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

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Ages		Adjusted Payout Rate																		
		18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%
O	Y	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
19	10	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
19	11	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003
19	12	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004
19	13	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004
19	14	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00005	.00004
19	15	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00005
19	16	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005
19	17	.00010	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00006	.00005	.00005
19	18	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005
19	19	.00009	.00009	.00008	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006
20	0	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
20	1	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
20	2	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
20	3	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
20	4	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002
20	5	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002
20	6	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002
20	7	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003						

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

Ages		Adjusted Payout Rate																			
		18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
O	Y	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00006
21	19	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006
21	20	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00007	.00006	.00006	.00006
21	21	.00010	.00009	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00007	.00007	.00007	.00006	.00006
22	0	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
22	1	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
22	2	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
22	3	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
22	4	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
22	5	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
22	6	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002
22	7	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002
22	8	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002
22	9	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
22	10	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003
22	11	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003
22	12	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004
22	13	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004			

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Ages		Adjusted Payout Rate																			
		18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
O	Y																				
24	0	.00010	.00010	.00010	.00009	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00007	.00007	
24	1	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	
24	2	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	
24	3	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	
24	4	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	
24	5	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	
24	6	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	
24	7	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	
24	8	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	
24	9	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	
24	10	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	
24	11	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	
24	12	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	
24	13	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	
24	14	.00010	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	
24	15	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	
24	16	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	
24	17	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	
24	18	.00012	.00012	.00011	.00																

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
25	25	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00009	.00008
26	0	.00011	.00011	.00011	.00010	.00010	.00010	.00010	.00009	.00009	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00008	.00008	.00007	.00007
26	1	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002
26	2	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002
26	3	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002
26	4	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002
26	5	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002
26	6	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002
26	7	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
26	8	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003
26	9	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
26	10	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003
26	11	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
26	12	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004
26	13	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005
26	14	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005
26	15	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006
26	16	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007				

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Ages		Adjusted Payout Rate																			
		18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
O	Y	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008
27	22	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008
27	23	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009
27	24	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009
27	25	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010
27	26	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010
28	0	.00012	.00012	.00012	.00011	.00011	.00011	.00011	.00010	.00010	.00010	.00010	.00009	.00009	.00009	.00009	.00009	.00009	.00008	.00008	.00008
28	1	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
28	2	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002
28	3	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002
28	4	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002
28	5	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002
28	6	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
28	7	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003
28	8	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003
28	9	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003
28	10	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
28	11	.00009	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004
28	12	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005
28	13	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005
28	14	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006
28	15	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006
28	16	.00014	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007
28	17	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
28	18	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007
28	19	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008
28	20	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
28	21	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008
28	22	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008
28	23	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009
28	24	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009
28	25	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010	.00010
28	26	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010
28	27	.00024	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011
28	28	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011
29	0	.00013	.00013	.00012	.00012	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00010	.00010	.00009	.00009	.00009	.00009	.00009	.00009
29	1	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
29	2	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002
29	3	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002
29	4	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002
29	5	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
29	6	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003
29	7	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
29	8	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003
29	9	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004
29	10	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004
29	11	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005
29	12	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005
29	13	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00006
29	14	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006

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Table U(2) - Based on Life Table 90CM[illegible]

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Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
31	4	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003
31	5	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
31	6	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003
31	7	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003
31	8	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
31	9	.00009	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004
31	10	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005
31	11	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005
31	12	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006
31	13	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006
31	14	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007
31	15	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007
31	16	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
31	17	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00009	.00008
31	18	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009
31	19	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009
31	20	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009
31	21	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010	.00010
31	22	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010
31	23	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010
31	24	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011
31	25	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011
31	26	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00013	.00012
31	27	.00028	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013
31	28	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013
31	29	.00032	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014
31	30	.00034	.00032	.00031	.00029	.00028	.00027	.00026	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015
31	31	.00036	.00034	.00033	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016
32	0	.00016	.00015	.00015	.00014	.00014	.00014	.00013	.00013	.00013	.00012	.00012	.00012	.00012	.00011	.00011	.00011	.00011	.00010	.00010	.00010
32	1	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
32	2	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
32	3	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
32	4	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
32	5	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003
32	6	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003
32	7	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004
32	8	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004
32	9	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004
32	10	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005
32	11	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005
32	12	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006
32	13	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007
32	14	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007
32	15	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
32	16	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008
32	17	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009
32	18	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009
32	19	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010
32	20	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010
32	21	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
32	22	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011
32	23	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011
32	24	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012
32	25	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012
32	26	.00028	.00027	.00026	.00025	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013
	27	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014
	28	.00032	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014
	29	.00034	.00032	.00031	.00029	.00028	.00027	.00026	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015
	30	.00036	.00034	.00033	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016
	31	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017
32	32	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018
33	0	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00014	.00013	.00013	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00011	.00011	.00011
33	1	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003
33	2	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003
33	3	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003
	4	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003
	5	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003
	6	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004
	7	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004
	8	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004
33	9	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005
33	10	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005
33	11	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006
33	12	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006
33	13	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007
	14	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
	15	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008
	16	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009
	17	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009
	18	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010	.00010
33	19	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010
33	20	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00013	.00012	.00012	.00011	.00011	.00011
33	21	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011
33	22	.00025	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011
33	23	.00026	.00025	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012
	24	.00027	.00026	.00025	.00024	.00022	.00021	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012
	25	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013
	26	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014
	27	.00032	.00031	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014
	28	.00034	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00023	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015
33	29	.00036	.00035	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016
33	30	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00018	.00018	.00017
33	31	.00041	.00039	.00037	.00036	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018
33	32	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019
33	33	.00047	.00045	.00042	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021
34	0	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00015	.00014	.00014	.00014	.00013	.00013	.00013	.00012	.00012	.00012	.00012	.00011	.00011
34	1	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004
34	2	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003
34	3	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003
34	4	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
34	5	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004
34	6	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
34	7	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004
34	8	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005
34	9	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005
34	10	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006
34	11	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006
34	12	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
34	13	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008
34	14	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008
34	15	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009
34	16	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009
34	17	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010
34	18	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010
34	19	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011
34	20	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011
34	21	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012
34	22	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00013	.00012
34	23	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013
34	24	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013
34	25	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014
34	26	.00032	.00031	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015
34	27	.00034	.00033	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015
34	28	.00036	.00035	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016
34	29	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00018	.00018	.00017
34	30	.00041	.00039	.00037	.00036	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018
34	31	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019
34	32	.00047	.00045	.00042	.00040	.00039	.00037	.00035	.00034	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021
34	33	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022
34	34	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023
35	0	.00019	.00018	.00018	.00017	.00017	.00016	.00016	.00016	.00015	.00015	.00014	.00014	.00014	.00013	.00013	.00013	.00013	.00012	.00012	.00012
35	1	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
35	2	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004
35	3	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004
35	4	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004
35	5	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
35	6	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004
35	7	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004
35	8	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005
35	9	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005
35	10	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006
35	11	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007
35	12	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007
35	13	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008
35	14	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009
35	15	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010
35	16	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010
35	17	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011
35	18	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011
35	19	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
35	20	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012
35	21	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012
35	22	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013
35	23	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00014	.00014	.00013
35	24	.00031	.00029	.00028	.00027	.00026	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014
	25	.00033	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015
	26	.00035	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016
	27	.00037	.00035	.00033	.00032	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016
	28	.00039	.00037	.00035	.00034	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017
	29	.00041	.00039	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018
	30	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00024	.00024	.00023	.00022	.00021	.00020	.00019
	31	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021
	32	.00050	.00048	.00045	.00043	.00041	.00039	.00038	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022
	33	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023
	34	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025
	35	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027
	36 0	.00020	.00019	.00019	.00018	.00018	.00017	.00017	.00017	.00016	.00016	.00015	.00015	.00015	.00014	.00014	.00014	.00013	.00013	.00013	.00013
	36 1	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004
	36 2	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
	36 3	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
	4	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004
	5	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004
	6	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004
	7	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005
	8	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005
	9	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006
	10	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006
	11	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007
	12	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
	13	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009
	14	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009
	15	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010
	16	.00022	.00021	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011
	17	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00013	.00012	.00012	.00011
	18	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012
	19	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012
	20	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013
	21	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013
	22	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014
	23	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014
	24	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015
	25	.00035	.00033	.00032	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016
	26	.00037	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00017
	27	.00039	.00037	.00035	.00034	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017
	28	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018
	29	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020
	30	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021
	31	.00050	.00048	.00045	.00043	.00041	.00039	.00038	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022
	32	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023
	33	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025

Section 2

Ages		Adjusted Payout Rate																			
		18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
O	Y	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027
36	35	.00065	.00062	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00028
36	36	.00070	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00030
37	0	.00021	.00021	.00020	.00020	.00019	.00019	.00018	.00018	.00017	.00017	.00016	.00016	.00016	.00015	.00015	.00015	.00014	.00014	.00014	.00013
37	1	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004
37	2	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004
	3	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004
	4	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004
	5	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004
	6	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005
	7	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005
37	8	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006
37	9	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006
37	10	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
37	11	.00017	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008
37	12	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008
	13	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009
	14	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010
	15	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011
	16	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012
	17	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00013	.00012
37	18	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00013
37	19	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013
37	20	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014	.00014
37	21	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014
37	22	.00032	.00030	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015
	23	.00034	.00032	.00030	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015
	24	.00035	.00034	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016
	25	.00037	.00036	.00034	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017
	26	.00039	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018
	27	.00042	.00040	.00038	.00036	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019
37	28	.00044	.00042	.00040	.00038	.00037	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020
37	29	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021
37	30	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022
37	31	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00039	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00026	.00025	.00025	.00024
37	32	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025
	33	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027
	34	.00065	.00062	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029
	35	.00070	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00030
	36	.00075	.00071	.00068	.00064	.00061	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033
	37	37	.00080	.00076	.00072	.00069	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00036
38	0	.00023	.00022	.00022	.00021	.00020	.00020	.00019	.00019	.00018	.00018	.00017	.00017	.00017	.00016	.00016	.00016	.00015	.00015	.00015	.00014
38	1	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005
38	2	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004
38	3	.00010	.00009	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004
38	4	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004
	5	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005
	6	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005
	7	.00013	.00012	.00012	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005
	8	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006
	9	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
38	9	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007
38	10	.00016	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00008	.00007
38	11	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008
38	12	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009
38	13	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010
38	14	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011
38	15	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012
38	16	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012
38	17	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013
38	18	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00014
38	19	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014
38	20	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015
38	21	.00033	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015
38	22	.00034	.00033	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016
38	23	.00036	.00034	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016
38	24	.00038	.00036	.00034	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017
38	25	.00040	.00038	.00036	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019	.00018
38	26	.00042	.00040	.00038	.00037	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019
38	27	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020
38	28	.00048	.00045	.00043	.00041	.00039	.00038	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021
38	29	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022
38	30	.00054	.00051	.00049	.00047	.00044	.00042	.00041	.00039	.00037	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024
38	31	.00057	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00040	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025
38	32	.00061	.00058	.00056	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027
38	33	.00065	.00062	.00059	.00057	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029
38	34	.00070	.00066	.00063	.00060	.00058	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031
38	35	.00075	.00071	.00068	.00065	.00062	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033
38	36	.00080	.00076	.00072	.00069	.00066	.00063	.00060	.00057	.00055	.00053	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00036	.00035
38	37	.00086	.00082	.00078	.00074	.00071	.00067	.00064	.00062	.00059	.00056	.00054	.00052	.00049	.00047	.00046	.00044	.00042	.00040	.00039	.00037
38	38	.00092	.00087	.00083	.00079	.00076	.00072	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040
39	0	.00024	.00024	.00023	.00022	.00022	.00021	.00021	.00020	.00020	.00019	.00019	.00018	.00018	.00017	.00017	.00017	.00016	.00016	.00016	.00015
39	1	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005
39	2	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005
39	3	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005
39	4	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005
39	5	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005
39	6	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005
39	7	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006
39	8	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006
39	9	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007
39	10	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008
39	11	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009
39	12	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010
39	13	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011
39	14	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012
39	15	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00013
39	16	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013
39	17	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014
39	18	.00030	.00029	.00028	.00027	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015
39	19	.00032	.00030	.00029	.00028	.00027	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015

Section 2

Ages		Adjusted Payout Rate																			
		18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
O	Y	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016
39	20	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016
39	21	.00037	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017
39	22	.00038	.00037	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018
39	23	.00040	.00039	.00037	.00035	.00034	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018
39	24	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019
39	25	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020
39	26	.00048	.00046	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022
39	27	.00051	.00049	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00026	.00025	.00025	.00024	.00023
39	28	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024
39	29	.00058	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026
39	30	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00041	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027
39	31	.00066	.00062	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029
39	32	.00070	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00037	.00036	.00035	.00033	.00032	.00031
39	33	.00075	.00071	.00068	.00065	.00062	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00038	.00037	.00035	.00034	.00033
39	34	.00080	.00076	.00073	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00036	.00035
39	35	.00086	.00082	.00078	.00074	.00071	.00067	.00064	.00062	.00059	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038
39	36	.00092	.00087	.00083	.00079	.00076	.00072	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040
39	37	.00098	.00094	.00089	.00085	.00081	.00078	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00050	.00048	.00047	.00045	.00043
39	38	.00106	.00101	.00096	.00091	.00087	.00083	.00080	.00076	.00073	.00070	.00067	.00064	.00061	.00059	.00056	.00054	.00052	.00050	.00048	.00046
39	39	.00026	.00025	.00025	.00024	.00023	.00023	.00022	.00022	.00021	.00021	.00020	.00020	.00019	.00019	.00018	.00018	.00017	.00017	.00017	.00016
40	0	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005
40	1	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005
40	2	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005
40	3	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005
40	4	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005
40	5	.00013	.00012	.00012	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005
40	6	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006
40	7	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006
40	8	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
40	9	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
40	10	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008
40	11	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009
40	12	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010
40	13	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012
40	14	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00013
40	15	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013
40	16	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014
40	17	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00015	.00015
40	18	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016
40	19	.00034	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016
40	20	.00036	.00034	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017
40	21	.00037	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00018
40	22	.00039	.00037	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00025	.00024	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018
40	23	.00041	.00039	.00038	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019
40	24	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020
40	25	.00046	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021
40	26	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00024	.00023	.00022
40	27	.00051	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023
40	28	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00040	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00025
40	29	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
40	30	.00062	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028
40	31	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00030	.00029
40	32	.00070	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049	.00046	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00034	.00032	.00031
40	33	.00075	.00072	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00050	.00047	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033
40	34	.00080	.00076	.00073	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035
40	35	.00086	.00082	.00078	.00074	.00071	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038
40	36	.00092	.00088	.00083	.00080	.00076	.00073	.00069	.00066	.00063	.00061	.00058	.00056	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00040
40	37	.00099	.00094	.00089	.00085	.00081	.00078	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00043
40	38	.00106	.00101	.00096	.00091	.00087	.00083	.00080	.00076	.00073	.00070	.00067	.00064	.00061	.00059	.00057	.00054	.00052	.00050	.00048	.00046
40	39	.00113	.00108	.00103	.00098	.00094	.00090	.00086	.00082	.00078	.00075	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050
40	40	.00122	.00116	.00111	.00105	.00101	.00096	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00065	.00063	.00060	.00058	.00056	.00054
41	0	.00028	.00027	.00027	.00026	.00025	.00024	.00024	.00023	.00023	.00022	.00022	.00021	.00021	.00020	.00020	.00019	.00019	.00018	.00018	.00018
41	1	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006
41	2	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00005
41	3	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00005
41	4	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006
41	5	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006
41	6	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006
41	7	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
41	8	.00017	.00016	.00016	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007
41	9	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008
41	10	.00020	.00019	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009
41	11	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010
41	12	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00013	.00012	.00012	.00011
41	13	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012
41	14	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00014	.00014	.00014
41	15	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015
41	16	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015
41	17	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016
41	18	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018	.00017	.00017
41	19	.00037	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017
41	20	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018
41	21	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019
41	22	.00042	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00020	.00020
41	23	.00044	.00042	.00040	.00039	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021
41	24	.00047	.00044	.00042	.00041	.00039	.00037	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021
41	25	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022
41	26	.00052	.00050	.00047	.00045	.00043	.00041	.00040	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00025	.00024
41	27	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025
41	28	.00059	.00056	.00053	.00051	.00049	.00046	.00044	.00043	.00041	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026
41	29	.00062	.00059	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028
41	30	.00066	.00063	.00060	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030
41	31	.00071	.00067	.00064	.00061	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032
41	32	.00076	.00072	.00069	.00065	.00062	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034
41	33	.00081	.00077	.00073	.00070	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036
41	34	.00086	.00082	.00078	.00075	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038
41	35	.00092	.00088	.00084	.00080	.00076	.00073	.00070	.00067	.00064	.00061	.00058	.00056	.00054	.00052	.00049	.00048	.00046	.00044	.00042	.00041
41	36	.00099	.00094	.00090	.00086	.00082	.00078	.00075	.00071	.00068	.00065	.00063	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00044
41	37	.00106	.00101	.00096	.00092	.00087	.00084	.00080	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00055	.00052	.00050	.00048	.00047
41	38	.00113	.00108	.00103	.00098	.00094	.00090	.00086	.00082	.00078	.00075	.00072	.00069	.00066	.00063	.00061	.00059	.00056	.00054	.00052	.00050

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

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Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
41	39	.00122	.00116	.00111	.00106	.00101	.00096	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00065	.00063	.00060	.00058	.00056	.00054
41	40	.00131	.00125	.00119	.00113	.00108	.00104	.00099	.00095	.00091	.00087	.00083	.00080	.00076	.00073	.00071	.00068	.00065	.00063	.00060	.00058
41	41	.00140	.00134	.00128	.00122	.00117	.00111	.00107	.00102	.00098	.00093	.00090	.00086	.00082	.00079	.00076	.00073	.00070	.00068	.00065	.00063
42	0	.00030	.00030	.00029	.00028	.00027	.00026	.00026	.00025	.00024	.00024	.00023	.00023	.00022	.00022	.00021	.00021	.00020	.00020	.00019	.00019
42	1	.00013	.00013	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006
42	2	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006
42	3	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006
42	4	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006
42	5	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006
42	6	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
42	7	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007
42	8	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008
42	9	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009
42	10	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010
42	11	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011
42	12	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012
42	13	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013
42	14	.00030	.00029	.00028	.00027	.00026	.00024	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015
42	15	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016
42	16	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017
42	17	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018	.00017
42	18	.00038	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018
42	19	.00039	.00038	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020	.00019
42	20	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020
42	21	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020
42	22	.00045	.00043	.00041	.00040	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021
42	23	.00047	.00045	.00043	.00041	.00040	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022
42	24	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023
42	25	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024
42	26	.00056	.00053	.00051	.00049	.00046	.00044	.00043	.00041	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00026
42	27	.00059	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027
42	28	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029
42	29	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00036	.00035	.00034	.00033	.00031	.00030
42	30	.00071	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00035	.00033	.00032
42	31	.00076	.00072	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00051	.00048	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034
42	32	.00081	.00077	.00074	.00070	.00067	.00064	.00061	.00059	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00036
42	33	.00087	.00083	.00079	.00075	.00072	.00069	.00066	.00063	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039
42	34	.00093	.00088	.00084	.00080	.00077	.00073	.00070	.00067	.00064	.00061	.00059	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041
42	35	.00099	.00094	.00090	.00086	.00082	.00078	.00075	.00072	.00069	.00066	.00063	.00060	.00058	.00056	.00053	.00051	.00049	.00047	.00046	.00044
42	36	.00106	.00101	.00096	.00092	.00088	.00084	.00080	.00077	.00073	.00070	.00067	.00065	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00047
42	37	.00114	.00108	.00103	.00099	.00094	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00054	.00052	.00050
42	38	.00122	.00116	.00111	.00106	.00101	.00097	.00092	.00088	.00084	.00081	.00078	.00074	.00071	.00068	.00066	.00063	.00061	.00058	.00056	.00054
42	39	.00131	.00125	.00119	.00114	.00108	.00104	.00099	.00095	.00091	.00087	.00083	.00080	.00077	.00074	.00071	.00068	.00065	.00063	.00060	.00058
42	40	.00140	.00134	.00128	.00122	.00117	.00111	.00107	.00102	.00098	.00094	.00090	.00086	.00083	.00079	.00076	.00073	.00070	.00068	.00065	.00063
42	41	.00151	.00144	.00137	.00131	.00125	.00120	.00115	.00110	.00105	.00101	.00097	.00093	.00089	.00085	.00082	.00079	.00076	.00073	.00070	.00068
42	42	.00162	.00155	.00148	.00141	.00135	.00129	.00124	.00118	.00113	.00109	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00073
43	0	.00033	.00032	.00031	.00030	.00029	.00029	.00028	.00027	.00026	.00026	.00025	.00025	.00024	.00023	.00023	.00022	.00022	.00021	.00021	.00021
43	1	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007
43	2	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006
43	3	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
43	4	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007
43	5	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
43	6	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007
43	7	.00018	.00017	.00017	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008
43	8	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009
43	9	.00021	.00020	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010
43	10	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011
43	11	.00026	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012
43	12	.00028	.00027	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013
43	13	.00030	.00029	.00028	.00027	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015
43	14	.00033	.00031	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00018	.00017	.00016	.00016
43	15	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00018	.00017
43	16	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018
43	17	.00039	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020	.00019
43	18	.00040	.00039	.00037	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020
43	19	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020
43	20	.00044	.00042	.00041	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021
43	21	.00046	.00044	.00042	.00041	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022
43	22	.00049	.00046	.00044	.00043	.00041	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00026	.00025	.00024	.00023
43	23	.00051	.00049	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024
43	24	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
43	25	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00042	.00040	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026
43	26	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028
43	27	.00064	.00061	.00058	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00031	.00030	.00029
43	28	.00068	.00065	.00062	.00059	.00056	.00054	.00052	.00049	.00047	.00045	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031
43	29	.00072	.00069	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033
43	30	.00077	.00073	.00070	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00040	.00039	.00037	.00036	.00035
43	31	.00082	.00078	.00074	.00071	.00068	.00065	.00062	.00059	.00057	.00055	.00052	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00038	.00037
43	32	.00087	.00083	.00079	.00076	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00039
43	33	.00093	.00089	.00085	.00081	.00077	.00074	.00071	.00068	.00065	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042
43	34	.00099	.00095	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00044
43	35	.00106	.00101	.00097	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00065	.00062	.00060	.00058	.00055	.00053	.00051	.00049	.00048
43	36	.00114	.00109	.00104	.00099	.00094	.00090	.00086	.00083	.00079	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00055	.00053	.00051
43	37	.00122	.00116	.00111	.00106	.00101	.00097	.00093	.00089	.00085	.00081	.00078	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00055
43	38	.00131	.00125	.00119	.00114	.00109	.00104	.00099	.00095	.00091	.00087	.00084	.00080	.00077	.00074	.00071	.00068	.00066	.00063	.00061	.00059
43	39	.00141	.00134	.00128	.00122	.00117	.00112	.00107	.00102	.00098	.00094	.00090	.00086	.00083	.00079	.00076	.00073	.00071	.00068	.00065	.00063
43	40	.00151	.00144	.00137	.00131	.00126	.00120	.00115	.00110	.00105	.00101	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073	.00070	.00068
43	41	.00162	.00155	.00148	.00141	.00135	.00129	.00124	.00118	.00113	.00109	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00073
43	42	.00175	.00167	.00159	.00152	.00145	.00139	.00133	.00128	.00122	.00117	.00112	.00108	.00104	.00100	.00096	.00092	.00088	.00085	.00082	.00079
43	43	.00188	.00179	.00171	.00164	.00157	.00150	.00144	.00138	.00132	.00126	.00121	.00116	.00112	.00107	.00103	.00099	.00096	.00092	.00089	.00085
44	0	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00029	.00028	.00027	.00027	.00026	.00025	.00025	.00024	.00024	.00023	.00023	.00022
44	1	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007
44	2	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
44	3	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
44	4	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007
44	5	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007
44	6	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008
44	7	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009
44	8	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009
44	9	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010

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

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Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
44	10	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012
44	11	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013
44	12	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014
44	13	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016
44	14	.00035	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017
44	15	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00018
44	16	.00040	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020
44	17	.00042	.00040	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020
44	18	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021
44	19	.00045	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022
44	20	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023
44	21	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00028	.00027	.00027	.00026	.00025	.00024
44	22	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
44	23	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026
44	24	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027
44	25	.00061	.00058	.00056	.00053	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00029	.00028
44	26	.00064	.00062	.00059	.00056	.00054	.00052	.00049	.00047	.00045	.00044	.00042	.00040	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030
44	27	.00068	.00065	.00062	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032
44	28	.00073	.00069	.00066	.00063	.00061	.00058	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00033
44	29	.00077	.00074	.00070	.00067	.00064	.00062	.00059	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00037	.00035
44	30	.00082	.00079	.00075	.00072	.00068	.00066	.00063	.00060	.00058	.00055	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00040	.00039	.00038
44	31	.00088	.00084	.00080	.00076	.00073	.00070	.00067	.00064	.00061	.00059	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00041	.00040
44	32	.00094	.00089	.00085	.00081	.00078	.00074	.00071	.00068	.00065	.00063	.00060	.00058	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00042
44	33	.00100	.00095	.00091	.00087	.00083	.00079	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00055	.00052	.00050	.00049	.00047	.00045
44	34	.00107	.00102	.00097	.00093	.00089	.00085	.00081	.00078	.00074	.00071	.00068	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048
44	35	.00114	.00109	.00104	.00099	.00095	.00091	.00087	.00083	.00080	.00076	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00055	.00053	.00051
44	36	.00122	.00117	.00111	.00106	.00102	.00097	.00093	.00089	.00085	.00082	.00078	.00075	.00072	.00069	.00067	.00064	.00062	.00059	.00057	.00055
44	37	.00131	.00125	.00119	.00114	.00109	.00104	.00100	.00095	.00091	.00088	.00084	.00081	.00077	.00074	.00071	.00069	.00066	.00064	.00061	.00059
44	38	.00141	.00134	.00128	.00122	.00117	.00112	.00107	.00103	.00098	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00071	.00068	.00066	.00063
44	39	.00151	.00144	.00138	.00131	.00126	.00120	.00115	.00110	.00106	.00101	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073	.00071	.00068
44	40	.00162	.00155	.00148	.00141	.00135	.00129	.00124	.00118	.00114	.00109	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00073
44	41	.00174	.00167	.00159	.00152	.00145	.00139	.00133	.00128	.00122	.00117	.00113	.00108	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079
44	42	.00188	.00179	.00171	.00164	.00157	.00150	.00144	.00138	.00132	.00126	.00121	.00117	.00112	.00108	.00103	.00099	.00096	.00092	.00089	.00085
44	43	.00202	.00193	.00184	.00176	.00169	.00162	.00155	.00148	.00142	.00136	.00131	.00126	.00121	.00116	.00112	.00107	.00103	.00100	.00096	.00092
44	44	.00217	.00208	.00199	.00190	.00182	.00174	.00167	.00160	.00154	.00147	.00141	.00136	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100
45	0	.00038	.00037	.00036	.00035	.00034	.00034	.00033	.00032	.00031	.00030	.00030	.00029	.00028	.00028	.00027	.00026	.00026	.00025	.00025	.00024
45	1	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
45	2	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007
45	3	.00016	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007
45	4	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
45	5	.00018	.00017	.00017	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008
45	6	.00019	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009
45	7	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009
45	8	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010
45	9	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011
45	10	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00013
45	11	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014
45	12	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00015
45	13	.00035	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017
45	14	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
45	15	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00021	.00020
45	16	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021
45	17	.00045	.00043	.00041	.00040	.00038	.00036	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022
45	18	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00026	.00025	.00024	.00023
45	19	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00027	.00026	.00025	.00024
45	20	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
45	21	.00054	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026
45	22	.00056	.00054	.00051	.00049	.00047	.00045	.00044	.00042	.00040	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027
45	23	.00059	.00056	.00054	.00052	.00050	.00047	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028
45	24	.00062	.00059	.00057	.00054	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00031	.00030	.00029
45	25	.00065	.00063	.00060	.00057	.00055	.00053	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031
45	26	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00032
45	27	.00073	.00070	.00067	.00064	.00061	.00059	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00037	.00035	.00034
45	28	.00078	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036
45	29	.00083	.00079	.00076	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038
45	30	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041
45	31	.00094	.00090	.00086	.00082	.00078	.00075	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043
45	32	.00100	.00096	.00092	.00087	.00084	.00080	.00077	.00073	.00070	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00048	.00046
45	33	.00107	.00102	.00098	.00093	.00089	.00085	.00082	.00078	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049
45	34	.00115	.00109	.00104	.00100	.00095	.00091	.00087	.00084	.00080	.00077	.00074	.00071	.00068	.00065	.00063	.00060	.00058	.00056	.00054	.00052
45	35	.00123	.00117	.00112	.00107	.00102	.00098	.00094	.00090	.00086	.00082	.00079	.00076	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00056
45	36	.00131	.00125	.00120	.00114	.00109	.00105	.00100	.00096	.00092	.00088	.00085	.00081	.00078	.00075	.00072	.00069	.00067	.00064	.00062	.00060
45	37	.00141	.00134	.00128	.00123	.00117	.00112	.00107	.00103	.00099	.00094	.00091	.00087	.00084	.00080	.00077	.00074	.00071	.00069	.00066	.00064
45	38	.00151	.00144	.00138	.00132	.00126	.00120	.00115	.00110	.00106	.00101	.00097	.00093	.00090	.00086	.00083	.00080	.00077	.00074	.00071	.00068
45	39	.00162	.00155	.00148	.00141	.00135	.00129	.00124	.00119	.00114	.00109	.00105	.00100	.00096	.00093	.00089	.00086	.00082	.00079	.00076	.00074
45	40	.00174	.00166	.00159	.00152	.00145	.00139	.00133	.00128	.00122	.00117	.00113	.00108	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079
45	41	.00187	.00179	.00171	.00164	.00157	.00150	.00144	.00138	.00132	.00126	.00121	.00117	.00112	.00108	.00103	.00099	.00096	.00092	.00089	.00086
45	42	.00202	.00193	.00184	.00176	.00169	.00162	.00155	.00148	.00142	.00136	.00131	.00126	.00121	.00116	.00112	.00107	.00103	.00100	.00096	.00092
45	43	.00217	.00207	.00198	.00190	.00182	.00174	.00167	.00160	.00153	.00147	.00141	.00136	.00131	.00125	.00121	.00116	.00112	.00108	.00104	.00100
45	44	.00234	.00223	.00214	.00205	.00196	.00188	.00180	.00173	.00166	.00159	.00153	.00147	.00141	.00136	.00130	.00126	.00121	.00117	.00112	.00108
45	45	.00251	.00240	.00230	.00220	.00211	.00202	.00194	.00186	.00179	.00172	.00165	.00158	.00152	.00147	.00141	.00136	.00131	.00126	.00122	.00117
46	0	.00042	.00040	.00039	.00038	.00037	.00036	.00035	.00035	.00034	.00033	.00032	.00031	.00031	.00030	.00029	.00029	.00028	.00028	.00027	.00026
46	1	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00009
46	2	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008
46	3	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008
46	4	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008
46	5	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009
46	6	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009
46	7	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010
46	8	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011
46	9	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012
46	10	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014
46	11	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015
46	12	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018	.00017	.00017
46	13	.00038	.00036	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018
46	14	.00041	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020
46	15	.00043	.00042	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00026	.00025	.00024	.00023	.00022	.00022
46	16	.00046	.00044	.00042	.00041	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023
46	17	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00027	.00026	.00025	.00024
46	18	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
46	19	.00053	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026
46	20	.00055	.00053	.00050	.00048	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
46	21	.00058	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028
46	22	.00060	.00058	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029
46	23	.00063	.00061	.00058	.00056	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00031	.00030
46	24	.00067	.00064	.00061	.00058	.00056	.00054	.00052	.00049	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032
46	25	.00070	.00067	.00064	.00062	.00059	.00057	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00034	.00033
46	26	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035
46	27	.00079	.00075	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037
46	28	.00084	.00080	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00040	.00039
46	29	.00089	.00085	.00081	.00078	.00074	.00071	.00068	.00066	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041
46	30	.00095	.00091	.00087	.00083	.00079	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044
46	31	.00101	.00096	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00047
46	32	.00108	.00103	.00098	.00094	.00090	.00086	.00082	.00079	.00076	.00073	.00070	.00067	.00064	.00062	.00060	.00057	.00055	.00053	.00051	.00050
46	33	.00115	.00110	.00105	.00100	.00096	.00092	.00088	.00084	.00081	.00078	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053
46	34	.00123	.00117	.00112	.00107	.00103	.00098	.00094	.00090	.00086	.00083	.00080	.00076	.00073	.00071	.00068	.00065	.00063	.00061	.00058	.00056
46	35	.00132	.00126	.00120	.00115	.00110	.00105	.00101	.00096	.00092	.00089	.00085	.00082	.00079	.00075	.00073	.00070	.00067	.00065	.00062	.00060
46	36	.00141	.00135	.00129	.00123	.00118	.00113	.00108	.00103	.00099	.00095	.00091	.00088	.00084	.00081	.00078	.00075	.00072	.00069	.00067	.00064
46	37	.00151	.00144	.00138	.00132	.00126	.00121	.00116	.00111	.00106	.00102	.00098	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00072	.00069
46	38	.00162	.00155	.00148	.00142	.00135	.00130	.00124	.00119	.00114	.00109	.00105	.00101	.00097	.00093	.00089	.00086	.00083	.00080	.00077	.00074
46	39	.00174	.00166	.00159	.00152	.00145	.00139	.00133	.00128	.00123	.00118	.00113	.00108	.00104	.00100	.00096	.00093	.00089	.00086	.00083	.00080
46	40	.00187	.00179	.00171	.00163	.00156	.00150	.00143	.00138	.00132	.00127	.00121	.00117	.00112	.00108	.00104	.00100	.00096	.00092	.00089	.00086
46	41	.00201	.00192	.00184	.00176	.00168	.00161	.00155	.00148	.00142	.00136	.00131	.00126	.00121	.00116	.00112	.00107	.00103	.00100	.00096	.00093
46	42	.00217	.00207	.00198	.00190	.00181	.00174	.00167	.00160	.00153	.00147	.00141	.00136	.00130	.00125	.00121	.00116	.00112	.00108	.00104	.00100
46	43	.00233	.00223	.00213	.00204	.00196	.00187	.00180	.00172	.00165	.00159	.00153	.00147	.00141	.00135	.00130	.00125	.00121	.00116	.00112	.00108
46	44	.00251	.00240	.00230	.00220	.00211	.00202	.00194	.00186	.00179	.00171	.00165	.00158	.00152	.00146	.00141	.00136	.00131	.00126	.00121	.00117
46	45	.00270	.00259	.00248	.00237	.00227	.00218	.00209	.00201	.00193	.00185	.00178	.00171	.00165	.00158	.00152	.00147	.00141	.00136	.00131	.00127
46	46	.00290	.00278	.00266	.00255	.00245	.00235	.00225	.00216	.00208	.00200	.00192	.00185	.00178	.00171	.00165	.00159	.00153	.00147	.00142	.00137
47	0	.00045	.00044	.00043	.00041	.00040	.00039	.00038	.00037	.00037	.00036	.00035	.00034	.00033	.00033	.00032	.00031	.00031	.00030	.00029	.00029
47	1	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009
47	2	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009
47	3	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009
47	4	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009
47	5	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009
47	6	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010
47	7	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011
47	8	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012
47	9	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013
47	10	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015
47	11	.00034	.00033	.00031	.00030	.00029	.00028	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016
47	12	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018
47	13	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022	.00021	.00021	.00020
47	14	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022
47	15	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023
47	16	.00049	.00047	.00045	.00044	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00026	.00025
47	17	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026
47	18	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
47	19	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028
47	20	.00059	.00057	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029
47	21	.00062	.00059	.00057	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00032	.00031	.00030

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
47	22	.00065	.00062	.00059	.00057	.00055	.00053	.00050	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032
47	23	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033
47	24	.00071	.00068	.00065	.00063	.00060	.00058	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00036	.00034
47	25	.00075	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00039	.00037	.00036
47	26	.00080	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038
47	27	.00084	.00081	.00077	.00074	.00071	.00068	.00065	.00063	.00060	.00058	.00056	.00053	.00051	.00050	.00048	.00046	.00044	.00043	.00041	.00040
47	28	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00054	.00052	.00051	.00049	.00047	.00045	.00044	.00042
47	29	.00095	.00091	.00087	.00084	.00080	.00077	.00073	.00071	.00068	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045
47	30	.00102	.00097	.00093	.00089	.00085	.00082	.00078	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00047
47	31	.00108	.00103	.00099	.00095	.00091	.00087	.00083	.00080	.00077	.00074	.00071	.00068	.00065	.00063	.00061	.00058	.00056	.00054	.00052	.00050
47	32	.00115	.00110	.00105	.00101	.00097	.00093	.00089	.00085	.00082	.00078	.00075	.00072	.00070	.00067	.00064	.00062	.00060	.00058	.00056	.00054
47	33	.00123	.00118	.00113	.00108	.00103	.00099	.00095	.00091	.00087	.00084	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00061	.00059	.00057
47	34	.00132	.00126	.00120	.00115	.00110	.00106	.00101	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073	.00070	.00068	.00065	.00063	.00061
47	35	.00141	.00135	.00129	.00123	.00118	.00113	.00108	.00104	.00099	.00095	.00092	.00088	.00085	.00081	.00078	.00075	.00073	.00070	.00067	.00065
47	36	.00151	.00144	.00138	.00132	.00126	.00121	.00116	.00111	.00107	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00075	.00072	.00070
47	37	.00162	.00155	.00148	.00142	.00135	.00130	.00124	.00119	.00114	.00110	.00105	.00101	.00097	.00093	.00090	.00086	.00083	.00080	.00077	.00075
47	38	.00174	.00166	.00159	.00152	.00145	.00139	.00133	.00128	.00123	.00118	.00113	.00109	.00104	.00100	.00096	.00093	.00089	.00086	.00083	.00080
47	39	.00187	.00178	.00171	.00163	.00156	.00150	.00143	.00137	.00132	.00127	.00121	.00117	.00112	.00108	.00104	.00100	.00096	.00093	.00089	.00086
47	40	.00201	.00192	.00184	.00176	.00168	.00161	.00154	.00148	.00142	.00136	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00096	.00093
47	41	.00216	.00207	.00198	.00189	.00181	.00173	.00166	.00159	.00153	.00147	.00141	.00135	.00130	.00125	.00121	.00116	.00112	.00108	.00104	.00100
47	42	.00232	.00222	.00213	.00204	.00195	.00187	.00179	.00172	.00165	.00158	.00152	.00146	.00141	.00135	.00130	.00125	.00121	.00116	.00112	.00108
47	43	.00250	.00239	.00229	.00220	.00210	.00202	.00193	.00186	.00178	.00171	.00164	.00158	.00152	.00146	.00141	.00135	.00131	.00126	.00121	.00117
47	44	.00270	.00258	.00247	.00237	.00227	.00218	.00209	.00200	.00192	.00185	.00178	.00171	.00164	.00158	.00152	.00147	.00141	.00136	.00131	.00127
47	45	.00290	.00278	.00266	.00255	.00244	.00235	.00225	.00216	.00208	.00199	.00192	.00184	.00177	.00171	.00165	.00159	.00153	.00147	.00142	.00137
47	46	.00312	.00299	.00286	.00275	.00263	.00253	.00243	.00233	.00224	.00215	.00207	.00199	.00192	.00185	.00178	.00171	.00165	.00159	.00154	.00148
47	47	.00335	.00321	.00308	.00295	.00283	.00272	.00261	.00251	.00241	.00232	.00223	.00215	.00207	.00199	.00192	.00185	.00179	.00172	.00166	.00160
48	0	.00049	.00047	.00046	.00045	.00044	.00043	.00042	.00041	.00040	.00039	.00038	.00037	.00036	.00035	.00035	.00034	.00033	.00032	.00032	.00031
48	1	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010
48	2	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009
48	3	.00020	.00019	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009
48	4	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010
48	5	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010
48	6	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011
48	7	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012
48	8	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013
48	9	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014
48	10	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016
48	11	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018
48	12	.00040	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020
48	13	.00043	.00042	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00026	.00025	.00024	.00023	.00022	.00022
48	14	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024
48	15	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
48	16	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
48	17	.00056	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028
48	18	.00058	.00056	.00054	.00051	.00049	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029
48	19	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00032	.00031	.00030
48	20	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032
48	21	.00066	.00064	.00061	.00059	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033
48	22	.00069	.00067	.00064	.00061	.00059	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00035	.00034
48	23	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037	.00036

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
48	24	.00077	.00073	.00070	.00067	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00038	.00037
48	25	.00081	.00077	.00074	.00071	.00068	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039
48	26	.00085	.00082	.00078	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00054	.00052	.00051	.00049	.00047	.00045	.00044	.00042	.00041
48	27	.00090	.00087	.00083	.00079	.00076	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00055	.00053	.00052	.00050	.00048	.00046	.00045	.00043
48	28	.00096	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00069	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046
48	29	.00102	.00098	.00094	.00090	.00086	.00082	.00079	.00076	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048
48	30	.00109	.00104	.00100	.00095	.00091	.00088	.00084	.00081	.00077	.00074	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051
48	31	.00116	.00111	.00106	.00102	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073	.00070	.00068	.00065	.00063	.00061	.00058	.00056	.00054
48	32	.00124	.00118	.00113	.00108	.00104	.00099	.00095	.00091	.00088	.00084	.00081	.00078	.00075	.00072	.00069	.00067	.00064	.00062	.00060	.00058
48	33	.00132	.00126	.00121	.00116	.00111	.00106	.00102	.00098	.00094	.00090	.00086	.00083	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00062
48	34	.00141	.00135	.00129	.00124	.00118	.00113	.00109	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00073	.00071	.00068	.00066
48	35	.00151	.00144	.00138	.00132	.00127	.00121	.00116	.00111	.00107	.00103	.00099	.00095	.00091	.00088	.00084	.00081	.00078	.00075	.00073	.00070
48	36	.00162	.00155	.00148	.00142	.00136	.00130	.00125	.00119	.00115	.00110	.00106	.00102	.00098	.00094	.00090	.00087	.00084	.00081	.00078	.00075
48	37	.00174	.00166	.00159	.00152	.00145	.00139	.00134	.00128	.00123	.00118	.00113	.00109	.00105	.00101	.00097	.00093	.00090	.00087	.00083	.00080
48	38	.00186	.00178	.00170	.00163	.00156	.00150	.00143	.00138	.00132	.00127	.00122	.00117	.00112	.00108	.00104	.00100	.00096	.00093	.00090	.00086
48	39	.00200	.00191	.00183	.00175	.00168	.00161	.00154	.00148	.00142	.00136	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00096	.00093
48	40	.00215	.00206	.00197	.00188	.00181	.00173	.00166	.00159	.00153	.00147	.00141	.00135	.00130	.00125	.00120	.00116	.00112	.00108	.00104	.00100
48	41	.00232	.00221	.00212	.00203	.00194	.00186	.00179	.00171	.00165	.00158	.00152	.00146	.00140	.00135	.00130	.00125	.00121	.00116	.00112	.00108
48	42	.00249	.00239	.00228	.00219	.00210	.00201	.00193	.00185	.00178	.00171	.00164	.00158	.00152	.00146	.00140	.00135	.00130	.00126	.00121	.00117
48	43	.00268	.00257	.00246	.00236	.00226	.00217	.00208	.00200	.00192	.00184	.00177	.00170	.00164	.00158	.00152	.00146	.00141	.00136	.00131	.00126
48	44	.00289	.00277	.00265	.00254	.00244	.00234	.00224	.00216	.00207	.00199	.00191	.00184	.00177	.00170	.00164	.00158	.00152	.00147	.00142	.00137
48	45	.00311	.00298	.00286	.00274	.00263	.00252	.00242	.00233	.00223	.00215	.00207	.00199	.00191	.00184	.00178	.00171	.00165	.00159	.00153	.00148
48	46	.00335	.00321	.00308	.00295	.00283	.00272	.00261	.00251	.00241	.00232	.00223	.00215	.00207	.00199	.00192	.00185	.00178	.00172	.00166	.00160
48	47	.00360	.00345	.00331	.00318	.00305	.00293	.00281	.00270	.00260	.00250	.00241	.00232	.00223	.00215	.00207	.00200	.00193	.00186	.00180	.00173
48	48	.00387	.00371	.00356	.00341	.00328	.00315	.00303	.00291	.00280	.00270	.00259	.00250	.00241	.00232	.00224	.00216	.00208	.00201	.00194	.00187
49	0	.00052	.00051	.00050	.00048	.00047	.00046	.00045	.00044	.00043	.00042	.00041	.00040	.00039	.00038	.00038	.00037	.00036	.00035	.00035	.00034
49	1	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011
49	2	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010
49	3	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010
49	4	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00012	.00012	.00012	.00011	.00011	.00010
49	5	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011
49	6	.00026	.00025	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012
49	7	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013
49	8	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00014	.00014
49	9	.00033	.00031	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00015
49	10	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017
49	11	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00020	.00020	.00019
49	12	.00043	.00041	.00039	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021
49	13	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023
49	14	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
49	15	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
49	16	.00057	.00054	.00052	.00050	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029
49	17	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035	.00033	.00032	.00031	.00030
49	18	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032
49	19	.00065	.00062	.00060	.00058	.00055	.00053	.00051	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034	.00033
49	20	.00068	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034
49	21	.00071	.00068	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00043	.00042	.00041	.00039	.00038	.00037	.00036
49	22	.00074	.00071	.00068	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037
49	23	.00078	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00054	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00040	.00038
49	24	.00082	.00079	.00075	.00072	.00069	.00067	.00064	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00041	.00040

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
49	25	.00086	.00083	.00079	.00076	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00043	.00042
49	26	.00091	.00088	.00084	.00080	.00077	.00074	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00054	.00053	.00051	.00049	.00047	.00046	.00044
49	27	.00097	.00093	.00089	.00085	.00082	.00078	.00075	.00072	.00070	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047
49	28	.00103	.00098	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00049
49	29	.00109	.00105	.00100	.00096	.00092	.00088	.00085	.00081	.00078	.00075	.00072	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052
49	30	.00116	.00111	.00107	.00102	.00098	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00062	.00059	.00057	.00055
49	31	.00124	.00119	.00114	.00109	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00073	.00070	.00068	.00065	.00063	.00061	.00059
49	32	.00132	.00127	.00121	.00116	.00111	.00107	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00075	.00072	.00070	.00067	.00065	.00062
49	33	.00141	.00135	.00129	.00124	.00119	.00114	.00109	.00105	.00101	.00097	.00093	.00089	.00086	.00083	.00080	.00077	.00074	.00071	.00069	.00067
49	34	.00151	.00145	.00138	.00132	.00127	.00122	.00117	.00112	.00107	.00103	.00099	.00095	.00092	.00088	.00085	.00082	.00079	.00076	.00073	.00071
49	35	.00162	.00155	.00148	.00142	.00136	.00130	.00125	.00120	.00115	.00110	.00106	.00102	.00098	.00094	.00091	.00088	.00084	.00081	.00079	.00076
49	36	.00173	.00166	.00159	.00152	.00145	.00139	.00134	.00128	.00123	.00118	.00114	.00109	.00105	.00101	.00097	.00094	.00090	.00087	.00084	.00081
49	37	.00186	.00178	.00170	.00163	.00156	.00149	.00143	.00138	.00132	.00127	.00122	.00117	.00113	.00108	.00104	.00100	.00097	.00093	.00090	.00087
49	38	.00199	.00191	.00183	.00175	.00167	.00161	.00154	.00148	.00142	.00136	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00097	.00093
49	39	.00214	.00205	.00196	.00188	.00180	.00173	.00165	.00159	.00152	.00146	.00141	.00135	.00130	.00125	.00120	.00116	.00112	.00108	.00104	.00100
49	40	.00230	.00220	.00211	.00202	.00194	.00186	.00178	.00171	.00164	.00158	.00151	.00146	.00140	.00135	.00130	.00125	.00120	.00116	.00112	.00108
49	41	.00248	.00237	.00227	.00218	.00209	.00200	.00192	.00184	.00177	.00170	.00163	.00157	.00151	.00145	.00140	.00135	.00130	.00125	.00121	.00117
49	42	.00267	.00256	.00245	.00235	.00225	.00216	.00207	.00199	.00191	.00183	.00176	.00170	.00163	.00157	.00151	.00146	.00140	.00135	.00131	.00126
49	43	.00288	.00275	.00264	.00253	.00243	.00233	.00223	.00215	.00206	.00198	.00191	.00183	.00176	.00170	.00164	.00158	.00152	.00146	.00141	.00136
49	44	.00310	.00297	.00285	.00273	.00262	.00251	.00241	.00232	.00223	.00214	.00206	.00198	.00191	.00184	.00177	.00171	.00164	.00159	.00153	.00148
49	45	.00334	.00320	.00307	.00294	.00282	.00271	.00260	.00250	.00240	.00231	.00222	.00214	.00206	.00199	.00191	.00184	.00178	.00172	.00166	.00160
49	46	.00359	.00344	.00330	.00317	.00304	.00292	.00281	.00270	.00259	.00250	.00240	.00231	.00223	.00215	.00207	.00200	.00192	.00186	.00179	.00173
49	47	.00386	.00370	.00355	.00341	.00328	.00315	.00302	.00291	.00280	.00269	.00259	.00250	.00241	.00232	.00224	.00216	.00208	.00201	.00194	.00187
49	48	.00415	.00398	.00382	.00367	.00352	.00339	.00326	.00313	.00301	.00290	.00280	.00269	.00260	.00250	.00241	.00233	.00225	.00217	.00210	.00203
49	49	.00445	.00427	.00410	.00394	.00379	.00364	.00350	.00337	.00325	.00313	.00301	.00290	.00280	.00270	.00260	.00251	.00243	.00234	.00226	.00219
50	0	.00057	.00055	.00054	.00052	.00051	.00050	.00049	.00048	.00046	.00045	.00044	.00043	.00042	.00042	.00041	.00040	.00039	.00038	.00038	.00037
50	1	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012
50	2	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00013	.00012	.00012	.00011	.00011
50	3	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00013	.00012	.00012	.00011	.00011
50	4	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00012	.00011
50	5	.00026	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012
50	6	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013
50	7	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014
50	8	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015
50	9	.00035	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00017
50	10	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018
50	11	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00021
50	12	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023
50	13	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
50	14	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00028
50	15	.00058	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030
50	16	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037	.00036	.00035	.00033	.00032	.00031
50	17	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034	.00033
50	18	.00067	.00064	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00037	.00035	.00034
50	19	.00070	.00067	.00064	.00062	.00060	.00057	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00036
50	20	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00041	.00039	.00038	.00037
50	21	.00076	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00038
50	22	.00080	.00076	.00073	.00071	.00068	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00045	.000440			

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
50	25	.00093	.00089	.00085	.00082	.00078	.00075	.00072	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00045
50	26	.00098	.00094	.00090	.00086	.00083	.00079	.00076	.00073	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048
50	27	.00104	.00099	.00095	.00091	.00088	.00084	.00081	.00078	.00075	.00072	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00050
50	28	.00110	.00105	.00101	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053
50	29	.00117	.00112	.00107	.00103	.00099	.00095	.00091	.00087	.00084	.00081	.00078	.00075	.00072	.00070	.00067	.00065	.00063	.00060	.00058	.00056
50	30	.00125	.00119	.00114	.00110	.00105	.00101	.00097	.00093	.00089	.00086	.00083	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00062	.00060
50	31	.00133	.00127	.00122	.00117	.00112	.00107	.00103	.00099	.00095	.00091	.00088	.00085	.00082	.00079	.00076	.00073	.00070	.00068	.00066	.00063
50	32	.00142	.00136	.00130	.00124	.00119	.00114	.00110	.00105	.00101	.00097	.00094	.00090	.00087	.00084	.00081	.00078	.00075	.00072	.00070	.00067
50	33	.00151	.00145	.00139	.00133	.00127	.00122	.00117	.00112	.00108	.00104	.00100	.00096	.00093	.00089	.00086	.00083	.00080	.00077	.00074	.00072
50	34	.00162	.00155	.00148	.00142	.00136	.00130	.00125	.00120	.00115	.00111	.00107	.00103	.00099	.00095	.00092	.00088	.00085	.00082	.00079	.00077
50	35	.00173	.00166	.00158	.00152	.00146	.00140	.00134	.00129	.00123	.00119	.00114	.00110	.00106	.00102	.00098	.00094	.00091	.00088	.00085	.00082
50	36	.00185	.00177	.00170	.00163	.00156	.00149	.00143	.00138	.00132	.00127	.00122	.00117	.00113	.00109	.00105	.00101	.00097	.00094	.00091	.00087
50	37	.00199	.00190	.00182	.00174	.00167	.00160	.00154	.00148	.00142	.00136	.00131	.00126	.00121	.00117	.00112	.00108	.00104	.00101	.00097	.00094
50	38	.00213	.00204	.00196	.00187	.00180	.00172	.00165	.00159	.00152	.00146	.00141	.00135	.00130	.00125	.00121	.00116	.00112	.00108	.00104	.00101
50	39	.00229	.00219	.00210	.00201	.00193	.00185	.00178	.00170	.00164	.00157	.00151	.00145	.00140	.00135	.00130	.00125	.00120	.00116	.00112	.00108
50	40	.00247	.00236	.00226	.00217	.00208	.00199	.00191	.00184	.00176	.00169	.00163	.00157	.00151	.00145	.00140	.00135	.00130	.00125	.00121	.00116
50	41	.00265	.00254	.00243	.00233	.00224	.00215	.00206	.00198	.00190	.00183	.00176	.00169	.00163	.00157	.00151	.00145	.00140	.00135	.00130	.00126
50	42	.00286	.00274	.00262	.00252	.00241	.00232	.00222	.00213	.00205	.00197	.00190	.00182	.00176	.00169	.00163	.00157	.00151	.00146	.00141	.00136
50	43	.00308	.00295	.00283	.00271	.00260	.00250	.00240	.00230	.00222	.00213	.00205	.00197	.00190	.00183	.00176	.00170	.00164	.00158	.00152	.00147
50	44	.00332	.00318	.00305	.00293	.00281	.00270	.00259	.00249	.00239	.00230	.00221	.00213	.00205	.00198	.00191	.00184	.00177	.00171	.00165	.00159
50	45	.00358	.00343	.00329	.00316	.00303	.00291	.00280	.00269	.00258	.00249	.00239	.00230	.00222	.00214	.00206	.00199	.00192	.00185	.00179	.00173
50	46	.00385	.00369	.00354	.00340	.00327	.00314	.00302	.00290	.00279	.00269	.00259	.00249	.00240	.00231	.00223	.00215	.00208	.00200	.00194	.00187
50	47	.00414	.00397	.00381	.00366	.00352	.00338	.00325	.00313	.00301	.00290	.00279	.00269	.00259	.00250	.00241	.00232	.00224	.00217	.00209	.00202
50	48	.00445	.00427	.00410	.00394	.00379	.00364	.00350	.00337	.00324	.00312	.00301	.00290	.00280	.00270	.00260	.00251	.00242	.00234	.00226	.00219
50	49	.00478	.00459	.00441	.00423	.00407	.00392	.00377	.00363	.00349	.00337	.00324	.00313	.00302	.00291	.00281	.00271	.00262	.00253	.00244	.00236
50	50	.00512	.00492	.00473	.00455	.00438	.00421	.00405	.00390	.00376	.00362	.00349	.00337	.00325	.00314	.00303	.00292	.00283	.00273	.00264	.00255
51	0	.00061	.00060	.00058	.00057	.00055	.00054	.00053	.00052	.00050	.00049	.00048	.00047	.00046	.00045	.00044	.00043	.00042	.00042	.00041	.00040
51	1	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00013
51	2	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00013	.00012	.00012
51	3	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00013	.00012	.00012
51	4	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012
51	5	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013
51	6	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014
51	7	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015
51	8	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016
51	9	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018
51	10	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020
51	11	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022
51	12	.00049	.00047	.00045	.00044	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00026	.00025
51	13	.00054	.00051	.00049	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
51	14	.00058	.00056	.00053	.00051	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030
51	15	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032
51	16	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00045	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035	.00034
51	17	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00037	.00036
51	18	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00043	.00042	.00041	.00039	.00038	.00037
51	19	.00075	.00072	.00069	.00066	.00064	.00062	.00059	.00057	.00055	.00053	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00038
51	20	.00078	.00075	.00072	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00043	.00041	.00040
51	21	.00081	.00078	.00075	.00072	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00041
51	22	.00085	.00082	.00079	.00076	.00073	.00070	.00067	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00047	.00046	.00044	.00043
51	23	.00089	.00086	.00082	.00079	.00076	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00045

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
51	24	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00048	.00047
51	25	.00099	.00095	.00091	.00087	.00084	.00081	.00078	.00075	.00072	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049
51	26	.00105	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00052
51	27	.00111	.00106	.00102	.00098	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00072	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00054
51	28	.00118	.00113	.00108	.00104	.00100	.00096	.00092	.00088	.00085	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00064	.00061	.00059	.00057
51	29	.00125	.00120	.00115	.00110	.00106	.00102	.00098	.00094	.00090	.00087	.00084	.00081	.00078	.00075	.00072	.00070	.00067	.00065	.00063	.00061
51	30	.00133	.00128	.00122	.00117	.00113	.00108	.00104	.00100	.00096	.00092	.00089	.00086	.00083	.00080	.00077	.00074	.00071	.00069	.00067	.00064
51	31	.00142	.00136	.00130	.00125	.00120	.00115	.00110	.00106	.00102	.00098	.00095	.00091	.00088	.00085	.00082	.00079	.00076	.00073	.00071	.00068
51	32	.00151	.00145	.00139	.00133	.00128	.00123	.00118	.00113	.00109	.00105	.00101	.00097	.00093	.00090	.00087	.00084	.00081	.00078	.00075	.00073
51	33	.00162	.00155	.00148	.00142	.00136	.00131	.00126	.00121	.00116	.00112	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00083	.00080	.00077
51	34	.00173	.00165	.00158	.00152	.00146	.00140	.00134	.00129	.00124	.00119	.00115	.00110	.00106	.00102	.00099	.00095	.00092	.00088	.00085	.00083
51	35	.00185	.00177	.00170	.00163	.00156	.00150	.00144	.00138	.00132	.00127	.00123	.00118	.00114	.00109	.00105	.00102	.00098	.00095	.00091	.00088
51	36	.00198	.00190	.00182	.00174	.00167	.00160	.00154	.00148	.00142	.00136	.00131	.00126	.00122	.00117	.00113	.00109	.00105	.00101	.00098	.00094
51	37	.00212	.00203	.00195	.00187	.00179	.00172	.00165	.00158	.00152	.00146	.00141	.00135	.00130	.00125	.00121	.00117	.00112	.00108	.00105	.00101
51	38	.00228	.00218	.00209	.00200	.00192	.00184	.00177	.00170	.00163	.00157	.00151	.00145	.00140	.00135	.00130	.00125	.00121	.00116	.00112	.00108
51	39	.00245	.00235	.00225	.00216	.00207	.00198	.00190	.00183	.00176	.00169	.00162	.00156	.00150	.00145	.00140	.00135	.00130	.00125	.00121	.00117
51	40	.00264	.00252	.00242	.00232	.00222	.00213	.00205	.00197	.00189	.00182	.00175	.00168	.00162	.00156	.00150	.00145	.00140	.00135	.00130	.00126
51	41	.00284	.00272	.00261	.00250	.00240	.00230	.00221	.00212	.00204	.00196	.00189	.00182	.00175	.00168	.00162	.00156	.00151	.00146	.00140	.00136
51	42	.00306	.00293	.00281	.00269	.00259	.00248	.00238	.00229	.00220	.00212	.00204	.00196	.00189	.00182	.00175	.00169	.00163	.00157	.00152	.00147
51	43	.00330	.00316	.00303	.00291	.00279	.00268	.00257	.00247	.00238	.00229	.00220	.00212	.00204	.00197	.00190	.00183	.00176	.00170	.00164	.00159
51	44	.00355	.00341	.00327	.00314	.00301	.00289	.00278	.00267	.00257	.00247	.00238	.00229	.00221	.00213	.00205	.00198	.00191	.00184	.00178	.00172
51	45	.00383	.00367	.00352	.00338	.00325	.00312	.00300	.00289	.00278	.00267	.00257	.00248	.00239	.00230	.00222	.00214	.00207	.00200	.00193	.00186
51	46	.00412	.00395	.00380	.00365	.00350	.00337	.00324	.00312	.00300	.00289	.00278	.00268	.00258	.00249	.00240	.00232	.00224	.00216	.00209	.00202
51	47	.00443	.00426	.00409	.00393	.00377	.00363	.00349	.00336	.00323	.00311	.00300	.00289	.00279	.00269	.00260	.00251	.00242	.00234	.00226	.00218
51	48	.00476	.00458	.00440	.00423	.00406	.00391	.00376	.00362	.00349	.00336	.00324	.00312	.00301	.00290	.00280	.00271	.00261	.00253	.00244	.00236
51	49	.00512	.00492	.00473	.00454	.00437	.00421	.00405	.00390	.00376	.00362	.00349	.00337	.00325	.00313	.00303	.00292	.00282	.00273	.00264	.00255
51	50	.00549	.00528	.00508	.00488	.00470	.00452	.00436	.00420	.00404	.00390	.00376	.00363	.00350	.00338	.00326	.00315	.00305	.00295	.00285	.00276
51	51	.00589	.00566	.00545	.00524	.00505	.00486	.00468	.00451	.00435	.00419	.00405	.00391	.00377	.00364	.00352	.00340	.00329	.00318	.00307	.00298
52	0	.00066	.00064	.00063	.00061	.00060	.00058	.00057	.00056	.00054	.00053	.00052	.00051	.00050	.00049	.00048	.00047	.00046	.00045	.00044	.00043
52	1	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00015	.00015	.00015	.00014	.00014
52	2	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013
52	3	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00013
52	4	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013
52	5	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014
52	6	.00031	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015
52	7	.00034	.00032	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016
52	8	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017
52	9	.00040	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019
52	10	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00026	.00025	.00024	.00023	.00022	.00021
52	11	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00026	.00025	.00024
52	12	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00028	.00027
52	13	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029
52	14	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032
52	15	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00036	.00035
52	16	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00038	.00037
52	17	.00073	.00071	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00040	.00038
52	18	.00077	.00074	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00048	.00047	.00045	.00044	.00043	.00041	.00040
52	19	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00062	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00042
52	20	.00083	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043
52	21	.00087	.00084	.00081	.00078	.00075	.00072	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
52	22	.00091	.00088	.00084	.00081	.00078	.00075	.00072	.00070	.00067	.00065	.00063	.00060	.00058	.00056	.00055	.00053	.00051	.00050	.00048	.00046
52	23	.00096	.00092	.00088	.00085	.00082	.00078	.00076	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00048
52	24	.00100	.00096	.00093	.00089	.00086	.00082	.00079	.00076	.00074	.00071	.00068	.00066	.00064	.00062	.00059	.00058	.00056	.00054	.00052	.00050
52	25	.00106	.00101	.00097	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00072	.00069	.00067	.00065	.00062	.00060	.00058	.00056	.00055	.00053
52	26	.00112	.00107	.00103	.00099	.00095	.00091	.00088	.00085	.00081	.00078	.00076	.00073	.00070	.00068	.00066	.00063	.00061	.00059	.00057	.00056
52	27	.00118	.00114	.00109	.00105	.00101	.00097	.00093	.00089	.00086	.00083	.00080	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059
52	28	.00126	.00120	.00116	.00111	.00107	.00102	.00099	.00095	.00091	.00088	.00085	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00064	.00062
52	29	.00134	.00128	.00123	.00118	.00113	.00109	.00105	.00101	.00097	.00093	.00090	.00087	.00083	.00081	.00078	.00075	.00073	.00070	.00068	.00066
52	30	.00142	.00136	.00131	.00125	.00120	.00116	.00111	.00107	.00103	.00099	.00095	.00092	.00089	.00086	.00083	.00080	.00077	.00074	.00072	.00069
52	31	.00151	.00145	.00139	.00134	.00128	.00123	.00118	.00114	.00109	.00105	.00101	.00098	.00094	.00091	.00088	.00085	.00082	.00079	.00076	.00074
52	32	.00161	.00155	.00148	.00142	.00137	.00131	.00126	.00121	.00117	.00112	.00108	.00104	.00100	.00097	.00093	.00090	.00087	.00084	.00081	.00078
52	33	.00172	.00165	.00158	.00152	.00146	.00140	.00134	.00129	.00124	.00120	.00115	.00111	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00083
52	34	.00184	.00177	.00169	.00162	.00156	.00150	.00144	.00138	.00133	.00128	.00123	.00118	.00114	.00110	.00106	.00102	.00099	.00095	.00092	.00089
52	35	.00197	.00189	.00181	.00174	.00167	.00160	.00154	.00148	.00142	.00137	.00131	.00127	.00122	.00117	.00113	.00109	.00105	.00102	.00098	.00095
52	36	.00211	.00203	.00194	.00186	.00179	.00171	.00165	.00158	.00152	.00146	.00141	.00135	.00130	.00126	.00121	.00117	.00113	.00109	.00105	.00102
52	37	.00227	.00217	.00208	.00200	.00192	.00184	.00177	.00170	.00163	.00157	.00151	.00145	.00140	.00135	.00130	.00125	.00121	.00117	.00113	.00109
52	38	.00243	.00233	.00224	.00214	.00206	.00197	.00190	.00182	.00175	.00168	.00162	.00156	.00150	.00145	.00139	.00134	.00130	.00125	.00121	.00117
52	39	.00262	.00251	.00240	.00230	.00221	.00212	.00204	.00196	.00188	.00181	.00174	.00168	.00162	.00156	.00150	.00145	.00140	.00135	.00130	.00126
52	40	.00281	.00270	.00259	.00248	.00238	.00229	.00220	.00211	.00203	.00195	.00188	.00181	.00174	.00168	.00162	.00156	.00150	.00145	.00140	.00135
52	41	.00303	.00291	.00279	.00267	.00257	.00246	.00237	.00227	.00219	.00210	.00202	.00195	.00188	.00181	.00174	.00168	.00162	.00157	.00151	.00146
52	42	.00327	.00313	.00300	.00288	.00277	.00266	.00255	.00246	.00236	.00227	.00219	.00211	.00203	.00195	.00188	.00182	.00175	.00169	.00163	.00158
52	43	.00352	.00338	.00324	.00311	.00299	.00287	.00276	.00265	.00255	.00246	.00236	.00228	.00219	.00211	.00204	.00197	.00190	.00183	.00177	.00171
52	44	.00380	.00364	.00350	.00336	.00322	.00310	.00298	.00287	.00276	.00265	.00256	.00246	.00237	.00229	.00221	.00213	.00206	.00198	.00192	.00185
52	45	.00409	.00393	.00377	.00362	.00348	.00334	.00322	.00310	.00298	.00287	.00276	.00266	.00257	.00248	.00239	.00230	.00222	.00215	.00208	.00201
52	46	.00441	.00423	.00406	.00390	.00375	.00361	.00347	.00334	.00322	.00310	.00299	.00288	.00278	.00268	.00258	.00249	.00241	.00233	.00225	.00217
52	47	.00474	.00455	.00438	.00421	.00404	.00389	.00374	.00360	.00347	.00334	.00322	.00311	.00300	.00289	.00279	.00270	.00260	.00252	.00243	.00235
52	48	.00510	.00490	.00471	.00453	.00436	.00419	.00403	.00389	.00374	.00361	.00348	.00335	.00324	.00312	.00302	.00291	.00281	.00272	.00263	.00254
52	49	.00548	.00526	.00506	.00487	.00469	.00451	.00434	.00419	.00403	.00389	.00375	.00362	.00349	.00337	.00326	.00315	.00304	.00294	.00284	.00275
52	50	.00588	.00565	.00544	.00523	.00504	.00485	.00467	.00451	.00434	.00419	.00404	.00390	.00377	.00364	.00351	.00340	.00328	.00317	.00307	.00297
52	51	.00631	.00607	.00584	.00562	.00541	.00522	.00503	.00485	.00467	.00451	.00435	.00420	.00406	.00392	.00379	.00366	.00354	.00343	.00331	.00321
52	52	.00676	.00650	.00626	.00603	.00581	.00560	.00540	.00521	.00502	.00485	.00468	.00452	.00437	.00422	.00408	.00395	.00382	.00369	.00357	.00346
53	0	.00071	.00069	.00068	.00066	.00065	.00063	.00062	.00060	.00059	.00058	.00056	.00055	.00054	.00053	.00052	.00051	.00050	.00049	.00048	.00047
53	1	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00016	.00015	.00015
53	2	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014	.00014
53	3	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00014	.00014	.00014
53	4	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014
53	5	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015
53	6	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016
53	7	.00036	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017
53	8	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019
53	9	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021
53	10	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00026	.00025	.00024	.00023
53	11	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00027	.00026
53	12	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029
53	13	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00033	.00032
53	14	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00039	.00038	.00037	.00036	.00035
53	15	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00043	.00042	.00041	.00040	.00038	.00037
53	16	.00075	.00072	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00040
53	17	.00078	.00075	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00043	.00041
53	18	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
53	19	.00085	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045
53	20	.00089	.00086	.00083	.00079	.00077	.00074	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00049	.00048	.00046
53	21	.00093	.00090	.00086	.00083	.00080	.00077	.00074	.00072	.00069	.00067	.00065	.00062	.00060	.00058	.00056	.00055	.00053	.00051	.00050	.00048
53	22	.00097	.00094	.00090	.00087	.00083	.00080	.00077	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050
53	23	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00075	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00052
53	24	.00107	.00103	.00099	.00095	.00092	.00088	.00085	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054
53	25	.00113	.00108	.00104	.00100	.00096	.00093	.00089	.00086	.00083	.00080	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00057
53	26	.00119	.00114	.00110	.00106	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00076	.00073	.00071	.00068	.00066	.00064	.00062	.00060
53	27	.00126	.00121	.00116	.00112	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00083	.00080	.00077	.00074	.00072	.00070	.00067	.00065	.00063
53	28	.00134	.00129	.00123	.00119	.00114	.00110	.00105	.00102	.00098	.00094	.00091	.00088	.00085	.00082	.00079	.00076	.00074	.00071	.00069	.00067
53	29	.00142	.00137	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00096	.00093	.00090	.00086	.00084	.00081	.00078	.00075	.00073	.00071
53	30	.00152	.00145	.00140	.00134	.00129	.00124	.00119	.00115	.00110	.00106	.00102	.00099	.00095	.00092	.00089	.00086	.00083	.00080	.00077	.00075
53	31	.00161	.00155	.00149	.00143	.00137	.00132	.00127	.00122	.00117	.00113	.00109	.00105	.00101	.00098	.00094	.00091	.00088	.00085	.00082	.00079
53	32	.00172	.00165	.00158	.00152	.00146	.00140	.00135	.00130	.00125	.00120	.00116	.00112	.00108	.00104	.00100	.00097	.00093	.00090	.00087	.00084
53	33	.00184	.00176	.00169	.00162	.00156	.00150	.00144	.00138	.00133	.00128	.00123	.00119	.00115	.00111	.00107	.00103	.00099	.00096	.00093	.00090
53	34	.00196	.00188	.00181	.00173	.00166	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00122	.00118	.00114	.00110	.00106	.00102	.00099	.00096
53	35	.00210	.00202	.00193	.00186	.00178	.00171	.00164	.00158	.00152	.00146	.00141	.00136	.00131	.00126	.00122	.00117	.00113	.00109	.00106	.00102
53	36	.00225	.00216	.00207	.00199	.00191	.00183	.00176	.00169	.00163	.00157	.00151	.00145	.00140	.00135	.00130	.00126	.00121	.00117	.00113	.00109
53	37	.00242	.00232	.00222	.00213	.00205	.00197	.00189	.00182	.00175	.00168	.00162	.00156	.00150	.00145	.00139	.00135	.00130	.00125	.00121	.00117
53	38	.00260	.00249	.00239	.00229	.00220	.00211	.00203	.00195	.00188	.00180	.00174	.00167	.00161	.00155	.00150	.00144	.00139	.00135	.00130	.00126
53	39	.00279	.00267	.00257	.00246	.00236	.00227	.00218	.00210	.00202	.00194	.00187	.00180	.00173	.00167	.00161	.00155	.00150	.00145	.00140	.00135
53	40	.00300	.00288	.00276	.00265	.00254	.00244	.00235	.00226	.00217	.00209	.00201	.00194	.00187	.00180	.00173	.00167	.00161	.00156	.00151	.00145
53	41	.00323	.00310	.00297	.00286	.00274	.00263	.00253	.00244	.00234	.00225	.00217	.00209	.00201	.00194	.00187	.00181	.00174	.00168	.00163	.00157
53	42	.00348	.00334	.00321	.00308	.00296	.00284	.00273	.00263	.00253	.00243	.00234	.00226	.00218	.00210	.00202	.00195	.00188	.00182	.00176	.00170
53	43	.00376	.00361	.00346	.00332	.00319	.00307	.00295	.00284	.00273	.00263	.00253	.00244	.00235	.00227	.00219	.00211	.00204	.00197	.00190	.00184
53	44	.00405	.00389	.00374	.00359	.00345	.00332	.00319	.00307	.00295	.00285	.00274	.00264	.00255	.00246	.00237	.00229	.00221	.00213	.00206	.00199
53	45	.00437	.00419	.00403	.00387	.00372	.00358	.00344	.00332	.00319	.00308	.00296	.00286	.00276	.00266	.00257	.00248	.00239	.00231	.00223	.00216
53	46	.00471	.00452	.00434	.00418	.00402	.00386	.00372	.00358	.00345	.00332	.00320	.00309	.00298	.00288	.00278	.00268	.00259	.00250	.00242	.00234
53	47	.00507	.00487	.00468	.00450	.00433	.00417	.00401	.00386	.00372	.00359	.00346	.00334	.00322	.00311	.00300	.00290	.00280	.00271	.00262	.00253
53	48	.00545	.00524	.00504	.00485	.00466	.00449	.00432	.00417	.00401	.00387	.00373	.00360	.00348	.00336	.00324	.00313	.00303	.00293	.00283	.00274
53	49	.00586	.00563	.00542	.00521	.00502	.00483	.00466	.00449	.00433	.00417	.00403	.00389	.00375	.00362	.00350	.00338	.00327	.00316	.00306	.00296
53	50	.00629	.00605	.00582	.00560	.00540	.00520	.00501	.00483	.00466	.00450	.00434	.00419	.00405	.00391	.00378	.00365	.00353	.00342	.00331	.00320
53	51	.00675	.00649	.00625	.00602	.00580	.00559	.00539	.00520	.00502	.00484	.00467	.00451	.00436	.00421	.00407	.00394	.00381	.00369	.00357	.00346
53	52	.00723	.00696	.00671	.00646	.00623	.00600	.00579	.00559	.00539	.00521	.00503	.00486	.00469	.00454	.00439	.00425	.00411	.00398	.00385	.00373
53	53	.00774	.00745	.00718	.00692	.00668	.00644	.00621	.00600	.00579	.00559	.00540	.00522	.00505	.00488	.00472	.00457	.00442	.00428	.00415	.00402
54	0	.00077	.00075	.00073	.00071	.00070	.00068	.00067	.00065	.00064	.00062	.00061	.00060	.00058	.00057	.00056	.00055	.00054	.00053	.00052	.00051
54	1	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00016
54	2	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015
54	3	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015
54	4	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015
54	5	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016
54	6	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017
54	7	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018
54	8	.00042	.00040	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020
54	9	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00027	.00027	.00026	.00025	.00024	.00023	.00022
54	10	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00027	.00026	.00025
54	11	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028
54	12	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031
54	13	.00065	.00063	.00061	.00058	.00056	.00054	.00052	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00038	.00036	.00035	.00034
54	14	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00044	.00042	.00041	.00040	.00038	.00037

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
54	15	.00075	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00043	.00041	.00040
54	16	.00080	.00077	.00074	.00071	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00043
54	17	.00084	.00081	.00078	.00075	.00072	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00047	.00046	.00045
54	18	.00087	.00084	.00081	.00078	.00076	.00073	.00070	.00068	.00066	.00064	.00061	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046
54	19	.00091	.00088	.00085	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00050	.00048
54	20	.00095	.00092	.00088	.00085	.00082	.00079	.00076	.00074	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052	.00050
54	21	.00099	.00096	.00092	.00089	.00085	.00082	.00080	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052
54	22	.00104	.00100	.00096	.00093	.00089	.00086	.00083	.00080	.00077	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054
54	23	.00109	.00105	.00101	.00097	.00093	.00090	.00087	.00084	.00081	.00078	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056
54	24	.00114	.00110	.00106	.00102	.00098	.00094	.00091	.00088	.00084	.00081	.00079	.00076	.00073	.00071	.00069	.00066	.00064	.00062	.00060	.00059
54	25	.00120	.00116	.00111	.00107	.00103	.00099	.00095	.00092	.00089	.00086	.00083	.00080	.00077	.00074	.00072	.00070	.00067	.00065	.00063	.00061
54	26	.00127	.00122	.00117	.00113	.00108	.00104	.00101	.00097	.00093	.00090	.00087	.00084	.00081	.00078	.00076	.00073	.00071	.00069	.00066	.00064
54	27	.00135	.00129	.00124	.00119	.00115	.00110	.00106	.00102	.00099	.00095	.00092	.00089	.00086	.00083	.00080	.00077	.00075	.00072	.00070	.00068
54	28	.00143	.00137	.00132	.00127	.00122	.00117	.00113	.00109	.00105	.00101	.00097	.00094	.00091	.00088	.00085	.00082	.00079	.00076	.00074	.00072
54	29	.00152	.00146	.00140	.00134	.00129	.00124	.00120	.00115	.00111	.00107	.00103	.00100	.00096	.00093	.00090	.00087	.00084	.00081	.00078	.00076
54	30	.00162	.00155	.00149	.00143	.00137	.00132	.00127	.00122	.00118	.00114	.00110	.00106	.00102	.00098	.00095	.00092	.00089	.00086	.00083	.00080
54	31	.00172	.00165	.00158	.00152	.00146	.00141	.00135	.00130	.00125	.00121	.00116	.00112	.00108	.00105	.00101	.00098	.00094	.00091	.00088	.00085
54	32	.00183	.00176	.00169	.00162	.00156	.00150	.00144	.00139	.00134	.00129	.00124	.00119	.00115	.00111	.00107	.00104	.00100	.00097	.00094	.00091
54	33	.00196	.00188	.00180	.00173	.00166	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00123	.00118	.00114	.00110	.00107	.00103	.00100	.00096
54	34	.00209	.00201	.00193	.00185	.00178	.00171	.00164	.00158	.00152	.00146	.00141	.00136	.00131	.00126	.00122	.00118	.00114	.00110	.00106	.00103
54	35	.00224	.00215	.00206	.00198	.00190	.00183	.00176	.00169	.00163	.00157	.00151	.00145	.00140	.00135	.00130	.00126	.00122	.00117	.00113	.00110
54	36	.00240	.00230	.00221	.00212	.00204	.00196	.00188	.00181	.00174	.00168	.00161	.00156	.00150	.00145	.00139	.00135	.00130	.00126	.00121	.00117
54	37	.00257	.00247	.00237	.00227	.00218	.00210	.00202	.00194	.00187	.00180	.00173	.00167	.00161	.00155	.00150	.00144	.00139	.00135	.00130	.00126
54	38	.00276	.00265	.00254	.00244	.00235	.00225	.00217	.00208	.00201	.00193	.00186	.00179	.00173	.00166	.00161	.00155	.00150	.00144	.00140	.00135
54	39	.00297	.00285	.00274	.00263	.00252	.00242	.00233	.00224	.00216	.00208	.00200	.00193	.00186	.00179	.00173	.00167	.00161	.00155	.00150	.00145
54	40	.00320	.00307	.00294	.00283	.00272	.00261	.00251	.00241	.00232	.00224	.00215	.00207	.00200	.00193	.00186	.00180	.00173	.00167	.00162	.00156
54	41	.00344	.00331	.00317	.00305	.00293	.00281	.00271	.00260	.00251	.00241	.00232	.00224	.00216	.00208	.00201	.00194	.00187	.00181	.00175	.00169
54	42	.00371	.00356	.00342	.00329	.00316	.00304	.00292	.00281	.00271	.00261	.00251	.00242	.00233	.00225	.00217	.00209	.00202	.00195	.00189	.00182
54	43	.00401	.00385	.00369	.00355	.00341	.00328	.00316	.00304	.00292	.00282	.00271	.00262	.00252	.00243	.00235	.00227	.00219	.00211	.00204	.00198
54	44	.00432	.00415	.00399	.00383	.00368	.00354	.00341	.00328	.00316	.00305	.00294	.00283	.00273	.00263	.00254	.00246	.00237	.00229	.00221	.00214
54	45	.00466	.00448	.00430	.00414	.00398	.00383	.00368	.00355	.00342	.00329	.00317	.00306	.00295	.00285	.00275	.00266	.00257	.00248	.00240	.00232
54	46	.00502	.00483	.00464	.00446	.00429	.00413	.00398	.00383	.00369	.00356	.00343	.00331	.00319	.00308	.00298	.00288	.00278	.00269	.00260	.00251
54	47	.00541	.00520	.00500	.00481	.00463	.00446	.00429	.00414	.00399	.00384	.00371	.00358	.00345	.00333	.00322	.00311	.00301	.00291	.00281	.00272
54	48	.00582	.00559	.00538	.00518	.00499	.00480	.00463	.00446	.00430	.00415	.00400	.00386	.00373	.00360	.00348	.00336	.00325	.00315	.00304	.00295
54	49	.00625	.00602	.00579	.00557	.00537	.00517	.00498	.00481	.00464	.00447	.00432	.00417	.00403	.00389	.00376	.00363	.00351	.00340	.00329	.00318
54	50	.00672	.00646	.00622	.00599	.00578	.00557	.00537	.00518	.00499	.00482	.00465	.00449	.00434	.00420	.00406	.00392	.00380	.00367	.00356	.00344
54	51	.00721	.00694	.00668	.00644	.00621	.00599	.00577	.00557	.00538	.00519	.00501	.00484	.00468	.00453	.00438	.00423	.00410	.00397	.00384	.00372
54	52	.00773	.00744	.00717	.00691	.00667	.00643	.00620	.00599	.00578	.00558	.00539	.00521	.00504	.00487	.00471	.00456	.00442	.00428	.00414	.00401
54	53	.00827	.00797	.00769	.00741	.00715	.00690	.00666	.00643	.00621	.00600	.00580	.00560	.00542	.00524	.00507	.00491	.00476	.00461	.00446	.00432
54	54	.00885	.00853	.00823	.00793	.00766	.00739	.00714	.00689	.00666	.00644	.00622	.00602	.00582	.00563	.00545	.00528	.00511	.00496	.00480	.00466
55	0	.00083	.00081	.00079	.00077	.00075	.00073	.00072	.00070	.00069	.00067	.00066	.00065	.00063	.00062	.00061	.00060	.00058	.00057	.00056	.00055
55	1	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00019	.00018	.00018	.00017
55	2	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016
55	3	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016
55	4	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00017	.00016
55	5	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017
55	6	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019	.00018
55	7	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00020	.00020
55	8	.00044	.00043	.00041	.00039	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022
55	9	.00048	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00026	.00025	.00024

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
55	10	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00027
55	11	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030
55	12	.00064	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033
55	13	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00047	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00037
55	14	.00075	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00043	.00041	.00040
55	15	.00081	.00078	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00049	.00047	.00046	.00045	.00043
55	16	.00085	.00082	.00079	.00076	.00074	.00071	.00069	.00067	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052	.00050	.00049	.00047	.00046
55	17	.00089	.00086	.00083	.00080	.00077	.00075	.00072	.00070	.00068	.00065	.00063	.00061	.00059	.00058	.00056	.00054	.00053	.00051	.00049	.00048
55	18	.00093	.00090	.00087	.00084	.00081	.00078	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00051	.00050
55	19	.00097	.00094	.00090	.00087	.00084	.00081	.00078	.00076	.00073	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052
55	20	.00101	.00098	.00094	.00091	.00088	.00085	.00082	.00079	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054
55	21	.00106	.00102	.00098	.00095	.00091	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00058	.00056
55	22	.00111	.00107	.00103	.00099	.00095	.00092	.00089	.00086	.00083	.00080	.00077	.00075	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058
55	23	.00116	.00112	.00107	.00103	.00100	.00096	.00093	.00089	.00086	.00083	.00081	.00078	.00075	.00073	.00071	.00068	.00066	.00064	.00062	.00060
55	24	.00122	.00117	.00113	.00108	.00104	.00101	.00097	.00094	.00090	.00087	.00084	.00081	.00079	.00076	.00074	.00071	.00069	.00067	.00065	.00063
55	25	.00128	.00123	.00118	.00114	.00110	.00106	.00102	.00098	.00095	.00092	.00088	.00085	.00083	.00080	.00077	.00075	.00072	.00070	.00068	.00066
55	26	.00135	.00130	.00125	.00120	.00116	.00112	.00107	.00104	.00100	.00096	.00093	.00090	.00087	.00084	.00081	.00079	.00076	.00074	.00071	.00069
55	27	.00143	.00138	.00132	.00127	.00123	.00118	.00114	.00110	.00106	.00102	.00098	.00095	.00092	.00089	.00086	.00083	.00080	.00078	.00075	.00073
55	28	.00152	.00146	.00140	.00135	.00130	.00125	.00120	.00116	.00112	.00108	.00104	.00100	.00097	.00094	.00091	.00088	.00085	.00082	.00079	.00077
55	29	.00162	.00155	.00149	.00143	.00138	.00133	.00128	.00123	.00119	.00114	.00110	.00107	.00103	.00099	.00096	.00093	.00090	.00087	.00084	.00081
55	30	.00172	.00165	.00159	.00152	.00147	.00141	.00136	.00131	.00126	.00122	.00117	.00113	.00109	.00105	.00102	.00099	.00095	.00092	.00089	.00086
55	31	.00183	.00176	.00169	.00162	.00156	.00150	.00144	.00139	.00134	.00129	.00125	.00120	.00116	.00112	.00108	.00105	.00101	.00098	.00095	.00092
55	32	.00195	.00187	.00180	.00173	.00166	.00160	.00154	.00148	.00143	.00137	.00133	.00128	.00123	.00119	.00115	.00111	.00107	.00104	.00101	.00097
55	33	.00208	.00200	.00192	.00184	.00177	.00171	.00164	.00158	.00152	.00147	.00141	.00136	.00131	.00127	.00123	.00118	.00114	.00111	.00107	.00104
55	34	.00223	.00214	.00205	.00197	.00189	.00182	.00175	.00169	.00162	.00156	.00151	.00145	.00140	.00135	.00131	.00126	.00122	.00118	.00114	.00110
55	35	.00238	.00229	.00220	.00211	.00203	.00195	.00187	.00180	.00174	.00167	.00161	.00155	.00150	.00145	.00140	.00135	.00130	.00126	.00122	.00118
55	36	.00255	.00245	.00235	.00226	.00217	.00209	.00201	.00193	.00186	.00179	.00173	.00166	.00160	.00155	.00149	.00144	.00139	.00135	.00130	.00126
55	37	.00274	.00263	.00252	.00242	.00233	.00224	.00215	.00207	.00199	.00192	.00185	.00178	.00172	.00166	.00160	.00155	.00149	.00144	.00139	.00135
55	38	.00294	.00282	.00271	.00260	.00250	.00240	.00231	.00223	.00214	.00206	.00199	.00192	.00185	.00178	.00172	.00166	.00160	.00155	.00150	.00145
55	39	.00316	.00303	.00291	.00280	.00269	.00259	.00249	.00239	.00230	.00222	.00214	.00206	.00199	.00192	.00185	.00179	.00172	.00167	.00161	.00156
55	40	.00340	.00327	.00314	.00301	.00290	.00278	.00268	.00258	.00248	.00239	.00230	.00222	.00214	.00206	.00199	.00192	.00186	.00179	.00173	.00168
55	41	.00367	.00352	.00338	.00325	.00312	.00300	.00289	.00278	.00268	.00258	.00248	.00240	.00231	.00223	.00215	.00208	.00201	.00194	.00187	.00181
55	42	.00395	.00380	.00365	.00350	.00337	.00324	.00312	.00300	.00289	.00279	.00268	.00259	.00250	.00241	.00232	.00224	.00217	.00210	.00203	.00196
55	43	.00426	.00410	.00394	.00378	.00364	.00350	.00337	.00324	.00313	.00301	.00290	.00280	.00270	.00261	.00252	.00243	.00235	.00227	.00219	.00212
55	44	.00460	.00442	.00425	.00409	.00393	.00378	.00364	.00351	.00338	.00326	.00314	.00303	.00292	.00282	.00272	.00263	.00254	.00246	.00238	.00230
55	45	.00496	.00477	.00459	.00441	.00425	.00409	.00394	.00379	.00365	.00352	.00340	.00328	.00316	.00305	.00295	.00285	.00275	.00266	.00258	.00249
55	46	.00535	.00514	.00495	.00476	.00458	.00441	.00425	.00410	.00395	.00381	.00367	.00354	.00342	.00330	.00319	.00309	.00298	.00288	.00279	.00270
55	47	.00576	.00554	.00533	.00513	.00494	.00476	.00459	.00442	.00426	.00411	.00397	.00383	.00370	.00357	.00345	.00334	.00323	.00312	.00302	.00292
55	48	.00620	.00597	.00574	.00553	.00533	.00513	.00495	.00477	.00460	.00444	.00428	.00414	.00400	.00386	.00373	.00361	.00349	.00338	.00327	.00316
55	49	.00667	.00642	.00618	.00595	.00573	.00553	.00533	.00514	.00496	.00479	.00462	.00447	.00431	.00417	.00403	.00390	.00377	.00365	.00353	.00342
55	50	.00717	.00690	.00665	.00640	.00617	.00595	.00574	.00554	.00535	.00516	.00499	.00482	.00465	.00450	.00435	.00421	.00407	.00394	.00382	.00370
55	51	.00769	.00741	.00714	.00688	.00664	.00640	.00618	.00596	.00576	.00556	.00537	.00519	.00502	.00485	.00470	.00454	.00440	.00426	.00413	.00400
55	52	.00825	.00795	.00766	.00739	.00713	.00688	.00664	.00641	.00619	.00598	.00578	.00559	.00541	.00523	.00506	.00490	.00474	.00459	.00445	.00431
55	53	.00884	.00852	.00821	.00792	.00765	.00738	.00713	.00688	.00665	.00643	.00621	.00601	.00581	.00563	.00545	.00527	.00511	.00495	.00480	.00465
55	54	.00945	.00912	.00879	.00849	.00819	.00791	.00764	.00738	.00714	.00690	.00667	.00646	.00625	.00605	.00586	.00567	.00550	.00533	.00516	.00501
55	55	.01010	.00974	.00940	.00908	.00877	.00847	.00818	.00791	.00765	.00740	.00716	.00693	.00670	.00649	.00629	.00609	.00590	.00572	.00555	.00538
56	0	.00089	.00087	.00085	.00083	.00081	.00079	.00077	.00076	.00074	.00073	.00071	.00070	.00068	.00067	.00066	.00064	.00063	.00062	.00061	.00060
56	1	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018
56	2	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018	.00017	.00017
56	3	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00017

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
56	4	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017
56	5	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018
56	6	.00040	.00039	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019
56	7	.00043	.00042	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021
56	8	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023
56	9	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00026
56	10	.00057	.00054	.00052	.00050	.00048	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032	.00030	.00029	.00028
56	11	.00062	.00060	.00058	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032
56	12	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00036
56	13	.00074	.00072	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00039
56	14	.00080	.00077	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00049	.00047	.00046	.00044	.00043
56	15	.00086	.00083	.00080	.00077	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00052	.00051	.00049	.00048	.00046
56	16	.00091	.00088	.00085	.00082	.00079	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00051	.00049
56	17	.00095	.00092	.00089	.00086	.00083	.00080	.00077	.00075	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00052
56	18	.00099	.00096	.00093	.00089	.00086	.00083	.00081	.00078	.00075	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00059	.00057	.00055	.00054
56	19	.00104	.00100	.00096	.00093	.00090	.00087	.00084	.00081	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00056
56	20	.00108	.00104	.00100	.00097	.00094	.00090	.00087	.00084	.00082	.00079	.00076	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00060	.00058
56	21	.00113	.00109	.00105	.00101	.00098	.00094	.00091	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060
56	22	.00118	.00114	.00109	.00105	.00102	.00098	.00095	.00092	.00088	.00085	.00083	.00080	.00077	.00075	.00073	.00070	.00068	.00066	.00064	.00062
56	23	.00123	.00119	.00114	.00110	.00106	.00103	.00099	.00096	.00092	.00089	.00086	.00083	.00081	.00078	.00076	.00073	.00071	.00069	.00067	.00065
56	24	.00130	.00125	.00120	.00116	.00111	.00107	.00104	.00100	.00097	.00093	.00090	.00087	.00084	.00082	.00079	.00076	.00074	.00072	.00070	.00068
56	25	.00136	.00131	.00126	.00122	.00117	.00113	.00109	.00105	.00101	.00098	.00095	.00091	.00088	.00086	.00083	.00080	.00078	.00075	.00073	.00071
56	26	.00144	.00138	.00133	.00128	.00123	.00119	.00115	.00111	.00107	.00103	.00100	.00096	.00093	.00090	.00087	.00084	.00082	.00079	.00077	.00074
56	27	.00152	.00146	.00141	.00136	.00131	.00126	.00121	.00117	.00113	.00109	.00105	.00102	.00098	.00095	.00092	.00089	.00086	.00083	.00081	.00078
56	28	.00162	.00155	.00149	.00144	.00138	.00133	.00128	.00124	.00119	.00115	.00111	.00107	.00104	.00100	.00097	.00094	.00091	.00088	.00085	.00083
56	29	.00172	.00165	.00159	.00153	.00147	.00141	.00136	.00131	.00127	.00122	.00118	.00114	.00110	.00106	.00103	.00099	.00096	.00093	.00090	.00087
56	30	.00183	.00176	.00169	.00162	.00156	.00150	.00145	.00140	.00135	.00130	.00125	.00121	.00117	.00113	.00109	.00106	.00102	.00099	.00096	.00093
56	31	.00195	.00187	.00180	.00173	.00166	.00160	.00154	.00148	.00143	.00138	.00133	.00128	.00124	.00120	.00116	.00112	.00108	.00105	.00101	.00098
56	32	.00207	.00199	.00191	.00184	.00177	.00170	.00164	.00158	.00152	.00147	.00142	.00137	.00132	.00127	.00123	.00119	.00115	.00111	.00108	.00104
56	33	.00221	.00213	.00204	.00196	.00189	.00182	.00175	.00168	.00162	.00156	.00151	.00146	.00141	.00136	.00131	.00127	.00123	.00119	.00115	.00111
56	34	.00237	.00227	.00218	.00210	.00202	.00194	.00187	.00180	.00173	.00167	.00161	.00155	.00150	.00145	.00140	.00135	.00131	.00126	.00122	.00118
56	35	.00253	.00243	.00234	.00224	.00216	.00208	.00200	.00192	.00185	.00179	.00172	.00166	.00160	.00155	.00149	.00144	.00140	.00135	.00130	.00126
56	36	.00271	.00260	.00250	.00240	.00231	.00222	.00214	.00206	.00198	.00191	.00184	.00178	.00172	.00166	.00160	.00154	.00149	.00144	.00140	.00135
56	37	.00291	.00279	.00268	.00258	.00248	.00238	.00229	.00221	.00213	.00205	.00198	.00191	.00184	.00177	.00171	.00165	.00160	.00155	.00149	.00145
56	38	.00312	.00300	.00288	.00277	.00266	.00256	.00246	.00237	.00229	.00220	.00212	.00205	.00197	.00191	.00184	.00178	.00172	.00166	.00160	.00155
56	39	.00336	.00323	.00310	.00298	.00286	.00275	.00265	.00255	.00246	.00237	.00228	.00220	.00212	.00205	.00198	.00191	.00185	.00178	.00172	.00167
56	40	.00362	.00347	.00334	.00321	.00308	.00297	.00286	.00275	.00265	.00255	.00246	.00237	.00229	.00221	.00213	.00206	.00199	.00192	.00186	.00180
56	41	.00390	.00374	.00360	.00346	.00333	.00320	.00308	.00297	.00286	.00275	.00265	.00256	.00247	.00238	.00230	.00222	.00215	.00208	.00201	.00194
56	42	.00420	.00404	.00388	.00373	.00359	.00345	.00333	.00320	.00309	.00297	.00287	.00277	.00267	.00258	.00249	.00240	.00232	.00224	.00217	.00210
56	43	.00454	.00436	.00419	.00403	.00388	.00373	.00359	.00346	.00334	.00322	.00310	.00299	.00289	.00279	.00269	.00260	.00251	.00243	.00235	.00227
56	44	.00490	.00471	.00453	.00435	.00419	.00403	.00389	.00374	.00361	.00348	.00336	.00324	.00313	.00302	.00292	.00282	.00272	.00263	.00255	.00247
56	45	.00528	.00508	.00489	.00470	.00453	.00436	.00420	.00405	.00390	.00376	.00363	.00350	.00338	.00327	.00316	.00305	.00295	.00285	.00276	.00267
56	46	.00569	.00548	.00527	.00507	.00489	.00471	.00454	.00437	.00422	.00407	.00393	.00379	.00366	.00354	.00342	.00330	.00320	.00309	.00299	.00290
56	47	.00613	.00590	.00568	.00547	.00527	.00508	.00490	.00472	.00456	.00440	.00424	.00410	.00396	.00383	.00370	.00358	.00346	.00335	.00324	.00314
56	48	.00660	.00636	.00612	.00590	.00568	.00548	.00528	.00509	.00492	.00475	.00458	.00443	.00428	.00413	.00400	.00387	.00374	.00362	.00351	.00339
56	49	.00710	.00684	.00659	.00635	.00612	.00590	.00569	.00549	.00530	.00512	.00495	.00478	.00462	.00447	.00432	.00418	.00404	.00391	.00379	.00367
56	50	.00764	.00735	.00709	.00683	.00659	.00635	.00613	.00592	.00572	.00552	.00533	.00516	.00498	.00482	.00466	.00451	.00437	.00423	.00410	.00397
56	51	.00820	.00790	.00762	.00735	.00709	.00684	.00660	.00637	.00616	.00595	.00575	.00556	.00538	.00520	.00503	.00487	.00472	.00457	.00443	.00429
56	52	.00880	.00848	.00818	.00789	.00761	.00735	.00710	.00685	.00662	.00640	.00619	.00599	.00579	.00560	.00542	.00525	.00509	.00493	.00478	.00463
56	53	.00942	.00909	.00877	.00846	.00817	.00789	.00762	.00736	.00712	.00688	.00665	.00644	.00623	.00603	.00584	.00566	.00548	.00531	.00515	.00499

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
56	54	.01008	.00973	.00939	.00907	.00875	.00846	.00817	.00790	.00764	.00739	.00715	.00692	.00670	.00648	.00628	.00608	.00590	.00572	.00554	.00538
56	55	.01078	.01040	.01004	.00970	.00937	.00906	.00875	.00847	.00819	.00792	.00767	.00742	.00719	.00696	.00675	.00654	.00634	.00615	.00596	.00578
56	56	.01151	.01111	.01073	.01037	.01002	.00969	.00937	.00906	.00877	.00849	.00822	.00796	.00771	.00747	.00724	.00702	.00681	.00660	.00640	.00622
57	0	.00095	.00093	.00091	.00089	.00087	.00085	.00083	.00082	.00080	.00078	.00077	.00075	.00074	.00072	.00071	.00070	.00068	.00067	.00066	.00065
57	1	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00021	.00020	.00020
57	2	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018
57	3	.00036	.00034	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018
57	4	.00037	.00036	.00034	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00018
57	5	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019
57	6	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021
57	7	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023
57	8	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00026	.00025
57	9	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027
57	10	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032	.00031
57	11	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034
57	12	.00073	.00070	.00067	.00065	.00063	.00061	.00058	.00056	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00039	.00038
57	13	.00079	.00076	.00074	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00049	.00048	.00046	.00045	.00044	.00042
57	14	.00086	.00083	.00080	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00051	.00049	.00048	.00046
57	15	.00091	.00088	.00085	.00082	.00080	.00077	.00074	.00072	.00070	.00067	.00065	.00063	.00061	.00060	.00058	.00056	.00054	.00053	.00051	.00050
57	16	.00097	.00093	.00090	.00087	.00084	.00081	.00079	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00058	.00056	.00054	.00053
57	17	.00101	.00098	.00095	.00091	.00088	.00085	.00083	.00080	.00077	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00061	.00059	.00057	.00055
57	18	.00106	.00102	.00099	.00095	.00092	.00089	.00086	.00083	.00081	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00058
57	19	.00110	.00106	.00103	.00099	.00096	.00093	.00090	.00087	.00084	.00081	.00079	.00076	.00074	.00072	.00069	.00067	.00065	.00063	.00062	.00060
57	20	.00115	.00111	.00107	.00103	.00100	.00096	.00093	.00090	.00087	.00084	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062
57	21	.00120	.00116	.00112	.00108	.00104	.00100	.00097	.00094	.00091	.00088	.00085	.00082	.00080	.00077	.00075	.00073	.00070	.00068	.00066	.00064
57	22	.00125	.00121	.00116	.00112	.00108	.00105	.00101	.00098	.00094	.00091	.00088	.00086	.00083	.00080	.00078	.00075	.00073	.00071	.00069	.00067
57	23	.00131	.00126	.00122	.00117	.00113	.00109	.00106	.00102	.00099	.00095	.00092	.00089	.00086	.00084	.00081	.00078	.00076	.00074	.00072	.00069
57	24	.00138	.00133	.00128	.00123	.00119	.00114	.00111	.00107	.00103	.00100	.00096	.00093	.00090	.00087	.00085	.00082	.00079	.00077	.00075	.00072
57	25	.00145	.00139	.00134	.00129	.00125	.00120	.00116	.00112	.00108	.00105	.00101	.00098	.00095	.00091	.00089	.00086	.00083	.00081	.00078	.00076
57	26	.00153	.00147	.00142	.00136	.00131	.00127	.00122	.00118	.00114	.00110	.00106	.00103	.00099	.00096	.00093	.00090	.00087	.00085	.00082	.00080
57	27	.00162	.00156	.00150	.00144	.00139	.00134	.00129	.00125	.00120	.00116	.00112	.00109	.00105	.00102	.00098	.00095	.00092	.00089	.00086	.00084
57	28	.00172	.00165	.00159	.00153	.00147	.00142	.00137	.00132	.00127	.00123	.00119	.00115	.00111	.00107	.00104	.00101	.00097	.00094	.00091	.00089
57	29	.00182	.00175	.00169	.00162	.00156	.00151	.00145	.00140	.00135	.00130	.00126	.00122	.00118	.00114	.00110	.00106	.00103	.00100	.00097	.00094
57	30	.00194	.00186	.00179	.00173	.00166	.00160	.00154	.00149	.00144	.00139	.00134	.00129	.00125	.00121	.00117	.00113	.00109	.00106	.00102	.00099
57	31	.00207	.00199	.00191	.00184	.00177	.00170	.00164	.00158	.00153	.00147	.00142	.00137	.00133	.00128	.00124	.00120	.00116	.00112	.00109	.00105
57	32	.00220	.00212	.00203	.00196	.00188	.00181	.00175	.00168	.00162	.00157	.00151	.00146	.00141	.00136	.00132	.00127	.00123	.00119	.00115	.00112
57	33	.00235	.00226	.00217	.00209	.00201	.00193	.00186	.00180	.00173	.00167	.00161	.00155	.00150	.00145	.00140	.00136	.00131	.00127	.00123	.00119
57	34	.00251	.00241	.00232	.00223	.00215	.00207	.00199	.00192	.00185	.00178	.00172	.00166	.00160	.00155	.00149	.00144	.00140	.00135	.00131	.00127
57	35	.00269	.00258	.00248	.00239	.00230	.00221	.00213	.00205	.00198	.00190	.00184	.00177	.00171	.00165	.00160	.00154	.00149	.00144	.00140	.00135
57	36	.00288	.00277	.00266	.00256	.00246	.00237	.00228	.00219	.00212	.00204	.00197	.00190	.00183	.00177	.00171	.00165	.00160	.00154	.00149	.00145
57	37	.00309	.00297	.00285	.00274	.00264	.00254	.00244	.00235	.00227	.00219	.00211	.00203	.00196	.00190	.00183	.00177	.00171	.00165	.00160	.00155
57	38	.00332	.00319	.00306	.00294	.00283	.00273	.00262	.00253	.00244	.00235	.00226	.00218	.00211	.00204	.00197	.00190	.00184	.00178	.00172	.00166
57	39	.00357	.00343	.00329	.00317	.00305	.00293	.00282	.00272	.00262	.00253	.00244	.00235	.00227	.00219	.00211	.00204	.00197	.00191	.00185	.00179
57	40	.00384	.00369	.00355	.00341	.00328	.00316	.00304	.00293	.00282	.00272	.00262	.00253	.00244	.00236	.00228	.00220	.00213	.00206	.00199	.00192
57	41	.00414	.00398	.00382	.00368	.00354	.00341	.00328	.00316	.00305	.00294	.00283	.00273	.00264	.00255	.00246	.00238	.00230	.00222	.00215	.00208
57	42	.00446	.00429	.00413	.00397	.00382	.00368	.00354	.00341	.00329	.00317	.00306	.00295	.00285	.00275	.00266	.00257	.00248	.00240	.00232	.00225
57	43	.00482	.00463	.00446	.00429	.00413	.00397	.00383	.00369	.00356	.00343	.00331	.00320	.00308	.00298	.00288	.00278	.00269	.00260	.00252	.00244
57	44	.00520	.00500	.00481	.00463	.00446	.00430	.00414	.00399	.00385	.00371	.00358	.00346	.00334	.00323	.00312	.00301	.00291	.00282	.00273	.00264
57	45	.00561	.00540	.00520	.00500	.00482	.00464	.00448	.00432	.00416	.00402	.00388	.00374	.00362	.00349	.00338	.00326	.00316	.00306	.00296	.00286
57	46	.00605	.00583	.00561	.00540	.00520	.00502	.00484	.00466	.00450	.00434	.00419	.00405	.00391	.00378	.00366	.00354	.00342	.00331	.00320	.00310

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
57	47	.00652	.00628	.00605	.00583	.00562	.00541	.00522	.00504	.00486	.00469	.00453	.00438	.00423	.00409	.00396	.00383	.00370	.00358	.00347	.00336
57	48	.00702	.00676	.00652	.00628	.00605	.00584	.00563	.00544	.00525	.00507	.00490	.00473	.00457	.00442	.00428	.00414	.00401	.00388	.00376	.00364
57	49	.00756	.00728	.00702	.00676	.00652	.00629	.00607	.00586	.00566	.00547	.00528	.00511	.00494	.00478	.00462	.00447	.00433	.00419	.00406	.00394
57	50	.00813	.00783	.00755	.00728	.00702	.00678	.00654	.00632	.00610	.00590	.00570	.00551	.00533	.00516	.00499	.00483	.00468	.00453	.00439	.00426
57	51	.00873	.00842	.00812	.00783	.00756	.00730	.00705	.00681	.00658	.00636	.00615	.00594	.00575	.00557	.00539	.00522	.00505	.00490	.00475	.00460
57	52	.00937	.00903	.00872	.00841	.00812	.00784	.00758	.00732	.00708	.00684	.00662	.00640	.00620	.00600	.00581	.00563	.00545	.00528	.00512	.00497
57	53	.01004	.00969	.00935	.00903	.00872	.00842	.00814	.00787	.00761	.00736	.00712	.00689	.00667	.00646	.00626	.00606	.00587	.00569	.00552	.00536
57	54	.01075	.01037	.01001	.00967	.00934	.00903	.00873	.00844	.00817	.00790	.00765	.00740	.00717	.00694	.00673	.00652	.00632	.00613	.00595	.00577
57	55	.01149	.01109	.01072	.01035	.01001	.00967	.00935	.00905	.00876	.00847	.00820	.00795	.00770	.00746	.00723	.00701	.00680	.00659	.00640	.00621
57	56	.01227	.01185	.01145	.01107	.01070	.01035	.01001	.00969	.00938	.00908	.00879	.00852	.00825	.00800	.00776	.00752	.00730	.00708	.00687	.00667
57	57	.01309	.01265	.01223	.01182	.01143	.01106	.01070	.01036	.01003	.00972	.00941	.00912	.00884	.00857	.00832	.00807	.00783	.00760	.00738	.00716
58	0	.00102	.00100	.00098	.00096	.00094	.00092	.00090	.00088	.00086	.00084	.00083	.00081	.00079	.00078	.00076	.00075	.00074	.00072	.00071	.00070
58	1	.00039	.00037	.00036	.00035	.00034	.00033	.00031	.00030	.00029	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00022	.00021
58	2	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00021	.00020	.00019
58	3	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019
58	4	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020
58	5	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00026	.00025	.00024	.00023	.00022	.00021	.00021
58	6	.00045	.00043	.00042	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022
58	7	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024
58	8	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026
58	9	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029
58	10	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034	.00033
58	11	.00070	.00068	.00065	.00063	.00061	.00058	.00056	.00054	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00037
58	12	.00077	.00074	.00072	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041
58	13	.00084	.00081	.00078	.00076	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00050	.00048	.00047	.00045
58	14	.00091	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00058	.00056	.00054	.00053	.00051	.00050
58	15	.00097	.00094	.00091	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00053
58	16	.00103	.00099	.00096	.00093	.00090	.00087	.00084	.00081	.00079	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00057
58	17	.00108	.00104	.00101	.00097	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060
58	18	.00113	.00109	.00105	.00101	.00098	.00095	.00092	.00089	.00086	.00083	.00081	.00078	.00076	.00074	.00072	.00069	.00067	.00066	.00064	.00062
58	19	.00117	.00113	.00109	.00106	.00102	.00099	.00095	.00092	.00089	.00087	.00084	.00081	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064
58	20	.00122	.00118	.00114	.00110	.00106	.00103	.00099	.00096	.00093	.00090	.00087	.00084	.00082	.00079	.00077	.00075	.00073	.00070	.00068	.00067
58	21	.00128	.00123	.00119	.00115	.00111	.00107	.00103	.00100	.00097	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00075	.00073	.00071	.00069
58	22	.00133	.00128	.00124	.00120	.00115	.00112	.00108	.00104	.00101	.00098	.00094	.00091	.00089	.00086	.00083	.00081	.00078	.00076	.00074	.00072
58	23	.00139	.00134	.00130	.00125	.00121	.00116	.00112	.00109	.00105	.00102	.00098	.00095	.00092	.00089	.00087	.00084	.00081	.00079	.00077	.00074
58	24	.00146	.00141	.00136	.00131	.00126	.00122	.00118	.00114	.00110	.00106	.00103	.00099	.00096	.00093	.00090	.00088	.00085	.00082	.00080	.00078
58	25	.00154	.00148	.00143	.00138	.00133	.00128	.00124	.00119	.00115	.00111	.00108	.00104	.00101	.00098	.00095	.00092	.00089	.00086	.00084	.00081
58	26	.00162	.00156	.00150	.00145	.00140	.00135	.00130	.00126	.00121	.00117	.00113	.00110	.00106	.00103	.00099	.00096	.00093	.00091	.00088	.00085
58	27	.00172	.00165	.00159	.00153	.00148	.00143	.00138	.00133	.00128	.00124	.00120	.00116	.00112	.00108	.00105	.00102	.00098	.00095	.00093	.00090
58	28	.00182	.00175	.00169	.00163	.00157	.00151	.00146	.00141	.00136	.00131	.00127	.00122	.00118	.00115	.00111	.00107	.00104	.00101	.00098	.00095
58	29	.00193	.00186	.00179	.00173	.00166	.00160	.00155	.00149	.00144	.00139	.00134	.00130	.00126	.00121	.00118	.00114	.00110	.00107	.00103	.00100
58	30	.00206	.00198	.00190	.00183	.00177	.00170	.00164	.00158	.00153	.00148	.00143	.00138	.00133	.00129	.00125	.00121	.00117	.00113	.00110	.00106
58	31	.00219	.00211	.00203	.00195	.00188	.00181	.00175	.00168	.00162	.00157	.00151	.00146	.00141	.00137	.00132	.00128	.00124	.00120	.00116	.00113
58	32	.00233	.00224	.00216	.00208	.00200	.00193	.00186	.00179	.00173	.00167	.00161	.00156	.00150	.00145	.00141	.00136	.00132	.00127	.00123	.00120
58	33	.00249	.00239	.00230	.00222	.00213	.00206	.00198	.00191	.00184	.00178	.00172	.00166	.00160	.00155	.00150	.00145	.00140	.00136	.00131	.00127
58	34	.00266	.00256	.00246	.00237	.00228	.00220	.00212	.00204	.00197	.00190	.00183	.00177	.00171	.00165	.00160	.00154	.00149	.00144	.00140	.00135
58	35	.00285	.00274	.00263	.00253	.00244	.00235	.00226	.00218	.00210	.00203	.00196	.00189	.00183	.00176	.00170	.00165	.00159	.00154	.00149	.00145
58	36	.00305	.00293	.00282	.00271	.00261	.00252	.00242	.00233	.00225	.00217	.00210	.00202	.00195	.00189	.00182	.00176	.00171	.00165	.00160	.00155
58	37	.00327	.00315	.00303	.00291	.00280	.00270	.00260	.00250	.00241	.00233	.00225	.00217	.00209	.00202	.00195	.00189	.00183	.00177	.00171	.00166
58	38	.00352	.00338	.00325	.00313	.00301	.00290	.00279	.00269	.00259	.00250	.00241	.00233	.00225	.00217	.00210	.00203	.00196	.00190	.00184	.00178

