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

Ages 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%
0	0	.00014	.00014	.00014	.00014	.00014	.00014	.00013	.00013	.00013	.00013	.00013	.00013	.00013	.00013	.00013	.00013	.00012	.00012	.00012	.00012
1	0	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
1	1	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
2	0	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
2	1	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
2	2	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
3	0	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
3	1	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
3	2	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001	.00001
3	3	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001
4	0	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
4	1	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001
4	2	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001	.00001
4	3	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001
4	4	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001
5	0	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
5	1	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001
5	2	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001
5	3	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001
5	4	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001
5	5	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001
6	0	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
6	1	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001
6	2	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001
6	3	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001
6	4	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001
6	5	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
6	6	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
7	0	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003
7	1	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001
7	2	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001
7	3	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001
7	4	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
7	5	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
7	6	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
7	7	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002
8	0	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003
8	1	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
8	2	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
8	3	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
8	4	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
8	5	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
8	6	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002
8	7	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002
8	8	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002
9	0	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004
9	1	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
9	2	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
9	3	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
9	4	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002

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

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

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

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

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
16	14	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007
16	15	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007
16	16	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00009	.00008	.00008	.00008
17	0	.00012	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00010	.00010	.00009	.00009	.00009	.00009	.00009	.00008	.00008	.00008	.00008
17	1	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
17	2	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
17	3	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
17	4	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003
17	5	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003
17	6	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004
17	7	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004
17	8	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004
17	9	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005
17	10	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005
17	11	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006
17	12	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006
17	13	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007
17	14	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007
17	15	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00009	.00008	.00008	.00008
17	16	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00009	.00008
17	17	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00010	.00009	.00009	.00009
18	0	.00013	.00012	.00012	.00012	.00011	.00011	.00011	.00011	.00010	.00010	.00010	.00010	.00010	.00009	.00009	.00009	.00009	.00009	.00009	.00008
18	1	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003
18	2	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003
18	3	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003
18	4	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003
18	5	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004
18	6	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
18	7	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004
18	8	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004
18	9	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005
18	10	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005
18	11	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006
18	12	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006
18	13	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007
18	14	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008
18	15	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008
18	16	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00009
18	17	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009
18	18	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00010
19	0	.00013	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00011	.00011	.00010	.00010	.00010	.00010	.00010	.00009	.00009	.00009	.00009	.00009
19	1	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003
19	2	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003
19	3	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003
19	4	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004
19	5	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004
19	6	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004
19	7	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004
19	8	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005
19	9	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005

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

<div style="text-align:right">Section 2</div>

Ages 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%
19	10	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006
19	11	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006
19	12	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007
19	13	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007
19	14	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
19	15	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00009
19	16	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009
19	17	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00010
19	18	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00011	.00010	.00010
19	19	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010
20	0	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00012	.00011	.00011	.00011	.00011	.00010	.00010	.00010	.00010	.00010	.00009	.00009	.00009
20	1	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004
20	2	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003
20	3	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004
20	4	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004
20	5	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004
20	6	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004
20	7	.00010	.00009	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005
20	8	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005
20	9	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005
20	10	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006
20	11	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006
20	12	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007
20	13	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008
20	14	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00009	.00008
20	15	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009
20	16	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009
20	17	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00011	.00010	.00010
20	18	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010
20	19	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011
20	20	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011
21	0	.00015	.00014	.00014	.00013	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00011	.00011	.00011	.00010	.00010	.00010	.00010	.00010	.00009
21	1	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004
21	2	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004
21	3	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004
21	4	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
21	5	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004
21	6	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004
21	7	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005
21	8	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005
21	9	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006
21	10	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006
21	11	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007
21	12	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007
21	13	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00009	.00008	.00008
21	14	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009
21	15	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009
21	16	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00011	.00010	.00010
21	17	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010
21	18	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011

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

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

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

<div align="right">Section 2</div>

Ages 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%
24	0	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00014	.00013	.00013	.00013	.00012	.00012	.00012	.00012	.00011	.00011	.00011	.00011	.00010
24	1	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004
24	2	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004
24	3	.00009	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004
24	4	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005
24	5	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005
24	6	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005
24	7	.00012	.00012	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006
24	8	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006
24	9	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00007
24	10	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007
24	11	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
24	12	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00009
24	13	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009
24	14	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010
24	15	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011
24	16	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00013	.00012	.00012	.00011
24	17	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012
24	18	.00026	.00025	.00023	.00022	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00013
24	19	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00014	.00013
24	20	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014	.00014
24	21	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014
24	22	.00032	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00016	.00015
24	23	.00033	.00032	.00030	.00029	.00028	.00027	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016
24	24	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017
25	0	.00017	.00017	.00016	.00016	.00016	.00015	.00015	.00014	.00014	.00014	.00013	.00013	.00013	.00012	.00012	.00012	.00012	.00011	.00011	.00011
25	1	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005
25	2	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004
25	3	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005
25	4	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005
25	5	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005
25	6	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005
25	7	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006
25	8	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006
25	9	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
25	10	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008
25	11	.00017	.00017	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008
25	12	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009
25	13	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010	.00010
25	14	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00011
25	15	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011
25	16	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012
25	17	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00013
25	18	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013
25	19	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014	.00014
25	20	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014
25	21	.00032	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015
25	22	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00018	.00017	.00016	.00016
25	23	.00035	.00034	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017
25	24	.00037	.00035	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017

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

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

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

Ages 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%
																					Interest Rate
27	22	.00037	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018
27	23	.00039	.00038	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019
27	24	.00042	.00040	.00038	.00036	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020
27	25	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021
27	26	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022
27	27	.00050	.00047	.00045	.00043	.00041	.00040	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023
28	0	.00020	.00020	.00019	.00019	.00018	.00018	.00017	.00017	.00016	.00016	.00016	.00015	.00015	.00015	.00014	.00014	.00014	.00013	.00013	.00013
28	1	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005
28	2	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005
28	3	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005
28	4	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006
28	5	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006
28	6	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006
28	7	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
28	8	.00016	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008
28	9	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008
28	10	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009
28	11	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010	.00010
28	12	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011
28	13	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012
28	14	.00026	.00025	.00023	.00022	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00013
28	15	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013
28	16	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014
28	17	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015
28	18	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00016
28	19	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016
28	20	.00036	.00034	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017
28	21	.00038	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018
28	22	.00040	.00038	.00036	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019
28	23	.00042	.00040	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020
28	24	.00044	.00042	.00040	.00039	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021
28	25	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022
28	26	.00050	.00047	.00045	.00043	.00041	.00040	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023
28	27	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00025
28	28	.00056	.00053	.00051	.00049	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026
29	0	.00022	.00021	.00020	.00020	.00019	.00019	.00018	.00018	.00017	.00017	.00016	.00016	.00016	.00015	.00015	.00015	.00014	.00014	.00014	.00014
29	1	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006
29	2	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006
29	3	.00013	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006
29	4	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006
29	5	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006
29	6	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
29	7	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007
29	8	.00017	.00017	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008
29	9	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009
29	10	.00020	.00019	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009
29	11	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010
29	12	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00013	.00012	.00012	.00011
29	13	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012
29	14	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013

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

Ages 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%
											Interest Rate										
29	15	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014
29	16	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00016	.00015
29	17	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016
29	18	.00034	.00033	.00031	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017
29	19	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018	.00017
29	20	.00038	.00036	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018
29	21	.00040	.00038	.00036	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019
29	22	.00042	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020
29	23	.00044	.00042	.00041	.00039	.00037	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021
29	24	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022
29	25	.00050	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023
29	26	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00025
29	27	.00056	.00053	.00051	.00049	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026
29	28	.00059	.00057	.00054	.00052	.00050	.00047	.00045	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028
29	29	.00063	.00060	.00058	.00055	.00053	.00050	.00048	.00046	.00045	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00029
30	0	.00023	.00022	.00022	.00021	.00020	.00020	.00019	.00019	.00018	.00018	.00017	.00017	.00017	.00016	.00016	.00016	.00015	.00015	.00015	.00014
30	1	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00007	.00006	.00006
30	2	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006
30	3	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006
30	4	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006
30	5	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
30	6	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007
30	7	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
30	8	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008
30	9	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009
30	10	.00021	.00020	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010
30	11	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011
30	12	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012
30	13	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00014	.00013
30	14	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014
30	15	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00016	.00015
30	16	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00018	.00017	.00016	.00016
30	17	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018	.00017	.00017
30	18	.00036	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00018
30	19	.00038	.00036	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00018
30	20	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00026	.00025	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019
30	21	.00042	.00040	.00039	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020
30	22	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021
30	23	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022
30	24	.00050	.00048	.00045	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023
30	25	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00028	.00027	.00027	.00026	.00025
30	26	.00056	.00053	.00051	.00049	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026
30	27	.00059	.00057	.00054	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028
30	28	.00063	.00060	.00058	.00055	.00053	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00029
30	29	.00067	.00064	.00061	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00044	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00032	.00031
30	30	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00033
31	0	.00024	.00024	.00023	.00022	.00022	.00021	.00021	.00020	.00019	.00019	.00019	.00018	.00018	.00017	.00017	.00016	.00016	.00016	.00015	.00015
31	1	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006
31	2	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006
31	3	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
31	4	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
31	5	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007
31	6	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
31	7	.00018	.00017	.00017	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008
31	8	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009
31	9	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010
31	10	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011
31	11	.00025	.00023	.00022	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00013	.00012	.00012
31	12	.00027	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013
31	13	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014
31	14	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00015	.00015
31	15	.00033	.00031	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017	.00016
31	16	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018	.00018	.00017
31	17	.00037	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018
31	18	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019
31	19	.00040	.00039	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020
31	20	.00043	.00041	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00021
31	21	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00026	.00025	.00024	.00023	.00022	.00022
31	22	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023
31	23	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024
31	24	.00053	.00051	.00048	.00046	.00044	.00042	.00041	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
31	25	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026
31	26	.00059	.00057	.00054	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028
31	27	.00063	.00060	.00058	.00055	.00053	.00051	.00048	.00046	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030
31	28	.00067	.00064	.00061	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00044	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00032	.00031
31	29	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00050	.00048	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00033
31	30	.00076	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00049	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00036
31	31	.00081	.00077	.00074	.00071	.00068	.00065	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038
32	0	.00026	.00025	.00024	.00024	.00023	.00022	.00022	.00021	.00021	.00020	.00020	.00019	.00019	.00018	.00018	.00017	.00017	.00017	.00016	.00016
32	1	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007
32	2	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007
32	3	.00015	.00014	.00014	.00013	.00013	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
32	4	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007
32	5	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
32	6	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008
32	7	.00019	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009
32	8	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010	.00010
32	9	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00013	.00012	.00012	.00011	.00011	.00010
32	10	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011
32	11	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012
32	12	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014	.00014
32	13	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015
32	14	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00018	.00017	.00016	.00016
32	15	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00018	.00017
32	16	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00027	.00026	.00025	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018
32	17	.00039	.00037	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020	.00019
32	18	.00041	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00021	.00020
32	19	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00026	.00025	.00024	.00023	.00022	.00022	.00021
32	20	.00045	.00043	.00041	.00040	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022
32	21	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023

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

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
32	22	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024
32	23	.00053	.00051	.00049	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
32	24	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00029	.00028	.00027	.00027
32	25	.00060	.00057	.00054	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028
32	26	.00063	.00060	.00058	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030
32	27	.00067	.00064	.00061	.00059	.00056	.00054	.00052	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00031
32	28	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00050	.00048	.00047	.00045	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00033
32	29	.00076	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00036
32	30	.00081	.00077	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038
32	31	.00086	.00082	.00078	.00075	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040
32	32	.00091	.00087	.00084	.00080	.00077	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043
33	0	.00027	.00027	.00026	.00025	.00024	.00024	.00023	.00023	.00022	.00021	.00021	.00020	.00020	.00019	.00019	.00019	.00018	.00018	.00017	.00017
33	1	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007
33	2	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007
33	3	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007
33	4	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
33	5	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008
33	6	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009
33	7	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010
33	8	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010
33	9	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011
33	10	.00026	.00025	.00023	.00022	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012
33	11	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013
33	12	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00016	.00015	.00015
33	13	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016
33	14	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018	.00018	.00017
33	15	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018
33	16	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019
33	17	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020
33	18	.00043	.00042	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021
33	19	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022
33	20	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023
33	21	.00051	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024
33	22	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00026
33	23	.00057	.00054	.00052	.00049	.00047	.00045	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
33	24	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00031	.00030	.00029	.00028
33	25	.00063	.00061	.00058	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030
33	26	.00067	.00064	.00061	.00059	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00032
33	27	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034
33	28	.00076	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036
33	29	.00081	.00077	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038
33	30	.00086	.00082	.00078	.00075	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040
33	31	.00091	.00087	.00084	.00080	.00077	.00073	.00070	.00068	.00065	.00062	.00060	.00058	.00055	.00053	.00051	.00050	.00048	.00046	.00044	.00043
33	32	.00097	.00093	.00089	.00085	.00082	.00078	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046
33	33	.00104	.00099	.00095	.00091	.00087	.00083	.00080	.00077	.00074	.00071	.00068	.00065	.00063	.00061	.00058	.00056	.00054	.00052	.00051	.00049
34	0	.00029	.00028	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00023	.00022	.00022	.00021	.00021	.00020	.00020	.00019	.00019	.00018	.00018
34	1	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
34	2	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
34	3	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
34	4	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008

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

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
34	5	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009
34	6	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009
34	7	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010
34	8	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011
34	9	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012
34	10	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013
34	11	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014
34	12	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00015
34	13	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018	.00017	.00017
34	14	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018
34	15	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00021	.00020	.00019
34	16	.00041	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020
34	17	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022	.00022
34	18	.00046	.00044	.00042	.00041	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023
34	19	.00049	.00046	.00044	.00043	.00041	.00039	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024
34	20	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00026	.00025
34	21	.00054	.00052	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026
34	22	.00057	.00054	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027
34	23	.00060	.00057	.00055	.00053	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029
34	24	.00064	.00061	.00058	.00056	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030
34	25	.00067	.00064	.00062	.00059	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032
34	26	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034
34	27	.00076	.00073	.00069	.00066	.00064	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036
34	28	.00081	.00077	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038
34	29	.00086	.00082	.00078	.00075	.00072	.00069	.00066	.00063	.00061	.00059	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00043	.00042	.00040
34	30	.00091	.00087	.00084	.00080	.00077	.00073	.00070	.00068	.00065	.00062	.00060	.00058	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00043
34	31	.00097	.00093	.00089	.00085	.00082	.00078	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046
34	32	.00104	.00099	.00095	.00091	.00087	.00083	.00080	.00077	.00074	.00071	.00068	.00065	.00063	.00061	.00058	.00056	.00054	.00052	.00051	.00049
34	33	.00110	.00105	.00101	.00097	.00093	.00089	.00085	.00082	.00079	.00075	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052
34	34	.00117	.00112	.00108	.00103	.00099	.00095	.00091	.00087	.00084	.00080	.00077	.00074	.00072	.00069	.00066	.00064	.00062	.00060	.00058	.00056
35	0	.00031	.00030	.00029	.00028	.00028	.00027	.00026	.00025	.00025	.00024	.00024	.00023	.00022	.00022	.00021	.00021	.00021	.00020	.00020	.00019
35	1	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008
35	2	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00009	.00008
35	3	.00018	.00017	.00017	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008
35	4	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009
35	5	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009
35	6	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010
35	7	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00013	.00012	.00012	.00011	.00011
35	8	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012
35	9	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013
35	10	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014
35	11	.00031	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015
35	12	.00034	.00032	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017
35	13	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00019	.00018
35	14	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00021	.00020	.00019
35	15	.00042	.00040	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00021
35	16	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022
35	17	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023
35	18	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00029	.00028	.00027	.00027	.00026	.00025	.00024
35	19	.00052	.00049	.00047	.00045	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025

| Ages | | Interest Rate | | | | | | | | | | | | | | | | | | | |
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
35	20	.00054	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026
35	21	.00057	.00055	.00053	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028
35	22	.00060	.00058	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029
35	23	.00064	.00061	.00058	.00056	.00054	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031
35	24	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032
35	25	.00072	.00068	.00066	.00063	.00060	.00058	.00055	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034
35	26	.00076	.00073	.00069	.00067	.00064	.00061	.00059	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00039	.00037	.00036
35	27	.00081	.00077	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00040	.00038
35	28	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00043	.00042	.00041
35	29	.00091	.00087	.00084	.00080	.00077	.00073	.00070	.00068	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043
35	30	.00097	.00093	.00089	.00085	.00082	.00078	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046
35	31	.00104	.00099	.00095	.00091	.00087	.00083	.00080	.00077	.00074	.00071	.00068	.00066	.00063	.00061	.00059	.00056	.00054	.00053	.00051	.00049
35	32	.00110	.00106	.00101	.00097	.00093	.00089	.00085	.00082	.00079	.00075	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052
35	33	.00118	.00112	.00108	.00103	.00099	.00095	.00091	.00087	.00084	.00081	.00077	.00074	.00072	.00069	.00067	.00064	.00062	.00060	.00058	.00056
35	34	.00125	.00120	.00115	.00110	.00105	.00101	.00097	.00093	.00089	.00086	.00083	.00080	.00077	.00074	.00071	.00068	.00066	.00064	.00062	.00059
35	35	.00133	.00128	.00122	.00117	.00112	.00108	.00103	.00099	.00095	.00092	.00088	.00085	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00064
36	0	.00033	.00032	.00031	.00030	.00029	.00029	.00028	.00027	.00026	.00026	.00025	.00025	.00024	.00023	.00023	.00022	.00022	.00021	.00021	.00021
36	1	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009
36	2	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009	.00009	.00009
36	3	.00019	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009
36	4	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00009
36	5	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010
36	6	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011
36	7	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012
36	8	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00013
36	9	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014	.00014
36	10	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015
36	11	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016
36	12	.00036	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020	.00019	.00018	.00018
36	13	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019
36	14	.00042	.00040	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00021
36	15	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022
36	16	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00029	.00028	.00027	.00027	.00026	.00025	.00024	.00023
36	17	.00050	.00047	.00045	.00044	.00042	.00040	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00025
36	18	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00027	.00026
36	19	.00055	.00053	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
36	20	.00058	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028
36	21	.00061	.00058	.00056	.00054	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030
36	22	.00064	.00062	.00059	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031
36	23	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00033
36	24	.00072	.00069	.00066	.00063	.00060	.00058	.00056	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00036	.00034
36	25	.00076	.00073	.00070	.00067	.00064	.00061	.00059	.00057	.00054	.00052	.00050	.00048	.00047	.00045	.00043	.00042	.00040	.00039	.00038	.00036
36	26	.00081	.00077	.00074	.00071	.00068	.00065	.00062	.00060	.00058	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00041	.00040	.00038
36	27	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00054	.00052	.00050	.00049	.00047	.00045	.00044	.00042	.00041
36	28	.00091	.00087	.00084	.00080	.00077	.00074	.00071	.00068	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043
36	29	.00097	.00093	.00089	.00085	.00082	.00078	.00075	.00072	.00069	.00067	.00064	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046
36	30	.00104	.00099	.00095	.00091	.00087	.00083	.00080	.00077	.00074	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00049
36	31	.00110	.00106	.00101	.00097	.00093	.00089	.00085	.00082	.00079	.00076	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052
36	32	.00117	.00112	.00108	.00103	.00099	.00095	.00091	.00087	.00084	.00081	.00077	.00075	.00072	.00069	.00067	.00064	.00062	.00060	.00058	.00056
36	33	.00125	.00120	.00115	.00110	.00105	.00101	.00097	.00093	.00089	.00086	.00083	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00062	.00060

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

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
36	34	.00133	.00128	.00122	.00117	.00112	.00108	.00103	.00099	.00095	.00092	.00088	.00085	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00064
36	35	.00142	.00136	.00130	.00125	.00120	.00115	.00110	.00106	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00075	.00073	.00070	.00068
36	36	.00152	.00145	.00139	.00133	.00128	.00123	.00118	.00113	.00109	.00105	.00101	.00097	.00093	.00090	.00087	.00084	.00081	.00078	.00075	.00073
37	0	.00035	.00034	.00033	.00032	.00031	.00031	.00030	.00029	.00028	.00028	.00027	.00026	.00026	.00025	.00024	.00024	.00023	.00023	.00022	.00022
37	1	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010
37	2	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009
37	3	.00020	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010	.00010
37	4	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010
37	5	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011
37	6	.00025	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012
37	7	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012
37	8	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013
37	9	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015
37	10	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016
37	11	.00036	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018	.00017
37	12	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020	.00019
37	13	.00041	.00040	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00021
37	14	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022
37	15	.00047	.00045	.00043	.00042	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024
37	16	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00027	.00026	.00025
37	17	.00053	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026
37	18	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00028
37	19	.00058	.00056	.00054	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029
37	20	.00061	.00059	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030
37	21	.00065	.00062	.00059	.00057	.00055	.00053	.00050	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032
37	22	.00068	.00065	.00063	.00060	.00058	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033
37	23	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00039	.00037	.00036	.00035
37	24	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037
37	25	.00081	.00078	.00074	.00071	.00068	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039
37	26	.00086	.00082	.00079	.00075	.00072	.00069	.00067	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041
37	27	.00091	.00087	.00084	.00080	.00077	.00074	.00071	.00068	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044
37	28	.00097	.00093	.00089	.00085	.00082	.00078	.00075	.00072	.00069	.00067	.00064	.00062	.00060	.00057	.00055	.00053	.00051	.00050	.00048	.00046
37	29	.00104	.00099	.00095	.00091	.00087	.00084	.00080	.00077	.00074	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00049
37	30	.00110	.00106	.00101	.00097	.00093	.00089	.00085	.00082	.00079	.00076	.00073	.00070	.00067	.00065	.00063	.00060	.00058	.00056	.00054	.00053
37	31	.00117	.00112	.00108	.00103	.00099	.00095	.00091	.00087	.00084	.00081	.00078	.00075	.00072	.00069	.00067	.00064	.00062	.00060	.00058	.00056
37	32	.00125	.00120	.00115	.00110	.00105	.00101	.00097	.00093	.00090	.00086	.00083	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00062	.00060
37	33	.00133	.00128	.00122	.00117	.00112	.00108	.00103	.00099	.00095	.00092	.00088	.00085	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00064
37	34	.00142	.00136	.00130	.00125	.00120	.00115	.00110	.00106	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00076	.00073	.00070	.00068
37	35	.00152	.00145	.00139	.00133	.00128	.00123	.00118	.00113	.00109	.00105	.00101	.00097	.00093	.00090	.00087	.00084	.00081	.00078	.00075	.00073
37	36	.00162	.00155	.00148	.00142	.00137	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00096	.00093	.00089	.00086	.00083	.00081	.00078
37	37	.00173	.00165	.00158	.00152	.00146	.00140	.00135	.00129	.00124	.00120	.00115	.00111	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00083
38	0	.00038	.00037	.00035	.00034	.00034	.00033	.00032	.00031	.00030	.00029	.00029	.00028	.00027	.00027	.00026	.00026	.00025	.00024	.00024	.00023
38	1	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010
38	2	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010	.00010
38	3	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00010
38	4	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00013	.00013	.00013	.00012	.00012	.00011	.00011
38	5	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012
38	6	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012
38	7	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013
38	8	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00015	.00015	.00014

Section 2

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

| Ages | | Interest Rate | | | | | | | | | | | | | | | | | | | |
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
38	9	.00032	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016
38	10	.00035	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017
38	11	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019
38	12	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020
38	13	.00044	.00042	.00040	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022
38	14	.00047	.00045	.00043	.00042	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024
38	15	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
38	16	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00028	.00027
38	17	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028
38	18	.00059	.00057	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00032	.00031	.00030	.00029
38	19	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031
38	20	.00065	.00063	.00060	.00058	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00036	.00034	.00033	.00032
38	21	.00069	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034
38	22	.00073	.00070	.00067	.00064	.00061	.00059	.00057	.00055	.00052	.00050	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037	.00036
38	23	.00077	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00041	.00040	.00039	.00037
38	24	.00081	.00078	.00075	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00039
38	25	.00086	.00083	.00079	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00042
38	26	.00092	.00088	.00084	.00080	.00077	.00074	.00071	.00068	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044
38	27	.00097	.00093	.00089	.00085	.00082	.00079	.00075	.00072	.00070	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047
38	28	.00104	.00099	.00095	.00091	.00087	.00084	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00050
38	29	.00110	.00106	.00101	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053
38	30	.00117	.00112	.00108	.00103	.00099	.00095	.00091	.00088	.00084	.00081	.00078	.00075	.00072	.00070	.00067	.00065	.00062	.00060	.00058	.00056
38	31	.00125	.00120	.00115	.00110	.00105	.00101	.00097	.00093	.00090	.00086	.00083	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00062	.00060
38	32	.00133	.00128	.00122	.00117	.00112	.00108	.00104	.00099	.00096	.00092	.00088	.00085	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00064
38	33	.00142	.00136	.00130	.00125	.00120	.00115	.00110	.00106	.00102	.00098	.00094	.00091	.00088	.00084	.00081	.00078	.00076	.00073	.00071	.00068
38	34	.00152	.00145	.00139	.00133	.00128	.00123	.00118	.00113	.00109	.00105	.00101	.00097	.00093	.00090	.00087	.00084	.00081	.00078	.00075	.00073
38	35	.00162	.00155	.00148	.00142	.00137	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00096	.00093	.00090	.00086	.00083	.00081	.00078
38	36	.00172	.00165	.00158	.00152	.00146	.00140	.00135	.00129	.00124	.00120	.00115	.00111	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00083
38	37	.00184	.00176	.00169	.00162	.00156	.00150	.00144	.00138	.00133	.00128	.00123	.00119	.00114	.00110	.00106	.00103	.00099	.00096	.00092	.00089
38	38	.00196	.00188	.00181	.00173	.00166	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00122	.00118	.00114	.00110	.00106	.00102	.00099	.00096
39	0	.00040	.00039	.00038	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00031	.00030	.00029	.00029	.00028	.00027	.00027	.00026	.00026	.00025
39	1	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00013	.00012	.00012	.00011	.00011
39	2	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011
39	3	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011
39	4	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012
39	5	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012
39	6	.00028	.00027	.00026	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013
39	7	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014
39	8	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00015
39	9	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018	.00017	.00017
39	10	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020	.00019	.00018
39	11	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00021	.00020
39	12	.00043	.00042	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00026	.00025	.00024	.00023	.00022	.00022
39	13	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024
39	14	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
39	15	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
39	16	.00057	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00031	.00030	.00030	.00029
39	17	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030
39	18	.00063	.00060	.00058	.00056	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00033	.00032
39	19	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
39	20	.00070	.00067	.00064	.00061	.00059	.00057	.00055	.00052	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037	.00036	.00035
39	21	.00073	.00070	.00067	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00041	.00040	.00039	.00037	.00036
39	22	.00077	.00074	.00071	.00068	.00066	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00043	.00042	.00041	.00039	.00038
39	23	.00082	.00078	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040
39	24	.00087	.00083	.00079	.00076	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00042
39	25	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00045
39	26	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047
39	27	.00104	.00099	.00095	.00091	.00087	.00084	.00081	.00077	.00074	.00072	.00069	.00066	.00064	.00062	.00059	.00057	.00055	.00053	.00052	.00050
39	28	.00110	.00106	.00101	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053
39	29	.00117	.00112	.00108	.00103	.00099	.00095	.00091	.00088	.00084	.00081	.00078	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00058	.00057
39	30	.00125	.00120	.00115	.00110	.00105	.00101	.00097	.00093	.00090	.00086	.00083	.00080	.00077	.00074	.00072	.00069	.00067	.00064	.00062	.00060
39	31	.00133	.00128	.00122	.00117	.00112	.00108	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00074	.00071	.00069	.00066	.00064
39	32	.00142	.00136	.00130	.00125	.00120	.00115	.00111	.00106	.00102	.00098	.00095	.00091	.00088	.00085	.00082	.00079	.00076	.00073	.00071	.00068
39	33	.00151	.00145	.00139	.00133	.00128	.00123	.00118	.00113	.00109	.00105	.00101	.00097	.00094	.00090	.00087	.00084	.00081	.00078	.00076	.00073
39	34	.00162	.00155	.00148	.00142	.00137	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00096	.00093	.00090	.00087	.00084	.00081	.00078
39	35	.00172	.00165	.00158	.00152	.00146	.00140	.00135	.00129	.00124	.00120	.00115	.00111	.00107	.00103	.00099	.00096	.00093	.00089	.00086	.00084
39	36	.00184	.00176	.00169	.00162	.00156	.00150	.00144	.00138	.00133	.00128	.00123	.00119	.00114	.00110	.00106	.00103	.00099	.00096	.00092	.00089
39	37	.00196	.00188	.00181	.00173	.00166	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00122	.00118	.00114	.00110	.00106	.00102	.00099	.00096
39	38	.00210	.00201	.00193	.00185	.00178	.00171	.00164	.00158	.00152	.00146	.00141	.00136	.00131	.00126	.00122	.00118	.00114	.00110	.00106	.00103
39	39	.00224	.00215	.00206	.00198	.00190	.00183	.00176	.00169	.00163	.00157	.00151	.00145	.00140	.00135	.00131	.00126	.00122	.00118	.00114	.00110
40	0	.00043	.00042	.00041	.00039	.00038	.00037	.00036	.00035	.00035	.00034	.00033	.00032	.00031	.00031	.00030	.00029	.00029	.00028	.00027	.00027
40	1	.00023	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00013	.00012	.00012
40	2	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012
40	3	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012
40	4	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012
40	5	.00028	.00027	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013
40	6	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014
40	7	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015
40	8	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017
40	9	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018
40	10	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020
40	11	.00043	.00041	.00040	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021
40	12	.00046	.00044	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00027	.00026	.00025	.00024	.00023
40	13	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
40	14	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
40	15	.00057	.00055	.00052	.00050	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029
40	16	.00060	.00058	.00056	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00033	.00032	.00031
40	17	.00064	.00061	.00059	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00043	.00042	.00041	.00039	.00038	.00037	.00036	.00034	.00033	.00032
40	18	.00067	.00064	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00034
40	19	.00070	.00068	.00065	.00062	.00060	.00058	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00035
40	20	.00074	.00071	.00068	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00038	.00037
40	21	.00078	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039
40	22	.00082	.00079	.00076	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041
40	23	.00087	.00083	.00080	.00077	.00074	.00071	.00068	.00066	.00063	.00061	.00059	.00056	.00054	.00053	.00051	.00049	.00047	.00046	.00044	.00043
40	24	.00092	.00088	.00085	.00081	.00078	.00075	.00072	.00069	.00067	.00064	.00062	.00060	.00057	.00055	.00053	.00052	.00050	.00048	.00047	.00045
40	25	.00098	.00094	.00090	.00086	.00083	.00079	.00076	.00073	.00071	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048
40	26	.00104	.00099	.00095	.00091	.00088	.00084	.00081	.00078	.00075	.00072	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00050
40	27	.00110	.00106	.00101	.00097	.00093	.00089	.00086	.00083	.00079	.00076	.00074	.00071	.00068	.00066	.00064	.00061	.00059	.00057	.00055	.00054
40	28	.00117	.00112	.00108	.00103	.00099	.00095	.00091	.00088	.00085	.00081	.00078	.00075	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057
40	29	.00125	.00120	.00115	.00110	.00106	.00101	.00097	.00094	.00090	.00087	.00083	.00080	.00077	.00075	.00072	.00070	.00067	.00065	.00063	.00061

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
40	30	.00133	.00128	.00122	.00117	.00113	.00108	.00104	.00100	.00096	.00092	.00089	.00086	.00082	.00080	.00077	.00074	.00072	.00069	.00067	.00065
40	31	.00142	.00136	.00130	.00125	.00120	.00115	.00111	.00106	.00102	.00098	.00095	.00091	.00088	.00085	.00082	.00079	.00076	.00074	.00071	.00069
40	32	.00151	.00145	.00139	.00133	.00128	.00123	.00118	.00113	.00109	.00105	.00101	.00097	.00094	.00090	.00087	.00084	.00081	.00079	.00076	.00073
40	33	.00161	.00155	.00148	.00142	.00137	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00097	.00093	.00090	.00087	.00084	.00081	.00078
40	34	.00172	.00165	.00158	.00152	.00146	.00140	.00135	.00129	.00124	.00120	.00115	.00111	.00107	.00103	.00100	.00096	.00093	.00090	.00087	.00084
40	35	.00184	.00176	.00169	.00162	.00156	.00150	.00144	.00138	.00133	.00128	.00123	.00119	.00114	.00110	.00106	.00103	.00099	.00096	.00093	.00090
40	36	.00196	.00188	.00180	.00173	.00166	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00122	.00118	.00114	.00110	.00106	.00103	.00099	.00096
40	37	.00209	.00201	.00193	.00185	.00178	.00171	.00164	.00158	.00152	.00146	.00141	.00136	.00131	.00126	.00122	.00118	.00114	.00110	.00106	.00103
40	38	.00224	.00215	.00206	.00198	.00190	.00183	.00176	.00169	.00163	.00157	.00151	.00145	.00140	.00135	.00131	.00126	.00122	.00118	.00114	.00110
40	39	.00239	.00229	.00220	.00211	.00203	.00195	.00188	.00181	.00174	.00168	.00162	.00156	.00150	.00145	.00140	.00135	.00131	.00126	.00122	.00118
40	40	.00255	.00245	.00235	.00226	.00217	.00209	.00201	.00193	.00186	.00180	.00173	.00167	.00161	.00155	.00150	.00145	.00140	.00135	.00131	.00127
41	0	.00046	.00045	.00043	.00042	.00041	.00040	.00039	.00038	.00037	.00036	.00035	.00034	.00034	.00033	.00032	.00031	.00031	.00030	.00030	.00029
41	1	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00013
41	2	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012
41	3	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013
41	4	.00028	.00027	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013
41	5	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014
41	6	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015
41	7	.00034	.00032	.00031	.00030	.00029	.00028	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016
41	8	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018
41	9	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019
41	10	.00042	.00041	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021
41	11	.00046	.00044	.00042	.00041	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023
41	12	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00028	.00027	.00026	.00025
41	13	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
41	14	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029
41	15	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031
41	16	.00064	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034	.00033
41	17	.00068	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00041	.00039	.00038	.00037	.00036	.00035
41	18	.00071	.00068	.00066	.00063	.00061	.00059	.00056	.00054	.00052	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00037	.00036
41	19	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038
41	20	.00079	.00076	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040
41	21	.00083	.00080	.00077	.00074	.00071	.00068	.00065	.00063	.00061	.00059	.00056	.00054	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00042
41	22	.00088	.00084	.00081	.00078	.00075	.00072	.00069	.00066	.00064	.00062	.00059	.00057	.00055	.00053	.00052	.00050	.00048	.00047	.00045	.00044
41	23	.00093	.00089	.00085	.00082	.00079	.00076	.00073	.00070	.00067	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046
41	24	.00098	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00048
41	25	.00104	.00100	.00096	.00092	.00088	.00085	.00081	.00078	.00075	.00073	.00070	.00067	.00065	.00063	.00061	.00058	.00057	.00055	.00053	.00051
41	26	.00110	.00106	.00101	.00097	.00093	.00090	.00086	.00083	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00056	.00054
41	27	.00117	.00113	.00108	.00104	.00099	.00095	.00092	.00088	.00085	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00064	.00061	.00059	.00057
41	28	.00125	.00120	.00115	.00110	.00106	.00102	.00098	.00094	.00090	.00087	.00084	.00081	.00078	.00075	.00072	.00070	.00068	.00065	.00063	.00061
41	29	.00133	.00128	.00122	.00117	.00113	.00108	.00104	.00100	.00096	.00093	.00089	.00086	.00083	.00080	.00077	.00074	.00072	.00070	.00067	.00065
41	30	.00142	.00136	.00130	.00125	.00120	.00115	.00111	.00107	.00103	.00099	.00095	.00092	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00069
41	31	.00151	.00145	.00139	.00133	.00128	.00123	.00118	.00114	.00109	.00105	.00101	.00098	.00094	.00091	.00088	.00085	.00082	.00079	.00076	.00074
41	32	.00161	.00155	.00148	.00142	.00137	.00131	.00126	.00121	.00117	.00112	.00108	.00104	.00100	.00097	.00093	.00090	.00087	.00084	.00081	.00079
41	33	.00172	.00165	.00158	.00152	.00146	.00140	.00135	.00129	.00125	.00120	.00115	.00111	.00107	.00103	.00100	.00096	.00093	.00090	.00087	.00084
41	34	.00184	.00176	.00169	.00162	.00156	.00150	.00144	.00138	.00133	.00128	.00123	.00119	.00115	.00111	.00107	.00103	.00099	.00096	.00093	.00090
41	35	.00196	.00188	.00180	.00173	.00166	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00123	.00118	.00114	.00110	.00106	.00103	.00099	.00096
41	36	.00209	.00201	.00193	.00185	.00178	.00171	.00164	.00158	.00152	.00146	.00141	.00136	.00131	.00126	.00122	.00118	.00114	.00110	.00106	.00103
41	37	.00223	.00214	.00206	.00198	.00190	.00183	.00176	.00169	.00163	.00157	.00151	.00146	.00140	.00135	.00131	.00126	.00122	.00118	.00114	.00110
41	38	.00239	.00229	.00220	.00211	.00203	.00195	.00188	.00181	.00174	.00168	.00162	.00156	.00150	.00145	.00140	.00135	.00131	.00126	.00122	.00118

Ages 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%
												Interest Rate									
41	39	.00255	.00245	.00235	.00226	.00217	.00209	.00201	.00193	.00186	.00180	.00173	.00167	.00161	.00155	.00150	.00145	.00140	.00135	.00131	.00127
41	40	.00272	.00261	.00251	.00241	.00232	.00223	.00215	.00207	.00200	.00192	.00185	.00179	.00173	.00167	.00161	.00155	.00150	.00145	.00141	.00136
41	41	.00291	.00279	.00269	.00258	.00248	.00239	.00230	.00222	.00214	.00206	.00199	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146
42	0	.00049	.00048	.00047	.00045	.00044	.00043	.00042	.00041	.00040	.00039	.00038	.00037	.00036	.00035	.00035	.00034	.00033	.00032	.00032	.00031
42	1	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00014
42	2	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013
42	3	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014	.00014
42	4	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00015	.00015	.00014
42	5	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015
42	6	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00018	.00017	.00016
42	7	.00036	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018
42	8	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019
42	9	.00042	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022	.00021	.00021
42	10	.00045	.00043	.00042	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023
42	11	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00025
42	12	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
42	13	.00057	.00054	.00052	.00050	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029
42	14	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00043	.00042	.00041	.00039	.00038	.00037	.00036	.00034	.00033	.00032	.00031
42	15	.00065	.00062	.00060	.00058	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00036	.00035	.00034
42	16	.00068	.00066	.00063	.00061	.00059	.00056	.00054	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00038	.00037	.00035
42	17	.00072	.00069	.00067	.00064	.00062	.00060	.00057	.00055	.00053	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00038	.00037
42	18	.00076	.00073	.00070	.00067	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00042	.00040	.00039
42	19	.00080	.00077	.00074	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041
42	20	.00084	.00081	.00078	.00075	.00072	.00069	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043
42	21	.00089	.00085	.00082	.00079	.00076	.00073	.00070	.00067	.00065	.00063	.00060	.00058	.00056	.00054	.00053	.00051	.00049	.00048	.00046	.00045
42	22	.00093	.00090	.00086	.00083	.00080	.00077	.00074	.00071	.00068	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00049	.00047
42	23	.00099	.00095	.00091	.00087	.00084	.00081	.00078	.00075	.00072	.00069	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00049
42	24	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00064	.00061	.00059	.00057	.00055	.00054	.00052
42	25	.00111	.00106	.00102	.00098	.00094	.00090	.00087	.00084	.00081	.00078	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00055
42	26	.00118	.00113	.00108	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00074	.00071	.00069	.00066	.00064	.00062	.00060	.00058
42	27	.00125	.00120	.00115	.00110	.00106	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00076	.00073	.00071	.00068	.00066	.00064	.00062
42	28	.00133	.00128	.00122	.00117	.00113	.00108	.00104	.00100	.00097	.00093	.00090	.00086	.00083	.00080	.00078	.00075	.00072	.00070	.00068	.00066
42	29	.00142	.00136	.00130	.00125	.00120	.00116	.00111	.00107	.00103	.00099	.00095	.00092	.00089	.00086	.00083	.00080	.00077	.00075	.00072	.00070
42	30	.00151	.00145	.00139	.00133	.00128	.00123	.00118	.00114	.00110	.00106	.00102	.00098	.00095	.00091	.00088	.00085	.00082	.00079	.00077	.00074
42	31	.00161	.00154	.00148	.00142	.00137	.00131	.00126	.00121	.00117	.00113	.00108	.00105	.00101	.00097	.00094	.00091	.00088	.00085	.00082	.00079
42	32	.00172	.00165	.00158	.00152	.00146	.00140	.00135	.00130	.00125	.00120	.00116	.00112	.00108	.00104	.00100	.00097	.00093	.00090	.00087	.00084
42	33	.00183	.00176	.00169	.00162	.00156	.00150	.00144	.00138	.00133	.00128	.00124	.00119	.00115	.00111	.00107	.00103	.00100	.00096	.00093	.00090
42	34	.00196	.00188	.00180	.00173	.00166	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00123	.00118	.00114	.00110	.00107	.00103	.00100	.00096
42	35	.00209	.00200	.00192	.00185	.00178	.00171	.00164	.00158	.00152	.00147	.00141	.00136	.00131	.00127	.00122	.00118	.00114	.00110	.00107	.00103
42	36	.00223	.00214	.00206	.00197	.00190	.00182	.00176	.00169	.00163	.00157	.00151	.00146	.00140	.00136	.00131	.00126	.00122	.00118	.00114	.00110
42	37	.00238	.00229	.00220	.00211	.00203	.00195	.00188	.00181	.00174	.00168	.00162	.00156	.00150	.00145	.00140	.00135	.00131	.00126	.00122	.00118
42	38	.00255	.00244	.00235	.00226	.00217	.00209	.00201	.00193	.00186	.00180	.00173	.00167	.00161	.00155	.00150	.00145	.00140	.00136	.00131	.00127
42	39	.00272	.00261	.00251	.00241	.00232	.00223	.00215	.00207	.00199	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00150	.00145	.00141	.00136
42	40	.00291	.00279	.00268	.00258	.00248	.00239	.00230	.00222	.00214	.00206	.00199	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146
42	41	.00311	.00299	.00287	.00276	.00266	.00256	.00246	.00237	.00229	.00221	.00213	.00206	.00199	.00192	.00185	.00179	.00173	.00168	.00162	.00157
42	42	.00332	.00319	.00307	.00295	.00284	.00274	.00264	.00254	.00245	.00237	.00228	.00221	.00213	.00206	.00199	.00192	.00186	.00180	.00174	.00169
43	0	.00053	.00052	.00050	.00049	.00048	.00046	.00045	.00044	.00043	.00042	.00041	.00040	.00039	.00038	.00037	.00037	.00036	.00035	.00034	.00034
43	1	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00016	.00015	.00015
43	2	.00029	.00028	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014
43	3	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015

Ages O	Y	Interest 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%
43	4	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00015
43	5	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00018	.00017	.00016
43	6	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00018
43	7	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020	.00019
43	8	.00041	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00021
43	9	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022
43	10	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024
43	11	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00027
43	12	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029
43	13	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00036	.00034	.00033	.00032	.00031
43	14	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00041	.00039	.00038	.00037	.00036	.00035	.00034
43	15	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00043	.00042	.00041	.00039	.00038	.00037	.00036
43	16	.00073	.00070	.00068	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00047	.00046	.00044	.00043	.00042	.00040	.00039	.00038
43	17	.00077	.00074	.00071	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00048	.00047	.00045	.00044	.00043	.00041	.00040
43	18	.00081	.00078	.00075	.00072	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00047	.00046	.00045	.00043	.00042
43	19	.00085	.00082	.00079	.00076	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044
43	20	.00090	.00086	.00083	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00062	.00059	.00057	.00056	.00054	.00052	.00050	.00049	.00047	.00046
43	21	.00094	.00091	.00087	.00084	.00081	.00078	.00075	.00072	.00069	.00067	.00065	.00062	.00060	.00058	.00056	.00055	.00053	.00051	.00050	.00048
43	22	.00100	.00096	.00092	.00088	.00085	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00056	.00054	.00052	.00050
43	23	.00105	.00101	.00097	.00093	.00090	.00086	.00083	.00080	.00077	.00074	.00072	.00069	.00067	.00065	.00062	.00060	.00058	.00057	.00055	.00053
43	24	.00111	.00107	.00103	.00098	.00095	.00091	.00088	.00084	.00081	.00078	.00076	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056
43	25	.00118	.00113	.00109	.00104	.00100	.00096	.00093	.00089	.00086	.00083	.00080	.00077	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059
43	26	.00125	.00120	.00115	.00111	.00106	.00102	.00098	.00095	.00091	.00088	.00085	.00082	.00079	.00076	.00074	.00071	.00069	.00067	.00064	.00062
43	27	.00133	.00128	.00123	.00118	.00113	.00109	.00105	.00101	.00097	.00093	.00090	.00087	.00084	.00081	.00078	.00076	.00073	.00071	.00068	.00066
43	28	.00142	.00136	.00130	.00125	.00120	.00116	.00111	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00083	.00080	.00078	.00075	.00073	.00070
43	29	.00151	.00145	.00139	.00133	.00128	.00123	.00119	.00114	.00110	.00106	.00102	.00098	.00095	.00092	.00089	.00086	.00083	.00080	.00077	.00075
43	30	.00161	.00154	.00148	.00142	.00137	.00131	.00126	.00122	.00117	.00113	.00109	.00105	.00101	.00098	.00094	.00091	.00088	.00085	.00082	.00080
43	31	.00171	.00165	.00158	.00152	.00146	.00140	.00135	.00130	.00125	.00120	.00116	.00112	.00108	.00104	.00101	.00097	.00094	.00091	.00088	.00085
43	32	.00183	.00176	.00169	.00162	.00156	.00150	.00144	.00138	.00133	.00128	.00124	.00119	.00115	.00111	.00107	.00104	.00100	.00097	.00094	.00091
43	33	.00195	.00187	.00180	.00173	.00166	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00123	.00119	.00115	.00111	.00107	.00103	.00100	.00097
43	34	.00208	.00200	.00192	.00185	.00177	.00171	.00164	.00158	.00152	.00147	.00141	.00136	.00131	.00127	.00123	.00118	.00114	.00111	.00107	.00104
43	35	.00223	.00214	.00205	.00197	.00190	.00182	.00175	.00169	.00163	.00157	.00151	.00146	.00141	.00136	.00131	.00127	.00122	.00118	.00114	.00111
43	36	.00238	.00228	.00219	.00211	.00203	.00195	.00188	.00181	.00174	.00168	.00162	.00156	.00150	.00145	.00140	.00136	.00131	.00127	.00123	.00119
43	37	.00254	.00244	.00234	.00225	.00217	.00209	.00201	.00193	.00186	.00179	.00173	.00167	.00161	.00156	.00150	.00145	.00140	.00136	.00131	.00127
43	38	.00272	.00261	.00251	.00241	.00232	.00223	.00215	.00207	.00199	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00150	.00146	.00141	.00136
43	39	.00290	.00279	.00268	.00258	.00248	.00239	.00230	.00222	.00214	.00206	.00199	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146
43	40	.00310	.00298	.00287	.00276	.00266	.00256	.00246	.00237	.00229	.00221	.00213	.00206	.00198	.00192	.00185	.00179	.00173	.00168	.00162	.00157
43	41	.00332	.00319	.00307	.00295	.00284	.00274	.00264	.00254	.00245	.00237	.00228	.00220	.00213	.00206	.00199	.00192	.00186	.00180	.00174	.00169
43	42	.00355	.00341	.00328	.00316	.00304	.00293	.00283	.00272	.00263	.00254	.00245	.00236	.00228	.00221	.00214	.00207	.00200	.00193	.00187	.00181
43	43	.00379	.00365	.00351	.00338	.00326	.00314	.00303	.00292	.00282	.00272	.00263	.00254	.00245	.00237	.00229	.00222	.00215	.00208	.00201	.00195
44	0	.00057	.00055	.00054	.00053	.00051	.00050	.00049	.00047	.00046	.00045	.00044	.00043	.00042	.00041	.00040	.00040	.00039	.00038	.00037	.00036
44	1	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00016
44	2	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00018	.00017	.00016	.00016	.00015
44	3	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016
44	4	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017
44	5	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020	.00019	.00018	.00018
44	6	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020	.00019
44	7	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020
44	8	.00044	.00042	.00041	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024	.00023	.00022
44	9	.00047	.00046	.00044	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00026	.00025	.00024

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
44	10	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026
44	11	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00029
44	12	.00060	.00058	.00055	.00053	.00051	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031
44	13	.00064	.00062	.00060	.00057	.00055	.00053	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00041	.00039	.00038	.00037	.00036	.00035	.00034
44	14	.00069	.00066	.00064	.00062	.00059	.00057	.00055	.00053	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00039	.00037	.00036
44	15	.00074	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00039
44	16	.00078	.00075	.00072	.00069	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00049	.00048	.00046	.00045	.00044	.00042	.00041
44	17	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043
44	18	.00086	.00083	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00049	.00048	.00047	.00045
44	19	.00091	.00087	.00084	.00081	.00078	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00049	.00047
44	20	.00095	.00092	.00088	.00085	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049
44	21	.00101	.00097	.00093	.00089	.00086	.00083	.00080	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00052
44	22	.00106	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054
44	23	.00112	.00108	.00103	.00099	.00096	.00092	.00089	.00085	.00082	.00079	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00057
44	24	.00118	.00114	.00109	.00105	.00101	.00097	.00094	.00090	.00087	.00084	.00081	.00078	.00075	.00073	.00071	.00068	.00066	.00064	.00062	.00060
44	25	.00125	.00120	.00116	.00111	.00107	.00103	.00099	.00095	.00092	.00089	.00086	.00083	.00080	.00077	.00075	.00072	.00070	.00068	.00065	.00063
44	26	.00133	.00128	.00123	.00118	.00113	.00109	.00105	.00101	.00098	.00094	.00091	.00088	.00085	.00082	.00079	.00076	.00074	.00071	.00069	.00067
44	27	.00142	.00136	.00131	.00125	.00121	.00116	.00112	.00108	.00104	.00100	.00096	.00093	.00090	.00087	.00084	.00081	.00078	.00076	.00073	.00071
44	28	.00151	.00145	.00139	.00134	.00128	.00123	.00119	.00114	.00110	.00106	.00103	.00099	.00095	.00092	.00089	.00086	.00083	.00081	.00078	.00076
44	29	.00161	.00154	.00148	.00142	.00137	.00132	.00127	.00122	.00117	.00113	.00109	.00105	.00102	.00098	.00095	.00092	.00089	.00086	.00083	.00080
44	30	.00171	.00164	.00158	.00152	.00146	.00140	.00135	.00130	.00125	.00121	.00116	.00112	.00108	.00105	.00101	.00098	.00094	.00091	.00088	.00086
44	31	.00183	.00175	.00168	.00162	.00155	.00150	.00144	.00139	.00134	.00129	.00124	.00120	.00116	.00112	.00108	.00104	.00101	.00097	.00094	.00091
44	32	.00195	.00187	.00180	.00173	.00166	.00160	.00154	.00148	.00142	.00137	.00132	.00128	.00123	.00119	.00115	.00111	.00107	.00104	.00101	.00097
44	33	.00208	.00200	.00192	.00184	.00177	.00170	.00164	.00158	.00152	.00147	.00141	.00136	.00132	.00127	.00123	.00119	.00115	.00111	.00107	.00104
44	34	.00222	.00213	.00205	.00197	.00189	.00182	.00175	.00169	.00163	.00157	.00151	.00146	.00141	.00136	.00131	.00127	.00123	.00119	.00115	.00111
44	35	.00237	.00228	.00219	.00210	.00202	.00195	.00187	.00181	.00174	.00168	.00162	.00156	.00151	.00145	.00140	.00136	.00131	.00127	.00123	.00119
44	36	.00253	.00243	.00234	.00225	.00216	.00208	.00200	.00193	.00186	.00179	.00173	.00167	.00161	.00156	.00150	.00145	.00141	.00136	.00132	.00127
44	37	.00271	.00260	.00250	.00241	.00231	.00223	.00215	.00207	.00199	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146	.00141	.00136
44	38	.00290	.00278	.00268	.00257	.00248	.00238	.00230	.00221	.00213	.00206	.00198	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146
44	39	.00310	.00298	.00286	.00275	.00265	.00255	.00246	.00237	.00229	.00220	.00213	.00205	.00198	.00192	.00185	.00179	.00173	.00168	.00162	.00157
44	40	.00331	.00318	.00306	.00295	.00284	.00273	.00263	.00254	.00245	.00236	.00228	.00220	.00213	.00206	.00199	.00192	.00186	.00180	.00174	.00169
44	41	.00354	.00341	.00328	.00315	.00304	.00293	.00282	.00272	.00263	.00253	.00245	.00236	.00228	.00221	.00213	.00206	.00200	.00193	.00187	.00181
44	42	.00379	.00364	.00351	.00338	.00325	.00314	.00302	.00292	.00281	.00272	.00262	.00254	.00245	.00237	.00229	.00222	.00215	.00208	.00201	.00195
44	43	.00405	.00390	.00375	.00361	.00348	.00336	.00324	.00313	.00302	.00291	.00282	.00272	.00263	.00254	.00246	.00238	.00231	.00223	.00217	.00210
44	44	.00432	.00416	.00401	.00387	.00373	.00360	.00347	.00335	.00323	.00312	.00302	.00292	.00282	.00273	.00264	.00256	.00248	.00240	.00233	.00226
45	0	.00061	.00060	.00058	.00056	.00055	.00054	.00052	.00051	.00050	.00049	.00048	.00047	.00046	.00045	.00044	.00043	.00042	.00041	.00040	.00039
45	1	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017
45	2	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00018	.00017	.00017
45	3	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018	.00018	.00017
45	4	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018
45	5	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020	.00019
45	6	.00041	.00039	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020
45	7	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022
45	8	.00047	.00045	.00043	.00042	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024
45	9	.00050	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00027	.00026
45	10	.00055	.00052	.00050	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028
45	11	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00033	.00032	.00031
45	12	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00037	.00036	.00034	.00033
45	13	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00044	.00042	.00041	.00040	.00039	.00037	.00036
45	14	.00074	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00048	.00047	.00045	.00044	.00043	.00041	.00040	.00039

Ages O	Ages Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
45	15	.00078	.00075	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00048	.00047	.00046	.00044	.00043	.00042
45	16	.00083	.00080	.00077	.00074	.00072	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044
45	17	.00087	.00084	.00081	.00078	.00075	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00052	.00051	.00049	.00048	.00046
45	18	.00092	.00088	.00085	.00082	.00079	.00076	.00074	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00051	.00050	.00049
45	19	.00097	.00093	.00089	.00086	.00083	.00080	.00077	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00052	.00051
45	20	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00076	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00055	.00053
45	21	.00107	.00103	.00099	.00095	.00092	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00056
45	22	.00113	.00108	.00104	.00100	.00097	.00093	.00090	.00087	.00084	.00081	.00078	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00058
45	23	.00119	.00114	.00110	.00106	.00102	.00098	.00095	.00091	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061
45	24	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00096	.00093	.00090	.00087	.00084	.00081	.00078	.00076	.00073	.00071	.00069	.00066	.00064
45	25	.00133	.00128	.00123	.00118	.00114	.00110	.00106	.00102	.00098	.00095	.00092	.00088	.00085	.00083	.00080	.00077	.00075	.00072	.00070	.00068
45	26	.00142	.00136	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00097	.00094	.00090	.00087	.00085	.00082	.00079	.00077	.00074	.00072
45	27	.00151	.00145	.00139	.00134	.00129	.00124	.00119	.00115	.00111	.00107	.00103	.00099	.00096	.00093	.00090	.00087	.00084	.00081	.00079	.00076
45	28	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00122	.00118	.00114	.00110	.00106	.00102	.00099	.00095	.00092	.00089	.00086	.00084	.00081
45	29	.00171	.00164	.00158	.00152	.00146	.00140	.00135	.00130	.00125	.00121	.00117	.00113	.00109	.00105	.00102	.00098	.00095	.00092	.00089	.00086
45	30	.00182	.00175	.00168	.00162	.00155	.00150	.00144	.00139	.00134	.00129	.00124	.00120	.00116	.00112	.00108	.00105	.00101	.00098	.00095	.00092
45	31	.00194	.00187	.00179	.00172	.00166	.00160	.00154	.00148	.00143	.00138	.00133	.00128	.00124	.00119	.00115	.00112	.00108	.00104	.00101	.00098
45	32	.00207	.00199	.00191	.00184	.00177	.00170	.00164	.00158	.00152	.00147	.00142	.00137	.00132	.00127	.00123	.00119	.00115	.00111	.00108	.00104
45	33	.00221	.00212	.00204	.00196	.00189	.00182	.00175	.00169	.00163	.00157	.00151	.00146	.00141	.00136	.00132	.00127	.00123	.00119	.00115	.00112
45	34	.00236	.00227	.00218	.00210	.00202	.00194	.00187	.00180	.00174	.00168	.00162	.00156	.00151	.00146	.00141	.00136	.00131	.00127	.00123	.00119
45	35	.00252	.00243	.00233	.00224	.00216	.00208	.00200	.00193	.00186	.00179	.00173	.00167	.00161	.00156	.00150	.00145	.00141	.00136	.00132	.00128
45	36	.00270	.00259	.00249	.00240	.00231	.00222	.00214	.00206	.00199	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146	.00141	.00137
45	37	.00288	.00277	.00267	.00257	.00247	.00238	.00229	.00221	.00213	.00205	.00198	.00191	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146
45	38	.00308	.00297	.00285	.00275	.00264	.00255	.00245	.00236	.00228	.00220	.00212	.00205	.00198	.00191	.00185	.00179	.00173	.00168	.00162	.00157
45	39	.00330	.00317	.00305	.00294	.00283	.00273	.00263	.00253	.00244	.00236	.00228	.00220	.00212	.00205	.00198	.00192	.00186	.00180	.00174	.00169
45	40	.00353	.00339	.00327	.00315	.00303	.00292	.00282	.00271	.00262	.00253	.00244	.00236	.00228	.00220	.00213	.00206	.00199	.00193	.00187	.00181
45	41	.00378	.00363	.00350	.00337	.00325	.00313	.00302	.00291	.00281	.00271	.00262	.00253	.00245	.00237	.00229	.00221	.00214	.00208	.00201	.00195
45	42	.00404	.00389	.00374	.00361	.00348	.00335	.00323	.00312	.00301	.00291	.00281	.00272	.00263	.00254	.00246	.00238	.00230	.00223	.00216	.00210
45	43	.00432	.00416	.00401	.00386	.00372	.00359	.00347	.00335	.00323	.00312	.00302	.00292	.00282	.00273	.00264	.00256	.00248	.00240	.00233	.00226
45	44	.00462	.00445	.00429	.00413	.00399	.00385	.00371	.00359	.00346	.00335	.00324	.00313	.00303	.00293	.00284	.00275	.00266	.00258	.00250	.00243
45	45	.00493	.00475	.00458	.00442	.00427	.00412	.00398	.00384	.00371	.00359	.00347	.00336	.00325	.00315	.00305	.00295	.00286	.00277	.00269	.00261
46	0	.00066	.00064	.00062	.00061	.00059	.00058	.00056	.00055	.00054	.00053	.00051	.00050	.00049	.00048	.00047	.00046	.00045	.00044	.00043	.00043
46	1	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020	.00019	.00019	.00018
46	2	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020	.00019	.00018	.00018
46	3	.00036	.00035	.00033	.00032	.00031	.00030	.00028	.00027	.00026	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018
46	4	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020	.00020	.00019
46	5	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020
46	6	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00029	.00028	.00027	.00027	.00026	.00025	.00024	.00023	.00022	.00022
46	7	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023
46	8	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
46	9	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00029	.00028
46	10	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030
46	11	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00045	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00033
46	12	.00068	.00065	.00063	.00061	.00059	.00056	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00039	.00038	.00037	.00036
46	13	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00043	.00041	.00040	.00039
46	14	.00078	.00076	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00047	.00046	.00045	.00043	.00042
46	15	.00083	.00080	.00078	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00047	.00046	.00045
46	16	.00088	.00085	.00082	.00079	.00076	.00074	.00071	.00069	.00067	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052	.00050	.00049	.00047
46	17	.00093	.00090	.00086	.00083	.00080	.00078	.00075	.00072	.00070	.00068	.00066	.00063	.00061	.00060	.00058	.00056	.00054	.00053	.00051	.00050
46	18	.00098	.00094	.00091	.00088	.00084	.00081	.00079	.00076	.00073	.00071	.00069	.00067	.00064	.00062	.00061	.00059	.00057	.00055	.00054	.00052

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
46	19	.00103	.00099	.00095	.00092	.00089	.00085	.00082	.00080	.00077	.00074	.00072	.00070	.00067	.00065	.00063	.00061	.00060	.00058	.00056	.00054
46	20	.00108	.00104	.00100	.00097	.00093	.00090	.00087	.00084	.00081	.00078	.00075	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00059	.00057
46	21	.00114	.00110	.00105	.00102	.00098	.00094	.00091	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00070	.00067	.00065	.00063	.00061	.00060
46	22	.00120	.00115	.00111	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00083	.00081	.00078	.00075	.00073	.00071	.00069	.00066	.00064	.00063
46	23	.00127	.00122	.00117	.00113	.00109	.00105	.00101	.00097	.00094	.00091	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066
46	24	.00134	.00129	.00124	.00119	.00115	.00111	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00084	.00081	.00078	.00076	.00074	.00071	.00069
46	25	.00142	.00136	.00131	.00126	.00121	.00117	.00113	.00109	.00105	.00101	.00098	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00075	.00073
46	26	.00151	.00145	.00139	.00134	.00129	.00124	.00120	.00115	.00111	.00107	.00104	.00100	.00097	.00094	.00090	.00088	.00085	.00082	.00080	.00077
46	27	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00123	.00118	.00114	.00110	.00106	.00103	.00099	.00096	.00093	.00090	.00087	.00084	.00082
46	28	.00170	.00164	.00157	.00151	.00146	.00140	.00135	.00130	.00126	.00121	.00117	.00113	.00109	.00106	.00102	.00099	.00096	.00093	.00090	.00087
46	29	.00182	.00174	.00168	.00161	.00155	.00150	.00144	.00139	.00134	.00129	.00125	.00120	.00116	.00112	.00109	.00105	.00102	.00099	.00095	.00093
46	30	.00194	.00186	.00179	.00172	.00166	.00159	.00154	.00148	.00143	.00138	.00133	.00128	.00124	.00120	.00116	.00112	.00108	.00105	.00102	.00099
46	31	.00206	.00198	.00191	.00183	.00177	.00170	.00164	.00158	.00152	.00147	.00142	.00137	.00132	.00128	.00124	.00119	.00116	.00112	.00108	.00105
46	32	.00220	.00212	.00204	.00196	.00188	.00181	.00175	.00168	.00162	.00157	.00151	.00146	.00141	.00136	.00132	.00127	.00123	.00119	.00116	.00112
46	33	.00235	.00226	.00217	.00209	.00201	.00194	.00187	.00180	.00174	.00167	.00162	.00156	.00151	.00146	.00141	.00136	.00132	.00128	.00124	.00120
46	34	.00251	.00241	.00232	.00223	.00215	.00207	.00200	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146	.00141	.00136	.00132	.00128
46	35	.00269	.00258	.00248	.00239	.00230	.00222	.00213	.00206	.00198	.00191	.00185	.00178	.00172	.00167	.00161	.00156	.00151	.00146	.00141	.00137
46	36	.00287	.00276	.00266	.00256	.00246	.00237	.00228	.00220	.00212	.00205	.00198	.00191	.00185	.00178	.00172	.00167	.00161	.00156	.00151	.00147
46	37	.00307	.00295	.00284	.00273	.00263	.00254	.00244	.00236	.00227	.00219	.00212	.00205	.00198	.00191	.00185	.00179	.00173	.00167	.00162	.00157
46	38	.00328	.00316	.00304	.00293	.00282	.00272	.00262	.00253	.00244	.00235	.00227	.00219	.00212	.00205	.00198	.00192	.00186	.00180	.00174	.00169
46	39	.00351	.00338	.00325	.00313	.00302	.00291	.00281	.00271	.00261	.00252	.00243	.00235	.00227	.00220	.00213	.00206	.00199	.00193	.00187	.00181
46	40	.00376	.00362	.00348	.00336	.00323	.00312	.00301	.00290	.00280	.00270	.00261	.00252	.00244	.00236	.00228	.00221	.00214	.00207	.00201	.00195
46	41	.00402	.00387	.00373	.00359	.00346	.00334	.00322	.00311	.00300	.00290	.00280	.00271	.00262	.00253	.00245	.00237	.00230	.00223	.00216	.00209
46	42	.00431	.00415	.00399	.00385	.00371	.00358	.00346	.00334	.00322	.00311	.00301	.00291	.00281	.00272	.00264	.00255	.00247	.00239	.00232	.00225
46	43	.00461	.00444	.00428	.00412	.00398	.00384	.00371	.00358	.00346	.00334	.00323	.00312	.00302	.00293	.00283	.00274	.00266	.00258	.00250	.00242
46	44	.00493	.00475	.00458	.00442	.00426	.00411	.00397	.00384	.00371	.00358	.00347	.00335	.00325	.00314	.00304	.00295	.00286	.00277	.00269	.00261
46	45	.00526	.00508	.00490	.00472	.00456	.00440	.00425	.00411	.00397	.00384	.00372	.00360	.00348	.00337	.00327	.00317	.00307	.00298	.00289	.00280
46	46	.00562	.00542	.00523	.00505	.00488	.00471	.00455	.00440	.00426	.00412	.00399	.00386	.00374	.00362	.00351	.00340	.00330	.00320	.00310	.00301
47	0	.00071	.00069	.00067	.00065	.00064	.00062	.00061	.00059	.00058	.00057	.00055	.00054	.00053	.00052	.00051	.00050	.00049	.00048	.00047	.00046
47	1	.00037	.00035	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00021	.00020	.00019
47	2	.00037	.00035	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020	.00019
47	3	.00038	.00037	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00020
47	4	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00020
47	5	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00026	.00025	.00024	.00023	.00022	.00022
47	6	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00027	.00026	.00025	.00024	.00023
47	7	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
47	8	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
47	9	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030
47	10	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00035	.00034	.00033	.00032
47	11	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00039	.00038	.00036	.00035
47	12	.00072	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00040	.00039
47	13	.00078	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00042
47	14	.00083	.00080	.00078	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045
47	15	.00089	.00086	.00083	.00080	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00052	.00051	.00050	.00048
47	16	.00094	.00091	.00087	.00084	.00081	.00079	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00052	.00051
47	17	.00099	.00095	.00092	.00089	.00086	.00083	.00080	.00077	.00075	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00054
47	18	.00104	.00100	.00097	.00093	.00090	.00087	.00084	.00081	.00078	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00058	.00056
47	19	.00109	.00105	.00101	.00098	.00094	.00091	.00088	.00085	.00082	.00080	.00077	.00075	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058
47	20	.00115	.00111	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00083	.00081	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00063	.00061
47	21	.00121	.00116	.00112	.00108	.00104	.00101	.00097	.00094	.00091	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
47	22	.00127	.00123	.00118	.00114	.00110	.00106	.00102	.00099	.00095	.00092	.00089	.00086	.00083	.00081	.00078	.00076	.00073	.00071	.00069	.00067
47	23	.00135	.00129	.00125	.00120	.00116	.00112	.00108	.00104	.00100	.00097	.00094	.00091	.00088	.00085	.00082	.00080	.00077	.00075	.00073	.00070
47	24	.00142	.00137	.00132	.00127	.00122	.00118	.00114	.00110	.00106	.00102	.00099	.00096	.00092	.00089	.00087	.00084	.00081	.00079	.00076	.00074
47	25	.00151	.00145	.00139	.00134	.00129	.00125	.00120	.00116	.00112	.00108	.00104	.00101	.00098	.00094	.00091	.00089	.00086	.00083	.00081	.00078
47	26	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00123	.00119	.00115	.00111	.00107	.00103	.00100	.00097	.00094	.00091	.00088	.00085	.00083
47	27	.00170	.00163	.00157	.00151	.00146	.00140	.00135	.00131	.00126	.00122	.00118	.00114	.00110	.00106	.00103	.00099	.00096	.00093	.00090	.00088
47	28	.00181	.00174	.00167	.00161	.00155	.00149	.00144	.00139	.00134	.00129	.00125	.00121	.00117	.00113	.00109	.00106	.00102	.00099	.00096	.00093
47	29	.00193	.00185	.00178	.00172	.00165	.00159	.00153	.00148	.00143	.00138	.00133	.00129	.00124	.00120	.00116	.00113	.00109	.00106	.00102	.00099
47	30	.00206	.00198	.00190	.00183	.00176	.00170	.00164	.00158	.00152	.00147	.00142	.00137	.00132	.00128	.00124	.00120	.00116	.00112	.00109	.00106
47	31	.00219	.00211	.00203	.00195	.00188	.00181	.00174	.00168	.00162	.00157	.00151	.00146	.00141	.00137	.00132	.00128	.00124	.00120	.00116	.00113
47	32	.00234	.00225	.00216	.00208	.00201	.00193	.00186	.00180	.00173	.00167	.00161	.00156	.00151	.00146	.00141	.00136	.00132	.00128	.00124	.00120
47	33	.00250	.00240	.00231	.00222	.00214	.00206	.00199	.00192	.00185	.00179	.00172	.00167	.00161	.00156	.00151	.00146	.00141	.00137	.00132	.00128
47	34	.00267	.00257	.00247	.00238	.00229	.00221	.00213	.00205	.00198	.00191	.00184	.00178	.00172	.00166	.00161	.00156	.00151	.00146	.00141	.00137
47	35	.00285	.00274	.00264	.00254	.00245	.00236	.00227	.00219	.00212	.00204	.00197	.00191	.00184	.00178	.00172	.00167	.00161	.00156	.00151	.00147
47	36	.00305	.00294	.00282	.00272	.00262	.00252	.00243	.00235	.00227	.00219	.00211	.00204	.00197	.00191	.00184	.00178	.00173	.00167	.00162	.00157
47	37	.00326	.00314	.00302	.00291	.00280	.00270	.00261	.00251	.00243	.00234	.00226	.00219	.00211	.00204	.00198	.00191	.00185	.00179	.00174	.00168
47	38	.00349	.00336	.00324	.00312	.00300	.00290	.00279	.00269	.00260	.00251	.00243	.00234	.00227	.00219	.00212	.00205	.00199	.00192	.00186	.00181
47	39	.00374	.00360	.00346	.00334	.00322	.00310	.00299	.00289	.00279	.00269	.00260	.00251	.00243	.00235	.00228	.00220	.00213	.00207	.00200	.00194
47	40	.00400	.00385	.00371	.00358	.00345	.00332	.00321	.00310	.00299	.00289	.00279	.00270	.00261	.00252	.00244	.00237	.00229	.00222	.00215	.00209
47	41	.00428	.00412	.00397	.00383	.00369	.00356	.00344	.00332	.00321	.00310	.00300	.00290	.00280	.00271	.00263	.00254	.00246	.00239	.00231	.00224
47	42	.00458	.00442	.00426	.00411	.00396	.00382	.00369	.00356	.00344	.00333	.00322	.00311	.00301	.00291	.00282	.00273	.00265	.00257	.00249	.00241
47	43	.00491	.00473	.00456	.00440	.00425	.00410	.00396	.00382	.00370	.00357	.00346	.00334	.00324	.00313	.00303	.00294	.00285	.00276	.00268	.00260
47	44	.00525	.00506	.00488	.00471	.00455	.00439	.00424	.00410	.00396	.00383	.00371	.00359	.00348	.00337	.00326	.00316	.00306	.00297	.00288	.00280
47	45	.00561	.00541	.00522	.00504	.00487	.00470	.00455	.00440	.00425	.00411	.00398	.00385	.00373	.00361	.00350	.00340	.00329	.00319	.00310	.00301
47	46	.00600	.00579	.00559	.00539	.00521	.00504	.00487	.00471	.00455	.00441	.00427	.00413	.00400	.00388	.00376	.00365	.00354	.00343	.00333	.00324
47	47	.00640	.00618	.00596	.00576	.00557	.00538	.00521	.00504	.00488	.00472	.00457	.00443	.00429	.00416	.00403	.00391	.00380	.00369	.00358	.00348
48	0	.00076	.00074	.00072	.00070	.00068	.00067	.00065	.00064	.00062	.00061	.00060	.00058	.00057	.00056	.00055	.00054	.00053	.00052	.00051	.00050
48	1	.00039	.00037	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00021
48	2	.00039	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022	.00022	.00021	.00020
48	3	.00041	.00039	.00037	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022	.00022	.00021
48	4	.00043	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00029	.00028	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022
48	5	.00045	.00044	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00026	.00025	.00024	.00023
48	6	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00027	.00026	.00025
48	7	.00052	.00050	.00048	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
48	8	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029
48	9	.00061	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00045	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00033	.00032
48	10	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00036	.00035
48	11	.00071	.00068	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00048	.00047	.00045	.00044	.00043	.00041	.00040	.00039	.00038
48	12	.00077	.00074	.00071	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00049	.00048	.00047	.00045	.00044	.00043	.00041
48	13	.00083	.00080	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00048	.00046	.00045
48	14	.00089	.00086	.00083	.00080	.00077	.00074	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00058	.00056	.00054	.00053	.00051	.00050	.00048
48	15	.00094	.00091	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00070	.00067	.00065	.00063	.00061	.00060	.00058	.00056	.00055	.00053	.00052
48	16	.00100	.00096	.00093	.00090	.00087	.00084	.00081	.00078	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00056	.00055
48	17	.00105	.00102	.00098	.00095	.00091	.00088	.00085	.00083	.00080	.00077	.00075	.00073	.00070	.00068	.00066	.00064	.00063	.00061	.00059	.00057
48	18	.00111	.00107	.00103	.00099	.00096	.00093	.00090	.00087	.00084	.00081	.00079	.00076	.00074	.00072	.00069	.00067	.00065	.00064	.00062	.00060
48	19	.00116	.00112	.00108	.00104	.00101	.00097	.00094	.00091	.00088	.00085	.00082	.00080	.00077	.00075	.00073	.00070	.00068	.00066	.00065	.00063
48	20	.00122	.00118	.00113	.00109	.00106	.00102	.00098	.00095	.00092	.00089	.00086	.00083	.00081	.00078	.00076	.00074	.00072	.00069	.00068	.00066
48	21	.00129	.00124	.00119	.00115	.00111	.00107	.00103	.00100	.00097	.00093	.00090	.00088	.00085	.00082	.00080	.00077	.00075	.00073	.00071	.00069
48	22	.00135	.00130	.00126	.00121	.00117	.00113	.00109	.00105	.00102	.00098	.00095	.00092	.00089	.00086	.00084	.00081	.00079	.00076	.00074	.00072
48	23	.00143	.00137	.00132	.00128	.00123	.00119	.00115	.00111	.00107	.00103	.00100	.00097	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00075

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
48	24	.00151	.00145	.00140	.00135	.00130	.00125	.00121	.00117	.00113	.00109	.00105	.00102	.00099	.00096	.00093	.00090	.00087	.00084	.00082	.00079
48	25	.00160	.00154	.00148	.00143	.00138	.00133	.00128	.00124	.00119	.00115	.00111	.00108	.00104	.00101	.00098	.00095	.00092	.00089	.00086	.00084
48	26	.00170	.00163	.00157	.00151	.00146	.00141	.00136	.00131	.00126	.00122	.00118	.00114	.00110	.00107	.00103	.00100	.00097	.00094	.00091	.00089
48	27	.00180	.00173	.00167	.00161	.00155	.00149	.00144	.00139	.00134	.00130	.00125	.00121	.00117	.00113	.00110	.00106	.00103	.00100	.00097	.00094
48	28	.00192	.00185	.00178	.00171	.00165	.00159	.00153	.00148	.00143	.00138	.00133	.00129	.00125	.00121	.00117	.00113	.00109	.00106	.00103	.00100
48	29	.00205	.00197	.00189	.00182	.00176	.00169	.00163	.00158	.00152	.00147	.00142	.00137	.00133	.00128	.00124	.00120	.00117	.00113	.00109	.00106
48	30	.00218	.00210	.00202	.00194	.00187	.00181	.00174	.00168	.00162	.00157	.00151	.00146	.00141	.00137	.00132	.00128	.00124	.00120	.00117	.00113
48	31	.00233	.00224	.00215	.00207	.00200	.00193	.00186	.00179	.00173	.00167	.00161	.00156	.00151	.00146	.00141	.00137	.00132	.00128	.00124	.00120
48	32	.00248	.00239	.00230	.00221	.00213	.00206	.00198	.00191	.00185	.00178	.00172	.00166	.00161	.00156	.00151	.00146	.00141	.00137	.00133	.00128
48	33	.00265	.00255	.00246	.00236	.00228	.00220	.00212	.00204	.00197	.00190	.00184	.00178	.00172	.00166	.00161	.00156	.00151	.00146	.00142	.00137
48	34	.00283	.00273	.00262	.00253	.00244	.00235	.00226	.00218	.00211	.00204	.00197	.00190	.00184	.00178	.00172	.00166	.00161	.00156	.00151	.00147
48	35	.00303	.00292	.00281	.00270	.00260	.00251	.00242	.00234	.00226	.00218	.00210	.00203	.00197	.00190	.00184	.00178	.00173	.00167	.00162	.00157
48	36	.00324	.00312	.00300	.00289	.00279	.00269	.00259	.00250	.00242	.00233	.00225	.00218	.00211	.00204	.00197	.00191	.00185	.00179	.00173	.00168
48	37	.00347	.00334	.00321	.00310	.00298	.00288	.00278	.00268	.00259	.00250	.00241	.00233	.00226	.00218	.00211	.00205	.00198	.00192	.00186	.00180
48	38	.00371	.00357	.00344	.00332	.00320	.00308	.00297	.00287	.00277	.00268	.00259	.00250	.00242	.00234	.00227	.00219	.00213	.00206	.00200	.00194
48	39	.00397	.00382	.00369	.00355	.00343	.00330	.00319	.00308	.00297	.00287	.00278	.00268	.00260	.00251	.00243	.00236	.00228	.00221	.00214	.00208
48	40	.00425	.00410	.00395	.00381	.00367	.00354	.00342	.00330	.00319	.00308	.00298	.00288	.00279	.00270	.00261	.00253	.00245	.00238	.00230	.00223
48	41	.00455	.00439	.00423	.00408	.00394	.00380	.00367	.00354	.00342	.00331	.00320	.00310	.00300	.00290	.00281	.00272	.00264	.00256	.00248	.00240
48	42	.00488	.00470	.00453	.00437	.00422	.00408	.00394	.00380	.00368	.00355	.00344	.00333	.00322	.00312	.00302	.00293	.00284	.00275	.00267	.00259
48	43	.00522	.00504	.00486	.00469	.00453	.00437	.00422	.00408	.00395	.00382	.00369	.00357	.00346	.00335	.00325	.00315	.00305	.00296	.00287	.00279
48	44	.00559	.00539	.00520	.00502	.00485	.00469	.00453	.00438	.00424	.00410	.00397	.00384	.00372	.00360	.00349	.00338	.00328	.00318	.00309	.00300
48	45	.00598	.00577	.00557	.00538	.00520	.00502	.00486	.00470	.00454	.00440	.00426	.00412	.00399	.00387	.00375	.00364	.00353	.00342	.00332	.00323
48	46	.00639	.00617	.00596	.00575	.00556	.00538	.00520	.00503	.00487	.00471	.00457	.00442	.00429	.00415	.00403	.00391	.00379	.00368	.00357	.00347
48	47	.00682	.00659	.00636	.00615	.00595	.00575	.00556	.00539	.00521	.00505	.00489	.00474	.00460	.00446	.00432	.00419	.00407	.00395	.00384	.00373
48	48	.00728	.00703	.00679	.00657	.00635	.00615	.00595	.00576	.00558	.00540	.00524	.00508	.00492	.00478	.00463	.00450	.00437	.00424	.00412	.00400
49	0	.00081	.00079	.00077	.00075	.00074	.00072	.00070	.00069	.00067	.00066	.00064	.00063	.00062	.00060	.00059	.00058	.00057	.00056	.00055	.00054
49	1	.00041	.00040	.00038	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00027	.00026	.00025	.00024	.00024	.00023	.00022
49	2	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00023	.00022
49	3	.00043	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024	.00023	.00022
49	4	.00045	.00044	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00031	.00030	.00029	.00028	.00027	.00027	.00026	.00025	.00024	.00023
49	5	.00048	.00046	.00045	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00027	.00026	.00025
49	6	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00028	.00027
49	7	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029
49	8	.00060	.00057	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031
49	9	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035	.00034
49	10	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00039	.00038	.00037
49	11	.00075	.00073	.00070	.00068	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00042	.00041
49	12	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00051	.00050	.00048	.00047	.00046	.00044
49	13	.00088	.00085	.00082	.00079	.00076	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00053	.00051	.00050	.00048
49	14	.00094	.00091	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052
49	15	.00100	.00097	.00094	.00090	.00087	.00085	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00059	.00057	.00055
49	16	.00106	.00103	.00099	.00096	.00092	.00089	.00087	.00084	.00081	.00079	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00059
49	17	.00112	.00108	.00104	.00101	.00097	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00062
49	18	.00118	.00113	.00109	.00106	.00102	.00099	.00095	.00092	.00089	.00087	.00084	.00081	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064
49	19	.00123	.00119	.00115	.00111	.00107	.00103	.00100	.00097	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00075	.00073	.00071	.00069	.00067
49	20	.00130	.00125	.00121	.00116	.00112	.00109	.00105	.00101	.00098	.00095	.00092	.00089	.00086	.00084	.00081	.00079	.00077	.00074	.00072	.00070
49	21	.00136	.00131	.00127	.00122	.00118	.00114	.00110	.00107	.00103	.00100	.00097	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00076	.00074
49	22	.00144	.00138	.00133	.00129	.00124	.00120	.00116	.00112	.00108	.00105	.00101	.00098	.00095	.00092	.00089	.00087	.00084	.00082	.00079	.00077
49	23	.00151	.00146	.00141	.00136	.00131	.00126	.00122	.00118	.00114	.00110	.00107	.00103	.00100	.00097	.00094	.00091	.00088	.00086	.00083	.00081
49	24	.00160	.00154	.00149	.00143	.00138	.00133	.00129	.00124	.00120	.00116	.00112	.00109	.00105	.00102	.00099	.00096	.00093	.00090	.00088	.00085

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

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
49	25	.00169	.00163	.00157	.00152	.00146	.00141	.00136	.00131	.00127	.00123	.00119	.00115	.00111	.00108	.00104	.00101	.00098	.00095	.00092	.00090
49	26	.00180	.00173	.00167	.00161	.00155	.00149	.00144	.00139	.00135	.00130	.00126	.00122	.00118	.00114	.00110	.00107	.00104	.00101	.00098	.00095
49	27	.00191	.00184	.00177	.00171	.00165	.00159	.00153	.00148	.00143	.00138	.00134	.00129	.00125	.00121	.00117	.00114	.00110	.00107	.00104	.00101
49	28	.00203	.00196	.00189	.00182	.00175	.00169	.00163	.00157	.00152	.00147	.00142	.00137	.00133	.00129	.00125	.00121	.00117	.00113	.00110	.00107
49	29	.00217	.00209	.00201	.00194	.00187	.00180	.00174	.00168	.00162	.00156	.00151	.00146	.00142	.00137	.00133	.00128	.00124	.00121	.00117	.00114
49	30	.00231	.00222	.00214	.00206	.00199	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146	.00141	.00137	.00133	.00129	.00125	.00121
49	31	.00247	.00237	.00229	.00220	.00212	.00205	.00198	.00191	.00184	.00178	.00172	.00166	.00161	.00156	.00151	.00146	.00141	.00137	.00133	.00129
49	32	.00263	.00253	.00244	.00235	.00227	.00219	.00211	.00203	.00197	.00190	.00183	.00177	.00172	.00166	.00161	.00156	.00151	.00146	.00142	.00137
49	33	.00281	.00271	.00261	.00251	.00242	.00233	.00225	.00217	.00210	.00203	.00196	.00190	.00183	.00177	.00172	.00166	.00161	.00156	.00151	.00147
49	34	.00300	.00289	.00279	.00268	.00259	.00250	.00241	.00232	.00224	.00217	.00210	.00203	.00196	.00190	.00184	.00178	.00172	.00167	.00162	.00157
49	35	.00321	.00309	.00298	.00287	.00277	.00267	.00258	.00249	.00240	.00232	.00224	.00217	.00210	.00203	.00196	.00190	.00184	.00179	.00173	.00168
49	36	.00344	.00331	.00319	.00307	.00296	.00286	.00276	.00266	.00257	.00248	.00240	.00232	.00225	.00217	.00210	.00204	.00197	.00191	.00186	.00180
49	37	.00368	.00354	.00341	.00329	.00317	.00306	.00295	.00285	.00276	.00266	.00257	.00249	.00241	.00233	.00226	.00218	.00212	.00205	.00199	.00193
49	38	.00394	.00379	.00366	.00352	.00340	.00328	.00317	.00306	.00295	.00285	.00276	.00267	.00258	.00250	.00242	.00234	.00227	.00220	.00213	.00207
49	39	.00422	.00406	.00392	.00378	.00364	.00352	.00339	.00328	.00317	.00306	.00296	.00286	.00277	.00268	.00260	.00252	.00244	.00236	.00229	.00222
49	40	.00452	.00435	.00420	.00405	.00391	.00377	.00364	.00352	.00340	.00329	.00318	.00308	.00298	.00288	.00279	.00270	.00262	.00254	.00246	.00239
49	41	.00484	.00466	.00450	.00434	.00419	.00405	.00391	.00378	.00365	.00353	.00341	.00330	.00320	.00310	.00300	.00291	.00282	.00273	.00265	.00257
49	42	.00518	.00500	.00482	.00466	.00449	.00434	.00419	.00405	.00392	.00379	.00367	.00355	.00344	.00333	.00323	.00313	.00303	.00294	.00285	.00277
49	43	.00555	.00536	.00517	.00499	.00482	.00466	.00450	.00435	.00421	.00407	.00394	.00382	.00370	.00358	.00347	.00337	.00326	.00317	.00307	.00298
49	44	.00595	.00574	.00554	.00535	.00517	.00500	.00483	.00467	.00452	.00437	.00424	.00410	.00397	.00385	.00373	.00362	.00351	.00341	.00331	.00321
49	45	.00636	.00614	.00593	.00573	.00554	.00536	.00518	.00501	.00485	.00470	.00455	.00441	.00427	.00414	.00401	.00389	.00378	.00367	.00356	.00346
49	46	.00680	.00657	.00635	.00613	.00593	.00574	.00555	.00537	.00520	.00504	.00488	.00473	.00458	.00445	.00431	.00418	.00406	.00394	.00383	.00372
49	47	.00727	.00702	.00678	.00656	.00634	.00614	.00594	.00575	.00557	.00540	.00523	.00507	.00492	.00477	.00463	.00449	.00436	.00424	.00412	.00400
49	48	.00775	.00749	.00724	.00701	.00678	.00656	.00635	.00615	.00596	.00578	.00560	.00543	.00527	.00511	.00496	.00482	.00468	.00455	.00442	.00430
49	49	.00826	.00799	.00773	.00748	.00724	.00701	.00679	.00658	.00637	.00618	.00599	.00581	.00564	.00548	.00532	.00516	.00502	.00488	.00474	.00461
50	0	.00087	.00085	.00083	.00081	.00079	.00077	.00075	.00074	.00072	.00071	.00069	.00068	.00066	.00065	.00064	.00063	.00061	.00060	.00059	.00058
50	1	.00044	.00042	.00041	.00039	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00028	.00027	.00026	.00025	.00025	.00024
50	2	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00026	.00025	.00024	.00023
50	3	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024
50	4	.00048	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00027	.00026	.00025
50	5	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00027
50	6	.00055	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00029
50	7	.00059	.00057	.00054	.00052	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00033	.00032	.00031
50	8	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00037	.00035	.00034	.00033
50	9	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00039	.00037	.00036
50	10	.00074	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00040
50	11	.00080	.00077	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00047	.00046	.00045	.00043
50	12	.00087	.00084	.00081	.00078	.00075	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052	.00050	.00049	.00048
50	13	.00093	.00090	.00087	.00084	.00081	.00079	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00056	.00055	.00053	.00052
50	14	.00100	.00097	.00093	.00090	.00087	.00085	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00061	.00059	.00057	.00056
50	15	.00107	.00103	.00100	.00096	.00093	.00090	.00087	.00084	.00082	.00079	.00077	.00075	.00072	.00070	.00068	.00066	.00065	.00063	.00061	.00059
50	16	.00113	.00109	.00105	.00102	.00098	.00095	.00092	.00089	.00087	.00084	.00081	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00065	.00063
50	17	.00119	.00115	.00111	.00107	.00104	.00100	.00097	.00094	.00091	.00088	.00086	.00083	.00081	.00078	.00076	.00074	.00072	.00070	.00068	.00066
50	18	.00125	.00120	.00116	.00112	.00109	.00105	.00102	.00098	.00095	.00092	.00090	.00087	.00084	.00082	.00079	.00077	.00075	.00073	.00071	.00069
50	19	.00131	.00126	.00122	.00118	.00114	.00110	.00107	.00103	.00100	.00097	.00094	.00091	.00088	.00086	.00083	.00081	.00078	.00076	.00074	.00072
50	20	.00138	.00133	.00128	.00124	.00119	.00115	.00112	.00108	.00105	.00101	.00098	.00095	.00092	.00090	.00087	.00084	.00082	.00080	.00077	.00075
50	21	.00145	.00140	.00135	.00130	.00126	.00121	.00117	.00113	.00110	.00106	.00103	.00100	.00097	.00094	.00091	.00088	.00086	.00083	.00081	.00079
50	22	.00152	.00147	.00142	.00137	.00132	.00128	.00123	.00119	.00115	.00112	.00108	.00105	.00101	.00098	.00095	.00093	.00090	.00087	.00085	.00082
50	23	.00161	.00155	.00149	.00144	.00139	.00134	.00130	.00125	.00121	.00117	.00114	.00110	.00107	.00103	.00100	.00097	.00094	.00092	.00089	.00087
50	24	.00170	.00163	.00158	.00152	.00147	.00142	.00137	.00132	.00128	.00124	.00120	.00116	.00112	.00109	.00106	.00102	.00099	.00096	.00094	.00091

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

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
50	25	.00180	.00173	.00167	.00161	.00155	.00150	.00145	.00140	.00135	.00131	.00127	.00123	.00119	.00115	.00111	.00108	.00105	.00102	.00099	.00096
50	26	.00190	.00184	.00177	.00171	.00165	.00159	.00153	.00148	.00143	.00139	.00134	.00130	.00126	.00122	.00118	.00114	.00111	.00108	.00104	.00101
50	27	.00203	.00195	.00188	.00181	.00175	.00169	.00163	.00157	.00152	.00147	.00142	.00138	.00133	.00129	.00125	.00121	.00118	.00114	.00111	.00107
50	28	.00216	.00208	.00200	.00193	.00186	.00180	.00173	.00167	.00162	.00156	.00151	.00146	.00142	.00137	.00133	.00129	.00125	.00121	.00118	.00114
50	29	.00230	.00221	.00213	.00205	.00198	.00191	.00185	.00178	.00172	.00167	.00161	.00156	.00151	.00146	.00141	.00137	.00133	.00129	.00125	.00121
50	30	.00245	.00236	.00227	.00219	.00211	.00204	.00197	.00190	.00184	.00177	.00172	.00166	.00161	.00156	.00151	.00146	.00142	.00137	.00133	.00129
50	31	.00261	.00252	.00242	.00234	.00225	.00217	.00210	.00203	.00196	.00189	.00183	.00177	.00171	.00166	.00161	.00156	.00151	.00146	.00142	.00138
50	32	.00279	.00269	.00259	.00249	.00241	.00232	.00224	.00216	.00209	.00202	.00195	.00189	.00183	.00177	.00171	.00166	.00161	.00156	.00151	.00147
50	33	.00298	.00287	.00276	.00266	.00257	.00248	.00239	.00231	.00223	.00216	.00209	.00202	.00195	.00189	.00183	.00177	.00172	.00167	.00162	.00157
50	34	.00318	.00307	.00295	.00285	.00275	.00265	.00256	.00247	.00239	.00231	.00223	.00216	.00209	.00202	.00196	.00190	.00184	.00178	.00173	.00168
50	35	.00340	.00328	.00316	.00305	.00294	.00284	.00274	.00265	.00256	.00247	.00239	.00231	.00224	.00216	.00210	.00203	.00197	.00191	.00185	.00180
50	36	.00364	.00351	.00338	.00326	.00315	.00304	.00293	.00283	.00274	.00265	.00256	.00247	.00239	.00232	.00225	.00218	.00211	.00204	.00198	.00192
50	37	.00390	.00376	.00362	.00349	.00337	.00325	.00314	.00303	.00293	.00283	.00274	.00265	.00257	.00249	.00241	.00233	.00226	.00219	.00213	.00206
50	38	.00418	.00402	.00388	.00374	.00361	.00349	.00337	.00325	.00314	.00304	.00294	.00285	.00275	.00267	.00258	.00250	.00243	.00235	.00228	.00221
50	39	.00447	.00431	.00416	.00401	.00387	.00374	.00361	.00349	.00337	.00326	.00316	.00305	.00296	.00286	.00277	.00269	.00261	.00253	.00245	.00238
50	40	.00479	.00462	.00446	.00430	.00415	.00401	.00387	.00374	.00362	.00350	.00339	.00328	.00318	.00308	.00298	.00289	.00280	.00272	.00264	.00256
50	41	.00514	.00495	.00478	.00461	.00446	.00430	.00416	.00402	.00389	.00376	.00364	.00352	.00341	.00331	.00320	.00311	.00301	.00292	.00284	.00275
50	42	.00550	.00531	.00513	.00495	.00478	.00462	.00447	.00432	.00418	.00404	.00391	.00379	.00367	.00356	.00345	.00334	.00324	.00315	.00305	.00296
50	43	.00590	.00569	.00550	.00531	.00513	.00496	.00479	.00464	.00449	.00434	.00421	.00407	.00395	.00383	.00371	.00360	.00349	.00339	.00329	.00319
50	44	.00632	.00610	.00589	.00569	.00550	.00532	.00515	.00498	.00482	.00467	.00452	.00438	.00424	.00412	.00399	.00387	.00376	.00365	.00354	.00344
50	45	.00676	.00653	.00631	.00610	.00590	.00571	.00552	.00534	.00517	.00501	.00485	.00470	.00456	.00442	.00429	.00416	.00404	.00393	.00381	.00370
50	46	.00724	.00699	.00676	.00653	.00632	.00611	.00592	.00573	.00555	.00538	.00521	.00505	.00490	.00475	.00461	.00448	.00435	.00422	.00410	.00399
50	47	.00773	.00747	.00723	.00699	.00676	.00654	.00634	.00614	.00595	.00576	.00559	.00542	.00526	.00510	.00495	.00481	.00467	.00454	.00441	.00429
50	48	.00825	.00798	.00772	.00747	.00723	.00700	.00678	.00657	.00637	.00617	.00599	.00581	.00563	.00547	.00531	.00516	.00501	.00487	.00473	.00460
50	49	.00880	.00851	.00824	.00797	.00772	.00748	.00725	.00702	.00681	.00660	.00641	.00622	.00603	.00586	.00569	.00553	.00537	.00522	.00508	.00494
50	50	.00938	.00908	.00878	.00851	.00824	.00798	.00774	.00750	.00728	.00706	.00685	.00665	.00646	.00627	.00609	.00592	.00576	.00560	.00545	.00530
51	0	.00093	.00091	.00089	.00087	.00085	.00083	.00081	.00079	.00078	.00076	.00074	.00073	.00071	.00070	.00069	.00067	.00066	.00065	.00064	.00063
51	1	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00030	.00029	.00028	.00027	.00026	.00026
51	2	.00047	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00027	.00026	.00025
51	3	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00026
51	4	.00051	.00049	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00028	.00027
51	5	.00054	.00052	.00050	.00048	.00047	.00045	.00043	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028
51	6	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00041	.00039	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030
51	7	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00033
51	8	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00037	.00036
51	9	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00039
51	10	.00078	.00076	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045	.00044	.00043
51	11	.00085	.00082	.00079	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00051	.00049	.00048	.00047
51	12	.00092	.00089	.00086	.00083	.00080	.00078	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00059	.00057	.00055	.00054	.00052	.00051
51	13	.00099	.00096	.00093	.00090	.00087	.00084	.00081	.00079	.00076	.00074	.00072	.00070	.00067	.00066	.00064	.00062	.00060	.00058	.00057	.00055
51	14	.00106	.00103	.00099	.00096	.00093	.00090	.00087	.00084	.00082	.00079	.00077	.00075	.00073	.00070	.00068	.00067	.00065	.00063	.00061	.00060
51	15	.00113	.00109	.00106	.00102	.00099	.00096	.00093	.00090	.00087	.00085	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00064
51	16	.00120	.00116	.00112	.00108	.00105	.00101	.00098	.00095	.00092	.00089	.00087	.00084	.00082	.00079	.00077	.00075	.00073	.00071	.00069	.00067
51	17	.00126	.00122	.00118	.00114	.00110	.00107	.00103	.00100	.00097	.00094	.00091	.00089	.00086	.00084	.00081	.00079	.00077	.00075	.00073	.00071
51	18	.00132	.00128	.00124	.00119	.00116	.00112	.00108	.00105	.00102	.00099	.00096	.00093	.00090	.00087	.00085	.00083	.00080	.00078	.00076	.00074
51	19	.00139	.00134	.00130	.00125	.00121	.00117	.00113	.00110	.00106	.00103	.00100	.00097	.00094	.00091	.00089	.00086	.00084	.00082	.00079	.00077
51	20	.00146	.00141	.00136	.00131	.00127	.00123	.00119	.00115	.00111	.00108	.00105	.00102	.00098	.00096	.00093	.00090	.00088	.00085	.00083	.00081
51	21	.00153	.00148	.00143	.00138	.00133	.00129	.00125	.00121	.00117	.00113	.00110	.00106	.00103	.00100	.00097	.00094	.00092	.00089	.00087	.00084
51	22	.00161	.00156	.00150	.00145	.00140	.00136	.00131	.00127	.00123	.00119	.00115	.00112	.00108	.00105	.00102	.00099	.00096	.00093	.00091	.00088
51	23	.00170	.00164	.00158	.00153	.00148	.00143	.00138	.00133	.00129	.00125	.00121	.00117	.00114	.00110	.00107	.00104	.00101	.00098	.00095	.00093

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

| Ages | | Interest Rate | | | | | | | | | | | | | | | | | | | |
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
51	24	.00180	.00173	.00167	.00161	.00156	.00150	.00145	.00141	.00136	.00132	.00128	.00124	.00120	.00116	.00113	.00109	.00106	.00103	.00100	.00097
51	25	.00190	.00183	.00177	.00171	.00165	.00159	.00154	.00149	.00144	.00139	.00135	.00130	.00126	.00123	.00119	.00115	.00112	.00109	.00106	.00103
51	26	.00202	.00194	.00187	.00181	.00175	.00169	.00163	.00157	.00152	.00147	.00143	.00138	.00134	.00130	.00126	.00122	.00118	.00115	.00112	.00108
51	27	.00214	.00207	.00199	.00192	.00185	.00179	.00173	.00167	.00162	.00156	.00151	.00147	.00142	.00138	.00133	.00129	.00126	.00122	.00118	.00115
51	28	.00228	.00220	.00212	.00204	.00197	.00191	.00184	.00178	.00172	.00166	.00161	.00156	.00151	.00146	.00142	.00137	.00133	.00129	.00126	.00122
51	29	.00243	.00234	.00226	.00218	.00210	.00203	.00196	.00189	.00183	.00177	.00171	.00166	.00161	.00156	.00151	.00146	.00142	.00138	.00134	.00130
51	30	.00259	.00250	.00241	.00232	.00224	.00216	.00209	.00202	.00195	.00189	.00183	.00177	.00171	.00166	.00161	.00156	.00151	.00147	.00142	.00138
51	31	.00276	.00266	.00257	.00248	.00239	.00231	.00223	.00215	.00208	.00201	.00195	.00188	.00182	.00177	.00171	.00166	.00161	.00156	.00152	.00147
51	32	.00295	.00284	.00274	.00264	.00255	.00246	.00238	.00230	.00222	.00215	.00208	.00201	.00195	.00189	.00183	.00177	.00172	.00167	.00162	.00157
51	33	.00315	.00304	.00293	.00283	.00273	.00263	.00254	.00246	.00237	.00230	.00222	.00215	.00208	.00201	.00195	.00189	.00183	.00178	.00173	.00168
51	34	.00337	.00325	.00313	.00302	.00291	.00281	.00272	.00263	.00254	.00245	.00237	.00230	.00222	.00215	.00209	.00202	.00196	.00190	.00185	.00179
51	35	.00361	.00347	.00335	.00323	.00312	.00301	.00291	.00281	.00272	.00263	.00254	.00246	.00238	.00231	.00223	.00217	.00210	.00204	.00198	.00192
51	36	.00386	.00372	.00359	.00346	.00334	.00322	.00311	.00301	.00291	.00281	.00272	.00263	.00255	.00247	.00239	.00232	.00225	.00218	.00212	.00205
51	37	.00413	.00398	.00384	.00371	.00358	.00345	.00334	.00322	.00312	.00302	.00292	.00282	.00273	.00265	.00257	.00249	.00241	.00234	.00227	.00220
51	38	.00442	.00427	.00412	.00397	.00383	.00370	.00358	.00346	.00334	.00323	.00313	.00303	.00293	.00284	.00275	.00267	.00259	.00251	.00244	.00237
51	39	.00474	.00457	.00441	.00426	.00411	.00397	.00384	.00371	.00359	.00347	.00336	.00325	.00315	.00305	.00296	.00287	.00278	.00270	.00262	.00254
51	40	.00508	.00490	.00473	.00457	.00441	.00426	.00412	.00398	.00385	.00373	.00361	.00349	.00338	.00328	.00318	.00308	.00299	.00290	.00282	.00273
51	41	.00545	.00526	.00507	.00490	.00473	.00457	.00442	.00428	.00414	.00401	.00388	.00376	.00364	.00353	.00342	.00332	.00322	.00312	.00303	.00294
51	42	.00584	.00564	.00544	.00526	.00508	.00491	.00475	.00460	.00445	.00430	.00417	.00404	.00391	.00379	.00368	.00357	.00346	.00336	.00326	.00317
51	43	.00626	.00604	.00584	.00564	.00545	.00527	.00510	.00494	.00478	.00463	.00448	.00434	.00421	.00408	.00396	.00384	.00373	.00362	.00352	.00341
51	44	.00671	.00648	.00626	.00605	.00585	.00566	.00548	.00530	.00513	.00497	.00482	.00467	.00453	.00439	.00426	.00414	.00401	.00390	.00379	.00368
51	45	.00718	.00694	.00671	.00649	.00628	.00607	.00588	.00569	.00551	.00534	.00518	.00502	.00487	.00472	.00458	.00445	.00432	.00420	.00408	.00396
51	46	.00769	.00743	.00719	.00695	.00673	.00651	.00630	.00611	.00592	.00573	.00556	.00539	.00523	.00508	.00493	.00478	.00465	.00452	.00439	.00427
51	47	.00822	.00795	.00769	.00744	.00720	.00697	.00675	.00654	.00634	.00615	.00596	.00578	.00561	.00545	.00529	.00514	.00499	.00485	.00472	.00459
51	48	.00878	.00849	.00822	.00795	.00770	.00746	.00723	.00700	.00679	.00659	.00639	.00620	.00602	.00585	.00568	.00552	.00536	.00521	.00507	.00493
51	49	.00936	.00906	.00877	.00849	.00823	.00797	.00773	.00749	.00727	.00705	.00684	.00664	.00645	.00626	.00609	.00592	.00575	.00559	.00544	.00529
51	50	.00998	.00966	.00936	.00907	.00878	.00852	.00826	.00801	.00777	.00754	.00732	.00711	.00690	.00671	.00652	.00634	.00616	.00600	.00583	.00568
51	51	.01063	.01029	.00997	.00967	.00937	.00909	.00881	.00855	.00830	.00806	.00782	.00760	.00739	.00718	.00698	.00679	.00660	.00642	.00625	.00609
52	0	.00100	.00098	.00095	.00093	.00091	.00089	.00087	.00085	.00083	.00082	.00080	.00078	.00077	.00075	.00074	.00073	.00071	.00070	.00069	.00068
52	1	.00049	.00048	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00032	.00031	.00030	.00029	.00028	.00027
52	2	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00027
52	3	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
52	4	.00054	.00052	.00050	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00029
52	5	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030
52	6	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00040	.00039	.00038	.00037	.00036	.00035	.00033	.00033
52	7	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035
52	8	.00071	.00068	.00066	.00064	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00042	.00040	.00039	.00038
52	9	.00077	.00074	.00071	.00069	.00067	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00043	.00042
52	10	.00083	.00080	.00077	.00075	.00072	.00070	.00068	.00065	.00063	.00061	.00059	.00058	.00056	.00054	.00053	.00051	.00050	.00048	.00047	.00045
52	11	.00090	.00087	.00084	.00081	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00053	.00051	.00050
52	12	.00097	.00094	.00091	.00088	.00085	.00082	.00080	.00077	.00075	.00073	.00070	.00068	.00066	.00064	.00063	.00061	.00059	.00057	.00056	.00054
52	13	.00105	.00102	.00098	.00095	.00092	.00089	.00086	.00084	.00081	.00079	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00063	.00061	.00059
52	14	.00113	.00109	.00105	.00102	.00099	.00096	.00093	.00090	.00087	.00085	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00066	.00064
52	15	.00120	.00116	.00112	.00109	.00105	.00102	.00099	.00096	.00093	.00090	.00088	.00085	.00083	.00080	.00078	.00076	.00074	.00072	.00070	.00068
52	16	.00127	.00123	.00119	.00115	.00111	.00108	.00104	.00101	.00098	.00095	.00093	.00090	.00087	.00085	.00083	.00080	.00078	.00076	.00074	.00072
52	17	.00134	.00129	.00125	.00121	.00117	.00113	.00110	.00107	.00103	.00100	.00097	.00094	.00092	.00089	.00087	.00084	.00082	.00080	.00078	.00076
52	18	.00140	.00136	.00131	.00127	.00123	.00119	.00115	.00112	.00108	.00105	.00102	.00099	.00096	.00093	.00091	.00088	.00086	.00083	.00081	.00079
52	19	.00147	.00142	.00137	.00133	.00129	.00124	.00121	.00117	.00113	.00110	.00106	.00103	.00100	.00097	.00095	.00092	.00090	.00087	.00085	.00083
52	20	.00154	.00149	.00144	.00139	.00135	.00130	.00126	.00122	.00119	.00115	.00111	.00108	.00105	.00102	.00099	.00096	.00094	.00091	.00089	.00086
52	21	.00162	.00157	.00151	.00146	.00142	.00137	.00133	.00128	.00124	.00120	.00117	.00113	.00110	.00107	.00104	.00101	.00098	.00095	.00093	.00090

Ages 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%
											Interest Rate										
52	22	.00171	.00165	.00159	.00154	.00149	.00144	.00139	.00135	.00130	.00126	.00123	.00119	.00115	.00112	.00109	.00106	.00103	.00100	.00097	.00094
52	23	.00180	.00174	.00168	.00162	.00157	.00151	.00146	.00142	.00137	.00133	.00129	.00125	.00121	.00118	.00114	.00111	.00108	.00105	.00102	.00099
52	24	.00190	.00183	.00177	.00171	.00165	.00160	.00154	.00149	.00145	.00140	.00136	.00131	.00128	.00124	.00120	.00117	.00113	.00110	.00107	.00104
52	25	.00201	.00194	.00187	.00181	.00175	.00169	.00163	.00158	.00153	.00148	.00143	.00139	.00135	.00131	.00127	.00123	.00119	.00116	.00113	.00109
52	26	.00213	.00206	.00198	.00192	.00185	.00179	.00173	.00167	.00162	.00157	.00152	.00147	.00142	.00138	.00134	.00130	.00126	.00123	.00119	.00116
52	27	.00227	.00219	.00211	.00204	.00197	.00190	.00184	.00178	.00172	.00166	.00161	.00156	.00151	.00146	.00142	.00138	.00134	.00130	.00126	.00123
52	28	.00241	.00233	.00224	.00217	.00209	.00202	.00195	.00189	.00183	.00177	.00171	.00166	.00161	.00156	.00151	.00146	.00142	.00138	.00134	.00130
52	29	.00257	.00248	.00239	.00231	.00223	.00215	.00208	.00201	.00194	.00188	.00182	.00176	.00171	.00166	.00161	.00156	.00151	.00147	.00143	.00138
52	30	.00274	.00264	.00255	.00246	.00237	.00229	.00222	.00214	.00207	.00201	.00194	.00188	.00182	.00176	.00171	.00166	.00161	.00156	.00152	.00147
52	31	.00292	.00282	.00272	.00262	.00253	.00245	.00236	.00229	.00221	.00214	.00207	.00200	.00194	.00188	.00182	.00177	.00172	.00166	.00162	.00157
52	32	.00312	.00301	.00290	.00280	.00270	.00261	.00252	.00244	.00236	.00228	.00221	.00214	.00207	.00201	.00195	.00189	.00183	.00178	.00172	.00167
52	33	.00333	.00321	.00310	.00299	.00289	.00279	.00270	.00261	.00252	.00244	.00236	.00228	.00221	.00214	.00208	.00202	.00195	.00190	.00184	.00179
52	34	.00356	.00344	.00331	.00320	.00309	.00298	.00288	.00279	.00269	.00261	.00252	.00244	.00237	.00229	.00222	.00215	.00209	.00203	.00197	.00191
52	35	.00381	.00368	.00355	.00342	.00331	.00319	.00309	.00298	.00288	.00279	.00270	.00261	.00253	.00245	.00238	.00231	.00224	.00217	.00211	.00205
52	36	.00408	.00394	.00380	.00367	.00354	.00342	.00330	.00319	.00309	.00299	.00289	.00280	.00271	.00263	.00255	.00247	.00240	.00233	.00226	.00219
52	37	.00437	.00421	.00407	.00393	.00379	.00366	.00354	.00342	.00331	.00320	.00310	.00300	.00291	.00282	.00273	.00265	.00257	.00249	.00242	.00235
52	38	.00468	.00452	.00436	.00421	.00407	.00393	.00380	.00367	.00355	.00344	.00333	.00322	.00312	.00303	.00293	.00284	.00276	.00268	.00260	.00252
52	39	.00502	.00484	.00467	.00451	.00436	.00421	.00407	.00394	.00381	.00369	.00357	.00346	.00335	.00325	.00315	.00306	.00296	.00288	.00279	.00271
52	40	.00538	.00519	.00501	.00484	.00468	.00452	.00437	.00423	.00409	.00396	.00384	.00372	.00360	.00349	.00339	.00328	.00319	.00309	.00300	.00292
52	41	.00577	.00557	.00538	.00520	.00502	.00486	.00470	.00454	.00440	.00426	.00413	.00400	.00387	.00376	.00364	.00353	.00343	.00333	.00323	.00314
52	42	.00619	.00598	.00577	.00558	.00539	.00522	.00505	.00488	.00473	.00458	.00444	.00430	.00417	.00404	.00392	.00380	.00369	.00359	.00348	.00338
52	43	.00664	.00641	.00619	.00599	.00579	.00560	.00542	.00525	.00508	.00492	.00477	.00463	.00449	.00435	.00422	.00410	.00398	.00386	.00375	.00365
52	44	.00711	.00687	.00665	.00643	.00622	.00602	.00582	.00564	.00546	.00529	.00513	.00498	.00483	.00468	.00454	.00441	.00428	.00416	.00404	.00393
52	45	.00762	.00737	.00712	.00689	.00667	.00646	.00625	.00606	.00587	.00569	.00551	.00535	.00519	.00504	.00489	.00475	.00461	.00448	.00436	.00424
52	46	.00816	.00789	.00763	.00739	.00715	.00692	.00671	.00650	.00630	.00611	.00592	.00575	.00558	.00541	.00526	.00511	.00496	.00482	.00469	.00456
52	47	.00873	.00844	.00817	.00791	.00766	.00742	.00719	.00697	.00675	.00655	.00636	.00617	.00599	.00581	.00565	.00549	.00533	.00519	.00504	.00491
52	48	.00932	.00902	.00873	.00846	.00819	.00794	.00770	.00746	.00724	.00702	.00681	.00662	.00642	.00624	.00606	.00589	.00573	.00557	.00542	.00527
52	49	.00995	.00963	.00933	.00904	.00876	.00849	.00823	.00798	.00775	.00752	.00730	.00709	.00689	.00669	.00650	.00632	.00615	.00598	.00582	.00566
52	50	.01061	.01028	.00996	.00965	.00935	.00907	.00880	.00854	.00829	.00804	.00781	.00759	.00737	.00717	.00697	.00678	.00659	.00641	.00624	.00608
52	51	.01131	.01095	.01062	.01029	.00998	.00968	.00939	.00912	.00885	.00860	.00835	.00812	.00789	.00767	.00746	.00726	.00706	.00687	.00669	.00652
52	52	.01203	.01166	.01131	.01096	.01064	.01032	.01002	.00973	.00945	.00918	.00892	.00867	.00843	.00820	.00798	.00776	.00756	.00736	.00716	.00698
53	0	.00107	.00104	.00102	.00100	.00098	.00095	.00093	.00091	.00090	.00088	.00086	.00084	.00083	.00081	.00080	.00078	.00077	.00075	.00074	.00073
53	1	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00038	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029
53	2	.00052	.00050	.00049	.00047	.00045	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028
53	3	.00054	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00039	.00038	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030	.00029
53	4	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032	.00031	.00030
53	5	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032
53	6	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00047	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00037	.00036	.00035
53	7	.00069	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00040	.00039	.00037
53	8	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00042	.00041
53	9	.00081	.00078	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00050	.00048	.00047	.00046	.00044
53	10	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00058	.00056	.00054	.00053	.00051	.00050	.00048
53	11	.00095	.00092	.00089	.00086	.00083	.00081	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00058	.00056	.00055	.00053
53	12	.00103	.00100	.00096	.00093	.00090	.00087	.00085	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058
53	13	.00111	.00108	.00104	.00101	.00098	.00095	.00092	.00089	.00086	.00084	.00081	.00079	.00077	.00075	.00072	.00070	.00069	.00067	.00065	.00063
53	14	.00119	.00116	.00112	.00108	.00105	.00102	.00099	.00096	.00093	.00090	.00087	.00085	.00083	.00080	.00078	.00076	.00074	.00072	.00070	.00068
53	15	.00127	.00123	.00119	.00115	.00112	.00108	.00105	.00102	.00099	.00096	.00093	.00091	.00088	.00086	.00083	.00081	.00079	.00077	.00075	.00073
53	16	.00135	.00130	.00126	.00122	.00118	.00115	.00111	.00108	.00105	.00101	.00099	.00096	.00093	.00091	.00088	.00086	.00083	.00081	.00079	.00077
53	17	.00142	.00137	.00133	.00128	.00124	.00120	.00117	.00113	.00110	.00107	.00104	.00101	.00098	.00095	.00092	.00090	.00088	.00085	.00083	.00081
53	18	.00149	.00144	.00139	.00134	.00130	.00126	.00122	.00119	.00115	.00112	.00108	.00105	.00102	.00099	.00097	.00094	.00092	.00089	.00087	.00085