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
58	39	.00378	.00363	.00349	.00336	.00324	.00312	.00300	.00289	.00279	.00269	.00259	.00250	.00242	.00234	.00226	.00218	.00211	.00204	.00197	.00191
58	40	.00407	.00391	.00376	.00362	.00349	.00336	.00323	.00312	.00300	.00290	.00280	.00270	.00261	.00252	.00243	.00235	.00227	.00220	.00213	.00206
58	41	.00439	.00422	.00406	.00391	.00376	.00362	.00349	.00336	.00324	.00313	.00302	.00291	.00281	.00272	.00262	.00254	.00245	.00237	.00230	.00222
58	42	.00473	.00455	.00438	.00422	.00406	.00391	.00377	.00363	.00350	.00338	.00326	.00315	.00304	.00294	.00284	.00274	.00265	.00257	.00248	.00240
58	43	.00511	.00492	.00473	.00456	.00439	.00423	.00407	.00393	.00379	.00366	.00353	.00341	.00329	.00318	.00307	.00297	.00287	.00278	.00269	.00260
58	44	.00552	.00531	.00511	.00492	.00474	.00457	.00441	.00425	.00410	.00396	.00382	.00369	.00356	.00344	.00333	.00322	.00311	.00301	.00292	.00282
58	45	.00596	.00573	.00552	.00532	.00512	.00494	.00476	.00460	.00443	.00428	.00413	.00399	.00386	.00373	.00361	.00349	.00337	.00327	.00316	.00306
58	46	.00643	.00619	.00596	.00574	.00554	.00534	.00515	.00497	.00480	.00463	.00447	.00432	.00418	.00404	.00391	.00378	.00366	.00354	.00343	.00332
58	47	.00693	.00667	.00643	.00620	.00597	.00576	.00556	.00537	.00518	.00500	.00483	.00467	.00452	.00437	.00423	.00409	.00396	.00383	.00371	.00360
58	48	.00746	.00719	.00693	.00668	.00644	.00622	.00600	.00579	.00559	.00540	.00522	.00505	.00488	.00472	.00457	.00442	.00428	.00415	.00402	.00389
58	49	.00803	.00774	.00746	.00720	.00694	.00670	.00647	.00625	.00604	.00583	.00564	.00545	.00527	.00510	.00494	.00478	.00463	.00449	.00435	.00421
58	50	.00864	.00833	.00803	.00775	.00748	.00722	.00697	.00674	.00651	.00629	.00608	.00589	.00569	.00551	.00534	.00517	.00501	.00485	.00470	.00456
58	51	.00928	.00895	.00864	.00834	.00805	.00777	.00751	.00726	.00701	.00678	.00656	.00635	.00614	.00595	.00576	.00558	.00541	.00524	.00508	.00493
58	52	.00996	.00961	.00928	.00896	.00865	.00836	.00808	.00781	.00755	.00730	.00707	.00684	.00662	.00641	.00621	.00602	.00583	.00566	.00548	.00532
58	53	.01068	.01031	.00995	.00961	.00929	.00898	.00868	.00839	.00812	.00785	.00760	.00736	.00713	.00690	.00669	.00648	.00629	.00610	.00591	.00574
58	54	.01144	.01104	.01067	.01031	.00996	.00963	.00931	.00901	.00872	.00844	.00817	.00791	.00766	.00743	.00720	.00698	.00677	.00656	.00637	.00618
58	55	.01223	.01182	.01142	.01103	.01067	.01032	.00998	.00966	.00935	.00905	.00877	.00849	.00823	.00798	.00773	.00750	.00728	.00706	.00685	.00665
58	56	.01307	.01263	.01221	.01180	.01141	.01104	.01069	.01034	.01002	.00970	.00940	.00911	.00883	.00856	.00830	.00805	.00782	.00759	.00736	.00715
58	57	.01394	.01348	.01303	.01261	.01220	.01181	.01143	.01107	.01072	.01039	.01007	.00976	.00946	.00918	.00890	.00864	.00838	.00814	.00791	.00768
58	58	.01486	.01437	.01390	.01345	.01302	.01260	.01220	.01182	.01146	.01110	.01076	.01044	.01012	.00982	.00953	.00925	.00898	.00872	.00847	.00823
59	0	.00110	.00107	.00105	.00103	.00100	.00098	.00096	.00094	.00092	.00090	.00089	.00087	.00085	.00084	.00082	.00081	.00079	.00078	.00077	.00075
59	1	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00023
59	2	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00021
59	3	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020
59	4	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021
59	5	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022
59	6	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024
59	7	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00029	.00028	.00027	.00027	.00026
59	8	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028
59	9	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031
59	10	.00068	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00045	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035
59	11	.00074	.00072	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00047	.00046	.00044	.00043	.00042	.00040	.00039
59	12	.00082	.00079	.00076	.00073	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00049	.00048	.00046	.00045	.00044
59	13	.00089	.00086	.00083	.00080	.00078	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00051	.00050	.00049
59	14	.00097	.00093	.00090	.00087	.00084	.00082	.00079	.00076	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00056	.00055	.00053
59	15	.00103	.00100	.00096	.00093	.00090	.00087	.00085	.00082	.00079	.00077	.00075	.00072	.00070	.00068	.00066	.00064	.00062	.00061	.00059	.00057
59	16	.00109	.00106	.00102	.00099	.00096	.00092	.00089	.00087	.00084	.00081	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00061
59	17	.00115	.00111	.00107	.00104	.00100	.00097	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00076	.00073	.00071	.00069	.00067	.00066	.00064
59	18	.00120	.00116	.00112	.00108	.00104	.00101	.00098	.00095	.00092	.00089	.00086	.00084	.00081	.00079	.00076	.00074	.00072	.00070	.00068	.00066
59	19	.00125	.00120	.00116	.00112	.00109	.00105	.00102	.00098	.00095	.00092	.00090	.00087	.00084	.00082	.00079	.00077	.00075	.00073	.00071	.00069
59	20	.00130	.00125	.00121	.00117	.00113	.00109	.00106	.00102	.00099	.00096	.00093	.00090	.00087	.00085	.00082	.00080	.00078	.00075	.00073	.00071
59	21	.00135	.00131	.00126	.00122	.00118	.00114	.00110	.00107	.00103	.00100	.00097	.00094	.00091	.00088	.00086	.00083	.00081	.00078	.00076	.00074
59	22	.00141	.00136	.00132	.00127	.00123	.00119	.00115	.00111	.00107	.00104	.00101	.00097	.00094	.00092	.00089	.00086	.00084	.00081	.00079	.00077
59	23	.00148	.00143	.00138	.00133	.00128	.00124	.00120	.00116	.00112	.00108	.00105	.00102	.00098	.00095	.00092	.00090	.00087	.00084	.00082	.00080
59	24	.00155	.00149	.00144	.00139	.00134	.00130	.00125	.00121	.00117	.00113	.00110	.00106	.00103	.00100	.00096	.00094	.00091	.00088	.00085	.00083
59	25	.00163	.00157	.00151	.00146	.00141	.00136	.00131	.00127	.00123	.00119	.00115	.00111	.00108	.00104	.00101	.00098	.00095	.00092	.00089	.00087
59	26	.00172	.00166	.00160	.00154	.00148	.00143	.00138	.00134	.00129	.00125	.00121	.00117	.00113	.00110	.00106	.00103	.00100	.00097	.00094	.00091
59	27	.00182	.00175	.00169	.00163	.00157	.00151	.00146	.00141	.00136	.00132	.00128	.00123	.00119	.00116	.00112	.00108	.00105	.00102	.00099	.00096
59	28	.00193	.00186	.00179	.00172	.00166	.00160	.00155	.00149	.00144	.00140	.00135	.00130	.00126	.00122	.00118	.00115	.00111	.00108	.00104	.00101
59	29	.00205	.00197	.00190	.00183	.00176	.00170	.00164	.00159	.00153	.00148	.00143	.00138	.00134	.00129	.00125	.00121	.00118	.00114	.00111	.00107

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
59	30	.00218	.00210	.00202	.00195	.00187	.00181	.00174	.00168	.00163	.00157	.00152	.00147	.00142	.00137	.00133	.00129	.00125	.00121	.00117	.00114
59	31	.00232	.00223	.00215	.00207	.00199	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146	.00141	.00137	.00132	.00128	.00124	.00120
59	32	.00247	.00238	.00229	.00220	.00212	.00205	.00197	.00190	.00184	.00177	.00171	.00166	.00160	.00155	.00150	.00145	.00140	.00136	.00132	.00128
59	33	.00264	.00254	.00244	.00235	.00226	.00218	.00210	.00203	.00196	.00189	.00183	.00176	.00171	.00165	.00160	.00154	.00149	.00145	.00140	.00136
59	34	.00282	.00271	.00261	.00251	.00242	.00233	.00225	.00217	.00209	.00202	.00195	.00188	.00182	.00176	.00170	.00165	.00159	.00154	.00149	.00145
59	35	.00301	.00290	.00279	.00269	.00259	.00249	.00240	.00232	.00223	.00216	.00208	.00201	.00194	.00188	.00182	.00176	.00170	.00165	.00159	.00154
59	36	.00323	.00311	.00299	.00288	.00277	.00267	.00257	.00248	.00239	.00231	.00223	.00215	.00208	.00201	.00194	.00188	.00182	.00176	.00170	.00165
59	37	.00346	.00333	.00321	.00309	.00297	.00286	.00276	.00266	.00257	.00248	.00239	.00231	.00223	.00215	.00208	.00201	.00195	.00189	.00182	.00177
59	38	.00372	.00358	.00344	.00331	.00319	.00307	.00296	.00286	.00276	.00266	.00257	.00248	.00239	.00231	.00224	.00216	.00209	.00202	.00196	.00190
59	39	.00400	.00385	.00370	.00356	.00343	.00331	.00319	.00307	.00296	.00286	.00276	.00266	.00257	.00249	.00240	.00232	.00225	.00218	.00211	.00204
59	40	.00431	.00415	.00399	.00384	.00370	.00356	.00343	.00331	.00319	.00308	.00297	.00287	.00277	.00268	.00259	.00250	.00242	.00234	.00227	.00220
59	41	.00465	.00447	.00430	.00414	.00399	.00384	.00371	.00357	.00345	.00333	.00321	.00310	.00299	.00289	.00280	.00270	.00262	.00253	.00245	.00237
59	42	.00501	.00482	.00464	.00447	.00431	.00415	.00400	.00386	.00372	.00359	.00347	.00335	.00324	.00313	.00303	.00293	.00283	.00274	.00265	.00257
59	43	.00541	.00521	.00502	.00483	.00466	.00449	.00433	.00417	.00403	.00389	.00375	.00363	.00350	.00339	.00328	.00317	.00307	.00297	.00287	.00278
59	44	.00585	.00563	.00542	.00522	.00503	.00485	.00468	.00452	.00436	.00421	.00407	.00393	.00380	.00367	.00355	.00343	.00332	.00322	.00311	.00302
59	45	.00631	.00608	.00586	.00564	.00544	.00525	.00506	.00489	.00472	.00455	.00440	.00425	.00411	.00397	.00384	.00372	.00360	.00349	.00338	.00327
59	46	.00681	.00656	.00632	.00610	.00588	.00567	.00547	.00528	.00510	.00493	.00476	.00460	.00445	.00430	.00416	.00403	.00390	.00378	.00366	.00355
59	47	.00735	.00708	.00682	.00658	.00635	.00612	.00591	.00571	.00551	.00533	.00515	.00498	.00481	.00466	.00451	.00436	.00422	.00409	.00396	.00384
59	48	.00791	.00763	.00736	.00710	.00685	.00661	.00638	.00616	.00595	.00575	.00556	.00538	.00520	.00504	.00487	.00472	.00457	.00443	.00429	.00416
59	49	.00852	.00822	.00792	.00765	.00738	.00713	.00688	.00665	.00643	.00621	.00601	.00581	.00562	.00544	.00527	.00510	.00494	.00479	.00464	.00450
59	50	.00917	.00884	.00853	.00823	.00795	.00768	.00742	.00717	.00693	.00670	.00648	.00627	.00607	.00588	.00569	.00552	.00534	.00518	.00502	.00487
59	51	.00985	.00951	.00918	.00886	.00856	.00827	.00799	.00773	.00747	.00723	.00699	.00677	.00655	.00635	.00615	.00596	.00577	.00560	.00543	.00527
59	52	.01058	.01021	.00986	.00952	.00920	.00889	.00860	.00832	.00804	.00778	.00753	.00729	.00706	.00684	.00663	.00643	.00623	.00604	.00586	.00569
59	53	.01135	.01096	.01058	.01023	.00988	.00956	.00924	.00894	.00865	.00837	.00811	.00785	.00761	.00737	.00714	.00693	.00672	.00652	.00632	.00614
59	54	.01215	.01174	.01134	.01096	.01060	.01025	.00992	.00960	.00929	.00900	.00871	.00844	.00818	.00793	.00769	.00745	.00723	.00702	.00681	.00661
59	55	.01300	.01256	.01214	.01174	.01136	.01099	.01063	.01029	.00997	.00965	.00935	.00906	.00879	.00852	.00826	.00802	.00778	.00755	.00733	.00712
59	56	.01389	.01343	.01299	.01256	.01216	.01176	.01139	.01103	.01068	.01035	.01003	.00972	.00943	.00914	.00887	.00861	.00836	.00811	.00788	.00765
59	57	.01483	.01434	.01387	.01342	.01299	.01258	.01218	.01180	.01143	.01108	.01074	.01042	.01010	.00980	.00951	.00923	.00897	.00871	.00846	.00822
59	58	.01581	.01529	.01480	.01432	.01387	.01343	.01301	.01261	.01222	.01185	.01149	.01115	.01082	.01050	.01019	.00989	.00961	.00933	.00907	.00881
59	59	.01682	.01628	.01576	.01526	.01478	.01432	.01388	.01345	.01304	.01265	.01227	.01191	.01156	.01122	.01089	.01058	.01028	.00999	.00971	.00944
60	0	.00117	.00115	.00112	.00110	.00107	.00105	.00103	.00101	.00099	.00097	.00095	.00093	.00092	.00090	.00088	.00087	.00085	.00084	.00082	.00081
60	1	.00044	.00042	.00041	.00039	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00030	.00029	.00028	.00027	.00026	.00026	.00025	.00024
60	2	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022
60	3	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00027	.00026	.00025	.00024	.00023	.00022	.00022
60	4	.00044	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022
60	5	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023
60	6	.00050	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
60	7	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027
60	8	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030
60	9	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037	.00036	.00034	.00033
60	10	.00072	.00069	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00038	.00037
60	11	.00079	.00076	.00073	.00071	.00068	.00066	.00064	.00062	.00059	.00057	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00042
60	12	.00087	.00084	.00081	.00078	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00050	.00048	.00047
60	13	.00095	.00092	.00088	.00085	.00083	.00080	.00077	.00075	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052
60	14	.00102	.00099	.00096	.00093	.00090	.00087	.00084	.00081	.00079	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00057
60	15	.00110	.00106	.00102	.00099	.00096	.00093	.00090	.00087	.00084	.00082	.00079	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061
60	16	.00116	.00112	.00108	.00105	.00102	.00098	.00095	.00092	.00089	.00087	.00084	.00082	.00079	.00077	.00075	.00073	.00071	.00069	.00067	.00065
60	17	.00122	.00118	.00114	.00110	.00106	.00103	.00100	.00097	.00094	.00091	.00088	.00086	.00083	.00081	.00078	.00076	.00074	.00072	.00070	.00068
60	18	.00127	.00123	.00119	.00115	.00111	.00107	.00104	.00101	.00098	.00095	.00092	.00089	.00086	.00084	.00082	.00079	.00077	.00075	.00073	.00071
60	19	.00132	.00128	.00123	.00119	.00115	.00112	.00108	.00105	.00101	.00098	.00095	.00093	.00090	.00087	.00085	.00082	.00080	.00078	.00075	.00073

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
60	20	.00138	.00133	.00128	.00124	.00120	.00116	.00112	.00109	.00105	.00102	.00099	.00096	.00093	.00090	.00088	.00085	.00083	.00080	.00078	.00076
60	21	.00143	.00139	.00134	.00129	.00125	.00121	.00117	.00113	.00110	.00106	.00103	.00100	.00097	.00094	.00091	.00089	.00086	.00084	.00081	.00079
60	22	.00150	.00145	.00140	.00135	.00130	.00126	.00122	.00118	.00114	.00111	.00107	.00104	.00101	.00098	.00095	.00092	.00089	.00087	.00084	.00082
60	23	.00157	.00151	.00146	.00141	.00136	.00131	.00127	.00123	.00119	.00115	.00112	.00108	.00105	.00102	.00099	.00096	.00093	.00090	.00088	.00085
60	24	.00164	.00158	.00153	.00147	.00142	.00138	.00133	.00129	.00124	.00120	.00117	.00113	.00109	.00106	.00103	.00100	.00097	.00094	.00091	.00089
60	25	.00173	.00166	.00160	.00155	.00150	.00144	.00140	.00135	.00130	.00126	.00122	.00118	.00115	.00111	.00108	.00104	.00101	.00098	.00095	.00093
60	26	.00182	.00175	.00169	.00163	.00157	.00152	.00147	.00142	.00137	.00133	.00128	.00124	.00120	.00117	.00113	.00110	.00106	.00103	.00100	.00097
60	27	.00192	.00185	.00179	.00172	.00166	.00161	.00155	.00150	.00145	.00140	.00136	.00131	.00127	.00123	.00119	.00116	.00112	.00109	.00105	.00102
60	28	.00204	.00197	.00189	.00183	.00176	.00170	.00164	.00159	.00153	.00148	.00143	.00139	.00134	.00130	.00126	.00122	.00118	.00115	.00111	.00108
60	29	.00217	.00209	.00201	.00194	.00187	.00181	.00174	.00168	.00163	.00157	.00152	.00147	.00142	.00138	.00133	.00129	.00125	.00122	.00118	.00114
60	30	.00230	.00222	.00214	.00206	.00199	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146	.00141	.00137	.00133	.00129	.00125	.00121
60	31	.00245	.00236	.00227	.00219	.00211	.00204	.00197	.00190	.00183	.00177	.00171	.00166	.00160	.00155	.00150	.00145	.00141	.00137	.00132	.00128
60	32	.00261	.00251	.00242	.00233	.00225	.00217	.00209	.00202	.00195	.00188	.00182	.00176	.00170	.00165	.00160	.00154	.00150	.00145	.00141	.00136
60	33	.00279	.00268	.00258	.00249	.00240	.00231	.00223	.00215	.00208	.00201	.00194	.00188	.00181	.00175	.00170	.00164	.00159	.00154	.00149	.00145
60	34	.00298	.00287	.00276	.00266	.00256	.00247	.00238	.00230	.00222	.00214	.00207	.00200	.00193	.00187	.00181	.00175	.00170	.00164	.00159	.00154
60	35	.00319	.00307	.00295	.00284	.00274	.00264	.00255	.00246	.00237	.00229	.00221	.00214	.00207	.00200	.00193	.00187	.00181	.00175	.00170	.00165
60	36	.00341	.00328	.00316	.00305	.00293	.00283	.00273	.00263	.00254	.00245	.00237	.00229	.00221	.00214	.00207	.00200	.00194	.00187	.00182	.00176
60	37	.00366	.00352	.00339	.00327	.00315	.00303	.00292	.00282	.00272	.00263	.00254	.00245	.00237	.00229	.00222	.00214	.00207	.00201	.00194	.00188
60	38	.00393	.00379	.00364	.00351	.00338	.00326	.00314	.00303	.00292	.00282	.00273	.00263	.00254	.00246	.00238	.00230	.00223	.00216	.00209	.00202
60	39	.00423	.00407	.00392	.00377	.00364	.00350	.00338	.00326	.00314	.00304	.00293	.00283	.00274	.00264	.00256	.00247	.00239	.00232	.00224	.00217
60	40	.00456	.00438	.00422	.00407	.00392	.00378	.00364	.00351	.00339	.00327	.00316	.00305	.00295	.00285	.00276	.00267	.00258	.00250	.00242	.00234
60	41	.00491	.00473	.00455	.00439	.00423	.00407	.00393	.00379	.00366	.00353	.00341	.00329	.00318	.00308	.00298	.00288	.00279	.00270	.00261	.00253
60	42	.00530	.00510	.00492	.00474	.00457	.00440	.00425	.00410	.00395	.00382	.00369	.00356	.00344	.00333	.00322	.00311	.00301	.00292	.00283	.00274
60	43	.00573	.00551	.00531	.00512	.00493	.00476	.00459	.00443	.00428	.00413	.00399	.00386	.00373	.00360	.00349	.00337	.00326	.00316	.00306	.00297
60	44	.00619	.00596	.00574	.00553	.00534	.00515	.00497	.00479	.00463	.00447	.00432	.00418	.00404	.00390	.00378	.00366	.00354	.00343	.00332	.00322
60	45	.00668	.00644	.00620	.00598	.00577	.00557	.00537	.00519	.00501	.00484	.00468	.00452	.00437	.00423	.00409	.00396	.00384	.00372	.00360	.00349
60	46	.00721	.00695	.00670	.00646	.00623	.00602	.00581	.00561	.00542	.00524	.00506	.00489	.00473	.00458	.00443	.00429	.00416	.00403	.00390	.00378
60	47	.00778	.00750	.00723	.00698	.00673	.00650	.00628	.00606	.00586	.00566	.00547	.00529	.00512	.00496	.00480	.00465	.00450	.00436	.00423	.00410
60	48	.00838	.00808	.00780	.00753	.00726	.00701	.00678	.00655	.00633	.00612	.00592	.00572	.00554	.00536	.00519	.00503	.00487	.00472	.00458	.00444
60	49	.00903	.00871	.00840	.00811	.00783	.00757	.00731	.00707	.00683	.00661	.00639	.00618	.00599	.00580	.00561	.00544	.00527	.00511	.00495	.00480
60	50	.00971	.00937	.00905	.00874	.00844	.00816	.00788	.00762	.00737	.00713	.00690	.00668	.00647	.00626	.00607	.00588	.00570	.00553	.00536	.00520
60	51	.01045	.01008	.00974	.00941	.00909	.00878	.00849	.00821	.00795	.00769	.00744	.00721	.00698	.00676	.00655	.00635	.00616	.00597	.00579	.00562
60	52	.01122	.01083	.01047	.01011	.00977	.00945	.00914	.00884	.00856	.00828	.00802	.00777	.00753	.00729	.00707	.00685	.00665	.00645	.00626	.00607
60	53	.01203	.01163	.01123	.01086	.01050	.01016	.00983	.00951	.00920	.00891	.00863	.00836	.00810	.00786	.00762	.00739	.00717	.00695	.00675	.00655
60	54	.01289	.01246	.01205	.01165	.01127	.01090	.01055	.01021	.00989	.00958	.00928	.00899	.00872	.00845	.00820	.00795	.00772	.00749	.00727	.00706
60	55	.01380	.01334	.01290	.01248	.01207	.01169	.01131	.01095	.01061	.01028	.00996	.00966	.00937	.00908	.00881	.00855	.00830	.00806	.00783	.00760
60	56	.01475	.01426	.01380	.01335	.01292	.01251	.01212	.01174	.01137	.01102	.01069	.01036	.01005	.00975	.00946	.00919	.00892	.00866	.00841	.00818
60	57	.01575	.01524	.01474	.01427	.01382	.01338	.01297	.01256	.01218	.01181	.01145	.01111	.01078	.01046	.01015	.00986	.00957	.00930	.00904	.00878
60	58	.01679	.01625	.01573	.01523	.01476	.01430	.01385	.01343	.01302	.01263	.01225	.01189	.01154	.01120	.01087	.01056	.01026	.00997	.00969	.00942
60	59	.01788	.01731	.01676	.01624	.01573	.01525	.01478	.01433	.01390	.01348	.01308	.01270	.01233	.01197	.01163	.01130	.01098	.01067	.01037	.01009
60	60	.01900	.01840	.01783	.01728	.01674	.01623	.01574	.01527	.01481	.01438	.01396	.01355	.01316	.01278	.01242	.01207	.01173	.01140	.01109	.01079
61	0	.00125	.00122	.00120	.00117	.00115	.00112	.00110	.00108	.00106	.00104	.00102	.00100	.00098	.00096	.00095	.00093	.00091	.00090	.00088	.00087
61	1	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00031	.00030	.00029	.00028	.00027	.00026	.00026
61	2	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00027	.00026	.00025	.00024	.00024
61	3	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00026	.00025	.00024	.00023
61	4	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024
61	5	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
61	6	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
61	7	.00058	.00056	.00053	.00051	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029
61	8	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
61	9	.00069	.00066	.00064	.00062	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00035
61	10	.00076	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040
61	11	.00083	.00080	.00078	.00075	.00072	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00047	.00046	.00044
61	12	.00092	.00089	.00086	.00083	.00080	.00077	.00075	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00050
61	13	.00100	.00097	.00094	.00091	.00088	.00085	.00082	.00080	.00077	.00075	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00059	.00057	.00055
61	14	.00109	.00105	.00102	.00098	.00095	.00092	.00089	.00086	.00084	.00081	.00079	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00061
61	15	.00116	.00112	.00109	.00105	.00102	.00099	.00096	.00093	.00090	.00087	.00085	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00065
61	16	.00123	.00119	.00115	.00111	.00108	.00104	.00101	.00098	.00095	.00092	.00090	.00087	.00084	.00082	.00080	.00077	.00075	.00073	.00071	.00069
61	17	.00129	.00125	.00121	.00117	.00113	.00109	.00106	.00103	.00100	.00097	.00094	.00091	.00089	.00086	.00084	.00081	.00079	.00077	.00075	.00073
61	18	.00134	.00130	.00126	.00122	.00118	.00114	.00111	.00107	.00104	.00101	.00098	.00095	.00092	.00089	.00087	.00084	.00082	.00080	.00078	.00076
61	19	.00140	.00135	.00131	.00126	.00122	.00119	.00115	.00111	.00108	.00105	.00101	.00098	.00096	.00093	.00090	.00088	.00085	.00083	.00081	.00078
61	20	.00146	.00141	.00136	.00132	.00127	.00123	.00119	.00116	.00112	.00109	.00105	.00102	.00099	.00096	.00094	.00091	.00088	.00086	.00083	.00081
61	21	.00152	.00147	.00142	.00137	.00133	.00128	.00124	.00120	.00117	.00113	.00110	.00106	.00103	.00100	.00097	.00094	.00092	.00089	.00087	.00084
61	22	.00158	.00153	.00148	.00143	.00138	.00134	.00129	.00125	.00121	.00118	.00114	.00110	.00107	.00104	.00101	.00098	.00095	.00092	.00090	.00087
61	23	.00166	.00160	.00154	.00149	.00144	.00139	.00135	.00131	.00126	.00122	.00119	.00115	.00111	.00108	.00105	.00102	.00099	.00096	.00093	.00091
61	24	.00174	.00167	.00162	.00156	.00151	.00146	.00141	.00136	.00132	.00128	.00124	.00120	.00116	.00113	.00109	.00106	.00103	.00100	.00097	.00094
61	25	.00182	.00176	.00170	.00164	.00158	.00153	.00148	.00143	.00139	.00134	.00130	.00126	.00122	.00118	.00115	.00111	.00108	.00105	.00102	.00099
61	26	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146	.00141	.00136	.00132	.00128	.00124	.00120	.00117	.00113	.00110	.00107	.00104
61	27	.00203	.00196	.00189	.00183	.00176	.00170	.00165	.00159	.00154	.00149	.00144	.00139	.00135	.00131	.00127	.00123	.00119	.00116	.00112	.00109
61	28	.00216	.00208	.00200	.00193	.00187	.00180	.00174	.00168	.00163	.00157	.00152	.00147	.00143	.00138	.00134	.00130	.00126	.00122	.00119	.00115
61	29	.00229	.00221	.00213	.00205	.00198	.00191	.00185	.00178	.00173	.00167	.00161	.00156	.00151	.00147	.00142	.00138	.00133	.00129	.00126	.00122
61	30	.00243	.00234	.00226	.00218	.00210	.00203	.00196	.00189	.00183	.00177	.00171	.00166	.00160	.00155	.00150	.00146	.00141	.00137	.00133	.00129
61	31	.00259	.00249	.00240	.00232	.00224	.00216	.00208	.00201	.00195	.00188	.00182	.00176	.00170	.00165	.00160	.00155	.00150	.00145	.00141	.00137
61	32	.00276	.00266	.00256	.00247	.00238	.00230	.00222	.00214	.00207	.00200	.00193	.00187	.00181	.00175	.00170	.00164	.00159	.00154	.00150	.00145
61	33	.00294	.00283	.00273	.00263	.00254	.00245	.00236	.00228	.00220	.00213	.00206	.00199	.00193	.00186	.00180	.00175	.00169	.00164	.00159	.00154
61	34	.00314	.00303	.00292	.00281	.00271	.00261	.00252	.00243	.00235	.00227	.00220	.00212	.00205	.00199	.00192	.00186	.00180	.00175	.00169	.00164
61	35	.00336	.00324	.00312	.00301	.00290	.00280	.00270	.00260	.00251	.00243	.00235	.00227	.00219	.00212	.00205	.00199	.00193	.00187	.00181	.00175
61	36	.00360	.00347	.00334	.00322	.00310	.00299	.00289	.00279	.00269	.00260	.00251	.00243	.00235	.00227	.00220	.00213	.00206	.00199	.00193	.00187
61	37	.00387	.00372	.00358	.00345	.00333	.00321	.00310	.00299	.00289	.00279	.00269	.00260	.00252	.00243	.00235	.00228	.00221	.00214	.00207	.00201
61	38	.00415	.00400	.00385	.00371	.00358	.00345	.00333	.00321	.00310	.00299	.00289	.00279	.00270	.00261	.00253	.00245	.00237	.00229	.00222	.00215
61	39	.00447	.00430	.00414	.00399	.00385	.00371	.00358	.00345	.00333	.00322	.00311	.00301	.00291	.00281	.00272	.00263	.00255	.00247	.00239	.00231
61	40	.00481	.00463	.00446	.00430	.00414	.00400	.00386	.00372	.00359	.00347	.00335	.00324	.00313	.00303	.00293	.00283	.00274	.00266	.00257	.00249
61	41	.00519	.00500	.00481	.00464	.00447	.00431	.00416	.00402	.00388	.00374	.00362	.00350	.00338	.00327	.00316	.00306	.00296	.00287	.00278	.00269
61	42	.00560	.00539	.00520	.00501	.00483	.00466	.00450	.00434	.00419	.00405	.00391	.00378	.00366	.00354	.00342	.00331	.00321	.00310	.00301	.00291
61	43	.00605	.00583	.00562	.00542	.00522	.00504	.00486	.00470	.00453	.00438	.00423	.00409	.00396	.00383	.00370	.00359	.00347	.00336	.00326	.00316
61	44	.00654	.00630	.00607	.00586	.00565	.00545	.00526	.00508	.00491	.00474	.00459	.00443	.00429	.00415	.00402	.00389	.00376	.00365	.00353	.00343
61	45	.00706	.00681	.00656	.00633	.00611	.00590	.00569	.00550	.00531	.00514	.00497	.00480	.00465	.00450	.00435	.00421	.00408	.00395	.00383	.00371
61	46	.00762	.00735	.00709	.00684	.00660	.00638	.00616	.00595	.00575	.00556	.00538	.00520	.00503	.00487	.00471	.00457	.00442	.00429	.00416	.00403
61	47	.00823	.00793	.00765	.00739	.00713	.00689	.00665	.00643	.00622	.00601	.00581	.00563	.00544	.00527	.00510	.00494	.00479	.00464	.00450	.00437
61	48	.00887	.00855	.00826	.00797	.00770	.00744	.00719	.00695	.00672	.00650	.00629	.00608	.00589	.00570	.00552	.00535	.00519	.00503	.00488	.00473
61	49	.00955	.00922	.00890	.00859	.00830	.00802	.00775	.00750	.00725	.00702	.00679	.00657	.00636	.00616	.00597	.00579	.00561	.00544	.00528	.00512
61	50	.01028	.00993	.00959	.00926	.00895	.00865	.00836	.00809	.00783	.00757	.00733	.00710	.00688	.00666	.00646	.00626	.00607	.00589	.00571	.00554
61	51	.01106	.01068	.01032	.00997	.00964	.00932	.00901	.00872	.00844	.00817	.00791	.00766	.00742	.00719	.00697	.00676	.00656	.00636	.00618	.00599
61	52	.01188	.01148	.01109	.01072	.01037	.01003	.00970	.00939	.00909	.00880	.00853	.00826	.00801	.00776	.00753	.00730	.00708	.00687	.00667	.00648
61	53	.01275	.01232	.01191	.01152	.01114	.01078	.01043	.01010	.00978	.00947	.00918	.00890	.00862	.00836	.00811	.00787	.00764	.00741	.00720	.00699
61	54	.01366	.01321	.01277	.01236	.01196	.01157	.01120	.01085	.01051	.01018	.00987	.00957	.00928	.00900	.00873	.00847	.00822	.00798	.00775	.00753
61	55	.01463	.01415	.01368	.01324	.01282	.01241	.01202	.01164	.01128	.01093	.01060	.01028	.00997	.00967	.00939	.00911	.00885	.00859	.00835	.00811
61	56	.01564	.01513	.01464	.01417	.01373	.01329	.01288	.01248	.01210	.01173	.01137	.01103	.01070	.01039	.01008	.00979	.00951	.00924	.00898	.00872
61	57	.01670	.01617	.01565	.01516	.01468	.01422	.01378	.01336	.01295	.01256	.01219	.01183	.01148	.01114	.01082	.01051	.01021	.00992	.00964	.00937
61	58	.01781	.01725	.01670	.01618	.01568	.01520	.01473	.01428	.01385	.01344	.01304	.01266	.01229	.01193	.01159	.01126	.01094	.01064	.01034	.01006

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
61	59	.01897	.01837	.01780	.01725	.01672	.01621	.01572	.01525	.01479	.01436	.01393	.01353	.01314	.01276	.01240	.01205	.01171	.01139	.01107	.01077
61	60	.02017	.01954	.01894	.01836	.01780	.01726	.01675	.01625	.01577	.01531	.01486	.01444	.01402	.01363	.01324	.01287	.01251	.01217	.01184	.01152
61	61	.02142	.02076	.02013	.01952	.01893	.01836	.01782	.01730	.01679	.01631	.01584	.01538	.01495	.01453	.01412	.01373	.01336	.01299	.01264	.01230
62	0	.00133	.00131	.00128	.00125	.00123	.00120	.00118	.00116	.00113	.00111	.00109	.00107	.00105	.00103	.00101	.00100	.00098	.00096	.00095	.00093
62	1	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00032	.00031	.00030	.00029	.00028	.00027
62	2	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00027	.00026	.00025
62	3	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00025
62	4	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
62	5	.00052	.00050	.00048	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00027
62	6	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00031	.00030	.00029	.00028
62	7	.00061	.00059	.00056	.00054	.00052	.00050	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031
62	8	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034
62	9	.00073	.00070	.00067	.00065	.00063	.00060	.00058	.00056	.00054	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00038
62	10	.00080	.00077	.00074	.00072	.00069	.00067	.00065	.00062	.00060	.00058	.00056	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042
62	11	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00049	.00047
62	12	.00097	.00094	.00091	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00065	.00063	.00062	.00060	.00058	.00056	.00055	.00053
62	13	.00106	.00103	.00099	.00096	.00093	.00090	.00087	.00084	.00082	.00079	.00077	.00075	.00072	.00070	.00068	.00066	.00064	.00062	.00061	.00059
62	14	.00115	.00111	.00108	.00104	.00101	.00098	.00095	.00092	.00089	.00086	.00084	.00081	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00065
62	15	.00123	.00119	.00115	.00112	.00108	.00105	.00101	.00098	.00095	.00093	.00090	.00087	.00085	.00082	.00080	.00078	.00076	.00074	.00072	.00070
62	16	.00130	.00126	.00122	.00118	.00114	.00111	.00107	.00104	.00101	.00098	.00095	.00092	.00090	.00087	.00085	.00082	.00080	.00078	.00076	.00074
62	17	.00136	.00132	.00128	.00124	.00120	.00116	.00113	.00109	.00106	.00103	.00100	.00097	.00094	.00092	.00089	.00087	.00084	.00082	.00080	.00078
62	18	.00142	.00138	.00133	.00129	.00125	.00121	.00117	.00114	.00110	.00107	.00104	.00101	.00098	.00095	.00093	.00090	.00088	.00085	.00083	.00081
62	19	.00148	.00143	.00138	.00134	.00130	.00126	.00122	.00118	.00115	.00111	.00108	.00105	.00102	.00099	.00096	.00093	.00091	.00088	.00086	.00084
62	20	.00154	.00149	.00144	.00139	.00135	.00131	.00127	.00123	.00119	.00115	.00112	.00109	.00106	.00102	.00100	.00097	.00094	.00091	.00089	.00087
62	21	.00161	.00155	.00150	.00145	.00141	.00136	.00132	.00128	.00124	.00120	.00116	.00113	.00110	.00106	.00103	.00100	.00098	.00095	.00092	.00090
62	22	.00168	.00162	.00156	.00151	.00146	.00142	.00137	.00133	.00129	.00125	.00121	.00117	.00114	.00111	.00107	.00104	.00101	.00098	.00096	.00093
62	23	.00175	.00169	.00163	.00158	.00153	.00148	.00143	.00138	.00134	.00130	.00126	.00122	.00119	.00115	.00112	.00108	.00105	.00102	.00099	.00097
62	24	.00183	.00177	.00171	.00165	.00160	.00155	.00150	.00145	.00140	.00136	.00132	.00128	.00124	.00120	.00116	.00113	.00110	.00107	.00104	.00101
62	25	.00193	.00186	.00180	.00174	.00168	.00162	.00157	.00152	.00147	.00142	.00138	.00134	.00130	.00126	.00122	.00118	.00115	.00111	.00108	.00105
62	26	.00203	.00196	.00189	.00183	.00177	.00171	.00165	.00160	.00154	.00150	.00145	.00140	.00136	.00132	.00128	.00124	.00120	.00117	.00114	.00110
62	27	.00215	.00207	.00200	.00193	.00187	.00180	.00174	.00169	.00163	.00158	.00153	.00148	.00143	.00139	.00135	.00131	.00127	.00123	.00120	.00116
62	28	.00228	.00220	.00212	.00204	.00197	.00191	.00184	.00178	.00173	.00167	.00162	.00157	.00152	.00147	.00142	.00138	.00134	.00130	.00126	.00123
62	29	.00242	.00233	.00225	.00217	.00209	.00202	.00196	.00189	.00183	.00177	.00171	.00166	.00161	.00156	.00151	.00146	.00142	.00138	.00134	.00130
62	30	.00257	.00248	.00239	.00230	.00222	.00215	.00208	.00201	.00194	.00188	.00182	.00176	.00170	.00165	.00160	.00155	.00150	.00146	.00142	.00137
62	31	.00273	.00263	.00254	.00245	.00236	.00228	.00221	.00213	.00206	.00199	.00193	.00187	.00181	.00175	.00170	.00164	.00159	.00155	.00150	.00146
62	32	.00291	.00280	.00270	.00261	.00252	.00243	.00235	.00227	.00219	.00212	.00205	.00198	.00192	.00186	.00180	.00175	.00169	.00164	.00159	.00154
62	33	.00310	.00299	.00288	.00278	.00268	.00259	.00250	.00242	.00233	.00226	.00218	.00211	.00204	.00198	.00192	.00186	.00180	.00174	.00169	.00164
62	34	.00332	.00319	.00308	.00297	.00286	.00276	.00267	.00258	.00249	.00241	.00233	.00225	.00218	.00211	.00204	.00198	.00192	.00186	.00180	.00175
62	35	.00355	.00342	.00329	.00318	.00306	.00296	.00285	.00276	.00266	.00257	.00249	.00241	.00233	.00225	.00218	.00211	.00205	.00198	.00192	.00187
62	36	.00380	.00366	.00353	.00340	.00328	.00317	.00306	.00295	.00285	.00275	.00266	.00257	.00249	.00241	.00233	.00226	.00219	.00212	.00206	.00199
62	37	.00408	.00393	.00378	.00365	.00352	.00339	.00328	.00316	.00306	.00295	.00285	.00276	.00267	.00258	.00250	.00242	.00234	.00227	.00220	.00213
62	38	.00438	.00422	.00407	.00392	.00378	.00365	.00352	.00340	.00328	.00317	.00306	.00296	.00287	.00277	.00268	.00260	.00252	.00244	.00236	.00229
62	39	.00471	.00454	.00437	.00422	.00407	.00392	.00379	.00365	.00353	.00341	.00330	.00319	.00308	.00298	.00289	.00279	.00270	.00262	.00254	.00246
62	40	.00507	.00489	.00471	.00454	.00438	.00423	.00408	.00394	.00380	.00367	.00355	.00343	.00332	.00321	.00311	.00301	.00291	.00282	.00274	.00265
62	41	.00547	.00527	.00508	.00490	.00473	.00456	.00440	.00425	.00411	.00397	.00383	.00371	.00359	.00347	.00336	.00325	.00315	.00305	.00296	.00286
62	42	.00591	.00570	.00549	.00529	.00511	.00493	.00476	.00460	.00444	.00429	.00415	.00401	.00388	.00375	.00363	.00352	.00341	.00330	.00320	.00310
62	43	.00639	.00615	.00593	.00572	.00552	.00533	.00515	.00497	.00480	.00464	.00449	.00434	.00420	.00406	.00393	.00381	.00369	.00358	.00347	.00336
62	44	.00690	.00665	.00642	.00619	.00598	.00577	.00557	.00538	.00520	.00503	.00486	.00470	.00455	.00441	.00426	.00413	.00400	.00388	.00376	.00364
62	45	.00746	.00719	.00694	.00669	.00646	.00624	.00603	.00583	.00563	.00544	.00527	.00509	.00493	.00477	.00462	.00448	.00434	.00420	.00408	.00395
62	46	.00805	.00777	.00750	.00724	.00699	.00675	.00652	.00630	.00609	.00589	.00570	.00552	.00534	.00517	.00501	.00485	.00470	.00456	.00442	.00429

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
62	47	.00869	.00838	.00809	.00782	.00755	.00729	.00705	.00681	.00659	.00637	.00617	.00597	.00578	.00560	.00542	.00526	.00509	.00494	.00479	.00465
62	48	.00937	.00904	.00873	.00843	.00815	.00788	.00761	.00736	.00712	.00689	.00667	.00646	.00625	.00606	.00587	.00569	.00552	.00535	.00519	.00504
62	49	.01010	.00975	.00941	.00910	.00879	.00850	.00822	.00795	.00769	.00744	.00721	.00698	.00676	.00655	.00635	.00616	.00597	.00579	.00562	.00545
62	50	.01087	.01050	.01014	.00980	.00948	.00917	.00887	.00858	.00830	.00804	.00778	.00754	.00731	.00708	.00686	.00666	.00646	.00626	.00608	.00590
62	51	.01170	.01130	.01092	.01056	.01021	.00988	.00956	.00925	.00896	.00867	.00840	.00814	.00789	.00765	.00742	.00719	.00698	.00677	.00658	.00638
62	52	.01257	.01215	.01175	.01136	.01099	.01063	.01029	.00996	.00965	.00935	.00906	.00878	.00851	.00825	.00800	.00777	.00754	.00732	.00710	.00690
62	53	.01349	.01304	.01262	.01220	.01181	.01143	.01107	.01072	.01038	.01006	.00975	.00945	.00917	.00889	.00863	.00837	.00813	.00789	.00767	.00745
62	54	.01446	.01399	.01353	.01310	.01268	.01228	.01189	.01152	.01116	.01082	.01049	.01017	.00987	.00957	.00929	.00902	.00876	.00850	.00826	.00803
62	55	.01549	.01499	.01450	.01404	.01359	.01317	.01276	.01236	.01198	.01162	.01127	.01093	.01061	.01029	.00999	.00970	.00942	.00915	.00889	.00865
62	56	.01657	.01603	.01552	.01503	.01456	.01411	.01367	.01325	.01285	.01246	.01209	.01173	.01139	.01105	.01073	.01043	.01013	.00984	.00957	.00930
62	57	.01770	.01714	.01660	.01608	.01558	.01510	.01464	.01419	.01377	.01336	.01296	.01258	.01221	.01186	.01152	.01119	.01088	.01057	.01028	.00999
62	58	.01888	.01829	.01772	.01717	.01664	.01614	.01565	.01518	.01473	.01429	.01387	.01347	.01308	.01271	.01234	.01200	.01166	.01134	.01103	.01072
62	59	.02011	.01949	.01889	.01831	.01775	.01722	.01670	.01621	.01573	.01527	.01482	.01440	.01399	.01359	.01321	.01284	.01248	.01214	.01181	.01149
62	60	.02139	.02073	.02010	.01949	.01891	.01834	.01780	.01728	.01677	.01629	.01582	.01537	.01493	.01451	.01411	.01372	.01334	.01298	.01263	.01229
62	61	.02272	.02203	.02137	.02073	.02011	.01952	.01894	.01839	.01786	.01735	.01686	.01638	.01592	.01548	.01505	.01464	.01424	.01386	.01348	.01313
62	62	.02412	.02339	.02269	.02202	.02137	.02075	.02015	.01957	.01901	.01847	.01795	.01744	.01696	.01649	.01604	.01561	.01519	.01478	.01439	.01401
63	0	.00142	.00139	.00136	.00134	.00131	.00128	.00126	.00123	.00121	.00119	.00117	.00115	.00113	.00111	.00109	.00107	.00105	.00103	.00102	.00100
63	1	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00039	.00038	.00037	.00035	.00034	.00034	.00033	.00032	.00031	.00030	.00029
63	2	.00049	.00048	.00046	.00044	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00028	.00027
63	3	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026
63	4	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032	.00030	.00029	.00029	.00028	.00027
63	5	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028
63	6	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030
63	7	.00064	.00062	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00033
63	8	.00070	.00067	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00045	.00044	.00042	.00041	.00040	.00038	.00037	.00036
63	9	.00077	.00074	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00041	.00040
63	10	.00084	.00081	.00079	.00076	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045
63	11	.00093	.00090	.00087	.00084	.00081	.00078	.00076	.00073	.00071	.00069	.00067	.00064	.00062	.00060	.00059	.00057	.00055	.00053	.00052	.00050
63	12	.00103	.00099	.00096	.00093	.00090	.00087	.00084	.00081	.00079	.00076	.00074	.00072	.00070	.00067	.00065	.00064	.00062	.00060	.00058	.00056
63	13	.00112	.00109	.00105	.00102	.00098	.00095	.00092	.00090	.00087	.00084	.00082	.00079	.00077	.00075	.00072	.00070	.00068	.00066	.00065	.00063
63	14	.00122	.00118	.00114	.00110	.00107	.00104	.00100	.00097	.00094	.00092	.00089	.00086	.00084	.00081	.00079	.00077	.00075	.00073	.00071	.00069
63	15	.00130	.00126	.00122	.00118	.00114	.00111	.00108	.00104	.00101	.00098	.00096	.00093	.00090	.00088	.00085	.00083	.00081	.00078	.00076	.00074
63	16	.00138	.00133	.00129	.00125	.00121	.00117	.00114	.00111	.00107	.00104	.00101	.00098	.00096	.00093	.00090	.00088	.00085	.00083	.00081	.00079
63	17	.00144	.00140	.00135	.00131	.00127	.00123	.00119	.00116	.00113	.00109	.00106	.00103	.00100	.00097	.00095	.00092	.00090	.00087	.00085	.00083
63	18	.00150	.00146	.00141	.00137	.00132	.00128	.00124	.00121	.00117	.00114	.00110	.00107	.00104	.00101	.00098	.00096	.00093	.00091	.00088	.00086
63	19	.00156	.00151	.00147	.00142	.00138	.00133	.00129	.00125	.00122	.00118	.00115	.00111	.00108	.00105	.00102	.00099	.00097	.00094	.00091	.00089
63	20	.00163	.00158	.00152	.00148	.00143	.00139	.00134	.00130	.00126	.00123	.00119	.00115	.00112	.00109	.00106	.00103	.00100	.00097	.00095	.00092
63	21	.00170	.00164	.00159	.00154	.00149	.00144	.00140	.00135	.00131	.00127	.00124	.00120	.00117	.00113	.00110	.00107	.00104	.00101	.00098	.00096
63	22	.00177	.00171	.00165	.00160	.00155	.00150	.00145	.00141	.00137	.00132	.00128	.00125	.00121	.00118	.00114	.00111	.00108	.00105	.00102	.00099
63	23	.00185	.00179	.00173	.00167	.00162	.00156	.00152	.00147	.00142	.00138	.00134	.00130	.00126	.00122	.00119	.00115	.00112	.00109	.00106	.00103
63	24	.00194	.00187	.00181	.00175	.00169	.00164	.00158	.00153	.00149	.00144	.00140	.00135	.00131	.00127	.00124	.00120	.00117	.00113	.00110	.00107
63	25	.00203	.00196	.00190	.00183	.00177	.00172	.00166	.00161	.00156	.00151	.00146	.00142	.00137	.00133	.00129	.00126	.00122	.00119	.00115	.00112
63	26	.00214	.00207	.00200	.00193	.00187	.00181	.00175	.00169	.00164	.00159	.00154	.00149	.00144	.00140	.00136	.00132	.00128	.00124	.00121	.00117
63	27	.00227	.00219	.00211	.00204	.00197	.00191	.00184	.00178	.00173	.00167	.00162	.00157	.00152	.00148	.00143	.00139	.00135	.00131	.00127	.00124
63	28	.00240	.00232	.00224	.00216	.00209	.00202	.00195	.00189	.00183	.00177	.00171	.00166	.00161	.00156	.00151	.00147	.00142	.00138	.00134	.00131
63	29	.00255	.00246	.00237	.00229	.00221	.00214	.00207	.00200	.00194	.00187	.00182	.00176	.00170	.00165	.00160	.00155	.00151	.00146	.00142	.00138
63	30	.00271	.00261	.00252	.00243	.00235	.00227	.00220	.00212	.00205	.00199	.00192	.00186	.00181	.00175	.00170	.00165	.00160	.00155	.00150	.00146
63	31	.00288	.00278	.00268	.00259	.00250	.00241	.00233	.00226	.00218	.00211	.00204	.00198	.00192	.00186	.00180	.00175	.00169	.00164	.00159	.00155
63	32	.00307	.00296	.00285	.00275	.00266	.00257	.00248	.00240	.00232	.00224	.00217	.00210	.00204	.00197	.00191	.00185	.00180	.00174	.00169	.00164
63	33	.00327	.00315	.00304	.00294	.00283	.00274	.00264	.00256	.00247	.00239	.00231	.00224	.00217	.00210	.00203	.00197	.00191	.00185	.00180	.00175

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
68	54	.01994	.01934	.01876	.01820	.01766	.01714	.01664	.01616	.01570	.01525	.01482	.01441	.01401	.01362	.01325	.01289	.01254	.01220	.01188	.01157
68	55	.02139	.02075	.02013	.01954	.01897	.01842	.01789	.01738	.01688	.01641	.01595	.01551	.01508	.01467	.01427	.01388	.01351	.01315	.01281	.01247
68	56	.02292	.02224	.02159	.02096	.02035	.01977	.01920	.01866	.01814	.01763	.01714	.01667	.01621	.01577	.01535	.01494	.01454	.01416	.01379	.01343
68	57	.02454	.02382	.02313	.02246	.02181	.02119	.02059	.02002	.01946	.01892	.01840	.01790	.01742	.01695	.01650	.01606	.01564	.01523	.01483	.01445
68	58	.02623	.02547	.02473	.02403	.02335	.02269	.02205	.02144	.02085	.02028	.01973	.01919	.01868	.01818	.01770	.01724	.01679	.01635	.01593	.01553
68	59	.02799	.02719	.02641	.02567	.02495	.02425	.02358	.02293	.02230	.02170	.02111	.02055	.02000	.01947	.01896	.01847	.01799	.01753	.01708	.01665
68	60	.02983	.02898	.02816	.02738	.02661	.02588	.02517	.02448	.02382	.02318	.02256	.02196	.02138	.02082	.02028	.01976	.01925	.01876	.01829	.01783
68	61	.03175	.03085	.02999	.02916	.02836	.02758	.02683	.02611	.02541	.02473	.02408	.02344	.02283	.02224	.02167	.02111	.02058	.02006	.01956	.01907
68	62	.03376	.03282	.03191	.03103	.03019	.02937	.02858	.02782	.02708	.02636	.02567	.02501	.02436	.02373	.02313	.02254	.02197	.02142	.02089	.02038
68	63	.03586	.03487	.03392	.03300	.03211	.03125	.03042	.02961	.02884	.02808	.02735	.02665	.02597	.02531	.02467	.02405	.02345	.02287	.02230	.02176
68	64	.03806	.03702	.03602	.03506	.03412	.03322	.03234	.03150	.03068	.02988	.02912	.02838	.02766	.02696	.02629	.02563	.02500	.02439	.02379	.02321
68	65	.04035	.03927	.03822	.03720	.03622	.03527	.03436	.03347	.03261	.03177	.03097	.03019	.02943	.02870	.02799	.02730	.02663	.02598	.02536	.02475
68	66	.04274	.04161	.04051	.03945	.03843	.03743	.03647	.03554	.03463	.03376	.03291	.03209	.03130	.03052	.02978	.02905	.02835	.02767	.02701	.02637
68	67	.04525	.04406	.04292	.04181	.04074	.03969	.03869	.03771	.03676	.03585	.03496	.03410	.03326	.03245	.03167	.03091	.03017	.02945	.02875	.02808
68	68	.04786	.04662	.04543	.04427	.04315	.04206	.04101	.03999	.03900	.03804	.03711	.03620	.03533	.03448	.03366	.03286	.03208	.03133	.03060	.02989
69	0	.00207	.00203	.00199	.00196	.00192	.00189	.00186	.00182	.00179	.00176	.00173	.00171	.00168	.00165	.00163	.00160	.00158	.00155	.00153	.00151
69	1	.00070	.00068	.00066	.00064	.00063	.00061	.00059	.00058	.00056	.00054	.00053	.00052	.00050	.00049	.00048	.00047	.00045	.00044	.00043	.00042
69	2	.00067	.00064	.00062	.00060	.00059	.00057	.00055	.00053	.00052	.00050	.00049	.00048	.00046	.00045	.00044	.00042	.00041	.00040	.00039	.00038
69	3	.00067	.00065	.00062	.00060	.00058	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00043	.00042	.00040	.00039	.00038	.00037
69	4	.00069	.00067	.00065	.00062	.00060	.00058	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00039	.00038
69	5	.00074	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00040
69	6	.00079	.00076	.00074	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00049	.00048	.00046	.00045	.00044	.00042
69	7	.00086	.00083	.00080	.00077	.00075	.00072	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00052	.00051	.00049	.00048	.00046
69	8	.00094	.00091	.00087	.00085	.00082	.00079	.00076	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00052	.00051
69	9	.00103	.00100	.00096	.00093	.00090	.00087	.00085	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056
69	10	.00114	.00110	.00107	.00104	.00100	.00097	.00094	.00091	.00088	.00086	.00083	.00081	.00078	.00076	.00074	.00071	.00069	.00067	.00065	.00064
69	11	.00127	.00123	.00119	.00115	.00111	.00108	.00105	.00102	.00099	.00096	.00093	.00090	.00088	.00085	.00083	.00080	.00078	.00076	.00074	.00072
69	12	.00140	.00136	.00132	.00128	.00124	.00120	.00117	.00113	.00110	.00107	.00104	.00101	.00098	.00095	.00093	.00090	.00088	.00085	.00083	.00081
69	13	.00154	.00149	.00145	.00141	.00137	.00133	.00129	.00125	.00122	.00118	.00115	.00112	.00109	.00106	.00103	.00100	.00098	.00095	.00093	.00090
69	14	.00167	.00162	.00158	.00153	.00149	.00144	.00140	.00137	.00133	.00129	.00126	.00122	.00119	.00116	.00113	.00110	.00107	.00104	.00102	.00099
69	15	.00179	.00174	.00169	.00164	.00160	.00155	.00151	.00147	.00143	.00139	.00135	.00132	.00128	.00125	.00122	.00119	.00116	.00113	.00110	.00107
69	16	.00190	.00184	.00179	.00174	.00169	.00164	.00160	.00155	.00151	.00147	.00143	.00140	.00136	.00133	.00129	.00126	.00123	.00120	.00117	.00114
69	17	.00199	.00193	.00188	.00182	.00177	.00172	.00168	.00163	.00159	.00154	.00150	.00146	.00143	.00139	.00136	.00132	.00129	.00126	.00123	.00120
69	18	.00207	.00201	.00195	.00190	.00184	.00179	.00174	.00170	.00165	.00161	.00156	.00152	.00148	.00145	.00141	.00137	.00134	.00131	.00127	.00124
69	19	.00215	.00209	.00203	.00197	.00191	.00186	.00181	.00176	.00171	.00167	.00162	.00158	.00154	.00150	.00146	.00142	.00139	.00135	.00132	.00129
69	20	.00223	.00217	.00211	.00204	.00199	.00193	.00188	.00182	.00177	.00173	.00168	.00164	.00159	.00155	.00151	.00147	.00144	.00140	.00137	.00133
69	21	.00232	.00226	.00219	.00213	.00206	.00201	.00195	.00189	.00184	.00179	.00174	.00170	.00165	.00161	.00157	.00153	.00149	.00145	.00141	.00138
69	22	.00242	.00235	.00228	.00221	.00215	.00208	.00202	.00197	.00191	.00186	.00181	.00176	.00171	.00167	.00162	.00158	.00154	.00150	.00146	.00143
69	23	.00252	.00244	.00237	.00230	.00223	.00217	.00211	.00205	.00199	.00193	.00188	.00183	.00178	.00173	.00169	.00164	.00160	.00156	.00152	.00148
69	24	.00264	.00255	.00248	.00240	.00233	.00226	.00220	.00213	.00207	.00202	.00196	.00191	.00185	.00180	.00176	.00171	.00166	.00162	.00158	.00154
69	25	.00276	.00268	.00260	.00252	.00244	.00237	.00230	.00223	.00217	.00211	.00205	.00199	.00194	.00189	.00183	.00179	.00174	.00169	.00165	.00161
69	26	.00291	.00282	.00273	.00265	.00257	.00249	.00242	.00235	.00228	.00221	.00215	.00209	.00203	.00198	.00192	.00187	.00182	.00177	.00173	.00168
69	27	.00307	.00297	.00288	.00279	.00271	.00263	.00255	.00247	.00240	.00233	.00227	.00220	.00214	.00208	.00203	.00197	.00192	.00187	.00182	.00177
69	28	.00325	.00315	.00305	.00295	.00286	.00278	.00269	.00261	.00254	.00246	.00239	.00233	.00226	.00220	.00214	.00208	.00202	.00197	.00192	.00187
69	29	.00344	.00333	.00323	.00313	.00303	.00294	.00285	.00277	.00269	.00261	.00253	.00246	.00239	.00232	.00226	.00220	.00214	.00208	.00203	.00197
69	30	.00365	.00354	.00343	.00332	.00322	.00312	.00302	.00293	.00285	.00276	.00268	.00261	.00253	.00246	.00239	.00233	.00226	.00220	.00214	.00209
69	31	.00388	.00376	.00364	.00352	.00341	.00331	.00321	.00311	.00302	.00293	.00284	.00276	.00268	.00261	.00253	.00246	.00240	.00233	.00227	.00221
69	32	.00413	.00400	.00387	.00375	.00363	.00352	.00341	.00331	.00321	.00311	.00302	.00293	.00285	.00277	.00269	.00261	.00254	.00247	.00240	.00234
69	33	.00440	.00426	.00412	.00399	.00386	.00374	.00363	.00352	.00341	.00331	.00321	.00312	.00303	.00294	.00286	.00278	.00270	.00262	.00255	.00248
69	34	.00469	.00454	.00439	.00425	.00412	.00399	.00387	.00375	.00363	.00353	.00342	.00332	.00322	.00313	.00304	.00295	.00287	.00279	.00272	.00264

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
69	35	.00502	.00486	.00470	.00455	.00440	.00426	.00413	.00400	.00388	.00376	.00365	.00354	.00344	.00334	.00324	.00315	.00306	.00298	.00290	.00282
69	36	.00537	.00520	.00503	.00487	.00471	.00456	.00442	.00428	.00415	.00403	.00390	.00379	.00368	.00357	.00347	.00337	.00327	.00318	.00309	.00301
69	37	.00576	.00557	.00539	.00522	.00505	.00489	.00474	.00459	.00445	.00431	.00418	.00406	.00394	.00382	.00371	.00360	.00350	.00340	.00331	.00322
69	38	.00619	.00599	.00579	.00560	.00542	.00525	.00509	.00493	.00478	.00463	.00449	.00435	.00423	.00410	.00398	.00387	.00376	.00365	.00355	.00345
69	39	.00666	.00644	.00623	.00603	.00583	.00565	.00547	.00530	.00514	.00498	.00483	.00468	.00454	.00441	.00428	.00416	.00404	.00392	.00381	.00371
69	40	.00718	.00694	.00671	.00650	.00629	.00609	.00590	.00571	.00554	.00537	.00520	.00505	.00490	.00475	.00461	.00448	.00435	.00423	.00411	.00399
69	41	.00775	.00749	.00725	.00701	.00679	.00657	.00637	.00617	.00598	.00580	.00562	.00545	.00529	.00513	.00498	.00484	.00470	.00457	.00444	.00431
69	42	.00837	.00810	.00784	.00758	.00734	.00711	.00689	.00667	.00647	.00627	.00608	.00590	.00572	.00556	.00539	.00524	.00509	.00494	.00480	.00467
69	43	.00906	.00876	.00848	.00821	.00795	.00770	.00746	.00723	.00701	.00679	.00659	.00639	.00620	.00602	.00585	.00568	.00552	.00536	.00521	.00506
69	44	.00981	.00949	.00918	.00889	.00861	.00834	.00808	.00784	.00760	.00737	.00715	.00693	.00673	.00653	.00634	.00616	.00599	.00582	.00565	.00550
69	45	.01061	.01027	.00994	.00963	.00933	.00904	.00876	.00849	.00823	.00799	.00775	.00752	.00730	.00709	.00688	.00669	.00650	.00631	.00614	.00597
69	46	.01148	.01112	.01076	.01043	.01010	.00979	.00949	.00920	.00892	.00866	.00840	.00816	.00792	.00769	.00747	.00726	.00705	.00685	.00666	.00648
69	47	.01241	.01202	.01164	.01128	.01093	.01059	.01027	.00996	.00967	.00938	.00910	.00884	.00858	.00833	.00810	.00787	.00765	.00744	.00723	.00703
69	48	.01341	.01299	.01258	.01219	.01182	.01146	.01111	.01078	.01046	.01015	.00986	.00957	.00930	.00903	.00878	.00853	.00829	.00806	.00784	.00763
69	49	.01448	.01402	.01359	.01317	.01277	.01239	.01202	.01166	.01132	.01099	.01067	.01036	.01006	.00978	.00950	.00924	.00898	.00874	.00850	.00827
69	50	.01562	.01514	.01467	.01423	.01380	.01338	.01299	.01260	.01224	.01188	.01154	.01121	.01089	.01059	.01029	.01001	.00973	.00947	.00921	.00896
69	51	.01684	.01633	.01583	.01535	.01489	.01445	.01403	.01362	.01322	.01284	.01248	.01212	.01178	.01145	.01114	.01083	.01053	.01025	.00997	.00971
69	52	.01814	.01759	.01706	.01655	.01606	.01559	.01513	.01469	.01427	.01386	.01347	.01309	.01273	.01238	.01204	.01171	.01139	.01109	.01079	.01051
69	53	.01951	.01892	.01836	.01782	.01729	.01679	.01630	.01584	.01539	.01495	.01453	.01413	.01374	.01336	.01300	.01264	.01230	.01198	.01166	.01135
69	54	.02096	.02034	.01974	.01916	.01860	.01806	.01755	.01705	.01657	.01610	.01566	.01522	.01481	.01440	.01401	.01364	.01328	.01292	.01259	.01226
69	55	.02250	.02183	.02119	.02058	.01999	.01942	.01886	.01833	.01782	.01733	.01685	.01639	.01594	.01551	.01510	.01470	.01431	.01393	.01357	.01322
69	56	.02412	.02341	.02273	.02208	.02145	.02084	.02026	.01969	.01915	.01862	.01811	.01762	.01715	.01669	.01625	.01582	.01540	.01500	.01462	.01424
69	57	.02582	.02508	.02436	.02367	.02300	.02235	.02173	.02113	.02055	.01999	.01945	.01893	.01842	.01793	.01746	.01701	.01657	.01614	.01573	.01533
69	58	.02761	.02682	.02606	.02533	.02462	.02394	.02328	.02264	.02202	.02143	.02086	.02030	.01976	.01925	.01874	.01826	.01779	.01734	.01690	.01647
69	59	.02948	.02864	.02784	.02706	.02631	.02559	.02489	.02422	.02357	.02294	.02233	.02174	.02117	.02062	.02009	.01957	.01907	.01859	.01812	.01767
69	60	.03142	.03054	.02969	.02888	.02808	.02732	.02658	.02587	.02518	.02451	.02386	.02324	.02264	.02205	.02149	.02094	.02041	.01990	.01940	.01892
69	61	.03345	.03253	.03163	.03077	.02993	.02913	.02835	.02759	.02686	.02616	.02548	.02482	.02418	.02356	.02296	.02238	.02182	.02128	.02075	.02024
69	62	.03558	.03461	.03367	.03276	.03188	.03102	.03020	.02941	.02864	.02789	.02717	.02648	.02580	.02515	.02451	.02390	.02331	.02273	.02218	.02164
69	63	.03781	.03679	.03580	.03484	.03392	.03302	.03215	.03132	.03050	.02972	.02896	.02822	.02751	.02682	.02615	.02550	.02488	.02427	.02368	.02311
69	64	.04014	.03907	.03803	.03702	.03605	.03511	.03420	.03332	.03246	.03164	.03084	.03006	.02931	.02858	.02788	.02719	.02653	.02589	.02526	.02466
69	65	.04258	.04145	.04036	.03931	.03829	.03730	.03634	.03541	.03452	.03365	.03280	.03199	.03120	.03043	.02969	.02897	.02827	.02759	.02693	.02629
69	66	.04512	.04394	.04280	.04170	.04063	.03959	.03859	.03761	.03667	.03576	.03487	.03402	.03318	.03238	.03160	.03084	.03010	.02939	.02869	.02802
69	67	.04779	.04655	.04536	.04421	.04309	.04200	.04095	.03993	.03894	.03798	.03706	.03616	.03528	.03443	.03361	.03281	.03204	.03129	.03056	.02985
69	68	.05056	.04928	.04803	.04682	.04565	.04452	.04342	.04235	.04132	.04032	.03934	.03840	.03748	.03660	.03573	.03490	.03408	.03329	.03253	.03178
69	69	.05344	.05210	.05081	.04955	.04833	.04714	.04599	.04488	.04380	.04275	.04173	.04075	.03979	.03886	.03795	.03707	.03622	.03539	.03459	.03381
70	0	.00220	.00216	.00212	.00208	.00205	.00201	.00198	.00194	.00191	.00188	.00185	.00182	.00179	.00176	.00174	.00171	.00168	.00166	.00164	.00161
70	1	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00061	.00059	.00057	.00056	.00055	.00053	.00052	.00051	.00049	.00048	.00047	.00046	.00045
70	2	.00070	.00068	.00065	.00063	.00062	.00060	.00058	.00056	.00055	.00053	.00052	.00050	.00049	.00047	.00046	.00045	.00044	.00042	.00041	.00040
70	3	.00070	.00068	.00065	.00063	.00061	.00059	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045	.00044	.00043	.00041	.00040	.00039
70	4	.00072	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00040
70	5	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00042
70	6	.00083	.00080	.00077	.00074	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00047	.00046	.00045
70	7	.00090	.00087	.00084	.00081	.00078	.00076	.00073	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052	.00050	.00049
70	8	.00098	.00095	.00092	.00089	.00086	.00083	.00080	.00078	.00075	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00059	.00057	.00055	.00053
70	9	.00108	.00104	.00101	.00098	.00095	.00092	.00089	.00086	.00083	.00081	.00078	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00061	.00060
70	10	.00120	.00116	.00112	.00109	.00105	.00102	.00099	.00096	.00093	.00090	.00087	.00085	.00082	.00080	.00078	.00075	.00073	.00071	.00069	.00067
70	11	.00133	.00129	.00125	.00121	.00117	.00114	.00110	.00107	.00104	.00101	.00098	.00095	.00092	.00090	.00087	.00085	.00082	.00080	.00078	.00076
70	12	.00147	.00143	.00138	.00134	.00130	.00126	.00123	.00119	.00116	.00113	.00109	.00106	.00103	.00101	.00098	.00095	.00093	.00090	.00088	.00086
70	13	.00162	.00157	.00152	.00148	.00144	.00140	.00136	.00132	.00128	.00125	.00121	.00118	.00115	.00112	.00109	.00106	.00103	.00101	.00098	.00096
70	14	.00176	.00171	.00166	.00161	.00157	.00152	.00148	.00144	.00140	.00136	.00133	.00129	.00126	.00123	.00119	.00116	.00113	.00111	.00108	.00105

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
70	15	.00188	.00183	.00178	.00173	.00168	.00164	.00159	.00155	.00151	.00147	.00143	.00139	.00136	.00132	.00129	.00126	.00123	.00120	.00117	.00114
70	16	.00199	.00194	.00188	.00183	.00178	.00173	.00169	.00164	.00160	.00156	.00152	.00148	.00144	.00140	.00137	.00133	.00130	.00127	.00124	.00121
70	17	.00209	.00203	.00197	.00192	.00187	.00182	.00177	.00172	.00167	.00163	.00159	.00155	.00151	.00147	.00143	.00140	.00136	.00133	.00130	.00127
70	18	.00218	.00211	.00205	.00200	.00194	.00189	.00184	.00179	.00174	.00170	.00165	.00161	.00157	.00153	.00149	.00145	.00142	.00138	.00135	.00132
70	19	.00226	.00220	.00213	.00207	.00202	.00196	.00191	.00186	.00181	.00176	.00171	.00167	.00163	.00158	.00154	.00151	.00147	.00143	.00140	.00136
70	20	.00235	.00228	.00221	.00215	.00209	.00203	.00198	.00192	.00187	.00182	.00178	.00173	.00168	.00164	.00160	.00156	.00152	.00148	.00145	.00141
70	21	.00244	.00237	.00230	.00224	.00217	.00211	.00205	.00200	.00194	.00189	.00184	.00179	.00175	.00170	.00166	.00162	.00158	.00154	.00150	.00146
70	22	.00254	.00247	.00239	.00232	.00226	.00219	.00213	.00207	.00202	.00196	.00191	.00186	.00181	.00176	.00172	.00167	.00163	.00159	.00155	.00151
70	23	.00265	.00257	.00249	.00242	.00235	.00228	.00222	.00216	.00210	.00204	.00198	.00193	.00188	.00183	.00178	.00174	.00169	.00165	.00161	.00157
70	24	.00277	.00268	.00260	.00253	.00245	.00238	.00231	.00225	.00219	.00213	.00207	.00201	.00196	.00191	.00186	.00181	.00176	.00172	.00167	.00163
70	25	.00290	.00281	.00273	.00265	.00257	.00249	.00242	.00235	.00229	.00222	.00216	.00210	.00205	.00199	.00194	.00189	.00184	.00179	.00175	.00170
70	26	.00305	.00296	.00287	.00278	.00270	.00262	.00254	.00247	.00240	.00233	.00227	.00221	.00215	.00209	.00203	.00198	.00193	.00188	.00183	.00178
70	27	.00322	.00312	.00303	.00293	.00285	.00276	.00268	.00260	.00253	.00246	.00239	.00232	.00226	.00220	.00214	.00208	.00203	.00197	.00192	.00187
70	28	.00341	.00330	.00320	.00310	.00301	.00292	.00283	.00275	.00267	.00260	.00252	.00245	.00239	.00232	.00226	.00220	.00214	.00208	.00203	.00198
70	29	.00361	.00350	.00339	.00329	.00319	.00309	.00300	.00291	.00283	.00275	.00267	.00259	.00252	.00245	.00239	.00232	.00226	.00220	.00214	.00209
70	30	.00383	.00371	.00359	.00348	.00338	.00328	.00318	.00309	.00300	.00291	.00283	.00275	.00267	.00260	.00253	.00246	.00239	.00233	.00227	.00221
70	31	.00407	.00394	.00382	.00370	.00358	.00348	.00337	.00327	.00318	.00308	.00300	.00291	.00283	.00275	.00267	.00260	.00253	.00246	.00240	.00234
70	32	.00432	.00419	.00406	.00393	.00381	.00369	.00358	.00348	.00337	.00327	.00318	.00309	.00300	.00292	.00284	.00276	.00268	.00261	.00254	.00247
70	33	.00461	.00446	.00432	.00418	.00406	.00393	.00381	.00370	.00359	.00348	.00338	.00328	.00319	.00310	.00301	.00293	.00285	.00277	.00270	.00263
70	34	.00492	.00476	.00461	.00446	.00432	.00419	.00406	.00394	.00382	.00371	.00360	.00350	.00340	.00330	.00321	.00312	.00303	.00295	.00287	.00279
70	35	.00525	.00509	.00492	.00477	.00462	.00448	.00434	.00421	.00408	.00396	.00384	.00373	.00362	.00352	.00342	.00333	.00323	.00314	.00306	.00298
70	36	.00562	.00544	.00527	.00510	.00494	.00479	.00464	.00450	.00436	.00423	.00411	.00399	.00387	.00376	.00366	.00355	.00345	.00336	.00327	.00318
70	37	.00603	.00583	.00565	.00547	.00530	.00513	.00497	.00482	.00468	.00454	.00440	.00427	.00415	.00403	.00391	.00380	.00369	.00359	.00349	.00340
70	38	.00648	.00627	.00607	.00587	.00569	.00551	.00534	.00518	.00502	.00487	.00472	.00458	.00445	.00432	.00420	.00408	.00396	.00385	.00375	.00364
70	39	.00697	.00674	.00652	.00632	.00612	.00593	.00574	.00557	.00540	.00524	.00508	.00493	.00478	.00465	.00451	.00438	.00426	.00414	.00403	.00391
70	40	.00751	.00727	.00703	.00681	.00659	.00639	.00619	.00600	.00582	.00564	.00547	.00531	.00516	.00501	.00486	.00472	.00459	.00446	.00434	.00422
70	41	.00811	.00784	.00759	.00735	.00712	.00690	.00669	.00648	.00628	.00609	.00591	.00574	.00557	.00541	.00525	.00510	.00496	.00482	.00469	.00456
70	42	.00876	.00848	.00821	.00795	.00770	.00746	.00723	.00701	.00680	.00660	.00640	.00621	.00603	.00585	.00569	.00552	.00537	.00522	.00507	.00493
70	43	.00948	.00918	.00889	.00861	.00834	.00808	.00783	.00759	.00737	.00715	.00693	.00673	.00653	.00635	.00616	.00599	.00582	.00566	.00550	.00535
70	44	.01027	.00994	.00963	.00933	.00904	.00876	.00849	.00823	.00799	.00775	.00752	.00730	.00709	.00689	.00669	.00650	.00632	.00614	.00597	.00581
70	45	.01111	.01076	.01042	.01010	.00979	.00949	.00920	.00893	.00866	.00840	.00816	.00792	.00769	.00747	.00726	.00705	.00686	.00667	.00648	.00631
70	46	.01203	.01165	.01129	.01094	.01060	.01028	.00997	.00967	.00939	.00911	.00885	.00859	.00834	.00811	.00788	.00766	.00744	.00724	.00704	.00685
70	47	.01300	.01260	.01221	.01184	.01148	.01113	.01080	.01048	.01017	.00987	.00958	.00931	.00904	.00879	.00854	.00830	.00807	.00785	.00764	.00743
70	48	.01405	.01362	.01320	.01280	.01241	.01204	.01168	.01134	.01101	.01069	.01038	.01008	.00980	.00952	.00926	.00900	.00876	.00852	.00829	.00806
70	49	.01518	.01471	.01426	.01383	.01342	.01302	.01264	.01227	.01191	.01157	.01124	.01092	.01061	.01031	.01003	.00975	.00949	.00923	.00898	.00874
70	50	.01638	.01588	.01540	.01494	.01450	.01407	.01366	.01326	.01288	.01251	.01216	.01182	.01149	.01117	.01086	.01057	.01028	.01000	.00974	.00948
70	51	.01767	.01713	.01662	.01613	.01565	.01520	.01476	.01433	.01392	.01353	.01315	.01278	.01243	.01209	.01176	.01144	.01113	.01083	.01055	.01027
70	52	.01903	.01846	.01792	.01739	.01688	.01639	.01592	.01547	.01503	.01461	.01420	.01381	.01343	.01306	.01271	.01237	.01204	.01172	.01141	.01112
70	53	.02048	.01987	.01929	.01873	.01819	.01766	.01716	.01668	.01621	.01576	.01532	.01490	.01450	.01410	.01373	.01336	.01301	.01267	.01234	.01202
70	54	.02201	.02136	.02074	.02014	.01957	.01901	.01848	.01796	.01746	.01698	.01651	.01606	.01563	.01521	.01481	.01441	.01404	.01367	.01332	.01298
70	55	.02363	.02294	.02228	.02165	.02103	.02044	.01987	.01932	.01878	.01827	.01777	.01730	.01683	.01639	.01595	.01554	.01513	.01474	.01436	.01400
70	56	.02534	.02461	.02391	.02323	.02258	.02195	.02134	.02076	.02019	.01964	.01911	.01860	.01811	.01763	.01717	.01673	.01629	.01588	.01547	.01508
70	57	.02714	.02637	.02562	.02491	.02421	.02355	.02290	.02228	.02167	.02109	.02053	.01999	.01946	.01895	.01846	.01799	.01753	.01708	.01665	.01624
70	58	.02903	.02821	.02742	.02666	.02593	.02522	.02454	.02387	.02324	.02262	.02202	.02144	.02088	.02034	.01982	.01932	.01883	.01835	.01789	.01745
70	59	.03100	.03014	.02930	.02850	.02772	.02697	.02625	.02555	.02487	.02421	.02358	.02297	.02237	.02180	.02125	.02071	.02019	.01968	.01920	.01872
70	60	.03306	.03215	.03127	.03042	.02960	.02880	.02803	.02729	.02658	.02588	.02521	.02456	.02393	.02332	.02274	.02217	.02161	.02108	.02056	.02006
70	61	.03520	.03424	.03332	.03242	.03155	.03072	.02991	.02912	.02836	.02763	.02692	.02623	.02557	.02492	.02430	.02370	.02311	.02254	.02199	.02146
70	62	.03746	.03645	.03547	.03453	.03361	.03273	.03187	.03105	.03025	.02947	.02872	.02799	.02729	.02661	.02595	.02531	.02469	.02409	.02351	.02294
70	63	.03982	.03876	.03773	.03674	.03577	.03484	.03394	.03307	.03223	.03141	.03062	.02985	.02911	.02839	.02769	.02701	.02636	.02572	.02511	.02451
70	64	.04229	.04117	.04010	.03905	.03804	.03706	.03611	.03520	.03431	.03345	.03261	.03180	.03102	.03026	.02952	.02881	.02812	.02745	.02679	.02616

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
70	65	.04487	.04370	.04257	.04147	.04041	.03938	.03839	.03742	.03649	.03558	.03470	.03385	.03303	.03223	.03145	.03070	.02997	.02926	.02857	.02790
70	66	.04757	.04635	.04516	.04401	.04290	.04182	.04078	.03976	.03878	.03783	.03691	.03601	.03514	.03430	.03348	.03269	.03192	.03117	.03045	.02974
70	67	.05040	.04912	.04788	.04668	.04551	.04438	.04329	.04222	.04120	.04020	.03923	.03829	.03738	.03649	.03563	.03480	.03399	.03320	.03244	.03169
70	68	.05335	.05201	.05072	.04946	.04824	.04706	.04592	.04481	.04373	.04268	.04167	.04068	.03972	.03879	.03789	.03702	.03616	.03534	.03453	.03375
70	69	.05641	.05502	.05367	.05236	.05109	.04985	.04866	.04750	.04637	.04527	.04421	.04318	.04218	.04120	.04026	.03934	.03845	.03758	.03674	.03592
70	70	.05957	.05812	.05672	.05535	.05403	.05274	.05149	.05028	.04911	.04796	.04685	.04577	.04473	.04371	.04272	.04176	.04082	.03991	.03903	.03817
71	0	.00233	.00229	.00225	.00221	.00218	.00214	.00210	.00207	.00204	.00200	.00197	.00194	.00191	.00188	.00185	.00183	.00180	.00177	.00175	.00172
71	1	.00078	.00075	.00073	.00071	.00069	.00067	.00066	.00064	.00062	.00061	.00059	.00058	.00056	.00055	.00053	.00052	.00051	.00050	.00049	.00047
71	2	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00053	.00051	.00050	.00049	.00047	.00046	.00045	.00044	.00043
71	3	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052	.00050	.00049	.00048	.00046	.00045	.00044	.00042	.00041
71	4	.00076	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00051	.00050	.00048	.00047	.00046	.00044	.00043	.00042
71	5	.00080	.00077	.00075	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00049	.00048	.00047	.00045	.00044
71	6	.00086	.00083	.00080	.00078	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00051	.00050	.00048	.00047
71	7	.00094	.00090	.00087	.00085	.00082	.00079	.00077	.00074	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00058	.00056	.00054	.00053	.00051
71	8	.00102	.00099	.00096	.00093	.00090	.00087	.00084	.00081	.00079	.00076	.00074	.00072	.00070	.00067	.00065	.00063	.00062	.00060	.00058	.00056
71	9	.00113	.00109	.00106	.00102	.00099	.00096	.00093	.00090	.00087	.00085	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00063
71	10	.00125	.00121	.00117	.00114	.00110	.00107	.00104	.00101	.00098	.00095	.00092	.00089	.00087	.00084	.00082	.00079	.00077	.00075	.00073	.00071
71	11	.00139	.00135	.00131	.00127	.00123	.00119	.00116	.00112	.00109	.00106	.00103	.00100	.00097	.00094	.00092	.00089	.00087	.00085	.00082	.00080
71	12	.00154	.00149	.00145	.00141	.00137	.00133	.00129	.00125	.00122	.00119	.00115	.00112	.00109	.00106	.00103	.00101	.00098	.00095	.00093	.00090
71	13	.00170	.00165	.00160	.00155	.00151	.00147	.00143	.00139	.00135	.00131	.00128	.00125	.00121	.00118	.00115	.00112	.00109	.00106	.00104	.00101
71	14	.00184	.00179	.00174	.00169	.00165	.00160	.00156	.00152	.00148	.00144	.00140	.00136	.00133	.00129	.00126	.00123	.00120	.00117	.00114	.00111
71	15	.00198	.00192	.00187	.00182	.00177	.00172	.00168	.00163	.00159	.00155	.00151	.00147	.00143	.00140	.00136	.00133	.00130	.00126	.00123	.00120
71	16	.00209	.00204	.00198	.00193	.00187	.00182	.00178	.00173	.00168	.00164	.00160	.00156	.00152	.00148	.00145	.00141	.00138	.00134	.00131	.00128
71	17	.00220	.00213	.00208	.00202	.00196	.00191	.00186	.00181	.00177	.00172	.00168	.00163	.00159	.00155	.00152	.00148	.00144	.00141	.00138	.00134
71	18	.00228	.00222	.00216	.00210	.00204	.00199	.00194	.00189	.00184	.00179	.00174	.00170	.00166	.00162	.00158	.00154	.00150	.00146	.00143	.00140
71	19	.00237	.00231	.00224	.00218	.00212	.00206	.00201	.00195	.00190	.00185	.00181	.00176	.00172	.00167	.00163	.00159	.00155	.00152	.00148	.00145
71	20	.00246	.00239	.00233	.00226	.00220	.00214	.00208	.00203	.00197	.00192	.00187	.00182	.00178	.00173	.00169	.00165	.00161	.00157	.00153	.00150
71	21	.00256	.00249	.00242	.00235	.00228	.00222	.00216	.00210	.00205	.00199	.00194	.00189	.00184	.00180	.00175	.00171	.00167	.00163	.00159	.00155
71	22	.00266	.00259	.00251	.00244	.00237	.00231	.00224	.00218	.00212	.00207	.00201	.00196	.00191	.00186	.00181	.00177	.00173	.00168	.00164	.00160
71	23	.00278	.00269	.00262	.00254	.00247	.00240	.00233	.00227	.00221	.00215	.00209	.00204	.00198	.00193	.00188	.00184	.00179	.00174	.00170	.00166
71	24	.00290	.00281	.00273	.00265	.00258	.00250	.00243	.00237	.00230	.00224	.00218	.00212	.00207	.00201	.00196	.00191	.00186	.00181	.00177	.00173
71	25	.00304	.00295	.00286	.00278	.00270	.00262	.00255	.00248	.00241	.00234	.00228	.00222	.00216	.00210	.00205	.00199	.00194	.00189	.00185	.00180
71	26	.00319	.00310	.00301	.00292	.00283	.00275	.00267	.00260	.00253	.00246	.00239	.00232	.00226	.00220	.00214	.00209	.00203	.00198	.00193	.00188
71	27	.00337	.00327	.00317	.00308	.00299	.00290	.00282	.00274	.00266	.00259	.00252	.00245	.00238	.00232	.00226	.00220	.00214	.00209	.00203	.00198
71	28	.00357	.00346	.00335	.00325	.00316	.00306	.00298	.00289	.00281	.00273	.00266	.00258	.00251	.00245	.00238	.00232	.00226	.00220	.00214	.00209
71	29	.00378	.00366	.00355	.00344	.00334	.00324	.00315	.00306	.00297	.00289	.00281	.00273	.00266	.00259	.00252	.00245	.00239	.00232	.00226	.00221
71	30	.00401	.00388	.00377	.00365	.00354	.00344	.00334	.00324	.00315	.00306	.00297	.00289	.00281	.00274	.00266	.00259	.00252	.00246	.00239	.00233
71	31	.00426	.00412	.00400	.00388	.00376	.00365	.00354	.00344	.00334	.00324	.00315	.00306	.00298	.00290	.00282	.00274	.00267	.00260	.00253	.00247
71	32	.00452	.00438	.00425	.00412	.00399	.00387	.00376	.00365	.00354	.00344	.00334	.00325	.00316	.00307	.00299	.00291	.00283	.00276	.00268	.00261
71	33	.00482	.00467	.00452	.00438	.00425	.00412	.00400	.00388	.00377	.00366	.00356	.00346	.00336	.00327	.00318	.00309	.00301	.00293	.00285	.00277
71	34	.00514	.00498	.00482	.00467	.00453	.00439	.00426	.00414	.00401	.00390	.00379	.00368	.00357	.00347	.00338	.00329	.00320	.00311	.00303	.00295
71	35	.00549	.00532	.00515	.00499	.00484	.00469	.00455	.00442	.00429	.00416	.00404	.00392	.00381	.00371	.00360	.00350	.00341	.00332	.00323	.00314
71	36	.00588	.00569	.00551	.00534	.00518	.00502	.00487	.00472	.00458	.00445	.00432	.00419	.00407	.00396	.00385	.00374	.00364	.00354	.00344	.00335
71	37	.00630	.00610	.00591	.00572	.00555	.00538	.00521	.00506	.00491	.00476	.00462	.00449	.00436	.00424	.00412	.00400	.00389	.00379	.00368	.00359
71	38	.00677	.00655	.00635	.00615	.00596	.00577	.00560	.00543	.00527	.00511	.00496	.00482	.00468	.00455	.00442	.00429	.00418	.00406	.00395	.00384
71	39	.00728	.00705	.00683	.00661	.00641	.00621	.00602	.00584	.00566	.00550	.00534	.00518	.00503	.00489	.00475	.00462	.00449	.00436	.00424	.00413
71	40	.00785	.00760	.00736	.00713	.00691	.00669	.00649	.00629	.00611	.00592	.00575	.00558	.00542	.00527	.00512	.00497	.00483	.00470	.00457	.00445
71	41	.00847	.00820	.00794	.00770	.00746	.00723	.00701	.00680	.00659	.00640	.00621	.00603	.00586	.00569	.00553	.00537	.00522	.00508	.00494	.00481
71	42	.00916	.00887	.00859	.00832	.00807	.00782	.00758	.00736	.00714	.00693	.00672	.00653	.00634	.00616	.00598	.00582	.00565	.00550	.00535	.00520
71	43	.00991	.00960	.00930	.00901	.00874	.00847	.00821	.00797	.00773	.00750	.00729	.00707	.00687	.00668	.00649	.00631	.00613	.00596	.00580	.00564

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
71	44	.01074	.01040	.01008	.00977	.00947	.00918	.00891	.00864	.00838	.00814	.00790	.00768	.00746	.00725	.00704	.00685	.00666	.00647	.00630	.00613
71	45	.01162	.01126	.01091	.01058	.01026	.00995	.00965	.00937	.00909	.00883	.00857	.00833	.00809	.00786	.00764	.00743	.00723	.00703	.00684	.00666
71	46	.01258	.01219	.01182	.01146	.01111	.01078	.01046	.01015	.00986	.00957	.00930	.00903	.00878	.00853	.00830	.00807	.00785	.00763	.00743	.00723
71	47	.01361	.01319	.01279	.01240	.01203	.01167	.01133	.01100	.01068	.01037	.01008	.00979	.00952	.00925	.00900	.00875	.00851	.00828	.00806	.00785
71	48	.01471	.01426	.01383	.01342	.01302	.01263	.01226	.01191	.01157	.01124	.01092	.01061	.01031	.01003	.00975	.00949	.00923	.00898	.00874	.00851
71	49	.01589	.01541	.01495	.01450	.01407	.01366	.01327	.01288	.01252	.01216	.01182	.01149	.01117	.01086	.01057	.01028	.01001	.00974	.00948	.00923
71	50	.01715	.01664	.01614	.01567	.01521	.01477	.01434	.01394	.01354	.01316	.01279	.01244	.01210	.01177	.01145	.01114	.01084	.01056	.01028	.01001
71	51	.01850	.01796	.01743	.01692	.01643	.01596	.01550	.01506	.01464	.01423	.01384	.01346	.01309	.01274	.01239	.01206	.01174	.01144	.01114	.01085
71	52	.01994	.01935	.01879	.01825	.01772	.01722	.01673	.01626	.01581	.01537	.01495	.01454	.01415	.01377	.01340	.01305	.01270	.01237	.01205	.01174
71	53	.02146	.02084	.02024	.01966	.01910	.01856	.01804	.01754	.01705	.01658	.01613	.01570	.01528	.01487	.01448	.01410	.01373	.01337	.01303	.01270
71	54	.02307	.02241	.02177	.02115	.02055	.01998	.01942	.01889	.01837	.01787	.01739	.01692	.01647	.01604	.01562	.01521	.01482	.01444	.01407	.01372
71	55	.02478	.02407	.02339	.02273	.02210	.02148	.02089	.02032	.01977	.01924	.01872	.01823	.01775	.01728	.01683	.01640	.01598	.01557	.01518	.01480
71	56	.02658	.02583	.02510	.02441	.02373	.02308	.02245	.02184	.02126	.02069	.02014	.01961	.01910	.01860	.01812	.01766	.01721	.01678	.01636	.01595
71	57	.02848	.02768	.02692	.02617	.02546	.02476	.02410	.02345	.02283	.02222	.02164	.02108	.02053	.02000	.01949	.01900	.01852	.01806	.01761	.01717
71	58	.03047	.02963	.02882	.02803	.02727	.02654	.02583	.02514	.02448	.02384	.02322	.02262	.02204	.02147	.02093	.02041	.01990	.01940	.01892	.01846
71	59	.03255	.03166	.03080	.02997	.02916	.02839	.02763	.02691	.02620	.02553	.02487	.02423	.02361	.02302	.02244	.02188	.02134	.02081	.02031	.01981
71	60	.03472	.03378	.03287	.03199	.03114	.03032	.02952	.02876	.02801	.02729	.02659	.02592	.02527	.02463	.02402	.02343	.02285	.02229	.02175	.02123
71	61	.03699	.03600	.03504	.03411	.03321	.03234	.03150	.03069	.02990	.02914	.02840	.02769	.02700	.02633	.02568	.02505	.02444	.02385	.02327	.02272
71	62	.03937	.03833	.03732	.03634	.03539	.03447	.03359	.03273	.03190	.03109	.03031	.02956	.02883	.02812	.02743	.02676	.02612	.02549	.02488	.02429
71	63	.04187	.04077	.03971	.03868	.03768	.03671	.03578	.03487	.03400	.03315	.03232	.03153	.03075	.03000	.02928	.02857	.02789	.02722	.02658	.02596
71	64	.04448	.04333	.04221	.04113	.04008	.03906	.03808	.03713	.03620	.03531	.03444	.03360	.03278	.03199	.03122	.03048	.02976	.02905	.02837	.02771
71	65	.04722	.04600	.04483	.04369	.04259	.04152	.04049	.03949	.03852	.03757	.03666	.03577	.03491	.03408	.03327	.03248	.03172	.03098	.03026	.02957
71	66	.05007	.04881	.04758	.04638	.04523	.04411	.04302	.04197	.04095	.03996	.03900	.03806	.03716	.03628	.03543	.03460	.03380	.03302	.03226	.03152
71	67	.05307	.05174	.05046	.04921	.04800	.04683	.04569	.04458	.04351	.04247	.04146	.04048	.03953	.03861	.03771	.03684	.03600	.03518	.03438	.03360
71	68	.05620	.05482	.05347	.05217	.05090	.04967	.04848	.04733	.04620	.04511	.04406	.04303	.04203	.04106	.04012	.03920	.03832	.03745	.03661	.03580
71	69	.05945	.05801	.05661	.05525	.05392	.05264	.05140	.05019	.04901	.04787	.04677	.04569	.04464	.04363	.04264	.04168	.04075	.03984	.03896	.03810
71	70	.06281	.06131	.05985	.05843	.05705	.05571	.05441	.05315	.05193	.05073	.04958	.04845	.04736	.04629	.04526	.04426	.04328	.04233	.04140	.04050
71	71	.06626	.06469	.06318	.06170	.06027	.05888	.05752	.05621	.05493	.05369	.05248	.05131	.05016	.04905	.04797	.04692	.04590	.04490	.04393	.04299
72	0	.00247	.00243	.00239	.00235	.00231	.00227	.00223	.00220	.00216	.00213	.00210	.00207	.00203	.00200	.00198	.00195	.00192	.00189	.00186	.00184
72	1	.00081	.00079	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00064	.00062	.00061	.00059	.00058	.00056	.00055	.00054	.00052	.00051	.00050
72	2	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00059	.00057	.00055	.00054	.00052	.00051	.00050	.00049	.00047	.00046	.00045
72	3	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00058	.00056	.00054	.00053	.00051	.00050	.00049	.00047	.00046	.00045	.00044
72	4	.00079	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00052	.00051	.00049	.00048	.00047	.00045	.00044
72	5	.00083	.00081	.00078	.00076	.00073	.00071	.00069	.00066	.00064	.00062	.00060	.00059	.00057	.00055	.00053	.00052	.00050	.00049	.00048	.00046
72	6	.00090	.00087	.00084	.00081	.00079	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00052	.00051	.00049
72	7	.00097	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00075	.00073	.00071	.00068	.00066	.00064	.00062	.00061	.00059	.00057	.00055	.00054
72	8	.00107	.00103	.00100	.00097	.00094	.00091	.00088	.00085	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00059
72	9	.00118	.00114	.00110	.00107	.00104	.00100	.00097	.00094	.00091	.00089	.00086	.00083	.00081	.00079	.00076	.00074	.00072	.00070	.00068	.00066
72	10	.00131	.00127	.00123	.00119	.00115	.00112	.00109	.00105	.00102	.00099	.00096	.00094	.00091	.00088	.00086	.00083	.00081	.00079	.00077	.00075
72	11	.00145	.00141	.00137	.00133	.00129	.00125	.00121	.00118	.00114	.00111	.00108	.00105	.00102	.00099	.00097	.00094	.00091	.00089	.00087	.00084
72	12	.00161	.00156	.00152	.00148	.00143	.00139	.00135	.00132	.00128	.00125	.00121	.00118	.00115	.00112	.00109	.00106	.00103	.00100	.00098	.00095
72	13	.00178	.00173	.00168	.00163	.00159	.00154	.00150	.00146	.00142	.00138	.00135	.00131	.00128	.00124	.00121	.00118	.00115	.00112	.00110	.00107
72	14	.00193	.00188	.00183	.00178	.00173	.00168	.00164	.00159	.00155	.00151	.00147	.00144	.00140	.00136	.00133	.00130	.00127	.00124	.00121	.00118
72	15	.00207	.00202	.00196	.00191	.00186	.00181	.00176	.00172	.00167	.00163	.00159	.00155	.00151	.00147	.00144	.00140	.00137	.00134	.00130	.00127
72	16	.00220	.00214	.00208	.00202	.00197	.00192	.00187	.00182	.00177	.00173	.00169	.00164	.00160	.00156	.00153	.00149	.00145	.00142	.00139	.00135
72	17	.00230	.00224	.00218	.00212	.00206	.00201	.00196	.00191	.00186	.00181	.00177	.00172	.00168	.00164	.00160	.00156	.00153	.00149	.00145	.00142
72	18	.00240	.00233	.00227	.00221	.00215	.00209	.00204	.00198	.00193	.00188	.00184	.00179	.00175	.00170	.00166	.00162	.00159	.00155	.00151	.00148
72	19	.00249	.00242	.00235	.00229	.00223	.00217	.00211	.00206	.00200	.00195	.00190	.00186	.00181	.00177	.00172	.00168	.00164	.00160	.00156	.00153
72	20	.00258	.00251	.00244	.00237	.00231	.00225	.00219	.00213	.00208	.00202	.00197	.00192	.00187	.00183	.00178	.00174	.00170	.00166	.00162	.00158
72	21	.00268	.00261	.00254	.00247	.00240	.00233	.00227	.00221	.00215	.00210	.00204	.00199	.00194	.00189	.00185	.00180	.00176	.00172	.00168	.00164

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
72	22	.00279	.00271	.00263	.00256	.00249	.00242	.00236	.00230	.00223	.00218	.00212	.00207	.00201	.00196	.00191	.00187	.00182	.00178	.00173	.00169
72	23	.00291	.00282	.00274	.00267	.00259	.00252	.00245	.00239	.00232	.00226	.00220	.00214	.00209	.00204	.00199	.00194	.00189	.00184	.00180	.00175
72	24	.00303	.00295	.00286	.00278	.00270	.00263	.00256	.00249	.00242	.00235	.00229	.00223	.00217	.00212	.00207	.00201	.00196	.00191	.00187	.00182
72	25	.00318	.00309	.00300	.00291	.00283	.00275	.00267	.00260	.00253	.00246	.00240	.00233	.00227	.00221	.00216	.00210	.00205	.00200	.00195	.00190
72	26	.00334	.00324	.00315	.00306	.00297	.00289	.00281	.00273	.00265	.00258	.00251	.00245	.00238	.00232	.00226	.00220	.00215	.00209	.00204	.00199
72	27	.00353	.00342	.00332	.00322	.00313	.00304	.00296	.00287	.00280	.00272	.00265	.00257	.00251	.00244	.00238	.00232	.00226	.00220	.00215	.00209
72	28	.00373	.00362	.00351	.00341	.00331	.00321	.00312	.00303	.00295	.00287	.00279	.00272	.00264	.00257	.00251	.00244	.00238	.00232	.00226	.00220
72	29	.00395	.00383	.00372	.00361	.00350	.00340	.00330	.00321	.00312	.00303	.00295	.00287	.00279	.00272	.00265	.00258	.00251	.00245	.00239	.00233
72	30	.00419	.00406	.00394	.00382	.00371	.00360	.00350	.00340	.00331	.00321	.00312	.00304	.00296	.00288	.00280	.00273	.00266	.00259	.00252	.00246
72	31	.00445	.00431	.00418	.00406	.00394	.00382	.00371	.00361	.00350	.00341	.00331	.00322	.00313	.00305	.00297	.00289	.00281	.00274	.00267	.00260
72	32	.00473	.00458	.00444	.00431	.00418	.00406	.00394	.00383	.00372	.00361	.00351	.00342	.00332	.00323	.00315	.00306	.00298	.00290	.00283	.00276
72	33	.00503	.00488	.00473	.00459	.00445	.00432	.00419	.00407	.00395	.00384	.00373	.00363	.00353	.00343	.00334	.00325	.00317	.00308	.00300	.00292
72	34	.00537	.00520	.00504	.00489	.00474	.00460	.00446	.00433	.00421	.00409	.00397	.00386	.00376	.00365	.00355	.00346	.00337	.00328	.00319	.00311
72	35	.00573	.00556	.00539	.00522	.00506	.00491	.00477	.00463	.00449	.00436	.00424	.00412	.00401	.00390	.00379	.00369	.00359	.00349	.00340	.00331
72	36	.00614	.00595	.00576	.00558	.00542	.00525	.00510	.00495	.00480	.00466	.00453	.00440	.00428	.00416	.00405	.00394	.00383	.00373	.00363	.00353
72	37	.00658	.00637	.00617	.00598	.00580	.00563	.00546	.00530	.00514	.00499	.00485	.00471	.00458	.00445	.00433	.00421	.00410	.00399	.00388	.00378
72	38	.00706	.00684	.00663	.00643	.00623	.00604	.00586	.00569	.00552	.00536	.00521	.00506	.00491	.00478	.00464	.00452	.00439	.00427	.00416	.00405
72	39	.00760	.00736	.00713	.00691	.00670	.00650	.00630	.00612	.00594	.00576	.00560	.00544	.00528	.00513	.00499	.00485	.00472	.00459	.00447	.00435
72	40	.00819	.00793	.00768	.00745	.00722	.00700	.00679	.00659	.00640	.00621	.00603	.00586	.00569	.00553	.00538	.00523	.00509	.00495	.00481	.00469
72	41	.00884	.00856	.00830	.00804	.00780	.00756	.00734	.00712	.00691	.00671	.00652	.00633	.00615	.00598	.00581	.00565	.00549	.00534	.00520	.00506
72	42	.00956	.00926	.00898	.00870	.00844	.00818	.00794	.00770	.00748	.00726	.00705	.00685	.00666	.00647	.00629	.00612	.00595	.00579	.00563	.00548
72	43	.01035	.01003	.00972	.00942	.00914	.00886	.00860	.00835	.00810	.00787	.00764	.00743	.00722	.00701	.00682	.00663	.00645	.00628	.00611	.00594
72	44	.01121	.01086	.01053	.01021	.00990	.00961	.00933	.00905	.00879	.00854	.00829	.00806	.00783	.00761	.00740	.00720	.00700	.00681	.00663	.00646
72	45	.01214	.01177	.01141	.01107	.01073	.01042	.01011	.00982	.00953	.00926	.00900	.00874	.00850	.00826	.00804	.00782	.00760	.00740	.00720	.00701
72	46	.01314	.01274	.01236	.01199	.01163	.01129	.01096	.01064	.01034	.01004	.00976	.00949	.00922	.00897	.00872	.00849	.00826	.00804	.00782	.00762
72	47	.01422	.01379	.01337	.01298	.01259	.01223	.01187	.01153	.01120	.01089	.01058	.01029	.01000	.00973	.00946	.00921	.00896	.00872	.00849	.00827
72	48	.01537	.01491	.01447	.01404	.01363	.01323	.01285	.01249	.01213	.01179	.01146	.01115	.01084	.01054	.01026	.00998	.00972	.00946	.00921	.00897
72	49	.01661	.01611	.01564	.01518	.01474	.01432	.01391	.01351	.01313	.01277	.01241	.01207	.01174	.01143	.01112	.01082	.01054	.01026	.00999	.00973
72	50	.01793	.01741	.01690	.01641	.01594	.01548	.01504	.01462	.01421	.01382	.01344	.01307	.01272	.01238	.01205	.01173	.01142	.01112	.01083	.01056
72	51	.01935	.01879	.01825	.01772	.01722	.01673	.01626	.01581	.01537	.01495	.01454	.01415	.01377	.01340	.01305	.01270	.01237	.01205	.01174	.01144
72	52	.02086	.02026	.01968	.01912	.01858	.01806	.01755	.01707	.01660	.01615	.01571	.01529	.01488	.01449	.01411	.01374	.01339	.01304	.01271	.01239
72	53	.02246	.02182	.02120	.02060	.02002	.01947	.01893	.01841	.01791	.01743	.01696	.01651	.01607	.01565	.01525	.01485	.01447	.01410	.01374	.01340
72	54	.02416	.02347	.02281	.02217	.02156	.02096	.02039	.01984	.01930	.01879	.01829	.01780	.01734	.01689	.01645	.01603	.01562	.01523	.01484	.01447
72	55	.02595	.02522	.02452	.02384	.02318	.02255	.02194	.02135	.02078	.02023	.01970	.01918	.01868	.01820	.01774	.01728	.01685	.01643	.01602	.01562
72	56	.02784	.02707	.02632	.02560	.02490	.02423	.02358	.02295	.02235	.02176	.02119	.02064	.02011	.01960	.01910	.01862	.01815	.01770	.01726	.01684
72	57	.02984	.02902	.02823	.02746	.02672	.02601	.02532	.02465	.02400	.02338	.02277	.02219	.02162	.02108	.02055	.02003	.01954	.01905	.01859	.01814
72	58	.03194	.03107	.03023	.02942	.02863	.02788	.02714	.02643	.02575	.02508	.02444	.02382	.02322	.02263	.02207	.02152	.02099	.02048	.01998	.01950
72	59	.03413	.03321	.03232	.03146	.03063	.02983	.02905	.02830	.02757	.02687	.02618	.02552	.02488	.02427	.02367	.02308	.02252	.02198	.02145	.02093
72	60	.03642	.03545	.03451	.03360	.03272	.03187	.03105	.03025	.02948	.02873	.02801	.02731	.02663	.02597	.02534	.02472	.02412	.02354	.02298	.02243
72	61	.03881	.03779	.03679	.03583	.03491	.03401	.03314	.03229	.03148	.03069	.02992	.02918	.02846	.02777	.02709	.02644	.02580	.02519	.02459	.02401
72	62	.04132	.04024	.03920	.03818	.03721	.03626	.03534	.03445	.03359	.03275	.03194	.03116	.03040	.02966	.02895	.02825	.02758	.02693	.02630	.02568
72	63	.04396	.04282	.04172	.04066	.03962	.03862	.03766	.03672	.03581	.03493	.03407	.03324	.03244	.03166	.03090	.03017	.02946	.02877	.02810	.02745
72	64	.04672	.04552	.04437	.04325	.04216	.04111	.04009	.03910	.03814	.03721	.03631	.03544	.03459	.03377	.03297	.03219	.03144	.03071	.03000	.02931
72	65	.04961	.04835	.04714	.04596	.04482	.04371	.04264	.04160	.04059	.03961	.03866	.03774	.03685	.03598	.03514	.03432	.03353	.03276	.03201	.03128
72	66	.05263	.05132	.05004	.04881	.04761	.04645	.04532	.04423	.04317	.04214	.04114	.04017	.03923	.03832	.03743	.03657	.03573	.03492	.03413	.03336
72	67	.05580	.05443	.05309	.05180	.05055	.04933	.04815	.04700	.04589	.04481	.04376	.04274	.04175	.04079	.03986	.03895	.03807	.03721	.03638	.03557
72	68	.05912	.05768	.05629	.05494	.05362	.05235	.05111	.04991	.04875	.04761	.04651	.04544	.04440	.04339	.04241	.04146	.04053	.03963	.03875	.03790
72	69	.06256	.06107	.05961	.05820	.05683	.05550	.05421	.05295	.05173	.05054	.04939	.04827	.04718	.04612	.04509	.04409	.04312	.04217	.04125	.04035
72	70	.06612	.06457	.06305	.06158	.06015	.05876	.05741	.05610	.05482	.05358	.05238	.05121	.05007	.04896	.04788	.04683	.04581	.04482	.04385	.04291
72	71	.06978	.06816	.06659	.06506	.06357	.06212	.06071	.05935	.05802	.05672	.05547	.05424	.05305	.05189	.05077	.04967	.04860	.04756	.04655	.04556

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
72	72	.07353	.07185	.07021	.06862	.06707	.06557	.06411	.06268	.06130	.05995	.05864	.05737	.05613	.05492	.05374	.05260	.05148	.05039	.04934	.04831
73	0	.00262	.00257	.00253	.00249	.00245	.00241	.00237	.00233	.00230	.00226	.00223	.00220	.00216	.00213	.00210	.00207	.00204	.00201	.00199	.00196
73	1	.00085	.00083	.00080	.00078	.00076	.00074	.00072	.00071	.00069	.00067	.00065	.00064	.00062	.00061	.00059	.00058	.00057	.00055	.00054	.00053
73	2	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00057	.00055	.00054	.00052	.00051	.00050	.00049	.00047
73	3	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00059	.00057	.00055	.00054	.00052	.00051	.00050	.00048	.00047	.00046
73	4	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00052	.00050	.00049	.00048	.00046
73	5	.00087	.00084	.00081	.00079	.00076	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00058	.00056	.00054	.00053	.00051	.00050	.00048
73	6	.00093	.00090	.00087	.00084	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052
73	7	.00101	.00098	.00095	.00092	.00089	.00086	.00084	.00081	.00078	.00076	.00074	.00072	.00069	.00067	.00065	.00063	.00062	.00060	.00058	.00056
73	8	.00111	.00107	.00104	.00101	.00098	.00095	.00092	.00089	.00086	.00084	.00081	.00079	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00062
73	9	.00123	.00119	.00115	.00112	.00108	.00105	.00102	.00099	.00096	.00093	.00090	.00087	.00085	.00082	.00080	.00078	.00076	.00073	.00071	.00069
73	10	.00136	.00132	.00128	.00124	.00121	.00117	.00114	.00110	.00107	.00104	.00101	.00098	.00095	.00093	.00090	.00088	.00085	.00083	.00081	.00078
73	11	.00152	.00147	.00143	.00139	.00135	.00131	.00127	.00123	.00120	.00117	.00113	.00110	.00107	.00104	.00102	.00099	.00096	.00094	.00091	.00089
73	12	.00168	.00164	.00159	.00154	.00150	.00146	.00142	.00138	.00134	.00131	.00127	.00124	.00121	.00117	.00114	.00111	.00109	.00106	.00103	.00101
73	13	.00186	.00181	.00176	.00171	.00166	.00162	.00157	.00153	.00149	.00145	.00141	.00138	.00134	.00131	.00128	.00124	.00121	.00118	.00115	.00113
73	14	.00202	.00197	.00191	.00186	.00181	.00176	.00172	.00167	.00163	.00159	.00155	.00151	.00147	.00144	.00140	.00137	.00133	.00130	.00127	.00124
73	15	.00217	.00211	.00206	.00200	.00195	.00190	.00185	.00180	.00176	.00171	.00167	.00163	.00159	.00155	.00151	.00148	.00144	.00141	.00138	.00134
73	16	.00230	.00224	.00218	.00212	.00207	.00201	.00196	.00191	.00186	.00182	.00177	.00173	.00169	.00165	.00161	.00157	.00153	.00150	.00146	.00143
73	17	.00241	.00235	.00228	.00222	.00217	.00211	.00206	.00200	.00195	.00191	.00186	.00181	.00177	.00173	.00169	.00165	.00161	.00157	.00154	.00150
73	18	.00251	.00244	.00238	.00231	.00225	.00219	.00214	.00208	.00203	.00198	.00193	.00189	.00184	.00180	.00175	.00171	.00167	.00163	.00160	.00156
73	19	.00260	.00253	.00246	.00240	.00234	.00228	.00222	.00216	.00211	.00205	.00200	.00195	.00191	.00186	.00182	.00177	.00173	.00169	.00165	.00161
73	20	.00270	.00263	.00256	.00249	.00242	.00236	.00230	.00224	.00218	.00213	.00207	.00202	.00197	.00193	.00188	.00183	.00179	.00175	.00171	.00167
73	21	.00281	.00273	.00266	.00258	.00252	.00245	.00238	.00232	.00226	.00221	.00215	.00210	.00204	.00199	.00195	.00190	.00185	.00181	.00177	.00173
73	22	.00292	.00284	.00276	.00268	.00261	.00254	.00247	.00241	.00235	.00229	.00223	.00217	.00212	.00207	.00202	.00197	.00192	.00187	.00183	.00179
73	23	.00304	.00295	.00287	.00279	.00272	.00264	.00257	.00250	.00244	.00237	.00231	.00225	.00220	.00214	.00209	.00204	.00199	.00194	.00190	.00185
73	24	.00317	.00308	.00299	.00291	.00283	.00275	.00268	.00261	.00254	.00247	.00241	.00235	.00229	.00223	.00217	.00212	.00207	.00202	.00197	.00192
73	25	.00332	.00323	.00314	.00305	.00296	.00288	.00280	.00273	.00265	.00258	.00252	.00245	.00239	.00233	.00227	.00221	.00216	.00210	.00205	.00200
73	26	.00349	.00339	.00329	.00320	.00311	.00302	.00294	.00286	.00278	.00271	.00264	.00257	.00250	.00244	.00238	.00232	.00226	.00220	.00215	.00210
73	27	.00368	.00358	.00347	.00337	.00328	.00319	.00310	.00301	.00293	.00285	.00278	.00270	.00263	.00257	.00250	.00244	.00238	.00232	.00226	.00221
73	28	.00389	.00378	.00367	.00356	.00346	.00336	.00327	.00318	.00309	.00301	.00293	.00285	.00278	.00271	.00264	.00257	.00250	.00244	.00238	.00232
73	29	.00412	.00400	.00388	.00377	.00366	.00356	.00346	.00336	.00327	.00318	.00310	.00302	.00294	.00286	.00279	.00271	.00265	.00258	.00251	.00245
73	30	.00437	.00424	.00412	.00400	.00388	.00377	.00367	.00356	.00346	.00337	.00328	.00319	.00311	.00302	.00295	.00287	.00280	.00273	.00266	.00259
73	31	.00464	.00450	.00437	.00424	.00412	.00400	.00389	.00378	.00367	.00357	.00347	.00338	.00329	.00320	.00312	.00304	.00296	.00288	.00281	.00274
73	32	.00493	.00478	.00464	.00450	.00437	.00425	.00412	.00401	.00390	.00379	.00368	.00358	.00349	.00339	.00330	.00322	.00314	.00306	.00298	.00290
73	33	.00525	.00509	.00494	.00479	.00465	.00452	.00439	.00426	.00414	.00403	.00391	.00381	.00370	.00361	.00351	.00342	.00333	.00324	.00316	.00308
73	34	.00560	.00543	.00526	.00511	.00495	.00481	.00467	.00454	.00441	.00428	.00417	.00405	.00394	.00383	.00373	.00363	.00354	.00345	.00336	.00327
73	35	.00598	.00580	.00562	.00545	.00529	.00514	.00499	.00484	.00470	.00457	.00444	.00432	.00420	.00409	.00398	.00387	.00377	.00367	.00358	.00348
73	36	.00640	.00620	.00601	.00583	.00566	.00549	.00533	.00518	.00503	.00489	.00475	.00462	.00449	.00437	.00425	.00413	.00402	.00392	.00382	.00372
73	37	.00685	.00664	.00644	.00625	.00606	.00588	.00571	.00554	.00538	.00523	.00508	.00494	.00480	.00467	.00454	.00442	.00430	.00419	.00408	.00397
73	38	.00736	.00713	.00692	.00671	.00651	.00631	.00613	.00595	.00578	.00561	.00545	.00530	.00515	.00501	.00487	.00474	.00461	.00449	.00437	.00426
73	39	.00792	.00767	.00744	.00721	.00700	.00679	.00659	.00640	.00621	.00603	.00586	.00570	.00554	.00539	.00524	.00510	.00496	.00483	.00470	.00457
73	40	.00853	.00827	.00802	.00777	.00754	.00732	.00710	.00689	.00669	.00650	.00632	.00614	.00597	.00580	.00564	.00549	.00534	.00520	.00506	.00493
73	41	.00921	.00893	.00866	.00840	.00814	.00790	.00767	.00745	.00723	.00702	.00682	.00663	.00645	.00627	.00610	.00593	.00577	.00562	.00547	.00532
73	42	.00996	.00966	.00936	.00908	.00881	.00855	.00830	.00806	.00783	.00760	.00739	.00718	.00698	.00679	.00660	.00642	.00625	.00608	.00592	.00576
73	43	.01079	.01046	.01014	.00984	.00954	.00926	.00899	.00873	.00848	.00824	.00801	.00778	.00757	.00736	.00716	.00696	.00678	.00660	.00642	.00625
73	44	.01169	.01133	.01099	.01066	.01035	.01004	.00975	.00947	.00920	.00894	.00869	.00845	.00821	.00799	.00777	.00756	.00736	.00716	.00697	.00679
73	45	.01266	.01228	.01191	.01156	.01122	.01089	.01058	.01027	.00998	.00970	.00943	.00917	.00891	.00867	.00844	.00821	.00799	.00778	.00757	.00738
73	46	.01371	.01330	.01290	.01252	.01216	.01181	.01147	.01114	.01082	.01052	.01023	.00995	.00967	.00941	.00916	.00891	.00868	.00845	.00823	.00802
73	47	.01483	.01439	.01397	.01356	.01317	.01279	.01242	.01207	.01173	.01141	.01109	.01079	.01049	.01021	.00994	.00967	.00942	.00917	.00893	.00870
73	48	.01604	.01557	.01511	.01467	.01425	.01384	.01345	.01307	.01271	.01236	.01202	.01169	.01138	.01107	.01078	.01049	.01022	.00995	.00969	.00945

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
73	49	.01733	.01683	.01634	.01587	.01542	.01498	.01456	.01415	.01376	.01338	.01302	.01267	.01233	.01200	.01168	.01137	.01108	.01079	.01051	.01025
73	50	.01872	.01818	.01766	.01716	.01667	.01620	.01575	.01531	.01489	.01449	.01410	.01372	.01335	.01300	.01266	.01233	.01201	.01170	.01140	.01111
73	51	.02021	.01963	.01907	.01853	.01801	.01751	.01703	.01656	.01611	.01568	.01525	.01485	.01446	.01408	.01371	.01336	.01301	.01268	.01236	.01205
73	52	.02179	.02117	.02058	.02000	.01944	.01891	.01839	.01789	.01741	.01694	.01649	.01605	.01563	.01523	.01483	.01445	.01408	.01373	.01338	.01305
73	53	.02347	.02281	.02217	.02156	.02096	.02039	.01984	.01930	.01879	.01829	.01780	.01734	.01689	.01645	.01603	.01562	.01523	.01484	.01447	.01412
73	54	.02525	.02455	.02387	.02321	.02258	.02196	.02137	.02080	.02025	.01972	.01920	.01870	.01822	.01775	.01730	.01687	.01644	.01603	.01564	.01525
73	55	.02713	.02638	.02566	.02496	.02429	.02363	.02300	.02239	.02181	.02124	.02069	.02015	.01964	.01914	.01866	.01819	.01774	.01730	.01688	.01646
73	56	.02912	.02833	.02756	.02681	.02610	.02540	.02473	.02408	.02345	.02285	.02226	.02169	.02114	.02061	.02010	.01960	.01911	.01865	.01819	.01775
73	57	.03122	.03038	.02956	.02877	.02801	.02727	.02656	.02587	.02520	.02456	.02393	.02333	.02274	.02217	.02162	.02109	.02058	.02008	.01959	.01912
73	58	.03343	.03253	.03167	.03083	.03002	.02924	.02848	.02775	.02704	.02635	.02569	.02504	.02442	.02382	.02323	.02267	.02212	.02158	.02107	.02057
73	59	.03573	.03479	.03387	.03298	.03213	.03130	.03049	.02972	.02896	.02823	.02753	.02685	.02618	.02554	.02492	.02432	.02373	.02317	.02262	.02208
73	60	.03814	.03714	.03617	.03523	.03432	.03345	.03260	.03177	.03098	.03020	.02945	.02873	.02803	.02735	.02669	.02605	.02542	.02482	.02424	.02367
73	61	.04066	.03960	.03858	.03759	.03663	.03570	.03480	.03393	.03309	.03227	.03148	.03071	.02996	.02924	.02854	.02786	.02720	.02656	.02594	.02534
73	62	.04330	.04219	.04111	.04006	.03905	.03807	.03712	.03620	.03531	.03445	.03361	.03280	.03201	.03124	.03050	.02978	.02908	.02841	.02775	.02711
73	63	.04608	.04491	.04377	.04267	.04160	.04057	.03957	.03860	.03766	.03674	.03586	.03500	.03417	.03336	.03257	.03181	.03107	.03035	.02966	.02898
73	64	.04899	.04776	.04656	.04540	.04428	.04319	.04214	.04112	.04012	.03916	.03823	.03732	.03644	.03558	.03476	.03395	.03317	.03241	.03167	.03096
73	65	.05204	.05074	.04949	.04827	.04709	.04595	.04484	.04376	.04271	.04170	.04071	.03976	.03883	.03793	.03706	.03621	.03538	.03458	.03380	.03304
73	66	.05523	.05387	.05256	.05128	.05004	.04884	.04767	.04654	.04544	.04437	.04334	.04233	.04136	.04041	.03948	.03859	.03772	.03687	.03605	.03525
73	67	.05858	.05716	.05578	.05444	.05315	.05189	.05066	.04947	.04832	.04720	.04611	.04505	.04403	.04303	.04206	.04111	.04019	.03930	.03844	.03759
73	68	.06209	.06060	.05916	.05776	.05640	.05508	.05380	.05256	.05135	.05017	.04903	.04792	.04684	.04579	.04477	.04377	.04281	.04187	.04096	.04007
73	69	.06573	.06418	.06268	.06122	.05980	.05842	.05708	.05577	.05451	.05328	.05208	.05092	.04978	.04868	.04761	.04657	.04555	.04457	.04361	.04267
73	70	.06950	.06789	.06632	.06480	.06332	.06188	.06048	.05912	.05779	.05650	.05525	.05403	.05285	.05169	.05057	.04948	.04842	.04738	.04637	.04539
73	71	.07338	.07170	.07007	.06848	.06694	.06544	.06398	.06256	.06118	.05984	.05853	.05726	.05602	.05481	.05364	.05250	.05138	.05030	.04924	.04821
73	72	.07735	.07561	.07392	.07227	.07066	.06910	.06758	.06611	.06467	.06327	.06190	.06058	.05929	.05803	.05680	.05561	.05444	.05331	.05221	.05113
73	73	.08141	.07961	.07785	.07614	.07448	.07286	.07128	.06974	.06825	.06679	.06537	.06399	.06265	.06133	.06006	.05881	.05760	.05642	.05526	.05414
74	0	.00277	.00272	.00268	.00263	.00259	.00255	.00251	.00247	.00244	.00240	.00237	.00233	.00230	.00226	.00223	.00220	.00217	.00214	.00211	.00208
74	1	.00089	.00086	.00084	.00082	.00080	.00078	.00076	.00074	.00072	.00070	.00069	.00067	.00065	.00064	.00062	.00061	.00060	.00058	.00057	.00056
74	2	.00083	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00063	.00061	.00059	.00058	.00056	.00055	.00054	.00052	.00051	.00050
74	3	.00082	.00080	.00078	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00056	.00055	.00053	.00052	.00051	.00049	.00048
74	4	.00085	.00082	.00080	.00077	.00075	.00073	.00071	.00068	.00066	.00064	.00063	.00061	.00059	.00057	.00056	.00054	.00053	.00051	.00050	.00049
74	5	.00090	.00087	.00085	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00059	.00057	.00055	.00054	.00052	.00051
74	6	.00097	.00094	.00091	.00088	.00085	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054
74	7	.00105	.00102	.00099	.00096	.00093	.00090	.00087	.00084	.00082	.00079	.00077	.00075	.00072	.00070	.00068	.00066	.00064	.00063	.00061	.00059
74	8	.00115	.00112	.00108	.00105	.00102	.00099	.00096	.00093	.00090	.00087	.00085	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00065
74	9	.00128	.00124	.00120	.00116	.00113	.00109	.00106	.00103	.00100	.00097	.00094	.00091	.00089	.00086	.00084	.00081	.00079	.00077	.00075	.00073
74	10	.00142	.00138	.00134	.00130	.00126	.00122	.00119	.00115	.00112	.00109	.00106	.00103	.00100	.00097	.00094	.00092	.00089	.00087	.00085	.00082
74	11	.00158	.00153	.00149	.00145	.00141	.00137	.00133	.00129	.00126	.00122	.00119	.00116	.00112	.00109	.00106	.00104	.00101	.00098	.00096	.00093
74	12	.00176	.00171	.00166	.00161	.00157	.00153	.00149	.00145	.00141	.00137	.00133	.00130	.00126	.00123	.00120	.00117	.00114	.00111	.00108	.00106
74	13	.00194	.00189	.00184	.00179	.00174	.00169	.00165	.00160	.00156	.00152	.00148	.00145	.00141	.00138	.00134	.00131	.00128	.00125	.00122	.00119
74	14	.00211	.00206	.00200	.00195	.00190	.00185	.00180	.00176	.00171	.00167	.00163	.00159	.00155	.00151	.00147	.00144	.00141	.00137	.00134	.00131
74	15	.00227	.00221	.00215	.00210	.00204	.00199	.00194	.00189	.00184	.00180	.00176	.00171	.00167	.00163	.00159	.00156	.00152	.00148	.00145	.00142
74	16	.00241	.00234	.00228	.00222	.00217	.00211	.00206	.00201	.00196	.00191	.00186	.00182	.00178	.00173	.00169	.00165	.00162	.00158	.00154	.00151
74	17	.00252	.00246	.00239	.00233	.00227	.00221	.00216	.00210	.00205	.00200	.00195	.00191	.00186	.00182	.00178	.00173	.00170	.00166	.00162	.00158
74	18	.00262	.00255	.00249	.00242	.00236	.00230	.00224	.00219	.00213	.00208	.00203	.00198	.00194	.00189	.00185	.00180	.00176	.00172	.00168	.00164
74	19	.00272	.00265	.00258	.00251	.00245	.00239	.00233	.00227	.00221	.00216	.00210	.00205	.00200	.00196	.00191	.00187	.00182	.00178	.00174	.00170
74	20	.00283	.00275	.00268	.00261	.00254	.00247	.00241	.00235	.00229	.00223	.00218	.00213	.00207	.00203	.00198	.00193	.00189	.00184	.00180	.00176
74	21	.00294	.00286	.00278	.00271	.00263	.00257	.00250	.00244	.00237	.00232	.00226	.00220	.00215	.00210	.00205	.00200	.00195	.00191	.00186	.00182
74	22	.00305	.00297	.00289	.00281	.00273	.00266	.00259	.00253	.00246	.00240	.00234	.00228	.00223	.00217	.00212	.00207	.00202	.00197	.00193	.00188
74	23	.00317	.00309	.00300	.00292	.00284	.00277	.00269	.00262	.00256	.00249	.00243	.00237	.00231	.00225	.00220	.00215	.00209	.00204	.00200	.00195
74	24	.00331	.00322	.00313	.00304	.00296	.00288	.00281	.00273	.00266	.00259	.00253	.00246	.00240	.00234	.00229	.00223	.00218	.00212	.00207	.00203

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
74	25	.00347	.00337	.00328	.00319	.00310	.00302	.00293	.00286	.00278	.00271	.00264	.00257	.00251	.00245	.00238	.00233	.00227	.00222	.00216	.00211
74	26	.00364	.00354	.00344	.00334	.00325	.00316	.00308	.00300	.00292	.00284	.00277	.00270	.00263	.00256	.00250	.00244	.00238	.00232	.00226	.00221
74	27	.00384	.00373	.00363	.00352	.00343	.00333	.00324	.00316	.00307	.00299	.00291	.00284	.00276	.00269	.00263	.00256	.00250	.00244	.00238	.00232
74	28	.00406	.00394	.00383	.00372	.00362	.00352	.00342	.00333	.00324	.00316	.00307	.00299	.00292	.00284	.00277	.00270	.00263	.00257	.00251	.00245
74	29	.00430	.00417	.00405	.00394	.00383	.00372	.00362	.00352	.00343	.00334	.00325	.00316	.00308	.00300	.00293	.00285	.00278	.00271	.00265	.00258
74	30	.00456	.00442	.00430	.00417	.00406	.00394	.00383	.00373	.00363	.00353	.00344	.00335	.00326	.00317	.00309	.00302	.00294	.00287	.00280	.00273
74	31	.00484	.00469	.00456	.00443	.00430	.00418	.00406	.00395	.00384	.00374	.00364	.00354	.00345	.00336	.00327	.00319	.00311	.00303	.00296	.00288
74	32	.00514	.00499	.00484	.00470	.00457	.00444	.00431	.00419	.00408	.00397	.00386	.00376	.00366	.00356	.00347	.00338	.00329	.00321	.00313	.00305
74	33	.00547	.00531	.00515	.00500	.00486	.00472	.00458	.00446	.00433	.00421	.00410	.00399	.00388	.00378	.00368	.00359	.00350	.00341	.00332	.00324
74	34	.00583	.00565	.00549	.00533	.00517	.00502	.00488	.00474	.00461	.00448	.00436	.00424	.00413	.00402	.00392	.00381	.00371	.00362	.00353	.00344
74	35	.00623	.00604	.00586	.00569	.00552	.00536	.00521	.00506	.00492	.00478	.00465	.00453	.00440	.00429	.00417	.00406	.00396	.00386	.00376	.00366
74	36	.00666	.00646	.00627	.00608	.00590	.00573	.00557	.00541	.00526	.00511	.00497	.00483	.00470	.00458	.00445	.00434	.00422	.00411	.00401	.00391
74	37	.00714	.00692	.00671	.00651	.00632	.00614	.00596	.00579	.00563	.00547	.00532	.00517	.00503	.00490	.00476	.00464	.00452	.00440	.00429	.00418
74	38	.00766	.00743	.00721	.00699	.00679	.00659	.00640	.00622	.00604	.00587	.00571	.00555	.00540	.00525	.00511	.00497	.00484	.00472	.00459	.00447
74	39	.00824	.00799	.00775	.00752	.00730	.00708	.00688	.00668	.00649	.00631	.00613	.00596	.00580	.00564	.00549	.00534	.00520	.00507	.00493	.00481
74	40	.00888	.00861	.00835	.00810	.00786	.00764	.00741	.00720	.00700	.00680	.00661	.00643	.00625	.00608	.00591	.00576	.00560	.00546	.00531	.00518
74	41	.00959	.00930	.00902	.00875	.00849	.00825	.00801	.00778	.00756	.00734	.00714	.00694	.00675	.00657	.00639	.00622	.00605	.00589	.00574	.00559
74	42	.01037	.01006	.00976	.00947	.00919	.00892	.00867	.00842	.00818	.00795	.00773	.00751	.00731	.00711	.00692	.00673	.00655	.00638	.00622	.00605
74	43	.01123	.01089	.01057	.01026	.00996	.00967	.00939	.00912	.00887	.00862	.00838	.00815	.00792	.00771	.00750	.00730	.00711	.00692	.00674	.00657
74	44	.01217	.01181	.01146	.01112	.01080	.01049	.01019	.00990	.00962	.00935	.00909	.00884	.00860	.00837	.00815	.00793	.00772	.00752	.00732	.00713
74	45	.01318	.01279	.01242	.01205	.01171	.01137	.01105	.01074	.01044	.01015	.00987	.00960	.00934	.00909	.00884	.00861	.00838	.00817	.00796	.00775
74	46	.01428	.01386	.01345	.01306	.01269	.01233	.01198	.01164	.01132	.01101	.01071	.01042	.01014	.00987	.00960	.00935	.00911	.00887	.00864	.00842
74	47	.01545	.01500	.01457	.01415	.01375	.01336	.01298	.01262	.01227	.01194	.01161	.01130	.01100	.01070	.01042	.01015	.00989	.00963	.00938	.00915
74	48	.01672	.01623	.01576	.01532	.01488	.01446	.01406	.01367	.01330	.01294	.01259	.01225	.01192	.01161	.01130	.01101	.01073	.01045	.01019	.00993
74	49	.01807	.01755	.01705	.01657	.01610	.01565	.01522	.01480	.01440	.01401	.01364	.01327	.01292	.01258	.01226	.01194	.01163	.01134	.01105	.01077
74	50	.01953	.01897	.01843	.01792	.01742	.01694	.01647	.01602	.01559	.01517	.01477	.01438	.01400	.01364	.01328	.01294	.01261	.01229	.01199	.01169
74	51	.02108	.02049	.01991	.01936	.01883	.01831	.01781	.01733	.01687	.01642	.01599	.01557	.01516	.01477	.01439	.01402	.01367	.01333	.01300	.01267
74	52	.02274	.02210	.02149	.02090	.02033	.01977	.01924	.01873	.01823	.01775	.01728	.01683	.01640	.01598	.01557	.01518	.01480	.01443	.01407	.01373
74	53	.02450	.02382	.02316	.02253	.02192	.02133	.02076	.02021	.01968	.01916	.01867	.01819	.01772	.01727	.01683	.01641	.01600	.01561	.01523	.01485
74	54	.02636	.02564	.02494	.02426	.02361	.02298	.02237	.02179	.02122	.02067	.02014	.01962	.01912	.01864	.01817	.01772	.01729	.01686	.01645	.01605
74	55	.02833	.02756	.02682	.02610	.02541	.02474	.02409	.02346	.02285	.02227	.02170	.02115	.02062	.02010	.01960	.01912	.01865	.01820	.01776	.01733
74	56	.03042	.02960	.02881	.02805	.02731	.02659	.02590	.02524	.02459	.02396	.02336	.02277	.02220	.02165	.02112	.02060	.02010	.01962	.01915	.01869
74	57	.03263	.03176	.03092	.03011	.02932	.02856	.02783	.02711	.02643	.02576	.02511	.02449	.02388	.02330	.02273	.02218	.02165	.02113	.02063	.02014
74	58	.03494	.03402	.03313	.03227	.03144	.03063	.02985	.02909	.02836	.02765	.02697	.02630	.02566	.02503	.02443	.02384	.02327	.02272	.02218	.02167
74	59	.03736	.03639	.03544	.03453	.03365	.03279	.03197	.03116	.03039	.02963	.02891	.02820	.02751	.02685	.02621	.02558	.02498	.02439	.02382	.02327
74	60	.03989	.03886	.03786	.03690	.03596	.03506	.03418	.03333	.03251	.03171	.03094	.03019	.02946	.02875	.02807	.02741	.02676	.02614	.02553	.02495
74	61	.04254	.04145	.04039	.03937	.03839	.03743	.03650	.03560	.03473	.03389	.03307	.03227	.03150	.03075	.03003	.02933	.02864	.02798	.02734	.02671
74	62	.04532	.04417	.04306	.04198	.04094	.03993	.03895	.03800	.03708	.03618	.03532	.03448	.03366	.03287	.03210	.03135	.03063	.02993	.02924	.02858
74	63	.04824	.04703	.04586	.04473	.04363	.04256	.04153	.04052	.03955	.03861	.03769	.03680	.03594	.03510	.03429	.03350	.03273	.03199	.03126	.03056
74	64	.05130	.05003	.04880	.04761	.04645	.04533	.04424	.04318	.04215	.04116	.04019	.03925	.03834	.03746	.03660	.03576	.03495	.03416	.03340	.03265
74	65	.05451	.05318	.05188	.05063	.04941	.04823	.04708	.04597	.04489	.04384	.04282	.04183	.04087	.03994	.03903	.03815	.03729	.03646	.03565	.03486
74	66	.05788	.05648	.05512	.05380	.05253	.05128	.05008	.04891	.04777	.04667	.04559	.04455	.04354	.04255	.04160	.04067	.03976	.03888	.03803	.03720
74	67	.06142	.05995	.05853	.05715	.05581	.05450	.05324	.05201	.05081	.04965	.04853	.04743	.04636	.04533	.04432	.04334	.04239	.04146	.04056	.03968
74	68	.06512	.06359	.06210	.06065	.05925	.05788	.05656	.05527	.05402	.05280	.05161	.05046	.04934	.04825	.04719	.04616	.04516	.04418	.04323	.04231
74	69	.06897	.06737	.06582	.06431	.06284	.06141	.06003	.05868	.05736	.05609	.05485	.05364	.05246	.05132	.05021	.04913	.04807	.04705	.04605	.04507
74	70	.07296	.07129	.06967	.06810	.06657	.06507	.06362	.06221	.06084	.05951	.05821	.05694	.05571	.05452	.05335	.05221	.05111	.05003	.04898	.04796
74	71	.07706	.07533	.07364	.07200	.07040	.06885	.06734	.06587	.06444	.06304	.06168	.06036	.05908	.05782	.05660	.05541	.05426	.05313	.05203	.05096
74	72	.08127	.07947	.07772	.07601	.07435	.07273	.07116	.06963	.06813	.06668	.06527	.06389	.06255	.06124	.05996</					

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
75	0	.00292	.00288	.00283	.00279	.00274	.00270	.00266	.00262	.00258	.00255	.00251	.00247	.00244	.00240	.00237	.00234	.00231	.00228	.00225	.00222
75	1	.00093	.00090	.00088	.00086	.00084	.00081	.00079	.00077	.00076	.00074	.00072	.00070	.00069	.00067	.00066	.00064	.00063	.00061	.00060	.00059
75	2	.00086	.00084	.00081	.00079	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00064	.00062	.00061	.00059	.00058	.00056	.00055	.00054	.00052
75	3	.00086	.00083	.00081	.00078	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00061	.00059	.00057	.00056	.00054	.00053	.00052	.00050
75	4	.00088	.00086	.00083	.00080	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00063	.00062	.00060	.00058	.00057	.00055	.00054	.00052	.00051
75	5	.00094	.00091	.00088	.00085	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00058	.00056	.00055	.00053
75	6	.00100	.00097	.00094	.00091	.00088	.00086	.00083	.00081	.00078	.00076	.00074	.00071	.00069	.00067	.00065	.00064	.00062	.00060	.00058	.00057
75	7	.00109	.00106	.00103	.00099	.00096	.00093	.00091	.00088	.00085	.00083	.00080	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00064	.00062
75	8	.00120	.00116	.00113	.00109	.00106	.00103	.00099	.00097	.00094	.00091	.00088	.00086	.00083	.00081	.00079	.00076	.00074	.00072	.00070	.00068
75	9	.00133	.00129	.00125	.00121	.00117	.00114	.00110	.00107	.00104	.00101	.00098	.00095	.00093	.00090	.00088	.00085	.00083	.00081	.00078	.00076
75	10	.00148	.00143	.00139	.00135	.00131	.00127	.00124	.00120	.00117	.00113	.00110	.00107	.00104	.00101	.00099	.00096	.00094	.00091	.00089	.00086
75	11	.00165	.00160	.00155	.00151	.00147	.00143	.00139	.00135	.00131	.00128	.00124	.00121	.00118	.00115	.00112	.00109	.00106	.00103	.00101	.00098
75	12	.00183	.00178	.00173	.00169	.00164	.00160	.00155	.00151	.00147	.00143	.00140	.00136	.00133	.00129	.00126	.00123	.00120	.00117	.00114	.00111
75	13	.00203	.00197	.00192	.00187	.00182	.00177	.00172	.00168	.00164	.00160	.00156	.00152	.00148	.00144	.00141	.00137	.00134	.00131	.00128	.00125
75	14	.00221	.00215	.00209	.00204	.00199	.00194	.00189	.00184	.00179	.00175	.00171	.00167	.00163	.00159	.00155	.00151	.00148	.00144	.00141	.00138
75	15	.00237	.00231	.00225	.00219	.00214	.00208	.00203	.00198	.00193	.00189	.00184	.00180	.00176	.00172	.00168	.00164	.00160	.00156	.00153	.00149
75	16	.00251	.00245	.00239	.00233	.00227	.00221	.00216	.00210	.00205	.00200	.00196	.00191	.00187	.00182	.00178	.00174	.00170	.00166	.00163	.00159
75	17	.00264	.00257	.00250	.00244	.00238	.00232	.00226	.00221	.00215	.00210	.00205	.00200	.00196	.00191	.00187	.00183	.00178	.00174	.00171	.00167
75	18	.00274	.00267	.00260	.00254	.00247	.00241	.00235	.00229	.00224	.00218	.00213	.00208	.00203	.00199	.00194	.00190	.00185	.00181	.00177	.00173
75	19	.00284	.00277	.00270	.00263	.00256	.00250	.00244	.00238	.00232	.00226	.00221	.00216	.00211	.00206	.00201	.00196	.00192	.00188	.00183	.00179
75	20	.00295	.00287	.00280	.00273	.00266	.00259	.00252	.00246	.00240	.00234	.00229	.00223	.00218	.00213	.00208	.00203	.00198	.00194	.00190	.00185
75	21	.00306	.00298	.00290	.00283	.00276	.00269	.00262	.00255	.00249	.00243	.00237	.00231	.00226	.00220	.00215	.00210	.00205	.00201	.00196	.00192
75	22	.00318	.00310	.00302	.00294	.00286	.00279	.00271	.00265	.00258	.00252	.00245	.00240	.00234	.00228	.00223	.00218	.00213	.00208	.00203	.00198
75	23	.00331	.00322	.00314	.00305	.00297	.00289	.00282	.00275	.00268	.00261	.00255	.00248	.00242	.00237	.00231	.00225	.00220	.00215	.00210	.00205
75	24	.00345	.00336	.00327	.00318	.00310	.00302	.00294	.00286	.00279	.00272	.00265	.00258	.00252	.00246	.00240	.00234	.00229	.00223	.00218	.00213
75	25	.00362	.00352	.00342	.00333	.00324	.00315	.00307	.00299	.00291	.00284	.00277	.00270	.00263	.00257	.00250	.00244	.00239	.00233	.00227	.00222
75	26	.00380	.00369	.00359	.00349	.00340	.00331	.00322	.00313	.00305	.00297	.00290	.00283	.00276	.00269	.00262	.00256	.00250	.00244	.00238	.00232
75	27	.00401	.00389	.00378	.00368	.00358	.00348	.00339	.00330	.00321	.00313	.00305	.00297	.00290	.00283	.00276	.00269	.00263	.00256	.00250	.00244
75	28	.00423	.00411	.00400	.00389	.00378	.00368	.00358	.00348	.00339	.00330	.00322	.00314	.00306	.00298	.00291	.00283	.00277	.00270	.00263	.00257
75	29	.00448	.00435	.00423	.00411	.00400	.00389	.00378	.00368	.00359	.00349	.00340	.00331	.00323	.00315	.00307	.00299	.00292	.00285	.00278	.00271
75	30	.00475	.00461	.00448	.00435	.00423	.00412	.00401	.00390	.00379	.00369	.00360	.00351	.00342	.00333	.00325	.00316	.00309	.00301	.00294	.00287
75	31	.00504	.00489	.00475	.00462	.00449	.00436	.00424	.00413	.00402	.00391	.00381	.00371	.00361	.00352	.00343	.00335	.00326	.00318	.00311	.00303
75	32	.00535	.00519	.00504	.00490	.00476	.00463	.00450	.00438	.00426	.00415	.00404	.00393	.00383	.00373	.00364	.00355	.00346	.00337	.00329	.00321
75	33	.00569	.00553	.00537	.00521	.00506	.00492	.00479	.00466	.00453	.00441	.00429	.00418	.00407	.00396	.00386	.00376	.00367	.00358	.00349	.00340
75	34	.00606	.00589	.00572	.00555	.00539	.00524	.00509	.00495	.00482	.00469	.00456	.00444	.00432	.00421	.00410	.00400	.00390	.00380	.00370	.00361
75	35	.00648	.00629	.00610	.00593	.00576	.00559	.00544	.00529	.00514	.00500	.00487	.00474	.00461	.00449	.00437	.00426	.00415	.00405	.00395	.00385
75	36	.00693	.00672	.00652	.00634	.00615	.00598	.00581	.00565	.00549	.00534	.00520	.00506	.00492	.00479	.00467	.00455	.00443	.00432	.00421	.00410
75	37	.00742	.00720	.00699	.00678	.00659	.00640	.00622	.00605	.00588	.00572	.00556	.00541	.00527	.00513	.00499	.00486	.00474	.00461	.00450	.00438
75	38	.00797	.00773	.00750	.00728	.00707	.00687	.00667	.00649	.00631	.00613	.00596	.00580	.00565	.00550	.00535	.00521	.00508	.00494	.00482	.00470
75	39	.00857	.00831	.00807	.00783	.00760	.00739	.00718	.00697	.00678	.00659	.00641	.00624	.00607	.00591	.00575	.00560	.00545	.00531	.00518	.00504
75	40	.00923	.00896	.00869	.00844	.00819	.00796	.00773	.00751	.00730	.00710	.00691	.00672	.00654	.00636	.00619	.00603	.00587	.00572	.00557	.00543
75	41	.00997	.00967	.00939	.00911	.00885	.00860	.00835	.00812	.00789	.00767	.00746	.00726	.00706	.00687	.00669	.00651	.00634	.00618	.00602	.00587
75	42	.01078	.01046	.01016	.00986	.00958	.00930	.00904	.00878	.00854	.00830	.00808	.00786	.00764	.00744	.00724	.00705	.00687	.00669	.00652	.00635
75	43	.01168	.01133	.01100	.01068	.01038	.01008	.00980	.00952	.00926	.00900	.00876	.00852	.00829	.00807	.00786	.00765	.00745	.00726	.00707	.00689
75	44	.01266	.01229	.01193	.01158	.01125	.01093	.01063	.01033	.01004	.00977	.00950	.00925	.00900	.00876	.00853	.00831	.00809	.00788	.00768	.00749
75	45	.01371	.01331	.01293	.01256	.01220	.01186	.01153	.01121	.01090	.01060	.01032	.01004	.00977	.00951	.00926	.00902	.00879	.00856	.00835	.00814
75	46	.01486	.01443	.01401	.01361	.01323	.01286	.01250	.01216	.01183	.01151	.01120	.01090	.01061	.01033	.01006	.00980	.00955	.00931	.00907	.00884
75	47	.01608	.01562	.01518	.01475	.01433	.01394	.01355	.01318	.01282	.01248	.01214	.01182	.01151	.01121	.01092	.01064	.01037	.01010	.00985	.00960
75	48	.01740	.01691	.01643	.01597	.01552	.01509	.01468	.01428	.01390	.01352	.01317	.01282	.01248	.01216	.01185	.01154	.01125	.01097	.01069	.01043
75	49	.01882	.01828	.01777	.01728	.01680	.01634	.01590	.01547	.01505	.01465	.01427	.01389	.01353	.01318	.01285	.01252	.01220	.01190	.01160	.01132

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
75	50	.02034	.01977	.01922	.01869	.01818	.01768	.01721	.01674	.01630	.01587	.01545	.01505	.01466	.01429	.01393	.01357	.01323	.01291	.01259	.01228
75	51	.02197	.02136	.02077	.02020	.01965	.01912	.01861	.01812	.01764	.01718	.01673	.01630	.01588	.01548	.01509	.01471	.01435	.01399	.01365	.01332
75	52	.02370	.02305	.02242	.02181	.02122	.02066	.02011	.01958	.01907	.01857	.01810	.01763	.01719	.01675	.01633	.01593	.01553	.01515	.01479	.01443
75	53	.02554	.02484	.02417	.02352	.02290	.02229	.02170	.02114	.02059	.02006	.01955	.01905	.01857	.01811	.01766	.01722	.01680	.01639	.01600	.01561
75	54	.02749	.02675	.02603	.02534	.02467	.02402	.02340	.02279	.02221	.02164	.02109	.02056	.02005	.01955	.01907	.01860	.01815	.01771	.01729	.01688
75	55	.02956	.02877	.02800	.02726	.02655	.02586	.02519	.02455	.02392	.02332	.02274	.02217	.02162	.02109	.02057	.02007	.01959	.01912	.01867	.01823
75	56	.03174	.03090	.03009	.02931	.02855	.02781	.02710	.02641	.02575	.02510	.02448	.02388	.02329	.02272	.02217	.02164	.02112	.02062	.02013	.01966
75	57	.03405	.03316	.03230	.03147	.03066	.02988	.02912	.02839	.02768	.02699	.02633	.02568	.02506	.02445	.02387	.02330	.02275	.02221	.02169	.02119
75	58	.03648	.03554	.03462	.03374	.03288	.03205	.03125	.03047	.02972	.02899	.02828	.02759	.02693	.02628	.02566	.02505	.02446	.02389	.02334	.02280
75	59	.03902	.03802	.03705	.03611	.03520	.03432	.03347	.03265	.03185	.03107	.03032	.02959	.02888	.02820	.02753	.02689	.02626	.02565	.02506	.02449
75	60	.04167	.04061	.03959	.03860	.03764	.03670	.03580	.03493	.03408	.03325	.03246	.03168	.03093	.03020	.02950	.02881	.02815	.02750	.02687	.02626
75	61	.04445	.04333	.04225	.04120	.04018	.03920	.03824	.03732	.03642	.03555	.03470	.03388	.03309	.03231	.03156	.03084	.03013	.02944	.02878	.02813
75	62	.04737	.04619	.04505	.04394	.04287	.04183	.04082	.03984	.03889	.03797	.03707	.03620	.03536	.03454	.03375	.03298	.03223	.03150	.03079	.03010
75	63	.05044	.04920	.04800	.04683	.04570	.04460	.04353	.04250	.04149	.04052	.03957	.03866	.03776	.03690	.03606	.03524	.03445	.03367	.03292	.03219
75	64	.05367	.05236	.05109	.04986	.04867	.04751	.04639	.04530	.04424	.04321	.04221	.04124	.04030	.03938	.03849	.03763	.03679	.03597	.03518	.03441
75	65	.05704	.05567	.05434	.05304	.05179	.05057	.04939	.04824	.04712	.04604	.04499	.04396	.04297	.04200	.04106	.04015	.03926	.03840	.03756	.03674
75	66	.06059	.05915	.05775	.05639	.05507	.05379	.05255	.05134	.05017	.04902	.04792	.04684	.04579	.04477	.04378	.04282	.04188	.04097	.04008	.03922
75	67	.06432	.06281	.06134	.05992	.05853	.05719	.05588	.05461	.05338	.05218	.05101	.04988	.04878	.04770	.04666	.04564	.04466	.04369	.04276	.04185
75	68	.06822	.06664	.06511	.06362	.06217	.06076	.05939	.05806	.05676	.05550	.05428	.05309	.05193	.05080	.04970	.04863	.04759	.04658	.04559	.04463
75	69	.07229	.07064	.06904	.06748	.06597	.06449	.06306	.06166	.06031	.05899	.05770	.05645	.05523	.05405	.05289	.05177	.05068	.04961	.04857	.04756
75	70	.07650	.07478	.07311	.07149	.06990	.06836	.06687	.06541	.06399	.06261	.06126	.05995	.05868	.05743	.05622	.05504	.05390	.05278	.05169	.05063
75	71	.08084	.07905	.07731	.07562	.07397	.07236	.07080	.06928	.06779	.06635	.06494	.06357	.06224	.06094	.05967	.05844	.05724	.05606	.05492	.05381
75	72	.08529	.08343	.08162	.07986	.07814	.07647	.07484	.07326	.07171	.07021	.06874	.06731	.06592	.06456	.06324	.06195	.06069	.05946	.05827	.05710
75	73	.08985	.08792	.08604	.08421	.08243	.08069	.07900	.07735	.07574	.07418	.07265	.07116	.06971	.06829	.06691	.06556	.06425	.06297	.06172	.06050
75	74	.09453	.09253	.09058	.08869	.08684	.08504	.08328	.08157	.07990	.07827	.07668	.07513	.07362	.07215	.07071	.06931	.06794	.06660	.06530	.06403
75	75	.09934	.09728	.09526	.09330	.09139	.08952	.08770	.08593	.08420	.08251	.08086	.07925	.07768	.07615	.07466	.07320	.07177	.07038	.06903	.06770
76	0	.00309	.00304	.00299	.00295	.00290	.00286	.00282	.00278	.00274	.00270	.00266	.00262	.00259	.00255	.00252	.00249	.00245	.00242	.00239	.00236
76	1	.00097	.00094	.00092	.00090	.00087	.00085	.00083	.00081	.00079	.00077	.00076	.00074	.00072	.00071	.00069	.00068	.00066	.00065	.00063	.00062
76	2	.00090	.00087	.00085	.00082	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00067	.00065	.00064	.00062	.00060	.00059	.00058	.00056	.00055
76	3	.00089	.00086	.00084	.00081	.00079	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00062	.00060	.00058	.00057	.00056	.00054	.00053
76	4	.00092	.00089	.00086	.00084	.00081	.00079	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00063	.00061	.00059	.00058	.00056	.00055	.00053
76	5	.00097	.00094	.00091	.00088	.00086	.00083	.00081	.00078	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00059	.00057	.00056
76	6	.00104	.00101	.00098	.00095	.00092	.00089	.00086	.00084	.00081	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00063	.00061	.00059
76	7	.00113	.00110	.00106	.00103	.00100	.00097	.00094	.00091	.00089	.00086	.00084	.00081	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00065
76	8	.00124	.00120	.00117	.00113	.00110	.00107	.00103	.00100	.00097	.00095	.00092	.00089	.00087	.00084	.00082	.00080	.00077	.00075	.00073	.00071
76	9	.00138	.00133	.00129	.00126	.00122	.00118	.00115	.00112	.00108	.00105	.00102	.00100	.00097	.00094	.00091	.00089	.00087	.00084	.00082	.00080
76	10	.00153	.00149	.00145	.00140	.00136	.00133	.00129	.00125	.00122	.00118	.00115	.00112	.00109	.00106	.00103	.00100	.00098	.00095	.00093	.00090
76	11	.00171	.00166	.00162	.00157	.00153	.00149	.00145	.00141	.00137	.00133	.00130	.00126	.00123	.00120	.00117	.00114	.00111	.00108	.00105	.00103
76	12	.00191	.00186	.00181	.00176	.00171	.00167	.00162	.00158	.00154	.00150	.00146	.00142	.00139	.00135	.00132	.00129	.00126	.00123	.00120	.00117
76	13	.00211	.00206	.00200	.00195	.00190	.00185	.00180	.00176	.00171	.00167	.00163	.00159	.00155	.00151	.00148	.00144	.00141	.00138	.00134	.00131
76	14	.00230	.00224	.00219	.00213	.00208	.00202	.00197	.00193	.00188	.00183	.00179	.00175	.00171	.00167	.00163	.00159	.00155	.00152	.00148	.00145
76	15	.00248	.00241	.00235	.00229	.00224	.00218	.00213	.00208	.00203	.00198	.00193	.00189	.00184	.00180	.00176	.00172	.00168	.00164	.00161	.00157
76	16	.00262	.00256	.00249	.00243	.00237	.00231	.00226	.00220	.00215	.00210	.00205	.00201	.00196	.00191	.00187	.00183	.00179	.00175	.00171	.00167
76	17	.00275	.00268	.00261	.00255	.00249	.00243	.00237	.00231	.00226	.00220	.00215	.00210	.00206	.00201	.00196	.00192	.00188	.00184	.00180	.00176
76	18	.00286	.00279	.00272	.00265	.00259	.00252	.00246	.00240	.00235	.00229	.00224	.00219	.00214	.00209	.00204	.00199	.00195	.00191	.00187	.00183
76	19	.00297	.00289	.00282	.00275	.00268	.00261	.00255	.00249	.00243	.00237	.00232	.00226	.00221	.00216	.00211	.00206	.00202	.00197	.00193	.00189
76	20	.00308	.00300	.00292	.00285	.00278	.00271	.00264	.00258	.00252	.00246	.00240	.00234	.00229	.00224	.00218	.00213	.00209	.00204	.00200	.00195
76	21	.00320	.00311	.00303	.00296	.00288	.00281	.00274	.00267	.00261	.00255	.00248	.00243	.00237	.00231	.00226	.00221	.00216	.00211	.00206	.00202
76	22	.00332	.00323	.00315	.00307	.00299	.00291	.00284	.00277	.00270	.00264	.00257	.00251	.00245	.00240	.00234	.00229	.00223	.00218	.00213	.00209
76	23	.00345	.00336	.00327	.00319	.00310	.00303	.00295	.00288	.00280	.00274	.00267	.00260	.00254	.00248	.00242	.00237	.00231	.00226	.00221	.00216

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
76	24	.00360	.00350	.00341	.00332	.00323	.00315	.00307	.00299	.00292	.00285	.00278	.00271	.00264	.00258	.00252	.00246	.00240	.00235	.00229	.00224
76	25	.00377	.00367	.00357	.00347	.00338	.00329	.00321	.00313	.00305	.00297	.00290	.00283	.00276	.00269	.00263	.00257	.00251	.00245	.00239	.00234
76	26	.00396	.00385	.00374	.00364	.00355	.00345	.00336	.00328	.00319	.00311	.00304	.00296	.00289	.00282	.00275	.00268	.00262	.00256	.00250	.00244
76	27	.00417	.00406	.00395	.00384	.00374	.00364	.00354	.00345	.00336	.00328	.00319	.00312	.00304	.00296	.00289	.00282	.00276	.00269	.00263	.00257
76	28	.00441	.00428	.00417	.00405	.00394	.00384	.00374	.00364	.00355	.00346	.00337	.00328	.00320	.00312	.00305	.00297	.00290	.00283	.00277	.00270
76	29	.00466	.00453	.00441	.00429	.00417	.00406	.00395	.00385	.00375	.00365	.00356	.00347	.00338	.00330	.00322	.00314	.00306	.00299	.00292	.00285
76	30	.00494	.00480	.00467	.00454	.00442	.00430	.00418	.00407	.00397	.00386	.00376	.00367	.00358	.00349	.00340	.00332	.00324	.00316	.00309	.00301
76	31	.00524	.00509	.00495	.00481	.00468	.00455	.00443	.00431	.00420	.00409	.00398	.00388	.00378	.00369	.00360	.00351	.00342	.00334	.00326	.00318
76	32	.00556	.00540	.00525	.00511	.00497	.00483	.00470	.00457	.00445	.00434	.00422	.00411	.00401	.00391	.00381	.00372	.00363	.00354	.00345	.00337
76	33	.00592	.00575	.00559	.00543	.00528	.00513	.00499	.00486	.00473	.00461	.00448	.00437	.00426	.00415	.00404	.00394	.00385	.00375	.00366	.00357
76	34	.00630	.00612	.00595	.00578	.00562	.00546	.00531	.00517	.00503	.00490	.00477	.00464	.00452	.00441	.00430	.00419	.00409	.00398	.00389	.00379
76	35	.00673	.00654	.00635	.00617	.00600	.00583	.00567	.00551	.00537	.00522	.00508	.00495	.00482	.00470	.00458	.00446	.00435	.00424	.00414	.00404
76	36	.00720	.00699	.00679	.00659	.00641	.00623	.00606	.00589	.00573	.00558	.00543	.00529	.00515	.00501	.00489	.00476	.00464	.00453	.00441	.00430
76	37	.00771	.00749	.00727	.00706	.00686	.00667	.00648	.00630	.00613	.00597	.00581	.00565	.00550	.00536	.00522	.00509	.00496	.00484	.00472	.00460
76	38	.00828	.00803	.00780	.00758	.00736	.00716	.00696	.00676	.00658	.00640	.00623	.00606	.00590	.00575	.00560	.00545	.00532	.00518	.00505	.00493
76	39	.00890	.00864	.00839	.00815	.00792	.00769	.00748	.00727	.00707	.00688	.00669	.00651	.00634	.00618	.00601	.00586	.00571	.00556	.00542	.00529
76	40	.00959	.00931	.00904	.00878	.00853	.00829	.00806	.00783	.00762	.00741	.00721	.00702	.00683	.00665	.00648	.00631	.00615	.00599	.00584	.00570
76	41	.01036	.01005	.00976	.00948	.00921	.00895	.00870	.00846	.00823	.00801	.00779	.00758	.00738	.00719	.00700	.00682	.00664	.00647	.00631	.00615
76	42	.01120	.01088	.01056	.01026	.00997	.00969	.00942	.00916	.00891	.00867	.00843	.00821	.00799	.00778	.00758	.00738	.00719	.00701	.00683	.00666
76	43	.01213	.01178	.01144	.01112	.01080	.01050	.01021	.00993	.00966	.00940	.00914	.00890	.00866	.00844	.00822	.00801	.00780	.00760	.00741	.00723
76	44	.01315	.01277	.01241	.01206	.01172	.01139	.01108	.01077	.01048	.01020	.00992	.00966	.00941	.00916	.00893	.00870	.00847	.00826	.00805	.00785
76	45	.01425	.01384	.01345	.01307	.01271	.01236	.01202	.01169	.01137	.01107	.01077	.01049	.01022	.00995	.00969	.00945	.00921	.00897	.00875	.00853
76	46	.01544	.01501	.01458	.01417	.01378	.01340	.01304	.01268	.01234	.01201	.01170	.01139	.01109	.01081	.01053	.01026	.01000	.00975	.00951	.00928
76	47	.01672	.01625	.01580	.01536	.01493	.01453	.01413	.01375	.01338	.01303	.01269	.01236	.01204	.01173	.01143	.01114	.01086	.01059	.01033	.01007
76	48	.01810	.01759	.01710	.01663	.01618	.01574	.01531	.01490	.01451	.01413	.01376	.01340	.01306	.01272	.01240	.01209	.01179	.01150	.01121	.01094
76	49	.01957	.01903	.01851	.01800	.01751	.01704	.01658	.01614	.01572	.01531	.01491	.01453	.01416	.01380	.01345	.01311	.01279	.01247	.01217	.01187
76	50	.02116	.02058	.02002	.01947	.01895	.01844	.01795	.01748	.01703	.01658	.01616	.01575	.01535	.01496	.01459	.01422	.01387	.01353	.01321	.01289
76	51	.02286	.02224	.02164	.02106	.02049	.01995	.01943	.01892	.01843	.01796	.01750	.01705	.01663	.01621	.01581	.01542	.01504	.01468	.01432	.01398
76	52	.02467	.02401	.02336	.02274	.02214	.02156	.02100	.02045	.01993	.01942	.01893	.01845	.01799	.01755	.01712	.01670	.01629	.01590	.01552	.01515
76	53	.02660	.02588	.02520	.02453	.02389	.02327	.02267	.02209	.02152	.02098	.02045	.01994	.01945	.01897	.01851	.01806	.01763	.01720	.01680	.01640
76	54	.02864	.02788	.02714	.02643	.02575	.02508	.02444	.02382	.02322	.02264	.02207	.02153	.02100	.02049	.01999	.01951	.01905	.01859	.01816	.01773
76	55	.03080	.02999	.02921	.02845	.02772	.02701	.02633	.02566	.02502	.02440	.02380	.02322	.02265	.02210	.02157	.02106	.02056	.02008	.01961	.01915
76	56	.03309	.03223	.03140	.03059	.02981	.02906	.02833	.02762	.02694	.02627	.02563	.02501	.02441	.02382	.02326	.02271	.02217	.02165	.02115	.02067
76	57	.03551	.03459	.03371	.03285	.03203	.03122	.03045	.02970	.02897	.02826	.02758	.02691	.02627	.02565	.02504	.02445	.02388	.02333	.02280	.02227
76	58	.03805	.03708	.03614	.03524	.03436	.03350	.03268	.03188	.03110	.03035	.02962	.02892	.02823	.02757	.02692	.02630	.02569	.02510	.02453	.02397
76	59	.04071	.03969	.03869	.03773	.03680	.03589	.03502	.03417	.03334	.03255	.03177	.03102	.03029	.02959	.02890	.02823	.02759	.02696	.02635	.02576
76	60	.04349	.04241	.04135	.04034	.03935	.03839	.03746	.03656	.03569	.03484	.03402	.03322	.03245	.03170	.03097	.03026	.02957	.02891	.02826	.02763
76	61	.04640	.04526	.04415	.04307	.04202	.04101	.04003	.03907	.03815	.03725	.03638	.03554	.03472	.03392	.03315	.03239	.03166	.03095	.03027	.02960
76	62	.04947	.04826	.04709	.04595	.04484	.04377	.04273	.04173	.04075	.03980	.03888	.03798	.03711	.03627	.03545	.03465	.03388	.03312	.03239	.03168
76	63	.05269	.05142	.05018	.04898	.04782	.04669	.04559	.04453	.04349	.04249	.04151	.04057	.03965	.03875	.03788	.03704	.03622	.03542	.03464	.03389
76	64	.05608	.05474	.05343	.05217	.05094	.04975	.04860	.04747	.04638	.04532	.04429	.04329	.04232	.04137	.04045	.03956	.03869	.03785	.03702	.03622
76	65	.05963	.05822	.05685	.05552	.05423	.05297	.05176	.05057	.04942	.04830	.04722	.04616	.04514	.04414	.04317	.04222	.04130	.04041	.03954	.03869
76	66	.06336	.06188	.06044	.05904	.05769	.05637	.05509	.05384	.05263	.05145	.05031	.04920	.04811	.04706	.04604	.04504	.04407	.04312	.04221	.04131
76	67	.06728	.06573	.06422	.06276	.06134	.05995	.05861	.05730	.05602	.05479	.05358	.05241	.05127	.05016	.04908	.04803	.04701	.04601	.04504	.04410
76	68	.07140	.06978	.06820	.06666	.06517	.06372	.06231	.06093	.05960	.05830	.05703	.05580	.05460	.05343	.05230	.05119	.05011	.04906	.04804	.04705
76	69	.07569	.07399	.07234	.07074	.06918	.06766	.06618	.06474	.06334	.06198	.06065	.05936	.05810	.05687	.05568	.05451	.05338	.05228	.05120	.05015
76	70	.08014	.07837	.07665	.07497	.07334	.07175	.07020	.06870	.06723	.06581	.06441	.06306	.06174	.06046	.05920	.05798	.05679	.05563	.05450	.05340
76	71	.08472	.08288	.08108	.07934	.07763	.07598	.07436	.07279	.07126	.06977	.06831	.06690	.06552	.06417	.06286	.06158	.06033	.05912	.05793	.05677
76	72	.08942	.08751	.08564	.08383	.08205	.08033	.07865	.07701	.07541	.07386	.07234	.07086	.06942	.06801	.06664	.06530	.06400	.06272	.06148	.06027
76	73	.09424	.09226	.09032	.08843	.08659	.08480	.08305	.08134	.07968	.07806	.07648	.07494	.07343	.07197	.07053	.06914	.06778	.06645	.06515	.06388

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
76	74	.09920	.09714	.09513	.09317	.09126	.08940	.08759	.08582	.08409	.08240	.08076	.07916	.07759	.07606	.07457	.07311	.07169	.07031	.06895	.06763
76	75	.10430	.10217	.10009	.09807	.09609	.09416	.09228	.09045	.08865	.08690	.08520	.08353	.08190	.08032	.07876	.07725	.07577	.07433	.07291	.07154
76	76	.10956	.10736	.10522	.10313	.10108	.09909	.09714	.09524	.09339	.09158	.08981	.08808	.08639	.08474	.08313	.08156	.08002	.07852	.07705	.07562
77	0	.00326	.00321	.00316	.00312	.00307	.00303	.00299	.00294	.00290	.00286	.00282	.00278	.00275	.00271	.00268	.00264	.00261	.00257	.00254	.00251
77	1	.00101	.00098	.00096	.00094	.00091	.00089	.00087	.00085	.00083	.00081	.00079	.00078	.00076	.00074	.00073	.00071	.00070	.00068	.00067	.00065
77	2	.00093	.00091	.00088	.00086	.00084	.00081	.00079	.00077	.00075	.00073	.00072	.00070	.00068	.00066	.00065	.00063	.00062	.00060	.00059	.00058
77	3	.00092	.00090	.00087	.00085	.00082	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00063	.00061	.00060	.00058	.00057	.00055
77	4	.00095	.00092	.00089	.00087	.00084	.00082	.00079	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00062	.00060	.00059	.00057	.00056
77	5	.00100	.00097	.00094	.00091	.00089	.00086	.00084	.00081	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00065	.00063	.00061	.00060	.00058
77	6	.00108	.00104	.00101	.00098	.00095	.00092	.00090	.00087	.00084	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00064	.00062
77	7	.00117	.00114	.00110	.00107	.00104	.00101	.00098	.00095	.00092	.00089	.00087	.00084	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067
77	8	.00129	.00125	.00121	.00117	.00114	.00111	.00107	.00104	.00101	.00098	.00096	.00093	.00090	.00088	.00085	.00083	.00081	.00079	.00076	.00074
77	9	.00143	.00138	.00134	.00130	.00127	.00123	.00119	.00116	.00113	.00110	.00107	.00104	.00101	.00098	.00095	.00093	.00090	.00088	.00086	.00083
77	10	.00159	.00155	.00150	.00146	.00142	.00138	.00134	.00130	.00127	.00123	.00120	.00117	.00114	.00111	.00108	.00105	.00102	.00100	.00097	.00095
77	11	.00178	.00173	.00168	.00164	.00159	.00155	.00151	.00147	.00143	.00139	.00135	.00132	.00129	.00125	.00122	.00119	.00116	.00113	.00110	.00108
77	12	.00199	.00193	.00188	.00183	.00178	.00174	.00169	.00165	.00161	.00157	.00153	.00149	.00145	.00142	.00138	.00135	.00132	.00128	.00125	.00122
77	13	.00220	.00214	.00209	.00203	.00198	.00193	.00188	.00184	.00179	.00175	.00171	.00166	.00162	.00159	.00155	.00151	.00148	.00144	.00141	.00138
77	14	.00240	.00234	.00228	.00222	.00217	.00212	.00206	.00201	.00197	.00192	.00187	.00183	.00179	.00175	.00171	.00167	.00163	.00159	.00156	.00152
77	15	.00258	.00252	.00246	.00240	.00234	.00228	.00223	.00217	.00212	.00207	.00203	.00198	.00193	.00189	.00185	.00181	.00177	.00173	.00169	.00165
77	16	.00274	.00267	.00260	.00254	.00248	.00242	.00236	.00231	.00225	.00220	.00215	.00210	.00206	.00201	.00197	.00192	.00188	.00184	.00180	.00176
77	17	.00287	.00280	.00273	.00266	.00260	.00254	.00248	.00242	.00236	.00231	.00226	.00221	.00216	.00211	.00206	.00202	.00197	.00193	.00189	.00185
77	18	.00299	.00291	.00284	.00277	.00270	.00264	.00258	.00252	.00246	.00240	.00235	.00229	.00224	.00219	.00214	.00210	.00205	.00201	.00196	.00192
77	19	.00310	.00302	.00294	.00287	.00280	.00273	.00267	.00261	.00254	.00249	.00243	.00237	.00232	.00227	.00222	.00217	.00212	.00207	.00203	.00199
77	20	.00321	.00313	.00305	.00298	.00290	.00283	.00276	.00270	.00263	.00257	.00251	.00246	.00240	.00235	.00229	.00224	.00219	.00215	.00210	.00205
77	21	.00333	.00325	.00317	.00309	.00301	.00294	.00287	.00280	.00273	.00267	.00260	.00254	.00248	.00243	.00237	.00232	.00227	.00222	.00217	.00212
77	22	.00346	.00337	.00328	.00320	.00312	.00304	.00297	.00290	.00283	.00276	.00269	.00263	.00257	.00251	.00245	.00240	.00235	.00229	.00224	.00219
77	23	.00360	.00350	.00341	.00333	.00324	.00316	.00308	.00301	.00293	.00286	.00279	.00273	.00266	.00260	.00254	.00249	.00243	.00237	.00232	.00227
77	24	.00375	.00365	.00356	.00346	.00338	.00329	.00321	.00313	.00305	.00298	.00291	.00284	.00277	.00270	.00264	.00258	.00252	.00247	.00241	.00236
77	25	.00392	.00382	.00372	.00362	.00353	.00344	.00335	.00327	.00319	.00311	.00303	.00296	.00289	.00282	.00276	.00269	.00263	.00257	.00251	.00246
77	26	.00412	.00401	.00390	.00380	.00370	.00360	.00351	.00342	.00334	.00326	.00318	.00310	.00302	.00295	.00288	.00282	.00275	.00269	.00263	.00257
77	27	.00434	.00422	.00411	.00400	.00390	.00380	.00370	.00360	.00351	.00343	.00334	.00326	.00318	.00310	.00303	.00296	.00289	.00282	.00276	.00270
77	28	.00458	.00446	.00434	.00422	.00411	.00400	.00390	.00380	.00370	.00361	.00352	.00344	.00335	.00327	.00319	.00312	.00304	.00297	.00291	.00284
77	29	.00485	.00472	.00459	.00447	.00435	.00423	.00412	.00402	.00391	.00382	.00372	.00363	.00354	.00345	.00337	.00329	.00321	.00314	.00307	.00300
77	30	.00514	.00499	.00486	.00473	.00460	.00448	.00436	.00425	.00414	.00404	.00394	.00384	.00374	.00365	.00356	.00348	.00340	.00332	.00324	.00316
77	31	.00545	.00529	.00515	.00501	.00488	.00475	.00462	.00450	.00438	.00427	.00416	.00406	.00396	.00386	.00377	.00368	.00359	.00350	.00342	.00334
77	32	.00578	.00562	.00546	.00531	.00517	.00503	.00490	.00477	.00465	.00453	.00441	.00430	.00419	.00409	.00399	.00389	.00380	.00371	.00362	.00354
77	33	.00615	.00598	.00581	.00565	.00550	.00535	.00521	.00507	.00494	.00481	.00468	.00457	.00445	.00434	.00423	.00413	.00403	.00393	.00384	.00375
77	34	.00655	.00636	.00619	.00601	.00585	.00569	.00554	.00539	.00525	.00511	.00498	.00485	.00473	.00461	.00450	.00439	.00428	.00418	.00408	.00398
77	35	.00699	.00679	.00660	.00642	.00624	.00607	.00591	.00575	.00560	.00545	.00531	.00517	.00504	.00491	.00479	.00467	.00456	.00445	.00434	.00423
77	36	.00747	.00726	.00705	.00686	.00667	.00648	.00631	.00614	.00598	.00582	.00567	.00552	.00538	.00524	.00511	.00498	.00486	.00474	.00462	.00451
77	37	.00800	.00777	.00755	.00734	.00714	.00694	.00675	.00657	.00639	.00622	.00606	.00590	.00575	.00560	.00546	.00532	.00519	.00506	.00494	.00482
77	38	.00859	.00834	.00811	.00788	.00766	.00745	.00724	.00705	.00686	.00667	.00650	.00633	.00616	.00601	.00585	.00571	.00556	.00542	.00529	.00516
77	39	.00924	.00897	.00871	.00847	.00823	.00800	.00778	.00757	.00737	.00717	.00698	.00680	.00662	.00645	.00629	.00613	.00597	.00582	.00568	.00554
77	40	.00995	.00967	.00939	.00912	.00887	.00862	.00839	.00816	.00794	.00773	.00752	.00732	.00713	.00695	.00677	.00660	.00643	.00627	.00612	.00597
77	41	.01075	.01044	.01014	.00986	.00958	.00931	.00906	.00881	.00858	.00835	.00812	.00791	.00771	.00751	.00731	.00713	.00695	.00677	.00661	.00644
77	42	.01163	.01129	.01097	.01066	.01037	.01008	.00980	.00954	.00928	.00903	.00880	.00856	.00834	.00813	.00792	.00772	.00752	.00734	.00715	.00698
77	43	.01259	.01223	.01189	.01155	.01123	.01093	.01063	.01034	.01006	.00980	.00954	.00929	.00905	.00881	.00859	.00837	.00816	.00796	.00776	.00757
77	44	.01365	.01326	.01289	.01253	.01219	.01185	.01153	.01122	.01092	.01063	.01035	.01008	.00982	.00957	.00933	.00909	.00887	.00865	.00843	.00823
77	45	.01480	.01438	.01398	.01359	.01322	.01286	.01251	.01218	.01185	.01154	.01124	.01095	.01067	.01040	.01013	.00988	.00963	.00939	.00916	.00894
77	46	.01604	.01559	.01516	.01474	.01434	.01395	.01358	.01322	.01287	.01253	.01221	.01189	.01159	.01129	.01101	.01073	.01047	.01021	.00996	.00972

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
77	47	.01737	.01689	.01642	.01597	.01554	.01512	.01472	.01433	.01396	.01359	.01324	.01290	.01258	.01226	.01195	.01165	.01137	.01109	.01082	.01056
77	48	.01880	.01828	.01778	.01730	.01684	.01639	.01596	.01554	.01513	.01474	.01436	.01400	.01364	.01330	.01297	.01265	.01234	.01204	.01175	.01147
77	49	.02034	.01978	.01925	.01873	.01823	.01775	.01728	.01683	.01640	.01598	.01557	.01518	.01480	.01443	.01407	.01373	.01339	.01307	.01275	.01245
77	50	.02199	.02140	.02083	.02027	.01973	.01922	.01872	.01823	.01777	.01731	.01688	.01645	.01604	.01565	.01526	.01489	.01453	.01418	.01384	.01351
77	51	.02377	.02313	.02252	.02192	.02135	.02079	.02026	.01974	.01924	.01875	.01828	.01783	.01738	.01696	.01654	.01614	.01576	.01538	.01502	.01466
77	52	.02566	.02498	.02432	.02368	.02307	.02247	.02190	.02134	.02080	.02028	.01978	.01929	.01882	.01836	.01792	.01749	.01707	.01667	.01627	.01589
77	53	.02767	.02694	.02624	.02556	.02490	.02426	.02365	.02305	.02248	.02192	.02138	.02085	.02035	.01986	.01938	.01892	.01847	.01804	.01762	.01721
77	54	.02980	.02902	.02827	.02755	.02684	.02616	.02551	.02487	.02425	.02366	.02308	.02252	.02198	.02145	.02094	.02044	.01997	.01950	.01905	.01861
77	55	.03206	.03123	.03043	.02966	.02891	.02818	.02748	.02680	.02614	.02551	.02489	.02429	.02371	.02315	.02260	.02207	.02156	.02106	.02058	.02011
77	56	.03445	.03357	.03272	.03190	.03110	.03033	.02958	.02885	.02815	.02747	.02681	.02617	.02555	.02495	.02437	.02380	.02325	.02272	.02220	.02170
77	57	.03698	.03605	.03514	.03427	.03342	.03260	.03180	.03103	.03028	.02956	.02885	.02817	.02751	.02687	.02625	.02564	.02506	.02449	.02393	.02340
77	58	.03964	.03865	.03769	.03676	.03586	.03499	.03414	.03332	.03253	.03175	.03101	.03028	.02957	.02889	.02823	.02758	.02696	.02635	.02576	.02519
77	59	.04243	.04138	.04036	.03937	.03842	.03749	.03659	.03572	.03488	.03406	.03326	.03249	.03174	.03101	.03031	.02962	.02895	.02831	.02768	.02707
77	60	.04534	.04423	.04315	.04211	.04109	.04011	.03916	.03824	.03734	.03647	.03562	.03480	.03401	.03323	.03248	.03175	.03105	.03036	.02969	.02904
77	61	.04839	.04722	.04608	.04497	.04390	.04286	.04185	.04087	.03992	.03900	.03811	.03724	.03639	.03557	.03477	.03400	.03325	.03251	.03180	.03111
77	62	.05160	.05036	.04916	.04799	.04686	.04576	.04470	.04366	.04266	.04168	.04073	.03981	.03891	.03804	.03720	.03638	.03558	.03480	.03404	.03331
77	63	.05498	.05368	.05241	.05118	.04998	.04882	.04770	.04660	.04554	.04451	.04350	.04253	.04158	.04066	.03976	.03889	.03805	.03722	.03642	.03564
77	64	.05854	.05716	.05582	.05453	.05327	.05205	.05086	.04970	.04858	.04749	.04643	.04540	.04440	.04342	.04247	.04155	.04066	.03978	.03893	.03811
77	65	.06226	.06082	.05941	.05805	.05672	.05543	.05418	.05296	.05178	.05063	.04951	.04842	.04737	.04634	.04533	.04436	.04341	.04249	.04159	.04071
77	66	.06618	.06466	.06319	.06175	.06036	.05901	.05769	.05641	.05516	.05395	.05277	.05162	.05051	.04942	.04836	.04733	.04633	.04536	.04441	.04348
77	67	.07031	.06872	.06717	.06567	.06420	.06278	.06140	.06005	.05874	.05746	.05622	.05501	.05384	.05269	.05158	.05049	.04944	.04841	.04740	.04643
77	68	.07464	.07298	.07136	.06978	.06824	.06675	.06530	.06388	.06251	.06117	.05986	.05859	.05736	.05615	.05498	.05383	.05272	.05164	.05058	.04955
77	69	.07917	.07742	.07573	.07408	.07247	.07091	.06939	.06790	.06646	.06505	.06368	.06235	.06105	.05979	.05855	.05735	.05618	.05504	.05392	.05284
77	70	.08385	.08204	.08027	.07854	.07686	.07523	.07364	.07208	.07057	.06910	.06767	.06627	.06491	.06358	.06228	.06102	.05979	.05859	.05742	.05628
77	71	.08869	.08679	.08495	.08315	.08140	.07969	.07803	.07641	.07483	.07329	.07179	.07033	.06890	.06751	.06615	.06483	.06354	.06228	.06105	.05986
77	72	.09366	.09169	.08977	.08790	.08607	.08429	.08256	.08087	.07922	.07762	.07605	.07452	.07303	.07158	.07016	.06877	.06742	.06611	.06482	.06356
77	73	.09875	.09671	.09471	.09277	.09087	.08902	.08722	.08546	.08375	.08207	.08044	.07884	.07729	.07577	.07429	.07284	.07143	.07005	.06871	.06740
77	74	.10399	.10187	.09980	.09779	.09582	.09390	.09203	.09020	.08842	.08668	.08498	.08332	.08170	.08012	.07857	.07706	.07559	.07415	.07275	.07138
77	75	.10939	.10720	.10506	.10297	.10094	.09895	.09700	.09511	.09326	.09145	.08968	.08796	.08628	.08463	.08303	.08146	.07992	.07842	.07696	.07553
77	76	.11497	.11271	.11050	.10834	.10623	.10417	.10216	.10020	.09828	.09641	.09458	.09279	.09104	.08934	.08767	.08604	.08444	.08288	.08136	.07987
77	77	.12071	.11838	.11610	.11388	.11170	.10958	.10750	.10547	.10349	.10155	.09966	.09780	.09599	.09422	.09249	.09080	.08915	.08753	.08595	.08440
78	0	.00345	.00339	.00335	.00330	.00325	.00321	.00316	.00312	.00308	.00303	.00299	.00296	.00292	.00288	.00284	.00281	.00277	.00274	.00270	.00267
78	1	.00105	.00103	.00100	.00098	.00095	.00093	.00091	.00089	.00087	.00085	.00083	.00081	.00080	.00078	.00076	.00075	.00073	.00072	.00070	.00069
78	2	.00097	.00094	.00092	.00089	.00087	.00085	.00083	.00081	.00079	.00077	.00075	.00073	.00071	.00070	.00068	.00066	.00065	.00063	.00062	.00061
78	3	.00096	.00093	.00090	.00088	.00085	.00083	.00081	.00079	.00077	.00075	.00073	.00071	.00069	.00067	.00066	.00064	.00062	.00061	.00059	.00058
78	4	.00098	.00095	.00092	.00090	.00087	.00085	.00082	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00063	.00061	.00060	.00058
78	5	.00104	.00101	.00098	.00095	.00092	.00089	.00087	.00084	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00066	.00064	.00062	.00061
78	6	.00111	.00108	.00105	.00102	.00099	.00096	.00093	.00090	.00088	.00085	.00083	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00066	.00065
78	7	.00121	.00117	.00114	.00111	.00107	.00104	.00101	.00098	.00095	.00093	.00090	.00088	.00085	.00083	.00081	.00078	.00076	.00074	.00072	.00070
78	8	.00133	.00129	.00125	.00122	.00118	.00115	.00111	.00108	.00105	.00102	.00099	.00096	.00094	.00091	.00089	.00086	.00084	.00082	.00080	.00077
78	9	.00147	.00143	.00139	.00135	.00131	.00127	.00124	.00120	.00117	.00114	.00111	.00108	.00105	.00102	.00099	.00097	.00094	.00092	.00089	.00087
78	10	.00165	.00160	.00156	.00151	.00147	.00143	.00139	.00135	.00132	.00128	.00125	.00122	.00118	.00115	.00112	.00109	.00107	.00104	.00101	.00099
78	11	.00185	.00179	.00175	.00170	.00165	.00161	.00157	.00153	.00149	.00145	.00141	.00138	.00134	.00131	.00127	.00124	.00121	.00118	.00115	.00113
78	12	.00206	.00201	.00196	.00191	.00186	.00181	.00176	.00172	.00168	.00163	.00159	.00155	.00152	.00148	.00144	.00141	.00138	.00134	.00131	.00128
78	13	.00229	.00223	.00217	.00212	.00206	.00201	.00196	.00192	.00187	.00183	.00178	.00174	.00170	.00166	.00162	.00158	.00155	.00151	.00148	.00145
78	14	.00250	.00244	.00238	.00232	.00226	.00221	.00216	.00210	.00205	.00201	.00196	.00192	.00187	.00183	.00179	.00175	.00171	.00167	.00164	.00160
78	15	.00269	.00262	.00256	.00250	.00244	.00238	.00233	.00227	.00222	.00217	.00212	.00207	.00203	.00198	.00194	.00190	.00185	.00181	.00178	.00174
78	16	.00285	.00278	.00272	.00265	.00259	.00253	.00247	.00241	.00236	.00230	.00225	.00220	.00215	.00211	.00206	.00202	.00197	.00193	.00189	.00185
78	17	.00299	.00292	.00285	.00278	.00272	.00265	.00259	.00253	.00247	.00242	.00236	.00231	.00226	.00221	.00216	.00212	.00207	.00203	.00199	.00194
78	18	.00311	.00304	.00296	.00289	.00282	.00276	.00269	.00263	.00257	.00251	.00246	.00240	.00235	.00230	.00225	.00220	.00215	.00211	.00206	.00202

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
78	19	.00323	.00315	.00307	.00300	.00292	.00286	.00279	.00272	.00266	.00260	.00254	.00249	.00243	.00238	.00233	.00228	.00223	.00218	.00213	.00209
78	20	.00334	.00326	.00318	.00310	.00303	.00296	.00289	.00282	.00275	.00269	.00263	.00257	.00251	.00246	.00240	.00235	.00230	.00225	.00221	.00216
78	21	.00347	.00338	.00330	.00322	.00314	.00307	.00299	.00292	.00285	.00279	.00272	.00266	.00260	.00255	.00249	.00243	.00238	.00233	.00228	.00223
78	22	.00360	.00351	.00342	.00334	.00326	.00318	.00310	.00303	.00296	.00289	.00282	.00276	.00269	.00263	.00257	.00252	.00246	.00241	.00236	.00231
78	23	.00374	.00365	.00355	.00347	.00338	.00330	.00322	.00314	.00307	.00299	.00292	.00286	.00279	.00273	.00267	.00261	.00255	.00249	.00244	.00239
78	24	.00390	.00380	.00370	.00361	.00352	.00343	.00335	.00327	.00319	.00311	.00304	.00297	.00290	.00283	.00277	.00271	.00265	.00259	.00253	.00247
78	25	.00408	.00397	.00387	.00377	.00368	.00358	.00350	.00341	.00333	.00325	.00317	.00310	.00302	.00295	.00289	.00282	.00276	.00270	.00264	.00258
78	26	.00428	.00417	.00406	.00395	.00385	.00376	.00366	.00357	.00349	.00340	.00332	.00324	.00316	.00309	.00302	.00295	.00288	.00282	.00275	.00269
78	27	.00451	.00439	.00428	.00417	.00406	.00396	.00386	.00376	.00367	.00358	.00349	.00341	.00333	.00325	.00317	.00310	.00303	.00296	.00289	.00283
78	28	.00476	.00464	.00451	.00440	.00428	.00417	.00407	.00396	.00387	.00377	.00368	.00359	.00351	.00342	.00334	.00327	.00319	.00312	.00305	.00298
78	29	.00504	.00490	.00477	.00465	.00453	.00441	.00430	.00419	.00409	.00398	.00389	.00379	.00370	.00361	.00353	.00345	.00337	.00329	.00321	.00314
78	30	.00534	.00519	.00505	.00492	.00479	.00467	.00455	.00443	.00432	.00421	.00411	.00401	.00391	.00382	.00373	.00364	.00356	.00347	.00339	.00332
78	31	.00566	.00550	.00535	.00521	.00507	.00494	.00481	.00469	.00457	.00446	.00435	.00424	.00414	.00404	.00394	.00385	.00376	.00367	.00359	.00351
78	32	.00600	.00584	.00568	.00553	.00538	.00524	.00510	.00497	.00485	.00472	.00461	.00449	.00438	.00428	.00417	.00407	.00398	.00388	.00379	.00371
78	33	.00638	.00621	.00604	.00587	.00572	.00557	.00542	.00528	.00514	.00501	.00489	.00477	.00465	.00454	.00443	.00432	.00422	.00412	.00402	.00393
78	34	.00679	.00661	.00643	.00625	.00608	.00592	.00577	.00561	.00547	.00533	.00520	.00507	.00494	.00482	.00470	.00459	.00448	.00437	.00427	.00417
78	35	.00725	.00705	.00686	.00667	.00649	.00631	.00615	.00599	.00583	.00568	.00554	.00540	.00526	.00513	.00501	.00488	.00477	.00465	.00454	.00444
78	36	.00775	.00753	.00732	.00712	.00693	.00674	.00656	.00639	.00622	.00606	.00591	.00576	.00561	.00547	.00534	.00521	.00508	.00496	.00484	.00473
78	37	.00830	.00806	.00784	.00762	.00742	.00722	.00702	.00684	.00666	.00648	.00632	.00616	.00600	.00585	.00570	.00556	.00543	.00530	.00517	.00505
78	38	.00890	.00865	.00841	.00818	.00796	.00774	.00753	.00733	.00714	.00695	.00677	.00660	.00643	.00627	.00611	.00596	.00581	.00567	.00554	.00540
78	39	.00957	.00930	.00904	.00879	.00855	.00832	.00809	.00788	.00767	.00747	.00728	.00709	.00691	.00673	.00656	.00640	.00624	.00609	.00594	.00580
78	40	.01031	.01002	.00974	.00947	.00921	.00896	.00872	.00849	.00826	.00805	.00784	.00763	.00744	.00725	.00707	.00689	.00672	.00656	.00640	.00624
78	41	.01114	.01082	.01052	.01023	.00995	.00968	.00942	.00917	.00893	.00869	.00847	.00825	.00804	.00783	.00764	.00744	.00726	.00708	.00691	.00674
78	42	.01205	.01171	.01139	.01107	.01077	.01048	.01019	.00992	.00966	.00941	.00916	.00893	.00870	.00848	.00827	.00806	.00786	.00767	.00748	.00730
78	43	.01305	.01269	.01234	.01200	.01167	.01136	.01105	.01076	.01047	.01020	.00994	.00968	.00944	.00920	.00897	.00874	.00853	.00832	.00812	.00792
78	44	.01415	.01376	.01338	.01301	.01266	.01232	.01199	.01168	.01137	.01108	.01079	.01051	.01025	.00999	.00974	.00950	.00927	.00904	.00882	.00861
78	45	.01534	.01492	.01451	.01412	.01374	.01337	.01302	.01267	.01234	.01202	.01172	.01142	.01113	.01085	.01058	.01032	.01007	.00982	.00959	.00936
78	46	.01663	.01618	.01574	.01531	.01490	.01451	.01413	.01376	.01340	.01306	.01272	.01240	.01209	.01179	.01150	.01122	.01094	.01068	.01042	.01017
78	47	.01802	.01753	.01705	.01660	.01616	.01573	.01532	.01492	.01454	.01417	.01381	.01346	.01312	.01280	.01248	.01218	.01188	.01160	.01132	.01105
78	48	.01951	.01898	.01847	.01798	.01751	.01705	.01661	.01618	.01576	.01536	.01498	.01460	.01424	.01389	.01355	.01322	.01290	.01260	.01230	.01201
78	49	.02111	.02054	.02000	.01947	.01896	.01847	.01799	.01753	.01709	.01666	.01624	.01584	.01545	.01507	.01470	.01435	.01401	.01367	.01335	.01304
78	50	.02283	.02223	.02164	.02108	.02053	.02000	.01949	.01899	.01852	.01805	.01760	.01717	.01675	.01634	.01595	.01557	.01520	.01484	.01449	.01416
78	51	.02468	.02403	.02341	.02280	.02221	.02165	.02110	.02057	.02005	.01956	.01907	.01861	.01816	.01772	.01730	.01689	.01649	.01610	.01573	.01536
78	52	.02665	.02596	.02529	.02464	.02401	.02340	.02281	.02225	.02169	.02116	.02064	.02014	.01966	.01919	.01873	.01829	.01786	.01745	.01705	.01666
78	53	.02875	.02801	.02729	.02659	.02592	.02527	.02464	.02403	.02344	.02287	.02232	.02178	.02126	.02076	.02027	.01980	.01934	.01889	.01846	.01804
78	54	.03097	.03018	.02941	.02867	.02795	.02726	.02659	.02594	.02530	.02469	.02410	.02353	.02297	.02243	.02191	.02140	.02090	.02043	.01996	.01951
78	55	.03333	.03249	.03167	.03088	.03011	.02937	.02865	.02796	.02728	.02663	.02600	.02538	.02479	.02421	.02365	.02311	.02258	.02207	.02157	.02108
78	56	.03583	.03493	.03406	.03322	.03241	.03162	.03085	.03011	.02939	.02869	.02802	.02736	.02672	.02611	.02551	.02492	.02436	.02381	.02328	.02276
78	57	.03847	.03752	.03660	.03570	.03483	.03399	.03318	.03239	.03162	.03088	.03016	.02946	.02878	.02812	.02748	.02686	.02625	.02567	.02510	.02455
78	58	.04126	.04024	.03926	.03831	.03739	.03650	.03563	.03479	.03397	.03318	.03241	.03167	.03095	.03024	.02956	.02890	.02825	.02763	.02702	.02643
78	59	.04417	.04309	.04205	.04104	.04007	.03912	.03820	.03730	.03644	.03560	.03478	.03399	.03322	.03247	.03174	.03104	.03035	.02969	.02904	.02841
78	60	.04721	.04607	.04497	.04390	.04287	.04186	.04089	.03994	.03902	.03813	.03726	.03642	.03560	.03481	.03403	.03328	.03255	.03185	.03116	.03048
78	61	.05040	.04920	.04804	.04691	.04581	.04474	.04371	.04271	.04173	.04079	.03987	.03897	.03811	.03726	.03644	.03565	.03487	.03412	.03338	.03267
78	62	.05376	.05250	.05127	.05007	.04891	.04779	.04669	.04563	.04460	.04360	.04262	.04168	.04076	.03986	.03899	.03815	.03732	.03652	.03574	.03499
78	63	.05730	.05597	.05467	.05341	.05219	.05100	.04984	.04872	.04763	.04657	.04554	.04454	.04356	.04261	.04169	.04080	.03992	.03907	.03825	.03744
78	64	.06103	.05962	.05825	.05692	.05563	.05438	.05316	.05198	.05082	.04970	.04861	.04755	.04652	.04552	.04455	.04360	.04267	.04177	.04090	.04004
78	65	.06494	.06346	.06202	.06062	.05926	.05794	.05665	.05540	.05419	.05301	.05186	.05074	.04965	.04859	.04756	.04656	.04558	.04463	.04370	.04280
78	66	.06905	.06749	.06598	.06451	.06308	.06169	.06034	.05903	.05775	.05650	.05529	.05411	.05296	.05184	.05075	.04969	.04866	.04765	.04667	.04572
78	67	.07339	.07176	.07017	.06863	.06712	.06566	.06424	.06286	.06151	.06020	.05892	.05768	.05647	.05529	.05414	.05302	.05193	.05087	.04984	.04883
78	68	.07794	.07623	.07457	.07295	.07138	.06985	.06835	.06690	.06549	.06411	.06276	.06146	.06018	.05894	.05773	.05655	.05540	.05428	.05319	.05213

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
78	69	.08270	.08091	.07917	.07748	.07583	.07423	.07266	.07114	.06965	.06821	.06680	.06542	.06409	.06278	.06151	.06027	.05906	.05788	.05673	.05561
78	70	.08764	.08577	.08396	.08219	.08046	.07878	.07715	.07555	.07400	.07248	.07100	.06956	.06816	.06679	.06545	.06415	.06288	.06164	.06043	.05925
78	71	.09273	.09079	.08889	.08705	.08525	.08350	.08179	.08012	.07849	.07691	.07536	.07385	.07238	.07095	.06955	.06818	.06685	.06555	.06428	.06304
78	72	.09797	.09595	.09398	.09206	.09018	.08835	.08657	.08483	.08314	.08148	.07987	.07829	.07675	.07525	.07379	.07236	.07096	.06960	.06827	.06697
78	73	.10335	.10125	.09920	.09720	.09525	.09335	.09150	.08969	.08792	.08619	.08451	.08286	.08126	.07969	.07816	.07667	.07521	.07379	.07239	.07103
78	74	.10889	.10671	.10458	.10251	.10049	.09851	.09658	.09470	.09286	.09107	.08931	.08760	.08593	.08430	.08270	.08114	.07962	.07813	.07668	.07526
78	75	.11460	.11235	.11015	.10800	.10590	.10385	.10185	.09990	.09799	.09613	.09431	.09253	.09079	.08909	.08743	.08580	.08422	.08267	.08115	.07967
78	76	.12051	.11818	.11591	.11369	.11152	.10940	.10733	.10530	.10332	.10139	.09950	.09765	.09585	.09408	.09236	.09067	.08902	.08741	.08583	.08429
78	77	.12660	.12420	.12185	.11956	.11732	.11513	.11299	.11090	.10885	.10685	.10489	.10298	.10111	.09928	.09749	.09574	.09403	.09235	.09071	.08911
78	78	.13284	.13037	.12796	.12560	.12329	.12103	.11882	.11666	.11455	.11249	.11046	.10849	.10655	.10466	.10281	.10099	.09922	.09748	.09578	.09412
79	0	.00364	.00359	.00354	.00349	.00344	.00339	.00335	.00330	.00326	.00322	.00318	.00313	.00310	.00306	.00302	.00298	.00295	.00291	.00288	.00284
79	1	.00109	.00107	.00104	.00102	.00099	.00097	.00095	.00093	.00091	.00089	.00087	.00085	.00083	.00082	.00080	.00078	.00077	.00075	.00074	.00072
79	2	.00100	.00098	.00095	.00093	.00090	.00088	.00086	.00084	.00082	.00080	.00078	.00076	.00074	.00073	.00071	.00069	.00068	.00066	.00065	.00064
79	3	.00099	.00096	.00094	.00091	.00089	.00086	.00084	.00082	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00067	.00065	.00064	.00062	.00061
79	4	.00101	.00098	.00096	.00093	.00090	.00088	.00085	.00083	.00081	.00079	.00077	.00074	.00073	.00071	.00069	.00067	.00065	.00064	.00062	.00061
79	5	.00107	.00104	.00101	.00098	.00095	.00092	.00090	.00087	.00085	.00082	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00066	.00065	.00063
79	6	.00115	.00111	.00108	.00105	.00102	.00099	.00096	.00093	.00091	.00088	.00086	.00083	.00081	.00079	.00077	.00075	.00073	.00071	.00069	.00067
79	7	.00125	.00121	.00118	.00114	.00111	.00108	.00105	.00102	.00099	.00096	.00093	.00091	.00088	.00086	.00084	.00081	.00079	.00077	.00075	.00073
79	8	.00137	.00133	.00129	.00126	.00122	.00119	.00115	.00112	.00109	.00106	.00103	.00100	.00097	.00095	.00092	.00090	.00087	.00085	.00083	.00081
79	9	.00152	.00148	.00144	.00140	.00136	.00132	.00128	.00125	.00121	.00118	.00115	.00112	.00109	.00106	.00103	.00101	.00098	.00095	.00093	.00091
79	10	.00170	.00166	.00161	.00157	.00152	.00148	.00144	.00141	.00137	.00133	.00130	.00126	.00123	.00120	.00117	.00114	.00111	.00108	.00106	.00103
79	11	.00191	.00186	.00181	.00176	.00172	.00167	.00163	.00159	.00155	.00151	.00147	.00143	.00140	.00136	.00133	.00130	.00126	.00123	.00120	.00118
79	12	.00214	.00208	.00203	.00198	.00193	.00188	.00183	.00179	.00174	.00170	.00166	.00162	.00158	.00154	.00151	.00147	.00144	.00141	.00137	.00134
79	13	.00238	.00232	.00226	.00220	.00215	.00210	.00205	.00200	.00195	.00190	.00186	.00182	.00177	.00173	.00169	.00166	.00162	.00158	.00155	.00151
79	14	.00260	.00253	.00247	.00241	.00236	.00230	.00225	.00220	.00214	.00210	.00205	.00200	.00196	.00191	.00187	.00183	.00179	.00175	.00172	.00168
79	15	.00280	.00273	.00267	.00260	.00254	.00248	.00243	.00237	.00232	.00227	.00222	.00217	.00212	.00207	.00203	.00199	.00194	.00190	.00186	.00182
79	16	.00297	.00290	.00283	.00276	.00270	.00264	.00258	.00252	.00246	.00241	.00236	.00230	.00226	.00221	.00216	.00211	.00207	.00203	.00199	.00194
79	17	.00311	.00304	.00297	.00290	.00283	.00277	.00270	.00264	.00258	.00253	.00247	.00242	.00237	.00232	.00227	.00222	.00217	.00213	.00208	.00204
79	18	.00324	.00316	.00309	.00301	.00294	.00288	.00281	.00275	.00269	.00263	.00257	.00251	.00246	.00241	.00236	.00231	.00226	.00221	.00217	.00212
79	19	.00336	.00328	.00320	.00312	.00305	.00298	.00291	.00284	.00278	.00272	.00266	.00260	.00254	.00249	.00244	.00238	.00233	.00229	.00224	.00219
79	20	.00348	.00339	.00331	.00323	.00316	.00308	.00301	.00294	.00288	.00281	.00275	.00269	.00263	.00257	.00252	.00247	.00241	.00236	.00231	.00227
79	21	.00361	.00352	.00344	.00335	.00327	.00320	.00312	.00305	.00298	.00291	.00285	.00278	.00272	.00266	.00261	.00255	.00250	.00244	.00239	.00234
79	22	.00374	.00365	.00356	.00348	.00339	.00331	.00323	.00316	.00309	.00301	.00295	.00288	.00282	.00275	.00269	.00264	.00258	.00252	.00247	.00242
79	23	.00389	.00379	.00370	.00361	.00352	.00344	.00335	.00328	.00320	.00313	.00305	.00298	.00292	.00285	.00279	.00273	.00267	.00261	.00256	.00250
79	24	.00405	.00395	.00385	.00376	.00366	.00357	.00349	.00341	.00333	.00325	.00317	.00310	.00303	.00296	.00290	.00283	.00277	.00271	.00265	.00260
79	25	.00424	.00413	.00403	.00392	.00383	.00373	.00364	.00356	.00347	.00339	.00331	.00323	.00316	.00309	.00302	.00295	.00289	.00282	.00276	.00270
79	26	.00444	.00433	.00422	.00411	.00401	.00391	.00382	.00372	.00363	.00355	.00346	.00338	.00331	.00323	.00316	.00309	.00302	.00295	.00289	.00282
79	27	.00468	.00456	.00444	.00433	.00422	.00412	.00402	.00392	.00382	.00373	.00364	.00356	.00348	.00340	.00332	.00324	.00317	.00310	.00303	.00297
79	28	.00494	.00481	.00469	.00457	.00445	.00434	.00423	.00413	.00403	.00393	.00384	.00375	.00366	.00358	.00349	.00342	.00334	.00326	.00319	.00312
79	29	.00523	.00509	.00496	.00483	.00471	.00459	.00447	.00436	.00426	.00415	.00405	.00396	.00387	.00378	.00369	.00360	.00352	.00344	.00337	.00329
79	30	.00554	.00539	.00525	.00511	.00498	.00485	.00473	.00461	.00450	.00439	.00429	.00418	.00408	.00399	.00390	.00381	.00372	.00364	.00355	.00348
79	31	.00587	.00571	.00556	.00541	.00527	.00514	.00501	.00488	.00476	.00465	.00453	.00442	.00432	.00422	.00412	.00402	.00393	.00384	.00376	.00367
79	32	.00622	.00606	.00590	.00574	.00559	.00545	.00531	.00518	.00505	.00492	.00480	.00468	.00457	.00446	.00436	.00426	.00416	.00406	.00397	.00388
79	33	.00662	.00644	.00626	.00610	.00594	.00579	.00564	.00549	.00536	.00522	.00509	.00497	.00485	.00473	.00462	.00451	.00441	.00431	.00421	.00411
79	34	.00704	.00685	.00667	.00649	.00632	.00615	.00599	.00584	.00569	.00555	.00541	.00528	.00515	.00503	.00491	.00479	.00468	.00457	.00446	.00436
79	35	.00751	.00731	.00711	.00692	.00674	.00656	.00639	.00623	.00607	.00591	.00577	.00562	.00549	.00535	.00522	.00510	.00498	.00486	.00475	.00464
79	36	.00803	.00781	.00760	.00739	.00719	.00700	.00682	.00665	.00648	.00631	.00615	.00600	.00585	.00571	.00557	.00544	.00531	.00518	.00506	.00494
79	37	.00859	.00836	.00813	.00791	.00770	.00749	.00730	.00711	.00692	.00675	.00658	.00641	.00625	.00610	.00595	.00581	.00567	.00553	.00540	.00528
79	38	.00922	.00897	.00872	.00848	.00826	.00804	.00782	.00762	.00742	.00723	.00705	.00687	.00670	.00654	.00638	.00622	.00607	.00593	.00579	.00565
79	39	.00991	.00964	.00937	.00912	.00887	.00863	.00841	.00819	.00797	.00777	.00757	.00738	.00720	.00702	.00684	.00668	.00652	.00636	.00621	.00606

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
79	40	.01068	.01038	.01010	.00982	.00956	.00930	.00906	.00882	.00859	.00837	.00815	.00795	.00775	.00756	.00737	.00719	.00702	.00685	.00668	.00653
79	41	.01153	.01121	.01090	.01061	.01032	.01005	.00978	.00952	.00928	.00904	.00881	.00859	.00837	.00816	.00796	.00777	.00758	.00739	.00722	.00705
79	42	.01247	.01213	.01180	.01148	.01117	.01087	.01059	.01031	.01004	.00978	.00954	.00929	.00906	.00884	.00862	.00841	.00820	.00801	.00782	.00763
79	43	.01351	.01314	.01278	.01244	.01211	.01179	.01148	.01118	.01089	.01061	.01034	.01008	.00983	.00958	.00935	.00912	.00890	.00869	.00848	.00828
79	44	.01465	.01425	.01387	.01350	.01314	.01279	.01246	.01213	.01182	.01152	.01123	.01095	.01067	.01041	.01016	.00991	.00967	.00944	.00921	.00900
79	45	.01589	.01546	.01504	.01464	.01425	.01388	.01352	.01317	.01283	.01251	.01219	.01189	.01160	.01131	.01103	.01077	.01051	.01026	.01002	.00978
79	46	.01723	.01676	.01632	.01588	.01547	.01506	.01468	.01430	.01394	.01358	.01324	.01292	.01260	.01229	.01199	.01170	.01142	.01115	.01089	.01064
79	47	.01867	.01817	.01769	.01722	.01677	.01634	.01592	.01551	.01512	.01474	.01437	.01402	.01368	.01334	.01302	.01271	.01241	.01212	.01183	.01156
79	48	.02022	.01968	.01916	.01866	.01818	.01771	.01726	.01682	.01640	.01599	.01560	.01521	.01484	.01449	.01414	.01380	.01348	.01316	.01285	.01256
79	49	.02188	.02130	.02075	.02021	.01969	.01919	.01870	.01823	.01778	.01734	.01691	.01650	.01610	.01572	.01534	.01498	.01463	.01429	.01396	.01363
79	50	.02367	.02306	.02246	.02188	.02132	.02079	.02026	.01976	.01927	.01880	.01834	.01790	.01747	.01705	.01665	.01626	.01588	.01551	.01515	.01481
79	51	.02560	.02494	.02430	.02368	.02308	.02250	.02194	.02140	.02088	.02037	.01988	.01940	.01894	.01849	.01806	.01764	.01723	.01683	.01645	.01607
79	52	.02765	.02694	.02626	.02560	.02495	.02433	.02373	.02315	.02259	.02205	.02152	.02101	.02051	.02003	.01956	.01911	.01867	.01824	.01783	.01743
79	53	.02983	.02907	.02834	.02764	.02695	.02629	.02564	.02502	.02442	.02384	.02327	.02272	.02219	.02167	.02117	.02069	.02021	.01976	.01931	.01888
79	54	.03215	.03134	.03056	.02980	.02907	.02836	.02767	.02701	.02636	.02574	.02513	.02455	.02398	.02342	.02289	.02236	.02186	.02137	.02089	.02043
79	55	.03460	.03374	.03291	.03211	.03132	.03057	.02983	.02912	.02843	.02777	.02712	.02649	.02588	.02529	.02471	.02416	.02361	.02309	.02258	.02208
79	56	.03721	.03630	.03541	.03455	.03372	.03291	.03213	.03137	.03064	.02992	.02923	.02856	.02791	.02727	.02666	.02606	.02548	.02492	.02437	.02384
79	57	.03997	.03900	.03805	.03714	.03626	.03540	.03456	.03376	.03297	.03221	.03147	.03076	.03006	.02939	.02873	.02809	.02747	.02687	.02629	.02572
79	58	.04287	.04184	.04084	.03987	.03893	.03801	.03713	.03627	.03543	.03462	.03384	.03308	.03233	.03161	.03091	.03023	.02957	.02893	.02831	.02770
79	59	.04591	.04482	.04375	.04272	.04173	.04076	.03982	.03890	.03802	.03716	.03632	.03551	.03472	.03395	.03321	.03248	.03178	.03109	.03043	.02978
79	60	.04909	.04793	.04681	.04571	.04466	.04363	.04263	.04166	.04072	.03981	.03892	.03806	.03722	.03640	.03561	.03484	.03409	.03336	.03265	.03196
79	61	.05242	.05120	.05001	.04885	.04773	.04664	.04559	.04456	.04356	.04259	.04165	.04074	.03985	.03898	.03814	.03732	.03652	.03575	.03499	.03426
79	62	.05593	.05464	.05338	.05216	.05098	.04983	.04871	.04762	.04657	.04554	.04454	.04357	.04263	.04171	.04082	.03995	.03910	.03828	.03748	.03670
79	63	.05964	.05827	.05695	.05566	.05441	.05319	.05201	.05086	.04974	.04866	.04760	.04657	.04557	.04460	.04365	.04273	.04184	.04096	.04011	.03928
79	64	.06353	.06209	.06070	.05934	.05802	.05674	.05549	.05428	.05310	.05195	.05083	.04974	.04869	.04766	.04665	.04568	.04473	.04380	.04290	.04202
79	65	.06762	.06611	.06464	.06321	.06182	.06047	.05915	.05787	.05663	.05542	.05424	.05309	.05197	.05088	.04982	.04879	.04779	.04681	.04585	.04492
79	66	.07193	.07035	.06880	.06730	.06583	.06441	.06302	.06168	.06036	.05909	.05784	.05663	.05545	.05430	.05318	.05209	.05103	.04999	.04898	.04800
79	67	.07648	.07482	.07319	.07161	.07008	.06858	.06712	.06571	.06432	.06298	.06167	.06039	.05915	.05794	.05676	.05560	.05448	.05339	.05232	.05128
79	68	.08126	.07952	.07782	.07616	.07455	.07298	.07145	.06996	.06851	.06709	.06571	.06437	.06306	.06178	.06054	.05933	.05814	.05699	.05586	.05477
79	69	.08626	.08444	.08266	.08092	.07923	.07759	.07598	.07442	.07290	.07141	.06996	.06855	.06717	.06583	.06452	.06325	.06200	.06079	.05960	.05844
79	70	.09145	.08955	.08769	.08587	.08411	.08238	.08071	.07907	.07747	.07592	.07440	.07292	.07147	.07006	.06869	.06735	.06604	.06476	.06351	.06229
79	71	.09682	.09483	.09289	.09099	.08915	.08735	.08560	.08388	.08222	.08059	.07900	.07745	.07593	.07446	.07301	.07161	.07023	.06889	.06758	.06630
79	72	.10233	.10026	.09824	.09627	.09435	.09247	.09064	.08886	.08711	.08541	.08375	.08213	.08055	.07900	.07749	.07602	.07458	.07318	.07180	.07046
79	73	.10800	.10585	.10375	.10170	.09970	.09775	.09584	.09398	.09216	.09039	.08866	.08697	.08531	.08370	.08212	.08058	.07908	.07761	.07617	.07476
79	74	.11384	.11161	.10943	.10730	.10523	.10320	.10122	.09928	.09739	.09554	.09374	.09198	.09025	.08857	.08693	.08532	.08375	.08221	.08071	.07924
79	75	.11988	.11757	.11531	.11311	.11095	.10885	.10679	.10478	.10282	.10090	.09902	.09719	.09540	.09365	.09193	.09026	.08862	.08702	.08545	.08392
79	76	.12613	.12374	.12140	.11912	.11689	.11472	.11259	.11050	.10847	.10648	.10453	.10263	.10076	.09894	.09716	.09542	.09372	.09205	.09042	.08882
79	77	.13257	.13011	.12770	.12535	.12304	.12079	.11859	.11644	.11433	.11227	.11025	.10828	.10635	.10446	.10261	.10080	.09903	.09730	.09561	.09395
79	78	.13919	.13666	.13418	.13175	.12938	.12705	.12478	.12256	.12038	.11825	.11617	.11413	.11213	.11018	.10826	.10639	.10456	.10276	.10100	.09928
79	79	.14593	.14333	.14078	.13828	.13584	.13345	.13111	.12882	.12658	.12438	.12223	.12013	.11807	.11605	.11407	.11213	.11024	.10838	.10656	.10478
80	0	.00383	.00378	.00373	.00368	.00363	.00358	.00354	.00349	.00345	.00340	.00336	.00332	.00328	.00324	.00320	.00316	.00313	.00309	.00305	.00302
80	1	.00114	.00111	.00109	.00106	.00104	.00101	.00099	.00097	.00095	.00093	.00091	.00089	.00087	.00086	.00084	.00082	.00081	.00079	.00077	.00076
80	2	.00104	.00101	.00099	.00096	.00094	.00092	.00089	.00087	.00085	.00083	.00081	.00079	.00078	.00076	.00074	.00073	.00071	.00069	.00068	.00067
80	3	.00102	.00099	.00097	.00094	.00092	.00089	.00087	.00085	.00083	.00080	.00078	.00077	.00075	.00073	.00071	.00069	.00068	.00066	.00065	.00063
80	4	.00105	.00102	.00099	.00096	.00093	.00091	.00088	.00086	.00084	.00081	.00079	.00077	.00075	.00073	.00072	.00070	.00068	.00066	.00065	.00063
80	5	.00110	.00107	.00104	.00101	.00098	.00095	.00093	.00090	.00088	.00085	.00083	.00081	.00079	.00077	.00075	.00073	.00071	.00069	.00067	.00066
80	6	.00118	.00115	.00111	.00108	.00105	.00102	.00099	.00096	.00094	.00091	.00089	.00086	.00084	.00082	.00080	.00077	.00075	.00074	.00072	.00070
80	7	.00129	.00125	.00121	.00118	.00114	.00111	.00108	.00105	.00102	.00099	.00097	.00094	.00091	.00089	.00087	.00084	.00082	.00080	.00078	.00076
80	8	.00141	.00137	.00133	.00130	.00126	.00122	.00119	.00116	.00113	.00109	.00106	.00104	.00101	.00098	.00096	.00093	.00091	.00088	.00086	.00084
80	9	.00157	.00153	.00148	.00144	.00140	.00136	.00133	.00129	.00126	.00122	.00119	.00116	.00113	.00110	.00107	.00104	.00102	.00099	.00097	.00094

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
80	10	.00176	.00171	.00167	.00162	.00158	.00154	.00149	.00146	.00142	.00138	.00135	.00131	.00128	.00125	.00121	.00118	.00115	.00113	.00110	.00107
80	11	.00198	.00192	.00187	.00182	.00178	.00173	.00169	.00165	.00160	.00156	.00153	.00149	.00145	.00142	.00138	.00135	.00132	.00129	.00125	.00123
80	12	.00222	.00216	.00210	.00205	.00200	.00195	.00190	.00186	.00181	.00177	.00173	.00169	.00165	.00161	.00157	.00154	.00150	.00147	.00143	.00140
80	13	.00246	.00240	.00234	.00229	.00223	.00218	.00213	.00208	.00203	.00198	.00194	.00189	.00185	.00181	.00177	.00173	.00169	.00165	.00162	.00158
80	14	.00270	.00263	.00257	.00251	.00245	.00239	.00234	.00229	.00223	.00218	.00214	.00209	.00204	.00200	.00196	.00191	.00187	.00183	.00179	.00176
80	15	.00291	.00284	.00277	.00271	.00265	.00259	.00253	.00247	.00242	.00236	.00231	.00226	.00221	.00217	.00212	.00208	.00203	.00199	.00195	.00191
80	16	.00309	.00301	.00294	.00288	.00281	.00275	.00269	.00263	.00257	.00251	.00246	.00241	.00236	.00231	.00226	.00221	.00217	.00212	.00208	.00204
80	17	.00324	.00316	.00309	.00302	.00295	.00288	.00282	.00276	.00270	.00264	.00258	.00253	.00247	.00242	.00237	.00232	.00228	.00223	.00218	.00214
80	18	.00336	.00329	.00321	.00314	.00306	.00300	.00293	.00286	.00280	.00274	.00268	.00263	.00257	.00252	.00246	.00241	.00236	.00232	.00227	.00222
80	19	.00349	.00340	.00333	.00325	.00317	.00310	.00303	.00297	.00290	.00284	.00278	.00272	.00266	.00260	.00255	.00250	.00244	.00239	.00235	.00230
80	20	.00361	.00353	.00344	.00336	.00329	.00321	.00314	.00307	.00300	.00294	.00287	.00281	.00275	.00269	.00263	.00258	.00253	.00247	.00242	.00238
80	21	.00375	.00366	.00357	.00349	.00341	.00333	.00325	.00318	.00311	.00304	.00297	.00291	.00285	.00278	.00273	.00267	.00261	.00256	.00251	.00246
80	22	.00389	.00379	.00370	.00361	.00353	.00345	.00337	.00329	.00322	.00314	.00307	.00301	.00294	.00288	.00282	.00276	.00270	.00264	.00259	.00254
80	23	.00404	.00394	.00384	.00375	.00366	.00357	.00349	.00341	.00333	.00326	.00318	.00311	.00305	.00298	.00292	.00285	.00279	.00273	.00268	.00262
80	24	.00420	.00410	.00400	.00390	.00381	.00372	.00363	.00355	.00346	.00339	.00331	.00323	.00316	.00309	.00303	.00296	.00290	.00284	.00278	.00272
80	25	.00439	.00428	.00418	.00408	.00398	.00388	.00379	.00370	.00361	.00353	.00345	.00337	.00330	.00322	.00315	.00308	.00302	.00295	.00289	.00283
80	26	.00461	.00449	.00438	.00427	.00417	.00407	.00397	.00387	.00378	.00370	.00361	.00353	.00345	.00337	.00330	.00322	.00315	.00309	.00302	.00296
80	27	.00485	.00473	.00461	.00450	.00439	.00428	.00418	.00408	.00398	.00389	.00380	.00371	.00363	.00354	.00346	.00339	.00331	.00324	.00317	.00310
80	28	.00512	.00499	.00486	.00474	.00463	.00451	.00440	.00430	.00419	.00410	.00400	.00391	.00382	.00373	.00365	.00357	.00349	.00341	.00334	.00327
80	29	.00542	.00528	.00514	.00501	.00489	.00477	.00465	.00454	.00443	.00432	.00422	.00413	.00403	.00394	.00385	.00376	.00368	.00360	.00352	.00344
80	30	.00573	.00559	.00544	.00530	.00517	.00504	.00492	.00480	.00468	.00457	.00446	.00436	.00426	.00416	.00407	.00397	.00389	.00380	.00372	.00364
80	31	.00607	.00592	.00576	.00562	.00547	.00534	.00520	.00508	.00495	.00484	.00472	.00461	.00450	.00440	.00430	.00420	.00411	.00401	.00392	.00384
80	32	.00644	.00627	.00611	.00595	.00580	.00566	.00551	.00538	.00525	.00512	.00500	.00488	.00476	.00465	.00455	.00444	.00434	.00424	.00415	.00406
80	33	.00685	.00667	.00649	.00632	.00616	.00601	.00585	.00571	.00557	.00543	.00530	.00517	.00505	.00493	.00482	.00471	.00460	.00450	.00440	.00430
80	34	.00729	.00709	.00691	.00673	.00655	.00638	.00622	.00607	.00592	.00577	.00563	.00550	.00536	.00524	.00512	.00500	.00488	.00477	.00466	.00456
80	35	.00777	.00756	.00736	.00717	.00698	.00681	.00663	.00646	.00630	.00615	.00600	.00585	.00571	.00558	.00544	.00532	.00519	.00508	.00496	.00485
80	36	.00830	.00808	.00786	.00766	.00746	.00726	.00708	.00690	.00673	.00656	.00640	.00624	.00609	.00594	.00580	.00567	.00553	.00541	.00528	.00516
80	37	.00889	.00865	.00841	.00819	.00798	.00777	.00757	.00738	.00719	.00701	.00684	.00667	.00651	.00635	.00620	.00605	.00591	.00577	.00564	.00551
80	38	.00953	.00927	.00902	.00878	.00855	.00833	.00811	.00791	.00771	.00751	.00733	.00715	.00697	.00680	.00664	.00648	.00633	.00618	.00604	.00590
80	39	.01024	.00997	.00970	.00944	.00919	.00895	.00872	.00849	.00828	.00807	.00787	.00767	.00748	.00730	.00713	.00696	.00679	.00663	.00648	.00633
80	40	.01104	.01074	.01045	.01017	.00990	.00964	.00939	.00915	.00891	.00869	.00847	.00826	.00806	.00786	.00767	.00749	.00731	.00714	.00697	.00681
80	41	.01192	.01159	.01128	.01098	.01069	.01041	.01014	.00988	.00963	.00939	.00915	.00892	.00870	.00849	.00829	.00809	.00789	.00771	.00753	.00735
80	42	.01289	.01254	.01221	.01188	.01157	.01127	.01098	.01069	.01042	.01016	.00991	.00966	.00942	.00919	.00897	.00875	.00855	.00834	.00815	.00796
80	43	.01397	.01359	.01323	.01288	.01254	.01221	.01190	.01160	.01130	.01102	.01074	.01048	.01022	.00997	.00973	.00950	.00927	.00905	.00884	.00864
80	44	.01515	.01474	.01435	.01397	.01361	.01326	.01292	.01259	.01227	.01196	.01167	.01138	.01110	.01083	.01057	.01032	.01008	.00984	.00961	.00939
80	45	.01643	.01599	.01557	.01516	.01477	.01439	.01402	.01367	.01332	.01299	.01267	.01236	.01206	.01177	.01149	.01122	.01095	.01069	.01045	.01021
80	46	.01782	.01735	.01689	.01645	.01603	.01562	.01522	.01484	.01447	.01411	.01376	.01343	.01310	.01279	.01249	.01219	.01191	.01163	.01136	.01110
80	47	.01931	.01880	.01831	.01784	.01738	.01694	.01651	.01610	.01570	.01532	.01494	.01458	.01423	.01389	.01356	.01324	.01293	.01263	.01234	.01206
80	48	.02091	.02037	.01984	.01933	.01884	.01837	.01791	.01746	.01703	.01662	.01621	.01582	.01545	.01508	.01473	.01438	.01405	.01372	.01341	.01311
80	49	.02264	.02206	.02149	.02095	.02042	.01991	.01941	.01893	.01847	.01802	.01759	.01717	.01676	.01637	.01598	.01561	.01525	.01490	.01456	.01424
80	50	.02450	.02388	.02327	.02268	.02212	.02157	.02104	.02052	.02002	.01954	.01907	.01862	.01818	.01776	.01735	.01695	.01656	.01618	.01582	.01546
80	51	.02650	.02583	.02518	.02455	.02394	.02335	.02278	.02223	.02170	.02118	.02068	.02019	.01972	.01926	.01882	.01839	.01797	.01756	.01717	.01679
80	52	.02864	.02792	.02722	.02655	.02589	.02526	.02465	.02406	.02349	.02293	.02239	.02187	.02136	.02087	.02039	.01993	.01948	.01904	.01862	.01821
80	53	.03090	.03013	.02939	.02867	.02797	.02730	.02664	.02601	.02539	.02480	.02422	.02366	.02311	.02259	.02207	.02158	.02109	.02063	.02017	.01973
80	54	.03331	.03249	.03170	.03093	.03018	.02946	.02876	.02808	.02742	.02678	.02617	.02556	.02498	.02442	.02387	.02333	.02282	.02231	.02183	.02135
80	55	.03587	.03499	.03415	.03333	.03253	.03176	.03101	.03029	.02958	.02890	.02824	.02760	.02697	.02637	.02578	.02521	.02465	.02412	.02359	.02308
80	56	.03858	.03765	.03675	.03587	.03503	.03420	.03341	.03263	.03188	.03115	.03045	.02976	.02909	.02845	.02782	.02721	.02661	.02604	.02548	.02493
80	57	.04146	.04047	.03951	.03857	.03767	.03680	.03595	.03512	.03432	.03355	.03279	.03206	.03135	.03066	.02999	.02933	.02870	.02808	.02748	.02690
80	58	.04448	.04343	.04241	.04142	.04046	.03953	.03863	.03775	.03690	.03607	.03527	.03449	.03373	.03299	.03227	.03158	.03090	.03024	.02960	.02898
80	59	.04765	.04653	.04545	.04440	.04338	.04239	.04143	.04050	.03959	.03872	.03786	.03703	.03622	.03544	.03467	.03393	.03321	.03251	.03183	.03116