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

Ages O	Y	Interest 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%
53	19	.00156	.00151	.00146	.00141	.00136	.00132	.00128	.00124	.00120	.00117	.00113	.00110	.00107	.00104	.00101	.00098	.00096	.00093	.00091	.00088
53	20	.00163	.00158	.00153	.00148	.00143	.00138	.00134	.00130	.00126	.00122	.00119	.00115	.00112	.00109	.00106	.00103	.00100	.00097	.00095	.00092
53	21	.00172	.00166	.00160	.00155	.00150	.00145	.00141	.00136	.00132	.00128	.00124	.00121	.00117	.00114	.00111	.00107	.00104	.00102	.00099	.00096
53	22	.00181	.00174	.00169	.00163	.00158	.00153	.00148	.00143	.00139	.00134	.00130	.00126	.00123	.00119	.00116	.00112	.00109	.00106	.00103	.00101
53	23	.00190	.00184	.00177	.00172	.00166	.00160	.00155	.00150	.00146	.00141	.00137	.00133	.00129	.00125	.00121	.00118	.00115	.00112	.00108	.00106
53	24	.00201	.00194	.00187	.00181	.00175	.00169	.00164	.00158	.00153	.00149	.00144	.00140	.00136	.00132	.00128	.00124	.00121	.00117	.00114	.00111
53	25	.00212	.00205	.00198	.00191	.00185	.00179	.00173	.00167	.00162	.00157	.00152	.00148	.00143	.00139	.00135	.00131	.00127	.00124	.00120	.00117
53	26	.00225	.00217	.00210	.00203	.00196	.00189	.00183	.00177	.00172	.00166	.00161	.00156	.00151	.00147	.00143	.00138	.00134	.00131	.00127	.00123
53	27	.00239	.00231	.00223	.00215	.00208	.00201	.00195	.00188	.00182	.00176	.00171	.00166	.00161	.00156	.00151	.00147	.00142	.00138	.00135	.00131
53	28	.00255	.00246	.00237	.00229	.00221	.00214	.00207	.00200	.00194	.00188	.00182	.00176	.00171	.00166	.00161	.00156	.00151	.00147	.00143	.00139
53	29	.00271	.00262	.00253	.00244	.00236	.00228	.00220	.00213	.00206	.00200	.00193	.00187	.00182	.00176	.00171	.00166	.00161	.00156	.00152	.00148
53	30	.00289	.00279	.00269	.00260	.00251	.00243	.00235	.00227	.00220	.00213	.00206	.00200	.00193	.00188	.00182	.00177	.00171	.00166	.00162	.00157
53	31	.00309	.00298	.00287	.00277	.00268	.00259	.00250	.00242	.00234	.00227	.00220	.00213	.00206	.00200	.00194	.00188	.00183	.00177	.00172	.00167
53	32	.00330	.00318	.00307	.00296	.00286	.00276	.00267	.00259	.00250	.00242	.00234	.00227	.00220	.00213	.00207	.00201	.00195	.00189	.00184	.00178
53	33	.00352	.00340	.00328	.00317	.00306	.00295	.00286	.00276	.00267	.00259	.00250	.00243	.00235	.00228	.00221	.00214	.00208	.00202	.00196	.00191
53	34	.00376	.00363	.00350	.00338	.00327	.00316	.00305	.00295	.00286	.00277	.00268	.00259	.00251	.00244	.00236	.00229	.00222	.00216	.00210	.00204
53	35	.00403	.00389	.00375	.00362	.00350	.00338	.00327	.00316	.00306	.00296	.00287	.00278	.00269	.00261	.00253	.00245	.00238	.00231	.00224	.00218
53	36	.00431	.00416	.00402	.00388	.00375	.00362	.00350	.00339	.00328	.00317	.00307	.00298	.00288	.00279	.00271	.00263	.00255	.00248	.00240	.00234
53	37	.00462	.00446	.00430	.00416	.00402	.00388	.00375	.00363	.00351	.00340	.00329	.00319	.00309	.00300	.00291	.00282	.00274	.00266	.00258	.00251
53	38	.00495	.00478	.00461	.00446	.00431	.00416	.00403	.00389	.00377	.00365	.00353	.00342	.00332	.00322	.00312	.00303	.00294	.00285	.00277	.00269
53	39	.00530	.00512	.00495	.00478	.00462	.00447	.00432	.00418	.00405	.00392	.00379	.00368	.00356	.00346	.00335	.00325	.00316	.00306	.00298	.00289
53	40	.00569	.00549	.00531	.00513	.00496	.00479	.00464	.00449	.00435	.00421	.00408	.00395	.00383	.00371	.00360	.00350	.00339	.00330	.00320	.00311
53	41	.00610	.00589	.00570	.00551	.00532	.00515	.00498	.00482	.00467	.00452	.00438	.00425	.00412	.00400	.00388	.00376	.00365	.00355	.00345	.00335
53	42	.00655	.00633	.00611	.00591	.00572	.00553	.00535	.00518	.00502	.00487	.00472	.00457	.00443	.00430	.00417	.00405	.00393	.00382	.00371	.00361
53	43	.00702	.00679	.00656	.00635	.00614	.00594	.00576	.00557	.00540	.00523	.00507	.00492	.00477	.00463	.00450	.00436	.00424	.00412	.00400	.00389
53	44	.00753	.00728	.00704	.00682	.00660	.00639	.00618	.00599	.00581	.00563	.00546	.00529	.00514	.00499	.00484	.00470	.00457	.00444	.00431	.00420
53	45	.00807	.00781	.00756	.00731	.00708	.00686	.00664	.00644	.00624	.00605	.00587	.00569	.00553	.00536	.00521	.00506	.00492	.00478	.00465	.00452
53	46	.00865	.00837	.00810	.00784	.00759	.00735	.00713	.00691	.00670	.00650	.00630	.00612	.00594	.00577	.00560	.00545	.00529	.00515	.00501	.00487
53	47	.00925	.00895	.00867	.00840	.00813	.00788	.00764	.00741	.00719	.00697	.00677	.00657	.00638	.00620	.00602	.00585	.00569	.00554	.00538	.00524
53	48	.00989	.00958	.00927	.00898	.00871	.00844	.00818	.00794	.00770	.00748	.00726	.00705	.00685	.00665	.00647	.00629	.00611	.00595	.00579	.00563
53	49	.01056	.01023	.00991	.00960	.00931	.00903	.00876	.00850	.00825	.00801	.00778	.00755	.00734	.00714	.00694	.00675	.00656	.00639	.00622	.00605
53	50	.01127	.01092	.01058	.01026	.00995	.00965	.00936	.00909	.00882	.00857	.00833	.00809	.00786	.00765	.00744	.00723	.00704	.00685	.00667	.00650
53	51	.01201	.01164	.01129	.01095	.01062	.01030	.01000	.00971	.00943	.00916	.00891	.00866	.00842	.00819	.00796	.00775	.00754	.00735	.00715	.00697
53	52	.01279	.01240	.01202	.01167	.01132	.01099	.01067	.01037	.01007	.00979	.00951	.00925	.00900	.00876	.00852	.00829	.00808	.00786	.00766	.00747
53	53	.01360	.01319	.01279	.01242	.01206	.01171	.01137	.01105	.01074	.01044	.01015	.00988	.00961	.00935	.00910	.00886	.00863	.00841	.00820	.00799
54	0	.00114	.00112	.00109	.00107	.00105	.00102	.00100	.00098	.00096	.00094	.00092	.00091	.00089	.00087	.00086	.00084	.00083	.00081	.00080	.00078
54	1	.00055	.00053	.00052	.00050	.00048	.00047	.00045	.00044	.00043	.00041	.00040	.00039	.00038	.00037	.00036	.00035	.00034	.00033	.00032	.00031
54	2	.00055	.00053	.00051	.00050	.00048	.00046	.00045	.00043	.00042	.00041	.00040	.00038	.00037	.00036	.00035	.00034	.00033	.00032	.00031	.00030
54	3	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00039	.00038	.00037	.00036	.00035	.00034	.00033	.00032	.00031
54	4	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00045	.00044	.00043	.00041	.00040	.00039	.00038	.00036	.00035	.00034	.00033	.00032
54	5	.00064	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00039	.00038	.00036	.00035	.00034
54	6	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00037
54	7	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00040
54	8	.00079	.00076	.00074	.00071	.00069	.00067	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052	.00050	.00049	.00047	.00046	.00044	.00043
54	9	.00086	.00083	.00080	.00077	.00075	.00072	.00070	.00068	.00066	.00063	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00050	.00049	.00047
54	10	.00093	.00090	.00087	.00084	.00081	.00078	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00056	.00055	.00053	.00052
54	11	.00101	.00097	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00057
54	12	.00109	.00106	.00102	.00099	.00096	.00093	.00090	.00087	.00085	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00064	.00062
54	13	.00118	.00114	.00110	.00107	.00104	.00100	.00097	.00094	.00092	.00089	.00086	.00084	.00082	.00079	.00077	.00075	.00073	.00071	.00069	.00068
54	14	.00126	.00122	.00119	.00115	.00111	.00108	.00105	.00102	.00099	.00096	.00093	.00090	.00088	.00085	.00083	.00081	.00079	.00077	.00075	.00073

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
54	15	.00135	.00130	.00126	.00122	.00119	.00115	.00112	.00108	.00105	.00102	.00099	.00096	.00094	.00091	.00089	.00086	.00084	.00082	.00080	.00078
54	16	.00142	.00138	.00133	.00129	.00125	.00122	.00118	.00114	.00111	.00108	.00105	.00102	.00099	.00096	.00094	.00091	.00089	.00087	.00084	.00082
54	17	.00150	.00145	.00140	.00136	.00132	.00128	.00124	.00120	.00117	.00113	.00110	.00107	.00104	.00101	.00099	.00096	.00093	.00091	.00089	.00086
54	18	.00157	.00152	.00147	.00143	.00138	.00134	.00130	.00126	.00122	.00119	.00115	.00112	.00109	.00106	.00103	.00100	.00098	.00095	.00093	.00090
54	19	.00165	.00159	.00154	.00149	.00145	.00140	.00136	.00132	.00128	.00124	.00120	.00117	.00114	.00111	.00108	.00105	.00102	.00099	.00097	.00094
54	20	.00173	.00167	.00162	.00156	.00151	.00147	.00142	.00138	.00134	.00130	.00126	.00122	.00119	.00116	.00112	.00109	.00106	.00104	.00101	.00098
54	21	.00181	.00175	.00170	.00164	.00159	.00154	.00149	.00145	.00140	.00136	.00132	.00128	.00125	.00121	.00118	.00114	.00111	.00108	.00105	.00103
54	22	.00191	.00184	.00178	.00172	.00167	.00162	.00157	.00152	.00147	.00143	.00138	.00134	.00130	.00127	.00123	.00120	.00116	.00113	.00110	.00107
54	23	.00201	.00194	.00188	.00181	.00176	.00170	.00165	.00159	.00155	.00150	.00145	.00141	.00137	.00133	.00129	.00126	.00122	.00119	.00116	.00112
54	24	.00212	.00205	.00198	.00191	.00185	.00179	.00173	.00168	.00163	.00158	.00153	.00148	.00144	.00140	.00136	.00132	.00128	.00125	.00121	.00118
54	25	.00224	.00217	.00209	.00202	.00196	.00189	.00183	.00177	.00172	.00167	.00162	.00157	.00152	.00148	.00143	.00139	.00135	.00132	.00128	.00124
54	26	.00238	.00230	.00222	.00214	.00207	.00200	.00194	.00188	.00182	.00176	.00171	.00166	.00161	.00156	.00152	.00147	.00143	.00139	.00135	.00131
54	27	.00253	.00244	.00236	.00228	.00220	.00213	.00206	.00199	.00193	.00187	.00181	.00176	.00171	.00166	.00161	.00156	.00152	.00147	.00143	.00139
54	28	.00269	.00259	.00251	.00242	.00234	.00226	.00219	.00212	.00205	.00199	.00193	.00187	.00181	.00176	.00171	.00166	.00161	.00156	.00152	.00148
54	29	.00286	.00276	.00267	.00258	.00249	.00241	.00233	.00226	.00219	.00212	.00205	.00199	.00193	.00187	.00182	.00176	.00171	.00166	.00162	.00157
54	30	.00305	.00295	.00285	.00275	.00266	.00257	.00249	.00240	.00233	.00226	.00218	.00212	.00205	.00199	.00193	.00188	.00182	.00177	.00172	.00167
54	31	.00326	.00314	.00304	.00293	.00283	.00274	.00265	.00256	.00248	.00240	.00233	.00226	.00219	.00212	.00206	.00200	.00194	.00189	.00183	.00178
54	32	.00348	.00336	.00324	.00313	.00302	.00292	.00283	.00274	.00265	.00257	.00249	.00241	.00234	.00227	.00220	.00213	.00207	.00201	.00195	.00190
54	33	.00371	.00359	.00346	.00334	.00323	.00313	.00302	.00292	.00283	.00274	.00266	.00257	.00249	.00242	.00235	.00228	.00221	.00215	.00209	.00203
54	34	.00397	.00383	.00370	.00358	.00346	.00334	.00323	.00313	.00303	.00293	.00284	.00275	.00267	.00259	.00251	.00244	.00236	.00230	.00223	.00217
54	35	.00425	.00410	.00396	.00383	.00370	.00358	.00346	.00335	.00324	.00314	.00304	.00295	.00286	.00277	.00269	.00261	.00253	.00246	.00239	.00232
54	36	.00455	.00439	.00424	.00410	.00396	.00383	.00371	.00359	.00347	.00336	.00326	.00316	.00306	.00297	.00288	.00279	.00271	.00263	.00256	.00249
54	37	.00487	.00471	.00455	.00439	.00425	.00411	.00397	.00384	.00372	.00360	.00349	.00338	.00328	.00318	.00309	.00300	.00291	.00282	.00274	.00267
54	38	.00522	.00505	.00487	.00471	.00455	.00440	.00426	.00412	.00399	.00387	.00375	.00363	.00352	.00342	.00331	.00322	.00312	.00303	.00295	.00286
54	39	.00560	.00541	.00523	.00505	.00489	.00473	.00457	.00443	.00429	.00415	.00402	.00390	.00378	.00367	.00356	.00346	.00336	.00326	.00317	.00308
54	40	.00601	.00581	.00561	.00542	.00525	.00508	.00491	.00476	.00461	.00446	.00433	.00419	.00407	.00395	.00383	.00372	.00361	.00351	.00341	.00331
54	41	.00645	.00623	.00602	.00583	.00564	.00545	.00528	.00511	.00495	.00480	.00465	.00451	.00438	.00425	.00412	.00400	.00389	.00378	.00367	.00357
54	42	.00692	.00669	.00647	.00626	.00606	.00586	.00568	.00550	.00533	.00516	.00501	.00486	.00471	.00457	.00444	.00431	.00419	.00407	.00395	.00384
54	43	.00743	.00718	.00695	.00672	.00651	.00630	.00610	.00591	.00573	.00556	.00539	.00523	.00507	.00492	.00478	.00464	.00451	.00439	.00426	.00415
54	44	.00797	.00771	.00746	.00722	.00699	.00677	.00656	.00636	.00616	.00598	.00580	.00563	.00546	.00530	.00515	.00500	.00486	.00473	.00460	.00447
54	45	.00855	.00827	.00800	.00775	.00750	.00727	.00705	.00683	.00662	.00643	.00623	.00605	.00588	.00571	.00554	.00539	.00524	.00509	.00495	.00482
54	46	.00916	.00886	.00858	.00831	.00805	.00780	.00756	.00733	.00712	.00690	.00670	.00651	.00632	.00614	.00597	.00580	.00564	.00548	.00534	.00519
54	47	.00980	.00949	.00919	.00890	.00863	.00836	.00811	.00787	.00764	.00741	.00720	.00699	.00679	.00660	.00641	.00624	.00606	.00590	.00574	.00559
54	48	.01048	.01015	.00983	.00953	.00924	.00896	.00869	.00843	.00819	.00795	.00772	.00750	.00729	.00708	.00689	.00670	.00652	.00634	.00617	.00601
54	49	.01120	.01085	.01051	.01019	.00989	.00959	.00931	.00903	.00877	.00852	.00828	.00804	.00782	.00760	.00739	.00719	.00700	.00681	.00663	.00646
54	50	.01195	.01158	.01123	.01089	.01057	.01025	.00995	.00967	.00939	.00912	.00886	.00862	.00838	.00815	.00793	.00771	.00751	.00731	.00712	.00694
54	51	.01274	.01236	.01198	.01163	.01128	.01095	.01064	.01033	.01004	.00976	.00948	.00922	.00897	.00873	.00849	.00827	.00805	.00784	.00764	.00744
54	52	.01357	.01316	.01277	.01240	.01204	.01169	.01135	.01103	.01072	.01042	.01014	.00986	.00959	.00934	.00909	.00885	.00862	.00840	.00818	.00798
54	53	.01444	.01401	.01360	.01320	.01282	.01246	.01210	.01176	.01144	.01112	.01082	.01053	.01025	.00998	.00971	.00946	.00922	.00898	.00876	.00854
54	54	.01534	.01489	.01446	.01404	.01364	.01326	.01289	.01253	.01219	.01185	.01154	.01123	.01093	.01065	.01037	.01010	.00985	.00960	.00936	.00913
55	0	.00122	.00119	.00117	.00114	.00112	.00109	.00107	.00105	.00103	.00101	.00099	.00097	.00095	.00094	.00092	.00090	.00089	.00087	.00086	.00084
55	1	.00058	.00056	.00054	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00043	.00041	.00040	.00039	.00038	.00037	.00036	.00035	.00034	.00033
55	2	.00058	.00056	.00054	.00052	.00051	.00049	.00047	.00046	.00045	.00043	.00042	.00041	.00039	.00038	.00037	.00036	.00035	.00034	.00033	.00032
55	3	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00042	.00040	.00039	.00038	.00037	.00036	.00035	.00034	.00033
55	4	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00042	.00041	.00040	.00039	.00037	.00036	.00035	.00034
55	5	.00067	.00065	.00063	.00060	.00058	.00056	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00044	.00042	.00041	.00040	.00039	.00038	.00037
55	6	.00072	.00069	.00067	.00065	.00063	.00060	.00058	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00043	.00042	.00040	.00039
55	7	.00077	.00075	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00051	.00049	.00048	.00046	.00045	.00044	.00042
55	8	.00083	.00081	.00078	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00052	.00050	.00049	.00047	.00046
55	9	.00090	.00087	.00084	.00082	.00079	.00076	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00056	.00055	.00053	.00052	.00050

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

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
55	10	.00098	.00095	.00092	.00089	.00086	.00083	.00080	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00057	.00055
55	11	.00106	.00103	.00100	.00096	.00093	.00090	.00088	.00085	.00082	.00080	.00078	.00075	.00073	.00071	.00069	.00067	.00065	.00064	.00062	.00060
55	12	.00115	.00112	.00108	.00105	.00101	.00098	.00095	.00093	.00090	.00087	.00085	.00082	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00066
55	13	.00125	.00121	.00117	.00113	.00110	.00106	.00103	.00100	.00097	.00095	.00092	.00089	.00087	.00084	.00082	.00080	.00078	.00076	.00074	.00072
55	14	.00134	.00129	.00125	.00122	.00118	.00114	.00111	.00108	.00105	.00102	.00099	.00096	.00093	.00091	.00089	.00086	.00084	.00082	.00080	.00078
55	15	.00142	.00138	.00134	.00130	.00126	.00122	.00118	.00115	.00112	.00108	.00105	.00103	.00100	.00097	.00094	.00092	.00090	.00087	.00085	.00083
55	16	.00151	.00146	.00141	.00137	.00133	.00129	.00125	.00121	.00118	.00115	.00111	.00108	.00105	.00103	.00100	.00097	.00095	.00092	.00090	.00088
55	17	.00158	.00153	.00149	.00144	.00140	.00135	.00131	.00128	.00124	.00120	.00117	.00114	.00111	.00108	.00105	.00102	.00100	.00097	.00095	.00092
55	18	.00166	.00161	.00156	.00151	.00146	.00142	.00138	.00134	.00130	.00126	.00122	.00119	.00116	.00113	.00110	.00107	.00104	.00101	.00099	.00096
55	19	.00174	.00168	.00163	.00158	.00153	.00148	.00144	.00140	.00136	.00132	.00128	.00124	.00121	.00118	.00114	.00111	.00108	.00106	.00103	.00100
55	20	.00182	.00176	.00171	.00165	.00160	.00155	.00151	.00146	.00142	.00138	.00134	.00130	.00126	.00123	.00120	.00116	.00113	.00110	.00107	.00105
55	21	.00192	.00185	.00179	.00174	.00168	.00163	.00158	.00153	.00149	.00144	.00140	.00136	.00132	.00129	.00125	.00122	.00118	.00115	.00112	.00109
55	22	.00201	.00195	.00188	.00182	.00177	.00171	.00166	.00161	.00156	.00151	.00147	.00143	.00139	.00135	.00131	.00127	.00124	.00121	.00117	.00114
55	23	.00212	.00205	.00198	.00192	.00186	.00180	.00174	.00169	.00164	.00159	.00154	.00150	.00145	.00141	.00137	.00134	.00130	.00126	.00123	.00120
55	24	.00224	.00216	.00209	.00202	.00196	.00189	.00184	.00178	.00172	.00167	.00162	.00158	.00153	.00149	.00144	.00140	.00136	.00133	.00129	.00126
55	25	.00237	.00229	.00221	.00214	.00207	.00200	.00194	.00188	.00182	.00177	.00171	.00166	.00161	.00157	.00152	.00148	.00144	.00140	.00136	.00132
55	26	.00251	.00242	.00234	.00226	.00219	.00212	.00205	.00199	.00193	.00187	.00181	.00176	.00171	.00166	.00161	.00156	.00152	.00148	.00144	.00140
55	27	.00266	.00257	.00249	.00240	.00233	.00225	.00218	.00211	.00204	.00198	.00192	.00186	.00181	.00176	.00171	.00166	.00161	.00157	.00152	.00148
55	28	.00283	.00274	.00264	.00256	.00247	.00239	.00232	.00224	.00217	.00211	.00204	.00198	.00192	.00187	.00181	.00176	.00171	.00166	.00162	.00157
55	29	.00302	.00291	.00282	.00272	.00263	.00255	.00247	.00239	.00231	.00224	.00217	.00211	.00204	.00198	.00193	.00187	.00182	.00177	.00172	.00167
55	30	.00322	.00311	.00300	.00290	.00281	.00271	.00263	.00254	.00246	.00239	.00231	.00224	.00218	.00211	.00205	.00199	.00194	.00188	.00183	.00178
55	31	.00343	.00331	.00320	.00309	.00299	.00290	.00280	.00271	.00263	.00255	.00247	.00239	.00232	.00225	.00219	.00212	.00206	.00200	.00195	.00189
55	32	.00366	.00354	.00342	.00330	.00319	.00309	.00299	.00289	.00280	.00272	.00263	.00255	.00248	.00240	.00233	.00226	.00220	.00214	.00208	.00202
55	33	.00391	.00378	.00365	.00353	.00341	.00330	.00320	.00309	.00300	.00290	.00281	.00273	.00264	.00257	.00249	.00242	.00235	.00228	.00222	.00216
55	34	.00419	.00404	.00391	.00377	.00365	.00353	.00342	.00331	.00320	.00310	.00301	.00292	.00283	.00274	.00266	.00259	.00251	.00244	.00237	.00230
55	35	.00448	.00433	.00418	.00404	.00391	.00378	.00366	.00354	.00343	.00332	.00322	.00312	.00303	.00294	.00285	.00277	.00269	.00261	.00254	.00247
55	36	.00480	.00463	.00448	.00433	.00419	.00405	.00392	.00379	.00367	.00356	.00345	.00334	.00324	.00315	.00305	.00297	.00288	.00280	.00272	.00264
55	37	.00514	.00496	.00480	.00464	.00449	.00434	.00420	.00407	.00394	.00382	.00370	.00359	.00348	.00338	.00328	.00318	.00309	.00300	.00292	.00284
55	38	.00551	.00532	.00514	.00497	.00481	.00466	.00451	.00436	.00423	.00410	.00397	.00385	.00373	.00362	.00352	.00342	.00332	.00322	.00313	.00304
55	39	.00591	.00571	.00552	.00534	.00516	.00500	.00484	.00469	.00454	.00440	.00426	.00414	.00401	.00389	.00378	.00367	.00356	.00346	.00337	.00327
55	40	.00634	.00613	.00593	.00573	.00555	.00537	.00520	.00503	.00488	.00473	.00458	.00445	.00431	.00419	.00407	.00395	.00384	.00373	.00362	.00352
55	41	.00681	.00658	.00636	.00616	.00596	.00577	.00559	.00541	.00525	.00509	.00493	.00478	.00464	.00451	.00438	.00425	.00413	.00401	.00390	.00379
55	42	.00731	.00707	.00684	.00662	.00640	.00620	.00601	.00582	.00564	.00547	.00531	.00515	.00500	.00485	.00471	.00458	.00445	.00433	.00421	.00409
55	43	.00785	.00759	.00734	.00711	.00688	.00667	.00646	.00626	.00607	.00589	.00571	.00555	.00538	.00523	.00508	.00494	.00480	.00466	.00454	.00441
55	44	.00842	.00815	.00789	.00764	.00740	.00717	.00695	.00674	.00653	.00634	.00615	.00597	.00580	.00563	.00547	.00532	.00517	.00503	.00489	.00476
55	45	.00903	.00874	.00847	.00820	.00795	.00770	.00747	.00724	.00702	.00682	.00662	.00643	.00624	.00606	.00589	.00573	.00557	.00542	.00527	.00513
55	46	.00968	.00937	.00908	.00880	.00853	.00827	.00802	.00778	.00755	.00733	.00712	.00691	.00671	.00653	.00634	.00617	.00600	.00584	.00568	.00553
55	47	.01037	.01004	.00973	.00943	.00914	.00887	.00860	.00835	.00810	.00787	.00764	.00743	.00722	.00702	.00682	.00663	.00646	.00628	.00612	.00595
55	48	.01109	.01075	.01042	.01010	.00979	.00950	.00922	.00895	.00869	.00844	.00820	.00797	.00775	.00754	.00733	.00713	.00694	.00676	.00658	.00641
55	49	.01185	.01149	.01114	.01081	.01048	.01017	.00988	.00959	.00931	.00905	.00880	.00855	.00831	.00809	.00787	.00766	.00745	.00726	.00707	.00689
55	50	.01266	.01227	.01191	.01155	.01121	.01088	.01057	.01027	.00997	.00969	.00942	.00916	.00891	.00867	.00844	.00822	.00800	.00779	.00759	.00740
55	51	.01350	.01310	.01271	.01234	.01198	.01163	.01130	.01098	.01067	.01037	.01009	.00981	.00955	.00929	.00905	.00881	.00858	.00836	.00815	.00794
55	52	.01439	.01396	.01355	.01316	.01278	.01241	.01206	.01173	.01140	.01109	.01079	.01049	.01021	.00994	.00968	.00943	.00919	.00896	.00873	.00851
55	53	.01531	.01486	.01443	.01402	.01362	.01324	.01287	.01251	.01217	.01184	.01152	.01121	.01091	.01063	.01035	.01009	.00983	.00958	.00934	.00911
55	54	.01628	.01581	.01535	.01492	.01450	.01409	.01370	.01333	.01297	.01262	.01228	.01196	.01165	.01135	.01106	.01078	.01050	.01024	.00999	.00975
55	55	.01728	.01678	.01631	.01585	.01541	.01499	.01458	.01418	.01380	.01344	.01309	.01274	.01242	.01210	.01179	.01150	.01121	.01093	.01067	.01041
56	0	.00130	.00127	.00125	.00122	.00120	.00117	.00115	.00112	.00110	.00108	.00106	.00104	.00102	.00100	.00099	.00097	.00095	.00094	.00092	.00091
56	1	.00061	.00059	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00047	.00045	.00044	.00043	.00042	.00040	.00039	.00038	.00037	.00036	.00035
56	2	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00042	.00041	.00039	.00038	.00037	.00036	.00035	.00034
56	3	.00063	.00061	.00059	.00057	.00055	.00053	.00052	.00050	.00048	.00047	.00045	.00044	.00043	.00042	.00040	.00039	.00038	.00037	.00036	.00035

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

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
56	4	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00040	.00039	.00038	.00036
56	5	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045	.00044	.00042	.00041	.00040	.00039
56	6	.00076	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00043	.00042
56	7	.00081	.00079	.00076	.00074	.00071	.00069	.00067	.00064	.00062	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00048	.00046	.00045
56	8	.00088	.00085	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00052	.00050	.00049
56	9	.00095	.00092	.00089	.00086	.00083	.00081	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00056	.00055	.00053
56	10	.00103	.00100	.00097	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00062	.00060	.00058
56	11	.00112	.00109	.00105	.00102	.00099	.00096	.00093	.00090	.00087	.00085	.00082	.00080	.00078	.00076	.00073	.00071	.00070	.00068	.00066	.00064
56	12	.00122	.00118	.00114	.00111	.00107	.00104	.00101	.00098	.00095	.00092	.00090	.00087	.00085	.00083	.00080	.00078	.00076	.00074	.00072	.00070
56	13	.00132	.00127	.00124	.00120	.00116	.00113	.00109	.00106	.00103	.00100	.00097	.00095	.00092	.00090	.00087	.00085	.00083	.00081	.00079	.00077
56	14	.00141	.00137	.00133	.00129	.00125	.00121	.00118	.00114	.00111	.00108	.00105	.00102	.00099	.00097	.00094	.00092	.00089	.00087	.00085	.00083
56	15	.00150	.00146	.00141	.00137	.00133	.00129	.00125	.00122	.00118	.00115	.00112	.00109	.00106	.00103	.00101	.00098	.00095	.00093	.00091	.00089
56	16	.00159	.00154	.00149	.00145	.00141	.00136	.00133	.00129	.00125	.00122	.00118	.00115	.00112	.00109	.00106	.00104	.00101	.00098	.00096	.00094
56	17	.00167	.00162	.00157	.00152	.00148	.00143	.00139	.00135	.00131	.00128	.00124	.00121	.00118	.00115	.00112	.00109	.00106	.00103	.00101	.00098
56	18	.00175	.00170	.00165	.00160	.00155	.00150	.00146	.00142	.00138	.00134	.00130	.00126	.00123	.00120	.00117	.00114	.00111	.00108	.00105	.00103
56	19	.00184	.00178	.00172	.00167	.00162	.00157	.00152	.00148	.00144	.00140	.00136	.00132	.00128	.00125	.00122	.00118	.00115	.00112	.00110	.00107
56	20	.00192	.00186	.00180	.00175	.00170	.00164	.00160	.00155	.00150	.00146	.00142	.00138	.00134	.00131	.00127	.00124	.00120	.00117	.00114	.00112
56	21	.00202	.00196	.00189	.00183	.00178	.00172	.00167	.00162	.00157	.00153	.00149	.00144	.00140	.00137	.00133	.00129	.00126	.00123	.00119	.00116
56	22	.00212	.00205	.00199	.00193	.00187	.00181	.00175	.00170	.00165	.00160	.00156	.00151	.00147	.00143	.00139	.00135	.00132	.00128	.00125	.00122
56	23	.00223	.00216	.00209	.00202	.00196	.00190	.00184	.00179	.00173	.00168	.00163	.00159	.00154	.00150	.00146	.00142	.00138	.00134	.00131	.00127
56	24	.00236	.00228	.00220	.00213	.00207	.00200	.00194	.00188	.00182	.00177	.00172	.00167	.00162	.00158	.00153	.00149	.00145	.00141	.00137	.00134
56	25	.00249	.00241	.00233	.00226	.00218	.00211	.00205	.00199	.00193	.00187	.00181	.00176	.00171	.00166	.00162	.00157	.00153	.00149	.00145	.00141
56	26	.00264	.00255	.00247	.00239	.00231	.00224	.00217	.00210	.00204	.00198	.00192	.00186	.00181	.00176	.00171	.00166	.00161	.00157	.00153	.00149
56	27	.00280	.00271	.00262	.00254	.00245	.00238	.00230	.00223	.00216	.00210	.00203	.00197	.00192	.00186	.00181	.00176	.00171	.00166	.00162	.00157
56	28	.00298	.00288	.00279	.00270	.00261	.00253	.00245	.00237	.00230	.00223	.00216	.00210	.00204	.00198	.00192	.00187	.00181	.00177	.00172	.00167
56	29	.00318	.00307	.00297	.00287	.00278	.00269	.00260	.00252	.00245	.00237	.00230	.00223	.00217	.00210	.00204	.00199	.00193	.00188	.00183	.00178
56	30	.00339	.00327	.00316	.00306	.00296	.00287	.00277	.00269	.00260	.00253	.00245	.00238	.00231	.00224	.00217	.00211	.00205	.00200	.00194	.00189
56	31	.00361	.00349	.00337	.00326	.00316	.00306	.00296	.00287	.00278	.00269	.00261	.00253	.00246	.00239	.00232	.00225	.00219	.00213	.00207	.00201
56	32	.00386	.00373	.00360	.00348	.00337	.00326	.00316	.00306	.00296	.00287	.00279	.00270	.00262	.00255	.00247	.00240	.00233	.00227	.00221	.00215
56	33	.00412	.00398	.00385	.00372	.00360	.00349	.00337	.00327	.00317	.00307	.00298	.00289	.00280	.00272	.00264	.00256	.00249	.00242	.00235	.00229
56	34	.00441	.00426	.00412	.00398	.00385	.00373	.00361	.00349	.00339	.00328	.00318	.00309	.00299	.00291	.00282	.00274	.00266	.00259	.00252	.00245
56	35	.00472	.00456	.00441	.00426	.00412	.00399	.00386	.00374	.00363	.00351	.00341	.00330	.00321	.00311	.00302	.00293	.00285	.00277	.00269	.00262
56	36	.00505	.00488	.00472	.00456	.00442	.00427	.00414	.00401	.00388	.00376	.00365	.00354	.00344	.00333	.00324	.00314	.00306	.00297	.00289	.00281
56	37	.00541	.00523	.00506	.00489	.00473	.00458	.00444	.00430	.00416	.00404	.00391	.00380	.00368	.00358	.00347	.00337	.00328	.00318	.00310	.00301
56	38	.00580	.00561	.00542	.00525	.00508	.00492	.00476	.00461	.00447	.00433	.00420	.00408	.00396	.00384	.00373	.00362	.00352	.00342	.00333	.00323
56	39	.00623	.00602	.00582	.00563	.00545	.00528	.00511	.00495	.00480	.00465	.00451	.00438	.00425	.00413	.00401	.00389	.00378	.00368	.00357	.00348
56	40	.00668	.00646	.00625	.00605	.00586	.00567	.00549	.00532	.00516	.00500	.00485	.00471	.00457	.00444	.00431	.00419	.00407	.00396	.00385	.00374
56	41	.00717	.00694	.00672	.00650	.00629	.00610	.00591	.00572	.00555	.00538	.00522	.00507	.00492	.00478	.00464	.00451	.00438	.00426	.00414	.00403
56	42	.00771	.00746	.00722	.00699	.00677	.00656	.00635	.00616	.00597	.00579	.00562	.00546	.00530	.00515	.00500	.00486	.00472	.00459	.00447	.00435
56	43	.00828	.00801	.00775	.00751	.00728	.00705	.00683	.00663	.00643	.00624	.00605	.00588	.00571	.00555	.00539	.00524	.00509	.00495	.00482	.00469
56	44	.00889	.00860	.00833	.00807	.00782	.00758	.00735	.00713	.00692	.00671	.00652	.00633	.00615	.00598	.00581	.00565	.00549	.00534	.00520	.00506
56	45	.00954	.00923	.00895	.00867	.00840	.00815	.00790	.00767	.00744	.00722	.00702	.00682	.00662	.00644	.00626	.00609	.00592	.00576	.00561	.00546
56	46	.01023	.00991	.00960	.00930	.00902	.00875	.00849	.00824	.00800	.00777	.00755	.00733	.00713	.00693	.00674	.00655	.00638	.00621	.00604	.00588
56	47	.01095	.01062	.01029	.00998	.00968	.00939	.00911	.00885	.00859	.00834	.00811	.00788	.00766	.00745	.00725	.00705	.00686	.00668	.00651	.00634
56	48	.01172	.01136	.01102	.01069	.01037	.01007	.00977	.00949	.00922	.00896	.00871	.00846	.00823	.00801	.00779	.00758	.00738	.00719	.00700	.00682
56	49	.01254	.01216	.01179	.01144	.01110	.01078	.01047	.01017	.00988	.00960	.00934	.00908	.00883	.00859	.00836	.00814	.00793	.00772	.00752	.00733
56	50	.01339	.01299	.01261	.01224	.01188	.01154	.01121	.01089	.01059	.01029	.01001	.00974	.00947	.00922	.00898	.00874	.00851	.00830	.00808	.00788
56	51	.01429	.01387	.01346	.01307	.01270	.01233	.01199	.01165	.01133	.01102	.01072	.01043	.01015	.00988	.00962	.00937	.00913	.00890	.00868	.00846
56	52	.01524	.01479	.01436	.01395	.01355	.01317	.01280	.01245	.01211	.01178	.01146	.01116	.01086	.01058	.01031	.01004	.00979	.00954	.00930	.00907
56	53	.01622	.01575	.01530	.01487	.01445	.01405	.01366	.01329	.01293	.01258	.01225	.01192	.01161	.01131	.01102	.01074	.01047	.01021	.00996	.00972

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
56	54	.01725	.01676	.01628	.01583	.01539	.01496	.01456	.01416	.01378	.01342	.01307	.01273	.01240	.01208	.01177	.01148	.01119	.01092	.01065	.01039
56	55	.01832	.01780	.01731	.01683	.01637	.01592	.01549	.01508	.01468	.01429	.01392	.01357	.01322	.01289	.01256	.01225	.01195	.01166	.01138	.01111
56	56	.01943	.01889	.01837	.01787	.01738	.01692	.01647	.01603	.01561	.01521	.01482	.01444	.01408	.01373	.01339	.01306	.01274	.01244	.01214	.01185
57	0	.00139	.00136	.00133	.00130	.00128	.00125	.00123	.00120	.00118	.00116	.00114	.00112	.00110	.00108	.00106	.00104	.00102	.00101	.00099	.00097
57	1	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00051	.00049	.00048	.00047	.00045	.00044	.00043	.00042	.00041	.00040	.00039	.00038
57	2	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00051	.00050	.00048	.00047	.00046	.00044	.00043	.00042	.00041	.00040	.00038	.00037	.00036
57	3	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00043	.00041	.00040	.00039	.00038	.00037
57	4	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00047	.00046	.00045	.00043	.00042	.00041	.00040	.00039
57	5	.00074	.00072	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00047	.00046	.00045	.00044	.00042	.00041
57	6	.00080	.00077	.00074	.00072	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00052	.00051	.00049	.00048	.00047	.00045	.00044
57	7	.00086	.00083	.00080	.00077	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052	.00050	.00049	.00048
57	8	.00093	.00089	.00087	.00084	.00081	.00078	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00056	.00055	.00053	.00052
57	9	.00100	.00097	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00057
57	10	.00109	.00105	.00102	.00099	.00096	.00093	.00090	.00087	.00085	.00082	.00080	.00078	.00075	.00073	.00071	.00069	.00067	.00066	.00064	.00062
57	11	.00118	.00115	.00111	.00108	.00104	.00101	.00098	.00095	.00092	.00090	.00087	.00085	.00082	.00080	.00078	.00076	.00074	.00072	.00070	.00068
57	12	.00128	.00124	.00121	.00117	.00113	.00110	.00107	.00104	.00101	.00098	.00095	.00093	.00090	.00088	.00085	.00083	.00081	.00079	.00077	.00075
57	13	.00139	.00135	.00130	.00127	.00123	.00119	.00116	.00112	.00109	.00106	.00103	.00101	.00098	.00095	.00093	.00090	.00088	.00086	.00084	.00082
57	14	.00149	.00145	.00140	.00136	.00132	.00128	.00125	.00121	.00118	.00114	.00111	.00108	.00105	.00103	.00100	.00097	.00095	.00093	.00090	.00088
57	15	.00159	.00154	.00149	.00145	.00141	.00137	.00133	.00129	.00125	.00122	.00119	.00116	.00113	.00110	.00107	.00104	.00101	.00099	.00097	.00094
57	16	.00168	.00163	.00158	.00153	.00149	.00144	.00140	.00136	.00133	.00129	.00126	.00122	.00119	.00116	.00113	.00110	.00107	.00105	.00102	.00100
57	17	.00177	.00171	.00166	.00161	.00156	.00152	.00147	.00143	.00139	.00135	.00132	.00128	.00125	.00122	.00119	.00116	.00113	.00110	.00107	.00105
57	18	.00185	.00179	.00174	.00169	.00164	.00159	.00154	.00150	.00146	.00142	.00138	.00134	.00131	.00127	.00124	.00121	.00118	.00115	.00112	.00109
57	19	.00194	.00188	.00182	.00176	.00171	.00166	.00161	.00157	.00152	.00148	.00144	.00140	.00136	.00133	.00129	.00126	.00123	.00120	.00117	.00114
57	20	.00203	.00197	.00190	.00185	.00179	.00174	.00169	.00164	.00159	.00155	.00150	.00146	.00142	.00139	.00135	.00131	.00128	.00125	.00122	.00119
57	21	.00213	.00206	.00200	.00194	.00188	.00182	.00177	.00172	.00167	.00162	.00157	.00153	.00149	.00145	.00141	.00137	.00134	.00130	.00127	.00124
57	22	.00224	.00216	.00210	.00203	.00197	.00191	.00185	.00180	.00175	.00170	.00165	.00160	.00156	.00152	.00148	.00144	.00140	.00136	.00133	.00129
57	23	.00235	.00228	.00220	.00214	.00207	.00201	.00195	.00189	.00183	.00178	.00173	.00168	.00163	.00159	.00155	.00150	.00147	.00143	.00139	.00135
57	24	.00248	.00240	.00232	.00225	.00218	.00211	.00205	.00199	.00193	.00187	.00182	.00177	.00172	.00167	.00162	.00158	.00154	.00150	.00146	.00142
57	25	.00262	.00254	.00246	.00238	.00230	.00223	.00216	.00210	.00204	.00198	.00192	.00186	.00181	.00176	.00171	.00167	.00162	.00158	.00154	.00150
57	26	.00278	.00269	.00260	.00252	.00244	.00236	.00229	.00222	.00215	.00209	.00203	.00197	.00191	.00186	.00181	.00176	.00171	.00167	.00162	.00158
57	27	.00295	.00285	.00276	.00267	.00259	.00251	.00243	.00236	.00228	.00222	.00215	.00209	.00203	.00197	.00192	.00186	.00181	.00176	.00172	.00167
57	28	.00314	.00303	.00294	.00284	.00275	.00266	.00258	.00250	.00243	.00235	.00229	.00222	.00215	.00209	.00203	.00198	.00192	.00187	.00182	.00177
57	29	.00334	.00323	.00313	.00302	.00293	.00284	.00275	.00266	.00258	.00251	.00243	.00236	.00229	.00223	.00216	.00210	.00205	.00199	.00194	.00189
57	30	.00356	.00344	.00333	.00322	.00312	.00302	.00293	.00284	.00275	.00267	.00259	.00251	.00244	.00237	.00230	.00224	.00218	.00212	.00206	.00201
57	31	.00380	.00367	.00355	.00344	.00333	.00322	.00312	.00302	.00293	.00284	.00276	.00268	.00260	.00253	.00245	.00238	.00232	.00226	.00219	.00214
57	32	.00406	.00392	.00379	.00367	.00355	.00344	.00333	.00323	.00313	.00303	.00294	.00286	.00277	.00269	.00262	.00254	.00247	.00240	.00234	.00228
57	33	.00433	.00419	.00405	.00392	.00379	.00367	.00356	.00345	.00334	.00324	.00315	.00305	.00296	.00288	.00279	.00272	.00264	.00257	.00250	.00243
57	34	.00463	.00448	.00433	.00419	.00406	.00393	.00381	.00369	.00357	.00347	.00336	.00326	.00317	.00308	.00299	.00290	.00282	.00274	.00267	.00260
57	35	.00496	.00480	.00464	.00449	.00434	.00421	.00407	.00395	.00383	.00371	.00360	.00349	.00339	.00329	.00320	.00311	.00302	.00294	.00286	.00278
57	36	.00531	.00514	.00497	.00481	.00465	.00451	.00437	.00423	.00410	.00398	.00386	.00374	.00363	.00353	.00343	.00333	.00324	.00315	.00306	.00298
57	37	.00569	.00551	.00533	.00515	.00499	.00483	.00468	.00454	.00440	.00426	.00414	.00402	.00390	.00378	.00368	.00357	.00347	.00338	.00328	.00319
57	38	.00611	.00591	.00571	.00553	.00535	.00519	.00502	.00487	.00472	.00458	.00444	.00431	.00419	.00406	.00395	.00384	.00373	.00363	.00353	.00343
57	39	.00655	.00634	.00613	.00594	.00575	.00557	.00540	.00523	.00507	.00492	.00477	.00463	.00450	.00437	.00424	.00412	.00401	.00390	.00379	.00369
57	40	.00703	.00681	.00659	.00638	.00618	.00598	.00580	.00562	.00545	.00529	.00513	.00498	.00484	.00470	.00457	.00444	.00431	.00420	.00408	.00397
57	41	.00756	.00731	.00708	.00685	.00664	.00643	.00624	.00605	.00587	.00569	.00552	.00536	.00521	.00506	.00492	.00478	.00465	.00452	.00440	.00428
57	42	.00812	.00786	.00761	.00737	.00714	.00692	.00671	.00651	.00631	.00613	.00595	.00578	.00561	.00545	.00530	.00515	.00501	.00487	.00474	.00462
57	43	.00872	.00844	.00818	.00792	.00768	.00745	.00722	.00700	.00680	.00660	.00641	.00622	.00605	.00588	.00571	.00555	.00540	.00526	.00512	.00498
57	44	.00937	.00907	.00879	.00852	.00826	.00801	.00777	.00754	.00732	.00711	.00690	.00670	.00652	.00633	.00616	.00599	.00583	.00567	.00552	.00538
57	45	.01006	.00974	.00944	.00915	.00888	.00861	.00836	.00811	.00787	.00765	.00743	.00722	.00702	.00682	.00664	.00646	.00628	.00612	.00595	.00580
57	46	.01079	.01045	.01014	.00983	.00953	.00925	.00898	.00872	.00847	.00823	.00799	.00777	.00755	.00735	.00715	.00696	.00677	.00659	.00642	.00625

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
57	47	.01156	.01121	.01087	.01054	.01023	.00993	.00964	.00936	.00910	.00884	.00859	.00835	.00812	.00790	.00769	.00749	.00729	.00710	.00691	.00674
57	48	.01238	.01200	.01164	.01130	.01097	.01065	.01034	.01005	.00976	.00949	.00923	.00897	.00873	.00850	.00827	.00805	.00784	.00764	.00744	.00725
57	49	.01324	.01285	.01246	.01210	.01175	.01141	.01108	.01077	.01047	.01018	.00990	.00963	.00937	.00912	.00888	.00865	.00843	.00821	.00800	.00780
57	50	.01415	.01373	.01333	.01294	.01257	.01222	.01187	.01154	.01122	.01091	.01062	.01033	.01006	.00979	.00953	.00929	.00905	.00882	.00860	.00838
57	51	.01511	.01467	.01424	.01384	.01344	.01306	.01270	.01235	.01201	.01169	.01137	.01107	.01078	.01050	.01023	.00996	.00971	.00947	.00923	.00900
57	52	.01612	.01565	.01520	.01477	.01436	.01396	.01357	.01320	.01284	.01250	.01217	.01185	.01154	.01124	.01095	.01068	.01041	.01015	.00990	.00966
57	53	.01716	.01668	.01620	.01575	.01531	.01489	.01449	.01409	.01372	.01335	.01300	.01267	.01234	.01202	.01172	.01143	.01114	.01087	.01060	.01035
57	54	.01826	.01775	.01725	.01677	.01631	.01587	.01544	.01503	.01463	.01425	.01388	.01352	.01318	.01285	.01252	.01221	.01191	.01162	.01134	.01107
57	55	.01940	.01886	.01834	.01784	.01736	.01689	.01644	.01601	.01559	.01519	.01480	.01442	.01406	.01371	.01337	.01304	.01272	.01242	.01212	.01183
57	56	.02059	.02002	.01948	.01895	.01845	.01796	.01748	.01703	.01659	.01617	.01576	.01536	.01498	.01461	.01425	.01391	.01357	.01325	.01294	.01263
57	57	.02183	.02123	.02066	.02011	.01958	.01907	.01857	.01809	.01763	.01719	.01676	.01634	.01594	.01555	.01518	.01481	.01446	.01412	.01379	.01347
58	0	.00148	.00145	.00142	.00139	.00136	.00134	.00131	.00128	.00126	.00124	.00122	.00119	.00117	.00115	.00113	.00111	.00110	.00108	.00106	.00104
58	1	.00068	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00054	.00052	.00051	.00049	.00048	.00047	.00045	.00044	.00043	.00042	.00041	.00040
58	2	.00068	.00066	.00063	.00061	.00059	.00058	.00056	.00054	.00053	.00051	.00050	.00048	.00047	.00046	.00044	.00043	.00042	.00041	.00040	.00039
58	3	.00070	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00052	.00051	.00049	.00048	.00046	.00045	.00044	.00043	.00041	.00040	.00039
58	4	.00073	.00071	.00069	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052	.00050	.00049	.00047	.00046	.00045	.00043	.00042	.00041
58	5	.00078	.00075	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052	.00050	.00049	.00047	.00046	.00045	.00044
58	6	.00084	.00081	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00051	.00049	.00048	.00047
58	7	.00090	.00087	.00084	.00082	.00079	.00076	.00074	.00072	.00070	.00068	.00065	.00064	.00062	.00060	.00058	.00057	.00055	.00053	.00052	.00051
58	8	.00097	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00056	.00055
58	9	.00105	.00102	.00099	.00096	.00093	.00090	.00087	.00084	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00062	.00060
58	10	.00115	.00111	.00107	.00104	.00101	.00098	.00095	.00092	.00089	.00087	.00084	.00082	.00080	.00078	.00075	.00073	.00071	.00070	.00068	.00066
58	11	.00125	.00121	.00117	.00113	.00110	.00107	.00104	.00101	.00098	.00095	.00092	.00090	.00087	.00085	.00083	.00080	.00078	.00076	.00074	.00072
58	12	.00135	.00131	.00127	.00123	.00120	.00116	.00113	.00110	.00107	.00104	.00101	.00098	.00095	.00093	.00090	.00088	.00086	.00084	.00082	.00080
58	13	.00146	.00142	.00138	.00134	.00130	.00126	.00122	.00119	.00116	.00113	.00109	.00107	.00104	.00101	.00098	.00096	.00094	.00091	.00089	.00087
58	14	.00157	.00152	.00148	.00144	.00139	.00135	.00132	.00128	.00124	.00121	.00118	.00115	.00112	.00109	.00106	.00103	.00101	.00098	.00096	.00094
58	15	.00167	.00162	.00158	.00153	.00149	.00144	.00140	.00137	.00133	.00129	.00126	.00122	.00119	.00116	.00113	.00111	.00108	.00105	.00103	.00100
58	16	.00177	.00172	.00167	.00162	.00157	.00153	.00148	.00144	.00140	.00137	.00133	.00129	.00126	.00123	.00120	.00117	.00114	.00111	.00109	.00106
58	17	.00186	.00180	.00175	.00170	.00165	.00160	.00156	.00152	.00147	.00143	.00140	.00136	.00132	.00129	.00126	.00123	.00120	.00117	.00114	.00111
58	18	.00195	.00189	.00183	.00178	.00173	.00168	.00163	.00159	.00154	.00150	.00146	.00142	.00138	.00135	.00131	.00128	.00125	.00122	.00119	.00116
58	19	.00204	.00198	.00192	.00186	.00181	.00175	.00170	.00166	.00161	.00157	.00152	.00148	.00144	.00141	.00137	.00134	.00130	.00127	.00124	.00121
58	20	.00214	.00207	.00201	.00195	.00189	.00183	.00178	.00173	.00168	.00164	.00159	.00155	.00151	.00147	.00143	.00139	.00136	.00132	.00129	.00126
58	21	.00224	.00217	.00211	.00204	.00198	.00192	.00187	.00181	.00176	.00171	.00167	.00162	.00158	.00153	.00149	.00146	.00142	.00138	.00135	.00132
58	22	.00235	.00228	.00221	.00214	.00208	.00202	.00196	.00190	.00185	.00179	.00174	.00170	.00165	.00161	.00156	.00152	.00148	.00145	.00141	.00137
58	23	.00247	.00240	.00232	.00225	.00218	.00212	.00205	.00199	.00194	.00188	.00183	.00178	.00173	.00168	.00164	.00159	.00155	.00151	.00147	.00144
58	24	.00261	.00253	.00245	.00237	.00230	.00223	.00216	.00210	.00204	.00198	.00192	.00187	.00182	.00177	.00172	.00167	.00163	.00159	.00155	.00151
58	25	.00276	.00267	.00258	.00250	.00243	.00235	.00228	.00221	.00215	.00209	.00203	.00197	.00192	.00186	.00181	.00176	.00172	.00167	.00163	.00159
58	26	.00292	.00283	.00274	.00265	.00257	.00249	.00241	.00234	.00227	.00221	.00214	.00208	.00202	.00197	.00191	.00186	.00181	.00177	.00172	.00167
58	27	.00310	.00300	.00290	.00281	.00272	.00264	.00256	.00248	.00241	.00234	.00227	.00221	.00215	.00209	.00203	.00197	.00192	.00187	.00182	.00177
58	28	.00330	.00319	.00309	.00299	.00290	.00281	.00272	.00264	.00256	.00249	.00241	.00234	.00228	.00221	.00215	.00209	.00204	.00198	.00193	.00188
58	29	.00351	.00340	.00329	.00318	.00308	.00299	.00290	.00281	.00272	.00264	.00257	.00249	.00242	.00235	.00229	.00223	.00217	.00211	.00205	.00200
58	30	.00374	.00362	.00350	.00339	.00328	.00318	.00308	.00299	.00290	.00282	.00273	.00265	.00258	.00251	.00244	.00237	.00230	.00224	.00218	.00213
58	31	.00399	.00386	.00374	.00362	.00350	.00339	.00329	.00319	.00309	.00300	.00291	.00283	.00275	.00267	.00260	.00252	.00245	.00239	.00232	.00226
58	32	.00426	.00412	.00399	.00386	.00374	.00362	.00351	.00340	.00330	.00320	.00311	.00302	.00293	.00285	.00277	.00269	.00262	.00255	.00248	.00241
58	33	.00455	.00440	.00426	.00412	.00399	.00387	.00375	.00364	.00353	.00342	.00332	.00322	.00313	.00304	.00296	.00287	.00279	.00272	.00264	.00257
58	34	.00487	.00471	.00456	.00441	.00427	.00414	.00401	.00389	.00377	.00366	.00355	.00345	.00335	.00325	.00316	.00307	.00299	.00290	.00283	.00275
58	35	.00521	.00504	.00488	.00472	.00457	.00443	.00429	.00416	.00404	.00392	.00380	.00369	.00358	.00348	.00338	.00329	.00320	.00311	.00303	.00294
58	36	.00558	.00540	.00523	.00506	.00490	.00475	.00460	.00446	.00433	.00420	.00407	.00395	.00384	.00373	.00362	.00352	.00343	.00333	.00324	.00316
58	37	.00598	.00579	.00560	.00542	.00525	.00509	.00493	.00478	.00464	.00450	.00437	.00424	.00412	.00400	.00389	.00378	.00367	.00357	.00348	.00338
58	38	.00642	.00621	.00601	.00582	.00564	.00546	.00529	.00513	.00498	.00483	.00469	.00455	.00442	.00430	.00417	.00406	.00395	.00384	.00374	.00364

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

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
58	39	.00689	.00666	.00645	.00625	.00605	.00587	.00569	.00551	.00535	.00519	.00504	.00489	.00475	.00462	.00449	.00436	.00424	.00413	.00402	.00391
58	40	.00739	.00716	.00693	.00671	.00650	.00630	.00611	.00593	.00575	.00558	.00542	.00526	.00511	.00497	.00483	.00470	.00457	.00444	.00432	.00421
58	41	.00795	.00769	.00745	.00722	.00699	.00678	.00658	.00638	.00619	.00601	.00583	.00567	.00551	.00535	.00520	.00506	.00492	.00479	.00466	.00454
58	42	.00854	.00827	.00801	.00776	.00752	.00730	.00708	.00687	.00667	.00647	.00628	.00611	.00593	.00577	.00561	.00545	.00531	.00516	.00503	.00489
58	43	.00918	.00889	.00861	.00835	.00810	.00785	.00762	.00739	.00718	.00697	.00677	.00658	.00639	.00622	.00605	.00588	.00572	.00557	.00542	.00528
58	44	.00986	.00956	.00926	.00898	.00871	.00845	.00820	.00796	.00773	.00751	.00730	.00709	.00689	.00670	.00652	.00634	.00617	.00601	.00585	.00570
58	45	.01059	.01026	.00995	.00965	.00936	.00909	.00882	.00857	.00832	.00808	.00786	.00764	.00743	.00722	.00703	.00684	.00666	.00648	.00631	.00615
58	46	.01137	.01102	.01069	.01037	.01006	.00977	.00948	.00921	.00895	.00870	.00846	.00822	.00800	.00778	.00757	.00737	.00718	.00699	.00681	.00664
58	47	.01218	.01182	.01146	.01113	.01080	.01049	.01019	.00990	.00962	.00935	.00909	.00884	.00860	.00837	.00815	.00794	.00773	.00753	.00734	.00715
58	48	.01305	.01266	.01229	.01193	.01158	.01125	.01093	.01062	.01033	.01004	.00977	.00950	.00925	.00900	.00877	.00854	.00832	.00810	.00790	.00770
58	49	.01397	.01356	.01316	.01278	.01241	.01206	.01172	.01139	.01108	.01078	.01048	.01020	.00993	.00967	.00942	.00918	.00894	.00871	.00850	.00828
58	50	.01493	.01450	.01408	.01368	.01329	.01292	.01256	.01221	.01188	.01156	.01125	.01095	.01066	.01038	.01011	.00986	.00961	.00936	.00913	.00891
58	51	.01595	.01549	.01505	.01462	.01421	.01382	.01344	.01307	.01272	.01238	.01205	.01174	.01143	.01114	.01085	.01058	.01031	.01006	.00981	.00957
58	52	.01702	.01654	.01607	.01562	.01519	.01477	.01437	.01398	.01361	.01325	.01290	.01256	.01224	.01193	.01163	.01134	.01106	.01078	.01052	.01027
58	53	.01814	.01763	.01713	.01666	.01620	.01576	.01534	.01493	.01454	.01416	.01379	.01344	.01309	.01276	.01245	.01214	.01184	.01155	.01127	.01100
58	54	.01930	.01877	.01825	.01775	.01727	.01681	.01636	.01593	.01551	.01511	.01472	.01435	.01399	.01364	.01330	.01298	.01266	.01236	.01206	.01178
58	55	.02052	.01996	.01941	.01889	.01838	.01790	.01743	.01697	.01653	.01611	.01570	.01531	.01493	.01456	.01420	.01386	.01353	.01321	.01289	.01259
58	56	.02179	.02120	.02062	.02007	.01954	.01903	.01854	.01806	.01760	.01716	.01673	.01631	.01591	.01552	.01515	.01479	.01444	.01410	.01377	.01345
58	57	.02310	.02248	.02189	.02131	.02075	.02022	.01970	.01920	.01872	.01825	.01780	.01736	.01694	.01653	.01614	.01575	.01539	.01503	.01468	.01435
58	58	.02447	.02382	.02319	.02259	.02201	.02145	.02090	.02038	.01987	.01938	.01891	.01845	.01801	.01758	.01716	.01676	.01637	.01600	.01563	.01528
59	0	.00157	.00154	.00151	.00148	.00145	.00142	.00140	.00137	.00135	.00132	.00130	.00127	.00125	.00123	.00121	.00119	.00117	.00115	.00113	.00112
59	1	.00072	.00070	.00067	.00065	.00064	.00062	.00060	.00058	.00057	.00055	.00054	.00052	.00051	.00049	.00048	.00047	.00046	.00045	.00044	.00042
59	2	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00051	.00049	.00048	.00047	.00046	.00044	.00043	.00042	.00041
59	3	.00073	.00071	.00069	.00066	.00064	.00062	.00060	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00048	.00046	.00045	.00044	.00043	.00042
59	4	.00077	.00074	.00072	.00070	.00068	.00065	.00063	.00061	.00060	.00058	.00056	.00054	.00053	.00051	.00050	.00048	.00047	.00046	.00045	.00043
59	5	.00082	.00079	.00077	.00074	.00072	.00070	.00067	.00065	.00063	.00061	.00060	.00058	.00056	.00055	.00053	.00052	.00050	.00049	.00047	.00046
59	6	.00088	.00085	.00082	.00080	.00077	.00075	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00059	.00057	.00055	.00054	.00052	.00051	.00049
59	7	.00095	.00091	.00089	.00086	.00083	.00080	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00057	.00055	.00053
59	8	.00102	.00099	.00096	.00093	.00090	.00087	.00084	.00082	.00079	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058
59	9	.00111	.00107	.00104	.00101	.00098	.00095	.00092	.00089	.00086	.00084	.00082	.00079	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00064
59	10	.00120	.00117	.00113	.00110	.00106	.00103	.00100	.00097	.00094	.00092	.00089	.00087	.00084	.00082	.00080	.00078	.00076	.00074	.00072	.00070
59	11	.00131	.00127	.00123	.00119	.00116	.00112	.00109	.00106	.00103	.00100	.00097	.00095	.00092	.00090	.00087	.00085	.00083	.00081	.00079	.00077
59	12	.00142	.00138	.00134	.00130	.00126	.00123	.00119	.00116	.00113	.00109	.00107	.00104	.00101	.00098	.00096	.00093	.00091	.00089	.00086	.00084
59	13	.00154	.00149	.00145	.00141	.00137	.00133	.00129	.00126	.00122	.00119	.00116	.00113	.00110	.00107	.00104	.00102	.00099	.00097	.00094	.00092
59	14	.00165	.00161	.00156	.00151	.00147	.00143	.00139	.00135	.00132	.00128	.00125	.00121	.00118	.00115	.00112	.00110	.00107	.00104	.00102	.00100
59	15	.00176	.00171	.00166	.00161	.00157	.00152	.00148	.00144	.00140	.00137	.00133	.00130	.00126	.00123	.00120	.00117	.00114	.00112	.00109	.00106
59	16	.00186	.00181	.00176	.00171	.00166	.00161	.00157	.00152	.00148	.00144	.00141	.00137	.00134	.00130	.00127	.00124	.00121	.00118	.00115	.00113
59	17	.00196	.00190	.00185	.00179	.00174	.00169	.00165	.00160	.00156	.00152	.00148	.00144	.00140	.00137	.00133	.00130	.00127	.00124	.00121	.00118
59	18	.00205	.00199	.00193	.00188	.00182	.00177	.00172	.00167	.00163	.00159	.00154	.00150	.00146	.00143	.00139	.00136	.00132	.00129	.00126	.00123
59	19	.00215	.00208	.00202	.00196	.00190	.00185	.00180	.00175	.00170	.00165	.00161	.00157	.00153	.00149	.00145	.00141	.00138	.00135	.00131	.00128
59	20	.00225	.00218	.00211	.00205	.00199	.00193	.00188	.00183	.00178	.00173	.00168	.00164	.00159	.00155	.00151	.00148	.00144	.00140	.00137	.00134
59	21	.00236	.00228	.00222	.00215	.00209	.00203	.00197	.00191	.00186	.00181	.00176	.00171	.00167	.00162	.00158	.00154	.00150	.00147	.00143	.00140
59	22	.00247	.00240	.00232	.00225	.00219	.00212	.00206	.00200	.00195	.00189	.00184	.00179	.00174	.00170	.00165	.00161	.00157	.00153	.00149	.00146
59	23	.00260	.00252	.00244	.00237	.00230	.00223	.00216	.00210	.00204	.00199	.00193	.00188	.00183	.00178	.00173	.00169	.00164	.00160	.00156	.00152
59	24	.00274	.00265	.00257	.00249	.00242	.00235	.00228	.00221	.00215	.00209	.00203	.00197	.00192	.00187	.00182	.00177	.00173	.00168	.00164	.00160
59	25	.00289	.00280	.00272	.00263	.00255	.00248	.00240	.00233	.00227	.00220	.00214	.00208	.00202	.00197	.00192	.00187	.00182	.00177	.00173	.00168
59	26	.00306	.00297	.00287	.00279	.00270	.00262	.00254	.00247	.00240	.00233	.00226	.00220	.00214	.00208	.00202	.00197	.00192	.00187	.00182	.00177
59	27	.00325	.00315	.00305	.00296	.00287	.00278	.00270	.00262	.00254	.00247	.00240	.00233	.00227	.00220	.00214	.00209	.00203	.00198	.00193	.00188
59	28	.00346	.00335	.00324	.00314	.00305	.00295	.00286	.00278	.00270	.00262	.00255	.00247	.00240	.00234	.00227	.00221	.00215	.00210	.00204	.00199
59	29	.00368	.00357	.00345	.00334	.00324	.00314	.00305	.00296	.00287	.00279	.00271	.00263	.00256	.00249	.00242	.00235	.00229	.00223	.00217	.00212

Ages O	Y	Interest 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%
59	30	.00393	.00380	.00368	.00356	.00345	.00335	.00325	.00315	.00306	.00297	.00288	.00280	.00272	.00265	.00257	.00250	.00244	.00237	.00231	.00225
59	31	.00419	.00405	.00392	.00380	.00368	.00357	.00346	.00336	.00326	.00316	.00307	.00298	.00290	.00282	.00274	.00267	.00259	.00253	.00246	.00239
59	32	.00447	.00432	.00419	.00406	.00393	.00381	.00369	.00358	.00348	.00337	.00328	.00318	.00309	.00301	.00292	.00284	.00277	.00269	.00262	.00255
59	33	.00478	.00462	.00447	.00433	.00420	.00407	.00395	.00383	.00371	.00360	.00350	.00340	.00330	.00321	.00312	.00303	.00295	.00287	.00280	.00272
59	34	.00511	.00494	.00478	.00463	.00449	.00435	.00422	.00409	.00397	.00385	.00374	.00363	.00353	.00343	.00334	.00324	.00316	.00307	.00299	.00291
59	35	.00547	.00529	.00512	.00496	.00481	.00466	.00452	.00438	.00425	.00413	.00401	.00389	.00378	.00367	.00357	.00347	.00338	.00329	.00320	.00312
59	36	.00586	.00567	.00549	.00532	.00515	.00499	.00484	.00469	.00455	.00442	.00429	.00417	.00405	.00394	.00383	.00372	.00362	.00352	.00343	.00334
59	37	.00628	.00608	.00588	.00570	.00552	.00535	.00519	.00503	.00489	.00474	.00460	.00447	.00434	.00422	.00410	.00399	.00388	.00378	.00368	.00358
59	38	.00673	.00652	.00631	.00612	.00593	.00575	.00557	.00541	.00525	.00509	.00494	.00480	.00467	.00453	.00441	.00429	.00417	.00406	.00395	.00385
59	39	.00723	.00700	.00678	.00657	.00637	.00617	.00599	.00581	.00564	.00547	.00531	.00516	.00502	.00487	.00474	.00461	.00448	.00436	.00425	.00414
59	40	.00776	.00752	.00728	.00706	.00684	.00663	.00644	.00624	.00606	.00588	.00572	.00555	.00540	.00525	.00510	.00496	.00483	.00470	.00457	.00445
59	41	.00834	.00808	.00783	.00759	.00736	.00714	.00692	.00672	.00652	.00634	.00615	.00598	.00581	.00565	.00550	.00535	.00520	.00506	.00493	.00480
59	42	.00897	.00869	.00842	.00817	.00792	.00768	.00745	.00724	.00703	.00682	.00663	.00644	.00626	.00609	.00592	.00576	.00561	.00546	.00532	.00518
59	43	.00964	.00935	.00906	.00879	.00852	.00827	.00803	.00779	.00757	.00735	.00715	.00695	.00675	.00657	.00639	.00622	.00605	.00589	.00574	.00559
59	44	.01037	.01005	.00975	.00945	.00917	.00890	.00864	.00839	.00815	.00792	.00770	.00749	.00728	.00708	.00689	.00671	.00653	.00636	.00620	.00604
59	45	.01114	.01080	.01048	.01016	.00986	.00958	.00930	.00903	.00878	.00853	.00830	.00807	.00785	.00764	.00743	.00724	.00705	.00686	.00669	.00652
59	46	.01196	.01160	.01125	.01092	.01060	.01030	.01000	.00972	.00945	.00918	.00893	.00869	.00845	.00823	.00801	.00780	.00760	.00740	.00721	.00703
59	47	.01282	.01244	.01208	.01172	.01139	.01106	.01075	.01045	.01016	.00988	.00961	.00935	.00910	.00886	.00862	.00840	.00818	.00797	.00777	.00758
59	48	.01374	.01334	.01295	.01258	.01222	.01187	.01154	.01122	.01091	.01061	.01032	.01005	.00978	.00953	.00928	.00904	.00881	.00859	.00837	.00816
59	49	.01471	.01428	.01387	.01348	.01310	.01273	.01237	.01203	.01171	.01139	.01109	.01079	.01051	.01024	.00997	.00972	.00947	.00924	.00901	.00879
59	50	.01574	.01528	.01485	.01443	.01403	.01364	.01326	.01290	.01255	.01222	.01190	.01158	.01128	.01099	.01071	.01044	.01018	.00993	.00969	.00945
59	51	.01682	.01634	.01588	.01544	.01501	.01460	.01420	.01382	.01345	.01310	.01275	.01242	.01210	.01179	.01150	.01121	.01093	.01066	.01041	.01015
59	52	.01795	.01745	.01696	.01649	.01604	.01561	.01519	.01478	.01439	.01402	.01365	.01330	.01297	.01264	.01232	.01202	.01173	.01144	.01117	.01090
59	53	.01914	.01861	.01809	.01760	.01712	.01666	.01622	.01580	.01538	.01499	.01460	.01423	.01387	.01353	.01320	.01287	.01256	.01226	.01197	.01168
59	54	.02038	.01982	.01928	.01876	.01826	.01777	.01731	.01686	.01642	.01600	.01560	.01521	.01483	.01446	.01411	.01377	.01344	.01312	.01281	.01251
59	55	.02167	.02108	.02052	.01997	.01944	.01893	.01844	.01797	.01751	.01707	.01664	.01623	.01583	.01544	.01507	.01471	.01436	.01402	.01370	.01338
59	56	.02302	.02240	.02181	.02123	.02068	.02014	.01963	.01913	.01865	.01818	.01773	.01730	.01688	.01647	.01608	.01570	.01533	.01497	.01463	.01430
59	57	.02442	.02377	.02315	.02255	.02197	.02141	.02086	.02034	.01983	.01935	.01887	.01842	.01797	.01755	.01713	.01673	.01634	.01597	.01561	.01525
59	58	.02587	.02520	.02454	.02391	.02330	.02272	.02215	.02160	.02107	.02056	.02006	.01958	.01912	.01867	.01823	.01781	.01740	.01701	.01662	.01625
59	59	.02737	.02666	.02598	.02532	.02469	.02407	.02348	.02290	.02235	.02181	.02129	.02079	.02030	.01983	.01937	.01893	.01850	.01808	.01768	.01729
60	0	.00167	.00164	.00160	.00157	.00154	.00151	.00149	.00146	.00143	.00141	.00138	.00136	.00134	.00131	.00129	.00127	.00125	.00123	.00121	.00119
60	1	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00057	.00055	.00054	.00052	.00051	.00050	.00048	.00047	.00046	.00045
60	2	.00075	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00057	.00055	.00054	.00052	.00051	.00049	.00048	.00047	.00046	.00044	.00043
60	3	.00077	.00074	.00072	.00070	.00068	.00065	.00064	.00062	.00060	.00058	.00056	.00055	.00053	.00052	.00050	.00049	.00048	.00046	.00045	.00044
60	4	.00081	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00057	.00056	.00054	.00053	.00051	.00050	.00048	.00047	.00046
60	5	.00086	.00083	.00080	.00078	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00058	.00056	.00054	.00053	.00051	.00050	.00049
60	6	.00092	.00089	.00086	.00083	.00081	.00078	.00076	.00074	.00071	.00069	.00067	.00065	.00064	.00062	.00060	.00058	.00057	.00055	.00054	.00052
60	7	.00099	.00096	.00093	.00090	.00087	.00085	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00057
60	8	.00107	.00104	.00100	.00097	.00094	.00092	.00089	.00086	.00084	.00081	.00079	.00077	.00074	.00072	.00070	.00068	.00067	.00065	.00063	.00061
60	9	.00116	.00113	.00109	.00106	.00103	.00100	.00097	.00094	.00091	.00088	.00086	.00084	.00081	.00079	.00077	.00075	.00073	.00071	.00069	.00067
60	10	.00126	.00123	.00119	.00115	.00112	.00109	.00105	.00102	.00099	.00097	.00094	.00091	.00089	.00087	.00084	.00082	.00080	.00078	.00076	.00074
60	11	.00138	.00133	.00129	.00126	.00122	.00118	.00115	.00112	.00109	.00106	.00103	.00100	.00097	.00095	.00092	.00090	.00088	.00086	.00083	.00081
60	12	.00150	.00145	.00141	.00137	.00133	.00129	.00126	.00122	.00119	.00116	.00112	.00109	.00107	.00104	.00101	.00099	.00096	.00094	.00092	.00089
60	13	.00162	.00157	.00153	.00148	.00144	.00140	.00136	.00133	.00129	.00126	.00122	.00119	.00116	.00113	.00110	.00108	.00105	.00102	.00100	.00098
60	14	.00174	.00169	.00164	.00159	.00155	.00151	.00147	.00143	.00139	.00135	.00132	.00128	.00125	.00122	.00119	.00116	.00113	.00111	.00108	.00106
60	15	.00185	.00180	.00175	.00170	.00165	.00161	.00156	.00152	.00148	.00144	.00141	.00137	.00134	.00130	.00127	.00124	.00121	.00118	.00115	.00113
60	16	.00196	.00190	.00185	.00180	.00175	.00170	.00165	.00161	.00157	.00153	.00149	.00145	.00141	.00138	.00134	.00131	.00128	.00125	.00122	.00119
60	17	.00206	.00200	.00194	.00189	.00184	.00178	.00174	.00169	.00164	.00160	.00156	.00152	.00148	.00145	.00141	.00138	.00134	.00131	.00128	.00125
60	18	.00216	.00209	.00203	.00197	.00192	.00187	.00182	.00177	.00172	.00167	.00163	.00159	.00155	.00151	.00147	.00144	.00140	.00137	.00134	.00131
60	19	.00226	.00219	.00212	.00206	.00201	.00195	.00190	.00184	.00179	.00175	.00170	.00166	.00161	.00157	.00154	.00150	.00146	.00143	.00139	.00136

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

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
60	20	.00236	.00229	.00222	.00216	.00210	.00204	.00198	.00193	.00187	.00182	.00178	.00173	.00169	.00164	.00160	.00156	.00152	.00149	.00145	.00142
60	21	.00247	.00240	.00233	.00226	.00220	.00213	.00207	.00202	.00196	.00191	.00186	.00181	.00176	.00172	.00167	.00163	.00159	.00155	.00151	.00148
60	22	.00260	.00252	.00244	.00237	.00230	.00224	.00217	.00211	.00205	.00200	.00194	.00189	.00184	.00179	.00175	.00170	.00166	.00162	.00158	.00154
60	23	.00273	.00265	.00257	.00249	.00242	.00235	.00228	.00221	.00215	.00209	.00204	.00198	.00193	.00188	.00183	.00178	.00174	.00170	.00165	.00161
60	24	.00287	.00279	.00270	.00262	.00254	.00247	.00240	.00233	.00226	.00220	.00214	.00208	.00203	.00197	.00192	.00187	.00182	.00178	.00173	.00169
60	25	.00304	.00294	.00285	.00277	.00268	.00260	.00253	.00246	.00239	.00232	.00226	.00219	.00213	.00208	.00202	.00197	.00192	.00187	.00182	.00178
60	26	.00321	.00311	.00302	.00293	.00284	.00275	.00267	.00260	.00252	.00245	.00238	.00232	.00225	.00219	.00214	.00208	.00203	.00197	.00192	.00188
60	27	.00341	.00330	.00320	.00310	.00301	.00292	.00284	.00275	.00267	.00260	.00253	.00246	.00239	.00232	.00226	.00220	.00215	.00209	.00204	.00199
60	28	.00363	.00351	.00340	.00330	.00320	.00310	.00301	.00292	.00284	.00276	.00268	.00261	.00254	.00247	.00240	.00234	.00228	.00222	.00216	.00211
60	29	.00386	.00374	.00362	.00351	.00340	.00330	.00320	.00311	.00302	.00293	.00285	.00277	.00270	.00262	.00255	.00248	.00242	.00236	.00229	.00224
60	30	.00411	.00398	.00386	.00374	.00363	.00352	.00341	.00331	.00322	.00312	.00304	.00295	.00287	.00279	.00271	.00264	.00257	.00250	.00244	.00238
60	31	.00439	.00425	.00411	.00399	.00387	.00375	.00364	.00353	.00343	.00333	.00323	.00314	.00306	.00297	.00289	.00281	.00274	.00267	.00260	.00253
60	32	.00468	.00453	.00439	.00426	.00413	.00400	.00388	.00377	.00366	.00355	.00345	.00335	.00326	.00317	.00308	.00300	.00292	.00284	.00277	.00270
60	33	.00500	.00484	.00469	.00455	.00441	.00427	.00415	.00402	.00391	.00379	.00368	.00358	.00348	.00338	.00329	.00320	.00312	.00303	.00295	.00288
60	34	.00535	.00518	.00502	.00486	.00471	.00457	.00443	.00430	.00418	.00405	.00394	.00383	.00372	.00362	.00352	.00342	.00333	.00324	.00316	.00308
60	35	.00573	.00555	.00537	.00521	.00505	.00489	.00475	.00461	.00447	.00434	.00422	.00410	.00398	.00387	.00377	.00366	.00356	.00347	.00338	.00329
60	36	.00614	.00594	.00576	.00558	.00541	.00524	.00509	.00494	.00479	.00465	.00452	.00439	.00427	.00415	.00403	.00393	.00382	.00372	.00362	.00353
60	37	.00658	.00637	.00617	.00598	.00580	.00562	.00545	.00529	.00514	.00499	.00485	.00471	.00458	.00445	.00433	.00421	.00410	.00399	.00388	.00378
60	38	.00706	.00684	.00662	.00642	.00622	.00604	.00586	.00568	.00552	.00536	.00521	.00506	.00492	.00478	.00465	.00452	.00440	.00428	.00417	.00406
60	39	.00758	.00734	.00711	.00690	.00669	.00649	.00629	.00611	.00593	.00576	.00559	.00544	.00528	.00514	.00500	.00486	.00473	.00461	.00449	.00437
60	40	.00814	.00789	.00764	.00741	.00719	.00697	.00677	.00657	.00638	.00620	.00602	.00585	.00569	.00553	.00538	.00524	.00510	.00496	.00483	.00471
60	41	.00875	.00848	.00822	.00797	.00773	.00750	.00728	.00707	.00687	.00667	.00648	.00630	.00613	.00596	.00580	.00564	.00549	.00535	.00521	.00507
60	42	.00941	.00912	.00885	.00858	.00832	.00808	.00784	.00762	.00740	.00719	.00699	.00679	.00660	.00643	.00625	.00608	.00592	.00577	.00562	.00548
60	43	.01012	.00981	.00952	.00923	.00896	.00870	.00845	.00820	.00797	.00775	.00753	.00732	.00712	.00693	.00674	.00657	.00639	.00623	.00607	.00591
60	44	.01088	.01056	.01024	.00994	.00965	.00937	.00910	.00884	.00859	.00835	.00812	.00790	.00768	.00748	.00728	.00709	.00690	.00672	.00655	.00639
60	45	.01170	.01135	.01101	.01069	.01038	.01008	.00979	.00952	.00925	.00899	.00875	.00851	.00828	.00806	.00785	.00764	.00745	.00726	.00707	.00689
60	46	.01256	.01219	.01183	.01149	.01116	.01084	.01054	.01024	.00996	.00968	.00942	.00917	.00892	.00869	.00846	.00824	.00803	.00783	.00763	.00744
60	47	.01348	.01308	.01270	.01234	.01199	.01165	.01132	.01101	.01071	.01042	.01014	.00987	.00961	.00935	.00911	.00888	.00865	.00844	.00823	.00802
60	48	.01445	.01403	.01363	.01324	.01287	.01251	.01216	.01183	.01151	.01120	.01090	.01061	.01033	.01007	.00981	.00956	.00932	.00908	.00886	.00864
60	49	.01548	.01503	.01460	.01419	.01380	.01341	.01305	.01269	.01235	.01202	.01171	.01140	.01110	.01082	.01054	.01028	.01002	.00978	.00954	.00930
60	50	.01656	.01609	.01564	.01520	.01478	.01438	.01399	.01361	.01325	.01290	.01256	.01224	.01193	.01162	.01133	.01105	.01078	.01051	.01026	.01001
60	51	.01771	.01721	.01673	.01627	.01582	.01540	.01498	.01459	.01420	.01383	.01347	.01313	.01280	.01248	.01216	.01186	.01157	.01129	.01102	.01076
60	52	.01891	.01838	.01788	.01739	.01692	.01647	.01603	.01561	.01520	.01481	.01443	.01407	.01371	.01337	.01304	.01273	.01242	.01212	.01183	.01155
60	53	.02016	.01961	.01908	.01856	.01807	.01759	.01713	.01669	.01626	.01584	.01544	.01505	.01468	.01432	.01397	.01363	.01331	.01299	.01269	.01239
60	54	.02148	.02090	.02034	.01979	.01927	.01877	.01828	.01781	.01736	.01692	.01650	.01609	.01570	.01531	.01494	.01459	.01424	.01391	.01358	.01327
60	55	.02285	.02224	.02165	.02108	.02053	.02000	.01949	.01899	.01852	.01805	.01761	.01718	.01676	.01636	.01597	.01559	.01522	.01487	.01453	.01420
60	56	.02428	.02364	.02302	.02242	.02185	.02129	.02075	.02023	.01973	.01924	.01877	.01832	.01788	.01745	.01704	.01664	.01626	.01588	.01552	.01517
60	57	.02577	.02510	.02445	.02382	.02322	.02263	.02207	.02152	.02099	.02048	.01999	.01951	.01904	.01860	.01816	.01774	.01734	.01694	.01656	.01619
60	58	.02732	.02661	.02593	.02528	.02464	.02403	.02343	.02286	.02231	.02177	.02125	.02075	.02026	.01979	.01933	.01889	.01847	.01805	.01765	.01726
60	59	.02891	.02818	.02746	.02678	.02611	.02547	.02485	.02425	.02367	.02310	.02256	.02203	.02152	.02103	.02055	.02009	.01964	.01920	.01878	.01837
60	60	.03055	.02979	.02904	.02832	.02763	.02696	.02631	.02568	.02507	.02448	.02391	.02336	.02283	.02231	.02181	.02132	.02085	.02039	.01995	.01952
61	0	.00177	.00174	.00170	.00167	.00164	.00161	.00158	.00155	.00152	.00150	.00147	.00145	.00142	.00140	.00138	.00136	.00133	.00131	.00129	.00127
61	1	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00065	.00063	.00061	.00060	.00058	.00057	.00055	.00054	.00052	.00051	.00050	.00049	.00048
61	2	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00056	.00055	.00053	.00052	.00051	.00049	.00048	.00047	.00046
61	3	.00080	.00078	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00059	.00058	.00056	.00054	.00053	.00052	.00050	.00049	.00048	.00046
61	4	.00084	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00060	.00059	.00057	.00055	.00054	.00052	.00051	.00050	.00048
61	5	.00090	.00087	.00084	.00082	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00061	.00059	.00057	.00056	.00054	.00053	.00051
61	6	.00096	.00093	.00090	.00088	.00085	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00061	.00060	.00058	.00057	.00055
61	7	.00104	.00101	.00097	.00094	.00092	.00089	.00086	.00084	.00081	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00065	.00063	.00061	.00060
61	8	.00112	.00109	.00105	.00102	.00099	.00096	.00093	.00091	.00088	.00085	.00083	.00081	.00078	.00076	.00074	.00072	.00070	.00068	.00067	.00065

Ages O	Ages Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
61	9	.00122	.00118	.00114	.00111	.00108	.00105	.00102	.00099	.00096	.00093	.00090	.00088	.00086	.00083	.00081	.00079	.00077	.00075	.00073	.00071
61	10	.00133	.00129	.00125	.00121	.00118	.00114	.00111	.00108	.00105	.00102	.00099	.00096	.00094	.00091	.00089	.00087	.00084	.00082	.00080	.00078
61	11	.00144	.00140	.00136	.00132	.00128	.00125	.00121	.00118	.00115	.00111	.00108	.00106	.00103	.00100	.00098	.00095	.00093	.00090	.00088	.00086
61	12	.00157	.00153	.00148	.00144	.00140	.00136	.00132	.00129	.00125	.00122	.00119	.00116	.00113	.00110	.00107	.00104	.00102	.00099	.00097	.00095
61	13	.00170	.00165	.00161	.00156	.00152	.00148	.00144	.00140	.00136	.00132	.00129	.00126	.00123	.00120	.00117	.00114	.00111	.00108	.00106	.00103
61	14	.00183	.00178	.00173	.00168	.00163	.00159	.00155	.00150	.00146	.00143	.00139	.00136	.00132	.00129	.00126	.00123	.00120	.00117	.00114	.00112
61	15	.00195	.00189	.00184	.00179	.00174	.00169	.00165	.00160	.00156	.00152	.00148	.00145	.00141	.00138	.00134	.00131	.00128	.00125	.00122	.00119
61	16	.00206	.00200	.00194	.00189	.00184	.00179	.00174	.00170	.00165	.00161	.00157	.00153	.00149	.00146	.00142	.00139	.00135	.00132	.00129	.00126
61	17	.00216	.00210	.00204	.00199	.00193	.00188	.00183	.00178	.00173	.00169	.00165	.00161	.00157	.00153	.00149	.00146	.00142	.00139	.00136	.00133
61	18	.00226	.00220	.00214	.00208	.00202	.00196	.00191	.00186	.00181	.00177	.00172	.00168	.00164	.00160	.00156	.00152	.00148	.00145	.00141	.00138
61	19	.00237	.00230	.00223	.00217	.00211	.00205	.00200	.00194	.00189	.00184	.00179	.00175	.00170	.00166	.00162	.00158	.00154	.00151	.00147	.00144
61	20	.00248	.00240	.00234	.00227	.00221	.00214	.00209	.00203	.00197	.00192	.00187	.00182	.00178	.00173	.00169	.00165	.00161	.00157	.00153	.00150
61	21	.00260	.00252	.00245	.00238	.00231	.00224	.00218	.00212	.00207	.00201	.00196	.00191	.00186	.00181	.00177	.00172	.00168	.00164	.00160	.00156
61	22	.00272	.00264	.00256	.00249	.00242	.00235	.00228	.00222	.00216	.00210	.00205	.00199	.00194	.00189	.00185	.00180	.00176	.00171	.00167	.00163
61	23	.00286	.00277	.00269	.00261	.00254	.00247	.00240	.00233	.00227	.00220	.00215	.00209	.00203	.00198	.00193	.00188	.00184	.00179	.00175	.00171
61	24	.00301	.00292	.00283	.00275	.00267	.00259	.00252	.00245	.00238	.00232	.00225	.00219	.00214	.00208	.00203	.00198	.00193	.00188	.00183	.00179
61	25	.00318	.00308	.00299	.00290	.00282	.00274	.00266	.00258	.00251	.00244	.00237	.00231	.00225	.00219	.00213	.00208	.00203	.00198	.00193	.00188
61	26	.00337	.00326	.00316	.00307	.00298	.00289	.00281	.00273	.00265	.00258	.00251	.00244	.00238	.00231	.00225	.00219	.00214	.00208	.00203	.00198
61	27	.00357	.00346	.00336	.00326	.00316	.00307	.00298	.00289	.00281	.00273	.00266	.00259	.00252	.00245	.00238	.00232	.00226	.00221	.00215	.00210
61	28	.00380	.00368	.00357	.00346	.00336	.00326	.00316	.00307	.00298	.00290	.00282	.00274	.00267	.00260	.00253	.00246	.00240	.00234	.00228	.00222
61	29	.00404	.00392	.00380	.00368	.00357	.00347	.00336	.00327	.00317	.00309	.00300	.00292	.00284	.00276	.00269	.00262	.00255	.00248	.00242	.00236
61	30	.00431	.00417	.00404	.00392	.00380	.00369	.00358	.00348	.00338	.00328	.00319	.00310	.00302	.00294	.00286	.00278	.00271	.00264	.00258	.00251
61	31	.00459	.00445	.00431	.00418	.00405	.00393	.00382	.00371	.00360	.00350	.00340	.00331	.00322	.00313	.00305	.00296	.00289	.00281	.00274	.00267
61	32	.00490	.00475	.00460	.00446	.00433	.00420	.00407	.00395	.00384	.00373	.00363	.00353	.00343	.00334	.00325	.00316	.00308	.00300	.00292	.00285
61	33	.00524	.00507	.00492	.00477	.00462	.00448	.00435	.00422	.00410	.00399	.00387	.00377	.00366	.00356	.00347	.00337	.00328	.00320	.00312	.00304
61	34	.00560	.00542	.00526	.00510	.00494	.00479	.00465	.00452	.00439	.00426	.00414	.00403	.00391	.00381	.00370	.00361	.00351	.00342	.00333	.00325
61	35	.00599	.00581	.00563	.00546	.00529	.00513	.00498	.00484	.00470	.00456	.00443	.00431	.00419	.00408	.00397	.00386	.00376	.00366	.00356	.00347
61	36	.00642	.00622	.00603	.00585	.00567	.00550	.00534	.00518	.00503	.00489	.00475	.00462	.00449	.00437	.00425	.00414	.00403	.00392	.00382	.00372
61	37	.00689	.00667	.00647	.00627	.00608	.00590	.00573	.00556	.00540	.00524	.00510	.00495	.00482	.00469	.00456	.00444	.00432	.00421	.00410	.00399
61	38	.00739	.00716	.00694	.00673	.00653	.00633	.00615	.00597	.00580	.00563	.00547	.00532	.00517	.00503	.00490	.00477	.00464	.00452	.00440	.00429
61	39	.00794	.00769	.00746	.00723	.00701	.00681	.00661	.00641	.00623	.00605	.00588	.00572	.00556	.00541	.00527	.00512	.00499	.00486	.00473	.00461
61	40	.00853	.00826	.00801	.00777	.00754	.00732	.00711	.00690	.00670	.00651	.00633	.00616	.00599	.00582	.00567	.00552	.00537	.00523	.00510	.00497
61	41	.00917	.00889	.00862	.00836	.00812	.00788	.00765	.00743	.00722	.00702	.00682	.00663	.00645	.00628	.00611	.00595	.00579	.00564	.00550	.00536
61	42	.00986	.00956	.00928	.00900	.00874	.00848	.00824	.00800	.00778	.00756	.00735	.00715	.00696	.00677	.00659	.00642	.00625	.00609	.00593	.00578
61	43	.01061	.01029	.00999	.00969	.00941	.00914	.00888	.00862	.00838	.00815	.00793	.00771	.00750	.00730	.00711	.00692	.00674	.00657	.00640	.00624
61	44	.01141	.01107	.01075	.01043	.01013	.00984	.00956	.00929	.00904	.00879	.00855	.00832	.00809	.00788	.00767	.00747	.00728	.00710	.00692	.00675
61	45	.01227	.01191	.01156	.01123	.01090	.01060	.01030	.01001	.00974	.00947	.00921	.00897	.00873	.00850	.00828	.00807	.00786	.00766	.00747	.00728
61	46	.01318	.01280	.01243	.01207	.01173	.01140	.01108	.01078	.01048	.01020	.00993	.00966	.00941	.00916	.00893	.00870	.00848	.00827	.00806	.00786
61	47	.01415	.01374	.01335	.01297	.01260	.01225	.01192	.01159	.01128	.01097	.01068	.01040	.01013	.00987	.00962	.00937	.00914	.00891	.00869	.00848
61	48	.01517	.01474	.01432	.01392	.01353	.01316	.01280	.01245	.01212	.01180	.01149	.01119	.01090	.01062	.01035	.01009	.00984	.00960	.00937	.00914
61	49	.01626	.01580	.01535	.01493	.01452	.01412	.01374	.01337	.01302	.01267	.01234	.01203	.01172	.01142	.01114	.01086	.01059	.01033	.01008	.00984
61	50	.01741	.01692	.01645	.01600	.01556	.01514	.01474	.01435	.01397	.01361	.01325	.01292	.01259	.01227	.01197	.01167	.01139	.01111	.01085	.01059
61	51	.01862	.01810	.01760	.01713	.01666	.01622	.01579	.01538	.01498	.01459	.01422	.01386	.01351	.01318	.01285	.01254	.01224	.01195	.01166	.01139
61	52	.01989	.01934	.01882	.01831	.01782	.01735	.01690	.01646	.01604	.01563	.01524	.01486	.01449	.01413	.01379	.01346	.01313	.01282	.01252	.01223
61	53	.02122	.02065	.02009	.01956	.01904	.01855	.01807	.01760	.01716	.01672	.01631	.01590	.01551	.01514	.01477	.01442	.01408	.01375	.01343	.01312
61	54	.02261	.02201	.02142	.02086	.02032	.01979	.01929	.01880	.01833	.01787	.01743	.01700	.01659	.01619	.01581	.01543	.01507	.01472	.01439	.01406
61	55	.02407	.02343	.02282	.02223	.02165	.02110	.02057	.02005	.01955	.01907	.01861	.01816	.01772	.01730	.01689	.01650	.01612	.01575	.01539	.01504
61	56	.02559	.02492	.02427	.02365	.02305	.02247	.02191	.02137	.02084	.02033	.01984	.01937	.01891	.01847	.01804	.01762	.01722	.01683	.01645	.01608
61	57	.02717	.02647	.02579	.02514	.02451	.02390	.02331	.02274	.02219	.02165	.02114	.02064	.02015	.01969	.01923	.01879	.01837	.01796	.01756	.01717
61	58	.02881	.02807	.02737	.02668	.02602	.02538	.02476	.02416	.02358	.02302	.02248	.02196	.02145	.02096	.02048	.02002	.01957	.01914	.01871	.01831

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

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
61	59	.03050	.02973	.02899	.02828	.02758	.02691	.02627	.02564	.02503	.02444	.02388	.02332	.02279	.02227	.02177	.02129	.02082	.02036	.01992	.01949
61	60	.03225	.03145	.03067	.02992	.02920	.02850	.02782	.02717	.02653	.02591	.02532	.02474	.02418	.02364	.02311	.02261	.02211	.02163	.02117	.02072
61	61	.03405	.03322	.03241	.03163	.03087	.03014	.02943	.02875	.02808	.02744	.02682	.02621	.02563	.02506	.02451	.02397	.02346	.02295	.02247	.02199
62	0	.00188	.00184	.00181	.00177	.00174	.00171	.00168	.00165	.00162	.00159	.00157	.00154	.00151	.00149	.00147	.00144	.00142	.00140	.00138	.00136
62	1	.00083	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00063	.00061	.00060	.00058	.00057	.00055	.00054	.00053	.00051	.00050
62	2	.00082	.00079	.00077	.00075	.00072	.00070	.00068	.00066	.00065	.00063	.00061	.00059	.00058	.00056	.00055	.00053	.00052	.00051	.00049	.00048
62	3	.00084	.00081	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00061	.00059	.00057	.00056	.00054	.00053	.00051	.00050	.00049
62	4	.00088	.00086	.00083	.00080	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00063	.00062	.00060	.00058	.00057	.00055	.00054	.00052	.00051
62	5	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00076	.00073	.00071	.00069	.00067	.00065	.00064	.00062	.00060	.00059	.00057	.00056	.00054
62	6	.00101	.00098	.00095	.00092	.00089	.00086	.00084	.00081	.00079	.00077	.00074	.00072	.00070	.00068	.00066	.00065	.00063	.00061	.00060	.00058
62	7	.00109	.00105	.00102	.00099	.00096	.00093	.00090	.00088	.00085	.00083	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00066	.00065	.00063
62	8	.00117	.00114	.00110	.00107	.00104	.00101	.00098	.00095	.00092	.00090	.00087	.00085	.00083	.00080	.00078	.00076	.00074	.00072	.00070	.00068
62	9	.00128	.00124	.00120	.00116	.00113	.00110	.00107	.00104	.00101	.00098	.00095	.00093	.00090	.00088	.00085	.00083	.00081	.00079	.00077	.00075
62	10	.00139	.00135	.00131	.00127	.00123	.00120	.00116	.00113	.00110	.00107	.00104	.00101	.00099	.00096	.00094	.00091	.00089	.00087	.00085	.00082
62	11	.00151	.00147	.00143	.00139	.00135	.00131	.00127	.00124	.00120	.00117	.00114	.00111	.00108	.00106	.00103	.00100	.00098	.00095	.00093	.00091
62	12	.00165	.00160	.00156	.00151	.00147	.00143	.00139	.00135	.00132	.00128	.00125	.00122	.00119	.00116	.00113	.00110	.00107	.00105	.00102	.00100
62	13	.00179	.00173	.00169	.00164	.00159	.00155	.00151	.00147	.00143	.00140	.00136	.00133	.00129	.00126	.00123	.00120	.00117	.00115	.00112	.00109
62	14	.00192	.00187	.00181	.00176	.00172	.00167	.00163	.00158	.00154	.00150	.00147	.00143	.00140	.00136	.00133	.00130	.00127	.00124	.00121	.00118
62	15	.00205	.00199	.00193	.00188	.00183	.00178	.00174	.00169	.00165	.00161	.00157	.00153	.00149	.00145	.00142	.00139	.00135	.00132	.00129	.00126
62	16	.00216	.00210	.00204	.00199	.00193	.00188	.00183	.00179	.00174	.00170	.00166	.00161	.00158	.00154	.00150	.00147	.00143	.00140	.00137	.00134
62	17	.00227	.00221	.00215	.00209	.00203	.00198	.00193	.00188	.00183	.00178	.00174	.00169	.00165	.00161	.00157	.00154	.00150	.00147	.00143	.00140
62	18	.00238	.00231	.00224	.00218	.00212	.00207	.00201	.00196	.00191	.00186	.00181	.00177	.00173	.00168	.00164	.00160	.00157	.00153	.00150	.00146
62	19	.00248	.00241	.00234	.00228	.00222	.00216	.00210	.00204	.00199	.00194	.00189	.00184	.00180	.00175	.00171	.00167	.00163	.00159	.00156	.00152
62	20	.00260	.00252	.00245	.00238	.00232	.00225	.00219	.00213	.00208	.00203	.00197	.00192	.00188	.00183	.00178	.00174	.00170	.00166	.00162	.00159
62	21	.00272	.00264	.00257	.00249	.00242	.00236	.00229	.00223	.00217	.00212	.00206	.00201	.00196	.00191	.00186	.00182	.00177	.00173	.00169	.00165
62	22	.00285	.00277	.00269	.00261	.00254	.00247	.00240	.00234	.00227	.00221	.00216	.00210	.00205	.00200	.00195	.00190	.00185	.00181	.00177	.00172
62	23	.00300	.00291	.00282	.00274	.00266	.00259	.00252	.00245	.00238	.00232	.00226	.00220	.00214	.00209	.00204	.00199	.00194	.00189	.00185	.00180
62	24	.00315	.00306	.00297	.00288	.00280	.00272	.00265	.00257	.00250	.00244	.00237	.00231	.00225	.00219	.00214	.00208	.00203	.00198	.00193	.00189
62	25	.00333	.00323	.00313	.00304	.00295	.00287	.00279	.00271	.00264	.00257	.00250	.00243	.00237	.00231	.00225	.00219	.00214	.00208	.00203	.00199
62	26	.00352	.00342	.00331	.00322	.00312	.00303	.00295	.00287	.00279	.00271	.00264	.00257	.00250	.00243	.00237	.00231	.00225	.00220	.00214	.00209
62	27	.00374	.00362	.00352	.00341	.00331	.00322	.00313	.00304	.00295	.00287	.00279	.00272	.00265	.00258	.00251	.00245	.00239	.00233	.00227	.00221
62	28	.00397	.00385	.00374	.00362	.00352	.00342	.00332	.00322	.00313	.00305	.00297	.00289	.00281	.00274	.00266	.00260	.00253	.00247	.00241	.00235
62	29	.00423	.00410	.00397	.00386	.00374	.00363	.00353	.00343	.00333	.00324	.00315	.00307	.00299	.00291	.00283	.00276	.00269	.00262	.00255	.00249
62	30	.00450	.00437	.00423	.00411	.00399	.00387	.00376	.00365	.00355	.00345	.00335	.00326	.00318	.00309	.00301	.00293	.00286	.00279	.00272	.00265
62	31	.00480	.00465	.00451	.00438	.00425	.00412	.00400	.00389	.00378	.00367	.00357	.00348	.00338	.00329	.00321	.00312	.00304	.00296	.00289	.00282
62	32	.00512	.00497	.00482	.00467	.00453	.00440	.00427	.00415	.00403	.00392	.00381	.00371	.00361	.00351	.00342	.00333	.00324	.00316	.00308	.00300
62	33	.00547	.00531	.00514	.00499	.00484	.00470	.00456	.00443	.00431	.00418	.00407	.00396	.00385	.00375	.00365	.00355	.00346	.00337	.00329	.00320
62	34	.00585	.00567	.00550	.00534	.00518	.00502	.00488	.00474	.00460	.00447	.00435	.00423	.00411	.00400	.00390	.00380	.00370	.00360	.00351	.00342
62	35	.00627	.00607	.00589	.00571	.00554	.00538	.00522	.00507	.00493	.00479	.00466	.00453	.00441	.00429	.00417	.00406	.00396	.00385	.00376	.00366
62	36	.00672	.00651	.00631	.00612	.00594	.00577	.00560	.00544	.00528	.00513	.00499	.00485	.00472	.00459	.00447	.00435	.00424	.00413	.00402	.00392
62	37	.00720	.00698	.00677	.00657	.00637	.00618	.00600	.00583	.00567	.00551	.00535	.00521	.00506	.00493	.00480	.00467	.00455	.00443	.00432	.00421
62	38	.00773	.00749	.00727	.00705	.00684	.00664	.00645	.00626	.00608	.00591	.00575	.00559	.00544	.00529	.00515	.00502	.00489	.00476	.00464	.00452
62	39	.00830	.00805	.00781	.00757	.00735	.00714	.00693	.00673	.00654	.00636	.00618	.00601	.00585	.00569	.00554	.00539	.00525	.00512	.00499	.00486
62	40	.00892	.00865	.00839	.00814	.00790	.00767	.00745	.00724	.00704	.00684	.00665	.00647	.00630	.00613	.00597	.00581	.00566	.00551	.00537	.00524
62	41	.00960	.00931	.00903	.00876	.00851	.00826	.00803	.00780	.00758	.00737	.00717	.00697	.00679	.00660	.00643	.00626	.00610	.00594	.00579	.00565
62	42	.01032	.01002	.00972	.00944	.00916	.00890	.00865	.00840	.00817	.00794	.00773	.00752	.00732	.00712	.00694	.00676	.00658	.00642	.00625	.00610
62	43	.01111	.01078	.01047	.01016	.00987	.00959	.00932	.00906	.00881	.00857	.00833	.00811	.00790	.00769	.00749	.00729	.00711	.00693	.00675	.00659
62	44	.01196	.01160	.01127	.01094	.01063	.01033	.01004	.00976	.00950	.00924	.00899	.00875	.00852	.00830	.00808	.00788	.00768	.00748	.00730	.00712
62	45	.01286	.01248	.01212	.01178	.01145	.01113	.01082	.01052	.01023	.00996	.00969	.00944	.00919	.00895	.00872	.00850	.00829	.00808	.00788	.00769
62	46	.01382	.01342	.01304	.01267	.01232	.01197	.01165	.01133	.01102	.01073	.01045	.01017	.00991	.00965	.00941	.00917	.00894	.00872	.00851	.00830

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
62	47	.01484	.01441	.01401	.01362	.01324	.01287	.01252	.01219	.01186	.01155	.01125	.01095	.01067	.01040	.01014	.00989	.00964	.00940	.00918	.00895
62	48	.01592	.01547	.01504	.01462	.01422	.01383	.01346	.01310	.01275	.01242	.01210	.01179	.01149	.01120	.01092	.01065	.01039	.01013	.00989	.00965
62	49	.01706	.01659	.01613	.01568	.01526	.01485	.01445	.01407	.01370	.01335	.01300	.01267	.01235	.01204	.01175	.01146	.01118	.01091	.01065	.01040
62	50	.01827	.01777	.01728	.01681	.01636	.01593	.01551	.01510	.01471	.01433	.01397	.01362	.01328	.01295	.01263	.01232	.01203	.01174	.01146	.01119
62	51	.01955	.01902	.01850	.01801	.01753	.01707	.01662	.01619	.01578	.01538	.01499	.01462	.01426	.01391	.01357	.01324	.01293	.01262	.01233	.01204
62	52	.02090	.02033	.01979	.01926	.01876	.01827	.01780	.01734	.01690	.01648	.01607	.01567	.01529	.01492	.01456	.01421	.01388	.01355	.01324	.01293
62	53	.02231	.02171	.02114	.02058	.02005	.01953	.01903	.01855	.01809	.01764	.01720	.01678	.01638	.01598	.01560	.01524	.01488	.01454	.01420	.01388
62	54	.02378	.02315	.02255	.02196	.02140	.02085	.02033	.01982	.01933	.01885	.01839	.01795	.01752	.01710	.01670	.01631	.01594	.01557	.01522	.01488
62	55	.02532	.02466	.02402	.02341	.02281	.02224	.02168	.02115	.02063	.02013	.01964	.01918	.01872	.01828	.01786	.01745	.01705	.01666	.01629	.01592
62	56	.02693	.02624	.02557	.02492	.02429	.02369	.02311	.02254	.02200	.02147	.02096	.02046	.01998	.01952	.01907	.01864	.01821	.01781	.01741	.01703
62	57	.02861	.02788	.02718	.02650	.02584	.02520	.02459	.02400	.02342	.02287	.02233	.02181	.02130	.02082	.02034	.01988	.01944	.01901	.01859	.01819
62	58	.03035	.02958	.02885	.02813	.02745	.02678	.02614	.02551	.02491	.02432	.02376	.02321	.02268	.02217	.02167	.02119	.02072	.02026	.01982	.01940
62	59	.03214	.03135	.03058	.02983	.02911	.02841	.02773	.02708	.02645	.02584	.02524	.02467	.02411	.02357	.02305	.02254	.02205	.02157	.02110	.02066
62	60	.03400	.03317	.03236	.03158	.03083	.03010	.02939	.02870	.02804	.02740	.02678	.02617	.02559	.02502	.02447	.02394	.02342	.02292	.02244	.02196
62	61	.03591	.03504	.03420	.03339	.03260	.03184	.03110	.03039	.02969	.02902	.02837	.02774	.02713	.02653	.02596	.02540	.02486	.02433	.02382	.02332
62	62	.03790	.03699	.03611	.03527	.03445	.03365	.03288	.03213	.03141	.03071	.03003	.02937	.02873	.02811	.02750	.02692	.02635	.02580	.02526	.02474
63	0	.00199	.00195	.00191	.00188	.00184	.00181	.00178	.00175	.00172	.00169	.00166	.00164	.00161	.00159	.00156	.00154	.00151	.00149	.00147	.00145
63	1	.00087	.00084	.00082	.00080	.00077	.00075	.00073	.00071	.00070	.00068	.00066	.00064	.00063	.00061	.00060	.00058	.00057	.00056	.00054	.00053
63	2	.00085	.00083	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00062	.00061	.00059	.00058	.00056	.00055	.00053	.00052	.00051
63	3	.00088	.00085	.00083	.00080	.00078	.00075	.00073	.00071	.00069	.00067	.00065	.00064	.00062	.00060	.00059	.00057	.00056	.00054	.00053	.00051
63	4	.00092	.00089	.00087	.00084	.00081	.00079	.00077	.00075	.00072	.00070	.00068	.00066	.00065	.00063	.00061	.00060	.00058	.00056	.00055	.00054
63	5	.00098	.00095	.00092	.00089	.00087	.00084	.00082	.00079	.00077	.00075	.00073	.00071	.00069	.00067	.00065	.00063	.00062	.00060	.00058	.00057
63	6	.00105	.00102	.00099	.00096	.00093	.00090	.00088	.00085	.00083	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00063	.00061
63	7	.00114	.00110	.00107	.00104	.00100	.00098	.00095	.00092	.00089	.00087	.00084	.00082	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00066
63	8	.00123	.00119	.00116	.00112	.00109	.00106	.00103	.00100	.00097	.00094	.00092	.00089	.00087	.00084	.00082	.00080	.00078	.00076	.00074	.00072
63	9	.00133	.00129	.00126	.00122	.00118	.00115	.00112	.00109	.00106	.00103	.00100	.00097	.00095	.00092	.00090	.00088	.00085	.00083	.00081	.00079
63	10	.00145	.00141	.00137	.00133	.00129	.00126	.00122	.00119	.00116	.00113	.00110	.00107	.00104	.00101	.00099	.00096	.00094	.00091	.00089	.00087
63	11	.00159	.00154	.00150	.00145	.00141	.00137	.00134	.00130	.00127	.00123	.00120	.00117	.00114	.00111	.00108	.00106	.00103	.00101	.00098	.00096
63	12	.00173	.00168	.00163	.00159	.00154	.00150	.00146	.00142	.00139	.00135	.00132	.00128	.00125	.00122	.00119	.00116	.00113	.00111	.00108	.00106
63	13	.00187	.00182	.00177	.00172	.00168	.00163	.00159	.00155	.00151	.00147	.00143	.00140	.00136	.00133	.00130	.00127	.00124	.00121	.00118	.00115
63	14	.00201	.00196	.00190	.00185	.00180	.00176	.00171	.00167	.00162	.00158	.00155	.00151	.00147	.00144	.00140	.00137	.00134	.00131	.00128	.00125
63	15	.00215	.00209	.00203	.00198	.00192	.00187	.00183	.00178	.00173	.00169	.00165	.00161	.00157	.00153	.00150	.00146	.00143	.00140	.00137	.00134
63	16	.00227	.00221	.00215	.00209	.00203	.00198	.00193	.00188	.00183	.00179	.00174	.00170	.00166	.00162	.00158	.00155	.00151	.00148	.00145	.00141
63	17	.00238	.00232	.00225	.00219	.00213	.00208	.00203	.00197	.00192	.00188	.00183	.00179	.00174	.00170	.00166	.00162	.00159	.00155	.00152	.00148
63	18	.00249	.00242	.00236	.00229	.00223	.00217	.00212	.00206	.00201	.00196	.00191	.00186	.00182	.00178	.00173	.00169	.00165	.00162	.00158	.00155
63	19	.00260	.00253	.00246	.00239	.00233	.00227	.00221	.00215	.00210	.00204	.00199	.00194	.00190	.00185	.00181	.00176	.00172	.00168	.00165	.00161
63	20	.00272	.00264	.00257	.00250	.00243	.00237	.00230	.00224	.00219	.00213	.00208	.00203	.00198	.00193	.00188	.00184	.00179	.00175	.00171	.00167
63	21	.00285	.00277	.00269	.00262	.00254	.00248	.00241	.00235	.00229	.00223	.00217	.00212	.00206	.00201	.00196	.00192	.00187	.00183	.00179	.00175
63	22	.00299	.00290	.00282	.00274	.00266	.00259	.00252	.00245	.00239	.00233	.00227	.00221	.00216	.00210	.00205	.00200	.00195	.00191	.00186	.00182
63	23	.00314	.00305	.00296	.00287	.00279	.00272	.00264	.00257	.00250	.00244	.00238	.00231	.00226	.00220	.00215	.00209	.00204	.00199	.00195	.00190
63	24	.00330	.00320	.00311	.00302	.00294	.00286	.00278	.00270	.00263	.00256	.00249	.00243	.00237	.00231	.00225	.00220	.00214	.00209	.00204	.00199
63	25	.00348	.00338	.00328	.00319	.00310	.00301	.00293	.00285	.00277	.00270	.00263	.00256	.00249	.00243	.00237	.00231	.00225	.00220	.00215	.00209
63	26	.00368	.00357	.00347	.00337	.00327	.00318	.00309	.00301	.00293	.00285	.00277	.00270	.00263	.00256	.00250	.00243	.00237	.00232	.00226	.00221
63	27	.00391	.00379	.00368	.00357	.00347	.00337	.00328	.00319	.00310	.00302	.00294	.00286	.00278	.00271	.00264	.00258	.00251	.00245	.00239	.00233
63	28	.00415	.00403	.00391	.00379	.00368	.00358	.00348	.00338	.00329	.00320	.00311	.00303	.00295	.00288	.00280	.00273	.00266	.00260	.00253	.00247
63	29	.00442	.00429	.00416	.00404	.00392	.00381	.00370	.00360	.00350	.00340	.00331	.00322	.00314	.00306	.00298	.00290	.00283	.00276	.00269	.00263
63	30	.00471	.00456	.00443	.00430	.00417	.00405	.00394	.00383	.00372	.00362	.00352	.00343	.00334	.00325	.00317	.00309	.00301	.00293	.00286	.00279
63	31	.00502	.00486	.00472	.00458	.00445	.00432	.00420	.00408	.00396	.00386	.00375	.00365	.00355	.00346	.00337	.00328	.00320	.00312	.00304	.00297
63	32	.00535	.00519	.00504	.00489	.00474	.00461	.00448	.00435	.00423	.00411	.00400	.00389	.00379	.00369	.00359	.00350	.00341	.00332	.00324	.00316
63	33	.00572	.00555	.00538	.00522	.00507	.00492	.00478	.00464	.00452	.00439	.00427	.00415	.00404	.00394	.00383	.00374	.00364	.00355	.00346	.00337