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
80	60	.05096	.04978	.04863	.04752	.04644	.04539	.04437	.04338	.04242	.04149	.04058	.03970	.03884	.03800	.03719	.03640	.03564	.03489	.03416	.03345
80	61	.05443	.05318	.05197	.05079	.04965	.04854	.04746	.04641	.04539	.04440	.04344	.04250	.04159	.04071	.03984	.03900	.03819	.03739	.03662	.03587
80	62	.05810	.05678	.05550	.05425	.05304	.05187	.05073	.04962	.04854	.04749	.04647	.04547	.04451	.04357	.04265	.04176	.04089	.04005	.03923	.03843
80	63	.06196	.06057	.05922	.05791	.05663	.05539	.05418	.05300	.05186	.05075	.04967	.04862	.04759	.04660	.04563	.04468	.04376	.04287	.04199	.04114
80	64	.06603	.06456	.06314	.06175	.06040	.05909	.05782	.05658	.05537	.05420	.05305	.05194	.05086	.04980	.04877	.04777	.04680	.04585	.04492	.04402
80	65	.07030	.06876	.06726	.06580	.06438	.06300	.06166	.06035	.05907	.05783	.05663	.05545	.05430	.05319	.05210	.05104	.05001	.04901	.04802	.04707
80	66	.07481	.07319	.07161	.07008	.06858	.06713	.06571	.06433	.06299	.06168	.06041	.05917	.05796	.05678	.05563	.05451	.05342	.05236	.05132	.05031
80	67	.07957	.07787	.07621	.07460	.07303	.07150	.07001	.06856	.06715	.06577	.06443	.06312	.06184	.06060	.05939	.05821	.05705	.05593	.05483	.05376
80	68	.08458	.08280	.08106	.07937	.07772	.07611	.07455	.07302	.07154	.07009	.06868	.06730	.06596	.06465	.06337	.06212	.06091	.05972	.05857	.05744
80	69	.08982	.08796	.08614	.08437	.08264	.08095	.07931	.07771	.07615	.07463	.07315	.07170	.07029	.06891	.06756	.06625	.06497	.06372	.06250	.06131
80	70	.09527	.09332	.09142	.08957	.08776	.08600	.08428	.08260	.08097	.07937	.07781	.07629	.07481	.07337	.07195	.07057	.06923	.06791	.06663	.06538
80	71	.10090	.09887	.09688	.09495	.09306	.09122	.08942	.08767	.08596	.08429	.08266	.08107	.07951	.07800	.07651	.07507	.07365	.07227	.07093	.06961
80	72	.10670	.10458	.10252	.10050	.09853	.09661	.09474	.09291	.09112	.08937	.08767	.08601	.08438	.08279	.08124	.07973	.07824	.07680	.07538	.07400
80	73	.11266	.11046	.10831	.10622	.10417	.10217	.10021	.09831	.09644	.09462	.09284	.09111	.08941	.08775	.08613	.08454	.08299	.08148	.08000	.07855
80	74	.11881	.11653	.11430	.11212	.10999	.10791	.10588	.10390	.10196	.10006	.09821	.09640	.09463	.09289	.09120	.08955	.08793	.08635	.08480	.08329
80	75	.12517	.12281	.12050	.11824	.11603	.11388	.11177	.10970	.10769	.10572	.10379	.10191	.10006	.09826	.09650	.09477	.09308	.09143	.08982	.08824
80	76	.13177	.12932	.12693	.12459	.12231	.12007	.11789	.11575	.11366	.11161	.10961	.10766	.10574	.10387	.10203	.10024	.09848	.09676	.09508	.09343
80	77	.13858	.13606	.13359	.13117	.12881	.12650	.12424	.12203	.11986	.11774	.11567	.11364	.11166	.10971	.10781	.10594	.10412	.10233	.10058	.09887
80	78	.14558	.14299	.14044	.13795	.13552	.13313	.13080	.12852	.12628	.12409	.12194	.11985	.11779	.11578	.11380	.11187	.10998	.10813	.10631	.10453
80	79	.15272	.15005	.14744	.14488	.14237	.13992	.13751	.13516	.13285	.13060	.12838	.12622	.12409	.12201	.11997	.11798	.11602	.11410	.11222	.11038
80	80	.15993	.15719	.15451	.15188	.14930	.14678	.14431	.14189	.13952	.13719	.13492	.13268	.13050	.12835	.12625	.12419	.12217	.12019	.11824	.11634
81	0	.00404	.00398	.00393	.00388	.00383	.00378	.00373	.00369	.00364	.00360	.00355	.00351	.00347	.00343	.00339	.00335	.00331	.00328	.00324	.00320
81	1	.00118	.00115	.00113	.00110	.00108	.00106	.00103	.00101	.00099	.00097	.00095	.00093	.00091	.00089	.00088	.00086	.00084	.00083	.00081	.00080
81	2	.00108	.00105	.00102	.00100	.00097	.00095	.00093	.00091	.00089	.00087	.00085	.00083	.00081	.00079	.00077	.00076	.00074	.00073	.00071	.00070
81	3	.00105	.00103	.00100	.00097	.00095	.00092	.00090	.00088	.00086	.00083	.00081	.00079	.00078	.00076	.00074	.00072	.00071	.00069	.00067	.00066
81	4	.00108	.00105	.00102	.00099	.00096	.00094	.00091	.00089	.00087	.00084	.00082	.00080	.00078	.00076	.00074	.00072	.00071	.00069	.00067	.00066
81	5	.00113	.00110	.00107	.00104	.00101	.00098	.00096	.00093	.00091	.00088	.00086	.00084	.00081	.00079	.00077	.00075	.00073	.00072	.00070	.00068
81	6	.00122	.00118	.00115	.00111	.00108	.00105	.00102	.00100	.00097	.00094	.00092	.00089	.00087	.00085	.00082	.00080	.00078	.00076	.00074	.00072
81	7	.00132	.00129	.00125	.00121	.00118	.00115	.00111	.00108	.00105	.00103	.00100	.00097	.00095	.00092	.00090	.00087	.00085	.00083	.00081	.00079
81	8	.00145	.00141	.00137	.00133	.00130	.00126	.00123	.00119	.00116	.00113	.00110	.00107	.00104	.00102	.00099	.00096	.00094	.00091	.00089	.00087
81	9	.00162	.00157	.00153	.00149	.00145	.00141	.00137	.00133	.00130	.00126	.00123	.00120	.00117	.00114	.00111	.00108	.00105	.00103	.00100	.00098
81	10	.00181	.00177	.00172	.00167	.00163	.00159	.00154	.00150	.00147	.00143	.00139	.00136	.00132	.00129	.00126	.00123	.00120	.00117	.00114	.00111
81	11	.00204	.00199	.00194	.00189	.00184	.00179	.00175	.00170	.00166	.00162	.00158	.00154	.00151	.00147	.00143	.00140	.00137	.00134	.00130	.00127
81	12	.00229	.00223	.00218	.00212	.00207	.00202	.00197	.00193	.00188	.00184	.00179	.00175	.00171	.00167	.00163	.00160	.00156	.00153	.00149	.00146
81	13	.00255	.00249	.00243	.00237	.00231	.00226	.00221	.00216	.00211	.00206	.00201	.00197	.00193	.00188	.00184	.00180	.00176	.00173	.00169	.00165
81	14	.00279	.00273	.00267	.00260	.00254	.00249	.00243	.00238	.00232	.00227	.00222	.00217	.00213	.00208	.00204	.00200	.00195	.00191	.00187	.00184
81	15	.00301	.00294	.00288	.00281	.00275	.00269	.00263	.00257	.00252	.00246	.00241	.00236	.00231	.00226	.00221	.00217	.00212	.00208	.00204	.00200
81	16	.00320	.00313	.00306	.00299	.00292	.00286	.00279	.00273	.00268	.00262	.00256	.00251	.00246	.00241	.00236	.00231	.00226	.00222	.00217	.00213
81	17	.00336	.00328	.00321	.00313	.00306	.00300	.00293	.00287	.00281	.00275	.00269	.00263	.00258	.00253	.00248	.00243	.00238	.00233	.00228	.00224
81	18	.00349	.00341	.00333	.00326	.00319	.00312	.00305	.00298	.00292	.00286	.00280	.00274	.00268	.00263	.00257	.00252	.00247	.00242	.00237	.00233
81	19	.00362	.00353	.00345	.00337	.00330	.00323	.00315	.00309	.00302	.00296	.00289	.00283	.00277	.00272	.00266	.00261	.00255	.00250	.00245	.00241
81	20	.00375	.00366	.00358	.00349	.00342	.00334	.00326	.00319	.00312	.00306	.00299	.00293	.00287	.00281	.00275	.00269	.00264	.00259	.00253	.00248
81	21	.00389	.00379	.00371	.00362	.00354	.00346	.00338	.00331	.00323	.00316	.00310	.00303	.00297	.00290	.00284	.00279	.00273	.00267	.00262	.00257
81	22	.00403	.00393	.00384	.00375	.00366	.00358	.00350	.00342	.00335	.00327	.00320	.00313	.00307	.00300	.00294	.00288	.00282	.00276	.00271	.00265
81	23	.00418	.00408	.00398	.00389	.00380	.00371	.00363	.00355	.00347	.00339	.00332	.00324	.00317	.00311	.00304	.00298	.00291	.00285	.00280	.00274
81	24	.00435	.00425	.00415	.00405	.00395	.00386	.00377	.00369	.00360	.00352	.00344	.00337	.00329	.00322	.00315	.00309	.00302	.00296	.00290	.00284
81	25	.00455	.00444	.00433	.00423	.00413	.00403	.00394	.00385	.00376	.00367	.00359	.00351	.00343	.00336	.00329	.00322	.00315	.00308	.00302	.00296
81	26	.00477	.00465	.00454	.00443	.00432	.00422	.00412	.00402	.00393	.00384	.00376	.00367	.00359	.00351	.00344	.00336	.00329</			

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
81	29	.00560	.00546	.00533	.00519	.00507	.00494	.00483	.00471	.00460	.00449	.00439	.00429	.00419	.00410	.00401	.00392	.00384	.00375	.00367	.00360
81	30	.00593	.00578	.00563	.00549	.00536	.00523	.00510	.00498	.00486	.00475	.00464	.00453	.00443	.00433	.00423	.00414	.00405	.00396	.00388	.00379
81	31	.00628	.00612	.00597	.00582	.00567	.00553	.00540	.00527	.00514	.00502	.00491	.00479	.00468	.00458	.00447	.00437	.00428	.00419	.00409	.00401
81	32	.00666	.00649	.00632	.00616	.00601	.00586	.00572	.00558	.00545	.00532	.00519	.00507	.00496	.00484	.00473	.00463	.00452	.00442	.00433	.00423
81	33	.00708	.00689	.00672	.00655	.00638	.00622	.00607	.00592	.00578	.00564	.00551	.00538	.00525	.00513	.00502	.00490	.00479	.00469	.00458	.00448
81	34	.00753	.00733	.00714	.00696	.00678	.00661	.00645	.00629	.00614	.00599	.00585	.00571	.00558	.00545	.00532	.00520	.00508	.00497	.00486	.00475
81	35	.00803	.00782	.00761	.00742	.00723	.00705	.00687	.00670	.00654	.00638	.00623	.00608	.00594	.00580	.00566	.00553	.00541	.00529	.00517	.00505
81	36	.00858	.00835	.00813	.00792	.00772	.00752	.00733	.00715	.00697	.00680	.00664	.00648	.00633	.00618	.00604	.00590	.00576	.00563	.00550	.00538
81	37	.00917	.00893	.00870	.00847	.00825	.00804	.00784	.00764	.00745	.00727	.00709	.00692	.00676	.00660	.00644	.00629	.00615	.00601	.00587	.00574
81	38	.00984	.00958	.00933	.00908	.00885	.00862	.00840	.00819	.00799	.00779	.00760	.00742	.00724	.00707	.00690	.00674	.00658	.00643	.00629	.00614
81	39	.01057	.01029	.01002	.00976	.00950	.00926	.00902	.00880	.00858	.00837	.00816	.00796	.00777	.00758	.00741	.00723	.00706	.00690	.00674	.00659
81	40	.01139	.01108	.01079	.01051	.01024	.00997	.00972	.00947	.00924	.00901	.00879	.00857	.00837	.00817	.00797	.00778	.00760	.00743	.00726	.00709
81	41	.01230	.01197	.01165	.01135	.01105	.01077	.01050	.01023	.00998	.00973	.00949	.00926	.00903	.00882	.00861	.00841	.00821	.00802	.00783	.00766
81	42	.01331	.01295	.01261	.01228	.01196	.01166	.01136	.01107	.01080	.01053	.01027	.01002	.00978	.00955	.00932	.00910	.00889	.00868	.00848	.00829
81	43	.01442	.01403	.01367	.01331	.01297	.01264	.01232	.01201	.01171	.01142	.01114	.01087	.01061	.01036	.01011	.00987	.00964	.00942	.00920	.00899
81	44	.01564	.01523	.01483	.01444	.01407	.01372	.01337	.01304	.01271	.01240	.01210	.01181	.01152	.01125	.01099	.01073	.01048	.01024	.01000	.00978
81	45	.01696	.01652	.01609	.01567	.01528	.01489	.01452	.01416	.01381	.01347	.01314	.01283	.01252	.01222	.01194	.01166	.01139	.01113	.01088	.01063
81	46	.01840	.01792	.01746	.01701	.01658	.01616	.01576	.01537	.01500	.01463	.01428	.01394	.01361	.01329	.01298	.01268	.01238	.01210	.01183	.01156
81	47	.01994	.01942	.01893	.01845	.01798	.01754	.01710	.01668	.01628	.01588	.01550	.01513	.01478	.01443	.01410	.01377	.01346	.01315	.01285	.01257
81	48	.02160	.02105	.02052	.02000	.01950	.01902	.01855	.01810	.01766	.01724	.01683	.01643	.01604	.01567	.01531	.01496	.01462	.01429	.01397	.01366
81	49	.02339	.02280	.02222	.02167	.02113	.02061	.02011	.01962	.01915	.01870	.01825	.01783	.01741	.01701	.01662	.01624	.01587	.01552	.01517	.01483
81	50	.02532	.02468	.02407	.02347	.02290	.02234	.02180	.02128	.02077	.02028	.01980	.01934	.01889	.01846	.01804	.01763	.01724	.01685	.01648	.01612
81	51	.02739	.02671	.02605	.02541	.02479	.02420	.02362	.02305	.02251	.02198	.02147	.02097	.02049	.02003	.01957	.01914	.01871	.01829	.01789	.01750
81	52	.02961	.02887	.02817	.02748	.02682	.02618	.02556	.02495	.02437	.02380	.02325	.02272	.02221	.02170	.02122	.02074	.02029	.01984	.01941	.01899
81	53	.03196	.03118	.03042	.02969	.02898	.02829	.02763	.02698	.02636	.02575	.02516	.02459	.02403	.02350	.02297	.02247	.02197	.02149	.02103	.02058
81	54	.03446	.03362	.03282	.03204	.03128	.03054	.02983	.02914	.02847	.02782	.02719	.02658	.02598	.02541	.02484	.02430	.02377	.02326	.02276	.02227
81	55	.03711	.03623	.03536	.03453	.03372	.03294	.03218	.03144	.03072	.03003	.02935	.02870	.02806	.02744	.02684	.02626	.02569	.02514	.02461	.02408
81	56	.03993	.03899	.03807	.03718	.03632	.03548	.03467	.03388	.03312	.03238	.03165	.03095	.03027	.02961	.02897	.02835	.02774	.02715	.02658	.02602
81	57	.04292	.04191	.04094	.03999	.03907	.03818	.03732	.03648	.03566	.03487	.03410	.03335	.03263	.03192	.03124	.03057	.02992	.02929	.02868	.02808
81	58	.04606	.04500	.04396	.04295	.04198	.04103	.04011	.03921	.03835	.03750	.03668	.03589	.03511	.03436	.03363	.03292	.03222	.03155	.03089	.03026
81	59	.04936	.04822	.04712	.04606	.04502	.04401	.04303	.04208	.04116	.04026	.03939	.03854	.03772	.03692	.03614	.03538	.03464	.03392	.03322	.03254
81	60	.05280	.05160	.05044	.04930	.04820	.04714	.04610	.04509	.04411	.04316	.04223	.04133	.04045	.03960	.03877	.03796	.03718	.03641	.03567	.03494
81	61	.05642	.05515	.05391	.05272	.05155	.05042	.04932	.04825	.04721	.04620	.04522	.04426	.04333	.04242	.04154	.04068	.03985	.03904	.03824	.03747
81	62	.06023	.05889	.05759	.05632	.05509	.05389	.05273	.05159	.05049	.04942	.04838	.04736	.04638	.04542	.04448	.04357	.04268	.04182	.04097	.04015
81	63	.06426	.06284	.06147	.06013	.05883	.05756	.05633	.05513	.05397	.05283	.05173	.05065	.04961	.04859	.04760	.04663	.04569	.04477	.04387	.04300
81	64	.06849	.06700	.06555	.06414	.06277	.06143	.06013	.05887	.05763	.05644	.05527	.05413	.05302	.05194	.05089	.04987	.04887	.04790	.04695	.04602
81	65	.07295	.07138	.06986	.06837	.06692	.06551	.06414	.06281	.06151	.06024	.05901	.05780	.05663	.05549	.05438	.05329	.05224	.05121	.05020	.04922
81	66	.07766	.07601	.07440	.07284	.07131	.06983	.06838	.06698	.06560	.06427	.06297	.06170	.06046	.05925	.05808	.05693	.05581	.05472	.05366	.05262
81	67	.08263	.08090	.07921	.07757	.07596	.07440	.07288	.07140	.06996	.06855	.06718	.06584	.06453	.06326	.06202	.06081	.05963	.05848	.05735	.05625
81	68	.08787	.08605	.08428	.08255	.08087	.07923	.07763	.07608	.07456	.07308	.07163	.07022	.06885	.06751	.06620	.06492	.06368	.06246	.06127	.06011
81	69	.09335	.09145	.08959	.08779	.08602	.08430	.08263	.08099	.07940	.07784	.07632	.07484	.07340	.07198	.07061	.06926	.06795	.06667	.06542	.06419
81	70	.09905	.09707	.09513	.09324	.09139	.08959	.08784	.08612	.08445	.08282	.08122	.07967	.07815	.07667	.07522	.07381	.07243	.07108	.06976	.06847
81	71	.10495	.10288	.10086	.09888	.09695	.09507	.09324	.09144	.08969	.08798	.08632	.08469	.08309	.08154	.08002	.07854	.07709	.07567	.07428	.07293
81	72	.11104	.10888	.10677	.10471	.10270	.10074	.09882	.09695	.09512	.09333	.09159	.08988	.08821	.08659	.08499	.08344	.08192	.08043	.07898	.07756
81	73	.11729	.11505	.11285	.11071	.10862	.10657	.10458	.10262	.10072	.09885	.09703	.09525	.09351	.09180	.09014	.08851	.08692	.08537	.08385	.08236
81	74	.12375	.12142	.11914	.11692	.11474	.11262	.11054	.10851	.10652	.10458	.10268	.10082	.09900	.09723	.09549	.09379	.09213	.09050	.08891	.08736
81	75	.13044	.12803	.12567	.12336	.12110	.11889	.11673	.11462	.11256	.11054	.10856	.10663	.10474	.10289	.10108	.09931	.09757	.09587	.09421	.09259
81	76	.13738	.13489	.13244	.13005	.12771	.12543	.12319	.12100	.11886	.11676	.11471	.11270	.11073	.10881	.10692	.10508	.10327	.10151	.09978	.09808
81	77	.14457	.14199	.13946	.13699	.13458	.13221	.12989	.12763	.12541	.12324	.12111	.11902	.11699	.11499	.11303	.11111	.10924	.10740	.10560	.10383
81	78	.15196	.14930	.14670	.14416	.14166	.13922	.13683	.13449	.13219	.12994	.12774	.12559	.12348	.12141	.11938	.11739	.11545	.11354	.11167	.10984

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
81	79	.15951	.15678	.15410	.15148	.14891	.14640	.14393	.14152	.13915	.13683	.13456	.13234	.13015	.12801	.12592	.12386	.12185	.11987	.11793	.11604
81	80	.16713	.16433	.16158	.15889	.15625	.15367	.15113	.14865	.14622	.14383	.14149	.13919	.13694	.13474	.13258	.13045	.12837	.12633	.12433	.12237
81	81	.17476	.17189	.16908	.16632	.16362	.16097	.15837	.15582	.15332	.15087	.14846	.14610	.14379	.14152	.13929	.13711	.13497	.13286	.13080	.12877
82	0	.00424	.00419	.00413	.00408	.00403	.00398	.00393	.00389	.00384	.00380	.00375	.00371	.00367	.00362	.00358	.00354	.00350	.00347	.00343	.00339
82	1	.00122	.00120	.00117	.00115	.00112	.00110	.00107	.00105	.00103	.00101	.00099	.00097	.00095	.00093	.00092	.00090	.00088	.00087	.00085	.00083
82	2	.00111	.00108	.00106	.00103	.00101	.00098	.00096	.00094	.00092	.00090	.00088	.00086	.00084	.00082	.00080	.00079	.00077	.00076	.00074	.00073
82	3	.00109	.00106	.00103	.00100	.00098	.00095	.00093	.00091	.00089	.00086	.00084	.00082	.00080	.00079	.00077	.00075	.00073	.00072	.00070	.00069
82	4	.00111	.00108	.00105	.00102	.00099	.00097	.00094	.00092	.00089	.00087	.00085	.00083	.00081	.00079	.00077	.00075	.00073	.00072	.00070	.00068
82	5	.00116	.00113	.00110	.00107	.00104	.00101	.00099	.00096	.00093	.00091	.00089	.00086	.00084	.00082	.00080	.00078	.00076	.00074	.00072	.00071
82	6	.00125	.00121	.00118	.00114	.00111	.00108	.00105	.00102	.00100	.00097	.00094	.00092	.00090	.00087	.00085	.00083	.00081	.00079	.00077	.00075
82	7	.00136	.00132	.00128	.00125	.00121	.00118	.00115	.00112	.00109	.00106	.00103	.00100	.00098	.00095	.00093	.00090	.00088	.00086	.00083	.00081
82	8	.00149	.00145	.00141	.00137	.00133	.00130	.00126	.00123	.00120	.00116	.00113	.00110	.00108	.00105	.00102	.00099	.00097	.00094	.00092	.00090
82	9	.00166	.00162	.00157	.00153	.00149	.00145	.00141	.00137	.00134	.00130	.00127	.00124	.00121	.00117	.00115	.00112	.00109	.00106	.00104	.00101
82	10	.00187	.00182	.00177	.00172	.00168	.00163	.00159	.00155	.00151	.00148	.00144	.00140	.00137	.00133	.00130	.00127	.00124	.00121	.00118	.00115
82	11	.00210	.00205	.00200	.00195	.00190	.00185	.00180	.00176	.00172	.00168	.00164	.00160	.00156	.00152	.00149	.00145	.00142	.00139	.00135	.00132
82	12	.00236	.00231	.00225	.00219	.00214	.00209	.00204	.00199	.00195	.00190	.00186	.00182	.00177	.00173	.00170	.00166	.00162	.00159	.00155	.00152
82	13	.00263	.00257	.00251	.00245	.00240	.00234	.00229	.00224	.00219	.00214	.00209	.00204	.00200	.00196	.00191	.00187	.00183	.00180	.00176	.00172
82	14	.00289	.00282	.00276	.00270	.00264	.00258	.00252	.00247	.00241	.00236	.00231	.00226	.00221	.00217	.00212	.00208	.00204	.00199	.00195	.00191
82	15	.00312	.00305	.00298	.00291	.00285	.00279	.00273	.00267	.00261	.00256	.00250	.00245	.00240	.00235	.00231	.00226	.00221	.00217	.00213	.00209
82	16	.00331	.00324	.00317	.00310	.00303	.00296	.00290	.00284	.00278	.00272	.00267	.00261	.00256	.00251	.00246	.00241	.00236	.00231	.00227	.00223
82	17	.00348	.00340	.00332	.00325	.00318	.00311	.00305	.00298	.00292	.00286	.00280	.00274	.00269	.00263	.00258	.00253	.00248	.00243	.00238	.00234
82	18	.00361	.00353	.00345	.00338	.00330	.00323	.00316	.00310	.00303	.00297	.00291	.00285	.00279	.00274	.00268	.00263	.00258	.00253	.00248	.00243
82	19	.00374	.00366	.00358	.00350	.00342	.00335	.00328	.00321	.00314	.00307	.00301	.00295	.00289	.00283	.00277	.00272	.00266	.00261	.00256	.00251
82	20	.00388	.00379	.00370	.00362	.00354	.00346	.00339	.00332	.00325	.00318	.00311	.00305	.00298	.00292	.00287	.00281	.00275	.00270	.00265	.00259
82	21	.00402	.00393	.00384	.00375	.00367	.00359	.00351	.00343	.00336	.00329	.00322	.00315	.00309	.00302	.00296	.00290	.00285	.00279	.00273	.00268
82	22	.00417	.00407	.00398	.00389	.00380	.00371	.00363	.00355	.00348	.00340	.00333	.00326	.00319	.00312	.00306	.00300	.00294	.00288	.00282	.00277
82	23	.00433	.00422	.00413	.00403	.00394	.00385	.00376	.00368	.00360	.00352	.00345	.00337	.00330	.00323	.00317	.00310	.00304	.00298	.00292	.00286
82	24	.00450	.00439	.00429	.00419	.00409	.00400	.00391	.00382	.00374	.00366	.00358	.00350	.00343	.00335	.00328	.00322	.00315	.00308	.00302	.00296
82	25	.00470	.00459	.00448	.00438	.00427	.00418	.00408	.00399	.00390	.00381	.00373	.00365	.00357	.00349	.00342	.00335	.00328	.00321	.00315	.00308
82	26	.00493	.00481	.00469	.00458	.00448	.00437	.00427	.00417	.00408	.00399	.00390	.00381	.00373	.00365	.00357	.00350	.00343	.00335	.00329	.00322
82	27	.00519	.00506	.00494	.00482	.00471	.00460	.00449	.00439	.00429	.00419	.00410	.00401	.00392	.00384	.00375	.00367	.00360	.00352	.00345	.00338
82	28	.00548	.00534	.00521	.00509	.00496	.00485	.00473	.00462	.00452	.00442	.00432	.00422	.00413	.00404	.00395	.00387	.00379	.00371	.00363	.00355
82	29	.00579	.00564	.00551	.00537	.00524	.00512	.00500	.00488	.00477	.00466	.00456	.00446	.00436	.00426	.00417	.00408	.00399	.00391	.00383	.00375
82	30	.00612	.00597	.00582	.00568	.00554	.00541	.00528	.00516	.00504	.00493	.00481	.00471	.00460	.00450	.00440	.00431	.00421	.00413	.00404	.00395
82	31	.00648	.00632	.00616	.00601	.00587	.00573	.00559	.00546	.00533	.00521	.00509	.00497	.00486	.00476	.00465	.00455	.00445	.00436	.00426	.00417
82	32	.00687	.00670	.00653	.00637	.00622	.00607	.00592	.00578	.00564	.00551	.00539	.00526	.00514	.00503	.00492	.00481	.00471	.00460	.00451	.00441
82	33	.00730	.00712	.00694	.00676	.00660	.00644	.00628	.00613	.00599	.00585	.00571	.00558	.00545	.00533	.00521	.00510	.00498	.00488	.00477	.00467
82	34	.00777	.00757	.00738	.00719	.00701	.00684	.00667	.00651	.00636	.00621	.00606	.00592	.00579	.00566	.00553	.00541	.00529	.00517	.00506	.00495
82	35	.00828	.00807	.00786	.00766	.00747	.00729	.00711	.00694	.00677	.00661	.00645	.00630	.00616	.00602	.00588	.00575	.00562	.00550	.00538	.00526
82	36	.00884	.00861	.00839	.00818	.00797	.00777	.00758	.00740	.00722	.00705	.00688	.00672	.00656	.00641	.00627	.00612	.00599	.00585	.00572	.00560
82	37	.00946	.00921	.00897	.00874	.00852	.00831	.00810	.00791	.00771	.00753	.00735	.00718	.00701	.00685	.00669	.00654	.00639	.00625	.00611	.00597
82	38	.01014	.00988	.00962	.00937	.00914	.00891	.00868	.00847	.00826	.00806	.00787	.00768	.00750	.00733	.00716	.00700	.00684	.00668	.00653	.00639
82	39	.01089	.01061	.01033	.01007	.00981	.00956	.00933	.00910	.00887	.00866	.00845	.00825	.00805	.00786	.00768	.00751	.00733	.00717	.00701	.00685
82	40	.01173	.01143	.01113	.01084	.01057	.01030	.01004	.00979	.00955	.00932	.00910	.00888	.00867	.00846	.00827	.00808	.00789	.00771	.00754	.00737
82	41	.01267	.01234	.01202	.01171	.01141	.01112	.01084	.01058	.01032	.01007	.00982	.00959	.00936	.00914	.00893	.00872	.00852	.00833	.00814	.00796
82	42	.01371	.01335	.01300	.01267	.01235	.01204	.01174	.01145	.01117	.01090	.01063	.01038	.01013	.00989	.00966	.00944	.00922	.00902	.00881	.00861
82	43	.01485	.01447	.01409	.01373	.01339	.01305	.01273	.01241	.01211	.01182	.01153	.01126	.01099	.01073	.01048	.01024	.01001	.00978	.00956	.00935
82	44	.01611	.01570	.01529	.01491	.01453	.01417	.01382	.01348	.01315	.01283	.01253	.01223	.01194	.01166	.01139	.01113	.01088	.01063	.01039	.01016
82	45	.01748	.01703	.01660	.01618	.01577	.01538	.01500	.01464	.01428	.01394	.01361	.01329	.01298	.01267	.01238	.01210	.01182	.01156	.01130	.01105
82	46	.01896	.01848	.01801	.01756	.01712	.01670	.01629	.01590	.01551	.01514	.01479	.01444	.01410	.01378	.01346	.01315	.01286	.01257	.01229	.01202

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
82	47	.02055	.02003	.01953	.01904	.01857	.01812	.01768	.01725	.01684	.01644	.01606	.01568	.01532	.01497	.01462	.01429	.01397	.01366	.01336	.01306
82	48	.02227	.02171	.02117	.02065	.02014	.01965	.01918	.01872	.01828	.01785	.01743	.01702	.01663	.01625	.01588	.01553	.01518	.01484	.01452	.01420
82	49	.02412	.02352	.02294	.02238	.02183	.02131	.02080	.02030	.01982	.01936	.01891	.01848	.01805	.01764	.01725	.01686	.01649	.01612	.01577	.01543
82	50	.02612	.02547	.02485	.02425	.02366	.02310	.02255	.02202	.02150	.02100	.02052	.02005	.01959	.01915	.01872	.01831	.01791	.01751	.01713	.01676
82	51	.02827	.02757	.02691	.02626	.02563	.02502	.02443	.02386	.02331	.02277	.02225	.02175	.02126	.02078	.02032	.01987	.01944	.01902	.01861	.01821
82	52	.03055	.02981	.02910	.02840	.02773	.02708	.02645	.02584	.02524	.02467	.02411	.02357	.02304	.02253	.02203	.02155	.02108	.02063	.02019	.01976
82	53	.03299	.03220	.03143	.03069	.02997	.02927	.02860	.02794	.02731	.02669	.02609	.02551	.02494	.02439	.02386	.02334	.02284	.02235	.02188	.02142
82	54	.03558	.03474	.03392	.03312	.03236	.03161	.03089	.03018	.02950	.02884	.02820	.02758	.02697	.02638	.02581	.02526	.02472	.02419	.02368	.02319
82	55	.03834	.03743	.03656	.03571	.03489	.03410	.03332	.03257	.03184	.03114	.03045	.02978	.02913	.02851	.02789	.02730	.02672	.02616	.02561	.02508
82	56	.04126	.04030	.03937	.03847	.03759	.03674	.03592	.03511	.03434	.03358	.03285	.03213	.03144	.03077	.03011	.02948	.02886	.02826	.02767	.02710
82	57	.04436	.04334	.04235	.04138	.04045	.03955	.03867	.03781	.03698	.03618	.03540	.03463	.03389	.03318	.03248	.03180	.03113	.03049	.02986	.02925
82	58	.04762	.04653	.04548	.04446	.04347	.04251	.04157	.04066	.03978	.03892	.03809	.03727	.03648	.03572	.03497	.03424	.03354	.03285	.03218	.03153
82	59	.05104	.04989	.04877	.04768	.04663	.04561	.04461	.04365	.04271	.04179	.04091	.04004	.03920	.03839	.03759	.03682	.03606	.03533	.03461	.03392
82	60	.05461	.05339	.05221	.05106	.04994	.04886	.04780	.04678	.04578	.04481	.04386	.04295	.04205	.04118	.04034	.03951	.03871	.03793	.03717	.03643
82	61	.05837	.05708	.05582	.05461	.05342	.05227	.05116	.05007	.04901	.04798	.04698	.04600	.04505	.04413	.04323	.04235	.04150	.04067	.03986	.03907
82	62	.06233	.06097	.05964	.05836	.05710	.05589	.05470	.05355	.05243	.05134	.05027	.04924	.04823	.04725	.04630	.04536	.04446	.04357	.04271	.04187
82	63	.06651	.06508	.06368	.06232	.06099	.05971	.05845	.05723	.05605	.05489	.05377	.05267	.05160	.05056	.04955	.04856	.04760	.04666	.04575	.04486
82	64	.07092	.06940	.06793	.06650	.06510	.06374	.06242	.06113	.05987	.05865	.05746	.05630	.05517	.05407	.05299	.05195	.05093	.04993	.04896	.04801
82	65	.07556	.07397	.07241	.07090	.06943	.06799	.06660	.06524	.06391	.06262	.06136	.06013	.05894	.05777	.05664	.05553	.05445	.05339	.05237	.05136
82	66	.08046	.07878	.07715	.07555	.07400	.07249	.07102	.06959	.06819	.06683	.06550	.06420	.06294	.06171	.06051	.05934	.05819	.05708	.05599	.05493
82	67	.08564	.08388	.08216	.08049	.07886	.07727	.07572	.07421	.07274	.07130	.06990	.06853	.06720	.06590	.06463	.06340	.06219	.06101	.05986	.05873
82	68	.09110	.08925	.08745	.08570	.08398	.08231	.08069	.07910	.07755	.07604	.07456	.07312	.07172	.07035	.06901	.06771	.06643	.06519	.06397	.06278
82	69	.09683	.09489	.09301	.09116	.08937	.08762	.08591	.08424	.08261	.08103	.07948	.07796	.07648	.07504	.07363	.07226	.07091	.06960	.06832	.06707
82	70	.10279	.10076	.09879	.09686	.09498	.09315	.09136	.08961	.08790	.08624	.08461	.08302	.08147	.07995	.07847	.07703	.07561	.07423	.07288	.07156
82	71	.10896	.10684	.10478	.10277	.10081	.09889	.09702	.09519	.09340	.09165	.08995	.08828	.08666	.08506	.08351	.08199	.08051	.07905	.07764	.07625
82	72	.11532	.11312	.11097	.10887	.10682	.10482	.10287	.10095	.09909	.09726	.09548	.09373	.09203	.09036	.08874	.08714	.08559	.08406	.08257	.08112
82	73	.12187	.11958	.11735	.11516	.11303	.11094	.10890	.10691	.10496	.10305	.10119	.09937	.09759	.09585	.09414	.09248	.09085	.08925	.08769	.08616
82	74	.12864	.12626	.12394	.12167	.11945	.11728	.11516	.11308	.11105	.10907	.10713	.10523	.10337	.10155	.09977	.09803	.09632	.09466	.09302	.09143
82	75	.13566	.13320	.13079	.12843	.12613	.12387	.12167	.11951	.11740	.11534	.11331	.11134	.10940	.10750	.10565	.10383	.10205	.10031	.09861	.09694
82	76	.14295	.14040	.13791	.13547	.13308	.13075	.12846	.12622	.12403	.12188	.11978	.11773	.11571	.11374	.11181	.10992	.10807	.10625	.10447	.10273
82	77	.15050	.14787	.14530	.14277	.14031	.13789	.13552	.13320	.13093	.12871	.12653	.12440	.12231	.12026	.11825	.11629	.11436	.11247	.11062	.10881
82	78	.15829	.15558	.15292	.15032	.14777	.14528	.14283	.14044	.13809	.13579	.13353	.13132	.12916	.12704	.12496	.12292	.12092	.11896	.11704	.11516
82	79	.16625	.16346	.16073	.15805	.15542	.15285	.15033	.14786	.14544	.14306	.14074	.13845	.13622	.13402	.13187	.12976	.12769	.12566	.12367	.12172
82	80	.17429	.17143	.16863	.16588	.16318	.16054	.15794	.15540	.15291	.15046	.14806	.14571	.14340	.14114	.13892	.13674	.13460	.13250	.13044	.12842
82	81	.18236	.17943	.17655	.17373	.17097	.16826	.16560	.16299	.16043	.15791	.15545	.15303	.15065	.14832	.14604	.14379	.14159	.13942	.13730	.13522
82	82	.19039	.18740	.18446	.18158	.17875	.17598	.17325	.17058	.16795	.16538	.16285	.16037	.15793	.15553	.15318	.15088	.14861	.14639	.14420	.14206
83	0	.00445	.00439	.00434	.00429	.00424	.00419	.00414	.00409	.00404	.00400	.00395	.00391	.00386	.00382	.00378	.00374	.00370	.00366	.00362	.00358
83	1	.00127	.00124	.00121	.00119	.00116	.00114	.00112	.00109	.00107	.00105	.00103	.00101	.00099	.00097	.00095	.00094	.00092	.00090	.00089	.00087
83	2	.00115	.00112	.00109	.00107	.00104	.00102	.00100	.00097	.00095	.00093	.00091	.00089	.00087	.00085	.00084	.00082	.00080	.00079	.00077	.00076
83	3	.00112	.00109	.00106	.00104	.00101	.00098	.00096	.00094	.00091	.00089	.00087	.00085	.00083	.00081	.00080	.00078	.00076	.00074	.00073	.00071
83	4	.00114	.00111	.00108	.00105	.00102	.00100	.00097	.00095	.00092	.00090	.00088	.00085	.00083	.00081	.00079	.00078	.00076	.00074	.00072	.00071
83	5	.00119	.00116	.00113	.00110	.00107	.00104	.00101	.00099	.00096	.00094	.00091	.00089	.00087	.00085	.00083	.00080	.00079	.00077	.00075	.00073
83	6	.00128	.00124	.00121	.00117	.00114	.00111	.00108	.00105	.00103	.00100	.00097	.00095	.00092	.00090	.00088	.00086	.00083	.00081	.00079	.00077
83	7	.00139	.00135	.00132	.00128	.00124	.00121	.00118	.00115	.00112	.00109	.00106	.00103	.00100	.00098	.00095	.00093	.00091	.00088	.00086	.00084
83	8	.00153	.00149	.00145	.00141	.00137	.00133	.00130	.00126	.00123	.00120	.00117	.00114	.00111	.00108	.00105	.00103	.00100	.00097	.00095	.00093
83	9	.00170	.00166	.00161	.00157	.00153	.00149	.00145	.00141	.00138	.00134	.00131	.00127	.00124	.00121	.00118	.00115	.00112	.00110	.00107	.00104
83	10	.00192	.00187	.00182	.00177	.00173	.00168	.00164	.00160	.00156	.00152	.00148	.00145	.00141	.00138	.00134	.00131	.00128	.00125	.00122	.00119
83	11	.00216	.00211	.00205	.00200	.00195	.00191	.00186	.00181	.00177	.00173	.00169	.00165	.00161	.00157	.00154	.00150	.00147	.00143	.00140	.00137
83	12	.00243	.00238	.00232	.00226	.00221	.00216	.00211	.00206	.00201	.00197	.00192	.00188	.00184	.00180	.00176	.00172	.00168	.00164	.00161	.00157
83	13	.00272	.00265	.00259	.00253	.00247	.00242	.00236	.00231	.00226	.00221	.00216	.00212	.00207	.00203	.00199	.00194	.00190	.00186	.00183	.00179

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
83	14	.00298	.00292	.00285	.00279	.00273	.00267	.00261	.00255	.00250	.00245	.00239	.00234	.00230	.00225	.00220	.00216	.00212	.00207	.00203	.00199
83	15	.00322	.00315	.00308	.00302	.00295	.00289	.00283	.00277	.00271	.00265	.00260	.00255	.00249	.00244	.00240	.00235	.00230	.00226	.00221	.00217
83	16	.00343	.00335	.00328	.00321	.00314	.00307	.00301	.00294	.00288	.00283	.00277	.00271	.00266	.00261	.00256	.00251	.00246	.00241	.00236	.00232
83	17	.00359	.00352	.00344	.00336	.00329	.00322	.00316	.00309	.00303	.00297	.00291	.00285	.00279	.00274	.00268	.00263	.00258	.00253	.00248	.00244
83	18	.00374	.00365	.00357	.00350	.00342	.00335	.00328	.00321	.00315	.00308	.00302	.00296	.00290	.00284	.00279	.00273	.00268	.00263	.00258	.00253
83	19	.00387	.00378	.00370	.00362	.00354	.00347	.00340	.00332	.00326	.00319	.00312	.00306	.00300	.00294	.00288	.00283	.00277	.00272	.00267	.00262
83	20	.00401	.00392	.00383	.00375	.00367	.00359	.00351	.00344	.00337	.00330	.00323	.00316	.00310	.00304	.00298	.00292	.00286	.00281	.00276	.00270
83	21	.00415	.00406	.00397	.00388	.00380	.00372	.00364	.00356	.00348	.00341	.00334	.00327	.00321	.00314	.00308	.00302	.00296	.00290	.00285	.00279
83	22	.00430	.00421	.00411	.00402	.00393	.00384	.00376	.00368	.00360	.00353	.00345	.00338	.00331	.00325	.00318	.00312	.00306	.00300	.00294	.00288
83	23	.00447	.00436	.00426	.00417	.00407	.00398	.00390	.00381	.00373	.00365	.00357	.00350	.00343	.00336	.00329	.00322	.00316	.00310	.00304	.00298
83	24	.00465	.00454	.00443	.00433	.00423	.00414	.00405	.00396	.00387	.00379	.00371	.00363	.00356	.00348	.00341	.00334	.00327	.00321	.00315	.00308
83	25	.00485	.00474	.00463	.00452	.00442	.00432	.00422	.00413	.00404	.00395	.00387	.00378	.00370	.00363	.00355	.00348	.00341	.00334	.00327	.00321
83	26	.00509	.00496	.00485	.00474	.00463	.00452	.00442	.00432	.00422	.00413	.00404	.00396	.00387	.00379	.00371	.00363	.00356	.00349	.00342	.00335
83	27	.00535	.00523	.00510	.00498	.00487	.00475	.00465	.00454	.00444	.00434	.00425	.00416	.00407	.00398	.00390	.00382	.00374	.00366	.00359	.00352
83	28	.00565	.00551	.00538	.00525	.00513	.00501	.00490	.00479	.00468	.00457	.00447	.00438	.00428	.00419	.00410	.00402	.00393	.00385	.00377	.00370
83	29	.00597	.00582	.00568	.00555	.00542	.00529	.00517	.00505	.00494	.00483	.00472	.00462	.00452	.00442	.00433	.00424	.00415	.00406	.00398	.00390
83	30	.00631	.00616	.00601	.00587	.00573	.00559	.00546	.00534	.00522	.00510	.00499	.00488	.00477	.00467	.00457	.00447	.00438	.00429	.00420	.00411
83	31	.00668	.00652	.00636	.00621	.00606	.00592	.00578	.00565	.00552	.00539	.00527	.00515	.00504	.00493	.00483	.00472	.00462	.00453	.00443	.00434
83	32	.00708	.00691	.00674	.00658	.00642	.00627	.00612	.00598	.00584	.00571	.00558	.00545	.00533	.00521	.00510	.00499	.00489	.00478	.00468	.00458
83	33	.00752	.00734	.00715	.00698	.00681	.00665	.00649	.00634	.00619	.00605	.00591	.00578	.00565	.00552	.00540	.00529	.00517	.00506	.00496	.00485
83	34	.00800	.00780	.00760	.00742	.00724	.00706	.00689	.00673	.00657	.00642	.00627	.00613	.00599	.00586	.00573	.00561	.00549	.00537	.00525	.00514
83	35	.00853	.00831	.00810	.00790	.00771	.00752	.00734	.00717	.00700	.00683	.00668	.00652	.00638	.00623	.00610	.00596	.00583	.00571	.00558	.00547
83	36	.00910	.00887	.00865	.00843	.00822	.00802	.00783	.00764	.00746	.00729	.00712	.00695	.00679	.00664	.00649	.00635	.00621	.00607	.00594	.00582
83	37	.00973	.00948	.00924	.00901	.00879	.00857	.00837	.00816	.00797	.00778	.00760	.00742	.00725	.00709	.00693	.00677	.00662	.00648	.00634	.00620
83	38	.01043	.01017	.00991	.00966	.00942	.00919	.00896	.00875	.00854	.00833	.00814	.00795	.00776	.00759	.00742	.00725	.00709	.00693	.00678	.00663
83	39	.01121	.01092	.01064	.01037	.01011	.00986	.00962	.00939	.00916	.00894	.00873	.00853	.00833	.00814	.00795	.00778	.00760	.00743	.00727	.00711
83	40	.01207	.01176	.01146	.01117	.01089	.01062	.01036	.01011	.00986	.00963	.00940	.00918	.00897	.00876	.00856	.00837	.00818	.00800	.00782	.00765
83	41	.01303	.01270	.01237	.01206	.01176	.01147	.01119	.01091	.01065	.01040	.01015	.00991	.00968	.00946	.00924	.00903	.00883	.00863	.00844	.00826
83	42	.01410	.01374	.01339	.01305	.01273	.01241	.01211	.01181	.01153	.01125	.01099	.01073	.01048	.01024	.01000	.00978	.00956	.00934	.00914	.00894
83	43	.01528	.01489	.01451	.01415	.01380	.01346	.01313	.01281	.01250	.01220	.01192	.01164	.01137	.01111	.01085	.01061	.01037	.01014	.00992	.00970
83	44	.01658	.01616	.01575	.01536	.01498	.01461	.01425	.01391	.01358	.01326	.01295	.01264	.01235	.01207	.01179	.01153	.01127	.01102	.01078	.01054
83	45	.01798	.01753	.01709	.01667	.01626	.01586	.01548	.01511	.01475	.01440	.01406	.01374	.01342	.01312	.01282	.01253	.01225	.01198	.01172	.01146
83	46	.01951	.01902	.01855	.01809	.01765	.01722	.01681	.01641	.01602	.01565	.01528	.01493	.01459	.01426	.01394	.01363	.01333	.01303	.01275	.01247
83	47	.02116	.02063	.02012	.01963	.01915	.01869	.01825	.01781	.01740	.01699	.01660	.01622	.01585	.01549	.01514	.01481	.01448	.01417	.01386	.01356
83	48	.02293	.02236	.02182	.02129	.02077	.02028	.01980	.01933	.01888	.01844	.01802	.01761	.01721	.01683	.01645	.01609	.01574	.01539	.01506	.01474
83	49	.02484	.02423	.02364	.02307	.02252	.02199	.02147	.02097	.02048	.02001	.01956	.01912	.01869	.01827	.01787	.01747	.01709	.01672	.01636	.01601
83	50	.02690	.02625	.02561	.02500	.02441	.02384	.02328	.02274	.02222	.02171	.02122	.02075	.02029	.01984	.01940	.01898	.01857	.01817	.01778	.01740
83	51	.02912	.02842	.02774	.02708	.02645	.02583	.02523	.02466	.02409	.02355	.02302	.02251	.02201	.02153	.02106	.02061	.02016	.01973	.01931	.01891
83	52	.03148	.03073	.03001	.02930	.02862	.02796	.02732	.02670	.02610	.02551	.02495	.02440	.02386	.02334	.02284	.02235	.02187	.02141	.02096	.02052
83	53	.03400	.03320	.03242	.03167	.03094	.03024	.02955	.02888	.02824	.02761	.02700	.02641	.02584	.02528	.02474	.02421	.02370	.02320	.02272	.02225
83	54	.03668	.03583	.03500	.03419	.03341	.03266	.03192	.03121	.03052	.02985	.02919	.02856	.02795	.02735	.02677	.02620	.02565	.02512	.02460	.02409
83	55	.03953	.03862	.03773	.03687	.03604	.03523	.03445	.03369	.03295	.03223	.03153	.03085	.03020	.02955	.02893	.02833	.02774	.02716	.02661	.02606
83	56	.04256	.04158	.04064	.03973	.03884	.03798	.03714	.03633	.03554	.03477	.03402	.03330	.03259	.03191	.03124	.03059	.02996	.02935	.02875	.02817
83	57	.04576	.04473	.04373	.04275	.04181	.04089	.04000	.03913	.03829	.03747	.03667	.03590	.03515	.03441	.03370	.03301	.03233	.03168	.03104	.03042
83	58	.04914	.04804	.04698	.04594	.04494	.04396	.04301	.04209	.04119	.04032	.03947	.03864	.03784	.03706	.03630	.03556	.03484	.03414	.03346	.03279
83	59	.05268	.05152	.05038	.04928	.04822	.04718	.04617	.04519	.04423	.04330	.04240	.04152	.04067	.03984	.03903	.03824	.03747	.03672	.03599	.03528
83	60	.05639	.05515	.05395	.05279	.05165	.05055	.04948	.04844	.04742	.04644	.04548	.04454	.04363	.04275	.04189	.04105	.04023	.03943	.03866	.03790
83	61	.06028	.05897	.05770	.05647	.05527	.05410	.05296	.05186	.05078	.04973	.04871	.04772	.04676	.04582	.04490	.04401	.04314	.04229	.04146	.04066
83	62	.06438	.06300	.06166	.06036	.05908	.05785	.05665	.05547	.05433	.05322	.05214	.05109	.05007	.04907	.04809	.04715	.04622	.04532	.04444	.04358
83	63	.06873	.06727	.06585	.06447	.06313	.06182	.06055	.05931	.05810	.05693	.05578	.05466	.05358	.05252	.05149	.05048	.04950	.04854	.04761	.04670

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
83	64	.07330	.07176	.07027	.06881	.06739	.06601	.06467	.06336	.06208	.06084	.05962	.05844	.05729	.05617	.05508	.05401	.05297	.05195	.05096	.05000
83	65	.07812	.07650	.07492	.07339	.07189	.07044	.06902	.06763	.06629	.06497	.06369	.06244	.06122	.06004	.05888	.05775	.05665	.05557	.05452	.05350
83	66	.08321	.08151	.07985	.07823	.07666	.07512	.07362	.07217	.07074	.06936	.06800	.06669	.06540	.06414	.06292	.06172	.06056	.05942	.05831	.05722
83	67	.08860	.08681	.08507	.08337	.08171	.08010	.07852	.07698	.07549	.07402	.07260	.07121	.06985	.06852	.06723	.06596	.06473	.06353	.06235	.06120
83	68	.09428	.09241	.09058	.08879	.08705	.08536	.08370	.08208	.08051	.07897	.07747	.07600	.07457	.07317	.07181	.07047	.06917	.06790	.06666	.06544
83	69	.10025	.09828	.09637	.09450	.09267	.09089	.08915	.08745	.08580	.08418	.08260	.08106	.07955	.07808	.07664	.07523	.07386	.07252	.07121	.06993
83	70	.10646	.10441	.10240	.10044	.09853	.09666	.09484	.09306	.09132	.08963	.08797	.08635	.08476	.08322	.08171	.08023	.07878	.07737	.07599	.07464
83	71	.11290	.11075	.10866	.10661	.10461	.10266	.10075	.09889	.09707	.09529	.09355	.09185	.09019	.08857	.08698	.08543	.08391	.08243	.08098	.07956
83	72	.11954	.11730	.11512	.11299	.11090	.10886	.10687	.10492	.10302	.10116	.09934	.09756	.09582	.09412	.09246	.09083	.08924	.08768	.08616	.08467
83	73	.12638	.12406	.12178	.11956	.11739	.11526	.11319	.11115	.10917	.10722	.10532	.10347	.10165	.09987	.09813	.09642	.09476	.09312	.09153	.08996
83	74	.13346	.13105	.12868	.12637	.12411	.12190	.11974	.11762	.11555	.11353	.11155	.10961	.10771	.10585	.10403	.10225	.10051	.09880	.09713	.09549
83	75	.14081	.13830	.13585	.13345	.13111	.12881	.12656	.12436	.12221	.12010	.11804	.11602	.11404	.11210	.11021	.10835	.10653	.10475	.10300	.10129
83	76	.14845	.14586	.14332	.14083	.13840	.13602	.13369	.13141	.12917	.12698	.12483	.12273	.12068	.11866	.11668	.11475	.11285	.11099	.10917	.10739
83	77	.15638	.15370	.15107	.14851	.14599	.14352	.14111	.13874	.13643	.13416	.13193	.12975	.12761	.12552	.12346	.12145	.11948	.11755	.11565	.11379
83	78	.16456	.16180	.15909	.15644	.15384	.15130	.14880	.14636	.14396	.14161	.13930	.13704	.13483	.13266	.13053	.12844	.12639	.12439	.12242	.12048
83	79	.17293	.17009	.16730	.16457	.16190	.15927	.15670	.15418	.15170	.14928	.14690	.14456	.14227	.14003	.13782	.13566	.13354	.13146	.12942	.12741
83	80	.18140	.17849	.17563	.17282	.17007	.16737	.16473	.16213	.15958	.15708	.15463	.15222	.14986	.14754	.14527	.14303	.14084	.13869	.13658	.13450
83	81	.18991	.18692	.18399	.18112	.17829	.17553	.17281	.17014	.16752	.16495	.16243	.15995	.15752	.15513	.15279	.15049	.14823	.14601	.14383	.14169
83	82	.19839	.19534	.19234	.18940	.18652	.18368	.18090	.17816	.17548	.17284	.17026	.16771	.16522	.16276	.16036	.15799	.15567	.15338	.15114	.14893
83	83	.20684	.20373	.20068	.19767	.19473	.19183	.18899	.18619	.18344	.18075	.17810	.17549	.17294	.17042	.16795	.16552	.16314	.16079	.15849	.15623
84	0	.00466	.00460	.00455	.00450	.00445	.00439	.00434	.00430	.00425	.00420	.00416	.00411	.00407	.00402	.00398	.00394	.00390	.00386	.00382	.00378
84	1	.00131	.00128	.00126	.00123	.00121	.00118	.00116	.00113	.00111	.00109	.00107	.00105	.00103	.00101	.00099	.00098	.00096	.00094	.00093	.00091
84	2	.00118	.00115	.00113	.00110	.00108	.00105	.00103	.00101	.00099	.00096	.00094	.00092	.00090	.00089	.00087	.00085	.00083	.00082	.00080	.00079
84	3	.00115	.00112	.00109	.00107	.00104	.00101	.00099	.00097	.00094	.00092	.00090	.00088	.00086	.00084	.00082	.00081	.00079	.00077	.00075	.00074
84	4	.00117	.00114	.00111	.00108	.00105	.00102	.00100	.00097	.00095	.00093	.00090	.00088	.00086	.00084	.00082	.00080	.00078	.00077	.00075	.00073
84	5	.00122	.00119	.00116	.00113	.00110	.00107	.00104	.00101	.00099	.00096	.00094	.00092	.00089	.00087	.00085	.00083	.00081	.00079	.00077	.00075
84	6	.00131	.00127	.00124	.00120	.00117	.00114	.00111	.00108	.00105	.00103	.00100	.00097	.00095	.00093	.00090	.00088	.00086	.00084	.00082	.00080
84	7	.00142	.00138	.00135	.00131	.00127	.00124	.00121	.00118	.00115	.00112	.00109	.00106	.00103	.00101	.00098	.00096	.00093	.00091	.00089	.00087
84	8	.00157	.00152	.00148	.00144	.00140	.00137	.00133	.00130	.00126	.00123	.00120	.00117	.00114	.00111	.00108	.00106	.00103	.00100	.00098	.00096
84	9	.00175	.00170	.00165	.00161	.00157	.00153	.00149	.00145	.00141	.00138	.00134	.00131	.00128	.00125	.00122	.00119	.00116	.00113	.00110	.00108
84	10	.00197	.00191	.00187	.00182	.00177	.00173	.00168	.00164	.00160	.00156	.00153	.00149	.00145	.00142	.00139	.00135	.00132	.00129	.00126	.00123
84	11	.00222	.00216	.00211	.00206	.00201	.00196	.00191	.00187	.00182	.00178	.00174	.00170	.00166	.00162	.00159	.00155	.00152	.00148	.00145	.00142
84	12	.00250	.00244	.00239	.00233	.00228	.00222	.00217	.00212	.00208	.00203	.00198	.00194	.00190	.00186	.00182	.00178	.00174	.00170	.00167	.00163
84	13	.00280	.00273	.00267	.00261	.00255	.00250	.00244	.00239	.00234	.00229	.00224	.00219	.00214	.00210	.00206	.00201	.00197	.00193	.00189	.00186
84	14	.00308	.00301	.00294	.00288	.00282	.00275	.00270	.00264	.00258	.00253	.00248	.00243	.00238	.00233	.00228	.00224	.00219	.00215	.00211	.00207
84	15	.00333	.00325	.00318	.00312	.00305	.00299	.00292	.00286	.00280	.00275	.00269	.00264	.00259	.00254	.00249	.00244	.00239	.00235	.00230	.00226
84	16	.00354	.00346	.00339	.00331	.00324	.00318	.00311	.00305	.00299	.00293	.00287	.00281	.00276	.00271	.00265	.00260	.00255	.00251	.00246	.00241
84	17	.00371	.00363	.00355	.00348	.00341	.00334	.00327	.00320	.00314	.00307	.00301	.00296	.00290	.00284	.00279	.00274	.00268	.00263	.00258	.00254
84	18	.00386	.00377	.00369	.00362	.00354	.00347	.00340	.00333	.00326	.00319	.00313	.00307	.00301	.00295	.00290	.00284	.00279	.00274	.00269	.00264
84	19	.00400	.00391	.00382	.00374	.00366	.00359	.00351	.00344	.00337	.00330	.00324	.00318	.00311	.00305	.00299	.00294	.00288	.00283	.00278	.00272
84	20	.00414	.00405	.00396	.00387	.00379	.00371	.00363	.00356	.00349	.00342	.00335	.00328	.00322	.00315	.00309	.00303	.00298	.00292	.00287	.00281
84	21	.00429	.00419	.00410	.00401	.00393	.00384	.00376	.00368	.00361	.00353	.00346	.00339	.00333	.00326	.00320	.00314	.00308	.00302	.00296	.00291
84	22	.00444	.00434	.00424	.00415	.00406	.00397	.00389	.00381	.00373	.00365	.00358	.00351	.00344	.00337	.00330	.00324	.00317	.00311	.00305	.00300
84	23	.00461	.00450	.00440	.00430	.00421	.00412	.00403	.00394	.00386	.00378	.00370	.00363	.00355	.00348	.00341	.00335	.00328	.00322	.00315	.00309
84	24	.00479	.00468	.00457	.00447	.00437	.00428	.00418	.00410	.00401	.00392	.00384	.00376	.00369	.00361	.00354	.00347	.00340	.00333	.00327	.00321
84	25	.00500	.00489	.00477	.00467	.00456	.00446	.00436	.00427	.00418	.00409	.00400	.00392	.00384	.00376	.00368	.00361	.00354	.00347	.00340	.00333
84	26	.00524	.00512	.00500	.00489	.00478	.00467	.00457	.00447	.00437	.00428	.00418	.00410	.00401	.00393	.00385	.00377	.00369	.00362	.00355	.00348
84	27	.00552	.00539	.00526	.00514	.00502	.00491	.00480	.00469	.00459	.00449	.00440	.00430	.00421	.00413	.00404	.00396	.00388	.00380	.00373	.00365
84	28	.00582	.00568	.00555	.00542	.00529	.00517	.00506	.00495	.00484	.00473	.00463	.00453	.00444	.00434	.00425	.00417	.00408	.00400	.00392	.00384
84	29	.00615	.00600	.00586	.00572	.00559	.00546	.00534	.00522	.00510	.00499	.00488	.00478	.00468	.00458	.00448	.00439	.00430	.00422	.00413	.00405

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
84	30	.00650	.00634	.00619	.00605	.00591	.00577	.00564	.00552	.00539	.00527	.00516	.00505	.00494	.00484	.00473	.00464	.00454	.00445	.00436	.00427
84	31	.00688	.00671	.00655	.00640	.00625	.00610	.00597	.00583	.00570	.00557	.00545	.00533	.00522	.00511	.00500	.00489	.00479	.00469	.00460	.00451
84	32	.00729	.00711	.00694	.00678	.00662	.00646	.00631	.00617	.00603	.00590	.00577	.00564	.00552	.00540	.00528	.00517	.00506	.00496	.00486	.00476
84	33	.00774	.00755	.00737	.00719	.00702	.00686	.00670	.00654	.00639	.00625	.00611	.00598	.00585	.00572	.00560	.00548	.00536	.00525	.00514	.00504
84	34	.00823	.00802	.00783	.00764	.00746	.00728	.00711	.00695	.00679	.00663	.00648	.00634	.00620	.00607	.00593	.00581	.00568	.00556	.00545	.00534
84	35	.00877	.00855	.00834	.00814	.00794	.00775	.00757	.00739	.00722	.00706	.00690	.00674	.00659	.00645	.00631	.00617	.00604	.00591	.00579	.00567
84	36	.00936	.00912	.00890	.00868	.00847	.00827	.00807	.00788	.00770	.00752	.00735	.00718	.00702	.00687	.00672	.00657	.00643	.00629	.00616	.00603
84	37	.01000	.00975	.00951	.00928	.00905	.00883	.00862	.00842	.00822	.00803	.00785	.00767	.00750	.00733	.00717	.00701	.00686	.00671	.00657	.00643
84	38	.01072	.01045	.01019	.00994	.00970	.00946	.00924	.00902	.00880	.00860	.00840	.00821	.00802	.00784	.00767	.00750	.00734	.00718	.00702	.00687
84	39	.01152	.01123	.01094	.01067	.01041	.01016	.00991	.00968	.00945	.00923	.00901	.00881	.00861	.00841	.00823	.00804	.00787	.00770	.00753	.00737
84	40	.01240	.01209	.01178	.01149	.01121	.01094	.01067	.01042	.01017	.00993	.00970	.00948	.00926	.00905	.00885	.00865	.00846	.00828	.00810	.00792
84	41	.01339	.01305	.01272	.01241	.01210	.01181	.01152	.01125	.01098	.01072	.01047	.01023	.01000	.00977	.00955	.00934	.00913	.00893	.00874	.00855
84	42	.01448	.01412	.01377	.01343	.01310	.01278	.01247	.01217	.01189	.01161	.01134	.01108	.01082	.01058	.01034	.01011	.00989	.00967	.00946	.00926
84	43	.01570	.01530	.01492	.01455	.01420	.01385	.01352	.01320	.01289	.01259	.01230	.01201	.01174	.01148	.01122	.01097	.01073	.01049	.01027	.01005
84	44	.01703	.01661	.01619	.01580	.01541	.01504	.01468	.01434	.01400	.01367	.01336	.01305	.01276	.01247	.01219	.01192	.01166	.01141	.01116	.01092
84	45	.01848	.01802	.01758	.01715	.01673	.01633	.01595	.01557	.01521	.01486	.01452	.01418	.01386	.01355	.01325	.01296	.01268	.01240	.01214	.01188
84	46	.02005	.01956	.01908	.01862	.01817	.01774	.01732	.01692	.01652	.01614	.01578	.01542	.01507	.01474	.01441	.01410	.01379	.01349	.01320	.01292
84	47	.02174	.02121	.02070	.02020	.01972	.01925	.01880	.01837	.01794	.01753	.01713	.01675	.01637	.01601	.01566	.01532	.01499	.01467	.01435	.01405
84	48	.02357	.02300	.02244	.02191	.02139	.02089	.02040	.01993	.01948	.01903	.01861	.01819	.01779	.01739	.01701	.01665	.01629	.01594	.01560	.01527
84	49	.02554	.02492	.02433	.02375	.02319	.02265	.02213	.02162	.02113	.02066	.02019	.01975	.01931	.01889	.01848	.01808	.01769	.01732	.01695	.01660
84	50	.02766	.02700	.02636	.02575	.02515	.02457	.02400	.02346	.02293	.02242	.02192	.02144	.02097	.02051	.02007	.01964	.01922	.01882	.01842	.01804
84	51	.02995	.02924	.02856	.02789	.02725	.02663	.02602	.02544	.02487	.02432	.02378	.02326	.02276	.02227	.02179	.02133	.02088	.02044	.02002	.01960
84	52	.03239	.03163	.03090	.03019	.02950	.02883	.02818	.02755	.02694	.02635	.02578	.02522	.02467	.02415	.02364	.02314	.02265	.02218	.02173	.02128
84	53	.03499	.03418	.03340	.03264	.03190	.03118	.03049	.02981	.02916	.02852	.02791	.02731	.02672	.02616	.02561	.02507	.02455	.02405	.02356	.02308
84	54	.03776	.03689	.03605	.03524	.03445	.03369	.03294	.03222	.03152	.03084	.03018	.02954	.02891	.02830	.02771	.02714	.02658	.02604	.02551	.02500
84	55	.04070	.03978	.03888	.03801	.03717	.03635	.03556	.03479	.03404	.03331	.03260	.03191	.03125	.03060	.02996	.02935	.02875	.02817	.02760	.02705
84	56	.04383	.04284	.04189	.04097	.04007	.03919	.03835	.03752	.03672	.03594	.03519	.03445	.03374	.03304	.03236	.03170	.03106	.03044	.02983	.02924
84	57	.04714	.04610	.04508	.04410	.04314	.04221	.04131	.04043	.03957	.03874	.03794	.03715	.03639	.03564	.03492	.03421	.03353	.03286	.03221	.03158
84	58	.05064	.04953	.04845	.04740	.04638	.04539	.04443	.04349	.04258	.04170	.04084	.04000	.03918	.03839	.03762	.03687	.03614	.03542	.03473	.03405
84	59	.05430	.05312	.05197	.05086	.04978	.04873	.04770	.04671	.04574	.04480	.04388	.04299	.04212	.04128	.04045	.03965	.03887	.03811	.03737	.03665
84	60	.05813	.05688	.05567	.05449	.05334	.05222	.05114	.05008	.04905	.04805	.04708	.04613	.04520	.04430	.04343	.04257	.04174	.04093	.04014	.03937
84	61	.06216	.06083	.05955	.05830	.05708	.05590	.05475	.05363	.05253	.05147	.05044	.04943	.04845	.04749	.04656	.04565	.04477	.04390	.04306	.04224
84	62	.06641	.06501	.06365	.06233	.06104	.05979	.05857	.05738	.05622	.05510	.05400	.05293	.05189	.05087	.04988	.04892	.04798	.04706	.04616	.04529
84	63	.07090	.06943	.06799	.06659	.06523	.06391	.06262	.06136	.06013	.05894	.05778	.05664	.05554	.05446	.05341	.05239	.05139	.05041	.04946	.04854
84	64	.07564	.07409	.07257	.07110	.06966	.06826	.06689	.06556	.06427	.06301	.06177	.06057	.05940	.05826	.05715	.05606	.05500	.05397	.05296	.05198
84	65	.08064	.07900	.07740	.07585	.07433	.07285	.07141	.07001	.06864	.06730	.06600	.06473	.06350	.06229	.06111	.05996	.05884	.05774	.05667	.05562
84	66	.08592	.08419	.08251	.08087	.07928	.07772	.07620	.07472	.07328	.07187	.07049	.06915	.06784	.06656	.06532	.06410	.06291	.06175	.06062	.05951
84	67	.09152	.08970	.08794	.08621	.08453	.08289	.08129	.07973	.07821	.07673	.07528	.07386	.07248	.07113	.06981	.06853	.06727	.06604	.06484	.06367
84	68	.09742	.09552	.09367	.09186	.09009	.08837	.08669	.08504	.08344	.08188	.08035	.07886	.07740	.07598	.07459	.07323	.07190	.07061	.06934	.06810
84	69	.10362	.10163	.09969	.09779	.09594	.09413	.09236	.09064	.08895	.08731	.08570	.08413	.08260	.08110	.07964	.07821	.07681	.07544	.07410	.07280
84	70	.11009	.10801	.10597	.10398	.10204	.10015	.09830	.09649	.09472	.09300	.09131	.08966	.08805	.08647	.08493	.08343	.08195	.08051	.07910	.07773
84	71	.11679	.11462	.11249	.11041	.10838	.10640	.10446	.10257	.10072	.09891	.09714	.09541	.09372	.09206	.09045	.08886	.08732	.08580	.08432	.08287
84	72	.12371	.12145	.11923	.11706	.11494	.11287	.11085	.10887	.10693	.10504	.10319	.10138	.09960	.09787	.09617	.09451	.09289	.09130	.08975	.08822
84	73	.13085	.12849	.12618	.12392	.12172	.11956	.11744	.11538	.11336	.11138	.10944	.10755	.10570	.10388	.10211	.10037	.09867	.09700	.09537	.09378
84	74	.13824	.13578	.13339	.13104	.12874	.12649	.12429	.12214	.12003	.11797	.11595	.11398	.11204	.11015	.10829	.10648	.10470	.10295	.10125	.09957
84	75	.14591	.14337	.14088	.13844	.13606	.13372	.13144	.12920	.12700	.12486	.12275	.12070	.11868	.11670	.11477	.11287	.11101	.10919	.10741	.10566
84	76	.15391	.15127	.14869	.14617	.14370	.14127	.13890	.13657	.13430	.13207	.12988	.12774	.12564	.12358	.12157	.11959	.11765	.11575	.11389	.11207
84	77	.16221	.15949	.15682	.15421	.15165	.14914	.14668	.14427	.14191	.13960	.13733	.13510	.13292	.13079	.12869	.12663	.12462	.12264	.12070	.11880
84	78	.17079	.16798	.16523	.16254	.15989	.15730	.15476	.15227	.14983	.14743	.14508	.14277	.14051	.13830	.13612	.13399	.13190	.12984	.12783	.12585
84	79	.17958	.17669	.17386	.17108	.16836	.16569	.16307	.16050	.15797	.15550	.15307	.15069	.14835	.14606	.14380	.14159	.13943	.13730	.13521	.13316

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
84	80	.18849	.18553	.18262	.17976	.17696	.17421	.17152	.16887	.16627	.16372	.16122	.15876	.15635	.15398	.15165	.14937	.14713	.14492	.14276	.14064
84	81	.19744	.19440	.19142	.18850	.18562	.18280	.18003	.17731	.17464	.17202	.16944	.16691	.16443	.16199	.15959	.15724	.15493	.15265	.15042	.14823
84	82	.20638	.20328	.20023	.19723	.19429	.19140	.18857	.18578	.18304	.18035	.17771	.17511	.17256	.17005	.16759	.16516	.16278	.16045	.15815	.15589
84	83	.21530	.21213	.20902	.20597	.20296	.20001	.19711	.19426	.19145	.18870	.18599	.18333	.18072	.17815	.17562	.17313	.17069	.16829	.16593	.16361
84	84	.22424	.22101	.21784	.21473	.21167	.20866	.20570	.20279	.19993	.19711	.19435	.19163	.18895	.18632	.18374	.18119	.17869	.17623	.17381	.17143
85	0	.00488	.00482	.00477	.00471	.00466	.00461	.00456	.00451	.00446	.00442	.00437	.00432	.00428	.00423	.00419	.00415	.00411	.00407	.00403	.00399
85	1	.00135	.00133	.00130	.00127	.00125	.00122	.00120	.00118	.00115	.00113	.00111	.00109	.00107	.00105	.00104	.00102	.00100	.00098	.00097	.00095
85	2	.00122	.00119	.00116	.00114	.00111	.00109	.00106	.00104	.00102	.00100	.00098	.00096	.00094	.00092	.00090	.00088	.00087	.00085	.00083	.00082
85	3	.00118	.00115	.00112	.00110	.00107	.00104	.00102	.00100	.00097	.00095	.00093	.00091	.00089	.00087	.00085	.00083	.00082	.00080	.00078	.00077
85	4	.00120	.00116	.00113	.00111	.00108	.00105	.00102	.00100	.00098	.00095	.00093	.00091	.00089	.00087	.00085	.00083	.00081	.00079	.00077	.00076
85	5	.00125	.00122	.00119	.00116	.00113	.00110	.00107	.00104	.00101	.00099	.00097	.00094	.00092	.00090	.00088	.00085	.00083	.00082	.00080	.00078
85	6	.00134	.00130	.00127	.00123	.00120	.00117	.00114	.00111	.00108	.00105	.00103	.00100	.00098	.00095	.00093	.00091	.00088	.00086	.00084	.00082
85	7	.00145	.00142	.00138	.00134	.00130	.00127	.00124	.00120	.00117	.00114	.00111	.00109	.00106	.00103	.00101	.00098	.00096	.00094	.00091	.00089
85	8	.00160	.00156	.00152	.00147	.00144	.00140	.00136	.00133	.00129	.00126	.00123	.00120	.00117	.00114	.00111	.00108	.00106	.00103	.00101	.00098
85	9	.00178	.00174	.00169	.00165	.00161	.00156	.00153	.00149	.00145	.00141	.00138	.00134	.00131	.00128	.00125	.00122	.00119	.00116	.00113	.00111
85	10	.00201	.00196	.00191	.00186	.00182	.00177	.00173	.00169	.00165	.00161	.00157	.00153	.00149	.00146	.00143	.00139	.00136	.00133	.00130	.00127
85	11	.00227	.00222	.00217	.00211	.00206	.00201	.00197	.00192	.00188	.00183	.00179	.00175	.00171	.00167	.00163	.00160	.00156	.00153	.00150	.00146
85	12	.00257	.00251	.00245	.00239	.00234	.00229	.00224	.00219	.00214	.00209	.00204	.00200	.00196	.00192	.00187	.00184	.00180	.00176	.00172	.00169
85	13	.00288	.00281	.00275	.00269	.00263	.00257	.00252	.00246	.00241	.00236	.00231	.00226	.00222	.00217	.00213	.00208	.00204	.00200	.00196	.00192
85	14	.00317	.00310	.00303	.00297	.00290	.00284	.00278	.00273	.00267	.00262	.00256	.00251	.00246	.00241	.00237	.00232	.00227	.00223	.00219	.00215
85	15	.00343	.00335	.00328	.00321	.00315	.00308	.00302	.00296	.00290	.00284	.00279	.00273	.00268	.00263	.00258	.00253	.00248	.00243	.00239	.00234
85	16	.00364	.00357	.00349	.00342	.00335	.00328	.00322	.00315	.00309	.00303	.00297	.00291	.00286	.00280	.00275	.00270	.00265	.00260	.00255	.00251
85	17	.00383	.00374	.00367	.00359	.00352	.00345	.00338	.00331	.00325	.00318	.00312	.00306	.00300	.00295	.00289	.00284	.00279	.00273	.00269	.00264
85	18	.00398	.00389	.00381	.00373	.00366	.00358	.00351	.00344	.00337	.00331	.00324	.00318	.00312	.00306	.00300	.00295	.00289	.00284	.00279	.00274
85	19	.00412	.00403	.00395	.00386	.00378	.00371	.00363	.00356	.00349	.00342	.00335	.00329	.00323	.00317	.00311	.00305	.00299	.00294	.00288	.00283
85	20	.00426	.00417	.00408	.00400	.00391	.00383	.00376	.00368	.00361	.00354	.00347	.00340	.00333	.00327	.00321	.00315	.00309	.00303	.00298	.00292
85	21	.00442	.00432	.00423	.00414	.00405	.00397	.00389	.00381	.00373	.00366	.00358	.00351	.00345	.00338	.00332	.00325	.00319	.00313	.00307	.00302
85	22	.00457	.00447	.00438	.00428	.00419	.00410	.00402	.00394	.00386	.00378	.00370	.00363	.00356	.00349	.00342	.00336	.00329	.00323	.00317	.00311
85	23	.00474	.00464	.00454	.00444	.00434	.00425	.00416	.00407	.00399	.00391	.00383	.00375	.00368	.00361	.00354	.00347	.00340	.00334	.00327	.00321
85	24	.00493	.00482	.00471	.00461	.00451	.00441	.00432	.00423	.00414	.00406	.00397	.00389	.00381	.00374	.00367	.00359	.00352	.00346	.00339	.00333
85	25	.00515	.00503	.00492	.00481	.00470	.00460	.00450	.00441	.00432	.00423	.00414	.00405	.00397	.00389	.00381	.00374	.00367	.00360	.00353	.00346
85	26	.00539	.00527	.00515	.00503	.00492	.00482	.00471	.00461	.00451	.00442	.00433	.00424	.00415	.00407	.00398	.00390	.00383	.00375	.00368	.00361
85	27	.00567	.00554	.00542	.00530	.00518	.00506	.00495	.00485	.00474	.00464	.00454	.00445	.00436	.00427	.00418	.00410	.00402	.00394	.00386	.00379
85	28	.00598	.00584	.00571	.00558	.00545	.00533	.00522	.00510	.00499	.00489	.00478	.00468	.00459	.00449	.00440	.00431	.00423	.00414	.00406	.00398
85	29	.00632	.00617	.00603	.00589	.00576	.00563	.00551	.00539	.00527	.00516	.00505	.00494	.00484	.00474	.00464	.00455	.00446	.00437	.00428	.00420
85	30	.00668	.00653	.00638	.00623	.00609	.00595	.00582	.00569	.00557	.00545	.00533	.00522	.00511	.00500	.00490	.00480	.00470	.00461	.00452	.00443
85	31	.00707	.00691	.00674	.00659	.00644	.00629	.00615	.00601	.00588	.00575	.00563	.00551	.00539	.00528	.00517	.00507	.00496	.00486	.00477	.00467
85	32	.00749	.00732	.00714	.00698	.00681	.00666	.00651	.00636	.00622	.00609	.00595	.00583	.00570	.00558	.00547	.00535	.00524	.00514	.00503	.00493
85	33	.00795	.00776	.00758	.00740	.00723	.00706	.00690	.00675	.00660	.00645	.00631	.00617	.00604	.00591	.00579	.00567	.00555	.00544	.00533	.00522
85	34	.00845	.00825	.00805	.00786	.00768	.00750	.00733	.00716	.00700	.00684	.00669	.00655	.00641	.00627	.00614	.00601	.00588	.00576	.00564	.00553
85	35	.00901	.00879	.00857	.00837	.00817	.00798	.00780	.00762	.00745	.00728	.00712	.00696	.00681	.00666	.00652	.00638	.00625	.00612	.00600	.00587
85	36	.00961	.00937	.00915	.00893	.00871	.00851	.00831	.00812	.00794	.00776	.00758	.00742	.00725	.00710	.00694	.00680	.00665	.00651	.00638	.00625
85	37	.01027	.01002	.00977	.00954	.00931	.00909	.00888	.00867	.00847	.00828	.00809	.00791	.00774	.00757	.00741	.00725	.00709	.00694	.00680	.00666
85	38	.01101	.01073	.01047	.01022	.00997	.00973	.00951	.00928	.00907	.00886	.00866	.00847	.00828	.00810	.00792	.00775	.00758	.00742	.00727	.00712
85	39	.01182	.01152	.01124	.01097	.01070	.01045	.01020	.00996	.00973	.00951	.00929	.00908	.00888	.00868	.00849	.00831	.00813	.00796	.00779	.00763
85	40	.01272	.01241	.01210	.01181	.01152	.01125	.01098	.01072	.01047	.01023	.01000	.00977	.00955	.00934	.00914	.00894	.00874	.00856	.00838	.00820
85	41	.01374	.01339	.01306	.01275	.01244	.01214	.01185	.01158	.01131	.01105	.01079	.01055	.01031	.01008	.00986	.00965	.00944	.00924	.00904	.00885
85	42	.01486	.01449	.01414	.01379	.01346	.01314	.01283	.01253	.01224	.01196	.01168	.01142	.01116	.01092	.01068	.01044	.01022	.01000	.00978	.00958
85	43	.01610	.01571	.01532	.01495	.01459	.01425	.01391	.01359	.01327	.01297	.01267	.01239	.01211	.01184	.01158	.01133	.01108	.01085	.01062	.01039
85	44	.01747	.01705	.01663	.01623	.01584	.01547	.01511	.01476	.01442	.01409	.01377	.01346	.01316	.01287	.01259	.01231	.01205	.01179	.01154	.01130

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
85	45	.01896	.01850	.01805	.01762	.01720	.01680	.01641	.01603	.01566	.01530	.01496	.01463	.01430	.01399	.01368	.01339	.01310	.01282	.01255	.01229
85	46	.02058	.02008	.01960	.01913	.01868	.01825	.01782	.01741	.01702	.01663	.01626	.01590	.01555	.01521	.01488	.01456	.01425	.01395	.01365	.01337
85	47	.02232	.02178	.02126	.02076	.02028	.01981	.01935	.01891	.01848	.01807	.01766	.01727	.01689	.01653	.01617	.01583	.01549	.01516	.01485	.01454
85	48	.02420	.02362	.02306	.02252	.02200	.02149	.02100	.02052	.02006	.01962	.01918	.01876	.01835	.01796	.01757	.01720	.01683	.01648	.01614	.01581
85	49	.02622	.02560	.02500	.02442	.02386	.02331	.02278	.02227	.02177	.02129	.02082	.02037	.01993	.01950	.01909	.01868	.01829	.01791	.01754	.01718
85	50	.02841	.02774	.02710	.02648	.02587	.02528	.02472	.02416	.02363	.02311	.02261	.02212	.02164	.02118	.02073	.02030	.01988	.01946	.01907	.01868
85	51	.03077	.03005	.02936	.02869	.02804	.02741	.02680	.02621	.02563	.02508	.02453	.02401	.02350	.02300	.02252	.02205	.02159	.02115	.02072	.02030
85	52	.03328	.03252	.03178	.03106	.03036	.02969	.02903	.02839	.02778	.02718	.02660	.02603	.02548	.02495	.02443	.02392	.02343	.02295	.02249	.02204
85	53	.03596	.03514	.03435	.03358	.03284	.03211	.03141	.03073	.03007	.02942	.02880	.02819	.02760	.02703	.02647	.02593	.02540	.02489	.02439	.02390
85	54	.03881	.03794	.03709	.03627	.03547	.03470	.03395	.03322	.03251	.03182	.03115	.03050	.02987	.02925	.02865	.02807	.02751	.02695	.02642	.02589
85	55	.04185	.04092	.04001	.03914	.03829	.03746	.03665	.03587	.03512	.03438	.03366	.03296	.03229	.03163	.03099	.03036	.02975	.02916	.02859	.02803
85	56	.04508	.04408	.04312	.04219	.04128	.04039	.03954	.03870	.03789	.03710	.03634	.03559	.03487	.03416	.03348	.03281	.03216	.03152	.03091	.03031
85	57	.04850	.04744	.04642	.04542	.04445	.04351	.04260	.04171	.04085	.04001	.03919	.03839	.03762	.03686	.03613	.03541	.03472	.03404	.03338	.03274
85	58	.05211	.05099	.04990	.04884	.04781	.04681	.04583	.04488	.04396	.04307	.04220	.04135	.04052	.03972	.03893	.03817	.03743	.03670	.03599	.03531
85	59	.05589	.05470	.05354	.05242	.05132	.05026	.04922	.04821	.04723	.04628	.04535	.04445	.04357	.04271	.04187	.04106	.04027	.03949	.03874	.03801
85	60	.05985	.05859	.05736	.05616	.05500	.05387	.05277	.05170	.05066	.04965	.04866	.04770	.04676	.04585	.04496	.04409	.04325	.04243	.04162	.04084
85	61	.06401	.06267	.06137	.06011	.05888	.05768	.05651	.05538	.05427	.05320	.05215	.05112	.05013	.04916	.04821	.04729	.04639	.04552	.04466	.04383
85	62	.06840	.06699	.06561	.06428	.06297	.06170	.06047	.05927	.05809	.05695	.05584	.05476	.05370	.05267	.05166	.05068	.04973	.04880	.04789	.04700
85	63	.07305	.07156	.07010	.06869	.06731	.06597	.06466	.06339	.06215	.06094	.05976	.05861	.05749	.05640	.05533	.05429	.05327	.05228	.05132	.05037
85	64	.07795	.07638	.07484	.07335	.07190	.07048	.06910	.06775	.06644	.06516	.06391	.06269	.06150	.06034	.05921	.05811	.05703	.05598	.05496	.05395
85	65	.08312	.08146	.07985	.07827	.07674	.07524	.07378	.07236	.07097	.06962	.06830	.06701	.06575	.06453	.06333	.06216	.06102	.05991	.05882	.05776
85	66	.08859	.08685	.08514	.08349	.08187	.08029	.07875	.07725	.07579	.07436	.07296	.07160	.07027	.06898	.06771	.06647	.06527	.06409	.06293	.06181
85	67	.09439	.09256	.09077	.08903	.08732	.08566	.08404	.08246	.08092	.07941	.07794	.07650	.07510	.07373	.07239	.07108	.06981	.06856	.06734	.06614
85	68	.10052	.09860	.09672	.09489	.09310	.09135	.08965	.08798	.08636	.08477	.08322	.08171	.08023	.07878	.07737	.07599	.07464	.07332	.07203	.07077
85	69	.10696	.10494	.10297	.10105	.09918	.09734	.09555	.09380	.09209	.09043	.08879	.08720	.08564	.08412	.08263	.08118	.07975	.07836	.07700	.07567
85	70	.11368	.11157	.10951	.10749	.10553	.10361	.10173	.09989	.09810	.09635	.09464	.09296	.09132	.08972	.08815	.08662	.08512	.08366	.08222	.08082
85	71	.12064	.11844	.11629	.11418	.11213	.11012	.10815	.10623	.10435	.10251	.10072	.09896	.09724	.09556	.09391	.09230	.09073	.08919	.08768	.08620
85	72	.12784	.12555	.12330	.12111	.11896	.11686	.11480	.11279	.11083	.10891	.10702	.10518	.10338	.10162	.09989	.09821	.09655	.09493	.09335	.09180
85	73	.13527	.13288	.13054	.12825	.12602	.12383	.12168	.11958	.11753	.11552	.11356	.11163	.10975	.10790	.10610	.10433	.10259	.10090	.09924	.09761
85	74	.14297	.14048	.13805	.13567	.13334	.13106	.12883	.12664	.12450	.12241	.12036	.11835	.11638	.11445	.11256	.11071	.10890	.10712	.10538	.10368
85	75	.15098	.14840	.14587	.14340	.14098	.13861	.13629	.13402	.13179	.12961	.12747	.12537	.12332	.12131	.11934	.11741	.11551	.11366	.11184	.11005
85	76	.15932	.15665	.15404	.15148	.14897	.14651	.14410	.14173	.13942	.13715	.13493	.13275	.13061	.12852	.12646	.12445	.12247	.12054	.11864	.11678
85	77	.16800	.16524	.16254	.15989	.15729	.15474	.15225	.14980	.14740	.14504	.14273	.14047	.13825	.13607	.13394	.13184	.12979	.12777	.12579	.12385
85	78	.17699	.17414	.17135	.16861	.16593	.16330	.16071	.15818	.15570	.15326	.15087	.14852	.14622	.14396	.14174	.13957	.13743	.13534	.13328	.13126
85	79	.18621	.18328	.18040	.17758	.17482	.17210	.16944	.16682	.16426	.16174	.15926	.15684	.15446	.15212	.14982	.14757	.14536	.14318	.14105	.13895
85	80	.19556	.19255	.18960	.18670	.18385	.18106	.17832	.17562	.17298	.17038	.16783	.16533	.16287	.16046	.15808	.15575	.15347	.15122	.14901	.14684
85	81	.20497	.20188	.19886	.19588	.19296	.19009	.18728	.18451	.18179	.17912	.17650	.17392	.17139	.16890	.16645	.16405	.16169	.15937	.15709	.15485
85	82	.21437	.21122	.20813	.20508	.20209	.19915	.19627	.19343	.19064	.18790	.18521	.18256	.17996	.17740	.17489	.17241	.16998	.16760	.16525	.16294
85	83	.22377	.22056	.21739	.21429	.21123	.20823	.20528	.20237	.19952	.19671	.19396	.19124	.18857	.18595	.18337	.18083	.17834	.17588	.17347	.17110
85	84	.23320	.22992	.22670	.22354	.22042	.21736	.21435	.21139	.20847	.20561	.20279	.20001	.19728	.19460	.19196	.18936	.18680	.18429	.18181	.17937
85	85	.24267	.23934	.23607	.23285	.22968	.22657	.22350	.22048	.21751	.21459	.21172	.20889	.20610	.20336	.20066	.19801	.19539	.19282	.19029	.18780
86	0	.00510	.00505	.00499	.00494	.00488	.00483	.00478	.00473	.00468	.00464	.00459	.00454	.00450	.00445	.00441	.00437	.00432	.00428	.00424	.00420
86	1	.00140	.00137	.00134	.00132	.00129	.00127	.00124	.00122	.00120	.00118	.00115	.00113	.00111	.00109	.00108	.00106	.00104	.00102	.00101	.00099
86	2	.00125	.00122	.00120	.00117	.00115	.00112	.00110	.00107	.00105	.00103	.00101	.00099	.00097	.00095	.00093	.00091	.00090	.00088	.00086	.00085
86	3	.00121	.00118	.00115	.00113	.00110	.00107	.00105	.00103	.00100	.00098	.00096	.00094	.00092	.00090	.00088	.00086	.00084	.00083	.00081	.00079
86	4	.00122	.00119	.00116	.00113	.00111	.00108	.00105	.00103	.00100	.00098	.00096	.00093	.00091	.00089	.00087	.00085	.00083	.00082	.00080	.00078
86	5	.00128	.00125	.00121	.00118	.00115	.00112	.00109	.00107	.00104	.00102	.00099	.00097	.00094	.00092	.00090	.00088	.00086	.00084	.00082	.00080
86	6	.00136	.00133	.00129	.00126	.00123	.00119	.00116	.00113	.00111	.00108	.00105	.00103	.00100	.00098	.00095	.00093	.00091	.00089	.00087	.00085
86	7	.00148	.00144	.00141	.00137	.00133	.00130	.00126	.00123	.00120	.00117	.00114	.00111	.00109	.00106	.00103	.00101	.00098	.00096	.00094	.00092
86	8	.00163	.00159	.00155	.00151	.00147	.00143	.00139	.00136	.00132	.00129	.00126	.00123	.00120	.00117	.00114	.00111	.00109	.00106	.00103	.00101

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
86	9	.00182	.00177	.00173	.00168	.00164	.00160	.00156	.00152	.00148	.00145	.00141	.00138	.00134	.00131	.00128	.00125	.00122	.00119	.00117	.00114
86	10	.00206	.00200	.00195	.00191	.00186	.00181	.00177	.00173	.00169	.00165	.00161	.00157	.00153	.00150	.00146	.00143	.00140	.00137	.00134	.00131
86	11	.00233	.00227	.00222	.00216	.00211	.00206	.00202	.00197	.00193	.00188	.00184	.00180	.00176	.00172	.00168	.00164	.00161	.00157	.00154	.00151
86	12	.00263	.00257	.00251	.00246	.00240	.00235	.00230	.00225	.00220	.00215	.00210	.00206	.00202	.00197	.00193	.00189	.00185	.00181	.00178	.00174
86	13	.00295	.00289	.00282	.00276	.00270	.00265	.00259	.00254	.00248	.00243	.00238	.00233	.00229	.00224	.00219	.00215	.00211	.00207	.00203	.00199
86	14	.00326	.00319	.00312	.00305	.00299	.00293	.00287	.00281	.00275	.00270	.00264	.00259	.00254	.00249	.00244	.00240	.00235	.00231	.00226	.00222
86	15	.00352	.00345	.00338	.00331	.00324	.00318	.00311	.00305	.00299	.00293	.00288	.00282	.00277	.00272	.00267	.00262	.00257	.00252	.00248	.00243
86	16	.00375	.00367	.00360	.00352	.00345	.00339	.00332	.00325	.00319	.00313	.00307	.00301	.00296	.00290	.00285	.00280	.00274	.00270	.00265	.00260
86	17	.00394	.00386	.00378	.00370	.00363	.00356	.00349	.00342	.00335	.00329	.00323	.00317	.00311	.00305	.00299	.00294	.00289	.00284	.00278	.00274
86	18	.00409	.00401	.00393	.00385	.00377	.00370	.00362	.00355	.00348	.00342	.00335	.00329	.00323	.00317	.00311	.00305	.00300	.00295	.00289	.00284
86	19	.00424	.00415	.00407	.00398	.00390	.00382	.00375	.00368	.00360	.00353	.00347	.00340	.00334	.00328	.00322	.00316	.00310	.00304	.00299	.00294
86	20	.00439	.00430	.00421	.00412	.00404	.00395	.00388	.00380	.00373	.00365	.00358	.00351	.00345	.00338	.00332	.00326	.00320	.00314	.00309	.00303
86	21	.00455	.00445	.00436	.00427	.00418	.00409	.00401	.00393	.00385	.00378	.00370	.00363	.00356	.00350	.00343	.00337	.00331	.00325	.00319	.00313
86	22	.00470	.00460	.00451	.00441	.00432	.00423	.00414	.00406	.00398	.00390	.00383	.00375	.00368	.00361	.00354	.00348	.00341	.00335	.00329	.00323
86	23	.00488	.00477	.00467	.00457	.00447	.00438	.00429	.00420	.00412	.00404	.00396	.00388	.00380	.00373	.00366	.00359	.00352	.00346	.00339	.00333
86	24	.00507	.00496	.00485	.00475	.00465	.00455	.00445	.00436	.00427	.00419	.00410	.00402	.00394	.00387	.00379	.00372	.00365	.00358	.00351	.00345
86	25	.00529	.00517	.00506	.00495	.00484	.00474	.00464	.00454	.00445	.00436	.00427	.00419	.00410	.00402	.00394	.00387	.00379	.00372	.00365	.00358
86	26	.00554	.00542	.00530	.00518	.00507	.00496	.00485	.00475	.00465	.00456	.00446	.00437	.00429	.00420	.00412	.00404	.00396	.00388	.00381	.00374
86	27	.00583	.00570	.00557	.00545	.00533	.00521	.00510	.00499	.00489	.00479	.00469	.00459	.00450	.00441	.00432	.00424	.00416	.00408	.00400	.00392
86	28	.00615	.00601	.00587	.00574	.00561	.00549	.00537	.00526	.00515	.00504	.00494	.00483	.00474	.00464	.00455	.00446	.00437	.00429	.00421	.00413
86	29	.00649	.00634	.00620	.00606	.00593	.00580	.00567	.00555	.00543	.00532	.00521	.00510	.00500	.00489	.00480	.00470	.00461	.00452	.00443	.00435
86	30	.00686	.00671	.00655	.00640	.00626	.00612	.00599	.00586	.00574	.00561	.00550	.00538	.00527	.00517	.00506	.00496	.00486	.00477	.00468	.00459
86	31	.00726	.00709	.00693	.00677	.00662	.00647	.00633	.00619	.00606	.00593	.00581	.00569	.00557	.00545	.00534	.00524	.00513	.00503	.00493	.00484
86	32	.00769	.00751	.00734	.00717	.00701	.00685	.00670	.00655	.00641	.00627	.00614	.00601	.00588	.00576	.00565	.00553	.00542	.00531	.00521	.00511
86	33	.00816	.00797	.00778	.00760	.00743	.00726	.00710	.00694	.00679	.00665	.00650	.00637	.00623	.00610	.00598	.00586	.00574	.00562	.00551	.00540
86	34	.00867	.00847	.00827	.00808	.00789	.00771	.00754	.00737	.00721	.00705	.00690	.00675	.00661	.00647	.00633	.00620	.00608	.00596	.00584	.00572
86	35	.00924	.00902	.00880	.00860	.00840	.00821	.00802	.00784	.00767	.00750	.00733	.00718	.00702	.00688	.00673	.00659	.00646	.00633	.00620	.00607
86	36	.00985	.00962	.00939	.00917	.00895	.00875	.00855	.00835	.00817	.00799	.00781	.00764	.00748	.00732	.00716	.00701	.00687	.00673	.00659	.00646
86	37	.01053	.01028	.01003	.00979	.00956	.00934	.00912	.00892	.00872	.00852	.00833	.00815	.00798	.00780	.00764	.00748	.00732	.00717	.00702	.00688
86	38	.01128	.01101	.01074	.01049	.01024	.01000	.00977	.00955	.00933	.00912	.00892	.00872	.00853	.00835	.00817	.00800	.00783	.00767	.00751	.00735
86	39	.01211	.01182	.01153	.01125	.01099	.01073	.01048	.01024	.01001	.00978	.00956	.00935	.00915	.00895	.00876	.00857	.00839	.00821	.00804	.00788
86	40	.01304	.01272	.01241	.01211	.01183	.01155	.01128	.01102	.01077	.01053	.01029	.01006	.00984	.00963	.00942	.00922	.00902	.00883	.00865	.00847
86	41	.01407	.01373	.01340	.01308	.01277	.01247	.01218	.01190	.01162	.01136	.01111	.01086	.01062	.01039	.01017	.00995	.00974	.00953	.00933	.00914
86	42	.01522	.01485	.01449	.01415	.01381	.01349	.01318	.01287	.01258	.01230	.01202	.01175	.01150	.01125	.01100	.01077	.01054	.01032	.01010	.00989
86	43	.01650	.01610	.01571	.01534	.01498	.01463	.01429	.01396	.01364	.01334	.01304	.01275	.01247	.01220	.01194	.01168	.01143	.01119	.01096	.01073
86	44	.01791	.01747	.01706	.01665	.01626	.01588	.01552	.01516	.01482	.01449	.01417	.01385	.01355	.01326	.01297	.01270	.01243	.01217	.01191	.01167
86	45	.01943	.01897	.01852	.01808	.01766	.01725	.01686	.01647	.01610	.01574	.01539	.01506	.01473	.01441	.01410	.01380	.01351	.01323	.01296	.01269
86	46	.02109	.02059	.02010	.01963	.01918	.01874	.01831	.01790	.01750	.01711	.01674	.01637	.01602	.01567	.01534	.01502	.01470	.01440	.01410	.01381
86	47	.02288	.02234	.02181	.02131	.02082	.02034	.01988	.01944	.01901	.01859	.01818	.01779	.01740	.01703	.01667	.01632	.01598	.01565	.01533	.01502
86	48	.02481	.02422	.02366	.02312	.02259	.02208	.02158	.02110	.02064	.02018	.01975	.01932	.01891	.01851	.01812	.01774	.01737	.01701	.01667	.01633
86	49	.02689	.02626	.02566	.02507	.02450	.02395	.02342	.02290	.02240	.02191	.02144	.02098	.02054	.02010	.01968	.01927	.01888	.01849	.01812	.01775
86	50	.02913	.02846	.02781	.02718	.02657	.02598	.02541	.02485	.02431	.02379	.02328	.02278	.02230	.02184	.02138	.02094	.02052	.02010	.01969	.01930
86	51	.03156	.03084	.03014	.02947	.02881	.02817	.02756	.02696	.02638	.02581	.02527	.02474	.02422	.02372	.02323	.02275	.02229	.02184	.02141	.02098
86	52	.03414	.03337	.03263	.03190	.03120	.03052	.02986	.02921	.02859	.02798	.02740	.02682	.02627	.02573	.02520	.02469	.02420	.02371	.02324	.02278
86	53	.03690	.03608	.03528	.03451	.03375	.03302	.03231	.03162	.03096	.03031	.02967	.02906	.02846	.02788	.02732	.02677	.02623	.02571	.02521	.02472
86	54	.03984	.03896	.03811	.03728	.03647	.03569	.03493	.03419	.03348	.03278	.03210	.03145	.03081	.03018	.02958	.02899	.02841	.02785	.02731	.02678
86	55	.04297	.04203	.04112	.04023	.03937	.03853	.03772	.03694	.03617	.03542	.03470	.03399	.03331	.03264	.03199	.03136	.03074	.03014	.02956	.02899
86	56	.04629	.04529	.04432	.04337	.04246	.04157	.04070	.03986	.03904	.03824	.03747	.03671	.03598	.03527	.03457	.03389	.03323	.03259	.03197	.03136
86	57	.04982	.04876	.04772	.04671	.04574	.04479	.04386	.04297	.04209	.04124	.04041	.03961	.03882	.03806	.03732	.03659	.03589	.03520	.03453	.03388
86	58	.05354	.05241	.05131	.05024	.04920	.04819	.04720	.04625	.04531	.04441	.04353	.04267	.04183	.04102	.04022	.03945	.03870	.03796	.03725	.03655

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
86	59	.05744	.05624	.05507	.05393	.05283	.05175	.05071	.04969	.04870	.04773	.04679	.04588	.04499	.04412	.04327	.04245	.04164	.04086	.04010	.03935
86	60	.06152	.06025	.05901	.05780	.05663	.05549	.05438	.05330	.05224	.05122	.05022	.04924	.04830	.04737	.04647	.04559	.04474	.04390	.04309	.04229
86	61	.06581	.06446	.06315	.06187	.06063	.05942	.05824	.05709	.05597	.05489	.05382	.05279	.05178	.05080	.04984	.04891	.04800	.04711	.04624	.04539
86	62	.07034	.06892	.06753	.06618	.06486	.06358	.06233	.06111	.05993	.05877	.05765	.05655	.05548	.05444	.05342	.05242	.05146	.05051	.04959	.04869
86	63	.07514	.07363	.07217	.07074	.06935	.06799	.06667	.06538	.06413	.06290	.06171	.06054	.05941	.05830	.05722	.05616	.05514	.05413	.05315	.05219
86	64	.08020	.07861	.07706	.07556	.07409	.07265	.07126	.06989	.06856	.06727	.06601	.06477	.06357	.06239	.06125	.06013	.05904	.05797	.05693	.05591
86	65	.08554	.08387	.08224	.08065	.07909	.07758	.07611	.07467	.07326	.07189	.07056	.06925	.06798	.06674	.06552	.06434	.06318	.06205	.06094	.05986
86	66	.09120	.08943	.08772	.08604	.08440	.08281	.08125	.07974	.07825	.07681	.07539	.07402	.07267	.07135	.07007	.06881	.06759	.06639	.06522	.06408
86	67	.09720	.09535	.09354	.09178	.09006	.08838	.08674	.08514	.08357	.08205	.08056	.07910	.07768	.07629	.07493	.07361	.07231	.07104	.06980	.06859
86	68	.10354	.10160	.09970	.09785	.09604	.09428	.09255	.09087	.08922	.08761	.08604	.08451	.08301	.08154	.08011	.07871	.07734	.07600	.07469	.07341
86	69	.11022	.10818	.10619	.10425	.10235	.10049	.09868	.09691	.09518	.09349	.09184	.09022	.08864	.08710	.08559	.08411	.08267	.08125	.07987	.07852
86	70	.11718	.11505	.11297	.11093	.10894	.10700	.10510	.10324	.10143	.09965	.09791	.09622	.09455	.09293	.09134	.08978	.08826	.08677	.08532	.08389
86	71	.12441	.12218	.12001	.11788	.11580	.11376	.11177	.10983	.10792	.10606	.10424	.10246	.10071	.09901	.09734	.09570	.09410	.09254	.09100	.08950
86	72	.13189	.12957	.12729	.12507	.12290	.12077	.11869	.11666	.11467	.11272	.11081	.10894	.10711	.10533	.10357	.10186	.10018	.09853	.09692	.09534
86	73	.13961	.13719	.13482	.13251	.13024	.12802	.12585	.12373	.12165	.11961	.11761	.11566	.11375	.11188	.11004	.10824	.10648	.10476	.10307	.10141
86	74	.14761	.14509	.14263	.14023	.13787	.13556	.13330	.13108	.12891	.12679	.12470	.12266	.12067	.11871	.11679	.11491	.11307	.11126	.10949	.10776
86	75	.15594	.15333	.15078	.14828	.14583	.14342	.14107	.13877	.13651	.13429	.13212	.13000	.12791	.12587	.12387	.12190	.11998	.11809	.11624	.11442
86	76	.16464	.16194	.15929	.15670	.15415	.15166	.14922	.14682	.14448	.14217	.13992	.13770	.13553	.13341	.13132	.12927	.12726	.12529	.12336	.12146
86	77	.17370	.17091	.16817	.16548	.16285	.16027	.15774	.15525	.15282	.15043	.14808	.14578	.14353	.14132	.13914	.13701	.13492	.13287	.13086	.12888
86	78	.18309	.18021	.17738	.17461	.17189	.16922	.16660	.16403	.16151	.15903	.15660	.15422	.15188	.14958	.14733	.14512	.14294	.14081	.13872	.13666
86	79	.19273	.18976	.18685	.18400	.18119	.17844	.17574	.17308	.17048	.16792	.16541	.16294	.16052	.15814	.15581	.15351	.15126	.14905	.14688	.14474
86	80	.20253	.19948	.19649	.19355	.19067	.18783	.18505	.18232	.17963	.17700	.17440	.17186	.16936	.16690	.16449	.16212	.15979	.15750	.15525	.15304
86	81	.21240	.20927	.20621	.20319	.20023	.19732	.19446	.19165	.18889	.18618	.18351	.18089	.17831	.17578	.17329	.17085	.16844	.16608	.16375	.16147
86	82	.22228	.21908	.21594	.21286	.20983	.20684	.20391	.20103	.19820	.19541	.19268	.18998	.18734	.18473	.18217	.17966	.17718	.17474	.17235	.16999
86	83	.23216	.22890	.22569	.22254	.21944	.21639	.21340	.21045	.20755	.20470	.20189	.19913	.19642	.19375	.19112	.18853	.18599	.18349	.18102	.17860
86	84	.24208	.23877	.23550	.23229	.22913	.22602	.22296	.21995	.21699	.21407	.21120	.20838	.20560	.20287	.20018	.19753	.19493	.19236	.18984	.18735
86	85	.25207	.24870	.24538	.24212	.23890	.23574	.23262	.22956	.22654	.22357	.22064	.21776	.21493	.21213	.20939	.20668	.20401	.20139	.19881	.19626
86	86	.26201	.25859	.25522	.25191	.24865	.24543	.24227	.23915	.23608	.23306	.23008	.22715	.22427	.22142	.21862	.21586	.21314	.21047	.20783	.20523
87	0	.00533	.00527	.00522	.00516	.00511	.00506	.00500	.00495	.00491	.00486	.00481	.00476	.00472	.00467	.00463	.00459	.00454	.00450	.00446	.00442
87	1	.00144	.00141	.00138	.00136	.00133	.00131	.00128	.00126	.00124	.00122	.00120	.00117	.00115	.00114	.00112	.00110	.00108	.00106	.00105	.00103
87	2	.00129	.00126	.00123	.00120	.00118	.00115	.00113	.00111	.00108	.00106	.00104	.00102	.00100	.00098	.00096	.00095	.00093	.00091	.00090	.00088
87	3	.00124	.00121	.00118	.00115	.00113	.00110	.00108	.00105	.00103	.00101	.00099	.00097	.00095	.00093	.00091	.00089	.00087	.00085	.00084	.00082
87	4	.00125	.00122	.00119	.00116	.00113	.00110	.00108	.00105	.00103	.00100	.00098	.00096	.00094	.00092	.00090	.00088	.00086	.00084	.00082	.00081
87	5	.00131	.00127	.00124	.00121	.00118	.00115	.00112	.00109	.00107	.00104	.00102	.00099	.00097	.00095	.00092	.00090	.00088	.00086	.00084	.00083
87	6	.00139	.00135	.00132	.00128	.00125	.00122	.00119	.00116	.00113	.00110	.00108	.00105	.00102	.00100	.00098	.00095	.00093	.00091	.00089	.00087
87	7	.00151	.00147	.00143	.00140	.00136	.00132	.00129	.00126	.00123	.00120	.00117	.00114	.00111	.00108	.00106	.00103	.00101	.00099	.00096	.00094
87	8	.00166	.00162	.00158	.00154	.00150	.00146	.00142	.00139	.00135	.00132	.00129	.00125	.00122	.00119	.00117	.00114	.00111	.00109	.00106	.00104
87	9	.00186	.00181	.00176	.00172	.00167	.00163	.00159	.00155	.00152	.00148	.00144	.00141	.00138	.00134	.00131	.00128	.00125	.00122	.00119	.00117
87	10	.00210	.00204	.00199	.00195	.00190	.00185	.00181	.00177	.00172	.00168	.00165	.00161	.00157	.00153	.00150	.00147	.00143	.00140	.00137	.00134
87	11	.00238	.00232	.00227	.00221	.00216	.00211	.00206	.00202	.00197	.00193	.00189	.00184	.00180	.00176	.00173	.00169	.00165	.00162	.00158	.00155
87	12	.00270	.00263	.00257	.00252	.00246	.00241	.00236	.00230	.00226	.00221	.00216	.00212	.00207	.00203	.00199	.00195	.00191	.00187	.00183	.00179
87	13	.00303	.00296	.00290	.00283	.00277	.00272	.00266	.00260	.00255	.00250	.00245	.00240	.00235	.00231	.00226	.00222	.00217	.00213	.00209	.00205
87	14	.00334	.00327	.00320	.00314	.00307	.00301	.00295	.00289	.00283	.00278	.00272	.00267	.00262	.00257	.00252	.00247	.00243	.00238	.00234	.00230
87	15	.00362	.00355	.00347	.00340	.00334	.00327	.00321	.00314	.00308	.00302	.00297	.00291	.00286	.00280	.00275	.00270	.00265	.00261	.00256	.00251
87	16	.00385	.00378	.00370	.00363	.00355	.00349	.00342	.00335	.00329	.00323	.00317	.00311	.00305	.00300	.00294	.00289	.00284	.00279	.00274	.00269
87	17	.00405	.00396	.00389	.00381	.00373	.00366	.00359	.00352	.00346	.00339	.00333	.00327	.00321	.00315	.00309	.00304	.00299	.00293	.00288	.00283
87	18	.00421	.00412	.00404	.00396	.00388	.00381	.00373	.00366	.00359	.00352	.00346	.00340	.00333	.00327	.00321	.00316	.00310	.00305	.00299	.00294
87	19	.00436	.00427	.00418	.00410	.00402	.00394	.00386	.00379	.00372	.00365	.00358	.00351	.00345	.00338	.00332	.00326	.00321	.00315	.00309	.00304
87	20	.00451	.00442	.00433	.00424	.00415	.00407	.00399	.00391	.00384	.00377	.00370	.00363	.00356	.00350	.00343	.00337	.00331	.00325	.00319	.00314
87	21	.00467	.00457	.00448	.00439	.00430	.00421	.00413	.00405	.00397	.00389	.00382	.00375	.00368	.00361	.00355	.00348	.00342	.00336	.00330	.00324

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
87	22	.00483	.00473	.00463	.00454	.00444	.00435	.00427	.00418	.00410	.00402	.00394	.00387	.00380	.00373	.00366	.00359	.00353	.00346	.00340	.00334
87	23	.00501	.00490	.00480	.00470	.00460	.00451	.00442	.00433	.00424	.00416	.00408	.00400	.00392	.00385	.00378	.00371	.00364	.00357	.00351	.00345
87	24	.00520	.00509	.00498	.00488	.00478	.00468	.00458	.00449	.00440	.00431	.00423	.00415	.00407	.00399	.00391	.00384	.00377	.00370	.00363	.00357
87	25	.00543	.00531	.00520	.00509	.00498	.00487	.00477	.00468	.00458	.00449	.00440	.00432	.00423	.00415	.00407	.00399	.00392	.00385	.00378	.00371
87	26	.00568	.00556	.00544	.00532	.00521	.00510	.00499	.00489	.00479	.00469	.00460	.00451	.00442	.00433	.00425	.00417	.00409	.00401	.00394	.00387
87	27	.00598	.00585	.00572	.00559	.00547	.00536	.00525	.00514	.00503	.00493	.00483	.00473	.00464	.00455	.00446	.00438	.00429	.00421	.00413	.00406
87	28	.00630	.00616	.00602	.00589	.00577	.00564	.00552	.00541	.00530	.00519	.00508	.00498	.00488	.00479	.00469	.00460	.00451	.00443	.00435	.00426
87	29	.00666	.00651	.00636	.00622	.00609	.00596	.00583	.00571	.00559	.00547	.00536	.00525	.00515	.00505	.00495	.00485	.00476	.00467	.00458	.00449
87	30	.00704	.00688	.00672	.00657	.00643	.00629	.00616	.00603	.00590	.00578	.00566	.00554	.00543	.00533	.00522	.00512	.00502	.00492	.00483	.00474
87	31	.00744	.00727	.00711	.00695	.00680	.00665	.00651	.00637	.00623	.00610	.00598	.00585	.00574	.00562	.00551	.00540	.00530	.00519	.00509	.00500
87	32	.00788	.00770	.00753	.00736	.00719	.00704	.00688	.00673	.00659	.00645	.00632	.00619	.00606	.00594	.00582	.00570	.00559	.00548	.00538	.00528
87	33	.00836	.00817	.00798	.00780	.00763	.00746	.00729	.00714	.00698	.00684	.00669	.00655	.00642	.00629	.00616	.00604	.00592	.00580	.00569	.00558
87	34	.00888	.00868	.00848	.00828	.00810	.00791	.00774	.00757	.00741	.00725	.00710	.00695	.00680	.00666	.00653	.00640	.00627	.00614	.00602	.00591
87	35	.00946	.00924	.00902	.00882	.00862	.00842	.00823	.00805	.00788	.00771	.00754	.00738	.00723	.00708	.00694	.00679	.00666	.00653	.00640	.00627
87	36	.01009	.00985	.00962	.00940	.00918	.00897	.00877	.00858	.00839	.00821	.00803	.00786	.00770	.00753	.00738	.00723	.00708	.00694	.00680	.00667
87	37	.01078	.01052	.01027	.01003	.00980	.00958	.00936	.00916	.00895	.00876	.00857	.00838	.00821	.00803	.00787	.00770	.00755	.00739	.00724	.00710
87	38	.01155	.01127	.01100	.01074	.01050	.01026	.01002	.00980	.00958	.00937	.00917	.00897	.00878	.00859	.00841	.00824	.00807	.00790	.00774	.00759
87	39	.01239	.01209	.01181	.01153	.01126	.01100	.01075	.01051	.01027	.01005	.00983	.00961	.00941	.00921	.00901	.00882	.00864	.00846	.00829	.00813
87	40	.01334	.01302	.01271	.01241	.01212	.01184	.01157	.01131	.01105	.01081	.01057	.01034	.01012	.00990	.00969	.00949	.00929	.00910	.00891	.00873
87	41	.01439	.01405	.01371	.01339	.01308	.01278	.01249	.01220	.01193	.01166	.01141	.01116	.01092	.01068	.01046	.01024	.01002	.00982	.00962	.00942
87	42	.01557	.01520	.01484	.01449	.01415	.01383	.01351	.01321	.01291	.01262	.01235	.01208	.01182	.01156	.01132	.01108	.01085	.01063	.01041	.01020
87	43	.01688	.01647	.01609	.01571	.01534	.01499	.01465	.01432	.01400	.01369	.01339	.01310	.01282	.01254	.01228	.01202	.01177	.01153	.01129	.01106
87	44	.01832	.01788	.01746	.01706	.01666	.01628	.01591	.01556	.01521	.01488	.01455	.01424	.01393	.01363	.01335	.01307	.01280	.01253	.01228	.01203
87	45	.01988	.01941	.01896	.01852	.01810	.01768	.01729	.01690	.01653	.01616	.01581	.01547	.01514	.01482	.01451	.01421	.01391	.01363	.01335	.01308
87	46	.02158	.02108	.02059	.02011	.01966	.01921	.01878	.01837	.01796	.01757	.01719	.01682	.01647	.01612	.01578	.01546	.01514	.01483	.01453	.01424
87	47	.02341	.02287	.02234	.02183	.02134	.02086	.02040	.01995	.01951	.01909	.01868	.01828	.01789	.01752	.01716	.01680	.01646	.01612	.01580	.01548
87	48	.02539	.02480	.02424	.02369	.02316	.02264	.02214	.02166	.02119	.02073	.02029	.01986	.01944	.01904	.01865	.01826	.01789	.01753	.01718	.01684
87	49	.02752	.02689	.02628	.02569	.02512	.02457	.02403	.02351	.02300	.02251	.02203	.02157	.02112	.02068	.02026	.01985	.01944	.01905	.01867	.01831
87	50	.02983	.02915	.02850	.02786	.02725	.02665	.02607	.02551	.02497	.02444	.02393	.02343	.02294	.02247	.02201	.02157	.02114	.02071	.02031	.01991
87	51	.03231	.03159	.03089	.03021	.02955	.02891	.02829	.02768	.02710	.02653	.02597	.02544	.02492	.02441	.02392	.02344	.02297	.02251	.02207	.02164
87	52	.03497	.03420	.03344	.03271	.03201	.03132	.03065	.03000	.02937	.02876	.02817	.02759	.02703	.02648	.02595	.02544	.02494	.02445	.02397	.02351
87	53	.03781	.03698	.03617	.03539	.03463	.03389	.03318	.03249	.03181	.03115	.03052	.02990	.02929	.02871	.02814	.02758	.02704	.02652	.02600	.02550
87	54	.04082	.03994	.03908	.03824	.03743	.03664	.03588	.03513	.03441	.03371	.03302	.03236	.03171	.03108	.03047	.02987	.02929	.02873	.02818	.02764
87	55	.04404	.04309	.04217	.04128	.04041	.03957	.03875	.03796	.03718	.03643	.03570	.03499	.03430	.03362	.03296	.03233	.03170	.03110	.03051	.02993
87	56	.04746	.04645	.04547	.04452	.04359	.04269	.04182	.04097	.04014	.03934	.03856	.03780	.03705	.03633	.03563	.03495	.03428	.03363	.03300	.03238
87	57	.05109	.05001	.04897	.04796	.04697	.04601	.04508	.04417	.04329	.04243	.04160	.04079	.03999	.03922	.03847	.03774	.03703	.03633	.03565	.03499
87	58	.05491	.05377	.05266	.05159	.05054	.04952	.04852	.04756	.04662	.04570	.04481	.04395	.04310	.04228	.04147	.04069	.03993	.03919	.03846	.03775
87	59	.05892	.05771	.05654	.05539	.05428	.05319	.05214	.05111	.05011	.04914	.04819	.04726	.04636	.04548	.04463	.04379	.04298	.04219	.04141	.04066
87	60	.06312	.06184	.06059	.05938	.05819	.05704	.05592	.05483	.05377	.05273	.05172	.05074	.04978	.04885	.04794	.04705	.04618	.04533	.04451	.04370
87	61	.06754	.06618	.06486	.06357	.06232	.06110	.05991	.05875	.05762	.05652	.05545	.05440	.05338	.05239	.05142	.05047	.04955	.04865	.04777	.04692
87	62	.07221	.07077	.06937	.06801	.06668	.06539	.06413	.06290	.06170	.06054	.05940	.05829	.05721	.05615	.05512	.05412	.05313	.05218	.05124	.05033
87	63	.07715	.07563	.07415	.07271	.07131	.06994	.06860	.06730	.06604	.06480	.06359	.06242	.06127	.06015	.05905	.05799	.05694	.05593	.05493	.05396
87	64	.08236	.08076	.07920	.07768	.07620	.07475	.07334	.07196	.07062	.06931	.06804	.06679	.06557	.06438	.06322	.06209	.06099	.05991	.05885	.05782
87	65	.08787	.08618	.08454	.08293	.08137	.07984	.07835	.07690	.07548	.07409	.07274	.07142	.07014	.06888	.06765	.06645	.06528	.06413	.06301	.06192
87	66	.09370	.09192	.09019	.08850	.08685	.08524	.08367	.08214	.08064	.07918	.07775	.07635	.07499	.07366	.07236	.07109	.06985	.06864	.06745	.06629
87	67	.09990	.09803	.09621	.09443	.09269	.09100	.08934	.08772	.08614	.08460	.08310	.08162	.08018	.07878	.07740	.07606	.07475	.07346	.07221	.07098
87	68	.10646	.10449	.10258	.10071	.09888	.09710	.09536	.09366	.09199	.09037	.08878	.08723	.08571	.08423	.08277	.08136	.07997	.07861	.07728	.07598
87	69	.11336	.11130	.10929	.10733	.10541	.10354	.10171	.09992	.09817	.09646	.09479	.09316	.09156	.08999	.08846	.08697	.08550	.08407	.08267	.08130
87	70	.12056	.11841	.11631	.11426	.11225	.11028	.10836	.10648	.10465	.10285	.10110	.09938	.09770	.09605	.09444	.09286	.09132	.08981	.08833	.08689
87	71	.12805	.12580	.12360	.12145	.11935	.11730	.11528	.11332	.11139	.10951	.10767	.10586	.10410	.10237	.10068	.09902	.09740	.09581	.09425	.09273

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
87	72	.13579	.13345	.13115	.12891	.12671	.12457	.12246	.12041	.11839	.11642	.11449	.11260	.11075	.10893	.10716	.10542	.10372	.10205	.10041	.09881
87	73	.14379	.14135	.13896	.13662	.13433	.13209	.12989	.12775	.12564	.12358	.12156	.11958	.11765	.11575	.11389	.11207	.11028	.10853	.10681	.10513
87	74	.15209	.14955	.14707	.14463	.14225	.13991	.13763	.13539	.13319	.13104	.12893	.12687	.12484	.12286	.12091	.11901	.11714	.11530	.11351	.11175
87	75	.16074	.15811	.15553	.15300	.15052	.14809	.14571	.14338	.14109	.13885	.13666	.13450	.13239	.13032	.12829	.12630	.12434	.12243	.12055	.11870
87	76	.16978	.16706	.16438	.16176	.15919	.15667	.15420	.15177	.14939	.14706	.14478	.14253	.14033	.13818	.13606	.13398	.13194	.12994	.12798	.12605
87	77	.17921	.17639	.17362	.17091	.16825	.16564	.16307	.16056	.15809	.15567	.15330	.15097	.14868	.14644	.14423	.14207	.13995	.13786	.13582	.13381
87	78	.18900	.18609	.18323	.18043	.17767	.17497	.17232	.16972	.16717	.16466	.16220	.15978	.15741	.15508	.15279	.15054	.14834	.14617	.14404	.14195
87	79	.19906	.19607	.19312	.19023	.18739	.18461	.18187	.17919	.17655	.17395	.17141	.16891	.16645	.16404	.16167	.15934	.15705	.15480	.15259	.15042
87	80	.20930	.20622	.20320	.20023	.19731	.19444	.19162	.18885	.18613	.18346	.18083	.17825	.17571	.17322	.17077	.16836	.16599	.16366	.16138	.15913
87	81	.21962	.21647	.21336	.21031	.20732	.20437	.20148	.19863	.19583	.19308	.19038	.18772	.18510	.18253	.18001	.17752	.17508	.17267	.17031	.16798
87	82	.22997	.22674	.22357	.22045	.21738	.21436	.21139	.20847	.20560	.20277	.19999	.19726	.19457	.19193	.18933	.18677	.18426	.18178	.17934	.17695
87	83	.24033	.23704	.23379	.23061	.22747	.22438	.22134	.21835	.21541	.21252	.20968	.20687	.20412	.20140	.19874	.19611	.19352	.19098	.18847	.18601
87	84	.25076	.24740	.24410	.24085	.23765	.23450	.23140	.22835	.22534	.22239	.21948	.21661	.21379	.21101	.20828	.20558	.20293	.20032	.19775	.19522
87	85	.26127	.25786	.25450	.25119	.24794	.24473	.24157	.23846	.23540	.23239	.22942	.22649	.22361	.22078	.21798	.21523	.21252	.20985	.20722	.20463
87	86	.27173	.26828	.26487	.26151	.25821	.25495	.25175	.24859	.24547	.24241	.23938	.23641	.23347	.23058	.22774	.22493	.22216	.21944	.21675	.21411
87	87	.28200	.27850	.27505	.27165	.26831	.26501	.26176	.25855	.25539	.25228	.24921	.24619	.24321	.24027	.23738	.23452	.23171	.22893	.22620	.22350
88	0	.00555	.00550	.00544	.00539	.00533	.00528	.00523	.00518	.00513	.00508	.00503	.00499	.00494	.00489	.00485	.00481	.00476	.00472	.00468	.00464
88	1	.00148	.00145	.00143	.00140	.00137	.00135	.00133	.00130	.00128	.00126	.00124	.00121	.00119	.00118	.00116	.00114	.00112	.00110	.00109	.00107
88	2	.00132	.00129	.00126	.00124	.00121	.00119	.00116	.00114	.00112	.00109	.00107	.00105	.00103	.00101	.00100	.00098	.00096	.00094	.00093	.00091
88	3	.00127	.00124	.00121	.00118	.00116	.00113	.00111	.00108	.00106	.00104	.00101	.00099	.00097	.00095	.00093	.00091	.00090	.00088	.00086	.00085
88	4	.00128	.00125	.00121	.00119	.00116	.00113	.00110	.00108	.00105	.00103	.00101	.00098	.00096	.00094	.00092	.00090	.00088	.00086	.00085	.00083
88	5	.00133	.00130	.00126	.00123	.00120	.00117	.00114	.00112	.00109	.00106	.00104	.00101	.00099	.00097	.00095	.00093	.00091	.00089	.00087	.00085
88	6	.00142	.00138	.00134	.00131	.00128	.00124	.00121	.00118	.00115	.00113	.00110	.00107	.00105	.00102	.00100	.00098	.00095	.00093	.00091	.00089
88	7	.00154	.00150	.00146	.00142	.00138	.00135	.00132	.00128	.00125	.00122	.00119	.00116	.00113	.00111	.00108	.00106	.00103	.00101	.00098	.00096
88	8	.00169	.00165	.00160	.00156	.00152	.00149	.00145	.00141	.00138	.00134	.00131	.00128	.00125	.00122	.00119	.00116	.00114	.00111	.00108	.00106
88	9	.00189	.00184	.00179	.00175	.00171	.00166	.00162	.00158	.00155	.00151	.00147	.00144	.00140	.00137	.00134	.00131	.00128	.00125	.00122	.00119
88	10	.00214	.00208	.00203	.00198	.00194	.00189	.00185	.00180	.00176	.00172	.00168	.00164	.00161	.00157	.00153	.00150	.00147	.00143	.00140	.00137
88	11	.00242	.00237	.00231	.00226	.00221	.00216	.00211	.00206	.00202	.00197	.00193	.00189	.00185	.00181	.00177	.00173	.00169	.00166	.00162	.00159
88	12	.00275	.00269	.00263	.00257	.00252	.00246	.00241	.00236	.00231	.00226	.00221	.00217	.00212	.00208	.00204	.00200	.00196	.00192	.00188	.00184
88	13	.00309	.00303	.00296	.00290	.00284	.00278	.00273	.00267	.00262	.00256	.00251	.00246	.00242	.00237	.00232	.00228	.00224	.00219	.00215	.00211
88	14	.00342	.00335	.00328	.00321	.00315	.00309	.00303	.00297	.00291	.00285	.00280	.00275	.00269	.00264	.00260	.00255	.00250	.00246	.00241	.00237
88	15	.00371	.00364	.00356	.00349	.00342	.00336	.00329	.00323	.00317	.00311	.00305	.00300	.00294	.00289	.00284	.00279	.00274	.00269	.00264	.00259
88	16	.00395	.00387	.00380	.00372	.00365	.00358	.00351	.00345	.00338	.00332	.00326	.00320	.00314	.00309	.00303	.00298	.00293	.00288	.00283	.00278
88	17	.00415	.00407	.00399	.00391	.00384	.00376	.00369	.00362	.00356	.00349	.00343	.00337	.00331	.00325	.00319	.00314	.00308	.00303	.00298	.00293
88	18	.00432	.00423	.00415	.00407	.00399	.00391	.00384	.00377	.00370	.00363	.00356	.00350	.00344	.00338	.00332	.00326	.00320	.00315	.00309	.00304
88	19	.00447	.00438	.00429	.00421	.00413	.00405	.00397	.00390	.00382	.00375	.00368	.00362	.00355	.00349	.00343	.00337	.00331	.00325	.00320	.00314
88	20	.00462	.00453	.00444	.00435	.00427	.00418	.00410	.00403	.00395	.00388	.00381	.00374	.00367	.00360	.00354	.00348	.00342	.00336	.00330	.00324
88	21	.00479	.00469	.00460	.00450	.00441	.00433	.00424	.00416	.00408	.00401	.00393	.00386	.00379	.00372	.00366	.00359	.00353	.00347	.00341	.00335
88	22	.00495	.00485	.00475	.00466	.00456	.00447	.00439	.00430	.00422	.00414	.00406	.00398	.00391	.00384	.00377	.00370	.00364	.00357	.00351	.00345
88	23	.00513	.00502	.00492	.00482	.00472	.00463	.00454	.00445	.00436	.00428	.00420	.00412	.00404	.00397	.00389	.00382	.00375	.00369	.00362	.00356
88	24	.00533	.00522	.00511	.00500	.00490	.00480	.00471	.00461	.00452	.00443	.00435	.00427	.00419	.00411	.00403	.00396	.00389	.00382	.00375	.00368
88	25	.00556	.00544	.00533	.00522	.00511	.00500	.00490	.00480	.00471	.00462	.00453	.00444	.00435	.00427	.00419	.00412	.00404	.00397	.00389	.00382
88	26	.00582	.00569	.00557	.00545	.00534	.00523	.00512	.00502	.00492	.00482	.00473	.00464	.00455	.00446	.00438	.00429	.00421	.00414	.00406	.00399
88	27	.00612	.00599	.00586	.00573	.00561	.00550	.00538	.00527	.00517	.00507	.00497	.00487	.00477	.00468	.00459	.00451	.00442	.00434	.00426	.00418
88	28	.00645	.00631	.00617	.00604	.00591	.00579	.00567	.00555	.00544	.00533	.00523	.00512	.00502	.00493	.00483	.00474	.00465	.00456	.00448	.00440
88	29	.00681	.00666	.00652	.00638	.00624	.00611	.00598	.00586	.00574	.00562	.00551	.00540	.00530	.00519	.00509	.00500	.00490	.00481	.00472	.00463
88	30	.00720	.00704	.00689	.00674	.00659	.00645	.00632	.00619	.00606	.00594	.00582	.00570	.00559	.00548	.00537	.00527	.00517	.00507	.00498	.00489
88	31	.00762	.00745	.00728	.00712	.00697	.00682	.00668	.00654	.00640	.00627	.00614	.00602	.00590	.00578	.00567	.00556	.00545	.00535	.00525	.00515
88	32	.00807	.00788	.00771	.00754	.00737	.00721	.00706	.00691	.00677	.00663	.00649	.00636	.00623	.00611	.00599	.00587	.00576	.00565	.00554	.00544
88	33	.00856	.00836	.00817	.00799	.00782	.00765	.00748	.00732	.00717	.00702	.00687	.00673	.00660	.00647	.00634	.00621	.00609	.00598	.00586	.00575

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
88	34	.00909	.00888	.00868	.00848	.00829	.00811	.00794	.00777	.00760	.00744	.00729	.00714	.00699	.00685	.00671	.00658	.00645	.00633	.00621	.00609
88	35	.00967	.00945	.00923	.00903	.00882	.00863	.00844	.00826	.00808	.00791	.00775	.00758	.00743	.00728	.00713	.00699	.00685	.00672	.00659	.00646
88	36	.01031	.01007	.00984	.00962	.00940	.00919	.00899	.00879	.00861	.00842	.00824	.00807	.00791	.00774	.00759	.00743	.00729	.00714	.00700	.00687
88	37	.01102	.01076	.01051	.01027	.01004	.00981	.00959	.00938	.00918	.00898	.00879	.00861	.00843	.00825	.00808	.00792	.00776	.00761	.00746	.00731
88	38	.01180	.01152	.01125	.01099	.01074	.01050	.01027	.01004	.00982	.00961	.00940	.00920	.00901	.00882	.00864	.00847	.00829	.00813	.00797	.00781
88	39	.01266	.01236	.01207	.01179	.01152	.01126	.01101	.01077	.01053	.01030	.01008	.00987	.00966	.00946	.00926	.00907	.00889	.00871	.00853	.00836
88	40	.01362	.01330	.01299	.01269	.01240	.01212	.01184	.01158	.01133	.01108	.01084	.01061	.01038	.01017	.00995	.00975	.00955	.00936	.00917	.00899
88	41	.01470	.01435	.01402	.01369	.01338	.01308	.01278	.01250	.01222	.01196	.01170	.01145	.01120	.01097	.01074	.01052	.01030	.01009	.00989	.00969
88	42	.01590	.01553	.01517	.01482	.01448	.01415	.01383	.01352	.01323	.01294	.01266	.01239	.01213	.01187	.01162	.01138	.01115	.01092	.01070	.01049
88	43	.01724	.01683	.01644	.01606	.01570	.01534	.01500	.01467	.01434	.01403	.01373	.01344	.01315	.01288	.01261	.01235	.01210	.01185	.01161	.01138
88	44	.01871	.01827	.01785	.01744	.01704	.01666	.01629	.01593	.01558	.01525	.01492	.01460	.01429	.01400	.01371	.01342	.01315	.01289	.01263	.01238
88	45	.02031	.01984	.01938	.01894	.01851	.01810	.01770	.01731	.01693	.01657	.01622	.01587	.01554	.01522	.01490	.01460	.01430	.01401	.01373	.01346
88	46	.02205	.02154	.02105	.02057	.02011	.01966	.01923	.01881	.01841	.01801	.01763	.01726	.01690	.01655	.01621	.01588	.01556	.01525	.01495	.01465
88	47	.02392	.02337	.02284	.02233	.02183	.02135	.02089	.02043	.01999	.01957	.01916	.01876	.01837	.01799	.01762	.01726	.01692	.01658	.01625	.01593
88	48	.02594	.02535	.02478	.02423	.02370	.02318	.02268	.02219	.02172	.02126	.02081	.02038	.01996	.01955	.01915	.01877	.01839	.01803	.01767	.01733
88	49	.02812	.02749	.02688	.02629	.02571	.02515	.02461	.02409	.02358	.02308	.02260	.02213	.02168	.02124	.02081	.02040	.01999	.01960	.01921	.01884
88	50	.03049	.02981	.02915	.02851	.02789	.02729	.02671	.02615	.02560	.02507	.02455	.02404	.02356	.02308	.02262	.02217	.02173	.02131	.02089	.02049
88	51	.03304	.03231	.03160	.03092	.03025	.02961	.02898	.02837	.02778	.02721	.02665	.02611	.02559	.02508	.02458	.02409	.02362	.02316	.02272	.02228
88	52	.03576	.03498	.03422	.03349	.03278	.03208	.03141	.03076	.03013	.02951	.02891	.02833	.02776	.02721	.02668	.02616	.02565	.02515	.02467	.02421
88	53	.03867	.03783	.03702	.03623	.03547	.03473	.03401	.03331	.03263	.03197	.03133	.03070	.03009	.02950	.02893	.02837	.02782	.02729	.02677	.02627
88	54	.04176	.04087	.04000	.03916	.03834	.03755	.03678	.03603	.03530	.03459	.03391	.03324	.03258	.03195	.03133	.03073	.03014	.02957	.02902	.02847
88	55	.04506	.04411	.04318	.04228	.04141	.04056	.03974	.03894	.03816	.03740	.03666	.03594	.03525	.03456	.03390	.03326	.03263	.03202	.03142	.03084
88	56	.04857	.04755	.04657	.04561	.04468	.04377	.04289	.04204	.04120	.04039	.03960	.03884	.03809	.03736	.03665	.03596	.03529	.03463	.03399	.03337
88	57	.05229	.05121	.05017	.04915	.04815	.04719	.04625	.04534	.04445	.04358	.04274	.04192	.04112	.04034	.03958	.03884	.03812	.03742	.03673	.03607
88	58	.05623	.05508	.05396	.05288	.05182	.05079	.04979	.04882	.04787	.04695	.04605	.04518	.04432	.04349	.04268	.04189	.04112	.04037	.03964	.03892
88	59	.06034	.05913	.05794	.05679	.05567	.05457	.05351	.05248	.05147	.05049	.04953	.04860	.04769	.04680	.04594	.04509	.04427	.04347	.04269	.04193
88	60	.06466	.06337	.06211	.06089	.05970	.05854	.05741	.05631	.05524	.05419	.05317	.05218	.05121	.05027	.04935	.04845	.04758	.04672	.04589	.04507
88	61	.06919	.06783	.06649	.06520	.06394	.06271	.06151	.06034	.05920	.05809	.05701	.05596	.05493	.05393	.05295	.05199	.05106	.05015	.04926	.04839
88	62	.07399	.07254	.07113	.06976	.06843	.06712	.06585	.06462	.06341	.06223	.06108	.05996	.05887	.05781	.05677	.05575	.05476	.05379	.05285	.05192
88	63	.07907	.07754	.07605	.07460	.07319	.07181	.07046	.06915	.06787	.06663	.06541	.06422	.06306	.06193	.06083	.05975	.05870	.05767	.05666	.05568
88	64	.08443	.08282	.08125	.07972	.07822	.07676	.07534	.07396	.07260	.07128	.06999	.06873	.06751	.06631	.06513	.06399	.06287	.06178	.06071	.05967
88	65	.09010	.08840	.08674	.08512	.08355	.08201	.08051	.07904	.07761	.07621	.07485	.07352	.07222	.07095	.06971	.06849	.06731	.06615	.06502	.06391
88	66	.09610	.09431	.09257	.09086	.08920	.08758	.08599	.08445	.08294	.08146	.08002	.07861	.07723	.07589	.07458	.07329	.07204	.07081	.06961	.06844
88	67	.10249	.10060	.09877	.09698	.09523	.09352	.09185	.09022	.08862	.08707	.08554	.08406	.08260	.08118	.07979	.07844	.07711	.07581	.07454	.07329
88	68	.10925	.10727	.10534	.10346	.10162	.09982	.09806	.09635	.09467	.09303	.09142	.08985	.08832	.08682	.08536	.08392	.08252	.08114	.07980	.07849
88	69	.11637	.11430	.11227	.11030	.10836	.10647	.10463	.10282	.10106	.09933	.09764	.09599	.09438	.09280	.09125	.08974	.08825	.08681	.08539	.08400
88	70	.12381	.12164	.11952	.11745	.11543	.11344	.11151	.10961	.10776	.10595	.10417	.10243	.10074	.09907	.09744	.09585	.09429	.09276	.09127	.08980
88	71	.13154	.12927	.12706	.12489	.12277	.12070	.11867	.11668	.11474	.11284	.11098	.10915	.10737	.10562	.10391	.10223	.10059	.09899	.09741	.09587
88	72	.13954	.13718	.13487	.13261	.13039	.12822	.12610	.12402	.12199	.12000	.11805	.11614	.11427	.11243	.11064	.10888	.10715	.10547	.10381	.10219
88	73	.14781	.14535	.14294	.14058	.13827	.13601	.13380	.13163	.12950	.12742	.12538	.12338	.12142	.11950	.11762	.11578	.11397	.11220	.11046	.10876
88	74	.15640	.15384	.15134	.14888	.14648	.14412	.14181	.13955	.13733	.13516	.13303	.13094	.12889	.12688	.12492	.12299	.12109	.11924	.11742	.11563
88	75	.16536	.16271	.16010	.15755	.15505	.15260	.15020	.14784	.14553	.14327	.14105	.13887	.13673	.13464	.13258	.13057	.12859	.12665	.12474	.12287
88	76	.17474	.17199	.16929	.16664	.16405	.16150	.15901	.15656	.15416	.15180	.14949	.14722	.14500	.14281	.14067	.13856	.13650	.13447	.13248	.13053
88	77	.18453	.18168	.17889	.17615	.17346	.17083	.16824	.16570	.16321	.16076	.15836	.15600	.15369	.15141	.14918	.14699	.14484	.14273	.14066	.13862
88	78	.19470	.19177	.18888	.18605	.18327	.18055	.17787	.17524	.17266	.17012	.16763	.16519	.16279	.16043	.15811	.15583	.15360	.15140	.14924	.14712
88	79	.20518	.20216	.19919	.19627	.19340	.19059	.18782	.18511	.18244	.17982	.17724	.17471	.17222	.16978	.16738	.16502	.16270	.16042	.15818	.15598
88	80	.21585	.21274	.20969	.20669	.20374	.20084	.19800	.19520	.19245	.18974	.18708	.18447	.18190	.17938	.17689	.17445	.17205	.16969	.16737	.16509
88	81	.22662	.22344	.22030	.21722	.21420	.21122	.20829	.20541	.20258	.19980	.19706	.19437	.19173	.18912	.18656</					

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
88	84	.25919	.25580	.25246	.24918	.24595	.24276	.23963	.23654	.23350	.23051	.22756	.22466	.22180	.21898	.21621	.21348	.21079	.20814	.20553	.20296
88	85	.27021	.26677	.26338	.26004	.25675	.25351	.25031	.24717	.24407	.24102	.23801	.23505	.23213	.22925	.22642	.22363	.22088	.21817	.21549	.21286
88	86	.28121	.27772	.27428	.27089	.26755	.26426	.26102	.25782	.25467	.25156	.24850	.24549	.24251	.23958	.23669	.23385	.23104	.22827	.22554	.22285
88	87	.29202	.28848	.28500	.28157	.27819	.27485	.27156	.26832	.26512	.26197	.25886	.25580	.25278	.24980	.24686	.24396	.24111	.23829	.23551	.23277
88	88	.30258	.29901	.29549	.29203	.28861	.28523	.28191	.27863	.27539	.27220	.26905	.26595	.26288	.25986	.25688	.25394	.25104	.24818	.24536	.24257
89	0	.00578	.00572	.00567	.00561	.00556	.00550	.00545	.00540	.00535	.00530	.00526	.00521	.00516	.00512	.00507	.00503	.00499	.00494	.00490	.00486
89	1	.00152	.00149	.00147	.00144	.00141	.00139	.00137	.00134	.00132	.00130	.00128	.00125	.00123	.00121	.00120	.00118	.00116	.00114	.00112	.00111
89	2	.00135	.00132	.00130	.00127	.00124	.00122	.00119	.00117	.00115	.00113	.00110	.00108	.00106	.00104	.00103	.00101	.00099	.00097	.00096	.00094
89	3	.00130	.00127	.00124	.00121	.00118	.00116	.00113	.00111	.00108	.00106	.00104	.00102	.00100	.00098	.00096	.00094	.00092	.00090	.00089	.00087
89	4	.00130	.00127	.00124	.00121	.00118	.00115	.00113	.00110	.00108	.00105	.00103	.00101	.00099	.00096	.00094	.00092	.00091	.00089	.00087	.00085
89	5	.00135	.00132	.00129	.00126	.00122	.00120	.00117	.00114	.00111	.00109	.00106	.00104	.00101	.00099	.00097	.00095	.00093	.00091	.00089	.00087
89	6	.00144	.00140	.00137	.00133	.00130	.00127	.00124	.00121	.00118	.00115	.00112	.00109	.00107	.00104	.00102	.00100	.00098	.00095	.00093	.00091
89	7	.00156	.00152	.00148	.00144	.00141	.00137	.00134	.00131	.00127	.00124	.00121	.00119	.00116	.00113	.00110	.00108	.00105	.00103	.00101	.00098
89	8	.00172	.00167	.00163	.00159	.00155	.00151	.00147	.00144	.00140	.00137	.00134	.00130	.00127	.00124	.00121	.00119	.00116	.00113	.00111	.00108
89	9	.00192	.00187	.00182	.00178	.00173	.00169	.00165	.00161	.00157	.00154	.00150	.00147	.00143	.00140	.00137	.00134	.00131	.00128	.00125	.00122
89	10	.00217	.00212	.00207	.00202	.00197	.00192	.00188	.00184	.00179	.00175	.00171	.00168	.00164	.00160	.00157	.00153	.00150	.00147	.00143	.00140
89	11	.00247	.00241	.00236	.00230	.00225	.00220	.00215	.00210	.00206	.00201	.00197	.00193	.00189	.00185	.00181	.00177	.00173	.00170	.00166	.00163
89	12	.00281	.00274	.00268	.00263	.00257	.00252	.00246	.00241	.00236	.00231	.00226	.00222	.00217	.00213	.00209	.00205	.00201	.00197	.00193	.00189
89	13	.00316	.00309	.00303	.00297	.00291	.00285	.00279	.00273	.00268	.00263	.00258	.00253	.00248	.00243	.00238	.00234	.00230	.00225	.00221	.00217
89	14	.00350	.00343	.00336	.00329	.00322	.00316	.00310	.00304	.00298	.00293	.00287	.00282	.00277	.00272	.00267	.00262	.00257	.00253	.00248	.00244
89	15	.00380	.00372	.00365	.00358	.00351	.00344	.00338	.00331	.00325	.00319	.00313	.00308	.00302	.00297	.00292	.00287	.00282	.00277	.00272	.00267
89	16	.00405	.00397	.00389	.00382	.00374	.00367	.00360	.00354	.00347	.00341	.00335	.00329	.00323	.00318	.00312	.00307	.00301	.00296	.00291	.00287
89	17	.00425	.00417	.00409	.00401	.00393	.00386	.00379	.00372	.00365	.00359	.00352	.00346	.00340	.00334	.00328	.00323	.00317	.00312	.00307	.00302
89	18	.00442	.00433	.00425	.00417	.00409	.00401	.00394	.00387	.00380	.00373	.00366	.00360	.00353	.00347	.00341	.00336	.00330	.00324	.00319	.00314
89	19	.00458	.00449	.00440	.00431	.00423	.00415	.00408	.00400	.00393	.00386	.00379	.00372	.00365	.00359	.00353	.00347	.00341	.00335	.00330	.00324
89	20	.00473	.00464	.00455	.00446	.00438	.00429	.00421	.00413	.00406	.00398	.00391	.00384	.00377	.00371	.00364	.00358	.00352	.00346	.00340	.00334
89	21	.00490	.00480	.00471	.00462	.00453	.00444	.00436	.00427	.00419	.00412	.00404	.00397	.00390	.00383	.00376	.00370	.00363	.00357	.00351	.00345
89	22	.00507	.00497	.00487	.00477	.00468	.00459	.00450	.00441	.00433	.00425	.00417	.00410	.00402	.00395	.00388	.00381	.00375	.00368	.00362	.00356
89	23	.00525	.00514	.00504	.00494	.00484	.00474	.00465	.00456	.00448	.00439	.00431	.00423	.00415	.00408	.00401	.00393	.00386	.00380	.00373	.00367
89	24	.00545	.00534	.00523	.00512	.00502	.00492	.00482	.00473	.00464	.00455	.00447	.00438	.00430	.00422	.00415	.00407	.00400	.00393	.00386	.00379
89	25	.00569	.00557	.00545	.00534	.00523	.00513	.00502	.00493	.00483	.00474	.00465	.00456	.00447	.00439	.00431	.00423	.00416	.00408	.00401	.00394
89	26	.00595	.00582	.00570	.00558	.00547	.00536	.00525	.00515	.00505	.00495	.00485	.00476	.00467	.00458	.00450	.00442	.00434	.00426	.00418	.00411
89	27	.00626	.00612	.00600	.00587	.00575	.00563	.00552	.00541	.00530	.00520	.00510	.00500	.00490	.00481	.00472	.00463	.00455	.00447	.00439	.00431
89	28	.00660	.00645	.00632	.00618	.00605	.00593	.00581	.00569	.00558	.00547	.00536	.00526	.00516	.00506	.00497	.00487	.00478	.00470	.00461	.00453
89	29	.00696	.00681	.00667	.00653	.00639	.00626	.00613	.00600	.00588	.00577	.00565	.00554	.00544	.00533	.00523	.00514	.00504	.00495	.00486	.00477
89	30	.00736	.00720	.00704	.00689	.00675	.00661	.00647	.00634	.00621	.00609	.00597	.00585	.00574	.00563	.00552	.00542	.00532	.00522	.00512	.00503
89	31	.00778	.00761	.00745	.00729	.00713	.00698	.00684	.00670	.00656	.00643	.00630	.00618	.00606	.00594	.00583	.00572	.00561	.00550	.00540	.00530
89	32	.00824	.00806	.00788	.00771	.00754	.00738	.00723	.00708	.00693	.00679	.00666	.00653	.00640	.00627	.00615	.00603	.00592	.00581	.00570	.00560
89	33	.00874	.00854	.00835	.00817	.00800	.00782	.00766	.00750	.00734	.00719	.00705	.00691	.00677	.00664	.00651	.00638	.00626	.00614	.00603	.00592
89	34	.00928	.00907	.00887	.00867	.00848	.00830	.00812	.00795	.00779	.00763	.00747	.00732	.00717	.00703	.00689	.00676	.00663	.00650	.00638	.00626
89	35	.00988	.00965	.00944	.00923	.00902	.00883	.00864	.00846	.00828	.00811	.00794	.00778	.00762	.00747	.00732	.00718	.00704	.00690	.00677	.00665
89	36	.01053	.01029	.01005	.00983	.00961	.00940	.00920	.00900	.00881	.00863	.00845	.00828	.00811	.00794	.00779	.00763	.00748	.00734	.00720	.00706
89	37	.01124	.01098	.01073	.01049	.01026	.01003	.00981	.00960	.00940	.00920	.00901	.00882	.00864	.00847	.00830	.00813	.00797	.00782	.00766	.00752
89	38	.01204	.01176	.01149	.01123	.01098	.01073	.01050	.01027	.01005	.00984	.00963	.00943	.00924	.00905	.00886	.00869	.00852	.00835	.00819	.00803
89	39	.01291	.01261	.01232	.01204	.01177	.01151	.01126	.01101	.01077	.01054	.01032	.01011	.00990	.00969	.00950	.00930	.00912	.00894	.00876	.00859
89	40	.01389	.01357	.01326	.01296	.01266	.01238	.01211	.01184	.01159	.01134	.01110	.01086	.01064	.01042	.01021	.01000	.00980	.00960	.00942	.00923
89	41	.01499	.01464	.01431	.01398	.01367	.01336	.01307	.01278	.01250	.01223	.01197	.01172	.01148	.01124	.01101	.01079	.01057	.01036	.01016	.00996
89	42	.01622	.01584	.01548	.01513	.01479	.01446	.01414	.01383	.01353	.01324	.01296	.01268	.01242	.01216	.01191	.01167	.01144	.01121	.01099	.01077
89	43	.01758	.01717	.01678	.01640	.01603	.01567	.01533	.01500	.01467	.01436	.01405	.01376	.01347	.01320	.01293	.01266	.01241	.01216	.01192	.01169
89	44	.01908	.01864	.01822	.01781	.01741	.01702	.01665	.01629	.01594	.01560	.01527	.01495	.01464	.01434	.01405	.01377	.01349	.01322	.01296	.01271

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
89	45	.02071	.02024	.01978	.01934	.01891	.01849	.01809	.01770	.01732	.01696	.01660	.01625	.01592	.01559	.01528	.01497	.01467	.01438	.01410	.01383
89	46	.02249	.02198	.02149	.02101	.02054	.02010	.01966	.01924	.01883	.01843	.01805	.01768	.01731	.01696	.01662	.01629	.01596	.01565	.01534	.01505
89	47	.02440	.02385	.02332	.02280	.02230	.02182	.02135	.02090	.02046	.02003	.01961	.01921	.01882	.01844	.01807	.01771	.01736	.01702	.01669	.01637
89	48	.02647	.02588	.02530	.02475	.02421	.02369	.02319	.02269	.02222	.02176	.02131	.02087	.02045	.02004	.01964	.01925	.01887	.01851	.01815	.01780
89	49	.02870	.02806	.02745	.02685	.02627	.02571	.02517	.02464	.02413	.02363	.02314	.02267	.02222	.02177	.02134	.02092	.02052	.02012	.01973	.01936
89	50	.03111	.03043	.02977	.02913	.02851	.02790	.02732	.02675	.02620	.02566	.02514	.02464	.02414	.02366	.02320	.02275	.02231	.02188	.02146	.02105
89	51	.03372	.03299	.03228	.03159	.03092	.03028	.02965	.02903	.02844	.02786	.02730	.02676	.02623	.02571	.02521	.02472	.02425	.02379	.02334	.02290
89	52	.03651	.03572	.03496	.03422	.03351	.03281	.03214	.03148	.03084	.03022	.02962	.02903	.02846	.02791	.02737	.02684	.02633	.02584	.02535	.02488
89	53	.03948	.03864	.03783	.03704	.03627	.03553	.03480	.03410	.03341	.03275	.03210	.03147	.03086	.03026	.02968	.02912	.02857	.02803	.02751	.02700
89	54	.04265	.04175	.04088	.04004	.03922	.03842	.03764	.03689	.03616	.03544	.03475	.03408	.03342	.03278	.03216	.03155	.03096	.03038	.02982	.02927
89	55	.04603	.04507	.04414	.04324	.04236	.04151	.04068	.03987	.03909	.03833	.03758	.03686	.03616	.03547	.03480	.03415	.03352	.03290	.03230	.03171
89	56	.04962	.04860	.04761	.04665	.04571	.04480	.04392	.04306	.04222	.04140	.04061	.03983	.03908	.03835	.03763	.03694	.03626	.03559	.03495	.03432
89	57	.05344	.05236	.05130	.05028	.04928	.04831	.04737	.04645	.04555	.04468	.04383	.04301	.04220	.04142	.04065	.03991	.03918	.03847	.03778	.03710
89	58	.05747	.05632	.05520	.05411	.05304	.05201	.05101	.05003	.04907	.04814	.04724	.04636	.04550	.04466	.04384	.04305	.04227	.04151	.04077	.04005
89	59	.06170	.06047	.05928	.05812	.05699	.05589	.05482	.05378	.05277	.05178	.05081	.04988	.04896	.04807	.04720	.04635	.04552	.04471	.04392	.04315
89	60	.06612	.06482	.06356	.06233	.06113	.05996	.05883	.05772	.05664	.05559	.05456	.05356	.05259	.05164	.05071	.04981	.04892	.04806	.04722	.04640
89	61	.07077	.06939	.06806	.06675	.06548	.06424	.06304	.06186	.06072	.05960	.05851	.05745	.05641	.05540	.05441	.05345	.05251	.05159	.05070	.04982
89	62	.07569	.07423	.07282	.07144	.07009	.06878	.06750	.06626	.06504	.06386	.06270	.06157	.06047	.05940	.05835	.05732	.05632	.05535	.05439	.05346
89	63	.08090	.07936	.07787	.07641	.07498	.07360	.07224	.07092	.06964	.06838	.06715	.06596	.06479	.06365	.06253	.06145	.06038	.05934	.05833	.05734
89	64	.08641	.08478	.08320	.08166	.08016	.07869	.07726	.07586	.07450	.07317	.07187	.07060	.06936	.06815	.06697	.06582	.06469	.06359	.06251	.06146
89	65	.09222	.09051	.08885	.08722	.08563	.08408	.08257	.08110	.07965	.07825	.07687	.07553	.07422	.07294	.07169	.07046	.06927	.06810	.06695	.06584
89	66	.09839	.09659	.09483	.09312	.09145	.08981	.08822	.08666	.08514	.08365	.08220	.08078	.07939	.07804	.07671	.07541	.07415	.07291	.07170	.07051
89	67	.10495	.10306	.10121	.09941	.09765	.09593	.09425	.09260	.09100	.08943	.08790	.08640	.08493	.08350	.08210	.08073	.07938	.07807	.07679	.07553
89	68	.11191	.10992	.10798	.10609	.10423	.10242	.10065	.09892	.09723	.09558	.09396	.09238	.09083	.08932	.08784	.08639	.08498	.08359	.08223	.08090
89	69	.11924	.11716	.11512	.11313	.11119	.10928	.10742	.10561	.10383	.10209	.10038	.09872	.09709	.09549	.09393	.09241	.09091	.08945	.08801	.08661
89	70	.12691	.12473	.12259	.12051	.11847	.11648	.11452	.11261	.11075	.10892	.10713	.10538	.10366	.10199	.10034	.09873	.09716	.09561	.09410	.09262
89	71	.13487	.13260	.13037	.12819	.12605	.12396	.12192	.11992	.11796	.11604	.11416	.11232	.11052	.10876	.10703	.10534	.10368	.10206	.10047	.09891
89	72	.14313	.14075	.13842	.13615	.13392	.13173	.12960	.12750	.12545	.12344	.12148	.11955	.11766	.11581	.11400	.11222	.11048	.10877	.10710	.10546
89	73	.15166	.14919	.14676	.14439	.14206	.13978	.13755	.13536	.13322	.13112	.12906	.12704	.12507	.12313	.12123	.11937	.11754	.11575	.11399	.11227
89	74	.16053	.15795	.15543	.15296	.15054	.14816	.14583	.14355	.14132	.13912	.13698	.13487	.13280	.13077	.12879	.12684	.12492	.12305	.12121	.11940
89	75	.16979	.16712	.16450	.16193	.15941	.15694	.15451	.15214	.14981	.14752	.14528	.14308	.14093	.13881	.13673	.13470	.13270	.13074	.12881	.12692
89	76	.17949	.17672	.17400	.17134	.16872	.16616	.16364	.16117	.15875	.15637	.15404	.15175	.14950	.14729	.14513	.14300	.14091	.13886	.13685	.13488
89	77	.18963	.18676	.18395	.18119	.17848	.17582	.17321	.17065	.16814	.16567	.16324	.16086	.15853	.15623	.15398	.15176	.14959	.14745	.14535	.14329
89	78	.20018	.19722	.19432	.19147	.18867	.18592	.18322	.18056	.17796	.17540	.17289	.17042	.16799	.16561	.16326	.16096	.15870	.15648	.15430	.15215
89	79	.21106	.20802	.20502	.20208	.19919	.19636	.19357	.19083	.18813	.18549	.18289	.18033	.17782	.17535	.17292	.17053	.16819	.16588	.16361	.16138
89	80	.22216	.21903	.21595	.21292	.20995	.20703	.20416	.20133	.19856	.19582	.19314	.19050	.18790	.18535	.18284	.18037	.17794	.17556	.17321	.17089
89	81	.23337	.23016	.22700	.22390	.22084	.21784	.21489	.21198	.20913	.20632	.20355	.20083	.19816	.19552	.19293	.19038	.18788	.18541	.18298	.18059
89	82	.24463	.24135	.23811	.23494	.23181	.22873	.22570	.22272	.21979	.21690	.21406	.21127	.20851	.20581	.20314	.20052	.19793	.19539	.19288	.19042
89	83	.25593	.25258	.24928	.24603	.24284	.23969	.23659	.23354	.23054	.22758	.22467	.22180	.21897	.21619	.21346	.21076	.20810	.20549	.20291	.20038
89	84	.26734	.26393	.26057	.25725	.25399	.25078	.24762	.24450	.24143	.23841	.23543	.23250	.22960	.22676	.22395	.22119	.21846	.21578	.21314	.21053
89	85	.27888	.27541	.27199	.26862	.26530	.26203	.25881	.25564	.25251	.24942	.24638	.24339	.24044	.23753	.23466	.23184	.22905	.22630	.22360	.22093
89	86	.29041	.28689	.28342	.28000	.27664	.27331	.27004	.26681	.26363	.26049	.25740	.25435	.25134	.24838	.24545	.24257	.23973	.23693	.23416	.23144
89	87	.30175	.29819	.29468	.29122	.28781	.28444	.28112	.27785	.27462	.27143	.26829	.26520	.26214	.25913	.25615	.25322	.25033	.24747	.24466	.24188
89	88	.31285	.30926	.30572	.30222	.29877	.29537	.29201	.28870	.28543	.28220	.27902	.27588	.27279	.26973	.26671	.26374	.26080	.25790	.25504	.25221
89	89	.32368	.32006	.31648	.31296	.30948	.30605	.30266	.29932	.29601	.29276	.28954	.28637	.28323	.28014	.27709	.27407	.27110	.26816	.26526	.26240
90	0	.00600	.00595	.00589	.00583	.00578	.00573	.00568	.00563	.00558	.00553	.00548	.00543	.00539	.00534	.00530	.00525	.00521	.00517	.00513	.00508
90	1	.00156	.00153	.00151	.00148	.00145	.00143	.00140	.00138	.00136	.00134	.00131	.00129	.00127	.00125	.00123	.00122	.00120	.00118	.00116	.00115
90	2	.00138	.00135	.00133	.00130	.00127	.00125	.00122	.00120	.00118	.00116	.00113	.00111	.00109	.00107	.00106	.00104	.00102	.00100	.00099	.00097
90	3	.00132	.00129	.00126	.00124	.00121	.00118	.00116	.00113	.00111	.00109	.00107	.00104	.00102	.00100	.00098	.00097	.00095	.00093	.00091	.00090
90	4	.00133	.00129	.00126	.00123	.00121	.00118	.00115	.00113	.00110	.00108	.00105	.00103	.00101	.00099	.00097	.00095	.00093	.00091	.00089	.00087

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
90	5	.00138	.00134	.00131	.00128	.00125	.00122	.00119	.00116	.00113	.00111	.00108	.00106	.00104	.00101	.00099	.00097	.00095	.00093	.00091	.00089
90	6	.00146	.00142	.00139	.00135	.00132	.00129	.00126	.00123	.00120	.00117	.00114	.00112	.00109	.00107	.00104	.00102	.00100	.00097	.00095	.00093
90	7	.00158	.00154	.00150	.00147	.00143	.00140	.00136	.00133	.00130	.00127	.00124	.00121	.00118	.00115	.00112	.00110	.00107	.00105	.00103	.00100
90	8	.00174	.00170	.00165	.00161	.00157	.00153	.00150	.00146	.00143	.00139	.00136	.00133	.00130	.00127	.00124	.00121	.00118	.00115	.00113	.00110
90	9	.00195	.00190	.00185	.00181	.00176	.00172	.00168	.00164	.00160	.00156	.00153	.00149	.00146	.00142	.00139	.00136	.00133	.00130	.00127	.00124
90	10	.00220	.00215	.00210	.00205	.00200	.00196	.00191	.00187	.00183	.00178	.00174	.00171	.00167	.00163	.00160	.00156	.00153	.00150	.00146	.00143
90	11	.00251	.00245	.00240	.00234	.00229	.00224	.00219	.00214	.00210	.00205	.00201	.00196	.00192	.00188	.00184	.00181	.00177	.00173	.00170	.00166
90	12	.00286	.00279	.00273	.00268	.00262	.00256	.00251	.00246	.00241	.00236	.00231	.00227	.00222	.00218	.00213	.00209	.00205	.00201	.00197	.00194
90	13	.00322	.00315	.00309	.00303	.00297	.00291	.00285	.00279	.00274	.00269	.00263	.00258	.00253	.00249	.00244	.00240	.00235	.00231	.00227	.00223
90	14	.00357	.00350	.00343	.00336	.00330	.00323	.00317	.00311	.00305	.00300	.00294	.00289	.00283	.00278	.00273	.00268	.00264	.00259	.00255	.00250
90	15	.00388	.00380	.00373	.00366	.00359	.00352	.00346	.00339	.00333	.00327	.00321	.00316	.00310	.00305	.00299	.00294	.00289	.00284	.00279	.00275
90	16	.00414	.00406	.00398	.00390	.00383	.00376	.00369	.00363	.00356	.00350	.00344	.00338	.00332	.00326	.00321	.00315	.00310	.00305	.00300	.00295
90	17	.00435	.00426	.00418	.00410	.00403	.00395	.00388	.00381	.00375	.00368	.00362	.00355	.00349	.00343	.00337	.00332	.00326	.00321	.00316	.00311
90	18	.00452	.00443	.00435	.00427	.00419	.00411	.00404	.00396	.00389	.00382	.00376	.00369	.00363	.00357	.00351	.00345	.00339	.00334	.00328	.00323
90	19	.00468	.00459	.00450	.00442	.00433	.00425	.00418	.00410	.00403	.00395	.00389	.00382	.00375	.00369	.00363	.00356	.00350	.00345	.00339	.00334
90	20	.00484	.00475	.00465	.00457	.00448	.00440	.00432	.00424	.00416	.00409	.00401	.00394	.00387	.00381	.00374	.00368	.00362	.00356	.00350	.00344
90	21	.00501	.00491	.00482	.00472	.00463	.00455	.00446	.00438	.00430	.00422	.00415	.00407	.00400	.00393	.00387	.00380	.00374	.00367	.00361	.00355
90	22	.00518	.00508	.00498	.00488	.00479	.00470	.00461	.00452	.00444	.00436	.00428	.00420	.00413	.00406	.00398	.00392	.00385	.00378	.00372	.00366
90	23	.00536	.00526	.00515	.00505	.00495	.00486	.00476	.00467	.00459	.00450	.00442	.00434	.00426	.00419	.00411	.00404	.00397	.00390	.00384	.00377
90	24	.00557	.00546	.00535	.00524	.00514	.00504	.00494	.00484	.00475	.00466	.00458	.00449	.00441	.00433	.00426	.00418	.00411	.00404	.00397	.00390
90	25	.00581	.00569	.00557	.00546	.00535	.00524	.00514	.00504	.00495	.00485	.00476	.00467	.00459	.00450	.00442	.00434	.00427	.00419	.00412	.00405
90	26	.00608	.00595	.00583	.00571	.00559	.00548	.00537	.00527	.00517	.00507	.00497	.00488	.00479	.00470	.00462	.00453	.00445	.00437	.00430	.00422
90	27	.00639	.00625	.00612	.00600	.00588	.00576	.00564	.00553	.00543	.00532	.00522	.00512	.00503	.00493	.00484	.00476	.00467	.00459	.00451	.00443
90	28	.00673	.00659	.00645	.00632	.00619	.00606	.00594	.00582	.00571	.00560	.00549	.00539	.00529	.00519	.00509	.00500	.00491	.00482	.00474	.00465
90	29	.00711	.00696	.00681	.00667	.00653	.00640	.00627	.00614	.00602	.00590	.00579	.00568	.00557	.00547	.00537	.00527	.00517	.00508	.00499	.00490
90	30	.00751	.00735	.00719	.00704	.00690	.00675	.00662	.00649	.00636	.00623	.00611	.00599	.00588	.00577	.00566	.00556	.00546	.00536	.00526	.00517
90	31	.00794	.00777	.00760	.00744	.00729	.00714	.00699	.00685	.00671	.00658	.00645	.00633	.00621	.00609	.00597	.00586	.00576	.00565	.00555	.00545
90	32	.00841	.00822	.00804	.00787	.00771	.00755	.00739	.00724	.00709	.00695	.00682	.00668	.00655	.00643	.00631	.00619	.00607	.00596	.00585	.00575
90	33	.00891	.00872	.00853	.00834	.00817	.00799	.00783	.00767	.00751	.00736	.00722	.00707	.00694	.00680	.00667	.00655	.00642	.00631	.00619	.00608
90	34	.00946	.00925	.00905	.00885	.00866	.00848	.00830	.00813	.00796	.00780	.00765	.00749	.00735	.00720	.00707	.00693	.00680	.00667	.00655	.00643
90	35	.01007	.00984	.00963	.00942	.00921	.00902	.00883	.00864	.00846	.00829	.00812	.00796	.00780	.00765	.00750	.00736	.00722	.00708	.00695	.00682
90	36	.01073	.01049	.01026	.01003	.00981	.00960	.00940	.00920	.00901	.00882	.00864	.00847	.00830	.00814	.00798	.00782	.00767	.00753	.00739	.00725
90	37	.01146	.01120	.01095	.01070	.01047	.01024	.01002	.00981	.00960	.00941	.00921	.00903	.00884	.00867	.00850	.00833	.00817	.00801	.00786	.00771
90	38	.01226	.01198	.01171	.01145	.01120	.01096	.01072	.01049	.01027	.01006	.00985	.00965	.00945	.00926	.00908	.00890	.00873	.00856	.00839	.00823
90	39	.01315	.01285	.01256	.01228	.01201	.01175	.01149	.01125	.01101	.01078	.01055	.01033	.01012	.00992	.00972	.00953	.00934	.00916	.00898	.00881
90	40	.01415	.01383	.01351	.01321	.01292	.01263	.01236	.01209	.01183	.01159	.01134	.01111	.01088	.01066	.01045	.01024	.01004	.00984	.00965	.00947
90	41	.01527	.01492	.01458	.01425	.01394	.01363	.01333	.01305	.01277	.01250	.01224	.01198	.01174	.01150	.01127	.01104	.01083	.01061	.01041	.01021
90	42	.01652	.01614	.01577	.01542	.01508	.01475	.01443	.01412	.01382	.01352	.01324	.01297	.01270	.01244	.01219	.01195	.01171	.01148	.01126	.01104
90	43	.01790	.01749	.01710	.01672	.01635	.01599	.01564	.01531	.01498	.01467	.01436	.01407	.01378	.01350	.01323	.01296	.01271	.01246	.01222	.01198
90	44	.01943	.01899	.01856	.01815	.01775	.01737	.01699	.01663	.01628	.01594	.01561	.01529	.01497	.01467	.01438	.01409	.01382	.01355	.01328	.01303
90	45	.02109	.02062	.02016	.01971	.01928	.01887	.01846	.01807	.01769	.01732	.01696	.01662	.01628	.01595	.01563	.01533	.01502	.01473	.01445	.01417
90	46	.02291	.02239	.02190	.02142	.02095	.02050	.02007	.01964	.01923	.01883	.01845	.01807	.01771	.01735	.01701	.01667	.01635	.01603	.01573	.01543
90	47	.02485	.02430	.02377	.02325	.02275	.02227	.02179	.02134	.02089	.02046	.02005	.01964	.01925	.01886	.01849	.01813	.01778	.01744	.01710	.01678
90	48	.02696	.02637	.02579	.02524	.02470	.02417	.02367	.02317	.02270	.02223	.02178	.02134	.02092	.02050	.02010	.01971	.01933	.01896	.01860	.01825
90	49	.02924	.02860	.02798	.02738	.02680	.02624	.02569	.02516	.02465	.02415	.02366	.02319	.02273	.02228	.02185	.02143	.02102	.02062	.02023	.01985
90	50	.03170	.03102	.03036	.02971	.02909	.02848	.02789	.02732	.02677	.02623	.02571	.02520	.02470	.02422	.02375	.02330	.02285	.02242	.02200	.02159
90	51	.03437	.03363	.03292	.03223	.03156	.03091	.03027	.02966	.02906	.02848	.02792	.02737	.02684	.02632	.02582	.02532	.02485	.02438	.02393	.02349
90	52	.03721	.03642	.03566	.03492	.03420	.03350	.03282	.03216	.03152	.03090	.03029	.02970	.02913	.02857	.02803	.02750	.02699	.02649	.02600	.02552
90	53	.04025	.03941	.03859	.03780	.03703	.03628	.03555	.03484	.03416	.03349	.03284	.03220	.03159	.03099	.03040	.02984	.02928	.02874	.02822	.02770
90	54	.04349	.04259	.04172	.04087	.04004	.03924	.03846	.03770	.03697	.03625	.03555	.03487	.03421	.03357	.03294	.03233	.03174	.03116	.03059	.03004

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
90	55	.04694	.04598	.04505	.04414	.04326	.04240	.04157	.04076	.03997	.03920	.03846	.03773	.03702	.03633	.03566	.03500	.03437	.03374	.03314	.03255
90	56	.05062	.04960	.04860	.04763	.04669	.04578	.04489	.04402	.04318	.04236	.04156	.04078	.04003	.03929	.03857	.03787	.03718	.03651	.03586	.03523
90	57	.05453	.05344	.05238	.05135	.05035	.04937	.04842	.04750	.04660	.04572	.04487	.04404	.04323	.04244	.04167	.04092	.04019	.03947	.03878	.03810
90	58	.05865	.05750	.05637	.05527	.05421	.05317	.05216	.05117	.05021	.04928	.04837	.04748	.04662	.04577	.04495	.04415	.04337	.04260	.04186	.04113
90	59	.06298	.06175	.06055	.05939	.05825	.05715	.05607	.05502	.05400	.05301	.05204	.05109	.05017	.04927	.04840	.04754	.04671	.04589	.04510	.04432
90	60	.06750	.06620	.06493	.06369	.06249	.06132	.06018	.05906	.05798	.05692	.05589	.05488	.05390	.05294	.05201	.05110	.05021	.04934	.04849	.04766
90	61	.07226	.07088	.06954	.06823	.06695	.06571	.06449	.06331	.06216	.06104	.05994	.05887	.05783	.05681	.05582	.05485	.05390	.05297	.05207	.05119
90	62	.07730	.07584	.07441	.07303	.07168	.07036	.06907	.06782	.06660	.06541	.06424	.06311	.06200	.06092	.05986	.05883	.05782	.05684	.05588	.05494
90	63	.08263	.08109	.07959	.07812	.07669	.07530	.07394	.07261	.07131	.07005	.06882	.06761	.06643	.06529	.06416	.06307	.06200	.06095	.05993	.05893
90	64	.08827	.08664	.08506	.08351	.08200	.08052	.07908	.07768	.07631	.07497	.07366	.07239	.07114	.06992	.06873	.06757	.06643	.06532	.06423	.06317
90	65	.09423	.09252	.09084	.08921	.08761	.08606	.08454	.08305	.08160	.08019	.07880	.07745	.07613	.07484	.07358	.07235	.07114	.06996	.06881	.06768
90	66	.10056	.09875	.09698	.09526	.09358	.09194	.09033	.08877	.08724	.08574	.08428	.08285	.08145	.08009	.07875	.07745	.07617	.07492	.07370	.07250
90	67	.10729	.10539	.10353	.10172	.09995	.09822	.09653	.09488	.09326	.09168	.09014	.08863	.08715	.08571	.08430	.08292	.08157	.08024	.07895	.07768
90	68	.11443	.11244	.11049	.10858	.10672	.10490	.10312	.10138	.09968	.09801	.09639	.09479	.09324	.09171	.09022	.08876	.08733	.08593	.08456	.08322
90	69	.12197	.11987	.11783	.11583	.11387	.11196	.11009	.10826	.10647	.10472	.10300	.10133	.09968	.09808	.09651	.09497	.09346	.09198	.09053	.08912
90	70	.12985	.12766	.12551	.12342	.12137	.11936	.11740	.11548	.11360	.11176	.10996	.10819	.10647	.10477	.10312	.10150	.09991	.09835	.09683	.09533
90	71	.13804	.13575	.13351	.13132	.12917	.12707	.12502	.12300	.12103	.11910	.11721	.11536	.11354	.11177	.11003	.10832	.10665	.10501	.10340	.10183
90	72	.14654	.14415	.14181	.13952	.13728	.13508	.13293	.13082	.12876	.12674	.12475	.12281	.12091	.11905	.11722	.11543	.11367	.11195	.11026	.10860
90	73	.15532	.15283	.15039	.14801	.14567	.14337	.14113	.13893	.13677	.13465	.13258	.13055	.12856	.12660	.12469	.12281	.12097	.11916	.11739	.11565
90	74	.16446	.16187	.15933	.15684	.15441	.15202	.14968	.14738	.14513	.14292	.14075	.13863	.13655	.13451	.13250	.13053	.12861	.12671	.12485	.12303
90	75	.17400	.17131	.16868	.16609	.16356	.16107	.15864	.15625	.15390	.15160	.14934	.14712	.14495	.14282	.14072	.13867	.13665	.13467	.13272	.13082
90	76	.18401	.18123	.17849	.17581	.17318	.17060	.16807	.16558	.16314	.16075	.15839	.15609	.15382	.15160	.14941	.14727	.14516	.14309	.14106	.13907
90	77	.19449	.19161	.18878	.18600	.18328	.18060	.17797	.17539	.17286	.17037	.16793	.16553	.16317	.16086	.15858	.15635	.15415	.15200	.14988	.14780
90	78	.20540	.20243	.19951	.19664	.19382	.19105	.18833	.18566	.18304	.18046	.17793	.17544	.17299	.17059	.16822	.16590	.16362	.16137	.15917	.15700
90	79	.21668	.21361	.21060	.20764	.20474	.20188	.19907	.19631	.19360	.19093	.18831	.18573	.18320	.18071	.17826	.17585	.17348	.17115	.16886	.16661
90	80	.22818	.22503	.22194	.21889	.21590	.21296	.21007	.20722	.20442	.20167	.19897	.19630	.19369	.19111	.18858	.18608	.18363	.18122	.17885	.17651
90	81	.23982	.23659	.23342	.23029	.22722	.22420	.22122	.21830	.21542	.21258	.20980	.20705	.20435	.20170	.19908	.19651	.19398	.19149	.18903	.18662
90	82	.25152	.24822	.24497	.24177	.23862	.23552	.23247	.22947	.22652	.22361	.22074	.21792	.21515	.21241	.20972	.20707	.20446	.20189	.19936	.19687
90	83	.26329	.25991	.25659	.25332	.25011	.24694	.24381	.24074	.23771	.23473	.23180	.22890	.22605	.22325	.22048	.21776	.21508	.21244	.20983	.20727
90	84	.27517	.27174	.26835	.26502	.26174	.25850	.25532	.25218	.24908	.24603	.24303	.24007	.23715	.23428	.23145	.22866	.22590	.22319	.22052	.21789
90	85	.28721	.28372	.28028	.27689	.27355	.27026	.26701	.26381	.26066	.25755	.25448	.25146	.24848	.24555	.24265	.23980	.23698	.23421	.23147	.22877
90	86	.29926	.29573	.29224	.28880	.28540	.28206	.27876	.27551	.27230	.26914	.26602	.26294	.25991	.25691	.25396	.25105	.24818	.24534	.24255	.23979
90	87	.31114	.30756	.30403	.30054	.29711	.29372	.29037	.28708	.28382	.28061	.27744	.27432	.27123	.26819	.26519	.26223	.25930	.25642	.25357	.25076
90	88	.32278	.31917	.31560	.31208	.30861	.30518	.30180	.29847	.29517	.29192	.28871	.28554	.28242	.27933	.27629	.27328	.27031	.26738	.26449	.26163
90	89	.33415	.33051	.32692	.32337	.31987	.31641	.31300	.30963	.30630	.30302	.29978	.29657	.29341	.29029	.28721	.28416	.28116	.27819	.27525	.27236
90	90	.34517	.34151	.33790	.33433	.33081	.32733	.32389	.32050	.31715	.31383	.31056	.30733	.30414	.30099	.29788	.29480	.29176	.28876	.28580	.28287
91	0	.00622	.00616	.00611	.00605	.00600	.00595	.00590	.00585	.00580	.00575	.00570	.00565	.00561	.00556	.00552	.00547	.00543	.00539	.00535	.00530
91	1	.00160	.00157	.00154	.00152	.00149	.00147	.00144	.00142	.00140	.00137	.00135	.00133	.00131	.00129	.00127	.00125	.00123	.00122	.00120	.00118
91	2	.00141	.00138	.00136	.00133	.00130	.00128	.00125	.00123	.00121	.00118	.00116	.00114	.00112	.00110	.00108	.00107	.00105	.00103	.00101	.00100
91	3	.00135	.00132	.00129	.00126	.00123	.00121	.00118	.00116	.00113	.00111	.00109	.00107	.00105	.00103	.00101	.00099	.00097	.00095	.00094	.00092
91	4	.00135	.00132	.00129	.00126	.00123	.00120	.00117	.00115	.00112	.00110	.00107	.00105	.00103	.00101	.00099	.00097	.00095	.00093	.00091	.00089
91	5	.00140	.00136	.00133	.00130	.00127	.00124	.00121	.00118	.00115	.00113	.00110	.00108	.00106	.00103	.00101	.00099	.00097	.00095	.00093	.00091
91	6	.00148	.00144	.00141	.00137	.00134	.00131	.00128	.00125	.00122	.00119	.00116	.00114	.00111	.00108	.00106	.00104	.00101	.00099	.00097	.00095
91	7	.00161	.00156	.00153	.00149	.00145	.00142	.00138	.00135	.00132	.00129	.00126	.00123	.00120	.00117	.00114	.00112	.00109	.00107	.00105	.00102
91	8	.00176	.00172	.00168	.00163	.00159	.00156	.00152	.00148	.00145	.00141	.00138	.00135	.00132	.00129	.00126	.00123	.00120	.00117	.00115	.00112
91	9	.00197	.00192	.00187	.00183	.00179	.00174	.00170	.00166	.00162	.00159	.00155	.00151	.00148	.00145	.00141	.00138	.00135	.00132	.00129	.00127
91	10	.00223	.00218	.00213	.00208	.00203	.00199	.00194	.00190	.00185	.00181	.00177	.00173	.00170	.00166	.00162	.00159	.00155	.00152	.00149	.00146
91	11	.00255	.00249	.00243	.00238	.00233	.00227	.00223	.00218	.00213	.00209	.00204	.00200	.00196	.00192	.00188	.00184	.00180	.00177	.00173	.00170
91	12	.00290	.00284	.00278	.00272	.00266	.00261	.00256	.00250	.00245	.00240	.00236	.00231	.00226	.00222	.00218	.00213	.00209	.00205	.00201	.00198
91	13	.00328	.00321	.00315	.00308	.00302	.00296	.00290	.00285	.00279	.00274	.00269	.00264	.00259	.00254	.00249	.00245	.00240	.00236	.00232	.00228

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
91	14	.00364	.00356	.00349	.00343	.00336	.00330	.00324	.00318	.00312	.00306	.00300	.00295	.00290	.00285	.00280	.00275	.00270	.00265	.00261	.00256
91	15	.00395	.00388	.00380	.00373	.00366	.00360	.00353	.00347	.00340	.00334	.00329	.00323	.00317	.00312	.00306	.00301	.00296	.00291	.00287	.00282
91	16	.00422	.00414	.00406	.00399	.00391	.00384	.00377	.00371	.00364	.00358	.00352	.00346	.00340	.00334	.00328	.00323	.00318	.00312	.00307	.00302
91	17	.00443	.00435	.00427	.00419	.00412	.00404	.00397	.00390	.00383	.00377	.00370	.00364	.00358	.00352	.00346	.00340	.00335	.00329	.00324	.00319
91	18	.00461	.00452	.00444	.00436	.00428	.00420	.00413	.00405	.00398	.00391	.00385	.00378	.00372	.00366	.00360	.00354	.00348	.00342	.00337	.00331
91	19	.00477	.00468	.00460	.00451	.00443	.00435	.00427	.00419	.00412	.00405	.00398	.00391	.00384	.00378	.00372	.00366	.00360	.00354	.00348	.00342
91	20	.00494	.00484	.00475	.00466	.00458	.00449	.00441	.00433	.00426	.00418	.00411	.00404	.00397	.00390	.00384	.00377	.00371	.00365	.00359	.00353
91	21	.00511	.00501	.00492	.00482	.00473	.00465	.00456	.00448	.00440	.00432	.00425	.00417	.00410	.00403	.00396	.00390	.00383	.00377	.00371	.00365
91	22	.00528	.00518	.00508	.00498	.00489	.00480	.00471	.00462	.00454	.00446	.00438	.00430	.00423	.00415	.00408	.00401	.00395	.00388	.00382	.00376
91	23	.00547	.00536	.00526	.00515	.00506	.00496	.00487	.00478	.00469	.00460	.00452	.00444	.00436	.00429	.00421	.00414	.00407	.00400	.00394	.00387
91	24	.00568	.00556	.00545	.00535	.00524	.00514	.00504	.00495	.00486	.00477	.00468	.00460	.00452	.00444	.00436	.00428	.00421	.00414	.00407	.00400
91	25	.00592	.00580	.00568	.00557	.00546	.00535	.00525	.00515	.00505	.00496	.00487	.00478	.00470	.00461	.00453	.00445	.00437	.00430	.00423	.00415
91	26	.00619	.00606	.00594	.00582	.00571	.00559	.00549	.00538	.00528	.00518	.00508	.00499	.00490	.00481	.00472	.00464	.00456	.00448	.00440	.00433
91	27	.00651	.00637	.00624	.00612	.00600	.00588	.00576	.00565	.00554	.00544	.00534	.00524	.00514	.00505	.00496	.00487	.00478	.00470	.00462	.00454
91	28	.00686	.00671	.00658	.00644	.00631	.00619	.00606	.00595	.00583	.00572	.00561	.00551	.00541	.00531	.00521	.00512	.00503	.00494	.00486	.00477
91	29	.00724	.00709	.00694	.00680	.00666	.00653	.00640	.00627	.00615	.00603	.00592	.00581	.00570	.00560	.00549	.00540	.00530	.00521	.00511	.00503
91	30	.00765	.00749	.00733	.00718	.00703	.00689	.00675	.00662	.00649	.00637	.00625	.00613	.00601	.00590	.00579	.00569	.00559	.00549	.00539	.00530
91	31	.00809	.00792	.00775	.00759	.00743	.00728	.00713	.00699	.00686	.00672	.00659	.00647	.00635	.00623	.00611	.00600	.00589	.00579	.00569	.00559
91	32	.00856	.00837	.00820	.00802	.00786	.00770	.00754	.00739	.00724	.00710	.00696	.00683	.00670	.00658	.00645	.00633	.00622	.00611	.00600	.00589
91	33	.00907	.00888	.00869	.00850	.00833	.00815	.00799	.00783	.00767	.00752	.00737	.00723	.00709	.00696	.00683	.00670	.00658	.00646	.00634	.00623
91	34	.00963	.00942	.00922	.00902	.00883	.00865	.00847	.00830	.00813	.00797	.00781	.00766	.00751	.00737	.00723	.00709	.00696	.00683	.00671	.00659
91	35	.01025	.01002	.00980	.00959	.00939	.00919	.00900	.00882	.00864	.00846	.00830	.00813	.00798	.00782	.00767	.00753	.00739	.00725	.00712	.00699
91	36	.01092	.01068	.01044	.01022	.01000	.00979	.00958	.00938	.00919	.00901	.00882	.00865	.00848	.00832	.00816	.00800	.00785	.00770	.00756	.00742
91	37	.01166	.01140	.01114	.01090	.01067	.01044	.01022	.01000	.00980	.00960	.00940	.00922	.00903	.00886	.00869	.00852	.00836	.00820	.00805	.00790
91	38	.01247	.01219	.01192	.01166	.01141	.01116	.01093	.01070	.01047	.01026	.01005	.00985	.00965	.00946	.00928	.00910	.00892	.00875	.00859	.00843
91	39	.01338	.01308	.01278	.01250	.01223	.01197	.01171	.01146	.01122	.01099	.01077	.01055	.01034	.01013	.00993	.00974	.00955	.00937	.00919	.00902
91	40	.01439	.01406	.01375	.01344	.01315	.01287	.01259	.01232	.01207	.01181	.01157	.01134	.01111	.01089	.01067	.01046	.01026	.01006	.00987	.00969
91	41	.01552	.01517	.01483	.01451	.01419	.01388	.01358	.01329	.01302	.01275	.01248	.01223	.01198	.01174	.01151	.01128	.01106	.01085	.01064	.01044
91	42	.01679	.01641	.01605	.01569	.01535	.01502	.01470	.01438	.01408	.01379	.01351	.01323	.01296	.01270	.01245	.01221	.01197	.01174	.01152	.01130
91	43	.01820	.01779	.01739	.01701	.01664	.01628	.01593	.01560	.01527	.01495	.01465	.01435	.01406	.01378	.01351	.01324	.01299	.01274	.01249	.01226
91	44	.01976	.01931	.01889	.01847	.01807	.01769	.01731	.01695	.01659	.01625	.01592	.01560	.01528	.01498	.01468	.01440	.01412	.01385	.01358	.01333
91	45	.02145	.02097	.02051	.02006	.01963	.01921	.01881	.01841	.01803	.01766	.01730	.01695	.01662	.01629	.01597	.01566	.01536	.01506	.01478	.01450
91	46	.02329	.02278	.02228	.02180	.02133	.02088	.02044	.02002	.01961	.01921	.01882	.01844	.01807	.01772	.01737	.01704	.01671	.01639	.01608	.01578
91	47	.02527	.02472	.02419	.02367	.02316	.02268	.02220	.02175	.02130	.02087	.02045	.02004	.01965	.01926	.01889	.01852	.01817	.01783	.01749	.01717
91	48	.02742	.02683	.02625	.02569	.02515	.02462	.02412	.02362	.02314	.02267	.02222	.02178	.02135	.02094	.02054	.02014	.01976	.01939	.01903	.01867
91	49	.02974	.02910	.02848	.02788	.02730	.02673	.02618	.02565	.02513	.02463	.02414	.02367	.02321	.02276	.02232	.02190	.02148	.02108	.02069	.02031
91	50	.03225	.03156	.03090	.03025	.02963	.02902	.02843	.02785	.02730	.02676	.02623	.02572	.02522	.02474	.02427	.02381	.02336	.02293	.02251	.02210
91	51	.03496	.03423	.03351	.03282	.03215	.03149	.03086	.03024	.02964	.02906	.02849	.02794	.02741	.02689	.02638	.02589	.02541	.02494	.02448	.02404
91	52	.03787	.03708	.03631	.03557	.03484	.03414	.03346	.03280	.03216	.03153	.03092	.03033	.02975	.02919	.02865	.02812	.02760	.02709	.02660	.02612
91	53	.04096	.04012	.03930	.03850	.03773	.03698	.03625	.03554	.03485	.03418	.03352	.03289	.03227	.03166	.03108	.03051	.02995	.02941	.02888	.02836
91	54	.04427	.04336	.04249	.04164	.04081	.04000	.03922	.03846	.03772	.03700	.03630	.03562	.03495	.03431	.03368	.03306	.03247	.03188	.03131	.03076
91	55	.04779	.04683	.04589	.04498	.04410	.04324	.04240	.04159	.04080	.04002	.03927	.03854	.03783	.03714	.03646	.03580	.03516	.03454	.03392	.03333
91	56	.05155	.05052	.04952	.04855	.04761	.04669	.04579	.04493	.04408	.04325	.04245	.04167	.04091	.04017	.03944	.03874	.03805	.03738	.03672	.03608
91	57	.05554	.05444	.05338	.05235	.05134	.05036	.04941	.04848	.04758	.04670	.04584	.04501	.04419	.04340	.04262	.04187	.04113	.04041	.03971	.03903
91	58	.05975	.05859	.05746	.05636	.05529	.05424	.05323	.05224	.05128	.05034	.04942	.04853	.04766	.04682	.04599	.04518	.04440	.04363	.04288	.04215
91	59	.06416	.06293	.06173	.06056	.05942	.05831	.05724	.05618	.05516	.05416	.05318	.05223	.05131	.05040	.04952	.04866	.04782	.04700	.04620	.04542
91	60	.06879	.06748	.06621	.06497	.06376	.06258	.06143	.06032	.05923	.05816	.05713	.05612	.05513	.05417	.05323	.05231	.05142	.05054	.04969	.04885
91	61	.07365	.07226	.07091	.06960	.06832	.06707	.06585	.06467	.06351	.06238	.06128	.06020	.05915	.05813	.05713	.05616	.05520	.05427	.05336	.05247
91	62	.07879	.07733	.07590	.07451	.07315	.07183	.07054	.06928	.06805	.06685	.06568	.06454	.06343	.06234	.06128	.06024	.05923	.05824	.05727	.05632
91	63	.08425	.08270	.08119	.07972	.07828	.07688	.07551	.07418	.07288	.07161	.07037	.06916	.06798	.06682	.06569	.06459	.06351	.06246	.06143	.06043

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
91	64	.09001	.08838	.08678	.08523	.08371	.08223	.08078	.07937	.07800	.07665	.07534	.07405	.07280	.07158	.07038	.06921	.06806	.06695	.06585	.06478
91	65	.09611	.09438	.09270	.09106	.08946	.08790	.08637	.08488	.08342	.08200	.08061	.07925	.07792	.07662	.07535	.07411	.07290	.07171	.07055	.06942
91	66	.10257	.10076	.09899	.09726	.09557	.09392	.09231	.09074	.08920	.08769	.08622	.08479	.08338	.08201	.08067	.07935	.07807	.07681	.07558	.07437
91	67	.10947	.10756	.10570	.10388	.10210	.10036	.09866	.09700	.09538	.09379	.09224	.09072	.08924	.08779	.08636	.08497	.08361	.08228	.08098	.07970
91	68	.11678	.11478	.11282	.11091	.10904	.10721	.10542	.10367	.10196	.10029	.09865	.09705	.09549	.09395	.09245	.09098	.08955	.08814	.08676	.08541
91	69	.12451	.12241	.12035	.11834	.11638	.11446	.11258	.11074	.10894	.10718	.10546	.10377	.10212	.10050	.09892	.09737	.09585	.09436	.09291	.09148
91	70	.13259	.13039	.12824	.12614	.12408	.12206	.12009	.11816	.11627	.11442	.11261	.11083	.10909	.10739	.10573	.10409	.10249	.10093	.09939	.09788
91	71	.14100	.13870	.13645	.13425	.13209	.12998	.12792	.12589	.12391	.12197	.12007	.11821	.11638	.11459	.11284	.11112	.10944	.10779	.10617	.10459
91	72	.14972	.14732	.14497	.14267	.14042	.13821	.13605	.13393	.13186	.12982	.12783	.12588	.12396	.12209	.12025	.11844	.11668	.11494	.11324	.11157
91	73	.15874	.15624	.15379	.15139	.14904	.14674	.14448	.14227	.14010	.13797	.13589	.13384	.13184	.12987	.12794	.12605	.12420	.12238	.12059	.11884
91	74	.16812	.16552	.16297	.16048	.15803	.15563	.15327	.15097	.14870	.14648	.14430	.14217	.14007	.13801	.13600	.13402	.13207	.13017	.12829	.12646
91	75	.17794	.17524	.17259	.16999	.16745	.16495	.16250	.16010	.15774	.15542	.15315	.15092	.14873	.14658	.14448	.14241	.14037	.13838	.13642	.13450
91	76	.18824	.18544	.18270	.18000	.17736	.17476	.17222	.16972	.16726	.16486	.16249	.16017	.15789	.15565	.15345	.15129	.14916	.14708	.14503	.14302
91	77	.19903	.19614	.19330	.19051	.18777	.18508	.18244	.17984	.17730	.17479	.17234	.16992	.16755	.16522	.16293	.16068	.15846	.15629	.15415	.15205
91	78	.21029	.20731	.20437	.20149	.19866	.19587	.19314	.19045	.18781	.18522	.18267	.18016	.17770	.17528	.17290	.17056	.16826	.16600	.16377	.16159
91	79	.22193	.21886	.21583	.21286	.20994	.20707	.20424	.20147	.19874	.19606	.19342	.19082	.18827	.18576	.18330	.18087	.17848	.17613	.17382	.17155
91	80	.23383	.23067	.22756	.22450	.22149	.21854	.21563	.21277	.20995	.20718	.20446	.20178	.19914	.19655	.19400	.19148	.18901	.18658	.18419	.18183
91	81	.24588	.24263	.23944	.23630	.23322	.23018	.22719	.22424	.22135	.21850	.21569	.21293	.21021	.20753	.20490	.20231	.19975	.19724	.19477	.19233
91	82	.25800	.25468	.25142	.24820	.24504	.24192	.23886	.23584	.23286	.22993	.22705	.22421	.22142	.21866	.21595	.21328	.21065	.20806	.20550	.20299
91	83	.27020	.26681	.26348	.26019	.25696	.25377	.25063	.24754	.24449	.24149	.23853	.23562	.23275	.22993	.22714	.22440	.22169	.21903	.21640	.21381
91	84	.28254	.27909	.27569	.27234	.26904	.26579	.26259	.25943	.25631	.25325	.25022	.24724	.24430	.24141	.23855	.23574	.23297	.23023	.22753	.22488
91	85	.29507	.29156	.28810	.28470	.28134	.27803	.27476	.27155	.26837	.26524	.26216	.25911	.25611	.25315	.25024	.24736	.24452	.24172	.23896	.23624
91	86	.30762	.30407	.30056	.29711	.29370	.29033	.28702	.28375	.28052	.27733	.27419	.27109	.26804	.26502	.26205	.25911	.25621	.25336	.25054	.24775
91	87	.32001	.31641	.31287	.30937	.30591	.30251	.29914	.29583	.29255	.28932	.28613	.28298	.27988	.27681	.27379	.27080	.26785	.26494	.26207	.25923
91	88	.33217	.32855	.32497	.32143	.31794	.31450	.31110	.30774	.30443	.30116	.29792	.29474	.29159	.28848	.28541	.28237	.27938	.27642	.27351	.27062
91	89	.34407	.34042	.33681	.33325	.32973	.32626	.32283	.31944	.31609	.31279	.30952	.30630	.30312	.29997	.29686	.29379	.29076	.28777	.28481	.28188
91	90	.35563	.35196	.34833	.34475	.34121	.33771	.33426	.33085	.32747	.32414	.32085	.31760	.31439	.31121	.30807	.30497	.30191	.29888	.29589	.29294
91	91	.36661	.36292	.35929	.35569	.35214	.34862	.34515	.34172	.33833	.33498	.33167	.32840	.32516	.32196	.31880	.31568	.31259	.30954	.30652	.30353
92	0	.00643	.00637	.00632	.00626	.00621	.00616	.00611	.00605	.00601	.00596	.00591	.00586	.00582	.00577	.00573	.00568	.00564	.00560	.00555	.00551
92	1	.00164	.00161	.00158	.00155	.00153	.00150	.00148	.00145	.00143	.00141	.00139	.00137	.00135	.00133	.00131	.00129	.00127	.00125	.00123	.00122
92	2	.00144	.00141	.00138	.00136	.00133	.00130	.00128	.00126	.00123	.00121	.00119	.00117	.00115	.00113	.00111	.00109	.00107	.00106	.00104	.00102
92	3	.00137	.00134	.00131	.00128	.00126	.00123	.00121	.00118	.00116	.00113	.00111	.00109	.00107	.00105	.00103	.00101	.00099	.00098	.00096	.00094
92	4	.00137	.00134	.00131	.00128	.00125	.00122	.00119	.00117	.00114	.00112	.00109	.00107	.00105	.00103	.00101	.00099	.00097	.00095	.00093	.00091
92	5	.00142	.00138	.00135	.00132	.00129	.00126	.00123	.00120	.00117	.00115	.00112	.00110	.00107	.00105	.00103	.00101	.00099	.00097	.00095	.00093
92	6	.00150	.00146	.00143	.00139	.00136	.00133	.00130	.00127	.00124	.00121	.00118	.00115	.00113	.00110	.00108	.00105	.00103	.00101	.00099	.00097
92	7	.00162	.00158	.00154	.00151	.00147	.00143	.00140	.00137	.00133	.00130	.00127	.00124	.00122	.00119	.00116	.00114	.00111	.00109	.00106	.00104
92	8	.00178	.00174	.00169	.00165	.00161	.00157	.00154	.00150	.00147	.00143	.00140	.00137	.00133	.00130	.00127	.00125	.00122	.00119	.00117	.00114
92	9	.00199	.00194	.00190	.00185	.00181	.00176	.00172	.00168	.00164	.00161	.00157	.00153	.00150	.00147	.00143	.00140	.00137	.00134	.00131	.00129
92	10	.00226	.00221	.00216	.00211	.00206	.00201	.00197	.00192	.00188	.00184	.00180	.00176	.00172	.00168	.00165	.00161	.00158	.00155	.00151	.00148
92	11	.00258	.00252	.00246	.00241	.00236	.00231	.00226	.00221	.00216	.00212	.00207	.00203	.00199	.00195	.00191	.00187	.00183	.00180	.00176	.00173
92	12	.00294	.00288	.00282	.00276	.00271	.00265	.00260	.00254	.00249	.00244	.00239	.00235	.00230	.00226	.00221	.00217	.00213	.00209	.00205	.00201
92	13	.00333	.00326	.00320	.00313	.00307	.00301	.00295	.00290	.00284	.00279	.00274	.00269	.00264	.00259	.00254	.00250	.00245	.00241	.00237	.00232
92	14	.00370	.00362	.00355	.00349	.00342	.00336	.00329	.00323	.00318	.00312	.00306	.00301	.00296	.00290	.00285	.00280	.00276	.00271	.00266	.00262
92	15	.00402	.00395	.00387	.00380	.00373	.00366	.00360	.00353	.00347	.00341	.00335	.00330	.00324	.00318	.00313	.00308	.00303	.00298	.00293	.00288
92	16	.00429	.00421	.00414	.00406	.00399	.00392	.00385	.00378	.00372	.00365	.00359	.00353	.00347	.00341	.00336	.00330	.00325	.00320	.00315	.00310
92	17	.00452	.00443	.00435	.00427	.00420	.00412	.00405	.00398	.00391	.00384	.00378	.00372	.00366	.00360	.00354	.00348	.00342	.00337	.00332	.00326
92	18	.00470	.00461	.00452	.00444	.00436	.00429	.00421	.00414	.00407	.00400	.00393	.00386	.00380	.00374	.00368	.00362	.00356	.00350	.00345	.00339
92	19	.00486	.00477	.00468	.00460	.00451	.00443	.00436	.00428	.00421	.00413	.00406	.00399	.00393	.00386	.00380	.00374	.00368	.00362	.00356	.00351
92	20	.00503	.00493	.00484	.00475	.00467	.00458	.00450	.00442	.00434	.00427	.00420	.00413	.00406	.00399	.00392	.00386	.00380	.00374	.00368	.00362
92	21	.00520	.00510	.00501	.00492	.00483	.00474	.00465	.00457	.00449	.00441	.00434	.00426	.00419	.00412	.00405	.00398	.00392	.00386	.00379	.00373

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
92	22	.00538	.00527	.00517	.00508	.00498	.00489	.00480	.00472	.00463	.00455	.00447	.00439	.00432	.00425	.00417	.00411	.00404	.00397	.00391	.00384
92	23	.00557	.00546	.00535	.00525	.00515	.00506	.00496	.00487	.00478	.00470	.00462	.00454	.00446	.00438	.00431	.00423	.00416	.00409	.00403	.00396
92	24	.00578	.00566	.00555	.00544	.00534	.00524	.00514	.00505	.00496	.00487	.00478	.00469	.00461	.00453	.00445	.00438	.00430	.00423	.00416	.00409
92	25	.00602	.00590	.00578	.00567	.00556	.00545	.00535	.00525	.00515	.00506	.00497	.00488	.00479	.00471	.00463	.00455	.00447	.00440	.00432	.00425
92	26	.00630	.00617	.00605	.00593	.00581	.00570	.00559	.00548	.00538	.00528	.00519	.00509	.00500	.00491	.00483	.00474	.00466	.00458	.00450	.00443
92	27	.00662	.00648	.00635	.00623	.00610	.00599	.00587	.00576	.00565	.00555	.00544	.00534	.00525	.00515	.00506	.00498	.00489	.00480	.00472	.00464
92	28	.00697	.00683	.00669	.00656	.00643	.00630	.00618	.00606	.00595	.00583	.00573	.00562	.00552	.00542	.00532	.00523	.00514	.00505	.00496	.00488
92	29	.00736	.00721	.00706	.00692	.00678	.00665	.00652	.00639	.00627	.00615	.00604	.00593	.00582	.00571	.00561	.00551	.00541	.00532	.00523	.00514
92	30	.00778	.00762	.00746	.00731	.00716	.00702	.00688	.00675	.00662	.00649	.00637	.00625	.00614	.00603	.00592	.00581	.00571	.00561	.00551	.00542
92	31	.00822	.00805	.00788	.00772	.00756	.00741	.00727	.00712	.00699	.00685	.00672	.00660	.00648	.00636	.00624	.00613	.00602	.00591	.00581	.00571
92	32	.00870	.00852	.00834	.00816	.00800	.00784	.00768	.00753	.00738	.00724	.00710	.00697	.00684	.00671	.00659	.00647	.00635	.00624	.00613	.00602
92	33	.00922	.00903	.00883	.00865	.00847	.00830	.00813	.00797	.00781	.00766	.00751	.00737	.00723	.00710	.00697	.00684	.00672	.00660	.00648	.00637
92	34	.00979	.00958	.00937	.00917	.00898	.00880	.00862	.00845	.00828	.00812	.00796	.00781	.00766	.00752	.00738	.00724	.00711	.00698	.00686	.00673
92	35	.01041	.01019	.00997	.00976	.00955	.00935	.00916	.00898	.00880	.00862	.00845	.00829	.00813	.00798	.00783	.00768	.00754	.00741	.00727	.00714
92	36	.01109	.01085	.01061	.01039	.01017	.00996	.00975	.00955	.00936	.00917	.00899	.00882	.00865	.00848	.00832	.00816	.00801	.00787	.00772	.00758
92	37	.01184	.01158	.01132	.01108	.01084	.01062	.01040	.01018	.00998	.00977	.00958	.00939	.00921	.00903	.00886	.00869	.00853	.00837	.00822	.00807
92	38	.01267	.01239	.01211	.01185	.01160	.01135	.01111	.01088	.01066	.01045	.01024	.01003	.00984	.00965	.00946	.00928	.00911	.00894	.00877	.00861
92	39	.01358	.01328	.01299	.01270	.01243	.01217	.01191	.01166	.01142	.01119	.01096	.01075	.01053	.01033	.01013	.00993	.00974	.00956	.00938	.00921
92	40	.01461	.01428	.01396	.01366	.01336	.01308	.01280	.01254	.01228	.01203	.01178	.01155	.01132	.01109	.01088	.01067	.01047	.01027	.01007	.00989
92	41	.01576	.01540	.01506	.01474	.01442	.01411	.01381	.01352	.01324	.01297	.01271	.01245	.01220	.01196	.01173	.01150	.01128	.01107	.01086	.01066
92	42	.01704	.01666	.01630	.01594	.01560	.01526	.01494	.01463	.01433	.01403	.01375	.01347	.01320	.01294	.01269	.01245	.01221	.01198	.01175	.01153
92	43	.01847	.01806	.01766	.01728	.01691	.01655	.01620	.01586	.01554	.01522	.01491	.01461	.01432	.01404	.01377	.01350	.01324	.01299	.01275	.01251
92	44	.02005	.01961	.01918	.01877	.01836	.01798	.01760	.01723	.01688	.01654	.01620	.01588	.01557	.01526	.01496	.01468	.01440	.01412	.01386	.01360
92	45	.02177	.02129	.02083	.02038	.01995	.01953	.01912	.01873	.01835	.01797	.01761	.01726	.01692	.01659	.01627	.01596	.01566	.01536	.01508	.01480
92	46	.02364	.02313	.02263	.02215	.02168	.02123	.02079	.02036	.01995	.01955	.01916	.01878	.01841	.01805	.01771	.01737	.01704	.01672	.01641	.01611
92	47	.02566	.02510	.02457	.02405	.02354	.02305	.02258	.02212	.02167	.02124	.02082	.02041	.02001	.01963	.01925	.01889	.01853	.01819	.01785	.01752
92	48	.02784	.02724	.02666	.02610	.02556	.02504	.02452	.02403	.02355	.02308	.02263	.02218	.02175	.02134	.02093	.02054	.02015	.01978	.01942	.01906
92	49	.03019	.02955	.02893	.02833	.02774	.02718	.02663	.02609	.02557	.02507	.02458	.02410	.02364	.02319	.02275	.02233	.02191	.02151	.02112	.02073
92	50	.03275	.03206	.03139	.03075	.03012	.02951	.02892	.02834	.02778	.02724	.02671	.02620	.02570	.02521	.02474	.02428	.02383	.02340	.02297	.02256
92	51	.03551	.03477	.03405	.03336	.03268	.03203	.03139	.03077	.03017	.02959	.02902	.02847	.02793	.02741	.02690	.02640	.02592	.02545	.02499	.02454
92	52	.03846	.03767	.03690	.03616	.03543	.03473	.03405	.03338	.03274	.03211	.03150	.03090	.03032	.02976	.02921	.02868	.02816	.02765	.02716	.02668
92	53	.04161	.04077	.03995	.03915	.03837	.03762	.03689	.03617	.03548	.03481	.03415	.03351	.03289	.03229	.03170	.03112	.03056	.03002	.02949	.02897
92	54	.04498	.04407	.04319	.04234	.04151	.04070	.03992	.03915	.03841	.03769	.03699	.03630	.03563	.03499	.03435	.03374	.03313	.03255	.03198	.03142
92	55	.04856	.04760	.04666	.04575	.04486	.04400	.04316	.04234	.04155	.04077	.04002	.03929	.03857	.03788	.03720	.03654	.03589	.03526	.03465	.03405
92	56	.05239	.05136	.05036	.04939	.04844	.04752	.04662	.04575	.04490	.04407	.04327	.04248	.04172	.04097	.04025	.03954	.03885	.03817	.03751	.03687
92	57	.05646	.05536	.05429	.05326	.05225	.05127	.05031	.04938	.04847	.04759	.04673	.04589	.04507	.04428	.04350	.04274	.04200	.04128	.04057	.03989
92	58	.06075	.05958	.05845	.05735	.05627	.05523	.05421	.05322	.05225	.05131	.05039	.04950	.04862	.04777	.04694	.04613	.04534	.04457	.04382	.04308
92	59	.06525	.06401	.06281	.06164	.06049	.05938	.05830	.05724	.05622	.05521	.05423	.05328	.05235	.05144	.05056	.04969	.04885	.04802	.04722	.04643
92	60	.06996	.06865	.06737	.06613	.06492	.06374	.06258	.06146	.06037	.05930	.05826	.05725	.05626	.05529	.05435	.05343	.05253	.05165	.05079	.04995
92	61	.07491	.07352	.07217	.07085	.06957	.06832	.06710	.06590	.06474	.06361	.06250	.06142	.06037	.05934	.05834	.05736	.05640	.05547	.05455	.05366
92	62	.08016	.07869	.07726	.07586	.07450	.07317	.07188	.07062	.06938	.06818	.06701	.06586	.06474	.06365	.06258	.06154	.06052	.05953	.05855	.05760
92	63	.08572	.08417	.08265	.08118	.07974	.07833	.07696	.07562	.07432	.07304	.07180	.07058	.06939	.06823	.06710	.06599	.06491	.06385	.06282	.06180
92	64	.09160	.08996	.08836	.08680	.08528	.08379	.08234	.08093	.07954	.07819	.07688	.07559	.07433	.07310	.07189	.07072	.06957	.06844	.06734	.06627
92	65	.09781	.09609	.09440	.09276	.09115	.08958	.08805	.08655	.08509	.08366	.08226	.08090	.07957	.07826	.07699	.07574	.07452	.07333	.07216	.07102
92	66	.10442	.10260	.10082	.09909	.09739	.09574	.09412	.09254	.09099	.08948	.08801	.08657	.08515	.08377	.08242	.08110	.07981	.07855	.07731	.07610
92	67	.11146	.10954	.10767	.10585	.10406	.10232	.10062	.09895	.09732	.09573	.09417	.09264	.09115	.08969	.08826	.08687	.08550	.08416	.08285	.08157
92	68	.11893	.11692	.11496	.11304	.11116	.10933	.10753	.10578	.10406	.10238	.10074	.09913	.09756	.09602	.09451	.09303	.09159	.09017	.08878	.08742
92	69	.12683	.12472	.12266	.12065	.11868	.11675	.11486	.11301	.11121	.10944	.10771	.10602	.10436	.10273	.10114	.09958	.09806	.09656	.09510	.09366
92	70	.13510	.13289	.13073	.12862	.12656	.12453	.12255	.12062	.11872	.11686	.11504	.11326	.11151	.10980	.10813	.10649	.10488	.10330	.10176	.10024
92	71	.14370	.14140	.13914	.13693	.13477	.13265	.13058	.12855	.12656	.12461	.12270	.12082	.11899	.11719	.11543	.11370	.11201	.11035	.10872	.10713

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
92	72	.15263	.15022	.14787	.14556	.14330	.14108	.13891	.13679	.13470	.13266	.13066	.12870	.12677	.12489	.12304	.12123	.11945	.11770	.11599	.11431
92	73	.16186	.15936	.15690	.15450	.15214	.14983	.14756	.14534	.14316	.14102	.13893	.13687	.13486	.13288	.13094	.12904	.12718	.12535	.12355	.12179
92	74	.17148	.16887	.16632	.16381	.16135	.15894	.15658	.15426	.15199	.14976	.14757	.14542	.14332	.14125	.13922	.13723	.13527	.13335	.13147	.12962
92	75	.18154	.17883	.17618	.17357	.17102	.16851	.16605	.16364	.16127	.15894	.15666	.15442	.15222	.15006	.14794	.14586	.14381	.14180	.13983	.13789
92	76	.19211	.18931	.18655	.18385	.18120	.17859	.17603	.17352	.17106	.16864	.16626	.16393	.16163	.15938	.15717	.15500	.15286	.15076	.14870	.14668
92	77	.20320	.20030	.19745	.19465	.19190	.18920	.18654	.18394	.18138	.17886	.17639	.17397	.17158	.16924	.16693	.16467	.16244	.16026	.15811	.15599
92	78	.21478	.21178	.20884	.20595	.20310	.20031	.19756	.19487	.19221	.18961	.18704	.18452	.18205	.17961	.17722	.17486	.17255	.17027	.16803	.16583
92	79	.22676	.22368	.22064	.21766	.21473	.21184	.20901	.20622	.20348	.20078	.19813	.19552	.19295	.19043	.18795	.18551	.18310	.18074	.17841	.17613
92	80	.23902	.23585	.23273	.22966	.22664	.22367	.22075	.21788	.21505	.21227	.20953	.20683	.20418	.20157	.19900	.19648	.19399	.19154	.18913	.18676
92	81	.25145	.24819	.24499	.24184	.23874	.23569	.23269	.22973	.22682	.22395	.22113	.21836	.21562	.21293	.21028	.20767	.20510	.20257	.20008	.19762
92	82	.26396	.26063	.25736	.25413	.25095	.24783	.24475	.24171	.23872	.23578	.23288	.23003	.22722	.22445	.22172	.21903	.21638	.21377	.21120	.20867
92	83	.27657	.27317	.26982	.26653	.26328	.26008	.25692	.25382	.25076	.24774	.24477	.24184	.23895	.23611	.23331	.23054	.22782	.22514	.22249	.21988
92	84	.28934	.28588	.28247	.27910	.27579	.27253	.26931	.26613	.26301	.25992	.25688	.25388	.25093	.24802	.24514	.24231	.23952	.23676	.23405	.23137
92	85	.30231	.29880	.29533	.29191	.28854	.28521	.28194	.27870	.27551	.27237	.26927	.26621	.26319	.26021	.25727	.25438	.25152	.24870	.24592	.24318
92	86	.31534	.31178	.30826	.30479	.30137	.29799	.29466	.29137	.28813	.28493	.28177	.27866	.27558	.27255	.26956	.26660	.26368	.26081	.25797	.25516
92	87	.32821	.32460	.32105	.31754	.31407	.31065	.30727	.30394	.30065	.29740	.29420	.29103	.28791	.28482	.28178	.27877	.27580	.27287	.26998	.26712
92	88	.34087	.33723	.33364	.33009	.32659	.32314	.31972	.31635	.31302	.30973	.30649	.30328	.30011	.29698	.29389	.29084	.28783	.28485	.28191	.27901
92	89	.35327	.34961	.34599	.34242	.33889	.33540	.33196	.32855	.32519	.32187	.31859	.31535	.31215	.30898	.30586	.30277	.29972	.29670	.29372	.29077
92	90	.36533	.36165	.35801	.35442	.35087	.34736	.34390	.34047	.33708	.33374	.33043	.32716	.32393	.32074	.31758	.31446	.31138	.30833	.30532	.30234
92	91	.37681	.37312	.36947	.36586	.36230	.35878	.35529	.35185	.34845	.34508	.34175	.33846	.33521	.33200	.32882	.32567	.32257	.31949	.31645	.31345
92	92	.38748	.38378	.38013	.37652	.37294	.36941	.36591	.36246	.35904	.35566	.35232	.34902	.34575	.34251	.33932	.33615	.33303	.32993	.32687	.32385
93	0	.00662	.00656	.00651	.00646	.00640	.00635	.00630	.00625	.00620	.00615	.00611	.00606	.00601	.00597	.00592	.00588	.00584	.00579	.00575	.00571
93	1	.00167	.00164	.00161	.00159	.00156	.00153	.00151	.00149	.00146	.00144	.00142	.00140	.00138	.00136	.00134	.00132	.00130	.00128	.00127	.00125
93	2	.00146	.00143	.00141	.00138	.00135	.00133	.00130	.00128	.00126	.00124	.00121	.00119	.00117	.00115	.00114	.00112	.00110	.00108	.00106	.00105
93	3	.00139	.00136	.00133	.00130	.00128	.00125	.00123	.00120	.00118	.00116	.00113	.00111	.00109	.00107	.00105	.00103	.00101	.00100	.00098	.00096
93	4	.00139	.00136	.00132	.00129	.00127	.00124	.00121	.00119	.00116	.00114	.00111	.00109	.00107	.00105	.00103	.00101	.00099	.00097	.00095	.00093
93	5	.00143	.00140	.00137	.00134	.00130	.00127	.00125	.00122	.00119	.00116	.00114	.00111	.00109	.00107	.00105	.00102	.00100	.00098	.00096	.00094
93	6	.00152	.00148	.00144	.00141	.00138	.00134	.00131	.00128	.00125	.00122	.00120	.00117	.00114	.00112	.00109	.00107	.00105	.00103	.00100	.00098
93	7	.00164	.00160	.00156	.00152	.00149	.00145	.00142	.00138	.00135	.00132	.00129	.00126	.00123	.00120	.00118	.00115	.00113	.00110	.00108	.00106
93	8	.00180	.00176	.00171	.00167	.00163	.00159	.00155	.00152	.00148	.00145	.00141	.00138	.00135	.00132	.00129	.00126	.00124	.00121	.00118	.00116
93	9	.00201	.00196	.00192	.00187	.00183	.00178	.00174	.00170	.00166	.00163	.00159	.00155	.00152	.00149	.00145	.00142	.00139	.00136	.00133	.00130
93	10	.00228	.00223	.00218	.00213	.00208	.00203	.00199	.00194	.00190	.00186	.00182	.00178	.00174	.00171	.00167	.00163	.00160	.00157	.00154	.00150
93	11	.00261	.00255	.00249	.00244	.00239	.00234	.00229	.00224	.00219	.00215	.00210	.00206	.00202	.00198	.00194	.00190	.00186	.00182	.00179	.00175
93	12	.00298	.00292	.00286	.00280	.00274	.00269	.00263	.00258	.00253	.00248	.00243	.00238	.00234	.00229	.00225	.00221	.00217	.00213	.00209	.00205
93	13	.00338	.00331	.00324	.00318	.00312	.00306	.00300	.00294	.00289	.00283	.00278	.00273	.00268	.00263	.00259	.00254	.00249	.00245	.00241	.00237
93	14	.00375	.00368	.00361	.00354	.00348	.00341	.00335	.00329	.00323	.00317	.00312	.00306	.00301	.00296	.00291	.00286	.00281	.00276	.00272	.00267
93	15	.00409	.00401	.00394	.00386	.00379	.00373	.00366	.00360	.00353	.00347	.00341	.00336	.00330	.00325	.00319	.00314	.00309	.00304	.00299	.00294
93	16	.00436	.00428	.00421	.00413	.00406	.00399	.00392	.00385	.00378	.00372	.00366	.00360	.00354	.00348	.00342	.00337	.00332	.00326	.00321	.00316
93	17	.00459	.00451	.00443	.00435	.00427	.00420	.00412	.00405	.00398	.00392	.00385	.00379	.00373	.00367	.00361	.00355	.00350	.00344	.00339	.00334
93	18	.00477	.00469	.00460	.00452	.00444	.00436	.00429	.00421	.00414	.00407	.00401	.00394	.00388	.00381	.00375	.00369	.00363	.00358	.00352	.00347
93	19	.00494	.00485	.00476	.00468	.00459	.00451	.00443	.00436	.00428	.00421	.00414	.00407	.00401	.00394	.00388	.00382	.00376	.00370	.00364	.00358
93	20	.00511	.00502	.00492	.00483	.00475	.00466	.00458	.00450	.00443	.00435	.00428	.00421	.00414	.00407	.00400	.00394	.00388	.00381	.00376	.00370
93	21	.00529	.00519	.00509	.00500	.00491	.00482	.00474	.00465	.00457	.00449	.00442	.00434	.00427	.00420	.00413	.00407	.00400	.00394	.00388	.00381
93	22	.00546	.00536	.00526	.00516	.00507	.00498	.00489	.00480	.00472	.00464	.00456	.00448	.00440	.00433	.00426	.00419	.00412	.00405	.00399	.00393
93	23	.00566	.00555	.00544	.00534	.00524	.00514	.00505	.00496	.00487	.00479	.00470	.00462	.00454	.00447	.00439	.00432	.00425	.00418	.00411	.00405
93	24	.00587	.00575	.00564	.00553	.00543	.00533	.00523	.00514	.00504	.00495	.00487	.00478	.00470	.00462	.00454	.00447	.00439	.00432	.00425	.00418
93	25	.00611	.00599	.00588	.00576	.00565	.00555	.00544	.00534	.00525	.00515	.00506	.00497	.00488	.00480	.00472	.00464	.00456	.00448	.00441	.00434
93	26	.00639	.00626	.00614	.00602	.00591	.00579	.00568	.00558	.00548	.00538	.00528	.00519	.00509	.00501	.00492	.00483	.00475	.00467	.00460	.00452
93	27	.00672	.00658	.00645	.00633	.00620	.00609	.00597	.00586	.00575	.00564	.00554	.00544	.00535	.00525	.00516	.00507	.00499	.00490	.00482	.00474
93	28	.00708	.00693	.00680	.00666	.00653	.00640	.00628	.00616	.00605	.00594	.00583	.00572	.00562	.00552	.00543	.00533	.00524	.00515	.00506	.00498