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

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
63	34	.00611	.00593	.00575	.00558	.00542	.00526	.00511	.00497	.00483	.00469	.00456	.00444	.00432	.00421	.00410	.00399	.00389	.00379	.00370	.00360
63	35	.00655	.00635	.00616	.00598	.00580	.00563	.00547	.00532	.00517	.00502	.00489	.00475	.00463	.00450	.00439	.00427	.00416	.00406	.00395	.00386
63	36	.00702	.00680	.00660	.00640	.00622	.00604	.00586	.00570	.00554	.00538	.00524	.00509	.00496	.00483	.00470	.00458	.00446	.00435	.00424	.00413
63	37	.00752	.00730	.00708	.00687	.00667	.00647	.00629	.00611	.00594	.00578	.00562	.00547	.00532	.00518	.00504	.00491	.00478	.00466	.00454	.00443
63	38	.00807	.00783	.00760	.00737	.00716	.00695	.00675	.00656	.00638	.00620	.00603	.00587	.00571	.00556	.00542	.00528	.00514	.00501	.00488	.00476
63	39	.00867	.00841	.00816	.00792	.00769	.00747	.00726	.00706	.00686	.00667	.00649	.00631	.00614	.00598	.00582	.00567	.00553	.00539	.00525	.00512
63	40	.00932	.00905	.00878	.00852	.00828	.00804	.00781	.00759	.00738	.00718	.00698	.00680	.00661	.00644	.00627	.00611	.00595	.00580	.00566	.00552
63	41	.01003	.00973	.00945	.00917	.00891	.00866	.00841	.00818	.00795	.00773	.00753	.00732	.00713	.00694	.00676	.00659	.00642	.00626	.00610	.00595
63	42	.01080	.01048	.01017	.00988	.00960	.00933	.00907	.00881	.00857	.00834	.00812	.00790	.00769	.00749	.00730	.00711	.00693	.00675	.00659	.00642
63	43	.01162	.01128	.01096	.01064	.01034	.01005	.00977	.00950	.00924	.00900	.00875	.00852	.00830	.00808	.00788	.00768	.00748	.00730	.00712	.00694
63	44	.01251	.01215	.01180	.01147	.01114	.01083	.01053	.01025	.00997	.00970	.00945	.00920	.00896	.00873	.00851	.00829	.00808	.00788	.00769	.00750
63	45	.01346	.01307	.01270	.01234	.01200	.01167	.01135	.01104	.01075	.01046	.01019	.00992	.00967	.00942	.00918	.00895	.00873	.00851	.00831	.00811
63	46	.01447	.01406	.01366	.01328	.01292	.01256	.01222	.01190	.01158	.01128	.01098	.01070	.01042	.01016	.00991	.00966	.00942	.00919	.00897	.00875
63	47	.01554	.01511	.01469	.01428	.01389	.01351	.01315	.01280	.01247	.01214	.01183	.01152	.01123	.01095	.01068	.01041	.01016	.00991	.00968	.00945
63	48	.01668	.01622	.01577	.01534	.01492	.01452	.01414	.01377	.01341	.01306	.01273	.01240	.01209	.01179	.01150	.01122	.01095	.01069	.01043	.01019
63	49	.01789	.01739	.01692	.01646	.01602	.01560	.01519	.01479	.01441	.01404	.01369	.01334	.01301	.01269	.01238	.01208	.01179	.01151	.01124	.01098
63	50	.01916	.01864	.01814	.01765	.01719	.01674	.01630	.01588	.01547	.01508	.01470	.01434	.01399	.01364	.01331	.01300	.01269	.01239	.01210	.01182
63	51	.02051	.01996	.01943	.01892	.01842	.01794	.01748	.01703	.01660	.01619	.01579	.01540	.01502	.01466	.01431	.01397	.01364	.01332	.01301	.01272
63	52	.02193	.02135	.02079	.02024	.01972	.01921	.01872	.01825	.01779	.01735	.01693	.01651	.01612	.01573	.01536	.01500	.01465	.01431	.01398	.01367
63	53	.02342	.02280	.02221	.02164	.02108	.02055	.02003	.01953	.01905	.01858	.01813	.01769	.01727	.01686	.01647	.01608	.01571	.01535	.01501	.01467
63	54	.02498	.02433	.02370	.02310	.02251	.02195	.02140	.02087	.02036	.01987	.01939	.01893	.01848	.01805	.01763	.01723	.01683	.01645	.01608	.01573
63	55	.02661	.02593	.02526	.02463	.02401	.02341	.02284	.02228	.02174	.02122	.02072	.02023	.01976	.01930	.01886	.01843	.01801	.01761	.01722	.01684
63	56	.02831	.02759	.02690	.02623	.02558	.02495	.02434	.02376	.02319	.02264	.02211	.02159	.02110	.02061	.02014	.01969	.01925	.01883	.01841	.01801
63	57	.03009	.02933	.02860	.02790	.02722	.02656	.02592	.02530	.02470	.02413	.02357	.02302	.02250	.02199	.02149	.02102	.02055	.02010	.01967	.01924
63	58	.03193	.03114	.03038	.02964	.02892	.02823	.02756	.02691	.02628	.02567	.02508	.02451	.02396	.02342	.02290	.02240	.02191	.02144	.02098	.02053
63	59	.03384	.03301	.03221	.03143	.03068	.02996	.02926	.02858	.02792	.02728	.02666	.02606	.02548	.02491	.02437	.02384	.02332	.02283	.02234	.02187
63	60	.03581	.03494	.03410	.03329	.03251	.03175	.03101	.03030	.02961	.02894	.02829	.02766	.02705	.02646	.02589	.02533	.02479	.02427	.02376	.02326
63	61	.03784	.03694	.03606	.03522	.03440	.03360	.03283	.03209	.03136	.03066	.02999	.02933	.02869	.02807	.02747	.02688	.02632	.02577	.02523	.02471
63	62	.03994	.03900	.03809	.03721	.03635	.03553	.03472	.03394	.03319	.03246	.03175	.03106	.03039	.02974	.02911	.02850	.02791	.02733	.02677	.02622
63	63	.04212	.04114	.04020	.03928	.03839	.03752	.03668	.03587	.03509	.03432	.03358	.03286	.03216	.03148	.03083	.03019	.02956	.02896	.02837	.02780
64	0	.00210	.00206	.00203	.00199	.00196	.00192	.00189	.00186	.00183	.00180	.00177	.00174	.00171	.00169	.00166	.00163	.00161	.00159	.00156	.00154
64	1	.00091	.00088	.00086	.00083	.00081	.00079	.00077	.00075	.00073	.00071	.00069	.00068	.00066	.00064	.00063	.00061	.00060	.00059	.00057	.00056
64	2	.00089	.00087	.00084	.00082	.00079	.00077	.00075	.00073	.00071	.00069	.00067	.00066	.00064	.00062	.00061	.00059	.00058	.00056	.00055	.00054
64	3	.00092	.00089	.00086	.00084	.00081	.00079	.00077	.00075	.00072	.00070	.00069	.00067	.00065	.00063	.00062	.00060	.00058	.00057	.00056	.00054
64	4	.00096	.00093	.00090	.00088	.00085	.00083	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00066	.00064	.00063	.00061	.00059	.00058	.00056
64	5	.00102	.00099	.00096	.00093	.00091	.00088	.00085	.00083	.00081	.00078	.00076	.00074	.00072	.00070	.00068	.00066	.00065	.00063	.00061	.00060
64	6	.00110	.00107	.00103	.00100	.00097	.00094	.00092	.00089	.00087	.00084	.00082	.00080	.00077	.00075	.00073	.00071	.00069	.00068	.00066	.00064
64	7	.00119	.00115	.00112	.00108	.00105	.00102	.00099	.00096	.00094	.00091	.00088	.00086	.00084	.00082	.00079	.00077	.00075	.00073	.00071	.00070
64	8	.00128	.00124	.00121	.00117	.00114	.00111	.00107	.00104	.00102	.00099	.00096	.00094	.00091	.00089	.00086	.00084	.00082	.00080	.00078	.00076
64	9	.00140	.00135	.00131	.00128	.00124	.00121	.00117	.00114	.00111	.00108	.00105	.00102	.00100	.00097	.00094	.00092	.00090	.00087	.00085	.00083
64	10	.00152	.00148	.00144	.00139	.00136	.00132	.00128	.00125	.00121	.00118	.00115	.00112	.00109	.00106	.00104	.00101	.00099	.00096	.00094	.00092
64	11	.00166	.00161	.00157	.00152	.00148	.00144	.00140	.00137	.00133	.00130	.00126	.00123	.00120	.00117	.00114	.00111	.00109	.00106	.00104	.00101
64	12	.00181	.00176	.00171	.00166	.00162	.00158	.00153	.00149	.00146	.00142	.00138	.00135	.00132	.00128	.00125	.00122	.00119	.00117	.00114	.00111
64	13	.00196	.00191	.00186	.00181	.00176	.00171	.00167	.00163	.00158	.00155	.00151	.00147	.00144	.00140	.00137	.00134	.00131	.00128	.00125	.00122
64	14	.00211	.00205	.00200	.00194	.00189	.00184	.00180	.00175	.00171	.00167	.00163	.00159	.00155	.00151	.00148	.00144	.00141	.00138	.00135	.00132
64	15	.00225	.00219	.00213	.00207	.00202	.00197	.00192	.00187	.00182	.00178	.00174	.00170	.00166	.00162	.00158	.00154	.00151	.00148	.00144	.00141
64	16	.00238	.00231	.00225	.00219	.00213	.00208	.00203	.00198	.00193	.00188	.00184	.00179	.00175	.00171	.00167	.00163	.00160	.00156	.00153	.00149
64	17	.00250	.00243	.00236	.00230	.00224	.00218	.00213	.00207	.00202	.00197	.00193	.00188	.00184	.00179	.00175	.00171	.00167	.00164	.00160	.00157
64	18	.00261	.00254	.00247	.00240	.00234	.00228	.00222	.00217	.00211	.00206	.00201	.00196	.00192	.00187	.00183	.00179	.00175	.00171	.00167	.00163
64	19	.00273	.00265	.00258	.00251	.00244	.00238	.00232	.00226	.00220	.00215	.00210	.00204	.00200	.00195	.00190	.00186	.00182	.00178	.00174	.00170

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

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
64	20	.00285	.00277	.00269	.00262	.00255	.00248	.00242	.00236	.00230	.00224	.00219	.00213	.00208	.00203	.00198	.00194	.00189	.00185	.00181	.00177
64	21	.00298	.00290	.00282	.00274	.00267	.00260	.00253	.00246	.00240	.00234	.00228	.00223	.00217	.00212	.00207	.00202	.00197	.00193	.00188	.00184
64	22	.00312	.00304	.00295	.00287	.00279	.00272	.00265	.00258	.00251	.00245	.00238	.00232	.00227	.00221	.00216	.00211	.00206	.00201	.00197	.00192
64	23	.00328	.00319	.00310	.00301	.00293	.00285	.00277	.00270	.00263	.00256	.00250	.00243	.00237	.00231	.00226	.00220	.00215	.00210	.00205	.00201
64	24	.00345	.00335	.00326	.00316	.00308	.00299	.00291	.00283	.00276	.00269	.00262	.00255	.00249	.00243	.00237	.00231	.00226	.00220	.00215	.00210
64	25	.00364	.00353	.00343	.00334	.00324	.00315	.00307	.00299	.00291	.00283	.00276	.00269	.00262	.00255	.00249	.00243	.00237	.00231	.00226	.00221
64	26	.00385	.00374	.00363	.00353	.00343	.00333	.00324	.00315	.00307	.00299	.00291	.00283	.00276	.00269	.00263	.00256	.00250	.00244	.00238	.00233
64	27	.00408	.00396	.00385	.00374	.00363	.00353	.00343	.00334	.00325	.00316	.00308	.00300	.00292	.00285	.00278	.00271	.00264	.00258	.00252	.00246
64	28	.00434	.00421	.00409	.00397	.00386	.00375	.00364	.00354	.00345	.00336	.00327	.00318	.00310	.00302	.00295	.00287	.00280	.00273	.00267	.00261
64	29	.00461	.00448	.00435	.00422	.00410	.00399	.00387	.00377	.00367	.00357	.00347	.00338	.00329	.00321	.00313	.00305	.00298	.00290	.00283	.00277
64	30	.00491	.00477	.00463	.00449	.00437	.00424	.00412	.00401	.00390	.00380	.00369	.00360	.00350	.00341	.00333	.00324	.00316	.00309	.00301	.00294
64	31	.00524	.00508	.00493	.00479	.00465	.00452	.00439	.00427	.00415	.00404	.00393	.00383	.00373	.00363	.00354	.00345	.00337	.00328	.00320	.00313
64	32	.00559	.00542	.00526	.00511	.00496	.00482	.00468	.00455	.00443	.00431	.00419	.00408	.00398	.00387	.00377	.00368	.00359	.00350	.00341	.00333
64	33	.00597	.00579	.00562	.00546	.00530	.00515	.00500	.00486	.00473	.00460	.00448	.00436	.00424	.00413	.00403	.00392	.00383	.00373	.00364	.00355
64	34	.00638	.00619	.00601	.00583	.00566	.00550	.00535	.00520	.00506	.00492	.00479	.00466	.00453	.00442	.00430	.00419	.00409	.00399	.00389	.00379
64	35	.00683	.00663	.00643	.00625	.00606	.00589	.00573	.00557	.00541	.00526	.00512	.00499	.00485	.00473	.00461	.00449	.00437	.00426	.00416	.00406
64	36	.00732	.00710	.00689	.00669	.00650	.00631	.00614	.00596	.00580	.00564	.00549	.00534	.00520	.00507	.00493	.00481	.00469	.00457	.00446	.00435
64	37	.00785	.00762	.00739	.00718	.00697	.00677	.00658	.00640	.00622	.00605	.00589	.00573	.00558	.00543	.00529	.00516	.00503	.00490	.00478	.00466
64	38	.00843	.00818	.00794	.00771	.00749	.00727	.00707	.00687	.00668	.00650	.00633	.00616	.00599	.00584	.00569	.00554	.00540	.00527	.00513	.00501
64	39	.00905	.00879	.00853	.00828	.00805	.00782	.00760	.00739	.00719	.00699	.00680	.00662	.00645	.00628	.00612	.00596	.00581	.00566	.00552	.00539
64	40	.00973	.00945	.00917	.00891	.00866	.00841	.00818	.00795	.00773	.00752	.00732	.00713	.00694	.00676	.00659	.00642	.00626	.00610	.00595	.00580
64	41	.01048	.01017	.00988	.00959	.00932	.00906	.00881	.00857	.00833	.00811	.00789	.00768	.00748	.00729	.00710	.00692	.00675	.00658	.00642	.00626
64	42	.01128	.01095	.01064	.01033	.01004	.00976	.00949	.00923	.00899	.00874	.00851	.00829	.00807	.00787	.00767	.00747	.00729	.00710	.00693	.00676
64	43	.01214	.01179	.01146	.01114	.01082	.01053	.01024	.00996	.00969	.00943	.00919	.00895	.00872	.00849	.00828	.00807	.00787	.00768	.00749	.00731
64	44	.01308	.01270	.01234	.01200	.01167	.01135	.01104	.01074	.01046	.01018	.00991	.00966	.00941	.00917	.00894	.00872	.00850	.00830	.00809	.00790
64	45	.01407	.01367	.01329	.01292	.01257	.01223	.01190	.01158	.01128	.01098	.01070	.01042	.01016	.00990	.00965	.00941	.00918	.00896	.00875	.00854
64	46	.01514	.01471	.01430	.01391	.01353	.01317	.01282	.01248	.01215	.01184	.01153	.01124	.01096	.01068	.01042	.01016	.00992	.00968	.00945	.00922
64	47	.01626	.01581	.01538	.01496	.01456	.01417	.01379	.01343	.01309	.01275	.01242	.01211	.01181	.01152	.01123	.01096	.01070	.01044	.01019	.00996
64	48	.01746	.01698	.01652	.01608	.01565	.01523	.01484	.01445	.01408	.01372	.01337	.01304	.01272	.01241	.01210	.01181	.01153	.01126	.01099	.01074
64	49	.01873	.01822	.01773	.01726	.01680	.01636	.01594	.01553	.01514	.01475	.01439	.01403	.01369	.01335	.01303	.01272	.01242	.01213	.01185	.01157
64	50	.02008	.01954	.01902	.01852	.01803	.01757	.01712	.01668	.01626	.01585	.01546	.01508	.01472	.01436	.01402	.01369	.01337	.01306	.01276	.01247
64	51	.02150	.02093	.02038	.01985	.01933	.01884	.01836	.01790	.01745	.01702	.01661	.01620	.01581	.01544	.01507	.01472	.01438	.01405	.01373	.01342
64	52	.02299	.02239	.02181	.02125	.02070	.02018	.01967	.01918	.01871	.01825	.01781	.01738	.01697	.01657	.01618	.01581	.01545	.01509	.01475	.01442
64	53	.02457	.02393	.02331	.02272	.02214	.02159	.02105	.02054	.02004	.01955	.01908	.01863	.01819	.01777	.01736	.01696	.01657	.01620	.01584	.01549
64	54	.02621	.02554	.02489	.02426	.02366	.02307	.02250	.02196	.02143	.02091	.02042	.01994	.01948	.01903	.01859	.01817	.01776	.01736	.01698	.01661
64	55	.02793	.02722	.02654	.02588	.02524	.02462	.02403	.02345	.02289	.02235	.02182	.02132	.02083	.02035	.01989	.01944	.01901	.01859	.01818	.01779
64	56	.02973	.02899	.02827	.02757	.02690	.02625	.02562	.02501	.02442	.02385	.02330	.02276	.02224	.02174	.02126	.02078	.02033	.01988	.01945	.01903
64	57	.03161	.03083	.03007	.02934	.02864	.02795	.02729	.02665	.02603	.02543	.02484	.02428	.02373	.02320	.02269	.02219	.02171	.02124	.02078	.02034
64	58	.03356	.03274	.03195	.03118	.03044	.02972	.02903	.02835	.02770	.02707	.02645	.02586	.02528	.02473	.02418	.02366	.02315	.02266	.02218	.02171
64	59	.03558	.03472	.03389	.03309	.03231	.03156	.03083	.03012	.02943	.02877	.02812	.02750	.02690	.02631	.02574	.02519	.02465	.02413	.02362	.02313
64	60	.03767	.03677	.03590	.03506	.03424	.03345	.03269	.03195	.03123	.03053	.02986	.02920	.02857	.02795	.02735	.02677	.02621	.02566	.02513	.02461
64	61	.03982	.03889	.03798	.03710	.03625	.03542	.03462	.03385	.03309	.03237	.03166	.03097	.03031	.02966	.02903	.02842	.02783	.02726	.02670	.02615
64	62	.04206	.04108	.04013	.03922	.03833	.03747	.03663	.03582	.03503	.03427	.03353	.03281	.03212	.03144	.03078	.03014	.02952	.02892	.02833	.02777
64	63	.04437	.04335	.04237	.04141	.04048	.03959	.03871	.03787	.03705	.03625	.03548	.03473	.03400	.03329	.03261	.03194	.03129	.03066	.03004	.02945
64	64	.04676	.04570	.04467	.04368	.04272	.04178	.04087	.03999	.03914	.03831	.03750	.03672	.03596	.03522	.03450	.03380	.03312	.03246	.03182	.03120
65	0	.00222	.00218	.00214	.00211	.00207	.00204	.00200	.00197	.00194	.00191	.00188	.00185	.00182	.00179	.00176	.00174	.00171	.00169	.00166	.00164
65	1	.00095	.00092	.00090	.00087	.00085	.00083	.00081	.00079	.00077	.00075	.00073	.00071	.00069	.00068	.00066	.00065	.00063	.00062	.00060	.00059
65	2	.00093	.00090	.00088	.00085	.00083	.00081	.00079	.00076	.00074	.00072	.00071	.00069	.00067	.00065	.00064	.00062	.00061	.00059	.00058	.00056
65	3	.00096	.00093	.00090	.00087	.00085	.00082	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00066	.00065	.00063	.00061	.00060	.00058	.00057
65	4	.00100	.00097	.00094	.00092	.00089	.00086	.00084	.00082	.00079	.00077	.00075	.00073	.00071	.00069	.00067	.00066	.00064	.00062	.00061	.00059

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

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
65	5	.00107	.00104	.00100	.00097	.00095	.00092	.00089	.00087	.00084	.00082	.00080	.00078	.00076	.00073	.00072	.00070	.00068	.00066	.00064	.00063
65	6	.00115	.00111	.00108	.00105	.00102	.00099	.00096	.00093	.00091	.00088	.00086	.00083	.00081	.00079	.00077	.00075	.00073	.00071	.00069	.00068
65	7	.00124	.00120	.00116	.00113	.00110	.00107	.00104	.00101	.00098	.00095	.00093	.00090	.00088	.00085	.00083	.00081	.00079	.00077	.00075	.00073
65	8	.00134	.00130	.00126	.00123	.00119	.00116	.00112	.00109	.00106	.00103	.00101	.00098	.00095	.00093	.00091	.00088	.00086	.00084	.00082	.00080
65	9	.00146	.00141	.00137	.00133	.00130	.00126	.00123	.00119	.00116	.00113	.00110	.00107	.00104	.00102	.00099	.00097	.00094	.00092	.00090	.00088
65	10	.00159	.00154	.00150	.00146	.00142	.00138	.00134	.00131	.00127	.00124	.00121	.00118	.00115	.00112	.00109	.00106	.00104	.00101	.00099	.00097
65	11	.00174	.00169	.00164	.00160	.00155	.00151	.00147	.00143	.00140	.00136	.00133	.00129	.00126	.00123	.00120	.00117	.00114	.00112	.00109	.00107
65	12	.00189	.00184	.00179	.00174	.00170	.00165	.00161	.00157	.00153	.00149	.00145	.00142	.00138	.00135	.00132	.00129	.00126	.00123	.00120	.00117
65	13	.00205	.00200	.00194	.00189	.00184	.00180	.00175	.00171	.00166	.00162	.00158	.00155	.00151	.00147	.00144	.00141	.00138	.00134	.00132	.00129
65	14	.00221	.00215	.00209	.00204	.00199	.00194	.00189	.00184	.00180	.00175	.00171	.00167	.00163	.00159	.00156	.00152	.00149	.00146	.00142	.00139
65	15	.00236	.00229	.00223	.00217	.00212	.00207	.00201	.00197	.00192	.00187	.00183	.00178	.00174	.00170	.00166	.00163	.00159	.00156	.00152	.00149
65	16	.00249	.00242	.00236	.00230	.00224	.00218	.00213	.00208	.00203	.00198	.00193	.00189	.00184	.00180	.00176	.00172	.00168	.00165	.00161	.00158
65	17	.00261	.00254	.00248	.00241	.00235	.00229	.00223	.00218	.00213	.00208	.00203	.00198	.00193	.00189	.00185	.00181	.00177	.00173	.00169	.00165
65	18	.00273	.00266	.00259	.00252	.00246	.00239	.00233	.00228	.00222	.00217	.00211	.00206	.00202	.00197	.00193	.00188	.00184	.00180	.00176	.00172
65	19	.00285	.00277	.00270	.00263	.00256	.00250	.00243	.00237	.00231	.00226	.00220	.00215	.00210	.00205	.00200	.00196	.00192	.00187	.00183	.00179
65	20	.00298	.00290	.00282	.00275	.00267	.00260	.00254	.00247	.00241	.00235	.00230	.00224	.00219	.00214	.00209	.00204	.00199	.00195	.00191	.00186
65	21	.00312	.00303	.00295	.00287	.00280	.00272	.00265	.00258	.00252	.00246	.00240	.00234	.00228	.00223	.00218	.00213	.00208	.00203	.00199	.00194
65	22	.00327	.00318	.00309	.00300	.00292	.00285	.00277	.00270	.00263	.00257	.00250	.00244	.00238	.00233	.00227	.00222	.00217	.00212	.00207	.00202
65	23	.00343	.00333	.00324	.00315	.00306	.00298	.00290	.00283	.00276	.00269	.00262	.00256	.00249	.00243	.00238	.00232	.00227	.00221	.00216	.00211
65	24	.00360	.00350	.00340	.00331	.00322	.00313	.00305	.00297	.00289	.00282	.00275	.00268	.00261	.00255	.00249	.00243	.00237	.00232	.00226	.00221
65	25	.00380	.00369	.00359	.00349	.00339	.00330	.00321	.00313	.00305	.00297	.00289	.00282	.00275	.00268	.00262	.00255	.00249	.00244	.00238	.00232
65	26	.00402	.00390	.00379	.00369	.00358	.00349	.00339	.00330	.00322	.00313	.00305	.00297	.00290	.00283	.00276	.00269	.00263	.00257	.00251	.00245
65	27	.00426	.00414	.00402	.00391	.00380	.00369	.00359	.00350	.00341	.00332	.00323	.00315	.00307	.00299	.00292	.00285	.00278	.00271	.00265	.00259
65	28	.00452	.00439	.00427	.00415	.00403	.00392	.00381	.00371	.00361	.00352	.00343	.00334	.00325	.00317	.00309	.00302	.00295	.00288	.00281	.00274
65	29	.00481	.00467	.00454	.00441	.00429	.00417	.00405	.00394	.00384	.00374	.00364	.00355	.00346	.00337	.00329	.00321	.00313	.00305	.00298	.00291
65	30	.00512	.00497	.00483	.00469	.00456	.00444	.00431	.00420	.00408	.00398	.00387	.00377	.00368	.00358	.00349	.00341	.00332	.00324	.00317	.00309
65	31	.00546	.00530	.00515	.00500	.00486	.00472	.00459	.00447	.00435	.00423	.00412	.00402	.00391	.00381	.00372	.00362	.00354	.00345	.00337	.00329
65	32	.00582	.00565	.00549	.00533	.00518	.00504	.00490	.00476	.00464	.00451	.00439	.00428	.00417	.00406	.00396	.00386	.00377	.00367	.00359	.00350
65	33	.00622	.00604	.00586	.00570	.00553	.00538	.00523	.00509	.00495	.00482	.00469	.00457	.00445	.00434	.00423	.00412	.00402	.00392	.00382	.00373
65	34	.00665	.00646	.00627	.00609	.00592	.00575	.00559	.00544	.00529	.00515	.00501	.00488	.00475	.00463	.00451	.00440	.00429	.00419	.00408	.00399
65	35	.00712	.00691	.00671	.00652	.00633	.00616	.00599	.00582	.00566	.00551	.00537	.00522	.00509	.00496	.00483	.00471	.00459	.00448	.00437	.00426
65	36	.00763	.00741	.00719	.00699	.00679	.00660	.00641	.00624	.00607	.00591	.00575	.00560	.00545	.00531	.00518	.00505	.00492	.00480	.00468	.00457
65	37	.00818	.00795	.00772	.00749	.00728	.00708	.00688	.00669	.00651	.00634	.00617	.00601	.00585	.00570	.00555	.00541	.00528	.00515	.00502	.00490
65	38	.00879	.00853	.00828	.00805	.00782	.00760	.00739	.00719	.00699	.00681	.00663	.00645	.00628	.00612	.00597	.00582	.00567	.00553	.00539	.00526
65	39	.00944	.00917	.00890	.00865	.00841	.00817	.00795	.00773	.00752	.00732	.00712	.00694	.00676	.00658	.00642	.00626	.00610	.00595	.00580	.00566
65	40	.01015	.00986	.00958	.00931	.00904	.00879	.00855	.00832	.00809	.00788	.00767	.00747	.00728	.00709	.00691	.00674	.00657	.00641	.00625	.00610
65	41	.01093	.01061	.01031	.01002	.00974	.00947	.00921	.00896	.00872	.00849	.00827	.00805	.00785	.00765	.00745	.00727	.00709	.00691	.00675	.00658
65	42	.01177	.01143	.01111	.01080	.01050	.01021	.00993	.00967	.00941	.00916	.00892	.00869	.00847	.00825	.00805	.00785	.00765	.00747	.00728	.00711
65	43	.01268	.01232	.01197	.01164	.01132	.01101	.01071	.01043	.01015	.00989	.00963	.00938	.00914	.00891	.00869	.00847	.00827	.00807	.00787	.00769
65	44	.01365	.01327	.01290	.01255	.01220	.01187	.01156	.01125	.01095	.01067	.01040	.01013	.00987	.00963	.00939	.00916	.00894	.00872	.00851	.00831
65	45	.01470	.01429	.01390	.01352	.01315	.01280	.01246	.01213	.01182	.01151	.01122	.01093	.01066	.01039	.01014	.00989	.00965	.00942	.00920	.00898
65	46	.01581	.01538	.01496	.01455	.01416	.01379	.01343	.01308	.01274	.01241	.01210	.01180	.01150	.01122	.01095	.01068	.01043	.01018	.00994	.00971
65	47	.01700	.01653	.01609	.01566	.01524	.01484	.01445	.01408	.01372	.01337	.01304	.01271	.01240	.01210	.01181	.01152	.01125	.01098	.01073	.01048
65	48	.01826	.01776	.01729	.01683	.01639	.01596	.01555	.01515	.01477	.01440	.01404	.01369	.01336	.01304	.01272	.01242	.01213	.01185	.01157	.01131
65	49	.01959	.01907	.01856	.01808	.01761	.01715	.01671	.01629	.01588	.01549	.01511	.01474	.01438	.01404	.01370	.01338	.01307	.01277	.01247	.01219
65	50	.02101	.02045	.01992	.01940	.01890	.01842	.01795	.01750	.01707	.01665	.01624	.01585	.01547	.01510	.01475	.01440	.01407	.01375	.01344	.01313
65	51	.02251	.02192	.02135	.02080	.02027	.01976	.01927	.01879	.01833	.01788	.01745	.01703	.01663	.01624	.01586	.01549	.01514	.01480	.01446	.01414
65	52	.02408	.02346	.02286	.02228	.02172	.02117	.02065	.02014	.01965	.01918	.01872	.01828	.01785	.01744	.01703	.01665	.01627	.01590	.01555	.01521
65	53	.02574	.02508	.02444	.02383	.02324	.02266	.02211	.02157	.02105	.02055	.02007	.01960	.01914	.01870	.01827	.01786	.01746	.01707	.01670	.01633
65	54	.02747	.02678	.02611	.02546	.02483	.02423	.02364	.02307	.02252	.02199	.02148	.02098	.02050	.02003	.01958	.01914	.01872	.01831	.01791	.01752

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
65	55	.02929	.02856	.02785	.02717	.02651	.02587	.02525	.02465	.02407	.02351	.02297	.02244	.02193	.02144	.02096	.02049	.02004	.01961	.01918	.01877
65	56	.03119	.03042	.02968	.02896	.02826	.02759	.02693	.02630	.02569	.02510	.02453	.02397	.02343	.02291	.02240	.02191	.02144	.02098	.02053	.02009
65	57	.03317	.03237	.03158	.03083	.03009	.02939	.02870	.02803	.02739	.02677	.02616	.02558	.02501	.02446	.02392	.02340	.02290	.02241	.02194	.02148
65	58	.03524	.03439	.03357	.03277	.03200	.03126	.03054	.02984	.02916	.02850	.02787	.02725	.02665	.02607	.02551	.02496	.02443	.02392	.02342	.02293
65	59	.03737	.03648	.03562	.03479	.03398	.03320	.03244	.03171	.03100	.03031	.02964	.02899	.02836	.02775	.02716	.02658	.02602	.02548	.02496	.02444
65	60	.03958	.03865	.03775	.03688	.03603	.03521	.03442	.03365	.03290	.03218	.03148	.03080	.03014	.02949	.02887	.02827	.02768	.02711	.02655	.02602
65	61	.04186	.04089	.03995	.03904	.03816	.03730	.03647	.03566	.03488	.03412	.03339	.03267	.03198	.03131	.03065	.03002	.02940	.02880	.02822	.02765
65	62	.04423	.04322	.04224	.04128	.04036	.03947	.03860	.03776	.03694	.03615	.03538	.03463	.03390	.03320	.03251	.03185	.03120	.03057	.02996	.02937
65	63	.04668	.04563	.04461	.04361	.04265	.04172	.04081	.03993	.03908	.03825	.03745	.03667	.03591	.03517	.03445	.03375	.03308	.03242	.03178	.03116
65	64	.04922	.04812	.04706	.04602	.04502	.04405	.04311	.04219	.04130	.04044	.03960	.03878	.03799	.03722	.03647	.03574	.03503	.03434	.03367	.03302
65	65	.05183	.05069	.04959	.04851	.04747	.04646	.04548	.04453	.04360	.04270	.04182	.04097	.04015	.03934	.03856	.03780	.03706	.03634	.03564	.03496
66	0	.00235	.00231	.00227	.00223	.00219	.00216	.00212	.00209	.00205	.00202	.00199	.00196	.00193	.00190	.00187	.00185	.00182	.00179	.00177	.00175
66	1	.00099	.00096	.00094	.00091	.00089	.00087	.00084	.00082	.00080	.00078	.00076	.00075	.00073	.00071	.00070	.00068	.00066	.00065	.00064	.00062
66	2	.00097	.00094	.00092	.00089	.00087	.00084	.00082	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00067	.00065	.00064	.00062	.00061	.00059
66	3	.00100	.00097	.00094	.00091	.00089	.00086	.00084	.00081	.00079	.00077	.00075	.00073	.00071	.00069	.00068	.00066	.00064	.00063	.00061	.00060
66	4	.00104	.00101	.00098	.00095	.00093	.00090	.00088	.00085	.00083	.00081	.00078	.00076	.00074	.00072	.00071	.00069	.00067	.00065	.00064	.00062
66	5	.00111	.00108	.00105	.00102	.00099	.00096	.00093	.00091	.00088	.00086	.00083	.00081	.00079	.00077	.00075	.00073	.00071	.00069	.00068	.00066
66	6	.00119	.00116	.00112	.00109	.00106	.00103	.00100	.00097	.00095	.00092	.00090	.00087	.00085	.00083	.00080	.00078	.00076	.00075	.00073	.00071
66	7	.00129	.00125	.00121	.00118	.00115	.00111	.00108	.00105	.00102	.00100	.00097	.00094	.00092	.00090	.00087	.00085	.00083	.00081	.00079	.00077
66	8	.00140	.00136	.00132	.00128	.00124	.00121	.00118	.00114	.00111	.00108	.00105	.00103	.00100	.00097	.00095	.00093	.00090	.00088	.00086	.00084
66	9	.00152	.00148	.00143	.00139	.00136	.00132	.00128	.00125	.00122	.00118	.00115	.00112	.00109	.00107	.00104	.00101	.00099	.00097	.00094	.00092
66	10	.00166	.00161	.00157	.00152	.00148	.00144	.00141	.00137	.00133	.00130	.00127	.00123	.00120	.00117	.00114	.00112	.00109	.00106	.00104	.00102
66	11	.00181	.00176	.00171	.00167	.00162	.00158	.00154	.00150	.00146	.00143	.00139	.00136	.00132	.00129	.00126	.00123	.00120	.00117	.00115	.00112
66	12	.00198	.00192	.00187	.00182	.00178	.00173	.00169	.00164	.00160	.00156	.00153	.00149	.00145	.00142	.00139	.00135	.00132	.00129	.00126	.00124
66	13	.00215	.00209	.00204	.00198	.00193	.00188	.00184	.00179	.00175	.00171	.00166	.00163	.00159	.00155	.00152	.00148	.00145	.00142	.00139	.00136
66	14	.00231	.00225	.00219	.00214	.00208	.00203	.00198	.00193	.00189	.00184	.00180	.00176	.00172	.00168	.00164	.00160	.00157	.00153	.00150	.00147
66	15	.00246	.00240	.00234	.00228	.00222	.00217	.00211	.00206	.00201	.00197	.00192	.00188	.00183	.00179	.00175	.00171	.00168	.00164	.00161	.00157
66	16	.00260	.00254	.00247	.00241	.00235	.00229	.00223	.00218	.00213	.00208	.00203	.00198	.00194	.00190	.00185	.00181	.00177	.00174	.00170	.00166
66	17	.00273	.00266	.00259	.00253	.00246	.00240	.00234	.00229	.00223	.00218	.00213	.00208	.00203	.00199	.00194	.00190	.00186	.00182	.00178	.00174
66	18	.00286	.00278	.00271	.00264	.00257	.00251	.00245	.00239	.00233	.00228	.00222	.00217	.00212	.00207	.00203	.00198	.00194	.00190	.00186	.00182
66	19	.00298	.00290	.00283	.00275	.00268	.00262	.00255	.00249	.00243	.00237	.00231	.00226	.00221	.00216	.00211	.00206	.00202	.00197	.00193	.00189
66	20	.00311	.00303	.00295	.00287	.00280	.00273	.00266	.00259	.00253	.00247	.00241	.00235	.00230	.00225	.00220	.00215	.00210	.00205	.00201	.00197
66	21	.00326	.00317	.00309	.00300	.00293	.00285	.00278	.00271	.00264	.00258	.00252	.00246	.00240	.00234	.00229	.00224	.00219	.00214	.00209	.00205
66	22	.00341	.00332	.00323	.00314	.00306	.00298	.00290	.00283	.00276	.00269	.00263	.00256	.00250	.00244	.00239	.00233	.00228	.00223	.00218	.00213
66	23	.00358	.00348	.00338	.00329	.00321	.00312	.00304	.00296	.00289	.00282	.00275	.00268	.00262	.00256	.00250	.00244	.00238	.00233	.00228	.00223
66	24	.00376	.00366	.00356	.00346	.00337	.00328	.00319	.00311	.00303	.00296	.00288	.00281	.00274	.00268	.00262	.00255	.00250	.00244	.00238	.00233
66	25	.00396	.00385	.00375	.00365	.00355	.00345	.00336	.00327	.00319	.00311	.00303	.00296	.00289	.00282	.00275	.00268	.00262	.00256	.00250	.00245
66	26	.00419	.00407	.00396	.00385	.00375	.00365	.00355	.00346	.00337	.00328	.00320	.00312	.00304	.00297	.00290	.00283	.00276	.00270	.00264	.00258
66	27	.00444	.00432	.00420	.00408	.00397	.00386	.00376	.00366	.00356	.00347	.00339	.00330	.00322	.00314	.00306	.00299	.00292	.00285	.00279	.00272
66	28	.00472	.00458	.00445	.00433	.00421	.00410	.00399	.00388	.00378	.00368	.00359	.00350	.00341	.00333	.00325	.00317	.00309	.00302	.00295	.00288
66	29	.00502	.00487	.00473	.00460	.00448	.00435	.00424	.00413	.00402	.00391	.00381	.00372	.00362	.00353	.00345	.00336	.00328	.00321	.00313	.00306
66	30	.00534	.00519	.00504	.00490	.00476	.00463	.00451	.00439	.00427	.00416	.00405	.00395	.00385	.00376	.00366	.00358	.00349	.00341	.00333	.00325
66	31	.00569	.00553	.00537	.00522	.00507	.00493	.00480	.00467	.00455	.00443	.00432	.00421	.00410	.00400	.00390	.00380	.00371	.00362	.00354	.00345
66	32	.00607	.00589	.00573	.00556	.00541	.00526	.00512	.00498	.00485	.00472	.00460	.00448	.00437	.00426	.00415	.00405	.00395	.00386	.00377	.00368
66	33	.00648	.00629	.00611	.00594	.00578	.00562	.00546	.00532	.00518	.00504	.00491	.00478	.00466	.00454	.00443	.00432	.00422	.00411	.00402	.00392
66	34	.00693	.00673	.00654	.00635	.00617	.00600	.00584	.00568	.00553	.00539	.00524	.00511	.00498	.00485	.00473	.00462	.00450	.00439	.00429	.00419
66	35	.00742	.00720	.00700	.00680	.00661	.00643	.00625	.00608	.00592	.00576	.00561	.00547	.00533	.00519	.00506	.00494	.00482	.00470	.00459	.00448
66	36	.00795	.00772	.00750	.00729	.00708	.00689	.00670	.00652	.00634	.00618	.00602	.00586	.00571	.00556	.00543	.00529	.00516	.00504	.00491	.00480
66	37	.00853	.00828	.00804	.00782	.00760	.00739	.00719	.00699	.00681	.00663	.00645	.00629	.00612	.00597	.00582	.00568	.00554	.00540	.00527	.00515
66	38	.00915	.00889	.00864	.00839	.00816	.00794	.00772	.00751	.00731	.00712	.00693	.00675	.00658	.00641	.00625	.00610	.00595	.00580	.00566	.00553

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

Ages O	Y	Interest 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%
66	39	.00984	.00955	.00928	.00902	.00877	.00853	.00830	.00808	.00786	.00765	.00746	.00726	.00708	.00690	.00673	.00656	.00640	.00624	.00609	.00595
66	40	.01058	.01028	.00999	.00971	.00944	.00918	.00893	.00869	.00846	.00824	.00803	.00782	.00762	.00743	.00724	.00706	.00689	.00672	.00656	.00641
66	41	.01139	.01107	.01076	.01046	.01017	.00989	.00963	.00937	.00912	.00888	.00865	.00843	.00822	.00801	.00781	.00762	.00744	.00726	.00708	.00691
66	42	.01227	.01192	.01159	.01127	.01096	.01067	.01038	.01011	.00984	.00959	.00934	.00910	.00887	.00865	.00844	.00823	.00803	.00784	.00765	.00747
66	43	.01322	.01285	.01249	.01215	.01182	.01151	.01120	.01091	.01062	.01035	.01008	.00983	.00958	.00934	.00911	.00889	.00868	.00847	.00827	.00808
66	44	.01424	.01385	.01347	.01310	.01275	.01241	.01208	.01177	.01146	.01117	.01089	.01061	.01035	.01010	.00985	.00961	.00938	.00916	.00894	.00873
66	45	.01534	.01492	.01451	.01412	.01374	.01338	.01303	.01270	.01237	.01206	.01175	.01146	.01118	.01090	.01064	.01038	.01014	.00990	.00967	.00944
66	46	.01651	.01606	.01563	.01521	.01481	.01442	.01405	.01369	.01334	.01300	.01268	.01237	.01206	.01177	.01149	.01122	.01095	.01069	.01045	.01021
66	47	.01775	.01727	.01681	.01637	.01594	.01553	.01513	.01474	.01437	.01401	.01367	.01333	.01301	.01270	.01239	.01210	.01182	.01155	.01128	.01102
66	48	.01907	.01856	.01807	.01760	.01715	.01671	.01628	.01587	.01548	.01509	.01472	.01437	.01402	.01369	.01336	.01305	.01275	.01245	.01217	.01190
66	49	.02047	.01993	.01941	.01891	.01843	.01796	.01751	.01707	.01665	.01624	.01585	.01547	.01510	.01474	.01440	.01406	.01374	.01343	.01312	.01283
66	50	.02196	.02139	.02084	.02030	.01979	.01929	.01881	.01835	.01790	.01746	.01704	.01664	.01625	.01587	.01550	.01514	.01480	.01446	.01414	.01383
66	51	.02354	.02293	.02234	.02178	.02123	.02070	.02019	.01970	.01922	.01876	.01832	.01789	.01747	.01706	.01667	.01629	.01593	.01557	.01522	.01489
66	52	.02519	.02455	.02393	.02333	.02275	.02219	.02165	.02113	.02062	.02014	.01966	.01920	.01876	.01833	.01791	.01751	.01712	.01674	.01637	.01602
66	53	.02694	.02626	.02560	.02497	.02436	.02376	.02319	.02264	.02210	.02158	.02108	.02059	.02012	.01967	.01922	.01880	.01838	.01798	.01759	.01721
66	54	.02876	.02805	.02736	.02669	.02604	.02541	.02481	.02422	.02365	.02310	.02257	.02206	.02156	.02107	.02061	.02015	.01971	.01928	.01887	.01847
66	55	.03068	.02992	.02919	.02849	.02781	.02714	.02650	.02589	.02529	.02471	.02414	.02360	.02307	.02256	.02206	.02158	.02111	.02066	.02022	.01979
66	56	.03268	.03189	.03112	.03038	.02966	.02896	.02829	.02763	.02700	.02639	.02579	.02522	.02466	.02412	.02359	.02308	.02259	.02211	.02164	.02119
66	57	.03478	.03394	.03314	.03235	.03160	.03086	.03015	.02946	.02880	.02815	.02752	.02692	.02633	.02575	.02520	.02466	.02414	.02363	.02314	.02266
66	58	.03696	.03608	.03523	.03441	.03361	.03284	.03210	.03137	.03067	.02999	.02933	.02869	.02807	.02747	.02688	.02631	.02576	.02523	.02471	.02420
66	59	.03921	.03829	.03740	.03654	.03571	.03490	.03411	.03335	.03261	.03190	.03121	.03053	.02988	.02924	.02863	.02803	.02745	.02689	.02634	.02581
66	60	.04155	.04058	.03965	.03875	.03788	.03703	.03620	.03541	.03463	.03388	.03315	.03245	.03176	.03109	.03044	.02982	.02921	.02861	.02803	.02747
66	61	.04396	.04296	.04198	.04104	.04012	.03924	.03837	.03754	.03673	.03594	.03518	.03444	.03371	.03302	.03234	.03167	.03103	.03041	.02980	.02921
66	62	.04647	.04542	.04440	.04342	.04246	.04153	.04063	.03976	.03891	.03809	.03729	.03651	.03576	.03502	.03431	.03362	.03294	.03229	.03165	.03103
66	63	.04907	.04798	.04692	.04589	.04489	.04392	.04298	.04207	.04118	.04032	.03948	.03867	.03788	.03711	.03637	.03564	.03494	.03425	.03358	.03293
66	64	.05176	.05062	.04952	.04844	.04741	.04640	.04542	.04446	.04354	.04264	.04177	.04092	.04009	.03929	.03851	.03775	.03701	.03630	.03560	.03492
66	65	.05453	.05335	.05220	.05109	.05001	.04896	.04794	.04695	.04598	.04505	.04414	.04325	.04239	.04155	.04074	.03995	.03918	.03842	.03769	.03698
66	66	.05739	.05617	.05498	.05382	.05270	.05161	.05055	.04952	.04852	.04754	.04659	.04567	.04478	.04390	.04305	.04223	.04142	.04064	.03988	.03914
67	0	.00248	.00244	.00240	.00236	.00232	.00228	.00225	.00221	.00218	.00214	.00211	.00208	.00205	.00202	.00199	.00196	.00193	.00191	.00188	.00186
67	1	.00103	.00101	.00098	.00095	.00093	.00091	.00088	.00086	.00084	.00082	.00080	.00078	.00076	.00075	.00073	.00071	.00070	.00068	.00067	.00065
67	2	.00101	.00098	.00096	.00093	.00090	.00088	.00086	.00083	.00081	.00079	.00077	.00075	.00073	.00072	.00070	.00068	.00067	.00065	.00064	.00062
67	3	.00104	.00101	.00098	.00095	.00092	.00090	.00087	.00085	.00083	.00081	.00078	.00076	.00075	.00073	.00071	.00069	.00067	.00066	.00064	.00063
67	4	.00109	.00105	.00102	.00099	.00097	.00094	.00091	.00089	.00086	.00084	.00082	.00080	.00078	.00076	.00074	.00072	.00070	.00068	.00067	.00065
67	5	.00116	.00112	.00109	.00106	.00103	.00100	.00097	.00095	.00092	.00089	.00087	.00085	.00083	.00080	.00078	.00076	.00075	.00073	.00071	.00069
67	6	.00124	.00120	.00117	.00114	.00110	.00107	.00104	.00102	.00099	.00096	.00094	.00091	.00089	.00086	.00084	.00082	.00080	.00078	.00076	.00074
67	7	.00134	.00130	.00126	.00123	.00119	.00116	.00113	.00110	.00107	.00104	.00101	.00099	.00096	.00094	.00091	.00089	.00087	.00085	.00083	.00081
67	8	.00145	.00141	.00137	.00133	.00130	.00126	.00123	.00119	.00116	.00113	.00110	.00107	.00105	.00102	.00099	.00097	.00095	.00092	.00090	.00088
67	9	.00158	.00154	.00150	.00145	.00141	.00138	.00134	.00130	.00127	.00124	.00121	.00118	.00115	.00112	.00109	.00106	.00104	.00101	.00099	.00097
67	10	.00173	.00168	.00164	.00159	.00155	.00151	.00147	.00143	.00139	.00136	.00133	.00129	.00126	.00123	.00120	.00117	.00114	.00112	.00109	.00107
67	11	.00189	.00184	.00179	.00174	.00170	.00165	.00161	.00157	.00153	.00149	.00146	.00142	.00139	.00136	.00132	.00129	.00126	.00123	.00121	.00118
67	12	.00207	.00201	.00196	.00191	.00186	.00181	.00177	.00172	.00168	.00164	.00160	.00156	.00153	.00149	.00146	.00142	.00139	.00136	.00133	.00130
67	13	.00224	.00219	.00213	.00207	.00202	.00197	.00192	.00188	.00183	.00179	.00175	.00171	.00167	.00163	.00159	.00156	.00152	.00149	.00146	.00143
67	14	.00242	.00235	.00229	.00224	.00218	.00213	.00208	.00203	.00198	.00193	.00189	.00184	.00180	.00176	.00172	.00169	.00165	.00161	.00158	.00155
67	15	.00258	.00251	.00245	.00239	.00233	.00227	.00222	.00216	.00211	.00206	.00202	.00197	.00193	.00189	.00184	.00180	.00177	.00173	.00169	.00166
67	16	.00272	.00265	.00259	.00252	.00246	.00240	.00234	.00229	.00223	.00218	.00213	.00208	.00204	.00199	.00195	.00191	.00187	.00183	.00179	.00175
67	17	.00286	.00278	.00271	.00265	.00258	.00252	.00246	.00240	.00234	.00229	.00224	.00219	.00214	.00209	.00204	.00200	.00196	.00192	.00188	.00184
67	18	.00299	.00291	.00283	.00276	.00269	.00263	.00257	.00250	.00244	.00239	.00233	.00228	.00223	.00218	.00213	.00209	.00204	.00200	.00196	.00192
67	19	.00312	.00303	.00296	.00288	.00281	.00274	.00267	.00261	.00255	.00249	.00243	.00237	.00232	.00227	.00222	.00217	.00212	.00208	.00203	.00199
67	20	.00325	.00317	.00309	.00301	.00293	.00286	.00279	.00272	.00265	.00259	.00253	.00247	.00242	.00236	.00231	.00226	.00221	.00216	.00211	.00207
67	21	.00340	.00331	.00323	.00314	.00306	.00298	.00291	.00284	.00277	.00270	.00264	.00258	.00252	.00246	.00241	.00235	.00230	.00225	.00220	.00216

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
67	22	.00356	.00346	.00337	.00329	.00320	.00312	.00304	.00297	.00289	.00282	.00276	.00269	.00263	.00257	.00251	.00245	.00240	.00235	.00229	.00225
67	23	.00373	.00363	.00353	.00344	.00335	.00327	.00318	.00310	.00303	.00295	.00288	.00281	.00275	.00268	.00262	.00256	.00250	.00245	.00239	.00234
67	24	.00392	.00382	.00371	.00361	.00352	.00343	.00334	.00326	.00317	.00310	.00302	.00295	.00288	.00281	.00275	.00268	.00262	.00256	.00251	.00245
67	25	.00413	.00402	.00391	.00381	.00371	.00361	.00352	.00343	.00334	.00326	.00318	.00310	.00303	.00295	.00288	.00282	.00275	.00269	.00263	.00257
67	26	.00437	.00425	.00413	.00402	.00391	.00381	.00371	.00361	.00352	.00343	.00335	.00327	.00319	.00311	.00304	.00297	.00290	.00283	.00277	.00271
67	27	.00463	.00450	.00438	.00426	.00414	.00403	.00393	.00383	.00373	.00364	.00354	.00346	.00337	.00329	.00321	.00314	.00307	.00300	.00293	.00286
67	28	.00491	.00478	.00464	.00452	.00440	.00428	.00417	.00406	.00395	.00385	.00376	.00366	.00358	.00349	.00341	.00332	.00325	.00317	.00310	.00303
67	29	.00522	.00508	.00494	.00480	.00467	.00455	.00443	.00431	.00420	.00409	.00399	.00389	.00380	.00370	.00361	.00353	.00345	.00337	.00329	.00321
67	30	.00556	.00540	.00525	.00511	.00497	.00484	.00471	.00459	.00447	.00435	.00424	.00414	.00403	.00394	.00384	.00375	.00366	.00358	.00349	.00341
67	31	.00592	.00576	.00560	.00544	.00529	.00515	.00501	.00488	.00475	.00463	.00451	.00440	.00429	.00419	.00409	.00399	.00389	.00380	.00371	.00363
67	32	.00632	.00614	.00597	.00580	.00564	.00549	.00534	.00520	.00507	.00494	.00481	.00469	.00457	.00446	.00435	.00425	.00414	.00405	.00395	.00386
67	33	.00675	.00655	.00637	.00619	.00602	.00586	.00570	.00555	.00541	.00527	.00513	.00500	.00488	.00476	.00464	.00453	.00442	.00432	.00421	.00412
67	34	.00721	.00701	.00681	.00662	.00644	.00626	.00610	.00593	.00578	.00563	.00548	.00535	.00521	.00508	.00496	.00484	.00472	.00461	.00450	.00439
67	35	.00772	.00750	.00729	.00709	.00689	.00671	.00653	.00635	.00619	.00602	.00587	.00572	.00558	.00544	.00530	.00517	.00505	.00493	.00481	.00470
67	36	.00827	.00804	.00781	.00759	.00739	.00719	.00699	.00681	.00663	.00645	.00629	.00613	.00597	.00583	.00568	.00554	.00541	.00528	.00515	.00503
67	37	.00887	.00862	.00838	.00815	.00792	.00771	.00750	.00730	.00711	.00692	.00675	.00657	.00641	.00625	.00609	.00595	.00580	.00566	.00553	.00540
67	38	.00953	.00926	.00900	.00875	.00851	.00828	.00806	.00784	.00764	.00744	.00725	.00706	.00688	.00671	.00655	.00639	.00623	.00608	.00594	.00580
67	39	.01024	.00995	.00967	.00941	.00915	.00890	.00866	.00843	.00821	.00800	.00779	.00760	.00741	.00722	.00704	.00687	.00671	.00654	.00639	.00624
67	40	.01101	.01070	.01041	.01012	.00985	.00958	.00933	.00908	.00884	.00861	.00839	.00818	.00798	.00778	.00759	.00740	.00722	.00705	.00688	.00672
67	41	.01186	.01153	.01121	.01090	.01061	.01032	.01005	.00979	.00953	.00929	.00905	.00882	.00860	.00839	.00818	.00799	.00779	.00761	.00743	.00726
67	42	.01278	.01242	.01208	.01175	.01144	.01113	.01084	.01056	.01029	.01002	.00977	.00952	.00929	.00906	.00884	.00862	.00842	.00822	.00803	.00784
67	43	.01377	.01339	.01303	.01268	.01234	.01201	.01170	.01140	.01110	.01082	.01055	.01029	.01003	.00979	.00955	.00932	.00910	.00889	.00868	.00848
67	44	.01484	.01444	.01405	.01367	.01331	.01296	.01263	.01230	.01199	.01169	.01139	.01111	.01084	.01058	.01032	.01008	.00984	.00961	.00939	.00917
67	45	.01599	.01556	.01514	.01474	.01435	.01398	.01362	.01327	.01294	.01261	.01230	.01200	.01171	.01143	.01115	.01089	.01064	.01039	.01015	.00992
67	46	.01721	.01675	.01631	.01588	.01547	.01507	.01469	.01432	.01396	.01361	.01328	.01295	.01264	.01234	.01205	.01177	.01149	.01123	.01097	.01072
67	47	.01852	.01803	.01755	.01710	.01666	.01623	.01582	.01543	.01504	.01467	.01432	.01397	.01364	.01331	.01300	.01270	.01241	.01212	.01185	.01158
67	48	.01990	.01938	.01888	.01839	.01792	.01747	.01703	.01661	.01620	.01581	.01543	.01506	.01470	.01436	.01402	.01370	.01339	.01308	.01279	.01250
67	49	.02137	.02082	.02028	.01977	.01927	.01879	.01832	.01787	.01744	.01702	.01661	.01622	.01583	.01547	.01511	.01476	.01443	.01411	.01379	.01349
67	50	.02293	.02235	.02178	.02123	.02070	.02019	.01969	.01921	.01875	.01830	.01787	.01745	.01705	.01665	.01627	.01590	.01555	.01520	.01487	.01454
67	51	.02459	.02397	.02336	.02278	.02222	.02167	.02115	.02064	.02015	.01967	.01921	.01877	.01833	.01792	.01751	.01712	.01674	.01637	.01601	.01567
67	52	.02633	.02567	.02503	.02442	.02382	.02324	.02268	.02215	.02162	.02112	.02063	.02015	.01970	.01925	.01882	.01840	.01800	.01761	.01723	.01686
67	53	.02816	.02747	.02679	.02614	.02551	.02490	.02430	.02373	.02318	.02264	.02212	.02162	.02113	.02066	.02020	.01976	.01933	.01891	.01851	.01812
67	54	.03009	.02935	.02864	.02795	.02728	.02663	.02601	.02540	.02482	.02425	.02370	.02317	.02265	.02215	.02166	.02119	.02074	.02029	.01986	.01945
67	55	.03211	.03133	.03057	.02985	.02914	.02846	.02780	.02716	.02654	.02594	.02536	.02479	.02425	.02372	.02320	.02270	.02222	.02175	.02129	.02085
67	56	.03422	.03340	.03261	.03184	.03110	.03038	.02968	.02900	.02835	.02772	.02710	.02650	.02593	.02537	.02482	.02429	.02378	.02328	.02280	.02233
67	57	.03643	.03556	.03473	.03392	.03314	.03238	.03165	.03094	.03025	.02958	.02893	.02830	.02769	.02710	.02652	.02597	.02542	.02490	.02439	.02389
67	58	.03872	.03782	.03694	.03609	.03527	.03448	.03370	.03295	.03223	.03152	.03084	.03018	.02953	.02891	.02830	.02771	.02714	.02659	.02605	.02552
67	59	.04111	.04016	.03924	.03835	.03748	.03665	.03584	.03505	.03428	.03354	.03282	.03213	.03145	.03079	.03015	.02953	.02893	.02834	.02777	.02722
67	60	.04357	.04258	.04161	.04068	.03978	.03890	.03805	.03722	.03642	.03564	.03489	.03415	.03344	.03275	.03208	.03142	.03079	.03017	.02957	.02899
67	61	.04612	.04509	.04408	.04310	.04215	.04124	.04034	.03948	.03864	.03782	.03703	.03626	.03551	.03479	.03408	.03340	.03273	.03208	.03145	.03084
67	62	.04878	.04769	.04664	.04562	.04463	.04367	.04274	.04183	.04095	.04010	.03927	.03846	.03768	.03692	.03617	.03545	.03475	.03407	.03341	.03277
67	63	.05153	.05040	.04930	.04824	.04720	.04620	.04522	.04428	.04336	.04247	.04160	.04075	.03993	.03914	.03836	.03761	.03687	.03616	.03546	.03479
67	64	.05437	.05320	.05205	.05095	.04987	.04882	.04781	.04682	.04586	.04493	.04402	.04314	.04228	.04145	.04064	.03985	.03908	.03833	.03760	.03690
67	65	.05731	.05609	.05490	.05375	.05263	.05154	.05048	.04945	.04845	.04748	.04654	.04562	.04472	.04385	.04300	.04218	.04138	.04059	.03983	.03909
67	66	.06035	.05909	.05785	.05665	.05549	.05436	.05326	.05219	.05115	.05013	.04915	.04819	.04726	.04635	.04547	.04461	.04377	.04295	.04216	.04138
67	67	.06350	.06218	.06091	.05966	.05845	.05728	.05614	.05502	.05394	.05289	.05187	.05087	.04990	.04895	.04803	.04714	.04627	.04541	.04459	.04378
68	0	.00262	.00258	.00254	.00249	.00245	.00242	.00238	.00234	.00231	.00227	.00224	.00221	.00217	.00214	.00211	.00208	.00206	.00203	.00200	.00198
68	1	.00108	.00105	.00102	.00100	.00097	.00095	.00092	.00090	.00088	.00086	.00084	.00082	.00080	.00078	.00077	.00075	.00073	.00072	.00070	.00069
68	2	.00105	.00102	.00100	.00097	.00094	.00092	.00089	.00087	.00085	.00083	.00081	.00079	.00077	.00075	.00073	.00072	.00070	.00068	.00067	.00065
68	3	.00108	.00105	.00102	.00099	.00096	.00094	.00091	.00089	.00086	.00084	.00082	.00080	.00078	.00076	.00074	.00072	.00071	.00069	.00067	.00066

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

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
68	4	.00113	.00110	.00106	.00103	.00101	.00098	.00095	.00093	.00090	.00088	.00085	.00083	.00081	.00079	.00077	.00075	.00073	.00072	.00070	.00068
68	5	.00120	.00117	.00113	.00110	.00107	.00104	.00101	.00099	.00096	.00093	.00091	.00089	.00086	.00084	.00082	.00080	.00078	.00076	.00074	.00072
68	6	.00129	.00125	.00122	.00118	.00115	.00112	.00109	.00106	.00103	.00100	.00098	.00095	.00093	.00090	.00088	.00086	.00084	.00082	.00080	.00078
68	7	.00139	.00135	.00132	.00128	.00124	.00121	.00118	.00115	.00112	.00109	.00106	.00103	.00100	.00098	.00095	.00093	.00091	.00089	.00086	.00084
68	8	.00151	.00147	.00143	.00139	.00135	.00131	.00128	.00125	.00121	.00118	.00115	.00112	.00109	.00107	.00104	.00102	.00099	.00097	.00094	.00092
68	9	.00165	.00160	.00156	.00152	.00148	.00144	.00140	.00136	.00133	.00129	.00126	.00123	.00120	.00117	.00114	.00111	.00109	.00106	.00104	.00101
68	10	.00180	.00175	.00171	.00166	.00162	.00158	.00153	.00150	.00146	.00142	.00139	.00135	.00132	.00129	.00126	.00123	.00120	.00117	.00115	.00112
68	11	.00197	.00192	.00187	.00182	.00177	.00173	.00168	.00164	.00160	.00156	.00153	.00149	.00145	.00142	.00139	.00136	.00133	.00130	.00127	.00124
68	12	.00215	.00210	.00204	.00199	.00194	.00189	.00185	.00180	.00176	.00172	.00168	.00164	.00160	.00156	.00153	.00149	.00146	.00143	.00140	.00137
68	13	.00234	.00228	.00222	.00217	.00212	.00206	.00201	.00197	.00192	.00188	.00183	.00179	.00175	.00171	.00167	.00164	.00160	.00157	.00153	.00150
68	14	.00252	.00246	.00240	.00234	.00228	.00223	.00217	.00212	.00207	.00203	.00198	.00194	.00189	.00185	.00181	.00177	.00174	.00170	.00166	.00163
68	15	.00269	.00262	.00256	.00250	.00244	.00238	.00232	.00227	.00222	.00217	.00212	.00207	.00202	.00198	.00194	.00190	.00186	.00182	.00178	.00175
68	16	.00284	.00277	.00271	.00264	.00258	.00251	.00245	.00240	.00234	.00229	.00224	.00219	.00214	.00209	.00205	.00201	.00196	.00192	.00188	.00185
68	17	.00299	.00291	.00284	.00277	.00270	.00264	.00258	.00252	.00246	.00240	.00235	.00230	.00225	.00220	.00215	.00210	.00206	.00202	.00198	.00194
68	18	.00312	.00304	.00296	.00289	.00282	.00275	.00269	.00262	.00256	.00250	.00245	.00239	.00234	.00229	.00224	.00219	.00215	.00210	.00206	.00202
68	19	.00325	.00317	.00309	.00301	.00294	.00287	.00280	.00273	.00267	.00261	.00255	.00249	.00244	.00238	.00233	.00228	.00223	.00219	.00214	.00210
68	20	.00340	.00331	.00322	.00314	.00307	.00299	.00292	.00285	.00278	.00272	.00265	.00259	.00254	.00248	.00242	.00237	.00232	.00227	.00222	.00218
68	21	.00355	.00346	.00337	.00328	.00320	.00312	.00305	.00297	.00290	.00283	.00277	.00270	.00264	.00258	.00253	.00247	.00242	.00237	.00232	.00227
68	22	.00371	.00362	.00352	.00343	.00334	.00326	.00318	.00310	.00303	.00296	.00289	.00282	.00276	.00269	.00263	.00258	.00252	.00247	.00241	.00236
68	23	.00389	.00379	.00369	.00359	.00350	.00341	.00333	.00325	.00317	.00309	.00302	.00295	.00288	.00281	.00275	.00269	.00263	.00257	.00252	.00246
68	24	.00409	.00398	.00387	.00377	.00367	.00358	.00349	.00340	.00332	.00324	.00316	.00309	.00302	.00295	.00288	.00282	.00275	.00269	.00263	.00258
68	25	.00431	.00419	.00408	.00397	.00387	.00377	.00367	.00358	.00349	.00341	.00333	.00325	.00317	.00310	.00303	.00296	.00289	.00283	.00276	.00270
68	26	.00455	.00442	.00431	.00419	.00408	.00398	.00388	.00378	.00368	.00359	.00351	.00342	.00334	.00326	.00319	.00311	.00304	.00297	.00291	.00285
68	27	.00482	.00469	.00456	.00444	.00432	.00421	.00410	.00400	.00390	.00380	.00371	.00362	.00353	.00345	.00337	.00329	.00322	.00314	.00307	.00301
68	28	.00511	.00497	.00484	.00471	.00458	.00447	.00435	.00424	.00413	.00403	.00393	.00383	.00374	.00365	.00357	.00349	.00341	.00333	.00325	.00318
68	29	.00544	.00529	.00514	.00500	.00487	.00474	.00462	.00450	.00439	.00428	.00417	.00407	.00397	.00388	.00379	.00370	.00361	.00353	.00345	.00337
68	30	.00579	.00563	.00547	.00532	.00518	.00505	.00491	.00479	.00467	.00455	.00444	.00433	.00422	.00412	.00402	.00393	.00384	.00375	.00366	.00358
68	31	.00616	.00599	.00583	.00567	.00552	.00537	.00523	.00510	.00497	.00484	.00472	.00460	.00449	.00438	.00428	.00418	.00408	.00399	.00389	.00381
68	32	.00657	.00639	.00621	.00604	.00588	.00572	.00557	.00543	.00529	.00516	.00503	.00490	.00478	.00467	.00455	.00445	.00434	.00424	.00414	.00405
68	33	.00702	.00682	.00663	.00645	.00628	.00611	.00595	.00579	.00565	.00550	.00536	.00523	.00510	.00498	.00486	.00474	.00463	.00452	.00442	.00432
68	34	.00750	.00729	.00709	.00689	.00671	.00653	.00636	.00619	.00603	.00588	.00573	.00559	.00545	.00532	.00519	.00506	.00494	.00483	.00472	.00461
68	35	.00803	.00780	.00759	.00738	.00718	.00699	.00680	.00663	.00646	.00629	.00613	.00598	.00583	.00569	.00555	.00542	.00529	.00516	.00504	.00493
68	36	.00860	.00836	.00813	.00791	.00769	.00749	.00729	.00710	.00692	.00674	.00657	.00640	.00625	.00609	.00594	.00580	.00566	.00553	.00540	.00528
68	37	.00922	.00897	.00872	.00848	.00825	.00803	.00782	.00762	.00742	.00723	.00705	.00687	.00670	.00653	.00638	.00622	.00607	.00593	.00579	.00566
68	38	.00991	.00963	.00936	.00911	.00886	.00863	.00840	.00818	.00797	.00777	.00757	.00738	.00720	.00702	.00685	.00669	.00653	.00637	.00622	.00608
68	39	.01065	.01035	.01007	.00979	.00953	.00928	.00903	.00880	.00857	.00835	.00814	.00794	.00774	.00755	.00737	.00719	.00702	.00686	.00670	.00654
68	40	.01145	.01114	.01083	.01054	.01026	.00999	.00973	.00947	.00923	.00899	.00877	.00855	.00834	.00814	.00794	.00775	.00756	.00739	.00721	.00705
68	41	.01234	.01200	.01167	.01136	.01105	.01076	.01048	.01021	.00995	.00970	.00946	.00922	.00899	.00878	.00856	.00836	.00816	.00797	.00779	.00761
68	42	.01329	.01293	.01258	.01225	.01192	.01161	.01131	.01102	.01074	.01047	.01021	.00996	.00971	.00948	.00925	.00903	.00882	.00861	.00841	.00822
68	43	.01433	.01394	.01357	.01321	.01286	.01253	.01221	.01190	.01159	.01131	.01103	.01075	.01049	.01024	.01000	.00976	.00953	.00931	.00910	.00889
68	44	.01545	.01504	.01464	.01425	.01388	.01352	.01318	.01284	.01252	.01221	.01191	.01162	.01134	.01107	.01081	.01056	.01031	.01007	.00984	.00962
68	45	.01665	.01621	.01578	.01537	.01497	.01459	.01422	.01386	.01352	.01319	.01287	.01255	.01225	.01196	.01168	.01141	.01115	.01089	.01065	.01041
68	46	.01793	.01746	.01700	.01657	.01614	.01573	.01534	.01496	.01459	.01423	.01389	.01356	.01323	.01292	.01262	.01233	.01205	.01178	.01151	.01126
68	47	.01929	.01879	.01831	.01784	.01739	.01695	.01653	.01612	.01573	.01535	.01498	.01462	.01428	.01395	.01363	.01331	.01301	.01272	.01244	.01216
68	48	.02075	.02021	.01969	.01920	.01871	.01825	.01780	.01737	.01695	.01654	.01615	.01577	.01540	.01504	.01470	.01437	.01404	.01373	.01343	.01313
68	49	.02229	.02172	.02117	.02064	.02013	.01963	.01915	.01869	.01824	.01781	.01739	.01698	.01659	.01621	.01584	.01549	.01514	.01481	.01448	.01417
68	50	.02393	.02332	.02274	.02217	.02163	.02110	.02059	.02010	.01962	.01916	.01872	.01828	.01787	.01746	.01707	.01669	.01632	.01596	.01562	.01528
68	51	.02566	.02502	.02440	.02380	.02323	.02267	.02212	.02160	.02109	.02060	.02013	.01967	.01922	.01879	.01837	.01797	.01758	.01719	.01682	.01647
68	52	.02749	.02681	.02616	.02552	.02491	.02432	.02374	.02319	.02265	.02213	.02162	.02113	.02066	.02020	.01975	.01932	.01890	.01850	.01811	.01772
68	53	.02942	.02870	.02801	.02733	.02668	.02605	.02545	.02486	.02429	.02373	.02320	.02268	.02218	.02169	.02121	.02076	.02031	.01988	.01946	.01905

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
68	54	.03144	.03068	.02995	.02924	.02855	.02788	.02724	.02662	.02601	.02543	.02486	.02431	.02377	.02326	.02275	.02227	.02180	.02134	.02089	.02046
68	55	.03356	.03276	.03199	.03124	.03051	.02981	.02913	.02847	.02783	.02721	.02661	.02602	.02546	.02491	.02438	.02386	.02336	.02288	.02240	.02194
68	56	.03579	.03494	.03413	.03334	.03257	.03183	.03111	.03041	.02974	.02908	.02845	.02783	.02723	.02665	.02609	.02554	.02501	.02450	.02400	.02351
68	57	.03811	.03722	.03636	.03553	.03473	.03394	.03319	.03245	.03174	.03105	.03038	.02973	.02910	.02848	.02789	.02731	.02675	.02620	.02567	.02516
68	58	.04053	.03960	.03870	.03782	.03697	.03615	.03535	.03458	.03383	.03310	.03240	.03171	.03104	.03040	.02977	.02916	.02857	.02799	.02743	.02689
68	59	.04304	.04207	.04112	.04020	.03931	.03844	.03761	.03679	.03600	.03524	.03449	.03377	.03307	.03239	.03173	.03108	.03046	.02985	.02926	.02869
68	60	.04564	.04462	.04363	.04266	.04173	.04082	.03994	.03909	.03826	.03746	.03667	.03592	.03518	.03446	.03376	.03309	.03243	.03179	.03117	.03056
68	61	.04834	.04727	.04623	.04522	.04424	.04329	.04237	.04148	.04061	.03976	.03894	.03815	.03737	.03662	.03589	.03518	.03448	.03381	.03315	.03252
68	62	.05114	.05002	.04894	.04788	.04686	.04587	.04490	.04396	.04305	.04217	.04131	.04047	.03966	.03887	.03810	.03736	.03663	.03592	.03524	.03457
68	63	.05405	.05288	.05175	.05065	.04958	.04854	.04754	.04656	.04561	.04468	.04378	.04291	.04205	.04123	.04042	.03964	.03888	.03814	.03741	.03671
68	64	.05706	.05585	.05467	.05352	.05241	.05132	.05027	.04925	.04826	.04729	.04635	.04543	.04455	.04368	.04284	.04202	.04122	.04044	.03969	.03895
68	65	.06018	.05891	.05769	.05649	.05533	.05421	.05311	.05204	.05101	.05000	.04902	.04806	.04714	.04623	.04535	.04449	.04366	.04285	.04205	.04128
68	66	.06340	.06209	.06081	.05957	.05837	.05719	.05605	.05494	.05387	.05282	.05179	.05080	.04983	.04889	.04797	.04707	.04620	.04535	.04453	.04372
68	67	.06674	.06538	.06405	.06277	.06151	.06030	.05911	.05796	.05684	.05574	.05468	.05365	.05264	.05166	.05070	.04977	.04886	.04797	.04711	.04627
68	68	.07018	.06877	.06740	.06606	.06477	.06350	.06227	.06108	.05991	.05878	.05767	.05660	.05555	.05453	.05353	.05256	.05162	.05070	.04980	.04892
69	0	.00277	.00272	.00268	.00264	.00260	.00256	.00252	.00248	.00244	.00241	.00237	.00234	.00231	.00227	.00224	.00221	.00218	.00216	.00213	.00210
69	1	.00112	.00109	.00107	.00104	.00101	.00099	.00097	.00094	.00092	.00090	.00088	.00086	.00084	.00082	.00080	.00079	.00077	.00075	.00074	.00072
69	2	.00109	.00106	.00104	.00101	.00098	.00096	.00093	.00091	.00089	.00086	.00084	.00082	.00080	.00079	.00077	.00075	.00073	.00072	.00070	.00068
69	3	.00112	.00109	.00106	.00103	.00100	.00097	.00095	.00092	.00090	.00088	.00085	.00083	.00081	.00079	.00077	.00076	.00074	.00072	.00070	.00069
69	4	.00117	.00114	.00111	.00108	.00105	.00102	.00099	.00096	.00094	.00091	.00089	.00087	.00085	.00083	.00081	.00079	.00077	.00075	.00073	.00071
69	5	.00125	.00121	.00118	.00114	.00111	.00108	.00105	.00103	.00100	.00097	.00095	.00092	.00090	.00088	.00086	.00083	.00081	.00079	.00078	.00076
69	6	.00134	.00130	.00126	.00123	.00120	.00116	.00113	.00110	.00107	.00104	.00102	.00099	.00097	.00094	.00092	.00090	.00087	.00085	.00083	.00081
69	7	.00145	.00141	.00137	.00133	.00129	.00126	.00123	.00119	.00116	.00113	.00110	.00108	.00105	.00102	.00100	.00097	.00095	.00093	.00090	.00088
69	8	.00157	.00153	.00149	.00145	.00141	.00137	.00133	.00130	.00126	.00123	.00120	.00117	.00114	.00111	.00109	.00106	.00104	.00101	.00099	.00096
69	9	.00171	.00167	.00162	.00158	.00154	.00150	.00146	.00142	.00138	.00135	.00132	.00128	.00125	.00122	.00119	.00117	.00114	.00111	.00109	.00106
69	10	.00188	.00183	.00178	.00173	.00169	.00164	.00160	.00156	.00152	.00149	.00145	.00141	.00138	.00135	.00132	.00129	.00126	.00123	.00120	.00117
69	11	.00205	.00200	.00195	.00190	.00185	.00180	.00176	.00172	.00167	.00163	.00160	.00156	.00152	.00149	.00145	.00142	.00139	.00136	.00133	.00130
69	12	.00225	.00219	.00213	.00208	.00203	.00198	.00193	.00188	.00184	.00180	.00176	.00172	.00168	.00164	.00160	.00157	.00153	.00150	.00147	.00144
69	13	.00244	.00238	.00232	.00227	.00221	.00216	.00211	.00206	.00201	.00196	.00192	.00188	.00183	.00179	.00176	.00172	.00168	.00165	.00161	.00158
69	14	.00263	.00257	.00250	.00244	.00239	.00233	.00228	.00222	.00217	.00212	.00208	.00203	.00199	.00194	.00190	.00186	.00182	.00179	.00175	.00171
69	15	.00281	.00274	.00267	.00261	.00255	.00249	.00243	.00238	.00232	.00227	.00222	.00217	.00212	.00208	.00204	.00199	.00195	.00191	.00187	.00184
69	16	.00297	.00290	.00283	.00276	.00269	.00263	.00257	.00251	.00245	.00240	.00235	.00230	.00225	.00220	.00215	.00211	.00207	.00202	.00198	.00194
69	17	.00312	.00304	.00297	.00289	.00283	.00276	.00270	.00263	.00257	.00252	.00246	.00241	.00236	.00231	.00226	.00221	.00217	.00212	.00208	.00204
69	18	.00325	.00317	.00310	.00302	.00295	.00288	.00281	.00275	.00268	.00262	.00257	.00251	.00246	.00240	.00235	.00230	.00226	.00221	.00217	.00212
69	19	.00339	.00331	.00323	.00315	.00307	.00300	.00293	.00286	.00279	.00273	.00267	.00261	.00255	.00250	.00245	.00239	.00234	.00230	.00225	.00220
69	20	.00354	.00345	.00337	.00328	.00320	.00313	.00305	.00298	.00291	.00284	.00278	.00272	.00266	.00260	.00254	.00249	.00244	.00239	.00234	.00229
69	21	.00370	.00361	.00351	.00343	.00334	.00326	.00318	.00311	.00304	.00297	.00290	.00283	.00277	.00271	.00265	.00259	.00254	.00249	.00243	.00238
69	22	.00387	.00377	.00367	.00358	.00349	.00341	.00332	.00324	.00317	.00309	.00302	.00295	.00289	.00282	.00276	.00270	.00264	.00259	.00253	.00248
69	23	.00405	.00395	.00385	.00375	.00365	.00356	.00348	.00339	.00331	.00323	.00316	.00309	.00302	.00295	.00288	.00282	.00276	.00270	.00264	.00259
69	24	.00426	.00414	.00404	.00393	.00383	.00374	.00365	.00356	.00347	.00339	.00331	.00323	.00316	.00309	.00302	.00295	.00289	.00282	.00276	.00271
69	25	.00448	.00436	.00425	.00414	.00403	.00393	.00383	.00374	.00365	.00356	.00348	.00340	.00332	.00324	.00317	.00310	.00303	.00296	.00290	.00284
69	26	.00473	.00461	.00449	.00437	.00426	.00415	.00404	.00394	.00385	.00376	.00367	.00358	.00350	.00342	.00334	.00326	.00319	.00312	.00305	.00299
69	27	.00501	.00488	.00475	.00463	.00451	.00439	.00428	.00417	.00407	.00397	.00388	.00378	.00370	.00361	.00353	.00345	.00337	.00330	.00322	.00315
69	28	.00532	.00518	.00504	.00491	.00478	.00466	.00454	.00442	.00431	.00421	.00411	.00401	.00391	.00382	.00374	.00365	.00357	.00349	.00341	.00334
69	29	.00565	.00550	.00535	.00521	.00508	.00494	.00482	.00470	.00458	.00447	.00436	.00426	.00415	.00406	.00396	.00387	.00378	.00370	.00362	.00354
69	30	.00601	.00585	.00569	.00554	.00540	.00526	.00512	.00499	.00487	.00475	.00463	.00452	.00441	.00431	.00421	.00411	.00402	.00393	.00384	.00376
69	31	.00640	.00623	.00606	.00590	.00575	.00560	.00545	.00531	.00518	.00505	.00493	.00481	.00469	.00458	.00448	.00437	.00427	.00417	.00408	.00399
69	32	.00683	.00664	.00646	.00629	.00612	.00596	.00581	.00566	.00552	.00538	.00525	.00512	.00500	.00488	.00476	.00465	.00455	.00444	.00434	.00425
69	33	.00729	.00709	.00690	.00671	.00653	.00636	.00620	.00604	.00589	.00574	.00560	.00546	.00533	.00520	.00508	.00496	.00485	.00474	.00463	.00452
69	34	.00779	.00758	.00737	.00717	.00698	.00680	.00662	.00645	.00629	.00613	.00598	.00583	.00569	.00556	.00542	.00530	.00517	.00505	.00494	.00483

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

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
69	35	.00834	.00811	.00789	.00768	.00747	.00728	.00709	.00691	.00673	.00656	.00640	.00624	.00609	.00594	.00580	.00567	.00553	.00541	.00528	.00516
69	36	.00893	.00869	.00845	.00822	.00801	.00780	.00759	.00740	.00721	.00703	.00685	.00669	.00652	.00637	.00621	.00607	.00593	.00579	.00566	.00553
69	37	.00958	.00932	.00907	.00882	.00859	.00836	.00815	.00794	.00773	.00754	.00735	.00717	.00700	.00683	.00666	.00651	.00635	.00621	.00607	.00593
69	38	.01029	.01001	.00974	.00948	.00922	.00898	.00875	.00852	.00831	.00810	.00790	.00770	.00752	.00733	.00716	.00699	.00683	.00667	.00652	.00637
69	39	.01106	.01076	.01047	.01019	.00992	.00966	.00941	.00917	.00894	.00871	.00849	.00829	.00808	.00789	.00770	.00752	.00734	.00717	.00701	.00685
69	40	.01190	.01158	.01127	.01097	.01068	.01040	.01013	.00987	.00962	.00938	.00915	.00893	.00871	.00850	.00830	.00810	.00791	.00773	.00755	.00738
69	41	.01282	.01247	.01214	.01182	.01151	.01121	.01092	.01064	.01038	.01012	.00987	.00963	.00939	.00917	.00895	.00874	.00854	.00834	.00815	.00797
69	42	.01382	.01345	.01309	.01274	.01241	.01209	.01178	.01149	.01120	.01092	.01065	.01040	.01015	.00990	.00967	.00944	.00923	.00901	.00881	.00861
69	43	.01490	.01450	.01412	.01375	.01340	.01305	.01272	.01240	.01210	.01180	.01151	.01123	.01096	.01070	.01045	.01021	.00998	.00975	.00953	.00932
69	44	.01607	.01564	.01523	.01484	.01446	.01409	.01374	.01340	.01307	.01275	.01244	.01214	.01185	.01158	.01131	.01104	.01079	.01055	.01031	.01008
69	45	.01732	.01687	.01643	.01601	.01560	.01521	.01483	.01446	.01411	.01377	.01344	.01312	.01281	.01251	.01222	.01194	.01167	.01141	.01116	.01091
69	46	.01866	.01818	.01771	.01726	.01683	.01641	.01600	.01561	.01523	.01487	.01451	.01417	.01384	.01352	.01321	.01291	.01262	.01234	.01206	.01180
69	47	.02008	.01957	.01907	.01859	.01813	.01768	.01725	.01683	.01643	.01604	.01566	.01529	.01494	.01459	.01426	.01394	.01363	.01333	.01304	.01275
69	48	.02160	.02105	.02052	.02001	.01952	.01904	.01858	.01813	.01770	.01729	.01688	.01649	.01611	.01575	.01539	.01505	.01471	.01439	.01408	.01377
69	49	.02322	.02263	.02207	.02153	.02100	.02049	.02000	.01952	.01906	.01862	.01819	.01777	.01737	.01697	.01660	.01623	.01587	.01553	.01519	.01487
69	50	.02493	.02431	.02371	.02314	.02258	.02203	.02151	.02101	.02052	.02004	.01958	.01914	.01871	.01829	.01788	.01749	.01711	.01674	.01638	.01604
69	51	.02675	.02610	.02546	.02484	.02425	.02368	.02312	.02258	.02206	.02155	.02107	.02059	.02013	.01969	.01926	.01884	.01843	.01804	.01766	.01729
69	52	.02867	.02797	.02730	.02665	.02602	.02541	.02482	.02425	.02369	.02316	.02264	.02213	.02164	.02117	.02071	.02027	.01983	.01942	.01901	.01861
69	53	.03069	.02995	.02924	.02855	.02788	.02724	.02661	.02600	.02542	.02485	.02429	.02376	.02324	.02274	.02225	.02178	.02132	.02087	.02044	.02002
69	54	.03281	.03204	.03128	.03055	.02984	.02916	.02850	.02785	.02723	.02663	.02604	.02548	.02493	.02439	.02387	.02337	.02288	.02241	.02195	.02150
69	55	.03504	.03422	.03342	.03265	.03191	.03118	.03048	.02980	.02914	.02850	.02789	.02728	.02670	.02614	.02559	.02505	.02453	.02403	.02354	.02307
69	56	.03738	.03651	.03567	.03486	.03407	.03331	.03257	.03185	.03116	.03048	.02982	.02919	.02857	.02797	.02739	.02683	.02628	.02574	.02523	.02472
69	57	.03983	.03891	.03803	.03717	.03634	.03554	.03476	.03400	.03327	.03255	.03186	.03119	.03054	.02990	.02929	.02869	.02811	.02755	.02700	.02647
69	58	.04238	.04142	.04049	.03959	.03871	.03787	.03704	.03625	.03547	.03472	.03399	.03328	.03259	.03193	.03128	.03065	.03003	.02944	.02886	.02829
69	59	.04502	.04401	.04304	.04209	.04117	.04028	.03942	.03858	.03776	.03697	.03621	.03546	.03473	.03403	.03335	.03268	.03203	.03140	.03079	.03020
69	60	.04776	.04671	.04568	.04469	.04373	.04279	.04188	.04100	.04015	.03932	.03851	.03772	.03696	.03622	.03550	.03480	.03412	.03345	.03281	.03218
69	61	.05060	.04950	.04843	.04739	.04638	.04540	.04445	.04352	.04263	.04175	.04091	.04008	.03928	.03850	.03774	.03701	.03629	.03559	.03491	.03425
69	62	.05356	.05241	.05129	.05020	.04914	.04812	.04712	.04615	.04521	.04430	.04341	.04255	.04171	.04089	.04009	.03932	.03857	.03783	.03712	.03642
69	63	.05663	.05543	.05426	.05312	.05202	.05095	.04991	.04890	.04791	.04695	.04602	.04512	.04424	.04338	.04255	.04174	.04095	.04018	.03943	.03870
69	64	.05981	.05856	.05734	.05616	.05501	.05389	.05280	.05175	.05072	.04972	.04874	.04780	.04688	.04598	.04511	.04426	.04343	.04262	.04184	.04107
69	65	.06311	.06181	.06054	.05931	.05811	.05694	.05581	.05471	.05363	.05259	.05157	.05058	.04962	.04868	.04777	.04688	.04602	.04517	.04435	.04355
69	66	.06652	.06517	.06385	.06257	.06132	.06011	.05893	.05778	.05666	.05558	.05452	.05349	.05248	.05150	.05055	.04962	.04872	.04784	.04698	.04614
69	67	.07006	.06865	.06728	.06595	.06466	.06340	.06217	.06098	.05982	.05868	.05758	.05651	.05546	.05444	.05345	.05248	.05154	.05062	.04972	.04885
69	68	.07370	.07225	.07083	.06945	.06811	.06680	.06553	.06429	.06308	.06191	.06076	.05965	.05856	.05750	.05646	.05546	.05447	.05352	.05258	.05167
69	69	.07745	.07594	.07448	.07305	.07166	.07031	.06899	.06771	.06645	.06523	.06405	.06289	.06176	.06066	.05958	.05853	.05751	.05652	.05554	.05459
70	0	.00292	.00287	.00283	.00279	.00274	.00270	.00266	.00262	.00259	.00255	.00251	.00248	.00244	.00241	.00238	.00235	.00232	.00229	.00226	.00223
70	1	.00117	.00114	.00111	.00108	.00106	.00103	.00101	.00098	.00096	.00094	.00092	.00090	.00088	.00086	.00084	.00082	.00081	.00079	.00077	.00076
70	2	.00114	.00111	.00108	.00105	.00102	.00100	.00097	.00095	.00092	.00090	.00088	.00086	.00084	.00082	.00080	.00078	.00077	.00075	.00073	.00072
70	3	.00116	.00113	.00110	.00107	.00104	.00101	.00099	.00096	.00094	.00091	.00089	.00087	.00085	.00083	.00081	.00079	.00077	.00075	.00074	.00072
70	4	.00121	.00118	.00115	.00112	.00109	.00106	.00103	.00100	.00098	.00095	.00093	.00090	.00088	.00086	.00084	.00082	.00080	.00078	.00076	.00075
70	5	.00129	.00126	.00122	.00119	.00116	.00112	.00109	.00107	.00104	.00101	.00099	.00096	.00094	.00091	.00089	.00087	.00085	.00083	.00081	.00079
70	6	.00139	.00135	.00131	.00128	.00124	.00121	.00118	.00115	.00112	.00109	.00106	.00103	.00101	.00098	.00096	.00093	.00091	.00089	.00087	.00085
70	7	.00150	.00146	.00142	.00138	.00134	.00131	.00127	.00124	.00121	.00118	.00115	.00112	.00109	.00107	.00104	.00101	.00099	.00097	.00094	.00092
70	8	.00163	.00159	.00154	.00150	.00146	.00142	.00139	.00135	.00132	.00128	.00125	.00122	.00119	.00116	.00113	.00111	.00108	.00106	.00103	.00101
70	9	.00178	.00173	.00169	.00164	.00160	.00156	.00152	.00148	.00144	.00141	.00137	.00134	.00131	.00128	.00125	.00122	.00119	.00116	.00114	.00111
70	10	.00195	.00190	.00185	.00180	.00176	.00171	.00167	.00163	.00159	.00155	.00151	.00148	.00144	.00141	.00138	.00134	.00131	.00129	.00126	.00123
70	11	.00214	.00208	.00203	.00198	.00193	.00188	.00183	.00179	.00175	.00171	.00167	.00163	.00159	.00156	.00152	.00149	.00145	.00142	.00139	.00136
70	12	.00234	.00228	.00222	.00217	.00212	.00206	.00202	.00197	.00192	.00188	.00184	.00179	.00175	.00172	.00168	.00164	.00161	.00157	.00154	.00151
70	13	.00255	.00248	.00242	.00236	.00231	.00225	.00220	.00215	.00210	.00205	.00201	.00196	.00192	.00188	.00184	.00180	.00176	.00173	.00169	.00166
70	14	.00274	.00268	.00261	.00255	.00249	.00243	.00238	.00232	.00227	.00222	.00217	.00213	.00208	.00204	.00199	.00195	.00191	.00187	.00184	.00180

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

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
70	15	.00293	.00286	.00279	.00273	.00266	.00260	.00254	.00248	.00243	.00238	.00232	.00228	.00223	.00218	.00214	.00209	.00205	.00201	.00197	.00193
70	16	.00310	.00302	.00295	.00288	.00281	.00275	.00269	.00263	.00257	.00251	.00246	.00241	.00236	.00231	.00226	.00221	.00217	.00213	.00208	.00204
70	17	.00325	.00317	.00309	.00302	.00295	.00288	.00282	.00276	.00269	.00264	.00258	.00252	.00247	.00242	.00237	.00232	.00227	.00223	.00218	.00214
70	18	.00339	.00331	.00323	.00315	.00308	.00301	.00294	.00287	.00281	.00275	.00269	.00263	.00257	.00252	.00247	.00242	.00237	.00232	.00227	.00223
70	19	.00354	.00345	.00337	.00328	.00321	.00313	.00306	.00299	.00292	.00286	.00280	.00274	.00268	.00262	.00257	.00251	.00246	.00241	.00236	.00232
70	20	.00369	.00360	.00351	.00342	.00334	.00326	.00319	.00311	.00304	.00298	.00291	.00285	.00278	.00273	.00267	.00261	.00256	.00251	.00246	.00241
70	21	.00385	.00376	.00366	.00357	.00349	.00341	.00333	.00325	.00317	.00310	.00303	.00297	.00290	.00284	.00278	.00272	.00266	.00261	.00256	.00250
70	22	.00403	.00393	.00383	.00373	.00364	.00355	.00347	.00339	.00331	.00323	.00316	.00309	.00302	.00296	.00289	.00283	.00277	.00272	.00266	.00261
70	23	.00422	.00411	.00401	.00391	.00381	.00372	.00363	.00354	.00346	.00338	.00330	.00323	.00316	.00309	.00302	.00295	.00289	.00283	.00277	.00272
70	24	.00443	.00431	.00420	.00410	.00400	.00390	.00380	.00371	.00362	.00354	.00346	.00338	.00330	.00323	.00316	.00309	.00302	.00296	.00290	.00284
70	25	.00466	.00454	.00442	.00431	.00420	.00410	.00400	.00390	.00381	.00372	.00363	.00355	.00347	.00339	.00332	.00324	.00317	.00311	.00304	.00298
70	26	.00492	.00479	.00467	.00455	.00443	.00432	.00422	.00411	.00402	.00392	.00383	.00374	.00365	.00357	.00349	.00341	.00334	.00327	.00320	.00313
70	27	.00521	.00507	.00494	.00481	.00469	.00457	.00446	.00435	.00425	.00415	.00405	.00395	.00386	.00377	.00369	.00361	.00353	.00345	.00338	.00331
70	28	.00553	.00538	.00524	.00510	.00497	.00485	.00473	.00461	.00450	.00439	.00429	.00419	.00409	.00400	.00391	.00382	.00373	.00365	.00357	.00350
70	29	.00587	.00571	.00556	.00542	.00528	.00515	.00502	.00490	.00478	.00466	.00455	.00444	.00434	.00424	.00414	.00405	.00396	.00387	.00379	.00371
70	30	.00624	.00608	.00592	.00576	.00562	.00547	.00534	.00520	.00508	.00495	.00483	.00472	.00461	.00450	.00440	.00430	.00420	.00411	.00402	.00393
70	31	.00665	.00647	.00630	.00613	.00598	.00582	.00568	.00554	.00540	.00527	.00514	.00502	.00490	.00479	.00468	.00457	.00447	.00437	.00427	.00418
70	32	.00709	.00690	.00671	.00654	.00637	.00620	.00605	.00590	.00575	.00561	.00547	.00534	.00522	.00509	.00498	.00486	.00475	.00465	.00454	.00444
70	33	.00756	.00736	.00716	.00698	.00679	.00662	.00645	.00629	.00613	.00598	.00584	.00570	.00556	.00543	.00531	.00518	.00507	.00495	.00484	.00474
70	34	.00808	.00786	.00766	.00745	.00726	.00707	.00689	.00672	.00655	.00639	.00623	.00608	.00594	.00580	.00566	.00553	.00541	.00528	.00517	.00505
70	35	.00865	.00842	.00819	.00798	.00777	.00757	.00737	.00719	.00701	.00684	.00667	.00651	.00635	.00620	.00606	.00592	.00578	.00565	.00552	.00540
70	36	.00927	.00902	.00878	.00855	.00832	.00811	.00790	.00770	.00751	.00732	.00714	.00697	.00680	.00664	.00649	.00634	.00619	.00605	.00591	.00578
70	37	.00994	.00967	.00941	.00917	.00893	.00870	.00847	.00826	.00805	.00785	.00766	.00748	.00730	.00712	.00696	.00680	.00664	.00649	.00634	.00620
70	38	.01067	.01039	.01011	.00984	.00959	.00934	.00910	.00887	.00865	.00844	.00823	.00803	.00784	.00765	.00747	.00730	.00713	.00697	.00681	.00666
70	39	.01147	.01117	.01087	.01058	.01031	.01004	.00979	.00954	.00930	.00907	.00885	.00864	.00843	.00823	.00804	.00785	.00767	.00750	.00733	.00716
70	40	.01235	.01202	.01170	.01139	.01110	.01081	.01054	.01028	.01002	.00977	.00954	.00931	.00908	.00887	.00866	.00846	.00827	.00808	.00790	.00772
70	41	.01330	.01295	.01261	.01228	.01196	.01166	.01136	.01108	.01081	.01054	.01029	.01004	.00980	.00957	.00935	.00913	.00892	.00872	.00852	.00833
70	42	.01434	.01396	.01360	.01325	.01291	.01258	.01226	.01196	.01167	.01138	.01111	.01084	.01059	.01034	.01010	.00987	.00964	.00942	.00921	.00901
70	43	.01547	.01506	.01467	.01430	.01393	.01358	.01324	.01292	.01260	.01230	.01200	.01172	.01144	.01118	.01092	.01067	.01043	.01019	.00997	.00975
70	44	.01669	.01625	.01584	.01543	.01504	.01467	.01431	.01396	.01362	.01329	.01297	.01267	.01237	.01209	.01181	.01154	.01128	.01103	.01079	.01055
70	45	.01799	.01753	.01708	.01665	.01624	.01583	.01545	.01507	.01471	.01436	.01402	.01369	.01337	.01307	.01277	.01248	.01220	.01193	.01167	.01142
70	46	.01939	.01890	.01842	.01796	.01752	.01709	.01667	.01627	.01588	.01551	.01514	.01479	.01445	.01412	.01381	.01350	.01320	.01291	.01263	.01236
70	47	.02088	.02035	.01984	.01935	.01888	.01842	.01798	.01755	.01713	.01673	.01634	.01597	.01560	.01525	.01491	.01458	.01426	.01395	.01365	.01336
70	48	.02247	.02191	.02136	.02084	.02033	.01984	.01937	.01891	.01847	.01804	.01763	.01723	.01684	.01646	.01609	.01574	.01540	.01507	.01474	.01443
70	49	.02415	.02356	.02298	.02242	.02188	.02136	.02086	.02037	.01990	.01944	.01900	.01857	.01815	.01775	.01736	.01698	.01661	.01626	.01591	.01558
70	50	.02595	.02531	.02470	.02411	.02353	.02298	.02244	.02192	.02142	.02093	.02046	.02000	.01956	.01913	.01871	.01831	.01792	.01754	.01717	.01681
70	51	.02785	.02718	.02653	.02590	.02529	.02470	.02413	.02357	.02304	.02252	.02202	.02153	.02106	.02060	.02016	.01973	.01931	.01890	.01851	.01813
70	52	.02986	.02915	.02846	.02779	.02714	.02652	.02591	.02532	.02475	.02420	.02367	.02315	.02265	.02216	.02169	.02123	.02078	.02035	.01993	.01952
70	53	.03198	.03122	.03049	.02978	.02910	.02843	.02779	.02717	.02656	.02598	.02541	.02486	.02433	.02381	.02330	.02282	.02234	.02188	.02144	.02100
70	54	.03420	.03341	.03263	.03188	.03116	.03045	.02977	.02911	.02847	.02785	.02725	.02666	.02610	.02555	.02501	.02450	.02399	.02350	.02303	.02257
70	55	.03654	.03570	.03488	.03409	.03332	.03258	.03186	.03116	.03048	.02982	.02919	.02857	.02797	.02738	.02682	.02627	.02573	.02521	.02471	.02422
70	56	.03900	.03811	.03724	.03641	.03560	.03481	.03405	.03331	.03260	.03190	.03123	.03057	.02994	.02932	.02872	.02814	.02757	.02702	.02649	.02596
70	57	.04156	.04063	.03972	.03884	.03799	.03716	.03636	.03558	.03482	.03409	.03337	.03268	.03201	.03136	.03072	.03010	.02951	.02892	.02836	.02780
70	58	.04424	.04326	.04230	.04138	.04048	.03961	.03876	.03794	.03714	.03637	.03562	.03489	.03418	.03349	.03282	.03216	.03153	.03092	.03032	.02973
70	59	.04702	.04599	.04499	.04401	.04307	.04215	.04126	.04040	.03956	.03874	.03795	.03718	.03643	.03571	.03500	.03431	.03364	.03299	.03236	.03175
70	60	.04991	.04882	.04777	.04675	.04576	.04480	.04386	.04295	.04207	.04121	.04038	.03957	.03878	.03802	.03727	.03655	.03584	.03516	.03449	.03384
70	61	.05290	.05176	.05066	.04959	.04855	.04754	.04656	.04561	.04469	.04379	.04291	.04206	.04123	.04043	.03964	.03888	.03814	.03742	.03672	.03603
70	62	.05601	.05483	.05367	.05256	.05147	.05041	.04939	.04839	.04742	.04647	.04556	.04466	.04379	.04295	.04213	.04133	.04055	.03979	.03905	.03833
70	63	.05925	.05801	.05681	.05564	.05451	.05340	.05233	.05128	.05027	.04928	.04832	.04738	.04647	.04559	.04472	.04388	.04306	.04227	.04149	.04074
70	64	.06261	.06132	.06007	.05885	.05766	.05651	.05539	.05429	.05323	.05220	.05119	.05022	.04926	.04833	.04743	.04655	.04569	.04486	.04404	.04325

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

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
70	65	.06609	.06475	.06344	.06217	.06094	.05973	.05856	.05742	.05632	.05524	.05419	.05317	.05217	.05120	.05025	.04933	.04844	.04756	.04671	.04588
70	66	.06970	.06830	.06694	.06562	.06434	.06308	.06187	.06068	.05952	.05840	.05730	.05624	.05520	.05419	.05320	.05224	.05130	.05038	.04949	.04862
70	67	.07344	.07199	.07058	.06921	.06787	.06657	.06530	.06407	.06287	.06170	.06055	.05944	.05836	.05730	.05628	.05527	.05429	.05334	.05241	.05150
70	68	.07730	.07580	.07434	.07291	.07153	.07018	.06886	.06758	.06633	.06511	.06393	.06277	.06165	.06055	.05947	.05843	.05741	.05642	.05544	.05450
70	69	.08127	.07972	.07821	.07673	.07530	.07390	.07253	.07120	.06991	.06865	.06742	.06621	.06504	.06390	.06279	.06170	.06064	.05960	.05859	.05761
70	70	.08533	.08373	.08216	.08064	.07915	.07771	.07630	.07492	.07358	.07227	.07100	.06975	.06854	.06735	.06620	.06507	.06397	.06289	.06184	.06081
71	0	.00308	.00303	.00298	.00294	.00290	.00285	.00281	.00277	.00273	.00270	.00266	.00262	.00259	.00255	.00252	.00249	.00246	.00243	.00240	.00237
71	1	.00121	.00118	.00116	.00113	.00110	.00107	.00105	.00103	.00100	.00098	.00096	.00094	.00092	.00090	.00088	.00086	.00084	.00083	.00081	.00080
71	2	.00118	.00115	.00112	.00109	.00106	.00104	.00101	.00099	.00096	.00094	.00092	.00090	.00088	.00086	.00084	.00082	.00080	.00078	.00077	.00075
71	3	.00120	.00117	.00114	.00111	.00108	.00105	.00102	.00100	.00097	.00095	.00093	.00090	.00088	.00086	.00084	.00082	.00080	.00079	.00077	.00075
71	4	.00126	.00122	.00119	.00116	.00113	.00110	.00107	.00104	.00101	.00099	.00096	.00094	.00092	.00090	.00087	.00085	.00083	.00081	.00080	.00078
71	5	.00134	.00130	.00127	.00123	.00120	.00117	.00114	.00111	.00108	.00105	.00102	.00100	.00097	.00095	.00093	.00091	.00088	.00086	.00084	.00082
71	6	.00144	.00140	.00136	.00132	.00129	.00125	.00122	.00119	.00116	.00113	.00110	.00107	.00105	.00102	.00100	.00097	.00095	.00093	.00091	.00089
71	7	.00155	.00151	.00147	.00143	.00139	.00136	.00132	.00129	.00126	.00123	.00119	.00117	.00114	.00111	.00108	.00106	.00103	.00101	.00099	.00096
71	8	.00169	.00164	.00160	.00156	.00152	.00148	.00144	.00140	.00137	.00134	.00130	.00127	.00124	.00121	.00118	.00115	.00113	.00110	.00108	.00105
71	9	.00185	.00180	.00175	.00170	.00166	.00162	.00158	.00154	.00150	.00146	.00143	.00140	.00136	.00133	.00130	.00127	.00124	.00121	.00119	.00116
71	10	.00202	.00197	.00192	.00187	.00182	.00178	.00174	.00169	.00165	.00161	.00158	.00154	.00150	.00147	.00144	.00140	.00137	.00134	.00131	.00129
71	11	.00222	.00216	.00211	.00206	.00201	.00196	.00191	.00187	.00182	.00178	.00174	.00170	.00166	.00162	.00159	.00155	.00152	.00149	.00146	.00143
71	12	.00243	.00237	.00231	.00226	.00220	.00215	.00210	.00205	.00201	.00196	.00192	.00187	.00183	.00179	.00176	.00172	.00168	.00165	.00161	.00158
71	13	.00265	.00258	.00252	.00246	.00241	.00235	.00230	.00224	.00219	.00215	.00210	.00205	.00201	.00197	.00193	.00189	.00185	.00181	.00177	.00174
71	14	.00286	.00279	.00272	.00266	.00260	.00254	.00248	.00243	.00237	.00232	.00227	.00222	.00218	.00213	.00209	.00205	.00201	.00197	.00193	.00189
71	15	.00305	.00298	.00291	.00284	.00278	.00271	.00265	.00260	.00254	.00248	.00243	.00238	.00233	.00228	.00224	.00219	.00215	.00211	.00207	.00203
71	16	.00322	.00315	.00308	.00300	.00294	.00287	.00281	.00274	.00269	.00263	.00257	.00252	.00247	.00242	.00237	.00232	.00227	.00223	.00219	.00214
71	17	.00338	.00330	.00323	.00315	.00308	.00301	.00294	.00288	.00282	.00276	.00270	.00264	.00259	.00253	.00248	.00243	.00238	.00234	.00229	.00225
71	18	.00353	.00345	.00337	.00329	.00321	.00314	.00307	.00300	.00294	.00287	.00281	.00275	.00269	.00264	.00258	.00253	.00248	.00243	.00239	.00234
71	19	.00368	.00359	.00351	.00342	.00334	.00327	.00319	.00312	.00305	.00299	.00292	.00286	.00280	.00274	.00269	.00263	.00258	.00253	.00248	.00243
71	20	.00384	.00374	.00365	.00357	.00348	.00340	.00333	.00325	.00318	.00311	.00304	.00298	.00291	.00285	.00279	.00274	.00268	.00263	.00257	.00252
71	21	.00401	.00391	.00381	.00372	.00364	.00355	.00347	.00339	.00331	.00324	.00317	.00310	.00303	.00297	.00291	.00285	.00279	.00273	.00268	.00263
71	22	.00419	.00408	.00398	.00389	.00379	.00370	.00362	.00354	.00346	.00338	.00330	.00323	.00316	.00309	.00303	.00296	.00290	.00284	.00279	.00273
71	23	.00438	.00427	.00417	.00407	.00397	.00387	.00378	.00369	.00361	.00353	.00345	.00337	.00330	.00323	.00316	.00309	.00303	.00296	.00290	.00285
71	24	.00460	.00448	.00437	.00426	.00416	.00406	.00396	.00387	.00378	.00369	.00361	.00353	.00345	.00338	.00330	.00323	.00317	.00310	.00304	.00297
71	25	.00484	.00472	.00460	.00448	.00437	.00427	.00417	.00407	.00397	.00388	.00379	.00371	.00362	.00354	.00347	.00339	.00332	.00325	.00318	.00312
71	26	.00511	.00498	.00485	.00473	.00461	.00450	.00439	.00429	.00418	.00409	.00399	.00390	.00381	.00373	.00365	.00357	.00349	.00342	.00335	.00328
71	27	.00541	.00527	.00513	.00500	.00488	.00476	.00464	.00453	.00442	.00432	.00422	.00412	.00403	.00394	.00385	.00377	.00369	.00361	.00353	.00346
71	28	.00573	.00558	.00544	.00530	.00517	.00504	.00492	.00480	.00469	.00458	.00447	.00437	.00427	.00417	.00408	.00399	.00390	.00382	.00374	.00366
71	29	.00609	.00593	.00578	.00563	.00549	.00535	.00522	.00510	.00497	.00486	.00474	.00463	.00453	.00442	.00433	.00423	.00414	.00405	.00396	.00388
71	30	.00648	.00631	.00614	.00599	.00584	.00569	.00555	.00541	.00528	.00516	.00504	.00492	.00481	.00470	.00459	.00449	.00439	.00430	.00420	.00411
71	31	.00689	.00671	.00654	.00637	.00621	.00605	.00590	.00576	.00562	.00549	.00536	.00523	.00511	.00499	.00488	.00477	.00467	.00456	.00447	.00437
71	32	.00735	.00715	.00697	.00679	.00661	.00645	.00629	.00613	.00598	.00584	.00570	.00557	.00544	.00531	.00519	.00508	.00496	.00485	.00475	.00465
71	33	.00784	.00763	.00743	.00724	.00706	.00688	.00671	.00654	.00638	.00623	.00608	.00594	.00580	.00566	.00553	.00541	.00529	.00517	.00506	.00495
71	34	.00838	.00816	.00794	.00774	.00754	.00735	.00716	.00699	.00681	.00665	.00649	.00634	.00619	.00605	.00591	.00577	.00564	.00552	.00540	.00528
71	35	.00897	.00873	.00850	.00828	.00807	.00786	.00766	.00747	.00729	.00711	.00694	.00678	.00662	.00647	.00632	.00617	.00603	.00590	.00577	.00564
71	36	.00960	.00935	.00910	.00887	.00864	.00842	.00821	.00801	.00781	.00762	.00744	.00726	.00709	.00692	.00676	.00661	.00646	.00632	.00618	.00604
71	37	.01030	.01003	.00976	.00951	.00927	.00903	.00880	.00859	.00837	.00817	.00797	.00778	.00760	.00742	.00725	.00709	.00693	.00677	.00662	.00648
71	38	.01106	.01077	.01049	.01021	.00995	.00970	.00946	.00922	.00900	.00878	.00857	.00836	.00816	.00797	.00779	.00761	.00744	.00727	.00711	.00696
71	39	.01189	.01158	.01127	.01098	.01070	.01043	.01017	.00992	.00967	.00944	.00921	.00899	.00878	.00858	.00838	.00819	.00800	.00782	.00765	.00748
71	40	.01280	.01246	.01214	.01182	.01152	.01123	.01095	.01068	.01042	.01017	.00992	.00969	.00946	.00924	.00903	.00882	.00862	.00843	.00824	.00806
71	41	.01379	.01343	.01308	.01275	.01242	.01211	.01181	.01152	.01124	.01097	.01071	.01045	.01021	.00997	.00974	.00952	.00931	.00910	.00890	.00871
71	42	.01487	.01448	.01411	.01375	.01340	.01307	.01275	.01244	.01214	.01184	.01156	.01129	.01103	.01078	.01053	.01029	.01006	.00984	.00962	.00941
71	43	.01604	.01563	.01523	.01484	.01447	.01411	.01377	.01343	.01311	.01280	.01250	.01221	.01192	.01165	.01139	.01113	.01088	.01064	.01041	.01018

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
71	44	.01731	.01687	.01644	.01603	.01563	.01525	.01488	.01452	.01417	.01384	.01351	.01320	.01290	.01260	.01232	.01204	.01178	.01152	.01127	.01103
71	45	.01867	.01820	.01774	.01730	.01687	.01646	.01607	.01568	.01531	.01495	.01461	.01427	.01394	.01363	.01333	.01303	.01274	.01247	.01220	.01194
71	46	.02013	.01962	.01913	.01866	.01821	.01777	.01735	.01693	.01654	.01615	.01578	.01542	.01507	.01474	.01441	.01409	.01378	.01349	.01320	.01292
71	47	.02168	.02114	.02062	.02012	.01963	.01916	.01871	.01827	.01785	.01743	.01704	.01665	.01628	.01592	.01557	.01523	.01490	.01458	.01427	.01397
71	48	.02333	.02276	.02221	.02167	.02115	.02065	.02017	.01970	.01924	.01880	.01838	.01797	.01757	.01718	.01681	.01644	.01609	.01575	.01542	.01510
71	49	.02509	.02448	.02389	.02332	.02277	.02224	.02172	.02122	.02074	.02027	.01981	.01937	.01895	.01853	.01813	.01774	.01737	.01700	.01665	.01630
71	50	.02697	.02632	.02569	.02509	.02450	.02393	.02338	.02285	.02233	.02183	.02135	.02088	.02042	.01998	.01955	.01914	.01874	.01834	.01796	.01760
71	51	.02896	.02827	.02760	.02696	.02633	.02573	.02514	.02458	.02403	.02350	.02298	.02248	.02200	.02152	.02107	.02063	.02020	.01978	.01937	.01898
71	52	.03106	.03033	.02962	.02894	.02828	.02763	.02701	.02641	.02583	.02526	.02471	.02418	.02366	.02316	.02267	.02220	.02174	.02130	.02087	.02045
71	53	.03327	.03250	.03175	.03103	.03032	.02964	.02898	.02834	.02772	.02712	.02654	.02597	.02542	.02489	.02437	.02387	.02338	.02291	.02245	.02200
71	54	.03560	.03479	.03399	.03322	.03248	.03176	.03106	.03038	.02973	.02909	.02847	.02787	.02729	.02672	.02617	.02564	.02512	.02461	.02413	.02365
71	55	.03805	.03719	.03635	.03554	.03475	.03399	.03325	.03253	.03184	.03116	.03051	.02987	.02925	.02865	.02807	.02750	.02695	.02642	.02590	.02539
71	56	.04062	.03971	.03883	.03797	.03714	.03633	.03555	.03479	.03406	.03334	.03265	.03198	.03132	.03069	.03007	.02947	.02888	.02832	.02777	.02723
71	57	.04332	.04236	.04143	.04052	.03965	.03880	.03797	.03717	.03639	.03564	.03491	.03419	.03350	.03283	.03218	.03154	.03092	.03032	.02974	.02917
71	58	.04613	.04512	.04414	.04319	.04226	.04137	.04050	.03966	.03884	.03804	.03727	.03651	.03578	.03507	.03438	.03371	.03306	.03242	.03180	.03120
71	59	.04905	.04799	.04696	.04596	.04499	.04404	.04313	.04224	.04138	.04054	.03972	.03893	.03816	.03741	.03668	.03597	.03528	.03461	.03396	.03332
71	60	.05207	.05096	.04988	.04883	.04781	.04682	.04586	.04493	.04402	.04314	.04228	.04145	.04064	.03985	.03908	.03833	.03760	.03690	.03621	.03554
71	61	.05522	.05405	.05292	.05182	.05076	.04972	.04871	.04773	.04678	.04585	.04495	.04407	.04322	.04239	.04158	.04079	.04003	.03928	.03856	.03785
71	62	.05850	.05728	.05609	.05494	.05382	.05274	.05168	.05065	.04965	.04868	.04773	.04681	.04592	.04505	.04420	.04337	.04257	.04178	.04102	.04027
71	63	.06191	.06063	.05940	.05819	.05702	.05589	.05478	.05371	.05266	.05164	.05065	.04968	.04874	.04783	.04694	.04607	.04523	.04440	.04360	.04282
71	64	.06545	.06412	.06283	.06157	.06035	.05916	.05801	.05688	.05579	.05472	.05369	.05268	.05169	.05073	.04980	.04889	.04801	.04714	.04630	.04548
71	65	.06912	.06773	.06639	.06508	.06381	.06257	.06136	.06019	.05905	.05793	.05685	.05579	.05476	.05376	.05279	.05183	.05091	.05000	.04912	.04826
71	66	.07292	.07148	.07009	.06872	.06740	.06611	.06485	.06363	.06244	.06128	.06015	.05904	.05797	.05692	.05590	.05491	.05394	.05299	.05207	.05117
71	67	.07687	.07538	.07393	.07251	.07113	.06979	.06849	.06721	.06597	.06476	.06358	.06244	.06132	.06022	.05916	.05812	.05711	.05612	.05516	.05421
71	68	.08096	.07941	.07790	.07643	.07500	.07361	.07225	.07093	.06964	.06838	.06716	.06596	.06480	.06366	.06255	.06147	.06041	.05938	.05838	.05739
71	69	.08516	.08356	.08200	.08048	.07900	.07755	.07614	.07477	.07343	.07213	.07085	.06961	.06840	.06722	.06607	.06494	.06384	.06277	.06172	.06070
71	70	.08946	.08780	.08619	.08462	.08309	.08159	.08013	.07871	.07732	.07597	.07465	.07336	.07211	.07088	.06968	.06851	.06737	.06626	.06517	.06410
71	71	.09383	.09213	.09046	.08884	.08726	.08571	.08420	.08274	.08130	.07990	.07854	.07720	.07590	.07463	.07339	.07218	.07099	.06983	.06870	.06760
72	0	.00324	.00319	.00314	.00310	.00305	.00301	.00297	.00293	.00289	.00285	.00281	.00277	.00274	.00270	.00267	.00263	.00260	.00257	.00254	.00251
72	1	.00126	.00123	.00120	.00117	.00114	.00112	.00109	.00107	.00105	.00102	.00100	.00098	.00096	.00094	.00092	.00090	.00088	.00087	.00085	.00083
72	2	.00122	.00119	.00116	.00113	.00110	.00107	.00105	.00102	.00100	.00098	.00095	.00093	.00091	.00089	.00087	.00085	.00083	.00082	.00080	.00078
72	3	.00124	.00121	.00118	.00115	.00112	.00109	.00106	.00104	.00101	.00099	.00096	.00094	.00092	.00090	.00088	.00086	.00084	.00082	.00080	.00078
72	4	.00130	.00126	.00123	.00120	.00117	.00114	.00111	.00108	.00105	.00103	.00100	.00098	.00095	.00093	.00091	.00089	.00087	.00085	.00083	.00081
72	5	.00138	.00134	.00131	.00127	.00124	.00121	.00118	.00115	.00112	.00109	.00106	.00104	.00101	.00099	.00096	.00094	.00092	.00090	.00088	.00086
72	6	.00148	.00144	.00141	.00137	.00133	.00130	.00126	.00123	.00120	.00117	.00114	.00112	.00109	.00106	.00104	.00101	.00099	.00097	.00094	.00092
72	7	.00161	.00156	.00152	.00148	.00144	.00141	.00137	.00134	.00130	.00127	.00124	.00121	.00118	.00115	.00113	.00110	.00107	.00105	.00103	.00100
72	8	.00175	.00170	.00166	.00161	.00157	.00153	.00149	.00146	.00142	.00139	.00135	.00132	.00129	.00126	.00123	.00120	.00117	.00115	.00112	.00110
72	9	.00191	.00186	.00181	.00177	.00172	.00168	.00164	.00160	.00156	.00152	.00149	.00145	.00142	.00138	.00135	.00132	.00129	.00126	.00124	.00121
72	10	.00210	.00204	.00199	.00194	.00189	.00185	.00180	.00176	.00172	.00168	.00164	.00160	.00157	.00153	.00150	.00146	.00143	.00140	.00137	.00134
72	11	.00230	.00224	.00219	.00214	.00209	.00204	.00199	.00194	.00190	.00185	.00181	.00177	.00173	.00169	.00166	.00162	.00159	.00155	.00152	.00149
72	12	.00252	.00246	.00240	.00235	.00229	.00224	.00219	.00214	.00209	.00204	.00200	.00196	.00191	.00187	.00183	.00179	.00176	.00172	.00169	.00165
72	13	.00275	.00269	.00262	.00256	.00250	.00245	.00239	.00234	.00229	.00224	.00219	.00214	.00210	.00206	.00201	.00197	.00193	.00189	.00186	.00182
72	14	.00297	.00290	.00283	.00277	.00271	.00265	.00259	.00253	.00248	.00242	.00237	.00232	.00228	.00223	.00218	.00214	.00210	.00206	.00202	.00198
72	15	.00317	.00310	.00303	.00296	.00289	.00283	.00277	.00271	.00265	.00259	.00254	.00249	.00244	.00239	.00234	.00229	.00225	.00221	.00216	.00212
72	16	.00335	.00328	.00320	.00313	.00306	.00299	.00293	.00286	.00280	.00274	.00269	.00263	.00258	.00253	.00248	.00243	.00238	.00234	.00229	.00225
72	17	.00352	.00344	.00336	.00328	.00321	.00314	.00307	.00300	.00294	.00288	.00282	.00276	.00270	.00265	.00260	.00255	.00250	.00245	.00240	.00236
72	18	.00367	.00359	.00350	.00342	.00335	.00327	.00320	.00313	.00306	.00300	.00294	.00287	.00282	.00276	.00270	.00265	.00260	.00255	.00250	.00245
72	19	.00383	.00374	.00365	.00356	.00348	.00340	.00333	.00326	.00319	.00312	.00305	.00299	.00293	.00287	.00281	.00275	.00270	.00265	.00260	.00255
72	20	.00399	.00389	.00380	.00371	.00363	.00355	.00347	.00339	.00332	.00324	.00317	.00311	.00304	.00298	.00292	.00286	.00280	.00275	.00270	.00264
72	21	.00416	.00406	.00397	.00387	.00378	.00370	.00361	.00353	.00345	.00338	.00331	.00324	.00317	.00310	.00304	.00298	.00292	.00286	.00280	.00275

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

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
72	22	.00435	.00424	.00414	.00404	.00395	.00386	.00377	.00368	.00360	.00352	.00345	.00337	.00330	.00323	.00316	.00310	.00304	.00298	.00292	.00286
72	23	.00455	.00444	.00433	.00423	.00413	.00403	.00394	.00385	.00376	.00368	.00360	.00352	.00344	.00337	.00330	.00323	.00316	.00310	.00304	.00298
72	24	.00477	.00465	.00454	.00443	.00432	.00422	.00412	.00403	.00394	.00385	.00376	.00368	.00360	.00352	.00345	.00338	.00331	.00324	.00317	.00311
72	25	.00502	.00490	.00477	.00466	.00455	.00444	.00433	.00423	.00414	.00404	.00395	.00386	.00378	.00370	.00362	.00354	.00347	.00340	.00333	.00326
72	26	.00530	.00516	.00503	.00491	.00479	.00468	.00457	.00446	.00436	.00426	.00416	.00407	.00398	.00389	.00381	.00373	.00365	.00357	.00350	.00343
72	27	.00561	.00546	.00533	.00519	.00507	.00495	.00483	.00471	.00460	.00450	.00440	.00430	.00420	.00411	.00402	.00394	.00385	.00377	.00369	.00362
72	28	.00594	.00579	.00565	.00551	.00537	.00524	.00511	.00499	.00488	.00476	.00465	.00455	.00445	.00435	.00425	.00416	.00407	.00399	.00391	.00382
72	29	.00631	.00615	.00599	.00584	.00570	.00556	.00543	.00530	.00517	.00505	.00494	.00482	.00472	.00461	.00451	.00441	.00432	.00423	.00414	.00405
72	30	.00671	.00654	.00637	.00621	.00606	.00591	.00577	.00563	.00549	.00537	.00524	.00512	.00501	.00490	.00479	.00468	.00458	.00448	.00439	.00430
72	31	.00714	.00696	.00678	.00661	.00644	.00628	.00613	.00598	.00584	.00571	.00557	.00544	.00532	.00520	.00509	.00498	.00487	.00476	.00466	.00456
72	32	.00761	.00741	.00722	.00704	.00686	.00669	.00653	.00637	.00622	.00607	.00593	.00579	.00566	.00553	.00541	.00529	.00518	.00506	.00496	.00485
72	33	.00812	.00791	.00770	.00751	.00732	.00714	.00696	.00679	.00663	.00647	.00632	.00618	.00603	.00590	.00577	.00564	.00551	.00540	.00528	.00517
72	34	.00867	.00845	.00823	.00802	.00782	.00762	.00744	.00725	.00708	.00691	.00675	.00659	.00644	.00629	.00615	.00602	.00588	.00575	.00563	.00551
72	35	.00928	.00904	.00880	.00858	.00836	.00816	.00795	.00776	.00757	.00739	.00722	.00705	.00689	.00673	.00658	.00643	.00629	.00615	.00602	.00589
72	36	.00994	.00968	.00943	.00919	.00896	.00873	.00852	.00831	.00811	.00792	.00773	.00755	.00737	.00721	.00704	.00688	.00673	.00658	.00644	.00630
72	37	.01066	.01038	.01011	.00986	.00961	.00937	.00914	.00891	.00870	.00849	.00829	.00809	.00791	.00773	.00755	.00738	.00722	.00706	.00691	.00676
72	38	.01145	.01115	.01086	.01058	.01032	.01006	.00981	.00957	.00934	.00912	.00890	.00869	.00849	.00830	.00811	.00793	.00775	.00758	.00742	.00726
72	39	.01230	.01199	.01168	.01138	.01109	.01082	.01055	.01030	.01005	.00981	.00958	.00935	.00914	.00893	.00872	.00853	.00834	.00816	.00798	.00781
72	40	.01324	.01290	.01257	.01225	.01195	.01165	.01136	.01109	.01082	.01056	.01032	.01008	.00984	.00962	.00940	.00919	.00899	.00879	.00860	.00841
72	41	.01427	.01391	.01355	.01321	.01288	.01256	.01226	.01196	.01167	.01140	.01113	.01087	.01062	.01038	.01015	.00992	.00970	.00949	.00928	.00908
72	42	.01539	.01500	.01462	.01426	.01390	.01356	.01323	.01291	.01261	.01231	.01202	.01174	.01148	.01122	.01096	.01072	.01048	.01026	.01003	.00982
72	43	.01661	.01619	.01578	.01539	.01501	.01465	.01429	.01395	.01362	.01330	.01300	.01270	.01241	.01213	.01186	.01160	.01134	.01110	.01086	.01063
72	44	.01793	.01748	.01704	.01662	.01622	.01583	.01545	.01508	.01473	.01439	.01406	.01373	.01342	.01312	.01283	.01255	.01228	.01201	.01176	.01151
72	45	.01934	.01886	.01840	.01795	.01751	.01709	.01669	.01630	.01592	.01555	.01520	.01485	.01452	.01420	.01388	.01358	.01329	.01300	.01273	.01246
72	46	.02086	.02035	.01985	.01937	.01890	.01846	.01802	.01760	.01720	.01680	.01642	.01605	.01570	.01535	.01502	.01469	.01438	.01407	.01378	.01349
72	47	.02248	.02193	.02140	.02088	.02039	.01991	.01944	.01900	.01856	.01814	.01773	.01734	.01696	.01659	.01623	.01588	.01554	.01521	.01490	.01459
72	48	.02420	.02361	.02305	.02250	.02197	.02146	.02097	.02049	.02002	.01957	.01914	.01872	.01831	.01791	.01753	.01715	.01679	.01644	.01610	.01577
72	49	.02603	.02541	.02481	.02423	.02366	.02312	.02259	.02208	.02158	.02110	.02064	.02019	.01975	.01933	.01891	.01852	.01813	.01775	.01739	.01703
72	50	.02799	.02733	.02669	.02607	.02547	.02488	.02432	.02378	.02325	.02274	.02224	.02176	.02129	.02084	.02040	.01998	.01956	.01916	.01877	.01839
72	51	.03007	.02936	.02868	.02802	.02738	.02677	.02617	.02559	.02502	.02448	.02395	.02344	.02294	.02246	.02199	.02153	.02109	.02066	.02025	.01984
72	52	.03226	.03151	.03079	.03009	.02941	.02876	.02812	.02750	.02691	.02632	.02576	.02522	.02469	.02417	.02367	.02319	.02272	.02226	.02182	.02138
72	53	.03457	.03378	.03302	.03227	.03156	.03086	.03018	.02953	.02889	.02828	.02768	.02710	.02653	.02599	.02546	.02494	.02444	.02395	.02348	.02302
72	54	.03701	.03617	.03536	.03457	.03381	.03307	.03236	.03166	.03099	.03034	.02970	.02909	.02849	.02791	.02734	.02679	.02626	.02574	.02524	.02475
72	55	.03957	.03868	.03783	.03700	.03619	.03541	.03465	.03392	.03320	.03251	.03184	.03118	.03055	.02993	.02933	.02875	.02818	.02763	.02710	.02658
72	56	.04226	.04132	.04042	.03954	.03869	.03787	.03707	.03629	.03553	.03480	.03409	.03340	.03272	.03207	.03143	.03082	.03022	.02963	.02906	.02851
72	57	.04508	.04410	.04314	.04222	.04132	.04045	.03960	.03878	.03798	.03721	.03646	.03572	.03501	.03432	.03365	.03299	.03236	.03174	.03114	.03055
72	58	.04802	.04699	.04598	.04501	.04406	.04315	.04225	.04139	.04055	.03973	.03893	.03816	.03741	.03668	.03597	.03528	.03460	.03395	.03331	.03269
72	59	.05108	.04999	.04894	.04791	.04692	.04595	.04501	.04410	.04322	.04235	.04152	.04070	.03991	.03914	.03839	.03766	.03695	.03626	.03558	.03493
72	60	.05426	.05312	.05201	.05093	.04989	.04887	.04789	.04693	.04599	.04509	.04421	.04335	.04251	.04170	.04091	.04014	.03939	.03866	.03795	.03726
72	61	.05756	.05636	.05520	.05407	.05298	.05191	.05088	.04987	.04889	.04794	.04701	.04611	.04523	.04437	.04354	.04273	.04194	.04117	.04042	.03970
72	62	.06100	.05975	.05853	.05735	.05620	.05509	.05400	.05294	.05192	.05092	.04994	.04900	.04807	.04718	.04630	.04545	.04462	.04381	.04302	.04225
72	63	.06458	.06327	.06200	.06077	.05957	.05840	.05726	.05616	.05508	.05403	.05301	.05202	.05105	.05011	.04919	.04830	.04742	.04657	.04575	.04494
72	64	.06830	.06694	.06562	.06433	.06307	.06185	.06066	.05950	.05838	.05728	.05621	.05517	.05416	.05317	.05221	.05127	.05036	.04946	.04859	.04775
72	65	.07217	.07075	.06936	.06802	.06671	.06544	.06420	.06299	.06181	.06067	.05955	.05846	.05740	.05637	.05536	.05438	.05342	.05248	.05157	.05068
72	66	.07618	.07470	.07326	.07186	.07050	.06917	.06788	.06662	.06539	.06419	.06303	.06189	.06078	.05970	.05865	.05762	.05662	.05564	.05469	.05376
72	67	.08034	.07881	.07731	.07586	.07444	.07306	.07171	.07040	.06912	.06788	.06666	.06548	.06432	.06320	.06210	.06102	.05998	.05895	.05796	.05698
72	68	.08465	.08306	.08151	.08000	.07853	.07709	.07570	.07433	.07300	.07171	.07044	.06921	.06800	.06683	.06568	.06457	.06347	.06241	.06137	.06035
72	69	.08909	.08745	.08584	.08427	.08275	.08126	.07981	.07839	.07701	.07567	.07435	.07307	.07182	.07060	.06941	.06824	.06710	.06599	.06491	.06385
72	70	.09364	.09194	.09028	.08866	.08708	.08554	.08403	.08257	.08114	.07974	.07838	.07705	.07575	.07448	.07324	.07203	.07085	.06969	.06857	.06746
72	71	.09827	.09651	.09480	.09313	.09149	.08990	.08835	.08683	.08535	.08390	.08249	.08111	.07977	.07845	.07717	.07591	.07469	.07349	.07232	.07117

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
72	72	.10297	.10116	.09939	.09767	.09598	.09434	.09274	.09117	.08964	.08815	.08669	.08526	.08387	.08251	.08118	.07988	.07861	.07737	.07616	.07497
73	0	.00340	.00335	.00331	.00326	.00321	.00317	.00312	.00308	.00304	.00300	.00296	.00292	.00289	.00285	.00282	.00278	.00275	.00272	.00268	.00265
73	1	.00131	.00128	.00125	.00122	.00119	.00116	.00114	.00111	.00109	.00106	.00104	.00102	.00100	.00098	.00096	.00094	.00092	.00090	.00089	.00087
73	2	.00126	.00123	.00120	.00117	.00114	.00111	.00109	.00106	.00104	.00101	.00099	.00097	.00095	.00093	.00091	.00089	.00087	.00085	.00083	.00082
73	3	.00128	.00125	.00122	.00119	.00116	.00113	.00110	.00107	.00105	.00102	.00100	.00097	.00095	.00093	.00091	.00089	.00087	.00085	.00083	.00081
73	4	.00134	.00130	.00127	.00124	.00121	.00118	.00115	.00112	.00109	.00106	.00104	.00101	.00099	.00097	.00094	.00092	.00090	.00088	.00086	.00084
73	5	.00143	.00139	.00135	.00132	.00128	.00125	.00122	.00119	.00116	.00113	.00110	.00108	.00105	.00103	.00100	.00098	.00096	.00093	.00091	.00089
73	6	.00153	.00149	.00145	.00141	.00138	.00134	.00131	.00128	.00124	.00121	.00118	.00116	.00113	.00110	.00108	.00105	.00103	.00100	.00098	.00096
73	7	.00166	.00162	.00157	.00153	.00149	.00146	.00142	.00138	.00135	.00132	.00129	.00126	.00123	.00120	.00117	.00114	.00112	.00109	.00107	.00104
73	8	.00181	.00176	.00171	.00167	.00163	.00159	.00155	.00151	.00147	.00144	.00140	.00137	.00134	.00131	.00128	.00125	.00122	.00119	.00117	.00114
73	9	.00198	.00193	.00188	.00183	.00178	.00174	.00170	.00166	.00162	.00158	.00154	.00151	.00147	.00144	.00141	.00138	.00135	.00132	.00129	.00126
73	10	.00217	.00212	.00206	.00201	.00196	.00192	.00187	.00183	.00179	.00174	.00170	.00167	.00163	.00159	.00156	.00152	.00149	.00146	.00143	.00140
73	11	.00239	.00233	.00227	.00222	.00216	.00211	.00206	.00202	.00197	.00193	.00188	.00184	.00180	.00176	.00173	.00169	.00165	.00162	.00159	.00156
73	12	.00262	.00256	.00250	.00244	.00238	.00233	.00227	.00222	.00217	.00213	.00208	.00204	.00199	.00195	.00191	.00187	.00183	.00180	.00176	.00173
73	13	.00286	.00279	.00273	.00266	.00260	.00254	.00249	.00243	.00238	.00233	.00228	.00223	.00219	.00214	.00210	.00206	.00202	.00198	.00194	.00190
73	14	.00309	.00301	.00295	.00288	.00282	.00275	.00269	.00264	.00258	.00253	.00247	.00242	.00237	.00233	.00228	.00224	.00219	.00215	.00211	.00207
73	15	.00330	.00322	.00315	.00308	.00301	.00295	.00288	.00282	.00276	.00271	.00265	.00260	.00254	.00249	.00245	.00240	.00235	.00231	.00226	.00222
73	16	.00349	.00341	.00333	.00326	.00318	.00312	.00305	.00298	.00292	.00286	.00280	.00275	.00269	.00264	.00259	.00254	.00249	.00244	.00240	.00235
73	17	.00366	.00357	.00349	.00341	.00334	.00327	.00320	.00313	.00306	.00300	.00294	.00288	.00282	.00277	.00271	.00266	.00261	.00256	.00251	.00247
73	18	.00381	.00373	.00364	.00356	.00348	.00341	.00333	.00326	.00319	.00313	.00306	.00300	.00294	.00288	.00282	.00277	.00272	.00267	.00262	.00257
73	19	.00397	.00388	.00379	.00371	.00362	.00354	.00347	.00339	.00332	.00325	.00318	.00312	.00305	.00299	.00293	.00288	.00282	.00277	.00272	.00266
73	20	.00414	.00404	.00395	.00386	.00377	.00369	.00361	.00353	.00345	.00338	.00331	.00324	.00318	.00311	.00305	.00299	.00293	.00287	.00282	.00277
73	21	.00432	.00422	.00412	.00402	.00393	.00384	.00376	.00368	.00360	.00352	.00345	.00337	.00331	.00324	.00317	.00311	.00305	.00299	.00293	.00288
73	22	.00451	.00440	.00430	.00420	.00410	.00401	.00392	.00383	.00375	.00367	.00359	.00351	.00344	.00337	.00330	.00324	.00317	.00311	.00305	.00299
73	23	.00472	.00460	.00449	.00439	.00429	.00419	.00409	.00400	.00391	.00383	.00375	.00367	.00359	.00351	.00344	.00337	.00330	.00324	.00317	.00311
73	24	.00495	.00483	.00471	.00460	.00449	.00439	.00429	.00419	.00410	.00401	.00392	.00383	.00375	.00367	.00360	.00352	.00345	.00338	.00332	.00325
73	25	.00520	.00507	.00495	.00483	.00472	.00461	.00450	.00440	.00430	.00420	.00411	.00402	.00394	.00385	.00377	.00369	.00362	.00355	.00347	.00341
73	26	.00549	.00535	.00522	.00509	.00497	.00485	.00474	.00463	.00453	.00443	.00433	.00423	.00414	.00405	.00397	.00389	.00380	.00373	.00365	.00358
73	27	.00581	.00566	.00552	.00539	.00526	.00513	.00501	.00490	.00479	.00468	.00457	.00447	.00438	.00428	.00419	.00410	.00402	.00393	.00385	.00378
73	28	.00615	.00600	.00585	.00571	.00557	.00544	.00531	.00519	.00507	.00495	.00484	.00473	.00463	.00453	.00443	.00434	.00425	.00416	.00407	.00399
73	29	.00653	.00637	.00621	.00606	.00591	.00577	.00563	.00550	.00537	.00525	.00513	.00502	.00491	.00480	.00470	.00460	.00450	.00441	.00432	.00423
73	30	.00694	.00677	.00660	.00644	.00628	.00613	.00598	.00584	.00571	.00558	.00545	.00533	.00521	.00510	.00498	.00488	.00477	.00467	.00458	.00448
73	31	.00739	.00720	.00702	.00685	.00668	.00652	.00636	.00621	.00607	.00593	.00579	.00566	.00553	.00541	.00529	.00518	.00507	.00496	.00486	.00476
73	32	.00787	.00767	.00748	.00729	.00711	.00694	.00677	.00661	.00646	.00631	.00616	.00602	.00589	.00576	.00563	.00551	.00539	.00528	.00517	.00506
73	33	.00840	.00818	.00797	.00778	.00758	.00740	.00722	.00705	.00688	.00672	.00657	.00642	.00627	.00613	.00600	.00587	.00574	.00562	.00550	.00539
73	34	.00897	.00874	.00852	.00830	.00810	.00790	.00771	.00752	.00735	.00717	.00701	.00685	.00669	.00654	.00640	.00626	.00612	.00599	.00587	.00574
73	35	.00959	.00935	.00911	.00888	.00866	.00845	.00824	.00805	.00786	.00767	.00750	.00732	.00716	.00700	.00684	.00669	.00655	.00641	.00627	.00614
73	36	.01027	.01001	.00976	.00951	.00928	.00905	.00883	.00862	.00841	.00822	.00802	.00784	.00766	.00749	.00732	.00716	.00701	.00686	.00671	.00657
73	37	.01102	.01073	.01046	.01020	.00995	.00970	.00947	.00924	.00902	.00881	.00860	.00841	.00821	.00803	.00785	.00768	.00751	.00735	.00719	.00704
73	38	.01183	.01153	.01124	.01095	.01068	.01042	.01017	.00992	.00969	.00946	.00924	.00903	.00882	.00862	.00843	.00825	.00807	.00789	.00772	.00756
73	39	.01272	.01239	.01208	.01178	.01149	.01121	.01094	.01067	.01042	.01018	.00994	.00971	.00949	.00928	.00907	.00887	.00868	.00849	.00831	.00813
73	40	.01369	.01334	.01301	.01268	.01237	.01207	.01178	.01150	.01122	.01096	.01071	.01046	.01022	.01000	.00977	.00956	.00935	.00915	.00895	.00876
73	41	.01476	.01438	.01402	.01368	.01334	.01302	.01270	.01240	.01211	.01183	.01155	.01129	.01103	.01079	.01055	.01032	.01009	.00987	.00966	.00946
73	42	.01592	.01552	.01513	.01476	.01440	.01405	.01372	.01339	.01308	.01278	.01248	.01220	.01192	.01166	.01140	.01115	.01091	.01068	.01045	.01023
73	43	.01718	.01675	.01634	.01594	.01555	.01518	.01482	.01447	.01414	.01381	.01350	.01319	.01290	.01261	.01233	.01206	.01181	.01155	.01131	.01107
73	44	.01855	.01809	.01765	.01722	.01681	.01641	.01602	.01565	.01529	.01494	.01460	.01427	.01395	.01365	.01335	.01306	.01278	.01251	.01225	.01199
73	45	.02002	.01953	.01905	.01860	.01815	.01773	.01731	.01691	.01652	.01615	.01579	.01544	.01509	.01477	.01445	.01414	.01384	.01354	.01326	.01299
73	46	.02159	.02107	.02056	.02007	.01960	.01914	.01870	.01827	.01786	.01746	.01707	.01669	.01632	.01597	.01563	.01530	.01497	.01466	.01436	.01406
73	47	.02327	.02271	.02217	.02165	.02114	.02066	.02018	.01972	.01928	.01885	.01843	.01803	.01764	.01726	.01689	.01654	.01619	.01585	.01553	.01521
73	48	.02507	.02447	.02389	.02333	.02279	.02227	.02177	.02128	.02080	.02034	.01990	.01947	.01905	.01864	.01825	.01787	.01750	.01714	.01679	.01645

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

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
73	49	.02697	.02634	.02572	.02513	.02456	.02400	.02346	.02294	.02243	.02194	.02146	.02100	.02056	.02012	.01970	.01929	.01889	.01851	.01814	.01777
73	50	.02901	.02833	.02768	.02705	.02644	.02584	.02527	.02471	.02417	.02365	.02314	.02265	.02217	.02171	.02126	.02082	.02039	.01998	.01958	.01919
73	51	.03117	.03046	.02976	.02909	.02844	.02781	.02719	.02660	.02603	.02547	.02493	.02440	.02389	.02340	.02292	.02245	.02200	.02156	.02113	.02072
73	52	.03346	.03270	.03196	.03125	.03055	.02988	.02923	.02860	.02799	.02740	.02682	.02626	.02572	.02519	.02468	.02418	.02370	.02323	.02277	.02233
73	53	.03587	.03507	.03428	.03353	.03279	.03208	.03139	.03072	.03007	.02944	.02882	.02823	.02765	.02709	.02655	.02602	.02550	.02500	.02452	.02404
73	54	.03841	.03756	.03673	.03593	.03515	.03439	.03366	.03295	.03226	.03159	.03094	.03031	.02970	.02910	.02852	.02796	.02741	.02688	.02636	.02586
73	55	.04109	.04018	.03931	.03846	.03763	.03684	.03606	.03531	.03458	.03387	.03318	.03251	.03186	.03122	.03061	.03001	.02943	.02886	.02831	.02778
73	56	.04390	.04294	.04202	.04112	.04025	.03941	.03859	.03779	.03702	.03627	.03554	.03483	.03414	.03347	.03281	.03218	.03156	.03096	.03038	.02981
73	57	.04684	.04584	.04486	.04392	.04300	.04211	.04124	.04040	.03958	.03879	.03802	.03727	.03654	.03583	.03514	.03446	.03381	.03318	.03256	.03195
73	58	.04992	.04886	.04784	.04684	.04587	.04493	.04402	.04313	.04227	.04143	.04062	.03982	.03905	.03830	.03757	.03686	.03617	.03550	.03484	.03420
73	59	.05312	.05201	.05093	.04988	.04886	.04787	.04691	.04598	.04507	.04418	.04333	.04249	.04167	.04088	.04011	.03936	.03863	.03792	.03723	.03655
73	60	.05645	.05528	.05415	.05304	.05197	.05093	.04992	.04894	.04798	.04705	.04615	.04527	.04441	.04357	.04276	.04197	.04120	.04045	.03972	.03900
73	61	.05990	.05868	.05749	.05634	.05521	.05412	.05306	.05203	.05102	.05004	.04909	.04816	.04726	.04638	.04553	.04469	.04388	.04309	.04232	.04157
73	62	.06351	.06223	.06099	.05978	.05860	.05745	.05634	.05526	.05420	.05317	.05217	.05120	.05025	.04933	.04843	.04755	.04670	.04586	.04505	.04426
73	63	.06727	.06593	.06463	.06336	.06213	.06093	.05977	.05863	.05753	.05645	.05540	.05438	.05338	.05241	.05147	.05055	.04965	.04878	.04792	.04709
73	64	.07118	.06978	.06842	.06710	.06581	.06456	.06334	.06215	.06100	.05987	.05877	.05770	.05666	.05564	.05465	.05368	.05274	.05182	.05092	.05005
73	65	.07524	.07378	.07236	.07099	.06964	.06833	.06706	.06582	.06461	.06343	.06228	.06116	.06007	.05901	.05797	.05696	.05597	.05501	.05407	.05315
73	66	.07945	.07794	.07646	.07503	.07363	.07226	.07094	.06964	.06838	.06715	.06595	.06478	.06364	.06253	.06144	.06038	.05935	.05834	.05736	.05639
73	67	.08384	.08227	.08073	.07924	.07778	.07636	.07498	.07363	.07231	.07103	.06978	.06856	.06737	.06621	.06508	.06397	.06289	.06184	.06081	.05980
73	68	.08838	.08675	.08516	.08361	.08209	.08062	.07918	.07778	.07641	.07507	.07377	.07250	.07126	.07005	.06887	.06771	.06659	.06549	.06441	.06336
73	69	.09307	.09137	.08972	.08812	.08655	.08502	.08352	.08207	.08064	.07926	.07790	.07658	.07529	.07403	.07280	.07160	.07043	.06928	.06816	.06706
73	70	.09787	.09612	.09441	.09274	.09112	.08953	.08799	.08648	.08500	.08356	.08216	.08079	.07945	.07814	.07686	.07561	.07439	.07320	.07203	.07089
73	71	.10276	.10095	.09919	.09747	.09579	.09415	.09255	.09098	.08946	.08797	.08651	.08509	.08370	.08234	.08102	.07972	.07846	.07722	.07601	.07482
73	72	.10773	.10587	.10405	.10227	.10054	.09885	.09720	.09558	.09400	.09246	.09096	.08949	.08805	.08664	.08527	.08393	.08262	.08133	.08008	.07885
73	73	.11277	.11085	.10898	.10715	.10537	.10362	.10192	.10025	.09863	.09704	.09548	.09396	.09248	.09103	.08961	.08822	.08686	.08553	.08423	.08296
74	0	.00357	.00352	.00347	.00343	.00338	.00333	.00329	.00325	.00320	.00316	.00312	.00308	.00305	.00301	.00297	.00294	.00290	.00287	.00284	.00280
74	1	.00135	.00132	.00129	.00126	.00123	.00121	.00118	.00116	.00113	.00111	.00108	.00106	.00104	.00102	.00100	.00098	.00096	.00094	.00093	.00091
74	2	.00130	.00127	.00124	.00121	.00118	.00115	.00113	.00110	.00108	.00105	.00103	.00101	.00098	.00096	.00094	.00092	.00090	.00088	.00087	.00085
74	3	.00132	.00129	.00126	.00123	.00120	.00117	.00114	.00111	.00108	.00106	.00103	.00101	.00099	.00097	.00094	.00092	.00090	.00088	.00086	.00085
74	4	.00138	.00135	.00131	.00128	.00125	.00121	.00118	.00116	.00113	.00110	.00107	.00105	.00102	.00100	.00098	.00096	.00093	.00091	.00089	.00087
74	5	.00147	.00143	.00139	.00136	.00132	.00129	.00126	.00123	.00120	.00117	.00114	.00111	.00109	.00106	.00104	.00101	.00099	.00097	.00095	.00093
74	6	.00158	.00154	.00150	.00146	.00142	.00139	.00135	.00132	.00129	.00126	.00123	.00120	.00117	.00114	.00112	.00109	.00106	.00104	.00102	.00100
74	7	.00171	.00167	.00163	.00158	.00154	.00151	.00147	.00143	.00140	.00136	.00133	.00130	.00127	.00124	.00121	.00118	.00116	.00113	.00111	.00108
74	8	.00186	.00182	.00177	.00173	.00168	.00164	.00160	.00156	.00153	.00149	.00145	.00142	.00139	.00136	.00133	.00130	.00127	.00124	.00121	.00119
74	9	.00204	.00199	.00194	.00189	.00185	.00180	.00176	.00172	.00168	.00164	.00160	.00156	.00153	.00149	.00146	.00143	.00140	.00137	.00134	.00131
74	10	.00224	.00219	.00214	.00208	.00203	.00199	.00194	.00189	.00185	.00181	.00177	.00173	.00169	.00165	.00162	.00158	.00155	.00152	.00149	.00146
74	11	.00247	.00241	.00235	.00230	.00224	.00219	.00214	.00209	.00205	.00200	.00196	.00192	.00187	.00183	.00180	.00176	.00172	.00169	.00165	.00162
74	12	.00271	.00265	.00259	.00253	.00247	.00241	.00236	.00231	.00226	.00221	.00216	.00212	.00207	.00203	.00199	.00195	.00191	.00187	.00184	.00180
74	13	.00296	.00289	.00283	.00276	.00270	.00264	.00259	.00253	.00248	.00243	.00238	.00233	.00228	.00223	.00219	.00215	.00211	.00206	.00203	.00199
74	14	.00320	.00313	.00306	.00299	.00293	.00286	.00280	.00274	.00269	.00263	.00258	.00253	.00248	.00243	.00238	.00233	.00229	.00225	.00220	.00216
74	15	.00342	.00334	.00327	.00320	.00313	.00306	.00300	.00294	.00288	.00282	.00276	.00271	.00265	.00260	.00255	.00250	.00246	.00241	.00237	.00232
74	16	.00362	.00354	.00346	.00338	.00331	.00324	.00317	.00311	.00304	.00298	.00292	.00286	.00281	.00275	.00270	.00265	.00260	.00255	.00251	.00246
74	17	.00379	.00371	.00363	.00355	.00347	.00340	.00333	.00326	.00319	.00313	.00306	.00300	.00294	.00289	.00283	.00278	.00273	.00268	.00263	.00258
74	18	.00396	.00387	.00378	.00370	.00362	.00354	.00347	.00339	.00332	.00326	.00319	.00313	.00307	.00301	.00295	.00289	.00284	.00278	.00273	.00268
74	19	.00412	.00403	.00394	.00385	.00376	.00368	.00360	.00353	.00346	.00338	.00332	.00325	.00318	.00312	.00306	.00300	.00295	.00289	.00284	.00279
74	20	.00429	.00419	.00410	.00401	.00392	.00383	.00375	.00367	.00359	.00352	.00345	.00338	.00331	.00324	.00318	.00312	.00306	.00300	.00295	.00289
74	21	.00448	.00437	.00427	.00418	.00408	.00399	.00391	.00382	.00374	.00366	.00359	.00351	.00344	.00337	.00331	.00324	.00318	.00312	.00306	.00300
74	22	.00467	.00456	.00446	.00436	.00426	.00416	.00407	.00398	.00390	.00382	.00374	.00366	.00358	.00351	.00344	.00337	.00331	.00324	.00318	.00312
74	23	.00489	.00477	.00466	.00455	.00445	.00435	.00425	.00416	.00407	.00398	.00390	.00382	.00374	.00366	.00359	.00351	.00345	.00338	.00331	.00325
74	24	.00512	.00500	.00488	.00477	.00466	.00455	.00445	.00435	.00426	.00416	.00407	.00399	.00391	.00383	.00375	.00367	.00360	.00353	.00346	.00339

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
74	25	.00539	.00526	.00513	.00501	.00489	.00478	.00467	.00457	.00447	.00437	.00428	.00418	.00410	.00401	.00393	.00385	.00377	.00370	.00362	.00355
74	26	.00568	.00554	.00541	.00528	.00515	.00504	.00492	.00481	.00470	.00460	.00450	.00440	.00431	.00422	.00413	.00405	.00396	.00388	.00381	.00373
74	27	.00601	.00586	.00572	.00558	.00545	.00532	.00520	.00508	.00497	.00486	.00475	.00465	.00455	.00445	.00436	.00427	.00418	.00410	.00402	.00394
74	28	.00636	.00621	.00606	.00591	.00577	.00564	.00551	.00538	.00526	.00514	.00503	.00492	.00481	.00471	.00461	.00452	.00442	.00433	.00425	.00416
74	29	.00676	.00659	.00643	.00627	.00612	.00598	.00584	.00571	.00558	.00545	.00533	.00521	.00510	.00499	.00489	.00478	.00469	.00459	.00450	.00441
74	30	.00718	.00700	.00683	.00666	.00650	.00635	.00620	.00606	.00592	.00579	.00566	.00553	.00541	.00530	.00518	.00508	.00497	.00487	.00477	.00467
74	31	.00764	.00745	.00726	.00709	.00691	.00675	.00659	.00644	.00629	.00615	.00601	.00588	.00575	.00563	.00551	.00539	.00528	.00517	.00506	.00496
74	32	.00813	.00793	.00773	.00754	.00736	.00719	.00702	.00685	.00669	.00654	.00639	.00625	.00612	.00598	.00585	.00573	.00561	.00549	.00538	.00527
74	33	.00867	.00846	.00825	.00804	.00785	.00766	.00748	.00730	.00714	.00697	.00681	.00666	.00652	.00637	.00623	.00610	.00597	.00585	.00573	.00561
74	34	.00926	.00903	.00880	.00859	.00838	.00818	.00798	.00780	.00761	.00744	.00727	.00711	.00695	.00680	.00665	.00651	.00637	.00623	.00611	.00598
74	35	.00991	.00966	.00942	.00918	.00896	.00875	.00854	.00834	.00814	.00795	.00777	.00760	.00743	.00727	.00711	.00695	.00681	.00666	.00652	.00639
74	36	.01061	.01034	.01008	.00984	.00960	.00936	.00914	.00893	.00872	.00852	.00832	.00813	.00795	.00778	.00761	.00744	.00728	.00713	.00698	.00683
74	37	.01138	.01109	.01081	.01055	.01029	.01004	.00980	.00957	.00935	.00913	.00892	.00872	.00852	.00834	.00815	.00798	.00781	.00764	.00748	.00732
74	38	.01222	.01191	.01161	.01133	.01105	.01078	.01053	.01028	.01004	.00981	.00958	.00936	.00916	.00895	.00876	.00857	.00838	.00820	.00803	.00786
74	39	.01313	.01280	.01248	.01218	.01188	.01160	.01132	.01105	.01079	.01055	.01030	.01007	.00985	.00963	.00942	.00921	.00902	.00882	.00864	.00846
74	40	.01414	.01378	.01344	.01311	.01279	.01249	.01219	.01190	.01163	.01136	.01110	.01085	.01061	.01037	.01015	.00993	.00971	.00951	.00931	.00911
74	41	.01524	.01486	.01449	.01414	.01380	.01347	.01315	.01284	.01255	.01226	.01198	.01171	.01145	.01120	.01095	.01072	.01049	.01027	.01005	.00984
74	42	.01644	.01603	.01564	.01526	.01490	.01454	.01420	.01387	.01355	.01324	.01294	.01265	.01237	.01210	.01184	.01159	.01134	.01110	.01087	.01064
74	43	.01775	.01731	.01689	.01649	.01609	.01571	.01535	.01499	.01465	.01432	.01400	.01369	.01339	.01309	.01281	.01254	.01227	.01201	.01176	.01152
74	44	.01917	.01870	.01825	.01781	.01739	.01699	.01659	.01621	.01585	.01549	.01514	.01481	.01449	.01417	.01387	.01357	.01329	.01301	.01274	.01248
74	45	.02069	.02019	.01971	.01924	.01879	.01836	.01794	.01753	.01713	.01675	.01638	.01602	.01567	.01534	.01501	.01470	.01439	.01409	.01380	.01352
74	46	.02232	.02179	.02128	.02078	.02030	.01983	.01938	.01894	.01852	.01811	.01771	.01733	.01696	.01659	.01624	.01590	.01557	.01525	.01494	.01464
74	47	.02407	.02350	.02295	.02242	.02190	.02140	.02092	.02045	.02000	.01956	.01914	.01873	.01833	.01794	.01756	.01720	.01684	.01650	.01617	.01584
74	48	.02593	.02532	.02474	.02417	.02362	.02309	.02257	.02207	.02159	.02112	.02066	.02022	.01980	.01938	.01898	.01859	.01821	.01784	.01748	.01714
74	49	.02791	.02727	.02664	.02604	.02545	.02488	.02433	.02380	.02328	.02278	.02230	.02182	.02137	.02092	.02049	.02008	.01967	.01927	.01889	.01852
74	50	.03003	.02934	.02868	.02803	.02741	.02680	.02622	.02565	.02510	.02456	.02404	.02354	.02305	.02258	.02212	.02167	.02124	.02081	.02041	.02001
74	51	.03228	.03155	.03084	.03016	.02949	.02885	.02822	.02762	.02703	.02646	.02591	.02537	.02485	.02435	.02385	.02338	.02291	.02246	.02202	.02160
74	52	.03466	.03389	.03313	.03241	.03170	.03101	.03035	.02971	.02908	.02848	.02789	.02731	.02676	.02622	.02570	.02519	.02469	.02421	.02374	.02329
74	53	.03717	.03635	.03555	.03478	.03403	.03331	.03260	.03192	.03125	.03061	.02998	.02937	.02878	.02821	.02765	.02711	.02658	.02607	.02557	.02508
74	54	.03982	.03895	.03811	.03729	.03649	.03572	.03497	.03425	.03354	.03286	.03219	.03155	.03092	.03031	.02972	.02914	.02858	.02803	.02750	.02699
74	55	.04261	.04169	.04079	.03993	.03909	.03827	.03748	.03671	.03596	.03524	.03453	.03384	.03318	.03253	.03190	.03129	.03069	.03011	.02955	.02900
74	56	.04554	.04457	.04362	.04271	.04182	.04096	.04012	.03930	.03851	.03774	.03700	.03627	.03556	.03488	.03421	.03356	.03293	.03231	.03171	.03113
74	57	.04862	.04759	.04660	.04563	.04469	.04378	.04289	.04203	.04120	.04038	.03959	.03883	.03808	.03735	.03664	.03595	.03528	.03463	.03400	.03338
74	58	.05183	.05075	.04970	.04868	.04769	.04673	.04580	.04489	.04401	.04315	.04232	.04150	.04071	.03994	.03919	.03847	.03776	.03707	.03639	.03574
74	59	.05517	.05404	.05294	.05186	.05082	.04981	.04883	.04787	.04694	.04603	.04515	.04430	.04346	.04265	.04186	.04109	.04034	.03961	.03890	.03820
74	60	.05865	.05746	.05630	.05517	.05408	.05301	.05198	.05097	.04999	.04904	.04811	.04721	.04633	.04547	.04464	.04383	.04303	.04226	.04151	.04078
74	61	.06226	.06101	.05980	.05862	.05747	.05635	.05526	.05421	.05318	.05217	.05120	.05025	.04932	.04842	.04754	.04669	.04585	.04504	.04425	.04347
74	62	.06604	.06473	.06346	.06222	.06102	.05984	.05870	.05759	.05651	.05546	.05443	.05343	.05246	.05151	.05059	.04969	.04881	.04795	.04712	.04630
74	63	.06998	.06861	.06728	.06598	.06472	.06349	.06230	.06113	.06000	.05890	.05782	.05677	.05575	.05476	.05378	.05284	.05191	.05101	.05014	.04928
74	64	.07407	.07265	.07126	.06990	.06858	.06730	.06605	.06483	.06364	.06249	.06136	.06026	.05919	.05815	.05713	.05613	.05516	.05422	.05330	.05240
74	65	.07833	.07684	.07539	.07398	.07260	.07126	.06996	.06868	.06744	.06623	.06505	.06390	.06278	.06169	.06062	.05958	.05856	.05757	.05660	.05566
74	66	.08276	.08121	.07970	.07823	.07679	.07539	.07403	.07270	.07141	.07014	.06891	.06771	.06654	.06539	.06428	.06319	.06212	.06109	.06007	.05908
74	67	.08737	.08576	.08419	.08266	.08116	.07971	.07829	.07690	.07555	.07423	.07295	.07169	.07047	.06928	.06811	.06697	.06586	.06477	.06371	.06267
74	68	.09215	.09048	.08885	.08725	.08570	.08419	.08271	.08127	.07987	.07849	.07715	.07585	.07457	.07332	.07211	.07092	.06976	.06862	.06752	.06643
74	69	.09709	.09535	.09366	.09201	.09040	.08882	.08729	.08579	.08433	.08291	.08151	.08015	.07883	.07753	.07626	.07502	.07381	.07263	.07148	.07035
74	70	.10214	.10035	.09860	.09689	.09522	.09359	.09200	.09045	.08893	.08745	.08601	.08459	.08321	.08187	.08055	.07926	.07800	.07677	.07557	.07439
74	71	.10731	.10545	.10364	.10187	.10015	.09846	.09682	.09521	.09364	.09211	.09061	.08914	.08771	.08631	.08495	.08361	.08230	.08102	.07977	.07855
74	72	.11256	.11064	.10878	.10695	.10517	.10343	.10173	.10007	.09845	.09686	.09531	.09379	.09231	.09086	.08945	.08806	.08671	.08538	.08408	.08282
74	73	.11788	.11591	.11399	.11211	.11027	.10848	.10673	.10501	.10334	.10170	.10010	.09853	.09700	.09550	.09404	.09261	.09120	.08983	.08849	.08717
74	74	.12329	.12127	.11929	.11736	.11547	.11362	.11182	.11006	.10833	.10664	.10499	.10338	.10180	.10025	.09874	.09726	.09581	.09439	.09300	.09164

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

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
75	0	.00375	.00370	.00365	.00360	.00355	.00350	.00346	.00341	.00337	.00333	.00329	.00325	.00321	.00317	.00313	.00310	.00306	.00303	.00300	.00296
75	1	.00140	.00137	.00134	.00131	.00128	.00125	.00122	.00120	.00117	.00115	.00113	.00110	.00108	.00106	.00104	.00102	.00100	.00098	.00097	.00095
75	2	.00135	.00131	.00128	.00125	.00122	.00119	.00117	.00114	.00111	.00109	.00107	.00104	.00102	.00100	.00098	.00096	.00094	.00092	.00090	.00088
75	3	.00136	.00133	.00130	.00126	.00123	.00120	.00118	.00115	.00112	.00110	.00107	.00105	.00102	.00100	.00098	.00096	.00094	.00092	.00090	.00088
75	4	.00142	.00139	.00135	.00132	.00128	.00125	.00122	.00119	.00116	.00114	.00111	.00108	.00106	.00104	.00101	.00099	.00097	.00095	.00093	.00091
75	5	.00151	.00147	.00144	.00140	.00137	.00133	.00130	.00127	.00124	.00121	.00118	.00115	.00112	.00110	.00107	.00105	.00103	.00100	.00098	.00096
75	6	.00163	.00158	.00154	.00151	.00147	.00143	.00140	.00136	.00133	.00130	.00127	.00124	.00121	.00118	.00115	.00113	.00110	.00108	.00105	.00103
75	7	.00176	.00172	.00168	.00163	.00159	.00155	.00152	.00148	.00144	.00141	.00138	.00134	.00131	.00128	.00125	.00123	.00120	.00117	.00115	.00112
75	8	.00192	.00187	.00183	.00178	.00174	.00169	.00165	.00161	.00158	.00154	.00150	.00147	.00144	.00140	.00137	.00134	.00131	.00128	.00126	.00123
75	9	.00211	.00205	.00200	.00195	.00191	.00186	.00182	.00178	.00173	.00169	.00166	.00162	.00158	.00155	.00151	.00148	.00145	.00142	.00139	.00136
75	10	.00232	.00226	.00221	.00215	.00210	.00205	.00201	.00196	.00192	.00187	.00183	.00179	.00175	.00172	.00168	.00165	.00161	.00158	.00155	.00151
75	11	.00255	.00249	.00243	.00238	.00232	.00227	.00222	.00217	.00212	.00208	.00203	.00199	.00195	.00191	.00187	.00183	.00179	.00176	.00172	.00169
75	12	.00281	.00274	.00268	.00262	.00256	.00250	.00245	.00240	.00235	.00230	.00225	.00220	.00216	.00211	.00207	.00203	.00199	.00195	.00191	.00188
75	13	.00307	.00300	.00293	.00287	.00280	.00274	.00269	.00263	.00257	.00252	.00247	.00242	.00237	.00233	.00228	.00224	.00219	.00215	.00211	.00207
75	14	.00332	.00324	.00317	.00310	.00304	.00297	.00291	.00285	.00279	.00274	.00268	.00263	.00258	.00253	.00248	.00243	.00239	.00234	.00230	.00226
75	15	.00355	.00347	.00339	.00332	.00325	.00318	.00312	.00305	.00299	.00293	.00287	.00282	.00276	.00271	.00266	.00261	.00256	.00252	.00247	.00243
75	16	.00375	.00367	.00359	.00351	.00344	.00337	.00330	.00323	.00317	.00310	.00304	.00298	.00293	.00287	.00282	.00276	.00271	.00266	.00262	.00257
75	17	.00393	.00385	.00376	.00368	.00361	.00353	.00346	.00339	.00332	.00325	.00319	.00313	.00307	.00301	.00295	.00290	.00284	.00279	.00274	.00269
75	18	.00410	.00401	.00392	.00384	.00376	.00368	.00360	.00353	.00346	.00339	.00332	.00326	.00319	.00313	.00307	.00302	.00296	.00291	.00285	.00280
75	19	.00427	.00417	.00408	.00399	.00391	.00383	.00375	.00367	.00359	.00352	.00345	.00338	.00332	.00325	.00319	.00313	.00307	.00302	.00296	.00291
75	20	.00445	.00435	.00425	.00416	.00407	.00398	.00390	.00381	.00374	.00366	.00359	.00351	.00345	.00338	.00331	.00325	.00319	.00313	.00307	.00302
75	21	.00464	.00453	.00443	.00433	.00424	.00415	.00406	.00397	.00389	.00381	.00373	.00366	.00358	.00351	.00345	.00338	.00332	.00325	.00319	.00314
75	22	.00484	.00473	.00462	.00452	.00442	.00432	.00423	.00414	.00405	.00397	.00388	.00381	.00373	.00366	.00358	.00351	.00345	.00338	.00332	.00326
75	23	.00506	.00494	.00483	.00472	.00461	.00451	.00441	.00432	.00422	.00414	.00405	.00397	.00389	.00381	.00373	.00366	.00359	.00352	.00345	.00339
75	24	.00530	.00517	.00505	.00494	.00483	.00472	.00462	.00452	.00442	.00432	.00423	.00415	.00406	.00398	.00390	.00382	.00375	.00368	.00361	.00354
75	25	.00557	.00544	.00531	.00519	.00507	.00496	.00485	.00474	.00464	.00454	.00444	.00435	.00426	.00417	.00409	.00401	.00393	.00385	.00378	.00370
75	26	.00587	.00573	.00559	.00546	.00534	.00522	.00510	.00499	.00488	.00477	.00467	.00457	.00448	.00439	.00430	.00421	.00413	.00405	.00397	.00389
75	27	.00621	.00606	.00591	.00578	.00564	.00551	.00539	.00527	.00515	.00504	.00493	.00483	.00473	.00463	.00453	.00444	.00435	.00427	.00418	.00410
75	28	.00658	.00642	.00626	.00612	.00597	.00584	.00570	.00558	.00545	.00533	.00522	.00511	.00500	.00490	.00479	.00470	.00460	.00451	.00442	.00434
75	29	.00698	.00681	.00665	.00649	.00634	.00619	.00605	.00591	.00578	.00565	.00553	.00541	.00530	.00519	.00508	.00497	.00487	.00478	.00468	.00459
75	30	.00741	.00723	.00706	.00689	.00673	.00657	.00642	.00628	.00614	.00600	.00587	.00574	.00562	.00550	.00539	.00528	.00517	.00506	.00496	.00486
75	31	.00788	.00769	.00751	.00733	.00715	.00699	.00683	.00667	.00652	.00637	.00623	.00610	.00597	.00584	.00572	.00560	.00549	.00537	.00527	.00516
75	32	.00839	.00819	.00799	.00780	.00761	.00743	.00726	.00710	.00694	.00678	.00663	.00649	.00635	.00621	.00608	.00595	.00583	.00571	.00559	.00548
75	33	.00895	.00873	.00852	.00831	.00811	.00792	.00774	.00756	.00739	.00722	.00706	.00691	.00676	.00661	.00647	.00634	.00621	.00608	.00596	.00584
75	34	.00956	.00932	.00909	.00887	.00866	.00846	.00826	.00807	.00788	.00771	.00754	.00737	.00721	.00705	.00690	.00676	.00662	.00648	.00635	.00622
75	35	.01022	.00997	.00972	.00949	.00926	.00904	.00883	.00863	.00843	.00824	.00805	.00788	.00770	.00754	.00738	.00722	.00707	.00692	.00678	.00664
75	36	.01094	.01067	.01041	.01016	.00992	.00968	.00945	.00923	.00902	.00882	.00862	.00843	.00824	.00807	.00789	.00773	.00756	.00741	.00725	.00711
75	37	.01173	.01144	.01116	.01089	.01063	.01038	.01013	.00990	.00967	.00945	.00924	.00904	.00884	.00864	.00846	.00828	.00810	.00794	.00777	.00761
75	38	.01260	.01229	.01199	.01170	.01142	.01115	.01088	.01063	.01039	.01015	.00992	.00970	.00949	.00928	.00908	.00889	.00870	.00852	.00834	.00817
75	39	.01354	.01321	.01289	.01258	.01227	.01198	.01170	.01143	.01117	.01092	.01067	.01044	.01021	.00998	.00977	.00956	.00936	.00916	.00897	.00879
75	40	.01458	.01422	.01388	.01354	.01322	.01291	.01261	.01232	.01203	.01176	.01150	.01124	.01100	.01076	.01053	.01030	.01008	.00987	.00967	.00947
75	41	.01572	.01533	.01496	.01460	.01426	.01392	.01360	.01329	.01298	.01269	.01241	.01213	.01187	.01161	.01136	.01112	.01089	.01066	.01044	.01023
75	42	.01696	.01655	.01615	.01577	.01539	.01504	.01469	.01435	.01403	.01371	.01341	.01311	.01283	.01255	.01228	.01202	.01177	.01153	.01129	.01106
75	43	.01832	.01787	.01745	.01703	.01663	.01625	.01588	.01552	.01517	.01483	.01450	.01419	.01388	.01358	.01329	.01301	.01274	.01248	.01222	.01198
75	44	.01978	.01931	.01885	.01841	.01798	.01757	.01717	.01678	.01641	.01605	.01569	.01535	.01502	.01470	.01439	.01409	.01380	.01352	.01324	.01298
75	45	.02136	.02085	.02036	.01989	.01943	.01899	.01856	.01815	.01774	.01736	.01698	.01661	.01626	.01592	.01558	.01526	.01495	.01464	.01435	.01406
75	46	.02306	.02251	.02199	.02148	.02099	.02052	.02006	.01962	.01919	.01877	.01836	.01797	.01759	.01722	.01687	.01652	.01618	.01586	.01554	.01523
75	47	.02486	.02428	.02373	.02318	.02266	.02215	.02166	.02119	.02073	.02028	.01985	.01943	.01902	.01862	.01824	.01787	.01751	.01716	.01681	.01648
75	48	.02679	.02618	.02558	.02500	.02444	.02390	.02338	.02287	.02238	.02190	.02143	.02098	.02055	.02013	.01971	.01932	.01893	.01855	.01819	.01783
75	49	.02885	.02820	.02756	.02694	.02635	.02577	.02521	.02467	.02414	.02363	.02313	.02265	.02219	.02173	.02129	.02087	.02045	.02005	.01966	.01928

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

Section 2

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
75	50	.03105	.03035	.02968	.02902	.02838	.02777	.02717	.02659	.02603	.02548	.02495	.02444	.02394	.02346	.02299	.02253	.02209	.02166	.02124	.02083
75	51	.03339	.03265	.03193	.03123	.03055	.02990	.02926	.02864	.02804	.02746	.02690	.02635	.02582	.02530	.02480	.02431	.02384	.02338	.02293	.02249
75	52	.03587	.03508	.03431	.03357	.03285	.03215	.03148	.03082	.03018	.02956	.02896	.02838	.02781	.02726	.02672	.02620	.02570	.02521	.02473	.02426
75	53	.03848	.03764	.03683	.03604	.03528	.03454	.03382	.03312	.03244	.03179	.03115	.03053	.02992	.02934	.02877	.02821	.02767	.02715	.02664	.02614
75	54	.04123	.04035	.03949	.03865	.03784	.03706	.03629	.03555	.03483	.03414	.03346	.03280	.03215	.03153	.03092	.03033	.02976	.02920	.02866	.02813
75	55	.04413	.04320	.04229	.04140	.04055	.03972	.03891	.03812	.03736	.03662	.03590	.03520	.03452	.03385	.03321	.03258	.03197	.03138	.03080	.03024
75	56	.04719	.04620	.04524	.04430	.04340	.04252	.04166	.04083	.04002	.03924	.03847	.03773	.03701	.03631	.03562	.03496	.03431	.03368	.03307	.03247
75	57	.05040	.04935	.04834	.04735	.04639	.04546	.04456	.04368	.04283	.04200	.04119	.04040	.03964	.03889	.03817	.03746	.03678	.03611	.03546	.03482
75	58	.05375	.05265	.05158	.05054	.04953	.04855	.04760	.04667	.04577	.04489	.04404	.04320	.04240	.04161	.04084	.04010	.03937	.03866	.03797	.03730
75	59	.05724	.05608	.05495	.05386	.05280	.05177	.05076	.04978	.04883	.04791	.04700	.04613	.04527	.04444	.04363	.04284	.04207	.04133	.04060	.03988
75	60	.06086	.05965	.05847	.05732	.05620	.05511	.05406	.05303	.05202	.05105	.05010	.04918	.04828	.04740	.04654	.04571	.04490	.04411	.04334	.04259
75	61	.06464	.06337	.06213	.06092	.05975	.05860	.05749	.05641	.05536	.05433	.05333	.05236	.05141	.05049	.04959	.04871	.04785	.04702	.04621	.04541
75	62	.06859	.06725	.06595	.06469	.06346	.06226	.06109	.05996	.05885	.05777	.05672	.05570	.05470	.05373	.05278	.05186	.05096	.05008	.04922	.04839
75	63	.07271	.07131	.06995	.06863	.06734	.06608	.06486	.06367	.06251	.06138	.06028	.05920	.05815	.05713	.05614	.05517	.05422	.05329	.05239	.05151
75	64	.07700	.07554	.07412	.07273	.07138	.07007	.06879	.06754	.06633	.06514	.06399	.06286	.06176	.06069	.05965	.05863	.05763	.05666	.05571	.05479
75	65	.08146	.07994	.07845	.07701	.07560	.07423	.07289	.07159	.07032	.06908	.06787	.06669	.06554	.06442	.06332	.06225	.06121	.06019	.05919	.05822
75	66	.08610	.08452	.08297	.08147	.08000	.07857	.07717	.07581	.07448	.07319	.07192	.07069	.06949	.06831	.06717	.06605	.06495	.06389	.06284	.06182
75	67	.09094	.08929	.08769	.08612	.08459	.08310	.08164	.08022	.07884	.07749	.07617	.07488	.07363	.07240	.07120	.07003	.06889	.06777	.06668	.06561
75	68	.09597	.09425	.09258	.09095	.08936	.08781	.08630	.08482	.08338	.08197	.08060	.07925	.07794	.07666	.07541	.07419	.07300	.07183	.07069	.06958
75	69	.10116	.09938	.09765	.09595	.09430	.09269	.09112	.08958	.08809	.08662	.08519	.08379	.08243	.08110	.07979	.07852	.07728	.07606	.07487	.07371
75	70	.10648	.10464	.10285	.10110	.09939	.09771	.09608	.09449	.09293	.09141	.08993	.08848	.08706	.08567	.08432	.08299	.08170	.08043	.07919	.07798
75	71	.11192	.11002	.10817	.10635	.10458	.10285	.10117	.09952	.09790	.09633	.09479	.09328	.09181	.09037	.08896	.08759	.08624	.08492	.08364	.08238
75	72	.11746	.11550	.11358	.11171	.10988	.10810	.10635	.10465	.10298	.10135	.09975	.09820	.09667	.09518	.09372	.09229	.09090	.08953	.08819	.08689
75	73	.12308	.12106	.11909	.11716	.11528	.11343	.11163	.10987	.10815	.10647	.10482	.10321	.10163	.10009	.09858	.09710	.09566	.09424	.09286	.09150
75	74	.12880	.12672	.12469	.12271	.12077	.11887	.11702	.11520	.11343	.11169	.10999	.10833	.10671	.10511	.10355	.10203	.10053	.09907	.09764	.09624
75	75	.13462	.13249	.13041	.12837	.12638	.12443	.12252	.12066	.11883	.11705	.11530	.11358	.11191	.11027	.10866	.10709	.10554	.10403	.10256	.10111
76	0	.00393	.00388	.00383	.00378	.00373	.00368	.00364	.00359	.00355	.00350	.00346	.00342	.00338	.00334	.00331	.00327	.00323	.00320	.00316	.00313
76	1	.00145	.00142	.00138	.00135	.00133	.00130	.00127	.00124	.00122	.00119	.00117	.00115	.00113	.00110	.00108	.00106	.00104	.00102	.00101	.00099
76	2	.00139	.00135	.00132	.00129	.00126	.00123	.00121	.00118	.00115	.00113	.00110	.00108	.00106	.00104	.00102	.00099	.00097	.00096	.00094	.00092
76	3	.00140	.00137	.00134	.00130	.00127	.00124	.00121	.00119	.00116	.00113	.00111	.00108	.00106	.00104	.00101	.00099	.00097	.00095	.00093	.00091
76	4	.00146	.00143	.00139	.00136	.00132	.00129	.00126	.00123	.00120	.00117	.00115	.00112	.00110	.00107	.00105	.00102	.00100	.00098	.00096	.00094
76	5	.00156	.00152	.00148	.00144	.00141	.00137	.00134	.00131	.00128	.00125	.00122	.00119	.00116	.00114	.00111	.00109	.00106	.00104	.00102	.00099
76	6	.00167	.00163	.00159	.00155	.00151	.00147	.00144	.00140	.00137	.00134	.00131	.00128	.00125	.00122	.00119	.00117	.00114	.00112	.00109	.00107
76	7	.00181	.00177	.00172	.00168	.00164	.00160	.00156	.00153	.00149	.00145	.00142	.00139	.00136	.00133	.00130	.00127	.00124	.00121	.00119	.00116
76	8	.00198	.00193	.00188	.00184	.00179	.00175	.00171	.00167	.00163	.00159	.00155	.00152	.00149	.00145	.00142	.00139	.00136	.00133	.00130	.00128
76	9	.00217	.00212	.00207	.00202	.00197	.00192	.00188	.00183	.00179	.00175	.00171	.00167	.00164	.00160	.00157	.00154	.00150	.00147	.00144	.00141
76	10	.00239	.00233	.00228	.00222	.00217	.00212	.00208	.00203	.00198	.00194	.00190	.00186	.00182	.00178	.00174	.00171	.00167	.00164	.00160	.00157
76	11	.00263	.00257	.00251	.00246	.00240	.00235	.00230	.00225	.00220	.00215	.00211	.00206	.00202	.00198	.00194	.00190	.00186	.00182	.00179	.00175
76	12	.00290	.00283	.00277	.00271	.00265	.00259	.00254	.00248	.00243	.00238	.00233	.00229	.00224	.00220	.00215	.00211	.00207	.00203	.00199	.00195
76	13	.00317	.00310	.00303	.00297	.00291	.00284	.00278	.00273	.00267	.00262	.00257	.00252	.00247	.00242	.00237	.00233	.00228	.00224	.00220	.00216
76	14	.00343	.00336	.00329	.00322	.00315	.00308	.00302	.00296	.00290	.00284	.00279	.00273	.00268	.00263	.00258	.00253	.00249	.00244	.00240	.00236
76	15	.00367	.00359	.00352	.00344	.00337	.00330	.00324	.00317	.00311	.00305	.00299	.00293	.00288	.00282	.00277	.00272	.00267	.00262	.00258	.00253
76	16	.00388	.00380	.00372	.00364	.00357	.00349	.00342	.00336	.00329	.00323	.00316	.00310	.00305	.00299	.00293	.00288	.00283	.00278	.00273	.00268
76	17	.00407	.00399	.00390	.00382	.00374	.00366	.00359	.00352	.00345	.00338	.00332	.00325	.00319	.00313	.00308	.00302	.00297	.00291	.00286	.00281
76	18	.00425	.00416	.00407	.00398	.00390	.00382	.00374	.00367	.00359	.00352	.00345	.00339	.00332	.00326	.00320	.00314	.00309	.00303	.00298	.00293
76	19	.00442	.00432	.00423	.00414	.00405	.00397	.00389	.00381	.00373	.00366	.00359	.00352	.00345	.00339	.00332	.00326	.00320	.00315	.00309	.00303
76	20	.00460	.00450	.00440	.00431	.00422	.00413	.00404	.00396	.00388	.00380	.00373	.00366	.00358	.00352	.00345	.00339	.00332	.00326	.00321	.00315
76	21	.00480	.00469	.00459	.00449	.00439	.00430	.00421	.00412	.00404	.00396	.00388	.00380	.00373	.00366	.00359	.00352	.00345	.00339	.00333	.00327
76	22	.00500	.00489	.00478	.00468	.00458	.00448	.00438	.00429	.00420	.00412	.00403	.00395	.00388	.00380	.00373	.00366	.00359	.00352	.00346	.00340
76	23	.00523	.00511	.00499	.00488	.00478	.00467	.00457	.00448	.00438	.00429	.00421	.00412	.00404	.00396	.00388	.00381	.00374	.00367	.00360	.00353

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

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
76	24	.00548	.00535	.00523	.00511	.00500	.00489	.00478	.00468	.00458	.00449	.00440	.00431	.00422	.00414	.00405	.00398	.00390	.00383	.00375	.00368
76	25	.00575	.00562	.00549	.00537	.00525	.00513	.00502	.00491	.00481	.00471	.00461	.00451	.00442	.00433	.00425	.00417	.00408	.00401	.00393	.00386
76	26	.00606	.00592	.00578	.00565	.00552	.00540	.00528	.00517	.00506	.00495	.00485	.00475	.00465	.00456	.00446	.00438	.00429	.00421	.00413	.00405
76	27	.00641	.00626	.00611	.00597	.00584	.00571	.00558	.00546	.00534	.00523	.00512	.00501	.00491	.00481	.00471	.00462	.00453	.00444	.00435	.00427
76	28	.00679	.00663	.00647	.00632	.00618	.00604	.00591	.00578	.00565	.00553	.00541	.00530	.00519	.00508	.00498	.00488	.00478	.00469	.00460	.00451
76	29	.00720	.00703	.00687	.00671	.00655	.00640	.00626	.00612	.00599	.00586	.00573	.00561	.00550	.00538	.00527	.00517	.00507	.00497	.00487	.00478
76	30	.00765	.00747	.00729	.00712	.00696	.00680	.00665	.00650	.00635	.00622	.00608	.00595	.00583	.00571	.00559	.00548	.00537	.00526	.00516	.00506
76	31	.00813	.00794	.00775	.00757	.00739	.00722	.00706	.00690	.00675	.00660	.00646	.00632	.00619	.00606	.00594	.00581	.00570	.00558	.00547	.00537
76	32	.00866	.00845	.00825	.00805	.00787	.00768	.00751	.00734	.00718	.00702	.00687	.00672	.00658	.00644	.00631	.00618	.00605	.00593	.00581	.00570
76	33	.00923	.00901	.00879	.00858	.00838	.00819	.00800	.00782	.00765	.00748	.00732	.00716	.00701	.00686	.00672	.00658	.00644	.00631	.00619	.00607
76	34	.00985	.00961	.00938	.00916	.00894	.00874	.00854	.00834	.00816	.00798	.00780	.00763	.00747	.00731	.00716	.00701	.00687	.00673	.00659	.00646
76	35	.01054	.01028	.01003	.00979	.00956	.00934	.00913	.00892	.00872	.00853	.00834	.00816	.00798	.00781	.00765	.00749	.00734	.00719	.00704	.00690
76	36	.01128	.01101	.01074	.01048	.01024	.01000	.00977	.00955	.00933	.00912	.00892	.00873	.00854	.00836	.00818	.00801	.00785	.00769	.00753	.00738
76	37	.01209	.01180	.01151	.01124	.01097	.01072	.01047	.01023	.01000	.00978	.00956	.00935	.00915	.00896	.00877	.00858	.00841	.00823	.00807	.00791
76	38	.01298	.01267	.01236	.01207	.01178	.01151	.01124	.01099	.01074	.01050	.01027	.01004	.00983	.00962	.00941	.00922	.00903	.00884	.00866	.00849
76	39	.01396	.01362	.01329	.01297	.01267	.01238	.01209	.01182	.01155	.01129	.01104	.01080	.01057	.01034	.01012	.00991	.00971	.00951	.00931	.00913
76	40	.01503	.01466	.01431	.01397	.01364	.01333	.01302	.01273	.01244	.01216	.01190	.01164	.01139	.01114	.01091	.01068	.01046	.01024	.01004	.00983
76	41	.01620	.01581	.01543	.01507	.01472	.01438	.01405	.01373	.01342	.01313	.01284	.01256	.01229	.01203	.01178	.01153	.01129	.01106	.01084	.01062
76	42	.01748	.01706	.01666	.01627	.01589	.01553	.01518	.01483	.01450	.01419	.01388	.01358	.01329	.01300	.01273	.01247	.01221	.01196	.01172	.01149
76	43	.01888	.01843	.01800	.01758	.01718	.01679	.01641	.01604	.01569	.01534	.01501	.01469	.01437	.01407	.01378	.01349	.01322	.01295	.01269	.01244
76	44	.02040	.01992	.01946	.01901	.01857	.01815	.01775	.01735	.01697	.01660	.01625	.01590	.01556	.01524	.01492	.01462	.01432	.01403	.01375	.01348
76	45	.02203	.02152	.02102	.02054	.02008	.01963	.01919	.01877	.01836	.01796	.01758	.01721	.01685	.01650	.01616	.01583	.01551	.01520	.01490	.01461
76	46	.02379	.02324	.02271	.02219	.02169	.02121	.02074	.02029	.01985	.01943	.01902	.01862	.01823	.01786	.01749	.01714	.01680	.01646	.01614	.01582
76	47	.02566	.02507	.02450	.02395	.02342	.02291	.02241	.02192	.02145	.02100	.02056	.02013	.01972	.01931	.01892	.01854	.01817	.01782	.01747	.01713
76	48	.02766	.02703	.02643	.02584	.02527	.02472	.02419	.02367	.02317	.02268	.02221	.02175	.02131	.02088	.02046	.02005	.01966	.01927	.01890	.01854
76	49	.02979	.02913	.02848	.02785	.02725	.02666	.02609	.02554	.02500	.02448	.02398	.02349	.02301	.02255	.02210	.02167	.02124	.02083	.02043	.02004
76	50	.03207	.03136	.03068	.03001	.02936	.02874	.02813	.02754	.02697	.02641	.02587	.02535	.02484	.02435	.02387	.02340	.02295	.02251	.02208	.02166
76	51	.03450	.03375	.03302	.03231	.03162	.03095	.03030	.02967	.02906	.02847	.02790	.02734	.02680	.02627	.02576	.02526	.02478	.02431	.02385	.02340
76	52	.03707	.03627	.03549	.03474	.03401	.03330	.03261	.03194	.03129	.03066	.03005	.02945	.02887	.02831	.02776	.02723	.02672	.02621	.02572	.02525
76	53	.03979	.03894	.03811	.03731	.03653	.03578	.03505	.03434	.03365	.03298	.03232	.03169	.03107	.03048	.02989	.02933	.02878	.02824	.02772	.02721
76	54	.04265	.04175	.04087	.04003	.03920	.03840	.03763	.03687	.03614	.03542	.03473	.03406	.03340	.03277	.03215	.03155	.03096	.03039	.02983	.02929
76	55	.04567	.04471	.04379	.04289	.04202	.04117	.04035	.03955	.03877	.03801	.03728	.03656	.03587	.03519	.03453	.03389	.03327	.03266	.03207	.03149
76	56	.04885	.04784	.04686	.04591	.04499	.04409	.04322	.04237	.04155	.04075	.03997	.03921	.03847	.03776	.03706	.03638	.03571	.03507	.03444	.03383
76	57	.05218	.05112	.05009	.04909	.04811	.04716	.04624	.04535	.04448	.04363	.04280	.04200	.04122	.04046	.03972	.03900	.03830	.03761	.03694	.03629
76	58	.05568	.05456	.05347	.05241	.05138	.05038	.04941	.04846	.04754	.04665	.04578	.04493	.04410	.04330	.04251	.04175	.04101	.04028	.03957	.03889
76	59	.05931	.05813	.05699	.05588	.05479	.05374	.05271	.05172	.05074	.04980	.04888	.04798	.04711	.04626	.04543	.04463	.04384	.04307	.04232	.04160
76	60	.06309	.06186	.06065	.05948	.05834	.05723	.05615	.05510	.05408	.05309	.05212	.05117	.05025	.04935	.04848	.04763	.04680	.04599	.04520	.04443
76	61	.06703	.06574	.06447	.06324	.06205	.06088	.05975	.05864	.05757	.05652	.05550	.05450	.05353	.05259	.05167	.05077	.04989	.04904	.04820	.04739
76	62	.07115	.06979	.06847	.06718	.06592	.06470	.06351	.06235	.06122	.06012	.05905	.05800	.05698	.05598	.05501	.05407	.05315	.05224	.05137	.05051
76	63	.07546	.07403	.07265	.07130	.06998	.06870	.06745	.06624	.06505	.06389	.06277	.06167	.06060	.05955	.05853	.05754	.05656	.05562	.05469	.05379
76	64	.07994	.07846	.07701	.07559	.07422	.07288	.07157	.07029	.06905	.06784	.06666	.06551	.06438	.06328	.06221	.06117	.06015	.05915	.05818	.05723
76	65	.08461	.08306	.08155	.08007	.07863	.07723	.07587	.07453	.07323	.07196	.07073	.06952	.06834	.06719	.06607	.06497	.06390	.06286	.06184	.06084
76	66	.08948	.08786	.08628	.08474	.08324	.08178	.08035	.07896	.07760	.07628	.07498	.07372	.07249	.07128	.07011	.06896	.06784	.06674	.06567	.06463
76	67	.09455	.09287	.09123	.08963	.08806	.08654	.08505	.08360	.08218	.08080	.07945	.07813	.07684	.07558	.07435	.07315	.07198	.07083	.06971	.06862
76	68	.09983	.09808	.09637	.09470	.09308	.09149	.08994	.08843	.08695	.08551	.08410	.08273	.08138	.08007	.07879	.07753	.07631	.07511	.07394	.07279
76	69	.10528	.10346	.10169	.09996	.09827	.09662	.09501	.09344	.09191	.09040	.08894	.08751	.08611	.08474	.08340	.08209	.08081	.07956	.07834	.07715
76	70	.11088	.10900	.10716	.10537	.10362	.10191	.10024	.09861	.09701	.09545	.09393	.09244	.09099	.08956	.08817	.08681	.08548	.08418	.08290	.08165
76	71	.11660	.11466	.11276	.11091	.10909	.10732	.10559	.10390	.10225	.10063	.09905	.09751	.09600	.09452	.09307	.09166	.09027	.08892	.08760	.08630
76	72	.12244	.12043	.11847	.11656	.11468	.11285	.11106	.10931	.10760	.10593	.10429	.10269	.10113	.09960	.09810	.09663	.09519	.09379	.09241	.09106
76	73	.12836	.12630	.12428	.12230	.12037	.11848	.11664	.11483	.11306	.11134	.10964	.10799	.10637	.10478	.10323	.10171	.10023	.09877	.09734	.09595

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
76	74	.13440	.13228	.13020	.12817	.12618	.12423	.12233	.12047	.11865	.11686	.11512	.11341	.11174	.11010	.10850	.10692	.10539	.10388	.10240	.10096
76	75	.14056	.13838	.13624	.13415	.13211	.13011	.12815	.12624	.12436	.12253	.12073	.11897	.11724	.11556	.11390	.11228	.11069	.10914	.10761	.10612
76	76	.14684	.14461	.14242	.14027	.13818	.13613	.13412	.13215	.13022	.12833	.12649	.12467	.12290	.12116	.11946	.11779	.11616	.11455	.11298	.11144
77	0	.00413	.00407	.00402	.00397	.00392	.00387	.00382	.00378	.00373	.00369	.00365	.00360	.00356	.00352	.00349	.00345	.00341	.00337	.00334	.00330
77	1	.00150	.00146	.00143	.00140	.00137	.00134	.00132	.00129	.00126	.00124	.00122	.00119	.00117	.00115	.00113	.00111	.00109	.00107	.00105	.00103
77	2	.00143	.00140	.00136	.00133	.00130	.00127	.00125	.00122	.00119	.00117	.00114	.00112	.00110	.00107	.00105	.00103	.00101	.00099	.00097	.00095
77	3	.00145	.00141	.00138	.00134	.00131	.00128	.00125	.00122	.00120	.00117	.00114	.00112	.00109	.00107	.00105	.00103	.00101	.00098	.00097	.00095
77	4	.00150	.00147	.00143	.00140	.00136	.00133	.00130	.00127	.00124	.00121	.00118	.00116	.00113	.00111	.00108	.00106	.00104	.00101	.00099	.00097
77	5	.00160	.00156	.00152	.00148	.00145	.00141	.00138	.00135	.00131	.00128	.00125	.00123	.00120	.00117	.00115	.00112	.00110	.00107	.00105	.00103
77	6	.00172	.00168	.00163	.00159	.00155	.00152	.00148	.00145	.00141	.00138	.00135	.00132	.00129	.00126	.00123	.00120	.00118	.00115	.00113	.00111
77	7	.00186	.00182	.00177	.00173	.00169	.00165	.00161	.00157	.00154	.00150	.00147	.00143	.00140	.00137	.00134	.00131	.00128	.00126	.00123	.00120
77	8	.00203	.00198	.00194	.00189	.00184	.00180	.00176	.00172	.00168	.00164	.00160	.00157	.00153	.00150	.00147	.00144	.00141	.00138	.00135	.00132
77	9	.00223	.00218	.00213	.00208	.00203	.00198	.00194	.00189	.00185	.00181	.00177	.00173	.00169	.00166	.00162	.00159	.00155	.00152	.00149	.00146
77	10	.00246	.00240	.00235	.00229	.00224	.00219	.00214	.00210	.00205	.00201	.00196	.00192	.00188	.00184	.00180	.00177	.00173	.00170	.00166	.00163
77	11	.00272	.00266	.00259	.00254	.00248	.00243	.00237	.00232	.00227	.00223	.00218	.00214	.00209	.00205	.00201	.00197	.00193	.00189	.00186	.00182
77	12	.00299	.00293	.00286	.00280	.00274	.00268	.00263	.00257	.00252	.00247	.00242	.00237	.00232	.00228	.00223	.00219	.00215	.00211	.00207	.00203
77	13	.00328	.00321	.00314	.00307	.00301	.00295	.00289	.00283	.00277	.00272	.00266	.00261	.00256	.00251	.00246	.00242	.00237	.00233	.00229	.00225
77	14	.00355	.00348	.00340	.00333	.00326	.00320	.00313	.00307	.00301	.00295	.00289	.00284	.00279	.00273	.00268	.00264	.00259	.00254	.00250	.00245
77	15	.00380	.00372	.00364	.00357	.00349	.00342	.00336	.00329	.00323	.00317	.00311	.00305	.00299	.00294	.00288	.00283	.00278	.00273	.00268	.00264
77	16	.00402	.00394	.00385	.00377	.00370	.00362	.00355	.00348	.00342	.00335	.00329	.00323	.00317	.00311	.00305	.00300	.00295	.00290	.00285	.00280
77	17	.00422	.00413	.00404	.00396	.00388	.00380	.00373	.00365	.00358	.00351	.00345	.00338	.00332	.00326	.00320	.00314	.00309	.00304	.00298	.00293
77	18	.00440	.00430	.00421	.00412	.00404	.00396	.00388	.00380	.00373	.00366	.00359	.00352	.00346	.00339	.00333	.00327	.00321	.00316	.00310	.00305
77	19	.00457	.00447	.00438	.00429	.00420	.00411	.00403	.00395	.00387	.00380	.00373	.00366	.00359	.00352	.00346	.00340	.00333	.00328	.00322	.00316
77	20	.00476	.00466	.00456	.00446	.00437	.00428	.00419	.00411	.00403	.00395	.00387	.00380	.00373	.00366	.00359	.00352	.00346	.00340	.00334	.00328
77	21	.00496	.00485	.00475	.00465	.00455	.00445	.00436	.00427	.00419	.00411	.00403	.00395	.00387	.00380	.00373	.00366	.00359	.00353	.00347	.00341
77	22	.00517	.00506	.00495	.00484	.00474	.00464	.00454	.00445	.00436	.00427	.00419	.00411	.00403	.00395	.00388	.00380	.00373	.00367	.00360	.00354
77	23	.00540	.00528	.00516	.00505	.00494	.00484	.00474	.00464	.00454	.00445	.00436	.00428	.00419	.00411	.00404	.00396	.00389	.00381	.00375	.00368
77	24	.00566	.00553	.00540	.00529	.00517	.00506	.00495	.00485	.00475	.00465	.00456	.00447	.00438	.00429	.00421	.00413	.00405	.00398	.00391	.00384
77	25	.00594	.00581	.00567	.00555	.00543	.00531	.00520	.00509	.00498	.00488	.00478	.00468	.00459	.00450	.00441	.00433	.00425	.00417	.00409	.00401
77	26	.00626	.00611	.00597	.00584	.00571	.00559	.00547	.00535	.00524	.00513	.00502	.00492	.00482	.00473	.00464	.00455	.00446	.00437	.00429	.00421
77	27	.00661	.00646	.00631	.00617	.00603	.00590	.00577	.00565	.00553	.00541	.00530	.00519	.00509	.00499	.00489	.00479	.00470	.00461	.00453	.00444
77	28	.00700	.00684	.00668	.00653	.00638	.00624	.00611	.00598	.00585	.00573	.00561	.00549	.00538	.00527	.00517	.00507	.00497	.00487	.00478	.00469
77	29	.00743	.00725	.00709	.00693	.00677	.00662	.00647	.00633	.00620	.00607	.00594	.00582	.00570	.00558	.00547	.00536	.00526	.00516	.00506	.00496
77	30	.00789	.00770	.00752	.00735	.00719	.00702	.00687	.00672	.00658	.00644	.00630	.00617	.00604	.00592	.00580	.00569	.00557	.00547	.00536	.00526
77	31	.00838	.00819	.00800	.00781	.00763	.00746	.00730	.00714	.00698	.00683	.00669	.00655	.00641	.00628	.00616	.00603	.00591	.00580	.00569	.00558
77	32	.00892	.00871	.00851	.00831	.00812	.00794	.00776	.00759	.00742	.00726	.00711	.00696	.00681	.00667	.00654	.00641	.00628	.00616	.00604	.00592
77	33	.00951	.00928	.00907	.00886	.00865	.00846	.00827	.00808	.00791	.00774	.00757	.00741	.00725	.00711	.00696	.00682	.00668	.00655	.00642	.00630
77	34	.01015	.00991	.00967	.00945	.00923	.00902	.00882	.00862	.00843	.00825	.00807	.00790	.00773	.00757	.00742	.00727	.00712	.00698	.00684	.00671
77	35	.01085	.01059	.01034	.01010	.00987	.00964	.00942	.00921	.00901	.00881	.00862	.00844	.00826	.00809	.00792	.00776	.00760	.00745	.00731	.00716
77	36	.01162	.01134	.01107	.01081	.01056	.01032	.01008	.00986	.00964	.00943	.00923	.00903	.00884	.00865	.00847	.00830	.00813	.00797	.00781	.00766
77	37	.01245	.01215	.01186	.01159	.01132	.01106	.01081	.01057	.01033	.01011	.00989	.00968	.00947	.00927	.00908	.00889	.00871	.00854	.00837	.00820
77	38	.01337	.01305	.01274	.01244	.01215	.01187	.01160	.01134	.01109	.01085	.01062	.01039	.01017	.00995	.00975	.00955	.00935	.00916	.00898	.00880
77	39	.01437	.01402	.01369	.01337	.01306	.01277	.01248	.01220	.01193	.01167	.01141	.01117	.01093	.01070	.01048	.01026	.01006	.00985	.00966	.00947
77	40	.01547	.01510	.01474	.01440	.01407	.01375	.01344	.01314	.01285	.01257	.01230	.01203	.01178	.01153	.01129	.01106	.01084	.01062	.01040	.01020
77	41	.01668	.01628	.01590	.01553	.01518	.01483	.01450	.01418	.01387	.01356	.01327	.01299	.01271	.01245	.01219	.01194	.01170	.01146	.01124	.01101
77	42	.01800	.01758	.01717	.01677	.01639	.01602	.01566	.01532	.01498	.01466	.01434	.01404	.01374	.01346	.01318	.01291	.01265	.01240	.01215	.01191
77	43	.01945	.01899	.01855	.01813	.01772	.01732	.01694	.01657	.01621	.01586	.01552	.01519	.01487	.01457	.01427	.01398	.01370	.01342	.01316	.01290
77	44	.02101	.02053	.02006	.01960	.01916	.01874	.01832	.01792	.01754	.01716	.01680	.01645	.01611	.01578	.01545	.01514	.01484	.01455	.01426	.01398
77	45	.02270	.02218	.02168	.02119	.02072	.02026	.01982	.01939	.01898	.01857	.01818	.01781	.01744	.01708	.01674	.01640	.01608	.01576	.01545	.01516
77	46	.02451	.02396	.02342	.02290	.02239	.02190	.02143	.02097	.02053	.02009	.01968	.01927	.01888	.01850	.01812	.01776	.01741	.01708	.01675	.01642

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

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
77	47	.02645	.02586	.02528	.02472	.02418	.02366	.02315	.02266	.02218	.02172	.02127	.02084	.02042	.02001	.01961	.01922	.01885	.01848	.01813	.01778
77	48	.02852	.02789	.02727	.02668	.02610	.02554	.02500	.02447	.02396	.02347	.02299	.02252	.02207	.02163	.02121	.02079	.02039	.02000	.01962	.01925
77	49	.03073	.03006	.02940	.02876	.02815	.02755	.02697	.02641	.02587	.02534	.02483	.02433	.02384	.02337	.02292	.02247	.02204	.02162	.02122	.02082
77	50	.03310	.03237	.03168	.03100	.03034	.02971	.02909	.02849	.02791	.02734	.02680	.02626	.02575	.02524	.02476	.02428	.02382	.02337	.02293	.02251
77	51	.03561	.03485	.03410	.03338	.03268	.03201	.03135	.03071	.03009	.02949	.02890	.02833	.02778	.02724	.02672	.02622	.02572	.02524	.02477	.02432
77	52	.03828	.03746	.03667	.03591	.03517	.03444	.03374	.03306	.03240	.03176	.03114	.03053	.02994	.02937	.02881	.02827	.02775	.02723	.02673	.02625
77	53	.04110	.04023	.03939	.03858	.03779	.03702	.03628	.03556	.03486	.03417	.03351	.03286	.03224	.03163	.03103	.03046	.02989	.02935	.02881	.02830
77	54	.04407	.04315	.04226	.04140	.04056	.03975	.03896	.03819	.03745	.03672	.03602	.03533	.03466	.03401	.03338	.03277	.03217	.03159	.03102	.03047
77	55	.04720	.04623	.04529	.04438	.04349	.04263	.04179	.04098	.04019	.03942	.03867	.03794	.03723	.03654	.03587	.03522	.03458	.03396	.03336	.03277
77	56	.05051	.04948	.04849	.04752	.04658	.04567	.04478	.04392	.04308	.04227	.04147	.04070	.03995	.03922	.03851	.03781	.03714	.03648	.03583	.03521
77	57	.05398	.05290	.05185	.05083	.04984	.04887	.04793	.04702	.04614	.04527	.04443	.04361	.04282	.04204	.04129	.04055	.03983	.03913	.03845	.03779
77	58	.05761	.05647	.05537	.05429	.05324	.05223	.05124	.05027	.04933	.04842	.04753	.04667	.04583	.04500	.04420	.04343	.04267	.04192	.04120	.04050
77	59	.06139	.06020	.05903	.05790	.05680	.05572	.05468	.05366	.05267	.05171	.05077	.04986	.04897	.04810	.04725	.04643	.04563	.04484	.04408	.04333
77	60	.06533	.06407	.06285	.06166	.06050	.05937	.05827	.05720	.05616	.05514	.05415	.05319	.05225	.05133	.05044	.04957	.04872	.04789	.04708	.04630
77	61	.06944	.06812	.06683	.06558	.06436	.06317	.06202	.06089	.05980	.05873	.05768	.05667	.05568	.05471	.05377	.05285	.05196	.05109	.05023	.04940
77	62	.07373	.07235	.07100	.06969	.06841	.06716	.06595	.06477	.06361	.06249	.06139	.06033	.05928	.05827	.05728	.05631	.05537	.05444	.05355	.05267
77	63	.07822	.07678	.07536	.07399	.07265	.07134	.07007	.06883	.06762	.06644	.06529	.06416	.06307	.06200	.06096	.05994	.05895	.05798	.05703	.05611
77	64	.08291	.08139	.07992	.07848	.07707	.07571	.07437	.07307	.07180	.07057	.06936	.06818	.06703	.06591	.06482	.06375	.06270	.06169	.06069	.05972
77	65	.08779	.08621	.08466	.08316	.08169	.08027	.07887	.07751	.07618	.07489	.07362	.07239	.07118	.07001	.06886	.06774	.06664	.06557	.06453	.06350
77	66	.09288	.09123	.08962	.08805	.08652	.08503	.08357	.08215	.08076	.07941	.07809	.07680	.07553	.07430	.07310	.07192	.07078	.06965	.06856	.06749
77	67	.09819	.09648	.09480	.09317	.09157	.09002	.08850	.08701	.08556	.08415	.08277	.08142	.08010	.07881	.07756	.07633	.07512	.07395	.07280	.07168
77	68	.10372	.10193	.10019	.09849	.09683	.09521	.09363	.09208	.09058	.08910	.08766	.08625	.08488	.08353	.08222	.08093	.07968	.07845	.07725	.07607
77	69	.10944	.10759	.10578	.10401	.10229	.10060	.09896	.09735	.09578	.09425	.09275	.09128	.08985	.08844	.08707	.08573	.08442	.08314	.08189	.08066
77	70	.11532	.11340	.11153	.10970	.10791	.10616	.10445	.10278	.10115	.09956	.09800	.09647	.09498	.09352	.09210	.09070	.08934	.08800	.08669	.08541
77	71	.12134	.11935	.11742	.11552	.11367	.11186	.11009	.10836	.10667	.10501	.10339	.10181	.10026	.09875	.09726	.09581	.09439	.09300	.09164	.09031
77	72	.12748	.12543	.12343	.12147	.11955	.11768	.11585	.11406	.11231	.11060	.10892	.10728	.10567	.10410	.10256	.10106	.09958	.09814	.09673	.09534
77	73	.13372	.13161	.12955	.12753	.12555	.12362	.12173	.11988	.11807	.11630	.11456	.11287	.11121	.10958	.10799	.10643	.10490	.10340	.10194	.10050
77	74	.14009	.13792	.13579	.13371	.13168	.12969	.12774	.12583	.12396	.12213	.12034	.11859	.11688	.11520	.11355	.11194	.11036	.10881	.10729	.10580
77	75	.14659	.14436	.14217	.14004	.13794	.13590	.13389	.13193	.13001	.12812	.12628	.12447	.12270	.12097	.11927	.11760	.11597	.11437	.11280	.11127
77	76	.15323	.15094	.14870	.14651	.14436	.14226	.14020	.13818	.13621	.13427	.13237	.13051	.12869	.12691	.12516	.12344	.12176	.12011	.11849	.11691
77	77	.15999	.15765	.15536	.15311	.15091	.14876	.14664	.14458	.14255	.14056	.13861	.13670	.13483	.13300	.13120	.12943	.12770	.12601	.12434	.12271
78	0	.00433	.00427	.00422	.00417	.00412	.00407	.00402	.00397	.00393	.00388	.00384	.00380	.00375	.00371	.00367	.00363	.00360	.00356	.00352	.00349
78	1	.00155	.00151	.00148	.00145	.00142	.00139	.00136	.00134	.00131	.00129	.00126	.00124	.00121	.00119	.00117	.00115	.00113	.00111	.00109	.00107
78	2	.00147	.00144	.00141	.00137	.00134	.00131	.00129	.00126	.00123	.00121	.00118	.00116	.00113	.00111	.00109	.00107	.00105	.00103	.00101	.00099
78	3	.00148	.00145	.00141	.00138	.00135	.00132	.00129	.00126	.00123	.00121	.00118	.00115	.00113	.00111	.00108	.00106	.00104	.00102	.00100	.00098
78	4	.00154	.00151	.00147	.00143	.00140	.00137	.00134	.00131	.00128	.00125	.00122	.00119	.00117	.00114	.00112	.00109	.00107	.00105	.00103	.00101
78	5	.00164	.00160	.00156	.00152	.00149	.00145	.00142	.00138	.00135	.00132	.00129	.00126	.00124	.00121	.00118	.00116	.00113	.00111	.00109	.00106
78	6	.00176	.00172	.00168	.00164	.00160	.00156	.00152	.00149	.00145	.00142	.00139	.00136	.00133	.00130	.00127	.00124	.00122	.00119	.00117	.00114
78	7	.00191	.00187	.00182	.00178	.00174	.00169	.00165	.00162	.00158	.00154	.00151	.00148	.00144	.00141	.00138	.00135	.00132	.00130	.00127	.00124
78	8	.00209	.00204	.00199	.00194	.00190	.00185	.00181	.00177	.00173	.00169	.00165	.00162	.00158	.00155	.00151	.00148	.00145	.00142	.00139	.00136
78	9	.00229	.00224	.00219	.00214	.00209	.00204	.00199	.00195	.00191	.00186	.00182	.00179	.00175	.00171	.00168	.00164	.00161	.00157	.00154	.00151
78	10	.00253	.00247	.00242	.00236	.00231	.00226	.00221	.00216	.00212	.00207	.00203	.00198	.00194	.00190	.00187	.00183	.00179	.00176	.00172	.00169
78	11	.00280	.00274	.00267	.00262	.00256	.00250	.00245	.00240	.00235	.00230	.00225	.00221	.00216	.00212	.00208	.00204	.00200	.00196	.00192	.00189
78	12	.00309	.00302	.00296	.00289	.00283	.00277	.00271	.00266	.00261	.00255	.00250	.00245	.00241	.00236	.00232	.00227	.00223	.00219	.00215	.00211
78	13	.00339	.00331	.00324	.00318	.00311	.00305	.00299	.00293	.00287	.00281	.00276	.00271	.00266	.00261	.00256	.00251	.00247	.00242	.00238	.00234
78	14	.00367	.00359	.00352	.00345	.00338	.00331	.00324	.00318	.00312	.00306	.00300	.00295	.00289	.00284	.00279	.00274	.00269	.00264	.00260	.00255
78	15	.00393	.00385	.00377	.00369	.00362	.00355	.00348	.00341	.00335	.00328	.00322	.00316	.00311	.00305	.00300	.00294	.00289	.00284	.00279	.00275
78	16	.00416	.00407	.00399	.00391	.00383	.00376	.00368	.00361	.00354	.00348	.00341	.00335	.00329	.00323	.00318	.00312	.00307	.00301	.00296	.00291
78	17	.00436	.00427	.00418	.00410	.00402	.00394	.00386	.00379	.00372	.00365	.00358	.00351	.00345	.00339	.00333	.00327	.00321	.00316	.00311	.00305
78	18	.00454	.00445	.00436	.00427	.00418	.00410	.00402	.00394	.00387	.00380	.00373	.00366	.00359	.00353	.00346	.00340	.00334	.00329	.00323	.00318

| Ages | | Interest Rate | | | | | | | | | | | | | | | | | | | |
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
78	19	.00473	.00463	.00453	.00444	.00435	.00426	.00418	.00410	.00402	.00394	.00387	.00380	.00373	.00366	.00359	.00353	.00347	.00341	.00335	.00329
78	20	.00492	.00481	.00471	.00462	.00452	.00443	.00434	.00426	.00417	.00409	.00402	.00394	.00387	.00380	.00373	.00366	.00360	.00354	.00348	.00342
78	21	.00512	.00501	.00491	.00481	.00471	.00461	.00452	.00443	.00434	.00426	.00418	.00410	.00402	.00395	.00388	.00381	.00374	.00367	.00361	.00355
78	22	.00534	.00522	.00511	.00500	.00490	.00480	.00470	.00461	.00452	.00443	.00434	.00426	.00418	.00410	.00403	.00395	.00388	.00381	.00375	.00368
78	23	.00557	.00545	.00533	.00522	.00511	.00500	.00490	.00480	.00471	.00461	.00452	.00444	.00435	.00427	.00419	.00411	.00404	.00396	.00389	.00383
78	24	.00583	.00571	.00558	.00546	.00534	.00523	.00512	.00502	.00492	.00482	.00472	.00463	.00454	.00446	.00437	.00429	.00421	.00413	.00406	.00399
78	25	.00613	.00599	.00586	.00573	.00561	.00549	.00537	.00526	.00515	.00505	.00495	.00485	.00476	.00467	.00458	.00449	.00441	.00433	.00425	.00417
78	26	.00645	.00631	.00617	.00603	.00590	.00577	.00565	.00553	.00542	.00531	.00520	.00510	.00500	.00490	.00481	.00472	.00463	.00454	.00446	.00438
78	27	.00682	.00666	.00651	.00637	.00623	.00610	.00597	.00584	.00572	.00560	.00549	.00538	.00527	.00517	.00507	.00497	.00488	.00479	.00470	.00461
78	28	.00722	.00705	.00689	.00674	.00659	.00645	.00631	.00618	.00605	.00592	.00580	.00569	.00557	.00546	.00536	.00525	.00515	.00506	.00496	.00487
78	29	.00765	.00748	.00731	.00714	.00699	.00683	.00669	.00655	.00641	.00627	.00615	.00602	.00590	.00578	.00567	.00556	.00546	.00535	.00525	.00516
78	30	.00813	.00794	.00776	.00758	.00741	.00725	.00709	.00694	.00680	.00665	.00652	.00638	.00626	.00613	.00601	.00589	.00578	.00567	.00556	.00546
78	31	.00863	.00843	.00824	.00806	.00788	.00770	.00753	.00737	.00722	.00706	.00692	.00678	.00664	.00651	.00638	.00625	.00613	.00601	.00590	.00579
78	32	.00919	.00897	.00877	.00857	.00837	.00819	.00801	.00784	.00767	.00751	.00735	.00720	.00705	.00691	.00677	.00664	.00651	.00638	.00626	.00614
78	33	.00979	.00956	.00934	.00913	.00892	.00872	.00853	.00835	.00817	.00799	.00782	.00766	.00751	.00735	.00721	.00706	.00692	.00679	.00666	.00653
78	34	.01044	.01020	.00996	.00973	.00951	.00930	.00910	.00890	.00871	.00852	.00834	.00817	.00800	.00784	.00768	.00752	.00738	.00723	.00709	.00696
78	35	.01116	.01090	.01065	.01040	.01017	.00994	.00972	.00951	.00930	.00910	.00891	.00872	.00854	.00837	.00820	.00804	.00788	.00772	.00757	.00743
78	36	.01195	.01167	.01140	.01113	.01088	.01064	.01040	.01017	.00995	.00974	.00953	.00933	.00914	.00895	.00877	.00859	.00842	.00826	.00809	.00794
78	37	.01281	.01250	.01221	.01193	.01166	.01140	.01114	.01090	.01066	.01043	.01021	.01000	.00979	.00959	.00939	.00920	.00902	.00884	.00867	.00850
78	38	.01375	.01342	.01311	.01281	.01252	.01224	.01196	.01170	.01145	.01120	.01096	.01073	.01051	.01029	.01008	.00988	.00968	.00949	.00930	.00912
78	39	.01478	.01443	.01409	.01377	.01346	.01316	.01286	.01258	.01231	.01204	.01179	.01154	.01130	.01106	.01084	.01062	.01041	.01020	.01000	.00981
78	40	.01591	.01554	.01518	.01483	.01449	.01417	.01385	.01355	.01326	.01297	.01270	.01243	.01217	.01192	.01168	.01144	.01121	.01099	.01078	.01057
78	41	.01715	.01675	.01637	.01599	.01563	.01529	.01495	.01462	.01431	.01400	.01370	.01342	.01314	.01287	.01261	.01235	.01211	.01187	.01164	.01141
78	42	.01852	.01809	.01767	.01727	.01689	.01651	.01615	.01580	.01546	.01513	.01481	.01450	.01420	.01391	.01363	.01336	.01309	.01284	.01259	.01234
78	43	.02000	.01954	.01910	.01867	.01826	.01785	.01747	.01709	.01672	.01637	.01603	.01569	.01537	.01506	.01476	.01446	.01418	.01390	.01363	.01337
78	44	.02162	.02113	.02065	.02019	.01975	.01932	.01890	.01849	.01810	.01772	.01735	.01700	.01665	.01631	.01599	.01567	.01536	.01507	.01477	.01449
78	45	.02336	.02284	.02233	.02183	.02135	.02089	.02044	.02001	.01959	.01918	.01879	.01840	.01803	.01767	.01732	.01698	.01665	.01633	.01601	.01571
78	46	.02524	.02467	.02413	.02360	.02309	.02259	.02211	.02165	.02120	.02076	.02033	.01992	.01952	.01913	.01876	.01839	.01804	.01769	.01735	.01703
78	47	.02724	.02663	.02605	.02549	.02494	.02441	.02390	.02340	.02291	.02244	.02199	.02155	.02112	.02070	.02030	.01991	.01952	.01915	.01879	.01844
78	48	.02938	.02873	.02811	.02751	.02692	.02636	.02581	.02527	.02476	.02426	.02377	.02330	.02284	.02239	.02196	.02154	.02113	.02073	.02034	.01996
78	49	.03166	.03098	.03031	.02967	.02905	.02844	.02785	.02728	.02673	.02620	.02567	.02517	.02468	.02420	.02373	.02328	.02284	.02242	.02200	.02160
78	50	.03411	.03338	.03267	.03199	.03132	.03067	.03005	.02944	.02885	.02828	.02772	.02718	.02665	.02614	.02565	.02516	.02469	.02424	.02379	.02336
78	51	.03672	.03594	.03519	.03446	.03375	.03306	.03239	.03174	.03111	.03050	.02991	.02933	.02877	.02822	.02769	.02718	.02667	.02618	.02571	.02524
78	52	.03948	.03865	.03785	.03707	.03632	.03559	.03488	.03419	.03352	.03286	.03223	.03162	.03102	.03043	.02987	.02932	.02878	.02826	.02775	.02725
78	53	.04240	.04152	.04067	.03985	.03905	.03827	.03751	.03678	.03606	.03537	.03470	.03404	.03340	.03278	.03218	.03159	.03102	.03046	.02992	.02939
78	54	.04548	.04455	.04365	.04278	.04193	.04110	.04030	.03952	.03876	.03802	.03731	.03661	.03593	.03527	.03463	.03400	.03339	.03280	.03222	.03165
78	55	.04873	.04775	.04680	.04587	.04497	.04409	.04324	.04242	.04161	.04083	.04007	.03933	.03860	.03790	.03722	.03655	.03590	.03527	.03466	.03406
78	56	.05216	.05112	.05011	.04913	.04818	.04725	.04635	.04548	.04462	.04379	.04299	.04220	.04143	.04069	.03996	.03926	.03857	.03790	.03724	.03660
78	57	.05577	.05467	.05360	.05257	.05156	.05058	.04963	.04870	.04780	.04692	.04607	.04523	.04442	.04363	.04286	.04211	.04138	.04067	.03997	.03930
78	58	.05954	.05838	.05726	.05617	.05511	.05407	.05307	.05209	.05113	.05020	.04930	.04842	.04756	.04672	.04591	.04511	.04434	.04358	.04285	.04213
78	59	.06347	.06226	.06107	.05992	.05880	.05771	.05665	.05562	.05461	.05363	.05268	.05174	.05084	.04995	.04909	.04825	.04743	.04663	.04585	.04509
78	60	.06757	.06629	.06505	.06384	.06266	.06151	.06039	.05930	.05824	.05721	.05620	.05522	.05426	.05333	.05242	.05153	.05066	.04982	.04899	.04819
78	61	.07184	.07050	.06919	.06792	.06668	.06547	.06430	.06315	.06204	.06095	.05989	.05885	.05784	.05686	.05590	.05496	.05405	.05315	.05228	.05143
78	62	.07631	.07491	.07353	.07220	.07090	.06963	.06840	.06719	.06602	.06487	.06376	.06267	.06161	.06057	.05956	.05857	.05761	.05667	.05575	.05485
78	63	.08099	.07952	.07808	.07668	.07532	.07399	.07270	.07143	.07020	.06900	.06782	.06668	.06556	.06447	.06341	.06237	.06136	.06037	.05940	.05845
78	64	.08588	.08434	.08283	.08137	.07994	.07855	.07719	.07587	.07457	.07331	.07208	.07088	.06971	.06857	.06745	.06636	.06529	.06425	.06323	.06224
78	65	.09097	.08936	.08779	.08626	.08477	.08331	.08189	.08051	.07915	.07783	.07654	.07528	.07405	.07285	.07168	.07053	.06941	.06832	.06725	.06621
78	66	.09629	.09461	.09297	.09137	.08982	.08829	.08681	.08536	.08395	.08256	.08122	.07990	.07861	.07735	.07612	.07492	.07375	.07260	.07148	.07038
78	67	.10184	.10009	.09839	.09673	.09510	.09351	.09197	.09045	.08898	.08753	.08612	.08475	.08340	.08208	.08080	.07954	.07831	.07711	.07593	.07478
78	68	.10763	.10581	.10404	.10230	.10061	.09896	.09735	.09577	.09423	.09273	.09125	.08982	.08841	.08704	.08569	.08438	.08309	.08184	.08061	.07940