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
93	29	.00747	.00732	.00717	.00703	.00689	.00676	.00663	.00650	.00638	.00626	.00615	.00603	.00593	.00582	.00572	.00562	.00552	.00543	.00533	.00524
93	30	.00789	.00773	.00757	.00742	.00728	.00713	.00699	.00686	.00673	.00661	.00648	.00636	.00625	.00614	.00603	.00592	.00582	.00572	.00562	.00553
93	31	.00834	.00817	.00800	.00784	.00769	.00753	.00739	.00724	.00711	.00697	.00684	.00672	.00659	.00647	.00636	.00625	.00614	.00603	.00593	.00583
93	32	.00883	.00864	.00846	.00829	.00812	.00796	.00781	.00765	.00751	.00736	.00723	.00709	.00696	.00683	.00671	.00659	.00648	.00636	.00625	.00615
93	33	.00936	.00916	.00897	.00878	.00861	.00843	.00827	.00810	.00795	.00779	.00765	.00750	.00736	.00723	.00710	.00697	.00685	.00673	.00661	.00649
93	34	.00993	.00972	.00951	.00931	.00912	.00894	.00876	.00859	.00842	.00826	.00810	.00794	.00780	.00765	.00751	.00738	.00724	.00711	.00699	.00687
93	35	.01056	.01033	.01012	.00990	.00970	.00950	.00931	.00912	.00894	.00877	.00860	.00844	.00828	.00812	.00797	.00783	.00769	.00755	.00741	.00728
93	36	.01125	.01101	.01077	.01054	.01032	.01011	.00991	.00971	.00951	.00933	.00914	.00897	.00880	.00863	.00847	.00832	.00816	.00802	.00787	.00773
93	37	.01200	.01174	.01149	.01124	.01101	.01078	.01056	.01034	.01014	.00994	.00974	.00955	.00937	.00919	.00902	.00885	.00869	.00853	.00837	.00822
93	38	.01284	.01256	.01229	.01203	.01177	.01153	.01129	.01106	.01083	.01062	.01041	.01020	.01001	.00981	.00963	.00945	.00927	.00910	.00894	.00877
93	39	.01377	.01346	.01317	.01289	.01261	.01235	.01209	.01184	.01160	.01137	.01114	.01092	.01071	.01051	.01030	.01011	.00992	.00974	.00956	.00938
93	40	.01480	.01448	.01416	.01386	.01356	.01327	.01300	.01273	.01247	.01222	.01197	.01174	.01151	.01128	.01107	.01086	.01065	.01045	.01026	.01007
93	41	.01597	.01562	.01528	.01495	.01463	.01432	.01402	.01373	.01345	.01318	.01291	.01266	.01241	.01217	.01193	.01171	.01148	.01127	.01106	.01086
93	42	.01727	.01689	.01652	.01617	.01582	.01549	.01516	.01485	.01455	.01425	.01397	.01369	.01342	.01316	.01291	.01266	.01242	.01219	.01196	.01174
93	43	.01872	.01831	.01791	.01752	.01715	.01679	.01644	.01610	.01578	.01546	.01515	.01485	.01456	.01428	.01400	.01374	.01348	.01322	.01298	.01274
93	44	.02032	.01988	.01945	.01903	.01863	.01824	.01786	.01750	.01714	.01680	.01646	.01614	.01582	.01552	.01522	.01493	.01465	.01438	.01411	.01385
93	45	.02206	.02158	.02112	.02067	.02024	.01982	.01941	.01901	.01863	.01826	.01790	.01755	.01721	.01687	.01655	.01624	.01594	.01564	.01535	.01507
93	46	.02396	.02345	.02295	.02246	.02200	.02154	.02110	.02067	.02026	.01986	.01947	.01909	.01872	.01836	.01801	.01767	.01734	.01702	.01671	.01641
93	47	.02600	.02545	.02491	.02439	.02389	.02340	.02292	.02246	.02201	.02158	.02116	.02075	.02035	.01996	.01958	.01922	.01886	.01852	.01818	.01785
93	48	.02822	.02762	.02704	.02648	.02594	.02541	.02490	.02440	.02392	.02345	.02299	.02255	.02212	.02170	.02129	.02090	.02051	.02014	.01977	.01942
93	49	.03061	.02997	.02934	.02874	.02815	.02759	.02703	.02650	.02598	.02547	.02498	.02450	.02404	.02359	.02315	.02272	.02231	.02190	.02151	.02112
93	50	.03320	.03251	.03184	.03119	.03057	.02995	.02936	.02878	.02822	.02768	.02715	.02664	.02613	.02565	.02517	.02471	.02426	.02382	.02340	.02298
93	51	.03600	.03526	.03455	.03385	.03317	.03252	.03188	.03126	.03066	.03007	.02950	.02895	.02841	.02788	.02737	.02687	.02639	.02592	.02546	.02501
93	52	.03900	.03821	.03744	.03669	.03597	.03526	.03458	.03391	.03326	.03263	.03202	.03143	.03085	.03028	.02973	.02919	.02867	.02816	.02767	.02718
93	53	.04221	.04136	.04053	.03973	.03896	.03820	.03747	.03675	.03606	.03538	.03472	.03408	.03346	.03285	.03226	.03169	.03112	.03058	.03004	.02952
93	54	.04562	.04472	.04383	.04298	.04215	.04134	.04055	.03979	.03904	.03832	.03761	.03693	.03626	.03560	.03497	.03435	.03375	.03316	.03258	.03202
93	55	.04927	.04830	.04736	.04645	.04556	.04469	.04385	.04303	.04224	.04146	.04070	.03997	.03925	.03855	.03787	.03721	.03656	.03593	.03531	.03471
93	56	.05316	.05212	.05112	.05015	.04920	.04828	.04738	.04650	.04565	.04482	.04401	.04323	.04246	.04171	.04098	.04027	.03957	.03890	.03824	.03759
93	57	.05729	.05619	.05513	.05409	.05308	.05209	.05113	.05020	.04929	.04841	.04754	.04670	.04588	.04508	.04430	.04354	.04280	.04207	.04136	.04067
93	58	.06166	.06049	.05936	.05825	.05717	.05613	.05511	.05411	.05314	.05220	.05128	.05038	.04950	.04865	.04782	.04700	.04621	.04543	.04468	.04394
93	59	.06624	.06500	.06379	.06262	.06147	.06036	.05927	.05821	.05718	.05618	.05519	.05424	.05330	.05239	.05150	.05064	.04979	.04896	.04815	.04736
93	60	.07103	.06971	.06843	.06719	.06597	.06479	.06364	.06251	.06142	.06035	.05930	.05828	.05729	.05632	.05537	.05445	.05354	.05266	.05180	.05096
93	61	.07607	.07467	.07332	.07200	.07071	.06946	.06823	.06704	.06587	.06474	.06363	.06254	.06149	.06045	.05945	.05846	.05750	.05656	.05564	.05475
93	62	.08140	.07993	.07850	.07710	.07573	.07440	.07310	.07184	.07060	.06940	.06822	.06707	.06595	.06485	.06378	.06273	.06171	.06071	.05973	.05877
93	63	.08706	.08550	.08399	.08251	.08107	.07966	.07828	.07694	.07563	.07435	.07310	.07188	.07069	.06953	.06839	.06728	.06619	.06513	.06409	.06307
93	64	.09304	.09140	.08980	.08824	.08671	.08522	.08377	.08235	.08096	.07961	.07828	.07699	.07573	.07449	.07328	.07210	.07095	.06982	.06872	.06763
93	65	.09937	.09764	.09595	.09430	.09269	.09112	.08958	.08808	.08661	.08518	.08378	.08241	.08107	.07976	.07848	.07723	.07601	.07481	.07364	.07249
93	66	.10609	.10427	.10249	.10075	.09906	.09740	.09577	.09419	.09264	.09113	.08964	.08820	.08678	.08539	.08404	.08271	.08142	.08015	.07890	.07769
93	67	.11327	.11135	.10948	.10765	.10586	.10411	.10240	.10073	.09910	.09750	.09593	.09440	.09291	.09144	.09001	.08861	.08723	.08589	.08457	.08328
93	68	.12089	.11888	.11691	.11499	.11311	.11127	.10947	.10771	.10598	.10430	.10265	.10103	.09945	.09791	.09639	.09491	.09346	.09204	.09064	.08928
93	69	.12895	.12684	.12477	.12275	.12077	.11884	.11695	.11510	.11329	.11151	.10978	.10807	.10641	.10478	.10318	.10162	.10008	.09858	.09711	.09567
93	70	.13739	.13518	.13301	.13090	.12883	.12680	.12481	.12287	.12096	.11910	.11727	.11548	.11373	.11202	.11033	.10868	.10707	.10548	.10393	.10241
93	71	.14617	.14386	.14160	.13939	.13722	.13509	.13301	.13098	.12898	.12702	.12511	.12323	.12139	.11958	.11781	.11608	.11438	.11271	.11107	.10947
93	72	.15529	.15288	.15052	.14820	.14594	.14372	.14154	.13941	.13732	.13527	.13326	.13129	.12936	.12746	.12560	.12378	.12200	.12024	.11852	.11684
93	73	.16472	.16221	.15975	.15734	.15497	.15265	.15038	.14815	.14597	.14382	.14172	.13966	.13763	.13565	.13370	.13179	.12992	.12808	.12627	.12450
93	74	.17455	.17194	.16937	.16686	.16440	.16198	.15961	.15728	.15500	.15276	.15057	.14841	.14630	.14422	.14218	.14018	.13822	.13629	.13440	.13254
93	75	.18484	.18212	.17946	.17685	.17429	.17177	.16930	.16688	.16450	.16217	.15988	.15763	.15542	.15325	.15112	.14903	.14698	.14496	.14298	.14103
93	76	.19566	.19284	.19008	.18737	.18471	.18210	.17953	.17701	.17454	.17211	.16972	.16738	.16508	.16282	.16059	.15841	.15626	.15416	.15208	.15005
93	77	.20701	.20410	.20125	.19844	.19568	.19297	.19031	.18770	.18513	.18260	.18012	.17769	.17529	.17294	.17062	.16835	.16611	.16391	.16175	.15962
93	78	.21889	.21589	.21293	.21003	.20718	.20438	.20162	.19892	.19625	.19364	.19106	.18853	.18605	.18360	.18120	.17883	.17650	.17421	.17196	.16975

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
93	79	.23119	.22810	.22505	.22206	.21912	.21623	.21338	.21058	.20783	.20513	.20246	.19984	.19727	.19473	.19224	.18978	.18737	.18499	.18265	.18035
93	80	.24379	.24061	.23748	.23440	.23137	.22839	.22546	.22258	.21974	.21694	.21419	.21149	.20883	.20620	.20362	.20108	.19858	.19612	.19370	.19131
93	81	.25656	.25330	.25009	.24693	.24382	.24076	.23774	.23478	.23186	.22898	.22615	.22336	.22061	.21791	.21525	.21262	.21004	.20750	.20499	.20252
93	82	.26944	.26610	.26282	.25958	.25640	.25326	.25017	.24712	.24412	.24117	.23826	.23539	.23257	.22978	.22704	.22434	.22168	.21905	.21647	.21392
93	83	.28242	.27901	.27566	.27235	.26910	.26589	.26272	.25960	.25653	.25350	.25052	.24758	.24468	.24182	.23901	.23623	.23349	.23079	.22813	.22551
93	84	.29559	.29212	.28870	.28533	.28201	.27873	.27550	.27232	.26918	.26608	.26303	.26002	.25705	.25412	.25123	.24839	.24558	.24281	.24008	.23738
93	85	.30898	.30546	.30199	.29856	.29518	.29184	.28855	.28531	.28211	.27895	.27583	.27276	.26973	.26674	.26379	.26088	.25800	.25517	.25237	.24961
93	86	.32245	.31888	.31536	.31188	.30845	.30506	.30172	.29842	.29517	.29196	.28879	.28566	.28257	.27952	.27651	.27354	.27061	.26771	.26485	.26203
93	87	.33577	.33216	.32860	.32508	.32160	.31817	.31479	.31144	.30814	.30488	.30166	.29848	.29535	.29225	.28919	.28616	.28318	.28023	.27732	.27445
93	88	.34890	.34525	.34165	.33810	.33459	.33112	.32770	.32432	.32098	.31768	.31442	.31120	.30802	.30487	.30177	.29870	.29567	.29268	.28972	.28680
93	89	.36177	.35810	.35448	.35090	.34736	.34386	.34041	.33700	.33363	.33029	.32700	.32374	.32053	.31735	.31421	.31110	.30804	.30500	.30200	.29904
93	90	.37431	.37062	.36698	.36338	.35982	.35631	.35283	.34940	.34600	.34264	.33932	.33604	.33280	.32959	.32642	.32328	.32019	.31712	.31409	.31109
93	91	.38625	.38256	.37891	.37530	.37173	.36820	.36470	.36125	.35784	.35446	.35112	.34782	.34456	.34133	.33813	.33498	.33185	.32876	.32571	.32268
93	92	.39737	.39368	.39002	.38640	.38282	.37928	.37578	.37231	.36889	.36550	.36215	.35883	.35555	.35230	.34909	.34592	.34277	.33966	.33659	.33354
93	93	.40769	.40399	.40033	.39671	.39313	.38958	.38607	.38260	.37917	.37577	.37241	.36908	.36579	.36253	.35930	.35611	.35296	.34983	.34674	.34368
94	0	.00680	.00675	.00669	.00664	.00659	.00654	.00649	.00644	.00639	.00634	.00629	.00625	.00620	.00616	.00611	.00607	.00602	.00598	.00594	.00590
94	1	.00170	.00167	.00164	.00162	.00159	.00156	.00154	.00152	.00149	.00147	.00145	.00143	.00141	.00139	.00137	.00135	.00133	.00131	.00130	.00128
94	2	.00149	.00146	.00143	.00140	.00138	.00135	.00133	.00130	.00128	.00126	.00124	.00122	.00120	.00118	.00116	.00114	.00112	.00110	.00109	.00107
94	3	.00141	.00138	.00135	.00132	.00130	.00127	.00125	.00122	.00120	.00117	.00115	.00113	.00111	.00109	.00107	.00105	.00103	.00102	.00100	.00098
94	4	.00140	.00137	.00134	.00131	.00128	.00126	.00123	.00120	.00118	.00115	.00113	.00111	.00109	.00106	.00104	.00102	.00100	.00099	.00097	.00095
94	5	.00145	.00142	.00138	.00135	.00132	.00129	.00126	.00123	.00121	.00118	.00116	.00113	.00111	.00108	.00106	.00104	.00102	.00100	.00098	.00096
94	6	.00153	.00150	.00146	.00142	.00139	.00136	.00133	.00130	.00127	.00124	.00121	.00118	.00116	.00113	.00111	.00109	.00106	.00104	.00102	.00100
94	7	.00166	.00162	.00158	.00154	.00150	.00147	.00143	.00140	.00137	.00133	.00130	.00128	.00125	.00122	.00119	.00117	.00114	.00112	.00109	.00107
94	8	.00182	.00177	.00173	.00169	.00165	.00161	.00157	.00153	.00150	.00146	.00143	.00140	.00137	.00134	.00131	.00128	.00125	.00122	.00120	.00117
94	9	.00203	.00198	.00193	.00189	.00184	.00180	.00176	.00172	.00168	.00164	.00161	.00157	.00154	.00150	.00147	.00144	.00141	.00138	.00135	.00132
94	10	.00231	.00225	.00220	.00215	.00210	.00205	.00201	.00197	.00192	.00188	.00184	.00180	.00176	.00173	.00169	.00165	.00162	.00159	.00155	.00152
94	11	.00263	.00258	.00252	.00247	.00241	.00236	.00231	.00226	.00222	.00217	.00213	.00208	.00204	.00200	.00196	.00192	.00188	.00185	.00181	.00178
94	12	.00302	.00295	.00289	.00283	.00278	.00272	.00267	.00261	.00256	.00251	.00246	.00242	.00237	.00233	.00228	.00224	.00220	.00216	.00212	.00208
94	13	.00342	.00335	.00328	.00322	.00316	.00310	.00304	.00298	.00293	.00287	.00282	.00277	.00272	.00267	.00263	.00258	.00253	.00249	.00245	.00241
94	14	.00380	.00373	.00366	.00359	.00353	.00346	.00340	.00334	.00328	.00322	.00317	.00311	.00306	.00301	.00295	.00291	.00286	.00281	.00276	.00272
94	15	.00414	.00407	.00399	.00392	.00385	.00378	.00372	.00365	.00359	.00353	.00347	.00341	.00336	.00330	.00325	.00319	.00314	.00309	.00304	.00300
94	16	.00443	.00435	.00427	.00419	.00412	.00405	.00398	.00391	.00385	.00378	.00372	.00366	.00360	.00354	.00349	.00343	.00338	.00332	.00327	.00322
94	17	.00466	.00457	.00449	.00441	.00434	.00426	.00419	.00412	.00405	.00398	.00392	.00386	.00379	.00373	.00367	.00362	.00356	.00351	.00345	.00340
94	18	.00485	.00476	.00467	.00459	.00451	.00443	.00436	.00428	.00421	.00414	.00408	.00401	.00394	.00388	.00382	.00376	.00370	.00365	.00359	.00354
94	19	.00501	.00492	.00484	.00475	.00467	.00459	.00451	.00443	.00436	.00428	.00421	.00415	.00408	.00401	.00395	.00389	.00383	.00377	.00371	.00365
94	20	.00519	.00509	.00500	.00491	.00482	.00474	.00466	.00458	.00450	.00442	.00435	.00428	.00421	.00414	.00408	.00401	.00395	.00389	.00383	.00377
94	21	.00537	.00527	.00517	.00508	.00499	.00490	.00481	.00473	.00465	.00457	.00449	.00442	.00435	.00428	.00421	.00414	.00408	.00401	.00395	.00389
94	22	.00554	.00544	.00534	.00524	.00515	.00506	.00497	.00488	.00480	.00471	.00463	.00456	.00448	.00441	.00434	.00427	.00420	.00413	.00407	.00400
94	23	.00574	.00563	.00552	.00542	.00532	.00522	.00513	.00504	.00495	.00487	.00478	.00470	.00462	.00455	.00447	.00440	.00433	.00426	.00419	.00412
94	24	.00595	.00584	.00573	.00562	.00551	.00541	.00531	.00522	.00513	.00504	.00495	.00486	.00478	.00470	.00462	.00455	.00447	.00440	.00433	.00426
94	25	.00620	.00608	.00596	.00585	.00574	.00563	.00553	.00543	.00533	.00524	.00514	.00505	.00497	.00488	.00480	.00472	.00464	.00457	.00449	.00442
94	26	.00648	.00635	.00623	.00611	.00599	.00588	.00577	.00567	.00556	.00546	.00537	.00527	.00518	.00509	.00500	.00492	.00484	.00476	.00468	.00460
94	27	.00681	.00668	.00655	.00642	.00630	.00618	.00606	.00595	.00584	.00573	.00563	.00553	.00544	.00534	.00525	.00516	.00507	.00499	.00491	.00483
94	28	.00718	.00703	.00689	.00676	.00663	.00650	.00638	.00626	.00614	.00603	.00592	.00582	.00572	.00562	.00552	.00543	.00533	.00524	.00516	.00507
94	29	.00757	.00742	.00727	.00713	.00699	.00686	.00673	.00660	.00648	.00636	.00625	.00613	.00602	.00592	.00582	.00572	.00562	.00552	.00543	.00534
94	30	.00800	.00784	.00768	.00753	.00738	.00724	.00710	.00697	.00684	.00671	.00659	.00647	.00635	.00624	.00613	.00603	.00592	.00582	.00573	.00563
94	31	.00846	.00828	.00812	.00795	.00780	.00764	.00750	.00735	.00722	.00708	.00695	.00683	.00670	.00658	.00647	.00636	.00625	.00614	.00604	.00593
94	32	.00895	.00876	.00858	.00841	.00824	.00808	.00792	.00777	.00762	.00748	.00734	.00721	.00708	.00695	.00683	.00671	.00659	.00648	.00637	.00626
94	33	.00948	.00928	.00909	.00891	.00873	.00856	.00839	.00823	.00807	.00792	.00777	.00762	.00748	.00735	.00722	.00709	.00697	.00684	.00673	.00661
94	34	.01006	.00985	.00964	.00944	.00925	.00907	.00889	.00872	.00855	.00838	.00823	.00807	.00792	.00778	.00764	.00750	.00737	.00724	.00711	.00699

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
94	35	.01070	.01047	.01025	.01004	.00984	.00964	.00945	.00926	.00908	.00890	.00873	.00857	.00841	.00826	.00811	.00796	.00782	.00768	.00754	.00741
94	36	.01139	.01115	.01091	.01069	.01047	.01025	.01005	.00985	.00966	.00947	.00929	.00911	.00894	.00877	.00861	.00845	.00830	.00815	.00801	.00787
94	37	.01216	.01189	.01164	.01140	.01116	.01093	.01071	.01049	.01029	.01009	.00989	.00970	.00952	.00934	.00917	.00900	.00883	.00867	.00852	.00837
94	38	.01300	.01272	.01245	.01218	.01193	.01168	.01145	.01121	.01099	.01077	.01056	.01036	.01016	.00997	.00978	.00960	.00943	.00926	.00909	.00893
94	39	.01394	.01363	.01334	.01306	.01278	.01252	.01226	.01201	.01177	.01154	.01131	.01109	.01088	.01067	.01047	.01027	.01008	.00990	.00972	.00955
94	40	.01498	.01466	.01434	.01404	.01374	.01345	.01318	.01291	.01265	.01240	.01215	.01191	.01168	.01146	.01124	.01103	.01083	.01063	.01043	.01025
94	41	.01616	.01581	.01547	.01514	.01482	.01451	.01421	.01392	.01364	.01337	.01310	.01285	.01260	.01235	.01212	.01189	.01167	.01145	.01125	.01104
94	42	.01748	.01710	.01673	.01637	.01603	.01569	.01537	.01506	.01475	.01446	.01417	.01389	.01363	.01336	.01311	.01286	.01262	.01239	.01216	.01194
94	43	.01894	.01853	.01813	.01775	.01738	.01702	.01667	.01633	.01600	.01568	.01537	.01507	.01478	.01449	.01422	.01395	.01369	.01344	.01319	.01295
94	44	.02056	.02012	.01969	.01928	.01887	.01848	.01811	.01774	.01738	.01704	.01670	.01638	.01606	.01576	.01546	.01517	.01489	.01461	.01435	.01409
94	45	.02233	.02185	.02139	.02094	.02050	.02008	.01967	.01928	.01889	.01852	.01816	.01781	.01747	.01713	.01681	.01650	.01619	.01590	.01561	.01533
94	46	.02425	.02374	.02324	.02275	.02228	.02183	.02139	.02096	.02055	.02014	.01975	.01937	.01900	.01864	.01829	.01795	.01762	.01730	.01699	.01668
94	47	.02632	.02577	.02523	.02471	.02420	.02371	.02324	.02277	.02233	.02189	.02147	.02106	.02066	.02027	.01989	.01952	.01917	.01882	.01848	.01815
94	48	.02857	.02797	.02739	.02683	.02628	.02575	.02524	.02474	.02426	.02379	.02333	.02289	.02246	.02204	.02163	.02123	.02085	.02047	.02010	.01975
94	49	.03099	.03034	.02972	.02912	.02853	.02796	.02741	.02687	.02635	.02584	.02535	.02487	.02441	.02396	.02351	.02309	.02267	.02226	.02187	.02148
94	50	.03362	.03293	.03226	.03161	.03098	.03036	.02977	.02919	.02863	.02808	.02755	.02704	.02654	.02605	.02557	.02511	.02466	.02422	.02379	.02338
94	51	.03646	.03572	.03500	.03430	.03362	.03297	.03233	.03171	.03110	.03051	.02994	.02939	.02885	.02832	.02781	.02731	.02682	.02635	.02589	.02544
94	52	.03950	.03870	.03793	.03719	.03646	.03575	.03507	.03440	.03375	.03312	.03251	.03191	.03133	.03076	.03021	.02967	.02915	.02864	.02814	.02765
94	53	.04275	.04190	.04107	.04027	.03949	.03874	.03800	.03729	.03659	.03591	.03525	.03461	.03399	.03338	.03278	.03221	.03164	.03109	.03056	.03004
94	54	.04621	.04531	.04442	.04357	.04273	.04192	.04114	.04037	.03962	.03890	.03819	.03750	.03683	.03618	.03554	.03492	.03431	.03372	.03315	.03259
94	55	.04991	.04894	.04800	.04709	.04620	.04533	.04449	.04367	.04287	.04209	.04133	.04060	.03988	.03918	.03849	.03783	.03718	.03654	.03593	.03532
94	56	.05386	.05283	.05182	.05085	.04990	.04897	.04807	.04720	.04634	.04551	.04470	.04391	.04314	.04239	.04166	.04095	.04025	.03957	.03891	.03826
94	57	.05806	.05696	.05589	.05485	.05384	.05285	.05189	.05096	.05005	.04916	.04829	.04745	.04663	.04582	.04504	.04428	.04353	.04281	.04210	.04140
94	58	.06249	.06133	.06019	.05908	.05800	.05695	.05593	.05493	.05396	.05302	.05209	.05119	.05031	.04946	.04862	.04781	.04701	.04623	.04547	.04473
94	59	.06714	.06590	.06469	.06352	.06237	.06126	.06017	.05911	.05807	.05706	.05608	.05512	.05419	.05327	.05238	.05151	.05066	.04983	.04902	.04823
94	60	.07201	.07069	.06941	.06816	.06695	.06576	.06461	.06348	.06238	.06131	.06026	.05924	.05824	.05727	.05632	.05539	.05449	.05360	.05274	.05189
94	61	.07713	.07573	.07438	.07305	.07176	.07050	.06928	.06808	.06691	.06577	.06466	.06358	.06252	.06148	.06047	.05948	.05852	.05758	.05665	.05575
94	62	.08255	.08107	.07963	.07823	.07687	.07553	.07423	.07296	.07173	.07052	.06934	.06818	.06706	.06596	.06488	.06383	.06281	.06180	.06082	.05986
94	63	.08829	.08674	.08522	.08373	.08229	.08088	.07950	.07816	.07684	.07556	.07431	.07309	.07189	.07072	.06958	.06847	.06737	.06631	.06526	.06424
94	64	.09437	.09273	.09112	.08956	.08803	.08654	.08508	.08366	.08227	.08091	.07958	.07829	.07702	.07578	.07457	.07339	.07223	.07109	.06999	.06890
94	65	.10080	.09907	.09738	.09573	.09411	.09254	.09100	.08949	.08802	.08659	.08518	.08381	.08247	.08115	.07987	.07861	.07739	.07618	.07501	.07385
94	66	.10764	.10581	.10403	.10229	.10059	.09892	.09730	.09571	.09416	.09264	.09116	.08970	.08828	.08689	.08553	.08420	.08290	.08163	.08038	.07916
94	67	.11494	.11302	.11114	.10931	.10752	.10576	.10405	.10237	.10074	.09913	.09757	.09603	.09453	.09306	.09162	.09021	.08884	.08749	.08616	.08487
94	68	.12270	.12068	.11871	.11678	.11490	.11305	.11125	.10948	.10776	.10607	.10441	.10279	.10121	.09966	.09814	.09665	.09519	.09377	.09237	.09100
94	69	.13090	.12878	.12671	.12469	.12271	.12077	.11888	.11702	.11520	.11343	.11168	.10998	.10831	.10667	.10507	.10350	.10196	.10045	.09897	.09753
94	70	.13950	.13728	.13512	.13299	.13092	.12889	.12690	.12495	.12304	.12117	.11934	.11754	.11579	.11406	.11238	.11072	.10910	.10751	.10595	.10442
94	71	.14845	.14614	.14387	.14165	.13948	.13735	.13526	.13322	.13122	.12926	.12734	.12545	.12360	.12179	.12002	.11828	.11657	.11490	.11325	.11164
94	72	.15774	.15533	.15296	.15064	.14837	.14614	.14396	.14183	.13973	.13767	.13566	.13368	.13175	.12985	.12798	.12615	.12436	.12260	.12087	.11918
94	73	.16736	.16484	.16238	.15996	.15759	.15527	.15299	.15075	.14856	.14641	.14430	.14224	.14021	.13821	.13626	.13434	.13246	.13061	.12880	.12702
94	74	.17738	.17476	.17220	.16968	.16721	.16479	.16241	.16008	.15779	.15555	.15334	.15118	.14906	.14698	.14493	.14292	.14095	.13902	.13711	.13525
94	75	.18788	.18516	.18249	.17988	.17731	.17479	.17231	.16989	.16750	.16516	.16286	.16061	.15839	.15621	.15408	.15198	.14991	.14789	.14590	.14394
94	76	.19893	.19611	.19334	.19063	.18796	.18534	.18277	.18024	.17776	.17533	.17293	.17058	.16827	.16600	.16377	.16158	.15943	.15731	.15523	.15318
94	77	.21054	.20762	.20476	.20194	.19918	.19647	.19380	.19118	.18860	.18607	.18358	.18114	.17873	.17637	.17405	.17176	.16952	.16731	.16514	.16300
94	78	.22268	.21967	.21672	.21381	.21095	.20814	.20538	.20267	.20000	.19737	.19479	.19225	.18976	.18730	.18489	.18251	.18018	.17788	.17562	.17339
94	79	.23528	.23218	.22913	.22614	.22319	.22029	.21744	.21463	.21187	.20916	.20649	.20386	.20127	.19873	.19622	.19376	.19133	.18895	.18660	.18429
94	80	.24819	.24500	.24187	.23879	.23575	.23277	.22983	.22693	.22409	.22129	.21853	.21581	.21314	.21051	.20792	.20537	.20286	.20038	.19795	.19555
94	81	.26129	.25802	.25481	.25164	.24853	.24546	.24244	.23946	.23653	.23365	.23081	.22801	.22525	.22254	.21987	.21723	.21464	.21208	.20957	.20708
94	82	.27451	.27117	.26788	.26464	.26144	.25830	.25520	.25215	.24914	.24618	.24326	.24038	.23755	.23475	.23200	.22929	.22661	.22398	.22138	.21882
94	83	.28784	.28443	.28107	.27776	.27450	.27128	.26811	.26498	.26190	.25887	.25587	.25292	.25001	.24714	.24431	.24153	.23878	.23607	.23339	.23076
94	84	.30138	.29791	.29449	.29111	.28778	.28450	.28126	.27807	.27492	.27181	.26875	.26573	.26275	.25981	.25692	.25406	.25124	.24845	.24571	.24300

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
94	85	.31518	.31165	.30817	.30474	.30135	.29801	.29471	.29146	.28825	.28508	.28196	.27887	.27583	.27283	.26986	.26694	.26405	.26121	.25840	.25562
94	86	.32906	.32549	.32196	.31847	.31504	.31164	.30830	.30499	.30173	.29850	.29532	.29219	.28909	.28603	.28301	.28002	.27708	.27417	.27130	.26846
94	87	.34281	.33920	.33563	.33210	.32862	.32518	.32179	.31844	.31513	.31186	.30863	.30544	.30230	.29918	.29611	.29308	.29008	.28712	.28420	.28131
94	88	.35637	.35272	.34912	.34556	.34205	.33858	.33515	.33176	.32841	.32510	.32183	.31860	.31541	.31225	.30914	.30606	.30302	.30001	.29704	.29410
94	89	.36969	.36602	.36239	.35881	.35527	.35177	.34831	.34489	.34151	.33817	.33486	.33160	.32837	.32518	.32203	.31892	.31583	.31279	.30978	.30680
94	90	.38268	.37900	.37535	.37175	.36819	.36467	.36119	.35775	.35434	.35098	.34765	.34436	.34111	.33789	.33471	.33156	.32845	.32537	.32233	.31932
94	91	.39508	.39138	.38773	.38412	.38054	.37701	.37351	.37006	.36664	.36325	.35991	.35660	.35332	.35008	.34688	.34371	.34058	.33747	.33440	.33137
94	92	.40663	.40293	.39927	.39565	.39207	.38853	.38502	.38155	.37812	.37473	.37137	.36804	.36475	.36150	.35828	.35509	.35194	.34882	.34573	.34267
94	93	.41735	.41365	.40999	.40637	.40279	.39924	.39573	.39225	.38881	.38541	.38204	.37871	.37541	.37214	.36891	.36571	.36254	.35940	.35630	.35323
94	94	.42740	.42370	.42004	.41642	.41284	.40929	.40578	.40230	.39886	.39545	.39208	.38874	.38543	.38215	.37891	.37570	.37252	.36938	.36626	.36318
95	0	.00698	.00693	.00687	.00682	.00677	.00672	.00667	.00662	.00657	.00652	.00647	.00643	.00638	.00634	.00629	.00625	.00621	.00617	.00612	.00608
95	1	.00173	.00170	.00167	.00164	.00162	.00159	.00157	.00155	.00152	.00150	.00148	.00146	.00144	.00142	.00140	.00138	.00136	.00134	.00132	.00131
95	2	.00151	.00148	.00145	.00143	.00140	.00137	.00135	.00133	.00130	.00128	.00126	.00124	.00122	.00120	.00118	.00116	.00114	.00113	.00111	.00109
95	3	.00143	.00140	.00137	.00134	.00132	.00129	.00126	.00124	.00122	.00119	.00117	.00115	.00113	.00111	.00109	.00107	.00105	.00103	.00102	.00100
95	4	.00142	.00139	.00136	.00133	.00130	.00127	.00125	.00122	.00119	.00117	.00115	.00112	.00110	.00108	.00106	.00104	.00102	.00100	.00098	.00097
95	5	.00147	.00143	.00140	.00137	.00134	.00131	.00128	.00125	.00122	.00120	.00117	.00115	.00112	.00110	.00108	.00106	.00103	.00101	.00099	.00097
95	6	.00155	.00151	.00147	.00144	.00141	.00137	.00134	.00131	.00128	.00125	.00123	.00120	.00117	.00115	.00112	.00110	.00108	.00105	.00103	.00101
95	7	.00167	.00163	.00159	.00155	.00152	.00148	.00145	.00141	.00138	.00135	.00132	.00129	.00126	.00123	.00121	.00118	.00116	.00113	.00111	.00108
95	8	.00183	.00179	.00174	.00170	.00166	.00162	.00158	.00155	.00151	.00148	.00144	.00141	.00138	.00135	.00132	.00129	.00126	.00124	.00121	.00118
95	9	.00205	.00200	.00195	.00190	.00186	.00182	.00178	.00174	.00170	.00166	.00162	.00159	.00155	.00152	.00149	.00145	.00142	.00139	.00136	.00133
95	10	.00232	.00227	.00222	.00217	.00212	.00207	.00203	.00198	.00194	.00190	.00186	.00182	.00178	.00174	.00171	.00167	.00164	.00160	.00157	.00154
95	11	.00266	.00260	.00254	.00249	.00244	.00239	.00234	.00229	.00224	.00219	.00215	.00211	.00206	.00202	.00198	.00194	.00191	.00187	.00183	.00180
95	12	.00305	.00298	.00292	.00286	.00281	.00275	.00270	.00264	.00259	.00254	.00249	.00245	.00240	.00236	.00231	.00227	.00223	.00219	.00215	.00211
95	13	.00346	.00339	.00332	.00326	.00320	.00314	.00308	.00302	.00297	.00291	.00286	.00281	.00276	.00271	.00266	.00262	.00257	.00253	.00248	.00244
95	14	.00385	.00378	.00371	.00364	.00357	.00351	.00344	.00338	.00332	.00327	.00321	.00316	.00310	.00305	.00300	.00295	.00290	.00285	.00281	.00276
95	15	.00420	.00412	.00405	.00398	.00391	.00384	.00377	.00371	.00364	.00358	.00352	.00347	.00341	.00335	.00330	.00325	.00320	.00315	.00310	.00305
95	16	.00449	.00441	.00433	.00425	.00418	.00411	.00404	.00397	.00391	.00384	.00378	.00372	.00366	.00360	.00354	.00349	.00343	.00338	.00333	.00328
95	17	.00472	.00464	.00456	.00448	.00440	.00433	.00425	.00418	.00411	.00405	.00398	.00392	.00386	.00380	.00374	.00368	.00362	.00357	.00351	.00346
95	18	.00491	.00482	.00474	.00466	.00458	.00450	.00442	.00435	.00428	.00421	.00414	.00407	.00401	.00395	.00389	.00383	.00377	.00371	.00365	.00360
95	19	.00508	.00499	.00490	.00482	.00474	.00465	.00458	.00450	.00442	.00435	.00428	.00421	.00415	.00408	.00402	.00395	.00389	.00383	.00378	.00372
95	20	.00526	.00516	.00507	.00498	.00489	.00481	.00473	.00465	.00457	.00449	.00442	.00435	.00428	.00421	.00415	.00408	.00402	.00396	.00390	.00384
95	21	.00544	.00534	.00524	.00515	.00506	.00497	.00489	.00480	.00472	.00464	.00457	.00449	.00442	.00435	.00428	.00421	.00415	.00408	.00402	.00396
95	22	.00562	.00552	.00541	.00532	.00522	.00513	.00504	.00495	.00487	.00479	.00471	.00463	.00455	.00448	.00441	.00434	.00427	.00420	.00414	.00408
95	23	.00581	.00570	.00560	.00550	.00540	.00530	.00521	.00512	.00503	.00494	.00486	.00478	.00470	.00462	.00455	.00447	.00440	.00433	.00426	.00420
95	24	.00603	.00591	.00580	.00570	.00559	.00549	.00539	.00530	.00520	.00511	.00503	.00494	.00486	.00478	.00470	.00462	.00455	.00448	.00440	.00434
95	25	.00628	.00616	.00604	.00593	.00582	.00571	.00561	.00551	.00541	.00531	.00522	.00513	.00505	.00496	.00488	.00480	.00472	.00464	.00457	.00450
95	26	.00656	.00644	.00631	.00619	.00608	.00596	.00585	.00575	.00564	.00554	.00545	.00535	.00526	.00517	.00509	.00500	.00492	.00484	.00476	.00468
95	27	.00690	.00676	.00663	.00650	.00638	.00626	.00615	.00603	.00593	.00582	.00572	.00562	.00552	.00543	.00533	.00525	.00516	.00507	.00499	.00491
95	28	.00727	.00712	.00698	.00685	.00672	.00659	.00647	.00635	.00623	.00612	.00601	.00591	.00580	.00570	.00561	.00551	.00542	.00533	.00524	.00516
95	29	.00767	.00752	.00737	.00722	.00709	.00695	.00682	.00670	.00657	.00645	.00634	.00623	.00612	.00601	.00591	.00581	.00571	.00562	.00552	.00543
95	30	.00810	.00794	.00778	.00763	.00748	.00734	.00720	.00707	.00694	.00681	.00669	.00657	.00645	.00634	.00623	.00612	.00602	.00592	.00582	.00573
95	31	.00856	.00839	.00822	.00806	.00790	.00775	.00760	.00746	.00732	.00719	.00706	.00693	.00681	.00669	.00657	.00646	.00635	.00624	.00614	.00603
95	32	.00906	.00887	.00869	.00852	.00835	.00819	.00803	.00788	.00773	.00759	.00745	.00731	.00718	.00706	.00693	.00681	.00670	.00658	.00647	.00636
95	33	.00960	.00940	.00921	.00902	.00884	.00867	.00850	.00834	.00818	.00803	.00788	.00774	.00760	.00746	.00733	.00720	.00708	.00696	.00684	.00672
95	34	.01018	.00997	.00976	.00957	.00937	.00919	.00901	.00884	.00867	.00850	.00834	.00819	.00804	.00790	.00776	.00762	.00749	.00736	.00723	.00711
95	35	.01083	.01060	.01038	.01017	.00996	.00976	.00957	.00939	.00920	.00903	.00886	.00870	.00854	.00838	.00823	.00808	.00794	.00780	.00767	.00754
95	36	.01153	.01128	.01105	.01082	.01060	.01039	.01018	.00998	.00979	.00960	.00942	.00924	.00907	.00890	.00874	.00859	.00843	.00828	.00814	.00800
95	37	.01230	.01203	.01178	.01154	.01130	.01107	.01085	.01063	.01043	.01022	.01003	.00984	.00966	.00948	.00930	.00913	.00897	.00881	.00866	.00851
95	38	.01315	.01287	.01260	.01233	.01208	.01183	.01159	.01136	.01114	.01092	.01071	.01051	.01031	.01012	.00993	.00975	.00957	.00940	.00923	.00907
95	39	.01410	.01379	.01350	.01321	.01294	.01267	.01242	.01217	.01193	.01169	.01147	.01125	.01103	.01082	.01062	.01043	.01024	.01005	.00987	.00970

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
95	40	.01515	.01483	.01451	.01420	.01391	.01362	.01334	.01307	.01281	.01256	.01232	.01208	.01185	.01162	.01141	.01119	.01099	.01079	.01060	.01041
95	41	.01634	.01599	.01565	.01532	.01500	.01469	.01439	.01410	.01382	.01354	.01328	.01302	.01277	.01253	.01229	.01207	.01184	.01163	.01142	.01121
95	42	.01767	.01729	.01692	.01657	.01622	.01589	.01556	.01525	.01494	.01465	.01436	.01408	.01381	.01355	.01330	.01305	.01281	.01258	.01235	.01213
95	43	.01915	.01874	.01834	.01796	.01759	.01722	.01687	.01653	.01620	.01589	.01558	.01527	.01498	.01470	.01442	.01416	.01389	.01364	.01339	.01316
95	44	.02079	.02035	.01992	.01950	.01910	.01871	.01833	.01796	.01761	.01726	.01693	.01660	.01629	.01598	.01568	.01539	.01511	.01483	.01457	.01431
95	45	.02258	.02210	.02164	.02119	.02075	.02033	.01992	.01952	.01914	.01877	.01840	.01805	.01771	.01738	.01705	.01674	.01643	.01613	.01585	.01556
95	46	.02452	.02401	.02351	.02302	.02255	.02210	.02166	.02123	.02081	.02041	.02002	.01964	.01927	.01891	.01856	.01822	.01788	.01756	.01725	.01694
95	47	.02662	.02606	.02552	.02500	.02450	.02401	.02353	.02307	.02262	.02218	.02176	.02135	.02095	.02056	.02018	.01981	.01945	.01910	.01876	.01843
95	48	.02889	.02829	.02771	.02715	.02660	.02607	.02556	.02506	.02458	.02411	.02365	.02320	.02277	.02235	.02194	.02154	.02116	.02078	.02041	.02005
95	49	.03134	.03070	.03007	.02947	.02888	.02831	.02776	.02722	.02670	.02619	.02570	.02522	.02475	.02430	.02386	.02343	.02301	.02260	.02220	.02182
95	50	.03400	.03331	.03264	.03199	.03136	.03074	.03015	.02957	.02901	.02846	.02793	.02741	.02691	.02642	.02595	.02548	.02503	.02459	.02416	.02374
95	51	.03688	.03614	.03542	.03472	.03404	.03338	.03274	.03212	.03152	.03093	.03036	.02980	.02926	.02873	.02822	.02772	.02723	.02675	.02629	.02584
95	52	.03996	.03916	.03839	.03764	.03692	.03621	.03552	.03485	.03420	.03357	.03296	.03236	.03178	.03121	.03065	.03012	.02959	.02908	.02858	.02809
95	53	.04325	.04240	.04157	.04077	.03999	.03924	.03850	.03778	.03708	.03641	.03575	.03510	.03448	.03387	.03327	.03269	.03213	.03158	.03104	.03052
95	54	.04676	.04585	.04497	.04411	.04328	.04247	.04168	.04091	.04016	.03944	.03873	.03804	.03737	.03671	.03607	.03545	.03484	.03425	.03367	.03311
95	55	.05051	.04954	.04860	.04768	.04679	.04593	.04508	.04426	.04346	.04268	.04192	.04118	.04046	.03976	.03908	.03841	.03776	.03712	.03650	.03590
95	56	.05451	.05348	.05248	.05150	.05055	.04962	.04872	.04784	.04699	.04615	.04534	.04455	.04378	.04303	.04229	.04158	.04088	.04020	.03954	.03889
95	57	.05877	.05767	.05660	.05556	.05455	.05356	.05260	.05166	.05075	.04986	.04899	.04815	.04732	.04652	.04573	.04497	.04422	.04349	.04278	.04209
95	58	.06327	.06210	.06096	.05986	.05878	.05772	.05670	.05570	.05473	.05378	.05286	.05195	.05107	.05022	.04938	.04856	.04776	.04698	.04622	.04548
95	59	.06799	.06674	.06554	.06436	.06321	.06209	.06100	.05994	.05890	.05789	.05691	.05595	.05501	.05409	.05320	.05233	.05148	.05064	.04983	.04904
95	60	.07292	.07161	.07032	.06907	.06785	.06667	.06551	.06438	.06328	.06221	.06116	.06013	.05914	.05816	.05721	.05628	.05537	.05448	.05361	.05277
95	61	.07811	.07672	.07536	.07403	.07274	.07148	.07025	.06906	.06789	.06674	.06563	.06454	.06348	.06244	.06143	.06044	.05947	.05853	.05760	.05670
95	62	.08361	.08213	.08070	.07929	.07792	.07659	.07529	.07402	.07278	.07156	.07038	.06923	.06810	.06700	.06592	.06487	.06384	.06283	.06185	.06088
95	63	.08944	.08788	.08636	.08488	.08343	.08202	.08064	.07929	.07798	.07669	.07544	.07421	.07301	.07184	.07070	.06958	.06849	.06742	.06637	.06535
95	64	.09561	.09396	.09236	.09079	.08926	.08777	.08631	.08488	.08349	.08213	.08080	.07950	.07823	.07699	.07577	.07459	.07343	.07229	.07118	.07009
95	65	.10214	.10040	.09871	.09705	.09544	.09386	.09232	.09081	.08934	.08790	.08649	.08512	.08377	.08246	.08117	.07991	.07868	.07747	.07629	.07514
95	66	.10908	.10725	.10546	.10372	.10202	.10035	.09872	.09713	.09558	.09406	.09257	.09111	.08969	.08830	.08693	.08560	.08429	.08302	.08176	.08054
95	67	.11649	.11457	.11269	.11085	.10906	.10730	.10559	.10391	.10227	.10066	.09909	.09755	.09605	.09458	.09313	.09172	.09034	.08899	.08766	.08636
95	68	.12437	.12236	.12038	.11845	.11656	.11472	.11291	.11114	.10941	.10772	.10606	.10444	.10285	.10130	.09977	.09828	.09682	.09539	.09399	.09261
95	69	.13271	.13060	.12853	.12650	.12452	.12258	.12068	.11882	.11700	.11522	.11347	.11176	.11009	.10845	.10684	.10527	.10372	.10221	.10073	.09927
95	70	.14146	.13924	.13708	.13495	.13287	.13084	.12884	.12689	.12498	.12311	.12127	.11947	.11771	.11598	.11429	.11263	.11101	.10941	.10785	.10631
95	71	.15057	.14825	.14599	.14376	.14159	.13946	.13737	.13532	.13332	.13135	.12942	.12754	.12568	.12387	.12209	.12034	.11863	.11695	.11531	.11369
95	72	.16003	.15761	.15524	.15292	.15065	.14842	.14623	.14409	.14199	.13993	.13791	.13593	.13399	.13208	.13022	.12838	.12658	.12482	.12309	.12138
95	73	.16982	.16730	.16483	.16241	.16004	.15771	.15543	.15319	.15099	.14884	.14673	.14465	.14262	.14062	.13866	.13674	.13485	.13300	.13118	.12939
95	74	.18002	.17740	.17483	.17231	.16984	.16741	.16503	.16270	.16040	.15815	.15595	.15378	.15165	.14956	.14751	.14550	.14352	.14158	.13967	.13780
95	75	.19072	.18800	.18533	.18271	.18013	.17761	.17513	.17270	.17031	.16796	.16566	.16340	.16118	.15899	.15685	.15474	.15268	.15064	.14865	.14668
95	76	.20198	.19916	.19639	.19367	.19100	.18838	.18580	.18327	.18079	.17834	.17595	.17359	.17127	.16900	.16676	.16456	.16240	.16028	.15819	.15613
95	77	.21382	.21091	.20804	.20522	.20246	.19974	.19706	.19444	.19186	.18932	.18683	.18437	.18196	.17960	.17727	.17497	.17272	.17051	.16833	.16618
95	78	.22623	.22322	.22026	.21735	.21449	.21167	.20891	.20619	.20351	.20088	.19829	.19575	.19325	.19079	.18836	.18598	.18364	.18133	.17906	.17683
95	79	.23911	.23601	.23295	.22995	.22700	.22410	.22124	.21843	.21566	.21294	.21026	.20763	.20504	.20249	.19997	.19750	.19507	.19267	.19032	.18800
95	80	.25231	.24912	.24599	.24290	.23986	.23687	.23393	.23103	.22818	.22537	.22260	.21988	.21720	.21456	.21197	.20941	.20689	.20441	.20196	.19956
95	81	.26572	.26245	.25924	.25607	.25295	.24987	.24685	.24387	.24093	.23804	.23519	.23239	.22963	.22690	.22422	.22158	.21898	.21641	.21389	.21140
95	82	.27927	.27592	.27263	.26938	.26619	.26304	.25993	.25687	.25386	.25089	.24797	.24508	.24224	.23944	.23668	.23396	.23127	.22863	.22602	.22345
95	83	.29294	.28952	.28616	.28284	.27957	.27635	.27318	.27005	.26696	.26392	.26092	.25796	.25504	.25216	.24933	.24653	.24377	.24105	.23837	.23572
95	84	.30683	.30335	.29993	.29655	.29321	.28993	.28668	.28349	.28033	.27722	.27415	.27112	.26814	.26519	.26228	.25941	.25659	.25379	.25104	.24832
95	85	.32100	.31747	.31399	.31055	.30716	.30381	.30051	.29725	.29404	.29087	.28773	.28464	.28159	.27858	.27561	.27268	.26978	.26693	.26410	.26132
95	86	.33528	.33171	.32817	.32469	.32125	.31785	.31450	.31119	.30792	.30469	.30150	.29836	.29525	.29218	.28915	.28616	.28321	.28029	.27741	.27456
95	87	.34944	.34582	.34225	.33873	.33524	.33180	.32841	.32505	.32173	.31846	.31523	.31203	.30887	.30576	.30268	.29963	.29663	.29365	.29072	.28782
95	88	.36342	.35977	.35617	.35261	.34909	.34562	.34218	.33879	.33544	.33212	.32885	.32561	.32241	.31925	.31613	.31304	.30999	.30697	.30399	.30104
95	89	.37717	.37350	.36988	.36629	.36275	.35924	.35578	.35236	.34897	.34563	.34232	.33905	.33582	.33262	.32946	.32634	.32325	.32019	.31717	.31418

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
95	90	.39060	.38692	.38328	.37968	.37611	.37259	.36911	.36566	.36226	.35889	.35556	.35226	.34900	.34577	.34259	.33943	.33631	.33322	.33017	.32715
95	91	.40343	.39974	.39609	.39248	.38891	.38537	.38188	.37842	.37499	.37161	.36826	.36494	.36166	.35842	.35521	.35203	.34889	.34578	.34270	.33965
95	92	.41540	.41170	.40805	.40443	.40085	.39731	.39381	.39034	.38690	.38351	.38014	.37681	.37352	.37026	.36703	.36384	.36068	.35755	.35445	.35138
95	93	.42652	.42282	.41917	.41555	.41197	.40842	.40491	.40144	.39800	.39459	.39122	.38789	.38458	.38131	.37807	.37486	.37169	.36855	.36543	.36235
95	94	.43694	.43325	.42960	.42599	.42241	.41886	.41535	.41187	.40843	.40502	.40165	.39830	.39499	.39172	.38847	.38525	.38207	.37891	.37579	.37270
95	95	.44686	.44318	.43953	.43592	.43235	.42881	.42530	.42182	.41838	.41497	.41160	.40825	.40494	.40166	.39841	.39519	.39200	.38884	.38571	.38261
96	0	.00715	.00710	.00705	.00699	.00694	.00689	.00684	.00679	.00674	.00670	.00665	.00660	.00656	.00651	.00647	.00643	.00638	.00634	.00630	.00626
96	1	.00176	.00173	.00170	.00167	.00165	.00162	.00160	.00157	.00155	.00153	.00151	.00148	.00146	.00144	.00142	.00141	.00139	.00137	.00135	.00133
96	2	.00153	.00150	.00147	.00145	.00142	.00140	.00137	.00135	.00132	.00130	.00128	.00126	.00124	.00122	.00120	.00118	.00116	.00115	.00113	.00111
96	3	.00145	.00142	.00139	.00136	.00133	.00131	.00128	.00126	.00123	.00121	.00119	.00117	.00115	.00113	.00111	.00109	.00107	.00105	.00103	.00102
96	4	.00144	.00140	.00137	.00134	.00131	.00129	.00126	.00123	.00121	.00119	.00116	.00114	.00112	.00110	.00107	.00105	.00104	.00102	.00100	.00098
96	5	.00148	.00145	.00141	.00138	.00135	.00132	.00129	.00126	.00124	.00121	.00118	.00116	.00114	.00111	.00109	.00107	.00105	.00103	.00101	.00099
96	6	.00156	.00152	.00149	.00145	.00142	.00139	.00135	.00132	.00129	.00127	.00124	.00121	.00119	.00116	.00114	.00111	.00109	.00107	.00105	.00103
96	7	.00168	.00164	.00160	.00157	.00153	.00149	.00146	.00143	.00139	.00136	.00133	.00130	.00127	.00125	.00122	.00119	.00117	.00114	.00112	.00110
96	8	.00184	.00180	.00176	.00171	.00167	.00163	.00160	.00156	.00152	.00149	.00146	.00142	.00139	.00136	.00133	.00130	.00128	.00125	.00122	.00120
96	9	.00206	.00201	.00196	.00192	.00187	.00183	.00179	.00175	.00171	.00167	.00164	.00160	.00157	.00153	.00150	.00147	.00144	.00141	.00138	.00135
96	10	.00234	.00229	.00224	.00219	.00214	.00209	.00205	.00200	.00196	.00192	.00188	.00184	.00180	.00176	.00172	.00169	.00165	.00162	.00159	.00156
96	11	.00268	.00262	.00257	.00251	.00246	.00241	.00236	.00231	.00226	.00222	.00217	.00213	.00209	.00204	.00200	.00197	.00193	.00189	.00185	.00182
96	12	.00307	.00301	.00295	.00289	.00283	.00278	.00272	.00267	.00262	.00257	.00252	.00247	.00243	.00238	.00234	.00230	.00225	.00221	.00217	.00214
96	13	.00349	.00342	.00336	.00329	.00323	.00317	.00311	.00306	.00300	.00295	.00289	.00284	.00279	.00274	.00270	.00265	.00261	.00256	.00252	.00248
96	14	.00389	.00382	.00375	.00368	.00361	.00355	.00349	.00343	.00337	.00331	.00325	.00320	.00314	.00309	.00304	.00299	.00294	.00290	.00285	.00280
96	15	.00425	.00417	.00410	.00403	.00396	.00389	.00382	.00376	.00369	.00363	.00357	.00351	.00346	.00340	.00335	.00330	.00324	.00319	.00314	.00310
96	16	.00454	.00446	.00438	.00431	.00424	.00416	.00409	.00403	.00396	.00390	.00383	.00377	.00371	.00365	.00360	.00354	.00349	.00344	.00338	.00333
96	17	.00478	.00470	.00462	.00454	.00446	.00439	.00431	.00424	.00417	.00411	.00404	.00398	.00391	.00385	.00380	.00374	.00368	.00363	.00357	.00352
96	18	.00497	.00489	.00480	.00472	.00464	.00456	.00449	.00441	.00434	.00427	.00420	.00414	.00407	.00401	.00395	.00389	.00383	.00377	.00372	.00366
96	19	.00515	.00506	.00497	.00488	.00480	.00472	.00464	.00456	.00449	.00442	.00434	.00428	.00421	.00414	.00408	.00402	.00396	.00390	.00384	.00378
96	20	.00532	.00523	.00514	.00505	.00496	.00487	.00479	.00471	.00464	.00456	.00449	.00441	.00435	.00428	.00421	.00415	.00408	.00402	.00396	.00390
96	21	.00551	.00541	.00531	.00522	.00513	.00504	.00495	.00487	.00479	.00471	.00463	.00456	.00449	.00442	.00435	.00428	.00421	.00415	.00409	.00403
96	22	.00569	.00558	.00548	.00539	.00529	.00520	.00511	.00502	.00494	.00486	.00478	.00470	.00462	.00455	.00448	.00441	.00434	.00427	.00421	.00414
96	23	.00588	.00577	.00567	.00557	.00547	.00537	.00528	.00519	.00510	.00501	.00493	.00485	.00477	.00469	.00461	.00454	.00447	.00440	.00433	.00427
96	24	.00610	.00599	.00588	.00577	.00566	.00556	.00546	.00537	.00527	.00518	.00510	.00501	.00493	.00485	.00477	.00469	.00462	.00455	.00447	.00441
96	25	.00635	.00623	.00612	.00600	.00589	.00578	.00568	.00558	.00548	.00539	.00530	.00521	.00512	.00503	.00495	.00487	.00479	.00472	.00464	.00457
96	26	.00664	.00651	.00639	.00627	.00615	.00604	.00593	.00582	.00572	.00562	.00552	.00543	.00534	.00525	.00516	.00508	.00499	.00491	.00483	.00476
96	27	.00698	.00684	.00671	.00658	.00646	.00634	.00623	.00611	.00600	.00590	.00580	.00570	.00560	.00550	.00541	.00532	.00524	.00515	.00507	.00499
96	28	.00735	.00721	.00707	.00693	.00680	.00667	.00655	.00643	.00632	.00620	.00610	.00599	.00589	.00579	.00569	.00559	.00550	.00541	.00533	.00524
96	29	.00776	.00760	.00746	.00731	.00717	.00704	.00691	.00678	.00666	.00654	.00643	.00631	.00620	.00610	.00599	.00589	.00580	.00570	.00561	.00552
96	30	.00819	.00803	.00787	.00772	.00757	.00743	.00729	.00716	.00703	.00690	.00678	.00666	.00654	.00643	.00632	.00621	.00611	.00601	.00591	.00582
96	31	.00866	.00849	.00832	.00815	.00800	.00785	.00770	.00755	.00742	.00728	.00715	.00702	.00690	.00678	.00667	.00655	.00644	.00633	.00623	.00613
96	32	.00916	.00897	.00879	.00862	.00845	.00829	.00813	.00798	.00783	.00769	.00755	.00741	.00728	.00716	.00703	.00691	.00680	.00668	.00657	.00646
96	33	.00970	.00951	.00931	.00913	.00895	.00878	.00861	.00845	.00829	.00813	.00799	.00784	.00770	.00757	.00743	.00731	.00718	.00706	.00694	.00683
96	34	.01029	.01008	.00988	.00968	.00949	.00930	.00912	.00895	.00878	.00861	.00846	.00830	.00815	.00801	.00787	.00773	.00760	.00747	.00734	.00722
96	35	.01094	.01072	.01050	.01029	.01008	.00988	.00969	.00950	.00932	.00915	.00898	.00881	.00865	.00850	.00835	.00820	.00806	.00792	.00778	.00765
96	36	.01165	.01141	.01117	.01095	.01072	.01051	.01031	.01010	.00991	.00972	.00954	.00936	.00919	.00903	.00886	.00871	.00855	.00841	.00826	.00812
96	37	.01243	.01217	.01191	.01167	.01143	.01120	.01098	.01076	.01056	.01035	.01016	.00997	.00978	.00961	.00943	.00926	.00910	.00894	.00878	.00863
96	38	.01329	.01301	.01273	.01247	.01222	.01197	.01173	.01150	.01128	.01106	.01085	.01064	.01044	.01025	.01006	.00988	.00971	.00953	.00937	.00920
96	39	.01424	.01394	.01364	.01336	.01309	.01282	.01256	.01231	.01207	.01184	.01161	.01139	.01118	.01097	.01077	.01057	.01038	.01019	.01001	.00984
96	40	.01531	.01498	.01466	.01436	.01406	.01377	.01350	.01323	.01297	.01271	.01247	.01223	.01200	.01178	.01156	.01135	.01114	.01094	.01075	.01056
96	41	.01651	.01615	.01581	.01548	.01516	.01485	.01455	.01426	.01398	.01371	.01344	.01318	.01293	.01269	.01246	.01223	.01201	.01179	.01158	.01137
96	42	.01785	.01747	.01710	.01674	.01640	.01606	.01574	.01542	.01512	.01482	.01454	.01426	.01399	.01373	.01347	.01322	.01298	.01275	.01252	.01230
96	43	.01935	.01893	.01854	.01815	.01778	.01742	.01707	.01673	.01640	.01608	.01577	.01546	.01517	.01489	.01461	.01434	.01408	.01383	.01358	.01334

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
96	44	.02100	.02056	.02013	.01971	.01931	.01892	.01854	.01817	.01782	.01747	.01713	.01681	.01649	.01618	.01588	.01559	.01531	.01504	.01477	.01451
96	45	.02281	.02233	.02186	.02141	.02098	.02056	.02015	.01975	.01937	.01899	.01863	.01828	.01793	.01760	.01728	.01696	.01665	.01636	.01607	.01578
96	46	.02477	.02426	.02376	.02327	.02280	.02235	.02191	.02148	.02106	.02066	.02026	.01988	.01951	.01915	.01880	.01846	.01813	.01780	.01749	.01718
96	47	.02689	.02634	.02580	.02527	.02477	.02428	.02380	.02334	.02289	.02245	.02203	.02161	.02121	.02082	.02044	.02008	.01972	.01937	.01903	.01870
96	48	.02918	.02859	.02801	.02744	.02690	.02637	.02585	.02535	.02487	.02440	.02394	.02350	.02306	.02264	.02223	.02183	.02145	.02107	.02070	.02034
96	49	.03166	.03102	.03039	.02979	.02920	.02863	.02808	.02754	.02702	.02651	.02602	.02554	.02507	.02461	.02417	.02374	.02332	.02291	.02252	.02213
96	50	.03435	.03366	.03299	.03234	.03171	.03110	.03050	.02992	.02936	.02881	.02828	.02776	.02726	.02677	.02629	.02583	.02537	.02493	.02450	.02408
96	51	.03727	.03652	.03580	.03511	.03443	.03377	.03313	.03250	.03190	.03131	.03074	.03018	.02964	.02911	.02859	.02809	.02761	.02713	.02667	.02621
96	52	.04038	.03959	.03882	.03807	.03734	.03663	.03594	.03527	.03462	.03399	.03337	.03277	.03219	.03162	.03107	.03053	.03000	.02949	.02899	.02850
96	53	.04371	.04286	.04204	.04123	.04045	.03970	.03896	.03824	.03754	.03686	.03620	.03556	.03493	.03432	.03372	.03314	.03258	.03203	.03149	.03096
96	54	.04727	.04636	.04548	.04462	.04378	.04297	.04218	.04141	.04066	.03994	.03923	.03853	.03786	.03721	.03657	.03594	.03533	.03474	.03416	.03360
96	55	.05106	.05009	.04915	.04823	.04734	.04647	.04563	.04481	.04401	.04323	.04247	.04173	.04100	.04030	.03961	.03895	.03829	.03766	.03704	.03643
96	56	.05512	.05408	.05308	.05210	.05115	.05022	.04932	.04844	.04758	.04675	.04594	.04514	.04437	.04362	.04288	.04217	.04147	.04078	.04012	.03947
96	57	.05943	.05833	.05726	.05622	.05520	.05421	.05325	.05231	.05140	.05051	.04964	.04879	.04797	.04716	.04638	.04561	.04486	.04413	.04342	.04272
96	58	.06399	.06282	.06168	.06057	.05949	.05844	.05741	.05641	.05544	.05449	.05356	.05266	.05178	.05092	.05008	.04926	.04846	.04768	.04691	.04617
96	59	.06876	.06752	.06631	.06513	.06399	.06287	.06178	.06071	.05967	.05866	.05768	.05671	.05577	.05486	.05396	.05309	.05223	.05140	.05058	.04979
96	60	.07376	.07245	.07116	.06991	.06869	.06751	.06635	.06522	.06411	.06304	.06199	.06096	.05996	.05899	.05803	.05710	.05619	.05530	.05443	.05358
96	61	.07902	.07763	.07627	.07494	.07365	.07239	.07116	.06996	.06879	.06764	.06653	.06544	.06438	.06334	.06232	.06133	.06036	.05941	.05849	.05758
96	62	.08459	.08312	.08168	.08027	.07890	.07757	.07626	.07499	.07375	.07254	.07135	.07019	.06906	.06796	.06688	.06583	.06479	.06379	.06280	.06184
96	63	.09050	.08894	.08742	.08593	.08449	.08307	.08169	.08034	.07903	.07774	.07648	.07526	.07406	.07288	.07174	.07062	.06952	.06845	.06740	.06637
96	64	.09675	.09511	.09350	.09193	.09040	.08890	.08744	.08601	.08462	.08326	.08193	.08063	.07935	.07811	.07689	.07570	.07454	.07340	.07229	.07120
96	65	.10337	.10163	.09994	.09828	.09666	.09509	.09354	.09203	.09056	.08912	.08771	.08633	.08498	.08366	.08237	.08111	.07988	.07867	.07749	.07633
96	66	.11040	.10858	.10679	.10504	.10334	.10167	.10004	.09845	.09689	.09537	.09388	.09242	.09099	.08960	.08823	.08690	.08559	.08431	.08305	.08182
96	67	.11792	.11600	.11412	.11228	.11049	.10873	.10701	.10533	.10369	.10208	.10051	.09897	.09746	.09598	.09454	.09312	.09174	.09038	.08905	.08775
96	68	.12593	.12391	.12193	.12000	.11811	.11626	.11445	.11268	.11095	.10926	.10760	.10597	.10438	.10282	.10129	.09980	.09833	.09690	.09549	.09411
96	69	.13439	.13228	.13020	.12817	.12619	.12425	.12235	.12049	.11866	.11688	.11513	.11342	.11174	.11010	.10849	.10691	.10536	.10385	.10236	.10090
96	70	.14328	.14106	.13889	.13676	.13468	.13265	.13065	.12870	.12678	.12490	.12307	.12127	.11950	.11777	.11607	.11441	.11278	.11118	.10961	.10808
96	71	.15253	.15022	.14795	.14572	.14354	.14141	.13932	.13727	.13526	.13329	.13136	.12947	.12762	.12580	.12402	.12227	.12055	.11887	.11722	.11560
96	72	.16214	.15972	.15735	.15503	.15275	.15052	.14833	.14619	.14409	.14203	.14000	.13802	.13607	.13417	.13229	.13046	.12865	.12688	.12515	.12344
96	73	.17209	.16957	.16710	.16468	.16230	.15997	.15769	.15545	.15325	.15109	.14898	.14690	.14486	.14286	.14090	.13897	.13708	.13522	.13340	.13161
96	74	.18247	.17984	.17727	.17475	.17228	.16985	.16746	.16513	.16283	.16058	.15837	.15620	.15406	.15197	.14992	.14790	.14592	.14397	.14206	.14018
96	75	.19335	.19062	.18795	.18533	.18275	.18023	.17775	.17531	.17292	.17057	.16826	.16600	.16377	.16158	.15943	.15732	.15525	.15321	.15121	.14924
96	76	.20481	.20199	.19922	.19649	.19382	.19120	.18862	.18608	.18359	.18115	.17875	.17638	.17406	.17178	.16954	.16734	.16517	.16304	.16095	.15889
96	77	.21687	.21395	.21108	.20827	.20550	.20277	.20010	.19747	.19488	.19234	.18985	.18739	.18497	.18260	.18027	.17797	.17571	.17349	.17130	.16915
96	78	.22952	.22651	.22354	.22063	.21777	.21495	.21218	.20946	.20678	.20414	.20155	.19900	.19650	.19403	.19160	.18922	.18687	.18455	.18228	.18004
96	79	.24266	.23955	.23650	.23350	.23054	.22764	.22477	.22196	.21919	.21647	.21378	.21115	.20855	.20599	.20347	.20100	.19856	.19616	.19379	.19146
96	80	.25614	.25295	.24981	.24672	.24368	.24069	.23774	.23484	.23198	.22917	.22640	.22368	.22099	.21835	.21574	.21318	.21065	.20817	.20571	.20330
96	81	.26984	.26657	.26335	.26018	.25706	.25398	.25095	.24797	.24503	.24214	.23928	.23647	.23371	.23098	.22829	.22564	.22303	.22046	.21793	.21543
96	82	.28369	.28034	.27705	.27380	.27060	.26745	.26434	.26128	.25826	.25529	.25236	.24947	.24662	.24382	.24105	.23832	.23563	.23298	.23037	.22779
96	83	.29767	.29426	.29089	.28758	.28431	.28108	.27790	.27477	.27168	.26863	.26562	.26266	.25974	.25686	.25401	.25121	.24845	.24572	.24303	.24037
96	84	.31190	.30842	.30499	.30161	.29828	.29499	.29174	.28854	.28538	.28227	.27919	.27616	.27317	.27022	.26730	.26443	.26159	.25879	.25603	.25331
96	85	.32643	.32290	.31941	.31598	.31258	.30923	.30593	.30267	.29945	.29627	.29314	.29004	.28699	.28397	.28099	.27805	.27515	.27229	.26946	.26666
96	86	.34108	.33751	.33398	.33049	.32705	.32365	.32029	.31698	.31371	.31048	.30729	.30414	.30102	.29795	.29491	.29192	.28896	.28603	.28314	.28029
96	87	.35563	.35201	.34844	.34492	.34143	.33799	.33459	.33124	.32792	.32464	.32140	.31820	.31504	.31192	.30883	.30578	.30277	.29979	.29685	.29394
96	88	.37001	.36636	.36276	.35920	.35569	.35221	.34877	.34538	.34202	.33871	.33543	.33219	.32898	.32582	.32269	.31959	.31654	.31351	.31052	.30757
96	89	.38417	.38050	.37688	.37330	.36975	.36625	.36279	.35936	.35598	.35263	.34932	.34605	.34281	.33961	.33644	.33331	.33021	.32715	.32412	.32113
96	90	.39802	.39434	.39070	.38710	.38354	.38002	.37654	.37309	.36969	.36632	.36298	.35968	.35642	.35319	.35000	.34684	.34371	.34062	.33756	.33453
96	91	.41126	.40758	.40393	.40033	.39676	.39322	.38973	.38627	.38285	.37946	.37611	.37279	.36951	.36626	.36305	.35987	.35672	.35360	.35052	.34746
96	92	.42363	.41994	.41629	.41268	.40910	.40557	.40206	.39860	.39516	.39177	.38840	.38507	.38178	.37852	.37528	.37209	.36892	.36579	.36268	.35961
96	93	.43512	.43144	.42779	.42418	.42060	.41706	.41356	.41008	.40665	.40324	.39987	.39653	.39323	.38996	.38672	.38351	.38033	.37718	.37406	.37097

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
96	94	.44592	.44224	.43859	.43498	.43141	.42787	.42436	.42089	.41745	.41405	.41067	.40733	.40402	.40074	.39749	.39427	.39109	.38793	.38480	.38170
96	95	.45619	.45252	.44888	.44528	.44171	.43818	.43468	.43121	.42777	.42437	.42099	.41765	.41434	.41106	.40780	.40458	.40139	.39823	.39509	.39199
96	96	.46586	.46220	.45858	.45499	.45143	.44790	.44441	.44094	.43751	.43411	.43074	.42740	.42409	.42081	.41756	.41434	.41114	.40798	.40484	.40173
97	0	.00731	.00726	.00721	.00715	.00710	.00705	.00700	.00695	.00691	.00686	.00681	.00677	.00672	.00668	.00664	.00659	.00655	.00651	.00647	.00643
97	1	.00178	.00175	.00172	.00170	.00167	.00165	.00162	.00160	.00158	.00155	.00153	.00151	.00149	.00147	.00145	.00143	.00141	.00139	.00138	.00136
97	2	.00155	.00152	.00149	.00147	.00144	.00141	.00139	.00137	.00134	.00132	.00130	.00128	.00126	.00124	.00122	.00120	.00118	.00117	.00115	.00113
97	3	.00146	.00143	.00140	.00138	.00135	.00132	.00130	.00127	.00125	.00123	.00120	.00118	.00116	.00114	.00112	.00110	.00108	.00107	.00105	.00103
97	4	.00145	.00142	.00139	.00136	.00133	.00130	.00127	.00125	.00122	.00120	.00118	.00115	.00113	.00111	.00109	.00107	.00105	.00103	.00101	.00099
97	5	.00149	.00146	.00143	.00139	.00136	.00133	.00130	.00128	.00125	.00122	.00120	.00117	.00115	.00113	.00110	.00108	.00106	.00104	.00102	.00100
97	6	.00157	.00154	.00150	.00146	.00143	.00140	.00137	.00134	.00131	.00128	.00125	.00122	.00120	.00117	.00115	.00112	.00110	.00108	.00106	.00104
97	7	.00170	.00165	.00162	.00158	.00154	.00150	.00147	.00144	.00140	.00137	.00134	.00131	.00129	.00126	.00123	.00120	.00118	.00115	.00113	.00111
97	8	.00186	.00181	.00177	.00173	.00169	.00165	.00161	.00157	.00154	.00150	.00147	.00144	.00141	.00137	.00134	.00132	.00129	.00126	.00123	.00121
97	9	.00207	.00203	.00198	.00193	.00189	.00184	.00180	.00176	.00172	.00169	.00165	.00161	.00158	.00154	.00151	.00148	.00145	.00142	.00139	.00136
97	10	.00236	.00230	.00225	.00220	.00215	.00211	.00206	.00202	.00197	.00193	.00189	.00185	.00181	.00178	.00174	.00170	.00167	.00164	.00160	.00157
97	11	.00270	.00264	.00259	.00253	.00248	.00243	.00238	.00233	.00228	.00224	.00219	.00215	.00210	.00206	.00202	.00198	.00195	.00191	.00187	.00184
97	12	.00310	.00304	.00298	.00292	.00286	.00280	.00275	.00270	.00264	.00259	.00255	.00250	.00245	.00241	.00236	.00232	.00228	.00224	.00220	.00216
97	13	.00352	.00346	.00339	.00333	.00326	.00320	.00315	.00309	.00303	.00298	.00293	.00287	.00282	.00278	.00273	.00268	.00264	.00259	.00255	.00251
97	14	.00393	.00386	.00379	.00372	.00365	.00359	.00353	.00347	.00341	.00335	.00329	.00324	.00318	.00313	.00308	.00303	.00298	.00293	.00289	.00284
97	15	.00429	.00422	.00414	.00407	.00400	.00393	.00387	.00380	.00374	.00368	.00362	.00356	.00350	.00345	.00339	.00334	.00329	.00324	.00319	.00314
97	16	.00459	.00451	.00443	.00436	.00429	.00421	.00414	.00408	.00401	.00395	.00388	.00382	.00376	.00370	.00365	.00359	.00354	.00349	.00343	.00338
97	17	.00484	.00475	.00467	.00459	.00451	.00444	.00437	.00430	.00423	.00416	.00409	.00403	.00397	.00391	.00385	.00379	.00373	.00368	.00363	.00357
97	18	.00503	.00494	.00486	.00478	.00470	.00462	.00454	.00447	.00440	.00433	.00426	.00419	.00413	.00406	.00400	.00394	.00388	.00383	.00377	.00372
97	19	.00521	.00512	.00503	.00494	.00486	.00478	.00470	.00462	.00455	.00447	.00440	.00433	.00427	.00420	.00414	.00408	.00401	.00395	.00390	.00384
97	20	.00538	.00529	.00520	.00511	.00502	.00494	.00485	.00477	.00470	.00462	.00455	.00447	.00441	.00434	.00427	.00421	.00414	.00408	.00402	.00396
97	21	.00557	.00547	.00537	.00528	.00519	.00510	.00502	.00493	.00485	.00477	.00470	.00462	.00455	.00448	.00441	.00434	.00428	.00421	.00415	.00409
97	22	.00575	.00565	.00555	.00545	.00535	.00526	.00517	.00509	.00500	.00492	.00484	.00476	.00469	.00461	.00454	.00447	.00440	.00433	.00427	.00421
97	23	.00595	.00584	.00573	.00563	.00553	.00543	.00534	.00525	.00516	.00508	.00499	.00491	.00483	.00475	.00468	.00461	.00453	.00446	.00440	.00433
97	24	.00617	.00605	.00594	.00583	.00573	.00563	.00553	.00543	.00534	.00525	.00516	.00508	.00499	.00491	.00483	.00476	.00468	.00461	.00454	.00447
97	25	.00642	.00630	.00618	.00607	.00596	.00585	.00575	.00565	.00555	.00546	.00536	.00527	.00519	.00510	.00502	.00494	.00486	.00478	.00471	.00464
97	26	.00671	.00658	.00646	.00634	.00622	.00611	.00600	.00589	.00579	.00569	.00559	.00550	.00541	.00532	.00523	.00514	.00506	.00498	.00490	.00483
97	27	.00705	.00692	.00678	.00666	.00653	.00641	.00630	.00619	.00608	.00597	.00587	.00577	.00567	.00558	.00548	.00540	.00531	.00522	.00514	.00506
97	28	.00743	.00728	.00714	.00701	.00688	.00675	.00663	.00651	.00639	.00628	.00617	.00607	.00596	.00586	.00576	.00567	.00558	.00549	.00540	.00531
97	29	.00784	.00768	.00754	.00739	.00725	.00712	.00699	.00686	.00674	.00662	.00651	.00639	.00628	.00618	.00607	.00597	.00588	.00578	.00569	.00560
97	30	.00828	.00812	.00796	.00781	.00766	.00751	.00738	.00724	.00711	.00698	.00686	.00674	.00663	.00651	.00640	.00630	.00619	.00609	.00599	.00590
97	31	.00875	.00857	.00841	.00824	.00809	.00793	.00779	.00764	.00750	.00737	.00724	.00711	.00699	.00687	.00675	.00664	.00653	.00642	.00632	.00622
97	32	.00925	.00907	.00889	.00871	.00854	.00838	.00823	.00807	.00792	.00778	.00764	.00751	.00738	.00725	.00712	.00700	.00689	.00677	.00666	.00655
97	33	.00980	.00960	.00941	.00923	.00905	.00887	.00871	.00854	.00839	.00823	.00808	.00794	.00780	.00766	.00753	.00740	.00728	.00716	.00704	.00692
97	34	.01039	.01018	.00998	.00978	.00959	.00940	.00922	.00905	.00888	.00872	.00856	.00840	.00825	.00811	.00797	.00783	.00770	.00757	.00744	.00732
97	35	.01105	.01083	.01061	.01039	.01019	.00999	.00980	.00961	.00943	.00925	.00908	.00892	.00876	.00860	.00845	.00831	.00816	.00802	.00789	.00776
97	36	.01177	.01152	.01129	.01106	.01084	.01062	.01042	.01022	.01002	.00984	.00965	.00948	.00931	.00914	.00898	.00882	.00867	.00852	.00837	.00823
97	37	.01255	.01229	.01203	.01179	.01155	.01132	.01110	.01088	.01068	.01047	.01028	.01009	.00990	.00972	.00955	.00938	.00922	.00906	.00890	.00875
97	38	.01342	.01313	.01286	.01260	.01234	.01210	.01186	.01163	.01140	.01118	.01097	.01077	.01057	.01038	.01019	.01001	.00983	.00966	.00949	.00933
97	39	.01438	.01407	.01378	.01349	.01322	.01295	.01270	.01245	.01220	.01197	.01174	.01152	.01131	.01110	.01090	.01070	.01051	.01032	.01014	.00997
97	40	.01545	.01512	.01481	.01450	.01420	.01392	.01364	.01337	.01311	.01285	.01261	.01237	.01214	.01191	.01170	.01148	.01128	.01108	.01088	.01069
97	41	.01666	.01631	.01596	.01563	.01531	.01500	.01470	.01441	.01413	.01386	.01359	.01333	.01308	.01284	.01261	.01238	.01215	.01194	.01173	.01152
97	42	.01801	.01763	.01726	.01691	.01656	.01623	.01590	.01559	.01528	.01499	.01470	.01442	.01415	.01389	.01363	.01338	.01314	.01291	.01268	.01246
97	43	.01952	.01911	.01871	.01833	.01795	.01759	.01724	.01690	.01657	.01625	.01594	.01564	.01535	.01506	.01478	.01452	.01425	.01400	.01375	.01351
97	44	.02120	.02075	.02032	.01990	.01950	.01911	.01873	.01836	.01801	.01766	.01732	.01700	.01668	.01637	.01607	.01578	.01550	.01522	.01495	.01469
97	45	.02302	.02254	.02207	.02162	.02119	.02077	.02036	.01996	.01957	.01920	.01883	.01848	.01814	.01780	.01748	.01717	.01686	.01656	.01627	.01599
97	46	.02500	.02449	.02399	.02350	.02303	.02257	.02213	.02170	.02129	.02088	.02049	.02011	.01974	.01937	.01902	.01868	.01835	.01803	.01771	.01741

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
97	47	.02714	.02658	.02604	.02552	.02502	.02452	.02405	.02358	.02313	.02270	.02227	.02186	.02146	.02107	.02069	.02032	.01996	.01961	.01927	.01894
97	48	.02946	.02886	.02828	.02771	.02717	.02664	.02612	.02562	.02514	.02467	.02421	.02376	.02333	.02291	.02250	.02210	.02171	.02133	.02096	.02060
97	49	.03196	.03131	.03069	.03008	.02950	.02893	.02837	.02783	.02731	.02680	.02631	.02583	.02536	.02490	.02446	.02403	.02361	.02320	.02280	.02241
97	50	.03468	.03399	.03332	.03267	.03203	.03142	.03082	.03024	.02968	.02913	.02860	.02808	.02758	.02709	.02661	.02614	.02569	.02525	.02482	.02440
97	51	.03762	.03688	.03616	.03546	.03478	.03412	.03348	.03286	.03225	.03166	.03109	.03053	.02999	.02946	.02894	.02844	.02795	.02747	.02701	.02656
97	52	.04077	.03997	.03920	.03845	.03772	.03702	.03633	.03566	.03501	.03437	.03376	.03316	.03257	.03200	.03145	.03091	.03038	.02987	.02937	.02888
97	53	.04414	.04329	.04246	.04166	.04088	.04012	.03938	.03866	.03796	.03728	.03662	.03598	.03535	.03474	.03414	.03356	.03299	.03244	.03190	.03137
97	54	.04773	.04682	.04594	.04508	.04424	.04343	.04264	.04187	.04112	.04039	.03968	.03899	.03832	.03766	.03702	.03640	.03579	.03519	.03461	.03405
97	55	.05157	.05060	.04966	.04874	.04785	.04698	.04613	.04531	.04451	.04373	.04297	.04222	.04150	.04080	.04011	.03944	.03879	.03815	.03753	.03692
97	56	.05567	.05463	.05363	.05265	.05170	.05077	.04987	.04899	.04813	.04729	.04648	.04569	.04491	.04416	.04342	.04271	.04201	.04132	.04065	.04000
97	57	.06003	.05893	.05786	.05682	.05580	.05481	.05385	.05291	.05200	.05111	.05024	.04939	.04856	.04776	.04697	.04620	.04545	.04472	.04400	.04331
97	58	.06464	.06347	.06233	.06122	.06014	.05909	.05806	.05706	.05609	.05514	.05421	.05331	.05242	.05156	.05072	.04990	.04910	.04832	.04755	.04681
97	59	.06948	.06823	.06702	.06584	.06470	.06358	.06248	.06142	.06038	.05937	.05838	.05742	.05648	.05556	.05466	.05379	.05293	.05210	.05128	.05048
97	60	.07454	.07322	.07193	.07068	.06946	.06827	.06711	.06598	.06488	.06380	.06275	.06173	.06072	.05975	.05879	.05786	.05695	.05606	.05518	.05433
97	61	.07986	.07846	.07710	.07577	.07448	.07322	.07199	.07079	.06961	.06847	.06735	.06626	.06520	.06416	.06314	.06215	.06118	.06023	.05930	.05839
97	62	.08549	.08401	.08257	.08117	.07980	.07846	.07716	.07588	.07464	.07343	.07224	.07108	.06995	.06885	.06777	.06671	.06568	.06467	.06368	.06271
97	63	.09147	.08991	.08839	.08690	.08545	.08404	.08266	.08131	.07999	.07870	.07744	.07621	.07501	.07384	.07269	.07157	.07047	.06940	.06835	.06732
97	64	.09780	.09615	.09454	.09297	.09144	.08995	.08848	.08706	.08566	.08430	.08296	.08166	.08039	.07914	.07792	.07673	.07557	.07442	.07331	.07222
97	65	.10450	.10276	.10106	.09941	.09779	.09621	.09466	.09315	.09168	.09024	.08882	.08745	.08610	.08478	.08348	.08222	.08098	.07977	.07859	.07743
97	66	.11162	.10979	.10800	.10626	.10455	.10288	.10125	.09966	.09810	.09657	.09508	.09362	.09220	.09080	.08943	.08809	.08678	.08550	.08424	.08301
97	67	.11924	.11731	.11543	.11360	.11180	.11004	.10832	.10664	.10499	.10338	.10181	.10027	.09876	.09728	.09583	.09442	.09303	.09167	.09034	.08903
97	68	.12735	.12533	.12335	.12142	.11953	.11768	.11587	.11410	.11236	.11067	.10900	.10738	.10578	.10422	.10269	.10120	.09973	.09829	.09688	.09550
97	69	.13593	.13381	.13174	.12971	.12773	.12578	.12388	.12202	.12019	.11841	.11666	.11494	.11326	.11162	.11000	.10842	.10687	.10535	.10387	.10241
97	70	.14494	.14272	.14055	.13843	.13634	.13431	.13231	.13035	.12844	.12656	.12472	.12291	.12115	.11941	.11772	.11605	.11442	.11282	.11124	.10970
97	71	.15433	.15202	.14974	.14752	.14534	.14320	.14111	.13906	.13705	.13508	.13315	.13125	.12940	.12758	.12579	.12404	.12232	.12063	.11898	.11735
97	72	.16408	.16166	.15929	.15697	.15469	.15246	.15027	.14812	.14602	.14395	.14193	.13994	.13799	.13608	.13421	.13237	.13056	.12879	.12705	.12534
97	73	.17418	.17166	.16919	.16677	.16439	.16206	.15977	.15753	.15533	.15317	.15105	.14897	.14693	.14493	.14296	.14103	.13913	.13727	.13545	.13365
97	74	.18471	.18209	.17952	.17699	.17452	.17209	.16970	.16736	.16506	.16281	.16059	.15842	.15629	.15419	.15213	.15011	.14812	.14617	.14426	.14237
97	75	.19576	.19304	.19036	.18774	.18516	.18263	.18015	.17771	.17532	.17297	.17066	.16839	.16616	.16397	.16182	.15970	.15763	.15558	.15358	.15160
97	76	.20741	.20458	.20181	.19909	.19641	.19379	.19121	.18867	.18618	.18373	.18132	.17896	.17664	.17435	.17211	.16990	.16773	.16559	.16350	.16143
97	77	.21967	.21675	.21388	.21106	.20829	.20557	.20289	.20026	.19767	.19513	.19263	.19017	.18775	.18537	.18303	.18073	.17847	.17624	.17405	.17190
97	78	.23254	.22953	.22657	.22365	.22079	.21797	.21520	.21247	.20979	.20715	.20456	.20201	.19949	.19702	.19459	.19220	.18985	.18753	.18525	.18300
97	79	.24592	.24282	.23976	.23676	.23380	.23089	.22803	.22522	.22244	.21972	.21703	.21439	.21179	.20923	.20670	.20422	.20178	.19937	.19700	.19467
97	80	.25966	.25647	.25333	.25024	.24720	.24420	.24125	.23835	.23549	.23268	.22991	.22718	.22449	.22184	.21923	.21666	.21413	.21164	.20918	.20676
97	81	.27363	.27036	.26714	.26397	.26085	.25777	.25474	.25175	.24881	.24591	.24306	.24025	.23747	.23474	.23205	.22940	.22678	.22421	.22167	.21916
97	82	.28776	.28442	.28112	.27787	.27467	.27152	.26841	.26535	.26233	.25935	.25642	.25352	.25067	.24786	.24509	.24236	.23966	.23701	.23439	.23180
97	83	.30204	.29862	.29526	.29194	.28867	.28544	.28226	.27913	.27603	.27298	.26998	.26701	.26408	.26120	.25835	.25554	.25277	.25004	.24734	.24468
97	84	.31657	.31310	.30967	.30629	.30295	.29966	.29642	.29321	.29005	.28693	.28386	.28082	.27782	.27487	.27195	.26907	.26623	.26343	.26066	.25792
97	85	.33143	.32790	.32442	.32098	.31759	.31424	.31094	.30767	.30445	.30127	.29813	.29504	.29198	.28896	.28597	.28303	.28012	.27725	.27442	.27162
97	86	.34644	.34286	.33933	.33585	.33241	.32901	.32565	.32234	.31907	.31583	.31264	.30948	.30637	.30329	.30025	.29725	.29428	.29135	.28846	.28560
97	87	.36135	.35773	.35417	.35064	.34716	.34372	.34032	.33696	.33364	.33036	.32712	.32392	.32075	.31763	.31454	.31148	.30846	.30548	.30253	.29962
97	88	.37610	.37246	.36886	.36530	.36179	.35831	.35488	.35148	.34812	.34481	.34153	.33828	.33508	.33191	.32877	.32568	.32261	.31958	.31659	.31363
97	89	.39064	.38698	.38336	.37978	.37624	.37274	.36928	.36585	.36247	.35912	.35581	.35253	.34929	.34609	.34292	.33979	.33668	.33362	.33058	.32758
97	90	.40488	.40121	.39758	.39398	.39043	.38691	.38343	.37998	.37658	.37321	.36987	.36657	.36331	.36008	.35688	.35372	.35059	.34749	.34443	.34139
97	91	.41852	.41484	.41120	.40760	.40403	.40051	.39701	.39356	.39014	.38675	.38340	.38008	.37680	.37355	.37033	.36715	.36400	.36088	.35779	.35473
97	92	.43126	.42758	.42394	.42033	.41676	.41323	.40973	.40627	.40284	.39944	.39608	.39275	.38945	.38619	.38296	.37976	.37659	.37345	.37035	.36727
97	93	.44311	.43944	.43580	.43219	.42862	.42509	.42159	.41812	.41468	.41128	.40791	.40458	.40127	.39800	.39476	.39155	.38837	.38522	.38210	.37901
97	94	.45424	.45058	.44694	.44334	.43978	.43624	.43274	.42928	.42584	.42244	.41907	.41573	.41242	.40914	.40589	.40267	.39949	.39633	.39320	.39010
97	95	.46485	.46120	.45757	.45398	.45042	.44689	.44340	.43994	.43650	.43310	.42973	.42640	.42309	.41981	.41656	.41334	.41014	.40698	.40385	.40074
97	96	.47485	.47121	.46759	.46401	.46047	.45695	.45346	.45001	.44658	.44319	.43982	.43648	.43318	.42990	.42665	.42343	.42024	.41707	.41394	.41083

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
97	97	.48415	.48052	.47692	.47335	.46981	.46631	.46283	.45938	.45597	.45258	.44922	.44589	.44259	.43931	.43607	.43285	.42966	.42649	.42335	.42024
98	0	.00747	.00741	.00736	.00731	.00726	.00721	.00716	.00711	.00706	.00702	.00697	.00692	.00688	.00684	.00679	.00675	.00671	.00667	.00663	.00659
98	1	.00180	.00178	.00175	.00172	.00170	.00167	.00165	.00162	.00160	.00158	.00155	.00153	.00151	.00149	.00147	.00145	.00144	.00142	.00140	.00138
98	2	.00157	.00154	.00151	.00148	.00146	.00143	.00141	.00138	.00136	.00134	.00132	.00130	.00128	.00126	.00124	.00122	.00120	.00118	.00117	.00115
98	3	.00148	.00145	.00142	.00139	.00136	.00134	.00131	.00129	.00126	.00124	.00122	.00120	.00118	.00116	.00114	.00112	.00110	.00108	.00106	.00105
98	4	.00146	.00143	.00140	.00137	.00134	.00131	.00129	.00126	.00124	.00121	.00119	.00117	.00114	.00112	.00110	.00108	.00106	.00104	.00102	.00101
98	5	.00151	.00147	.00144	.00141	.00137	.00134	.00132	.00129	.00126	.00123	.00121	.00118	.00116	.00114	.00112	.00109	.00107	.00105	.00103	.00101
98	6	.00158	.00155	.00151	.00148	.00144	.00141	.00138	.00135	.00132	.00129	.00126	.00124	.00121	.00118	.00116	.00114	.00111	.00109	.00107	.00105
98	7	.00171	.00167	.00163	.00159	.00155	.00152	.00148	.00145	.00142	.00138	.00135	.00132	.00130	.00127	.00124	.00122	.00119	.00117	.00114	.00112
98	8	.00187	.00182	.00178	.00174	.00170	.00166	.00162	.00158	.00155	.00151	.00148	.00145	.00142	.00139	.00136	.00133	.00130	.00127	.00125	.00122
98	9	.00209	.00204	.00199	.00194	.00190	.00186	.00182	.00177	.00174	.00170	.00166	.00162	.00159	.00156	.00152	.00149	.00146	.00143	.00140	.00137
98	10	.00237	.00232	.00227	.00222	.00217	.00212	.00208	.00203	.00199	.00195	.00191	.00187	.00183	.00179	.00175	.00172	.00168	.00165	.00162	.00159
98	11	.00272	.00266	.00260	.00255	.00250	.00244	.00239	.00235	.00230	.00225	.00221	.00216	.00212	.00208	.00204	.00200	.00196	.00193	.00189	.00186
98	12	.00312	.00306	.00300	.00294	.00288	.00283	.00277	.00272	.00267	.00262	.00257	.00252	.00247	.00243	.00239	.00234	.00230	.00226	.00222	.00218
98	13	.00355	.00349	.00342	.00336	.00329	.00323	.00318	.00312	.00306	.00301	.00296	.00290	.00285	.00280	.00276	.00271	.00267	.00262	.00258	.00254
98	14	.00397	.00389	.00382	.00376	.00369	.00363	.00356	.00350	.00344	.00338	.00333	.00327	.00322	.00317	.00312	.00307	.00302	.00297	.00292	.00288
98	15	.00434	.00426	.00418	.00411	.00404	.00397	.00391	.00384	.00378	.00372	.00366	.00360	.00354	.00349	.00343	.00338	.00333	.00328	.00323	.00318
98	16	.00464	.00456	.00448	.00441	.00433	.00426	.00419	.00412	.00406	.00399	.00393	.00387	.00381	.00375	.00369	.00364	.00358	.00353	.00348	.00343
98	17	.00489	.00480	.00472	.00464	.00456	.00449	.00442	.00435	.00428	.00421	.00414	.00408	.00402	.00396	.00390	.00384	.00378	.00373	.00367	.00362
98	18	.00508	.00500	.00491	.00483	.00475	.00467	.00459	.00452	.00445	.00438	.00431	.00424	.00418	.00412	.00406	.00399	.00394	.00388	.00382	.00377
98	19	.00526	.00517	.00508	.00500	.00491	.00483	.00475	.00468	.00460	.00453	.00446	.00439	.00432	.00426	.00419	.00413	.00407	.00401	.00395	.00389
98	20	.00544	.00534	.00525	.00516	.00508	.00499	.00491	.00483	.00475	.00468	.00460	.00453	.00446	.00439	.00433	.00426	.00420	.00414	.00408	.00402
98	21	.00563	.00553	.00543	.00534	.00525	.00516	.00507	.00499	.00491	.00483	.00475	.00468	.00461	.00453	.00447	.00440	.00433	.00427	.00421	.00414
98	22	.00581	.00571	.00561	.00551	.00541	.00532	.00523	.00514	.00506	.00498	.00490	.00482	.00474	.00467	.00460	.00453	.00446	.00439	.00433	.00426
98	23	.00601	.00590	.00579	.00569	.00559	.00549	.00540	.00531	.00522	.00514	.00505	.00497	.00489	.00481	.00474	.00467	.00459	.00452	.00446	.00439
98	24	.00623	.00611	.00600	.00590	.00579	.00569	.00559	.00549	.00540	.00531	.00522	.00514	.00506	.00497	.00490	.00482	.00474	.00467	.00460	.00453
98	25	.00649	.00636	.00625	.00613	.00602	.00592	.00581	.00571	.00561	.00552	.00543	.00534	.00525	.00516	.00508	.00500	.00492	.00485	.00477	.00470
98	26	.00678	.00665	.00652	.00640	.00629	.00617	.00606	.00596	.00586	.00576	.00566	.00556	.00547	.00538	.00529	.00521	.00513	.00505	.00497	.00489
98	27	.00712	.00698	.00685	.00673	.00660	.00648	.00637	.00625	.00615	.00604	.00594	.00584	.00574	.00564	.00555	.00546	.00538	.00529	.00521	.00513
98	28	.00750	.00735	.00721	.00708	.00695	.00682	.00670	.00658	.00646	.00635	.00624	.00614	.00603	.00593	.00584	.00574	.00565	.00556	.00547	.00538
98	29	.00791	.00776	.00761	.00747	.00733	.00719	.00706	.00694	.00681	.00670	.00658	.00647	.00636	.00625	.00615	.00605	.00595	.00585	.00576	.00567
98	30	.00836	.00819	.00804	.00788	.00774	.00759	.00745	.00732	.00719	.00706	.00694	.00682	.00670	.00659	.00648	.00638	.00627	.00617	.00607	.00598
98	31	.00883	.00866	.00849	.00833	.00817	.00802	.00787	.00773	.00759	.00745	.00732	.00719	.00707	.00695	.00683	.00672	.00661	.00650	.00640	.00630
98	32	.00934	.00915	.00897	.00880	.00863	.00847	.00831	.00816	.00801	.00787	.00773	.00759	.00746	.00733	.00721	.00709	.00697	.00686	.00675	.00664
98	33	.00989	.00969	.00950	.00932	.00914	.00896	.00880	.00863	.00848	.00832	.00817	.00803	.00789	.00775	.00762	.00749	.00737	.00725	.00713	.00701
98	34	.01049	.01028	.01007	.00988	.00968	.00950	.00932	.00914	.00897	.00881	.00865	.00850	.00835	.00820	.00806	.00792	.00779	.00766	.00753	.00741
98	35	.01115	.01093	.01071	.01049	.01029	.01009	.00990	.00971	.00953	.00935	.00918	.00902	.00886	.00870	.00855	.00840	.00826	.00812	.00799	.00786
98	36	.01187	.01163	.01139	.01116	.01094	.01073	.01052	.01032	.01013	.00994	.00976	.00958	.00941	.00924	.00908	.00892	.00877	.00862	.00848	.00834
98	37	.01266	.01240	.01214	.01190	.01166	.01143	.01121	.01099	.01079	.01058	.01039	.01020	.01001	.00983	.00966	.00949	.00933	.00917	.00901	.00886
98	38	.01353	.01325	.01298	.01271	.01246	.01221	.01197	.01174	.01152	.01130	.01109	.01088	.01069	.01049	.01030	.01012	.00995	.00977	.00961	.00944
98	39	.01450	.01420	.01390	.01362	.01334	.01308	.01282	.01257	.01233	.01209	.01187	.01164	.01143	.01122	.01102	.01082	.01063	.01045	.01027	.01009
98	40	.01558	.01525	.01494	.01463	.01433	.01405	.01377	.01350	.01324	.01299	.01274	.01250	.01227	.01204	.01183	.01161	.01141	.01121	.01101	.01082
98	41	.01680	.01645	.01611	.01577	.01545	.01514	.01484	.01455	.01427	.01400	.01373	.01347	.01322	.01298	.01274	.01252	.01229	.01208	.01186	.01166
98	42	.01817	.01778	.01742	.01706	.01671	.01638	.01605	.01574	.01543	.01514	.01485	.01457	.01430	.01404	.01378	.01353	.01329	.01306	.01283	.01261
98	43	.01969	.01927	.01888	.01849	.01812	.01775	.01740	.01706	.01673	.01641	.01610	.01580	.01551	.01522	.01495	.01468	.01442	.01416	.01391	.01367
98	44	.02137	.02093	.02050	.02008	.01968	.01929	.01891	.01854	.01818	.01784	.01750	.01717	.01686	.01655	.01625	.01596	.01567	.01540	.01513	.01487
98	45	.02321	.02273	.02227	.02182	.02138	.02096	.02055	.02015	.01977	.01939	.01903	.01867	.01833	.01800	.01767	.01736	.01705	.01675	.01646	.01618
98	46	.02521	.02470	.02420	.02371	.02324	.02279	.02234	.02191	.02150	.02109	.02070	.02032	.01994	.01958	.01923	.01889	.01856	.01823	.01792	.01761
98	47	.02737	.02682	.02628	.02575	.02525	.02475	.02428	.02381	.02336	.02293	.02250	.02209	.02169	.02130	.02092	.02055	.02019	.01984	.01949	.01916
98	48	.02971	.02911	.02853	.02797	.02742	.02689	.02637	.02587	.02539	.02492	.02446	.02401	.02358	.02316	.02275	.02235	.02196	.02158	.02121	.02085

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
98	49	.03223	.03159	.03097	.03036	.02977	.02920	.02865	.02811	.02758	.02708	.02658	.02610	.02563	.02518	.02473	.02430	.02388	.02347	.02307	.02268
98	50	.03498	.03429	.03362	.03297	.03233	.03172	.03112	.03054	.02998	.02943	.02890	.02838	.02787	.02738	.02690	.02644	.02598	.02554	.02511	.02469
98	51	.03795	.03721	.03649	.03579	.03511	.03445	.03381	.03318	.03258	.03199	.03141	.03085	.03031	.02978	.02927	.02876	.02827	.02780	.02733	.02688
98	52	.04113	.04033	.03956	.03881	.03808	.03737	.03669	.03602	.03536	.03473	.03411	.03351	.03293	.03236	.03180	.03126	.03073	.03022	.02972	.02923
98	53	.04453	.04368	.04285	.04205	.04127	.04051	.03977	.03905	.03835	.03767	.03701	.03636	.03574	.03512	.03453	.03394	.03338	.03282	.03228	.03176
98	54	.04816	.04725	.04637	.04551	.04467	.04386	.04307	.04230	.04155	.04082	.04011	.03942	.03874	.03808	.03744	.03682	.03621	.03561	.03503	.03447
98	55	.05204	.05107	.05012	.04921	.04831	.04744	.04660	.04577	.04497	.04419	.04343	.04269	.04197	.04126	.04057	.03990	.03925	.03861	.03799	.03738
98	56	.05618	.05515	.05414	.05316	.05221	.05128	.05038	.04950	.04864	.04780	.04699	.04619	.04542	.04467	.04393	.04321	.04251	.04182	.04116	.04050
98	57	.06059	.05949	.05842	.05738	.05636	.05537	.05441	.05347	.05255	.05166	.05079	.04994	.04912	.04831	.04752	.04675	.04600	.04527	.04455	.04385
98	58	.06525	.06408	.06294	.06183	.06075	.05970	.05867	.05767	.05670	.05574	.05482	.05391	.05303	.05217	.05132	.05050	.04970	.04892	.04815	.04740
98	59	.07014	.06890	.06769	.06651	.06536	.06424	.06314	.06208	.06104	.06003	.05904	.05807	.05713	.05621	.05532	.05444	.05358	.05275	.05193	.05113
98	60	.07525	.07394	.07265	.07140	.07018	.06899	.06783	.06670	.06559	.06452	.06346	.06244	.06143	.06046	.05950	.05857	.05765	.05676	.05589	.05504
98	61	.08063	.07923	.07787	.07655	.07525	.07399	.07276	.07156	.07039	.06924	.06812	.06703	.06597	.06492	.06391	.06291	.06194	.06099	.06006	.05915
98	62	.08633	.08485	.08341	.08201	.08064	.07930	.07799	.07672	.07547	.07426	.07307	.07191	.07078	.06967	.06859	.06753	.06650	.06549	.06450	.06353
98	63	.09237	.09081	.08929	.08781	.08635	.08494	.08356	.08221	.08089	.07960	.07834	.07711	.07591	.07473	.07358	.07246	.07136	.07029	.06923	.06820
98	64	.09877	.09713	.09552	.09395	.09241	.09092	.08945	.08803	.08663	.08526	.08393	.08263	.08135	.08010	.07889	.07769	.07652	.07538	.07426	.07317
98	65	.10555	.10381	.10211	.10046	.09884	.09726	.09571	.09420	.09272	.09128	.08987	.08849	.08714	.08581	.08452	.08326	.08202	.08081	.07962	.07846
98	66	.11275	.11092	.10914	.10739	.10568	.10401	.10238	.10079	.09923	.09770	.09621	.09475	.09332	.09192	.09055	.08921	.08790	.08661	.08535	.08412
98	67	.12046	.11854	.11666	.11482	.11302	.11126	.10954	.10786	.10621	.10460	.10302	.10148	.09997	.09849	.09704	.09562	.09423	.09287	.09154	.09023
98	68	.12867	.12665	.12467	.12274	.12085	.11900	.11719	.11542	.11368	.11198	.11032	.10869	.10709	.10553	.10400	.10250	.10103	.09959	.09818	.09680
98	69	.13737	.13525	.13317	.13114	.12916	.12721	.12531	.12344	.12162	.11983	.11808	.11636	.11468	.11304	.11142	.10984	.10829	.10677	.10527	.10381
98	70	.14649	.14428	.14210	.13998	.13789	.13585	.13386	.13190	.12998	.12810	.12626	.12446	.12269	.12095	.11925	.11758	.11595	.11434	.11277	.11123
98	71	.15601	.15369	.15142	.14920	.14702	.14488	.14279	.14073	.13872	.13675	.13482	.13292	.13106	.12924	.12745	.12570	.12397	.12229	.12063	.11900
98	72	.16589	.16347	.16110	.15878	.15650	.15426	.15207	.14993	.14782	.14575	.14373	.14174	.13979	.13788	.13600	.13416	.13235	.13057	.12883	.12712
98	73	.17613	.17361	.17114	.16871	.16633	.16400	.16171	.15947	.15727	.15511	.15299	.15091	.14886	.14686	.14489	.14296	.14106	.13919	.13736	.13557
98	74	.18680	.18418	.18161	.17908	.17661	.17418	.17179	.16945	.16715	.16489	.16268	.16050	.15837	.15627	.15421	.15218	.15019	.14824	.14632	.14443
98	75	.19801	.19529	.19261	.18999	.18741	.18488	.18240	.17996	.17756	.17521	.17290	.17063	.16839	.16620	.16405	.16193	.15985	.15781	.15580	.15382
98	76	.20983	.20701	.20423	.20151	.19884	.19621	.19363	.19109	.18860	.18615	.18374	.18137	.17904	.17676	.17451	.17230	.17013	.16799	.16589	.16382
98	77	.22229	.21937	.21650	.21368	.21090	.20818	.20550	.20287	.20028	.19773	.19523	.19277	.19035	.18797	.18562	.18332	.18105	.17883	.17663	.17447
98	78	.23537	.23235	.22939	.22647	.22361	.22079	.21802	.21529	.21261	.20997	.20737	.20481	.20230	.19983	.19739	.19500	.19264	.19032	.18804	.18579
98	79	.24897	.24587	.24281	.23981	.23685	.23394	.23108	.22826	.22549	.22276	.22007	.21743	.21482	.21226	.20973	.20725	.20480	.20239	.20002	.19768
98	80	.26295	.25976	.25662	.25353	.25049	.24749	.24454	.24164	.23878	.23596	.23319	.23046	.22777	.22511	.22250	.21993	.21740	.21490	.21244	.21002
98	81	.27718	.27391	.27069	.26752	.26439	.26132	.25828	.25530	.25235	.24945	.24660	.24378	.24101	.23827	.23558	.23292	.23030	.22772	.22518	.22267
98	82	.29157	.28822	.28493	.28168	.27848	.27533	.27222	.26916	.26613	.26316	.26022	.25733	.25447	.25166	.24888	.24615	.24345	.24079	.23816	.23558
98	83	.30612	.30271	.29934	.29603	.29276	.28953	.28635	.28321	.28012	.27707	.27406	.27109	.26816	.26527	.26242	.25961	.25684	.25410	.25140	.24873
98	84	.32095	.31747	.31405	.31067	.30733	.30404	.30080	.29759	.29443	.29131	.28823	.28520	.28220	.27924	.27632	.27344	.27059	.26778	.26501	.26227
98	85	.33612	.33259	.32911	.32568	.32229	.31894	.31563	.31237	.30915	.30597	.30283	.29973	.29667	.29365	.29066	.28771	.28480	.28193	.27909	.27628
98	86	.35146	.34789	.34436	.34088	.33744	.33404	.33069	.32737	.32410	.32086	.31767	.31451	.31140	.30832	.30527	.30227	.29930	.29636	.29347	.29060
98	87	.36671	.36310	.35954	.35601	.35253	.34910	.34570	.34234	.33902	.33574	.33250	.32930	.32613	.32300	.31991	.31685	.31383	.31084	.30789	.30497
98	88	.38181	.37818	.37458	.37103	.36752	.36405	.36061	.35722	.35386	.35055	.34727	.34402	.34082	.33764	.33451	.33141	.32834	.32531	.32231	.31935
98	89	.39672	.39307	.38945	.38588	.38234	.37884	.37538	.37196	.36858	.36523	.36192	.35865	.35541	.35220	.34903	.34589	.34279	.33972	.33668	.33368
98	90	.41134	.40767	.40405	.40046	.39691	.39339	.38992	.38647	.38307	.37970	.37637	.37307	.36980	.36657	.36338	.36021	.35708	.35398	.35091	.34788
98	91	.42535	.42168	.41805	.41445	.41089	.40737	.40388	.40043	.39701	.39363	.39028	.38696	.38368	.38043	.37722	.37403	.37088	.36776	.36466	.36160
98	92	.43844	.43478	.43114	.42754	.42398	.42045	.41696	.41350	.41008	.40669	.40333	.40000	.39671	.39344	.39021	.38701	.38384	.38071	.37760	.37452
98	93	.45064	.44697	.44334	.43975	.43619	.43266	.42916	.42570	.42227	.41888	.41551	.41218	.40888	.40561	.40237	.39916	.39598	.39283	.38970	.38661
98	94	.46210	.45844	.45482	.45123	.44767	.44415	.44066	.43720	.43377	.43037	.42700	.42367	.42036	.41709	.41384	.41062	.40744	.40428	.40115	.39805
98	95	.47303	.46939	.46577	.46219	.45864	.45513	.45164	.44819	.44476	.44137	.43801	.43467	.43137	.42809	.42484	.42162	.41843	.41527	.41214	.40903
98	96	.48334	.47971	.47611	.47254	.46901	.46550	.46202	.45858	.45516	.45177	.44841	.44508	.44178	.43851	.43526	.43205	.42886	.42569	.42256	.41945
98	97	.49293	.48932	.48573	.48218	.47865	.47516	.47169	.46826	.46485	.46147	.45812	.45479	.45150	.44823	.44499	.44177	.43858	.43542	.43229	.42918
98	98	.50200	.49840	.49483	.49129	.48778	.48430	.48084	.47742	.47402	.47065	.46731	.46399	.46070	.45744	.45420	.45099	.44781	.44465	.44152	.43841

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
99	0	.00762	.00756	.00751	.00746	.00741	.00736	.00731	.00726	.00722	.00717	.00713	.00708	.00704	.00699	.00695	.00691	.00687	.00683	.00678	.00674
99	1	.00183	.00180	.00177	.00174	.00172	.00169	.00167	.00165	.00162	.00160	.00158	.00156	.00154	.00152	.00150	.00148	.00146	.00144	.00142	.00141
99	2	.00158	.00156	.00153	.00150	.00147	.00145	.00143	.00140	.00138	.00136	.00134	.00131	.00129	.00127	.00126	.00124	.00122	.00120	.00118	.00117
99	3	.00149	.00146	.00143	.00141	.00138	.00135	.00133	.00130	.00128	.00126	.00123	.00121	.00119	.00117	.00115	.00113	.00111	.00110	.00108	.00106
99	4	.00148	.00144	.00141	.00138	.00135	.00133	.00130	.00127	.00125	.00122	.00120	.00118	.00116	.00114	.00111	.00109	.00107	.00106	.00104	.00102
99	5	.00152	.00148	.00145	.00142	.00139	.00136	.00133	.00130	.00127	.00125	.00122	.00120	.00117	.00115	.00113	.00111	.00108	.00106	.00104	.00102
99	6	.00160	.00156	.00152	.00149	.00145	.00142	.00139	.00136	.00133	.00130	.00127	.00125	.00122	.00119	.00117	.00115	.00112	.00110	.00108	.00106
99	7	.00172	.00168	.00164	.00160	.00156	.00153	.00149	.00146	.00143	.00139	.00136	.00133	.00131	.00128	.00125	.00123	.00120	.00118	.00115	.00113
99	8	.00188	.00183	.00179	.00175	.00171	.00167	.00163	.00159	.00156	.00152	.00149	.00146	.00143	.00140	.00137	.00134	.00131	.00128	.00126	.00123
99	9	.00210	.00205	.00200	.00196	.00191	.00187	.00183	.00179	.00175	.00171	.00167	.00164	.00160	.00157	.00153	.00150	.00147	.00144	.00141	.00138
99	10	.00239	.00233	.00228	.00223	.00218	.00213	.00209	.00204	.00200	.00196	.00192	.00188	.00184	.00180	.00177	.00173	.00170	.00166	.00163	.00160
99	11	.00274	.00268	.00262	.00257	.00251	.00246	.00241	.00236	.00232	.00227	.00222	.00218	.00214	.00210	.00206	.00202	.00198	.00194	.00191	.00187
99	12	.00315	.00308	.00302	.00296	.00290	.00285	.00279	.00274	.00269	.00264	.00259	.00254	.00250	.00245	.00241	.00236	.00232	.00228	.00224	.00220
99	13	.00358	.00351	.00345	.00338	.00332	.00326	.00320	.00315	.00309	.00304	.00298	.00293	.00288	.00283	.00279	.00274	.00269	.00265	.00261	.00256
99	14	.00400	.00393	.00386	.00379	.00372	.00366	.00360	.00354	.00348	.00342	.00336	.00331	.00325	.00320	.00315	.00310	.00305	.00300	.00296	.00291
99	15	.00438	.00430	.00423	.00415	.00408	.00401	.00395	.00388	.00382	.00376	.00370	.00364	.00358	.00353	.00347	.00342	.00337	.00332	.00327	.00322
99	16	.00468	.00460	.00453	.00445	.00438	.00431	.00424	.00417	.00410	.00404	.00397	.00391	.00385	.00380	.00374	.00368	.00363	.00358	.00352	.00347
99	17	.00493	.00485	.00477	.00469	.00461	.00454	.00447	.00439	.00433	.00426	.00419	.00413	.00407	.00401	.00395	.00389	.00383	.00378	.00372	.00367
99	18	.00513	.00505	.00496	.00488	.00480	.00472	.00465	.00457	.00450	.00443	.00436	.00430	.00423	.00417	.00411	.00405	.00399	.00393	.00387	.00382
99	19	.00531	.00522	.00513	.00505	.00496	.00488	.00480	.00473	.00465	.00458	.00451	.00444	.00437	.00431	.00424	.00418	.00412	.00406	.00400	.00395
99	20	.00549	.00540	.00531	.00522	.00513	.00505	.00496	.00488	.00481	.00473	.00466	.00458	.00452	.00445	.00438	.00432	.00425	.00419	.00413	.00407
99	21	.00568	.00558	.00549	.00539	.00530	.00521	.00513	.00505	.00496	.00489	.00481	.00473	.00466	.00459	.00452	.00445	.00439	.00432	.00426	.00420
99	22	.00587	.00576	.00566	.00557	.00547	.00538	.00529	.00520	.00512	.00504	.00495	.00488	.00480	.00473	.00466	.00458	.00452	.00445	.00438	.00432
99	23	.00607	.00596	.00585	.00575	.00565	.00555	.00546	.00537	.00528	.00519	.00511	.00503	.00495	.00487	.00480	.00472	.00465	.00458	.00451	.00445
99	24	.00629	.00617	.00606	.00595	.00585	.00575	.00565	.00555	.00546	.00537	.00528	.00520	.00511	.00503	.00495	.00488	.00480	.00473	.00466	.00459
99	25	.00655	.00642	.00631	.00619	.00608	.00598	.00587	.00577	.00567	.00558	.00549	.00540	.00531	.00522	.00514	.00506	.00498	.00491	.00483	.00476
99	26	.00684	.00671	.00659	.00647	.00635	.00624	.00613	.00602	.00592	.00582	.00572	.00563	.00553	.00544	.00536	.00527	.00519	.00511	.00503	.00495
99	27	.00719	.00705	.00692	.00679	.00667	.00655	.00643	.00632	.00621	.00610	.00600	.00590	.00580	.00571	.00562	.00553	.00544	.00535	.00527	.00519
99	28	.00757	.00742	.00728	.00715	.00702	.00689	.00677	.00665	.00653	.00642	.00631	.00620	.00610	.00600	.00590	.00581	.00572	.00563	.00554	.00545
99	29	.00798	.00783	.00768	.00754	.00740	.00727	.00714	.00701	.00689	.00677	.00665	.00654	.00643	.00632	.00622	.00612	.00602	.00593	.00583	.00574
99	30	.00843	.00827	.00811	.00796	.00781	.00767	.00753	.00740	.00726	.00714	.00702	.00690	.00678	.00667	.00656	.00645	.00635	.00625	.00615	.00605
99	31	.00891	.00874	.00857	.00841	.00825	.00810	.00795	.00780	.00767	.00753	.00740	.00727	.00715	.00703	.00691	.00680	.00669	.00658	.00648	.00638
99	32	.00942	.00924	.00906	.00888	.00871	.00855	.00839	.00824	.00809	.00795	.00781	.00768	.00754	.00742	.00729	.00717	.00705	.00694	.00683	.00672
99	33	.00998	.00978	.00959	.00940	.00923	.00905	.00888	.00872	.00856	.00841	.00826	.00812	.00798	.00784	.00771	.00758	.00745	.00733	.00721	.00710
99	34	.01058	.01037	.01016	.00997	.00978	.00959	.00941	.00924	.00907	.00890	.00874	.00859	.00844	.00829	.00815	.00802	.00788	.00775	.00763	.00750
99	35	.01125	.01102	.01080	.01059	.01039	.01019	.00999	.00981	.00963	.00945	.00928	.00912	.00895	.00880	.00865	.00850	.00836	.00822	.00808	.00795
99	36	.01197	.01173	.01149	.01127	.01105	.01083	.01063	.01043	.01023	.01004	.00986	.00968	.00951	.00934	.00918	.00902	.00887	.00872	.00858	.00844
99	37	.01277	.01250	.01225	.01200	.01177	.01154	.01132	.01110	.01089	.01069	.01049	.01030	.01012	.00994	.00977	.00960	.00943	.00927	.00912	.00896
99	38	.01365	.01336	.01309	.01283	.01257	.01233	.01209	.01185	.01163	.01141	.01120	.01100	.01080	.01060	.01042	.01023	.01006	.00988	.00972	.00955
99	39	.01462	.01431	.01402	.01374	.01346	.01320	.01294	.01269	.01245	.01221	.01198	.01176	.01155	.01134	.01114	.01094	.01075	.01056	.01038	.01021
99	40	.01571	.01538	.01506	.01476	.01446	.01417	.01389	.01363	.01336	.01311	.01286	.01263	.01239	.01217	.01195	.01174	.01153	.01133	.01114	.01095
99	41	.01694	.01658	.01624	.01591	.01559	.01528	.01498	.01469	.01440	.01413	.01387	.01361	.01336	.01311	.01288	.01265	.01243	.01221	.01200	.01179
99	42	.01831	.01793	.01756	.01720	.01686	.01652	.01620	.01588	.01558	.01528	.01499	.01471	.01444	.01418	.01392	.01368	.01343	.01320	.01297	.01275
99	43	.01984	.01943	.01903	.01865	.01827	.01791	.01756	.01722	.01689	.01657	.01626	.01596	.01566	.01538	.01510	.01483	.01457	.01432	.01407	.01383
99	44	.02154	.02110	.02067	.02025	.01985	.01946	.01908	.01871	.01835	.01801	.01767	.01734	.01703	.01672	.01642	.01613	.01584	.01557	.01530	.01504
99	45	.02340	.02292	.02245	.02200	.02157	.02114	.02073	.02034	.01995	.01958	.01921	.01886	.01851	.01818	.01786	.01754	.01723	.01693	.01664	.01636
99	46	.02542	.02490	.02440	.02391	.02344	.02299	.02254	.02212	.02170	.02129	.02090	.02052	.02015	.01978	.01943	.01909	.01876	.01843	.01812	.01781
99	47	.02759	.02704	.02650	.02597	.02547	.02497	.02450	.02403	.02358	.02314	.02272	.02231	.02190	.02151	.02113	.02076	.02040	.02005	.01971	.01938
99	48	.02995	.02935	.02877	.02821	.02766	.02713	.02661	.02611	.02563	.02516	.02470	.02425	.02382	.02340	.02298	.02258	.02220	.02182	.02145	.02109
99	49	.03250	.03185	.03123	.03062	.03003	.02946	.02891	.02837	.02785	.02734	.02684	.02636	.02589	.02544	.02499	.02456	.02414	.02373	.02333	.02294

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
99	50	.03527	.03457	.03390	.03325	.03262	.03200	.03141	.03083	.03026	.02972	.02918	.02866	.02816	.02767	.02719	.02672	.02627	.02583	.02539	.02497
99	51	.03826	.03752	.03680	.03610	.03542	.03476	.03412	.03350	.03289	.03230	.03173	.03117	.03062	.03009	.02958	.02907	.02858	.02811	.02764	.02719
99	52	.04147	.04068	.03991	.03916	.03843	.03772	.03703	.03636	.03571	.03507	.03446	.03385	.03327	.03270	.03214	.03160	.03107	.03056	.03006	.02957
99	53	.04491	.04406	.04323	.04242	.04164	.04088	.04015	.03943	.03873	.03805	.03738	.03674	.03611	.03550	.03490	.03432	.03375	.03319	.03265	.03213
99	54	.04857	.04766	.04678	.04592	.04508	.04427	.04348	.04271	.04196	.04123	.04052	.03982	.03915	.03849	.03785	.03722	.03661	.03602	.03544	.03487
99	55	.05249	.05152	.05057	.04965	.04876	.04789	.04705	.04622	.04542	.04464	.04388	.04313	.04241	.04170	.04102	.04035	.03969	.03905	.03843	.03782
99	56	.05667	.05564	.05463	.05365	.05270	.05177	.05086	.04998	.04913	.04829	.04748	.04668	.04591	.04515	.04441	.04370	.04299	.04231	.04164	.04099
99	57	.06113	.06003	.05895	.05791	.05689	.05591	.05494	.05400	.05309	.05219	.05132	.05047	.04965	.04884	.04805	.04728	.04653	.04580	.04508	.04438
99	58	.06584	.06467	.06353	.06242	.06133	.06028	.05925	.05825	.05728	.05632	.05540	.05449	.05361	.05274	.05190	.05108	.05028	.04949	.04873	.04798
99	59	.07077	.06953	.06832	.06714	.06599	.06487	.06378	.06271	.06167	.06066	.05967	.05871	.05776	.05684	.05595	.05507	.05421	.05337	.05255	.05175
99	60	.07594	.07462	.07334	.07209	.07087	.06968	.06851	.06738	.06628	.06520	.06415	.06312	.06212	.06114	.06018	.05925	.05833	.05744	.05657	.05571
99	61	.08137	.07998	.07861	.07729	.07599	.07473	.07350	.07230	.07113	.06998	.06886	.06777	.06670	.06566	.06464	.06365	.06267	.06172	.06079	.05988
99	62	.08713	.08565	.08421	.08281	.08144	.08010	.07879	.07752	.07627	.07506	.07387	.07271	.07158	.07047	.06939	.06833	.06729	.06628	.06529	.06432
99	63	.09324	.09168	.09016	.08867	.08722	.08580	.08442	.08307	.08175	.08046	.07920	.07797	.07677	.07559	.07444	.07332	.07222	.07114	.07009	.06906
99	64	.09970	.09806	.09645	.09488	.09335	.09185	.09039	.08896	.08756	.08619	.08486	.08356	.08228	.08103	.07981	.07862	.07745	.07631	.07519	.07409
99	65	.10655	.10481	.10312	.10146	.09984	.09826	.09671	.09520	.09373	.09228	.09087	.08949	.08814	.08681	.08552	.08425	.08301	.08180	.08061	.07945
99	66	.11384	.11201	.11022	.10847	.10677	.10510	.10346	.10187	.10031	.09878	.09729	.09583	.09440	.09300	.09163	.09028	.08897	.08768	.08642	.08519
99	67	.12163	.11971	.11783	.11599	.11419	.11243	.11071	.10903	.10738	.10577	.10419	.10265	.10113	.09965	.09820	.09678	.09539	.09403	.09270	.09139
99	68	.12994	.12792	.12594	.12401	.12212	.12027	.11845	.11668	.11495	.11325	.11158	.10995	.10836	.10679	.10526	.10376	.10229	.10085	.09944	.09805
99	69	.13874	.13662	.13455	.13252	.13053	.12859	.12668	.12482	.12299	.12120	.11945	.11773	.11605	.11440	.11279	.11120	.10965	.10813	.10663	.10517
99	70	.14798	.14576	.14359	.14146	.13938	.13734	.13534	.13339	.13147	.12959	.12774	.12594	.12417	.12243	.12073	.11906	.11742	.11582	.11424	.11270
99	71	.15762	.15530	.15303	.15080	.14862	.14649	.14439	.14234	.14033	.13836	.13642	.13453	.13267	.13084	.12905	.12730	.12557	.12388	.12222	.12059
99	72	.16763	.16521	.16284	.16051	.15823	.15600	.15381	.15166	.14955	.14749	.14546	.14347	.14152	.13961	.13773	.13588	.13407	.13229	.13055	.12884
99	73	.17799	.17547	.17300	.17058	.16820	.16587	.16358	.16134	.15913	.15697	.15485	.15277	.15073	.14872	.14675	.14481	.14291	.14105	.13922	.13742
99	74	.18881	.18619	.18362	.18109	.17862	.17619	.17380	.17146	.16916	.16690	.16468	.16251	.16037	.15827	.15621	.15418	.15219	.15023	.14831	.14642
99	75	.20017	.19745	.19477	.19215	.18957	.18704	.18456	.18212	.17972	.17737	.17506	.17278	.17055	.16836	.16620	.16408	.16200	.15995	.15794	.15596
99	76	.21215	.20933	.20656	.20384	.20116	.19854	.19595	.19342	.19092	.18847	.18606	.18369	.18137	.17908	.17683	.17462	.17244	.17030	.16820	.16613
99	77	.22479	.22188	.21901	.21619	.21342	.21069	.20801	.20538	.20279	.20024	.19774	.19528	.19285	.19047	.18813	.18582	.18355	.18132	.17913	.17697
99	78	.23808	.23506	.23210	.22919	.22632	.22350	.22073	.21800	.21532	.21268	.21008	.20753	.20501	.20254	.20010	.19770	.19534	.19302	.19073	.18848
99	79	.25190	.24880	.24575	.24274	.23979	.23688	.23401	.23120	.22842	.22569	.22300	.22036	.21775	.21519	.21266	.21017	.20772	.20531	.20294	.20060
99	80	.26612	.26293	.25979	.25670	.25366	.25067	.24772	.24481	.24195	.23913	.23636	.23363	.23093	.22828	.22567	.22309	.22056	.21806	.21560	.21317
99	81	.28059	.27732	.27410	.27093	.26781	.26474	.26170	.25872	.25578	.25288	.25002	.24720	.24443	.24169	.23899	.23633	.23371	.23113	.22858	.22607
99	82	.29524	.29190	.28860	.28536	.28216	.27901	.27590	.27284	.26982	.26684	.26390	.26101	.25815	.25533	.25256	.24982	.24712	.24446	.24183	.23924
99	83	.31006	.30665	.30329	.29997	.29670	.29348	.29030	.28716	.28407	.28102	.27801	.27504	.27211	.26922	.26637	.26355	.26078	.25804	.25533	.25267
99	84	.32517	.32170	.31828	.31490	.31157	.30828	.30503	.30183	.29867	.29555	.29247	.28944	.28644	.28348	.28055	.27767	.27482	.27201	.26923	.26649
99	85	.34065	.33713	.33365	.33022	.32683	.32348	.32018	.31692	.31370	.31052	.30738	.30428	.30122	.29819	.29521	.29226	.28934	.28647	.28363	.28082
99	86	.35631	.35274	.34922	.34574	.34231	.33891	.33556	.33225	.32898	.32574	.32255	.31939	.31628	.31320	.31015	.30715	.30417	.30124	.29834	.29547
99	87	.37190	.36829	.36474	.36122	.35774	.35431	.35091	.34756	.34424	.34096	.33772	.33452	.33135	.32822	.32513	.32207	.31905	.31606	.31311	.31019
99	88	.38735	.38372	.38013	.37659	.37308	.36961	.36618	.36279	.35944	.35612	.35284	.34960	.34640	.34322	.34009	.33699	.33392	.33089	.32789	.32492
99	89	.40262	.39897	.39536	.39179	.38826	.38477	.38132	.37790	.37452	.37118	.36787	.36459	.36136	.35815	.35498	.35184	.34874	.34567	.34263	.33962
99	90	.41761	.41395	.41033	.40675	.40320	.39970	.39622	.39279	.38939	.38602	.38269	.37940	.37614	.37291	.36971	.36655	.36342	.36032	.35725	.35421
99	91	.43199	.42832	.42470	.42111	.41756	.41405	.41057	.40712	.40371	.40033	.39699	.39367	.39039	.38715	.38393	.38075	.37760	.37448	.37139	.36832
99	92	.44544	.44178	.43815	.43457	.43101	.42749	.42401	.42056	.41714	.41375	.41040	.40708	.40379	.40053	.39730	.39410	.39094	.38780	.38469	.38161
99	93	.45797	.45432	.45070	.44711	.44356	.44004	.43656	.43311	.42968	.42629	.42294	.41961	.41631	.41305	.40981	.40660	.40342	.40027	.39715	.39406
99	94	.46976	.46611	.46250	.45893	.45538	.45187	.44838	.44493	.44151	.43812	.43477	.43144	.42814	.42487	.42162	.41841	.41523	.41207	.40894	.40584
99	95	.48101	.47738	.47378	.47022	.46668	.46317	.45970	.45626	.45284	.44946	.44610	.44277	.43947	.43621	.43296	.42975	.42656	.42340	.42027	.41717
99	96	.49163	.48802	.48443	.48088	.47736	.47386	.47040	.46696	.46356	.46018	.45683	.45351	.45022	.44695	.44371	.44050	.43732	.43416	.43102	.42792
99	97	.50152	.49792	.49435	.49081	.48730	.48382	.48037	.47695	.47355	.47018	.46684	.46353	.46024	.45698	.45374	.45054	.44735	.44420	.44107	.43796
99	98	.51087	.50729	.50374	.50021	.49672	.49325	.48981	.48640	.48302	.47966	.47633	.47302	.46974	.46649	.46326	.46006	.45688	.45373	.45060	.44750
99	99	.52002	.51646	.51293	.50942	.50595	.50250	.49907	.49568	.49230	.48896	.48564	.48235	.47908	.47583	.47262	.46942	.46625	.46311	.45999	.45689

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
100	0	.00777	.00771	.00766	.00761	.00756	.00751	.00746	.00742	.00737	.00732	.00728	.00723	.00719	.00715	.00711	.00706	.00702	.00698	.00694	.00690
100	1	.00185	.00182	.00179	.00177	.00174	.00172	.00169	.00167	.00165	.00162	.00160	.00158	.00156	.00154	.00152	.00150	.00148	.00147	.00145	.00143
100	2	.00160	.00157	.00154	.00152	.00149	.00147	.00144	.00142	.00140	.00137	.00135	.00133	.00131	.00129	.00127	.00125	.00124	.00122	.00120	.00119
100	3	.00151	.00148	.00145	.00142	.00139	.00137	.00134	.00132	.00129	.00127	.00125	.00123	.00121	.00119	.00117	.00115	.00113	.00111	.00109	.00108
100	4	.00149	.00146	.00143	.00140	.00137	.00134	.00131	.00129	.00126	.00124	.00121	.00119	.00117	.00115	.00113	.00111	.00109	.00107	.00105	.00103
100	5	.00153	.00149	.00146	.00143	.00140	.00137	.00134	.00131	.00128	.00126	.00123	.00121	.00118	.00116	.00114	.00112	.00110	.00108	.00106	.00104
100	6	.00161	.00157	.00153	.00150	.00146	.00143	.00140	.00137	.00134	.00131	.00128	.00126	.00123	.00121	.00118	.00116	.00113	.00111	.00109	.00107
100	7	.00173	.00169	.00165	.00161	.00157	.00154	.00150	.00147	.00144	.00140	.00137	.00134	.00132	.00129	.00126	.00124	.00121	.00119	.00116	.00114
100	8	.00189	.00184	.00180	.00176	.00172	.00168	.00164	.00160	.00157	.00153	.00150	.00147	.00144	.00141	.00138	.00135	.00132	.00129	.00127	.00124
100	9	.00211	.00206	.00201	.00197	.00192	.00188	.00184	.00180	.00176	.00172	.00168	.00165	.00161	.00158	.00154	.00151	.00148	.00145	.00142	.00139
100	10	.00240	.00234	.00229	.00224	.00219	.00215	.00210	.00206	.00201	.00197	.00193	.00189	.00185	.00181	.00178	.00174	.00171	.00167	.00164	.00161
100	11	.00275	.00269	.00264	.00258	.00253	.00248	.00243	.00238	.00233	.00229	.00224	.00220	.00215	.00211	.00207	.00203	.00200	.00196	.00192	.00189
100	12	.00317	.00310	.00304	.00298	.00293	.00287	.00281	.00276	.00271	.00266	.00261	.00256	.00252	.00247	.00243	.00238	.00234	.00230	.00226	.00222
100	13	.00361	.00354	.00348	.00341	.00335	.00329	.00323	.00317	.00312	.00306	.00301	.00296	.00291	.00286	.00281	.00276	.00272	.00268	.00263	.00259
100	14	.00403	.00396	.00389	.00382	.00376	.00369	.00363	.00357	.00351	.00345	.00339	.00334	.00329	.00323	.00318	.00313	.00308	.00304	.00299	.00294
100	15	.00441	.00434	.00426	.00419	.00412	.00405	.00399	.00392	.00386	.00380	.00374	.00368	.00362	.00357	.00351	.00346	.00341	.00336	.00331	.00326
100	16	.00473	.00465	.00457	.00449	.00442	.00435	.00428	.00421	.00415	.00408	.00402	.00396	.00390	.00384	.00378	.00373	.00367	.00362	.00357	.00352
100	17	.00498	.00490	.00482	.00474	.00466	.00458	.00451	.00444	.00437	.00431	.00424	.00418	.00411	.00405	.00399	.00394	.00388	.00382	.00377	.00372
100	18	.00518	.00509	.00501	.00493	.00485	.00477	.00469	.00462	.00455	.00448	.00441	.00434	.00428	.00422	.00415	.00409	.00404	.00398	.00392	.00387
100	19	.00536	.00527	.00518	.00510	.00502	.00493	.00486	.00478	.00470	.00463	.00456	.00449	.00442	.00436	.00429	.00423	.00417	.00411	.00405	.00400
100	20	.00555	.00545	.00536	.00527	.00518	.00510	.00502	.00494	.00486	.00478	.00471	.00464	.00457	.00450	.00443	.00437	.00430	.00424	.00418	.00412
100	21	.00574	.00564	.00554	.00545	.00536	.00527	.00518	.00510	.00502	.00494	.00486	.00479	.00472	.00464	.00457	.00451	.00444	.00438	.00431	.00425
100	22	.00592	.00582	.00572	.00562	.00553	.00543	.00534	.00526	.00517	.00509	.00501	.00493	.00486	.00478	.00471	.00464	.00457	.00450	.00444	.00438
100	23	.00612	.00601	.00591	.00580	.00570	.00561	.00551	.00542	.00534	.00525	.00517	.00508	.00500	.00493	.00485	.00478	.00471	.00464	.00457	.00450
100	24	.00634	.00623	.00612	.00601	.00591	.00581	.00571	.00561	.00552	.00543	.00534	.00525	.00517	.00509	.00501	.00493	.00486	.00479	.00472	.00465
100	25	.00660	.00648	.00637	.00625	.00614	.00603	.00593	.00583	.00573	.00564	.00555	.00546	.00537	.00528	.00520	.00512	.00504	.00496	.00489	.00482
100	26	.00690	.00677	.00665	.00653	.00641	.00630	.00619	.00608	.00598	.00588	.00578	.00569	.00559	.00550	.00542	.00533	.00525	.00517	.00509	.00501
100	27	.00725	.00711	.00698	.00685	.00673	.00661	.00649	.00638	.00627	.00617	.00606	.00596	.00587	.00577	.00568	.00559	.00550	.00542	.00533	.00525
100	28	.00763	.00749	.00735	.00721	.00708	.00696	.00683	.00671	.00660	.00648	.00638	.00627	.00617	.00607	.00597	.00587	.00578	.00569	.00560	.00552
100	29	.00805	.00790	.00775	.00761	.00747	.00733	.00720	.00708	.00695	.00684	.00672	.00661	.00650	.00639	.00629	.00619	.00609	.00599	.00590	.00581
100	30	.00850	.00834	.00818	.00803	.00788	.00774	.00760	.00747	.00734	.00721	.00709	.00697	.00685	.00674	.00663	.00652	.00642	.00632	.00622	.00612
100	31	.00899	.00881	.00864	.00848	.00832	.00817	.00802	.00788	.00774	.00761	.00748	.00735	.00723	.00711	.00699	.00688	.00677	.00666	.00655	.00645
100	32	.00950	.00931	.00914	.00896	.00879	.00863	.00847	.00832	.00817	.00803	.00789	.00776	.00762	.00750	.00737	.00725	.00713	.00702	.00691	.00680
100	33	.01006	.00987	.00967	.00949	.00931	.00914	.00897	.00880	.00865	.00849	.00834	.00820	.00806	.00792	.00779	.00766	.00754	.00742	.00730	.00718
100	34	.01067	.01046	.01025	.01005	.00986	.00968	.00950	.00932	.00915	.00899	.00883	.00868	.00853	.00838	.00824	.00810	.00797	.00784	.00771	.00759
100	35	.01134	.01111	.01090	.01068	.01048	.01028	.01009	.00990	.00972	.00954	.00937	.00921	.00905	.00889	.00874	.00859	.00845	.00831	.00818	.00804
100	36	.01207	.01183	.01159	.01136	.01114	.01093	.01072	.01052	.01033	.01014	.00996	.00978	.00961	.00944	.00928	.00912	.00897	.00882	.00867	.00853
100	37	.01287	.01261	.01235	.01211	.01187	.01164	.01142	.01120	.01099	.01079	.01060	.01041	.01022	.01004	.00987	.00970	.00953	.00937	.00922	.00907
100	38	.01375	.01347	.01320	.01294	.01268	.01243	.01219	.01196	.01174	.01152	.01131	.01110	.01091	.01071	.01052	.01034	.01016	.00999	.00982	.00966
100	39	.01473	.01443	.01413	.01385	.01357	.01331	.01305	.01280	.01256	.01232	.01210	.01188	.01166	.01145	.01125	.01105	.01086	.01068	.01050	.01032
100	40	.01583	.01550	.01518	.01488	.01458	.01429	.01402	.01375	.01348	.01323	.01299	.01275	.01252	.01229	.01207	.01186	.01165	.01145	.01126	.01107
100	41	.01706	.01671	.01637	.01604	.01572	.01541	.01511	.01482	.01453	.01426	.01399	.01374	.01349	.01324	.01301	.01278	.01255	.01234	.01212	.01192
100	42	.01845	.01807	.01770	.01734	.01699	.01666	.01633	.01602	.01571	.01542	.01513	.01485	.01458	.01432	.01406	.01381	.01357	.01334	.01311	.01289
100	43	.01999	.01958	.01918	.01880	.01842	.01806	.01771	.01737	.01704	.01672	.01641	.01611	.01581	.01553	.01525	.01498	.01472	.01446	.01422	.01397
100	44	.02171	.02126	.02083	.02041	.02001	.01962	.01924	.01887	.01852	.01817	.01783	.01751	.01719	.01688	.01658	.01629	.01600	.01573	.01546	.01520
100	45	.02357	.02309	.02263	.02218	.02174	.02132	.02091	.02051	.02013	.01975	.01939	.01903	.01869	.01836	.01803	.01772	.01741	.01711	.01682	.01653
100	46	.02561	.02509	.02459	.02411	.02364	.02318	.02274	.02231	.02189	.02149	.02109	.02071	.02034	.01998	.01963	.01928	.01895	.01863	.01831	.01800
100	47	.02780	.02725	.02671	.02618	.02568	.02518	.02471	.02424	.02379	.02335	.02293	.02252	.02211	.02172	.02134	.02097	.02061	.02026	.01992	.01959
100	48	.03018	.02958	.02900	.02843	.02789	.02736	.02684	.02634	.02586	.02539	.02493	.02448	.02405	.02362	.02321	.02281	.02242	.02204	.02167	.02131
100	49	.03275	.03210	.03148	.03087	.03028	.02971	.02916	.02862	.02810	.02759	.02709	.02661	.02614	.02569	.02524	.02481	.02439	.02398	.02358	.02319

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
100	50	.03554	.03485	.03418	.03353	.03289	.03228	.03168	.03110	.03054	.02999	.02946	.02894	.02843	.02794	.02746	.02699	.02654	.02610	.02567	.02524
100	51	.03856	.03782	.03710	.03640	.03572	.03506	.03442	.03380	.03319	.03260	.03203	.03147	.03092	.03039	.02988	.02937	.02888	.02840	.02794	.02748
100	52	.04180	.04101	.04023	.03948	.03875	.03805	.03736	.03669	.03603	.03540	.03478	.03418	.03360	.03303	.03247	.03193	.03140	.03089	.03038	.02989
100	53	.04526	.04441	.04359	.04278	.04200	.04124	.04050	.03979	.03909	.03841	.03774	.03710	.03647	.03585	.03526	.03467	.03411	.03355	.03301	.03248
100	54	.04896	.04805	.04717	.04631	.04547	.04466	.04387	.04310	.04235	.04162	.04091	.04022	.03954	.03888	.03824	.03761	.03700	.03641	.03583	.03526
100	55	.05291	.05194	.05100	.05008	.04919	.04832	.04747	.04665	.04585	.04507	.04430	.04356	.04284	.04213	.04144	.04077	.04012	.03948	.03885	.03824
100	56	.05714	.05610	.05510	.05412	.05316	.05224	.05133	.05045	.04959	.04876	.04794	.04715	.04637	.04562	.04488	.04416	.04346	.04277	.04210	.04145
100	57	.06164	.06054	.05946	.05842	.05741	.05642	.05545	.05451	.05360	.05270	.05183	.05098	.05016	.04935	.04856	.04779	.04704	.04630	.04559	.04489
100	58	.06639	.06522	.06408	.06297	.06189	.06084	.05981	.05881	.05783	.05688	.05595	.05505	.05416	.05330	.05246	.05164	.05083	.05005	.04928	.04853
100	59	.07138	.07013	.06892	.06775	.06660	.06548	.06438	.06332	.06228	.06127	.06028	.05931	.05837	.05745	.05655	.05567	.05481	.05398	.05316	.05236
100	60	.07659	.07528	.07399	.07274	.07152	.07033	.06917	.06804	.06693	.06586	.06480	.06378	.06277	.06179	.06084	.05990	.05899	.05809	.05722	.05636
100	61	.08208	.08068	.07932	.07800	.07670	.07544	.07421	.07301	.07184	.07069	.06957	.06848	.06741	.06637	.06535	.06435	.06338	.06243	.06150	.06059
100	62	.08789	.08642	.08498	.08357	.08220	.08086	.07956	.07828	.07704	.07582	.07464	.07348	.07234	.07124	.07015	.06909	.06806	.06704	.06605	.06508
100	63	.09406	.09250	.09098	.08950	.08805	.08663	.08525	.08390	.08258	.08129	.08003	.07880	.07760	.07642	.07527	.07414	.07304	.07196	.07091	.06988
100	64	.10060	.09895	.09734	.09577	.09424	.09274	.09128	.08985	.08845	.08709	.08575	.08445	.08317	.08192	.08070	.07951	.07834	.07719	.07607	.07498
100	65	.10751	.10577	.10408	.10242	.10080	.09922	.09768	.09617	.09469	.09324	.09183	.09045	.08910	.08777	.08648	.08521	.08397	.08276	.08157	.08040
100	66	.11487	.11304	.11126	.10951	.10780	.10613	.10450	.10291	.10135	.09982	.09832	.09686	.09543	.09403	.09266	.09132	.09000	.08872	.08745	.08622
100	67	.12275	.12083	.11895	.11711	.11531	.11355	.11183	.11015	.10850	.10689	.10531	.10377	.10225	.10077	.09932	.09790	.09651	.09515	.09381	.09250
100	68	.13115	.12913	.12715	.12522	.12333	.12148	.11967	.11790	.11616	.11446	.11280	.11117	.10957	.10801	.10647	.10497	.10350	.10206	.10064	.09926
100	69	.14005	.13793	.13586	.13383	.13185	.12990	.12800	.12613	.12431	.12252	.12077	.11905	.11737	.11572	.11410	.11251	.11096	.10944	.10794	.10648
100	70	.14940	.14719	.14502	.14289	.14081	.13877	.13677	.13481	.13289	.13101	.12917	.12736	.12559	.12386	.12215	.12048	.11885	.11724	.11566	.11412
100	71	.15916	.15684	.15457	.15234	.15017	.14803	.14594	.14388	.14187	.13990	.13797	.13607	.13421	.13238	.13059	.12883	.12711	.12542	.12376	.12213
100	72	.16929	.16687	.16450	.16218	.15990	.15767	.15548	.15333	.15122	.14915	.14713	.14514	.14319	.14127	.13939	.13755	.13573	.13396	.13221	.13049
100	73	.17978	.17726	.17479	.17237	.17000	.16766	.16538	.16313	.16093	.15877	.15665	.15456	.15252	.15051	.14854	.14661	.14471	.14284	.14100	.13920
100	74	.19073	.18811	.18554	.18302	.18055	.17812	.17573	.17339	.17109	.16883	.16661	.16444	.16230	.16020	.15814	.15611	.15412	.15216	.15024	.14835
100	75	.20224	.19952	.19685	.19422	.19165	.18912	.18664	.18420	.18180	.17945	.17713	.17486	.17263	.17043	.16828	.16616	.16407	.16202	.16001	.15803
100	76	.21438	.21156	.20879	.20607	.20340	.20077	.19819	.19565	.19316	.19071	.18830	.18593	.18360	.18131	.17906	.17685	.17467	.17253	.17043	.16836
100	77	.22720	.22428	.22142	.21860	.21583	.21310	.21043	.20779	.20520	.20266	.20015	.19769	.19527	.19288	.19054	.18823	.18596	.18373	.18153	.17937
100	78	.24068	.23767	.23470	.23179	.22893	.22611	.22334	.22061	.21793	.21529	.21269	.21014	.20762	.20515	.20271	.20031	.19795	.19563	.19334	.19108
100	79	.25471	.25161	.24856	.24556	.24261	.23970	.23684	.23402	.23125	.22852	.22583	.22318	.22058	.21801	.21549	.21300	.21055	.20813	.20576	.20341
100	80	.26916	.26597	.26284	.25975	.25671	.25372	.25077	.24787	.24501	.24219	.23942	.23668	.23399	.23134	.22872	.22615	.22361	.22111	.21865	.21622
100	81	.28387	.28060	.27739	.27422	.27110	.26803	.26500	.26201	.25907	.25617	.25332	.25050	.24772	.24499	.24229	.23963	.23701	.23443	.23188	.22937
100	82	.29876	.29543	.29214	.28890	.28570	.28255	.27945	.27638	.27337	.27039	.26745	.26456	.26170	.25889	.25611	.25337	.25067	.24801	.24538	.24278
100	83	.31384	.31044	.30708	.30377	.30051	.29729	.29411	.29098	.28788	.28483	.28182	.27886	.27593	.27304	.27018	.26737	.26459	.26185	.25915	.25648
100	84	.32923	.32577	.32235	.31898	.31565	.31236	.30912	.30592	.30276	.29965	.29657	.29353	.29053	.28757	.28465	.28177	.27892	.27611	.27333	.27059
100	85	.34501	.34149	.33802	.33460	.33121	.32787	.32457	.32131	.31809	.31492	.31178	.30868	.30562	.30260	.29961	.29666	.29375	.29087	.28803	.28522
100	86	.36099	.35743	.35392	.35044	.34701	.34362	.34027	.33696	.33369	.33046	.32727	.32412	.32100	.31792	.31488	.31187	.30890	.30597	.30306	.30019
100	87	.37690	.37331	.36976	.36625	.36278	.35935	.35596	.35261	.34929	.34602	.34278	.33958	.33642	.33329	.33020	.32714	.32412	.32113	.31817	.31525
100	88	.39270	.38908	.38550	.38196	.37846	.37500	.37157	.36819	.36484	.36153	.35825	.35501	.35181	.34864	.34551	.34241	.33934	.33631	.33330	.33034
100	89	.40832	.40468	.40108	.39752	.39400	.39052	.38707	.38366	.38028	.37694	.37364	.37037	.36713	.36393	.36076	.35763	.35453	.35146	.34842	.34541
100	90	.42367	.42003	.41642	.41284	.40931	.40581	.40235	.39892	.39552	.39216	.38884	.38555	.38229	.37906	.37587	.37271	.36958	.36648	.36341	.36038
100	91	.43842	.43477	.43116	.42758	.42404	.42053	.41706	.41362	.41022	.40685	.40351	.40020	.39693	.39368	.39047	.38729	.38414	.38102	.37794	.37488
100	92	.45222	.44857	.44496	.44139	.43785	.43434	.43086	.42742	.42401	.42063	.41728	.41397	.41068	.40743	.40421	.40101	.39785	.39472	.39161	.38853
100	93	.46509	.46145	.45784	.45427	.45073	.44723	.44375	.44031	.43690	.43352	.43017	.42685	.42356	.42030	.41707	.41386	.41069	.40754	.40443	.40134
100	94	.47720	.47357	.46998	.46641	.46288	.45938	.45591	.45247	.44906	.44568	.44233	.43901	.43572	.43246	.42922	.42601	.42284	.41968	.41656	.41346
100	95	.48877	.48516	.48158	.47803	.47451	.47101	.46755	.46412	.46072	.45734	.45400	.45068	.44739	.44413	.44090	.43769	.43451	.43135	.42823	.42513
100	96	.49970	.49611	.49254	.48901	.48550	.48202	.47857	.47515	.47176	.46839	.46505	.46174	.45846	.45520	.45197	.44877	.44559	.44244	.43931	.43621
100	97	.50988	.50631	.50276	.49924	.49574	.49228	.48884	.48543	.48205	.47869	.47537	.47206	.46879	.46554	.46231	.45911	.45594	.45279	.44967	.44657
100	98	.51951	.51596	.51242	.50892	.50544	.50200	.49857	.49518	.49181	.48846	.48514	.48185	.47858	.47534	.47213	.46893	.46576	.46262	.45950	.45640
100	99	.52895	.52541	.52190	.51842	.51496	.51153	.50812	.50474	.50139	.49806	.49475	.49147	.48822	.48499	.48178	.47860	.47544	.47230	.46919	.46610

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
100	100	.53817	.53465	.53116	.52770	.52427	.52085	.51747	.51411	.51077	.50746	.50417	.50090	.49766	.49444	.49125	.48808	.48493	.48180	.47870	.47562
101	0	.00791	.00786	.00781	.00776	.00771	.00766	.00762	.00757	.00752	.00748	.00743	.00739	.00735	.00730	.00726	.00722	.00718	.00714	.00710	.00706
101	1	.00187	.00184	.00182	.00179	.00176	.00174	.00171	.00169	.00167	.00165	.00162	.00160	.00158	.00156	.00154	.00152	.00151	.00149	.00147	.00145
101	2	.00162	.00159	.00156	.00153	.00151	.00148	.00146	.00144	.00141	.00139	.00137	.00135	.00133	.00131	.00129	.00127	.00125	.00124	.00122	.00120
101	3	.00152	.00149	.00146	.00143	.00141	.00138	.00135	.00133	.00131	.00128	.00126	.00124	.00122	.00120	.00118	.00116	.00114	.00112	.00111	.00109
101	4	.00150	.00147	.00144	.00141	.00138	.00135	.00132	.00130	.00127	.00125	.00123	.00120	.00118	.00116	.00114	.00112	.00110	.00108	.00106	.00104
101	5	.00154	.00150	.00147	.00144	.00141	.00138	.00135	.00132	.00129	.00127	.00124	.00122	.00119	.00117	.00115	.00113	.00111	.00109	.00107	.00105
101	6	.00162	.00158	.00154	.00151	.00147	.00144	.00141	.00138	.00135	.00132	.00129	.00127	.00124	.00122	.00119	.00117	.00114	.00112	.00110	.00108
101	7	.00174	.00170	.00166	.00162	.00158	.00155	.00151	.00148	.00145	.00141	.00138	.00135	.00133	.00130	.00127	.00125	.00122	.00120	.00117	.00115
101	8	.00190	.00185	.00181	.00177	.00173	.00169	.00165	.00161	.00158	.00154	.00151	.00148	.00145	.00141	.00139	.00136	.00133	.00130	.00127	.00125
101	9	.00212	.00207	.00202	.00198	.00193	.00189	.00185	.00181	.00177	.00173	.00169	.00166	.00162	.00159	.00155	.00152	.00149	.00146	.00143	.00140
101	10	.00241	.00236	.00230	.00225	.00221	.00216	.00211	.00207	.00203	.00198	.00194	.00190	.00186	.00183	.00179	.00175	.00172	.00169	.00165	.00162
101	11	.00277	.00271	.00265	.00260	.00254	.00249	.00244	.00239	.00235	.00230	.00226	.00221	.00217	.00213	.00209	.00205	.00201	.00197	.00194	.00190
101	12	.00319	.00312	.00306	.00300	.00294	.00289	.00283	.00278	.00273	.00268	.00263	.00258	.00254	.00249	.00245	.00240	.00236	.00232	.00228	.00224
101	13	.00363	.00357	.00350	.00344	.00337	.00331	.00326	.00320	.00314	.00309	.00304	.00298	.00293	.00288	.00284	.00279	.00274	.00270	.00266	.00261
101	14	.00407	.00399	.00392	.00385	.00379	.00372	.00366	.00360	.00354	.00348	.00343	.00337	.00332	.00326	.00321	.00316	.00312	.00307	.00302	.00298
101	15	.00445	.00438	.00430	.00423	.00416	.00409	.00402	.00396	.00390	.00383	.00378	.00372	.00366	.00360	.00355	.00350	.00345	.00339	.00335	.00330
101	16	.00477	.00469	.00461	.00454	.00446	.00439	.00432	.00425	.00419	.00412	.00406	.00400	.00394	.00388	.00382	.00377	.00371	.00366	.00361	.00356
101	17	.00503	.00494	.00486	.00478	.00470	.00463	.00456	.00449	.00442	.00435	.00428	.00422	.00416	.00410	.00404	.00398	.00392	.00387	.00381	.00376
101	18	.00523	.00514	.00506	.00497	.00489	.00482	.00474	.00467	.00460	.00453	.00446	.00439	.00433	.00426	.00420	.00414	.00408	.00403	.00397	.00391
101	19	.00541	.00532	.00523	.00515	.00506	.00498	.00490	.00483	.00475	.00468	.00461	.00454	.00447	.00441	.00434	.00428	.00422	.00416	.00410	.00405
101	20	.00560	.00550	.00541	.00532	.00523	.00515	.00507	.00499	.00491	.00483	.00476	.00469	.00462	.00455	.00448	.00442	.00435	.00429	.00423	.00417
101	21	.00579	.00569	.00559	.00550	.00541	.00532	.00523	.00515	.00507	.00499	.00491	.00484	.00477	.00470	.00463	.00456	.00449	.00443	.00437	.00431
101	22	.00598	.00587	.00577	.00567	.00558	.00549	.00540	.00531	.00523	.00514	.00506	.00499	.00491	.00484	.00476	.00469	.00462	.00456	.00449	.00443
101	23	.00618	.00607	.00596	.00586	.00576	.00566	.00557	.00548	.00539	.00530	.00522	.00514	.00506	.00498	.00491	.00483	.00476	.00469	.00462	.00456
101	24	.00640	.00628	.00617	.00607	.00596	.00586	.00576	.00567	.00557	.00548	.00540	.00531	.00523	.00515	.00507	.00499	.00491	.00484	.00477	.00470
101	25	.00666	.00654	.00642	.00631	.00620	.00609	.00599	.00589	.00579	.00569	.00560	.00551	.00542	.00534	.00526	.00518	.00510	.00502	.00495	.00487
101	26	.00696	.00683	.00670	.00658	.00647	.00635	.00625	.00614	.00604	.00594	.00584	.00574	.00565	.00556	.00547	.00539	.00531	.00523	.00515	.00507
101	27	.00731	.00717	.00704	.00691	.00679	.00667	.00656	.00644	.00633	.00623	.00612	.00602	.00593	.00583	.00574	.00565	.00556	.00548	.00539	.00531
101	28	.00769	.00755	.00741	.00728	.00715	.00702	.00690	.00678	.00666	.00655	.00644	.00633	.00623	.00613	.00603	.00594	.00584	.00575	.00567	.00558
101	29	.00812	.00797	.00782	.00767	.00754	.00740	.00727	.00714	.00702	.00690	.00679	.00667	.00657	.00646	.00636	.00625	.00616	.00606	.00597	.00588
101	30	.00857	.00841	.00825	.00810	.00795	.00781	.00767	.00754	.00741	.00728	.00716	.00704	.00692	.00681	.00670	.00659	.00649	.00639	.00629	.00619
101	31	.00906	.00888	.00872	.00855	.00840	.00824	.00810	.00795	.00782	.00768	.00755	.00742	.00730	.00718	.00706	.00695	.00684	.00673	.00663	.00652
101	32	.00958	.00939	.00921	.00904	.00887	.00871	.00855	.00840	.00825	.00811	.00797	.00783	.00770	.00757	.00745	.00733	.00721	.00710	.00699	.00688
101	33	.01014	.00995	.00975	.00957	.00939	.00922	.00905	.00889	.00873	.00857	.00843	.00828	.00814	.00801	.00787	.00774	.00762	.00750	.00738	.00726
101	34	.01075	.01054	.01034	.01014	.00995	.00976	.00958	.00941	.00924	.00908	.00892	.00876	.00861	.00847	.00833	.00819	.00805	.00792	.00780	.00767
101	35	.01143	.01120	.01098	.01077	.01057	.01037	.01018	.00999	.00981	.00963	.00946	.00930	.00914	.00898	.00883	.00868	.00854	.00840	.00826	.00813
101	36	.01216	.01192	.01168	.01146	.01124	.01102	.01082	.01062	.01042	.01023	.01005	.00987	.00970	.00954	.00937	.00922	.00906	.00891	.00877	.00863
101	37	.01297	.01270	.01245	.01221	.01197	.01174	.01152	.01130	.01109	.01089	.01070	.01050	.01032	.01014	.00997	.00980	.00963	.00947	.00932	.00916
101	38	.01386	.01358	.01330	.01304	.01278	.01254	.01230	.01207	.01184	.01162	.01141	.01121	.01101	.01082	.01063	.01045	.01027	.01010	.00993	.00977
101	39	.01484	.01454	.01424	.01396	.01368	.01342	.01316	.01291	.01267	.01243	.01221	.01199	.01177	.01156	.01136	.01116	.01097	.01079	.01061	.01043
101	40	.01594	.01562	.01530	.01499	.01470	.01441	.01413	.01386	.01360	.01335	.01310	.01286	.01263	.01241	.01219	.01198	.01177	.01157	.01137	.01118
101	41	.01719	.01683	.01649	.01616	.01584	.01553	.01523	.01494	.01466	.01438	.01412	.01386	.01361	.01337	.01313	.01290	.01268	.01246	.01225	.01204
101	42	.01858	.01820	.01783	.01747	.01713	.01679	.01647	.01615	.01585	.01555	.01526	.01499	.01471	.01445	.01420	.01395	.01371	.01347	.01324	.01302
101	43	.02014	.01972	.01933	.01894	.01857	.01820	.01785	.01751	.01718	.01686	.01655	.01625	.01596	.01567	.01539	.01512	.01486	.01461	.01436	.01412
101	44	.02186	.02142	.02099	.02057	.02017	.01978	.01940	.01903	.01867	.01833	.01799	.01766	.01734	.01704	.01674	.01644	.01616	.01588	.01561	.01535
101	45	.02374	.02326	.02280	.02235	.02191	.02149	.02108	.02068	.02030	.01992	.01956	.01921	.01886	.01853	.01820	.01789	.01758	.01728	.01699	.01670
101	46	.02580	.02528	.02478	.02429	.02382	.02337	.02292	.02249	.02208	.02167	.02128	.02090	.02052	.02016	.01981	.01947	.01914	.01881	.01850	.01819
101	47	.02800	.02745	.02691	.02639	.02588	.02539	.02491	.02445	.02400	.02356	.02313	.02272	.02232	.02193	.02155	.02118	.02082	.02047	.02012	.01979
101	48	.03040	.02980	.02922	.02866	.02811	.02758	.02706	.02656	.02608	.02561	.02515	.02470	.02427	.02385	.02343	.02303	.02264	.02226	.02189	.02153

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
101	49	.03299	.03234	.03172	.03111	.03052	.02995	.02940	.02886	.02834	.02783	.02733	.02685	.02638	.02593	.02548	.02505	.02463	.02422	.02382	.02343
101	50	.03580	.03511	.03444	.03379	.03316	.03254	.03195	.03137	.03080	.03025	.02972	.02920	.02870	.02820	.02773	.02726	.02680	.02636	.02593	.02551
101	51	.03885	.03811	.03739	.03669	.03601	.03535	.03471	.03409	.03348	.03289	.03231	.03176	.03121	.03068	.03016	.02966	.02917	.02869	.02823	.02777
101	52	.04212	.04132	.04055	.03980	.03907	.03836	.03767	.03700	.03635	.03572	.03510	.03450	.03391	.03334	.03279	.03224	.03172	.03120	.03070	.03021
101	53	.04561	.04476	.04393	.04313	.04235	.04159	.04085	.04013	.03943	.03875	.03809	.03744	.03681	.03620	.03560	.03502	.03445	.03390	.03336	.03283
101	54	.04934	.04843	.04755	.04669	.04585	.04504	.04425	.04348	.04273	.04200	.04129	.04059	.03992	.03926	.03862	.03799	.03738	.03679	.03620	.03564
101	55	.05333	.05236	.05141	.05049	.04960	.04873	.04789	.04706	.04626	.04548	.04472	.04397	.04325	.04254	.04186	.04118	.04053	.03989	.03926	.03865
101	56	.05759	.05655	.05555	.05457	.05361	.05269	.05178	.05090	.05005	.04921	.04839	.04760	.04683	.04607	.04533	.04461	.04391	.04322	.04255	.04190
101	57	.06213	.06103	.05996	.05891	.05790	.05691	.05595	.05501	.05409	.05320	.05233	.05148	.05065	.04984	.04905	.04828	.04753	.04680	.04608	.04538
101	58	.06693	.06576	.06462	.06351	.06243	.06138	.06035	.05935	.05837	.05742	.05649	.05559	.05470	.05384	.05300	.05217	.05137	.05058	.04982	.04907
101	59	.07196	.07072	.06951	.06833	.06718	.06606	.06497	.06390	.06287	.06185	.06086	.05990	.05896	.05803	.05714	.05626	.05540	.05456	.05374	.05294
101	60	.07723	.07591	.07463	.07338	.07216	.07097	.06981	.06867	.06757	.06649	.06544	.06441	.06341	.06243	.06147	.06054	.05962	.05873	.05785	.05700
101	61	.08276	.08137	.08001	.07868	.07739	.07613	.07490	.07370	.07252	.07138	.07026	.06917	.06810	.06706	.06604	.06504	.06407	.06312	.06218	.06127
101	62	.08863	.08716	.08572	.08431	.08294	.08161	.08030	.07903	.07778	.07657	.07538	.07422	.07309	.07198	.07089	.06983	.06880	.06779	.06679	.06582
101	63	.09486	.09330	.09178	.09030	.08885	.08743	.08605	.08470	.08338	.08209	.08083	.07960	.07840	.07722	.07607	.07494	.07384	.07277	.07171	.07068
101	64	.10146	.09981	.09820	.09663	.09510	.09360	.09214	.09071	.08932	.08795	.08662	.08531	.08404	.08279	.08157	.08037	.07920	.07806	.07694	.07584
101	65	.10844	.10670	.10501	.10335	.10173	.10015	.09861	.09710	.09562	.09418	.09276	.09138	.09003	.08871	.08741	.08614	.08490	.08369	.08250	.08133
101	66	.11587	.11404	.11226	.11051	.10881	.10714	.10551	.10391	.10235	.10082	.09933	.09787	.09644	.09504	.09367	.09232	.09101	.08972	.08846	.08722
101	67	.12383	.12191	.12003	.11819	.11640	.11464	.11292	.11123	.10959	.10798	.10640	.10485	.10334	.10186	.10041	.09899	.09760	.09623	.09490	.09359
101	68	.13232	.13030	.12833	.12639	.12450	.12265	.12084	.11907	.11734	.11564	.11397	.11234	.11075	.10918	.10765	.10615	.10468	.10323	.10182	.10043
101	69	.14132	.13920	.13713	.13510	.13312	.13118	.12927	.12741	.12558	.12379	.12204	.12032	.11864	.11699	.11538	.11379	.11224	.11071	.10922	.10775
101	70	.15078	.14856	.14639	.14427	.14219	.14015	.13815	.13619	.13428	.13240	.13055	.12875	.12698	.12524	.12354	.12187	.12023	.11862	.11705	.11550
101	71	.16064	.15833	.15606	.15384	.15166	.14952	.14743	.14538	.14337	.14140	.13946	.13757	.13571	.13388	.13209	.13033	.12861	.12692	.12526	.12362
101	72	.17089	.16848	.16611	.16379	.16151	.15928	.15709	.15494	.15284	.15077	.14875	.14676	.14480	.14289	.14101	.13916	.13735	.13557	.13383	.13211
101	73	.18151	.17900	.17653	.17411	.17173	.16940	.16712	.16487	.16267	.16051	.15839	.15631	.15426	.15226	.15028	.14835	.14645	.14458	.14275	.14094
101	74	.19260	.18998	.18741	.18489	.18241	.17999	.17760	.17526	.17296	.17071	.16849	.16631	.16418	.16207	.16001	.15798	.15599	.15403	.15211	.15022
101	75	.20424	.20152	.19885	.19623	.19366	.19113	.18865	.18621	.18382	.18146	.17915	.17688	.17465	.17245	.17029	.16817	.16609	.16404	.16203	.16005
101	76	.21654	.21372	.21096	.20824	.20557	.20294	.20036	.19783	.19533	.19288	.19047	.18811	.18578	.18349	.18124	.17903	.17685	.17471	.17260	.17053
101	77	.22953	.22662	.22375	.22094	.21817	.21545	.21277	.21014	.20755	.20501	.20250	.20004	.19762	.19523	.19289	.19058	.18831	.18608	.18388	.18172
101	78	.24320	.24019	.23723	.23432	.23146	.22864	.22588	.22315	.22047	.21783	.21523	.21268	.21016	.20769	.20525	.20285	.20049	.19817	.19588	.19362
101	79	.25744	.25435	.25130	.24830	.24535	.24244	.23958	.23677	.23400	.23127	.22858	.22594	.22333	.22077	.21824	.21575	.21330	.21089	.20851	.20616
101	80	.27211	.26893	.26580	.26271	.25968	.25669	.25374	.25084	.24798	.24517	.24239	.23966	.23697	.23432	.23170	.22913	.22659	.22409	.22163	.21920
101	81	.28705	.28379	.28058	.27742	.27430	.27123	.26821	.26522	.26228	.25939	.25653	.25372	.25094	.24821	.24551	.24285	.24023	.23765	.23510	.23258
101	82	.30219	.29886	.29558	.29234	.28915	.28600	.28290	.27984	.27682	.27385	.27092	.26802	.26517	.26236	.25958	.25684	.25414	.25148	.24885	.24625
101	83	.31753	.31413	.31078	.30747	.30421	.30099	.29782	.29469	.29160	.28855	.28555	.28258	.27965	.27676	.27391	.27110	.26832	.26558	.26288	.26021
101	84	.33319	.32973	.32632	.32295	.31963	.31635	.31311	.30991	.30676	.30364	.30057	.29753	.29454	.29158	.28866	.28577	.28293	.28011	.27734	.27460
101	85	.34926	.34575	.34228	.33886	.33549	.33215	.32885	.32560	.32239	.31921	.31608	.31298	.30992	.30690	.30392	.30097	.29806	.29518	.29234	.28953
101	86	.36555	.36200	.35849	.35502	.35160	.34822	.34487	.34157	.33830	.33508	.33189	.32874	.32563	.32255	.31951	.31650	.31353	.31060	.30770	.30483
101	87	.38179	.37820	.37466	.37116	.36769	.36427	.36089	.35754	.35423	.35096	.34773	.34453	.34137	.33825	.33516	.33210	.32908	.32610	.32314	.32022
101	88	.39792	.39431	.39074	.38721	.38372	.38026	.37684	.37347	.37012	.36682	.36355	.36031	.35711	.35395	.35082	.34772	.34466	.34162	.33862	.33566
101	89	.41389	.41027	.40668	.40313	.39961	.39614	.39270	.38929	.38592	.38259	.37929	.37603	.37280	.36960	.36644	.36331	.36021	.35714	.35410	.35110
101	90	.42961	.42597	.42238	.41881	.41529	.41180	.40834	.40492	.40154	.39819	.39487	.39158	.38833	.38511	.38192	.37877	.37564	.37254	.36948	.36645
101	91	.44472	.44108	.43748	.43392	.43039	.42689	.42343	.42000	.41661	.41324	.40991	.40661	.40335	.40011	.39690	.39373	.39058	.38747	.38438	.38133
101	92	.45887	.45524	.45164	.44808	.44455	.44105	.43759	.43416	.43076	.42739	.42405	.42074	.41747	.41422	.41101	.40782	.40466	.40153	.39843	.39536
101	93	.47207	.46845	.46486	.46130	.45778	.45429	.45082	.44739	.44399	.44062	.43728	.43397	.43069	.42744	.42422	.42102	.41785	.41471	.41160	.40852
101	94	.48451	.48090	.47732	.47377	.47026	.46677	.46331	.45989	.45649	.45312	.44978	.44647	.44319	.43994	.43671	.43351	.43034	.42720	.42408	.42099
101	95	.49640	.49281	.48924	.48571	.48221	.47873	.47528	.47187	.46848	.46512	.46178	.45848	.45520	.45195	.44872	.44553	.44235	.43921	.43609	.43299
101	96	.50765	.50407	.50052	.49701	.49352	.49006	.48662	.48322	.47984	.47649	.47316	.46986	.46659	.46335	.46013	.45693	.45377	.45062	.44750	.44441
101	97	.51812	.51456	.51104	.50753	.50406	.50062	.49720	.49380	.49044	.48710	.48378	.48049	.47723	.47399	.47078	.46759	.46443	.46129	.45818	.45508
101	98	.52803	.52450	.52099	.51751	.51405	.51062	.50722	.50384	.50049	.49716	.49386	.49058	.48733	.48410	.48089	.47771	.47456	.47142	.46831	.46523

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
101	99	.53776	.53424	.53076	.52730	.52386	.52045	.51706	.51370	.51037	.50705	.50377	.50050	.49726	.49405	.49085	.48768	.48454	.48141	.47831	.47523
101	100	.54726	.54377	.54031	.53687	.53346	.53007	.52670	.52336	.52004	.51675	.51348	.51023	.50700	.50380	.50062	.49747	.49433	.49122	.48813	.48506
101	101	.55664	.55318	.54974	.54633	.54294	.53958	.53624	.53292	.52962	.52635	.52309	.51987	.51666	.51347	.51031	.50717	.50405	.50095	.49787	.49481
102	0	.00806	.00801	.00796	.00791	.00786	.00781	.00777	.00772	.00768	.00763	.00759	.00754	.00750	.00746	.00742	.00738	.00734	.00730	.00726	.00722
102	1	.00189	.00187	.00184	.00181	.00179	.00176	.00174	.00171	.00169	.00167	.00165	.00163	.00160	.00158	.00157	.00155	.00153	.00151	.00149	.00148
102	2	.00163	.00160	.00158	.00155	.00152	.00150	.00148	.00145	.00143	.00141	.00139	.00137	.00135	.00133	.00131	.00129	.00127	.00125	.00124	.00122
102	3	.00153	.00150	.00147	.00145	.00142	.00139	.00137	.00134	.00132	.00130	.00128	.00125	.00123	.00121	.00119	.00117	.00116	.00114	.00112	.00110
102	4	.00151	.00148	.00145	.00142	.00139	.00136	.00134	.00131	.00129	.00126	.00124	.00121	.00119	.00117	.00115	.00113	.00111	.00109	.00107	.00106
102	5	.00155	.00151	.00148	.00145	.00142	.00139	.00136	.00133	.00131	.00128	.00125	.00123	.00121	.00118	.00116	.00114	.00112	.00110	.00108	.00106
102	6	.00163	.00159	.00155	.00152	.00148	.00145	.00142	.00139	.00136	.00133	.00130	.00128	.00125	.00123	.00120	.00118	.00115	.00113	.00111	.00109
102	7	.00175	.00171	.00167	.00163	.00159	.00156	.00152	.00149	.00146	.00142	.00139	.00136	.00134	.00131	.00128	.00125	.00123	.00121	.00118	.00116
102	8	.00191	.00186	.00182	.00178	.00174	.00170	.00166	.00162	.00159	.00155	.00152	.00149	.00145	.00142	.00139	.00137	.00134	.00131	.00128	.00126
102	9	.00213	.00208	.00203	.00199	.00194	.00190	.00186	.00182	.00178	.00174	.00170	.00167	.00163	.00160	.00156	.00153	.00150	.00147	.00144	.00141
102	10	.00242	.00237	.00232	.00227	.00222	.00217	.00212	.00208	.00204	.00199	.00195	.00191	.00188	.00184	.00180	.00177	.00173	.00170	.00166	.00163
102	11	.00278	.00272	.00267	.00261	.00256	.00251	.00246	.00241	.00236	.00231	.00227	.00223	.00218	.00214	.00210	.00206	.00202	.00199	.00195	.00192
102	12	.00321	.00314	.00308	.00302	.00296	.00291	.00285	.00280	.00275	.00270	.00265	.00260	.00256	.00251	.00247	.00242	.00238	.00234	.00230	.00226
102	13	.00366	.00359	.00353	.00346	.00340	.00334	.00328	.00322	.00317	.00311	.00306	.00301	.00296	.00291	.00286	.00281	.00277	.00272	.00268	.00264
102	14	.00410	.00402	.00395	.00389	.00382	.00375	.00369	.00363	.00357	.00351	.00346	.00340	.00335	.00330	.00324	.00319	.00315	.00310	.00305	.00301
102	15	.00449	.00441	.00434	.00426	.00419	.00413	.00406	.00400	.00393	.00387	.00381	.00375	.00370	.00364	.00359	.00353	.00348	.00343	.00338	.00333
102	16	.00481	.00473	.00465	.00458	.00450	.00443	.00436	.00429	.00423	.00416	.00410	.00404	.00398	.00392	.00386	.00381	.00375	.00370	.00365	.00360
102	17	.00507	.00499	.00490	.00483	.00475	.00467	.00460	.00453	.00446	.00439	.00433	.00426	.00420	.00414	.00408	.00402	.00397	.00391	.00386	.00381
102	18	.00527	.00519	.00510	.00502	.00494	.00486	.00479	.00471	.00464	.00457	.00450	.00444	.00437	.00431	.00425	.00419	.00413	.00407	.00402	.00396
102	19	.00546	.00537	.00528	.00519	.00511	.00503	.00495	.00488	.00480	.00473	.00466	.00459	.00452	.00446	.00439	.00433	.00427	.00421	.00415	.00409
102	20	.00564	.00555	.00546	.00537	.00528	.00520	.00512	.00504	.00496	.00488	.00481	.00474	.00467	.00460	.00453	.00447	.00440	.00434	.00428	.00422
102	21	.00584	.00574	.00564	.00555	.00546	.00537	.00529	.00520	.00512	.00504	.00497	.00489	.00482	.00475	.00468	.00461	.00454	.00448	.00442	.00436
102	22	.00603	.00592	.00582	.00572	.00563	.00554	.00545	.00536	.00528	.00519	.00511	.00504	.00496	.00489	.00482	.00474	.00468	.00461	.00454	.00448
102	23	.00623	.00612	.00601	.00591	.00581	.00572	.00562	.00553	.00544	.00536	.00527	.00519	.00511	.00503	.00496	.00489	.00481	.00474	.00468	.00461
102	24	.00645	.00634	.00623	.00612	.00601	.00591	.00582	.00572	.00563	.00554	.00545	.00536	.00528	.00520	.00512	.00504	.00497	.00490	.00482	.00475
102	25	.00671	.00659	.00648	.00636	.00625	.00615	.00604	.00594	.00584	.00575	.00566	.00557	.00548	.00539	.00531	.00523	.00515	.00508	.00500	.00493
102	26	.00701	.00688	.00676	.00664	.00652	.00641	.00630	.00620	.00609	.00599	.00589	.00580	.00571	.00562	.00553	.00545	.00536	.00528	.00520	.00513
102	27	.00737	.00723	.00710	.00697	.00685	.00673	.00661	.00650	.00639	.00629	.00618	.00608	.00599	.00589	.00580	.00571	.00562	.00554	.00545	.00537
102	28	.00776	.00761	.00747	.00734	.00721	.00708	.00696	.00684	.00672	.00661	.00650	.00640	.00629	.00619	.00609	.00600	.00591	.00582	.00573	.00564
102	29	.00818	.00803	.00788	.00774	.00760	.00747	.00734	.00721	.00709	.00697	.00685	.00674	.00663	.00652	.00642	.00632	.00622	.00613	.00603	.00594
102	30	.00864	.00848	.00832	.00817	.00802	.00788	.00774	.00761	.00748	.00735	.00723	.00711	.00699	.00688	.00677	.00666	.00656	.00646	.00636	.00626
102	31	.00913	.00896	.00879	.00863	.00847	.00832	.00817	.00803	.00789	.00775	.00762	.00749	.00737	.00725	.00713	.00702	.00691	.00680	.00670	.00660
102	32	.00965	.00947	.00929	.00911	.00895	.00878	.00863	.00847	.00833	.00818	.00804	.00791	.00778	.00765	.00752	.00740	.00729	.00717	.00706	.00695
102	33	.01022	.01002	.00983	.00965	.00947	.00930	.00913	.00896	.00881	.00865	.00850	.00836	.00822	.00808	.00795	.00782	.00770	.00758	.00746	.00734
102	34	.01084	.01062	.01042	.01022	.01003	.00984	.00966	.00949	.00932	.00916	.00900	.00885	.00870	.00855	.00841	.00827	.00814	.00801	.00788	.00776
102	35	.01152	.01129	.01107	.01086	.01065	.01045	.01026	.01008	.00989	.00972	.00955	.00938	.00922	.00907	.00892	.00877	.00863	.00849	.00835	.00822
102	36	.01225	.01201	.01178	.01155	.01133	.01111	.01091	.01071	.01051	.01033	.01014	.00997	.00979	.00963	.00946	.00931	.00915	.00900	.00886	.00872
102	37	.01306	.01280	.01255	.01230	.01206	.01184	.01161	.01140	.01119	.01099	.01079	.01060	.01042	.01024	.01006	.00989	.00973	.00957	.00941	.00926
102	38	.01396	.01368	.01340	.01314	.01288	.01264	.01240	.01217	.01194	.01173	.01151	.01131	.01111	.01092	.01073	.01055	.01037	.01020	.01003	.00987
102	39	.01495	.01464	.01435	.01407	.01379	.01353	.01327	.01302	.01278	.01254	.01231	.01209	.01188	.01167	.01147	.01127	.01108	.01089	.01071	.01054
102	40	.01606	.01573	.01541	.01511	.01481	.01452	.01424	.01398	.01371	.01346	.01321	.01298	.01274	.01252	.01230	.01209	.01188	.01168	.01149	.01130
102	41	.01731	.01695	.01661	.01628	.01596	.01565	.01535	.01506	.01478	.01450	.01424	.01398	.01373	.01349	.01325	.01302	.01280	.01258	.01237	.01216
102	42	.01871	.01833	.01796	.01760	.01726	.01692	.01660	.01628	.01598	.01568	.01539	.01512	.01484	.01458	.01433	.01408	.01383	.01360	.01337	.01315
102	43	.02027	.01986	.01947	.01908	.01871	.01834	.01799	.01765	.01732	.01700	.01669	.01639	.01610	.01581	.01553	.01526	.01500	.01475	.01450	.01426
102	44	.02201	.02157	.02114	.02072	.02032	.01993	.01955	.01918	.01882	.01848	.01814	.01781	.01750	.01719	.01689	.01660	.01631	.01604	.01577	.01550
102	45	.02391	.02343	.02296	.02251	.02208	.02166	.02125	.02085	.02046	.02009	.01972	.01937	.01903	.01869	.01837	.01805	.01774	.01745	.01715	.01687
102	46	.02598	.02546	.02496	.02447	.02400	.02355	.02310	.02268	.02226	.02185	.02146	.02108	.02071	.02034	.01999	.01965	.01932	.01899	.01868	.01837

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
102	47	.02820	.02764	.02710	.02658	.02608	.02558	.02511	.02464	.02419	.02376	.02333	.02292	.02251	.02212	.02174	.02137	.02101	.02066	.02032	.01999
102	48	.03061	.03001	.02943	.02887	.02832	.02779	.02728	.02678	.02629	.02582	.02536	.02492	.02448	.02406	.02365	.02325	.02286	.02248	.02211	.02175
102	49	.03322	.03258	.03195	.03135	.03076	.03019	.02963	.02909	.02857	.02806	.02757	.02709	.02662	.02616	.02572	.02529	.02486	.02445	.02405	.02366
102	50	.03606	.03537	.03469	.03404	.03341	.03280	.03220	.03162	.03106	.03051	.02998	.02946	.02895	.02846	.02798	.02751	.02706	.02662	.02618	.02576
102	51	.03913	.03839	.03767	.03697	.03629	.03563	.03499	.03437	.03376	.03317	.03259	.03204	.03149	.03096	.03045	.02994	.02945	.02897	.02851	.02805
102	52	.04242	.04163	.04085	.04010	.03938	.03867	.03798	.03731	.03666	.03602	.03541	.03481	.03422	.03365	.03309	.03255	.03202	.03151	.03101	.03052
102	53	.04594	.04509	.04427	.04346	.04268	.04192	.04119	.04047	.03977	.03909	.03842	.03778	.03715	.03654	.03594	.03536	.03479	.03423	.03369	.03316
102	54	.04970	.04879	.04791	.04705	.04622	.04540	.04461	.04384	.04309	.04236	.04165	.04096	.04029	.03963	.03899	.03836	.03775	.03715	.03657	.03600
102	55	.05372	.05275	.05181	.05089	.05000	.04913	.04829	.04746	.04666	.04588	.04512	.04438	.04365	.04295	.04226	.04159	.04093	.04029	.03966	.03905
102	56	.05802	.05699	.05598	.05500	.05405	.05312	.05222	.05134	.05048	.04965	.04883	.04804	.04726	.04651	.04577	.04505	.04435	.04366	.04299	.04234
102	57	.06260	.06150	.06043	.05939	.05838	.05739	.05642	.05549	.05457	.05368	.05281	.05196	.05113	.05032	.04953	.04876	.04801	.04728	.04656	.04586
102	58	.06745	.06628	.06514	.06403	.06295	.06190	.06087	.05987	.05890	.05794	.05702	.05611	.05523	.05436	.05352	.05270	.05189	.05111	.05034	.04959
102	59	.07253	.07128	.07008	.06890	.06775	.06663	.06554	.06447	.06343	.06242	.06143	.06047	.05952	.05860	.05771	.05683	.05597	.05513	.05431	.05351
102	60	.07784	.07652	.07524	.07399	.07277	.07158	.07042	.06929	.06819	.06711	.06606	.06503	.06403	.06305	.06209	.06115	.06024	.05934	.05847	.05762
102	61	.08342	.08203	.08067	.07935	.07805	.07679	.07556	.07436	.07319	.07204	.07093	.06983	.06877	.06772	.06671	.06571	.06474	.06378	.06285	.06194
102	62	.08935	.08787	.08643	.08503	.08366	.08232	.08102	.07975	.07850	.07729	.07610	.07494	.07381	.07270	.07162	.07056	.06952	.06851	.06752	.06654
102	63	.09563	.09407	.09255	.09107	.08962	.08821	.08683	.08548	.08416	.08287	.08161	.08038	.07918	.07800	.07685	.07572	.07462	.07354	.07249	.07146
102	64	.10229	.10064	.09904	.09747	.09594	.09444	.09298	.09155	.09016	.08879	.08746	.08615	.08488	.08363	.08241	.08121	.08004	.07890	.07778	.07668
102	65	.10934	.10760	.10591	.10425	.10264	.10106	.09951	.09800	.09652	.09508	.09367	.09229	.09094	.08961	.08832	.08705	.08581	.08460	.08341	.08224
102	66	.11684	.11501	.11323	.11148	.10978	.10811	.10648	.10489	.10333	.10180	.10031	.09885	.09741	.09601	.09464	.09330	.09199	.09070	.08944	.08820
102	67	.12488	.12296	.12108	.11924	.11745	.11569	.11397	.11229	.11064	.10903	.10745	.10591	.10440	.10292	.10147	.10005	.09865	.09729	.09595	.09464
102	68	.13345	.13144	.12946	.12753	.12564	.12379	.12199	.12021	.11848	.11678	.11512	.11349	.11189	.11033	.10880	.10729	.10582	.10438	.10296	.10158
102	69	.14255	.14043	.13836	.13634	.13435	.13241	.13051	.12865	.12682	.12503	.12328	.12157	.11988	.11823	.11662	.11503	.11348	.11195	.11046	.10899
102	70	.15211	.14990	.14773	.14561	.14353	.14149	.13949	.13754	.13562	.13374	.13190	.13009	.12832	.12659	.12488	.12321	.12158	.11997	.11839	.11684
102	71	.16209	.15977	.15751	.15528	.15311	.15097	.14888	.14683	.14482	.14285	.14092	.13902	.13716	.13534	.13355	.13179	.13007	.12837	.12671	.12508
102	72	.17245	.17004	.16767	.16535	.16308	.16085	.15866	.15651	.15441	.15234	.15032	.14833	.14638	.14446	.14258	.14074	.13893	.13715	.13540	.13369
102	73	.18319	.18068	.17821	.17579	.17342	.17109	.16881	.16656	.16436	.16220	.16008	.15800	.15596	.15395	.15198	.15005	.14815	.14628	.14444	.14264
102	74	.19440	.19179	.18922	.18670	.18423	.18180	.17942	.17708	.17479	.17253	.17031	.16814	.16600	.16390	.16184	.15981	.15782	.15586	.15394	.15205
102	75	.20618	.20347	.20080	.19818	.19561	.19309	.19061	.18817	.18578	.18343	.18111	.17884	.17661	.17442	.17226	.17014	.16806	.16601	.16399	.16201
102	76	.21864	.21582	.21306	.21034	.20767	.20505	.20247	.19994	.19745	.19500	.19259	.19023	.18790	.18561	.18336	.18115	.17897	.17683	.17472	.17265
102	77	.23179	.22888	.22602	.22321	.22044	.21772	.21505	.21242	.20983	.20729	.20479	.20233	.19991	.19752	.19518	.19287	.19060	.18837	.18617	.18401
102	78	.24564	.24264	.23968	.23678	.23392	.23111	.22834	.22562	.22294	.22030	.21771	.21515	.21264	.21017	.20773	.20533	.20297	.20065	.19836	.19610
102	79	.26009	.25700	.25396	.25096	.24801	.24511	.24225	.23944	.23667	.23395	.23126	.22862	.22601	.22345	.22093	.21844	.21599	.21357	.21119	.20885
102	80	.27497	.27180	.26867	.26559	.26256	.25957	.25663	.25373	.25088	.24807	.24530	.24257	.23988	.23722	.23461	.23204	.22950	.22700	.22454	.22211
102	81	.29015	.28690	.28369	.28053	.27742	.27435	.27133	.26835	.26541	.26252	.25967	.25685	.25408	.25135	.24865	.24600	.24338	.24079	.23824	.23573
102	82	.30553	.30220	.29893	.29569	.29251	.28936	.28627	.28321	.28020	.27723	.27430	.27140	.26855	.26574	.26297	.26023	.25753	.25487	.25224	.24965
102	83	.32111	.31772	.31438	.31108	.30782	.30461	.30144	.29831	.29523	.29219	.28918	.28622	.28329	.28041	.27756	.27475	.27197	.26923	.26653	.26386
102	84	.33704	.33359	.33018	.32682	.32351	.32023	.31700	.31381	.31066	.30755	.30448	.30144	.29845	.29549	.29258	.28969	.28685	.28404	.28126	.27852
102	85	.35340	.34990	.34644	.34303	.33966	.33633	.33304	.32979	.32658	.32341	.32028	.31719	.31413	.31111	.30813	.30519	.30228	.29940	.29656	.29375
102	86	.37000	.36646	.36296	.35950	.35608	.35270	.34937	.34607	.34281	.33959	.33641	.33326	.33015	.32708	.32404	.32104	.31807	.31514	.31224	.30937
102	87	.38656	.38298	.37945	.37595	.37250	.36908	.36571	.36237	.35907	.35580	.35258	.34938	.34623	.34311	.34002	.33697	.33395	.33097	.32801	.32509
102	88	.40302	.39942	.39586	.39234	.38886	.38541	.38200	.37863	.37530	.37200	.36873	.36550	.36231	.35915	.35602	.35293	.34987	.34684	.34384	.34088
102	89	.41934	.41573	.41215	.40861	.40510	.40164	.39821	.39481	.39145	.38813	.38483	.38158	.37835	.37516	.37200	.36888	.36578	.36272	.35968	.35668
102	90	.43541	.43179	.42821	.42466	.42114	.41767	.41422	.41081	.40743	.40409	.40078	.39750	.39426	.39104	.38786	.38471	.38159	.37850	.37544	.37241
102	91	.45088	.44726	.44368	.44013	.43661	.43313	.42968	.42626	.42287	.41952	.41620	.41291	.40965	.40642	.40322	.40005	.39691	.39380	.39072	.38767
102	92	.46538	.46177	.45819	.45464	.45112	.44764	.44419	.44077	.43738	.43403	.43070	.42740	.42413	.42090	.41769	.41451	.41136	.40823	.40514	.40207
102	93	.47892	.47531	.47174	.46820	.46469	.46121	.45777	.45435	.45096	.44760	.44427	.44097	.43770	.43446	.43125	.42806	.42490	.42177	.41866	.41559
102	94	.49168	.48809	.48453	.48100	.47750	.47403	.47059	.46717	.46379	.46044	.45711	.45381	.45054	.44730	.44408	.44089	.43773	.43459	.43148	.42840
102	95	.50389	.50032	.49677	.49326	.48977	.48631	.48288	.47948	.47611	.47276	.46944	.46615	.46288	.45964	.45643	.45324	.45008	.44694	.44383	.44075
102	96	.51544	.51189	.50837	.50487	.50140	.49796	.49454	.49115	.48779	.48445	.48115	.47786	.47460	.47137	.46816	.46498	.46182	.45869	.45558	.45250

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
102	97	.52621	.52268	.51917	.51570	.51224	.50882	.50542	.50204	.49869	.49537	.49207	.48880	.48555	.48233	.47913	.47595	.47280	.46967	.46657	.46349
102	98	.53641	.53290	.52941	.52596	.52252	.51911	.51573	.51237	.50904	.50573	.50244	.49918	.49594	.49273	.48954	.48637	.48323	.48011	.47701	.47393
102	99	.54642	.54293	.53947	.53603	.53262	.52923	.52587	.52253	.51921	.51592	.51265	.50940	.50618	.50298	.49980	.49665	.49351	.49040	.48731	.48425
102	100	.55620	.55274	.54931	.54590	.54251	.53914	.53580	.53248	.52919	.52591	.52266	.51943	.51622	.51304	.50988	.50673	.50361	.50052	.49744	.49438
102	101	.56588	.56244	.55904	.55565	.55229	.54895	.54563	.54234	.53906	.53581	.53258	.52937	.52618	.52302	.51987	.51675	.51364	.51056	.50749	.50445
102	102	.57541	.57201	.56863	.56527	.56194	.55863	.55533	.55206	.54881	.54558	.54238	.53919	.53602	.53287	.52975	.52664	.52355	.52049	.51744	.51441
103	0	.00821	.00816	.00811	.00806	.00801	.00797	.00792	.00787	.00783	.00778	.00774	.00770	.00766	.00761	.00757	.00753	.00749	.00745	.00741	.00738
103	1	.00192	.00189	.00186	.00183	.00181	.00178	.00176	.00173	.00171	.00169	.00167	.00165	.00163	.00161	.00159	.00157	.00155	.00153	.00152	.00150
103	2	.00165	.00162	.00159	.00157	.00154	.00152	.00149	.00147	.00145	.00142	.00140	.00138	.00136	.00134	.00132	.00130	.00129	.00127	.00125	.00124
103	3	.00155	.00152	.00149	.00146	.00143	.00141	.00138	.00136	.00133	.00131	.00129	.00127	.00125	.00123	.00121	.00119	.00117	.00115	.00113	.00112
103	4	.00152	.00149	.00146	.00143	.00140	.00137	.00135	.00132	.00130	.00127	.00125	.00123	.00120	.00118	.00116	.00114	.00112	.00110	.00109	.00107
103	5	.00156	.00153	.00149	.00146	.00143	.00140	.00137	.00134	.00132	.00129	.00126	.00124	.00122	.00119	.00117	.00115	.00113	.00111	.00109	.00107
103	6	.00163	.00160	.00156	.00153	.00149	.00146	.00143	.00140	.00137	.00134	.00131	.00129	.00126	.00124	.00121	.00119	.00116	.00114	.00112	.00110
103	7	.00175	.00171	.00167	.00164	.00160	.00156	.00153	.00150	.00146	.00143	.00140	.00137	.00134	.00132	.00129	.00126	.00124	.00121	.00119	.00117
103	8	.00191	.00187	.00183	.00178	.00174	.00171	.00167	.00163	.00160	.00156	.00153	.00149	.00146	.00143	.00140	.00137	.00135	.00132	.00129	.00127
103	9	.00214	.00209	.00204	.00199	.00195	.00191	.00187	.00183	.00179	.00175	.00171	.00168	.00164	.00161	.00157	.00154	.00151	.00148	.00145	.00142
103	10	.00243	.00238	.00233	.00228	.00223	.00218	.00213	.00209	.00205	.00201	.00196	.00192	.00189	.00185	.00181	.00178	.00174	.00171	.00168	.00164
103	11	.00280	.00274	.00268	.00263	.00257	.00252	.00247	.00242	.00237	.00233	.00228	.00224	.00220	.00216	.00212	.00208	.00204	.00200	.00196	.00193
103	12	.00322	.00316	.00310	.00304	.00298	.00293	.00287	.00282	.00277	.00272	.00267	.00262	.00257	.00253	.00248	.00244	.00240	.00236	.00232	.00228
103	13	.00368	.00362	.00355	.00349	.00342	.00336	.00330	.00325	.00319	.00314	.00308	.00303	.00298	.00293	.00289	.00284	.00279	.00275	.00271	.00266
103	14	.00413	.00405	.00398	.00392	.00385	.00378	.00372	.00366	.00360	.00354	.00349	.00343	.00338	.00333	.00327	.00322	.00318	.00313	.00308	.00304
103	15	.00452	.00445	.00437	.00430	.00423	.00416	.00410	.00403	.00397	.00391	.00385	.00379	.00373	.00368	.00362	.00357	.00352	.00347	.00342	.00337
103	16	.00485	.00477	.00469	.00462	.00454	.00447	.00440	.00433	.00427	.00420	.00414	.00408	.00402	.00396	.00390	.00385	.00379	.00374	.00369	.00364
103	17	.00511	.00503	.00495	.00487	.00479	.00472	.00464	.00457	.00450	.00444	.00437	.00431	.00425	.00419	.00413	.00407	.00401	.00396	.00390	.00385
103	18	.00532	.00523	.00515	.00507	.00499	.00491	.00483	.00476	.00469	.00462	.00455	.00448	.00442	.00436	.00429	.00423	.00417	.00412	.00406	.00401
103	19	.00551	.00542	.00533	.00524	.00516	.00508	.00500	.00492	.00485	.00478	.00470	.00464	.00457	.00450	.00444	.00438	.00432	.00426	.00420	.00414
103	20	.00569	.00560	.00551	.00542	.00533	.00525	.00516	.00508	.00501	.00493	.00486	.00479	.00472	.00465	.00458	.00452	.00445	.00439	.00433	.00427
103	21	.00589	.00579	.00569	.00560	.00551	.00542	.00534	.00525	.00517	.00509	.00502	.00494	.00487	.00480	.00473	.00466	.00460	.00453	.00447	.00441
103	22	.00608	.00597	.00587	.00578	.00568	.00559	.00550	.00541	.00533	.00525	.00517	.00509	.00501	.00494	.00487	.00480	.00473	.00466	.00460	.00453
103	23	.00628	.00617	.00606	.00596	.00586	.00577	.00567	.00558	.00549	.00541	.00532	.00524	.00516	.00509	.00501	.00494	.00487	.00480	.00473	.00466
103	24	.00651	.00639	.00628	.00617	.00607	.00597	.00587	.00577	.00568	.00559	.00550	.00542	.00533	.00525	.00517	.00510	.00502	.00495	.00488	.00481
103	25	.00677	.00665	.00653	.00642	.00631	.00620	.00610	.00600	.00590	.00580	.00571	.00562	.00553	.00545	.00537	.00529	.00521	.00513	.00506	.00498
103	26	.00707	.00694	.00682	.00670	.00658	.00647	.00636	.00625	.00615	.00605	.00595	.00586	.00576	.00567	.00559	.00550	.00542	.00534	.00526	.00518
103	27	.00742	.00729	.00716	.00703	.00691	.00679	.00667	.00656	.00645	.00635	.00624	.00614	.00604	.00595	.00586	.00577	.00568	.00560	.00551	.00543
103	28	.00782	.00767	.00753	.00740	.00727	.00714	.00702	.00690	.00678	.00667	.00656	.00646	.00635	.00625	.00616	.00606	.00597	.00588	.00579	.00570
103	29	.00825	.00809	.00795	.00780	.00766	.00753	.00740	.00727	.00715	.00703	.00692	.00680	.00669	.00659	.00648	.00638	.00629	.00619	.00610	.00601
103	30	.00871	.00855	.00839	.00824	.00809	.00795	.00781	.00767	.00754	.00742	.00729	.00717	.00706	.00695	.00684	.00673	.00662	.00652	.00642	.00633
103	31	.00920	.00903	.00886	.00870	.00854	.00839	.00824	.00810	.00796	.00782	.00769	.00757	.00744	.00732	.00721	.00709	.00698	.00687	.00677	.00667
103	32	.00972	.00954	.00936	.00919	.00902	.00886	.00870	.00855	.00840	.00826	.00812	.00798	.00785	.00772	.00760	.00748	.00736	.00725	.00714	.00703
103	33	.01030	.01010	.00991	.00973	.00955	.00937	.00920	.00904	.00888	.00873	.00858	.00844	.00830	.00816	.00803	.00790	.00778	.00765	.00754	.00742
103	34	.01092	.01071	.01050	.01030	.01011	.00993	.00975	.00957	.00940	.00924	.00908	.00893	.00878	.00863	.00849	.00835	.00822	.00809	.00796	.00784
103	35	.01160	.01138	.01116	.01094	.01074	.01054	.01035	.01016	.00998	.00981	.00964	.00947	.00931	.00915	.00900	.00886	.00871	.00857	.00844	.00831
103	36	.01234	.01210	.01187	.01164	.01142	.01120	.01100	.01080	.01060	.01042	.01023	.01006	.00988	.00972	.00956	.00940	.00924	.00910	.00895	.00881
103	37	.01315	.01289	.01264	.01240	.01216	.01193	.01171	.01149	.01128	.01108	.01089	.01070	.01051	.01033	.01016	.00999	.00982	.00966	.00951	.00936
103	38	.01406	.01377	.01350	.01324	.01298	.01274	.01250	.01227	.01204	.01183	.01161	.01141	.01121	.01102	.01083	.01065	.01047	.01030	.01013	.00997
103	39	.01505	.01475	.01445	.01417	.01390	.01363	.01337	.01312	.01288	.01265	.01242	.01220	.01198	.01178	.01157	.01138	.01119	.01100	.01082	.01064
103	40	.01617	.01584	.01552	.01522	.01492	.01463	.01436	.01409	.01383	.01357	.01333	.01309	.01286	.01263	.01241	.01220	.01199	.01179	.01160	.01141
103	41	.01742	.01707	.01673	.01640	.01608	.01577	.01547	.01518	.01490	.01462	.01436	.01410	.01385	.01361	.01337	.01314	.01292	.01270	.01249	.01228
103	42	.01884	.01845	.01809	.01773	.01738	.01705	.01672	.01641	.01611	.01581	.01552	.01524	.01497	.01471	.01445	.01420	.01396	.01373	.01350	.01328
103	43	.02041	.02000	.01960	.01922	.01884	.01848	.01813	.01779	.01746	.01714	.01683	.01653	.01623	.01595	.01567	.01540	.01514	.01489	.01464	.01440

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
103	44	.02216	.02172	.02129	.02087	.02047	.02008	.01970	.01933	.01897	.01863	.01829	.01796	.01765	.01734	.01704	.01675	.01646	.01619	.01592	.01565
103	45	.02407	.02359	.02313	.02268	.02224	.02182	.02141	.02101	.02063	.02025	.01989	.01953	.01919	.01886	.01853	.01822	.01791	.01761	.01732	.01703
103	46	.02615	.02563	.02513	.02465	.02418	.02372	.02328	.02285	.02244	.02203	.02164	.02126	.02088	.02052	.02017	.01983	.01950	.01917	.01886	.01855
103	47	.02839	.02784	.02730	.02678	.02627	.02578	.02530	.02484	.02439	.02395	.02352	.02311	.02271	.02232	.02194	.02157	.02121	.02086	.02051	.02018
103	48	.03082	.03022	.02964	.02908	.02853	.02800	.02749	.02699	.02650	.02603	.02557	.02513	.02469	.02427	.02386	.02346	.02307	.02269	.02232	.02196
103	49	.03345	.03280	.03218	.03158	.03099	.03042	.02986	.02932	.02880	.02829	.02780	.02732	.02685	.02639	.02595	.02552	.02510	.02468	.02428	.02389
103	50	.03631	.03562	.03495	.03429	.03366	.03305	.03245	.03187	.03131	.03076	.03023	.02971	.02920	.02871	.02823	.02777	.02731	.02687	.02644	.02602
103	51	.03940	.03866	.03794	.03724	.03657	.03591	.03526	.03464	.03404	.03345	.03287	.03231	.03177	.03124	.03072	.03022	.02973	.02925	.02878	.02833
103	52	.04272	.04193	.04115	.04041	.03968	.03897	.03828	.03761	.03696	.03633	.03571	.03511	.03452	.03395	.03340	.03285	.03233	.03181	.03131	.03082
103	53	.04627	.04542	.04459	.04379	.04301	.04225	.04152	.04080	.04010	.03942	.03876	.03811	.03748	.03687	.03627	.03569	.03512	.03456	.03402	.03349
103	54	.05006	.04915	.04827	.04741	.04658	.04576	.04497	.04420	.04346	.04273	.04202	.04132	.04065	.03999	.03935	.03872	.03811	.03751	.03693	.03636
103	55	.05411	.05315	.05220	.05129	.05039	.04953	.04868	.04786	.04706	.04627	.04551	.04477	.04405	.04334	.04265	.04198	.04133	.04069	.04006	.03945
103	56	.05845	.05742	.05641	.05543	.05448	.05355	.05265	.05177	.05091	.05008	.04927	.04847	.04770	.04694	.04620	.04548	.04478	.04409	.04342	.04277
103	57	.06307	.06197	.06090	.05986	.05885	.05786	.05690	.05596	.05504	.05415	.05328	.05243	.05160	.05080	.05001	.04924	.04848	.04775	.04703	.04633
103	58	.06796	.06679	.06565	.06454	.06346	.06241	.06139	.06039	.05941	.05846	.05753	.05663	.05574	.05488	.05404	.05322	.05241	.05163	.05086	.05011
103	59	.07308	.07184	.07063	.06945	.06831	.06719	.06610	.06503	.06400	.06298	.06199	.06103	.06009	.05917	.05827	.05739	.05653	.05569	.05487	.05407
103	60	.07844	.07713	.07584	.07459	.07338	.07219	.07103	.06990	.06880	.06772	.06667	.06564	.06464	.06366	.06270	.06176	.06085	.05996	.05908	.05823
103	61	.08408	.08268	.08132	.08000	.07871	.07745	.07622	.07502	.07385	.07270	.07158	.07049	.06943	.06838	.06737	.06637	.06540	.06444	.06351	.06260
103	62	.09005	.08858	.08714	.08574	.08437	.08303	.08173	.08046	.07921	.07800	.07681	.07565	.07452	.07341	.07233	.07127	.07023	.06922	.06823	.06726
103	63	.09639	.09484	.09332	.09183	.09039	.08897	.08759	.08624	.08492	.08364	.08238	.08115	.07995	.07877	.07762	.07649	.07539	.07432	.07326	.07223
103	64	.10311	.10146	.09986	.09829	.09676	.09527	.09381	.09238	.09098	.08962	.08829	.08698	.08571	.08446	.08324	.08204	.08087	.07973	.07861	.07751
103	65	.11022	.10849	.10679	.10514	.10352	.10194	.10040	.09889	.09742	.09597	.09456	.09318	.09183	.09051	.08921	.08795	.08671	.08549	.08430	.08314
103	66	.11779	.11597	.11418	.11244	.11074	.10907	.10744	.10585	.10429	.10276	.10127	.09981	.09838	.09698	.09561	.09427	.09295	.09166	.09040	.08917
103	67	.12591	.12399	.12211	.12028	.11848	.11673	.11501	.11333	.11168	.11007	.10850	.10695	.10544	.10396	.10251	.10109	.09970	.09834	.09700	.09569
103	68	.13457	.13255	.13058	.12865	.12677	.12492	.12311	.12134	.11961	.11791	.11625	.11462	.11302	.11146	.10993	.10843	.10695	.10551	.10410	.10271
103	69	.14376	.14165	.13958	.13755	.13557	.13363	.13173	.12987	.12805	.12626	.12451	.12279	.12111	.11946	.11785	.11626	.11471	.11318	.11169	.11022
103	70	.15342	.15121	.14905	.14692	.14485	.14281	.14082	.13886	.13695	.13507	.13323	.13142	.12965	.12792	.12622	.12455	.12291	.12130	.11973	.11818
103	71	.16351	.16120	.15893	.15671	.15454	.15241	.15032	.14827	.14626	.14429	.14236	.14046	.13860	.13678	.13499	.13324	.13151	.12982	.12816	.12653
103	72	.17399	.17157	.16921	.16689	.16462	.16239	.16021	.15807	.15596	.15390	.15187	.14989	.14794	.14602	.14414	.14230	.14049	.13871	.13696	.13525
103	73	.18484	.18233	.17987	.17745	.17508	.17276	.17048	.16824	.16604	.16388	.16176	.15968	.15764	.15563	.15366	.15173	.14983	.14796	.14613	.14433
103	74	.19618	.19357	.19101	.18849	.18602	.18360	.18122	.17888	.17659	.17433	.17212	.16994	.16781	.16571	.16365	.16162	.15963	.15767	.15575	.15386
103	75	.20810	.20539	.20273	.20011	.19754	.19502	.19254	.19011	.18772	.18537	.18306	.18079	.17856	.17637	.17421	.17209	.17001	.16796	.16594	.16396
103	76	.22070	.21789	.21513	.21242	.20975	.20713	.20456	.20203	.19954	.19709	.19469	.19232	.19000	.18771	.18546	.18325	.18107	.17893	.17683	.17475
103	77	.23402	.23112	.22826	.22545	.22269	.21997	.21730	.21468	.21209	.20955	.20705	.20459	.20217	.19979	.19745	.19515	.19288	.19064	.18845	.18628
103	78	.24806	.24506	.24211	.23921	.23635	.23354	.23078	.22806	.22539	.22275	.22016	.21761	.21510	.21262	.21019	.20779	.20543	.20311	.20082	.19856
103	79	.26271	.25962	.25658	.25359	.25065	.24775	.24490	.24209	.23932	.23660	.23392	.23128	.22868	.22611	.22359	.22110	.21865	.21624	.21386	.21152
103	80	.27781	.27464	.27152	.26844	.26542	.26243	.25950	.25660	.25375	.25094	.24817	.24545	.24276	.24011	.23750	.23493	.23239	.22989	.22743	.22500
103	81	.29321	.28996	.28676	.28361	.28051	.27744	.27443	.27145	.26852	.26563	.26278	.25997	.25720	.25447	.25177	.24912	.24650	.24392	.24137	.23886
103	82	.30883	.30551	.30224	.29901	.29583	.29270	.28960	.28655	.28354	.28058	.27765	.27476	.27191	.26911	.26633	.26360	.26090	.25824	.25561	.25302
103	83	.32466	.32128	.31794	.31465	.31140	.30819	.30503	.30191	.29883	.29579	.29279	.28983	.28691	.28403	.28118	.27837	.27560	.27286	.27016	.26749
103	84	.34086	.33741	.33402	.33066	.32735	.32408	.32086	.31767	.31453	.31142	.30836	.30533	.30234	.29939	.29647	.29359	.29075	.28794	.28517	.28243
103	85	.35750	.35401	.35056	.34716	.34379	.34047	.33719	.33395	.33074	.32758	.32446	.32137	.31832	.31530	.31232	.30938	.30647	.30360	.30076	.29796
103	86	.37441	.37088	.36739	.36394	.36053	.35716	.35383	.35054	.34729	.34408	.34090	.33776	.33466	.33159	.32855	.32555	.32259	.31966	.31676	.31390
103	87	.39129	.38773	.38420	.38072	.37727	.37387	.37050	.36717	.36388	.36062	.35740	.35421	.35106	.34795	.34487	.34182	.33880	.33582	.33287	.32996
103	88	.40809	.40450	.40095	.39744	.39397	.39053	.38714	.38377	.38045	.37715	.37390	.37068	.36749	.36433	.36121	.35812	.35507	.35204	.34905	.34609
103	89	.42476	.42115	.41759	.41406	.41057	.40711	.40369	.40031	.39696	.39364	.39036	.38711	.38389	.38071	.37755	.37443	.37134	.36828	.36525	.36226
103	90	.44119	.43758	.43401	.43048	.42698	.42351	.42008	.41668	.41331	.40998	.40668	.40341	.40017	.39696	.39379	.39064	.38753	.38444	.38139	.37836
103	91	.45702	.45342	.44985	.44631	.44281	.43934	.43590	.43250	.42912	.42578	.42247	.41919	.41594	.41272	.40953	.40637	.40324	.40013	.39706	.39401
103	92	.47187	.46828	.46471	.46118	.45768	.45421	.45078	.44737	.44399	.44065	.43733	.43405	.43079	.42756	.42436	.42119	.41805	.41493	.41184	.40878
103	93	.48574	.48216	.47860	.47508	.47159	.46813	.46469	.46129	.45792	.45457	.45126	.44797	.44471	.44148	.43827	.43510	.43195	.42882	.42572	.42265

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
103	94	.49883	.49526	.49172	.48821	.48472	.48127	.47785	.47445	.47108	.46774	.46443	.46114	.45789	.45465	.45145	.44827	.44512	.44199	.43889	.43581
103	95	.51136	.50781	.50429	.50079	.49733	.49389	.49047	.48709	.48373	.48040	.47710	.47382	.47057	.46734	.46414	.46096	.45781	.45468	.45158	.44851
103	96	.52323	.51970	.51620	.51272	.50927	.50585	.50245	.49908	.49574	.49242	.48913	.48586	.48261	.47940	.47620	.47303	.46989	.46676	.46367	.46059
103	97	.53429	.53079	.52730	.52385	.52042	.51701	.51363	.51028	.50695	.50364	.50036	.49711	.49387	.49067	.48748	.48432	.48118	.47806	.47497	.47190
103	98	.54478	.54129	.53783	.53440	.53099	.52760	.52424	.52090	.51759	.51430	.51103	.50779	.50457	.50137	.49820	.49504	.49191	.48881	.48572	.48266
103	99	.55507	.55161	.54818	.54477	.54138	.53801	.53467	.53136	.52806	.52479	.52154	.51831	.51511	.51192	.50876	.50562	.50250	.49941	.49633	.49328
103	100	.56514	.56171	.55831	.55492	.55156	.54822	.54490	.54161	.53833	.53508	.53185	.52864	.52545	.52229	.51914	.51602	.51291	.50983	.50677	.50373
103	101	.57511	.57171	.56833	.56497	.56164	.55833	.55503	.55176	.54851	.54528	.54208	.53889	.53572	.53257	.52945	.52634	.52325	.52019	.51714	.51411
103	102	.58493	.58156	.57822	.57489	.57158	.56830	.56503	.56179	.55857	.55536	.55218	.54901	.54587	.54274	.53963	.53655	.53348	.53043	.52740	.52439
103	103	.59476	.59143	.58812	.58482	.58155	.57829	.57506	.57184	.56864	.56546	.56230	.55916	.55604	.55294	.54985	.54679	.54374	.54071	.53769	.53470
104	0	.00837	.00832	.00827	.00822	.00818	.00813	.00809	.00804	.00800	.00795	.00791	.00787	.00783	.00778	.00774	.00770	.00767	.00763	.00759	.00755
104	1	.00194	.00191	.00188	.00186	.00183	.00181	.00178	.00176	.00174	.00171	.00169	.00167	.00165	.00163	.00161	.00159	.00157	.00156	.00154	.00152
104	2	.00167	.00164	.00161	.00158	.00156	.00153	.00151	.00149	.00146	.00144	.00142	.00140	.00138	.00136	.00134	.00132	.00130	.00129	.00127	.00125
104	3	.00156	.00153	.00150	.00147	.00145	.00142	.00140	.00137	.00135	.00133	.00130	.00128	.00126	.00124	.00122	.00120	.00118	.00117	.00115	.00113
104	4	.00153	.00150	.00147	.00144	.00141	.00139	.00136	.00133	.00131	.00128	.00126	.00124	.00122	.00120	.00117	.00115	.00114	.00112	.00110	.00108
104	5	.00157	.00154	.00150	.00147	.00144	.00141	.00138	.00135	.00133	.00130	.00128	.00125	.00123	.00120	.00118	.00116	.00114	.00112	.00110	.00108
104	6	.00164	.00161	.00157	.00154	.00150	.00147	.00144	.00141	.00138	.00135	.00132	.00130	.00127	.00125	.00122	.00120	.00117	.00115	.00113	.00111
104	7	.00176	.00172	.00168	.00165	.00161	.00157	.00154	.00151	.00147	.00144	.00141	.00138	.00135	.00133	.00130	.00127	.00125	.00122	.00120	.00118
104	8	.00192	.00188	.00184	.00179	.00175	.00171	.00168	.00164	.00160	.00157	.00154	.00150	.00147	.00144	.00141	.00138	.00136	.00133	.00130	.00128
104	9	.00215	.00210	.00205	.00200	.00196	.00192	.00187	.00183	.00180	.00176	.00172	.00168	.00165	.00162	.00158	.00155	.00152	.00149	.00146	.00143
104	10	.00244	.00239	.00234	.00229	.00224	.00219	.00215	.00210	.00206	.00202	.00198	.00194	.00190	.00186	.00182	.00179	.00175	.00172	.00169	.00165
104	11	.00281	.00275	.00269	.00264	.00259	.00253	.00248	.00244	.00239	.00234	.00230	.00225	.00221	.00217	.00213	.00209	.00205	.00201	.00198	.00194
104	12	.00324	.00318	.00312	.00306	.00300	.00294	.00289	.00284	.00279	.00274	.00269	.00264	.00259	.00255	.00250	.00246	.00242	.00238	.00234	.00230
104	13	.00371	.00364	.00357	.00351	.00345	.00339	.00333	.00327	.00322	.00316	.00311	.00306	.00301	.00296	.00291	.00286	.00282	.00277	.00273	.00269
104	14	.00416	.00408	.00401	.00395	.00388	.00382	.00375	.00369	.00363	.00357	.00352	.00346	.00341	.00336	.00331	.00326	.00321	.00316	.00311	.00307
104	15	.00456	.00448	.00441	.00434	.00427	.00420	.00413	.00407	.00401	.00394	.00388	.00383	.00377	.00371	.00366	.00361	.00355	.00350	.00345	.00341
104	16	.00489	.00481	.00473	.00466	.00458	.00451	.00444	.00438	.00431	.00424	.00418	.00412	.00406	.00400	.00395	.00389	.00384	.00378	.00373	.00368
104	17	.00516	.00507	.00499	.00491	.00484	.00476	.00469	.00462	.00455	.00448	.00442	.00435	.00429	.00423	.00417	.00411	.00406	.00400	.00395	.00389
104	18	.00537	.00528	.00520	.00511	.00503	.00496	.00488	.00481	.00474	.00467	.00460	.00453	.00447	.00440	.00434	.00428	.00422	.00417	.00411	.00405
104	19	.00555	.00546	.00538	.00529	.00521	.00513	.00505	.00497	.00490	.00482	.00475	.00469	.00462	.00455	.00449	.00443	.00437	.00431	.00425	.00419
104	20	.00574	.00565	.00556	.00547	.00538	.00530	.00521	.00513	.00506	.00498	.00491	.00484	.00477	.00470	.00463	.00457	.00450	.00444	.00438	.00432
104	21	.00594	.00584	.00574	.00565	.00556	.00547	.00539	.00530	.00522	.00514	.00507	.00499	.00492	.00485	.00478	.00471	.00465	.00458	.00452	.00446
104	22	.00613	.00603	.00593	.00583	.00573	.00564	.00555	.00547	.00538	.00530	.00522	.00514	.00507	.00499	.00492	.00485	.00478	.00471	.00465	.00459
104	23	.00633	.00622	.00612	.00602	.00592	.00582	.00573	.00564	.00555	.00546	.00538	.00530	.00522	.00514	.00507	.00499	.00492	.00485	.00478	.00472
104	24	.00656	.00645	.00633	.00623	.00612	.00602	.00592	.00583	.00574	.00565	.00556	.00547	.00539	.00531	.00523	.00515	.00508	.00501	.00493	.00486
104	25	.00682	.00670	.00659	.00647	.00636	.00626	.00615	.00605	.00595	.00586	.00577	.00568	.00559	.00551	.00542	.00534	.00526	.00519	.00511	.00504
104	26	.00712	.00700	.00687	.00675	.00664	.00652	.00642	.00631	.00621	.00611	.00601	.00591	.00582	.00573	.00565	.00556	.00548	.00540	.00532	.00524
104	27	.00748	.00735	.00722	.00709	.00697	.00685	.00673	.00662	.00651	.00641	.00630	.00620	.00611	.00601	.00592	.00583	.00574	.00566	.00557	.00549
104	28	.00788	.00773	.00760	.00746	.00733	.00720	.00708	.00696	.00685	.00673	.00663	.00652	.00642	.00632	.00622	.00612	.00603	.00594	.00585	.00577
104	29	.00831	.00816	.00801	.00787	.00773	.00760	.00747	.00734	.00722	.00710	.00698	.00687	.00676	.00666	.00655	.00645	.00635	.00626	.00616	.00607
104	30	.00878	.00862	.00846	.00831	.00816	.00802	.00788	.00774	.00761	.00749	.00736	.00724	.00713	.00702	.00691	.00680	.00670	.00659	.00650	.00640
104	31	.00927	.00910	.00893	.00877	.00861	.00846	.00831	.00817	.00803	.00790	.00777	.00764	.00752	.00740	.00728	.00717	.00706	.00695	.00684	.00674
104	32	.00980	.00962	.00944	.00926	.00910	.00893	.00878	.00863	.00848	.00833	.00819	.00806	.00793	.00780	.00768	.00756	.00744	.00732	.00721	.00710
104	33	.01038	.01018	.00999	.00981	.00963	.00945	.00929	.00912	.00897	.00881	.00866	.00852	.00838	.00824	.00811	.00798	.00786	.00774	.00762	.00750
104	34	.01100	.01079	.01058	.01039	.01020	.01001	.00983	.00966	.00949	.00933	.00917	.00901	.00886	.00872	.00858	.00844	.00831	.00818	.00805	.00793
104	35	.01169	.01146	.01124	.01103	.01083	.01063	.01044	.01025	.01007	.00990	.00973	.00956	.00940	.00924	.00909	.00895	.00880	.00866	.00853	.00840
104	36	.01244	.01219	.01196	.01173	.01151	.01130	.01109	.01089	.01070	.01051	.01033	.01015	.00998	.00981	.00965	.00949	.00934	.00919	.00905	.00890
104	37	.01325	.01299	.01274	.01249	.01226	.01203	.01181	.01159	.01138	.01118	.01099	.01080	.01061	.01043	.01026	.01009	.00992	.00976	.00961	.00946
104	38	.01416	.01388	.01361	.01334	.01309	.01284	.01260	.01237	.01215	.01193	.01172	.01151	.01132	.01112	.01093	.01075	.01058	.01040	.01024	.01007
104	39	.01516	.01486	.01456	.01428	.01400	.01374	.01348	.01323	.01299	.01276	.01253	.01231	.01209	.01189	.01168	.01149	.01130	.01111	.01093	.01075

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
104	40	.01628	.01595	.01564	.01533	.01504	.01475	.01447	.01420	.01394	.01369	.01344	.01320	.01297	.01275	.01253	.01232	.01211	.01191	.01171	.01152
104	41	.01755	.01719	.01685	.01652	.01620	.01589	.01559	.01530	.01502	.01475	.01448	.01422	.01397	.01373	.01349	.01326	.01304	.01282	.01261	.01241
104	42	.01897	.01859	.01822	.01786	.01752	.01718	.01686	.01654	.01624	.01594	.01565	.01538	.01511	.01484	.01459	.01434	.01410	.01386	.01363	.01341
104	43	.02055	.02014	.01974	.01936	.01898	.01862	.01827	.01793	.01760	.01728	.01697	.01667	.01638	.01609	.01582	.01555	.01528	.01503	.01478	.01454
104	44	.02231	.02187	.02144	.02103	.02062	.02023	.01985	.01949	.01913	.01878	.01845	.01812	.01780	.01749	.01719	.01690	.01662	.01634	.01607	.01581
104	45	.02424	.02376	.02329	.02284	.02241	.02199	.02158	.02118	.02080	.02042	.02006	.01970	.01936	.01903	.01870	.01839	.01808	.01778	.01749	.01720
104	46	.02633	.02582	.02532	.02483	.02436	.02391	.02347	.02304	.02262	.02222	.02182	.02144	.02107	.02071	.02036	.02001	.01968	.01936	.01904	.01873
104	47	.02859	.02803	.02750	.02697	.02647	.02598	.02550	.02504	.02459	.02415	.02373	.02331	.02291	.02252	.02214	.02177	.02141	.02106	.02072	.02038
104	48	.03104	.03044	.02986	.02930	.02875	.02822	.02771	.02721	.02672	.02625	.02579	.02535	.02491	.02449	.02408	.02368	.02329	.02291	.02254	.02218
104	49	.03368	.03304	.03242	.03181	.03123	.03066	.03010	.02956	.02904	.02853	.02804	.02756	.02709	.02663	.02619	.02576	.02534	.02493	.02453	.02414
104	50	.03656	.03587	.03520	.03455	.03392	.03331	.03271	.03213	.03157	.03102	.03049	.02997	.02947	.02898	.02850	.02803	.02758	.02713	.02670	.02628
104	51	.03968	.03894	.03823	.03753	.03685	.03619	.03555	.03493	.03432	.03373	.03316	.03260	.03206	.03153	.03101	.03051	.03002	.02954	.02907	.02862
104	52	.04303	.04223	.04146	.04072	.03999	.03928	.03859	.03792	.03727	.03664	.03602	.03542	.03484	.03427	.03371	.03317	.03264	.03213	.03163	.03113
104	53	.04661	.04576	.04493	.04413	.04335	.04259	.04186	.04114	.04044	.03976	.03910	.03845	.03783	.03721	.03661	.03603	.03546	.03491	.03437	.03384
104	54	.05043	.04952	.04864	.04778	.04695	.04614	.04535	.04458	.04383	.04310	.04239	.04170	.04102	.04037	.03972	.03910	.03849	.03789	.03731	.03674
104	55	.05452	.05355	.05261	.05169	.05080	.04993	.04909	.04827	.04747	.04669	.04592	.04518	.04446	.04375	.04307	.04239	.04174	.04110	.04047	.03986
104	56	.05889	.05786	.05685	.05588	.05493	.05400	.05310	.05222	.05136	.05053	.04971	.04892	.04815	.04739	.04665	.04594	.04523	.04455	.04388	.04322
104	57	.06356	.06246	.06139	.06035	.05933	.05835	.05738	.05645	.05553	.05464	.05377	.05292	.05210	.05129	.05050	.04973	.04898	.04824	.04753	.04683
104	58	.06849	.06732	.06618	.06508	.06400	.06295	.06192	.06092	.05995	.05900	.05807	.05717	.05628	.05542	.05458	.05376	.05295	.05217	.05140	.05065
104	59	.07366	.07242	.07121	.07003	.06889	.06777	.06668	.06562	.06458	.06357	.06258	.06162	.06067	.05975	.05886	.05798	.05712	.05628	.05546	.05466
104	60	.07906	.07775	.07647	.07522	.07401	.07282	.07166	.07053	.06943	.06835	.06730	.06628	.06527	.06429	.06334	.06240	.06149	.06060	.05972	.05887
104	61	.08475	.08336	.08200	.08068	.07939	.07813	.07690	.07570	.07453	.07339	.07227	.07118	.07011	.06907	.06806	.06706	.06609	.06514	.06420	.06329
104	62	.09078	.08931	.08787	.08647	.08510	.08377	.08247	.08119	.07995	.07874	.07755	.07640	.07526	.07416	.07307	.07202	.07098	.06997	.06898	.06801
104	63	.09718	.09562	.09411	.09262	.09118	.08977	.08839	.08704	.08572	.08444	.08318	.08195	.08075	.07957	.07842	.07730	.07620	.07512	.07407	.07304
104	64	.10395	.10231	.10071	.09915	.09762	.09612	.09467	.09324	.09185	.09048	.08915	.08785	.08657	.08533	.08411	.08291	.08174	.08060	.07948	.07838
104	65	.11113	.10940	.10771	.10606	.10445	.10287	.10133	.09982	.09835	.09690	.09549	.09411	.09276	.09144	.09015	.08888	.08764	.08643	.08524	.08408
104	66	.11878	.11696	.11517	.11343	.11173	.11007	.10844	.10685	.10529	.10377	.10228	.10082	.09939	.09799	.09662	.09528	.09396	.09268	.09142	.09018
104	67	.12697	.12506	.12318	.12135	.11956	.11781	.11609	.11441	.11277	.11116	.10958	.10804	.10653	.10505	.10360	.10218	.10079	.09943	.09809	.09678
104	68	.13573	.13371	.13174	.12982	.12793	.12609	.12428	.12251	.12078	.11909	.11743	.11580	.11420	.11264	.11111	.10961	.10814	.10670	.10528	.10390
104	69	.14501	.14290	.14084	.13882	.13684	.13490	.13300	.13114	.12932	.12754	.12579	.12407	.12239	.12075	.11913	.11755	.11599	.11447	.11298	.11151
104	70	.15478	.15258	.15041	.14830	.14622	.14419	.14220	.14024	.13833	.13646	.13462	.13281	.13105	.12931	.12761	.12594	.12431	.12270	.12112	.11958
104	71	.16498	.16268	.16041	.15820	.15603	.15390	.15181	.14977	.14776	.14579	.14386	.14197	.14011	.13829	.13650	.13475	.13303	.13133	.12967	.12804
104	72	.17558	.17317	.17081	.16850	.16623	.16401	.16182	.15968	.15758	.15552	.15350	.15152	.14957	.14766	.14578	.14394	.14213	.14035	.13860	.13689
104	73	.18656	.18406	.18160	.17919	.17682	.17450	.17222	.16998	.16779	.16563	.16351	.16144	.15940	.15739	.15543	.15349	.15159	.14973	.14789	.14609
104	74	.19803	.19542	.19287	.19035	.18789	.18547	.18309	.18076	.17847	.17622	.17401	.17183	.16970	.16760	.16554	.16352	.16153	.15958	.15765	.15576
104	75	.21009	.20739	.20473	.20212	.19955	.19704	.19456	.19213	.18974	.18740	.18509	.18282	.18059	.17840	.17625	.17413	.17205	.17001	.16799	.16601
104	76	.22285	.22005	.21729	.21458	.21192	.20931	.20673	.20421	.20172	.19928	.19688	.19452	.19219	.18991	.18766	.18545	.18328	.18114	.17904	.17696
104	77	.23635	.23345	.23060	.22779	.22503	.22232	.21966	.21703	.21446	.21192	.20942	.20697	.20455	.20217	.19983	.19753	.19526	.19303	.19083	.18867
104	78	.25058	.24758	.24464	.24174	.23889	.23609	.23333	.23062	.22794	.22532	.22273	.22018	.21767	.21520	.21277	.21037	.20802	.20569	.20341	.20116
104	79	.26544	.26236	.25933	.25634	.25340	.25051	.24766	.24486	.24210	.23938	.23670	.23407	.23147	.22891	.22639	.22390	.22146	.21905	.21667	.21433
104	80	.28077	.27760	.27449	.27142	.26840	.26542	.26249	.25960	.25676	.25395	.25119	.24847	.24578	.24314	.24053	.23796	.23543	.23293	.23047	.22804
104	81	.29641	.29317	.28998	.28683	.28373	.28068	.27767	.27470	.27177	.26889	.26604	.26324	.26047	.25775	.25506	.25240	.24979	.24721	.24467	.24216
104	82	.31228	.30897	.30571	.30249	.29932	.29619	.29310	.29006	.28706	.28410	.28117	.27829	.27545	.27264	.26988	.26715	.26445	.26179	.25917	.25658
104	83	.32838	.32501	.32168	.31839	.31515	.31195	.30880	.30568	.30261	.29958	.29659	.29363	.29071	.28784	.28499	.28219	.27942	.27669	.27399	.27132
104	84	.34485	.34142	.33803	.33469	.33139	.32813	.32491	.32173	.31860	.31550	.31244	.30942	.30643	.30349	.30058	.29770	.29486	.29206	.28929	.28655
104	85	.36181	.35833	.35489	.35150	.34814	.34483	.34156	.33832	.33513	.33197	.32885	.32577	.32273	.31972	.31675	.31381	.31091	.30804	.30521	.30240
104	86	.37905	.37553	.37205	.36861	.36521	.36185	.35854	.35525	.35201	.34881	.34564	.34250	.33941	.33635	.33332	.33033	.32737	.32444	.32155	.31869
104	87	.39627	.39272	.38921	.38574	.38230	.37891	.37555	.37223	.36895	.36570	.36249	.35931	.35617	.35306	.34999	.34695	.34394	.34096	.33802	.33511
104	88	.41343	.40985	.40632	.40282	.39936	.39594	.39255	.38920	.38589	.38260	.37936	.37615	.37297	.36982	.36671	.36363	.36058	.35756	.35457	.35162
104	89	.43047	.42688	.42333	.41982	.41634	.41290	.40949	.40612	.40278	.39948	.39620	.39296	.38976	.38658	.38344	.38032	.37724	.37419	.37117	.36818