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

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
78	69	.11362	.11173	.10989	.10809	.10633	.10462	.10294	.10130	.09969	.09813	.09659	.09510	.09363	.09220	.09080	.08942	.08808	.08677	.08549	.08423
78	70	.11979	.11783	.11592	.11406	.11223	.11045	.10871	.10700	.10534	.10371	.10211	.10056	.09903	.09754	.09608	.09465	.09325	.09188	.09054	.08923
78	71	.12611	.12408	.12211	.12017	.11828	.11644	.11463	.11286	.11114	.10944	.10779	.10617	.10459	.10304	.10152	.10003	.09858	.09716	.09576	.09439
78	72	.13256	.13047	.12843	.12643	.12447	.12256	.12069	.11886	.11707	.11532	.11361	.11193	.11029	.10868	.10710	.10556	.10405	.10257	.10112	.09970
78	73	.13912	.13697	.13486	.13280	.13079	.12881	.12688	.12499	.12314	.12133	.11956	.11782	.11612	.11445	.11282	.11122	.10966	.10812	.10662	.10515
78	74	.14583	.14361	.14144	.13932	.13724	.13521	.13322	.13126	.12936	.12749	.12565	.12386	.12210	.12038	.11869	.11704	.11542	.11383	.11227	.11075
78	75	.15268	.15041	.14818	.14599	.14385	.14176	.13971	.13770	.13574	.13381	.13192	.13007	.12826	.12648	.12474	.12303	.12136	.11971	.11810	.11653
78	76	.15969	.15736	.15507	.15283	.15063	.14848	.14638	.14431	.14229	.14031	.13836	.13646	.13459	.13276	.13097	.12921	.12748	.12579	.12413	.12250
78	77	.16684	.16445	.16211	.15981	.15756	.15536	.15320	.15108	.14900	.14697	.14497	.14301	.14109	.13921	.13737	.13555	.13378	.13204	.13032	.12865
78	78	.17410	.17165	.16926	.16691	.16461	.16235	.16014	.15797	.15584	.15376	.15171	.14971	.14774	.14580	.14391	.14205	.14022	.13843	.13668	.13495
79	0	.00453	.00448	.00442	.00437	.00432	.00427	.00422	.00417	.00413	.00408	.00404	.00399	.00395	.00391	.00387	.00383	.00379	.00375	.00372	.00368
79	1	.00159	.00156	.00153	.00150	.00147	.00144	.00141	.00138	.00136	.00133	.00131	.00128	.00126	.00124	.00122	.00119	.00117	.00115	.00114	.00112
79	2	.00151	.00148	.00145	.00142	.00138	.00136	.00133	.00130	.00127	.00125	.00122	.00120	.00117	.00115	.00113	.00111	.00109	.00107	.00105	.00103
79	3	.00152	.00149	.00145	.00142	.00139	.00136	.00133	.00130	.00127	.00124	.00122	.00119	.00117	.00114	.00112	.00110	.00107	.00105	.00103	.00101
79	4	.00158	.00155	.00151	.00147	.00144	.00140	.00137	.00134	.00131	.00128	.00125	.00123	.00120	.00118	.00115	.00113	.00110	.00108	.00106	.00104
79	5	.00168	.00164	.00160	.00156	.00153	.00149	.00146	.00142	.00139	.00136	.00133	.00130	.00127	.00124	.00122	.00119	.00117	.00114	.00112	.00110
79	6	.00181	.00176	.00172	.00168	.00164	.00160	.00156	.00153	.00149	.00146	.00143	.00140	.00137	.00134	.00131	.00128	.00125	.00123	.00120	.00118
79	7	.00196	.00191	.00187	.00182	.00178	.00174	.00170	.00166	.00162	.00159	.00155	.00152	.00149	.00145	.00142	.00139	.00136	.00134	.00131	.00128
79	8	.00214	.00209	.00204	.00199	.00195	.00190	.00186	.00182	.00178	.00174	.00170	.00166	.00163	.00159	.00156	.00153	.00150	.00147	.00144	.00141
79	9	.00235	.00230	.00225	.00219	.00214	.00210	.00205	.00201	.00196	.00192	.00188	.00184	.00180	.00176	.00173	.00169	.00166	.00162	.00159	.00156
79	10	.00260	.00254	.00249	.00243	.00238	.00232	.00227	.00223	.00218	.00213	.00209	.00205	.00200	.00196	.00193	.00189	.00185	.00181	.00178	.00175
79	11	.00288	.00282	.00275	.00269	.00264	.00258	.00253	.00247	.00242	.00237	.00233	.00228	.00224	.00219	.00215	.00211	.00207	.00203	.00199	.00196
79	12	.00318	.00311	.00305	.00298	.00292	.00286	.00280	.00275	.00269	.00264	.00259	.00254	.00249	.00244	.00240	.00235	.00231	.00227	.00223	.00219
79	13	.00349	.00342	.00335	.00328	.00321	.00315	.00309	.00303	.00297	.00291	.00286	.00280	.00275	.00270	.00265	.00260	.00256	.00251	.00247	.00243
79	14	.00379	.00371	.00363	.00356	.00349	.00342	.00335	.00329	.00323	.00317	.00311	.00305	.00300	.00294	.00289	.00284	.00279	.00275	.00270	.00265
79	15	.00406	.00397	.00389	.00382	.00374	.00367	.00360	.00353	.00347	.00340	.00334	.00328	.00322	.00317	.00311	.00306	.00300	.00295	.00290	.00286
79	16	.00429	.00421	.00412	.00404	.00396	.00389	.00381	.00374	.00367	.00360	.00354	.00348	.00341	.00335	.00330	.00324	.00319	.00313	.00308	.00303
79	17	.00450	.00441	.00432	.00424	.00415	.00407	.00400	.00392	.00385	.00378	.00371	.00364	.00358	.00352	.00346	.00340	.00334	.00328	.00323	.00318
79	18	.00469	.00460	.00450	.00441	.00433	.00424	.00416	.00408	.00401	.00393	.00386	.00379	.00373	.00366	.00360	.00354	.00347	.00342	.00336	.00330
79	19	.00488	.00478	.00468	.00459	.00450	.00441	.00432	.00424	.00416	.00408	.00401	.00394	.00387	.00380	.00373	.00367	.00360	.00354	.00348	.00343
79	20	.00507	.00497	.00487	.00477	.00467	.00458	.00449	.00441	.00432	.00424	.00416	.00409	.00401	.00394	.00387	.00380	.00374	.00367	.00361	.00355
79	21	.00529	.00517	.00507	.00496	.00486	.00477	.00467	.00458	.00449	.00441	.00433	.00425	.00417	.00409	.00402	.00395	.00388	.00381	.00375	.00369
79	22	.00551	.00539	.00528	.00517	.00506	.00496	.00486	.00477	.00467	.00458	.00450	.00441	.00433	.00425	.00418	.00410	.00403	.00396	.00389	.00382
79	23	.00575	.00562	.00550	.00539	.00528	.00517	.00507	.00497	.00487	.00477	.00468	.00459	.00451	.00442	.00434	.00427	.00419	.00412	.00404	.00397
79	24	.00601	.00588	.00576	.00563	.00552	.00540	.00529	.00519	.00508	.00498	.00489	.00479	.00470	.00462	.00453	.00445	.00437	.00429	.00421	.00414
79	25	.00631	.00617	.00604	.00591	.00579	.00567	.00555	.00544	.00533	.00522	.00512	.00502	.00493	.00483	.00474	.00466	.00457	.00449	.00441	.00433
79	26	.00664	.00650	.00636	.00622	.00609	.00596	.00584	.00572	.00560	.00549	.00538	.00528	.00517	.00508	.00498	.00489	.00480	.00471	.00463	.00454
79	27	.00702	.00686	.00671	.00657	.00643	.00629	.00616	.00603	.00591	.00579	.00568	.00556	.00546	.00535	.00525	.00515	.00506	.00497	.00488	.00479
79	28	.00743	.00726	.00710	.00695	.00680	.00665	.00651	.00638	.00625	.00612	.00600	.00588	.00577	.00565	.00555	.00544	.00534	.00524	.00515	.00505
79	29	.00788	.00770	.00753	.00736	.00720	.00705	.00690	.00676	.00662	.00648	.00635	.00623	.00610	.00599	.00587	.00576	.00565	.00555	.00545	.00535
79	30	.00836	.00817	.00799	.00781	.00764	.00748	.00732	.00717	.00702	.00687	.00673	.00660	.00647	.00634	.00622	.00610	.00599	.00588	.00577	.00566
79	31	.00888	.00868	.00849	.00830	.00812	.00794	.00777	.00761	.00745	.00729	.00715	.00700	.00686	.00673	.00660	.00647	.00635	.00623	.00611	.00600
79	32	.00945	.00923	.00902	.00882	.00863	.00844	.00826	.00808	.00791	.00775	.00759	.00744	.00729	.00714	.00701	.00687	.00674	.00661	.00649	.00637
79	33	.01007	.00983	.00961	.00940	.00919	.00899	.00879	.00861	.00842	.00825	.00808	.00792	.00776	.00760	.00745	.00731	.00717	.00703	.00690	.00677
79	34	.01074	.01049	.01025	.01002	.00980	.00958	.00937	.00917	.00898	.00879	.00861	.00843	.00826	.00810	.00794	.00778	.00763	.00749	.00734	.00721
79	35	.01147	.01121	.01095	.01071	.01047	.01024	.01002	.00980	.00959	.00939	.00920	.00901	.00882	.00865	.00847	.00831	.00815	.00799	.00784	.00769
79	36	.01228	.01199	.01172	.01146	.01120	.01095	.01071	.01048	.01026	.01004	.00983	.00963	.00944	.00925	.00906	.00888	.00871	.00854	.00838	.00822
79	37	.01316	.01285	.01256	.01227	.01200	.01173	.01148	.01123	.01099	.01076	.01053	.01032	.01011	.00990	.00970	.00951	.00932	.00914	.00897	.00880
79	38	.01412	.01379	.01348	.01317	.01288	.01260	.01232	.01205	.01180	.01155	.01131	.01107	.01085	.01063	.01041	.01021	.01001	.00981	.00962	.00944
79	39	.01518	.01483	.01449	.01416	.01385	.01354	.01325	.01296	.01268	.01241	.01215	.01190	.01166	.01142	.01119	.01097	.01076	.01055	.01035	.01015

Ages 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%
									Interest Rate											
79	40	.01634	.01596	.01560	.01525	.01491	.01458	.01427	.01396	.01366	.01337	.01309	.01282	.01256	.01231	.01206	.01182	.01159	.01136	.01115	.01093
79	41	.01762	.01722	.01683	.01645	.01609	.01573	.01539	.01506	.01474	.01443	.01413	.01384	.01356	.01329	.01302	.01276	.01251	.01227	.01203	.01181
79	42	.01902	.01859	.01817	.01777	.01738	.01700	.01663	.01628	.01593	.01560	.01528	.01496	.01466	.01437	.01408	.01380	.01353	.01327	.01302	.01277
79	43	.02055	.02009	.01964	.01921	.01879	.01838	.01799	.01761	.01724	.01688	.01653	.01619	.01587	.01555	.01524	.01495	.01466	.01437	.01410	.01383
79	44	.02222	.02172	.02124	.02078	.02033	.01989	.01947	.01906	.01866	.01828	.01790	.01754	.01719	.01685	.01652	.01620	.01588	.01558	.01529	.01500
79	45	.02401	.02348	.02297	.02247	.02199	.02152	.02106	.02062	.02020	.01978	.01938	.01900	.01862	.01825	.01790	.01755	.01721	.01689	.01657	.01626
79	46	.02595	.02538	.02483	.02429	.02377	.02327	.02279	.02232	.02186	.02142	.02098	.02057	.02016	.01977	.01939	.01901	.01865	.01830	.01796	.01763
79	47	.02801	.02740	.02681	.02624	.02569	.02515	.02463	.02413	.02364	.02316	.02270	.02225	.02182	.02139	.02098	.02059	.02020	.01982	.01945	.01910
79	48	.03022	.02957	.02894	.02833	.02774	.02717	.02661	.02607	.02554	.02504	.02454	.02406	.02360	.02314	.02270	.02228	.02186	.02145	.02106	.02068
79	49	.03258	.03189	.03122	.03057	.02993	.02932	.02873	.02815	.02759	.02704	.02652	.02600	.02550	.02502	.02455	.02409	.02364	.02321	.02279	.02238
79	50	.03511	.03437	.03365	.03296	.03229	.03163	.03100	.03038	.02978	.02920	.02864	.02809	.02755	.02704	.02653	.02604	.02556	.02510	.02465	.02421
79	51	.03780	.03702	.03626	.03552	.03480	.03410	.03343	.03277	.03213	.03151	.03091	.03032	.02975	.02920	.02866	.02813	.02762	.02712	.02664	.02617
79	52	.04066	.03983	.03902	.03823	.03746	.03672	.03600	.03530	.03462	.03396	.03332	.03269	.03208	.03149	.03092	.03036	.02981	.02928	.02876	.02826
79	53	.04368	.04280	.04194	.04110	.04029	.03950	.03873	.03799	.03727	.03656	.03588	.03521	.03456	.03393	.03332	.03272	.03214	.03157	.03102	.03048
79	54	.04687	.04593	.04502	.04414	.04327	.04244	.04162	.04083	.04006	.03932	.03859	.03788	.03719	.03652	.03586	.03523	.03461	.03400	.03341	.03284
79	55	.05024	.04925	.04828	.04734	.04643	.04554	.04468	.04384	.04302	.04223	.04146	.04070	.03997	.03926	.03856	.03788	.03723	.03658	.03596	.03534
79	56	.05380	.05274	.05172	.05073	.04976	.04882	.04791	.04702	.04615	.04531	.04449	.04369	.04292	.04216	.04142	.04070	.04000	.03932	.03865	.03800
79	57	.05754	.05643	.05535	.05430	.05327	.05228	.05131	.05037	.04946	.04856	.04770	.04685	.04602	.04522	.04444	.04368	.04293	.04221	.04150	.04081
79	58	.06145	.06028	.05914	.05803	.05696	.05591	.05489	.05389	.05292	.05198	.05106	.05016	.04929	.04844	.04761	.04680	.04601	.04524	.04449	.04376
79	59	.06553	.06430	.06310	.06193	.06080	.05969	.05861	.05756	.05654	.05555	.05457	.05363	.05271	.05181	.05093	.05007	.04924	.04842	.04763	.04685
79	60	.06979	.06849	.06723	.06600	.06480	.06364	.06250	.06140	.06032	.05927	.05824	.05724	.05627	.05532	.05439	.05349	.05261	.05175	.05091	.05009
79	61	.07422	.07286	.07154	.07025	.06899	.06776	.06657	.06540	.06427	.06316	.06208	.06103	.06000	.05900	.05802	.05707	.05614	.05523	.05434	.05347
79	62	.07887	.07744	.07605	.07470	.07338	.07209	.07084	.06961	.06842	.06725	.06612	.06501	.06393	.06287	.06184	.06084	.05986	.05890	.05796	.05705
79	63	.08374	.08225	.08079	.07937	.07798	.07663	.07531	.07403	.07278	.07155	.07036	.06919	.06806	.06695	.06586	.06481	.06377	.06276	.06177	.06081
79	64	.08883	.08726	.08574	.08425	.08280	.08138	.08000	.07866	.07734	.07606	.07481	.07358	.07239	.07122	.07008	.06897	.06788	.06682	.06578	.06477
79	65	.09413	.09250	.09090	.08935	.08783	.08635	.08491	.08350	.08212	.08078	.07946	.07818	.07693	.07570	.07451	.07334	.07220	.07108	.06999	.06892
79	66	.09968	.09797	.09631	.09468	.09310	.09155	.09004	.08857	.08713	.08572	.08435	.08300	.08169	.08041	.07916	.07793	.07673	.07556	.07442	.07330
79	67	.10548	.10370	.10197	.10027	.09862	.09701	.09543	.09389	.09239	.09092	.08948	.08808	.08671	.08536	.08405	.08277	.08151	.08029	.07909	.07791
79	68	.11152	.10967	.10787	.10611	.10439	.10271	.10106	.09946	.09789	.09636	.09486	.09339	.09196	.09056	.08918	.08784	.08653	.08525	.08399	.08276
79	69	.11779	.11587	.11400	.11216	.11038	.10863	.10692	.10525	.10361	.10202	.10045	.09893	.09743	.09597	.09454	.09314	.09177	.09043	.08911	.08783
79	70	.12425	.12226	.12031	.11842	.11656	.11474	.11297	.11123	.10953	.10787	.10625	.10466	.10310	.10158	.10009	.09863	.09720	.09580	.09443	.09309
79	71	.13087	.12881	.12680	.12483	.12291	.12102	.11918	.11738	.11562	.11390	.11221	.11055	.10894	.10735	.10580	.10429	.10280	.10134	.09992	.09852
79	72	.13763	.13551	.13343	.13139	.12940	.12746	.12555	.12369	.12186	.12007	.11832	.11661	.11493	.11329	.11168	.11010	.10856	.10704	.10556	.10411
79	73	.14453	.14234	.14019	.13809	.13604	.13403	.13206	.13013	.12824	.12639	.12458	.12280	.12107	.11936	.11770	.11606	.11446	.11289	.11135	.10984
79	74	.15158	.14932	.14711	.14495	.14283	.14075	.13872	.13673	.13478	.13287	.13100	.12917	.12737	.12561	.12388	.12219	.12053	.11891	.11731	.11575
79	75	.15879	.15647	.15420	.15197	.14979	.14766	.14557	.14352	.14151	.13954	.13761	.13572	.13386	.13204	.13026	.12851	.12680	.12512	.12347	.12185
79	76	.16618	.16380	.16147	.15918	.15695	.15475	.15260	.15049	.14842	.14640	.14441	.14246	.14055	.13868	.13684	.13504	.13327	.13154	.12984	.12816
79	77	.17373	.17129	.16890	.16656	.16426	.16201	.15981	.15764	.15552	.15344	.15140	.14939	.14743	.14550	.14361	.14176	.13994	.13815	.13640	.13467
79	78	.18140	.17891	.17646	.17407	.17172	.16941	.16715	.16493	.16276	.16063	.15853	.15648	.15446	.15248	.15054	.14864	.14677	.14493	.14313	.14136
79	79	.18913	.18658	.18409	.18164	.17924	.17689	.17458	.17231	.17009	.16790	.16576	.16366	.16159	.15957	.15758	.15562	.15371	.15182	.14997	.14815
80	0	.00474	.00469	.00463	.00458	.00453	.00448	.00443	.00438	.00433	.00429	.00424	.00420	.00415	.00411	.00407	.00403	.00399	.00395	.00392	.00388
80	1	.00164	.00161	.00158	.00155	.00152	.00149	.00146	.00143	.00140	.00138	.00135	.00133	.00131	.00128	.00126	.00124	.00122	.00120	.00118	.00116
80	2	.00156	.00152	.00149	.00146	.00143	.00140	.00137	.00134	.00131	.00128	.00126	.00124	.00121	.00119	.00117	.00114	.00112	.00110	.00108	.00106
80	3	.00156	.00153	.00149	.00146	.00143	.00139	.00136	.00133	.00131	.00128	.00125	.00123	.00120	.00118	.00115	.00113	.00111	.00109	.00107	.00105
80	4	.00162	.00158	.00155	.00151	.00147	.00144	.00141	.00138	.00135	.00132	.00129	.00126	.00124	.00121	.00119	.00116	.00114	.00112	.00109	.00107
80	5	.00172	.00168	.00164	.00160	.00156	.00153	.00149	.00146	.00143	.00139	.00136	.00134	.00131	.00128	.00125	.00123	.00120	.00118	.00115	.00113
80	6	.00185	.00180	.00176	.00172	.00168	.00164	.00160	.00157	.00153	.00150	.00146	.00143	.00140	.00137	.00134	.00132	.00129	.00126	.00124	.00121
80	7	.00201	.00196	.00191	.00187	.00182	.00178	.00174	.00170	.00167	.00163	.00159	.00156	.00153	.00149	.00146	.00143	.00140	.00137	.00135	.00132
80	8	.00219	.00214	.00209	.00204	.00200	.00195	.00191	.00186	.00182	.00178	.00175	.00171	.00167	.00164	.00160	.00157	.00154	.00151	.00148	.00145
80	9	.00241	.00236	.00230	.00225	.00220	.00215	.00211	.00206	.00202	.00197	.00193	.00189	.00185	.00181	.00178	.00174	.00171	.00167	.00164	.00161

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

Ages O	Y	Interest 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%
80	10	.00267	.00261	.00255	.00250	.00244	.00239	.00234	.00229	.00224	.00220	.00215	.00211	.00206	.00202	.00198	.00195	.00191	.00187	.00184	.00180
80	11	.00296	.00289	.00283	.00277	.00271	.00266	.00260	.00255	.00250	.00245	.00240	.00235	.00231	.00226	.00222	.00218	.00214	.00210	.00206	.00202
80	12	.00327	.00320	.00313	.00307	.00301	.00295	.00289	.00283	.00278	.00272	.00267	.00262	.00257	.00252	.00248	.00243	.00239	.00235	.00230	.00226
80	13	.00359	.00352	.00345	.00338	.00331	.00325	.00318	.00312	.00306	.00301	.00295	.00290	.00284	.00279	.00274	.00270	.00265	.00260	.00256	.00252
80	14	.00390	.00382	.00375	.00367	.00360	.00353	.00346	.00340	.00334	.00328	.00322	.00316	.00310	.00305	.00300	.00294	.00289	.00285	.00280	.00275
80	15	.00418	.00410	.00402	.00394	.00386	.00379	.00372	.00365	.00358	.00352	.00346	.00340	.00334	.00328	.00322	.00317	.00312	.00307	.00302	.00297
80	16	.00443	.00434	.00425	.00417	.00409	.00402	.00394	.00387	.00380	.00373	.00366	.00360	.00354	.00348	.00342	.00336	.00331	.00325	.00320	.00315
80	17	.00464	.00455	.00446	.00438	.00429	.00421	.00413	.00406	.00398	.00391	.00384	.00378	.00371	.00365	.00358	.00352	.00347	.00341	.00335	.00330
80	18	.00484	.00474	.00465	.00456	.00447	.00438	.00430	.00422	.00415	.00407	.00400	.00393	.00386	.00379	.00373	.00367	.00361	.00355	.00349	.00343
80	19	.00503	.00493	.00483	.00473	.00464	.00455	.00447	.00439	.00430	.00423	.00415	.00408	.00401	.00394	.00387	.00380	.00374	.00368	.00362	.00356
80	20	.00523	.00512	.00502	.00492	.00482	.00473	.00464	.00455	.00447	.00439	.00431	.00423	.00416	.00408	.00401	.00394	.00388	.00381	.00375	.00369
80	21	.00545	.00533	.00523	.00512	.00502	.00492	.00483	.00473	.00465	.00456	.00448	.00439	.00432	.00424	.00417	.00409	.00402	.00396	.00389	.00383
80	22	.00567	.00555	.00544	.00533	.00522	.00512	.00502	.00492	.00483	.00474	.00465	.00457	.00448	.00440	.00432	.00425	.00418	.00410	.00404	.00397
80	23	.00592	.00579	.00567	.00556	.00544	.00533	.00523	.00513	.00503	.00493	.00484	.00475	.00466	.00458	.00450	.00442	.00434	.00427	.00419	.00412
80	24	.00619	.00606	.00593	.00581	.00569	.00557	.00546	.00535	.00525	.00515	.00505	.00496	.00487	.00478	.00469	.00461	.00452	.00445	.00437	.00429
80	25	.00649	.00635	.00622	.00609	.00596	.00584	.00572	.00561	.00550	.00539	.00529	.00519	.00509	.00500	.00491	.00482	.00473	.00465	.00457	.00449
80	26	.00683	.00669	.00654	.00640	.00627	.00614	.00602	.00590	.00578	.00567	.00556	.00545	.00535	.00525	.00515	.00506	.00497	.00488	.00479	.00471
80	27	.00722	.00706	.00691	.00676	.00662	.00648	.00635	.00622	.00610	.00598	.00586	.00575	.00564	.00553	.00543	.00533	.00523	.00514	.00505	.00496
80	28	.00764	.00747	.00731	.00715	.00700	.00685	.00671	.00658	.00644	.00632	.00619	.00607	.00596	.00584	.00574	.00563	.00553	.00543	.00533	.00524
80	29	.00810	.00792	.00775	.00758	.00742	.00726	.00711	.00697	.00682	.00669	.00656	.00643	.00631	.00619	.00607	.00596	.00585	.00574	.00564	.00554
80	30	.00859	.00840	.00822	.00804	.00787	.00770	.00754	.00739	.00724	.00709	.00695	.00681	.00668	.00655	.00643	.00631	.00619	.00608	.00597	.00586
80	31	.00913	.00892	.00873	.00854	.00835	.00817	.00800	.00784	.00768	.00752	.00737	.00723	.00709	.00695	.00682	.00669	.00656	.00644	.00633	.00621
80	32	.00970	.00949	.00928	.00907	.00888	.00869	.00850	.00833	.00816	.00799	.00783	.00767	.00752	.00738	.00724	.00710	.00697	.00684	.00671	.00659
80	33	.01034	.01010	.00988	.00966	.00945	.00925	.00905	.00886	.00868	.00850	.00833	.00816	.00800	.00785	.00770	.00755	.00741	.00727	.00713	.00700
80	34	.01102	.01077	.01053	.01030	.01008	.00986	.00965	.00945	.00925	.00906	.00888	.00870	.00852	.00836	.00820	.00804	.00789	.00774	.00759	.00746
80	35	.01178	.01151	.01125	.01100	.01076	.01053	.01031	.01009	.00988	.00967	.00948	.00929	.00910	.00892	.00875	.00858	.00842	.00826	.00810	.00795
80	36	.01260	.01231	.01204	.01177	.01151	.01126	.01102	.01079	.01056	.01034	.01013	.00993	.00973	.00954	.00935	.00917	.00899	.00882	.00866	.00850
80	37	.01350	.01319	.01290	.01261	.01233	.01206	.01181	.01156	.01131	.01108	.01085	.01063	.01042	.01021	.01001	.00982	.00963	.00944	.00927	.00909
80	38	.01449	.01416	.01384	.01353	.01324	.01295	.01267	.01240	.01214	.01189	.01165	.01141	.01118	.01096	.01074	.01053	.01033	.01013	.00994	.00976
80	39	.01557	.01522	.01488	.01455	.01423	.01392	.01362	.01333	.01305	.01278	.01252	.01226	.01202	.01178	.01155	.01132	.01110	.01089	.01069	.01049
80	40	.01676	.01638	.01602	.01566	.01532	.01499	.01467	.01436	.01406	.01377	.01348	.01321	.01294	.01269	.01244	.01220	.01196	.01173	.01151	.01130
80	41	.01808	.01767	.01728	.01690	.01653	.01617	.01583	.01549	.01517	.01486	.01455	.01426	.01397	.01370	.01343	.01317	.01291	.01267	.01243	.01220
80	42	.01952	.01908	.01866	.01825	.01786	.01747	.01710	.01674	.01640	.01606	.01573	.01542	.01511	.01481	.01452	.01424	.01397	.01370	.01345	.01320
80	43	.02109	.02062	.02017	.01973	.01931	.01890	.01850	.01811	.01774	.01738	.01703	.01669	.01636	.01603	.01572	.01542	.01513	.01484	.01456	.01429
80	44	.02281	.02230	.02182	.02135	.02089	.02045	.02002	.01961	.01921	.01882	.01844	.01808	.01772	.01737	.01704	.01671	.01640	.01609	.01579	.01550
80	45	.02465	.02411	.02359	.02309	.02260	.02213	.02167	.02123	.02080	.02038	.01997	.01958	.01920	.01882	.01846	.01811	.01777	.01744	.01712	.01681
80	46	.02664	.02607	.02551	.02497	.02445	.02394	.02345	.02297	.02251	.02206	.02163	.02120	.02079	.02039	.02001	.01963	.01926	.01891	.01856	.01822
80	47	.02877	.02815	.02756	.02698	.02642	.02588	.02535	.02484	.02435	.02386	.02340	.02294	.02250	.02208	.02166	.02126	.02086	.02048	.02011	.01975
80	48	.03105	.03039	.02975	.02914	.02854	.02796	.02739	.02685	.02632	.02580	.02530	.02482	.02434	.02389	.02344	.02301	.02258	.02217	.02177	.02138
80	49	.03348	.03278	.03210	.03144	.03080	.03018	.02958	.02900	.02843	.02788	.02734	.02682	.02632	.02583	.02535	.02488	.02443	.02399	.02356	.02315
80	50	.03609	.03534	.03462	.03392	.03323	.03257	.03193	.03131	.03070	.03011	.02954	.02898	.02844	.02792	.02741	.02691	.02642	.02595	.02549	.02505
80	51	.03887	.03808	.03731	.03656	.03583	.03513	.03444	.03378	.03313	.03250	.03189	.03130	.03072	.03016	.02961	.02908	.02856	.02805	.02756	.02708
80	52	.04182	.04098	.04016	.03936	.03859	.03784	.03711	.03640	.03571	.03504	.03439	.03376	.03314	.03254	.03195	.03139	.03083	.03029	.02977	.02926
80	53	.04494	.04405	.04318	.04233	.04151	.04071	.03994	.03918	.03845	.03774	.03704	.03637	.03571	.03507	.03445	.03384	.03325	.03267	.03211	.03157
80	54	.04824	.04729	.04637	.04547	.04460	.04375	.04293	.04213	.04135	.04059	.03985	.03913	.03843	.03775	.03709	.03644	.03581	.03520	.03460	.03402
80	55	.05173	.05072	.04974	.04879	.04787	.04697	.04610	.04524	.04442	.04361	.04283	.04206	.04132	.04060	.03989	.03920	.03853	.03788	.03724	.03662
80	56	.05540	.05434	.05330	.05230	.05132	.05037	.04944	.04854	.04766	.04681	.04598	.04517	.04438	.04361	.04286	.04213	.04142	.04072	.04004	.03938
80	57	.05927	.05815	.05706	.05599	.05496	.05395	.05297	.05202	.05109	.05019	.04931	.04845	.04761	.04679	.04600	.04522	.04447	.04373	.04301	.04231
80	58	.06333	.06214	.06099	.05987	.05878	.05771	.05668	.05567	.05469	.05373	.05280	.05189	.05100	.05014	.04930	.04848	.04767	.04689	.04613	.04538
80	59	.06756	.06631	.06510	.06391	.06276	.06164	.06055	.05948	.05845	.05744	.05645	.05549	.05455	.05364	.05275	.05188	.05103	.05020	.04939	.04860

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
80	60	.07197	.07065	.06938	.06813	.06692	.06574	.06459	.06346	.06237	.06130	.06026	.05925	.05826	.05730	.05635	.05544	.05454	.05366	.05281	.05197
80	61	.07657	.07519	.07385	.07254	.07126	.07002	.06881	.06763	.06648	.06535	.06426	.06319	.06214	.06113	.06013	.05916	.05822	.05729	.05639	.05550
80	62	.08139	.07995	.07854	.07716	.07582	.07452	.07324	.07200	.07079	.06961	.06846	.06733	.06623	.06516	.06411	.06309	.06209	.06111	.06016	.05923
80	63	.08645	.08493	.08345	.08201	.08061	.07924	.07790	.07660	.07533	.07408	.07287	.07169	.07053	.06940	.06830	.06722	.06617	.06514	.06414	.06316
80	64	.09173	.09014	.08860	.08709	.08562	.08418	.08278	.08141	.08008	.07877	.07750	.07626	.07504	.07386	.07270	.07157	.07046	.06938	.06832	.06729
80	65	.09725	.09559	.09397	.09240	.09086	.08936	.08789	.08646	.08506	.08369	.08236	.08105	.07978	.07853	.07732	.07613	.07496	.07383	.07272	.07163
80	66	.10302	.10129	.09960	.09795	.09635	.09478	.09324	.09174	.09028	.08885	.08745	.08609	.08475	.08345	.08217	.08092	.07970	.07851	.07734	.07620
80	67	.10906	.10726	.10550	.10378	.10210	.10047	.09886	.09730	.09577	.09428	.09282	.09139	.08999	.08862	.08729	.08598	.08470	.08345	.08223	.08103
80	68	.11536	.11349	.11166	.10987	.10812	.10641	.10475	.10311	.10152	.09996	.09843	.09694	.09548	.09405	.09266	.09129	.08995	.08864	.08736	.08611
80	69	.12191	.11996	.11806	.11620	.11438	.11260	.11087	.10917	.10751	.10588	.10429	.10273	.10121	.09972	.09826	.09684	.09544	.09407	.09273	.09142
80	70	.12865	.12664	.12466	.12273	.12085	.11900	.11719	.11543	.11370	.11201	.11036	.10874	.10715	.10560	.10408	.10259	.10113	.09971	.09831	.09694
80	71	.13558	.13349	.13145	.12945	.12749	.12558	.12370	.12187	.12008	.11832	.11660	.11492	.11327	.11166	.11008	.10853	.10701	.10552	.10407	.10264
80	72	.14266	.14050	.13839	.13632	.13430	.13232	.13038	.12848	.12662	.12480	.12302	.12127	.11956	.11788	.11624	.11463	.11306	.11151	.11000	.10851
80	73	.14989	.14766	.14548	.14335	.14125	.13921	.13720	.13524	.13332	.13143	.12959	.12778	.12600	.12427	.12257	.12090	.11926	.11766	.11609	.11454
80	74	.15728	.15499	.15274	.15054	.14838	.14627	.14420	.14218	.14019	.13824	.13634	.13447	.13263	.13084	.12907	.12735	.12565	.12399	.12236	.12076
80	75	.16486	.16250	.16019	.15793	.15571	.15353	.15140	.14931	.14726	.14526	.14329	.14136	.13947	.13761	.13579	.13400	.13225	.13053	.12885	.12719
80	76	.17264	.17021	.16784	.16551	.16323	.16100	.15881	.15666	.15455	.15248	.15046	.14847	.14652	.14460	.14273	.14089	.13908	.13730	.13556	.13385
80	77	.18059	.17810	.17567	.17329	.17095	.16865	.16640	.16420	.16203	.15991	.15782	.15578	.15377	.15181	.14987	.14798	.14612	.14429	.14249	.14073
80	78	.18867	.18614	.18365	.18121	.17881	.17646	.17416	.17190	.16968	.16750	.16536	.16327	.16121	.15919	.15720	.15525	.15334	.15146	.14961	.14780
80	79	.19684	.19425	.19171	.18921	.18677	.18437	.18201	.17970	.17743	.17520	.17301	.17086	.16875	.16668	.16465	.16265	.16068	.15876	.15686	.15500
80	80	.20499	.20236	.19977	.19723	.19473	.19229	.18988	.18752	.18520	.18293	.18069	.17850	.17634	.17422	.17214	.17009	.16808	.16611	.16417	.16226
81	0	.00496	.00490	.00485	.00479	.00474	.00469	.00464	.00459	.00454	.00449	.00445	.00440	.00436	.00432	.00428	.00424	.00420	.00416	.00412	.00408
81	1	.00169	.00166	.00162	.00159	.00156	.00153	.00150	.00148	.00145	.00142	.00140	.00137	.00135	.00133	.00131	.00128	.00126	.00124	.00122	.00120
81	2	.00160	.00156	.00153	.00150	.00146	.00143	.00141	.00138	.00135	.00132	.00130	.00127	.00125	.00123	.00120	.00118	.00116	.00114	.00112	.00110
81	3	.00160	.00156	.00153	.00149	.00146	.00143	.00140	.00137	.00134	.00131	.00129	.00126	.00124	.00121	.00119	.00116	.00114	.00112	.00110	.00108
81	4	.00166	.00162	.00158	.00155	.00151	.00148	.00144	.00141	.00138	.00135	.00132	.00130	.00127	.00124	.00122	.00119	.00117	.00115	.00113	.00110
81	5	.00176	.00172	.00168	.00164	.00160	.00156	.00153	.00149	.00146	.00143	.00140	.00137	.00134	.00131	.00129	.00126	.00123	.00121	.00119	.00116
81	6	.00189	.00184	.00180	.00176	.00172	.00168	.00164	.00160	.00157	.00153	.00150	.00147	.00144	.00141	.00138	.00135	.00132	.00130	.00127	.00125
81	7	.00205	.00200	.00196	.00191	.00187	.00182	.00178	.00174	.00171	.00167	.00163	.00160	.00157	.00153	.00150	.00147	.00144	.00141	.00138	.00136
81	8	.00224	.00219	.00214	.00209	.00204	.00200	.00195	.00191	.00187	.00183	.00179	.00175	.00172	.00168	.00165	.00161	.00158	.00155	.00152	.00149
81	9	.00247	.00241	.00236	.00231	.00225	.00221	.00216	.00211	.00207	.00202	.00198	.00194	.00190	.00186	.00183	.00179	.00176	.00172	.00169	.00166
81	10	.00273	.00267	.00261	.00256	.00250	.00245	.00240	.00235	.00230	.00225	.00221	.00217	.00212	.00208	.00204	.00200	.00196	.00193	.00189	.00186
81	11	.00303	.00297	.00290	.00284	.00278	.00273	.00267	.00262	.00257	.00252	.00247	.00242	.00237	.00233	.00229	.00224	.00220	.00216	.00212	.00209
81	12	.00336	.00329	.00322	.00316	.00309	.00303	.00297	.00291	.00286	.00280	.00275	.00270	.00265	.00260	.00256	.00251	.00247	.00242	.00238	.00234
81	13	.00369	.00362	.00355	.00348	.00341	.00334	.00328	.00322	.00316	.00310	.00304	.00299	.00294	.00288	.00283	.00279	.00274	.00269	.00265	.00260
81	14	.00401	.00393	.00386	.00378	.00371	.00364	.00357	.00351	.00344	.00338	.00332	.00326	.00321	.00315	.00310	.00305	.00300	.00295	.00290	.00285
81	15	.00430	.00422	.00414	.00406	.00398	.00391	.00384	.00377	.00370	.00364	.00357	.00351	.00345	.00339	.00334	.00328	.00323	.00317	.00312	.00307
81	16	.00456	.00447	.00438	.00430	.00422	.00414	.00407	.00399	.00392	.00385	.00379	.00372	.00366	.00360	.00354	.00348	.00342	.00337	.00332	.00326
81	17	.00478	.00469	.00460	.00451	.00443	.00434	.00427	.00419	.00411	.00404	.00397	.00390	.00384	.00377	.00371	.00365	.00359	.00353	.00348	.00342
81	18	.00498	.00488	.00479	.00470	.00461	.00452	.00444	.00436	.00428	.00421	.00413	.00406	.00399	.00393	.00386	.00380	.00373	.00367	.00362	.00356
81	19	.00518	.00507	.00498	.00488	.00479	.00470	.00461	.00453	.00444	.00437	.00429	.00421	.00414	.00407	.00400	.00394	.00387	.00381	.00375	.00369
81	20	.00538	.00528	.00517	.00507	.00497	.00488	.00479	.00470	.00461	.00453	.00445	.00437	.00430	.00422	.00415	.00408	.00401	.00395	.00388	.00382
81	21	.00560	.00549	.00538	.00527	.00517	.00507	.00498	.00488	.00479	.00471	.00462	.00454	.00446	.00438	.00431	.00424	.00417	.00410	.00403	.00396
81	22	.00583	.00571	.00560	.00549	.00538	.00528	.00517	.00508	.00498	.00489	.00480	.00472	.00463	.00455	.00447	.00440	.00432	.00425	.00418	.00411
81	23	.00608	.00596	.00584	.00572	.00561	.00550	.00539	.00529	.00519	.00509	.00500	.00491	.00482	.00473	.00465	.00457	.00449	.00441	.00434	.00427
81	24	.00636	.00623	.00610	.00598	.00586	.00574	.00563	.00552	.00541	.00531	.00521	.00512	.00502	.00493	.00485	.00476	.00468	.00460	.00452	.00445
81	25	.00667	.00653	.00640	.00626	.00614	.00601	.00590	.00578	.00567	.00556	.00546	.00536	.00526	.00516	.00507	.00498	.00489	.00481	.00473	.00465
81	26	.00702	.00687	.00673	.00659	.00645	.00632	.00620	.00607	.00596	.00584	.00573	.00562	.00552	.00542	.00532	.00523	.00513	.00504	.00496	.00487
81	27	.00741	.00725	.00710	.00695	.00681	.00667	.00654	.00641	.00628	.00616	.00604	.00593	.00582	.00571	.00561	.00551	.00541	.00531	.00522	.00513
81	28	.00784	.00767	.00751	.00735	.00720	.00705	.00691	.00677	.00664	.00651	.00638	.00626	.00615	.00603	.00592	.00581	.00571	.00561	.00551	.00542

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

Ages O	Y	Interest 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%
81	29	.00831	.00813	.00796	.00779	.00763	.00747	.00732	.00717	.00703	.00689	.00676	.00663	.00650	.00638	.00626	.00615	.00604	.00593	.00583	.00573
81	30	.00882	.00863	.00844	.00826	.00809	.00792	.00776	.00760	.00745	.00730	.00716	.00702	.00689	.00676	.00663	.00651	.00640	.00628	.00617	.00606
81	31	.00936	.00916	.00896	.00877	.00858	.00840	.00823	.00806	.00790	.00775	.00759	.00745	.00730	.00717	.00703	.00690	.00678	.00665	.00654	.00642
81	32	.00996	.00974	.00952	.00932	.00912	.00893	.00874	.00857	.00839	.00823	.00806	.00791	.00775	.00761	.00746	.00733	.00719	.00706	.00693	.00681
81	33	.01060	.01037	.01014	.00992	.00971	.00950	.00931	.00912	.00893	.00875	.00858	.00841	.00825	.00809	.00794	.00779	.00764	.00750	.00737	.00724
81	34	.01130	.01105	.01081	.01057	.01035	.01013	.00992	.00971	.00951	.00932	.00914	.00896	.00878	.00861	.00845	.00829	.00814	.00799	.00784	.00770
81	35	.01207	.01181	.01155	.01129	.01105	.01082	.01059	.01037	.01016	.00995	.00975	.00956	.00937	.00919	.00902	.00885	.00868	.00852	.00836	.00821
81	36	.01292	.01263	.01235	.01208	.01182	.01157	.01132	.01109	.01086	.01064	.01043	.01022	.01002	.00982	.00963	.00945	.00927	.00910	.00893	.00877
81	37	.01383	.01352	.01323	.01294	.01266	.01239	.01213	.01187	.01163	.01139	.01116	.01094	.01072	.01052	.01031	.01012	.00993	.00974	.00956	.00939
81	38	.01485	.01451	.01419	.01388	.01358	.01329	.01301	.01274	.01248	.01222	.01198	.01174	.01151	.01128	.01106	.01085	.01065	.01045	.01025	.01007
81	39	.01595	.01560	.01525	.01492	.01460	.01429	.01399	.01369	.01341	.01314	.01287	.01262	.01237	.01213	.01189	.01166	.01144	.01123	.01102	.01082
81	40	.01717	.01679	.01642	.01606	.01572	.01538	.01506	.01475	.01444	.01415	.01386	.01359	.01332	.01306	.01281	.01256	.01233	.01209	.01187	.01165
81	41	.01852	.01811	.01771	.01733	.01696	.01660	.01625	.01591	.01559	.01527	.01496	.01467	.01438	.01410	.01383	.01356	.01331	.01306	.01282	.01258
81	42	.02000	.01956	.01913	.01872	.01832	.01794	.01756	.01720	.01685	.01651	.01618	.01586	.01555	.01525	.01495	.01467	.01439	.01412	.01386	.01361
81	43	.02161	.02114	.02068	.02024	.01981	.01940	.01900	.01861	.01823	.01787	.01751	.01717	.01683	.01651	.01619	.01589	.01559	.01530	.01502	.01475
81	44	.02337	.02287	.02238	.02190	.02144	.02100	.02057	.02015	.01974	.01935	.01897	.01860	.01824	.01789	.01755	.01722	.01690	.01659	.01629	.01599
81	45	.02527	.02473	.02420	.02370	.02320	.02273	.02226	.02181	.02138	.02096	.02055	.02015	.01976	.01939	.01902	.01867	.01832	.01799	.01766	.01734
81	46	.02732	.02674	.02617	.02563	.02510	.02459	.02409	.02361	.02314	.02269	.02225	.02182	.02141	.02101	.02061	.02023	.01986	.01950	.01915	.01881
81	47	.02950	.02888	.02828	.02770	.02713	.02659	.02605	.02554	.02504	.02455	.02408	.02362	.02318	.02274	.02232	.02191	.02151	.02113	.02075	.02038
81	48	.03185	.03118	.03054	.02992	.02931	.02873	.02816	.02761	.02707	.02655	.02605	.02555	.02508	.02461	.02416	.02372	.02329	.02288	.02247	.02208
81	49	.03435	.03365	.03296	.03230	.03165	.03102	.03042	.02983	.02925	.02870	.02815	.02763	.02712	.02662	.02613	.02566	.02521	.02476	.02433	.02390
81	50	.03704	.03629	.03555	.03485	.03416	.03349	.03284	.03221	.03160	.03100	.03042	.02986	.02931	.02878	.02826	.02776	.02727	.02679	.02632	.02587
81	51	.03991	.03910	.03833	.03757	.03684	.03612	.03543	.03476	.03411	.03347	.03285	.03225	.03167	.03110	.03054	.03000	.02948	.02897	.02847	.02798
81	52	.04295	.04209	.04127	.04046	.03968	.03892	.03819	.03747	.03677	.03610	.03544	.03479	.03417	.03356	.03297	.03239	.03183	.03129	.03075	.03023
81	53	.04617	.04526	.04438	.04353	.04270	.04189	.04111	.04035	.03960	.03888	.03818	.03750	.03683	.03618	.03555	.03494	.03434	.03375	.03319	.03263
81	54	.04957	.04861	.04768	.04677	.04589	.04504	.04420	.04339	.04260	.04184	.04109	.04036	.03965	.03896	.03829	.03764	.03700	.03637	.03577	.03518
81	55	.05317	.05215	.05117	.05021	.04927	.04836	.04748	.04662	.04578	.04497	.04417	.04340	.04264	.04191	.04120	.04050	.03982	.03916	.03851	.03788
81	56	.05697	.05589	.05485	.05383	.05284	.05188	.05094	.05003	.04914	.04828	.04743	.04661	.04581	.04503	.04427	.04353	.04281	.04211	.04142	.04075
81	57	.06097	.05983	.05873	.05765	.05661	.05559	.05460	.05363	.05269	.05178	.05088	.05001	.04916	.04834	.04753	.04674	.04598	.04523	.04450	.04379
81	58	.06516	.06396	.06280	.06166	.06056	.05948	.05844	.05741	.05642	.05545	.05451	.05358	.05269	.05181	.05096	.05012	.04931	.04851	.04774	.04698
81	59	.06954	.06827	.06705	.06585	.06468	.06355	.06244	.06137	.06032	.05929	.05829	.05732	.05637	.05544	.05454	.05366	.05279	.05195	.05113	.05033
81	60	.07409	.07277	.07147	.07022	.06899	.06779	.06663	.06549	.06438	.06330	.06225	.06122	.06022	.05924	.05828	.05735	.05644	.05555	.05468	.05383
81	61	.07886	.07746	.07610	.07478	.07349	.07223	.07100	.06981	.06864	.06750	.06639	.06531	.06425	.06322	.06221	.06122	.06026	.05932	.05840	.05751
81	62	.08385	.08239	.08096	.07957	.07822	.07689	.07560	.07435	.07312	.07192	.07075	.06961	.06849	.06741	.06634	.06530	.06429	.06330	.06233	.06138
81	63	.08909	.08756	.08606	.08460	.08318	.08179	.08044	.07912	.07783	.07657	.07534	.07414	.07296	.07182	.07070	.06961	.06854	.06749	.06647	.06547
81	64	.09457	.09296	.09140	.08987	.08838	.08693	.08551	.08412	.08277	.08144	.08015	.07889	.07766	.07645	.07528	.07413	.07300	.07190	.07083	.06977
81	65	.10029	.09862	.09698	.09538	.09382	.09230	.09081	.08936	.08794	.08656	.08520	.08388	.08259	.08132	.08009	.07888	.07769	.07654	.07541	.07430
81	66	.10629	.10454	.10283	.10116	.09953	.09794	.09638	.09486	.09338	.09193	.09051	.08912	.08777	.08644	.08514	.08388	.08264	.08142	.08023	.07907
81	67	.11257	.11075	.10896	.10722	.10552	.10386	.10224	.10065	.09910	.09758	.09610	.09465	.09323	.09184	.09048	.08915	.08785	.08658	.08533	.08412
81	68	.11913	.11723	.11538	.11356	.11179	.11006	.10836	.10671	.10509	.10351	.10196	.10044	.09896	.09751	.09609	.09470	.09334	.09200	.09070	.08942
81	69	.12594	.12397	.12204	.12016	.11831	.11651	.11475	.11302	.11134	.10969	.10807	.10649	.10494	.10343	.10194	.10049	.09907	.09768	.09631	.09498
81	70	.13298	.13093	.12893	.12698	.12506	.12319	.12136	.11956	.11781	.11609	.11441	.11276	.11115	.10957	.10803	.10651	.10503	.10357	.10215	.10076
81	71	.14021	.13809	.13602	.13399	.13200	.13006	.12816	.12630	.12447	.12269	.12094	.11923	.11755	.11591	.11430	.11273	.11118	.10967	.10818	.10673
81	72	.14761	.14542	.14327	.14117	.13912	.13711	.13514	.13321	.13132	.12947	.12765	.12588	.12414	.12243	.12076	.11912	.11752	.11594	.11440	.11288
81	73	.15516	.15290	.15069	.14852	.14640	.14432	.14228	.14028	.13833	.13641	.13454	.13270	.13089	.12912	.12739	.12569	.12402	.12239	.12079	.11921
81	74	.16290	.16057	.15829	.15605	.15386	.15172	.14962	.14755	.14553	.14355	.14161	.13971	.13784	.13601	.13422	.13246	.13073	.12904	.12737	.12574
81	75	.17084	.16845	.16610	.16380	.16154	.15933	.15717	.15504	.15296	.15092	.14891	.14695	.14502	.14313	.14127	.13945	.13767	.13591	.13419	.13251
81	76	.17900	.17654	.17413	.17177	.16945	.16717	.16495	.16276	.16061	.15851	.15645	.15442	.15243	.15048	.14857	.14669	.14485	.14304	.14126	.13952
81	77	.18735	.18483	.18236	.17994	.17756	.17523	.17294	.17069	.16849	.16633	.16420	.16212	.16008	.15807	.15610	.15416	.15226	.15040	.14857	.14677
81	78	.19587	.19329	.19076	.18828	.18584	.18345	.18111	.17881	.17655	.17433	.17215	.17001	.16791	.16585	.16382	.16184	.15988	.15796	.15608	.15422

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
81	79	.20447	.20184	.19926	.19672	.19423	.19179	.18939	.18704	.18472	.18245	.18022	.17803	.17588	.17377	.17169	.16965	.16764	.16567	.16374	.16183
81	80	.21308	.21040	.20777	.20518	.20264	.20015	.19770	.19530	.19294	.19062	.18834	.18610	.18390	.18173	.17961	.17752	.17547	.17345	.17147	.16951
81	81	.22162	.21890	.21622	.21359	.21101	.20847	.20597	.20352	.20112	.19875	.19643	.19414	.19190	.18969	.18752	.18538	.18329	.18122	.17920	.17720
82	0	.00517	.00511	.00506	.00500	.00495	.00490	.00485	.00480	.00475	.00471	.00466	.00461	.00457	.00453	.00449	.00444	.00440	.00436	.00433	.00429
82	1	.00174	.00171	.00167	.00164	.00161	.00158	.00155	.00152	.00150	.00147	.00144	.00142	.00140	.00137	.00135	.00133	.00131	.00129	.00127	.00125
82	2	.00164	.00160	.00157	.00154	.00150	.00147	.00144	.00142	.00139	.00136	.00134	.00131	.00129	.00126	.00124	.00122	.00120	.00118	.00116	.00114
82	3	.00164	.00160	.00156	.00153	.00150	.00147	.00143	.00140	.00138	.00135	.00132	.00129	.00127	.00124	.00122	.00120	.00118	.00115	.00113	.00111
82	4	.00169	.00165	.00162	.00158	.00154	.00151	.00148	.00145	.00142	.00139	.00136	.00133	.00130	.00128	.00125	.00123	.00120	.00118	.00116	.00113
82	5	.00179	.00175	.00171	.00167	.00163	.00160	.00156	.00153	.00150	.00146	.00143	.00140	.00137	.00135	.00132	.00129	.00127	.00124	.00122	.00119
82	6	.00193	.00188	.00184	.00179	.00175	.00171	.00168	.00164	.00160	.00157	.00154	.00150	.00147	.00144	.00141	.00138	.00136	.00133	.00130	.00128
82	7	.00209	.00204	.00200	.00195	.00191	.00186	.00182	.00178	.00174	.00171	.00167	.00164	.00160	.00157	.00154	.00151	.00148	.00145	.00142	.00139
82	8	.00229	.00223	.00218	.00213	.00209	.00204	.00200	.00195	.00191	.00187	.00183	.00180	.00176	.00172	.00169	.00165	.00162	.00159	.00156	.00153
82	9	.00252	.00246	.00241	.00236	.00231	.00226	.00221	.00216	.00212	.00207	.00203	.00199	.00195	.00191	.00187	.00184	.00180	.00177	.00173	.00170
82	10	.00280	.00273	.00268	.00262	.00256	.00251	.00246	.00241	.00236	.00231	.00227	.00222	.00218	.00214	.00210	.00206	.00202	.00198	.00194	.00191
82	11	.00310	.00304	.00298	.00291	.00285	.00280	.00274	.00269	.00263	.00258	.00253	.00249	.00244	.00239	.00235	.00231	.00227	.00223	.00219	.00215
82	12	.00344	.00337	.00330	.00324	.00317	.00311	.00305	.00299	.00294	.00288	.00283	.00278	.00273	.00268	.00263	.00259	.00254	.00250	.00245	.00241
82	13	.00379	.00372	.00364	.00357	.00350	.00344	.00337	.00331	.00325	.00319	.00313	.00308	.00303	.00297	.00292	.00287	.00282	.00278	.00273	.00269
82	14	.00412	.00404	.00396	.00389	.00382	.00375	.00368	.00361	.00355	.00348	.00342	.00337	.00331	.00325	.00320	.00315	.00309	.00304	.00300	.00295
82	15	.00442	.00434	.00426	.00418	.00410	.00403	.00395	.00388	.00382	.00375	.00369	.00362	.00356	.00350	.00345	.00339	.00334	.00328	.00323	.00318
82	16	.00469	.00460	.00451	.00443	.00435	.00427	.00419	.00412	.00405	.00398	.00391	.00384	.00378	.00372	.00366	.00360	.00354	.00348	.00343	.00338
82	17	.00492	.00482	.00473	.00464	.00456	.00448	.00440	.00432	.00424	.00417	.00410	.00403	.00396	.00390	.00384	.00377	.00371	.00366	.00360	.00354
82	18	.00512	.00502	.00493	.00484	.00475	.00466	.00458	.00449	.00442	.00434	.00427	.00419	.00412	.00406	.00399	.00392	.00386	.00380	.00374	.00368
82	19	.00532	.00522	.00512	.00502	.00493	.00484	.00475	.00467	.00458	.00450	.00443	.00435	.00428	.00421	.00414	.00407	.00400	.00394	.00388	.00382
82	20	.00553	.00542	.00532	.00522	.00512	.00502	.00493	.00484	.00476	.00467	.00459	.00451	.00444	.00436	.00429	.00422	.00415	.00408	.00402	.00395
82	21	.00576	.00564	.00553	.00543	.00532	.00522	.00513	.00503	.00494	.00485	.00477	.00468	.00460	.00453	.00445	.00438	.00430	.00424	.00417	.00410
82	22	.00599	.00587	.00575	.00564	.00553	.00543	.00533	.00523	.00513	.00504	.00495	.00486	.00478	.00470	.00462	.00454	.00446	.00439	.00432	.00425
82	23	.00625	.00612	.00600	.00588	.00576	.00565	.00555	.00544	.00534	.00524	.00515	.00506	.00497	.00488	.00480	.00472	.00464	.00456	.00449	.00441
82	24	.00653	.00639	.00627	.00614	.00602	.00590	.00579	.00568	.00557	.00547	.00537	.00527	.00518	.00509	.00500	.00491	.00483	.00475	.00467	.00459
82	25	.00685	.00671	.00657	.00644	.00631	.00618	.00606	.00595	.00584	.00573	.00562	.00552	.00542	.00532	.00523	.00514	.00505	.00497	.00488	.00480
82	26	.00720	.00705	.00691	.00676	.00663	.00650	.00637	.00625	.00613	.00601	.00590	.00579	.00569	.00559	.00549	.00539	.00530	.00521	.00512	.00503
82	27	.00760	.00744	.00729	.00714	.00699	.00685	.00672	.00659	.00646	.00634	.00622	.00611	.00599	.00589	.00578	.00568	.00558	.00548	.00539	.00530
82	28	.00804	.00787	.00771	.00755	.00739	.00724	.00710	.00696	.00683	.00670	.00657	.00645	.00633	.00621	.00610	.00599	.00589	.00579	.00569	.00559
82	29	.00852	.00834	.00816	.00799	.00783	.00767	.00752	.00737	.00723	.00709	.00695	.00682	.00670	.00657	.00646	.00634	.00623	.00612	.00601	.00591
82	30	.00904	.00884	.00866	.00848	.00830	.00813	.00797	.00781	.00766	.00751	.00737	.00723	.00709	.00696	.00684	.00671	.00659	.00648	.00637	.00626
82	31	.00960	.00939	.00919	.00900	.00881	.00863	.00845	.00829	.00812	.00796	.00781	.00766	.00752	.00738	.00724	.00711	.00699	.00686	.00674	.00663
82	32	.01020	.00998	.00976	.00956	.00936	.00917	.00898	.00880	.00862	.00846	.00829	.00813	.00798	.00783	.00769	.00755	.00741	.00728	.00715	.00703
82	33	.01086	.01062	.01039	.01017	.00996	.00975	.00955	.00936	.00917	.00899	.00882	.00865	.00848	.00833	.00817	.00802	.00788	.00773	.00760	.00746
82	34	.01157	.01132	.01108	.01084	.01061	.01039	.01018	.00997	.00977	.00958	.00939	.00921	.00903	.00886	.00870	.00854	.00838	.00823	.00808	.00794
82	35	.01236	.01209	.01183	.01158	.01133	.01109	.01087	.01064	.01043	.01022	.01002	.00983	.00964	.00946	.00928	.00911	.00894	.00878	.00862	.00847
82	36	.01322	.01293	.01265	.01238	.01211	.01186	.01162	.01138	.01115	.01093	.01071	.01050	.01030	.01010	.00991	.00973	.00955	.00937	.00920	.00904
82	37	.01416	.01385	.01354	.01325	.01297	.01270	.01244	.01218	.01194	.01170	.01147	.01124	.01102	.01081	.01061	.01041	.01022	.01003	.00985	.00967
82	38	.01519	.01486	.01453	.01422	.01392	.01363	.01334	.01307	.01281	.01255	.01230	.01206	.01182	.01160	.01138	.01116	.01096	.01076	.01056	.01037
82	39	.01632	.01596	.01562	.01528	.01496	.01464	.01434	.01405	.01376	.01349	.01322	.01296	.01271	.01246	.01223	.01200	.01177	.01156	.01135	.01114
82	40	.01757	.01719	.01681	.01645	.01611	.01577	.01544	.01513	.01482	.01452	.01424	.01396	.01369	.01342	.01317	.01292	.01268	.01245	.01222	.01200
82	41	.01895	.01854	.01814	.01775	.01737	.01701	.01666	.01632	.01599	.01567	.01536	.01506	.01477	.01449	.01422	.01395	.01369	.01344	.01319	.01296
82	42	.02046	.02002	.01959	.01917	.01877	.01838	.01801	.01764	.01729	.01694	.01661	.01629	.01597	.01567	.01537	.01509	.01481	.01454	.01427	.01402
82	43	.02212	.02164	.02118	.02074	.02030	.01989	.01948	.01909	.01871	.01834	.01798	.01763	.01730	.01697	.01665	.01634	.01604	.01575	.01546	.01519
82	44	.02392	.02341	.02292	.02244	.02198	.02153	.02109	.02067	.02026	.01987	.01948	.01911	.01874	.01839	.01805	.01771	.01739	.01708	.01677	.01647
82	45	.02587	.02532	.02479	.02428	.02378	.02330	.02284	.02238	.02194	.02152	.02110	.02070	.02031	.01993	.01956	.01920	.01886	.01852	.01819	.01787
82	46	.02797	.02738	.02682	.02627	.02574	.02522	.02472	.02423	.02376	.02330	.02286	.02243	.02201	.02160	.02120	.02082	.02044	.02008	.01972	.01938

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

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
82	47	.03021	.02959	.02898	.02839	.02782	.02727	.02674	.02621	.02571	.02522	.02474	.02428	.02383	.02339	.02297	.02255	.02215	.02176	.02138	.02100
82	48	.03262	.03195	.03130	.03068	.03007	.02948	.02890	.02835	.02780	.02728	.02677	.02627	.02579	.02532	.02486	.02442	.02399	.02356	.02316	.02276
82	49	.03520	.03448	.03379	.03312	.03247	.03184	.03123	.03063	.03005	.02949	.02894	.02841	.02789	.02739	.02690	.02642	.02596	.02551	.02507	.02464
82	50	.03796	.03720	.03646	.03575	.03505	.03438	.03372	.03309	.03247	.03187	.03128	.03071	.03016	.02962	.02910	.02859	.02809	.02761	.02713	.02668
82	51	.04091	.04010	.03931	.03855	.03781	.03709	.03639	.03572	.03506	.03441	.03379	.03318	.03259	.03201	.03145	.03091	.03038	.02986	.02935	.02886
82	52	.04404	.04318	.04234	.04153	.04074	.03998	.03923	.03851	.03781	.03712	.03646	.03581	.03518	.03456	.03396	.03338	.03281	.03226	.03172	.03119
82	53	.04735	.04644	.04556	.04469	.04386	.04304	.04225	.04148	.04073	.04000	.03929	.03860	.03793	.03727	.03663	.03601	.03540	.03481	.03424	.03367
82	54	.05086	.04989	.04895	.04804	.04715	.04628	.04544	.04462	.04383	.04305	.04229	.04156	.04084	.04014	.03946	.03880	.03815	.03752	.03691	.03631
82	55	.05457	.05354	.05255	.05158	.05063	.04972	.04882	.04795	.04711	.04628	.04548	.04470	.04394	.04319	.04247	.04176	.04108	.04040	.03975	.03911
82	56	.05848	.05740	.05634	.05532	.05432	.05335	.05240	.05148	.05058	.04971	.04886	.04802	.04722	.04643	.04566	.04491	.04417	.04346	.04276	.04208
82	57	.06261	.06147	.06035	.05927	.05821	.05718	.05618	.05520	.05425	.05333	.05242	.05154	.05068	.04985	.04903	.04823	.04746	.04670	.04596	.04523
82	58	.06694	.06573	.06455	.06341	.06229	.06120	.06014	.05911	.05811	.05713	.05617	.05524	.05433	.05344	.05258	.05173	.05091	.05010	.04932	.04855
82	59	.07145	.07018	.06894	.06773	.06655	.06541	.06429	.06320	.06214	.06110	.06009	.05911	.05814	.05720	.05629	.05539	.05452	.05367	.05284	.05202
82	60	.07616	.07482	.07352	.07224	.07100	.06979	.06862	.06747	.06635	.06525	.06419	.06315	.06213	.06114	.06017	.05922	.05830	.05740	.05652	.05566
82	61	.08108	.07967	.07830	.07696	.07566	.07439	.07315	.07193	.07075	.06960	.06848	.06738	.06631	.06526	.06424	.06324	.06227	.06131	.06038	.05947
82	62	.08624	.08476	.08332	.08192	.08055	.07921	.07791	.07663	.07539	.07418	.07299	.07184	.07071	.06961	.06853	.06748	.06645	.06544	.06446	.06350
82	63	.09166	.09011	.08860	.08713	.08569	.08428	.08291	.08158	.08027	.07900	.07775	.07653	.07535	.07418	.07305	.07194	.07086	.06980	.06876	.06775
82	64	.09733	.09571	.09413	.09258	.09107	.08960	.08817	.08676	.08539	.08405	.08275	.08147	.08022	.07900	.07780	.07664	.07550	.07438	.07329	.07222
82	65	.10326	.10156	.09991	.09829	.09672	.09518	.09367	.09220	.09076	.08936	.08799	.08665	.08534	.08405	.08280	.08157	.08037	.07920	.07805	.07693
82	66	.10947	.10770	.10597	.10429	.10264	.10103	.09945	.09791	.09641	.09494	.09350	.09210	.09072	.08938	.08806	.08677	.08551	.08428	.08308	.08190
82	67	.11599	.11414	.11234	.11058	.10886	.10718	.10553	.10392	.10235	.10082	.09931	.09784	.09640	.09499	.09362	.09227	.09095	.08965	.08839	.08715
82	68	.12280	.12088	.11900	.11717	.11537	.11362	.11191	.11023	.10859	.10698	.10541	.10387	.10237	.10090	.09945	.09804	.09666	.09531	.09398	.09268
82	69	.12988	.12789	.12594	.12403	.12216	.12034	.11855	.11680	.11509	.11342	.11178	.11018	.10861	.10707	.10556	.10409	.10264	.10123	.09984	.09848
82	70	.13720	.13513	.13311	.13113	.12919	.12729	.12543	.12361	.12183	.12009	.11839	.11672	.11508	.11348	.11191	.11037	.10886	.10738	.10594	.10452
82	71	.14473	.14258	.14049	.13843	.13642	.13445	.13252	.13064	.12879	.12698	.12520	.12347	.12176	.12010	.11846	.11686	.11529	.11375	.11224	.11076
82	72	.15244	.15022	.14805	.14592	.14384	.14180	.13980	.13785	.13593	.13405	.13221	.13041	.12864	.12691	.12521	.12354	.12191	.12031	.11874	.11720
82	73	.16032	.15803	.15579	.15359	.15144	.14933	.14726	.14524	.14326	.14131	.13940	.13753	.13570	.13390	.13214	.13041	.12872	.12706	.12542	.12382
82	74	.16840	.16604	.16373	.16146	.15924	.15707	.15493	.15284	.15079	.14878	.14681	.14487	.14298	.14112	.13929	.13750	.13574	.13402	.13233	.13067
82	75	.17671	.17428	.17190	.16956	.16728	.16503	.16283	.16068	.15856	.15649	.15445	.15245	.15049	.14857	.14668	.14483	.14302	.14123	.13948	.13776
82	76	.18525	.18275	.18031	.17791	.17556	.17325	.17099	.16877	.16659	.16445	.16235	.16029	.15827	.15629	.15434	.15243	.15055	.14871	.14690	.14512
82	77	.19400	.19145	.18894	.18648	.18407	.18170	.17937	.17709	.17485	.17266	.17050	.16838	.16630	.16426	.16225	.16028	.15835	.15645	.15458	.15274
82	78	.20294	.20033	.19776	.19524	.19277	.19034	.18796	.18562	.18333	.18107	.17885	.17668	.17454	.17244	.17038	.16836	.16637	.16441	.16249	.16060
82	79	.21199	.20932	.20670	.20412	.20160	.19911	.19668	.19428	.19193	.18962	.18735	.18512	.18293	.18078	.17867	.17659	.17454	.17254	.17056	.16862
82	80	.22105	.21833	.21566	.21303	.21046	.20792	.20544	.20299	.20059	.19823	.19591	.19363	.19139	.18919	.18702	.18489	.18280	.18074	.17872	.17673
82	81	.23005	.22729	.22457	.22190	.21927	.21670	.21416	.21167	.20922	.20681	.20445	.20212	.19983	.19758	.19537	.19320	.19106	.18895	.18688	.18485
82	82	.23896	.23615	.23339	.23067	.22801	.22539	.22281	.22027	.21778	.21533	.21292	.21056	.20822	.20593	.20368	.20146	.19928	.19713	.19502	.19294
83	0	.00539	.00533	.00527	.00522	.00517	.00511	.00506	.00501	.00497	.00492	.00487	.00483	.00478	.00474	.00470	.00465	.00461	.00457	.00453	.00450
83	1	.00179	.00175	.00172	.00169	.00166	.00163	.00160	.00157	.00154	.00152	.00149	.00147	.00144	.00142	.00140	.00137	.00135	.00133	.00131	.00129
83	2	.00168	.00164	.00161	.00157	.00154	.00151	.00148	.00145	.00143	.00140	.00137	.00135	.00132	.00130	.00128	.00125	.00123	.00121	.00119	.00117
83	3	.00167	.00163	.00160	.00156	.00153	.00150	.00147	.00144	.00141	.00138	.00135	.00133	.00130	.00128	.00125	.00123	.00121	.00119	.00116	.00114
83	4	.00173	.00169	.00165	.00161	.00158	.00154	.00151	.00148	.00145	.00142	.00139	.00136	.00133	.00131	.00128	.00126	.00123	.00121	.00119	.00116
83	5	.00183	.00179	.00174	.00171	.00167	.00163	.00160	.00156	.00153	.00150	.00146	.00143	.00141	.00138	.00135	.00132	.00130	.00127	.00125	.00122
83	6	.00196	.00192	.00187	.00183	.00179	.00175	.00171	.00167	.00164	.00160	.00157	.00154	.00151	.00148	.00145	.00142	.00139	.00136	.00133	.00131
83	7	.00213	.00208	.00203	.00199	.00194	.00190	.00186	.00182	.00178	.00174	.00171	.00167	.00164	.00161	.00157	.00154	.00151	.00148	.00145	.00143
83	8	.00233	.00228	.00223	.00218	.00213	.00208	.00204	.00200	.00195	.00191	.00187	.00184	.00180	.00176	.00173	.00169	.00166	.00163	.00160	.00157
83	9	.00257	.00251	.00246	.00241	.00235	.00230	.00226	.00221	.00216	.00212	.00208	.00204	.00200	.00196	.00192	.00188	.00185	.00181	.00178	.00174
83	10	.00285	.00279	.00273	.00268	.00262	.00257	.00251	.00246	.00241	.00237	.00232	.00228	.00223	.00219	.00215	.00211	.00207	.00203	.00200	.00196
83	11	.00317	.00311	.00304	.00298	.00292	.00286	.00281	.00275	.00270	.00265	.00260	.00255	.00250	.00246	.00241	.00237	.00233	.00229	.00225	.00221
83	12	.00352	.00345	.00338	.00332	.00325	.00319	.00313	.00307	.00302	.00296	.00291	.00285	.00280	.00275	.00271	.00266	.00261	.00257	.00253	.00248
83	13	.00388	.00381	.00374	.00366	.00360	.00353	.00346	.00340	.00334	.00328	.00322	.00317	.00311	.00306	.00301	.00296	.00291	.00286	.00282	.00277

| Ages | | Interest Rate | | | | | | | | | | | | | | | | | | | |
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
83	14	.00423	.00415	.00407	.00399	.00392	.00385	.00378	.00371	.00365	.00359	.00352	.00346	.00341	.00335	.00330	.00324	.00319	.00314	.00309	.00304
83	15	.00454	.00446	.00437	.00429	.00421	.00414	.00407	.00400	.00393	.00386	.00380	.00373	.00367	.00361	.00355	.00350	.00344	.00339	.00334	.00329
83	16	.00481	.00472	.00463	.00455	.00447	.00439	.00431	.00424	.00417	.00409	.00403	.00396	.00390	.00383	.00377	.00371	.00365	.00360	.00354	.00349
83	17	.00505	.00495	.00486	.00477	.00469	.00460	.00452	.00445	.00437	.00430	.00422	.00415	.00409	.00402	.00396	.00389	.00383	.00378	.00372	.00366
83	18	.00526	.00516	.00506	.00497	.00488	.00479	.00471	.00463	.00455	.00447	.00439	.00432	.00425	.00418	.00412	.00405	.00399	.00393	.00387	.00381
83	19	.00546	.00536	.00526	.00516	.00507	.00498	.00489	.00480	.00472	.00464	.00456	.00448	.00441	.00434	.00427	.00420	.00413	.00407	.00401	.00394
83	20	.00568	.00557	.00546	.00536	.00526	.00516	.00507	.00498	.00489	.00481	.00473	.00465	.00457	.00450	.00442	.00435	.00428	.00421	.00415	.00409
83	21	.00591	.00579	.00568	.00557	.00547	.00537	.00527	.00518	.00508	.00500	.00491	.00483	.00474	.00467	.00459	.00451	.00444	.00437	.00430	.00424
83	22	.00614	.00602	.00591	.00579	.00568	.00558	.00548	.00538	.00528	.00519	.00510	.00501	.00492	.00484	.00476	.00468	.00460	.00453	.00446	.00439
83	23	.00640	.00628	.00615	.00603	.00592	.00581	.00570	.00559	.00549	.00539	.00530	.00521	.00512	.00503	.00494	.00486	.00478	.00470	.00463	.00456
83	24	.00669	.00656	.00643	.00630	.00618	.00606	.00595	.00584	.00573	.00562	.00552	.00543	.00533	.00524	.00515	.00506	.00498	.00490	.00482	.00474
83	25	.00702	.00687	.00674	.00660	.00647	.00635	.00623	.00611	.00600	.00589	.00578	.00568	.00558	.00548	.00539	.00529	.00521	.00512	.00503	.00495
83	26	.00738	.00723	.00708	.00694	.00680	.00667	.00654	.00642	.00630	.00618	.00607	.00596	.00585	.00575	.00565	.00555	.00546	.00537	.00528	.00519
83	27	.00779	.00763	.00747	.00732	.00717	.00703	.00690	.00677	.00664	.00651	.00640	.00628	.00617	.00606	.00595	.00585	.00575	.00565	.00556	.00546
83	28	.00823	.00806	.00790	.00774	.00758	.00743	.00729	.00715	.00701	.00688	.00675	.00663	.00651	.00639	.00628	.00617	.00607	.00596	.00586	.00576
83	29	.00872	.00854	.00836	.00819	.00803	.00787	.00772	.00757	.00742	.00728	.00715	.00701	.00689	.00676	.00664	.00653	.00641	.00630	.00620	.00609
83	30	.00925	.00906	.00887	.00869	.00851	.00834	.00818	.00802	.00786	.00771	.00757	.00743	.00729	.00716	.00703	.00691	.00679	.00667	.00656	.00645
83	31	.00982	.00961	.00941	.00922	.00903	.00885	.00867	.00850	.00834	.00818	.00802	.00787	.00773	.00759	.00745	.00732	.00719	.00707	.00694	.00683
83	32	.01043	.01021	.01000	.00979	.00959	.00940	.00921	.00903	.00885	.00868	.00851	.00836	.00820	.00805	.00790	.00776	.00763	.00749	.00736	.00724
83	33	.01111	.01087	.01064	.01042	.01020	.00999	.00979	.00960	.00941	.00923	.00905	.00888	.00872	.00856	.00840	.00825	.00810	.00796	.00782	.00769
83	34	.01184	.01158	.01134	.01110	.01087	.01065	.01043	.01022	.01002	.00983	.00964	.00945	.00928	.00911	.00894	.00878	.00862	.00847	.00832	.00817
83	35	.01264	.01237	.01210	.01185	.01160	.01136	.01113	.01091	.01070	.01049	.01028	.01009	.00990	.00971	.00953	.00936	.00919	.00903	.00887	.00871
83	36	.01351	.01322	.01294	.01267	.01240	.01215	.01190	.01166	.01143	.01121	.01099	.01078	.01057	.01037	.01018	.01000	.00982	.00964	.00947	.00930
83	37	.01447	.01416	.01385	.01356	.01328	.01300	.01274	.01248	.01223	.01199	.01176	.01153	.01131	.01110	.01089	.01069	.01050	.01031	.01013	.00995
83	38	.01552	.01519	.01486	.01455	.01424	.01395	.01367	.01339	.01312	.01286	.01261	.01237	.01213	.01191	.01168	.01147	.01126	.01106	.01086	.01067
83	39	.01668	.01632	.01597	.01563	.01531	.01499	.01468	.01439	.01410	.01382	.01355	.01329	.01304	.01279	.01255	.01232	.01210	.01188	.01167	.01146
83	40	.01795	.01757	.01719	.01683	.01648	.01614	.01581	.01549	.01518	.01488	.01459	.01431	.01404	.01378	.01352	.01327	.01303	.01279	.01256	.01234
83	41	.01936	.01895	.01854	.01815	.01778	.01741	.01706	.01672	.01639	.01606	.01575	.01545	.01516	.01487	.01459	.01432	.01406	.01381	.01356	.01332
83	42	.02091	.02046	.02003	.01961	.01921	.01882	.01844	.01807	.01771	.01737	.01703	.01670	.01639	.01608	.01578	.01549	.01521	.01494	.01467	.01441
83	43	.02260	.02212	.02166	.02121	.02078	.02036	.01995	.01955	.01917	.01880	.01844	.01809	.01774	.01741	.01709	.01678	.01648	.01618	.01590	.01562
83	44	.02445	.02394	.02344	.02296	.02249	.02204	.02160	.02118	.02077	.02036	.01998	.01960	.01923	.01888	.01853	.01820	.01787	.01755	.01724	.01694
83	45	.02644	.02589	.02536	.02485	.02435	.02386	.02339	.02293	.02249	.02206	.02164	.02124	.02084	.02046	.02009	.01973	.01938	.01903	.01870	.01838
83	46	.02859	.02801	.02744	.02688	.02635	.02583	.02532	.02483	.02436	.02390	.02345	.02301	.02259	.02218	.02178	.02139	.02101	.02064	.02028	.01994
83	47	.03090	.03027	.02966	.02907	.02849	.02793	.02739	.02687	.02636	.02587	.02538	.02492	.02446	.02402	.02359	.02317	.02277	.02237	.02199	.02161
83	48	.03337	.03269	.03204	.03141	.03080	.03020	.02962	.02906	.02851	.02798	.02747	.02697	.02648	.02601	.02554	.02510	.02466	.02423	.02382	.02342
83	49	.03601	.03529	.03460	.03392	.03326	.03263	.03201	.03141	.03082	.03026	.02971	.02917	.02865	.02814	.02764	.02716	.02670	.02624	.02579	.02536
83	50	.03884	.03808	.03734	.03662	.03592	.03524	.03458	.03393	.03331	.03270	.03211	.03154	.03098	.03044	.02991	.02939	.02889	.02840	.02793	.02746
83	51	.04187	.04106	.04027	.03950	.03876	.03803	.03733	.03664	.03598	.03533	.03470	.03408	.03349	.03290	.03234	.03179	.03125	.03073	.03022	.02972
83	52	.04509	.04423	.04338	.04257	.04177	.04100	.04025	.03952	.03881	.03812	.03745	.03679	.03615	.03553	.03493	.03434	.03376	.03320	.03266	.03213
83	53	.04850	.04758	.04669	.04582	.04497	.04415	.04335	.04258	.04182	.04108	.04037	.03967	.03899	.03833	.03768	.03705	.03644	.03584	.03526	.03469
83	54	.05211	.05113	.05018	.04926	.04836	.04749	.04664	.04582	.04501	.04423	.04347	.04272	.04200	.04129	.04061	.03994	.03928	.03865	.03802	.03742
83	55	.05592	.05489	.05388	.05291	.05196	.05103	.05013	.04925	.04840	.04756	.04675	.04596	.04519	.04444	.04371	.04300	.04230	.04162	.04096	.04031
83	56	.05995	.05886	.05780	.05676	.05575	.05477	.05382	.05289	.05198	.05110	.05024	.04940	.04858	.04778	.04701	.04625	.04551	.04478	.04408	.04339
83	57	.06420	.06305	.06192	.06083	.05976	.05873	.05771	.05673	.05577	.05483	.05392	.05303	.05216	.05132	.05049	.04969	.04890	.04813	.04738	.04665
83	58	.06866	.06744	.06625	.06510	.06397	.06288	.06181	.06076	.05975	.05876	.05779	.05685	.05593	.05504	.05416	.05331	.05247	.05166	.05086	.05009
83	59	.07331	.07203	.07078	.06956	.06837	.06721	.06608	.06498	.06391	.06286	.06184	.06085	.05987	.05893	.05800	.05709	.05621	.05535	.05451	.05368
83	60	.07816	.07681	.07550	.07421	.07296	.07174	.07055	.06939	.06826	.06715	.06608	.06502	.06400	.06299	.06201	.06106	.06012	.05921	.05832	.05745
83	61	.08324	.08182	.08043	.07908	.07776	.07648	.07523	.07401	.07281	.07165	.07051	.06940	.06832	.06726	.06622	.06521	.06423	.06326	.06232	.06140
83	62	.08856	.08707	.08562	.08420	.08282	.08147	.08015	.07886	.07761	.07638	.07518	.07401	.07287	.07176	.07066	.06960	.06856	.06754	.06654	.06557
83	63	.09415	.09259	.09107	.08958	.08813	.08671	.08532	.08397	.08265	.08136	.08010	.07887	.07767	.07650	.07535	.07423	.07313	.07205	.07100	.06998

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
83	64	.10001	.09837	.09678	.09522	.09370	.09221	.09076	.08934	.08795	.08660	.08528	.08398	.08272	.08148	.08027	.07909	.07794	.07681	.07570	.07462
83	65	.10614	.10443	.10276	.10113	.09953	.09798	.09645	.09497	.09352	.09210	.09071	.08935	.08802	.08673	.08546	.08421	.08300	.08181	.08065	.07951
83	66	.11256	.11078	.10903	.10733	.10566	.10403	.10244	.10089	.09937	.09788	.09642	.09500	.09361	.09225	.09092	.08961	.08834	.08709	.08586	.08467
83	67	.11931	.11745	.11563	.11385	.11211	.11041	.10875	.10712	.10553	.10398	.10245	.10096	.09951	.09808	.09669	.09532	.09398	.09267	.09139	.09013
83	68	.12637	.12443	.12254	.12068	.11887	.11710	.11536	.11366	.11200	.11038	.10879	.10723	.10571	.10422	.10276	.10132	.09992	.09855	.09721	.09589
83	69	.13372	.13170	.12973	.12780	.12592	.12407	.12226	.12049	.11876	.11707	.11541	.11378	.11219	.11064	.10911	.10761	.10615	.10471	.10331	.10193
83	70	.14132	.13923	.13718	.13518	.13322	.13130	.12942	.12758	.12578	.12401	.12228	.12059	.11893	.11731	.11572	.11416	.11263	.11113	.10966	.10822
83	71	.14914	.14697	.14485	.14277	.14074	.13874	.13679	.13488	.13301	.13118	.12938	.12762	.12589	.12420	.12254	.12092	.11933	.11776	.11623	.11473
83	72	.15716	.15491	.15272	.15057	.14846	.14640	.14437	.14239	.14045	.13855	.13668	.13485	.13306	.13130	.12958	.12789	.12623	.12461	.12301	.12145
83	73	.16536	.16304	.16077	.15855	.15637	.15424	.15215	.15010	.14809	.14611	.14418	.14229	.14043	.13860	.13682	.13506	.13334	.13165	.12999	.12837
83	74	.17378	.17139	.16905	.16676	.16451	.16231	.16014	.15803	.15595	.15391	.15191	.14995	.14802	.14614	.14428	.14247	.14068	.13893	.13721	.13552
83	75	.18244	.17998	.17757	.17521	.17290	.17062	.16840	.16621	.16407	.16196	.15990	.15787	.15588	.15393	.15202	.15013	.14829	.14647	.14469	.14295
83	76	.19136	.18884	.18636	.18393	.18155	.17921	.17692	.17467	.17246	.17029	.16817	.16608	.16402	.16201	.16003	.15809	.15618	.15431	.15247	.15066
83	77	.20052	.19793	.19540	.19290	.19046	.18806	.18570	.18339	.18112	.17889	.17670	.17455	.17244	.17036	.16832	.16632	.16436	.16242	.16052	.15866
83	78	.20988	.20724	.20464	.20209	.19958	.19712	.19471	.19233	.19000	.18771	.18547	.18326	.18109	.17895	.17686	.17480	.17278	.17079	.16883	.16691
83	79	.21937	.21667	.21401	.21141	.20884	.20633	.20386	.20143	.19904	.19670	.19439	.19213	.18990	.18772	.18557	.18345	.18138	.17933	.17732	.17535
83	80	.22889	.22614	.22343	.22077	.21816	.21559	.21306	.21058	.20815	.20575	.20339	.20108	.19880	.19656	.19436	.19219	.19007	.18797	.18591	.18388
83	81	.23836	.23556	.23280	.23010	.22744	.22482	.22225	.21972	.21723	.21479	.21239	.21002	.20770	.20541	.20316	.20095	.19877	.19663	.19452	.19245
83	82	.24773	.24489	.24209	.23934	.23664	.23398	.23136	.22879	.22626	.22377	.22132	.21891	.21655	.21421	.21192	.20966	.20744	.20526	.20310	.20099
83	83	.25699	.25411	.25127	.24848	.24574	.24304	.24039	.23778	.23521	.23268	.23019	.22774	.22533	.22296	.22063	.21833	.21607	.21384	.21165	.20949
84	0	.00561	.00555	.00549	.00544	.00538	.00533	.00528	.00523	.00518	.00513	.00509	.00504	.00500	.00495	.00491	.00487	.00483	.00479	.00475	.00471
84	1	.00183	.00180	.00176	.00173	.00170	.00167	.00164	.00161	.00159	.00156	.00153	.00151	.00149	.00146	.00144	.00142	.00140	.00137	.00135	.00133
84	2	.00171	.00168	.00164	.00161	.00158	.00155	.00152	.00149	.00146	.00144	.00141	.00138	.00136	.00134	.00131	.00129	.00127	.00125	.00123	.00121
84	3	.00171	.00167	.00163	.00160	.00157	.00153	.00150	.00147	.00144	.00141	.00139	.00136	.00133	.00131	.00129	.00126	.00124	.00122	.00120	.00117
84	4	.00176	.00172	.00168	.00165	.00161	.00158	.00154	.00151	.00148	.00145	.00142	.00139	.00136	.00134	.00131	.00129	.00126	.00124	.00122	.00119
84	5	.00186	.00182	.00178	.00174	.00170	.00166	.00163	.00159	.00156	.00153	.00150	.00147	.00144	.00141	.00138	.00135	.00133	.00130	.00128	.00125
84	6	.00200	.00195	.00191	.00186	.00182	.00178	.00174	.00171	.00167	.00164	.00160	.00157	.00154	.00151	.00148	.00145	.00142	.00139	.00137	.00134
84	7	.00217	.00212	.00207	.00203	.00198	.00194	.00190	.00186	.00182	.00178	.00174	.00171	.00167	.00164	.00161	.00157	.00154	.00151	.00149	.00146
84	8	.00237	.00232	.00227	.00222	.00217	.00212	.00208	.00203	.00199	.00195	.00191	.00187	.00184	.00180	.00176	.00173	.00170	.00166	.00163	.00160
84	9	.00262	.00256	.00251	.00245	.00240	.00235	.00230	.00225	.00221	.00216	.00212	.00208	.00204	.00200	.00196	.00192	.00189	.00185	.00182	.00179
84	10	.00291	.00285	.00279	.00273	.00267	.00262	.00257	.00252	.00247	.00242	.00237	.00233	.00228	.00224	.00220	.00216	.00212	.00208	.00204	.00201
84	11	.00324	.00317	.00311	.00305	.00299	.00293	.00287	.00282	.00276	.00271	.00266	.00261	.00256	.00252	.00247	.00243	.00239	.00235	.00231	.00227
84	12	.00360	.00353	.00346	.00339	.00333	.00327	.00321	.00315	.00309	.00303	.00298	.00293	.00288	.00283	.00278	.00273	.00268	.00264	.00260	.00255
84	13	.00398	.00390	.00383	.00375	.00368	.00362	.00355	.00349	.00343	.00337	.00331	.00325	.00320	.00314	.00309	.00304	.00299	.00294	.00290	.00285
84	14	.00433	.00425	.00417	.00410	.00402	.00395	.00388	.00381	.00375	.00368	.00362	.00356	.00350	.00345	.00339	.00334	.00328	.00323	.00318	.00314
84	15	.00465	.00457	.00448	.00440	.00433	.00425	.00418	.00411	.00404	.00397	.00390	.00384	.00378	.00372	.00366	.00360	.00355	.00349	.00344	.00339
84	16	.00493	.00484	.00476	.00467	.00459	.00451	.00443	.00436	.00428	.00421	.00414	.00408	.00401	.00395	.00389	.00383	.00377	.00371	.00365	.00360
84	17	.00518	.00508	.00499	.00490	.00481	.00473	.00465	.00457	.00449	.00442	.00435	.00428	.00421	.00414	.00408	.00401	.00395	.00389	.00384	.00378
84	18	.00539	.00529	.00519	.00510	.00501	.00492	.00484	.00476	.00468	.00460	.00452	.00445	.00438	.00431	.00424	.00417	.00411	.00405	.00399	.00393
84	19	.00560	.00550	.00539	.00530	.00520	.00511	.00502	.00493	.00485	.00477	.00469	.00461	.00454	.00447	.00440	.00433	.00426	.00419	.00413	.00407
84	20	.00582	.00571	.00560	.00550	.00540	.00530	.00521	.00512	.00503	.00495	.00486	.00478	.00470	.00463	.00455	.00448	.00441	.00435	.00428	.00421
84	21	.00605	.00594	.00582	.00572	.00561	.00551	.00541	.00532	.00522	.00514	.00505	.00496	.00488	.00480	.00472	.00465	.00458	.00451	.00444	.00437
84	22	.00629	.00617	.00605	.00594	.00583	.00572	.00562	.00552	.00542	.00533	.00524	.00515	.00506	.00498	.00490	.00482	.00474	.00467	.00460	.00453
84	23	.00656	.00643	.00631	.00619	.00607	.00596	.00585	.00574	.00564	.00554	.00545	.00535	.00526	.00517	.00509	.00501	.00492	.00485	.00477	.00470
84	24	.00685	.00671	.00658	.00646	.00633	.00622	.00610	.00599	.00588	.00578	.00568	.00558	.00548	.00539	.00530	.00521	.00513	.00504	.00496	.00489
84	25	.00718	.00704	.00690	.00676	.00663	.00651	.00639	.00627	.00615	.00604	.00594	.00583	.00573	.00563	.00554	.00545	.00536	.00527	.00518	.00510
84	26	.00755	.00740	.00725	.00711	.00697	.00684	.00671	.00658	.00646	.00634	.00623	.00612	.00601	.00591	.00581	.00571	.00562	.00552	.00543	.00535
84	27	.00797	.00780	.00765	.00750	.00735	.00721	.00707	.00694	.00681	.00669	.00657	.00645	.00633	.00622	.00612	.00601	.00591	.00582	.00572	.00563
84	28	.00842	.00825	.00808	.00792	.00777	.00762	.00747	.00733	.00719	.00706	.00693	.00681	.00669	.00657	.00646	.00635	.00624	.00613	.00603	.00593
84	29	.00892	.00874	.00856	.00839	.00822	.00806	.00791	.00776	.00761	.00747	.00733	.00720	.00707	.00695	.00683	.00671	.00660	.00648	.00638	.00627

| Ages | | Interest Rate | | | | | | | | | | | | | | | | | | | | |
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
84	30	.00946	.00926	.00907	.00889	.00871	.00854	.00838	.00822	.00806	.00791	.00777	.00763	.00749	.00736	.00723	.00710	.00698	.00686	.00675	.00664
84	31	.01004	.00983	.00963	.00943	.00924	.00906	.00888	.00871	.00855	.00839	.00823	.00808	.00793	.00779	.00765	.00752	.00739	.00727	.00714	.00702
84	32	.01066	.01044	.01022	.01002	.00981	.00962	.00943	.00925	.00907	.00890	.00873	.00857	.00842	.00826	.00812	.00798	.00784	.00770	.00757	.00744
84	33	.01135	.01111	.01088	.01066	.01044	.01023	.01003	.00983	.00964	.00946	.00928	.00911	.00894	.00878	.00862	.00847	.00832	.00818	.00804	.00790
84	34	.01209	.01184	.01159	.01135	.01112	.01089	.01068	.01047	.01027	.01007	.00988	.00970	.00952	.00934	.00918	.00901	.00885	.00870	.00855	.00840
84	35	.01291	.01264	.01237	.01211	.01187	.01163	.01140	.01117	.01095	.01074	.01054	.01034	.01015	.00996	.00978	.00961	.00944	.00927	.00911	.00896
84	36	.01380	.01351	.01322	.01295	.01268	.01243	.01218	.01194	.01170	.01148	.01126	.01105	.01084	.01064	.01045	.01026	.01008	.00990	.00973	.00956
84	37	.01477	.01446	.01415	.01386	.01357	.01330	.01303	.01277	.01252	.01228	.01205	.01182	.01160	.01138	.01118	.01097	.01078	.01059	.01040	.01022
84	38	.01585	.01551	.01518	.01487	.01456	.01426	.01398	.01370	.01343	.01317	.01292	.01267	.01244	.01221	.01198	.01177	.01155	.01135	.01115	.01096
84	39	.01702	.01666	.01631	.01597	.01564	.01533	.01502	.01472	.01443	.01415	.01388	.01362	.01336	.01311	.01287	.01264	.01241	.01219	.01198	.01177
84	40	.01832	.01793	.01756	.01719	.01684	.01650	.01617	.01585	.01554	.01524	.01494	.01466	.01439	.01412	.01386	.01361	.01336	.01313	.01290	.01267
84	41	.01976	.01934	.01894	.01855	.01817	.01780	.01745	.01710	.01677	.01644	.01613	.01582	.01553	.01524	.01496	.01469	.01443	.01417	.01392	.01368
84	42	.02134	.02089	.02046	.02004	.01963	.01924	.01885	.01848	.01812	.01778	.01744	.01711	.01679	.01648	.01618	.01589	.01561	.01533	.01506	.01480
84	43	.02307	.02259	.02212	.02167	.02124	.02081	.02040	.02000	.01962	.01924	.01888	.01853	.01818	.01785	.01753	.01721	.01691	.01661	.01632	.01604
84	44	.02496	.02444	.02395	.02346	.02299	.02254	.02210	.02167	.02125	.02085	.02046	.02008	.01971	.01935	.01900	.01866	.01833	.01801	.01770	.01740
84	45	.02700	.02645	.02591	.02539	.02489	.02440	.02393	.02347	.02302	.02259	.02217	.02176	.02136	.02098	.02060	.02024	.01988	.01954	.01920	.01887
84	46	.02920	.02861	.02804	.02748	.02694	.02642	.02591	.02542	.02494	.02447	.02402	.02358	.02316	.02274	.02234	.02195	.02156	.02119	.02083	.02048
84	47	.03156	.03092	.03031	.02972	.02914	.02858	.02803	.02751	.02699	.02649	.02601	.02554	.02508	.02463	.02420	.02378	.02337	.02297	.02258	.02220
84	48	.03409	.03341	.03275	.03212	.03150	.03090	.03032	.02975	.02920	.02867	.02815	.02764	.02715	.02668	.02621	.02576	.02532	.02489	.02447	.02406
84	49	.03679	.03607	.03537	.03469	.03403	.03339	.03277	.03216	.03158	.03100	.03045	.02991	.02938	.02887	.02837	.02789	.02741	.02695	.02650	.02607
84	50	.03970	.03893	.03819	.03746	.03676	.03607	.03541	.03476	.03413	.03352	.03292	.03235	.03178	.03123	.03070	.03018	.02967	.02918	.02870	.02823
84	51	.04281	.04199	.04120	.04042	.03967	.03894	.03823	.03754	.03687	.03622	.03558	.03496	.03436	.03377	.03320	.03265	.03210	.03158	.03106	.03056
84	52	.04611	.04524	.04439	.04357	.04277	.04199	.04124	.04050	.03979	.03909	.03841	.03775	.03711	.03648	.03587	.03528	.03470	.03413	.03358	.03304
84	53	.04961	.04869	.04779	.04691	.04606	.04523	.04443	.04365	.04288	.04214	.04142	.04071	.04003	.03936	.03871	.03807	.03746	.03685	.03626	.03569
84	54	.05331	.05233	.05138	.05045	.04955	.04867	.04781	.04698	.04617	.04538	.04461	.04386	.04313	.04242	.04172	.04105	.04039	.03974	.03911	.03850
84	55	.05723	.05619	.05518	.05420	.05324	.05231	.05140	.05051	.04965	.04881	.04800	.04720	.04642	.04566	.04493	.04421	.04350	.04282	.04215	.04149
84	56	.06138	.06028	.05920	.05816	.05715	.05616	.05520	.05426	.05334	.05245	.05159	.05074	.04991	.04911	.04832	.04756	.04681	.04608	.04537	.04467
84	57	.06575	.06458	.06345	.06235	.06127	.06023	.05921	.05822	.05725	.05630	.05538	.05449	.05361	.05276	.05192	.05111	.05032	.04954	.04878	.04804
84	58	.07033	.06910	.06791	.06674	.06561	.06450	.06343	.06238	.06135	.06035	.05938	.05843	.05750	.05659	.05571	.05485	.05400	.05318	.05238	.05159
84	59	.07512	.07382	.07256	.07134	.07014	.06897	.06783	.06672	.06564	.06459	.06356	.06255	.06157	.06061	.05967	.05876	.05787	.05700	.05614	.05531
84	60	.08011	.07875	.07742	.07613	.07487	.07364	.07244	.07127	.07013	.06901	.06792	.06686	.06582	.06481	.06382	.06285	.06191	.06099	.06008	.05920
84	61	.08533	.08390	.08251	.08115	.07982	.07852	.07726	.07603	.07482	.07365	.07250	.07138	.07029	.06922	.06817	.06715	.06615	.06518	.06422	.06329
84	62	.09082	.08931	.08785	.08642	.08502	.08366	.08233	.08104	.07977	.07853	.07732	.07614	.07499	.07386	.07276	.07168	.07063	.06960	.06859	.06761
84	63	.09658	.09501	.09347	.09197	.09050	.08907	.08768	.08631	.08498	.08368	.08241	.08117	.07995	.07876	.07760	.07647	.07536	.07427	.07321	.07217
84	64	.10262	.10097	.09936	.09779	.09625	.09475	.09329	.09186	.09046	.08909	.08775	.08645	.08517	.08392	.08270	.08150	.08034	.07919	.07807	.07698
84	65	.10894	.10722	.10553	.10389	.10228	.10071	.09917	.09767	.09621	.09477	.09337	.09200	.09066	.08935	.08806	.08681	.08558	.08437	.08320	.08204
84	66	.11558	.11378	.11202	.11030	.10862	.10697	.10537	.10380	.10226	.10076	.09929	.09785	.09644	.09507	.09372	.09240	.09111	.08985	.08861	.08740
84	67	.12255	.12067	.11884	.11704	.11529	.11357	.11189	.11025	.10864	.10707	.10553	.10403	.10256	.10111	.09970	.09832	.09696	.09564	.09434	.09307
84	68	.12986	.12790	.12599	.12412	.12229	.12049	.11874	.11703	.11535	.11371	.11210	.11053	.10899	.10748	.10600	.10455	.10313	.10174	.10038	.09905
84	69	.13746	.13543	.13344	.13149	.12959	.12772	.12590	.12411	.12236	.12065	.11897	.11733	.11572	.11414	.11260	.11109	.10960	.10815	.10672	.10533
84	70	.14534	.14323	.14116	.13914	.13716	.13522	.13332	.13146	.12964	.12786	.12611	.12440	.12272	.12108	.11947	.11789	.11634	.11482	.11333	.11187
84	71	.15345	.15126	.14912	.14702	.14496	.14295	.14098	.13905	.13716	.13530	.13349	.13170	.12996	.12825	.12657	.12492	.12331	.12173	.12017	.11865
84	72	.16177	.15951	.15729	.15512	.15299	.15090	.14886	.14686	.14489	.14297	.14108	.13923	.13742	.13564	.13389	.13218	.13050	.12885	.12724	.12565
84	73	.17029	.16795	.16566	.16342	.16121	.15906	.15694	.15487	.15284	.15084	.14889	.14697	.14509	.14324	.14143	.13965	.13791	.13619	.13451	.13286
84	74	.17904	.17663	.17427	.17195	.16968	.16745	.16527	.16313	.16102	.15896	.15694	.15495	.15300	.15109	.14921	.14737	.14556	.14379	.14204	.14033
84	75	.18806	.18558	.18315	.18076	.17842	.17612	.17387	.17166	.16949	.16736	.16527	.16322	.16120	.15922	.15728	.15537	.15350	.15166	.14986	.14808
84	76	.19736	.19481	.19231	.18986	.18745	.18509	.18277	.18049	.17825	.17606	.17390	.17178	.16971	.16766	.16566	.16369	.16175	.15985	.15799	.15615
84	77	.20693	.20431	.20175	.19923	.19675	.19433	.19194	.18960	.18730	.18504	.18283	.18065	.17851	.17640	.17434	.17231	.17031	.16835	.16642	.16453
84	78	.21671	.21404	.21141	.20883	.20630	.20381	.20136	.19896	.19660	.19428	.19201	.18977	.18757	.18540	.18328	.18119	.17914	.17712	.17513	.17318
84	79	.22665	.22392	.22123	.21859	.21600	.21346	.21095	.20849	.20608	.20370	.20137	.19907	.19682	.19460	.19242	.19027	.18816	.18609	.18404	.18204

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

Ages 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%
											Interest Rate										
84	80	.23663	.23384	.23110	.22841	.22577	.22317	.22061	.21810	.21563	.21320	.21082	.20847	.20616	.20389	.20165	.19945	.19729	.19516	.19307	.19101
84	81	.24657	.24374	.24095	.23821	.23552	.23287	.23026	.22770	.22518	.22271	.22027	.21787	.21551	.21319	.21091	.20866	.20645	.20427	.20213	.20002
84	82	.25642	.25354	.25071	.24793	.24519	.24250	.23985	.23724	.23468	.23216	.22967	.22723	.22483	.22246	.22013	.21784	.21558	.21336	.21117	.20902
84	83	.26617	.26325	.26038	.25756	.25478	.25205	.24936	.24671	.24411	.24154	.23902	.23653	.23409	.23168	.22931	.22698	.22468	.22242	.22019	.21799
84	84	.27584	.27288	.26998	.26712	.26431	.26154	.25882	.25614	.25350	.25090	.24834	.24582	.24333	.24089	.23848	.23611	.23377	.23147	.22921	.22697
85	0	.00583	.00577	.00572	.00566	.00561	.00556	.00550	.00545	.00541	.00536	.00531	.00526	.00522	.00517	.00513	.00509	.00505	.00501	.00497	.00493
85	1	.00188	.00184	.00181	.00178	.00175	.00172	.00169	.00166	.00163	.00161	.00158	.00155	.00153	.00151	.00148	.00146	.00144	.00142	.00140	.00138
85	2	.00175	.00172	.00168	.00165	.00162	.00159	.00156	.00153	.00150	.00147	.00145	.00142	.00140	.00137	.00135	.00133	.00130	.00128	.00126	.00124
85	3	.00174	.00170	.00167	.00163	.00160	.00157	.00153	.00150	.00147	.00145	.00142	.00139	.00137	.00134	.00132	.00129	.00127	.00125	.00123	.00121
85	4	.00179	.00175	.00171	.00168	.00164	.00161	.00157	.00154	.00151	.00148	.00145	.00142	.00139	.00137	.00134	.00132	.00129	.00127	.00125	.00122
85	5	.00189	.00185	.00181	.00177	.00173	.00169	.00166	.00162	.00159	.00156	.00153	.00149	.00147	.00144	.00141	.00138	.00136	.00133	.00131	.00128
85	6	.00203	.00198	.00194	.00190	.00185	.00181	.00178	.00174	.00170	.00167	.00163	.00160	.00157	.00154	.00151	.00148	.00145	.00142	.00139	.00137
85	7	.00220	.00215	.00211	.00206	.00201	.00197	.00193	.00189	.00185	.00181	.00178	.00174	.00170	.00167	.00164	.00161	.00158	.00155	.00152	.00149
85	8	.00241	.00236	.00231	.00226	.00221	.00216	.00212	.00207	.00203	.00199	.00195	.00191	.00187	.00184	.00180	.00177	.00173	.00170	.00167	.00164
85	9	.00266	.00261	.00255	.00250	.00244	.00239	.00234	.00230	.00225	.00221	.00216	.00212	.00208	.00204	.00200	.00196	.00193	.00189	.00186	.00183
85	10	.00296	.00290	.00284	.00278	.00273	.00267	.00262	.00257	.00252	.00247	.00242	.00238	.00233	.00229	.00225	.00221	.00217	.00213	.00209	.00206
85	11	.00330	.00324	.00317	.00311	.00305	.00299	.00293	.00288	.00282	.00277	.00272	.00267	.00262	.00258	.00253	.00249	.00244	.00240	.00236	.00232
85	12	.00368	.00361	.00354	.00347	.00340	.00334	.00328	.00322	.00316	.00311	.00305	.00300	.00295	.00290	.00285	.00280	.00275	.00271	.00266	.00262
85	13	.00406	.00399	.00391	.00384	.00377	.00370	.00364	.00357	.00351	.00345	.00339	.00334	.00328	.00323	.00317	.00312	.00307	.00303	.00298	.00293
85	14	.00443	.00435	.00427	.00419	.00412	.00405	.00398	.00391	.00384	.00378	.00372	.00366	.00360	.00354	.00348	.00343	.00338	.00333	.00328	.00323
85	15	.00476	.00468	.00459	.00451	.00443	.00436	.00428	.00421	.00414	.00408	.00401	.00395	.00388	.00382	.00376	.00371	.00365	.00359	.00354	.00349
85	16	.00505	.00496	.00487	.00479	.00471	.00462	.00455	.00447	.00440	.00433	.00426	.00419	.00412	.00406	.00400	.00394	.00388	.00382	.00376	.00371
85	17	.00530	.00521	.00511	.00502	.00494	.00485	.00477	.00469	.00461	.00454	.00447	.00440	.00433	.00426	.00420	.00413	.00407	.00401	.00395	.00389
85	18	.00552	.00542	.00532	.00523	.00514	.00505	.00497	.00488	.00480	.00472	.00465	.00457	.00450	.00443	.00436	.00430	.00423	.00417	.00411	.00405
85	19	.00573	.00563	.00553	.00543	.00533	.00524	.00515	.00506	.00498	.00490	.00482	.00474	.00467	.00459	.00452	.00445	.00439	.00432	.00426	.00419
85	20	.00596	.00585	.00574	.00564	.00554	.00544	.00535	.00525	.00517	.00508	.00500	.00492	.00484	.00476	.00469	.00461	.00454	.00447	.00441	.00434
85	21	.00619	.00608	.00597	.00586	.00575	.00565	.00555	.00546	.00536	.00527	.00518	.00510	.00502	.00494	.00486	.00478	.00471	.00464	.00457	.00450
85	22	.00644	.00632	.00620	.00609	.00597	.00587	.00576	.00566	.00557	.00547	.00538	.00529	.00520	.00512	.00504	.00496	.00488	.00480	.00473	.00466
85	23	.00671	.00658	.00645	.00633	.00622	.00610	.00599	.00589	.00579	.00569	.00559	.00550	.00540	.00532	.00523	.00515	.00506	.00499	.00491	.00483
85	24	.00701	.00687	.00674	.00661	.00649	.00637	.00625	.00614	.00603	.00593	.00582	.00573	.00563	.00554	.00544	.00536	.00527	.00519	.00511	.00503
85	25	.00734	.00720	.00706	.00692	.00679	.00667	.00654	.00642	.00631	.00620	.00609	.00599	.00588	.00579	.00569	.00560	.00551	.00542	.00533	.00525
85	26	.00772	.00756	.00741	.00727	.00713	.00700	.00687	.00674	.00662	.00650	.00639	.00628	.00617	.00607	.00596	.00587	.00577	.00568	.00559	.00550
85	27	.00814	.00798	.00782	.00767	.00752	.00738	.00724	.00711	.00698	.00685	.00673	.00661	.00650	.00639	.00628	.00618	.00608	.00598	.00588	.00579
85	28	.00861	.00843	.00827	.00810	.00795	.00780	.00765	.00751	.00737	.00724	.00711	.00698	.00686	.00674	.00663	.00652	.00641	.00630	.00620	.00610
85	29	.00911	.00893	.00875	.00858	.00841	.00825	.00809	.00794	.00780	.00766	.00752	.00738	.00725	.00713	.00701	.00689	.00677	.00666	.00655	.00645
85	30	.00966	.00947	.00927	.00909	.00891	.00874	.00857	.00841	.00826	.00811	.00796	.00782	.00768	.00755	.00742	.00729	.00717	.00705	.00693	.00682
85	31	.01025	.01004	.00984	.00964	.00945	.00927	.00909	.00892	.00875	.00859	.00843	.00828	.00814	.00799	.00785	.00772	.00759	.00746	.00734	.00722
85	32	.01089	.01066	.01045	.01024	.01003	.00984	.00965	.00946	.00929	.00911	.00895	.00878	.00863	.00848	.00833	.00818	.00804	.00791	.00778	.00765
85	33	.01158	.01134	.01111	.01089	.01067	.01046	.01026	.01006	.00987	.00969	.00951	.00933	.00917	.00900	.00885	.00869	.00854	.00840	.00826	.00812
85	34	.01234	.01208	.01183	.01159	.01136	.01114	.01092	.01071	.01051	.01031	.01012	.00993	.00975	.00958	.00941	.00924	.00908	.00893	.00878	.00863
85	35	.01317	.01290	.01263	.01237	.01212	.01188	.01165	.01143	.01121	.01100	.01079	.01059	.01040	.01021	.01003	.00985	.00968	.00952	.00935	.00920
85	36	.01408	.01378	.01350	.01322	.01295	.01270	.01245	.01220	.01197	.01174	.01152	.01131	.01110	.01090	.01071	.01052	.01033	.01016	.00998	.00981
85	37	.01507	.01475	.01445	.01415	.01386	.01359	.01332	.01306	.01281	.01256	.01233	.01210	.01188	.01166	.01145	.01125	.01105	.01086	.01067	.01049
85	38	.01616	.01582	.01549	.01517	.01487	.01457	.01428	.01400	.01373	.01347	.01322	.01297	.01273	.01250	.01228	.01206	.01184	.01164	.01144	.01124
85	39	.01736	.01699	.01664	.01630	.01597	.01565	.01534	.01504	.01475	.01447	.01420	.01393	.01368	.01343	.01318	.01295	.01272	.01250	.01228	.01207
85	40	.01868	.01829	.01791	.01755	.01719	.01685	.01652	.01619	.01588	.01558	.01529	.01500	.01472	.01446	.01419	.01394	.01370	.01346	.01322	.01300
85	41	.02015	.01973	.01932	.01893	.01855	.01818	.01782	.01747	.01714	.01681	.01650	.01619	.01589	.01560	.01532	.01505	.01478	.01452	.01427	.01403
85	42	.02176	.02131	.02087	.02045	.02004	.01964	.01926	.01889	.01853	.01817	.01783	.01750	.01718	.01687	.01657	.01628	.01599	.01571	.01544	.01518
85	43	.02352	.02304	.02257	.02212	.02168	.02125	.02084	.02044	.02005	.01968	.01931	.01895	.01861	.01827	.01795	.01763	.01732	.01702	.01673	.01645
85	44	.02545	.02494	.02443	.02395	.02348	.02302	.02257	.02214	.02173	.02132	.02093	.02055	.02017	.01981	.01946	.01912	.01879	.01847	.01815	.01785