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
104	90	.44729	.44370	.44015	.43663	.43314	.42969	.42627	.42289	.41953	.41621	.41292	.40967	.40644	.40324	.40008	.39694	.39384	.39076	.38771	.38469
104	91	.46351	.45993	.45637	.45286	.44937	.44592	.44250	.43911	.43575	.43242	.42912	.42585	.42262	.41941	.41623	.41308	.40995	.40686	.40379	.40076
104	92	.47874	.47516	.47162	.46811	.46463	.46118	.45776	.45437	.45101	.44768	.44438	.44111	.43786	.43465	.43146	.42830	.42517	.42206	.41898	.41593
104	93	.49297	.48941	.48588	.48238	.47890	.47546	.47205	.46866	.46531	.46198	.45868	.45541	.45216	.44894	.44575	.44259	.43945	.43634	.43325	.43019
104	94	.50641	.50286	.49934	.49586	.49240	.48896	.48556	.48218	.47883	.47551	.47222	.46895	.46570	.46249	.45930	.45613	.45299	.44988	.44679	.44372
104	95	.51929	.51576	.51227	.50879	.50535	.50193	.49854	.49518	.49184	.48853	.48525	.48198	.47875	.47554	.47235	.46919	.46606	.46294	.45985	.45679
104	96	.53150	.52799	.52452	.52107	.51764	.51424	.51087	.50752	.50420	.50090	.49763	.49438	.49116	.48795	.48478	.48162	.47849	.47539	.47230	.46924
104	97	.54288	.53940	.53595	.53252	.52912	.52574	.52238	.51905	.51575	.51246	.50920	.50597	.50275	.49956	.49640	.49325	.49013	.48703	.48395	.48090
104	98	.55368	.55022	.54679	.54338	.54000	.53664	.53331	.52999	.52671	.52344	.52019	.51697	.51377	.51060	.50744	.50431	.50119	.49810	.49503	.49199
104	99	.56428	.56086	.55745	.55407	.55071	.54738	.54406	.54077	.53750	.53426	.53103	.52783	.52464	.52148	.51834	.51522	.51212	.50904	.50598	.50295
104	100	.57467	.57127	.56790	.56454	.56121	.55790	.55461	.55135	.54810	.54487	.54167	.53848	.53532	.53218	.52905	.52595	.52287	.51980	.51676	.51373
104	101	.58495	.58159	.57824	.57492	.57162	.56833	.56507	.56183	.55861	.55541	.55223	.54907	.54592	.54280	.53970	.53661	.53355	.53050	.52747	.52446
104	102	.59509	.59176	.58845	.58516	.58188	.57863	.57540	.57219	.56899	.56582	.56266	.55952	.55641	.55331	.55022	.54716	.54411	.54109	.53808	.53509
104	103	.60523	.60194	.59866	.59541	.59217	.58895	.58574	.58256	.57940	.57625	.57312	.57001	.56691	.56384	.56078	.55774	.55471	.55170	.54871	.54574
104	104	.61611	.61285	.60962	.60640	.60320	.60001	.59685	.59370	.59056	.58745	.58435	.58127	.57821	.57516	.57213	.56911	.56611	.56313	.56017	.55722
105	0	.00853	.00848	.00843	.00838	.00834	.00829	.00825	.00820	.00816	.00812	.00807	.00803	.00799	.00795	.00791	.00787	.00783	.00779	.00776	.00772
105	1	.00196	.00193	.00191	.00188	.00185	.00183	.00181	.00178	.00176	.00174	.00172	.00169	.00167	.00165	.00164	.00162	.00160	.00158	.00156	.00155
105	2	.00168	.00166	.00163	.00160	.00158	.00155	.00153	.00150	.00148	.00146	.00144	.00142	.00140	.00138	.00136	.00134	.00132	.00130	.00129	.00127
105	3	.00157	.00154	.00152	.00149	.00146	.00144	.00141	.00139	.00136	.00134	.00132	.00130	.00128	.00126	.00124	.00122	.00120	.00118	.00116	.00115
105	4	.00155	.00152	.00148	.00146	.00143	.00140	.00137	.00135	.00132	.00130	.00127	.00125	.00123	.00121	.00119	.00117	.00115	.00113	.00111	.00109
105	5	.00158	.00155	.00151	.00148	.00145	.00142	.00139	.00137	.00134	.00131	.00129	.00126	.00124	.00122	.00119	.00117	.00115	.00113	.00111	.00109
105	6	.00165	.00162	.00158	.00155	.00151	.00148	.00145	.00142	.00139	.00136	.00133	.00131	.00128	.00126	.00123	.00121	.00118	.00116	.00114	.00112
105	7	.00177	.00173	.00169	.00166	.00162	.00158	.00155	.00152	.00148	.00145	.00142	.00139	.00136	.00134	.00131	.00128	.00126	.00123	.00121	.00119
105	8	.00193	.00189	.00184	.00180	.00176	.00172	.00168	.00165	.00161	.00158	.00154	.00151	.00148	.00145	.00142	.00139	.00136	.00134	.00131	.00128
105	9	.00215	.00211	.00206	.00201	.00197	.00193	.00188	.00184	.00180	.00177	.00173	.00169	.00166	.00162	.00159	.00156	.00153	.00150	.00147	.00144
105	10	.00245	.00240	.00235	.00230	.00225	.00220	.00216	.00211	.00207	.00203	.00199	.00195	.00191	.00187	.00183	.00180	.00176	.00173	.00170	.00167
105	11	.00282	.00276	.00271	.00265	.00260	.00255	.00250	.00245	.00240	.00236	.00231	.00227	.00223	.00218	.00214	.00210	.00207	.00203	.00199	.00196
105	12	.00326	.00320	.00314	.00308	.00302	.00296	.00291	.00286	.00280	.00275	.00271	.00266	.00261	.00257	.00252	.00248	.00244	.00240	.00236	.00232
105	13	.00373	.00366	.00360	.00354	.00347	.00341	.00335	.00330	.00324	.00319	.00313	.00308	.00303	.00298	.00294	.00289	.00284	.00280	.00276	.00271
105	14	.00419	.00412	.00405	.00398	.00391	.00385	.00378	.00372	.00366	.00361	.00355	.00349	.00344	.00339	.00334	.00329	.00324	.00319	.00314	.00310
105	15	.00460	.00452	.00445	.00437	.00430	.00424	.00417	.00411	.00404	.00398	.00392	.00386	.00381	.00375	.00370	.00364	.00359	.00354	.00349	.00344
105	16	.00493	.00485	.00477	.00470	.00463	.00455	.00449	.00442	.00435	.00429	.00422	.00416	.00410	.00405	.00399	.00393	.00388	.00383	.00377	.00372
105	17	.00520	.00512	.00504	.00496	.00488	.00481	.00474	.00466	.00460	.00453	.00446	.00440	.00434	.00428	.00422	.00416	.00410	.00405	.00399	.00394
105	18	.00541	.00533	.00524	.00516	.00508	.00500	.00493	.00485	.00478	.00471	.00465	.00458	.00452	.00445	.00439	.00433	.00427	.00421	.00416	.00410
105	19	.00560	.00551	.00543	.00534	.00526	.00518	.00510	.00502	.00495	.00487	.00480	.00474	.00467	.00460	.00454	.00448	.00442	.00436	.00430	.00424
105	20	.00579	.00570	.00561	.00552	.00543	.00535	.00527	.00519	.00511	.00503	.00496	.00489	.00482	.00475	.00468	.00462	.00456	.00450	.00444	.00438
105	21	.00599	.00589	.00580	.00570	.00561	.00553	.00544	.00536	.00528	.00520	.00512	.00505	.00497	.00490	.00484	.00477	.00470	.00464	.00458	.00451
105	22	.00618	.00608	.00598	.00588	.00579	.00570	.00561	.00552	.00544	.00535	.00527	.00520	.00512	.00505	.00498	.00491	.00484	.00477	.00470	.00464
105	23	.00639	.00628	.00617	.00607	.00597	.00588	.00578	.00569	.00560	.00552	.00543	.00535	.00527	.00520	.00512	.00505	.00498	.00491	.00484	.00477
105	24	.00661	.00650	.00639	.00628	.00618	.00608	.00598	.00588	.00579	.00570	.00561	.00553	.00545	.00537	.00529	.00521	.00513	.00506	.00499	.00492
105	25	.00688	.00676	.00664	.00653	.00642	.00631	.00621	.00611	.00601	.00592	.00583	.00574	.00565	.00556	.00548	.00540	.00532	.00525	.00517	.00510
105	26	.00718	.00705	.00693	.00681	.00670	.00658	.00647	.00637	.00627	.00617	.00607	.00597	.00588	.00579	.00571	.00562	.00554	.00546	.00538	.00530
105	27	.00754	.00741	.00728	.00715	.00703	.00691	.00679	.00668	.00657	.00647	.00636	.00626	.00617	.00607	.00598	.00589	.00580	.00572	.00564	.00556
105	28	.00794	.00780	.00766	.00752	.00739	.00727	.00715	.00703	.00691	.00680	.00669	.00658	.00648	.00638	.00628	.00619	.00610	.00601	.00592	.00583
105	29	.00838	.00823	.00808	.00794	.00780	.00766	.00753	.00741	.00729	.00717	.00705	.00694	.00683	.00672	.00662	.00652	.00642	.00633	.00623	.00614
105	30	.00885	.00869	.00853	.00838	.00823	.00809	.00795	.00781	.00768	.00756	.00744	.00732	.00720	.00709	.00698	.00687	.00677	.00667	.00657	.00647
105	31	.00934	.00917	.00900	.00884	.00869	.00853	.00839	.00824	.00811	.00797	.00784	.00771	.00759	.00747	.00736	.00724	.00713	.00702	.00692	.00682
105	32	.00988	.00969	.00951	.00934	.00917	.00901	.00886	.00870	.00856	.00841	.00827	.00814	.00801	.00788	.00776	.00764	.00752	.00740	.00729	.00718
105	33	.01046	.01026	.01007	.00989	.00971	.00954	.00937	.00921	.00905	.00890	.00875	.00860	.00846	.00833	.00819	.00807	.00794	.00782	.00770	.00759
105	34	.01109	.01087	.01067	.01047	.01028	.01010	.00992	.00974	.00958	.00941	.00925	.00910	.00895	.00880	.00866	.00853	.00839	.00826	.00814	.00801

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
105	35	.01178	.01155	.01133	.01112	.01092	.01072	.01053	.01034	.01016	.00999	.00982	.00965	.00949	.00934	.00919	.00904	.00890	.00876	.00862	.00849
105	36	.01253	.01229	.01205	.01183	.01161	.01139	.01119	.01099	.01079	.01061	.01042	.01025	.01008	.00991	.00975	.00959	.00944	.00929	.00914	.00900
105	37	.01335	.01309	.01284	.01259	.01236	.01213	.01191	.01169	.01148	.01128	.01109	.01090	.01071	.01053	.01036	.01019	.01002	.00986	.00971	.00956
105	38	.01426	.01398	.01371	.01345	.01319	.01295	.01271	.01248	.01225	.01204	.01182	.01162	.01142	.01123	.01104	.01086	.01068	.01051	.01034	.01018
105	39	.01527	.01496	.01467	.01439	.01411	.01385	.01359	.01334	.01310	.01287	.01264	.01242	.01221	.01200	.01180	.01160	.01141	.01122	.01104	.01087
105	40	.01639	.01607	.01575	.01545	.01515	.01486	.01459	.01432	.01406	.01381	.01356	.01332	.01309	.01287	.01265	.01244	.01223	.01203	.01183	.01164
105	41	.01767	.01732	.01697	.01664	.01633	.01602	.01572	.01543	.01514	.01487	.01461	.01435	.01410	.01386	.01362	.01339	.01317	.01295	.01274	.01253
105	42	.01910	.01872	.01835	.01799	.01765	.01731	.01699	.01668	.01637	.01608	.01579	.01551	.01524	.01498	.01472	.01447	.01423	.01400	.01377	.01354
105	43	.02069	.02028	.01989	.01950	.01913	.01877	.01842	.01808	.01775	.01743	.01712	.01682	.01652	.01624	.01596	.01569	.01543	.01518	.01493	.01469
105	44	.02247	.02203	.02160	.02118	.02078	.02039	.02001	.01964	.01929	.01894	.01860	.01828	.01796	.01765	.01735	.01706	.01678	.01650	.01623	.01597
105	45	.02440	.02393	.02346	.02301	.02258	.02216	.02175	.02135	.02097	.02059	.02023	.01988	.01953	.01920	.01887	.01856	.01825	.01795	.01766	.01738
105	46	.02652	.02600	.02550	.02502	.02455	.02409	.02365	.02322	.02281	.02240	.02201	.02163	.02126	.02090	.02054	.02020	.01987	.01955	.01923	.01892
105	47	.02879	.02823	.02770	.02718	.02667	.02618	.02570	.02524	.02479	.02435	.02393	.02352	.02312	.02273	.02235	.02198	.02162	.02127	.02092	.02059
105	48	.03125	.03066	.03008	.02952	.02897	.02844	.02793	.02743	.02695	.02647	.02602	.02557	.02514	.02472	.02431	.02391	.02352	.02314	.02277	.02241
105	49	.03392	.03328	.03266	.03205	.03147	.03090	.03034	.02980	.02928	.02877	.02828	.02780	.02733	.02688	.02643	.02600	.02558	.02517	.02477	.02438
105	50	.03682	.03613	.03547	.03482	.03418	.03357	.03298	.03240	.03184	.03129	.03076	.03024	.02973	.02924	.02876	.02830	.02784	.02740	.02697	.02655
105	51	.03997	.03923	.03851	.03781	.03714	.03648	.03584	.03522	.03461	.03402	.03345	.03289	.03235	.03182	.03130	.03080	.03031	.02983	.02937	.02891
105	52	.04334	.04255	.04178	.04103	.04030	.03960	.03891	.03824	.03759	.03696	.03634	.03574	.03516	.03459	.03403	.03349	.03296	.03245	.03195	.03146
105	53	.04695	.04610	.04528	.04448	.04370	.04294	.04220	.04149	.04079	.04011	.03945	.03880	.03817	.03756	.03696	.03638	.03581	.03526	.03472	.03419
105	54	.05080	.04990	.04901	.04816	.04733	.04651	.04573	.04496	.04421	.04348	.04277	.04208	.04141	.04075	.04011	.03948	.03887	.03828	.03769	.03713
105	55	.05493	.05396	.05302	.05210	.05121	.05035	.04950	.04868	.04788	.04710	.04634	.04560	.04488	.04417	.04348	.04281	.04216	.04152	.04089	.04029
105	56	.05934	.05831	.05730	.05633	.05538	.05445	.05355	.05267	.05182	.05098	.05017	.04938	.04860	.04785	.04711	.04639	.04569	.04501	.04434	.04368
105	57	.06404	.06295	.06188	.06084	.05983	.05884	.05788	.05694	.05603	.05514	.05427	.05342	.05260	.05179	.05100	.05023	.04948	.04875	.04803	.04733
105	58	.06902	.06785	.06672	.06561	.06454	.06349	.06246	.06146	.06049	.05954	.05861	.05771	.05683	.05597	.05513	.05430	.05350	.05272	.05195	.05120
105	59	.07424	.07300	.07179	.07062	.06947	.06836	.06727	.06621	.06517	.06416	.06317	.06221	.06127	.06035	.05945	.05858	.05772	.05688	.05606	.05526
105	60	.07969	.07838	.07710	.07586	.07464	.07346	.07230	.07117	.07007	.06899	.06795	.06692	.06592	.06494	.06399	.06305	.06214	.06124	.06037	.05952
105	61	.08543	.08404	.08269	.08137	.08008	.07882	.07759	.07639	.07523	.07408	.07297	.07188	.07081	.06977	.06876	.06776	.06679	.06584	.06491	.06400
105	62	.09151	.09004	.08861	.08721	.08585	.08451	.08321	.08194	.08070	.07949	.07831	.07715	.07602	.07491	.07383	.07277	.07174	.07073	.06974	.06877
105	63	.09797	.09642	.09491	.09343	.09198	.09057	.08919	.08785	.08653	.08525	.08399	.08276	.08156	.08039	.07924	.07812	.07702	.07594	.07489	.07386
105	64	.10481	.10317	.10157	.10001	.09848	.09699	.09554	.09411	.09272	.09136	.09003	.08873	.08745	.08621	.08499	.08380	.08263	.08149	.08037	.07927
105	65	.11206	.11033	.10864	.10699	.10538	.10381	.10227	.10076	.09929	.09785	.09644	.09506	.09371	.09239	.09110	.08984	.08860	.08738	.08620	.08503
105	66	.11977	.11796	.11618	.11444	.11274	.11108	.10945	.10786	.10631	.10479	.10330	.10184	.10041	.09901	.09764	.09630	.09499	.09371	.09245	.09121
105	67	.12805	.12614	.12427	.12244	.12065	.11890	.11718	.11551	.11387	.11226	.11069	.10915	.10764	.10616	.10471	.10330	.10191	.10054	.09921	.09790
105	68	.13690	.13489	.13292	.13100	.12912	.12727	.12547	.12370	.12197	.12028	.11862	.11700	.11540	.11384	.11231	.11082	.10935	.10791	.10649	.10511
105	69	.14628	.14418	.14212	.14010	.13812	.13619	.13429	.13243	.13062	.12883	.12709	.12537	.12370	.12205	.12044	.11886	.11730	.11578	.11429	.11283
105	70	.15616	.15396	.15180	.14969	.14762	.14559	.14360	.14165	.13974	.13786	.13603	.13423	.13246	.13073	.12903	.12736	.12573	.12412	.12255	.12100
105	71	.16648	.16417	.16192	.15971	.15754	.15541	.15333	.15129	.14928	.14732	.14539	.14350	.14165	.13983	.13804	.13629	.13457	.13288	.13122	.12959
105	72	.17720	.17479	.17244	.17013	.16786	.16564	.16346	.16133	.15923	.15717	.15515	.15317	.15123	.14932	.14744	.14560	.14379	.14202	.14027	.13856
105	73	.18831	.18580	.18335	.18094	.17858	.17626	.17399	.17175	.16956	.16741	.16530	.16322	.16118	.15918	.15722	.15529	.15339	.15153	.14969	.14790
105	74	.19991	.19730	.19475	.19224	.18978	.18737	.18500	.18267	.18038	.17813	.17592	.17375	.17162	.16953	.16747	.16545	.16346	.16151	.15959	.15770
105	75	.21211	.20941	.20676	.20415	.20159	.19908	.19661	.19418	.19180	.18946	.18715	.18489	.18267	.18048	.17833	.17621	.17414	.17209	.17008	.16810
105	76	.22503	.22223	.21948	.21678	.21412	.21151	.20895	.20642	.20394	.20150	.19911	.19675	.19443	.19215	.18990	.18770	.18553	.18339	.18129	.17922
105	77	.23870	.23581	.23296	.23017	.22742	.22471	.22205	.21943	.21686	.21432	.21183	.20938	.20697	.20459	.20226	.19996	.19769	.19546	.19327	.19111
105	78	.25313	.25015	.24721	.24432	.24148	.23868	.23593	.23322	.23055	.22792	.22534	.22280	.22029	.21783	.21540	.21301	.21065	.20833	.20605	.20380
105	79	.26821	.26514	.26211	.25914	.25621	.25332	.25048	.24768	.24493	.24221	.23954	.23691	.23431	.23176	.22924	.22676	.22432	.22191	.21954	.21720
105	80	.28377	.28062	.27751	.27445	.27144	.26847	.26554	.26266	.25982	.25702	.25427	.25155	.24887	.24623	.24363	.24106	.23853	.23604	.23358	.23116
105	81	.29966	.29643	.29325	.29011	.28702	.28397	.28097	.27801	.27509	.27221	.26937	.26657	.26381	.26109	.25841	.25576	.25315	.25057	.24803	.24553
105	82	.31579	.31249	.30924	.30603	.30287	.29975	.29667	.29363	.29064	.28768	.28477	.28189	.27906	.27626	.27349	.27077	.26808	.26542	.26280	.26022
105	83	.33216	.32880	.32548	.32221	.31897	.31579	.31264	.30953	.30647	.30344	.30046	.29751	.29460	.29173	.28889	.28609	.28333	.28060	.27790	.27524
105	84	.34893	.34551	.34213	.33880	.33551	.33226	.32905	.32588	.32275	.31966	.31661	.31360	.31062	.30768	.30478	.30191	.29907	.29628	.29351	.29078

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
105	85	.36620	.36273	.35930	.35592	.35258	.34928	.34601	.34279	.33961	.33646	.33335	.33028	.32724	.32424	.32127	.31834	.31545	.31258	.30975	.30696
105	86	.38377	.38027	.37680	.37338	.36999	.36665	.36334	.36007	.35684	.35364	.35048	.34736	.34427	.34121	.33820	.33521	.33226	.32934	.32645	.32360
105	87	.40135	.39782	.39432	.39086	.38744	.38406	.38072	.37741	.37414	.37090	.36770	.36453	.36140	.35830	.35523	.35220	.34920	.34623	.34329	.34039
105	88	.41888	.41533	.41181	.40833	.40488	.40147	.39810	.39476	.39146	.38819	.38495	.38175	.37858	.37544	.37234	.36927	.36623	.36322	.36024	.35729
105	89	.43631	.43274	.42921	.42571	.42225	.41883	.41543	.41207	.40875	.40546	.40220	.39897	.39577	.39261	.38947	.38637	.38330	.38025	.37724	.37425
105	90	.45353	.44996	.44643	.44293	.43946	.43602	.43262	.42925	.42591	.42261	.41933	.41609	.41287	.40969	.40653	.40341	.40031	.39724	.39420	.39119
105	91	.47016	.46659	.46306	.45956	.45610	.45266	.44926	.44588	.44254	.43923	.43594	.43269	.42946	.42627	.42310	.41996	.41685	.41377	.41071	.40768
105	92	.48577	.48222	.47870	.47521	.47175	.46832	.46492	.46154	.45820	.45489	.45160	.44835	.44512	.44191	.43874	.43559	.43247	.42938	.42631	.42327
105	93	.50038	.49684	.49333	.48985	.48640	.48298	.47959	.47622	.47288	.46957	.46629	.46303	.45980	.45660	.45342	.45027	.44714	.44404	.44097	.43792
105	94	.51417	.51065	.50716	.50370	.50026	.49685	.49347	.49011	.48678	.48348	.48020	.47695	.47372	.47052	.46734	.46419	.46107	.45796	.45489	.45183
105	95	.52741	.52391	.52044	.51699	.51357	.51018	.50681	.50347	.50016	.49686	.49360	.49035	.48714	.48394	.48077	.47763	.47450	.47141	.46833	.46528
105	96	.53996	.53649	.53304	.52961	.52622	.52284	.51949	.51617	.51287	.50959	.50634	.50311	.49990	.49672	.49356	.49042	.48731	.48421	.48114	.47810
105	97	.55167	.54822	.54480	.54140	.53802	.53467	.53134	.52803	.52475	.52149	.51825	.51504	.51184	.50867	.50552	.50239	.49929	.49621	.49314	.49010
105	98	.56278	.55936	.55596	.55258	.54923	.54589	.54259	.53930	.53603	.53279	.52957	.52637	.52319	.52003	.51690	.51378	.51069	.50761	.50456	.50152
105	99	.57370	.57031	.56694	.56359	.56026	.55695	.55366	.55040	.54716	.54393	.54073	.53755	.53439	.53125	.52813	.52503	.52195	.51889	.51584	.51282
105	100	.58440	.58104	.57770	.57438	.57108	.56780	.56454	.56130	.55808	.55488	.55170	.54854	.54540	.54228	.53918	.53609	.53303	.52998	.52696	.52395
105	101	.59500	.59167	.58836	.58507	.58180	.57855	.57532	.57211	.56892	.56574	.56259	.55945	.55633	.55324	.55015	.54709	.54405	.54102	.53801	.53502
105	102	.60545	.60216	.59888	.59563	.59239	.58917	.58597	.58279	.57963	.57648	.57335	.57024	.56715	.56407	.56101	.55797	.55495	.55194	.54895	.54598
105	103	.61591	.61265	.60941	.60619	.60299	.59980	.59664	.59348	.59035	.58723	.58413	.58105	.57798	.57493	.57190	.56888	.56588	.56289	.55992	.55697
105	104	.62710	.62389	.62069	.61751	.61435	.61120	.60807	.60495	.60185	.59877	.59570	.59265	.58961	.58659	.58359	.58060	.57763	.57467	.57172	.56879
105	105	.63859	.63542	.63227	.62913	.62600	.62289	.61980	.61671	.61365	.61060	.60756	.60454	.60153	.59854	.59556	.59260	.58965	.58672	.58380	.58089
106	0	.00874	.00869	.00864	.00860	.00855	.00851	.00846	.00842	.00838	.00833	.00829	.00825	.00821	.00817	.00813	.00810	.00806	.00802	.00798	.00795
106	1	.00199	.00196	.00194	.00191	.00188	.00186	.00184	.00181	.00179	.00177	.00175	.00173	.00171	.00169	.00167	.00165	.00163	.00161	.00159	.00158
106	2	.00171	.00168	.00165	.00162	.00160	.00157	.00155	.00153	.00150	.00148	.00146	.00144	.00142	.00140	.00138	.00136	.00135	.00133	.00131	.00129
106	3	.00159	.00156	.00153	.00151	.00148	.00145	.00143	.00140	.00138	.00136	.00134	.00131	.00129	.00127	.00125	.00124	.00122	.00120	.00118	.00117
106	4	.00156	.00153	.00150	.00147	.00144	.00141	.00139	.00136	.00134	.00131	.00129	.00127	.00125	.00122	.00120	.00118	.00116	.00115	.00113	.00111
106	5	.00160	.00156	.00153	.00150	.00147	.00144	.00141	.00138	.00135	.00133	.00130	.00128	.00125	.00123	.00121	.00119	.00117	.00114	.00113	.00111
106	6	.00167	.00163	.00159	.00156	.00153	.00149	.00146	.00143	.00140	.00137	.00135	.00132	.00129	.00127	.00124	.00122	.00120	.00118	.00115	.00113
106	7	.00178	.00174	.00170	.00167	.00163	.00159	.00156	.00153	.00149	.00146	.00143	.00140	.00138	.00135	.00132	.00129	.00127	.00125	.00122	.00120
106	8	.00194	.00190	.00185	.00181	.00177	.00173	.00170	.00166	.00162	.00159	.00156	.00152	.00149	.00146	.00143	.00140	.00137	.00135	.00132	.00130
106	9	.00216	.00212	.00207	.00202	.00198	.00194	.00189	.00185	.00181	.00178	.00174	.00170	.00167	.00163	.00160	.00157	.00154	.00151	.00148	.00145
106	10	.00246	.00241	.00236	.00231	.00226	.00221	.00217	.00212	.00208	.00204	.00200	.00196	.00192	.00188	.00185	.00181	.00178	.00174	.00171	.00168
106	11	.00284	.00278	.00272	.00267	.00261	.00256	.00251	.00246	.00242	.00237	.00233	.00228	.00224	.00220	.00216	.00212	.00208	.00204	.00201	.00197
106	12	.00328	.00322	.00316	.00310	.00304	.00298	.00293	.00288	.00283	.00278	.00273	.00268	.00263	.00259	.00254	.00250	.00246	.00242	.00238	.00234
106	13	.00376	.00369	.00363	.00356	.00350	.00344	.00338	.00333	.00327	.00322	.00316	.00311	.00306	.00301	.00297	.00292	.00287	.00283	.00279	.00274
106	14	.00422	.00415	.00408	.00401	.00395	.00388	.00382	.00376	.00370	.00364	.00359	.00353	.00348	.00343	.00338	.00333	.00328	.00323	.00318	.00314
106	15	.00464	.00456	.00449	.00442	.00435	.00428	.00421	.00415	.00409	.00403	.00397	.00391	.00385	.00380	.00374	.00369	.00364	.00359	.00354	.00349
106	16	.00498	.00490	.00482	.00475	.00468	.00461	.00454	.00447	.00440	.00434	.00428	.00422	.00416	.00410	.00404	.00399	.00393	.00388	.00383	.00378
106	17	.00526	.00517	.00509	.00501	.00494	.00486	.00479	.00472	.00465	.00459	.00452	.00446	.00439	.00433	.00427	.00422	.00416	.00411	.00405	.00400
106	18	.00547	.00538	.00530	.00522	.00514	.00506	.00499	.00491	.00484	.00477	.00471	.00464	.00457	.00451	.00445	.00439	.00433	.00427	.00422	.00416
106	19	.00566	.00557	.00549	.00540	.00532	.00524	.00516	.00508	.00501	.00494	.00487	.00480	.00473	.00467	.00460	.00454	.00448	.00442	.00436	.00430
106	20	.00585	.00576	.00567	.00558	.00549	.00541	.00533	.00525	.00517	.00510	.00502	.00495	.00488	.00482	.00475	.00468	.00462	.00456	.00450	.00444
106	21	.00605	.00596	.00586	.00577	.00568	.00559	.00551	.00542	.00534	.00526	.00519	.00511	.00504	.00497	.00490	.00483	.00477	.00470	.00464	.00458
106	22	.00625	.00614	.00604	.00595	.00585	.00576	.00567	.00559	.00550	.00542	.00534	.00526	.00519	.00511	.00504	.00497	.00490	.00484	.00477	.00471
106	23	.00645	.00634	.00624	.00614	.00604	.00594	.00585	.00576	.00567	.00559	.00550	.00542	.00534	.00527	.00519	.00512	.00505	.00498	.00491	.00484
106	24	.00668	.00657	.00646	.00635	.00625	.00614	.00605	.00595	.00586	.00577	.00568	.00560	.00552	.00543	.00536	.00528	.00520	.00513	.00506	.00499
106	25	.00695	.00683	.00671	.00660	.00649	.00638	.00628	.00618	.00608	.00599	.00590	.00581	.00572	.00563	.00555	.00547	.00539	.00532	.00524	.00517
106	26	.00725	.00712	.00700	.00688	.00677	.00665	.00655	.00644	.00634	.00624	.00614	.00605	.00595	.00587	.00578	.00569	.00561	.00553	.00545	.00538
106	27	.00762	.00748	.00735	.00722	.00710	.00698	.00687	.00676	.00665	.00654	.00644	.00634	.00624	.00615	.00606	.00597	.00588	.00580	.00571	.00563
106	28	.00802	.00787	.00774	.00760	.00747	.00735	.00722	.00710	.00699	.00688	.00677	.00666	.00656	.00646	.00636	.00627	.00618	.00609	.00600	.00591

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
106	29	.00846	.00831	.00816	.00802	.00788	.00774	.00762	.00749	.00737	.00725	.00713	.00702	.00691	.00681	.00670	.00660	.00651	.00641	.00632	.00623
106	30	.00893	.00877	.00861	.00846	.00831	.00817	.00803	.00790	.00777	.00764	.00752	.00740	.00729	.00718	.00707	.00696	.00686	.00675	.00666	.00656
106	31	.00943	.00926	.00909	.00893	.00878	.00862	.00848	.00833	.00820	.00806	.00793	.00781	.00768	.00756	.00745	.00733	.00722	.00712	.00701	.00691
106	32	.00997	.00978	.00961	.00943	.00927	.00911	.00895	.00880	.00865	.00851	.00837	.00823	.00810	.00798	.00785	.00773	.00762	.00750	.00739	.00728
106	33	.01056	.01036	.01017	.00998	.00981	.00963	.00947	.00930	.00915	.00900	.00885	.00870	.00856	.00843	.00830	.00817	.00804	.00792	.00780	.00769
106	34	.01119	.01098	.01077	.01058	.01038	.01020	.01002	.00985	.00968	.00952	.00936	.00920	.00906	.00891	.00877	.00863	.00850	.00837	.00824	.00812
106	35	.01189	.01166	.01144	.01123	.01103	.01083	.01064	.01045	.01027	.01010	.00993	.00976	.00960	.00945	.00930	.00915	.00901	.00887	.00873	.00860
106	36	.01264	.01240	.01217	.01194	.01172	.01151	.01130	.01110	.01091	.01072	.01054	.01036	.01019	.01003	.00986	.00971	.00955	.00941	.00926	.00912
106	37	.01347	.01321	.01296	.01271	.01248	.01225	.01203	.01181	.01160	.01140	.01121	.01102	.01083	.01066	.01048	.01031	.01015	.00999	.00983	.00968
106	38	.01439	.01410	.01383	.01357	.01332	.01307	.01283	.01260	.01238	.01216	.01195	.01175	.01155	.01136	.01117	.01099	.01081	.01064	.01047	.01031
106	39	.01540	.01509	.01480	.01452	.01425	.01398	.01372	.01348	.01324	.01300	.01277	.01255	.01234	.01213	.01193	.01174	.01155	.01136	.01118	.01100
106	40	.01653	.01621	.01589	.01559	.01529	.01500	.01473	.01446	.01420	.01395	.01370	.01346	.01323	.01301	.01279	.01258	.01237	.01217	.01198	.01179
106	41	.01781	.01746	.01712	.01679	.01647	.01616	.01587	.01558	.01529	.01502	.01476	.01450	.01425	.01401	.01377	.01354	.01332	.01310	.01289	.01269
106	42	.01925	.01887	.01851	.01815	.01781	.01747	.01715	.01684	.01653	.01624	.01595	.01567	.01540	.01514	.01488	.01464	.01440	.01416	.01393	.01371
106	43	.02086	.02045	.02006	.01967	.01930	.01894	.01859	.01825	.01792	.01760	.01729	.01699	.01670	.01641	.01614	.01587	.01561	.01535	.01511	.01486
106	44	.02265	.02221	.02178	.02137	.02096	.02057	.02020	.01983	.01947	.01913	.01879	.01847	.01815	.01784	.01754	.01725	.01697	.01669	.01643	.01616
106	45	.02460	.02413	.02366	.02322	.02278	.02236	.02195	.02156	.02117	.02080	.02044	.02008	.01974	.01941	.01908	.01877	.01846	.01816	.01787	.01759
106	46	.02673	.02622	.02572	.02524	.02477	.02432	.02387	.02345	.02303	.02263	.02224	.02185	.02148	.02112	.02077	.02043	.02010	.01978	.01946	.01915
106	47	.02903	.02847	.02794	.02741	.02691	.02642	.02594	.02548	.02503	.02460	.02417	.02376	.02336	.02297	.02259	.02222	.02186	.02151	.02117	.02084
106	48	.03151	.03092	.03034	.02978	.02923	.02871	.02819	.02769	.02721	.02674	.02628	.02584	.02541	.02499	.02458	.02418	.02379	.02341	.02304	.02268
106	49	.03420	.03356	.03294	.03234	.03175	.03118	.03063	.03009	.02957	.02906	.02857	.02809	.02762	.02717	.02673	.02630	.02588	.02547	.02507	.02468
106	50	.03713	.03644	.03578	.03513	.03450	.03389	.03329	.03271	.03215	.03161	.03107	.03056	.03005	.02956	.02909	.02862	.02817	.02773	.02729	.02687
106	51	.04031	.03957	.03885	.03816	.03748	.03682	.03618	.03556	.03496	.03437	.03380	.03324	.03270	.03217	.03166	.03115	.03067	.03019	.02972	.02927
106	52	.04371	.04292	.04215	.04140	.04068	.03997	.03929	.03862	.03797	.03734	.03672	.03613	.03554	.03497	.03442	.03388	.03335	.03284	.03234	.03185
106	53	.04735	.04651	.04568	.04488	.04411	.04335	.04262	.04190	.04120	.04053	.03986	.03922	.03859	.03798	.03739	.03681	.03624	.03569	.03515	.03462
106	54	.05124	.05034	.04946	.04860	.04777	.04696	.04618	.04541	.04466	.04394	.04323	.04254	.04187	.04121	.04057	.03994	.03934	.03874	.03816	.03759
106	55	.05541	.05444	.05350	.05259	.05170	.05084	.05000	.04918	.04838	.04760	.04684	.04610	.04538	.04468	.04399	.04332	.04267	.04203	.04140	.04080
106	56	.05986	.05884	.05784	.05686	.05591	.05499	.05409	.05322	.05236	.05153	.05072	.04993	.04915	.04840	.04767	.04695	.04625	.04556	.04490	.04424
106	57	.06462	.06353	.06246	.06143	.06042	.05943	.05847	.05754	.05663	.05574	.05487	.05403	.05320	.05240	.05161	.05084	.05009	.04936	.04864	.04794
106	58	.06965	.06849	.06736	.06625	.06518	.06413	.06311	.06211	.06114	.06020	.05927	.05837	.05749	.05663	.05579	.05497	.05417	.05339	.05262	.05187
106	59	.07493	.07369	.07249	.07132	.07018	.06906	.06797	.06692	.06588	.06487	.06389	.06293	.06199	.06107	.06018	.05930	.05845	.05761	.05679	.05600
106	60	.08044	.07914	.07786	.07662	.07540	.07422	.07307	.07194	.07084	.06977	.06872	.06770	.06670	.06572	.06477	.06384	.06293	.06204	.06116	.06031
106	61	.08624	.08486	.08351	.08219	.08090	.07965	.07842	.07723	.07606	.07492	.07381	.07272	.07166	.07062	.06961	.06861	.06764	.06670	.06577	.06486
106	62	.09239	.09093	.08950	.08810	.08674	.08541	.08411	.08285	.08161	.08040	.07922	.07806	.07693	.07583	.07475	.07370	.07266	.07165	.07067	.06970
106	63	.09892	.09737	.09586	.09439	.09295	.09154	.09017	.08882	.08751	.08623	.08498	.08375	.08255	.08138	.08024	.07911	.07802	.07694	.07589	.07486
106	64	.10584	.10420	.10260	.10105	.09952	.09804	.09658	.09516	.09377	.09242	.09109	.08979	.08852	.08728	.08606	.08487	.08371	.08257	.08145	.08035
106	65	.11316	.11144	.10975	.10811	.10650	.10493	.10339	.10189	.10042	.09899	.09758	.09621	.09486	.09355	.09226	.09099	.08976	.08855	.08736	.08620
106	66	.12096	.11915	.11738	.11564	.11395	.11229	.11067	.10908	.10753	.10601	.10453	.10307	.10165	.10026	.09889	.09755	.09624	.09496	.09370	.09247
106	67	.12934	.12743	.12557	.12374	.12196	.12021	.11850	.11683	.11519	.11359	.11202	.11048	.10898	.10751	.10606	.10465	.10326	.10190	.10057	.09926
106	68	.13829	.13629	.13433	.13241	.13053	.12870	.12690	.12514	.12341	.12172	.12007	.11845	.11686	.11530	.11378	.11228	.11082	.10938	.10797	.10659
106	69	.14780	.14570	.14365	.14164	.13966	.13773	.13584	.13399	.13218	.13040	.12866	.12695	.12528	.12364	.12203	.12045	.11890	.11738	.11590	.11443
106	70	.15782	.15562	.15347	.15136	.14929	.14727	.14529	.14334	.14144	.13957	.13774	.13594	.13418	.13246	.13076	.12910	.12747	.12587	.12430	.12275
106	71	.16827	.16597	.16372	.16152	.15936	.15724	.15516	.15313	.15113	.14917	.14725	.14536	.14351	.14170	.13992	.13817	.13645	.13477	.13311	.13149
106	72	.17914	.17674	.17439	.17209	.16984	.16762	.16545	.16332	.16123	.15918	.15716	.15519	.15325	.15134	.14947	.14764	.14584	.14406	.14232	.14062
106	73	.19040	.18790	.18546	.18306	.18070	.17839	.17613	.17390	.17172	.16957	.16746	.16540	.16337	.16137	.15941	.15749	.15559	.15374	.15191	.15011
106	74	.20216	.19957	.19702	.19452	.19207	.18966	.18730	.18498	.18270	.18046	.17826	.17610	.17397	.17189	.16983	.16782	.16584	.16389	.16197	.16009
106	75	.21454	.21185	.20920	.20661	.20406	.20155	.19909	.19668	.19430	.19196	.18967	.18741	.18520	.18302	.18087	.17876	.17669	.17465	.17265	.17068
106	76	.22765	.22486	.22212	.21943	.21678	.21418	.21163	.20911	.20664	.20421	.20182	.19947	.19716	.19489	.19265	.19045	.18828	.18615	.18406	.18200
106	77	.24154	.23866	.23582	.23304	.23030	.22760	.22495	.22234	.21978	.21725	.21477	.21233	.20992	.20756	.20523	.20294	.20068	.19846	.19627	.19412
106	78	.25621	.25324	.25031	.24743	.24460	.24182	.23908	.23638	.23372	.23111	.22853	.22600	.22350	.22104	.21862	.21624	.21389	.21158	.20931	.20706

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
106	79	.27156	.26850	.26549	.26253	.25961	.25673	.25391	.25112	.24838	.24567	.24301	.24039	.23780	.23526	.23275	.23028	.22785	.22545	.22308	.22075
106	80	.28741	.28427	.28118	.27814	.27514	.27218	.26927	.26640	.26357	.26079	.25804	.25533	.25266	.25003	.24744	.24489	.24237	.23988	.23743	.23502
106	81	.30361	.30039	.29723	.29411	.29103	.28800	.28501	.28206	.27915	.27629	.27346	.27068	.26793	.26522	.26254	.25991	.25731	.25474	.25221	.24971
106	82	.32006	.31678	.31354	.31035	.30720	.30410	.30103	.29801	.29503	.29209	.28919	.28633	.28350	.28072	.27797	.27525	.27257	.26993	.26732	.26475
106	83	.33677	.33342	.33012	.32687	.32365	.32048	.31735	.31426	.31121	.30820	.30523	.30230	.29940	.29655	.29372	.29094	.28818	.28547	.28278	.28013
106	84	.35390	.35050	.34714	.34383	.34056	.33733	.33414	.33099	.32787	.32480	.32177	.31877	.31581	.31288	.30999	.30714	.30431	.30153	.29877	.29605
106	85	.37157	.36812	.36472	.36136	.35804	.35475	.35151	.34831	.34514	.34201	.33892	.33586	.33284	.32986	.32691	.32399	.32111	.31826	.31544	.31266
106	86	.38958	.38609	.38265	.37925	.37589	.37256	.36928	.36603	.36281	.35964	.35650	.35339	.35032	.34728	.34428	.34131	.33837	.33547	.33260	.32976
106	87	.40761	.40410	.40063	.39720	.39380	.39044	.38712	.38383	.38058	.37737	.37419	.37104	.36793	.36485	.36180	.35878	.35580	.35284	.34992	.34703
106	88	.42562	.42209	.41860	.41515	.41173	.40834	.40500	.40168	.39840	.39515	.39194	.38876	.38561	.38250	.37941	.37636	.37333	.37034	.36738	.36444
106	89	.44356	.44002	.43652	.43305	.42962	.42622	.42285	.41952	.41622	.41295	.40972	.40651	.40334	.40019	.39708	.39400	.39094	.38792	.38492	.38195
106	90	.46131	.45777	.45427	.45080	.44736	.44396	.44059	.43724	.43393	.43065	.42740	.42418	.42099	.41783	.41470	.41160	.40852	.40548	.40246	.39946
106	91	.47847	.47494	.47145	.46798	.46455	.46115	.45777	.45443	.45112	.44783	.44458	.44135	.43815	.43498	.43184	.42872	.42563	.42257	.41954	.41653
106	92	.49461	.49110	.48761	.48416	.48073	.47733	.47397	.47063	.46732	.46403	.46078	.45755	.45435	.45118	.44803	.44490	.44181	.43874	.43569	.43267
106	93	.50972	.50622	.50275	.49931	.49590	.49251	.48916	.48583	.48252	.47924	.47599	.47277	.46957	.46639	.46324	.46012	.45702	.45395	.45089	.44787
106	94	.52400	.52053	.51708	.51365	.51026	.50688	.50354	.50022	.49693	.49366	.49041	.48720	.48400	.48083	.47769	.47456	.47147	.46839	.46534	.46231
106	95	.53773	.53427	.53085	.52744	.52407	.52071	.51739	.51408	.51080	.50755	.50432	.50111	.49793	.49477	.49163	.48851	.48542	.48235	.47930	.47628
106	96	.55075	.54732	.54392	.54054	.53719	.53386	.53055	.52727	.52401	.52077	.51755	.51436	.51119	.50804	.50492	.50181	.49873	.49567	.49263	.48961
106	97	.56291	.55951	.55614	.55278	.54945	.54615	.54286	.53960	.53636	.53314	.52994	.52676	.52361	.52047	.51736	.51426	.51119	.50814	.50511	.50210
106	98	.57445	.57108	.56773	.56441	.56110	.55782	.55456	.55131	.54809	.54489	.54171	.53855	.53541	.53229	.52919	.52611	.52305	.52001	.51699	.51399
106	99	.58582	.58248	.57916	.57586	.57258	.56933	.56609	.56287	.55967	.55650	.55334	.55020	.54708	.54398	.54090	.53783	.53479	.53176	.52875	.52577
106	100	.59696	.59365	.59037	.58710	.58385	.58063	.57742	.57423	.57105	.56790	.56477	.56165	.55855	.55547	.55241	.54937	.54634	.54333	.54034	.53737
106	101	.60801	.60474	.60149	.59826	.59504	.59185	.58867	.58551	.58236	.57924	.57613	.57304	.56997	.56691	.56387	.56085	.55785	.55486	.55189	.54893
106	102	.61890	.61567	.61245	.60926	.60608	.60292	.59977	.59664	.59353	.59043	.58735	.58429	.58125	.57822	.57520	.57220	.56922	.56626	.56331	.56037
106	103	.62980	.62661	.62343	.62027	.61713	.61400	.61089	.60780	.60472	.60165	.59860	.59557	.59255	.58955	.58656	.58359	.58063	.57769	.57476	.57185
106	104	.64146	.63831	.63518	.63206	.62896	.62587	.62280	.61974	.61670	.61367	.61066	.60766	.60467	.60170	.59875	.59580	.59288	.58996	.58706	.58417
106	105	.65336	.65026	.64717	.64410	.64104	.63799	.63496	.63194	.62893	.62593	.62295	.61999	.61703	.61409	.61117	.60825	.60535	.60246	.59958	.59672
106	106	.66931	.66628	.66326	.66026	.65727	.65429	.65132	.64836	.64542	.64249	.63957	.63666	.63376	.63087	.62800	.62514	.62228	.61945	.61662	.61380
107	0	.00900	.00896	.00891	.00887	.00882	.00878	.00874	.00869	.00865	.00861	.00857	.00853	.00849	.00846	.00842	.00838	.00834	.00831	.00827	.00824
107	1	.00203	.00200	.00197	.00195	.00192	.00190	.00187	.00185	.00183	.00181	.00178	.00176	.00174	.00172	.00171	.00169	.00167	.00165	.00163	.00162
107	2	.00173	.00170	.00168	.00165	.00162	.00160	.00158	.00155	.00153	.00151	.00149	.00147	.00145	.00143	.00141	.00139	.00137	.00136	.00134	.00132
107	3	.00161	.00158	.00156	.00153	.00150	.00148	.00145	.00143	.00140	.00138	.00136	.00134	.00132	.00130	.00128	.00126	.00124	.00122	.00121	.00119
107	4	.00158	.00155	.00152	.00149	.00146	.00143	.00141	.00138	.00136	.00133	.00131	.00129	.00126	.00124	.00122	.00120	.00118	.00117	.00115	.00113
107	5	.00161	.00158	.00154	.00151	.00148	.00145	.00142	.00140	.00137	.00134	.00132	.00129	.00127	.00125	.00123	.00120	.00118	.00116	.00114	.00112
107	6	.00168	.00164	.00161	.00157	.00154	.00151	.00148	.00145	.00142	.00139	.00136	.00134	.00131	.00128	.00126	.00124	.00121	.00119	.00117	.00115
107	7	.00180	.00176	.00172	.00168	.00164	.00161	.00157	.00154	.00151	.00148	.00145	.00142	.00139	.00136	.00134	.00131	.00128	.00126	.00124	.00121
107	8	.00195	.00191	.00187	.00182	.00178	.00175	.00171	.00167	.00164	.00160	.00157	.00154	.00150	.00147	.00144	.00142	.00139	.00136	.00133	.00131
107	9	.00218	.00213	.00208	.00203	.00199	.00195	.00190	.00186	.00183	.00179	.00175	.00171	.00168	.00165	.00161	.00158	.00155	.00152	.00149	.00146
107	10	.00248	.00242	.00237	.00232	.00227	.00223	.00218	.00214	.00209	.00205	.00201	.00197	.00193	.00189	.00186	.00182	.00179	.00175	.00172	.00169
107	11	.00285	.00279	.00274	.00268	.00263	.00258	.00253	.00248	.00243	.00239	.00234	.00230	.00226	.00221	.00217	.00214	.00210	.00206	.00202	.00199
107	12	.00330	.00324	.00318	.00312	.00306	.00301	.00295	.00290	.00285	.00280	.00275	.00270	.00265	.00261	.00257	.00252	.00248	.00244	.00240	.00236
107	13	.00379	.00372	.00366	.00359	.00353	.00347	.00341	.00336	.00330	.00325	.00319	.00314	.00309	.00304	.00300	.00295	.00291	.00286	.00282	.00278
107	14	.00426	.00419	.00412	.00405	.00399	.00392	.00386	.00380	.00374	.00369	.00363	.00357	.00352	.00347	.00342	.00337	.00332	.00327	.00323	.00318
107	15	.00469	.00461	.00454	.00447	.00440	.00433	.00427	.00420	.00414	.00408	.00402	.00396	.00390	.00385	.00380	.00374	.00369	.00364	.00359	.00354
107	16	.00504	.00496	.00488	.00481	.00473	.00466	.00459	.00453	.00446	.00440	.00434	.00428	.00422	.00416	.00410	.00405	.00399	.00394	.00389	.00384
107	17	.00532	.00524	.00516	.00508	.00500	.00493	.00485	.00478	.00472	.00465	.00459	.00452	.00446	.00440	.00434	.00428	.00423	.00417	.00412	.00407
107	18	.00554	.00545	.00537	.00529	.00521	.00513	.00505	.00498	.00491	.00484	.00477	.00471	.00464	.00458	.00452	.00446	.00440	.00435	.00429	.00424
107	19	.00573	.00564	.00555	.00547	.00539	.00531	.00523	.00515	.00508	.00501	.00494	.00487	.00480	.00474	.00467	.00461	.00455	.00449	.00444	.00438
107	20	.00593	.00583	.00574	.00565	.00557	.00548	.00540	.00532	.00525	.00517	.00510	.00503	.00496	.00489	.00482	.00476	.00470	.00464	.00458	.00452
107	21	.00613	.00603	.00593	.00584	.00575	.00567	.00558	.00550	.00542	.00534	.00526	.00519	.00512	.00505	.00498	.00491	.00485	.00478	.00472	.00466

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
107	22	.00632	.00622	.00612	.00602	.00593	.00584	.00575	.00566	.00558	.00550	.00542	.00534	.00527	.00519	.00512	.00505	.00499	.00492	.00485	.00479
107	23	.00653	.00642	.00632	.00621	.00612	.00602	.00593	.00584	.00575	.00566	.00558	.00550	.00542	.00535	.00527	.00520	.00513	.00506	.00499	.00493
107	24	.00676	.00664	.00653	.00643	.00632	.00622	.00613	.00603	.00594	.00585	.00576	.00568	.00560	.00552	.00544	.00536	.00529	.00522	.00514	.00508
107	25	.00703	.00691	.00679	.00668	.00657	.00646	.00636	.00626	.00616	.00607	.00598	.00589	.00580	.00572	.00564	.00556	.00548	.00540	.00533	.00525
107	26	.00733	.00720	.00708	.00696	.00685	.00674	.00663	.00652	.00642	.00632	.00622	.00613	.00604	.00595	.00586	.00578	.00570	.00562	.00554	.00546
107	27	.00770	.00757	.00744	.00731	.00719	.00707	.00695	.00684	.00673	.00663	.00653	.00643	.00633	.00624	.00615	.00606	.00597	.00589	.00580	.00572
107	28	.00810	.00796	.00782	.00769	.00756	.00743	.00731	.00719	.00708	.00697	.00686	.00676	.00665	.00655	.00646	.00636	.00627	.00618	.00609	.00601
107	29	.00855	.00840	.00825	.00811	.00797	.00784	.00771	.00758	.00746	.00734	.00723	.00712	.00701	.00690	.00680	.00670	.00660	.00651	.00642	.00633
107	30	.00903	.00887	.00871	.00856	.00841	.00827	.00813	.00800	.00787	.00774	.00762	.00750	.00739	.00728	.00717	.00706	.00696	.00686	.00676	.00667
107	31	.00953	.00936	.00920	.00903	.00888	.00873	.00858	.00844	.00830	.00817	.00804	.00791	.00779	.00767	.00755	.00744	.00733	.00723	.00712	.00702
107	32	.01007	.00989	.00971	.00954	.00938	.00921	.00906	.00891	.00876	.00862	.00848	.00835	.00822	.00809	.00797	.00785	.00773	.00762	.00750	.00740
107	33	.01067	.01047	.01028	.01010	.00992	.00975	.00958	.00942	.00926	.00911	.00896	.00882	.00868	.00855	.00841	.00829	.00816	.00804	.00792	.00781
107	34	.01130	.01109	.01089	.01069	.01050	.01032	.01014	.00997	.00980	.00964	.00948	.00933	.00918	.00903	.00889	.00876	.00862	.00850	.00837	.00825
107	35	.01201	.01178	.01157	.01136	.01115	.01095	.01076	.01058	.01040	.01022	.01006	.00989	.00973	.00958	.00943	.00928	.00914	.00900	.00887	.00874
107	36	.01277	.01253	.01230	.01207	.01185	.01164	.01143	.01124	.01104	.01086	.01068	.01050	.01033	.01016	.01000	.00985	.00969	.00954	.00940	.00926
107	37	.01360	.01334	.01309	.01285	.01261	.01239	.01217	.01195	.01175	.01154	.01135	.01116	.01098	.01080	.01063	.01046	.01029	.01014	.00998	.00983
107	38	.01453	.01425	.01398	.01372	.01346	.01322	.01298	.01275	.01253	.01231	.01210	.01190	.01170	.01151	.01132	.01114	.01097	.01079	.01063	.01046
107	39	.01555	.01524	.01495	.01467	.01440	.01413	.01388	.01363	.01339	.01316	.01293	.01271	.01250	.01229	.01209	.01190	.01171	.01152	.01134	.01117
107	40	.01669	.01636	.01605	.01574	.01545	.01516	.01489	.01462	.01436	.01411	.01387	.01363	.01340	.01318	.01296	.01275	.01254	.01234	.01215	.01196
107	41	.01798	.01763	.01729	.01696	.01664	.01633	.01604	.01575	.01547	.01519	.01493	.01467	.01443	.01418	.01395	.01372	.01350	.01328	.01307	.01287
107	42	.01943	.01905	.01868	.01833	.01799	.01765	.01733	.01702	.01672	.01642	.01614	.01586	.01559	.01533	.01507	.01483	.01459	.01435	.01412	.01390
107	43	.02105	.02064	.02025	.01986	.01949	.01913	.01879	.01845	.01812	.01780	.01749	.01719	.01690	.01662	.01634	.01607	.01581	.01556	.01531	.01507
107	44	.02286	.02242	.02199	.02158	.02118	.02079	.02041	.02004	.01969	.01935	.01901	.01869	.01837	.01806	.01777	.01748	.01719	.01692	.01665	.01639
107	45	.02483	.02435	.02389	.02344	.02301	.02259	.02219	.02179	.02141	.02103	.02067	.02032	.01998	.01965	.01932	.01901	.01870	.01841	.01812	.01783
107	46	.02698	.02647	.02597	.02549	.02502	.02457	.02413	.02370	.02329	.02289	.02249	.02211	.02175	.02139	.02104	.02070	.02036	.02004	.01973	.01942
107	47	.02929	.02874	.02821	.02769	.02718	.02670	.02622	.02576	.02531	.02488	.02446	.02405	.02365	.02326	.02288	.02251	.02215	.02180	.02146	.02113
107	48	.03180	.03121	.03063	.03007	.02953	.02901	.02849	.02800	.02752	.02705	.02659	.02615	.02572	.02530	.02489	.02449	.02410	.02372	.02336	.02300
107	49	.03452	.03388	.03326	.03266	.03208	.03151	.03096	.03042	.02990	.02940	.02891	.02843	.02796	.02751	.02707	.02664	.02622	.02581	.02541	.02503
107	50	.03748	.03679	.03613	.03548	.03485	.03424	.03365	.03308	.03252	.03197	.03144	.03092	.03042	.02993	.02946	.02899	.02854	.02810	.02767	.02725
107	51	.04069	.03995	.03924	.03854	.03787	.03721	.03658	.03596	.03536	.03477	.03420	.03364	.03310	.03258	.03206	.03156	.03108	.03060	.03014	.02969
107	52	.04413	.04334	.04257	.04183	.04111	.04040	.03972	.03905	.03841	.03778	.03716	.03657	.03599	.03542	.03487	.03433	.03380	.03329	.03279	.03230
107	53	.04781	.04697	.04615	.04535	.04457	.04382	.04309	.04237	.04168	.04100	.04035	.03970	.03908	.03847	.03788	.03730	.03673	.03618	.03564	.03512
107	54	.05174	.05084	.04996	.04911	.04828	.04748	.04669	.04593	.04518	.04446	.04375	.04307	.04240	.04174	.04110	.04048	.03987	.03928	.03870	.03814
107	55	.05595	.05499	.05406	.05315	.05226	.05140	.05056	.04974	.04895	.04817	.04741	.04668	.04596	.04526	.04457	.04391	.04325	.04262	.04200	.04139
107	56	.06046	.05944	.05844	.05747	.05653	.05561	.05471	.05384	.05299	.05216	.05135	.05056	.04979	.04904	.04831	.04759	.04689	.04621	.04555	.04489
107	57	.06528	.06419	.06313	.06209	.06109	.06011	.05915	.05822	.05731	.05643	.05556	.05472	.05390	.05309	.05231	.05155	.05080	.05007	.04936	.04866
107	58	.07038	.06922	.06809	.06699	.06592	.06487	.06385	.06286	.06189	.06095	.06003	.05913	.05825	.05740	.05656	.05574	.05494	.05416	.05340	.05266
107	59	.07571	.07448	.07329	.07212	.07098	.06987	.06879	.06773	.06670	.06570	.06472	.06376	.06282	.06191	.06102	.06015	.05929	.05846	.05765	.05685
107	60	.08130	.08000	.07872	.07749	.07628	.07510	.07395	.07283	.07173	.07066	.06962	.06860	.06761	.06663	.06568	.06476	.06385	.06296	.06209	.06124
107	61	.08717	.08579	.08444	.08313	.08185	.08060	.07938	.07819	.07703	.07589	.07478	.07370	.07264	.07161	.07060	.06961	.06864	.06770	.06677	.06587
107	62	.09340	.09193	.09051	.08912	.08776	.08644	.08515	.08388	.08265	.08145	.08027	.07912	.07800	.07690	.07582	.07477	.07374	.07274	.07175	.07079
107	63	.10001	.09847	.09696	.09549	.09405	.09265	.09128	.08995	.08864	.08736	.08612	.08490	.08370	.08254	.08140	.08028	.07919	.07812	.07707	.07604
107	64	.10701	.10538	.10379	.10224	.10072	.09924	.09779	.09638	.09499	.09364	.09232	.09103	.08976	.08852	.08731	.08613	.08497	.08383	.08272	.08163
107	65	.11442	.11271	.11103	.10939	.10779	.10622	.10470	.10320	.10174	.10031	.09891	.09754	.09620	.09489	.09360	.09235	.09112	.08991	.08873	.08757
107	66	.12232	.12052	.11875	.11702	.11534	.11369	.11207	.11049	.10895	.10744	.10596	.10451	.10309	.10170	.10034	.09901	.09771	.09643	.09518	.09395
107	67	.13081	.12891	.12705	.12524	.12346	.12172	.12002	.11835	.11672	.11513	.11357	.11204	.11054	.10907	.10763	.10622	.10484	.10349	.10216	.10086
107	68	.13989	.13789	.13594	.13403	.13216	.13033	.12854	.12679	.12507	.12339	.12174	.12013	.11855	.11700	.11548	.11399	.11253	.11110	.10970	.10832
107	69	.14954	.14745	.14540	.14340	.14144	.13952	.13763	.13579	.13399	.13222	.13048	.12878	.12712	.12548	.12388	.12231	.12077	.11926	.11778	.11632
107	70	.15971	.15752	.15538	.15328	.15122	.14921	.14724	.14530	.14341	.14155	.13972	.13794	.13619	.13447	.13278	.13113	.12950	.12791	.12635	.12481
107	71	.17033	.16804	.16580	.16361	.16146	.15935	.15728	.15526	.15327	.15132	.14941	.14753	.14569	.14389	.14211	.14038	.13867	.13699	.13534	.13373

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
107	72	.18137	.17898	.17665	.17436	.17211	.16991	.16775	.16563	.16355	.16151	.15951	.15754	.15561	.15372	.15186	.15003	.14824	.14647	.14474	.14304
107	73	.19281	.19033	.18789	.18551	.18316	.18087	.17861	.17640	.17422	.17209	.16999	.16794	.16592	.16393	.16198	.16007	.15819	.15634	.15452	.15273
107	74	.20475	.20218	.19965	.19716	.19472	.19233	.18998	.18767	.18540	.18317	.18098	.17884	.17672	.17465	.17261	.17060	.16863	.16669	.16479	.16292
107	75	.21733	.21466	.21203	.20945	.20691	.20442	.20198	.19957	.19721	.19489	.19261	.19036	.18816	.18599	.18386	.18176	.17970	.17767	.17568	.17372
107	76	.23066	.22789	.22517	.22249	.21986	.21728	.21474	.21224	.20978	.20736	.20499	.20265	.20035	.19809	.19587	.19368	.19153	.18941	.18733	.18528
107	77	.24480	.24194	.23912	.23635	.23363	.23095	.22832	.22573	.22318	.22067	.21820	.21577	.21338	.21103	.20872	.20644	.20419	.20199	.19981	.19767
107	78	.25976	.25680	.25390	.25104	.24823	.24546	.24274	.24005	.23742	.23482	.23226	.22974	.22726	.22482	.22242	.22005	.21772	.21542	.21315	.21093
107	79	.27543	.27239	.26940	.26646	.26356	.26070	.25789	.25513	.25240	.24972	.24707	.24447	.24190	.23937	.23688	.23443	.23201	.22963	.22728	.22496
107	80	.29163	.28851	.28544	.28242	.27944	.27651	.27362	.27077	.26796	.26520	.26247	.25978	.25713	.25452	.25195	.24941	.24691	.24444	.24201	.23961
107	81	.30819	.30500	.30186	.29877	.29571	.29270	.28974	.28681	.28393	.28108	.27828	.27551	.27279	.27010	.26744	.26482	.26224	.25969	.25718	.25470
107	82	.32502	.32177	.31856	.31540	.31227	.30919	.30616	.30316	.30020	.29729	.29441	.29157	.28877	.28600	.28327	.28058	.27792	.27530	.27271	.27015
107	83	.34213	.33882	.33555	.33232	.32914	.32599	.32289	.31983	.31680	.31382	.31087	.30797	.30509	.30226	.29946	.29669	.29396	.29127	.28860	.28597
107	84	.35970	.35634	.35301	.34973	.34649	.34329	.34013	.33700	.33392	.33088	.32787	.32490	.32196	.31906	.31619	.31336	.31057	.30780	.30507	.30238
107	85	.37786	.37445	.37108	.36775	.36446	.36121	.35800	.35483	.35169	.34860	.34553	.34251	.33951	.33656	.33363	.33074	.32789	.32506	.32227	.31951
107	86	.39640	.39295	.38955	.38618	.38285	.37957	.37631	.37310	.36992	.36677	.36367	.36059	.35755	.35454	.35157	.34863	.34572	.34284	.34000	.33718
107	87	.41498	.41152	.40809	.40469	.40134	.39801	.39473	.39148	.38827	.38509	.38194	.37883	.37574	.37270	.36968	.36670	.36374	.36082	.35793	.35506
107	88	.43359	.43010	.42666	.42324	.41987	.41652	.41322	.40994	.40670	.40349	.40032	.39717	.39406	.39098	.38793	.38491	.38192	.37896	.37602	.37312
107	89	.45216	.44867	.44522	.44180	.43841	.43506	.43173	.42844	.42519	.42196	.41876	.41560	.41246	.40936	.40628	.40323	.40022	.39723	.39426	.39133
107	90	.47060	.46712	.46366	.46024	.45686	.45350	.45017	.44688	.44361	.44038	.43717	.43399	.43084	.42772	.42463	.42157	.41853	.41552	.41254	.40958
107	91	.48846	.48499	.48154	.47813	.47475	.47140	.46808	.46478	.46152	.45828	.45507	.45189	.44874	.44561	.44251	.43944	.43639	.43337	.43038	.42741
107	92	.50527	.50182	.49839	.49499	.49162	.48828	.48497	.48168	.47842	.47519	.47199	.46881	.46566	.46253	.45943	.45635	.45330	.45027	.44727	.44429
107	93	.52104	.51760	.51419	.51081	.50746	.50413	.50083	.49756	.49431	.49109	.48789	.48472	.48157	.47844	.47534	.47227	.46922	.46619	.46318	.46020
107	94	.53597	.53256	.52917	.52581	.52248	.51917	.51589	.51263	.50939	.50618	.50299	.49983	.49669	.49357	.49048	.48741	.48436	.48134	.47833	.47535
107	95	.55034	.54696	.54360	.54027	.53696	.53367	.53041	.52717	.52395	.52076	.51758	.51444	.51131	.50820	.50512	.50206	.49902	.49600	.49300	.49003
107	96	.56399	.56064	.55731	.55401	.55072	.54746	.54422	.54101	.53781	.53464	.53148	.52835	.52524	.52215	.51908	.51604	.51301	.51000	.50701	.50405
107	97	.57676	.57344	.57014	.56686	.56360	.56037	.55715	.55396	.55079	.54763	.54450	.54139	.53830	.53522	.53217	.52914	.52612	.52313	.52015	.51720
107	98	.58889	.58560	.58233	.57908	.57585	.57264	.56945	.56628	.56313	.56000	.55689	.55380	.55073	.54767	.54464	.54162	.53862	.53564	.53267	.52973
107	99	.60085	.59759	.59436	.59114	.58794	.58476	.58160	.57846	.57534	.57223	.56915	.56608	.56303	.55999	.55698	.55398	.55100	.54804	.54509	.54216
107	100	.61260	.60938	.60618	.60300	.59983	.59669	.59356	.59045	.58735	.58428	.58122	.57817	.57515	.57214	.56915	.56617	.56321	.56027	.55734	.55443
107	101	.62425	.62107	.61791	.61477	.61164	.60853	.60544	.60236	.59930	.59625	.59322	.59021	.58721	.58423	.58126	.57831	.57537	.57245	.56955	.56666
107	102	.63578	.63265	.62953	.62642	.62333	.62026	.61720	.61416	.61113	.60812	.60512	.60213	.59917	.59621	.59327	.59035	.58744	.58454	.58166	.57879
107	103	.64728	.64419	.64111	.63805	.63500	.63196	.62894	.62593	.62294	.61996	.61700	.61405	.61111	.60819	.60527	.60238	.59950	.59663	.59377	.59093
107	104	.65959	.65655	.65352	.65050	.64750	.64451	.64153	.63856	.63561	.63267	.62975	.62683	.62393	.62104	.61817	.61531	.61245	.60962	.60679	.60398
107	105	.67207	.66908	.66610	.66312	.66016	.65722	.65428	.65136	.64844	.64554	.64265	.63977	.63691	.63405	.63121	.62837	.62555	.62274	.61994	.61716
107	106	.68872	.68580	.68290	.68000	.67711	.67424	.67137	.66851	.66567	.66283	.66000	.65718	.65438	.65158	.64879	.64602	.64325	.64049	.63774	.63500
108	0	.71124	.70845	.70567	.70289	.70013	.69737	.69462	.69187	.68914	.68641	.68369	.68098	.67827	.67558	.67289	.67021	.66754	.66487	.66222	.65957
108	1	.00944	.00940	.00936	.00932	.00928	.00924	.00920	.00916	.00912	.00908	.00905	.00901	.00897	.00894	.00890	.00887	.00884	.00880	.00877	.00874
108	2	.00208	.00205	.00202	.00200	.00197	.00195	.00193	.00190	.00188	.00186	.00184	.00182	.00180	.00178	.00176	.00174	.00172	.00171	.00169	.00167
108	3	.00177	.00174	.00171	.00169	.00166	.00164	.00161	.00159	.00157	.00155	.00153	.00151	.00149	.00147	.00145	.00143	.00141	.00140	.00138	.00136
108	4	.00164	.00161	.00158	.00156	.00153	.00150	.00148	.00146	.00143	.00141	.00139	.00137	.00135	.00133	.00131	.00129	.00127	.00125	.00124	.00122
108	5	.00160	.00157	.00154	.00151	.00149	.00146	.00143	.00141	.00138	.00136	.00133	.00131	.00129	.00127	.00125	.00123	.00121	.00119	.00117	.00116
108	6	.00163	.00160	.00157	.00154	.00150	.00148	.00145	.00142	.00139	.00137	.00134	.00132	.00129	.00127	.00125	.00123	.00121	.00119	.00117	.00115
108	7	.00170	.00166	.00163	.00159	.00156	.00153	.00150	.00147	.00144	.00141	.00138	.00136	.00133	.00131	.00128	.00126	.00124	.00121	.00119	.00117
108	8	.00182	.00178	.00174	.00170	.00166	.00163	.00159	.00156	.00153	.00150	.00147	.00144	.00141	.00138	.00136	.00133	.00130	.00128	.00126	.00123
108	9	.00197	.00192	.00188	.00184	.00180	.00176	.00172	.00169	.00165	.00162	.00158	.00155	.00152	.00149	.00146	.00143	.00140	.00138	.00135	.00133
108	10	.00219	.00214	.00209	.00205	.00200	.00196	.00192	.00188	.00184	.00180	.00177	.00173	.00170	.00166	.00163	.00160	.00157	.00154	.00151	.00148
108	11	.00249	.00244	.00238	.00233	.00229	.00224	.00219	.00215	.00211	.00206	.00202	.00198	.00195	.00191	.00187	.00184	.00180	.00177	.00174	.00170
108	12	.00287	.00281	.00275	.00270	.00265	.00259	.00254	.00250	.00245	.00240	.00236	.00231	.00227	.00223	.00219	.00215	.00211	.00208	.00204	.00201
108	13	.00332	.00326	.00320	.00314	.00308	.00303	.00297	.00292	.00287	.00282	.00277	.00272	.00268	.00263	.00259	.00255	.00251	.00246	.00242	.00239
108	14	.00382	.00376	.00369	.00363	.00357	.00351	.00345	.00339	.00334	.00328	.00323	.00318	.00313	.00308	.00303	.00299	.00294	.00290	.00285	.00281

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
108	14	.00431	.00424	.00417	.00410	.00403	.00397	.00391	.00385	.00379	.00373	.00368	.00362	.00357	.00352	.00347	.00342	.00337	.00332	.00328	.00323
108	15	.00475	.00467	.00460	.00453	.00446	.00439	.00433	.00426	.00420	.00414	.00408	.00402	.00397	.00391	.00386	.00381	.00376	.00371	.00366	.00361
108	16	.00511	.00503	.00495	.00488	.00480	.00473	.00467	.00460	.00453	.00447	.00441	.00435	.00429	.00423	.00418	.00412	.00407	.00402	.00397	.00392
108	17	.00539	.00531	.00523	.00515	.00508	.00501	.00493	.00487	.00480	.00473	.00467	.00460	.00454	.00448	.00443	.00437	.00431	.00426	.00421	.00415
108	18	.00562	.00553	.00545	.00537	.00529	.00521	.00514	.00507	.00500	.00493	.00486	.00480	.00473	.00467	.00461	.00455	.00449	.00444	.00438	.00433
108	19	.00582	.00573	.00564	.00556	.00547	.00539	.00532	.00524	.00517	.00510	.00503	.00496	.00489	.00483	.00477	.00471	.00465	.00459	.00453	.00447
108	20	.00601	.00592	.00583	.00574	.00566	.00557	.00549	.00541	.00534	.00526	.00519	.00512	.00505	.00499	.00492	.00486	.00480	.00473	.00468	.00462
108	21	.00622	.00612	.00603	.00594	.00585	.00576	.00568	.00559	.00551	.00544	.00536	.00529	.00522	.00515	.00508	.00501	.00495	.00489	.00482	.00476
108	22	.00642	.00631	.00621	.00612	.00603	.00594	.00585	.00576	.00568	.00560	.00552	.00544	.00537	.00530	.00523	.00516	.00509	.00502	.00496	.00490
108	23	.00662	.00652	.00641	.00631	.00621	.00612	.00603	.00594	.00585	.00577	.00568	.00560	.00553	.00545	.00538	.00530	.00523	.00516	.00510	.00503
108	24	.00685	.00674	.00663	.00653	.00642	.00632	.00623	.00613	.00604	.00595	.00587	.00578	.00570	.00562	.00554	.00547	.00539	.00532	.00525	.00518
108	25	.00712	.00700	.00689	.00678	.00667	.00656	.00646	.00636	.00627	.00617	.00608	.00599	.00591	.00582	.00574	.00566	.00559	.00551	.00544	.00536
108	26	.00743	.00730	.00718	.00706	.00695	.00684	.00673	.00663	.00652	.00643	.00633	.00624	.00615	.00606	.00597	.00589	.00581	.00573	.00565	.00557
108	27	.00780	.00767	.00754	.00741	.00729	.00717	.00706	.00695	.00684	.00674	.00664	.00654	.00644	.00635	.00626	.00617	.00608	.00600	.00592	.00584
108	28	.00821	.00807	.00793	.00780	.00767	.00754	.00742	.00731	.00719	.00708	.00697	.00687	.00677	.00667	.00657	.00648	.00639	.00630	.00621	.00613
108	29	.00866	.00851	.00837	.00822	.00809	.00795	.00783	.00770	.00758	.00746	.00735	.00724	.00713	.00703	.00692	.00683	.00673	.00663	.00654	.00645
108	30	.00915	.00899	.00883	.00868	.00853	.00839	.00826	.00812	.00800	.00787	.00775	.00763	.00752	.00741	.00730	.00719	.00709	.00699	.00689	.00680
108	31	.00966	.00949	.00932	.00916	.00901	.00886	.00871	.00857	.00843	.00830	.00817	.00805	.00792	.00781	.00769	.00758	.00747	.00736	.00726	.00716
108	32	.01020	.01002	.00985	.00967	.00951	.00935	.00919	.00904	.00890	.00876	.00862	.00849	.00836	.00823	.00811	.00799	.00787	.00776	.00765	.00754
108	33	.01080	.01061	.01042	.01024	.01006	.00989	.00972	.00956	.00941	.00926	.00911	.00897	.00883	.00870	.00856	.00844	.00831	.00819	.00808	.00796
108	34	.01145	.01124	.01103	.01084	.01065	.01047	.01029	.01012	.00995	.00979	.00963	.00948	.00933	.00919	.00905	.00892	.00878	.00866	.00853	.00841
108	35	.01216	.01194	.01172	.01151	.01131	.01111	.01092	.01074	.01056	.01039	.01022	.01006	.00990	.00974	.00959	.00945	.00931	.00917	.00904	.00891
108	36	.01293	.01269	.01246	.01223	.01201	.01180	.01160	.01140	.01121	.01103	.01085	.01067	.01050	.01034	.01018	.01002	.00987	.00972	.00958	.00944
108	37	.01377	.01351	.01326	.01302	.01279	.01256	.01234	.01213	.01192	.01172	.01153	.01134	.01116	.01098	.01081	.01064	.01048	.01032	.01017	.01002
108	38	.01470	.01442	.01415	.01389	.01364	.01340	.01316	.01293	.01271	.01250	.01229	.01209	.01189	.01170	.01151	.01133	.01116	.01099	.01082	.01066
108	39	.01573	.01543	.01514	.01486	.01459	.01432	.01407	.01382	.01358	.01335	.01313	.01291	.01270	.01249	.01229	.01210	.01191	.01173	.01155	.01137
108	40	.01688	.01656	.01624	.01594	.01565	.01536	.01509	.01482	.01457	.01431	.01407	.01384	.01361	.01339	.01317	.01296	.01276	.01256	.01236	.01218
108	41	.01818	.01783	.01749	.01717	.01685	.01655	.01625	.01596	.01568	.01541	.01515	.01489	.01465	.01441	.01417	.01395	.01372	.01351	.01330	.01310
108	42	.01965	.01927	.01890	.01855	.01821	.01788	.01756	.01725	.01694	.01665	.01637	.01609	.01582	.01556	.01531	.01506	.01483	.01459	.01437	.01415
108	43	.02128	.02088	.02048	.02010	.01973	.01937	.01903	.01869	.01836	.01805	.01774	.01744	.01715	.01687	.01660	.01633	.01607	.01582	.01557	.01533
108	44	.02311	.02267	.02225	.02183	.02143	.02105	.02067	.02031	.01996	.01961	.01928	.01896	.01864	.01834	.01804	.01775	.01747	.01720	.01693	.01667
108	45	.02510	.02463	.02417	.02372	.02329	.02288	.02247	.02208	.02170	.02133	.02097	.02062	.02028	.01995	.01962	.01931	.01901	.01871	.01842	.01814
108	46	.02728	.02677	.02627	.02579	.02533	.02488	.02444	.02402	.02360	.02320	.02281	.02244	.02207	.02171	.02136	.02103	.02070	.02038	.02006	.01976
108	47	.02962	.02907	.02854	.02802	.02752	.02703	.02656	.02610	.02566	.02523	.02481	.02440	.02400	.02361	.02324	.02287	.02252	.02217	.02183	.02150
108	48	.03216	.03157	.03099	.03044	.02990	.02937	.02886	.02837	.02789	.02742	.02697	.02653	.02610	.02568	.02528	.02488	.02450	.02412	.02376	.02340
108	49	.03490	.03427	.03365	.03305	.03247	.03191	.03136	.03083	.03031	.02981	.02932	.02884	.02838	.02793	.02749	.02706	.02665	.02624	.02585	.02546
108	50	.03790	.03722	.03655	.03591	.03529	.03468	.03409	.03352	.03296	.03242	.03189	.03138	.03088	.03039	.02992	.02946	.02901	.02857	.02815	.02773
108	51	.04115	.04042	.03971	.03902	.03835	.03769	.03706	.03644	.03585	.03526	.03470	.03414	.03361	.03308	.03257	.03208	.03159	.03112	.03066	.03021
108	52	.04463	.04385	.04309	.04235	.04163	.04093	.04025	.03959	.03894	.03832	.03771	.03711	.03654	.03597	.03542	.03489	.03437	.03386	.03336	.03288
108	53	.04836	.04752	.04671	.04592	.04515	.04440	.04367	.04296	.04227	.04160	.04094	.04030	.03968	.03908	.03849	.03791	.03735	.03680	.03627	.03575
108	54	.05235	.05145	.05058	.04973	.04891	.04811	.04733	.04657	.04583	.04511	.04440	.04372	.04305	.04240	.04177	.04115	.04055	.03996	.03939	.03883
108	55	.05662	.05566	.05473	.05382	.05294	.05209	.05125	.05044	.04965	.04888	.04812	.04739	.04668	.04598	.04530	.04464	.04399	.04336	.04274	.04214
108	56	.06119	.06017	.05918	.05821	.05727	.05636	.05547	.05460	.05375	.05293	.05212	.05134	.05058	.04983	.04910	.04839	.04770	.04702	.04636	.04571
108	57	.06608	.06499	.06394	.06291	.06191	.06093	.05998	.05906	.05815	.05727	.05642	.05558	.05476	.05396	.05319	.05243	.05169	.05096	.05025	.04956
108	58	.07125	.07010	.06898	.06788	.06682	.06578	.06477	.06378	.06282	.06188	.06097	.06008	.05920	.05835	.05752	.05671	.05592	.05514	.05439	.05365
108	59	.07667	.07545	.07426	.07310	.07197	.07086	.06979	.06874	.06772	.06672	.06574	.06479	.06386	.06296	.06207	.06121	.06036	.05953	.05873	.05794
108	60	.08234	.08105	.07978	.07855	.07735	.07618	.07504	.07392	.07284	.07178	.07074	.06973	.06874	.06777	.06683	.06591	.06501	.06413	.06327	.06242
108	61	.08830	.08693	.08559	.08428	.08301	.08177	.08056	.07938	.07822	.07710	.07599	.07492	.07387	.07284	.07184	.07086	.06990	.06896	.06804	.06715
108	62	.09462	.09317	.09175	.09037	.08902	.08771	.08643	.08517	.08395	.08275	.08158	.08044	.07933	.07824	.07717	.07613	.07511	.07411	.07313	.07218
108	63	.10133	.09980	.09831	.09685	.09542	.09403	.09267	.09134	.09005	.08878	.08754	.08633	.08514	.08399	.08285	.08175	.08066	.07960	.07856	.07755

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
108	64	.10844	.10682	.10525	.10370	.10220	.10073	.09929	.09788	.09651	.09517	.09386	.09257	.09132	.09009	.08889	.08771	.08656	.08544	.08433	.08325
108	65	.11597	.11426	.11260	.11097	.10938	.10783	.10631	.10483	.10337	.10195	.10057	.09921	.09788	.09658	.09530	.09406	.09284	.09164	.09047	.08932
108	66	.12399	.12219	.12044	.11873	.11705	.11541	.11381	.11224	.11071	.10921	.10774	.10631	.10490	.10352	.10217	.10085	.09956	.09829	.09705	.09584
108	67	.13261	.13072	.12888	.12707	.12531	.12358	.12190	.12024	.11863	.11704	.11549	.11398	.11249	.11104	.10961	.10821	.10684	.10550	.10419	.10290
108	68	.14184	.13986	.13792	.13603	.13417	.13236	.13058	.12884	.12714	.12547	.12384	.12224	.12067	.11913	.11763	.11615	.11470	.11328	.11189	.11053
108	69	.15166	.14959	.14756	.14557	.14362	.14172	.13985	.13802	.13623	.13448	.13276	.13107	.12942	.12780	.12622	.12466	.12313	.12164	.12017	.11873
108	70	.16202	.15985	.15773	.15564	.15361	.15161	.14965	.14773	.14586	.14401	.14221	.14044	.13870	.13700	.13532	.13369	.13208	.13050	.12895	.12743
108	71	.17285	.17058	.16836	.16619	.16406	.16197	.15992	.15791	.15594	.15401	.15212	.15026	.14843	.14665	.14489	.14317	.14148	.13982	.13819	.13658
108	72	.18411	.18175	.17944	.17717	.17494	.17276	.17062	.16852	.16646	.16443	.16245	.16050	.15859	.15672	.15488	.15307	.15129	.14955	.14783	.14615
108	73	.19578	.19332	.19091	.18855	.18623	.18395	.18172	.17952	.17737	.17526	.17318	.17115	.16915	.16718	.16525	.16336	.16149	.15967	.15787	.15610
108	74	.20796	.20541	.20290	.20044	.19803	.19566	.19333	.19104	.18880	.18659	.18443	.18230	.18021	.17815	.17614	.17415	.17220	.17028	.16840	.16655
108	75	.22079	.21814	.21554	.21298	.21047	.20801	.20559	.20321	.20087	.19857	.19631	.19409	.19191	.18977	.18766	.18559	.18355	.18154	.17957	.17763
108	76	.23439	.23165	.22896	.22631	.22371	.22115	.21863	.21616	.21373	.21134	.20899	.20668	.20441	.20217	.19997	.19781	.19568	.19359	.19153	.18950
108	77	.24884	.24601	.24322	.24048	.23779	.23514	.23253	.22997	.22745	.22497	.22253	.22013	.21777	.21544	.21316	.21090	.20869	.20651	.20436	.20224
108	78	.26415	.26123	.25836	.25553	.25275	.25001	.24732	.24467	.24206	.23950	.23697	.23448	.23203	.22962	.22724	.22491	.22260	.22033	.21810	.21590
108	79	.28022	.27722	.27426	.27136	.26850	.26568	.26290	.26017	.25748	.25483	.25222	.24964	.24711	.24461	.24216	.23973	.23735	.23499	.23267	.23039
108	80	.29687	.29379	.29076	.28778	.28484	.28195	.27909	.27628	.27351	.27078	.26809	.26544	.26283	.26025	.25771	.25521	.25274	.25031	.24791	.24554
108	81	.31392	.31077	.30768	.30462	.30161	.29864	.29572	.29283	.28999	.28719	.28442	.28170	.27901	.27636	.27374	.27116	.26862	.26611	.26363	.26119
108	82	.33126	.32805	.32489	.32177	.31869	.31566	.31267	.30972	.30680	.30393	.30110	.29830	.29554	.29282	.29013	.28748	.28486	.28228	.27973	.27721
108	83	.34889	.34563	.34241	.33923	.33609	.33300	.32994	.32693	.32396	.32102	.31812	.31526	.31243	.30964	.30689	.30417	.30148	.29883	.29621	.29362
108	84	.36702	.36371	.36044	.35721	.35403	.35088	.34777	.34470	.34167	.33867	.33572	.33280	.32991	.32706	.32424	.32146	.31871	.31600	.31331	.31066
108	85	.38582	.38247	.37916	.37589	.37266	.36947	.36632	.36320	.36012	.35708	.35407	.35110	.34816	.34526	.34239	.33955	.33675	.33397	.33123	.32852
108	86	.40507	.40169	.39835	.39505	.39179	.38856	.38537	.38222	.37910	.37602	.37297	.36995	.36697	.36402	.36111	.35822	.35537	.35255	.34976	.34700
108	87	.42441	.42101	.41765	.41433	.41104	.40779	.40458	.40139	.39825	.39513	.39205	.38900	.38599	.38300	.38005	.37713	.37423	.37137	.36854	.36574
108	88	.44381	.44041	.43704	.43370	.43040	.42713	.42390	.42070	.41753	.41439	.41129	.40821	.40517	.40216	.39918	.39623	.39330	.39041	.38754	.38470
108	89	.46327	.45986	.45649	.45315	.44985	.44657	.44333	.44012	.43694	.43379	.43067	.42758	.42453	.42150	.41849	.41552	.41258	.40966	.40677	.40390
108	90	.48268	.47928	.47592	.47259	.46929	.46602	.46278	.45958	.45640	.45325	.45012	.44703	.44396	.44093	.43791	.43493	.43197	.42904	.42614	.42326
108	91	.50156	.49819	.49484	.49153	.48825	.48499	.48176	.47856	.47539	.47225	.46913	.46604	.46298	.45994	.45693	.45394	.45098	.44804	.44513	.44224
108	92	.51939	.51604	.51272	.50943	.50617	.50293	.49972	.49653	.49337	.49024	.48714	.48405	.48100	.47797	.47496	.47198	.46902	.46608	.46317	.46028
108	93	.53614	.53282	.52952	.52626	.52301	.51980	.51661	.51344	.51030	.50718	.50409	.50102	.49798	.49495	.49196	.48898	.48603	.48310	.48019	.47730
108	94	.55205	.54876	.54549	.54225	.53904	.53585	.53268	.52954	.52642	.52332	.52024	.51719	.51416	.51115	.50817	.50520	.50226	.49934	.49644	.49356
108	95	.56743	.56418	.56095	.55775	.55456	.55140	.54826	.54514	.54205	.53898	.53592	.53289	.52988	.52689	.52393	.52098	.51805	.51514	.51226	.50939
108	96	.58211	.57889	.57570	.57253	.56938	.56625	.56314	.56005	.55699	.55394	.55092	.54791	.54492	.54196	.53901	.53608	.53318	.53029	.52741	.52456
108	97	.59583	.59266	.58950	.58637	.58325	.58015	.57708	.57402	.57098	.56797	.56497	.56199	.55903	.55608	.55316	.55025	.54736	.54449	.54164	.53880
108	98	.60890	.60577	.60265	.59955	.59647	.59341	.59036	.58734	.58433	.58134	.57837	.57542	.57248	.56956	.56666	.56378	.56091	.55806	.55523	.55241
108	99	.62184	.61874	.61567	.61261	.60957	.60654	.60353	.60054	.59757	.59461	.59167	.58875	.58584	.58295	.58008	.57722	.57438	.57155	.56874	.56594
108	100	.63460	.63155	.62851	.62550	.62250	.61951	.61654	.61359	.61065	.60773	.60482	.60193	.59906	.59620	.59335	.59052	.58771	.58491	.58212	.57935
108	101	.64731	.64431	.64132	.63835	.63539	.63245	.62952	.62661	.62371	.62083	.61796	.61511	.61227	.60944	.60663	.60383	.60105	.59828	.59552	.59278
108	102	.65988	.65693	.65399	.65107	.64816	.64526	.64238	.63951	.63665	.63381	.63098	.62816	.62536	.62257	.61980	.61703	.61428	.61154	.60882	.60610
108	103	.67255	.66965	.66676	.66388	.66102	.65817	.65533	.65251	.64970	.64690	.64411	.64133	.63857	.63582	.63308	.63035	.62763	.62493	.62224	.61955
108	104	.68597	.68313	.68030	.67748	.67467	.67187	.66909	.66631	.66355	.66080	.65805	.65532	.65260	.64990	.64720	.64451	.64183	.63917	.63651	.63387
108	105	.69958	.69679	.69402	.69125	.68849	.68575	.68301	.68029	.67757	.67486	.67216	.66948	.66680	.66413	.66147	.65882	.65618	.65355	.65093	.64832
108	106	.71748	.71479	.71210	.70941	.70674	.70408	.70142	.69877	.69613	.69349	.69087	.68825	.68564	.68304	.68045	.67786	.67529	.67272	.67015	.66760
108	107	.74131	.73875	.73620	.73365	.73110	.72857	.72603	.72351	.72099	.71847	.71596	.71346	.71096	.70847	.70599	.70351	.70103	.69857	.69610	.69365
108	108	.78245	.78020	.77796	.77571	.77347	.77123	.76900	.76677	.76454	.76231	.76009	.75787	.75566	.75344	.75123	.74903	.74682	.74462	.74242	.74023
109	0	.01024	.01021	.01017	.01014	.01011	.01007	.01004	.01001	.00998	.00995	.00992	.00989	.00987	.00984	.00981	.00978	.00976	.00973	.00971	.00968
109	1	.00214	.00211	.00209	.00206	.00204	.00201	.00199	.00197	.00195	.00193	.00191	.00189	.00187	.00185	.00183	.00181	.00180	.00178	.00176	.00175
109	2	.00181	.00178	.00175	.00173	.00170	.00168	.00166	.00163	.00161	.00159	.00157	.00155	.00153	.00151	.00150	.00148	.00146	.00144	.00143	.00141
109	3	.00167	.00164	.00162	.00159	.00156	.00154	.00151	.00149	.00147	.00144	.00142	.00140	.00138	.00136	.00134	.00133	.00131	.00129	.00127	.00126
109	4	.00163	.00160	.00157	.00154	.00151	.00149	.00146	.00143	.00141	.00139	.00136	.00134	.00132	.00130	.00128	.00126	.00124	.00122	.00120	.00119

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
109	5	.00166	.00162	.00159	.00156	.00153	.00150	.00147	.00144	.00142	.00139	.00137	.00134	.00132	.00130	.00128	.00125	.00123	.00121	.00119	.00118
109	6	.00172	.00169	.00165	.00162	.00158	.00155	.00152	.00149	.00146	.00143	.00141	.00138	.00135	.00133	.00131	.00128	.00126	.00124	.00122	.00120
109	7	.00184	.00180	.00176	.00172	.00168	.00165	.00161	.00158	.00155	.00152	.00149	.00146	.00143	.00140	.00138	.00135	.00133	.00130	.00128	.00126
109	8	.00199	.00194	.00190	.00186	.00182	.00178	.00174	.00171	.00167	.00164	.00160	.00157	.00154	.00151	.00148	.00145	.00142	.00140	.00137	.00135
109	9	.00220	.00216	.00211	.00206	.00202	.00198	.00193	.00189	.00186	.00182	.00178	.00175	.00171	.00168	.00165	.00161	.00158	.00155	.00152	.00150
109	10	.00250	.00245	.00240	.00235	.00230	.00225	.00221	.00216	.00212	.00208	.00204	.00200	.00196	.00192	.00189	.00185	.00182	.00179	.00175	.00172
109	11	.00288	.00282	.00277	.00271	.00266	.00261	.00256	.00251	.00246	.00242	.00237	.00233	.00229	.00225	.00221	.00217	.00213	.00209	.00206	.00202
109	12	.00334	.00328	.00322	.00316	.00310	.00305	.00299	.00294	.00289	.00284	.00279	.00274	.00270	.00265	.00261	.00257	.00253	.00249	.00245	.00241
109	13	.00385	.00378	.00372	.00366	.00359	.00353	.00348	.00342	.00336	.00331	.00326	.00321	.00316	.00311	.00306	.00302	.00297	.00293	.00289	.00284
109	14	.00435	.00428	.00421	.00414	.00408	.00401	.00395	.00389	.00383	.00378	.00372	.00367	.00361	.00356	.00351	.00346	.00342	.00337	.00332	.00328
109	15	.00480	.00473	.00465	.00458	.00451	.00445	.00438	.00432	.00426	.00420	.00414	.00408	.00403	.00397	.00392	.00387	.00382	.00377	.00372	.00367
109	16	.00517	.00509	.00502	.00494	.00487	.00480	.00474	.00467	.00461	.00454	.00448	.00442	.00436	.00431	.00425	.00420	.00414	.00409	.00404	.00399
109	17	.00547	.00539	.00531	.00523	.00516	.00509	.00502	.00495	.00488	.00481	.00475	.00469	.00463	.00457	.00451	.00446	.00440	.00435	.00429	.00424
109	18	.00570	.00562	.00553	.00545	.00538	.00530	.00523	.00515	.00509	.00502	.00495	.00489	.00482	.00476	.00470	.00464	.00459	.00453	.00448	.00442
109	19	.00590	.00581	.00573	.00564	.00556	.00548	.00541	.00533	.00526	.00519	.00512	.00506	.00499	.00493	.00486	.00480	.00474	.00469	.00463	.00458
109	20	.00610	.00601	.00592	.00583	.00575	.00567	.00559	.00551	.00543	.00536	.00529	.00522	.00515	.00509	.00502	.00496	.00490	.00484	.00478	.00472
109	21	.00631	.00622	.00612	.00603	.00594	.00586	.00577	.00569	.00561	.00554	.00546	.00539	.00532	.00525	.00519	.00512	.00506	.00499	.00493	.00487
109	22	.00651	.00641	.00631	.00622	.00613	.00604	.00595	.00586	.00578	.00570	.00562	.00555	.00548	.00540	.00533	.00527	.00520	.00513	.00507	.00501
109	23	.00672	.00661	.00651	.00641	.00631	.00622	.00613	.00604	.00596	.00587	.00579	.00571	.00563	.00556	.00549	.00542	.00535	.00528	.00521	.00515
109	24	.00695	.00684	.00673	.00663	.00653	.00643	.00633	.00624	.00615	.00606	.00597	.00589	.00581	.00573	.00566	.00558	.00551	.00544	.00537	.00530
109	25	.00722	.00711	.00699	.00688	.00677	.00667	.00657	.00647	.00637	.00628	.00619	.00610	.00602	.00594	.00586	.00578	.00570	.00563	.00555	.00548
109	26	.00753	.00741	.00728	.00717	.00705	.00694	.00684	.00673	.00663	.00654	.00644	.00635	.00626	.00617	.00609	.00600	.00592	.00584	.00577	.00569
109	27	.00791	.00777	.00764	.00752	.00740	.00728	.00717	.00706	.00695	.00685	.00675	.00665	.00656	.00647	.00638	.00629	.00620	.00612	.00604	.00596
109	28	.00832	.00818	.00804	.00791	.00778	.00766	.00754	.00742	.00731	.00720	.00709	.00699	.00689	.00679	.00670	.00660	.00651	.00643	.00634	.00626
109	29	.00878	.00863	.00848	.00834	.00820	.00807	.00795	.00782	.00770	.00759	.00747	.00736	.00726	.00715	.00705	.00695	.00686	.00677	.00668	.00659
109	30	.00927	.00911	.00895	.00880	.00866	.00852	.00838	.00825	.00812	.00800	.00788	.00776	.00765	.00754	.00743	.00733	.00723	.00713	.00703	.00694
109	31	.00978	.00961	.00945	.00929	.00914	.00899	.00884	.00870	.00857	.00844	.00831	.00819	.00806	.00795	.00783	.00772	.00762	.00751	.00741	.00731
109	32	.01034	.01015	.00998	.00981	.00965	.00949	.00933	.00918	.00904	.00890	.00876	.00863	.00850	.00838	.00826	.00814	.00802	.00791	.00780	.00770
109	33	.01094	.01075	.01056	.01038	.01020	.01003	.00987	.00971	.00956	.00941	.00926	.00912	.00898	.00885	.00872	.00860	.00847	.00836	.00824	.00813
109	34	.01159	.01138	.01118	.01099	.01080	.01062	.01044	.01027	.01011	.00995	.00979	.00964	.00949	.00935	.00921	.00908	.00895	.00882	.00870	.00858
109	35	.01231	.01209	.01187	.01167	.01147	.01127	.01108	.01090	.01072	.01055	.01038	.01022	.01007	.00991	.00977	.00962	.00948	.00935	.00922	.00909
109	36	.01309	.01285	.01262	.01240	.01218	.01197	.01177	.01157	.01138	.01120	.01102	.01085	.01068	.01052	.01036	.01020	.01005	.00991	.00977	.00963
109	37	.01394	.01368	.01343	.01319	.01296	.01274	.01252	.01231	.01210	.01190	.01171	.01153	.01135	.01117	.01100	.01083	.01067	.01052	.01036	.01022
109	38	.01488	.01460	.01434	.01408	.01383	.01358	.01335	.01312	.01290	.01269	.01248	.01228	.01209	.01190	.01172	.01154	.01136	.01120	.01103	.01087
109	39	.01591	.01562	.01533	.01505	.01478	.01452	.01427	.01402	.01378	.01355	.01333	.01311	.01290	.01270	.01250	.01231	.01212	.01194	.01176	.01159
109	40	.01707	.01675	.01644	.01614	.01585	.01557	.01529	.01503	.01477	.01453	.01428	.01405	.01382	.01360	.01339	.01318	.01298	.01278	.01259	.01241
109	41	.01839	.01804	.01770	.01738	.01706	.01676	.01646	.01618	.01590	.01563	.01537	.01512	.01487	.01464	.01440	.01418	.01396	.01375	.01354	.01334
109	42	.01986	.01949	.01912	.01877	.01843	.01810	.01779	.01748	.01718	.01689	.01660	.01633	.01607	.01581	.01556	.01531	.01508	.01484	.01462	.01440
109	43	.02151	.02111	.02072	.02034	.01997	.01962	.01927	.01894	.01861	.01830	.01799	.01770	.01741	.01713	.01686	.01659	.01634	.01609	.01584	.01561
109	44	.02336	.02292	.02250	.02209	.02169	.02131	.02094	.02058	.02023	.01989	.01955	.01923	.01892	.01862	.01833	.01804	.01776	.01749	.01723	.01697
109	45	.02537	.02490	.02444	.02400	.02357	.02316	.02276	.02237	.02199	.02162	.02126	.02092	.02058	.02025	.01993	.01962	.01932	.01903	.01874	.01846
109	46	.02758	.02707	.02658	.02610	.02564	.02519	.02476	.02433	.02392	.02353	.02314	.02277	.02240	.02205	.02170	.02137	.02104	.02072	.02041	.02011
109	47	.02994	.02940	.02887	.02835	.02786	.02737	.02690	.02645	.02601	.02558	.02516	.02476	.02436	.02398	.02361	.02324	.02289	.02255	.02221	.02188
109	48	.03251	.03192	.03135	.03080	.03026	.02974	.02924	.02875	.02827	.02781	.02736	.02692	.02649	.02608	.02568	.02529	.02490	.02453	.02417	.02382
109	49	.03529	.03466	.03404	.03345	.03287	.03231	.03177	.03124	.03072	.03022	.02974	.02927	.02881	.02836	.02793	.02750	.02709	.02669	.02630	.02591
109	50	.03832	.03764	.03698	.03634	.03572	.03512	.03453	.03396	.03341	.03287	.03235	.03184	.03135	.03086	.03039	.02994	.02949	.02906	.02864	.02822
109	51	.04161	.04088	.04017	.03949	.03882	.03817	.03755	.03693	.03634	.03576	.03520	.03465	.03412	.03360	.03309	.03260	.03212	.03165	.03120	.03075
109	52	.04514	.04436	.04360	.04286	.04215	.04146	.04078	.04012	.03949	.03886	.03826	.03767	.03710	.03654	.03599	.03546	.03495	.03444	.03395	.03347
109	53	.04892	.04808	.04727	.04648	.04572	.04498	.04425	.04355	.04286	.04220	.04155	.04091	.04030	.03970	.03911	.03854	.03799	.03744	.03692	.03640
109	54	.05295	.05206	.05120	.05035	.04954	.04874	.04796	.04721	.04648	.04576	.04507	.04439	.04373	.04308	.04246	.04184	.04125	.04066	.04009	.03954

Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
109	55	.05728	.05632	.05540	.05450	.05363	.05278	.05195	.05114	.05036	.04959	.04885	.04812	.04741	.04672	.04605	.04539	.04475	.04413	.04352	.04292
109	56	.06191	.06090	.05991	.05895	.05802	.05711	.05623	.05537	.05453	.05371	.05291	.05214	.05138	.05064	.04992	.04922	.04853	.04786	.04721	.04657
109	57	.06687	.06579	.06474	.06372	.06273	.06176	.06082	.05990	.05900	.05813	.05728	.05645	.05564	.05485	.05408	.05333	.05260	.05188	.05118	.05049
109	58	.07212	.07098	.06986	.06878	.06772	.06669	.06569	.06471	.06376	.06283	.06192	.06104	.06017	.05933	.05851	.05771	.05692	.05616	.05541	.05468
109	59	.07763	.07641	.07523	.07408	.07296	.07186	.07080	.06976	.06875	.06776	.06679	.06585	.06493	.06403	.06316	.06230	.06146	.06065	.05985	.05907
109	60	.08339	.08210	.08085	.07963	.07844	.07727	.07614	.07504	.07396	.07291	.07188	.07088	.06991	.06895	.06802	.06710	.06621	.06534	.06449	.06366
109	61	.08943	.08807	.08674	.08545	.08419	.08296	.08176	.08059	.07944	.07833	.07724	.07617	.07513	.07412	.07312	.07215	.07121	.07028	.06937	.06848
109	62	.09584	.09441	.09300	.09163	.09030	.08900	.08772	.08648	.08527	.08409	.08293	.08180	.08070	.07962	.07856	.07753	.07652	.07554	.07457	.07363
109	63	.10266	.10114	.09966	.09821	.09680	.09542	.09408	.09276	.09148	.09022	.08900	.08780	.08663	.08548	.08436	.08327	.08220	.08115	.08012	.07912
109	64	.10988	.10828	.10672	.10519	.10370	.10224	.10082	.09942	.09807	.09674	.09544	.09417	.09293	.09172	.09053	.08937	.08823	.08712	.08603	.08496
109	65	.11753	.11584	.11419	.11257	.11100	.10946	.10796	.10649	.10505	.10365	.10228	.10093	.09962	.09833	.09707	.09584	.09464	.09346	.09230	.09117
109	66	.12566	.12389	.12215	.12045	.11879	.11717	.11559	.11403	.11252	.11103	.10958	.10816	.10677	.10541	.10408	.10277	.10150	.10025	.09902	.09782
109	67	.13442	.13255	.13072	.12894	.12719	.12548	.12381	.12218	.12058	.11901	.11748	.11598	.11451	.11307	.11166	.11028	.10893	.10761	.10631	.10504
109	68	.14379	.14183	.13992	.13804	.13621	.13441	.13265	.13093	.12925	.12760	.12599	.12440	.12285	.12134	.11985	.11839	.11696	.11556	.11419	.11285
109	69	.15379	.15174	.14973	.14776	.14584	.14395	.14211	.14030	.13853	.13680	.13510	.13343	.13180	.13020	.12864	.12710	.12559	.12412	.12267	.12125
109	70	.16434	.16220	.16010	.15804	.15602	.15405	.15211	.15022	.14836	.14654	.14476	.14301	.14129	.13961	.13797	.13635	.13476	.13321	.13168	.13018
109	71	.17539	.17315	.17095	.16880	.16670	.16463	.16261	.16062	.15868	.15677	.15490	.15307	.15127	.14950	.14777	.14607	.14441	.14277	.14117	.13959
109	72	.18688	.18455	.18226	.18002	.17782	.17567	.17355	.17148	.16944	.16745	.16549	.16357	.16169	.15984	.15802	.15624	.15449	.15277	.15109	.14943
109	73	.19879	.19636	.19398	.19165	.18936	.18711	.18490	.18274	.18062	.17853	.17649	.17448	.17251	.17057	.16867	.16681	.16497	.16317	.16140	.15966
109	74	.21122	.20870	.20622	.20380	.20141	.19907	.19678	.19452	.19231	.19014	.18800	.18591	.18385	.18182	.17984	.17788	.17597	.17408	.17223	.17040
109	75	.22430	.22169	.21912	.21660	.21413	.21170	.20931	.20696	.20466	.20240	.20017	.19799	.19584	.19373	.19165	.18962	.18761	.18564	.18370	.18179
109	76	.23819	.23549	.23283	.23022	.22765	.22513	.22265	.22022	.21782	.21547	.21316	.21088	.20865	.20645	.20429	.20216	.20007	.19801	.19599	.19400
109	77	.25295	.25016	.24741	.24471	.24206	.23945	.23688	.23436	.23188	.22944	.22704	.22468	.22236	.22007	.21782	.21561	.21343	.21129	.20918	.20710
109	78	.26861	.26574	.26291	.26013	.25739	.25470	.25205	.24944	.24688	.24435	.24187	.23942	.23702	.23465	.23232	.23002	.22776	.22553	.22334	.22118
109	79	.28510	.28215	.27924	.27638	.27357	.27080	.26807	.26538	.26274	.26013	.25757	.25505	.25256	.25011	.24770	.24532	.24298	.24067	.23840	.23616
109	80	.30222	.29919	.29622	.29329	.29040	.28756	.28476	.28200	.27928	.27660	.27396	.27136	.26880	.26628	.26379	.26134	.25892	.25654	.25419	.25187
109	81	.31979	.31670	.31366	.31066	.30771	.30480	.30193	.29910	.29632	.29357	.29086	.28819	.28556	.28297	.28041	.27788	.27539	.27294	.27052	.26813
109	82	.33768	.33454	.33144	.32838	.32537	.32240	.31947	.31658	.31373	.31092	.30815	.30541	.30272	.30005	.29743	.29484	.29228	.28976	.28727	.28481
109	83	.35588	.35269	.34954	.34643	.34336	.34034	.33735	.33440	.33150	.32863	.32580	.32300	.32024	.31752	.31483	.31218	.30956	.30697	.30442	.30190
109	84	.37461	.37137	.36818	.36503	.36191	.35884	.35581	.35281	.34985	.34693	.34405	.34120	.33839	.33561	.33287	.33016	.32748	.32484	.32222	.31964
109	85	.39409	.39082	.38760	.38441	.38126	.37815	.37508	.37204	.36904	.36608	.36315	.36026	.35740	.35458	.35178	.34903	.34630	.34361	.34094	.33831
109	86	.41412	.41084	.40759	.40437	.40120	.39806	.39496	.39190	.38887	.38587	.38291	.37998	.37709	.37423	.37140	.36860	.36584	.36310	.36040	.35772
109	87	.43432	.43102	.42776	.42453	.42134	.41819	.41507	.41198	.40893	.40591	.40292	.39997	.39705	.39416	.39130	.38847	.38568	.38291	.38017	.37746
109	88	.45463	.45133	.44807	.44484	.44164	.43848	.43535	.43225	.42919	.42616	.42316	.42019	.41725	.41434	.41146	.40861	.40579	.40300	.40024	.39750
109	89	.47506	.47177	.46851	.46529	.46210	.45894	.45582	.45272	.44966	.44662	.44362	.44064	.43770	.43478	.43189	.42903	.42620	.42339	.42061	.41786
109	90	.49558	.49231	.48908	.48587	.48270	.47956	.47644	.47336	.47031	.46728	.46428	.46131	.45837	.45546	.45257	.44971	.44687	.44406	.44128	.43852
109	91	.51570	.51247	.50926	.50609	.50294	.49982	.49673	.49367	.49064	.48763	.48465	.48170	.47877	.47587	.47299	.47014	.46731	.46451	.46173	.45898
109	92	.53480	.53161	.52844	.52530	.52218	.51910	.51604	.51300	.50999	.50701	.50405	.50112	.49821	.49533	.49247	.48963	.48682	.48403	.48126	.47852
109	93	.55280	.54965	.54652	.54342	.54034	.53728	.53426	.53125	.52827	.52532	.52239	.51948	.51659	.51373	.51089	.50807	.50528	.50251	.49976	.49703
109	94	.56994	.56682	.56374	.56067	.55763	.55462	.55162	.54865	.54571	.54278	.53988	.53700	.53414	.53131	.52849	.52570	.52293	.52018	.51744	.51473
109	95	.58662	.58355	.58051	.57750	.57450	.57153	.56857	.56564	.56274	.55985	.55698	.55414	.55131	.54851	.54572	.54296	.54021	.53749	.53478	.53209
109	96	.60266	.59965	.59666	.59369	.59074	.58781	.58491	.58202	.57915	.57631	.57348	.57067	.56788	.56511	.56236	.55963	.55692	.55422	.55155	.54889
109	97	.61773	.61477	.61183	.60891	.60601	.60313	.60026	.59742	.59459	.59179	.58900	.58623	.58348	.58075	.57803	.57533	.57265	.56999	.56735	.56472
109	98	.63207	.62916	.62627	.62340	.62054	.61771	.61489	.61209	.60931	.60654	.60379	.60106	.59835	.59565	.59297	.59031	.58766	.58503	.58242	.57982
109	99	.64635	.64350	.64067	.63785	.63504	.63226	.62949	.62674	.62400	.62128	.61858	.61589	.61322	.61057	.60793	.60530	.60269	.60010	.59752	.59496
109	100	.66051	.65772	.65494	.65218	.64943	.64670	.64398	.64128	.63860	.63593	.63327	.63063	.62800	.62539	.62280	.62021	.61764	.61509	.61255	.61002
109	101	.67474	.67201	.66930	.66659	.66391	.66123	.65857	.65593	.65330	.65068	.64808	.64549	.64291	.64035	.63780	.63526	.63274	.63023	.62773	.62525
109	102	.68893	.68626	.68361	.68097	.67834	.67573	.67313	.67054	.66797	.66541	.66286	.66032	.65780	.65529	.65279	.65030	.64783	.64537	.64292	.64048
109	103	.70314	.70054	.69795	.69538	.69281	.69026	.68772	.68520	.68268	.68018	.67768	.67520	.67273	.67028	.66783	.66539	.66297	.66055	.65815	.65576
109	104	.71868	.71616	.71365	.71116	.70867	.70619	.70372	.70127	.69882	.69639	.69396	.69154	.68914	.68674	.68436	.68198	.67962	.67726	.67492	.67258

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

Section 2

Ages		Adjusted Payout Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
109	105	.73367	.73122	.72878	.72635	.72393	.72151	.71911	.71671	.71433	.71195	.70958	.70723	.70488	.70253	.70020	.69788	.69556	.69326	.69096	.68867
109	106	.75401	.75167	.74934	.74702	.74470	.74240	.74009	.73780	.73551	.73323	.73096	.72870	.72644	.72419	.72194	.71971	.71748	.71525	.71304	.71083
109	107	.77967	.77748	.77531	.77313	.77096	.76880	.76664	.76449	.76234	.76020	.75806	.75593	.75380	.75168	.74956	.74744	.74534	.74323	.74113	.73904
109	108	.82377	.82193	.82009	.81826	.81642	.81459	.81275	.81093	.80910	.80727	.80545	.80363	.80181	.79999	.79818	.79636	.79455	.79274	.79094	.78913
109	109	.90900	.90800	.90700	.90600	.90500	.90400	.90300	.90200	.90100	.90000	.89900	.89800	.89700	.89600	.89500	.89400	.89300	.89200	.89100	.89000