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
85	45	.02754	.02698	.02644	.02592	.02542	.02493	.02445	.02399	.02354	.02310	.02268	.02227	.02187	.02148	.02110	.02074	.02038	.02003	.01969	.01936
85	46	.02979	.02919	.02862	.02806	.02752	.02699	.02648	.02598	.02550	.02503	.02458	.02414	.02371	.02329	.02288	.02249	.02210	.02173	.02137	.02101
85	47	.03220	.03156	.03094	.03035	.02976	.02920	.02865	.02812	.02761	.02710	.02662	.02614	.02568	.02523	.02480	.02437	.02396	.02356	.02316	.02278
85	48	.03478	.03410	.03344	.03280	.03218	.03158	.03099	.03043	.02987	.02933	.02881	.02830	.02781	.02733	.02686	.02640	.02596	.02553	.02511	.02470
85	49	.03755	.03683	.03612	.03544	.03478	.03413	.03351	.03290	.03231	.03173	.03117	.03063	.03010	.02958	.02908	.02859	.02811	.02765	.02720	.02676
85	50	.04053	.03976	.03901	.03828	.03757	.03688	.03621	.03556	.03493	.03431	.03371	.03313	.03256	.03201	.03147	.03095	.03044	.02994	.02946	.02898
85	51	.04371	.04289	.04209	.04131	.04056	.03982	.03911	.03842	.03774	.03708	.03644	.03582	.03521	.03462	.03405	.03349	.03294	.03241	.03189	.03138
85	52	.04710	.04622	.04537	.04454	.04374	.04296	.04219	.04145	.04073	.04003	.03935	.03868	.03804	.03741	.03679	.03619	.03561	.03504	.03448	.03394
85	53	.05069	.04976	.04885	.04797	.04712	.04628	.04547	.04468	.04392	.04317	.04244	.04173	.04104	.04037	.03971	.03907	.03845	.03784	.03725	.03667
85	54	.05448	.05350	.05254	.05160	.05069	.04981	.04895	.04811	.04729	.04650	.04572	.04497	.04423	.04352	.04282	.04213	.04147	.04082	.04018	.03957
85	55	.05850	.05746	.05644	.05545	.05449	.05355	.05263	.05174	.05088	.05003	.04921	.04840	.04762	.04686	.04611	.04539	.04468	.04399	.04331	.04265
85	56	.06276	.06165	.06057	.05952	.05850	.05751	.05654	.05559	.05467	.05378	.05290	.05205	.05122	.05041	.04961	.04884	.04809	.04735	.04663	.04593
85	57	.06724	.06607	.06494	.06383	.06275	.06169	.06067	.05967	.05869	.05774	.05681	.05591	.05503	.05416	.05332	.05250	.05170	.05092	.05015	.04941
85	58	.07195	.07072	.06952	.06834	.06720	.06609	.06500	.06395	.06291	.06191	.06093	.05997	.05903	.05812	.05723	.05636	.05551	.05468	.05387	.05307
85	59	.07687	.07557	.07430	.07307	.07186	.07069	.06954	.06842	.06733	.06627	.06523	.06422	.06323	.06226	.06132	.06039	.05949	.05861	.05775	.05691
85	60	.08200	.08063	.07930	.07800	.07673	.07549	.07428	.07310	.07195	.07083	.06973	.06866	.06761	.06659	.06559	.06462	.06366	.06273	.06182	.06093
85	61	.08737	.08593	.08453	.08316	.08182	.08052	.07924	.07800	.07679	.07560	.07445	.07332	.07221	.07113	.07008	.06905	.06804	.06706	.06609	.06515
85	62	.09301	.09150	.09002	.08858	.08718	.08581	.08447	.08316	.08188	.08064	.07942	.07823	.07706	.07593	.07481	.07373	.07266	.07162	.07061	.06961
85	63	.09894	.09736	.09581	.09430	.09282	.09138	.08997	.08860	.08726	.08595	.08466	.08341	.08218	.08099	.07981	.07867	.07755	.07645	.07538	.07433
85	64	.10516	.10350	.10188	.10029	.09875	.09724	.09576	.09432	.09291	.09153	.09018	.08886	.08757	.08631	.08508	.08387	.08269	.08154	.08041	.07930
85	65	.11167	.10994	.10824	.10658	.10496	.10338	.10183	.10032	.09884	.09740	.09598	.09460	.09324	.09192	.09062	.08935	.08811	.08690	.08571	.08454
85	66	.11851	.11670	.11493	.11319	.11150	.10984	.10823	.10664	.10509	.10358	.10209	.10064	.09922	.09783	.09647	.09514	.09384	.09256	.09131	.09008
85	67	.12571	.12382	.12197	.12016	.11839	.11666	.11497	.11331	.11169	.11011	.10855	.10704	.10555	.10409	.10267	.10127	.09990	.09856	.09725	.09596
85	68	.13325	.13128	.12936	.12747	.12563	.12382	.12205	.12033	.11863	.11698	.11535	.11376	.11221	.11068	.10919	.10773	.10630	.10489	.10351	.10217
85	69	.14112	.13907	.13706	.13510	.13318	.13130	.12946	.12766	.12589	.12416	.12247	.12081	.11919	.11759	.11603	.11450	.11301	.11154	.11010	.10868
85	70	.14927	.14714	.14506	.14302	.14102	.13906	.13715	.13527	.13344	.13164	.12987	.12814	.12645	.12479	.12316	.12156	.12000	.11846	.11696	.11548
85	71	.15766	.15545	.15330	.15118	.14911	.14708	.14509	.14314	.14123	.13936	.13752	.13572	.13396	.13223	.13053	.12887	.12724	.12564	.12407	.12252
85	72	.16628	.16400	.16177	.15957	.15743	.15532	.15326	.15124	.14926	.14731	.14541	.14354	.14171	.13991	.13814	.13641	.13471	.13305	.13141	.12981
85	73	.17512	.17276	.17045	.16819	.16597	.16379	.16165	.15956	.15751	.15549	.15352	.15158	.14968	.14781	.14598	.14418	.14242	.14068	.13898	.13731
85	74	.18421	.18177	.17939	.17705	.17476	.17251	.17031	.16814	.16602	.16394	.16189	.15988	.15791	.15598	.15408	.15222	.15039	.14859	.14682	.14509
85	75	.19358	.19107	.18862	.18621	.18385	.18153	.17925	.17702	.17483	.17268	.17056	.16849	.16645	.16445	.16249	.16056	.15866	.15680	.15497	.15317
85	76	.20325	.20068	.19816	.19568	.19325	.19086	.18852	.18622	.18396	.18174	.17956	.17742	.17532	.17326	.17123	.16923	.16727	.16535	.16346	.16160
85	77	.21322	.21058	.20799	.20545	.20296	.20050	.19810	.19573	.19341	.19112	.18888	.18668	.18451	.18238	.18029	.17823	.17621	.17423	.17227	.17035
85	78	.22344	.22074	.21809	.21548	.21292	.21041	.20794	.20551	.20313	.20078	.19848	.19621	.19399	.19180	.18965	.18753	.18545	.18340	.18139	.17941
85	79	.23382	.23106	.22835	.22569	.22307	.22050	.21797	.21549	.21304	.21064	.20828	.20595	.20367	.20142	.19922	.19704	.19491	.19280	.19073	.18870
85	80	.24426	.24145	.23869	.23597	.23330	.23067	.22809	.22555	.22305	.22060	.21818	.21580	.21347	.21117	.20890	.20668	.20448	.20233	.20021	.19812
85	81	.25468	.25182	.24901	.24624	.24352	.24084	.23821	.23562	.23307	.23057	.22810	.22567	.22329	.22094	.21862	.21635	.21410	.21190	.20973	.20759
85	82	.26502	.26212	.25926	.25645	.25368	.25096	.24828	.24564	.24305	.24050	.23799	.23551	.23308	.23068	.22832	.22600	.22371	.22146	.21924	.21705
85	83	.27526	.27232	.26942	.26657	.26376	.26100	.25828	.25560	.25297	.25037	.24782	.24530	.24283	.24039	.23798	.23562	.23329	.23099	.22873	.22650
85	84	.28544	.28246	.27953	.27664	.27380	.27100	.26824	.26553	.26286	.26023	.25764	.25508	.25257	.25009	.24765	.24525	.24288	.24055	.23825	.23598
85	85	.29556	.29255	.28959	.28668	.28380	.28098	.27819	.27544	.27274	.27008	.26745	.26487	.26232	.25981	.25734	.25490	.25250	.25013	.24779	.24549
86	0	.00606	.00600	.00594	.00589	.00584	.00578	.00573	.00568	.00563	.00558	.00554	.00549	.00544	.00540	.00536	.00531	.00527	.00523	.00519	.00515
86	1	.00192	.00189	.00186	.00182	.00179	.00176	.00173	.00170	.00168	.00165	.00162	.00160	.00157	.00155	.00153	.00151	.00148	.00146	.00144	.00142
86	2	.00179	.00175	.00172	.00169	.00165	.00162	.00159	.00156	.00154	.00151	.00148	.00146	.00143	.00141	.00138	.00136	.00134	.00132	.00130	.00128
86	3	.00177	.00173	.00170	.00166	.00163	.00160	.00157	.00154	.00151	.00148	.00145	.00142	.00140	.00137	.00135	.00132	.00130	.00128	.00126	.00124
86	4	.00182	.00178	.00174	.00171	.00167	.00164	.00160	.00157	.00154	.00151	.00148	.00145	.00142	.00140	.00137	.00134	.00132	.00130	.00127	.00125
86	5	.00192	.00188	.00184	.00180	.00176	.00172	.00169	.00165	.00162	.00159	.00155	.00152	.00149	.00146	.00144	.00141	.00138	.00136	.00133	.00131
86	6	.00206	.00201	.00197	.00193	.00188	.00184	.00181	.00177	.00173	.00170	.00166	.00163	.00160	.00157	.00154	.00151	.00148	.00145	.00142	.00140
86	7	.00224	.00219	.00214	.00209	.00205	.00200	.00196	.00192	.00188	.00184	.00181	.00177	.00174	.00170	.00167	.00164	.00161	.00158	.00155	.00152
86	8	.00245	.00239	.00234	.00229	.00224	.00220	.00215	.00211	.00206	.00202	.00198	.00194	.00191	.00187	.00183	.00180	.00177	.00173	.00170	.00167

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

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
86	9	.00271	.00265	.00259	.00254	.00248	.00243	.00238	.00234	.00229	.00225	.00220	.00216	.00212	.00208	.00204	.00200	.00197	.00193	.00190	.00186
86	10	.00301	.00295	.00289	.00283	.00278	.00272	.00267	.00262	.00257	.00252	.00247	.00242	.00238	.00234	.00229	.00225	.00221	.00217	.00214	.00210
86	11	.00336	.00330	.00323	.00317	.00311	.00305	.00299	.00293	.00288	.00283	.00278	.00273	.00268	.00263	.00259	.00254	.00250	.00246	.00242	.00238
86	12	.00375	.00368	.00361	.00354	.00347	.00341	.00335	.00329	.00323	.00317	.00312	.00307	.00301	.00296	.00291	.00287	.00282	.00277	.00273	.00269
86	13	.00415	.00407	.00400	.00392	.00385	.00379	.00372	.00365	.00359	.00353	.00347	.00342	.00336	.00331	.00325	.00320	.00315	.00310	.00306	.00301
86	14	.00453	.00445	.00437	.00429	.00421	.00414	.00407	.00400	.00394	.00387	.00381	.00375	.00369	.00363	.00358	.00352	.00347	.00342	.00336	.00331
86	15	.00487	.00478	.00470	.00462	.00454	.00446	.00439	.00432	.00425	.00418	.00411	.00405	.00398	.00392	.00386	.00381	.00375	.00369	.00364	.00359
86	16	.00517	.00508	.00499	.00490	.00482	.00474	.00466	.00458	.00451	.00444	.00437	.00430	.00423	.00417	.00411	.00405	.00399	.00393	.00387	.00382
86	17	.00542	.00533	.00523	.00514	.00506	.00497	.00489	.00481	.00473	.00466	.00458	.00451	.00444	.00438	.00431	.00425	.00419	.00412	.00407	.00401
86	18	.00565	.00555	.00545	.00536	.00526	.00518	.00509	.00501	.00492	.00485	.00477	.00469	.00462	.00455	.00448	.00442	.00435	.00429	.00423	.00417
86	19	.00587	.00576	.00566	.00556	.00546	.00537	.00528	.00519	.00511	.00502	.00494	.00487	.00479	.00472	.00465	.00458	.00451	.00444	.00438	.00432
86	20	.00609	.00598	.00587	.00577	.00567	.00557	.00548	.00538	.00530	.00521	.00513	.00504	.00497	.00489	.00481	.00474	.00467	.00460	.00453	.00447
86	21	.00633	.00622	.00610	.00599	.00589	.00579	.00569	.00559	.00550	.00541	.00532	.00523	.00515	.00507	.00499	.00491	.00484	.00477	.00470	.00463
86	22	.00658	.00646	.00634	.00623	.00611	.00601	.00590	.00580	.00570	.00561	.00552	.00543	.00534	.00525	.00517	.00509	.00501	.00494	.00486	.00479
86	23	.00685	.00672	.00660	.00648	.00636	.00625	.00614	.00603	.00593	.00583	.00573	.00564	.00554	.00545	.00537	.00528	.00520	.00512	.00504	.00497
86	24	.00716	.00702	.00689	.00676	.00663	.00651	.00640	.00629	.00618	.00607	.00597	.00587	.00577	.00568	.00559	.00550	.00541	.00533	.00525	.00517
86	25	.00750	.00735	.00721	.00708	.00694	.00682	.00669	.00658	.00646	.00635	.00624	.00613	.00603	.00593	.00584	.00574	.00565	.00556	.00548	.00539
86	26	.00788	.00772	.00757	.00743	.00729	.00716	.00703	.00690	.00678	.00666	.00654	.00643	.00632	.00622	.00612	.00602	.00592	.00583	.00574	.00565
86	27	.00831	.00815	.00799	.00784	.00769	.00754	.00741	.00727	.00714	.00702	.00689	.00678	.00666	.00655	.00644	.00634	.00623	.00613	.00604	.00594
86	28	.00878	.00861	.00844	.00828	.00812	.00797	.00782	.00768	.00754	.00741	.00728	.00715	.00703	.00691	.00680	.00668	.00657	.00647	.00637	.00627
86	29	.00930	.00911	.00894	.00876	.00859	.00843	.00828	.00812	.00798	.00783	.00770	.00756	.00743	.00731	.00718	.00706	.00695	.00684	.00673	.00662
86	30	.00986	.00966	.00947	.00928	.00911	.00893	.00877	.00860	.00845	.00829	.00815	.00800	.00787	.00773	.00760	.00747	.00735	.00723	.00711	.00700
86	31	.01046	.01025	.01004	.00984	.00965	.00947	.00929	.00912	.00895	.00879	.00863	.00848	.00833	.00819	.00805	.00791	.00778	.00765	.00753	.00741
86	32	.01110	.01088	.01066	.01045	.01025	.01005	.00986	.00967	.00950	.00932	.00915	.00899	.00883	.00868	.00853	.00839	.00825	.00811	.00798	.00785
86	33	.01181	.01157	.01134	.01111	.01089	.01068	.01048	.01028	.01009	.00991	.00973	.00955	.00938	.00922	.00906	.00891	.00876	.00861	.00847	.00833
86	34	.01258	.01232	.01207	.01183	.01160	.01137	.01115	.01094	.01074	.01054	.01035	.01016	.00998	.00980	.00963	.00947	.00931	.00915	.00900	.00885
86	35	.01342	.01315	.01288	.01262	.01237	.01213	.01190	.01167	.01145	.01124	.01103	.01083	.01064	.01045	.01027	.01009	.00992	.00975	.00959	.00943
86	36	.01434	.01405	.01376	.01348	.01322	.01296	.01271	.01246	.01223	.01200	.01178	.01157	.01136	.01116	.01096	.01077	.01058	.01040	.01023	.01006
86	37	.01535	.01503	.01473	.01443	.01414	.01386	.01359	.01333	.01308	.01284	.01260	.01237	.01214	.01193	.01172	.01151	.01131	.01112	.01093	.01075
86	38	.01646	.01612	.01579	.01547	.01516	.01486	.01458	.01430	.01402	.01376	.01351	.01326	.01302	.01278	.01256	.01234	.01212	.01192	.01172	.01152
86	39	.01768	.01731	.01696	.01662	.01629	.01597	.01565	.01535	.01506	.01478	.01450	.01424	.01398	.01373	.01349	.01325	.01302	.01280	.01258	.01237
86	40	.01902	.01863	.01825	.01789	.01753	.01718	.01685	.01653	.01621	.01591	.01561	.01533	.01505	.01478	.01452	.01426	.01401	.01377	.01354	.01331
86	41	.02051	.02009	.01969	.01929	.01891	.01854	.01818	.01783	.01749	.01717	.01685	.01654	.01624	.01595	.01567	.01539	.01513	.01487	.01461	.01437
86	42	.02216	.02170	.02127	.02084	.02043	.02003	.01965	.01927	.01891	.01856	.01822	.01789	.01756	.01725	.01695	.01665	.01636	.01608	.01581	.01554
86	43	.02396	.02347	.02300	.02255	.02211	.02168	.02126	.02086	.02047	.02009	.01972	.01937	.01902	.01868	.01835	.01804	.01773	.01742	.01713	.01685
86	44	.02593	.02541	.02490	.02441	.02394	.02348	.02303	.02260	.02218	.02178	.02138	.02100	.02062	.02026	.01991	.01956	.01923	.01890	.01859	.01828
86	45	.02805	.02749	.02695	.02643	.02592	.02543	.02495	.02449	.02404	.02360	.02317	.02276	.02236	.02197	.02159	.02122	.02086	.02051	.02017	.01983
86	46	.03035	.02975	.02917	.02861	.02807	.02754	.02703	.02653	.02604	.02557	.02512	.02467	.02424	.02382	.02341	.02301	.02263	.02225	.02188	.02153
86	47	.03281	.03217	.03155	.03095	.03037	.02980	.02925	.02872	.02820	.02769	.02720	.02673	.02626	.02581	.02537	.02494	.02453	.02412	.02373	.02334
86	48	.03545	.03477	.03411	.03346	.03284	.03223	.03164	.03107	.03052	.02998	.02945	.02894	.02844	.02796	.02749	.02703	.02658	.02614	.02572	.02531
86	49	.03828	.03755	.03685	.03616	.03549	.03485	.03422	.03360	.03301	.03243	.03187	.03132	.03079	.03027	.02976	.02927	.02879	.02832	.02787	.02742
86	50	.04132	.04055	.03979	.03906	.03835	.03766	.03699	.03633	.03569	.03508	.03447	.03389	.03332	.03276	.03222	.03169	.03118	.03068	.03019	.02971
86	51	.04458	.04375	.04295	.04217	.04141	.04067	.03996	.03926	.03858	.03792	.03727	.03665	.03604	.03544	.03486	.03430	.03375	.03321	.03269	.03218
86	52	.04804	.04716	.04631	.04548	.04467	.04388	.04312	.04237	.04165	.04094	.04026	.03959	.03893	.03830	.03768	.03708	.03649	.03591	.03535	.03481
86	53	.05172	.05078	.04987	.04899	.04813	.04729	.04648	.04569	.04491	.04416	.04343	.04272	.04202	.04134	.04068	.04004	.03941	.03880	.03820	.03761
86	54	.05561	.05461	.05365	.05271	.05180	.05091	.05004	.04920	.04838	.04758	.04680	.04604	.04530	.04458	.04387	.04318	.04251	.04186	.04122	.04060
86	55	.05972	.05867	.05765	.05666	.05569	.05474	.05382	.05293	.05206	.05121	.05038	.04957	.04878	.04801	.04726	.04653	.04582	.04512	.04444	.04377
86	56	.06408	.06297	.06189	.06083	.05981	.05881	.05783	.05688	.05596	.05505	.05417	.05332	.05248	.05166	.05086	.05009	.04933	.04858	.04786	.04715
86	57	.06868	.06751	.06636	.06525	.06416	.06310	.06207	.06107	.06008	.05913	.05819	.05728	.05640	.05553	.05468	.05385	.05305	.05226	.05149	.05074
86	58	.07351	.07227	.07106	.06989	.06874	.06762	.06653	.06546	.06443	.06341	.06242	.06146	.06052	.05960	.05870	.05782	.05697	.05613	.05531	.05451

Ages 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%
														Interest Rate							
86	59	.07856	.07725	.07598	.07473	.07352	.07234	.07119	.07006	.06897	.06789	.06685	.06583	.06483	.06386	.06291	.06198	.06107	.06018	.05932	.05847
86	60	.08382	.08245	.08110	.07979	.07852	.07727	.07606	.07487	.07371	.07258	.07148	.07040	.06934	.06832	.06731	.06633	.06537	.06443	.06351	.06261
86	61	.08933	.08788	.08647	.08509	.08375	.08244	.08116	.07991	.07869	.07749	.07633	.07519	.07408	.07299	.07193	.07089	.06988	.06888	.06791	.06696
86	62	.09512	.09360	.09212	.09067	.08926	.08788	.08653	.08522	.08393	.08267	.08145	.08025	.07908	.07793	.07681	.07571	.07464	.07359	.07257	.07156
86	63	.10121	.09962	.09806	.09654	.09506	.09361	.09220	.09081	.08946	.08814	.08685	.08559	.08435	.08314	.08196	.08081	.07968	.07857	.07749	.07643
86	64	.10760	.10593	.10430	.10271	.10116	.09963	.09815	.09670	.09528	.09389	.09253	.09120	.08991	.08863	.08739	.08618	.08498	.08382	.08268	.08156
86	65	.11430	.11256	.11085	.10918	.10755	.10596	.10440	.10288	.10139	.09994	.09851	.09712	.09575	.09442	.09311	.09183	.09058	.08935	.08815	.08698
86	66	.12134	.11952	.11774	.11599	.11429	.11262	.11099	.10940	.10784	.10631	.10482	.10335	.10192	.10052	.09915	.09781	.09649	.09520	.09394	.09270
86	67	.12876	.12685	.12499	.12317	.12139	.11965	.11795	.11628	.11465	.11305	.11149	.10995	.10846	.10699	.10555	.10414	.10276	.10141	.10008	.09878
86	68	.13653	.13455	.13261	.13071	.12886	.12704	.12526	.12352	.12182	.12015	.11851	.11691	.11534	.11380	.11230	.11082	.10938	.10796	.10657	.10521
86	69	.14465	.14259	.14057	.13859	.13666	.13477	.13291	.13110	.12932	.12758	.12587	.12420	.12256	.12095	.11938	.11784	.11632	.11484	.11338	.11196
86	70	.15306	.15092	.14882	.14677	.14476	.14279	.14086	.13897	.13712	.13531	.13353	.13179	.13008	.12840	.12676	.12515	.12357	.12202	.12050	.11900
86	71	.16174	.15952	.15734	.15521	.15313	.15108	.14908	.14711	.14519	.14330	.14145	.13964	.13786	.13611	.13440	.13272	.13107	.12946	.12787	.12631
86	72	.17065	.16836	.16610	.16390	.16174	.15962	.15754	.15550	.15350	.15154	.14962	.14774	.14589	.14407	.14229	.14054	.13883	.13715	.13549	.13387
86	73	.17980	.17742	.17510	.17282	.17058	.16839	.16624	.16413	.16205	.16002	.15803	.15607	.15416	.15227	.15042	.14861	.14682	.14507	.14336	.14167
86	74	.18921	.18676	.18436	.18201	.17970	.17743	.17521	.17303	.17088	.16878	.16672	.16469	.16271	.16075	.15884	.15695	.15510	.15329	.15150	.14975
86	75	.19893	.19641	.19394	.19151	.18913	.18679	.18450	.18225	.18003	.17786	.17573	.17364	.17158	.16956	.16758	.16563	.16371	.16183	.15998	.15816
86	76	.20898	.20639	.20385	.20135	.19890	.19649	.19413	.19181	.18953	.18729	.18509	.18293	.18081	.17873	.17668	.17466	.17268	.17073	.16882	.16694
86	77	.21934	.21669	.21408	.21152	.20900	.20653	.20410	.20171	.19937	.19706	.19480	.19257	.19039	.18824	.18612	.18405	.18200	.17999	.17802	.17608
86	78	.22998	.22726	.22459	.22197	.21939	.21685	.21436	.21191	.20950	.20714	.20481	.20252	.20027	.19806	.19589	.19375	.19165	.18958	.18754	.18554
86	79	.24081	.23803	.23530	.23262	.22998	.22738	.22483	.22232	.21986	.21743	.21505	.21270	.21040	.20813	.20589	.20370	.20153	.19941	.19731	.19525
86	80	.25172	.24889	.24610	.24336	.24067	.23802	.23541	.23285	.23033	.22785	.22541	.22301	.22064	.21832	.21603	.21378	.21156	.20938	.20723	.20512
86	81	.26261	.25973	.25690	.25411	.25136	.24866	.24601	.24339	.24082	.23829	.23580	.23335	.23093	.22856	.22622	.22391	.22165	.21941	.21722	.21505
86	82	.27344	.27051	.26763	.26480	.26201	.25926	.25656	.25390	.25128	.24870	.24616	.24366	.24120	.23878	.23639	.23404	.23173	.22945	.22720	.22499
86	83	.28418	.28121	.27829	.27541	.27258	.26979	.26705	.26435	.26169	.25907	.25649	.25394	.25144	.24897	.24655	.24415	.24179	.23947	.23718	.23492
86	84	.29487	.29186	.28891	.28600	.28313	.28031	.27753	.27479	.27209	.26943	.26681	.26423	.26169	.25919	.25672	.25429	.25189	.24953	.24720	.24490
86	85	.30552	.30249	.29950	.29656	.29366	.29081	.28800	.28523	.28250	.27981	.27715	.27454	.27197	.26943	.26693	.26446	.26203	.25963	.25727	.25493
86	86	.31601	.31296	.30995	.30698	.30406	.30118	.29834	.29555	.29279	.29007	.28739	.28475	.28215	.27958	.27705	.27455	.27209	.26966	.26727	.26491
87	0	.00628	.00623	.00617	.00612	.00606	.00601	.00596	.00591	.00586	.00581	.00576	.00572	.00567	.00563	.00558	.00554	.00550	.00546	.00542	.00538
87	1	.00197	.00193	.00190	.00187	.00184	.00181	.00178	.00175	.00172	.00169	.00167	.00164	.00162	.00159	.00157	.00155	.00153	.00151	.00149	.00146
87	2	.00182	.00179	.00175	.00172	.00169	.00166	.00163	.00160	.00157	.00154	.00152	.00149	.00147	.00144	.00142	.00140	.00137	.00135	.00133	.00131
87	3	.00180	.00177	.00173	.00169	.00166	.00163	.00160	.00157	.00154	.00151	.00148	.00145	.00143	.00140	.00138	.00135	.00133	.00131	.00129	.00127
87	4	.00185	.00181	.00177	.00174	.00170	.00166	.00163	.00160	.00157	.00154	.00151	.00148	.00145	.00142	.00140	.00137	.00135	.00132	.00130	.00128
87	5	.00195	.00191	.00187	.00183	.00179	.00175	.00171	.00168	.00165	.00161	.00158	.00155	.00152	.00149	.00146	.00144	.00141	.00138	.00136	.00134
87	6	.00209	.00204	.00200	.00195	.00191	.00187	.00183	.00180	.00176	.00172	.00169	.00166	.00162	.00159	.00156	.00153	.00150	.00148	.00145	.00142
87	7	.00227	.00222	.00217	.00212	.00208	.00203	.00199	.00195	.00191	.00187	.00184	.00180	.00176	.00173	.00170	.00167	.00163	.00160	.00157	.00155
87	8	.00248	.00243	.00238	.00232	.00228	.00223	.00218	.00214	.00210	.00205	.00201	.00198	.00194	.00190	.00186	.00183	.00180	.00176	.00173	.00170
87	9	.00274	.00269	.00263	.00258	.00252	.00247	.00242	.00237	.00233	.00228	.00224	.00220	.00216	.00212	.00208	.00204	.00200	.00197	.00193	.00190
87	10	.00306	.00300	.00294	.00288	.00282	.00277	.00271	.00266	.00261	.00256	.00251	.00247	.00242	.00238	.00234	.00230	.00226	.00222	.00218	.00214
87	11	.00342	.00335	.00329	.00322	.00316	.00310	.00304	.00299	.00293	.00288	.00283	.00278	.00273	.00268	.00264	.00259	.00255	.00251	.00247	.00243
87	12	.00382	.00374	.00367	.00361	.00354	.00348	.00341	.00335	.00330	.00324	.00318	.00313	.00308	.00303	.00298	.00293	.00288	.00284	.00279	.00275
87	13	.00423	.00415	.00407	.00400	.00393	.00386	.00380	.00373	.00367	.00361	.00355	.00349	.00344	.00338	.00333	.00328	.00323	.00318	.00313	.00308
87	14	.00462	.00454	.00446	.00438	.00430	.00423	.00416	.00409	.00403	.00396	.00390	.00384	.00378	.00372	.00366	.00361	.00355	.00350	.00345	.00340
87	15	.00497	.00489	.00480	.00472	.00464	.00456	.00449	.00442	.00435	.00428	.00421	.00415	.00408	.00402	.00396	.00390	.00385	.00379	.00374	.00368
87	16	.00528	.00519	.00510	.00501	.00493	.00485	.00477	.00469	.00462	.00454	.00447	.00441	.00434	.00428	.00421	.00415	.00409	.00403	.00398	.00392
87	17	.00554	.00544	.00535	.00526	.00517	.00509	.00500	.00492	.00485	.00477	.00470	.00463	.00456	.00449	.00442	.00436	.00430	.00423	.00418	.00412
87	18	.00577	.00567	.00557	.00548	.00538	.00529	.00521	.00512	.00504	.00496	.00489	.00481	.00474	.00467	.00460	.00453	.00447	.00440	.00434	.00428
87	19	.00599	.00588	.00578	.00568	.00559	.00549	.00540	.00531	.00523	.00515	.00507	.00499	.00491	.00484	.00477	.00470	.00463	.00456	.00450	.00443
87	20	.00622	.00611	.00600	.00590	.00580	.00570	.00560	.00551	.00542	.00533	.00525	.00517	.00509	.00501	.00494	.00486	.00479	.00472	.00465	.00459
87	21	.00646	.00635	.00623	.00612	.00602	.00592	.00582	.00572	.00563	.00553	.00545	.00536	.00528	.00520	.00512	.00504	.00497	.00489	.00482	.00475

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

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
87	22	.00672	.00659	.00648	.00636	.00625	.00614	.00604	.00593	.00584	.00574	.00565	.00556	.00547	.00538	.00530	.00522	.00514	.00507	.00499	.00492
87	23	.00699	.00686	.00674	.00662	.00650	.00638	.00627	.00617	.00606	.00596	.00586	.00577	.00568	.00559	.00550	.00542	.00533	.00525	.00518	.00510
87	24	.00730	.00716	.00703	.00690	.00678	.00666	.00654	.00643	.00632	.00621	.00611	.00601	.00591	.00581	.00572	.00563	.00555	.00546	.00538	.00530
87	25	.00764	.00750	.00736	.00722	.00709	.00696	.00684	.00672	.00660	.00649	.00638	.00628	.00617	.00607	.00598	.00588	.00579	.00570	.00562	.00553
87	26	.00803	.00788	.00773	.00758	.00744	.00731	.00718	.00705	.00693	.00681	.00669	.00658	.00647	.00637	.00626	.00616	.00607	.00597	.00588	.00579
87	27	.00847	.00831	.00815	.00799	.00785	.00770	.00756	.00743	.00730	.00717	.00705	.00693	.00682	.00670	.00659	.00649	.00639	.00629	.00619	.00609
87	28	.00895	.00878	.00861	.00844	.00829	.00813	.00799	.00784	.00770	.00757	.00744	.00731	.00719	.00707	.00696	.00684	.00673	.00663	.00652	.00642
87	29	.00948	.00929	.00911	.00894	.00877	.00861	.00845	.00830	.00815	.00801	.00787	.00773	.00760	.00747	.00735	.00723	.00712	.00700	.00689	.00679
87	30	.01004	.00984	.00965	.00947	.00929	.00912	.00895	.00879	.00863	.00847	.00833	.00818	.00804	.00791	.00778	.00765	.00753	.00741	.00729	.00717
87	31	.01065	.01044	.01024	.01004	.00985	.00966	.00948	.00931	.00914	.00898	.00882	.00867	.00852	.00837	.00823	.00810	.00797	.00784	.00771	.00759
87	32	.01131	.01108	.01086	.01065	.01045	.01025	.01006	.00987	.00969	.00952	.00935	.00919	.00903	.00888	.00873	.00858	.00844	.00830	.00817	.00804
87	33	.01203	.01179	.01155	.01133	.01111	.01090	.01069	.01049	.01030	.01012	.00993	.00976	.00959	.00943	.00927	.00911	.00896	.00881	.00867	.00853
87	34	.01281	.01255	.01230	.01206	.01182	.01159	.01138	.01116	.01096	.01076	.01057	.01038	.01020	.01002	.00985	.00968	.00952	.00936	.00921	.00906
87	35	.01366	.01339	.01312	.01286	.01261	.01237	.01213	.01190	.01168	.01147	.01126	.01106	.01087	.01068	.01050	.01032	.01014	.00998	.00981	.00965
87	36	.01460	.01430	.01401	.01374	.01347	.01321	.01296	.01271	.01248	.01225	.01202	.01181	.01160	.01140	.01120	.01101	.01082	.01064	.01047	.01030
87	37	.01562	.01530	.01499	.01469	.01441	.01413	.01386	.01360	.01334	.01310	.01286	.01263	.01240	.01218	.01197	.01177	.01157	.01137	.01118	.01100
87	38	.01675	.01640	.01607	.01575	.01544	.01514	.01485	.01457	.01430	.01404	.01378	.01353	.01329	.01306	.01283	.01261	.01239	.01218	.01198	.01178
87	39	.01798	.01762	.01726	.01692	.01659	.01626	.01595	.01565	.01536	.01507	.01480	.01453	.01427	.01402	.01377	.01354	.01330	.01308	.01286	.01265
87	40	.01935	.01896	.01858	.01821	.01785	.01750	.01717	.01684	.01653	.01622	.01593	.01564	.01536	.01509	.01483	.01457	.01432	.01408	.01384	.01361
87	41	.02086	.02044	.02003	.01964	.01925	.01888	.01852	.01817	.01783	.01750	.01719	.01688	.01658	.01628	.01600	.01572	.01546	.01519	.01494	.01469
87	42	.02253	.02208	.02164	.02122	.02080	.02041	.02002	.01964	.01928	.01892	.01858	.01825	.01792	.01761	.01730	.01701	.01672	.01644	.01616	.01590
87	43	.02437	.02388	.02341	.02295	.02251	.02208	.02166	.02126	.02087	.02049	.02012	.01976	.01941	.01907	.01874	.01842	.01811	.01781	.01751	.01723
87	44	.02637	.02585	.02534	.02485	.02438	.02392	.02347	.02304	.02262	.02221	.02181	.02142	.02105	.02068	.02033	.01998	.01965	.01932	.01900	.01869
87	45	.02854	.02798	.02744	.02691	.02640	.02591	.02543	.02496	.02451	.02407	.02364	.02323	.02282	.02243	.02205	.02168	.02131	.02096	.02062	.02028
87	46	.03088	.03028	.02970	.02914	.02859	.02806	.02754	.02704	.02656	.02609	.02563	.02518	.02475	.02432	.02391	.02351	.02312	.02275	.02238	.02202
87	47	.03339	.03275	.03212	.03152	.03094	.03037	.02982	.02928	.02876	.02825	.02776	.02728	.02681	.02636	.02592	.02549	.02507	.02466	.02427	.02388
87	48	.03608	.03540	.03473	.03409	.03346	.03285	.03226	.03169	.03113	.03059	.03006	.02954	.02904	.02856	.02808	.02762	.02717	.02673	.02631	.02589
87	49	.03897	.03824	.03753	.03684	.03617	.03552	.03489	.03427	.03368	.03310	.03253	.03198	.03144	.03092	.03041	.02992	.02944	.02897	.02851	.02806
87	50	.04208	.04130	.04054	.03980	.03909	.03840	.03772	.03706	.03642	.03580	.03520	.03461	.03403	.03348	.03293	.03240	.03188	.03138	.03089	.03041
87	51	.04540	.04457	.04377	.04298	.04222	.04148	.04076	.04006	.03937	.03871	.03806	.03743	.03682	.03622	.03564	.03507	.03452	.03398	.03345	.03294
87	52	.04894	.04806	.04720	.04636	.04555	.04476	.04399	.04325	.04252	.04181	.04112	.04045	.03979	.03915	.03853	.03792	.03733	.03675	.03619	.03564
87	53	.05269	.05175	.05084	.04995	.04909	.04825	.04743	.04664	.04586	.04511	.04437	.04365	.04295	.04227	.04161	.04096	.04033	.03971	.03911	.03852
87	54	.05667	.05567	.05470	.05376	.05285	.05195	.05108	.05024	.04941	.04861	.04782	.04706	.04631	.04559	.04488	.04419	.04351	.04286	.04221	.04158
87	55	.06088	.05983	.05880	.05780	.05683	.05588	.05496	.05406	.05318	.05233	.05149	.05068	.04989	.04911	.04836	.04762	.04691	.04620	.04552	.04485
87	56	.06534	.06422	.06314	.06208	.06105	.06004	.05906	.05811	.05718	.05627	.05539	.05452	.05368	.05286	.05206	.05128	.05051	.04976	.04903	.04832
87	57	.07005	.06887	.06772	.06660	.06551	.06445	.06341	.06240	.06141	.06045	.05951	.05860	.05770	.05683	.05598	.05515	.05433	.05354	.05277	.05201
87	58	.07500	.07375	.07254	.07135	.07020	.06908	.06798	.06691	.06587	.06485	.06385	.06288	.06194	.06101	.06011	.05923	.05836	.05752	.05670	.05589
87	59	.08016	.07885	.07757	.07632	.07510	.07392	.07276	.07163	.07052	.06945	.06840	.06737	.06637	.06539	.06443	.06350	.06258	.06169	.06082	.05996
87	60	.08555	.08417	.08282	.08151	.08022	.07897	.07775	.07656	.07539	.07426	.07315	.07206	.07100	.06997	.06896	.06797	.06700	.06605	.06513	.06422
87	61	.09119	.08974	.08832	.08694	.08559	.08427	.08298	.08173	.08050	.07930	.07813	.07699	.07587	.07477	.07370	.07266	.07164	.07064	.06966	.06870
87	62	.09713	.09560	.09411	.09266	.09124	.08985	.08850	.08718	.08588	.08462	.08339	.08218	.08100	.07985	.07872	.07762	.07654	.07548	.07445	.07344
87	63	.10338	.10177	.10021	.09869	.09719	.09574	.09431	.09292	.09156	.09024	.08894	.08767	.08642	.08521	.08402	.08286	.08172	.08060	.07951	.07845
87	64	.10993	.10825	.10662	.10502	.10345	.10192	.10043	.09897	.09754	.09615	.09478	.09344	.09214	.09086	.08961	.08838	.08718	.08601	.08486	.08373
87	65	.11681	.11505	.11334	.11166	.11003	.10842	.10686	.10533	.10383	.10236	.10093	.09953	.09815	.09681	.09549	.09421	.09295	.09171	.09050	.08931
87	66	.12404	.12221	.12041	.11866	.11695	.11527	.11363	.11203	.11046	.10892	.10742	.10595	.10451	.10310	.10172	.10036	.09904	.09774	.09647	.09522
87	67	.13166	.12975	.12788	.12605	.12426	.12251	.12079	.11912	.11747	.11587	.11429	.11275	.11124	.10976	.10831	.10690	.10550	.10414	.10281	.10150
87	68	.13966	.13767	.13572	.13381	.13194	.13012	.12833	.12658	.12486	.12318	.12154	.11992	.11834	.11680	.11528	.11379	.11233	.11091	.10950	.10813
87	69	.14802	.14594	.14392	.14193	.13999	.13808	.13622	.13439	.13260	.13085	.12913	.12745	.12580	.12418	.12259	.12104	.11951	.11802	.11655	.11511
87	70	.15668	.15453	.15243	.15036	.14834	.14636	.14442	.14252	.14065	.13883	.13704	.13528	.13356	.13187	.13022	.12859	.12700	.12544	.12390	.12240
87	71	.16563	.16340	.16121	.15907	.15697	.15492	.15290	.15092	.14899	.14709	.14522	.14340	.14160	.13984	.13812	.13643	.13477	.13314	.13154	.12996

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
87	72	.17483	.17252	.17026	.16804	.16586	.16373	.16164	.15959	.15758	.15561	.15367	.15177	.14991	.14808	.14628	.14452	.14279	.14109	.13943	.13779
87	73	.18427	.18188	.17954	.17725	.17500	.17279	.17063	.16850	.16642	.16437	.16237	.16040	.15846	.15656	.15470	.15287	.15107	.14931	.14757	.14587
87	74	.19400	.19154	.18912	.18675	.18443	.18215	.17991	.17771	.17556	.17344	.17136	.16932	.16732	.16535	.16342	.16152	.15965	.15782	.15602	.15425
87	75	.20405	.20152	.19903	.19659	.19419	.19184	.18953	.18726	.18504	.18285	.18070	.17859	.17652	.17448	.17248	.17052	.16859	.16669	.16482	.16299
87	76	.21446	.21186	.20930	.20679	.20432	.20190	.19952	.19719	.19489	.19264	.19042	.18824	.18610	.18400	.18193	.17990	.17790	.17594	.17401	.17211
87	77	.22521	.22254	.21992	.21734	.21481	.21232	.20987	.20747	.20511	.20279	.20050	.19826	.19606	.19389	.19176	.18966	.18760	.18557	.18358	.18161
87	78	.23627	.23353	.23084	.22820	.22560	.22305	.22054	.21808	.21565	.21327	.21092	.20862	.20635	.20412	.20192	.19977	.19764	.19555	.19350	.19148
87	79	.24753	.24474	.24199	.23929	.23663	.23402	.23145	.22892	.22644	.22399	.22159	.21922	.21690	.21461	.21235	.21014	.20796	.20581	.20369	.20161
87	80	.25889	.25604	.25324	.25048	.24777	.24510	.24248	.23990	.23736	.23486	.23240	.22998	.22759	.22525	.22294	.22067	.21843	.21623	.21406	.21192
87	81	.27026	.26736	.26450	.26170	.25893	.25622	.25354	.25091	.24831	.24576	.24325	.24078	.23834	.23595	.23358	.23126	.22897	.22672	.22449	.22231
87	82	.28156	.27862	.27572	.27287	.27006	.26729	.26457	.26189	.25925	.25665	.25409	.25157	.24909	.24664	.24423	.24186	.23952	.23722	.23495	.23272
87	83	.29279	.28981	.28687	.28397	.28112	.27832	.27555	.27283	.27015	.26751	.26490	.26234	.25981	.25732	.25487	.25245	.25007	.24773	.24541	.24313
87	84	.30399	.30097	.29800	.29507	.29218	.28934	.28653	.28377	.28105	.27837	.27573	.27313	.27057	.26804	.26555	.26309	.26067	.25828	.25593	.25361
87	85	.31517	.31212	.30912	.30615	.30324	.30036	.29753	.29474	.29199	.28927	.28660	.28396	.28136	.27880	.27628	.27378	.27133	.26891	.26652	.26416
87	86	.32620	.32313	.32010	.31711	.31417	.31127	.30841	.30559	.30282	.30007	.29737	.29471	.29208	.28949	.28693	.28441	.28193	.27947	.27705	.27467
87	87	.33692	.33383	.33079	.32778	.32482	.32190	.31902	.31618	.31338	.31062	.30789	.30521	.30255	.29994	.29736	.29481	.29230	.28982	.28738	.28496
88	0	.00651	.00645	.00640	.00634	.00629	.00623	.00618	.00613	.00608	.00603	.00599	.00594	.00590	.00585	.00581	.00576	.00572	.00568	.00564	.00560
88	1	.00201	.00198	.00194	.00191	.00188	.00185	.00182	.00179	.00176	.00174	.00171	.00169	.00166	.00164	.00161	.00159	.00157	.00155	.00153	.00151
88	2	.00186	.00182	.00179	.00175	.00172	.00169	.00166	.00163	.00160	.00158	.00155	.00152	.00150	.00148	.00145	.00143	.00141	.00139	.00136	.00134
88	3	.00183	.00180	.00176	.00172	.00169	.00166	.00163	.00160	.00157	.00154	.00151	.00148	.00146	.00143	.00141	.00138	.00136	.00134	.00132	.00129
88	4	.00188	.00184	.00180	.00176	.00173	.00169	.00166	.00163	.00159	.00156	.00153	.00151	.00148	.00145	.00142	.00140	.00137	.00135	.00133	.00130
88	5	.00198	.00193	.00189	.00185	.00181	.00178	.00174	.00171	.00167	.00164	.00161	.00158	.00155	.00152	.00149	.00146	.00144	.00141	.00138	.00136
88	6	.00211	.00207	.00202	.00198	.00194	.00190	.00186	.00182	.00179	.00175	.00172	.00168	.00165	.00162	.00159	.00156	.00153	.00150	.00147	.00145
88	7	.00230	.00225	.00220	.00215	.00211	.00206	.00202	.00198	.00194	.00190	.00186	.00183	.00179	.00176	.00172	.00169	.00166	.00163	.00160	.00157
88	8	.00251	.00246	.00241	.00236	.00231	.00226	.00221	.00217	.00213	.00208	.00204	.00200	.00197	.00193	.00189	.00186	.00182	.00179	.00176	.00173
88	9	.00278	.00272	.00267	.00261	.00256	.00251	.00246	.00241	.00236	.00232	.00227	.00223	.00219	.00215	.00211	.00207	.00203	.00200	.00196	.00193
88	10	.00310	.00304	.00298	.00292	.00286	.00281	.00275	.00270	.00265	.00260	.00255	.00251	.00246	.00242	.00238	.00234	.00229	.00226	.00222	.00218
88	11	.00347	.00340	.00334	.00327	.00321	.00315	.00309	.00304	.00298	.00293	.00288	.00283	.00278	.00273	.00269	.00264	.00260	.00256	.00251	.00247
88	12	.00388	.00381	.00374	.00367	.00360	.00354	.00347	.00341	.00336	.00330	.00324	.00319	.00314	.00309	.00304	.00299	.00294	.00289	.00285	.00281
88	13	.00430	.00422	.00415	.00408	.00401	.00394	.00387	.00380	.00374	.00368	.00362	.00356	.00351	.00345	.00340	.00335	.00330	.00325	.00320	.00315
88	14	.00471	.00462	.00454	.00446	.00439	.00432	.00425	.00418	.00411	.00404	.00398	.00392	.00386	.00380	.00374	.00369	.00363	.00358	.00353	.00348
88	15	.00507	.00498	.00490	.00482	.00474	.00466	.00458	.00451	.00444	.00437	.00430	.00424	.00418	.00411	.00405	.00399	.00394	.00388	.00383	.00377
88	16	.00538	.00529	.00520	.00511	.00503	.00495	.00487	.00479	.00472	.00465	.00458	.00451	.00444	.00438	.00431	.00425	.00419	.00413	.00408	.00402
88	17	.00565	.00555	.00546	.00537	.00528	.00520	.00511	.00503	.00495	.00488	.00481	.00473	.00466	.00460	.00453	.00446	.00440	.00434	.00428	.00422
88	18	.00588	.00578	.00568	.00559	.00550	.00541	.00532	.00524	.00516	.00508	.00500	.00492	.00485	.00478	.00471	.00464	.00458	.00451	.00445	.00439
88	19	.00611	.00600	.00590	.00580	.00570	.00561	.00552	.00543	.00535	.00526	.00518	.00510	.00503	.00495	.00488	.00481	.00474	.00467	.00461	.00455
88	20	.00634	.00623	.00612	.00602	.00592	.00582	.00572	.00563	.00554	.00545	.00537	.00529	.00521	.00513	.00505	.00498	.00491	.00484	.00477	.00470
88	21	.00659	.00647	.00636	.00625	.00614	.00604	.00594	.00584	.00575	.00566	.00557	.00548	.00540	.00532	.00524	.00516	.00509	.00501	.00494	.00487
88	22	.00685	.00672	.00660	.00649	.00638	.00627	.00616	.00606	.00596	.00587	.00577	.00568	.00559	.00551	.00542	.00534	.00527	.00519	.00511	.00504
88	23	.00712	.00699	.00687	.00675	.00663	.00651	.00640	.00630	.00619	.00609	.00599	.00590	.00580	.00571	.00563	.00554	.00546	.00538	.00530	.00522
88	24	.00743	.00730	.00716	.00703	.00691	.00679	.00667	.00656	.00645	.00634	.00624	.00614	.00604	.00595	.00585	.00576	.00568	.00559	.00551	.00543
88	25	.00778	.00764	.00750	.00736	.00723	.00710	.00698	.00686	.00674	.00663	.00652	.00641	.00631	.00621	.00611	.00602	.00593	.00584	.00575	.00566
88	26	.00818	.00802	.00787	.00773	.00759	.00745	.00732	.00719	.00707	.00695	.00683	.00672	.00661	.00651	.00640	.00630	.00621	.00611	.00602	.00593
88	27	.00862	.00846	.00830	.00815	.00800	.00785	.00771	.00758	.00745	.00732	.00720	.00708	.00696	.00685	.00674	.00663	.00653	.00643	.00633	.00624
88	28	.00911	.00894	.00877	.00860	.00844	.00829	.00814	.00800	.00786	.00773	.00759	.00747	.00734	.00723	.00711	.00700	.00689	.00678	.00668	.00657
88	29	.00964	.00946	.00928	.00910	.00894	.00877	.00861	.00846	.00831	.00817	.00803	.00789	.00776	.00764	.00751	.00739	.00728	.00716	.00705	.00694
88	30	.01022	.01002	.00983	.00964	.00946	.00929	.00912	.00896	.00880	.00865	.00850	.00835	.00821	.00808	.00795	.00782	.00769	.00757	.00746	.00734
88	31	.01084	.01062	.01042	.01022	.01003	.00984	.00966	.00949	.00932	.00916	.00900	.00885	.00870	.00855	.00841	.00828	.00814	.00801	.00789	.00777
88	32	.01150	.01128	.01106	.01085	.01064	.01044	.01025	.01006	.00988	.00971	.00954	.00938	.00922	.00906	.00891	.00877	.00863	.00849	.00835	.00822
88	33	.01223	.01199	.01175	.01153	.01131	.01110	.01089	.01069	.01050	.01031	.01013	.00996	.00979	.00962	.00946	.00931	.00915	.00901	.00886	.00872

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

Ages		Interest Rate																				
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
88	34	.01302	.01276	.01251	.01227	.01203	.01181	.01159	.01137	.01117	.01097	.01078	.01059	.01040	.01023	.01006	.00989	.00973	.00957	.00942	.00927
88	35	.01389	.01361	.01334	.01308	.01283	.01259	.01236	.01213	.01191	.01169	.01148	.01128	.01109	.01090	.01071	.01053	.01036	.01019	.01003	.00987
88	36	.01484	.01454	.01425	.01397	.01370	.01344	.01319	.01295	.01271	.01248	.01226	.01204	.01183	.01163	.01143	.01124	.01105	.01087	.01069	.01052
88	37	.01587	.01555	.01524	.01495	.01466	.01438	.01411	.01384	.01359	.01334	.01310	.01287	.01265	.01243	.01222	.01201	.01181	.01161	.01142	.01124
88	38	.01701	.01667	.01634	.01602	.01571	.01541	.01512	.01484	.01456	.01430	.01404	.01379	.01355	.01331	.01309	.01286	.01265	.01244	.01224	.01204
88	39	.01827	.01790	.01755	.01720	.01687	.01655	.01623	.01593	.01564	.01535	.01507	.01481	.01455	.01429	.01405	.01381	.01358	.01335	.01313	.01292
88	40	.01966	.01926	.01888	.01851	.01815	.01781	.01747	.01714	.01683	.01652	.01622	.01594	.01565	.01538	.01512	.01486	.01461	.01437	.01413	.01390
88	41	.02119	.02077	.02036	.01996	.01958	.01921	.01884	.01849	.01815	.01782	.01750	.01719	.01689	.01660	.01631	.01604	.01577	.01551	.01525	.01500
88	42	.02289	.02244	.02200	.02157	.02116	.02076	.02037	.01999	.01962	.01927	.01893	.01859	.01827	.01795	.01764	.01734	.01705	.01677	.01650	.01623
88	43	.02475	.02427	.02379	.02334	.02289	.02246	.02204	.02164	.02125	.02086	.02049	.02013	.01978	.01944	.01911	.01879	.01848	.01817	.01788	.01759
88	44	.02679	.02627	.02576	.02527	.02479	.02433	.02388	.02345	.02303	.02261	.02222	.02183	.02145	.02109	.02073	.02038	.02005	.01972	.01940	.01909
88	45	.02900	.02844	.02789	.02736	.02685	.02636	.02588	.02541	.02495	.02451	.02408	.02367	.02326	.02287	.02248	.02211	.02175	.02139	.02105	.02071
88	46	.03138	.03078	.03020	.02963	.02908	.02855	.02803	.02753	.02704	.02657	.02611	.02566	.02523	.02480	.02439	.02399	.02360	.02322	.02285	.02248
88	47	.03393	.03329	.03267	.03206	.03147	.03090	.03035	.02981	.02929	.02878	.02829	.02781	.02734	.02688	.02644	.02601	.02559	.02518	.02478	.02439
88	48	.03667	.03599	.03532	.03468	.03405	.03344	.03284	.03227	.03171	.03116	.03063	.03012	.02961	.02913	.02865	.02819	.02774	.02730	.02687	.02645
88	49	.03962	.03889	.03817	.03748	.03681	.03616	.03552	.03491	.03431	.03372	.03316	.03260	.03207	.03154	.03103	.03053	.03005	.02958	.02912	.02867
88	50	.04278	.04200	.04124	.04051	.03979	.03909	.03841	.03776	.03711	.03649	.03588	.03529	.03471	.03415	.03361	.03307	.03255	.03205	.03155	.03107
88	51	.04618	.04534	.04453	.04375	.04298	.04224	.04152	.04081	.04013	.03946	.03881	.03818	.03756	.03696	.03638	.03581	.03525	.03471	.03418	.03366
88	52	.04978	.04890	.04804	.04720	.04638	.04559	.04482	.04407	.04334	.04263	.04194	.04126	.04060	.03996	.03933	.03872	.03813	.03755	.03698	.03643
88	53	.05361	.05267	.05176	.05087	.05000	.04916	.04834	.04754	.04676	.04600	.04526	.04454	.04384	.04315	.04249	.04184	.04120	.04058	.03997	.03938
88	54	.05767	.05667	.05570	.05476	.05384	.05294	.05207	.05122	.05039	.04958	.04880	.04803	.04728	.04655	.04584	.04514	.04447	.04380	.04316	.04253
88	55	.06197	.06092	.05989	.05888	.05791	.05696	.05603	.05513	.05425	.05339	.05255	.05173	.05094	.05016	.04940	.04866	.04794	.04724	.04655	.04587
88	56	.06653	.06541	.06432	.06326	.06222	.06121	.06023	.05927	.05834	.05743	.05654	.05567	.05483	.05400	.05319	.05241	.05164	.05089	.05015	.04944
88	57	.07134	.07016	.06900	.06788	.06679	.06572	.06468	.06366	.06267	.06171	.06076	.05985	.05895	.05807	.05721	.05638	.05556	.05476	.05398	.05322
88	58	.07640	.07515	.07393	.07274	.07158	.07046	.06936	.06828	.06723	.06621	.06521	.06424	.06329	.06236	.06145	.06056	.05969	.05885	.05802	.05721
88	59	.08168	.08036	.07907	.07782	.07660	.07541	.07425	.07311	.07200	.07092	.06987	.06884	.06783	.06685	.06588	.06494	.06402	.06313	.06225	.06139
88	60	.08719	.08580	.08445	.08313	.08184	.08059	.07936	.07816	.07699	.07585	.07474	.07365	.07258	.07154	.07052	.06953	.06856	.06761	.06668	.06577
88	61	.09296	.09150	.09008	.08869	.08733	.08601	.08472	.08346	.08222	.08102	.07984	.07869	.07757	.07647	.07540	.07434	.07332	.07231	.07133	.07036
88	62	.09903	.09750	.09600	.09455	.09312	.09173	.09037	.08904	.08774	.08647	.08523	.08402	.08284	.08168	.08054	.07943	.07835	.07729	.07625	.07523
88	63	.10542	.10382	.10225	.10072	.09922	.09776	.09633	.09493	.09357	.09223	.09093	.08965	.08840	.08718	.08598	.08481	.08367	.08255	.08145	.08038
88	64	.11213	.11045	.10881	.10720	.10563	.10410	.10260	.10113	.09970	.09829	.09692	.09558	.09426	.09298	.09172	.09049	.08928	.08810	.08695	.08581
88	65	.11918	.11742	.11570	.11402	.11237	.11076	.10919	.10765	.10615	.10468	.10324	.10183	.10045	.09909	.09777	.09648	.09521	.09396	.09275	.09155
88	66	.12659	.12475	.12295	.12120	.11947	.11779	.11615	.11453	.11296	.11141	.10990	.10842	.10698	.10556	.10417	.10281	.10147	.10017	.09889	.09763
88	67	.13441	.13249	.13061	.12878	.12698	.12522	.12350	.12182	.12017	.11855	.11697	.11542	.11390	.11241	.11096	.10953	.10813	.10676	.10541	.10409
88	68	.14263	.14063	.13867	.13675	.13488	.13304	.13125	.12949	.12776	.12607	.12442	.12280	.12121	.11965	.11813	.11663	.11517	.11373	.11232	.11093
88	69	.15121	.14913	.14710	.14510	.14315	.14124	.13936	.13753	.13573	.13397	.13224	.13055	.12889	.12726	.12566	.12410	.12256	.12106	.11958	.11813
88	70	.16013	.15797	.15585	.15378	.15175	.14976	.14781	.14590	.14402	.14219	.14039	.13862	.13689	.13519	.13353	.13189	.13029	.12872	.12717	.12566
88	71	.16933	.16709	.16489	.16274	.16064	.15857	.15654	.15456	.15261	.15070	.14883	.14699	.14518	.14342	.14168	.13998	.13830	.13666	.13505	.13347
88	72	.17880	.17648	.17421	.17198	.16980	.16765	.16555	.16349	.16147	.15949	.15754	.15563	.15375	.15191	.15011	.14833	.14659	.14488	.14321	.14156
88	73	.18853	.18613	.18378	.18148	.17922	.17700	.17482	.17269	.17059	.16854	.16652	.16453	.16259	.16068	.15880	.15696	.15515	.15337	.15163	.14991
88	74	.19856	.19608	.19366	.19128	.18895	.18665	.18440	.18220	.18003	.17790	.17581	.17376	.17174	.16976	.16781	.16590	.16402	.16218	.16036	.15858
88	75	.20893	.20639	.20389	.20144	.19903	.19667	.19435	.19207	.18983	.18763	.18547	.18334	.18126	.17921	.17719	.17521	.17327	.17135	.16947	.16762
88	76	.21969	.21708	.21451	.21198	.20951	.20707	.20468	.20233	.20002	.19775	.19552	.19333	.19118	.18906	.18698	.18493	.18292	.18094	.17900	.17708
88	77	.23082	.22814	.22550	.22291	.22036	.21786	.21540	.21298	.21061	.20827	.20598	.20372	.20150	.19932	.19717	.19506	.19298	.19094	.18893	.18695
88	78	.24227	.23952	.23682	.23417	.23156	.22899	.22647	.22399	.22155	.21915	.21679	.21447	.21219	.20994	.20773	.20556	.20342	.20131	.19924	.19720
88	79	.25396	.25115	.24839	.24568	.24301	.24038	.23780	.23526	.23276	.23030	.22788	.22550	.22315	.22085	.21858	.21634	.21415	.21198	.20985	.20775
88	80	.26577	.26291	.26009	.25732	.25459	.25191	.24927	.24667	.24412	.24160	.23913	.23669	.23429	.23193	.22960	.22731	.22506	.22283	.22065	.21849
88	81	.27759	.27468	.27181	.26899	.26621	.26348	.26079	.25814	.25553	.25296	.25043	.24794	.24549	.24308	.24070	.23836	.23605	.23377	.23154	.22933
88	82	.28937	.28641	.28350	.28063	.27781	.27502	.27229	.26959	.26693	.26432	.26174	.25920	.25670	.25424	.25181	.24942	.24707	.24474	.24245	.24020
88	83	.30108	.29808	.29513	.29222	.28935	.28653	.28375	.28101	.27831	.27565	.27303	.27045	.26791	.26540	.26293	.26049	.25809	.25573	.25339	.25109

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

Ages 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%
																					Interest Rate
88	84	.31278	.30975	.30676	.30381	.30091	.29805	.29523	.29246	.28972	.28702	.28437	.28174	.27916	.27661	.27410	.27163	.26919	.26678	.26440	.26206
88	85	.32448	.32142	.31840	.31542	.31249	.30960	.30675	.30394	.30117	.29844	.29575	.29310	.29048	.28790	.28535	.28284	.28036	.27792	.27551	.27313
88	86	.33604	.33296	.32992	.32692	.32396	.32104	.31817	.31533	.31254	.30978	.30706	.30438	.30173	.29912	.29654	.29400	.29150	.28902	.28658	.28417
88	87	.34731	.34420	.34114	.33812	.33515	.33221	.32932	.32646	.32364	.32086	.31812	.31541	.31274	.31011	.30751	.30494	.30241	.29991	.29744	.29501
88	88	.35822	.35511	.35204	.34900	.34601	.34306	.34015	.33728	.33445	.33165	.32889	.32616	.32347	.32082	.31820	.31561	.31306	.31054	.30805	.30560
89	0	.00673	.00667	.00662	.00656	.00651	.00646	.00641	.00636	.00631	.00626	.00621	.00617	.00612	.00608	.00603	.00599	.00595	.00591	.00587	.00583
89	1	.00205	.00202	.00199	.00195	.00192	.00189	.00186	.00183	.00181	.00178	.00175	.00173	.00170	.00168	.00166	.00163	.00161	.00159	.00157	.00155
89	2	.00189	.00186	.00182	.00179	.00176	.00172	.00169	.00166	.00164	.00161	.00158	.00156	.00153	.00151	.00148	.00146	.00144	.00142	.00140	.00138
89	3	.00186	.00182	.00179	.00175	.00172	.00169	.00165	.00162	.00159	.00157	.00154	.00151	.00148	.00146	.00143	.00141	.00139	.00137	.00134	.00132
89	4	.00190	.00186	.00183	.00179	.00175	.00172	.00168	.00165	.00162	.00159	.00156	.00153	.00150	.00148	.00145	.00142	.00140	.00138	.00135	.00133
89	5	.00200	.00196	.00192	.00188	.00184	.00180	.00177	.00173	.00170	.00166	.00163	.00160	.00157	.00154	.00151	.00149	.00146	.00143	.00141	.00138
89	6	.00214	.00209	.00205	.00201	.00196	.00192	.00188	.00185	.00181	.00177	.00174	.00171	.00167	.00164	.00161	.00158	.00155	.00153	.00150	.00147
89	7	.00232	.00227	.00222	.00218	.00213	.00209	.00204	.00200	.00196	.00193	.00189	.00185	.00182	.00178	.00175	.00172	.00169	.00166	.00163	.00160
89	8	.00254	.00249	.00243	.00238	.00233	.00229	.00224	.00220	.00215	.00211	.00207	.00203	.00199	.00196	.00192	.00189	.00185	.00182	.00179	.00175
89	9	.00281	.00275	.00270	.00264	.00259	.00254	.00249	.00244	.00239	.00235	.00230	.00226	.00222	.00218	.00214	.00210	.00207	.00203	.00199	.00196
89	10	.00314	.00308	.00302	.00296	.00290	.00284	.00279	.00274	.00269	.00264	.00259	.00254	.00250	.00246	.00241	.00237	.00233	.00229	.00225	.00222
89	11	.00352	.00345	.00338	.00332	.00326	.00320	.00314	.00308	.00303	.00298	.00292	.00287	.00283	.00278	.00273	.00269	.00264	.00260	.00256	.00252
89	12	.00394	.00386	.00379	.00372	.00366	.00359	.00353	.00347	.00341	.00335	.00330	.00325	.00319	.00314	.00309	.00304	.00300	.00295	.00290	.00286
89	13	.00437	.00429	.00422	.00414	.00407	.00401	.00394	.00387	.00381	.00375	.00369	.00363	.00357	.00352	.00347	.00341	.00336	.00331	.00326	.00322
89	14	.00479	.00470	.00462	.00455	.00447	.00440	.00433	.00426	.00419	.00412	.00406	.00400	.00394	.00388	.00382	.00377	.00371	.00366	.00361	.00356
89	15	.00516	.00507	.00499	.00491	.00483	.00475	.00467	.00460	.00453	.00446	.00439	.00433	.00426	.00420	.00414	.00408	.00402	.00397	.00391	.00386
89	16	.00548	.00539	.00530	.00521	.00513	.00505	.00497	.00489	.00482	.00474	.00467	.00460	.00454	.00447	.00441	.00435	.00429	.00423	.00417	.00411
89	17	.00576	.00566	.00556	.00547	.00539	.00530	.00522	.00514	.00506	.00498	.00491	.00484	.00477	.00470	.00463	.00457	.00450	.00444	.00438	.00432
89	18	.00599	.00589	.00579	.00570	.00561	.00552	.00543	.00534	.00526	.00518	.00511	.00503	.00496	.00489	.00482	.00475	.00468	.00462	.00456	.00449
89	19	.00622	.00611	.00601	.00591	.00582	.00572	.00563	.00554	.00546	.00537	.00529	.00521	.00514	.00506	.00499	.00492	.00485	.00478	.00472	.00465
89	20	.00646	.00635	.00624	.00613	.00603	.00593	.00584	.00574	.00566	.00557	.00548	.00540	.00532	.00524	.00517	.00509	.00502	.00495	.00488	.00481
89	21	.00671	.00659	.00648	.00637	.00626	.00616	.00606	.00596	.00587	.00577	.00569	.00560	.00551	.00543	.00535	.00528	.00520	.00513	.00506	.00499
89	22	.00697	.00684	.00673	.00661	.00650	.00639	.00628	.00618	.00608	.00599	.00589	.00580	.00571	.00563	.00554	.00546	.00538	.00531	.00523	.00516
89	23	.00725	.00712	.00699	.00687	.00675	.00664	.00653	.00642	.00631	.00621	.00612	.00602	.00593	.00584	.00575	.00566	.00558	.00550	.00542	.00534
89	24	.00756	.00742	.00729	.00716	.00704	.00692	.00680	.00669	.00657	.00647	.00636	.00626	.00617	.00607	.00598	.00589	.00580	.00572	.00563	.00555
89	25	.00792	.00777	.00763	.00749	.00736	.00723	.00711	.00699	.00687	.00676	.00665	.00654	.00644	.00634	.00624	.00615	.00605	.00596	.00588	.00579
89	26	.00831	.00816	.00801	.00786	.00772	.00759	.00746	.00733	.00720	.00708	.00697	.00686	.00675	.00664	.00654	.00644	.00634	.00624	.00615	.00606
89	27	.00877	.00860	.00844	.00829	.00814	.00800	.00786	.00772	.00759	.00746	.00734	.00722	.00710	.00699	.00688	.00677	.00667	.00657	.00647	.00637
89	28	.00926	.00909	.00892	.00875	.00859	.00844	.00829	.00815	.00801	.00787	.00774	.00761	.00749	.00737	.00725	.00714	.00703	.00692	.00682	.00672
89	29	.00980	.00962	.00944	.00926	.00909	.00893	.00877	.00862	.00847	.00832	.00818	.00805	.00792	.00779	.00767	.00755	.00743	.00731	.00720	.00710
89	30	.01039	.01019	.00999	.00981	.00963	.00945	.00929	.00912	.00896	.00881	.00866	.00852	.00838	.00824	.00811	.00798	.00785	.00773	.00761	.00750
89	31	.01101	.01080	.01059	.01039	.01020	.01002	.00984	.00966	.00949	.00933	.00917	.00902	.00887	.00872	.00858	.00844	.00831	.00818	.00806	.00793
89	32	.01169	.01146	.01124	.01103	.01082	.01062	.01043	.01025	.01006	.00989	.00972	.00956	.00940	.00924	.00909	.00894	.00880	.00866	.00853	.00840
89	33	.01242	.01218	.01195	.01172	.01150	.01129	.01108	.01088	.01069	.01050	.01032	.01015	.00998	.00981	.00965	.00949	.00934	.00919	.00905	.00891
89	34	.01322	.01296	.01271	.01247	.01224	.01201	.01179	.01157	.01137	.01117	.01097	.01078	.01060	.01042	.01025	.01008	.00992	.00976	.00961	.00946
89	35	.01410	.01383	.01356	.01330	.01305	.01280	.01257	.01234	.01212	.01190	.01169	.01149	.01130	.01111	.01092	.01074	.01057	.01040	.01023	.01007
89	36	.01506	.01476	.01448	.01420	.01393	.01367	.01341	.01317	.01293	.01270	.01248	.01226	.01205	.01185	.01165	.01146	.01127	.01109	.01091	.01074
89	37	.01611	.01579	.01548	.01518	.01489	.01461	.01434	.01408	.01382	.01358	.01334	.01310	.01288	.01266	.01245	.01224	.01204	.01184	.01165	.01147
89	38	.01727	.01692	.01659	.01627	.01596	.01566	.01537	.01509	.01481	.01455	.01429	.01404	.01380	.01356	.01333	.01311	.01289	.01268	.01248	.01228
89	39	.01854	.01817	.01781	.01747	.01713	.01681	.01650	.01619	.01590	.01561	.01534	.01507	.01481	.01455	.01431	.01407	.01383	.01361	.01339	.01317
89	40	.01994	.01955	.01917	.01880	.01844	.01809	.01775	.01743	.01711	.01680	.01650	.01621	.01593	.01566	.01540	.01514	.01489	.01464	.01441	.01417
89	41	.02150	.02108	.02067	.02027	.01988	.01951	.01915	.01880	.01846	.01813	.01781	.01749	.01719	.01690	.01661	.01633	.01606	.01580	.01554	.01530
89	42	.02322	.02277	.02233	.02190	.02149	.02109	.02070	.02032	.01995	.01960	.01925	.01891	.01859	.01827	.01796	.01766	.01737	.01709	.01681	.01654
89	43	.02512	.02463	.02415	.02369	.02325	.02282	.02240	.02199	.02160	.02122	.02085	.02048	.02013	.01979	.01946	.01914	.01882	.01852	.01822	.01793
89	44	.02719	.02666	.02615	.02566	.02518	.02472	.02427	.02384	.02341	.02300	.02260	.02221	.02183	.02147	.02111	.02076	.02042	.02009	.01977	.01946

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

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
89	45	.02943	.02886	.02832	.02779	.02728	.02678	.02630	.02583	.02537	.02493	.02450	.02408	.02368	.02328	.02290	.02252	.02216	.02180	.02146	.02112
89	46	.03185	.03125	.03066	.03010	.02955	.02901	.02850	.02799	.02750	.02703	.02657	.02612	.02568	.02525	.02484	.02444	.02405	.02366	.02329	.02293
89	47	.03444	.03380	.03317	.03257	.03198	.03141	.03085	.03031	.02979	.02928	.02878	.02830	.02783	.02737	.02693	.02650	.02608	.02566	.02526	.02487
89	48	.03723	.03654	.03588	.03523	.03460	.03399	.03339	.03282	.03225	.03171	.03118	.03066	.03015	.02966	.02919	.02872	.02827	.02783	.02740	.02698
89	49	.04023	.03949	.03878	.03809	.03741	.03676	.03612	.03550	.03490	.03432	.03375	.03319	.03265	.03213	.03162	.03112	.03063	.03016	.02970	.02924
89	50	.04345	.04266	.04190	.04116	.04045	.03975	.03907	.03841	.03776	.03714	.03653	.03594	.03536	.03479	.03425	.03371	.03319	.03268	.03218	.03170
89	51	.04690	.04607	.04526	.04447	.04370	.04296	.04223	.04153	.04084	.04017	.03952	.03888	.03827	.03766	.03708	.03650	.03594	.03540	.03487	.03435
89	52	.05057	.04969	.04882	.04799	.04717	.04637	.04560	.04485	.04412	.04340	.04271	.04203	.04137	.04072	.04010	.03948	.03889	.03830	.03774	.03718
89	53	.05448	.05353	.05262	.05172	.05086	.05001	.04919	.04839	.04761	.04684	.04610	.04538	.04468	.04399	.04332	.04266	.04203	.04140	.04080	.04020
89	54	.05861	.05761	.05664	.05569	.05477	.05387	.05300	.05214	.05131	.05050	.04971	.04894	.04819	.04746	.04675	.04605	.04537	.04470	.04405	.04342
89	55	.06300	.06194	.06091	.05990	.05892	.05797	.05704	.05613	.05525	.05439	.05355	.05273	.05193	.05115	.05039	.04965	.04892	.04822	.04752	.04685
89	56	.06765	.06652	.06543	.06437	.06333	.06232	.06133	.06037	.05943	.05852	.05763	.05676	.05591	.05508	.05427	.05348	.05271	.05195	.05122	.05050
89	57	.07256	.07137	.07021	.06909	.06799	.06692	.06588	.06486	.06386	.06290	.06195	.06103	.06013	.05925	.05839	.05755	.05673	.05592	.05514	.05437
89	58	.07771	.07646	.07524	.07405	.07289	.07176	.07065	.06958	.06853	.06750	.06650	.06552	.06457	.06363	.06272	.06183	.06096	.06011	.05928	.05846
89	59	.08310	.08178	.08050	.07924	.07802	.07682	.07565	.07452	.07341	.07232	.07126	.07023	.06921	.06823	.06726	.06632	.06539	.06449	.06361	.06275
89	60	.08873	.08734	.08598	.08466	.08337	.08211	.08088	.07968	.07851	.07736	.07624	.07515	.07408	.07303	.07201	.07101	.07004	.06908	.06815	.06723
89	61	.09462	.09316	.09173	.09034	.08898	.08765	.08636	.08509	.08386	.08265	.08147	.08031	.07918	.07808	.07700	.07595	.07491	.07390	.07291	.07195
89	62	.10082	.09929	.09779	.09633	.09490	.09350	.09214	.09080	.08950	.08823	.08698	.08577	.08458	.08341	.08227	.08116	.08007	.07900	.07796	.07693
89	63	.10735	.10574	.10417	.10263	.10113	.09967	.09823	.09683	.09546	.09412	.09281	.09153	.09028	.08905	.08785	.08667	.08552	.08440	.08329	.08222
89	64	.11421	.11253	.11088	.10927	.10769	.10615	.10465	.10318	.10174	.10033	.09895	.09760	.09628	.09499	.09373	.09249	.09128	.09009	.08893	.08779
89	65	.12142	.11965	.11793	.11624	.11459	.11298	.11140	.10986	.10835	.10687	.10542	.10401	.10262	.10126	.09993	.09863	.09736	.09611	.09488	.09368
89	66	.12900	.12716	.12535	.12359	.12186	.12018	.11852	.11691	.11532	.11377	.11226	.11077	.10932	.10789	.10650	.10513	.10379	.10248	.10119	.09993
89	67	.13701	.13508	.13320	.13136	.12956	.12779	.12606	.12437	.12272	.12109	.11951	.11795	.11643	.11493	.11347	.11203	.11063	.10925	.10790	.10657
89	68	.14543	.14342	.14146	.13954	.13766	.13582	.13401	.13225	.13051	.12882	.12716	.12553	.12393	.12237	.12084	.11933	.11786	.11642	.11500	.11361
89	69	.15423	.15215	.15010	.14810	.14615	.14423	.14235	.14050	.13870	.13693	.13519	.13349	.13183	.13019	.12859	.12702	.12547	.12396	.12248	.12102
89	70	.16338	.16121	.15909	.15701	.15498	.15298	.15102	.14910	.14722	.14538	.14357	.14180	.14006	.13835	.13668	.13504	.13343	.13184	.13029	.12877
89	71	.17283	.17058	.16838	.16623	.16411	.16204	.16000	.15801	.15605	.15414	.15225	.15041	.14860	.14682	.14507	.14336	.14168	.14003	.13841	.13682
89	72	.18256	.18024	.17796	.17572	.17353	.17138	.16927	.16720	.16517	.16318	.16122	.15930	.15742	.15557	.15376	.15197	.15022	.14850	.14681	.14516
89	73	.19256	.19016	.18780	.18549	.18322	.18099	.17881	.17667	.17456	.17250	.17047	.16848	.16652	.16460	.16271	.16086	.15904	.15725	.15550	.15377
89	74	.20288	.20040	.19797	.19558	.19324	.19094	.18868	.18646	.18428	.18214	.18004	.17798	.17596	.17396	.17201	.17009	.16820	.16634	.16452	.16272
89	75	.21357	.21101	.20851	.20605	.20363	.20126	.19893	.19664	.19439	.19218	.19001	.18787	.18578	.18372	.18169	.17970	.17774	.17582	.17393	.17207
89	76	.22466	.22203	.21946	.21692	.21444	.21199	.20959	.20723	.20491	.20263	.20039	.19819	.19603	.19390	.19180	.18975	.18772	.18573	.18377	.18185
89	77	.23615	.23345	.23081	.22821	.22565	.22314	.22067	.21824	.21586	.21351	.21120	.20893	.20670	.20451	.20235	.20022	.19814	.19608	.19406	.19207
89	78	.24799	.24523	.24252	.23985	.23723	.23466	.23212	.22963	.22718	.22477	.22240	.22007	.21777	.21551	.21329	.21110	.20895	.20683	.20475	.20270
89	79	.26009	.25727	.25450	.25178	.24909	.24646	.24386	.24131	.23880	.23633	.23390	.23150	.22915	.22683	.22455	.22230	.22009	.21791	.21576	.21365
89	80	.27233	.26945	.26663	.26385	.26111	.25842	.25577	.25316	.25059	.24806	.24557	.24312	.24071	.23833	.23599	.23369	.23142	.22919	.22698	.22482
89	81	.28459	.28167	.27879	.27596	.27317	.27043	.26773	.26507	.26245	.25987	.25732	.25482	.25236	.24993	.24754	.24518	.24286	.24057	.23831	.23609
89	82	.29683	.29386	.29094	.28806	.28523	.28243	.27968	.27698	.27431	.27168	.26909	.26654	.26402	.26155	.25911	.25670	.25433	.25199	.24969	.24742
89	83	.30902	.30601	.30304	.30012	.29725	.29441	.29162	.28887	.28616	.28349	.28086	.27826	.27570	.27318	.27069	.26824	.26583	.26344	.26109	.25878
89	84	.32120	.31816	.31516	.31221	.30930	.30643	.30360	.30081	.29806	.29535	.29268	.29004	.28744	.28488	.28236	.27987	.27741	.27499	.27260	.27024
89	85	.33342	.33034	.32732	.32433	.32139	.31849	.31563	.31281	.31003	.30728	.30458	.30191	.29928	.29668	.29412	.29159	.28910	.28664	.28422	.28182
89	86	.34551	.34241	.33936	.33635	.33339	.33046	.32757	.32473	.32192	.31915	.31642	.31372	.31106	.30843	.30584	.30329	.30076	.29827	.29582	.29339
89	87	.35730	.35419	.35112	.34810	.34511	.34217	.33926	.33639	.33356	.33077	.32801	.32529	.32261	.31996	.31734	.31476	.31221	.30970	.30722	.30476
89	88	.36876	.36564	.36256	.35952	.35652	.35356	.35063	.34775	.34491	.34210	.33932	.33659	.33388	.33121	.32858	.32598	.32341	.32087	.31837	.31589
89	89	.37983	.37670	.37361	.37057	.36756	.36459	.36166	.35876	.35591	.35309	.35030	.34755	.34483	.34215	.33950	.33689	.33430	.33175	.32923	.32674
90	0	.00695	.00689	.00684	.00678	.00673	.00668	.00663	.00658	.00653	.00648	.00643	.00639	.00634	.00630	.00626	.00621	.00617	.00613	.00609	.00605
90	1	.00209	.00206	.00203	.00199	.00196	.00193	.00190	.00187	.00185	.00182	.00179	.00177	.00174	.00172	.00170	.00167	.00165	.00163	.00161	.00159
90	2	.00192	.00189	.00185	.00182	.00179	.00176	.00173	.00170	.00167	.00164	.00161	.00159	.00156	.00154	.00152	.00149	.00147	.00145	.00143	.00141
90	3	.00189	.00185	.00182	.00178	.00175	.00171	.00168	.00165	.00162	.00159	.00156	.00154	.00151	.00149	.00146	.00144	.00141	.00139	.00137	.00135
90	4	.00193	.00189	.00185	.00181	.00178	.00174	.00171	.00168	.00164	.00161	.00158	.00155	.00153	.00150	.00147	.00145	.00142	.00140	.00138	.00135

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
90	5	.00203	.00198	.00194	.00190	.00186	.00183	.00179	.00175	.00172	.00169	.00165	.00162	.00159	.00156	.00154	.00151	.00148	.00146	.00143	.00141
90	6	.00216	.00212	.00207	.00203	.00199	.00195	.00191	.00187	.00183	.00180	.00176	.00173	.00170	.00166	.00163	.00160	.00158	.00155	.00152	.00149
90	7	.00235	.00230	.00225	.00220	.00215	.00211	.00207	.00203	.00199	.00195	.00191	.00188	.00184	.00181	.00177	.00174	.00171	.00168	.00165	.00162
90	8	.00257	.00251	.00246	.00241	.00236	.00231	.00227	.00222	.00218	.00214	.00210	.00206	.00202	.00198	.00195	.00191	.00188	.00184	.00181	.00178
90	9	.00284	.00278	.00273	.00267	.00262	.00257	.00252	.00247	.00242	.00238	.00233	.00229	.00225	.00221	.00217	.00213	.00209	.00206	.00202	.00199
90	10	.00318	.00311	.00305	.00299	.00294	.00288	.00283	.00277	.00272	.00267	.00263	.00258	.00253	.00249	.00245	.00241	.00236	.00233	.00229	.00225
90	11	.00356	.00349	.00343	.00336	.00330	.00324	.00318	.00313	.00307	.00302	.00297	.00292	.00287	.00282	.00277	.00273	.00268	.00264	.00260	.00256
90	12	.00399	.00392	.00385	.00378	.00371	.00365	.00358	.00352	.00346	.00341	.00335	.00330	.00324	.00319	.00314	.00309	.00305	.00300	.00295	.00291
90	13	.00444	.00436	.00428	.00421	.00414	.00407	.00400	.00394	.00387	.00381	.00375	.00369	.00364	.00358	.00353	.00348	.00342	.00337	.00333	.00328
90	14	.00486	.00478	.00470	.00462	.00454	.00447	.00440	.00433	.00426	.00420	.00413	.00407	.00401	.00395	.00390	.00384	.00379	.00373	.00368	.00363
90	15	.00525	.00516	.00507	.00499	.00491	.00483	.00476	.00468	.00461	.00454	.00448	.00441	.00435	.00428	.00422	.00417	.00411	.00405	.00400	.00394
90	16	.00557	.00548	.00539	.00531	.00522	.00514	.00506	.00498	.00491	.00484	.00476	.00470	.00463	.00456	.00450	.00444	.00438	.00432	.00426	.00420
90	17	.00585	.00576	.00566	.00557	.00548	.00540	.00531	.00523	.00516	.00508	.00500	.00493	.00486	.00479	.00473	.00466	.00460	.00454	.00448	.00442
90	18	.00610	.00599	.00590	.00580	.00571	.00562	.00553	.00545	.00536	.00528	.00521	.00513	.00506	.00499	.00492	.00485	.00478	.00472	.00465	.00459
90	19	.00633	.00622	.00612	.00602	.00592	.00583	.00574	.00565	.00556	.00548	.00540	.00532	.00524	.00517	.00509	.00502	.00495	.00489	.00482	.00476
90	20	.00657	.00645	.00635	.00624	.00614	.00604	.00595	.00585	.00576	.00568	.00559	.00551	.00543	.00535	.00527	.00520	.00513	.00506	.00499	.00492
90	21	.00682	.00670	.00659	.00648	.00637	.00627	.00617	.00607	.00598	.00589	.00580	.00571	.00562	.00554	.00546	.00539	.00531	.00524	.00516	.00509
90	22	.00708	.00696	.00684	.00672	.00661	.00650	.00640	.00629	.00620	.00610	.00600	.00591	.00583	.00574	.00566	.00557	.00549	.00542	.00534	.00527
90	23	.00737	.00724	.00711	.00699	.00687	.00675	.00664	.00654	.00643	.00633	.00623	.00614	.00604	.00595	.00586	.00578	.00569	.00561	.00553	.00546
90	24	.00768	.00754	.00741	.00728	.00716	.00704	.00692	.00680	.00669	.00659	.00648	.00638	.00628	.00619	.00610	.00601	.00592	.00583	.00575	.00567
90	25	.00804	.00789	.00775	.00762	.00748	.00736	.00723	.00711	.00699	.00688	.00677	.00666	.00656	.00646	.00636	.00627	.00617	.00608	.00600	.00591
90	26	.00844	.00829	.00814	.00799	.00785	.00772	.00758	.00746	.00733	.00721	.00710	.00698	.00687	.00677	.00666	.00656	.00646	.00637	.00627	.00618
90	27	.00890	.00874	.00858	.00842	.00827	.00813	.00799	.00785	.00772	.00759	.00747	.00735	.00723	.00712	.00701	.00690	.00680	.00670	.00660	.00650
90	28	.00940	.00923	.00906	.00889	.00873	.00858	.00843	.00829	.00815	.00801	.00788	.00775	.00763	.00751	.00739	.00728	.00717	.00706	.00696	.00685
90	29	.00995	.00976	.00958	.00941	.00924	.00908	.00892	.00876	.00862	.00847	.00833	.00819	.00806	.00794	.00781	.00769	.00757	.00746	.00735	.00724
90	30	.01054	.01034	.01015	.00996	.00978	.00961	.00944	.00928	.00912	.00896	.00881	.00867	.00853	.00839	.00826	.00813	.00801	.00788	.00777	.00765
90	31	.01118	.01096	.01076	.01056	.01037	.01018	.01000	.00982	.00966	.00949	.00933	.00918	.00903	.00888	.00874	.00860	.00847	.00834	.00821	.00809
90	32	.01186	.01163	.01141	.01120	.01099	.01079	.01060	.01042	.01023	.01006	.00989	.00972	.00956	.00941	.00926	.00911	.00897	.00883	.00870	.00856
90	33	.01261	.01236	.01213	.01190	.01168	.01147	.01126	.01106	.01087	.01068	.01050	.01032	.01015	.00999	.00982	.00967	.00952	.00937	.00922	.00908
90	34	.01341	.01315	.01290	.01266	.01242	.01220	.01198	.01176	.01156	.01135	.01116	.01097	.01079	.01061	.01044	.01027	.01011	.00995	.00979	.00964
90	35	.01431	.01403	.01376	.01350	.01325	.01300	.01277	.01254	.01231	.01210	.01189	.01169	.01149	.01130	.01112	.01094	.01076	.01059	.01043	.01026
90	36	.01527	.01498	.01469	.01441	.01414	.01388	.01362	.01338	.01314	.01291	.01269	.01247	.01226	.01205	.01185	.01166	.01147	.01129	.01111	.01094
90	37	.01633	.01601	.01570	.01541	.01512	.01483	.01456	.01430	.01404	.01380	.01356	.01332	.01310	.01288	.01266	.01246	.01225	.01206	.01187	.01168
90	38	.01750	.01716	.01683	.01651	.01620	.01589	.01560	.01532	.01505	.01478	.01452	.01427	.01403	.01379	.01356	.01334	.01312	.01291	.01270	.01250
90	39	.01879	.01842	.01806	.01772	.01738	.01706	.01675	.01644	.01615	.01586	.01558	.01531	.01505	.01480	.01455	.01431	.01408	.01385	.01363	.01341
90	40	.02021	.01982	.01943	.01906	.01870	.01836	.01802	.01769	.01737	.01707	.01677	.01648	.01620	.01592	.01566	.01540	.01515	.01490	.01466	.01443
90	41	.02179	.02137	.02096	.02056	.02017	.01980	.01943	.01908	.01874	.01841	.01809	.01778	.01747	.01718	.01689	.01661	.01634	.01608	.01582	.01557
90	42	.02354	.02308	.02264	.02221	.02180	.02139	.02100	.02063	.02026	.01990	.01956	.01922	.01889	.01857	.01827	.01797	.01767	.01739	.01711	.01684
90	43	.02545	.02496	.02449	.02403	.02359	.02315	.02273	.02233	.02193	.02155	.02118	.02081	.02046	.02012	.01979	.01946	.01915	.01884	.01854	.01825
90	44	.02755	.02703	.02652	.02603	.02555	.02509	.02463	.02420	.02377	.02336	.02296	.02257	.02219	.02182	.02146	.02112	.02078	.02045	.02012	.01981
90	45	.02983	.02926	.02872	.02819	.02768	.02718	.02669	.02622	.02577	.02532	.02489	.02447	.02407	.02367	.02328	.02291	.02254	.02219	.02184	.02150
90	46	.03228	.03168	.03110	.03053	.02998	.02945	.02893	.02842	.02793	.02746	.02699	.02654	.02611	.02568	.02526	.02486	.02447	.02408	.02371	.02335
90	47	.03492	.03427	.03365	.03304	.03245	.03188	.03132	.03078	.03026	.02975	.02925	.02877	.02830	.02784	.02739	.02696	.02653	.02612	.02572	.02533
90	48	.03775	.03706	.03639	.03575	.03511	.03450	.03391	.03333	.03276	.03222	.03168	.03116	.03066	.03017	.02969	.02922	.02877	.02833	.02789	.02747
90	49	.04079	.04006	.03934	.03865	.03798	.03732	.03668	.03606	.03546	.03487	.03430	.03375	.03321	.03268	.03217	.03167	.03118	.03070	.03024	.02979
90	50	.04407	.04328	.04252	.04178	.04106	.04036	.03968	.03902	.03837	.03775	.03713	.03654	.03596	.03540	.03485	.03431	.03379	.03328	.03278	.03229
90	51	.04758	.04674	.04593	.04514	.04437	.04363	.04290	.04219	.04150	.04083	.04018	.03955	.03893	.03832	.03773	.03716	.03660	.03605	.03552	.03500
90	52	.05131	.05043	.04956	.04872	.04790	.04711	.04633	.04558	.04484	.04413	.04343	.04275	.04209	.04144	.04081	.04020	.03960	.03902	.03845	.03789
90	53	.05528	.05434	.05342	.05253	.05166	.05081	.04999	.04918	.04840	.04764	.04689	.04617	.04546	.04477	.04410	.04345	.04281	.04218	.04157	.04097
90	54	.05949	.05849	.05752	.05657	.05564	.05474	.05386	.05301	.05218	.05137	.05057	.04980	.04905	.04832	.04760	.04690	.04622	.04555	.04490	.04426

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

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
90	55	.06396	.06290	.06186	.06086	.05987	.05892	.05799	.05708	.05619	.05533	.05449	.05367	.05287	.05209	.05132	.05058	.04985	.04914	.04844	.04777
90	56	.06869	.06757	.06647	.06540	.06436	.06335	.06236	.06140	.06046	.05955	.05865	.05778	.05693	.05610	.05528	.05449	.05372	.05296	.05222	.05150
90	57	.07369	.07250	.07135	.07022	.06912	.06804	.06700	.06598	.06498	.06401	.06306	.06214	.06123	.06035	.05949	.05865	.05782	.05702	.05623	.05546
90	58	.07895	.07769	.07647	.07528	.07412	.07298	.07187	.07080	.06974	.06871	.06771	.06673	.06577	.06483	.06392	.06303	.06215	.06130	.06046	.05965
90	59	.08444	.08312	.08183	.08057	.07934	.07815	.07698	.07584	.07472	.07363	.07257	.07153	.07052	.06953	.06856	.06761	.06669	.06578	.06490	.06403
90	60	.09017	.08878	.08742	.08610	.08480	.08354	.08231	.08110	.07993	.07878	.07766	.07656	.07549	.07444	.07342	.07241	.07143	.07047	.06954	.06862
90	61	.09618	.09471	.09329	.09189	.09053	.08920	.08790	.08663	.08539	.08418	.08299	.08184	.08070	.07960	.07852	.07746	.07642	.07541	.07441	.07344
90	62	.10250	.10096	.09946	.09800	.09656	.09516	.09380	.09246	.09116	.08988	.08863	.08741	.08622	.08505	.08391	.08279	.08169	.08062	.07957	.07855
90	63	.10916	.10755	.10597	.10443	.10293	.10146	.10002	.09862	.09724	.09590	.09459	.09330	.09204	.09081	.08961	.08843	.08728	.08614	.08504	.08395
90	64	.11616	.11447	.11282	.11121	.10963	.10809	.10658	.10510	.10366	.10225	.10086	.09951	.09819	.09689	.09563	.09438	.09317	.09198	.09081	.08967
90	65	.12352	.12175	.12002	.11833	.11667	.11506	.11348	.11193	.11041	.10893	.10748	.10606	.10467	.10331	.10198	.10067	.09939	.09814	.09691	.09570
90	66	.13126	.12941	.12761	.12584	.12411	.12242	.12076	.11914	.11755	.11600	.11448	.11299	.11153	.11010	.10870	.10732	.10598	.10466	.10337	.10210
90	67	.13945	.13752	.13563	.13378	.13198	.13021	.12848	.12678	.12512	.12349	.12190	.12034	.11881	.11731	.11584	.11440	.11299	.11160	.11025	.10892
90	68	.14806	.14605	.14408	.14216	.14027	.13842	.13662	.13484	.13311	.13141	.12974	.12811	.12651	.12494	.12340	.12189	.12041	.11896	.11754	.11614
90	69	.15707	.15498	.15293	.15093	.14897	.14704	.14516	.14331	.14150	.13972	.13798	.13628	.13460	.13296	.13135	.12978	.12823	.12671	.12522	.12375
90	70	.16644	.16427	.16214	.16006	.15802	.15602	.15405	.15213	.15024	.14839	.14658	.14480	.14306	.14134	.13966	.13801	.13640	.13481	.13325	.13172
90	71	.17612	.17387	.17167	.16951	.16739	.16531	.16327	.16127	.15931	.15738	.15549	.15364	.15182	.15004	.14829	.14657	.14488	.14322	.14160	.14000
90	72	.18610	.18377	.18149	.17925	.17705	.17489	.17278	.17070	.16867	.16667	.16471	.16278	.16089	.15903	.15721	.15542	.15366	.15194	.15024	.14857
90	73	.19636	.19395	.19159	.18927	.18700	.18477	.18257	.18042	.17831	.17624	.17421	.17221	.17025	.16832	.16642	.16456	.16274	.16094	.15918	.15744
90	74	.20695	.20447	.20203	.19964	.19729	.19498	.19272	.19049	.18831	.18616	.18405	.18198	.17995	.17795	.17599	.17406	.17216	.17030	.16846	.16666
90	75	.21793	.21537	.21286	.21040	.20797	.20559	.20325	.20096	.19870	.19648	.19431	.19216	.19006	.18799	.18596	.18396	.18199	.18006	.17816	.17629
90	76	.22934	.22671	.22413	.22159	.21910	.21665	.21424	.21187	.20954	.20726	.20501	.20280	.20062	.19849	.19639	.19432	.19229	.19029	.18832	.18638
90	77	.24117	.23848	.23582	.23322	.23065	.22814	.22566	.22322	.22083	.21848	.21616	.21388	.21164	.20944	.20727	.20514	.20304	.20097	.19894	.19694
90	78	.25339	.25062	.24791	.24524	.24261	.24002	.23748	.23498	.23253	.23011	.22773	.22538	.22308	.22081	.21858	.21638	.21422	.21209	.21000	.20793
90	79	.26588	.26306	.26028	.25755	.25486	.25222	.24962	.24706	.24454	.24206	.23962	.23721	.23485	.23252	.23023	.22797	.22575	.22356	.22140	.21928
90	80	.27853	.27566	.27282	.27004	.26729	.26459	.26193	.25932	.25674	.25420	.25171	.24925	.24682	.24444	.24209	.23977	.23749	.23525	.23304	.23086
90	81	.29123	.28831	.28542	.28258	.27979	.27704	.27433	.27166	.26903	.26644	.26389	.26138	.25890	.25646	.25406	.25169	.24936	.24706	.24479	.24256
90	82	.30391	.30094	.29801	.29513	.29229	.28949	.28673	.28401	.28134	.27870	.27610	.27354	.27101	.26853	.26607	.26366	.26127	.25893	.25661	.25433
90	83	.31656	.31354	.31057	.30765	.30477	.30193	.29913	.29637	.29365	.29097	.28832	.28572	.28315	.28062	.27812	.27566	.27323	.27084	.26847	.26614
90	84	.32922	.32618	.32317	.32021	.31729	.31442	.31158	.30878	.30602	.30330	.30062	.29798	.29537	.29280	.29026	.28776	.28529	.28286	.28045	.27808
90	85	.34194	.33886	.33583	.33284	.32989	.32698	.32411	.32128	.31849	.31574	.31303	.31035	.30771	.30510	.30253	.29999	.29749	.29502	.29258	.29017
90	86	.35455	.35145	.34839	.34538	.34241	.33947	.33658	.33373	.33091	.32813	.32539	.32268	.32001	.31737	.31477	.31221	.30967	.30717	.30470	.30226
90	87	.36687	.36375	.36068	.35765	.35466	.35171	.34879	.34592	.34308	.34028	.33751	.33479	.33209	.32943	.32681	.32421	.32165	.31913	.31663	.31417
90	88	.37885	.37573	.37264	.36960	.36660	.36363	.36070	.35781	.35496	.35214	.34936	.34661	.34390	.34122	.33858	.33597	.33339	.33084	.32832	.32584
90	89	.39045	.38732	.38424	.38119	.37817	.37520	.37226	.36936	.36650	.36367	.36088	.35812	.35540	.35271	.35005	.34742	.34483	.34226	.33973	.33723
90	90	.40161	.39848	.39539	.39234	.38932	.38635	.38341	.38050	.37763	.37480	.37200	.36923	.36650	.36380	.36113	.35850	.35589	.35332	.35078	.34826
91	0	.00716	.00711	.00705	.00700	.00694	.00689	.00684	.00679	.00674	.00670	.00665	.00660	.00656	.00652	.00647	.00643	.00639	.00635	.00631	.00627
91	1	.00213	.00210	.00206	.00203	.00200	.00197	.00194	.00191	.00188	.00186	.00183	.00181	.00178	.00176	.00173	.00171	.00169	.00167	.00165	.00163
91	2	.00195	.00192	.00188	.00185	.00182	.00179	.00176	.00173	.00170	.00167	.00164	.00162	.00159	.00157	.00154	.00152	.00150	.00148	.00146	.00144
91	3	.00191	.00188	.00184	.00181	.00177	.00174	.00171	.00168	.00165	.00162	.00159	.00156	.00154	.00151	.00149	.00146	.00144	.00142	.00139	.00137
91	4	.00195	.00191	.00187	.00184	.00180	.00176	.00173	.00170	.00167	.00164	.00161	.00158	.00155	.00152	.00150	.00147	.00145	.00142	.00140	.00138
91	5	.00205	.00200	.00196	.00192	.00188	.00185	.00181	.00178	.00174	.00171	.00168	.00165	.00162	.00159	.00156	.00153	.00150	.00148	.00145	.00143
91	6	.00218	.00214	.00209	.00205	.00201	.00197	.00193	.00189	.00185	.00182	.00178	.00175	.00172	.00169	.00166	.00163	.00160	.00157	.00154	.00151
91	7	.00237	.00232	.00227	.00222	.00218	.00213	.00209	.00205	.00201	.00197	.00193	.00190	.00186	.00183	.00179	.00176	.00173	.00170	.00167	.00164
91	8	.00259	.00254	.00248	.00243	.00238	.00234	.00229	.00225	.00220	.00216	.00212	.00208	.00204	.00200	.00197	.00193	.00190	.00186	.00183	.00180
91	9	.00287	.00281	.00275	.00270	.00265	.00259	.00254	.00250	.00245	.00240	.00236	.00232	.00227	.00223	.00219	.00216	.00212	.00208	.00205	.00201
91	10	.00321	.00314	.00308	.00302	.00297	.00291	.00286	.00280	.00275	.00270	.00266	.00261	.00256	.00252	.00248	.00244	.00239	.00236	.00232	.00228
91	11	.00360	.00353	.00347	.00340	.00334	.00328	.00322	.00316	.00311	.00306	.00300	.00295	.00290	.00286	.00281	.00277	.00272	.00268	.00264	.00260
91	12	.00404	.00397	.00389	.00383	.00376	.00370	.00363	.00357	.00351	.00345	.00340	.00334	.00329	.00324	.00319	.00314	.00309	.00305	.00300	.00296
91	13	.00450	.00442	.00434	.00427	.00420	.00413	.00406	.00400	.00393	.00387	.00381	.00375	.00369	.00364	.00359	.00353	.00348	.00343	.00338	.00334

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
91	14	.00493	.00485	.00477	.00469	.00461	.00454	.00447	.00440	.00433	.00427	.00420	.00414	.00408	.00402	.00396	.00391	.00385	.00380	.00375	.00370
91	15	.00532	.00524	.00515	.00507	.00499	.00491	.00484	.00476	.00469	.00462	.00455	.00449	.00442	.00436	.00430	.00424	.00418	.00413	.00407	.00402
91	16	.00566	.00557	.00548	.00539	.00531	.00522	.00515	.00507	.00499	.00492	.00485	.00478	.00471	.00465	.00458	.00452	.00446	.00440	.00434	.00429
91	17	.00595	.00585	.00575	.00566	.00557	.00549	.00541	.00532	.00525	.00517	.00510	.00502	.00495	.00488	.00482	.00475	.00469	.00463	.00457	.00451
91	18	.00619	.00609	.00599	.00590	.00580	.00571	.00563	.00554	.00546	.00538	.00530	.00523	.00515	.00508	.00501	.00494	.00488	.00481	.00475	.00469
91	19	.00643	.00632	.00622	.00612	.00602	.00592	.00583	.00574	.00566	.00557	.00549	.00541	.00534	.00526	.00519	.00512	.00505	.00498	.00492	.00485
91	20	.00667	.00656	.00645	.00634	.00624	.00614	.00605	.00595	.00586	.00578	.00569	.00561	.00553	.00545	.00537	.00530	.00523	.00515	.00509	.00502
91	21	.00693	.00681	.00669	.00658	.00648	.00637	.00627	.00617	.00608	.00599	.00590	.00581	.00573	.00565	.00557	.00549	.00541	.00534	.00527	.00520
91	22	.00719	.00707	.00695	.00683	.00672	.00661	.00650	.00640	.00630	.00620	.00611	.00602	.00593	.00584	.00576	.00568	.00560	.00552	.00545	.00537
91	23	.00748	.00735	.00722	.00710	.00698	.00686	.00675	.00664	.00654	.00644	.00634	.00624	.00615	.00606	.00597	.00588	.00580	.00572	.00564	.00556
91	24	.00779	.00766	.00752	.00739	.00727	.00715	.00703	.00692	.00680	.00670	.00659	.00649	.00639	.00630	.00621	.00611	.00603	.00594	.00586	.00578
91	25	.00816	.00801	.00787	.00773	.00760	.00747	.00735	.00723	.00711	.00700	.00689	.00678	.00667	.00657	.00648	.00638	.00629	.00620	.00611	.00602
91	26	.00856	.00841	.00826	.00811	.00797	.00783	.00770	.00757	.00745	.00733	.00721	.00710	.00699	.00688	.00678	.00668	.00658	.00648	.00639	.00630
91	27	.00903	.00886	.00870	.00855	.00840	.00825	.00811	.00798	.00785	.00772	.00759	.00747	.00736	.00724	.00713	.00703	.00692	.00682	.00672	.00663
91	28	.00953	.00936	.00919	.00902	.00886	.00871	.00856	.00842	.00828	.00814	.00801	.00788	.00776	.00764	.00752	.00741	.00730	.00719	.00708	.00698
91	29	.01009	.00990	.00972	.00955	.00938	.00921	.00905	.00890	.00875	.00861	.00847	.00833	.00820	.00807	.00795	.00782	.00771	.00759	.00748	.00737
91	30	.01069	.01049	.01029	.01011	.00993	.00975	.00958	.00942	.00926	.00911	.00896	.00881	.00867	.00853	.00840	.00827	.00815	.00802	.00791	.00779
91	31	.01133	.01111	.01091	.01071	.01052	.01033	.01015	.00997	.00980	.00964	.00948	.00933	.00918	.00903	.00889	.00875	.00862	.00849	.00836	.00824
91	32	.01202	.01179	.01157	.01136	.01115	.01095	.01076	.01057	.01039	.01022	.01005	.00988	.00972	.00956	.00941	.00927	.00912	.00898	.00885	.00872
91	33	.01277	.01253	.01229	.01207	.01185	.01163	.01143	.01123	.01103	.01085	.01066	.01049	.01032	.01015	.00999	.00983	.00968	.00953	.00939	.00924
91	34	.01359	.01333	.01308	.01283	.01260	.01237	.01215	.01194	.01173	.01153	.01133	.01114	.01096	.01078	.01061	.01044	.01028	.01012	.00996	.00981
91	35	.01449	.01421	.01394	.01368	.01343	.01319	.01295	.01272	.01250	.01228	.01207	.01187	.01167	.01148	.01130	.01112	.01094	.01077	.01061	.01044
91	36	.01547	.01517	.01488	.01460	.01433	.01407	.01382	.01357	.01333	.01310	.01288	.01266	.01245	.01224	.01204	.01185	.01166	.01148	.01130	.01113
91	37	.01654	.01622	.01591	.01561	.01532	.01504	.01477	.01450	.01425	.01400	.01376	.01353	.01330	.01308	.01286	.01266	.01245	.01226	.01207	.01188
91	38	.01772	.01738	.01705	.01672	.01641	.01611	.01582	.01554	.01526	.01499	.01474	.01448	.01424	.01400	.01377	.01355	.01333	.01312	.01292	.01272
91	39	.01902	.01865	.01830	.01795	.01762	.01729	.01698	.01667	.01638	.01609	.01581	.01554	.01528	.01503	.01478	.01454	.01430	.01408	.01385	.01364
91	40	.02046	.02006	.01968	.01931	.01895	.01860	.01826	.01794	.01762	.01731	.01701	.01672	.01644	.01616	.01590	.01564	.01539	.01514	.01490	.01467
91	41	.02206	.02163	.02122	.02082	.02043	.02006	.01970	.01934	.01900	.01867	.01835	.01804	.01773	.01744	.01715	.01687	.01660	.01634	.01608	.01583
91	42	.02382	.02337	.02292	.02250	.02208	.02168	.02129	.02091	.02054	.02018	.01984	.01950	.01917	.01885	.01854	.01824	.01795	.01767	.01739	.01712
91	43	.02576	.02527	.02480	.02434	.02389	.02346	.02304	.02263	.02224	.02185	.02148	.02112	.02077	.02042	.02009	.01977	.01945	.01914	.01884	.01855
91	44	.02789	.02737	.02686	.02636	.02588	.02542	.02497	.02453	.02411	.02369	.02329	.02290	.02252	.02215	.02179	.02144	.02110	.02077	.02045	.02014
91	45	.03019	.02963	.02908	.02856	.02804	.02754	.02706	.02659	.02613	.02569	.02526	.02484	.02443	.02403	.02364	.02327	.02290	.02254	.02220	.02186
91	46	.03269	.03208	.03150	.03093	.03038	.02984	.02932	.02882	.02833	.02785	.02739	.02694	.02650	.02607	.02566	.02525	.02486	.02447	.02410	.02373
91	47	.03536	.03471	.03408	.03348	.03289	.03231	.03176	.03122	.03069	.03018	.02968	.02920	.02872	.02826	.02782	.02738	.02696	.02655	.02614	.02575
91	48	.03823	.03754	.03687	.03622	.03559	.03498	.03438	.03380	.03323	.03269	.03215	.03163	.03113	.03063	.03015	.02969	.02923	.02879	.02835	.02793
91	49	.04131	.04058	.03986	.03917	.03849	.03784	.03720	.03658	.03597	.03539	.03482	.03426	.03372	.03319	.03267	.03217	.03168	.03121	.03074	.03029
91	50	.04464	.04385	.04309	.04235	.04163	.04093	.04024	.03958	.03893	.03831	.03769	.03710	.03652	.03595	.03540	.03486	.03434	.03383	.03333	.03284
91	51	.04820	.04736	.04655	.04576	.04499	.04424	.04352	.04281	.04212	.04145	.04079	.04016	.03953	.03893	.03834	.03776	.03720	.03665	.03612	.03560
91	52	.05199	.05110	.05024	.04940	.04858	.04778	.04701	.04625	.04551	.04480	.04410	.04342	.04275	.04211	.04148	.04086	.04026	.03967	.03910	.03854
91	53	.05603	.05508	.05416	.05327	.05239	.05155	.05072	.04992	.04913	.04837	.04762	.04690	.04619	.04550	.04482	.04417	.04353	.04290	.04229	.04169
91	54	.06030	.05930	.05832	.05737	.05645	.05554	.05467	.05381	.05298	.05216	.05137	.05060	.04984	.04911	.04839	.04769	.04700	.04633	.04568	.04504
91	55	.06484	.06378	.06274	.06173	.06075	.05979	.05886	.05795	.05707	.05620	.05536	.05453	.05373	.05295	.05218	.05144	.05071	.04999	.04930	.04862
91	56	.06965	.06852	.06743	.06636	.06532	.06430	.06332	.06235	.06141	.06049	.05960	.05872	.05787	.05704	.05622	.05543	.05465	.05389	.05315	.05243
91	57	.07474	.07355	.07239	.07126	.07016	.06908	.06803	.06701	.06602	.06504	.06409	.06316	.06226	.06137	.06051	.05967	.05884	.05803	.05725	.05647
91	58	.08008	.07883	.07760	.07641	.07525	.07411	.07300	.07192	.07086	.06983	.06883	.06784	.06688	.06595	.06503	.06413	.06326	.06240	.06156	.06075
91	59	.08567	.08435	.08306	.08180	.08057	.07937	.07820	.07705	.07594	.07485	.07378	.07274	.07173	.07073	.06976	.06881	.06789	.06698	.06609	.06522
91	60	.09150	.09011	.08875	.08742	.08613	.08486	.08363	.08242	.08124	.08009	.07897	.07787	.07679	.07574	.07472	.07371	.07273	.07177	.07083	.06991
91	61	.09761	.09615	.09472	.09332	.09196	.09062	.08932	.08805	.08681	.08560	.08441	.08325	.08211	.08100	.07992	.07886	.07782	.07680	.07581	.07483
91	62	.10405	.10251	.10101	.09954	.09810	.09670	.09533	.09399	.09269	.09141	.09016	.08893	.08774	.08657	.08542	.08430	.08320	.08213	.08108	.08005
91	63	.11083	.10922	.10764	.10610	.10459	.10312	.10168	.10027	.09889	.09755	.09623	.09494	.09368	.09245	.09124	.09006	.08890	.08777	.08666	.08557

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

Ages											Interest Rate										
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
91	64	.11796	.11627	.11461	.11300	.11142	.10987	.10836	.10688	.10544	.10402	.10264	.10128	.09995	.09866	.09738	.09614	.09492	.09373	.09255	.09141
91	65	.12545	.12368	.12195	.12026	.11860	.11698	.11540	.11385	.11233	.11084	.10939	.10797	.10657	.10521	.10387	.10256	.10128	.10002	.09879	.09758
91	66	.13335	.13150	.12969	.12792	.12618	.12449	.12283	.12121	.11961	.11806	.11653	.11504	.11358	.11214	.11074	.10936	.10801	.10669	.10539	.10412
91	67	.14170	.13976	.13788	.13603	.13422	.13244	.13071	.12901	.12735	.12572	.12412	.12255	.12102	.11952	.11804	.11660	.11518	.11380	.11243	.11110
91	68	.15048	.14847	.14650	.14458	.14269	.14084	.13903	.13725	.13551	.13381	.13214	.13050	.12890	.12732	.12578	.12427	.12278	.12133	.11990	.11850
91	69	.15969	.15760	.15555	.15354	.15158	.14965	.14776	.14591	.14409	.14231	.14057	.13886	.13718	.13554	.13392	.13234	.13079	.12926	.12777	.12630
91	70	.16927	.16710	.16497	.16288	.16083	.15883	.15686	.15493	.15304	.15119	.14937	.14759	.14584	.14412	.14244	.14078	.13916	.13757	.13600	.13447
91	71	.17917	.17692	.17471	.17254	.17042	.16834	.16629	.16429	.16232	.16039	.15850	.15665	.15482	.15303	.15128	.14955	.14786	.14620	.14456	.14296
91	72	.18938	.18704	.18476	.18251	.18031	.17815	.17603	.17395	.17191	.16991	.16794	.16601	.16412	.16225	.16043	.15863	.15687	.15514	.15343	.15176
91	73	.19987	.19746	.19510	.19278	.19050	.18826	.18607	.18391	.18180	.17972	.17768	.17568	.17371	.17178	.16988	.16801	.16618	.16438	.16261	.16087
91	74	.21072	.20824	.20579	.20340	.20104	.19873	.19646	.19423	.19205	.18990	.18778	.18571	.18367	.18166	.17969	.17776	.17585	.17398	.17214	.17033
91	75	.22198	.21942	.21690	.21443	.21200	.20962	.20728	.20497	.20271	.20049	.19831	.19616	.19405	.19197	.18993	.18793	.18596	.18402	.18211	.18023
91	76	.23369	.23105	.22846	.22592	.22342	.22097	.21856	.21618	.21385	.21156	.20931	.20709	.20491	.20277	.20066	.19858	.19654	.19454	.19256	.19062
91	77	.24584	.24314	.24048	.23787	.23530	.23278	.23030	.22786	.22546	.22310	.22078	.21849	.21625	.21404	.21186	.20972	.20761	.20554	.20350	.20149
91	78	.25840	.25563	.25291	.25024	.24761	.24502	.24247	.23997	.23750	.23508	.23269	.23034	.22803	.22576	.22352	.22131	.21914	.21701	.21490	.21283
91	79	.27127	.26844	.26566	.26293	.26023	.25758	.25498	.25241	.24989	.24740	.24495	.24254	.24017	.23784	.23554	.23327	.23104	.22884	.22668	.22455
91	80	.28431	.28143	.27859	.27580	.27306	.27035	.26769	.26506	.26248	.25994	.25744	.25497	.25254	.25015	.24779	.24547	.24318	.24093	.23871	.23652
91	81	.29742	.29449	.29160	.28876	.28596	.28320	.28049	.27781	.27518	.27258	.27003	.26751	.26503	.26258	.26017	.25779	.25545	.25314	.25087	.24863
91	82	.31052	.30754	.30461	.30172	.29888	.29607	.29331	.29059	.28791	.28526	.28266	.28009	.27756	.27506	.27261	.27018	.26779	.26543	.26311	.26082
91	83	.32360	.32058	.31761	.31468	.31179	.30895	.30614	.30338	.30065	.29797	.29532	.29271	.29013	.28759	.28509	.28262	.28018	.27778	.27541	.27307
91	84	.33672	.33367	.33066	.32770	.32478	.32190	.31905	.31625	.31349	.31076	.30808	.30543	.30281	.30023	.29769	.29518	.29270	.29026	.28784	.28547
91	85	.34991	.34683	.34380	.34080	.33785	.33494	.33207	.32924	.32644	.32368	.32096	.31828	.31563	.31302	.31044	.30789	.30538	.30290	.30045	.29803
91	86	.36301	.35991	.35686	.35384	.35087	.34793	.34503	.34218	.33936	.33657	.33382	.33111	.32843	.32579	.32318	.32061	.31807	.31556	.31308	.31063
91	87	.37584	.37272	.36965	.36662	.36363	.36067	.35776	.35488	.35204	.34923	.34646	.34373	.34103	.33836	.33573	.33313	.33056	.32803	.32552	.32305
91	88	.38833	.38521	.38213	.37908	.37608	.37311	.37018	.36729	.36443	.36161	.35883	.35608	.35336	.35067	.34802	.34540	.34282	.34026	.33774	.33524
91	89	.40045	.39732	.39424	.39119	.38818	.38520	.38226	.37936	.37650	.37367	.37087	.36811	.36538	.36268	.36002	.35738	.35478	.35221	.34967	.34716
91	90	.41212	.40900	.40591	.40286	.39985	.39687	.39393	.39103	.38816	.38532	.38252	.37975	.37701	.37431	.37163	.36899	.36638	.36380	.36125	.35873
91	91	.42314	.42002	.41694	.41389	.41088	.40790	.40497	.40206	.39919	.39635	.39355	.39078	.38804	.38533	.38265	.38001	.37739	.37481	.37225	.36972
92	0	.00736	.00731	.00725	.00720	.00715	.00710	.00704	.00700	.00695	.00690	.00685	.00681	.00676	.00672	.00668	.00664	.00659	.00655	.00651	.00647
92	1	.00217	.00213	.00210	.00207	.00204	.00200	.00198	.00195	.00192	.00189	.00187	.00184	.00182	.00179	.00177	.00175	.00172	.00170	.00168	.00166
92	2	.00198	.00194	.00191	.00188	.00184	.00181	.00178	.00175	.00172	.00170	.00167	.00164	.00162	.00160	.00157	.00155	.00153	.00150	.00148	.00146
92	3	.00194	.00190	.00186	.00183	.00179	.00176	.00173	.00170	.00167	.00164	.00161	.00159	.00156	.00153	.00151	.00149	.00146	.00144	.00142	.00140
92	4	.00197	.00193	.00189	.00186	.00182	.00179	.00175	.00172	.00169	.00166	.00163	.00160	.00157	.00154	.00152	.00149	.00147	.00144	.00142	.00140
92	5	.00207	.00202	.00198	.00194	.00190	.00187	.00183	.00179	.00176	.00173	.00170	.00166	.00163	.00161	.00158	.00155	.00152	.00150	.00147	.00145
92	6	.00220	.00216	.00211	.00207	.00203	.00199	.00195	.00191	.00187	.00184	.00180	.00177	.00174	.00170	.00167	.00164	.00162	.00159	.00156	.00153
92	7	.00239	.00234	.00229	.00224	.00220	.00215	.00211	.00207	.00203	.00199	.00195	.00192	.00188	.00185	.00181	.00178	.00175	.00172	.00169	.00166
92	8	.00261	.00256	.00250	.00245	.00240	.00236	.00231	.00227	.00222	.00218	.00214	.00210	.00206	.00202	.00199	.00195	.00192	.00188	.00185	.00182
92	9	.00289	.00283	.00278	.00272	.00267	.00262	.00257	.00252	.00247	.00243	.00238	.00234	.00230	.00226	.00222	.00218	.00214	.00210	.00207	.00203
92	10	.00324	.00317	.00311	.00305	.00299	.00294	.00288	.00283	.00278	.00273	.00268	.00264	.00259	.00255	.00250	.00246	.00242	.00238	.00234	.00231
92	11	.00363	.00357	.00350	.00344	.00337	.00331	.00326	.00320	.00314	.00309	.00304	.00299	.00294	.00289	.00284	.00280	.00275	.00271	.00267	.00263
92	12	.00408	.00401	.00394	.00387	.00380	.00374	.00368	.00361	.00355	.00350	.00344	.00339	.00333	.00328	.00323	.00318	.00313	.00309	.00304	.00300
92	13	.00455	.00447	.00439	.00432	.00425	.00418	.00411	.00405	.00398	.00392	.00386	.00380	.00375	.00369	.00364	.00358	.00353	.00348	.00343	.00339
92	14	.00499	.00491	.00483	.00475	.00468	.00460	.00453	.00446	.00439	.00433	.00426	.00420	.00414	.00408	.00402	.00397	.00391	.00386	.00381	.00376
92	15	.00540	.00531	.00522	.00514	.00506	.00498	.00491	.00483	.00476	.00469	.00462	.00456	.00449	.00443	.00437	.00431	.00425	.00420	.00414	.00409
92	16	.00574	.00565	.00556	.00547	.00538	.00530	.00522	.00515	.00507	.00500	.00493	.00486	.00479	.00472	.00466	.00460	.00454	.00448	.00442	.00436
92	17	.00603	.00593	.00584	.00575	.00566	.00557	.00549	.00541	.00533	.00525	.00518	.00510	.00503	.00497	.00490	.00483	.00477	.00471	.00465	.00459
92	18	.00628	.00618	.00608	.00598	.00589	.00580	.00571	.00563	.00554	.00546	.00539	.00531	.00524	.00517	.00510	.00503	.00496	.00490	.00483	.00477
92	19	.00652	.00641	.00631	.00620	.00611	.00601	.00592	.00583	.00575	.00566	.00558	.00550	.00543	.00535	.00528	.00521	.00514	.00507	.00500	.00494
92	20	.00676	.00665	.00654	.00643	.00633	.00623	.00614	.00604	.00595	.00587	.00578	.00570	.00562	.00554	.00546	.00539	.00532	.00525	.00518	.00511
92	21	.00702	.00690	.00679	.00668	.00657	.00647	.00637	.00627	.00617	.00608	.00599	.00591	.00582	.00574	.00566	.00558	.00550	.00543	.00536	.00529

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
92	22	.00729	.00716	.00704	.00693	.00681	.00670	.00660	.00650	.00640	.00630	.00621	.00611	.00603	.00594	.00586	.00577	.00569	.00562	.00554	.00547
92	23	.00758	.00744	.00732	.00720	.00708	.00696	.00685	.00674	.00664	.00654	.00644	.00634	.00625	.00616	.00607	.00598	.00590	.00582	.00574	.00566
92	24	.00790	.00776	.00762	.00749	.00737	.00725	.00713	.00702	.00691	.00680	.00669	.00659	.00649	.00640	.00631	.00621	.00613	.00604	.00596	.00588
92	25	.00826	.00811	.00797	.00784	.00770	.00757	.00745	.00733	.00721	.00710	.00699	.00688	.00678	.00668	.00658	.00648	.00639	.00630	.00621	.00612
92	26	.00867	.00851	.00836	.00822	.00808	.00794	.00781	.00768	.00756	.00744	.00732	.00721	.00710	.00699	.00689	.00678	.00669	.00659	.00650	.00641
92	27	.00914	.00897	.00881	.00866	.00851	.00837	.00823	.00809	.00796	.00783	.00771	.00759	.00747	.00735	.00724	.00714	.00703	.00693	.00683	.00674
92	28	.00965	.00948	.00931	.00914	.00898	.00883	.00868	.00854	.00839	.00826	.00813	.00800	.00787	.00775	.00764	.00752	.00741	.00730	.00720	.00710
92	29	.01021	.01003	.00984	.00967	.00950	.00934	.00918	.00902	.00887	.00873	.00859	.00845	.00832	.00819	.00807	.00795	.00783	.00771	.00760	.00749
92	30	.01082	.01062	.01042	.01024	.01006	.00988	.00971	.00955	.00939	.00924	.00909	.00894	.00880	.00866	.00853	.00840	.00828	.00815	.00803	.00792
92	31	.01146	.01125	.01105	.01085	.01065	.01047	.01029	.01011	.00994	.00978	.00962	.00946	.00931	.00917	.00902	.00889	.00875	.00862	.00850	.00837
92	32	.01216	.01193	.01171	.01150	.01130	.01110	.01090	.01072	.01054	.01036	.01019	.01002	.00986	.00971	.00956	.00941	.00927	.00913	.00899	.00886
92	33	.01292	.01268	.01245	.01222	.01200	.01178	.01158	.01138	.01118	.01100	.01081	.01064	.01047	.01030	.01014	.00998	.00983	.00968	.00953	.00939
92	34	.01375	.01349	.01324	.01299	.01276	.01253	.01231	.01209	.01189	.01169	.01149	.01130	.01112	.01094	.01077	.01060	.01043	.01027	.01012	.00997
92	35	.01466	.01438	.01411	.01385	.01360	.01335	.01312	.01289	.01266	.01245	.01224	.01204	.01184	.01165	.01146	.01128	.01111	.01094	.01077	.01061
92	36	.01565	.01535	.01506	.01478	.01451	.01425	.01399	.01375	.01351	.01328	.01305	.01284	.01262	.01242	.01222	.01203	.01184	.01165	.01148	.01130
92	37	.01673	.01641	.01610	.01580	.01551	.01523	.01495	.01469	.01443	.01418	.01394	.01371	.01348	.01326	.01305	.01284	.01264	.01244	.01225	.01206
92	38	.01792	.01758	.01724	.01692	.01661	.01631	.01602	.01573	.01546	.01519	.01493	.01468	.01444	.01420	.01397	.01374	.01353	.01331	.01311	.01291
92	39	.01923	.01886	.01850	.01816	.01782	.01750	.01719	.01688	.01658	.01630	.01602	.01575	.01549	.01523	.01498	.01474	.01451	.01428	.01406	.01384
92	40	.02068	.02029	.01990	.01953	.01917	.01882	.01849	.01816	.01784	.01753	.01723	.01694	.01666	.01638	.01612	.01586	.01560	.01536	.01512	.01489
92	41	.02230	.02187	.02146	.02106	.02067	.02030	.01994	.01958	.01924	.01891	.01859	.01827	.01797	.01767	.01739	.01711	.01683	.01657	.01631	.01606
92	42	.02408	.02362	.02318	.02275	.02234	.02193	.02154	.02116	.02080	.02044	.02009	.01975	.01943	.01911	.01880	.01850	.01820	.01792	.01764	.01737
92	43	.02604	.02555	.02508	.02462	.02417	.02374	.02332	.02291	.02252	.02213	.02176	.02139	.02104	.02070	.02036	.02004	.01972	.01942	.01912	.01882
92	44	.02820	.02767	.02716	.02667	.02619	.02572	.02527	.02483	.02441	.02399	.02359	.02320	.02282	.02245	.02209	.02174	.02140	.02107	.02075	.02043
92	45	.03053	.02996	.02942	.02889	.02837	.02787	.02739	.02692	.02646	.02602	.02558	.02516	.02475	.02436	.02397	.02359	.02323	.02287	.02252	.02218
92	46	.03305	.03244	.03186	.03129	.03074	.03020	.02968	.02918	.02869	.02821	.02775	.02729	.02685	.02643	.02601	.02561	.02521	.02483	.02445	.02408
92	47	.03575	.03511	.03448	.03387	.03328	.03271	.03215	.03161	.03108	.03057	.03007	.02958	.02911	.02865	.02821	.02777	.02734	.02693	.02653	.02613
92	48	.03866	.03797	.03730	.03665	.03602	.03540	.03481	.03423	.03366	.03311	.03258	.03206	.03155	.03106	.03058	.03011	.02965	.02921	.02877	.02835
92	49	.04178	.04105	.04033	.03964	.03896	.03830	.03767	.03704	.03644	.03585	.03528	.03472	.03418	.03365	.03313	.03263	.03214	.03166	.03120	.03074
92	50	.04515	.04436	.04360	.04286	.04214	.04144	.04075	.04009	.03944	.03881	.03820	.03760	.03702	.03646	.03590	.03537	.03484	.03433	.03383	.03334
92	51	.04876	.04793	.04711	.04632	.04555	.04480	.04407	.04337	.04267	.04200	.04135	.04071	.04009	.03948	.03889	.03831	.03775	.03720	.03667	.03614
92	52	.05261	.05172	.05085	.05001	.04919	.04839	.04761	.04686	.04612	.04540	.04471	.04402	.04336	.04271	.04208	.04146	.04086	.04027	.03970	.03914
92	53	.05670	.05575	.05483	.05393	.05306	.05221	.05139	.05058	.04980	.04903	.04828	.04756	.04685	.04616	.04548	.04482	.04418	.04355	.04294	.04234
92	54	.06103	.06003	.05905	.05810	.05717	.05627	.05539	.05454	.05370	.05289	.05209	.05132	.05056	.04982	.04911	.04840	.04772	.04705	.04639	.04575
92	55	.06564	.06457	.06354	.06253	.06154	.06059	.05965	.05874	.05785	.05699	.05614	.05532	.05452	.05373	.05297	.05222	.05149	.05077	.05007	.04939
92	56	.07052	.06939	.06830	.06723	.06618	.06517	.06418	.06321	.06227	.06135	.06045	.05958	.05872	.05789	.05707	.05628	.05550	.05474	.05400	.05327
92	57	.07568	.07449	.07333	.07220	.07110	.07002	.06897	.06795	.06695	.06598	.06503	.06410	.06319	.06230	.06144	.06059	.05977	.05896	.05817	.05740
92	58	.08111	.07986	.07863	.07744	.07627	.07513	.07402	.07294	.07188	.07085	.06984	.06886	.06790	.06696	.06604	.06514	.06427	.06341	.06257	.06175
92	59	.08679	.08546	.08417	.08291	.08168	.08048	.07931	.07816	.07704	.07595	.07489	.07384	.07283	.07183	.07086	.06991	.06898	.06807	.06718	.06631
92	60	.09271	.09131	.08995	.08863	.08733	.08606	.08483	.08362	.08244	.08129	.08016	.07906	.07798	.07693	.07590	.07490	.07391	.07295	.07201	.07108
92	61	.09891	.09745	.09602	.09462	.09325	.09192	.09062	.08934	.08810	.08688	.08570	.08453	.08340	.08229	.08120	.08013	.07909	.07808	.07708	.07610
92	62	.10545	.10391	.10241	.10094	.09950	.09810	.09673	.09539	.09408	.09280	.09154	.09032	.08912	.08795	.08680	.08568	.08458	.08350	.08245	.08141
92	63	.11234	.11073	.10915	.10760	.10610	.10462	.10318	.10177	.10039	.09905	.09773	.09644	.09517	.09394	.09273	.09154	.09038	.08925	.08814	.08705
92	64	.11959	.11789	.11624	.11462	.11304	.11149	.10998	.10850	.10705	.10563	.10425	.10289	.10156	.10026	.09899	.09774	.09652	.09532	.09415	.09300
92	65	.12721	.12543	.12370	.12201	.12035	.11873	.11714	.11559	.11407	.11258	.11113	.10970	.10830	.10694	.10560	.10428	.10300	.10174	.10050	.09929
92	66	.13524	.13339	.13158	.12980	.12807	.12637	.12471	.12308	.12149	.11993	.11840	.11691	.11544	.11401	.11260	.11122	.10987	.10854	.10724	.10597
92	67	.14374	.14180	.13991	.13806	.13625	.13448	.13274	.13104	.12937	.12774	.12614	.12457	.12303	.12153	.12005	.11861	.11719	.11579	.11443	.11309
92	68	.15269	.15068	.14870	.14677	.14488	.14303	.14122	.13944	.13770	.13599	.13432	.13268	.13107	.12949	.12795	.12643	.12494	.12349	.12205	.12065
92	69	.16207	.15998	.15793	.15592	.15395	.15202	.15013	.14827	.14646	.14467	.14293	.14121	.13953	.13789	.13627	.13468	.13313	.13160	.13010	.12863
92	70	.17184	.16966	.16753	.16544	.16339	.16139	.15942	.15749	.15560	.15374	.15192	.15013	.14838	.14666	.14497	.14331	.14168	.14009	.13852	.13698
92	71	.18194	.17968	.17747	.17530	.17318	.17109	.16905	.16704	.16507	.16314	.16125	.15939	.15756	.15577	.15401	.15228	.15058	.14891	.14728	.14567

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

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
92	72	.19235	.19002	.18773	.18548	.18328	.18112	.17900	.17691	.17487	.17286	.17089	.16896	.16706	.16520	.16337	.16157	.15980	.15806	.15636	.15468
92	73	.20307	.20066	.19829	.19597	.19369	.19145	.18925	.18710	.18498	.18290	.18085	.17885	.17687	.17494	.17303	.17116	.16933	.16752	.16574	.16400
92	74	.21415	.21166	.20922	.20682	.20447	.20215	.19988	.19765	.19546	.19330	.19119	.18911	.18706	.18505	.18308	.18114	.17923	.17736	.17551	.17370
92	75	.22566	.22310	.22058	.21811	.21568	.21329	.21094	.20864	.20637	.20415	.20196	.19981	.19769	.19562	.19357	.19156	.18958	.18764	.18573	.18384
92	76	.23764	.23500	.23242	.22987	.22737	.22491	.22250	.22012	.21778	.21549	.21323	.21101	.20883	.20668	.20456	.20249	.20044	.19843	.19645	.19450
92	77	.25009	.24739	.24473	.24211	.23955	.23702	.23453	.23209	.22969	.22732	.22500	.22271	.22046	.21824	.21606	.21392	.21181	.20973	.20768	.20567
92	78	.26297	.26020	.25748	.25480	.25217	.24958	.24703	.24452	.24205	.23962	.23723	.23488	.23256	.23028	.22804	.22583	.22366	.22151	.21940	.21733
92	79	.27618	.27335	.27057	.26783	.26514	.26249	.25988	.25731	.25478	.25229	.24984	.24743	.24505	.24271	.24040	.23813	.23590	.23369	.23152	.22939
92	80	.28959	.28671	.28387	.28108	.27833	.27562	.27295	.27033	.26774	.26519	.26269	.26021	.25778	.25538	.25302	.25069	.24840	.24614	.24391	.24172
92	81	.30307	.30014	.29725	.29441	.29161	.28885	.28613	.28345	.28081	.27822	.27565	.27313	.27064	.26819	.26578	.26340	.26105	.25874	.25645	.25421
92	82	.31656	.31359	.31065	.30776	.30492	.30211	.29935	.29662	.29393	.29129	.28868	.28611	.28357	.28107	.27861	.27618	.27378	.27142	.26908	.26679
92	83	.33004	.32703	.32405	.32112	.31824	.31539	.31258	.30982	.30709	.30440	.30174	.29913	.29655	.29400	.29149	.28902	.28658	.28417	.28179	.27945
92	84	.34359	.34054	.33753	.33457	.33164	.32876	.32592	.32311	.32035	.31762	.31493	.31227	.30965	.30707	.30452	.30201	.29952	.29707	.29465	.29227
92	85	.35722	.35414	.35111	.34812	.34517	.34225	.33938	.33655	.33375	.33099	.32826	.32558	.32292	.32031	.31772	.31517	.31265	.31017	.30771	.30529
92	86	.37079	.36769	.36464	.36162	.35865	.35571	.35281	.34995	.34713	.34435	.34159	.33888	.33620	.33355	.33094	.32836	.32581	.32330	.32081	.31836
92	87	.38409	.38097	.37790	.37487	.37188	.36893	.36601	.36313	.36029	.35748	.35471	.35197	.34927	.34660	.34397	.34136	.33879	.33625	.33374	.33126
92	88	.39706	.39394	.39086	.38782	.38482	.38185	.37892	.37603	.37317	.37035	.36756	.36481	.36209	.35940	.35675	.35413	.35154	.34897	.34644	.34394
92	89	.40966	.40654	.40346	.40041	.39740	.39443	.39150	.38860	.38573	.38290	.38010	.37734	.37461	.37191	.36924	.36661	.36400	.36143	.35888	.35636
92	90	.42182	.41870	.41562	.41258	.40957	.40660	.40366	.40075	.39789	.39505	.39225	.38948	.38674	.38404	.38136	.37872	.37610	.37352	.37096	.36844
92	91	.43332	.43020	.42713	.42409	.42108	.41811	.41518	.41228	.40941	.40657	.40377	.40100	.39826	.39555	.39287	.39022	.38761	.38502	.38246	.37993
92	92	.44395	.44084	.43778	.43474	.43174	.42878	.42585	.42295	.42009	.41725	.41445	.41168	.40895	.40624	.40356	.40091	.39829	.39570	.39314	.39060
93	0	.00755	.00750	.00744	.00739	.00734	.00728	.00723	.00719	.00714	.00709	.00705	.00700	.00696	.00691	.00687	.00683	.00679	.00675	.00671	.00667
93	1	.00220	.00216	.00213	.00210	.00207	.00204	.00201	.00198	.00195	.00192	.00190	.00187	.00185	.00182	.00180	.00178	.00176	.00173	.00171	.00169
93	2	.00200	.00197	.00193	.00190	.00187	.00184	.00181	.00178	.00175	.00172	.00170	.00167	.00164	.00162	.00160	.00157	.00155	.00153	.00151	.00149
93	3	.00196	.00192	.00188	.00185	.00182	.00178	.00175	.00172	.00169	.00166	.00163	.00161	.00158	.00156	.00153	.00151	.00148	.00146	.00144	.00142
93	4	.00199	.00195	.00191	.00188	.00184	.00180	.00177	.00174	.00171	.00168	.00165	.00162	.00159	.00156	.00154	.00151	.00149	.00146	.00144	.00141
93	5	.00209	.00204	.00200	.00196	.00192	.00188	.00185	.00181	.00178	.00175	.00171	.00168	.00165	.00162	.00159	.00157	.00154	.00151	.00149	.00146
93	6	.00222	.00217	.00213	.00209	.00204	.00200	.00196	.00193	.00189	.00185	.00182	.00179	.00175	.00172	.00169	.00166	.00163	.00160	.00158	.00155
93	7	.00240	.00235	.00231	.00226	.00221	.00217	.00213	.00209	.00205	.00201	.00197	.00193	.00190	.00186	.00183	.00180	.00177	.00173	.00171	.00168
93	8	.00263	.00257	.00252	.00247	.00242	.00237	.00233	.00228	.00224	.00220	.00216	.00212	.00208	.00204	.00201	.00197	.00194	.00190	.00187	.00184
93	9	.00291	.00285	.00280	.00274	.00269	.00264	.00259	.00254	.00249	.00245	.00240	.00236	.00232	.00228	.00224	.00220	.00216	.00212	.00209	.00205
93	10	.00326	.00320	.00314	.00308	.00302	.00296	.00291	.00286	.00281	.00276	.00271	.00266	.00262	.00257	.00253	.00249	.00245	.00241	.00237	.00233
93	11	.00367	.00360	.00353	.00347	.00341	.00334	.00329	.00323	.00317	.00312	.00307	.00302	.00297	.00292	.00287	.00283	.00278	.00274	.00270	.00266
93	12	.00412	.00405	.00398	.00391	.00384	.00378	.00371	.00365	.00359	.00354	.00348	.00342	.00337	.00332	.00327	.00322	.00317	.00313	.00308	.00304
93	13	.00460	.00452	.00444	.00437	.00430	.00423	.00416	.00410	.00403	.00397	.00391	.00385	.00379	.00374	.00368	.00363	.00358	.00353	.00348	.00343
93	14	.00505	.00497	.00489	.00481	.00473	.00466	.00459	.00452	.00445	.00438	.00432	.00426	.00420	.00414	.00408	.00402	.00397	.00392	.00386	.00381
93	15	.00546	.00537	.00529	.00520	.00512	.00505	.00497	.00490	.00483	.00476	.00469	.00462	.00456	.00450	.00443	.00438	.00432	.00426	.00421	.00415
93	16	.00581	.00572	.00563	.00554	.00545	.00537	.00529	.00522	.00514	.00507	.00500	.00493	.00486	.00479	.00473	.00467	.00461	.00455	.00449	.00443
93	17	.00610	.00601	.00591	.00582	.00573	.00565	.00556	.00548	.00540	.00533	.00525	.00518	.00511	.00504	.00497	.00491	.00484	.00478	.00472	.00466
93	18	.00636	.00625	.00616	.00606	.00597	.00588	.00579	.00571	.00562	.00554	.00546	.00539	.00532	.00524	.00517	.00511	.00504	.00497	.00491	.00485
93	19	.00660	.00649	.00639	.00629	.00619	.00609	.00600	.00591	.00583	.00574	.00566	.00558	.00551	.00543	.00536	.00529	.00522	.00515	.00508	.00502
93	20	.00684	.00673	.00662	.00652	.00642	.00632	.00622	.00613	.00604	.00595	.00586	.00578	.00570	.00562	.00555	.00547	.00540	.00533	.00526	.00519
93	21	.00711	.00699	.00687	.00676	.00666	.00655	.00645	.00635	.00626	.00617	.00608	.00599	.00591	.00582	.00574	.00567	.00559	.00552	.00544	.00537
93	22	.00737	.00725	.00713	.00701	.00690	.00679	.00669	.00658	.00648	.00639	.00629	.00620	.00611	.00603	.00594	.00586	.00578	.00570	.00563	.00555
93	23	.00766	.00753	.00741	.00729	.00717	.00705	.00694	.00683	.00673	.00662	.00653	.00643	.00634	.00625	.00616	.00607	.00599	.00591	.00583	.00575
93	24	.00799	.00785	.00772	.00759	.00746	.00734	.00722	.00711	.00700	.00689	.00679	.00668	.00659	.00649	.00640	.00631	.00622	.00613	.00605	.00597
93	25	.00836	.00821	.00807	.00793	.00780	.00767	.00754	.00742	.00731	.00719	.00708	.00698	.00687	.00677	.00667	.00658	.00648	.00639	.00630	.00622
93	26	.00877	.00861	.00846	.00832	.00818	.00804	.00791	.00778	.00766	.00753	.00742	.00730	.00719	.00709	.00698	.00688	.00678	.00669	.00659	.00650
93	27	.00924	.00908	.00892	.00876	.00861	.00847	.00833	.00819	.00806	.00793	.00781	.00769	.00757	.00746	.00735	.00724	.00713	.00703	.00693	.00684
93	28	.00976	.00958	.00941	.00925	.00909	.00894	.00879	.00864	.00850	.00837	.00823	.00811	.00798	.00786	.00774	.00763	.00752	.00741	.00730	.00720

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
93	29	.01033	.01014	.00996	.00978	.00961	.00945	.00929	.00914	.00899	.00884	.00870	.00857	.00843	.00830	.00818	.00806	.00794	.00782	.00771	.00760
93	30	.01094	.01074	.01054	.01036	.01018	.01000	.00983	.00967	.00951	.00935	.00920	.00906	.00892	.00878	.00865	.00852	.00839	.00827	.00815	.00803
93	31	.01159	.01138	.01117	.01097	.01078	.01059	.01041	.01024	.01007	.00990	.00974	.00959	.00944	.00929	.00915	.00901	.00888	.00874	.00862	.00849
93	32	.01229	.01206	.01184	.01163	.01143	.01123	.01103	.01085	.01067	.01049	.01032	.01015	.00999	.00984	.00968	.00954	.00939	.00926	.00912	.00899
93	33	.01306	.01282	.01258	.01236	.01214	.01192	.01172	.01152	.01132	.01113	.01095	.01077	.01060	.01044	.01027	.01012	.00996	.00981	.00967	.00953
93	34	.01389	.01363	.01338	.01314	.01290	.01267	.01245	.01224	.01203	.01183	.01163	.01145	.01126	.01108	.01091	.01074	.01058	.01042	.01026	.01011
93	35	.01481	.01453	.01426	.01400	.01375	.01350	.01327	.01304	.01282	.01260	.01239	.01219	.01199	.01180	.01161	.01143	.01126	.01109	.01092	.01076
93	36	.01581	.01551	.01522	.01494	.01467	.01441	.01415	.01391	.01367	.01344	.01321	.01299	.01278	.01258	.01238	.01218	.01199	.01181	.01163	.01146
93	37	.01690	.01658	.01627	.01597	.01568	.01539	.01512	.01486	.01460	.01435	.01411	.01388	.01365	.01343	.01321	.01301	.01280	.01261	.01242	.01223
93	38	.01810	.01775	.01742	.01710	.01679	.01649	.01619	.01591	.01563	.01537	.01511	.01486	.01461	.01438	.01414	.01392	.01370	.01349	.01328	.01308
93	39	.01942	.01905	.01869	.01835	.01801	.01769	.01737	.01707	.01677	.01649	.01621	.01594	.01567	.01542	.01517	.01493	.01469	.01447	.01424	.01403
93	40	.02088	.02049	.02010	.01973	.01937	.01902	.01869	.01836	.01804	.01773	.01743	.01714	.01686	.01658	.01632	.01606	.01580	.01556	.01532	.01509
93	41	.02251	.02209	.02168	.02128	.02089	.02051	.02015	.01980	.01946	.01912	.01880	.01849	.01818	.01789	.01760	.01732	.01705	.01678	.01652	.01627
93	42	.02431	.02386	.02341	.02299	.02257	.02217	.02178	.02140	.02103	.02067	.02032	.01999	.01966	.01934	.01903	.01873	.01843	.01815	.01787	.01760
93	43	.02630	.02581	.02533	.02487	.02442	.02399	.02357	.02316	.02277	.02238	.02201	.02164	.02129	.02095	.02061	.02029	.01997	.01966	.01936	.01907
93	44	.02847	.02795	.02744	.02694	.02646	.02600	.02555	.02511	.02468	.02427	.02386	.02347	.02309	.02272	.02236	.02201	.02167	.02134	.02102	.02070
93	45	.03083	.03026	.02972	.02919	.02867	.02817	.02769	.02722	.02676	.02631	.02588	.02546	.02505	.02465	.02426	.02389	.02352	.02316	.02281	.02247
93	46	.03338	.03277	.03219	.03162	.03107	.03053	.03001	.02950	.02901	.02853	.02807	.02762	.02718	.02675	.02633	.02593	.02553	.02515	.02477	.02440
93	47	.03611	.03546	.03484	.03423	.03364	.03306	.03250	.03196	.03143	.03092	.03042	.02994	.02946	.02900	.02856	.02812	.02769	.02728	.02688	.02648
93	48	.03905	.03836	.03769	.03704	.03641	.03579	.03519	.03461	.03405	.03350	.03296	.03244	.03194	.03144	.03096	.03049	.03003	.02959	.02915	.02873
93	49	.04221	.04147	.04076	.04006	.03938	.03873	.03809	.03747	.03686	.03627	.03570	.03514	.03460	.03407	.03355	.03305	.03256	.03208	.03161	.03116
93	50	.04561	.04483	.04406	.04332	.04260	.04190	.04122	.04055	.03990	.03927	.03866	.03806	.03748	.03691	.03636	.03582	.03530	.03478	.03428	.03379
93	51	.04927	.04843	.04762	.04683	.04606	.04531	.04458	.04387	.04318	.04251	.04185	.04121	.04059	.03998	.03939	.03881	.03825	.03770	.03716	.03664
93	52	.05316	.05227	.05140	.05056	.04974	.04894	.04817	.04741	.04667	.04595	.04525	.04457	.04391	.04326	.04263	.04201	.04141	.04082	.04024	.03968
93	53	.05730	.05636	.05543	.05454	.05367	.05282	.05199	.05118	.05040	.04963	.04888	.04816	.04745	.04675	.04608	.04542	.04478	.04415	.04353	.04293
93	54	.06169	.06069	.05971	.05876	.05783	.05693	.05605	.05519	.05436	.05354	.05275	.05197	.05122	.05048	.04976	.04905	.04837	.04770	.04704	.04640
93	55	.06636	.06529	.06426	.06325	.06226	.06130	.06037	.05946	.05857	.05770	.05686	.05603	.05523	.05444	.05368	.05293	.05219	.05148	.05078	.05010
93	56	.07130	.07018	.06908	.06801	.06697	.06595	.06496	.06399	.06305	.06213	.06123	.06036	.05950	.05867	.05785	.05705	.05627	.05551	.05477	.05404
93	57	.07654	.07535	.07419	.07306	.07195	.07088	.06983	.06880	.06780	.06683	.06588	.06495	.06404	.06315	.06228	.06144	.06061	.05980	.05901	.05823
93	58	.08204	.08079	.07956	.07836	.07720	.07606	.07495	.07387	.07281	.07178	.07077	.06978	.06882	.06788	.06696	.06606	.06518	.06432	.06348	.06266
93	59	.08780	.08647	.08518	.08392	.08268	.08148	.08031	.07917	.07805	.07695	.07589	.07485	.07383	.07283	.07186	.07090	.06997	.06906	.06817	.06730
93	60	.09380	.09241	.09104	.08971	.08842	.08715	.08591	.08470	.08352	.08237	.08124	.08014	.07906	.07801	.07698	.07597	.07499	.07402	.07308	.07215
93	61	.10009	.09863	.09719	.09579	.09443	.09309	.09179	.09052	.08927	.08805	.08686	.08570	.08456	.08345	.08236	.08130	.08025	.07923	.07824	.07726
93	62	.10672	.10518	.10368	.10220	.10077	.09936	.09799	.09665	.09534	.09406	.09280	.09158	.09038	.08920	.08805	.08693	.08583	.08475	.08370	.08266
93	63	.11371	.11210	.11052	.10897	.10746	.10599	.10455	.10314	.10176	.10041	.09909	.09779	.09653	.09529	.09408	.09290	.09173	.09060	.08948	.08839
93	64	.12106	.11937	.11771	.11610	.11451	.11296	.11145	.10997	.10852	.10710	.10571	.10435	.10302	.10172	.10045	.09920	.09797	.09677	.09560	.09445
93	65	.12880	.12702	.12529	.12359	.12194	.12031	.11873	.11717	.11565	.11416	.11270	.11128	.10988	.10851	.10717	.10585	.10457	.10330	.10207	.10085
93	66	.13695	.13510	.13329	.13151	.12978	.12808	.12642	.12479	.12320	.12164	.12011	.11861	.11714	.11570	.11429	.11291	.11156	.11023	.10893	.10765
93	67	.14559	.14365	.14176	.13991	.13810	.13632	.13458	.13288	.13121	.12958	.12797	.12641	.12487	.12336	.12188	.12043	.11901	.11762	.11625	.11491
93	68	.15469	.15267	.15070	.14877	.14688	.14502	.14321	.14143	.13969	.13798	.13630	.13466	.13305	.13147	.12992	.12841	.12692	.12545	.12402	.12261
93	69	.16423	.16214	.16008	.15807	.15610	.15417	.15228	.15042	.14861	.14682	.14507	.14336	.14168	.14002	.13841	.13682	.13526	.13373	.13222	.13075
93	70	.17417	.17199	.16986	.16777	.16572	.16371	.16174	.15981	.15792	.15606	.15423	.15245	.15069	.14897	.14728	.14562	.14399	.14239	.14082	.13927
93	71	.18445	.18220	.17998	.17782	.17569	.17360	.17155	.16955	.16758	.16564	.16375	.16188	.16005	.15826	.15650	.15476	.15307	.15140	.14976	.14814
93	72	.19506	.19272	.19043	.18819	.18598	.18382	.18170	.17961	.17757	.17556	.17358	.17165	.16975	.16788	.16605	.16424	.16247	.16073	.15902	.15734
93	73	.20598	.20356	.20120	.19887	.19659	.19435	.19215	.18999	.18787	.18579	.18374	.18173	.17976	.17782	.17591	.17404	.17220	.17039	.16861	.16686
93	74	.21727	.21478	.21234	.20994	.20758	.20527	.20299	.20076	.19856	.19641	.19429	.19221	.19016	.18815	.18617	.18423	.18232	.18044	.17859	.17677
93	75	.22901	.22644	.22392	.22145	.21902	.21663	.21428	.21198	.20971	.20748	.20529	.20314	.20102	.19894	.19689	.19488	.19290	.19095	.18903	.18715
93	76	.24124	.23860	.23601	.23346	.23096	.22850	.22609	.22371	.22137	.21907	.21681	.21459	.21240	.21025	.20813	.20605	.20400	.20199	.20000	.19805
93	77	.25396	.25125	.24859	.24598	.24341	.24088	.23840	.23595	.23354	.23118	.22885	.22656	.22430	.22209	.21990	.21775	.21564	.21356	.21151	.20949
93	78	.26713	.26436	.26164	.25896	.25633	.25374	.25118	.24867	.24620	.24377	.24138	.23902	.23671	.23442	.23218	.22996	.22778	.22564	.22352	.22144

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

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
93	79	.28066	.27783	.27505	.27231	.26962	.26696	.26435	.26178	.25925	.25676	.25430	.25189	.24951	.24716	.24486	.24258	.24034	.23814	.23596	.23382
93	80	.29440	.29152	.28868	.28589	.28314	.28043	.27776	.27513	.27255	.27000	.26749	.26501	.26258	.26017	.25781	.25548	.25318	.25092	.24868	.24648
93	81	.30823	.30530	.30241	.29957	.29677	.29401	.29129	.28861	.28597	.28337	.28081	.27828	.27579	.27334	.27092	.26853	.26618	.26386	.26158	.25932
93	82	.32208	.31911	.31617	.31328	.31044	.30763	.30487	.30214	.29945	.29680	.29419	.29162	.28908	.28658	.28411	.28167	.27927	.27691	.27457	.27227
93	83	.33593	.33292	.32995	.32702	.32413	.32129	.31848	.31571	.31298	.31029	.30763	.30502	.30243	.29989	.29737	.29489	.29245	.29004	.28766	.28531
93	84	.34987	.34682	.34382	.34085	.33793	.33505	.33221	.32940	.32664	.32391	.32121	.31856	.31594	.31335	.31080	.30828	.30579	.30334	.30092	.29852
93	85	.36392	.36084	.35781	.35482	.35187	.34896	.34609	.34325	.34045	.33769	.33497	.33228	.32962	.32700	.32442	.32186	.31934	.31685	.31439	.31197
93	86	.37792	.37482	.37177	.36876	.36579	.36285	.35996	.35710	.35427	.35149	.34874	.34602	.34334	.34069	.33807	.33549	.33294	.33042	.32793	.32548
93	87	.39165	.38855	.38548	.38245	.37946	.37651	.37360	.37072	.36788	.36507	.36230	.35956	.35686	.35419	.35155	.34894	.34637	.34383	.34131	.33883
93	88	.40508	.40196	.39889	.39585	.39285	.38989	.38696	.38407	.38122	.37840	.37561	.37286	.37014	.36745	.36479	.36217	.35958	.35701	.35448	.35198
93	89	.41814	.41502	.41194	.40890	.40590	.40293	.40000	.39710	.39424	.39141	.38861	.38585	.38312	.38042	.37775	.37512	.37251	.36993	.36739	.36487
93	90	.43075	.42764	.42457	.42153	.41853	.41556	.41263	.40973	.40686	.40403	.40123	.39846	.39573	.39302	.39035	.38770	.38509	.38250	.37995	.37742
93	91	.44270	.43959	.43653	.43349	.43050	.42753	.42460	.42171	.41884	.41601	.41321	.41044	.40771	.40500	.40232	.39968	.39706	.39447	.39191	.38937
93	92	.45376	.45066	.44760	.44458	.44159	.43863	.43571	.43282	.42996	.42713	.42433	.42157	.41883	.41613	.41345	.41081	.40819	.40560	.40303	.40050
93	93	.46397	.46088	.45784	.45482	.45184	.44889	.44598	.44309	.44024	.43742	.43463	.43187	.42914	.42644	.42376	.42112	.41850	.41591	.41335	.41082
94	0	.00773	.00767	.00762	.00757	.00751	.00746	.00741	.00737	.00732	.00727	.00723	.00718	.00714	.00709	.00705	.00701	.00697	.00693	.00689	.00685
94	1	.00223	.00219	.00216	.00213	.00210	.00207	.00204	.00201	.00198	.00195	.00193	.00190	.00188	.00185	.00183	.00181	.00179	.00176	.00174	.00172
94	2	.00203	.00199	.00196	.00192	.00189	.00186	.00183	.00180	.00177	.00175	.00172	.00169	.00167	.00164	.00162	.00160	.00157	.00155	.00153	.00151
94	3	.00198	.00194	.00190	.00187	.00184	.00180	.00177	.00174	.00171	.00168	.00165	.00163	.00160	.00158	.00155	.00153	.00150	.00148	.00146	.00144
94	4	.00201	.00197	.00193	.00189	.00186	.00182	.00179	.00176	.00172	.00169	.00166	.00163	.00161	.00158	.00155	.00153	.00150	.00148	.00145	.00143
94	5	.00210	.00206	.00202	.00198	.00194	.00190	.00186	.00183	.00179	.00176	.00173	.00170	.00167	.00164	.00161	.00158	.00156	.00153	.00151	.00148
94	6	.00224	.00219	.00215	.00210	.00206	.00202	.00198	.00194	.00191	.00187	.00184	.00180	.00177	.00174	.00171	.00168	.00165	.00162	.00159	.00157
94	7	.00242	.00237	.00232	.00227	.00223	.00219	.00214	.00210	.00206	.00202	.00199	.00195	.00191	.00188	.00185	.00181	.00178	.00175	.00172	.00169
94	8	.00265	.00259	.00254	.00249	.00244	.00239	.00235	.00230	.00226	.00221	.00217	.00213	.00210	.00206	.00202	.00199	.00195	.00192	.00189	.00185
94	9	.00293	.00287	.00282	.00276	.00271	.00266	.00261	.00256	.00251	.00246	.00242	.00238	.00234	.00229	.00225	.00222	.00218	.00214	.00211	.00207
94	10	.00328	.00322	.00316	.00310	.00304	.00299	.00293	.00288	.00283	.00278	.00273	.00268	.00264	.00259	.00255	.00251	.00247	.00243	.00239	.00235
94	11	.00369	.00363	.00356	.00349	.00343	.00337	.00331	.00326	.00320	.00315	.00310	.00305	.00300	.00295	.00290	.00286	.00281	.00277	.00273	.00268
94	12	.00416	.00408	.00401	.00394	.00388	.00381	.00375	.00369	.00363	.00357	.00351	.00346	.00341	.00335	.00330	.00325	.00321	.00316	.00311	.00307
94	13	.00464	.00456	.00449	.00441	.00434	.00427	.00420	.00414	.00407	.00401	.00395	.00389	.00384	.00378	.00373	.00367	.00362	.00357	.00352	.00348
94	14	.00510	.00502	.00494	.00486	.00478	.00471	.00464	.00457	.00450	.00444	.00437	.00431	.00425	.00419	.00413	.00407	.00402	.00397	.00391	.00386
94	15	.00552	.00543	.00535	.00526	.00518	.00510	.00503	.00496	.00488	.00481	.00475	.00468	.00462	.00455	.00449	.00443	.00438	.00432	.00426	.00421
94	16	.00587	.00578	.00569	.00560	.00552	.00544	.00536	.00528	.00521	.00513	.00506	.00499	.00492	.00486	.00479	.00473	.00467	.00461	.00455	.00450
94	17	.00617	.00608	.00598	.00589	.00580	.00572	.00563	.00555	.00547	.00540	.00532	.00525	.00518	.00511	.00504	.00498	.00491	.00485	.00479	.00473
94	18	.00643	.00633	.00623	.00613	.00604	.00595	.00586	.00578	.00570	.00561	.00554	.00546	.00539	.00532	.00525	.00518	.00511	.00505	.00498	.00492
94	19	.00667	.00656	.00646	.00636	.00626	.00617	.00608	.00599	.00590	.00582	.00574	.00566	.00558	.00551	.00543	.00536	.00529	.00522	.00516	.00509
94	20	.00692	.00681	.00670	.00659	.00649	.00639	.00630	.00621	.00611	.00603	.00594	.00586	.00578	.00570	.00562	.00555	.00548	.00540	.00534	.00527
94	21	.00718	.00707	.00695	.00684	.00674	.00663	.00653	.00643	.00634	.00625	.00616	.00607	.00599	.00590	.00582	.00574	.00567	.00559	.00552	.00545
94	22	.00746	.00733	.00721	.00709	.00698	.00687	.00677	.00666	.00656	.00647	.00637	.00628	.00619	.00611	.00602	.00594	.00586	.00578	.00571	.00563
94	23	.00775	.00762	.00749	.00737	.00725	.00713	.00702	.00691	.00681	.00671	.00661	.00651	.00642	.00633	.00624	.00615	.00607	.00599	.00591	.00583
94	24	.00807	.00793	.00780	.00767	.00755	.00742	.00731	.00719	.00708	.00697	.00687	.00677	.00667	.00657	.00648	.00639	.00630	.00622	.00613	.00605
94	25	.00844	.00830	.00815	.00802	.00788	.00776	.00763	.00751	.00739	.00728	.00717	.00706	.00696	.00686	.00676	.00666	.00657	.00648	.00639	.00630
94	26	.00886	.00870	.00855	.00841	.00827	.00813	.00800	.00787	.00774	.00762	.00751	.00739	.00728	.00718	.00707	.00697	.00687	.00678	.00668	.00659
94	27	.00934	.00917	.00901	.00886	.00871	.00856	.00842	.00829	.00815	.00803	.00790	.00778	.00766	.00755	.00744	.00733	.00723	.00713	.00703	.00693
94	28	.00986	.00968	.00951	.00935	.00919	.00903	.00888	.00874	.00860	.00846	.00833	.00820	.00808	.00796	.00784	.00773	.00762	.00751	.00740	.00730
94	29	.01043	.01024	.01006	.00989	.00972	.00955	.00939	.00924	.00909	.00895	.00880	.00867	.00854	.00841	.00828	.00816	.00804	.00793	.00782	.00771
94	30	.01104	.01084	.01065	.01046	.01028	.01011	.00994	.00978	.00962	.00946	.00931	.00917	.00903	.00889	.00876	.00863	.00850	.00838	.00826	.00814
94	31	.01170	.01149	.01128	.01108	.01089	.01070	.01052	.01035	.01018	.01001	.00985	.00970	.00955	.00940	.00926	.00912	.00899	.00886	.00873	.00861
94	32	.01241	.01218	.01196	.01175	.01155	.01135	.01115	.01097	.01078	.01061	.01044	.01027	.01011	.00996	.00980	.00966	.00951	.00937	.00924	.00911
94	33	.01319	.01294	.01271	.01248	.01226	.01205	.01184	.01164	.01145	.01126	.01108	.01090	.01073	.01056	.01040	.01024	.01009	.00994	.00979	.00965
94	34	.01403	.01376	.01351	.01327	.01303	.01281	.01258	.01237	.01216	.01196	.01177	.01158	.01139	.01121	.01104	.01087	.01071	.01055	.01039	.01024

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
94	35	.01495	.01467	.01440	.01414	.01389	.01364	.01341	.01318	.01295	.01274	.01253	.01233	.01213	.01194	.01175	.01157	.01139	.01122	.01106	.01089
94	36	.01595	.01565	.01537	.01509	.01482	.01455	.01430	.01405	.01381	.01358	.01336	.01314	.01293	.01272	.01252	.01233	.01214	.01196	.01178	.01160
94	37	.01705	.01673	.01642	.01612	.01583	.01555	.01528	.01501	.01475	.01451	.01426	.01403	.01380	.01358	.01337	.01316	.01296	.01276	.01257	.01238
94	38	.01826	.01792	.01759	.01726	.01695	.01665	.01636	.01607	.01580	.01553	.01527	.01502	.01477	.01454	.01431	.01408	.01386	.01365	.01345	.01324
94	39	.01959	.01922	.01887	.01852	.01819	.01786	.01755	.01724	.01695	.01666	.01638	.01611	.01585	.01559	.01534	.01510	.01487	.01464	.01442	.01420
94	40	.02107	.02067	.02029	.01992	.01956	.01921	.01887	.01854	.01822	.01791	.01761	.01732	.01704	.01677	.01650	.01624	.01599	.01574	.01550	.01527
94	41	.02271	.02228	.02187	.02147	.02109	.02071	.02035	.01999	.01965	.01932	.01900	.01868	.01838	.01808	.01779	.01751	.01724	.01698	.01672	.01647
94	42	.02453	.02407	.02363	.02320	.02278	.02238	.02199	.02161	.02124	.02088	.02053	.02020	.01987	.01955	.01924	.01894	.01864	.01836	.01808	.01781
94	43	.02653	.02604	.02556	.02510	.02465	.02422	.02380	.02339	.02300	.02261	.02224	.02187	.02152	.02118	.02084	.02052	.02020	.01989	.01959	.01930
94	44	.02872	.02820	.02769	.02719	.02671	.02625	.02580	.02536	.02493	.02452	.02411	.02372	.02334	.02297	.02261	.02226	.02192	.02159	.02126	.02095
94	45	.03110	.03054	.02999	.02946	.02894	.02844	.02796	.02749	.02703	.02658	.02615	.02573	.02532	.02492	.02453	.02416	.02379	.02343	.02308	.02274
94	46	.03367	.03307	.03248	.03192	.03136	.03083	.03031	.02980	.02931	.02883	.02837	.02791	.02747	.02704	.02663	.02622	.02583	.02544	.02506	.02470
94	47	.03643	.03579	.03516	.03455	.03396	.03339	.03283	.03229	.03176	.03124	.03075	.03026	.02979	.02933	.02888	.02844	.02802	.02760	.02720	.02680
94	48	.03940	.03871	.03804	.03739	.03676	.03614	.03555	.03497	.03440	.03385	.03332	.03279	.03229	.03179	.03131	.03084	.03038	.02994	.02950	.02908
94	49	.04259	.04186	.04114	.04045	.03977	.03911	.03847	.03785	.03725	.03666	.03608	.03553	.03498	.03445	.03394	.03343	.03294	.03246	.03200	.03154
94	50	.04604	.04525	.04449	.04374	.04302	.04232	.04164	.04097	.04032	.03969	.03908	.03848	.03790	.03733	.03678	.03624	.03571	.03520	.03470	.03421
94	51	.04973	.04889	.04808	.04729	.04652	.04577	.04504	.04433	.04364	.04297	.04231	.04167	.04105	.04044	.03985	.03927	.03870	.03815	.03762	.03709
94	52	.05367	.05278	.05191	.05107	.05025	.04945	.04867	.04791	.04718	.04646	.04576	.04507	.04441	.04376	.04313	.04251	.04190	.04132	.04074	.04018
94	53	.05785	.05691	.05599	.05509	.05422	.05337	.05254	.05173	.05095	.05018	.04943	.04870	.04799	.04730	.04662	.04596	.04532	.04469	.04408	.04348
94	54	.06230	.06129	.06031	.05936	.05843	.05753	.05665	.05579	.05496	.05414	.05335	.05257	.05181	.05107	.05035	.04965	.04896	.04829	.04763	.04699
94	55	.06701	.06595	.06491	.06390	.06292	.06196	.06102	.06011	.05922	.05836	.05751	.05669	.05588	.05509	.05433	.05358	.05284	.05213	.05143	.05074
94	56	.07202	.07089	.06980	.06873	.06768	.06667	.06567	.06471	.06376	.06284	.06195	.06107	.06021	.05938	.05856	.05776	.05698	.05622	.05547	.05475
94	57	.07732	.07613	.07497	.07384	.07273	.07166	.07061	.06958	.06858	.06761	.06665	.06572	.06481	.06392	.06306	.06221	.06138	.06057	.05978	.05900
94	58	.08289	.08163	.08041	.07921	.07805	.07691	.07580	.07471	.07365	.07262	.07161	.07063	.06966	.06872	.06780	.06690	.06602	.06516	.06432	.06350
94	59	.08872	.08739	.08610	.08484	.08360	.08240	.08123	.08008	.07897	.07787	.07680	.07576	.07474	.07374	.07277	.07182	.07088	.06997	.06908	.06821
94	60	.09480	.09340	.09204	.09071	.08941	.08815	.08691	.08570	.08452	.08336	.08223	.08113	.08005	.07900	.07797	.07696	.07597	.07501	.07406	.07314
94	61	.10117	.09970	.09827	.09687	.09550	.09417	.09286	.09159	.09034	.08913	.08794	.08677	.08563	.08452	.08343	.08236	.08132	.08030	.07930	.07832
94	62	.10788	.10634	.10483	.10336	.10193	.10052	.09915	.09781	.09650	.09521	.09396	.09273	.09153	.09036	.08921	.08808	.08698	.08590	.08484	.08381
94	63	.11496	.11335	.11177	.11022	.10871	.10724	.10579	.10438	.10300	.10165	.10033	.09904	.09777	.09654	.09532	.09414	.09297	.09183	.09072	.08963
94	64	.12241	.12072	.11906	.11744	.11586	.11431	.11280	.11131	.10986	.10845	.10706	.10570	.10437	.10306	.10178	.10053	.09931	.09811	.09693	.09578
94	65	.13025	.12848	.12674	.12505	.12339	.12176	.12018	.11862	.11710	.11561	.11415	.11272	.11132	.10995	.10861	.10729	.10600	.10474	.10350	.10229
94	66	.13852	.13666	.13485	.13308	.13134	.12964	.12798	.12635	.12476	.12320	.12167	.12017	.11870	.11726	.11585	.11447	.11311	.11178	.11048	.10920
94	67	.14728	.14534	.14345	.14160	.13978	.13801	.13627	.13457	.13290	.13126	.12966	.12809	.12655	.12504	.12356	.12211	.12069	.11929	.11792	.11658
94	68	.15651	.15450	.15253	.15059	.14870	.14685	.14503	.14325	.14151	.13980	.13812	.13648	.13487	.13329	.13174	.13022	.12873	.12726	.12583	.12442
94	69	.16621	.16411	.16206	.16005	.15808	.15614	.15425	.15240	.15058	.14879	.14704	.14532	.14364	.14199	.14037	.13878	.13722	.13568	.13418	.13270
94	70	.17630	.17413	.17199	.16990	.16785	.16584	.16387	.16194	.16005	.15819	.15636	.15457	.15281	.15109	.14940	.14774	.14610	.14450	.14293	.14138
94	71	.18675	.18450	.18228	.18012	.17799	.17590	.17385	.17184	.16987	.16794	.16604	.16418	.16235	.16055	.15878	.15705	.15535	.15368	.15204	.15042
94	72	.19754	.19520	.19291	.19066	.18846	.18629	.18417	.18209	.18004	.17803	.17606	.17412	.17222	.17035	.16851	.16671	.16493	.16319	.16148	.15980
94	73	.20864	.20623	.20386	.20153	.19925	.19701	.19481	.19265	.19053	.18845	.18640	.18439	.18241	.18047	.17856	.17669	.17485	.17303	.17125	.16950
94	74	.22013	.21764	.21520	.21280	.21044	.20812	.20585	.20361	.20142	.19926	.19714	.19506	.19301	.19100	.18902	.18707	.18516	.18328	.18143	.17961
94	75	.23207	.22951	.22699	.22452	.22209	.21970	.21735	.21504	.21278	.21055	.20836	.20620	.20408	.20200	.19995	.19793	.19595	.19400	.19208	.19019
94	76	.24453	.24190	.23931	.23676	.23426	.23180	.22938	.22700	.22467	.22237	.22010	.21788	.21569	.21354	.21142	.20933	.20728	.20526	.20328	.20132
94	77	.25750	.25480	.25214	.24953	.24696	.24443	.24194	.23950	.23709	.23472	.23240	.23010	.22785	.22563	.22344	.22129	.21917	.21709	.21503	.21301
94	78	.27095	.26818	.26546	.26279	.26015	.25756	.25501	.25250	.25003	.24759	.24520	.24284	.24052	.23824	.23599	.23377	.23159	.22944	.22733	.22524
94	79	.28477	.28195	.27917	.27643	.27373	.27108	.26847	.26590	.26337	.26087	.25842	.25600	.25362	.25127	.24896	.24669	.24445	.24224	.24006	.23791
94	80	.29882	.29594	.29311	.29031	.28756	.28486	.28219	.27956	.27697	.27442	.27191	.26944	.26700	.26460	.26223	.25990	.25760	.25533	.25310	.25089
94	81	.31298	.31005	.30716	.30432	.30152	.29876	.29604	.29336	.29072	.28812	.28556	.28303	.28054	.27809	.27566	.27328	.27092	.26860	.26632	.26406
94	82	.32716	.32419	.32126	.31837	.31553	.31272	.30996	.30723	.30455	.30190	.29928	.29671	.29417	.29167	.28920	.28676	.28436	.28199	.27965	.27734
94	83	.34136	.33835	.33538	.33246	.32957	.32673	.32392	.32115	.31843	.31573	.31308	.31046	.30788	.30533	.30281	.30033	.29789	.29547	.29309	.29073
94	84	.35566	.35262	.34962	.34666	.34374	.34086	.33802	.33522	.33245	.32972	.32703	.32437	.32175	.31916	.31661	.31409	.31160	.30914	.30672	.30433

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

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
94	85	.37010	.36703	.36400	.36102	.35807	.35516	.35229	.34946	.34666	.34390	.34118	.33849	.33583	.33321	.33062	.32807	.32555	.32305	.32059	.31816
94	86	.38450	.38142	.37837	.37536	.37239	.36946	.36657	.36371	.36089	.35811	.35536	.35264	.34996	.34731	.34469	.34211	.33956	.33704	.33455	.33209
94	87	.39866	.39556	.39250	.38947	.38649	.38354	.38063	.37776	.37492	.37211	.36934	.36661	.36390	.36123	.35860	.35599	.35341	.35087	.34835	.34587
94	88	.41250	.40940	.40633	.40330	.40030	.39735	.39442	.39154	.38869	.38587	.38308	.38033	.37761	.37493	.37227	.36965	.36706	.36449	.36196	.35945
94	89	.42599	.42289	.41982	.41678	.41379	.41082	.40790	.40500	.40215	.39932	.39653	.39377	.39104	.38834	.38568	.38304	.38043	.37786	.37531	.37279
94	90	.43905	.43594	.43288	.42985	.42685	.42389	.42097	.41807	.41521	.41239	.40959	.40683	.40409	.40139	.39872	.39608	.39346	.39088	.38832	.38580
94	91	.45142	.44832	.44527	.44224	.43925	.43630	.43338	.43049	.42763	.42480	.42201	.41925	.41651	.41381	.41114	.40849	.40588	.40329	.40073	.39820
94	92	.46288	.45980	.45675	.45374	.45076	.44781	.44490	.44201	.43916	.43634	.43355	.43079	.42806	.42536	.42269	.42005	.41743	.41484	.41228	.40975
94	93	.47348	.47041	.46737	.46437	.46140	.45846	.45556	.45268	.44984	.44703	.44424	.44149	.43877	.43607	.43340	.43076	.42815	.42556	.42300	.42047
94	94	.48336	.48030	.47728	.47429	.47134	.46841	.46552	.46265	.45982	.45701	.45424	.45149	.44877	.44609	.44342	.44079	.43818	.43560	.43304	.43052
95	0	.00790	.00784	.00779	.00774	.00769	.00764	.00759	.00754	.00749	.00745	.00740	.00736	.00731	.00727	.00723	.00719	.00715	.00711	.00707	.00703
95	1	.00226	.00222	.00219	.00216	.00213	.00210	.00207	.00204	.00201	.00198	.00196	.00193	.00191	.00188	.00186	.00184	.00182	.00179	.00177	.00175
95	2	.00205	.00201	.00198	.00195	.00191	.00188	.00185	.00182	.00179	.00177	.00174	.00172	.00169	.00167	.00164	.00162	.00160	.00158	.00155	.00153
95	3	.00200	.00196	.00192	.00189	.00185	.00182	.00179	.00176	.00173	.00170	.00167	.00165	.00162	.00159	.00157	.00154	.00152	.00150	.00148	.00146
95	4	.00203	.00199	.00195	.00191	.00187	.00184	.00180	.00177	.00174	.00171	.00168	.00165	.00162	.00160	.00157	.00154	.00152	.00149	.00147	.00145
95	5	.00212	.00207	.00203	.00199	.00195	.00192	.00188	.00184	.00181	.00178	.00175	.00171	.00168	.00165	.00163	.00160	.00157	.00155	.00152	.00150
95	6	.00225	.00221	.00216	.00212	.00207	.00203	.00199	.00196	.00192	.00188	.00185	.00182	.00178	.00175	.00172	.00169	.00166	.00163	.00161	.00158
95	7	.00243	.00238	.00234	.00229	.00224	.00220	.00216	.00212	.00208	.00204	.00200	.00196	.00193	.00189	.00186	.00183	.00180	.00176	.00173	.00171
95	8	.00266	.00261	.00255	.00250	.00245	.00241	.00236	.00232	.00227	.00223	.00219	.00215	.00211	.00207	.00204	.00200	.00197	.00193	.00190	.00187
95	9	.00295	.00289	.00283	.00278	.00272	.00267	.00262	.00257	.00253	.00248	.00244	.00239	.00235	.00231	.00227	.00223	.00220	.00216	.00212	.00209
95	10	.00330	.00324	.00318	.00312	.00306	.00301	.00295	.00290	.00285	.00280	.00275	.00270	.00266	.00261	.00257	.00253	.00249	.00245	.00241	.00237
95	11	.00372	.00365	.00358	.00352	.00346	.00340	.00334	.00328	.00323	.00317	.00312	.00307	.00302	.00297	.00293	.00288	.00284	.00279	.00275	.00271
95	12	.00419	.00411	.00404	.00397	.00391	.00384	.00378	.00372	.00366	.00360	.00355	.00349	.00344	.00339	.00333	.00329	.00324	.00319	.00315	.00310
95	13	.00468	.00460	.00452	.00445	.00438	.00431	.00424	.00418	.00411	.00405	.00399	.00393	.00388	.00382	.00377	.00371	.00366	.00361	.00356	.00351
95	14	.00515	.00507	.00499	.00491	.00483	.00476	.00469	.00462	.00455	.00448	.00442	.00436	.00430	.00424	.00418	.00412	.00407	.00401	.00396	.00391
95	15	.00557	.00549	.00540	.00532	.00524	.00516	.00508	.00501	.00494	.00487	.00480	.00474	.00467	.00461	.00455	.00449	.00443	.00437	.00432	.00426
95	16	.00593	.00584	.00575	.00566	.00558	.00550	.00542	.00534	.00527	.00519	.00512	.00505	.00498	.00492	.00485	.00479	.00473	.00467	.00461	.00456
95	17	.00624	.00614	.00605	.00595	.00587	.00578	.00570	.00562	.00554	.00546	.00539	.00531	.00524	.00517	.00511	.00504	.00498	.00491	.00485	.00479
95	18	.00650	.00639	.00629	.00620	.00611	.00602	.00593	.00584	.00576	.00568	.00560	.00553	.00545	.00538	.00531	.00524	.00518	.00511	.00505	.00499
95	19	.00674	.00663	.00653	.00643	.00633	.00624	.00615	.00606	.00597	.00589	.00581	.00573	.00565	.00557	.00550	.00543	.00536	.00529	.00523	.00516
95	20	.00699	.00688	.00677	.00667	.00656	.00647	.00637	.00628	.00619	.00610	.00601	.00593	.00585	.00577	.00569	.00562	.00555	.00548	.00541	.00534
95	21	.00726	.00714	.00703	.00692	.00681	.00671	.00660	.00651	.00641	.00632	.00623	.00614	.00606	.00598	.00590	.00582	.00574	.00567	.00560	.00552
95	22	.00753	.00741	.00729	.00717	.00706	.00695	.00684	.00674	.00664	.00654	.00645	.00636	.00627	.00618	.00610	.00602	.00594	.00586	.00578	.00571
95	23	.00782	.00769	.00757	.00744	.00733	.00721	.00710	.00699	.00689	.00678	.00668	.00659	.00649	.00640	.00632	.00623	.00615	.00606	.00598	.00591
95	24	.00815	.00801	.00788	.00775	.00762	.00750	.00738	.00727	.00716	.00705	.00695	.00685	.00675	.00665	.00656	.00647	.00638	.00629	.00621	.00613
95	25	.00852	.00838	.00823	.00810	.00797	.00784	.00771	.00759	.00747	.00736	.00725	.00714	.00704	.00694	.00684	.00674	.00665	.00656	.00647	.00638
95	26	.00894	.00878	.00863	.00849	.00835	.00821	.00808	.00795	.00783	.00771	.00759	.00748	.00737	.00726	.00716	.00705	.00695	.00686	.00677	.00667
95	27	.00942	.00926	.00910	.00894	.00879	.00865	.00851	.00837	.00824	.00811	.00799	.00787	.00775	.00764	.00753	.00742	.00731	.00721	.00711	.00702
95	28	.00995	.00977	.00960	.00944	.00928	.00912	.00898	.00883	.00869	.00855	.00842	.00829	.00817	.00805	.00793	.00782	.00771	.00760	.00749	.00739
95	29	.01052	.01034	.01016	.00998	.00981	.00965	.00949	.00933	.00919	.00904	.00890	.00876	.00863	.00850	.00838	.00826	.00814	.00802	.00791	.00780
95	30	.01114	.01094	.01075	.01057	.01038	.01021	.01004	.00988	.00972	.00956	.00941	.00927	.00913	.00899	.00886	.00873	.00860	.00848	.00836	.00824
95	31	.01181	.01159	.01139	.01119	.01100	.01081	.01063	.01045	.01028	.01012	.00996	.00980	.00965	.00951	.00937	.00923	.00909	.00896	.00884	.00871
95	32	.01252	.01229	.01207	.01186	.01166	.01146	.01126	.01108	.01090	.01072	.01055	.01038	.01022	.01007	.00991	.00977	.00962	.00948	.00935	.00922
95	33	.01330	.01306	.01282	.01260	.01238	.01216	.01196	.01176	.01156	.01137	.01119	.01102	.01084	.01068	.01051	.01036	.01020	.01005	.00991	.00977
95	34	.01415	.01389	.01364	.01339	.01316	.01293	.01271	.01249	.01228	.01208	.01189	.01170	.01151	.01134	.01116	.01099	.01083	.01067	.01051	.01036
95	35	.01508	.01480	.01453	.01427	.01402	.01377	.01353	.01331	.01308	.01287	.01266	.01245	.01226	.01207	.01188	.01170	.01152	.01135	.01118	.01102
95	36	.01609	.01579	.01550	.01522	.01495	.01469	.01443	.01419	.01395	.01372	.01349	.01328	.01306	.01286	.01266	.01246	.01227	.01209	.01191	.01174
95	37	.01719	.01687	.01656	.01626	.01597	.01569	.01542	.01515	.01490	.01465	.01441	.01417	.01395	.01372	.01351	.01330	.01310	.01290	.01271	.01252
95	38	.01841	.01807	.01774	.01741	.01710	.01680	.01651	.01622	.01595	.01568	.01542	.01517	.01493	.01469	.01446	.01423	.01401	.01380	.01360	.01339
95	39	.01975	.01938	.01903	.01868	.01835	.01802	.01771	.01740	.01710	.01682	.01654	.01627	.01600	.01575	.01550	.01526	.01502	.01480	.01457	.01436

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
95	40	.02124	.02084	.02046	.02009	.01973	.01938	.01904	.01871	.01839	.01808	.01778	.01749	.01721	.01693	.01667	.01641	.01615	.01591	.01567	.01543
95	41	.02289	.02247	.02205	.02166	.02127	.02089	.02053	.02018	.01983	.01950	.01918	.01886	.01856	.01826	.01797	.01769	.01742	.01716	.01690	.01665
95	42	.02472	.02427	.02382	.02339	.02298	.02257	.02218	.02180	.02144	.02108	.02073	.02039	.02006	.01974	.01943	.01913	.01884	.01855	.01827	.01800
95	43	.02674	.02625	.02577	.02531	.02487	.02443	.02401	.02360	.02321	.02282	.02245	.02208	.02173	.02139	.02105	.02073	.02041	.02010	.01980	.01951
95	44	.02895	.02843	.02792	.02742	.02694	.02648	.02603	.02559	.02516	.02475	.02434	.02395	.02357	.02320	.02284	.02249	.02215	.02182	.02149	.02118
95	45	.03135	.03079	.03024	.02971	.02919	.02870	.02821	.02774	.02728	.02684	.02640	.02598	.02557	.02517	.02478	.02441	.02404	.02368	.02333	.02299
95	46	.03395	.03334	.03276	.03219	.03164	.03110	.03058	.03008	.02958	.02910	.02864	.02819	.02775	.02732	.02690	.02649	.02610	.02571	.02534	.02497
95	47	.03673	.03609	.03546	.03485	.03426	.03368	.03313	.03258	.03206	.03154	.03104	.03056	.03008	.02962	.02918	.02874	.02831	.02790	.02749	.02710
95	48	.03973	.03904	.03837	.03772	.03709	.03647	.03587	.03529	.03473	.03418	.03364	.03312	.03261	.03212	.03164	.03117	.03071	.03026	.02983	.02940
95	49	.04295	.04221	.04150	.04080	.04013	.03947	.03883	.03821	.03760	.03701	.03644	.03588	.03534	.03481	.03429	.03379	.03329	.03282	.03235	.03189
95	50	.04642	.04564	.04488	.04413	.04341	.04271	.04202	.04136	.04071	.04008	.03947	.03887	.03829	.03772	.03717	.03663	.03610	.03559	.03508	.03459
95	51	.05016	.04932	.04851	.04771	.04694	.04619	.04547	.04476	.04406	.04339	.04273	.04209	.04147	.04086	.04027	.03969	.03913	.03858	.03804	.03752
95	52	.05413	.05324	.05237	.05153	.05071	.04991	.04914	.04838	.04764	.04692	.04622	.04554	.04487	.04422	.04359	.04297	.04237	.04178	.04120	.04064
95	53	.05836	.05741	.05649	.05560	.05472	.05387	.05305	.05224	.05145	.05069	.04994	.04921	.04850	.04781	.04713	.04647	.04583	.04520	.04458	.04398
95	54	.06285	.06185	.06087	.05992	.05899	.05809	.05720	.05635	.05551	.05469	.05390	.05312	.05237	.05163	.05090	.05020	.04951	.04884	.04818	.04754
95	55	.06762	.06655	.06552	.06451	.06352	.06256	.06163	.06072	.05983	.05896	.05812	.05729	.05648	.05570	.05493	.05418	.05345	.05273	.05203	.05134
95	56	.07268	.07155	.07046	.06939	.06834	.06733	.06633	.06537	.06442	.06350	.06260	.06173	.06087	.06003	.05922	.05842	.05764	.05688	.05613	.05540
95	57	.07804	.07685	.07569	.07456	.07345	.07238	.07133	.07030	.06930	.06832	.06737	.06644	.06553	.06464	.06377	.06293	.06210	.06129	.06049	.05972
95	58	.08368	.08242	.08119	.08000	.07883	.07769	.07658	.07550	.07444	.07340	.07239	.07141	.07044	.06950	.06858	.06768	.06680	.06594	.06510	.06427
95	59	.08957	.08824	.08695	.08569	.08446	.08325	.08208	.08093	.07982	.07872	.07765	.07661	.07559	.07459	.07362	.07266	.07173	.07082	.06992	.06905
95	60	.09572	.09432	.09296	.09163	.09033	.08907	.08783	.08662	.08544	.08428	.08315	.08205	.08097	.07992	.07889	.07788	.07689	.07592	.07498	.07405
95	61	.10216	.10069	.09926	.09786	.09650	.09516	.09386	.09258	.09134	.09012	.08893	.08776	.08662	.08551	.08442	.08335	.08231	.08129	.08029	.07931
95	62	.10895	.10741	.10591	.10444	.10300	.10159	.10022	.09888	.09757	.09629	.09503	.09380	.09260	.09143	.09027	.08915	.08805	.08697	.08591	.08487
95	63	.11612	.11450	.11292	.11138	.10987	.10839	.10695	.10554	.10416	.10281	.10149	.10019	.09893	.09769	.09648	.09529	.09413	.09299	.09187	.09077
95	64	.12366	.12196	.12031	.11869	.11711	.11556	.11404	.11256	.11111	.10969	.10830	.10694	.10561	.10430	.10303	.10178	.10055	.09935	.09817	.09702
95	65	.13159	.12982	.12808	.12639	.12473	.12311	.12152	.11996	.11844	.11695	.11549	.11406	.11266	.11129	.10995	.10863	.10734	.10608	.10484	.10362
95	66	.13996	.13811	.13630	.13453	.13279	.13109	.12943	.12780	.12620	.12464	.12311	.12161	.12014	.11870	.11729	.11591	.11455	.11322	.11192	.11064
95	67	.14884	.14690	.14501	.14316	.14135	.13957	.13783	.13613	.13446	.13282	.13122	.12965	.12811	.12660	.12512	.12367	.12224	.12085	.11948	.11813
95	68	.15820	.15619	.15422	.15228	.15039	.14854	.14672	.14494	.14320	.14149	.13981	.13817	.13656	.13498	.13343	.13190	.13041	.12895	.12751	.12610
95	69	.16803	.16594	.16389	.16187	.15990	.15797	.15608	.15422	.15240	.15062	.14887	.14715	.14547	.14381	.14219	.14060	.13904	.13750	.13600	.13452
95	70	.17827	.17610	.17397	.17188	.16983	.16782	.16585	.16392	.16202	.16016	.15834	.15655	.15479	.15306	.15137	.14971	.14807	.14647	.14490	.14335
95	71	.18888	.18663	.18442	.18225	.18012	.17803	.17599	.17398	.17201	.17007	.16817	.16631	.16448	.16268	.16091	.15918	.15748	.15580	.15416	.15255
95	72	.19983	.19750	.19521	.19296	.19076	.18859	.18647	.18438	.18234	.18033	.17835	.17641	.17451	.17264	.17080	.16900	.16723	.16548	.16377	.16209
95	73	.21110	.20869	.20633	.20400	.20172	.19948	.19728	.19512	.19300	.19092	.18887	.18686	.18488	.18294	.18103	.17915	.17731	.17550	.17371	.17196
95	74	.22278	.22029	.21785	.21545	.21309	.21078	.20850	.20627	.20407	.20191	.19979	.19771	.19566	.19365	.19167	.18972	.18781	.18592	.18407	.18225
95	75	.23492	.23236	.22984	.22737	.22494	.22255	.22020	.21789	.21563	.21340	.21121	.20905	.20693	.20485	.20280	.20078	.19879	.19684	.19492	.19303
95	76	.24759	.24496	.24237	.23983	.23732	.23487	.23245	.23007	.22773	.22543	.22317	.22094	.21876	.21660	.21448	.21240	.21034	.20832	.20634	.20438
95	77	.26080	.25810	.25544	.25283	.25026	.24773	.24525	.24280	.24039	.23803	.23570	.23340	.23115	.22893	.22674	.22459	.22247	.22038	.21833	.21630
95	78	.27450	.27174	.26902	.26634	.26371	.26111	.25856	.25605	.25358	.25115	.24876	.24640	.24408	.24179	.23954	.23733	.23515	.23299	.23088	.22879
95	79	.28860	.28577	.28299	.28026	.27757	.27491	.27230	.26973	.26720	.26471	.26226	.25984	.25746	.25511	.25280	.25052	.24828	.24607	.24389	.24174
95	80	.30294	.30006	.29723	.29444	.29169	.28898	.28632	.28369	.28110	.27856	.27604	.27357	.27113	.26873	.26636	.26403	.26173	.25946	.25722	.25502
95	81	.31740	.31447	.31159	.30875	.30595	.30320	.30048	.29780	.29516	.29256	.29000	.28747	.28498	.28253	.28011	.27772	.27536	.27304	.27075	.26850
95	82	.33190	.32893	.32600	.32312	.32028	.31748	.31471	.31199	.30930	.30666	.30405	.30147	.29893	.29643	.29396	.29152	.28912	.28675	.28441	.28210
95	83	.34643	.34342	.34046	.33754	.33465	.33181	.32901	.32624	.32352	.32083	.31817	.31555	.31297	.31042	.30791	.30543	.30298	.30056	.29818	.29583
95	84	.36107	.35804	.35504	.35208	.34917	.34629	.34345	.34065	.33789	.33516	.33247	.32982	.32720	.32461	.32206	.31954	.31705	.31459	.31217	.30977
95	85	.37588	.37282	.36979	.36681	.36387	.36096	.35810	.35527	.35247	.34972	.34699	.34431	.34165	.33903	.33645	.33389	.33137	.32888	.32642	.32399
95	86	.39067	.38759	.38455	.38154	.37858	.37565	.37277	.36991	.36710	.36431	.36157	.35885	.35617	.35353	.35091	.34833	.34578	.34326	.34077	.33831
95	87	.40521	.40212	.39907	.39605	.39308	.39013	.38723	.38436	.38152	.37872	.37596	.37322	.37052	.36786	.36522	.36262	.36004	.35750	.35498	.35250
95	88	.41946	.41637	.41331	.41028	.40730	.40435	.40143	.39855	.39571	.39289	.39011	.38737	.38465	.38197	.37931	.37669	.37410	.37154	.36901	.36650
95	89	.43337	.43027	.42721	.42419	.42120	.41824	.41533	.41244	.40959	.40677	.40398	.40122	.39850	.39581	.39314	.39051	.38791	.38533	.38279	.38027

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

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
95	90	.44684	.44375	.44070	.43768	.43469	.43174	.42882	.42593	.42308	.42026	.41747	.41471	.41199	.40929	.40662	.40398	.40137	.39879	.39624	.39371
95	91	.45963	.45654	.45350	.45049	.44751	.44456	.44165	.43877	.43592	.43311	.43032	.42756	.42484	.42214	.41947	.41683	.41422	.41164	.40908	.40655
95	92	.47148	.46842	.46538	.46238	.45941	.45648	.45357	.45070	.44786	.44505	.44227	.43951	.43679	.43410	.43143	.42879	.42618	.42360	.42105	.41852
95	93	.48245	.47940	.47638	.47339	.47044	.46751	.46462	.46175	.45892	.45612	.45334	.45060	.44788	.44519	.44253	.43990	.43729	.43471	.43216	.42963
95	94	.49269	.48965	.48665	.48367	.48073	.47782	.47494	.47209	.46926	.46647	.46371	.46097	.45826	.45558	.45293	.45030	.44770	.44513	.44258	.44005
95	95	.50237	.49935	.49636	.49341	.49048	.48758	.48472	.48188	.47907	.47629	.47354	.47081	.46811	.46544	.46280	.46018	.45759	.45502	.45248	.44996
96	0	.00806	.00801	.00795	.00790	.00785	.00780	.00775	.00770	.00766	.00761	.00757	.00752	.00748	.00744	.00740	.00736	.00732	.00728	.00724	.00720
96	1	.00228	.00225	.00222	.00218	.00215	.00212	.00209	.00206	.00204	.00201	.00198	.00196	.00193	.00191	.00189	.00186	.00184	.00182	.00180	.00178
96	2	.00207	.00203	.00200	.00197	.00193	.00190	.00187	.00184	.00182	.00179	.00176	.00174	.00171	.00169	.00166	.00164	.00162	.00160	.00157	.00155
96	3	.00201	.00198	.00194	.00190	.00187	.00184	.00181	.00178	.00175	.00172	.00169	.00166	.00164	.00161	.00159	.00156	.00154	.00152	.00149	.00147
96	4	.00204	.00200	.00196	.00192	.00189	.00185	.00182	.00179	.00176	.00172	.00169	.00167	.00164	.00161	.00158	.00156	.00153	.00151	.00149	.00146
96	5	.00213	.00209	.00205	.00201	.00197	.00193	.00189	.00186	.00182	.00179	.00176	.00173	.00170	.00167	.00164	.00161	.00159	.00156	.00153	.00151
96	6	.00226	.00222	.00217	.00213	.00209	.00205	.00201	.00197	.00193	.00190	.00186	.00183	.00180	.00177	.00173	.00170	.00168	.00165	.00162	.00159
96	7	.00245	.00240	.00235	.00230	.00226	.00221	.00217	.00213	.00209	.00205	.00201	.00198	.00194	.00191	.00187	.00184	.00181	.00178	.00175	.00172
96	8	.00267	.00262	.00257	.00252	.00247	.00242	.00237	.00233	.00229	.00224	.00220	.00216	.00212	.00209	.00205	.00201	.00198	.00195	.00191	.00188
96	9	.00296	.00290	.00285	.00279	.00274	.00269	.00264	.00259	.00254	.00250	.00245	.00241	.00237	.00233	.00229	.00225	.00221	.00217	.00214	.00210
96	10	.00332	.00326	.00320	.00314	.00308	.00302	.00297	.00292	.00287	.00282	.00277	.00272	.00268	.00263	.00259	.00255	.00250	.00246	.00243	.00239
96	11	.00374	.00367	.00361	.00354	.00348	.00342	.00336	.00330	.00325	.00320	.00314	.00309	.00304	.00299	.00295	.00290	.00286	.00281	.00277	.00273
96	12	.00422	.00414	.00407	.00400	.00394	.00387	.00381	.00375	.00369	.00363	.00357	.00352	.00347	.00341	.00336	.00331	.00327	.00322	.00317	.00313
96	13	.00472	.00464	.00456	.00449	.00442	.00435	.00428	.00421	.00415	.00409	.00403	.00397	.00391	.00386	.00380	.00375	.00370	.00365	.00360	.00355
96	14	.00519	.00511	.00503	.00495	.00487	.00480	.00473	.00466	.00459	.00453	.00446	.00440	.00434	.00428	.00422	.00417	.00411	.00406	.00400	.00395
96	15	.00562	.00554	.00545	.00537	.00529	.00521	.00513	.00506	.00499	.00492	.00485	.00478	.00472	.00466	.00460	.00454	.00448	.00442	.00437	.00431
96	16	.00599	.00590	.00581	.00572	.00563	.00555	.00547	.00540	.00532	.00525	.00518	.00511	.00504	.00497	.00491	.00485	.00479	.00473	.00467	.00461
96	17	.00630	.00620	.00610	.00601	.00593	.00584	.00576	.00567	.00560	.00552	.00544	.00537	.00530	.00523	.00517	.00510	.00504	.00497	.00491	.00485
96	18	.00656	.00646	.00636	.00626	.00617	.00608	.00599	.00591	.00582	.00574	.00567	.00559	.00552	.00544	.00537	.00531	.00524	.00517	.00511	.00505
96	19	.00680	.00670	.00659	.00649	.00640	.00630	.00621	.00612	.00604	.00595	.00587	.00579	.00571	.00564	.00557	.00549	.00542	.00536	.00529	.00523
96	20	.00706	.00694	.00684	.00673	.00663	.00653	.00644	.00634	.00625	.00616	.00608	.00600	.00591	.00584	.00576	.00568	.00561	.00554	.00547	.00540
96	21	.00733	.00721	.00709	.00698	.00688	.00677	.00667	.00657	.00648	.00639	.00630	.00621	.00613	.00604	.00596	.00589	.00581	.00574	.00566	.00559
96	22	.00760	.00747	.00735	.00724	.00713	.00702	.00691	.00681	.00671	.00661	.00652	.00643	.00634	.00625	.00617	.00609	.00601	.00593	.00585	.00578
96	23	.00789	.00776	.00764	.00751	.00740	.00728	.00717	.00706	.00696	.00685	.00676	.00666	.00657	.00647	.00639	.00630	.00622	.00613	.00605	.00598
96	24	.00822	.00808	.00795	.00782	.00770	.00757	.00746	.00734	.00723	.00712	.00702	.00692	.00682	.00672	.00663	.00654	.00645	.00637	.00628	.00620
96	25	.00860	.00845	.00831	.00817	.00804	.00791	.00779	.00767	.00755	.00743	.00732	.00722	.00711	.00701	.00691	.00682	.00672	.00663	.00654	.00646
96	26	.00902	.00886	.00871	.00857	.00843	.00829	.00816	.00803	.00790	.00778	.00767	.00755	.00744	.00734	.00723	.00713	.00703	.00694	.00684	.00675
96	27	.00950	.00934	.00918	.00902	.00887	.00873	.00859	.00845	.00832	.00819	.00807	.00795	.00783	.00772	.00761	.00750	.00739	.00729	.00719	.00710
96	28	.01003	.00986	.00969	.00952	.00936	.00921	.00906	.00891	.00877	.00864	.00851	.00838	.00825	.00813	.00802	.00790	.00779	.00768	.00758	.00747
96	29	.01061	.01043	.01024	.01007	.00990	.00974	.00958	.00942	.00927	.00913	.00899	.00885	.00872	.00859	.00847	.00834	.00823	.00811	.00800	.00789
96	30	.01124	.01104	.01084	.01066	.01048	.01030	.01013	.00997	.00981	.00965	.00951	.00936	.00922	.00908	.00895	.00882	.00869	.00857	.00845	.00833
96	31	.01190	.01169	.01149	.01129	.01109	.01091	.01073	.01055	.01038	.01022	.01006	.00990	.00975	.00961	.00946	.00932	.00919	.00906	.00893	.00881
96	32	.01262	.01240	.01218	.01196	.01176	.01156	.01137	.01118	.01100	.01082	.01065	.01048	.01032	.01017	.01002	.00987	.00972	.00959	.00945	.00932
96	33	.01341	.01317	.01293	.01270	.01248	.01227	.01206	.01186	.01167	.01148	.01130	.01112	.01095	.01078	.01062	.01046	.01031	.01016	.01002	.00987
96	34	.01426	.01400	.01375	.01350	.01327	.01304	.01282	.01260	.01240	.01220	.01200	.01181	.01163	.01145	.01127	.01111	.01094	.01078	.01063	.01048
96	35	.01520	.01492	.01465	.01439	.01413	.01389	.01365	.01342	.01320	.01299	.01278	.01257	.01238	.01218	.01200	.01182	.01164	.01147	.01130	.01114
96	36	.01621	.01591	.01563	.01535	.01507	.01481	.01456	.01431	.01407	.01384	.01362	.01340	.01319	.01298	.01278	.01259	.01240	.01222	.01204	.01186
96	37	.01732	.01700	.01669	.01639	.01610	.01582	.01555	.01528	.01503	.01478	.01454	.01430	.01408	.01386	.01364	.01343	.01323	.01303	.01284	.01265
96	38	.01855	.01821	.01787	.01755	.01724	.01694	.01665	.01636	.01609	.01582	.01556	.01531	.01506	.01483	.01460	.01437	.01415	.01394	.01373	.01353
96	39	.01990	.01953	.01917	.01883	.01849	.01817	.01785	.01755	.01725	.01696	.01669	.01641	.01615	.01590	.01565	.01541	.01517	.01494	.01472	.01450
96	40	.02139	.02100	.02061	.02024	.01988	.01953	.01920	.01887	.01855	.01824	.01794	.01765	.01737	.01709	.01682	.01656	.01631	.01606	.01582	.01559
96	41	.02306	.02263	.02222	.02182	.02143	.02106	.02070	.02034	.02000	.01967	.01934	.01903	.01873	.01843	.01814	.01786	.01759	.01732	.01706	.01681
96	42	.02490	.02444	.02400	.02357	.02316	.02275	.02236	.02198	.02161	.02126	.02091	.02057	.02024	.01992	.01961	.01931	.01902	.01873	.01845	.01818
96	43	.02693	.02644	.02597	.02551	.02506	.02463	.02421	.02380	.02340	.02302	.02264	.02228	.02192	.02158	.02125	.02092	.02060	.02029	.01999	.01970

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
96	44	.02916	.02864	.02813	.02763	.02716	.02669	.02624	.02580	.02537	.02496	.02456	.02416	.02378	.02341	.02305	.02270	.02236	.02203	.02170	.02139
96	45	.03158	.03102	.03047	.02994	.02943	.02893	.02844	.02797	.02751	.02707	.02663	.02621	.02580	.02540	.02501	.02464	.02427	.02391	.02356	.02322
96	46	.03420	.03359	.03301	.03244	.03189	.03135	.03083	.03033	.02983	.02936	.02889	.02844	.02800	.02757	.02715	.02674	.02635	.02596	.02559	.02522
96	47	.03700	.03636	.03573	.03512	.03453	.03396	.03340	.03286	.03233	.03182	.03132	.03083	.03036	.02990	.02945	.02901	.02859	.02817	.02777	.02737
96	48	.04003	.03934	.03867	.03802	.03738	.03677	.03617	.03559	.03502	.03447	.03394	.03342	.03291	.03242	.03193	.03146	.03101	.03056	.03012	.02970
96	49	.04328	.04254	.04182	.04113	.04045	.03979	.03915	.03853	.03793	.03734	.03676	.03621	.03566	.03513	.03461	.03411	.03362	.03314	.03267	.03222
96	50	.04678	.04600	.04523	.04449	.04377	.04306	.04238	.04172	.04107	.04044	.03982	.03923	.03864	.03808	.03752	.03698	.03645	.03594	.03544	.03495
96	51	.05055	.04971	.04890	.04810	.04733	.04658	.04586	.04515	.04445	.04378	.04312	.04248	.04186	.04125	.04066	.04008	.03952	.03897	.03843	.03790
96	52	.05456	.05367	.05280	.05196	.05114	.05034	.04956	.04880	.04807	.04735	.04665	.04596	.04530	.04465	.04401	.04339	.04279	.04220	.04163	.04106
96	53	.05883	.05788	.05696	.05606	.05519	.05434	.05351	.05271	.05192	.05115	.05041	.04968	.04897	.04827	.04760	.04694	.04629	.04566	.04504	.04444
96	54	.06336	.06235	.06138	.06042	.05950	.05859	.05771	.05686	.05602	.05520	.05441	.05363	.05287	.05213	.05141	.05071	.05002	.04935	.04869	.04805
96	55	.06817	.06711	.06607	.06506	.06408	.06312	.06219	.06127	.06038	.05952	.05867	.05784	.05704	.05625	.05548	.05473	.05400	.05328	.05258	.05190
96	56	.07329	.07216	.07106	.06999	.06895	.06793	.06694	.06597	.06503	.06411	.06321	.06233	.06148	.06064	.05982	.05902	.05824	.05748	.05673	.05600
96	57	.07870	.07751	.07635	.07522	.07411	.07304	.07199	.07096	.06996	.06899	.06803	.06710	.06619	.06530	.06443	.06359	.06276	.06195	.06115	.06038
96	58	.08439	.08314	.08191	.08072	.07955	.07841	.07730	.07622	.07516	.07412	.07311	.07213	.07116	.07022	.06930	.06840	.06752	.06666	.06582	.06499
96	59	.09035	.08902	.08773	.08647	.08524	.08403	.08286	.08172	.08060	.07950	.07844	.07739	.07637	.07537	.07440	.07344	.07251	.07160	.07070	.06983
96	60	.09656	.09517	.09380	.09248	.09118	.08991	.08867	.08746	.08628	.08513	.08400	.08290	.08182	.08076	.07973	.07872	.07773	.07677	.07582	.07489
96	61	.10307	.10161	.10017	.09877	.09741	.09607	.09477	.09350	.09225	.09103	.08984	.08868	.08754	.08642	.08533	.08427	.08322	.08220	.08120	.08022
96	62	.10994	.10840	.10689	.10542	.10398	.10258	.10121	.09987	.09855	.09727	.09602	.09479	.09359	.09241	.09126	.09013	.08903	.08795	.08689	.08585
96	63	.11718	.11556	.11398	.11244	.11093	.10946	.10801	.10660	.10522	.10387	.10255	.10126	.09999	.09875	.09754	.09635	.09519	.09405	.09293	.09184
96	64	.12480	.12311	.12145	.11983	.11825	.11670	.11519	.11371	.11226	.11084	.10945	.10809	.10676	.10545	.10417	.10292	.10169	.10049	.09932	.09816
96	65	.13282	.13105	.12932	.12762	.12596	.12434	.12275	.12120	.11968	.11819	.11673	.11530	.11390	.11253	.11118	.10987	.10858	.10731	.10607	.10485
96	66	.14129	.13944	.13763	.13586	.13412	.13242	.13076	.12913	.12754	.12597	.12444	.12294	.12148	.12004	.11862	.11724	.11588	.11455	.11325	.11197
96	67	.15027	.14834	.14645	.14460	.14279	.14101	.13927	.13757	.13590	.13426	.13266	.13109	.12955	.12804	.12656	.12510	.12368	.12228	.12091	.11957
96	68	.15975	.15774	.15577	.15384	.15195	.15009	.14828	.14650	.14476	.14305	.14137	.13973	.13811	.13653	.13498	.13346	.13197	.13050	.12906	.12765
96	69	.16971	.16762	.16557	.16356	.16159	.15966	.15776	.15591	.15409	.15230	.15055	.14883	.14715	.14550	.14387	.14228	.14072	.13919	.13768	.13620
96	70	.18009	.17792	.17578	.17370	.17165	.16964	.16767	.16574	.16384	.16198	.16016	.15837	.15661	.15488	.15319	.15153	.14989	.14829	.14672	.14517
96	71	.19084	.18859	.18638	.18421	.18208	.18000	.17795	.17594	.17397	.17204	.17014	.16827	.16644	.16465	.16288	.16115	.15944	.15777	.15612	.15451
96	72	.20194	.19961	.19732	.19507	.19287	.19071	.18859	.18650	.18446	.18245	.18047	.17853	.17663	.17476	.17292	.17112	.16934	.16760	.16589	.16420
96	73	.21337	.21096	.20860	.20628	.20400	.20176	.19956	.19740	.19528	.19320	.19115	.18914	.18716	.18522	.18331	.18143	.17959	.17778	.17599	.17424
96	74	.22521	.22273	.22029	.21789	.21553	.21322	.21095	.20871	.20652	.20436	.20224	.20016	.19811	.19610	.19412	.19217	.19026	.18837	.18652	.18470
96	75	.23754	.23498	.23246	.22999	.22756	.22518	.22283	.22053	.21826	.21603	.21384	.21168	.20956	.20748	.20543	.20341	.20143	.19947	.19755	.19566
96	76	.25041	.24778	.24519	.24265	.24015	.23769	.23528	.23290	.23056	.22826	.22600	.22378	.22159	.21943	.21731	.21523	.21318	.21116	.20917	.20721
96	77	.26383	.26113	.25848	.25587	.25330	.25078	.24829	.24585	.24344	.24108	.23875	.23646	.23420	.23198	.22979	.22764	.22552	.22343	.22138	.21935
96	78	.27777	.27501	.27229	.26962	.26699	.26440	.26185	.25934	.25687	.25444	.25205	.24969	.24737	.24509	.24284	.24062	.23844	.23629	.23417	.23208
96	79	.29212	.28930	.28653	.28380	.28111	.27846	.27585	.27328	.27075	.26826	.26581	.26339	.26101	.25866	.25635	.25407	.25183	.24962	.24744	.24529
96	80	.30674	.30386	.30104	.29825	.29550	.29280	.29014	.28751	.28493	.28238	.27987	.27740	.27496	.27256	.27019	.26786	.26556	.26329	.26105	.25885
96	81	.32148	.31856	.31568	.31285	.31005	.30730	.30458	.30191	.29927	.29668	.29411	.29159	.28910	.28664	.28422	.28184	.27948	.27716	.27487	.27261
96	82	.33628	.33331	.33039	.32751	.32467	.32188	.31912	.31640	.31371	.31107	.30846	.30589	.30335	.30085	.29838	.29594	.29354	.29117	.28883	.28652
96	83	.35112	.34811	.34516	.34224	.33936	.33652	.33372	.33096	.32824	.32555	.32290	.32028	.31770	.31516	.31264	.31016	.30772	.30530	.30292	.30056
96	84	.36609	.36305	.36006	.35711	.35420	.35133	.34850	.34570	.34294	.34022	.33753	.33488	.33226	.32967	.32712	.32460	.32211	.31966	.31723	.31484
96	85	.38123	.37818	.37516	.37219	.36925	.36635	.36349	.36066	.35787	.35512	.35240	.34972	.34707	.34445	.34187	.33931	.33679	.33430	.33184	.32941
96	86	.39639	.39331	.39028	.38728	.38433	.38141	.37852	.37568	.37286	.37009	.36734	.36464	.36196	.35932	.35670	.35412	.35157	.34906	.34657	.34411
96	87	.41131	.40822	.40518	.40217	.39920	.39626	.39337	.39050	.38767	.38488	.38212	.37939	.37669	.37403	.37140	.36879	.36622	.36368	.36117	.35869
96	88	.42594	.42285	.41980	.41679	.41381	.41087	.40796	.40508	.40224	.39944	.39666	.39392	.39121	.38853	.38588	.38327	.38068	.37812	.37559	.37309
96	89	.44023	.43715	.43410	.43108	.42810	.42516	.42225	.41937	.41653	.41371	.41093	.40818	.40547	.40278	.40012	.39749	.39489	.39232	.38978	.38726
96	90	.45411	.45103	.44798	.44497	.44200	.43906	.43615	.43327	.43043	.42762	.42484	.42208	.41936	.41667	.41401	.41138	.40877	.40620	.40365	.40113
96	91	.46728	.46422	.46118	.45818	.45522	.45228	.44938	.44651	.44367	.44087	.43809	.43534	.43262	.42993	.42727	.42464	.42203	.41945	.41690	.41438
96	92	.47952	.47646	.47345	.47046	.46750	.46458	.46169	.45883	.45600	.45320	.45042	.44768	.44497	.44228	.43962	.43699	.43439	.43181	.42926	.42674
96	93	.49084	.48781	.48480	.48183	.47889	.47598	.47310	.47025	.46743	.46463	.46187	.45914	.45643	.45375	.45110	.44847	.44587	.44330	.44076	.43823

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

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
96	94	.50142	.49840	.49541	.49246	.48953	.48663	.48377	.48093	.47812	.47534	.47259	.46986	.46717	.46450	.46185	.45923	.45664	.45408	.45153	.44902
96	95	.51144	.50844	.50547	.50253	.49962	.49674	.49389	.49107	.48827	.48550	.48277	.48005	.47737	.47471	.47207	.46947	.46688	.46432	.46179	.45928
96	96	.52083	.51785	.51490	.51198	.50909	.50622	.50339	.50058	.49780	.49505	.49233	.48963	.48695	.48431	.48169	.47909	.47652	.47397	.47145	.46895
97	0	.00821	.00816	.00810	.00805	.00800	.00795	.00791	.00786	.00781	.00777	.00772	.00768	.00764	.00760	.00755	.00751	.00747	.00744	.00740	.00736
97	1	.00231	.00227	.00224	.00221	.00218	.00215	.00212	.00209	.00206	.00203	.00201	.00198	.00196	.00194	.00191	.00189	.00187	.00185	.00183	.00180
97	2	.00209	.00205	.00202	.00198	.00195	.00192	.00189	.00186	.00183	.00181	.00178	.00175	.00173	.00171	.00168	.00166	.00164	.00161	.00159	.00157
97	3	.00203	.00199	.00196	.00192	.00189	.00185	.00182	.00179	.00176	.00173	.00171	.00168	.00165	.00163	.00160	.00158	.00155	.00153	.00151	.00149
97	4	.00205	.00201	.00198	.00194	.00190	.00187	.00183	.00180	.00177	.00174	.00171	.00168	.00165	.00162	.00160	.00157	.00155	.00152	.00150	.00148
97	5	.00214	.00210	.00206	.00202	.00198	.00194	.00191	.00187	.00184	.00180	.00177	.00174	.00171	.00168	.00165	.00163	.00160	.00157	.00155	.00152
97	6	.00228	.00223	.00219	.00214	.00210	.00206	.00202	.00198	.00195	.00191	.00188	.00184	.00181	.00178	.00175	.00172	.00169	.00166	.00163	.00161
97	7	.00246	.00241	.00236	.00231	.00227	.00223	.00218	.00214	.00210	.00206	.00202	.00199	.00195	.00192	.00188	.00185	.00182	.00179	.00176	.00173
97	8	.00269	.00263	.00258	.00253	.00248	.00243	.00239	.00234	.00230	.00226	.00221	.00217	.00214	.00210	.00206	.00203	.00199	.00196	.00193	.00189
97	9	.00298	.00292	.00286	.00281	.00275	.00270	.00265	.00260	.00256	.00251	.00247	.00242	.00238	.00234	.00230	.00226	.00222	.00219	.00215	.00212
97	10	.00334	.00327	.00321	.00315	.00310	.00304	.00299	.00293	.00288	.00283	.00278	.00274	.00269	.00265	.00260	.00256	.00252	.00248	.00244	.00240
97	11	.00376	.00369	.00363	.00356	.00350	.00344	.00338	.00332	.00327	.00322	.00316	.00311	.00306	.00301	.00297	.00292	.00288	.00283	.00279	.00275
97	12	.00424	.00417	.00410	.00403	.00396	.00390	.00383	.00377	.00371	.00366	.00360	.00355	.00349	.00344	.00339	.00334	.00329	.00324	.00320	.00315
97	13	.00475	.00467	.00459	.00452	.00445	.00438	.00431	.00425	.00418	.00412	.00406	.00400	.00394	.00389	.00383	.00378	.00373	.00368	.00363	.00358
97	14	.00523	.00515	.00507	.00499	.00491	.00484	.00477	.00470	.00463	.00457	.00450	.00444	.00438	.00432	.00426	.00420	.00415	.00410	.00404	.00399
97	15	.00567	.00558	.00550	.00541	.00533	.00525	.00518	.00511	.00503	.00496	.00490	.00483	.00477	.00470	.00464	.00458	.00452	.00447	.00441	.00436
97	16	.00604	.00595	.00586	.00577	.00568	.00560	.00552	.00545	.00537	.00530	.00523	.00516	.00509	.00502	.00496	.00490	.00484	.00478	.00472	.00466
97	17	.00635	.00625	.00616	.00607	.00598	.00589	.00581	.00573	.00565	.00557	.00550	.00543	.00536	.00529	.00522	.00515	.00509	.00503	.00497	.00491
97	18	.00661	.00651	.00641	.00632	.00622	.00613	.00605	.00596	.00588	.00580	.00572	.00565	.00557	.00550	.00543	.00536	.00530	.00523	.00517	.00511
97	19	.00686	.00675	.00665	.00655	.00645	.00636	.00627	.00618	.00609	.00601	.00593	.00585	.00577	.00570	.00562	.00555	.00548	.00542	.00535	.00528
97	20	.00712	.00700	.00690	.00679	.00669	.00659	.00650	.00640	.00631	.00622	.00614	.00606	.00598	.00590	.00582	.00575	.00567	.00560	.00553	.00547
97	21	.00739	.00727	.00716	.00705	.00694	.00683	.00673	.00664	.00654	.00645	.00636	.00627	.00619	.00611	.00603	.00595	.00587	.00580	.00573	.00565
97	22	.00766	.00754	.00742	.00730	.00719	.00708	.00697	.00687	.00677	.00668	.00658	.00649	.00640	.00631	.00623	.00615	.00607	.00599	.00592	.00584
97	23	.00796	.00783	.00770	.00758	.00746	.00735	.00723	.00713	.00702	.00692	.00682	.00672	.00663	.00654	.00645	.00636	.00628	.00620	.00612	.00604
97	24	.00829	.00815	.00802	.00789	.00776	.00764	.00752	.00741	.00730	.00719	.00709	.00698	.00689	.00679	.00670	.00661	.00652	.00643	.00635	.00627
97	25	.00866	.00852	.00838	.00824	.00811	.00798	.00785	.00773	.00762	.00750	.00739	.00728	.00718	.00708	.00698	.00688	.00679	.00670	.00661	.00653
97	26	.00909	.00893	.00878	.00864	.00849	.00836	.00823	.00810	.00797	.00785	.00774	.00762	.00751	.00741	.00730	.00720	.00710	.00701	.00691	.00682
97	27	.00957	.00941	.00925	.00910	.00895	.00880	.00866	.00853	.00839	.00827	.00814	.00802	.00790	.00779	.00768	.00757	.00747	.00736	.00727	.00717
97	28	.01011	.00993	.00976	.00960	.00944	.00929	.00914	.00899	.00885	.00872	.00858	.00846	.00833	.00821	.00809	.00798	.00787	.00776	.00765	.00755
97	29	.01069	.01051	.01032	.01015	.00998	.00982	.00966	.00950	.00935	.00921	.00907	.00893	.00880	.00867	.00855	.00842	.00831	.00819	.00808	.00797
97	30	.01132	.01112	.01093	.01074	.01056	.01039	.01022	.01005	.00989	.00974	.00959	.00944	.00930	.00917	.00903	.00890	.00878	.00865	.00854	.00842
97	31	.01199	.01178	.01157	.01138	.01118	.01100	.01082	.01064	.01047	.01031	.01015	.00999	.00984	.00969	.00955	.00941	.00928	.00915	.00902	.00890
97	32	.01272	.01249	.01227	.01206	.01185	.01165	.01146	.01127	.01109	.01091	.01074	.01058	.01042	.01026	.01011	.00996	.00982	.00968	.00954	.00941
97	33	.01351	.01326	.01303	.01280	.01258	.01237	.01216	.01196	.01177	.01158	.01140	.01122	.01105	.01088	.01072	.01056	.01041	.01026	.01011	.00997
97	34	.01436	.01410	.01385	.01361	.01337	.01314	.01292	.01271	.01250	.01230	.01210	.01191	.01173	.01155	.01138	.01121	.01104	.01088	.01073	.01058
97	35	.01530	.01503	.01476	.01449	.01424	.01400	.01376	.01353	.01331	.01309	.01288	.01268	.01248	.01229	.01211	.01192	.01175	.01158	.01141	.01125
97	36	.01633	.01603	.01574	.01546	.01519	.01493	.01467	.01443	.01419	.01396	.01373	.01351	.01330	.01310	.01290	.01270	.01251	.01233	.01215	.01198
97	37	.01744	.01712	.01681	.01651	.01622	.01594	.01567	.01540	.01515	.01490	.01466	.01442	.01420	.01398	.01376	.01355	.01335	.01315	.01296	.01277
97	38	.01868	.01833	.01800	.01768	.01737	.01706	.01677	.01649	.01621	.01595	.01569	.01543	.01519	.01495	.01472	.01450	.01428	.01407	.01386	.01366
97	39	.02003	.01966	.01931	.01896	.01863	.01830	.01799	.01768	.01738	.01710	.01682	.01655	.01629	.01603	.01578	.01554	.01530	.01508	.01485	.01464
97	40	.02154	.02114	.02076	.02038	.02002	.01968	.01934	.01901	.01869	.01838	.01808	.01779	.01751	.01723	.01696	.01670	.01645	.01621	.01597	.01573
97	41	.02321	.02278	.02237	.02197	.02159	.02121	.02085	.02049	.02015	.01982	.01950	.01918	.01888	.01858	.01829	.01801	.01774	.01747	.01722	.01696
97	42	.02506	.02461	.02417	.02374	.02332	.02292	.02253	.02215	.02178	.02142	.02107	.02073	.02041	.02009	.01978	.01947	.01918	.01889	.01861	.01834
97	43	.02711	.02662	.02614	.02568	.02524	.02480	.02438	.02398	.02358	.02319	.02282	.02246	.02210	.02176	.02142	.02110	.02078	.02047	.02017	.01988
97	44	.02936	.02883	.02832	.02783	.02735	.02688	.02643	.02599	.02557	.02515	.02475	.02436	.02398	.02361	.02324	.02289	.02255	.02222	.02189	.02158
97	45	.03179	.03123	.03068	.03015	.02963	.02914	.02865	.02818	.02772	.02728	.02684	.02642	.02601	.02561	.02522	.02485	.02448	.02412	.02377	.02343
97	46	.03443	.03382	.03324	.03267	.03212	.03158	.03106	.03056	.03006	.02959	.02912	.02867	.02823	.02780	.02738	.02697	.02658	.02619	.02581	.02545

    Section 2

Ages 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%
													Interest Rate								
97	47	.03725	.03661	.03598	.03537	.03478	.03421	.03365	.03311	.03258	.03207	.03157	.03108	.03061	.03015	.02970	.02926	.02883	.02842	.02801	.02762
97	48	.04030	.03961	.03894	.03829	.03766	.03704	.03644	.03586	.03530	.03475	.03421	.03369	.03318	.03269	.03221	.03174	.03128	.03083	.03040	.02997
97	49	.04357	.04284	.04212	.04142	.04075	.04009	.03945	.03883	.03822	.03764	.03706	.03650	.03596	.03543	.03491	.03441	.03392	.03344	.03297	.03251
97	50	.04710	.04632	.04556	.04481	.04409	.04339	.04271	.04204	.04139	.04076	.04015	.03955	.03897	.03840	.03785	.03731	.03678	.03626	.03576	.03527
97	51	.05090	.05006	.04925	.04846	.04769	.04694	.04621	.04550	.04481	.04414	.04348	.04284	.04222	.04161	.04101	.04044	.03987	.03932	.03878	.03826
97	52	.05495	.05405	.05319	.05235	.05153	.05073	.04995	.04919	.04846	.04774	.04704	.04635	.04569	.04504	.04440	.04378	.04318	.04259	.04201	.04145
97	53	.05925	.05830	.05738	.05649	.05561	.05476	.05394	.05313	.05234	.05158	.05083	.05010	.04939	.04870	.04802	.04736	.04671	.04608	.04547	.04487
97	54	.06382	.06282	.06184	.06089	.05996	.05906	.05818	.05732	.05648	.05567	.05487	.05409	.05334	.05260	.05188	.05117	.05048	.04981	.04915	.04851
97	55	.06868	.06761	.06658	.06557	.06458	.06363	.06269	.06178	.06089	.06002	.05918	.05835	.05755	.05676	.05599	.05524	.05450	.05379	.05309	.05240
97	56	.07384	.07271	.07161	.07054	.06950	.06848	.06749	.06653	.06558	.06466	.06376	.06289	.06203	.06119	.06037	.05958	.05879	.05803	.05729	.05656
97	57	.07930	.07811	.07695	.07582	.07471	.07364	.07259	.07156	.07056	.06959	.06863	.06770	.06679	.06591	.06504	.06419	.06336	.06255	.06175	.06098
97	58	.08505	.08379	.08257	.08137	.08021	.07907	.07796	.07687	.07581	.07478	.07377	.07278	.07182	.07088	.06996	.06906	.06818	.06732	.06647	.06565
97	59	.09106	.08973	.08844	.08718	.08595	.08475	.08357	.08243	.08131	.08022	.07915	.07810	.07708	.07609	.07511	.07416	.07322	.07231	.07142	.07054
97	60	.09733	.09594	.09457	.09325	.09195	.09068	.08944	.08824	.08705	.08590	.08477	.08367	.08259	.08154	.08050	.07949	.07851	.07754	.07659	.07566
97	61	.10390	.10244	.10100	.09961	.09824	.09691	.09560	.09433	.09308	.09187	.09068	.08951	.08837	.08726	.08617	.08510	.08406	.08303	.08203	.08105
97	62	.11083	.10929	.10779	.10632	.10488	.10348	.10211	.10077	.09945	.09817	.09692	.09569	.09449	.09331	.09216	.09103	.08993	.08885	.08779	.08675
97	63	.11815	.11653	.11495	.11341	.11190	.11043	.10898	.10757	.10619	.10484	.10352	.10223	.10096	.09972	.09851	.09732	.09616	.09502	.09390	.09281
97	64	.12584	.12415	.12250	.12088	.11930	.11775	.11623	.11475	.11330	.11188	.11050	.10914	.10780	.10650	.10522	.10397	.10274	.10154	.10036	.09921
97	65	.13395	.13217	.13044	.12875	.12709	.12547	.12388	.12233	.12081	.11932	.11786	.11643	.11503	.11366	.11231	.11100	.10971	.10844	.10720	.10598
97	66	.14250	.14065	.13884	.13707	.13534	.13364	.13198	.13035	.12875	.12719	.12566	.12416	.12269	.12125	.11984	.11846	.11710	.11577	.11446	.11318
97	67	.15158	.14965	.14776	.14591	.14410	.14232	.14058	.13888	.13721	.13558	.13397	.13240	.13086	.12935	.12787	.12642	.12500	.12360	.12223	.12088
97	68	.16117	.15916	.15719	.15526	.15337	.15151	.14970	.14792	.14618	.14447	.14279	.14115	.13954	.13795	.13640	.13488	.13339	.13192	.13048	.12907
97	69	.17124	.16915	.16710	.16509	.16312	.16119	.15930	.15745	.15563	.15384	.15209	.15037	.14869	.14704	.14542	.14382	.14226	.14073	.13922	.13774
97	70	.18174	.17957	.17744	.17536	.17331	.17130	.16933	.16740	.16551	.16365	.16182	.16003	.15828	.15655	.15486	.15319	.15156	.14996	.14838	.14683
97	71	.19263	.19038	.18817	.18600	.18388	.18179	.17975	.17774	.17577	.17384	.17194	.17007	.16824	.16645	.16468	.16295	.16124	.15957	.15793	.15631
97	72	.20387	.20154	.19925	.19701	.19481	.19264	.19052	.18844	.18639	.18439	.18241	.18048	.17857	.17670	.17487	.17306	.17129	.16954	.16783	.16614
97	73	.21545	.21304	.21068	.20835	.20608	.20384	.20164	.19948	.19736	.19528	.19324	.19123	.18925	.18731	.18540	.18352	.18168	.17986	.17808	.17633
97	74	.22744	.22496	.22252	.22012	.21777	.21546	.21319	.21095	.20876	.20661	.20449	.20240	.20036	.19834	.19636	.19442	.19250	.19062	.18876	.18694
97	75	.23993	.23737	.23486	.23239	.22997	.22758	.22524	.22293	.22067	.21844	.21625	.21409	.21198	.20989	.20784	.20582	.20384	.20189	.19997	.19808
97	76	.25298	.25036	.24777	.24523	.24274	.24028	.23787	.23549	.23315	.23086	.22860	.22637	.22418	.22203	.21991	.21783	.21577	.21375	.21176	.20981
97	77	.26661	.26391	.26126	.25865	.25609	.25356	.25108	.24864	.24624	.24387	.24154	.23925	.23700	.23478	.23259	.23044	.22832	.22623	.22418	.22215
97	78	.28076	.27801	.27529	.27262	.26999	.26741	.26486	.26235	.25989	.25746	.25507	.25271	.25039	.24811	.24586	.24364	.24146	.23931	.23719	.23510
97	79	.29535	.29254	.28977	.28704	.28435	.28170	.27910	.27653	.27400	.27152	.26906	.26665	.26427	.26192	.25961	.25734	.25509	.25288	.25071	.24856
97	80	.31022	.30735	.30452	.30174	.29900	.29630	.29364	.29102	.28844	.28589	.28338	.28091	.27848	.27607	.27371	.27138	.26908	.26681	.26457	.26237
97	81	.32523	.32231	.31944	.31660	.31381	.31106	.30835	.30568	.30305	.30045	.29789	.29537	.29288	.29043	.28801	.28563	.28327	.28095	.27866	.27641
97	82	.34029	.33734	.33442	.33154	.32871	.32592	.32316	.32044	.31776	.31512	.31252	.30995	.30741	.30491	.30244	.30001	.29761	.29524	.29290	.29059
97	83	.35542	.35242	.34947	.34655	.34368	.34085	.33805	.33530	.33258	.32989	.32724	.32463	.32205	.31951	.31700	.31452	.31208	.30966	.30728	.30493
97	84	.37069	.36766	.36468	.36173	.35883	.35596	.35313	.35034	.34758	.34486	.34218	.33953	.33691	.33433	.33178	.32927	.32678	.32433	.32191	.31951
97	85	.38615	.38311	.38010	.37713	.37420	.37130	.36845	.36563	.36284	.36009	.35738	.35470	.35205	.34944	.34686	.34431	.34179	.33930	.33684	.33442
97	86	.40164	.39858	.39555	.39257	.38962	.38670	.38383	.38098	.37818	.37541	.37267	.36996	.36729	.36465	.36204	.35947	.35692	.35440	.35192	.34946
97	87	.41691	.41384	.41080	.40780	.40484	.40191	.39902	.39616	.39334	.39055	.38780	.38507	.38238	.37972	.37709	.37449	.37193	.36939	.36688	.36440
97	88	.43190	.42882	.42578	.42278	.41981	.41687	.41397	.41111	.40828	.40548	.40271	.39997	.39727	.39459	.39195	.38934	.38675	.38420	.38167	.37917
97	89	.44656	.44349	.44045	.43744	.43448	.43154	.42864	.42577	.42293	.42013	.41735	.41461	.41190	.40922	.40657	.40394	.40135	.39878	.39624	.39373
97	90	.46081	.45774	.45471	.45171	.44875	.44582	.44292	.44005	.43722	.43441	.43164	.42890	.42618	.42350	.42084	.41822	.41562	.41305	.41050	.40798
97	91	.47435	.47130	.46828	.46529	.46234	.45942	.45653	.45367	.45084	.44804	.44527	.44253	.43982	.43714	.43449	.43186	.42926	.42669	.42414	.42163
97	92	.48694	.48390	.48090	.47792	.47498	.47207	.46919	.46634	.46352	.46073	.45797	.45524	.45254	.44986	.44721	.44459	.44199	.43942	.43688	.43436
97	93	.49860	.49558	.49259	.48963	.48671	.48381	.48094	.47811	.47530	.47252	.46977	.46704	.46435	.46168	.45904	.45642	.45383	.45126	.44873	.44621
97	94	.50950	.50650	.50353	.50059	.49768	.49480	.49194	.48912	.48633	.48356	.48082	.47811	.47542	.47276	.47013	.46752	.46494	.46238	.45985	.45734
97	95	.51983	.51685	.51390	.51098	.50809	.50522	.50239	.49958	.49680	.49405	.49132	.48862	.48595	.48330	.48068	.47808	.47551	.47296	.47044	.46794
97	96	.52953	.52657	.52364	.52074	.51786	.51502	.51220	.50941	.50665	.50391	.50120	.49851	.49585	.49322	.49061	.48803	.48546	.48293	.48041	.47792

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

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
97	97	.53851	.53557	.53266	.52978	.52693	.52410	.52130	.51853	.51578	.51306	.51037	.50770	.50505	.50243	.49984	.49726	.49472	.49219	.48969	.48721
98	0	.00835	.00830	.00825	.00820	.00815	.00810	.00805	.00801	.00796	.00792	.00787	.00783	.00779	.00774	.00770	.00766	.00762	.00759	.00755	.00751
98	1	.00233	.00230	.00226	.00223	.00220	.00217	.00214	.00211	.00209	.00206	.00203	.00201	.00198	.00196	.00194	.00191	.00189	.00187	.00185	.00183
98	2	.00211	.00207	.00204	.00200	.00197	.00194	.00191	.00188	.00185	.00182	.00180	.00177	.00175	.00172	.00170	.00168	.00165	.00163	.00161	.00159
98	3	.00204	.00201	.00197	.00193	.00190	.00187	.00184	.00181	.00178	.00175	.00172	.00169	.00167	.00164	.00162	.00159	.00157	.00155	.00152	.00150
98	4	.00207	.00203	.00199	.00195	.00191	.00188	.00185	.00181	.00178	.00175	.00172	.00169	.00166	.00164	.00161	.00159	.00156	.00154	.00151	.00149
98	5	.00216	.00211	.00207	.00203	.00199	.00195	.00192	.00188	.00185	.00182	.00178	.00175	.00172	.00169	.00167	.00164	.00161	.00158	.00156	.00153
98	6	.00229	.00224	.00220	.00215	.00211	.00207	.00203	.00199	.00196	.00192	.00189	.00185	.00182	.00179	.00176	.00173	.00170	.00167	.00164	.00162
98	7	.00247	.00242	.00237	.00233	.00228	.00224	.00219	.00215	.00211	.00207	.00204	.00200	.00196	.00193	.00190	.00186	.00183	.00180	.00177	.00174
98	8	.00270	.00264	.00259	.00254	.00249	.00244	.00240	.00235	.00231	.00227	.00223	.00219	.00215	.00211	.00207	.00204	.00200	.00197	.00194	.00191
98	9	.00299	.00293	.00287	.00282	.00277	.00271	.00266	.00262	.00257	.00252	.00248	.00243	.00239	.00235	.00231	.00227	.00224	.00220	.00216	.00213
98	10	.00335	.00329	.00323	.00317	.00311	.00305	.00300	.00295	.00290	.00285	.00280	.00275	.00271	.00266	.00262	.00258	.00254	.00250	.00246	.00242
98	11	.00378	.00371	.00365	.00358	.00352	.00346	.00340	.00334	.00329	.00323	.00318	.00313	.00308	.00303	.00299	.00294	.00290	.00285	.00281	.00277
98	12	.00427	.00419	.00412	.00405	.00399	.00392	.00386	.00380	.00374	.00368	.00362	.00357	.00352	.00346	.00341	.00336	.00332	.00327	.00322	.00318
98	13	.00478	.00470	.00462	.00455	.00448	.00441	.00434	.00428	.00421	.00415	.00409	.00403	.00397	.00392	.00386	.00381	.00376	.00371	.00366	.00361
98	14	.00527	.00518	.00510	.00503	.00495	.00488	.00480	.00474	.00467	.00460	.00454	.00447	.00441	.00435	.00430	.00424	.00419	.00413	.00408	.00403
98	15	.00571	.00562	.00554	.00545	.00537	.00530	.00522	.00515	.00508	.00501	.00494	.00487	.00481	.00475	.00468	.00463	.00457	.00451	.00446	.00440
98	16	.00608	.00599	.00590	.00582	.00573	.00565	.00557	.00549	.00542	.00534	.00527	.00520	.00514	.00507	.00501	.00494	.00488	.00482	.00477	.00471
98	17	.00640	.00630	.00621	.00612	.00603	.00594	.00586	.00578	.00570	.00562	.00555	.00548	.00541	.00534	.00527	.00520	.00514	.00508	.00502	.00496
98	18	.00667	.00656	.00647	.00637	.00628	.00619	.00610	.00602	.00593	.00585	.00577	.00570	.00563	.00555	.00548	.00541	.00535	.00528	.00522	.00516
98	19	.00692	.00681	.00671	.00661	.00651	.00641	.00632	.00623	.00615	.00606	.00598	.00590	.00583	.00575	.00568	.00561	.00554	.00547	.00540	.00534
98	20	.00717	.00706	.00695	.00685	.00675	.00665	.00655	.00646	.00637	.00628	.00619	.00611	.00603	.00595	.00588	.00580	.00573	.00566	.00559	.00552
98	21	.00744	.00733	.00721	.00710	.00700	.00689	.00679	.00669	.00660	.00651	.00642	.00633	.00625	.00616	.00608	.00601	.00593	.00586	.00578	.00571
98	22	.00772	.00760	.00748	.00736	.00725	.00714	.00703	.00693	.00683	.00673	.00664	.00655	.00646	.00637	.00629	.00621	.00613	.00605	.00597	.00590
98	23	.00802	.00789	.00776	.00764	.00752	.00741	.00729	.00719	.00708	.00698	.00688	.00678	.00669	.00660	.00651	.00643	.00634	.00626	.00618	.00610
98	24	.00835	.00821	.00808	.00795	.00782	.00770	.00758	.00747	.00736	.00725	.00715	.00705	.00695	.00685	.00676	.00667	.00658	.00649	.00641	.00633
98	25	.00873	.00858	.00844	.00830	.00817	.00804	.00792	.00780	.00768	.00757	.00746	.00735	.00724	.00714	.00704	.00695	.00685	.00676	.00668	.00659
98	26	.00915	.00900	.00885	.00870	.00856	.00842	.00829	.00816	.00804	.00792	.00780	.00769	.00758	.00747	.00737	.00727	.00717	.00707	.00698	.00689
98	27	.00964	.00948	.00932	.00916	.00901	.00887	.00873	.00859	.00846	.00833	.00821	.00809	.00797	.00786	.00775	.00764	.00753	.00743	.00733	.00724
98	28	.01018	.01000	.00983	.00967	.00951	.00936	.00921	.00906	.00892	.00879	.00865	.00853	.00840	.00828	.00816	.00805	.00794	.00783	.00772	.00762
98	29	.01077	.01058	.01040	.01022	.01005	.00989	.00973	.00958	.00943	.00928	.00914	.00901	.00887	.00875	.00862	.00850	.00838	.00827	.00815	.00804
98	30	.01140	.01120	.01101	.01082	.01064	.01046	.01030	.01013	.00997	.00982	.00967	.00952	.00938	.00924	.00911	.00898	.00886	.00873	.00861	.00850
98	31	.01207	.01186	.01166	.01146	.01126	.01108	.01090	.01072	.01055	.01039	.01023	.01007	.00992	.00978	.00963	.00950	.00936	.00923	.00910	.00898
98	32	.01280	.01257	.01236	.01214	.01194	.01174	.01154	.01136	.01118	.01100	.01083	.01066	.01050	.01035	.01020	.01005	.00990	.00977	.00963	.00950
98	33	.01360	.01335	.01312	.01289	.01267	.01246	.01225	.01205	.01186	.01167	.01149	.01131	.01114	.01097	.01081	.01065	.01050	.01035	.01020	.01006
98	34	.01446	.01420	.01394	.01370	.01347	.01324	.01302	.01280	.01260	.01239	.01220	.01201	.01183	.01165	.01147	.01130	.01114	.01098	.01082	.01067
98	35	.01540	.01512	.01486	.01459	.01434	.01410	.01386	.01363	.01341	.01319	.01298	.01278	.01258	.01239	.01221	.01203	.01185	.01168	.01151	.01135
98	36	.01643	.01613	.01584	.01556	.01529	.01503	.01478	.01453	.01429	.01406	.01384	.01362	.01341	.01320	.01300	.01281	.01262	.01244	.01226	.01208
98	37	.01755	.01723	.01692	.01662	.01633	.01605	.01578	.01552	.01526	.01501	.01477	.01454	.01431	.01409	.01387	.01366	.01346	.01326	.01307	.01288
98	38	.01879	.01845	.01812	.01780	.01748	.01718	.01689	.01661	.01633	.01606	.01580	.01555	.01531	.01507	.01484	.01461	.01440	.01418	.01398	.01378
98	39	.02015	.01979	.01943	.01908	.01875	.01842	.01811	.01780	.01751	.01722	.01694	.01667	.01641	.01615	.01591	.01566	.01543	.01520	.01498	.01476
98	40	.02167	.02127	.02089	.02052	.02016	.01981	.01947	.01914	.01882	.01851	.01821	.01792	.01764	.01736	.01710	.01684	.01658	.01634	.01610	.01586
98	41	.02335	.02292	.02251	.02211	.02173	.02135	.02099	.02064	.02029	.01996	.01964	.01932	.01902	.01872	.01843	.01815	.01788	.01762	.01736	.01711
98	42	.02521	.02476	.02432	.02389	.02347	.02307	.02268	.02230	.02193	.02157	.02122	.02089	.02056	.02024	.01993	.01963	.01933	.01905	.01877	.01849
98	43	.02727	.02678	.02631	.02585	.02540	.02497	.02455	.02414	.02374	.02336	.02298	.02262	.02227	.02192	.02159	.02126	.02094	.02064	.02033	.02004
98	44	.02953	.02901	.02850	.02800	.02753	.02706	.02661	.02617	.02574	.02533	.02493	.02453	.02415	.02378	.02342	.02307	.02273	.02240	.02207	.02176
98	45	.03198	.03142	.03087	.03034	.02983	.02933	.02884	.02837	.02791	.02747	.02704	.02662	.02621	.02581	.02542	.02504	.02467	.02431	.02396	.02362
98	46	.03464	.03403	.03345	.03288	.03233	.03179	.03127	.03077	.03028	.02980	.02933	.02888	.02844	.02801	.02759	.02719	.02679	.02640	.02603	.02566
98	47	.03748	.03684	.03621	.03560	.03501	.03444	.03388	.03334	.03281	.03230	.03180	.03131	.03084	.03038	.02993	.02949	.02907	.02865	.02825	.02785
98	48	.04055	.03986	.03919	.03854	.03791	.03729	.03670	.03611	.03555	.03500	.03446	.03394	.03343	.03294	.03246	.03199	.03153	.03108	.03065	.03022

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
98	49	.04385	.04311	.04239	.04170	.04102	.04037	.03973	.03910	.03850	.03791	.03734	.03678	.03623	.03570	.03519	.03468	.03419	.03371	.03324	.03279
98	50	.04740	.04662	.04585	.04511	.04439	.04369	.04301	.04234	.04169	.04106	.04045	.03985	.03927	.03870	.03815	.03761	.03708	.03657	.03606	.03557
98	51	.05123	.05039	.04958	.04879	.04802	.04727	.04654	.04583	.04514	.04446	.04381	.04317	.04254	.04194	.04134	.04077	.04020	.03965	.03911	.03859
98	52	.05530	.05441	.05355	.05270	.05188	.05109	.05031	.04955	.04881	.04810	.04740	.04671	.04605	.04540	.04476	.04414	.04354	.04295	.04237	.04181
98	53	.05964	.05869	.05777	.05688	.05601	.05516	.05433	.05352	.05274	.05197	.05122	.05050	.04978	.04909	.04841	.04775	.04711	.04648	.04586	.04526
98	54	.06425	.06324	.06227	.06132	.06039	.05949	.05861	.05775	.05691	.05610	.05530	.05452	.05377	.05303	.05231	.05160	.05091	.05024	.04958	.04894
98	55	.06914	.06808	.06704	.06604	.06505	.06409	.06316	.06225	.06136	.06049	.05965	.05882	.05801	.05723	.05646	.05571	.05497	.05426	.05356	.05287
98	56	.07434	.07322	.07212	.07105	.07001	.06900	.06800	.06704	.06609	.06517	.06428	.06340	.06254	.06170	.06089	.06009	.05931	.05854	.05780	.05707
98	57	.07986	.07867	.07751	.07637	.07527	.07420	.07315	.07212	.07112	.07015	.06919	.06826	.06735	.06647	.06560	.06475	.06392	.06311	.06231	.06154
98	58	.08565	.08440	.08317	.08198	.08081	.07968	.07857	.07748	.07642	.07539	.07438	.07339	.07243	.07149	.07057	.06967	.06879	.06792	.06708	.06626
98	59	.09171	.09039	.08910	.08784	.08661	.08541	.08423	.08309	.08197	.08088	.07981	.07877	.07775	.07675	.07577	.07482	.07389	.07297	.07208	.07120
98	60	.09804	.09665	.09529	.09396	.09266	.09140	.09016	.08895	.08777	.08662	.08549	.08439	.08331	.08225	.08122	.08021	.07922	.07826	.07731	.07638
98	61	.10467	.10321	.10177	.10038	.09901	.09768	.09638	.09510	.09386	.09264	.09145	.09029	.08915	.08803	.08694	.08587	.08483	.08381	.08281	.08183
98	62	.11166	.11012	.10862	.10715	.10572	.10431	.10294	.10160	.10029	.09901	.09775	.09652	.09532	.09415	.09300	.09187	.09077	.08969	.08863	.08759
98	63	.11904	.11743	.11585	.11431	.11280	.11133	.10988	.10847	.10709	.10575	.10442	.10313	.10187	.10063	.09941	.09823	.09706	.09592	.09480	.09371
98	64	.12681	.12512	.12346	.12185	.12026	.11872	.11720	.11572	.11427	.11286	.11147	.11011	.10878	.10747	.10619	.10494	.10372	.10251	.10134	.10018
98	65	.13498	.13322	.13148	.12979	.12813	.12651	.12493	.12337	.12185	.12036	.11891	.11748	.11608	.11471	.11336	.11205	.11075	.10949	.10825	.10703
98	66	.14362	.14177	.13997	.13819	.13646	.13476	.13310	.13148	.12988	.12832	.12679	.12529	.12382	.12238	.12097	.11959	.11823	.11690	.11560	.11432
98	67	.15279	.15086	.14897	.14712	.14531	.14354	.14180	.14010	.13843	.13680	.13520	.13362	.13209	.13058	.12910	.12764	.12622	.12482	.12345	.12210
98	68	.16248	.16047	.15850	.15657	.15468	.15283	.15102	.14924	.14750	.14579	.14411	.14247	.14086	.13928	.13773	.13620	.13471	.13325	.13181	.13040
98	69	.17266	.17057	.16852	.16651	.16455	.16262	.16073	.15887	.15705	.15527	.15352	.15181	.15012	.14847	.14685	.14526	.14369	.14216	.14065	.13917
98	70	.18328	.18111	.17898	.17690	.17485	.17284	.17088	.16895	.16705	.16519	.16337	.16158	.15982	.15810	.15641	.15474	.15311	.15151	.14993	.14839
98	71	.19429	.19204	.18983	.18767	.18554	.18346	.18142	.17941	.17744	.17551	.17361	.17175	.16992	.16812	.16636	.16462	.16292	.16125	.15960	.15799
98	72	.20565	.20333	.20104	.19880	.19660	.19444	.19232	.19024	.18820	.18619	.18422	.18228	.18038	.17851	.17667	.17487	.17309	.17135	.16964	.16795
98	73	.21737	.21496	.21260	.21028	.20801	.20577	.20358	.20142	.19930	.19722	.19518	.19317	.19119	.18925	.18734	.18547	.18362	.18181	.18003	.17827
98	74	.22951	.22703	.22459	.22220	.21985	.21754	.21527	.21304	.21084	.20869	.20657	.20449	.20244	.20043	.19845	.19651	.19459	.19271	.19086	.18903
98	75	.24215	.23960	.23709	.23462	.23220	.22982	.22747	.22517	.22291	.22068	.21849	.21634	.21422	.21214	.21009	.20807	.20609	.20414	.20222	.20033
98	76	.25538	.25275	.25017	.24763	.24514	.24269	.24027	.23790	.23557	.23327	.23101	.22879	.22660	.22445	.22233	.22025	.21820	.21618	.21419	.21223
98	77	.26918	.26649	.26384	.26124	.25868	.25616	.25368	.25124	.24884	.24647	.24415	.24186	.23960	.23738	.23520	.23305	.23093	.22885	.22679	.22477
98	78	.28355	.28079	.27808	.27541	.27279	.27020	.26766	.26516	.26269	.26027	.25788	.25552	.25321	.25092	.24868	.24646	.24428	.24213	.24001	.23792
98	79	.29836	.29554	.29278	.29005	.28737	.28472	.28212	.27956	.27703	.27455	.27210	.26968	.26731	.26496	.26266	.26038	.25814	.25593	.25375	.25161
98	80	.31346	.31059	.30777	.30499	.30225	.29956	.29690	.29428	.29170	.28916	.28666	.28419	.28175	.27936	.27699	.27466	.27236	.27010	.26786	.26566
98	81	.32871	.32580	.32293	.32010	.31732	.31457	.31186	.30920	.30657	.30397	.30142	.29890	.29641	.29396	.29155	.28916	.28681	.28449	.28221	.27995
98	82	.34403	.34108	.33817	.33530	.33247	.32968	.32693	.32422	.32154	.31891	.31630	.31374	.31120	.30871	.30624	.30381	.30141	.29904	.29671	.29440
98	83	.35942	.35643	.35349	.35058	.34771	.34488	.34209	.33934	.33663	.33395	.33130	.32869	.32612	.32358	.32107	.31859	.31615	.31374	.31136	.30901
98	84	.37497	.37196	.36898	.36604	.36314	.36028	.35746	.35467	.35192	.34921	.34653	.34388	.34127	.33869	.33614	.33363	.33115	.32870	.32628	.32389
98	85	.39075	.38771	.38470	.38174	.37882	.37593	.37308	.37027	.36749	.36474	.36204	.35936	.35672	.35411	.35153	.34898	.34647	.34398	.34153	.33910
98	86	.40655	.40350	.40048	.39750	.39456	.39165	.38878	.38595	.38315	.38038	.37765	.37495	.37228	.36965	.36704	.36447	.36193	.35942	.35693	.35448
98	87	.42215	.41908	.41606	.41307	.41011	.40719	.40431	.40146	.39865	.39586	.39311	.39040	.38771	.38506	.38243	.37984	.37727	.37474	.37223	.36976
98	88	.43748	.43441	.43138	.42839	.42543	.42250	.41961	.41675	.41393	.41113	.40837	.40564	.40295	.40028	.39764	.39503	.39245	.38990	.38738	.38489
98	89	.45249	.44942	.44640	.44340	.44044	.43752	.43463	.43177	.42894	.42614	.42338	.42064	.41794	.41526	.41262	.41000	.40741	.40485	.40232	.39981
98	90	.46708	.46403	.46101	.45803	.45508	.45216	.44927	.44641	.44359	.44079	.43803	.43529	.43259	.42991	.42726	.42464	.42205	.41949	.41695	.41444
98	91	.48098	.47794	.47494	.47197	.46902	.46611	.46324	.46039	.45757	.45478	.45202	.44929	.44659	.44392	.44127	.43866	.43606	.43350	.43096	.42845
98	92	.49391	.49088	.48790	.48494	.48201	.47911	.47625	.47341	.47060	.46782	.46507	.46235	.45966	.45699	.45435	.45174	.44915	.44659	.44405	.44154
98	93	.50589	.50288	.49991	.49697	.49406	.49118	.48832	.48550	.48271	.47994	.47720	.47449	.47180	.46914	.46651	.46390	.46132	.45877	.45624	.45373
98	94	.51710	.51411	.51116	.50824	.50534	.50248	.49964	.49683	.49405	.49130	.48857	.48587	.48319	.48055	.47792	.47533	.47275	.47021	.46768	.46518
98	95	.52773	.52477	.52184	.51893	.51606	.51321	.51039	.50760	.50483	.50210	.49938	.49670	.49404	.49140	.48879	.48621	.48365	.48111	.47859	.47610
98	96	.53771	.53477	.53186	.52898	.52613	.52330	.52050	.51773	.51498	.51226	.50956	.50689	.50425	.50163	.49903	.49646	.49391	.49138	.48888	.48640
98	97	.54697	.54406	.54117	.53831	.53547	.53267	.52989	.52713	.52440	.52170	.51902	.51636	.51373	.51113	.50854	.50599	.50345	.50094	.49845	.49598
98	98	.55569	.55280	.54994	.54710	.54428	.54150	.53874	.53600	.53329	.53060	.52794	.52530	.52269	.52010	.51753	.51499	.51246	.50996	.50749	.50503

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

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
99	0	.00850	.00844	.00839	.00834	.00829	.00824	.00820	.00815	.00811	.00806	.00802	.00798	.00793	.00789	.00785	.00781	.00777	.00774	.00770	.00766
99	1	.00235	.00232	.00229	.00225	.00222	.00219	.00216	.00214	.00211	.00208	.00206	.00203	.00201	.00198	.00196	.00194	.00191	.00189	.00187	.00185
99	2	.00212	.00209	.00205	.00202	.00199	.00196	.00193	.00190	.00187	.00184	.00182	.00179	.00176	.00174	.00172	.00169	.00167	.00165	.00163	.00161
99	3	.00206	.00202	.00198	.00195	.00192	.00188	.00185	.00182	.00179	.00176	.00173	.00171	.00168	.00166	.00163	.00161	.00158	.00156	.00154	.00152
99	4	.00208	.00204	.00200	.00196	.00193	.00189	.00186	.00183	.00179	.00176	.00173	.00171	.00168	.00165	.00162	.00160	.00157	.00155	.00153	.00150
99	5	.00217	.00212	.00208	.00204	.00200	.00197	.00193	.00189	.00186	.00183	.00180	.00176	.00173	.00171	.00168	.00165	.00162	.00160	.00157	.00155
99	6	.00230	.00225	.00221	.00216	.00212	.00208	.00204	.00200	.00197	.00193	.00190	.00186	.00183	.00180	.00177	.00174	.00171	.00168	.00165	.00163
99	7	.00248	.00243	.00238	.00234	.00229	.00225	.00220	.00216	.00212	.00208	.00205	.00201	.00197	.00194	.00191	.00187	.00184	.00181	.00178	.00175
99	8	.00271	.00265	.00260	.00255	.00250	.00245	.00241	.00236	.00232	.00228	.00224	.00220	.00216	.00212	.00208	.00205	.00201	.00198	.00195	.00192
99	9	.00300	.00294	.00289	.00283	.00278	.00273	.00268	.00263	.00258	.00253	.00249	.00245	.00240	.00236	.00232	.00228	.00225	.00221	.00217	.00214
99	10	.00337	.00330	.00324	.00318	.00312	.00307	.00301	.00296	.00291	.00286	.00281	.00277	.00272	.00268	.00263	.00259	.00255	.00251	.00247	.00243
99	11	.00380	.00373	.00366	.00360	.00354	.00348	.00342	.00336	.00331	.00325	.00320	.00315	.00310	.00305	.00300	.00296	.00291	.00287	.00283	.00279
99	12	.00429	.00422	.00414	.00408	.00401	.00394	.00388	.00382	.00376	.00370	.00365	.00359	.00354	.00349	.00343	.00339	.00334	.00329	.00324	.00320
99	13	.00481	.00473	.00465	.00458	.00451	.00444	.00437	.00430	.00424	.00418	.00412	.00406	.00400	.00395	.00389	.00384	.00379	.00374	.00369	.00364
99	14	.00530	.00522	.00514	.00506	.00498	.00491	.00484	.00477	.00470	.00464	.00457	.00451	.00445	.00439	.00433	.00428	.00422	.00417	.00411	.00406
99	15	.00575	.00566	.00558	.00549	.00541	.00534	.00526	.00519	.00512	.00505	.00498	.00491	.00485	.00479	.00473	.00467	.00461	.00455	.00450	.00444
99	16	.00613	.00604	.00595	.00586	.00578	.00569	.00561	.00554	.00546	.00539	.00532	.00525	.00518	.00512	.00505	.00499	.00493	.00487	.00481	.00475
99	17	.00645	.00635	.00626	.00617	.00608	.00599	.00591	.00583	.00575	.00567	.00560	.00552	.00545	.00539	.00532	.00525	.00519	.00513	.00507	.00501
99	18	.00671	.00661	.00652	.00642	.00633	.00624	.00615	.00607	.00598	.00590	.00583	.00575	.00568	.00560	.00553	.00547	.00540	.00533	.00527	.00521
99	19	.00697	.00686	.00676	.00666	.00656	.00647	.00638	.00629	.00620	.00612	.00604	.00596	.00588	.00580	.00573	.00566	.00559	.00552	.00546	.00539
99	20	.00723	.00711	.00701	.00690	.00680	.00670	.00660	.00651	.00642	.00633	.00625	.00617	.00609	.00601	.00593	.00586	.00578	.00571	.00564	.00558
99	21	.00750	.00738	.00727	.00716	.00705	.00695	.00685	.00675	.00665	.00656	.00647	.00639	.00630	.00622	.00614	.00606	.00599	.00591	.00584	.00577
99	22	.00778	.00765	.00753	.00742	.00730	.00720	.00709	.00699	.00689	.00679	.00670	.00661	.00652	.00643	.00635	.00626	.00619	.00611	.00603	.00596
99	23	.00807	.00794	.00782	.00770	.00758	.00746	.00735	.00724	.00714	.00704	.00694	.00684	.00675	.00666	.00657	.00648	.00640	.00632	.00624	.00616
99	24	.00841	.00827	.00814	.00801	.00788	.00776	.00764	.00753	.00742	.00731	.00721	.00710	.00701	.00691	.00682	.00673	.00664	.00655	.00647	.00639
99	25	.00879	.00864	.00850	.00836	.00823	.00810	.00798	.00786	.00774	.00763	.00752	.00741	.00730	.00720	.00710	.00701	.00692	.00682	.00674	.00665
99	26	.00921	.00906	.00891	.00876	.00862	.00849	.00835	.00823	.00810	.00798	.00786	.00775	.00764	.00753	.00743	.00733	.00723	.00713	.00704	.00695
99	27	.00971	.00954	.00938	.00923	.00908	.00893	.00879	.00866	.00853	.00840	.00827	.00815	.00804	.00792	.00781	.00770	.00760	.00750	.00740	.00730
99	28	.01025	.01007	.00990	.00974	.00958	.00942	.00927	.00913	.00899	.00885	.00872	.00859	.00847	.00835	.00823	.00812	.00801	.00790	.00779	.00769
99	29	.01084	.01065	.01047	.01029	.01013	.00996	.00980	.00965	.00950	.00936	.00921	.00908	.00895	.00882	.00869	.00857	.00845	.00834	.00823	.00812
99	30	.01147	.01127	.01108	.01089	.01071	.01054	.01037	.01021	.01005	.00989	.00974	.00960	.00946	.00932	.00919	.00906	.00893	.00881	.00869	.00857
99	31	.01215	.01194	.01173	.01154	.01134	.01116	.01098	.01080	.01063	.01047	.01031	.01015	.01000	.00986	.00971	.00958	.00944	.00931	.00918	.00906
99	32	.01288	.01266	.01244	.01222	.01202	.01182	.01163	.01144	.01126	.01108	.01091	.01075	.01059	.01043	.01028	.01013	.00999	.00985	.00971	.00958
99	33	.01368	.01344	.01321	.01298	.01276	.01255	.01234	.01214	.01195	.01176	.01158	.01140	.01123	.01106	.01090	.01074	.01059	.01044	.01029	.01015
99	34	.01455	.01429	.01403	.01379	.01356	.01333	.01311	.01289	.01269	.01248	.01229	.01210	.01192	.01174	.01156	.01140	.01123	.01107	.01092	.01076
99	35	.01550	.01522	.01495	.01469	.01444	.01419	.01396	.01373	.01351	.01329	.01308	.01288	.01268	.01249	.01230	.01212	.01195	.01177	.01161	.01145
99	36	.01653	.01623	.01594	.01566	.01539	.01513	.01488	.01463	.01439	.01416	.01394	.01372	.01351	.01330	.01310	.01291	.01272	.01254	.01236	.01218
99	37	.01766	.01734	.01703	.01673	.01644	.01616	.01589	.01562	.01537	.01512	.01488	.01464	.01441	.01419	.01398	.01377	.01357	.01337	.01318	.01299
99	38	.01890	.01856	.01823	.01791	.01759	.01729	.01700	.01672	.01644	.01617	.01592	.01566	.01542	.01518	.01495	.01473	.01451	.01430	.01409	.01389
99	39	.02027	.01990	.01955	.01920	.01887	.01854	.01823	.01792	.01763	.01734	.01706	.01679	.01653	.01627	.01602	.01578	.01555	.01532	.01510	.01488
99	40	.02179	.02139	.02101	.02064	.02028	.01993	.01959	.01927	.01895	.01864	.01834	.01805	.01776	.01749	.01722	.01696	.01671	.01646	.01622	.01599
99	41	.02348	.02306	.02265	.02225	.02186	.02149	.02112	.02077	.02043	.02009	.01977	.01946	.01915	.01886	.01857	.01829	.01802	.01775	.01749	.01724
99	42	.02536	.02490	.02446	.02403	.02362	.02321	.02282	.02244	.02207	.02172	.02137	.02103	.02070	.02038	.02007	.01977	.01948	.01919	.01891	.01864
99	43	.02743	.02694	.02646	.02600	.02556	.02512	.02470	.02429	.02390	.02351	.02314	.02278	.02242	.02208	.02174	.02142	.02110	.02079	.02049	.02020
99	44	.02970	.02918	.02867	.02817	.02769	.02723	.02678	.02634	.02591	.02550	.02510	.02470	.02432	.02395	.02359	.02324	.02290	.02257	.02224	.02193
99	45	.03217	.03160	.03106	.03053	.03001	.02951	.02903	.02856	.02810	.02765	.02722	.02680	.02639	.02599	.02560	.02523	.02486	.02450	.02415	.02381
99	46	.03484	.03423	.03365	.03308	.03253	.03199	.03147	.03097	.03048	.03000	.02953	.02908	.02864	.02821	.02779	.02739	.02699	.02661	.02623	.02586
99	47	.03770	.03706	.03643	.03582	.03523	.03466	.03410	.03356	.03303	.03252	.03202	.03153	.03106	.03060	.03015	.02971	.02929	.02887	.02847	.02807
99	48	.04079	.04010	.03943	.03878	.03815	.03753	.03693	.03635	.03579	.03524	.03470	.03418	.03367	.03318	.03270	.03223	.03177	.03132	.03089	.03046
99	49	.04410	.04337	.04265	.04196	.04128	.04063	.03999	.03937	.03876	.03817	.03760	.03704	.03650	.03597	.03545	.03494	.03445	.03397	.03351	.03305

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
99	50	.04769	.04690	.04614	.04540	.04468	.04397	.04329	.04263	.04198	.04135	.04074	.04014	.03956	.03899	.03843	.03789	.03737	.03685	.03635	.03586
99	51	.05154	.05070	.04989	.04910	.04833	.04758	.04685	.04614	.04545	.04478	.04412	.04348	.04286	.04225	.04166	.04108	.04051	.03996	.03943	.03890
99	52	.05564	.05475	.05389	.05304	.05223	.05143	.05065	.04989	.04916	.04844	.04774	.04705	.04639	.04574	.04511	.04449	.04388	.04329	.04272	.04216
99	53	.06001	.05907	.05815	.05725	.05638	.05553	.05470	.05390	.05311	.05235	.05160	.05087	.05016	.04947	.04879	.04813	.04748	.04685	.04624	.04564
99	54	.06465	.06365	.06267	.06172	.06080	.05989	.05901	.05816	.05732	.05650	.05571	.05493	.05418	.05344	.05272	.05201	.05132	.05065	.04999	.04935
99	55	.06959	.06852	.06749	.06648	.06550	.06454	.06360	.06269	.06180	.06094	.06009	.05927	.05846	.05767	.05691	.05616	.05542	.05470	.05400	.05332
99	56	.07483	.07370	.07261	.07154	.07050	.06948	.06849	.06752	.06658	.06566	.06476	.06389	.06303	.06219	.06138	.06058	.05980	.05903	.05829	.05756
99	57	.08038	.07919	.07803	.07690	.07580	.07473	.07368	.07265	.07165	.07068	.06973	.06880	.06789	.06700	.06613	.06528	.06445	.06364	.06285	.06207
99	58	.08623	.08497	.08375	.08255	.08139	.08025	.07914	.07806	.07700	.07597	.07496	.07397	.07301	.07207	.07115	.07025	.06937	.06851	.06766	.06684
99	59	.09234	.09101	.08972	.08846	.08723	.08603	.08486	.08372	.08260	.08151	.08044	.07940	.07838	.07738	.07641	.07545	.07452	.07361	.07271	.07184
99	60	.09872	.09732	.09596	.09464	.09334	.09208	.09084	.08963	.08845	.08730	.08617	.08507	.08399	.08294	.08190	.08090	.07991	.07894	.07799	.07707
99	61	.10540	.10394	.10251	.10111	.09975	.09841	.09711	.09584	.09459	.09338	.09219	.09102	.08989	.08877	.08768	.08661	.08557	.08455	.08355	.08257
99	62	.11245	.11091	.10941	.10794	.10651	.10511	.10374	.10240	.10108	.09980	.09855	.09732	.09612	.09495	.09380	.09267	.09157	.09049	.08943	.08839
99	63	.11989	.11828	.11670	.11516	.11365	.11218	.11074	.10933	.10795	.10660	.10528	.10399	.10273	.10149	.10028	.09909	.09793	.09679	.09567	.09457
99	64	.12772	.12603	.12438	.12277	.12119	.11964	.11813	.11665	.11520	.11378	.11239	.11104	.10970	.10840	.10712	.10587	.10465	.10345	.10227	.10111
99	65	.13597	.13421	.13248	.13078	.12913	.12751	.12592	.12437	.12285	.12136	.11990	.11848	.11708	.11571	.11436	.11305	.11176	.11049	.10925	.10804
99	66	.14469	.14284	.14103	.13927	.13753	.13584	.13418	.13255	.13096	.12940	.12787	.12637	.12490	.12346	.12205	.12067	.11931	.11798	.11668	.11540
99	67	.15394	.15201	.15013	.14828	.14647	.14470	.14296	.14126	.13959	.13796	.13636	.13479	.13325	.13174	.13026	.12881	.12739	.12599	.12462	.12327
99	68	.16372	.16172	.15975	.15782	.15593	.15409	.15227	.15050	.14875	.14705	.14537	.14373	.14212	.14054	.13899	.13747	.13598	.13451	.13307	.13166
99	69	.17401	.17192	.16987	.16787	.16590	.16398	.16209	.16023	.15842	.15664	.15489	.15317	.15149	.14984	.14822	.14663	.14506	.14353	.14202	.14055
99	70	.18474	.18257	.18045	.17836	.17632	.17431	.17235	.17042	.16853	.16667	.16485	.16306	.16131	.15958	.15789	.15623	.15460	.15299	.15142	.14987
99	71	.19586	.19362	.19141	.18925	.18713	.18505	.18301	.18100	.17904	.17710	.17521	.17335	.17152	.16972	.16796	.16623	.16452	.16285	.16121	.15959
99	72	.20736	.20503	.20275	.20051	.19831	.19616	.19404	.19196	.18992	.18791	.18594	.18401	.18210	.18024	.17840	.17660	.17483	.17308	.17137	.16969
99	73	.21920	.21680	.21444	.21213	.20985	.20762	.20543	.20327	.20115	.19908	.19703	.19502	.19305	.19111	.18920	.18733	.18549	.18367	.18189	.18014
99	74	.23148	.22900	.22657	.22418	.22183	.21952	.21725	.21503	.21284	.21068	.20857	.20649	.20444	.20243	.20045	.19851	.19660	.19471	.19286	.19104
99	75	.24427	.24172	.23921	.23675	.23433	.23195	.22961	.22731	.22505	.22282	.22064	.21849	.21637	.21429	.21224	.21023	.20824	.20629	.20437	.20248
99	76	.25766	.25503	.25246	.24992	.24743	.24498	.24257	.24020	.23787	.23558	.23332	.23110	.22892	.22677	.22465	.22257	.22052	.21850	.21651	.21455
99	77	.27164	.26895	.26631	.26371	.26115	.25863	.25616	.25372	.25132	.24896	.24664	.24435	.24210	.23988	.23770	.23555	.23343	.23135	.22930	.22727
99	78	.28620	.28345	.28075	.27808	.27546	.27288	.27034	.26784	.26538	.26295	.26057	.25822	.25590	.25362	.25138	.24916	.24698	.24484	.24272	.24063
99	79	.30122	.29842	.29565	.29293	.29025	.28762	.28502	.28246	.27994	.27745	.27501	.27260	.27022	.26788	.26558	.26330	.26106	.25886	.25668	.25453
99	80	.31655	.31369	.31088	.30810	.30537	.30268	.30003	.29741	.29484	.29230	.28980	.28733	.28490	.28251	.28014	.27781	.27552	.27325	.27102	.26882
99	81	.33204	.32914	.32628	.32345	.32067	.31793	.31523	.31257	.30994	.30735	.30480	.30229	.29980	.29736	.29494	.29256	.29021	.28790	.28561	.28336
99	82	.34762	.34467	.34177	.33890	.33608	.33330	.33055	.32784	.32517	.32254	.31994	.31738	.31485	.31235	.30989	.30746	.30507	.30270	.30037	.29807
99	83	.36326	.36028	.35734	.35444	.35158	.34876	.34597	.34323	.34052	.33784	.33520	.33260	.33003	.32749	.32499	.32252	.32008	.31767	.31529	.31294
99	84	.37909	.37608	.37311	.37018	.36729	.36443	.36162	.35884	.35609	.35338	.35071	.34807	.34546	.34289	.34034	.33783	.33536	.33291	.33049	.32810
99	85	.39515	.39212	.38913	.38618	.38326	.38038	.37754	.37473	.37196	.36922	.36652	.36385	.36121	.35861	.35603	.35349	.35098	.34850	.34605	.34363
99	86	.41127	.40823	.40522	.40225	.39932	.39642	.39356	.39073	.38793	.38518	.38245	.37976	.37710	.37447	.37187	.36930	.36676	.36425	.36178	.35933
99	87	.42719	.42414	.42112	.41814	.41519	.41228	.40941	.40657	.40376	.40099	.39824	.39553	.39285	.39021	.38759	.38500	.38244	.37991	.37741	.37494
99	88	.44285	.43979	.43677	.43379	.43084	.42793	.42505	.42220	.41938	.41660	.41384	.41112	.40843	.40577	.40314	.40054	.39797	.39542	.39290	.39042
99	89	.45820	.45515	.45213	.44915	.44621	.44329	.44041	.43756	.43474	.43195	.42920	.42647	.42378	.42111	.41847	.41586	.41328	.41073	.40820	.40570
99	90	.47315	.47011	.46710	.46413	.46119	.45828	.45541	.45256	.44975	.44697	.44421	.44149	.43879	.43612	.43348	.43087	.42829	.42573	.42320	.42069
99	91	.48739	.48437	.48138	.47842	.47549	.47260	.46973	.46690	.46409	.46131	.45857	.45585	.45316	.45049	.44786	.44525	.44267	.44011	.43758	.43507
99	92	.50065	.49765	.49467	.49173	.48882	.48594	.48308	.48026	.47747	.47470	.47196	.46925	.46657	.46391	.46128	.45868	.45610	.45355	.45102	.44852
99	93	.51295	.50996	.50701	.50408	.50119	.49832	.49549	.49268	.48990	.48714	.48442	.48172	.47904	.47640	.47378	.47118	.46861	.46607	.46355	.46105
99	94	.52446	.52150	.51856	.51566	.51278	.50993	.50711	.50432	.50156	.49882	.49610	.49342	.49076	.48812	.48551	.48293	.48037	.47783	.47532	.47283
99	95	.53540	.53246	.52954	.52666	.52380	.52098	.51817	.51540	.51265	.50993	.50723	.50456	.50191	.49929	.49670	.49412	.49158	.48905	.48655	.48407
99	96	.54567	.54275	.53986	.53700	.53417	.53136	.52858	.52583	.52310	.52039	.51771	.51506	.51243	.50982	.50724	.50468	.50215	.49963	.49714	.49468
99	97	.55520	.55231	.54944	.54660	.54379	.54101	.53824	.53551	.53280	.53011	.52745	.52481	.52220	.51961	.51704	.51450	.51198	.50948	.50700	.50455
99	98	.56419	.56132	.55848	.55566	.55287	.55010	.54736	.54465	.54196	.53929	.53665	.53403	.53143	.52886	.52631	.52378	.52127	.51879	.51632	.51388
99	99	.57294	.57010	.56728	.56449	.56172	.55898	.55626	.55357	.55090	.54825	.54563	.54303	.54045	.53790	.53536	.53285	.53036	.52789	.52544	.52302

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

Ages O	Y	Interest 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%
100	0	.00864	.00858	.00853	.00848	.00843	.00839	.00834	.00829	.00825	.00821	.00816	.00812	.00808	.00804	.00800	.00796	.00792	.00788	.00785	.00781
100	1	.00238	.00234	.00231	.00228	.00224	.00221	.00219	.00216	.00213	.00210	.00208	.00205	.00203	.00200	.00198	.00196	.00194	.00192	.00189	.00187
100	2	.00214	.00210	.00207	.00204	.00200	.00197	.00194	.00191	.00189	.00186	.00183	.00181	.00178	.00176	.00173	.00171	.00169	.00167	.00165	.00163
100	3	.00207	.00203	.00200	.00196	.00193	.00190	.00186	.00183	.00180	.00178	.00175	.00172	.00169	.00167	.00164	.00162	.00160	.00158	.00155	.00153
100	4	.00209	.00205	.00201	.00198	.00194	.00190	.00187	.00184	.00181	.00178	.00175	.00172	.00169	.00166	.00164	.00161	.00159	.00156	.00154	.00152
100	5	.00218	.00213	.00209	.00205	.00201	.00198	.00194	.00191	.00187	.00184	.00181	.00178	.00175	.00172	.00169	.00166	.00163	.00161	.00158	.00156
100	6	.00231	.00226	.00222	.00217	.00213	.00209	.00205	.00201	.00198	.00194	.00191	.00187	.00184	.00181	.00178	.00175	.00172	.00169	.00166	.00164
100	7	.00249	.00244	.00239	.00235	.00230	.00226	.00221	.00217	.00213	.00209	.00206	.00202	.00198	.00195	.00192	.00188	.00185	.00182	.00179	.00176
100	8	.00272	.00266	.00261	.00256	.00251	.00246	.00242	.00237	.00233	.00229	.00225	.00221	.00217	.00213	.00209	.00206	.00202	.00199	.00196	.00193
100	9	.00301	.00295	.00290	.00284	.00279	.00274	.00269	.00264	.00259	.00254	.00250	.00246	.00241	.00237	.00233	.00230	.00226	.00222	.00218	.00215
100	10	.00338	.00332	.00325	.00319	.00314	.00308	.00303	.00297	.00292	.00287	.00282	.00278	.00273	.00269	.00264	.00260	.00256	.00252	.00248	.00244
100	11	.00381	.00374	.00368	.00361	.00355	.00349	.00343	.00338	.00332	.00327	.00321	.00316	.00311	.00307	.00302	.00297	.00293	.00289	.00284	.00280
100	12	.00431	.00424	.00417	.00410	.00403	.00396	.00390	.00384	.00378	.00372	.00367	.00361	.00356	.00351	.00346	.00341	.00336	.00331	.00327	.00322
100	13	.00483	.00475	.00468	.00460	.00453	.00446	.00440	.00433	.00427	.00421	.00415	.00409	.00403	.00397	.00392	.00387	.00381	.00376	.00372	.00367
100	14	.00533	.00525	.00517	.00509	.00502	.00494	.00487	.00480	.00473	.00467	.00460	.00454	.00448	.00442	.00436	.00431	.00425	.00420	.00415	.00410
100	15	.00579	.00570	.00562	.00553	.00545	.00537	.00530	.00523	.00515	.00508	.00502	.00495	.00489	.00482	.00476	.00470	.00465	.00459	.00453	.00448
100	16	.00617	.00608	.00599	.00590	.00582	.00574	.00566	.00558	.00551	.00543	.00536	.00529	.00522	.00516	.00509	.00503	.00497	.00491	.00485	.00480
100	17	.00649	.00640	.00630	.00621	.00612	.00604	.00595	.00587	.00579	.00572	.00564	.00557	.00550	.00543	.00536	.00530	.00524	.00517	.00511	.00505
100	18	.00676	.00666	.00656	.00647	.00637	.00629	.00620	.00611	.00603	.00595	.00587	.00580	.00572	.00565	.00558	.00551	.00545	.00538	.00532	.00526
100	19	.00702	.00691	.00681	.00671	.00661	.00652	.00642	.00634	.00625	.00617	.00609	.00601	.00593	.00585	.00578	.00571	.00564	.00557	.00551	.00544
100	20	.00728	.00716	.00706	.00695	.00685	.00675	.00666	.00656	.00647	.00639	.00630	.00622	.00614	.00606	.00598	.00591	.00583	.00576	.00569	.00563
100	21	.00755	.00743	.00732	.00721	.00710	.00700	.00690	.00680	.00671	.00662	.00653	.00644	.00635	.00627	.00619	.00611	.00604	.00596	.00589	.00582
100	22	.00783	.00771	.00759	.00747	.00736	.00725	.00714	.00704	.00694	.00684	.00675	.00666	.00657	.00648	.00640	.00632	.00624	.00616	.00609	.00601
100	23	.00813	.00800	.00787	.00775	.00763	.00752	.00741	.00730	.00719	.00709	.00699	.00690	.00680	.00671	.00662	.00654	.00645	.00637	.00629	.00622
100	24	.00846	.00832	.00819	.00806	.00794	.00782	.00770	.00758	.00747	.00737	.00726	.00716	.00706	.00697	.00687	.00678	.00669	.00661	.00653	.00644
100	25	.00884	.00870	.00856	.00842	.00829	.00816	.00803	.00791	.00780	.00768	.00757	.00747	.00736	.00726	.00716	.00707	.00697	.00688	.00679	.00671
100	26	.00927	.00912	.00897	.00882	.00868	.00854	.00841	.00828	.00816	.00804	.00792	.00781	.00770	.00759	.00749	.00739	.00729	.00719	.00710	.00701
100	27	.00977	.00960	.00944	.00929	.00914	.00899	.00885	.00872	.00859	.00846	.00834	.00822	.00810	.00798	.00787	.00777	.00766	.00756	.00746	.00736
100	28	.01031	.01013	.00996	.00980	.00964	.00949	.00934	.00919	.00905	.00892	.00879	.00866	.00853	.00841	.00830	.00818	.00807	.00796	.00786	.00776
100	29	.01090	.01072	.01054	.01036	.01019	.01003	.00987	.00972	.00957	.00942	.00928	.00915	.00901	.00889	.00876	.00864	.00852	.00841	.00829	.00818
100	30	.01154	.01134	.01115	.01097	.01078	.01061	.01044	.01028	.01012	.00996	.00981	.00967	.00953	.00939	.00926	.00913	.00900	.00888	.00876	.00865
100	31	.01223	.01201	.01181	.01161	.01142	.01123	.01105	.01088	.01071	.01054	.01038	.01023	.01008	.00993	.00979	.00965	.00952	.00939	.00926	.00913
100	32	.01296	.01273	.01251	.01230	.01210	.01190	.01171	.01152	.01134	.01116	.01099	.01083	.01067	.01051	.01036	.01021	.01007	.00993	.00979	.00966
100	33	.01376	.01352	.01329	.01306	.01284	.01263	.01242	.01222	.01203	.01184	.01166	.01148	.01131	.01114	.01098	.01082	.01067	.01052	.01038	.01023
100	34	.01463	.01437	.01412	.01388	.01364	.01341	.01319	.01298	.01277	.01257	.01238	.01219	.01200	.01182	.01165	.01148	.01132	.01116	.01100	.01085
100	35	.01559	.01531	.01504	.01478	.01453	.01428	.01405	.01382	.01360	.01338	.01317	.01297	.01277	.01258	.01239	.01221	.01204	.01187	.01170	.01154
100	36	.01663	.01633	.01604	.01576	.01549	.01523	.01497	.01473	.01449	.01426	.01403	.01382	.01360	.01340	.01320	.01301	.01282	.01263	.01245	.01228
100	37	.01776	.01744	.01713	.01683	.01654	.01626	.01599	.01572	.01547	.01522	.01498	.01474	.01452	.01430	.01408	.01387	.01367	.01347	.01328	.01309
100	38	.01901	.01867	.01833	.01801	.01770	.01740	.01711	.01682	.01655	.01628	.01602	.01577	.01553	.01529	.01506	.01483	.01462	.01440	.01420	.01400
100	39	.02038	.02001	.01966	.01931	.01898	.01865	.01834	.01803	.01774	.01745	.01717	.01690	.01664	.01638	.01614	.01590	.01566	.01543	.01521	.01499
100	40	.02191	.02151	.02113	.02076	.02040	.02005	.01971	.01938	.01907	.01876	.01846	.01817	.01788	.01761	.01734	.01708	.01683	.01658	.01634	.01611
100	41	.02361	.02318	.02277	.02237	.02199	.02161	.02125	.02090	.02055	.02022	.01990	.01959	.01928	.01898	.01870	.01842	.01814	.01788	.01762	.01737
100	42	.02549	.02504	.02459	.02417	.02375	.02335	.02296	.02258	.02221	.02185	.02151	.02117	.02084	.02052	.02021	.01991	.01961	.01933	.01905	.01878
100	43	.02757	.02708	.02661	.02615	.02570	.02527	.02485	.02444	.02405	.02366	.02329	.02292	.02257	.02223	.02189	.02157	.02125	.02094	.02064	.02035
100	44	.02986	.02934	.02883	.02833	.02785	.02739	.02694	.02650	.02607	.02566	.02526	.02487	.02449	.02412	.02375	.02340	.02306	.02273	.02241	.02209
100	45	.03234	.03178	.03123	.03070	.03019	.02969	.02920	.02873	.02827	.02783	.02740	.02698	.02657	.02617	.02578	.02540	.02503	.02468	.02433	.02399
100	46	.03503	.03442	.03384	.03327	.03272	.03218	.03166	.03116	.03067	.03019	.02973	.02927	.02883	.02840	.02799	.02758	.02718	.02680	.02642	.02605
100	47	.03791	.03726	.03664	.03603	.03544	.03487	.03431	.03377	.03324	.03273	.03223	.03174	.03127	.03081	.03036	.02992	.02950	.02908	.02868	.02828
100	48	.04101	.04032	.03965	.03900	.03837	.03776	.03716	.03658	.03602	.03547	.03493	.03441	.03390	.03341	.03293	.03246	.03200	.03155	.03112	.03069
100	49	.04435	.04361	.04290	.04220	.04153	.04087	.04023	.03961	.03901	.03842	.03785	.03729	.03674	.03621	.03570	.03519	.03470	.03422	.03376	.03330

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
100	50	.04795	.04717	.04641	.04567	.04495	.04424	.04356	.04290	.04225	.04162	.04101	.04041	.03983	.03926	.03871	.03817	.03764	.03712	.03662	.03613
100	51	.05183	.05100	.05018	.04939	.04862	.04788	.04715	.04644	.04575	.04507	.04442	.04378	.04316	.04255	.04196	.04138	.04081	.04026	.03973	.03920
100	52	.05596	.05507	.05421	.05337	.05255	.05175	.05097	.05022	.04948	.04876	.04806	.04738	.04671	.04607	.04543	.04481	.04421	.04362	.04304	.04248
100	53	.06036	.05942	.05850	.05760	.05673	.05588	.05506	.05425	.05347	.05270	.05195	.05123	.05052	.04982	.04915	.04849	.04784	.04721	.04660	.04599
100	54	.06504	.06403	.06306	.06211	.06118	.06028	.05940	.05854	.05771	.05689	.05610	.05532	.05457	.05383	.05311	.05240	.05171	.05104	.05038	.04974
100	55	.07000	.06894	.06791	.06690	.06592	.06496	.06403	.06312	.06223	.06136	.06052	.05969	.05889	.05810	.05733	.05658	.05585	.05513	.05443	.05375
100	56	.07528	.07416	.07307	.07200	.07096	.06994	.06895	.06799	.06704	.06612	.06523	.06435	.06349	.06266	.06184	.06104	.06026	.05950	.05875	.05802
100	57	.08088	.07969	.07854	.07741	.07630	.07523	.07418	.07316	.07216	.07119	.07023	.06930	.06839	.06751	.06664	.06579	.06496	.06415	.06336	.06258
100	58	.08677	.08552	.08429	.08310	.08194	.08080	.07969	.07861	.07755	.07652	.07551	.07453	.07356	.07262	.07170	.07080	.06992	.06906	.06822	.06740
100	59	.09293	.09161	.09032	.08906	.08783	.08663	.08546	.08432	.08320	.08211	.08104	.08000	.07898	.07798	.07701	.07606	.07512	.07421	.07332	.07244
100	60	.09936	.09797	.09661	.09528	.09399	.09272	.09149	.09028	.08910	.08795	.08682	.08572	.08464	.08359	.08256	.08155	.08056	.07960	.07865	.07772
100	61	.10609	.10463	.10320	.10181	.10044	.09911	.09781	.09654	.09530	.09408	.09289	.09173	.09059	.08948	.08839	.08732	.08628	.08526	.08425	.08327
100	62	.11320	.11166	.11016	.10869	.10726	.10586	.10449	.10315	.10184	.10056	.09931	.09808	.09688	.09571	.09456	.09343	.09233	.09125	.09019	.08916
100	63	.12070	.11909	.11751	.11597	.11447	.11300	.11156	.11015	.10877	.10742	.10610	.10481	.10355	.10231	.10110	.09991	.09875	.09761	.09649	.09540
100	64	.12860	.12691	.12526	.12364	.12206	.12052	.11901	.11753	.11608	.11467	.11328	.11192	.11059	.10929	.10801	.10676	.10554	.10433	.10316	.10200
100	65	.13691	.13515	.13342	.13173	.13007	.12846	.12687	.12532	.12380	.12231	.12086	.11943	.11803	.11666	.11532	.11401	.11272	.11145	.11021	.10899
100	66	.14570	.14386	.14205	.14028	.13855	.13686	.13520	.13357	.13198	.13042	.12890	.12740	.12593	.12449	.12308	.12170	.12035	.11902	.11771	.11643
100	67	.15504	.15311	.15123	.14938	.14757	.14580	.14407	.14237	.14070	.13907	.13747	.13590	.13436	.13286	.13138	.12993	.12850	.12711	.12574	.12439
100	68	.16491	.16290	.16094	.15901	.15713	.15528	.15347	.15169	.14995	.14825	.14657	.14493	.14332	.14175	.14020	.13868	.13719	.13572	.13428	.13287
100	69	.17529	.17321	.17116	.16916	.16720	.16527	.16338	.16153	.15972	.15794	.15619	.15448	.15279	.15114	.14952	.14793	.14637	.14484	.14334	.14186
100	70	.18613	.18396	.18184	.17976	.17772	.17572	.17375	.17183	.16994	.16808	.16626	.16447	.16272	.16100	.15931	.15765	.15601	.15441	.15284	.15129
100	71	.19737	.19512	.19292	.19076	.18864	.18657	.18453	.18252	.18056	.17863	.17673	.17487	.17305	.17125	.16949	.16776	.16606	.16439	.16274	.16113
100	72	.20898	.20666	.20438	.20214	.19995	.19779	.19568	.19360	.19156	.18955	.18759	.18565	.18375	.18189	.18005	.17825	.17648	.17474	.17303	.17135
100	73	.22095	.21855	.21619	.21388	.21161	.20938	.20719	.20504	.20292	.20085	.19880	.19680	.19483	.19289	.19098	.18911	.18727	.18546	.18368	.18193
100	74	.23335	.23088	.22845	.22606	.22372	.22141	.21915	.21692	.21474	.21259	.21047	.20840	.20635	.20434	.20237	.20043	.19851	.19663	.19478	.19296
100	75	.24629	.24374	.24124	.23878	.23636	.23399	.23165	.22935	.22709	.22487	.22269	.22054	.21842	.21635	.21430	.21229	.21031	.20836	.20644	.20455
100	76	.25983	.25721	.25464	.25211	.24962	.24718	.24477	.24240	.24007	.23778	.23553	.23331	.23113	.22898	.22687	.22479	.22274	.22072	.21873	.21678
100	77	.27399	.27130	.26866	.26607	.26351	.26100	.25853	.25609	.25370	.25134	.24902	.24674	.24449	.24227	.24009	.23795	.23583	.23375	.23170	.22968
100	78	.28874	.28599	.28329	.28063	.27801	.27544	.27290	.27041	.26795	.26553	.26314	.26080	.25848	.25621	.25396	.25175	.24957	.24743	.24532	.24323
100	79	.30396	.30116	.29840	.29569	.29301	.29038	.28779	.28523	.28271	.28023	.27779	.27538	.27301	.27068	.26837	.26610	.26387	.26166	.25949	.25734
100	80	.31951	.31666	.31385	.31108	.30835	.30566	.30302	.30041	.29784	.29530	.29281	.29034	.28792	.28553	.28317	.28084	.27855	.27629	.27406	.27186
100	81	.33523	.33233	.32948	.32666	.32389	.32115	.31846	.31580	.31318	.31059	.30805	.30553	.30306	.30061	.29820	.29583	.29348	.29117	.28889	.28663
100	82	.35105	.34811	.34521	.34235	.33954	.33676	.33402	.33132	.32865	.32602	.32343	.32087	.31835	.31586	.31340	.31098	.30858	.30622	.30389	.30159
100	83	.36694	.36397	.36104	.35814	.35529	.35247	.34970	.34696	.34425	.34158	.33895	.33635	.33378	.33125	.32875	.32629	.32385	.32144	.31907	.31673
100	84	.38303	.38003	.37707	.37415	.37126	.36842	.36561	.36283	.36010	.35739	.35472	.35209	.34949	.34692	.34438	.34188	.33940	.33696	.33455	.33216
100	85	.39938	.39636	.39338	.39043	.38753	.38465	.38182	.37902	.37625	.37352	.37083	.36816	.36553	.36293	.36037	.35783	.35532	.35285	.35040	.34798
100	86	.41580	.41277	.40977	.40681	.40389	.40100	.39814	.39532	.39254	.38979	.38707	.38438	.38173	.37911	.37651	.37395	.37142	.36892	.36644	.36400
100	87	.43203	.42899	.42599	.42302	.42008	.41718	.41432	.41148	.40869	.40592	.40319	.40048	.39781	.39517	.39256	.38998	.38743	.38490	.38241	.37994
100	88	.44801	.44497	.44197	.43899	.43606	.43315	.43028	.42744	.42464	.42186	.41912	.41641	.41372	.41107	.40845	.40585	.40329	.40075	.39824	.39576
100	89	.46370	.46066	.45766	.45469	.45176	.44886	.44599	.44315	.44034	.43756	.43482	.43210	.42941	.42676	.42413	.42153	.41895	.41641	.41389	.41139
100	90	.47899	.47597	.47298	.47002	.46709	.46420	.46134	.45850	.45570	.45293	.45019	.44747	.44479	.44213	.43950	.43690	.43432	.43177	.42925	.42675
100	91	.49358	.49057	.48760	.48465	.48174	.47886	.47601	.47319	.47039	.46763	.46490	.46219	.45951	.45686	.45423	.45163	.44906	.44651	.44399	.44150
100	92	.50716	.50418	.50122	.49830	.49540	.49253	.48970	.48689	.48411	.48136	.47863	.47593	.47326	.47062	.46800	.46541	.46284	.46030	.45778	.45529
100	93	.51978	.51681	.51387	.51097	.50809	.50524	.50242	.49963	.49686	.49412	.49141	.48873	.48607	.48343	.48083	.47824	.47568	.47315	.47064	.46815
100	94	.53159	.52865	.52573	.52285	.51999	.51716	.51436	.51158	.50883	.50611	.50341	.50074	.49810	.49548	.49288	.49031	.48776	.48523	.48273	.48026
100	95	.54282	.53990	.53701	.53415	.53131	.52851	.52572	.52297	.52024	.51753	.51485	.51220	.50957	.50696	.50438	.50182	.49928	.49677	.49428	.49182
100	96	.55338	.55049	.54762	.54479	.54197	.53919	.53642	.53369	.53098	.52829	.52563	.52299	.52038	.51779	.51522	.51268	.51016	.50766	.50519	.50273
100	97	.56319	.56032	.55748	.55466	.55187	.54911	.54637	.54365	.54096	.53830	.53565	.53303	.53044	.52787	.52532	.52279	.52028	.51780	.51534	.51290
100	98	.57243	.56959	.56677	.56398	.56122	.55847	.55576	.55306	.55039	.54774	.54512	.54252	.53994	.53739	.53485	.53234	.52985	.52739	.52494	.52251
100	99	.58145	.57864	.57584	.57308	.57034	.56762	.56492	.56225	.55960	.55698	.55438	.55180	.54924	.54670	.54419	.54169	.53922	.53677	.53434	.53193

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

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
100	100	.59022	.58743	.58467	.58193	.57922	.57652	.57385	.57121	.56858	.56598	.56340	.56084	.55830	.55579	.55329	.55082	.54836	.54593	.54352	.54112
101	0	.00877	.00872	.00867	.00862	.00858	.00853	.00848	.00844	.00839	.00835	.00831	.00827	.00822	.00818	.00815	.00811	.00807	.00803	.00799	.00796
101	1	.00240	.00236	.00233	.00230	.00227	.00224	.00221	.00218	.00215	.00212	.00210	.00207	.00205	.00203	.00200	.00198	.00196	.00194	.00192	.00190
101	2	.00215	.00212	.00208	.00205	.00202	.00199	.00196	.00193	.00190	.00187	.00185	.00182	.00180	.00177	.00175	.00173	.00170	.00168	.00166	.00164
101	3	.00208	.00205	.00201	.00198	.00194	.00191	.00188	.00185	.00182	.00179	.00176	.00173	.00171	.00168	.00166	.00163	.00161	.00159	.00157	.00155
101	4	.00210	.00206	.00202	.00199	.00195	.00192	.00188	.00185	.00182	.00179	.00176	.00173	.00170	.00167	.00165	.00162	.00160	.00157	.00155	.00153
101	5	.00219	.00214	.00210	.00206	.00202	.00199	.00195	.00192	.00188	.00185	.00182	.00179	.00176	.00173	.00170	.00167	.00164	.00162	.00159	.00157
101	6	.00232	.00227	.00223	.00218	.00214	.00210	.00206	.00202	.00199	.00195	.00192	.00188	.00185	.00182	.00179	.00176	.00173	.00170	.00167	.00165
101	7	.00250	.00245	.00240	.00236	.00231	.00227	.00222	.00218	.00214	.00210	.00207	.00203	.00199	.00196	.00193	.00189	.00186	.00183	.00180	.00177
101	8	.00273	.00267	.00262	.00257	.00252	.00247	.00243	.00238	.00234	.00230	.00226	.00222	.00218	.00214	.00210	.00207	.00203	.00200	.00197	.00194
101	9	.00302	.00296	.00291	.00285	.00280	.00275	.00270	.00265	.00260	.00255	.00251	.00247	.00242	.00238	.00234	.00231	.00227	.00223	.00220	.00216
101	10	.00339	.00333	.00327	.00321	.00315	.00309	.00304	.00299	.00293	.00289	.00284	.00279	.00274	.00270	.00266	.00261	.00257	.00253	.00249	.00246
101	11	.00383	.00376	.00369	.00363	.00357	.00351	.00345	.00339	.00334	.00328	.00323	.00318	.00313	.00308	.00303	.00299	.00294	.00290	.00286	.00282
101	12	.00433	.00426	.00419	.00412	.00405	.00398	.00392	.00386	.00380	.00374	.00369	.00363	.00358	.00353	.00348	.00343	.00338	.00333	.00329	.00324
101	13	.00486	.00478	.00470	.00463	.00456	.00449	.00442	.00436	.00429	.00423	.00417	.00411	.00406	.00400	.00395	.00389	.00384	.00379	.00374	.00369
101	14	.00537	.00528	.00520	.00512	.00505	.00497	.00490	.00483	.00477	.00470	.00464	.00457	.00451	.00445	.00440	.00434	.00428	.00423	.00418	.00413
101	15	.00582	.00574	.00565	.00557	.00549	.00541	.00534	.00526	.00519	.00512	.00505	.00499	.00492	.00486	.00480	.00474	.00468	.00463	.00457	.00452
101	16	.00621	.00612	.00603	.00594	.00586	.00578	.00570	.00562	.00555	.00547	.00540	.00533	.00527	.00520	.00514	.00507	.00501	.00495	.00489	.00484
101	17	.00654	.00644	.00635	.00625	.00617	.00608	.00600	.00592	.00584	.00576	.00569	.00562	.00554	.00548	.00541	.00534	.00528	.00522	.00516	.00510
101	18	.00681	.00671	.00661	.00651	.00642	.00633	.00624	.00616	.00608	.00600	.00592	.00584	.00577	.00570	.00563	.00556	.00549	.00543	.00537	.00530
101	19	.00706	.00696	.00685	.00675	.00666	.00656	.00647	.00638	.00630	.00621	.00613	.00605	.00598	.00590	.00583	.00576	.00569	.00562	.00555	.00549
101	20	.00732	.00721	.00710	.00700	.00690	.00680	.00670	.00661	.00652	.00643	.00635	.00627	.00619	.00611	.00603	.00596	.00588	.00581	.00574	.00568
101	21	.00760	.00748	.00737	.00726	.00715	.00705	.00695	.00685	.00676	.00667	.00658	.00649	.00641	.00632	.00624	.00617	.00609	.00602	.00594	.00587
101	22	.00788	.00776	.00764	.00752	.00741	.00730	.00720	.00709	.00699	.00690	.00680	.00671	.00662	.00654	.00645	.00637	.00629	.00621	.00614	.00606
101	23	.00818	.00805	.00792	.00780	.00768	.00757	.00746	.00735	.00725	.00714	.00705	.00695	.00686	.00677	.00668	.00659	.00651	.00643	.00635	.00627
101	24	.00852	.00838	.00824	.00812	.00799	.00787	.00775	.00764	.00753	.00742	.00732	.00722	.00712	.00702	.00693	.00684	.00675	.00666	.00658	.00650
101	25	.00890	.00875	.00861	.00847	.00834	.00821	.00809	.00797	.00785	.00774	.00763	.00752	.00742	.00732	.00722	.00712	.00703	.00694	.00685	.00676
101	26	.00933	.00917	.00902	.00888	.00874	.00860	.00847	.00834	.00822	.00810	.00798	.00787	.00776	.00765	.00755	.00745	.00735	.00725	.00716	.00707
101	27	.00983	.00966	.00950	.00935	.00920	.00905	.00891	.00878	.00865	.00852	.00840	.00828	.00816	.00804	.00793	.00783	.00772	.00762	.00752	.00742
101	28	.01037	.01020	.01003	.00986	.00970	.00955	.00940	.00926	.00912	.00898	.00885	.00872	.00860	.00848	.00836	.00825	.00813	.00803	.00792	.00782
101	29	.01097	.01078	.01060	.01043	.01026	.01009	.00994	.00978	.00963	.00949	.00935	.00921	.00908	.00895	.00883	.00871	.00859	.00847	.00836	.00825
101	30	.01161	.01141	.01122	.01103	.01085	.01068	.01051	.01035	.01019	.01003	.00988	.00974	.00960	.00946	.00933	.00920	.00907	.00895	.00883	.00872
101	31	.01230	.01209	.01188	.01168	.01149	.01130	.01112	.01095	.01078	.01061	.01045	.01030	.01015	.01000	.00986	.00972	.00959	.00946	.00933	.00921
101	32	.01304	.01281	.01259	.01238	.01217	.01197	.01178	.01159	.01141	.01124	.01107	.01090	.01074	.01059	.01043	.01029	.01014	.01000	.00987	.00974
101	33	.01384	.01360	.01337	.01314	.01292	.01271	.01250	.01230	.01211	.01192	.01174	.01156	.01139	.01122	.01106	.01090	.01075	.01060	.01046	.01031
101	34	.01471	.01445	.01420	.01396	.01373	.01350	.01328	.01306	.01286	.01266	.01246	.01227	.01209	.01191	.01174	.01157	.01140	.01124	.01109	.01094
101	35	.01567	.01540	.01513	.01487	.01462	.01437	.01414	.01391	.01368	.01347	.01326	.01306	.01286	.01267	.01248	.01230	.01213	.01196	.01179	.01163
101	36	.01672	.01642	.01613	.01585	.01558	.01532	.01507	.01482	.01458	.01435	.01413	.01391	.01370	.01349	.01329	.01310	.01291	.01273	.01255	.01237
101	37	.01785	.01753	.01722	.01693	.01664	.01635	.01608	.01582	.01556	.01532	.01507	.01484	.01461	.01439	.01418	.01397	.01377	.01357	.01338	.01319
101	38	.01911	.01877	.01843	.01811	.01780	.01750	.01721	.01693	.01665	.01638	.01612	.01587	.01563	.01539	.01516	.01494	.01472	.01451	.01430	.01410
101	39	.02049	.02012	.01976	.01942	.01909	.01876	.01845	.01814	.01785	.01756	.01728	.01701	.01675	.01649	.01625	.01600	.01577	.01554	.01532	.01510
101	40	.02202	.02163	.02124	.02087	.02051	.02016	.01983	.01950	.01918	.01887	.01857	.01828	.01800	.01772	.01746	.01720	.01694	.01670	.01646	.01623
101	41	.02373	.02330	.02289	.02249	.02211	.02173	.02137	.02102	.02068	.02034	.02002	.01971	.01940	.01911	.01882	.01854	.01827	.01800	.01774	.01749
101	42	.02562	.02517	.02472	.02430	.02388	.02348	.02309	.02271	.02234	.02198	.02164	.02130	.02097	.02065	.02034	.02004	.01975	.01946	.01918	.01891
101	43	.02771	.02722	.02675	.02629	.02584	.02541	.02499	.02458	.02419	.02380	.02343	.02307	.02271	.02237	.02204	.02171	.02139	.02108	.02078	.02049
101	44	.03001	.02949	.02898	.02849	.02801	.02754	.02709	.02665	.02623	.02581	.02541	.02502	.02464	.02427	.02391	.02356	.02322	.02289	.02256	.02225
101	45	.03250	.03194	.03140	.03087	.03035	.02986	.02937	.02890	.02844	.02800	.02757	.02714	.02674	.02634	.02595	.02557	.02520	.02485	.02450	.02416
101	46	.03521	.03461	.03402	.03345	.03290	.03237	.03185	.03134	.03085	.03037	.02991	.02946	.02902	.02859	.02817	.02777	.02737	.02698	.02661	.02624
101	47	.03810	.03746	.03683	.03623	.03564	.03506	.03451	.03397	.03344	.03293	.03243	.03194	.03147	.03101	.03056	.03012	.02970	.02928	.02888	.02848
101	48	.04123	.04054	.03987	.03922	.03859	.03797	.03738	.03680	.03623	.03568	.03515	.03463	.03412	.03363	.03315	.03268	.03222	.03177	.03134	.03091

Ages		Interest Rate																		
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
101	49	.04458	.04385	.04314	.04244	.04177	.04111	.04047	.03985	.03925	.03866	.03808	.03753	.03698	.03645	.03594	.03543	.03494	.03446	.03400	.03354
101	50	.04821	.04743	.04667	.04592	.04520	.04450	.04382	.04316	.04251	.04188	.04127	.04067	.04009	.03952	.03897	.03843	.03790	.03739	.03689	.03640
101	51	.05211	.05128	.05047	.04968	.04891	.04816	.04743	.04672	.04603	.04536	.04470	.04407	.04344	.04284	.04224	.04166	.04110	.04055	.04001	.03949
101	52	.05627	.05538	.05452	.05368	.05286	.05206	.05129	.05053	.04979	.04908	.04838	.04769	.04703	.04638	.04575	.04513	.04452	.04394	.04336	.04280
101	53	.06070	.05975	.05884	.05794	.05707	.05622	.05540	.05459	.05381	.05304	.05230	.05157	.05086	.05017	.04949	.04883	.04818	.04756	.04694	.04634
101	54	.06540	.06440	.06343	.06248	.06155	.06065	.05977	.05892	.05808	.05727	.05647	.05570	.05494	.05420	.05348	.05278	.05209	.05142	.05076	.05012
101	55	.07041	.06934	.06831	.06730	.06632	.06537	.06443	.06352	.06264	.06177	.06092	.06010	.05930	.05851	.05774	.05699	.05626	.05554	.05484	.05416
101	56	.07572	.07460	.07351	.07244	.07140	.07038	.06940	.06843	.06749	.06657	.06567	.06480	.06394	.06310	.06229	.06149	.06071	.05995	.05920	.05847
101	57	.08136	.08017	.07902	.07789	.07679	.07571	.07467	.07364	.07265	.07167	.07072	.06979	.06888	.06800	.06713	.06628	.06545	.06464	.06385	.06307
101	58	.08729	.08604	.08482	.08363	.08246	.08133	.08022	.07914	.07808	.07705	.07604	.07506	.07410	.07316	.07224	.07134	.07046	.06960	.06876	.06793
101	59	.09350	.09218	.09089	.08963	.08840	.08721	.08604	.08489	.08378	.08269	.08162	.08058	.07956	.07856	.07759	.07664	.07570	.07479	.07390	.07303
101	60	.09997	.09858	.09723	.09590	.09461	.09334	.09211	.09090	.08973	.08857	.08745	.08635	.08527	.08422	.08319	.08218	.08119	.08023	.07928	.07835
101	61	.10676	.10530	.10387	.10248	.10111	.09978	.09848	.09721	.09597	.09476	.09357	.09240	.09127	.09016	.08907	.08800	.08696	.08594	.08494	.08396
101	62	.11392	.11238	.11088	.10942	.10798	.10659	.10522	.10388	.10257	.10129	.10004	.09881	.09761	.09644	.09529	.09417	.09307	.09199	.09093	.08989
101	63	.12147	.11986	.11829	.11675	.11525	.11378	.11234	.11093	.10956	.10821	.10689	.10560	.10434	.10310	.10189	.10071	.09954	.09840	.09729	.09620
101	64	.12943	.12775	.12610	.12448	.12291	.12136	.11985	.11838	.11693	.11552	.11413	.11277	.11144	.11014	.10887	.10762	.10639	.10519	.10402	.10286
101	65	.13781	.13605	.13432	.13263	.13098	.12937	.12778	.12623	.12472	.12323	.12177	.12035	.11895	.11758	.11624	.11493	.11364	.11238	.11114	.10992
101	66	.14667	.14483	.14303	.14126	.13953	.13784	.13618	.13456	.13297	.13141	.12989	.12839	.12692	.12549	.12408	.12270	.12134	.12001	.11871	.11743
101	67	.15609	.15416	.15228	.15044	.14863	.14686	.14513	.14343	.14177	.14014	.13854	.13697	.13544	.13393	.13245	.13100	.12958	.12819	.12682	.12547
101	68	.16605	.16404	.16208	.16016	.15827	.15643	.15462	.15285	.15111	.14940	.14773	.14609	.14449	.14291	.14136	.13984	.13835	.13689	.13545	.13404
101	69	.17652	.17444	.17240	.17040	.16844	.16652	.16463	.16278	.16097	.15919	.15744	.15573	.15405	.15240	.15079	.14920	.14764	.14611	.14460	.14312
101	70	.18747	.18530	.18318	.18110	.17907	.17707	.17510	.17318	.17129	.16944	.16762	.16583	.16408	.16236	.16067	.15901	.15738	.15578	.15421	.15267
101	71	.19881	.19657	.19437	.19222	.19010	.18802	.18599	.18399	.18202	.18010	.17821	.17635	.17452	.17273	.17097	.16924	.16754	.16587	.16423	.16262
101	72	.21054	.20822	.20594	.20371	.20152	.19937	.19725	.19518	.19314	.19114	.18918	.18724	.18535	.18348	.18165	.17985	.17808	.17634	.17463	.17295
101	73	.22263	.22023	.21788	.21557	.21330	.21108	.20889	.20674	.20463	.20255	.20052	.19851	.19654	.19461	.19270	.19083	.18899	.18718	.18541	.18366
101	74	.23516	.23269	.23027	.22788	.22554	.22324	.22098	.21876	.21657	.21442	.21231	.21024	.20820	.20619	.20422	.20228	.20037	.19849	.19664	.19482
101	75	.24823	.24569	.24319	.24074	.23832	.23595	.23362	.23132	.22907	.22685	.22467	.22252	.22041	.21833	.21629	.21428	.21230	.21035	.20844	.20655
101	76	.26192	.25931	.25674	.25422	.25173	.24929	.24689	.24453	.24220	.23991	.23766	.23545	.23327	.23112	.22901	.22693	.22489	.22287	.22089	.21894
101	77	.27625	.27357	.27093	.26834	.26579	.26328	.26082	.25839	.25599	.25364	.25132	.24904	.24680	.24459	.24241	.24026	.23815	.23607	.23402	.23200
101	78	.29118	.28844	.28574	.28309	.28048	.27791	.27537	.27288	.27043	.26801	.26563	.26329	.26098	.25871	.25647	.25426	.25208	.24994	.24783	.24575
101	79	.30661	.30381	.30106	.29835	.29568	.29305	.29046	.28791	.28540	.28292	.28049	.27808	.27571	.27338	.27108	.26882	.26658	.26438	.26221	.26007
101	80	.32237	.31952	.31672	.31395	.31123	.30855	.30591	.30331	.30074	.29821	.29572	.29326	.29084	.28845	.28610	.28377	.28148	.27923	.27700	.27480
101	81	.33831	.33542	.33257	.32976	.32700	.32427	.32158	.31892	.31631	.31373	.31119	.30868	.30621	.30377	.30136	.29899	.29665	.29434	.29206	.28981
101	82	.35436	.35143	.34854	.34569	.34288	.34011	.33738	.33468	.33202	.32940	.32681	.32426	.32174	.31926	.31680	.31438	.31199	.30964	.30731	.30502
101	83	.37050	.36754	.36461	.36173	.35888	.35607	.35330	.35057	.34787	.34521	.34258	.33999	.33743	.33490	.33241	.32995	.32751	.32511	.32274	.32040
101	84	.38685	.38386	.38091	.37799	.37512	.37228	.36948	.36671	.36398	.36128	.35862	.35599	.35340	.35084	.34831	.34581	.34334	.34090	.33849	.33611
101	85	.40348	.40047	.39750	.39456	.39166	.38880	.38597	.38318	.38043	.37770	.37501	.37236	.36973	.36714	.36458	.36205	.35955	.35708	.35464	.35223
101	86	.42020	.41717	.41419	.41124	.40832	.40544	.40260	.39979	.39701	.39427	.39156	.38888	.38624	.38362	.38104	.37848	.37596	.37346	.37099	.36855
101	87	.43673	.43370	.43071	.42775	.42483	.42194	.41909	.41626	.41348	.41072	.40799	.40530	.40264	.40001	.39740	.39483	.39228	.38977	.38728	.38482
101	88	.45303	.45001	.44701	.44405	.44113	.43824	.43538	.43255	.42975	.42699	.42426	.42155	.41888	.41624	.41362	.41104	.40848	.40595	.40345	.40097
101	89	.46905	.46603	.46304	.46009	.45717	.45428	.45142	.44859	.44580	.44303	.44030	.43759	.43491	.43227	.42965	.42705	.42449	.42195	.41944	.41696
101	90	.48468	.48167	.47870	.47576	.47285	.46997	.46712	.46430	.46151	.45875	.45602	.45331	.45064	.44799	.44537	.44278	.44022	.43768	.43516	.43268
101	91	.49961	.49662	.49366	.49074	.48784	.48497	.48214	.47933	.47655	.47380	.47108	.46839	.46572	.46308	.46046	.45788	.45532	.45278	.45027	.44778
101	92	.51352	.51055	.50762	.50471	.50183	.49898	.49616	.49337	.49060	.48787	.48516	.48247	.47982	.47719	.47458	.47200	.46945	.46692	.46441	.46193
101	93	.52645	.52350	.52058	.51770	.51484	.51201	.50920	.50643	.50368	.50096	.49826	.49559	.49295	.49033	.48773	.48516	.48262	.48010	.47760	.47512
101	94	.53856	.53564	.53275	.52988	.52705	.52423	.52145	.51869	.51596	.51326	.51058	.50792	.50529	.50269	.50010	.49755	.49501	.49250	.49001	.48755
101	95	.55009	.54720	.54433	.54149	.53867	.53588	.53312	.53038	.52767	.52499	.52232	.51969	.51707	.51448	.51192	.50937	.50685	.50436	.50188	.49943
101	96	.56094	.55807	.55523	.55241	.54962	.54686	.54412	.54140	.53871	.53605	.53340	.53079	.52819	.52562	.52307	.52054	.51804	.51556	.51310	.51066
101	97	.57102	.56817	.56536	.56257	.55980	.55706	.55434	.55165	.54898	.54633	.54371	.54111	.53854	.53598	.53345	.53094	.52845	.52598	.52354	.52111
101	98	.58053	.57771	.57492	.57215	.56941	.56669	.56400	.56133	.55868	.55605	.55345	.55087	.54832	.54578	.54327	.54077	.53830	.53585	.53342	.53101

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

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
101	99	.58981	.58702	.58426	.58152	.57880	.57611	.57344	.57079	.56817	.56556	.56298	.56043	.55789	.55537	.55288	.55040	.54795	.54552	.54311	.54071
101	100	.59884	.59608	.59335	.59064	.58795	.58528	.58264	.58001	.57741	.57484	.57228	.56974	.56723	.56473	.56226	.55981	.55737	.55496	.55257	.55019
101	101	.60773	.60500	.60229	.59961	.59695	.59431	.59170	.58910	.58653	.58397	.58144	.57893	.57644	.57397	.57152	.56908	.56667	.56428	.56191	.55955
102	0	.00891	.00886	.00881	.00876	.00872	.00867	.00862	.00858	.00854	.00849	.00845	.00841	.00837	.00833	.00829	.00825	.00821	.00818	.00814	.00811
102	1	.00242	.00238	.00235	.00232	.00229	.00226	.00223	.00220	.00217	.00215	.00212	.00209	.00207	.00205	.00202	.00200	.00198	.00196	.00194	.00192
102	2	.00217	.00213	.00210	.00207	.00204	.00200	.00197	.00195	.00192	.00189	.00186	.00184	.00181	.00179	.00177	.00174	.00172	.00170	.00168	.00166
102	3	.00210	.00206	.00202	.00199	.00195	.00192	.00189	.00186	.00183	.00180	.00177	.00175	.00172	.00170	.00167	.00165	.00162	.00160	.00158	.00156
102	4	.00211	.00207	.00203	.00200	.00196	.00193	.00189	.00186	.00183	.00180	.00177	.00174	.00171	.00169	.00166	.00163	.00161	.00158	.00156	.00154
102	5	.00220	.00215	.00211	.00207	.00203	.00200	.00196	.00193	.00189	.00186	.00183	.00180	.00177	.00174	.00171	.00168	.00165	.00163	.00160	.00158
102	6	.00233	.00228	.00224	.00219	.00215	.00211	.00207	.00203	.00200	.00196	.00193	.00189	.00186	.00183	.00180	.00177	.00174	.00171	.00168	.00166
102	7	.00251	.00246	.00241	.00236	.00232	.00227	.00223	.00219	.00215	.00211	.00207	.00204	.00200	.00197	.00194	.00190	.00187	.00184	.00181	.00178
102	8	.00274	.00268	.00263	.00258	.00253	.00248	.00244	.00239	.00235	.00231	.00226	.00222	.00219	.00215	.00211	.00208	.00204	.00201	.00198	.00194
102	9	.00303	.00297	.00292	.00286	.00281	.00276	.00271	.00266	.00261	.00256	.00252	.00248	.00243	.00239	.00235	.00231	.00228	.00224	.00220	.00217
102	10	.00340	.00334	.00328	.00322	.00316	.00310	.00305	.00300	.00295	.00290	.00285	.00280	.00276	.00271	.00267	.00263	.00258	.00254	.00251	.00247
102	11	.00384	.00377	.00371	.00364	.00358	.00352	.00346	.00341	.00335	.00330	.00324	.00319	.00314	.00310	.00305	.00300	.00296	.00292	.00287	.00283
102	12	.00435	.00427	.00420	.00413	.00407	.00400	.00394	.00388	.00382	.00376	.00371	.00365	.00360	.00355	.00349	.00345	.00340	.00335	.00330	.00326
102	13	.00488	.00480	.00473	.00465	.00458	.00451	.00445	.00438	.00432	.00426	.00420	.00414	.00408	.00402	.00397	.00392	.00386	.00381	.00377	.00372
102	14	.00540	.00531	.00523	.00515	.00508	.00500	.00493	.00486	.00480	.00473	.00467	.00460	.00454	.00448	.00443	.00437	.00432	.00426	.00421	.00416
102	15	.00586	.00577	.00569	.00560	.00552	.00545	.00537	.00530	.00523	.00516	.00509	.00502	.00496	.00490	.00484	.00478	.00472	.00466	.00461	.00455
102	16	.00625	.00616	.00607	.00598	.00590	.00582	.00574	.00566	.00559	.00551	.00544	.00537	.00531	.00524	.00518	.00511	.00505	.00499	.00493	.00488
102	17	.00658	.00648	.00639	.00630	.00621	.00612	.00604	.00596	.00588	.00580	.00573	.00566	.00559	.00552	.00545	.00539	.00532	.00526	.00520	.00514
102	18	.00685	.00675	.00665	.00656	.00647	.00638	.00629	.00620	.00612	.00604	.00596	.00589	.00582	.00574	.00567	.00561	.00554	.00547	.00541	.00535
102	19	.00711	.00700	.00690	.00680	.00670	.00661	.00652	.00643	.00634	.00626	.00618	.00610	.00602	.00595	.00588	.00581	.00574	.00567	.00560	.00554
102	20	.00737	.00726	.00715	.00705	.00695	.00685	.00675	.00666	.00657	.00648	.00640	.00631	.00623	.00616	.00608	.00601	.00593	.00586	.00579	.00573
102	21	.00765	.00753	.00742	.00731	.00720	.00710	.00700	.00690	.00681	.00672	.00663	.00654	.00646	.00637	.00629	.00622	.00614	.00607	.00599	.00592
102	22	.00793	.00781	.00769	.00757	.00746	.00735	.00725	.00714	.00704	.00695	.00685	.00676	.00667	.00659	.00650	.00642	.00634	.00627	.00619	.00612
102	23	.00823	.00810	.00797	.00785	.00773	.00762	.00751	.00740	.00730	.00720	.00710	.00700	.00691	.00682	.00673	.00664	.00656	.00648	.00640	.00632
102	24	.00857	.00843	.00830	.00817	.00804	.00792	.00780	.00769	.00758	.00747	.00737	.00727	.00717	.00707	.00698	.00689	.00680	.00672	.00663	.00655
102	25	.00895	.00880	.00866	.00853	.00839	.00827	.00814	.00802	.00791	.00779	.00768	.00758	.00747	.00737	.00727	.00718	.00708	.00699	.00690	.00682
102	26	.00938	.00923	.00908	.00893	.00879	.00866	.00852	.00840	.00827	.00815	.00804	.00792	.00781	.00771	.00760	.00750	.00740	.00731	.00721	.00712
102	27	.00988	.00972	.00956	.00940	.00926	.00911	.00897	.00884	.00870	.00858	.00845	.00833	.00822	.00810	.00799	.00788	.00778	.00768	.00758	.00748
102	28	.01043	.01025	.01009	.00992	.00976	.00961	.00946	.00932	.00918	.00904	.00891	.00878	.00866	.00854	.00842	.00831	.00819	.00809	.00798	.00788
102	29	.01103	.01084	.01066	.01049	.01032	.01016	.01000	.00985	.00970	.00955	.00941	.00928	.00914	.00902	.00889	.00877	.00865	.00854	.00842	.00832
102	30	.01168	.01148	.01129	.01110	.01092	.01074	.01058	.01041	.01025	.01010	.00995	.00981	.00966	.00953	.00940	.00927	.00914	.00902	.00890	.00878
102	31	.01237	.01215	.01195	.01175	.01156	.01137	.01119	.01102	.01085	.01068	.01052	.01037	.01022	.01007	.00993	.00979	.00966	.00953	.00940	.00928
102	32	.01311	.01288	.01266	.01245	.01224	.01205	.01185	.01167	.01149	.01131	.01114	.01098	.01082	.01066	.01051	.01036	.01022	.01008	.00994	.00981
102	33	.01392	.01368	.01344	.01321	.01300	.01278	.01258	.01238	.01218	.01200	.01181	.01164	.01147	.01130	.01114	.01098	.01083	.01068	.01053	.01039
102	34	.01479	.01453	.01428	.01404	.01381	.01358	.01336	.01314	.01294	.01274	.01254	.01235	.01217	.01199	.01182	.01165	.01148	.01132	.01117	.01102
102	35	.01576	.01548	.01521	.01495	.01470	.01446	.01422	.01399	.01377	.01355	.01335	.01314	.01295	.01275	.01257	.01239	.01221	.01204	.01188	.01171
102	36	.01680	.01651	.01622	.01594	.01567	.01541	.01515	.01491	.01467	.01444	.01422	.01400	.01379	.01358	.01338	.01319	.01300	.01282	.01264	.01247
102	37	.01795	.01763	.01732	.01702	.01673	.01645	.01618	.01591	.01566	.01541	.01517	.01493	.01471	.01449	.01427	.01406	.01386	.01367	.01347	.01329
102	38	.01921	.01886	.01853	.01821	.01790	.01760	.01731	.01702	.01675	.01648	.01622	.01597	.01573	.01549	.01526	.01504	.01482	.01461	.01440	.01420
102	39	.02059	.02022	.01987	.01952	.01919	.01886	.01855	.01825	.01795	.01766	.01739	.01712	.01685	.01660	.01635	.01611	.01587	.01565	.01542	.01521
102	40	.02213	.02173	.02135	.02098	.02062	.02027	.01994	.01961	.01929	.01898	.01868	.01839	.01811	.01784	.01757	.01731	.01706	.01681	.01657	.01634
102	41	.02384	.02342	.02301	.02261	.02223	.02185	.02149	.02114	.02079	.02046	.02014	.01983	.01952	.01923	.01894	.01866	.01839	.01812	.01786	.01761
102	42	.02575	.02529	.02485	.02442	.02401	.02361	.02321	.02284	.02247	.02211	.02176	.02143	.02110	.02078	.02047	.02017	.01987	.01959	.01931	.01904
102	43	.02785	.02736	.02689	.02643	.02598	.02555	.02513	.02472	.02433	.02394	.02357	.02320	.02285	.02251	.02217	.02185	.02153	.02122	.02092	.02063
102	44	.03016	.02964	.02913	.02863	.02816	.02769	.02724	.02680	.02638	.02596	.02556	.02517	.02479	.02442	.02406	.02371	.02337	.02304	.02271	.02240
102	45	.03266	.03210	.03156	.03103	.03051	.03002	.02953	.02906	.02860	.02816	.02773	.02731	.02690	.02650	.02611	.02574	.02537	.02501	.02466	.02432
102	46	.03538	.03478	.03420	.03363	.03308	.03254	.03202	.03152	.03103	.03055	.03009	.02963	.02919	.02877	.02835	.02794	.02755	.02716	.02679	.02642

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

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
102	47	.03829	.03765	.03703	.03642	.03583	.03526	.03470	.03416	.03363	.03312	.03262	.03214	.03166	.03120	.03075	.03032	.02989	.02948	.02907	.02868
102	48	.04143	.04075	.04008	.03943	.03880	.03818	.03759	.03701	.03644	.03589	.03536	.03484	.03433	.03384	.03336	.03289	.03243	.03199	.03155	.03113
102	49	.04481	.04408	.04336	.04267	.04199	.04134	.04070	.04008	.03948	.03889	.03831	.03776	.03721	.03668	.03617	.03566	.03517	.03470	.03423	.03377
102	50	.04846	.04767	.04691	.04617	.04545	.04475	.04407	.04341	.04276	.04213	.04152	.04092	.04034	.03977	.03922	.03868	.03815	.03764	.03714	.03665
102	51	.05238	.05155	.05074	.04995	.04918	.04843	.04770	.04700	.04631	.04563	.04498	.04434	.04372	.04311	.04252	.04194	.04138	.04083	.04029	.03977
102	52	.05657	.05568	.05481	.05397	.05316	.05236	.05158	.05083	.05009	.04938	.04868	.04799	.04733	.04668	.04605	.04543	.04483	.04424	.04366	.04310
102	53	.06102	.06008	.05916	.05827	.05740	.05655	.05572	.05492	.05414	.05337	.05262	.05190	.05119	.05050	.04982	.04916	.04852	.04789	.04727	.04667
102	54	.06576	.06476	.06378	.06283	.06191	.06101	.06013	.05927	.05844	.05762	.05683	.05606	.05530	.05456	.05384	.05314	.05245	.05178	.05112	.05048
102	55	.07079	.06973	.06870	.06769	.06671	.06575	.06482	.06391	.06303	.06216	.06132	.06049	.05969	.05890	.05814	.05739	.05665	.05594	.05524	.05456
102	56	.07614	.07502	.07393	.07286	.07182	.07081	.06982	.06886	.06792	.06700	.06610	.06523	.06437	.06354	.06272	.06192	.06114	.06038	.05964	.05891
102	57	.08182	.08064	.07948	.07835	.07725	.07618	.07513	.07411	.07311	.07214	.07119	.07026	.06935	.06847	.06760	.06675	.06593	.06512	.06432	.06355
102	58	.08780	.08655	.08532	.08413	.08297	.08184	.08073	.07965	.07859	.07756	.07656	.07557	.07461	.07367	.07275	.07185	.07098	.07012	.06927	.06845
102	59	.09404	.09272	.09144	.09018	.08895	.08776	.08659	.08545	.08433	.08324	.08218	.08114	.08012	.07912	.07815	.07720	.07627	.07535	.07446	.07359
102	60	.10057	.09918	.09782	.09650	.09520	.09394	.09271	.09151	.09033	.08918	.08805	.08695	.08588	.08482	.08379	.08279	.08180	.08084	.07989	.07897
102	61	.10740	.10594	.10451	.10312	.10176	.10043	.09913	.09786	.09662	.09541	.09422	.09306	.09192	.09081	.08972	.08866	.08762	.08660	.08560	.08462
102	62	.11461	.11307	.11158	.11011	.10868	.10728	.10592	.10458	.10327	.10199	.10074	.09952	.09832	.09715	.09600	.09488	.09378	.09270	.09164	.09061
102	63	.12222	.12061	.11904	.11750	.11600	.11453	.11310	.11169	.11032	.10897	.10765	.10637	.10510	.10387	.10266	.10147	.10031	.09917	.09806	.09697
102	64	.13024	.12855	.12691	.12529	.12372	.12218	.12067	.11919	.11775	.11634	.11495	.11360	.11227	.11097	.10969	.10844	.10722	.10602	.10485	.10369
102	65	.13868	.13692	.13520	.13351	.13186	.13024	.12866	.12711	.12560	.12411	.12266	.12124	.11984	.11847	.11713	.11582	.11453	.11327	.11203	.11082
102	66	.14761	.14577	.14397	.14220	.14048	.13879	.13713	.13551	.13392	.13237	.13084	.12935	.12788	.12645	.12504	.12366	.12231	.12098	.11968	.11840
102	67	.15710	.15518	.15330	.15146	.14965	.14789	.14616	.14446	.14280	.14117	.13957	.13801	.13647	.13497	.13349	.13204	.13062	.12923	.12786	.12652
102	68	.16714	.16514	.16318	.16126	.15938	.15754	.15573	.15396	.15222	.15052	.14885	.14721	.14561	.14403	.14249	.14097	.13948	.13802	.13658	.13517
102	69	.17771	.17563	.17359	.17160	.16964	.16772	.16583	.16399	.16218	.16040	.15866	.15695	.15527	.15362	.15200	.15042	.14886	.14733	.14583	.14435
102	70	.18875	.18659	.18448	.18240	.18036	.17837	.17641	.17449	.17260	.17075	.16893	.16715	.16540	.16368	.16199	.16034	.15871	.15711	.15554	.15400
102	71	.20020	.19797	.19577	.19362	.19151	.18943	.18740	.18540	.18344	.18152	.17963	.17777	.17595	.17416	.17240	.17067	.16897	.16731	.16567	.16406
102	72	.21204	.20973	.20746	.20523	.20304	.20089	.19878	.19671	.19467	.19267	.19071	.18878	.18689	.18503	.18320	.18140	.17963	.17789	.17619	.17451
102	73	.22425	.22185	.21951	.21720	.21494	.21271	.21053	.20838	.20628	.20420	.20217	.20017	.19820	.19627	.19437	.19250	.19066	.18886	.18708	.18533
102	74	.23690	.23444	.23202	.22964	.22730	.22500	.22274	.22053	.21835	.21620	.21409	.21202	.20998	.20798	.20601	.20407	.20216	.20029	.19844	.19663
102	75	.25011	.24757	.24508	.24263	.24022	.23785	.23552	.23323	.23098	.22876	.22658	.22444	.22233	.22026	.21822	.21621	.21423	.21229	.21038	.20849
102	76	.26394	.26134	.25877	.25625	.25377	.25134	.24894	.24658	.24426	.24197	.23973	.23752	.23534	.23320	.23109	.22901	.22697	.22496	.22298	.22103
102	77	.27843	.27576	.27313	.27054	.26800	.26549	.26303	.26060	.25821	.25587	.25355	.25128	.24903	.24683	.24465	.24251	.24040	.23832	.23628	.23426
102	78	.29354	.29080	.28811	.28547	.28286	.28029	.27777	.27528	.27283	.27042	.26804	.26570	.26340	.26113	.25889	.25669	.25452	.25238	.25027	.24819
102	79	.30916	.30637	.30362	.30092	.29826	.29563	.29305	.29051	.28800	.28553	.28310	.28070	.27833	.27600	.27371	.27145	.26922	.26702	.26485	.26271
102	80	.32513	.32229	.31949	.31674	.31402	.31135	.30871	.30611	.30355	.30103	.29854	.29609	.29367	.29129	.28894	.28662	.28434	.28208	.27986	.27767
102	81	.34129	.33841	.33557	.33277	.33001	.32728	.32460	.32196	.31935	.31677	.31424	.31174	.30927	.30683	.30443	.30207	.29973	.29742	.29515	.29291
102	82	.35757	.35465	.35177	.34892	.34612	.34336	.34063	.33794	.33529	.33268	.33009	.32755	.32504	.32256	.32011	.31769	.31531	.31296	.31064	.30835
102	83	.37395	.37099	.36808	.36520	.36236	.35956	.35680	.35408	.35139	.34873	.34611	.34352	.34097	.33845	.33596	.33350	.33108	.32868	.32632	.32398
102	84	.39055	.38757	.38463	.38172	.37886	.37603	.37323	.37048	.36775	.36507	.36241	.35979	.35720	.35465	.35212	.34963	.34717	.34474	.34233	.33996
102	85	.40746	.40446	.40149	.39857	.39568	.39283	.39001	.38723	.38448	.38177	.37909	.37644	.37382	.37124	.36868	.36616	.36366	.36120	.35877	.35636
102	86	.42447	.42145	.41848	.41554	.41264	.40977	.40693	.40414	.40137	.39864	.39593	.39326	.39063	.38802	.38544	.38289	.38038	.37789	.37543	.37299
102	87	.44130	.43829	.43531	.43236	.42945	.42657	.42373	.42092	.41814	.41539	.41268	.41000	.40734	.40472	.40212	.39956	.39702	.39451	.39203	.38958
102	88	.45792	.45490	.45193	.44898	.44607	.44319	.44034	.43752	.43474	.43199	.42927	.42657	.42391	.42128	.41867	.41609	.41355	.41102	.40853	.40606
102	89	.47426	.47125	.46828	.46534	.46243	.45956	.45671	.45390	.45112	.44837	.44564	.44295	.44028	.43765	.43504	.43245	.42990	.42737	.42487	.42239
102	90	.49023	.48724	.48428	.48135	.47846	.47559	.47276	.46995	.46718	.46443	.46171	.45902	.45636	.45372	.45112	.44854	.44598	.44345	.44095	.43847
102	91	.50549	.50252	.49958	.49667	.49379	.49094	.48812	.48533	.48257	.47983	.47712	.47444	.47179	.46916	.46656	.46399	.46144	.45891	.45641	.45394
102	92	.51973	.51678	.51386	.51097	.50811	.50528	.50248	.49970	.49695	.49423	.49154	.48887	.48623	.48361	.48102	.47845	.47591	.47339	.47090	.46843
102	93	.53296	.53004	.52714	.52428	.52144	.51862	.51584	.51308	.51035	.50764	.50496	.50231	.49968	.49708	.49450	.49194	.48941	.48690	.48442	.48196
102	94	.54538	.54248	.53961	.53676	.53395	.53116	.52839	.52565	.52294	.52025	.51759	.51495	.51234	.50975	.50718	.50464	.50212	.49963	.49715	.49470
102	95	.55720	.55433	.55149	.54867	.54587	.54311	.54037	.53765	.53496	.53229	.52965	.52703	.52443	.52186	.51931	.51678	.51428	.51180	.50934	.50690
102	96	.56834	.56550	.56268	.55989	.55712	.55438	.55166	.54896	.54629	.54365	.54103	.53843	.53585	.53330	.53077	.52826	.52577	.52331	.52086	.51844

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

| Ages | | Interest Rate | | | | | | | | | | | | | | | | | | | |
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
102	97	.57869	.57587	.57308	.57031	.56757	.56485	.56216	.55949	.55684	.55422	.55162	.54904	.54648	.54395	.54143	.53894	.53647	.53402	.53160	.52919
102	98	.58846	.58567	.58290	.58016	.57745	.57475	.57209	.56944	.56681	.56421	.56163	.55907	.55654	.55402	.55153	.54905	.54660	.54417	.54176	.53937
102	99	.59800	.59524	.59251	.58979	.58710	.58444	.58179	.57917	.57657	.57399	.57144	.56890	.56639	.56389	.56142	.55897	.55653	.55412	.55173	.54935
102	100	.60730	.60457	.60186	.59918	.59652	.59388	.59126	.58867	.58609	.58354	.58101	.57850	.57600	.57353	.57108	.56865	.56624	.56384	.56147	.55911
102	101	.61645	.61375	.61108	.60842	.60579	.60318	.60059	.59803	.59548	.59295	.59045	.58796	.58549	.58305	.58062	.57821	.57582	.57345	.57110	.56876
102	102	.62544	.62277	.62013	.61751	.61491	.61233	.60977	.60724	.60472	.60222	.59974	.59728	.59484	.59241	.59001	.58763	.58526	.58291	.58058	.57827
103	0	.00905	.00900	.00895	.00890	.00886	.00881	.00876	.00872	.00868	.00863	.00859	.00855	.00851	.00847	.00844	.00840	.00836	.00832	.00829	.00825
103	1	.00244	.00240	.00237	.00234	.00231	.00228	.00225	.00222	.00219	.00217	.00214	.00212	.00209	.00207	.00205	.00202	.00200	.00198	.00196	.00194
103	2	.00218	.00215	.00212	.00208	.00205	.00202	.00199	.00196	.00193	.00191	.00188	.00185	.00183	.00181	.00178	.00176	.00174	.00172	.00169	.00167
103	3	.00211	.00207	.00204	.00200	.00197	.00194	.00190	.00187	.00184	.00182	.00179	.00176	.00173	.00171	.00168	.00166	.00164	.00161	.00159	.00157
103	4	.00212	.00208	.00205	.00201	.00197	.00194	.00190	.00187	.00184	.00181	.00178	.00175	.00172	.00170	.00167	.00165	.00162	.00160	.00157	.00155
103	5	.00221	.00216	.00212	.00208	.00204	.00201	.00197	.00194	.00190	.00187	.00184	.00181	.00178	.00175	.00172	.00169	.00166	.00164	.00161	.00159
103	6	.00234	.00229	.00225	.00220	.00216	.00212	.00208	.00204	.00201	.00197	.00194	.00190	.00187	.00184	.00181	.00178	.00175	.00172	.00169	.00167
103	7	.00252	.00247	.00242	.00237	.00233	.00228	.00224	.00220	.00216	.00212	.00208	.00205	.00201	.00198	.00194	.00191	.00188	.00185	.00182	.00179
103	8	.00274	.00269	.00264	.00259	.00254	.00249	.00244	.00240	.00236	.00231	.00227	.00223	.00219	.00216	.00212	.00209	.00205	.00202	.00198	.00195
103	9	.00304	.00298	.00292	.00287	.00282	.00276	.00271	.00267	.00262	.00257	.00253	.00249	.00244	.00240	.00236	.00232	.00229	.00225	.00221	.00218
103	10	.00341	.00335	.00329	.00323	.00317	.00312	.00306	.00301	.00296	.00291	.00286	.00281	.00277	.00272	.00268	.00264	.00260	.00256	.00252	.00248
103	11	.00386	.00379	.00372	.00366	.00360	.00353	.00348	.00342	.00336	.00331	.00326	.00321	.00316	.00311	.00306	.00302	.00297	.00293	.00289	.00285
103	12	.00437	.00429	.00422	.00415	.00409	.00402	.00396	.00390	.00384	.00378	.00372	.00367	.00362	.00356	.00351	.00346	.00342	.00337	.00332	.00328
103	13	.00491	.00483	.00475	.00468	.00461	.00454	.00447	.00440	.00434	.00428	.00422	.00416	.00410	.00405	.00399	.00394	.00389	.00384	.00379	.00374
103	14	.00542	.00534	.00526	.00518	.00511	.00503	.00496	.00489	.00483	.00476	.00470	.00463	.00457	.00451	.00446	.00440	.00434	.00429	.00424	.00419
103	15	.00589	.00581	.00572	.00564	.00556	.00548	.00541	.00533	.00526	.00519	.00512	.00506	.00499	.00493	.00487	.00481	.00475	.00470	.00464	.00459
103	16	.00629	.00620	.00611	.00602	.00594	.00586	.00578	.00570	.00562	.00555	.00548	.00541	.00534	.00528	.00521	.00515	.00509	.00503	.00497	.00492
103	17	.00662	.00652	.00643	.00634	.00625	.00617	.00608	.00600	.00592	.00585	.00577	.00570	.00563	.00556	.00549	.00543	.00537	.00530	.00524	.00518
103	18	.00690	.00679	.00670	.00660	.00651	.00642	.00633	.00625	.00617	.00609	.00601	.00593	.00586	.00579	.00572	.00565	.00558	.00552	.00546	.00539
103	19	.00715	.00705	.00694	.00685	.00675	.00666	.00656	.00648	.00639	.00631	.00623	.00615	.00607	.00600	.00592	.00585	.00578	.00571	.00565	.00558
103	20	.00742	.00731	.00720	.00709	.00699	.00689	.00680	.00671	.00662	.00653	.00644	.00636	.00628	.00620	.00613	.00605	.00598	.00591	.00584	.00577
103	21	.00770	.00758	.00747	.00736	.00725	.00715	.00705	.00695	.00686	.00676	.00668	.00659	.00650	.00642	.00634	.00626	.00619	.00611	.00604	.00597
103	22	.00798	.00785	.00774	.00762	.00751	.00740	.00729	.00719	.00709	.00700	.00690	.00681	.00672	.00664	.00655	.00647	.00639	.00632	.00624	.00617
103	23	.00828	.00815	.00802	.00790	.00778	.00767	.00756	.00745	.00735	.00725	.00715	.00705	.00696	.00687	.00678	.00669	.00661	.00653	.00645	.00637
103	24	.00862	.00848	.00835	.00822	.00809	.00797	.00785	.00774	.00763	.00752	.00742	.00732	.00722	.00713	.00703	.00694	.00685	.00677	.00669	.00660
103	25	.00900	.00886	.00871	.00858	.00845	.00832	.00819	.00807	.00796	.00784	.00773	.00763	.00752	.00742	.00733	.00723	.00714	.00705	.00696	.00687
103	26	.00943	.00928	.00913	.00899	.00885	.00871	.00858	.00845	.00833	.00821	.00809	.00798	.00787	.00776	.00766	.00756	.00746	.00736	.00727	.00718
103	27	.00994	.00977	.00961	.00946	.00931	.00917	.00903	.00889	.00876	.00863	.00851	.00839	.00827	.00816	.00805	.00794	.00784	.00774	.00764	.00754
103	28	.01049	.01031	.01014	.00998	.00982	.00967	.00952	.00938	.00924	.00910	.00897	.00884	.00872	.00860	.00848	.00837	.00825	.00815	.00804	.00794
103	29	.01109	.01091	.01072	.01055	.01038	.01022	.01006	.00991	.00976	.00961	.00947	.00934	.00921	.00908	.00895	.00883	.00871	.00860	.00849	.00838
103	30	.01174	.01154	.01135	.01116	.01098	.01081	.01064	.01048	.01032	.01017	.01002	.00987	.00973	.00959	.00946	.00933	.00921	.00908	.00896	.00885
103	31	.01243	.01222	.01202	.01182	.01163	.01144	.01126	.01109	.01092	.01075	.01059	.01044	.01029	.01014	.01000	.00986	.00973	.00960	.00947	.00935
103	32	.01318	.01295	.01273	.01252	.01232	.01212	.01193	.01174	.01156	.01138	.01121	.01105	.01089	.01073	.01058	.01043	.01029	.01015	.01002	.00988
103	33	.01399	.01375	.01352	.01329	.01307	.01286	.01265	.01245	.01226	.01207	.01189	.01171	.01154	.01138	.01121	.01106	.01090	.01076	.01061	.01047
103	34	.01487	.01461	.01436	.01412	.01388	.01366	.01344	.01322	.01302	.01282	.01262	.01243	.01225	.01207	.01190	.01173	.01156	.01141	.01125	.01110
103	35	.01584	.01556	.01529	.01503	.01478	.01454	.01430	.01407	.01385	.01364	.01343	.01323	.01303	.01284	.01265	.01247	.01230	.01213	.01196	.01180
103	36	.01689	.01659	.01630	.01603	.01576	.01550	.01524	.01500	.01476	.01453	.01430	.01409	.01388	.01367	.01347	.01328	.01309	.01291	.01273	.01255
103	37	.01804	.01772	.01741	.01711	.01682	.01654	.01627	.01600	.01575	.01550	.01526	.01503	.01480	.01458	.01437	.01416	.01396	.01376	.01357	.01338
103	38	.01930	.01896	.01863	.01831	.01800	.01769	.01740	.01712	.01685	.01658	.01632	.01607	.01583	.01559	.01536	.01514	.01492	.01471	.01450	.01430
103	39	.02069	.02032	.01997	.01962	.01929	.01897	.01865	.01835	.01805	.01777	.01749	.01722	.01696	.01670	.01645	.01621	.01598	.01575	.01553	.01531
103	40	.02224	.02184	.02146	.02109	.02073	.02038	.02004	.01972	.01940	.01909	.01879	.01850	.01822	.01794	.01768	.01742	.01717	.01692	.01668	.01645
103	41	.02396	.02353	.02312	.02272	.02234	.02197	.02160	.02125	.02091	.02058	.02026	.01994	.01964	.01934	.01905	.01878	.01850	.01824	.01798	.01773
103	42	.02587	.02541	.02497	.02454	.02413	.02373	.02334	.02296	.02259	.02223	.02189	.02155	.02122	.02090	.02059	.02029	.02000	.01971	.01944	.01916
103	43	.02798	.02749	.02702	.02656	.02611	.02568	.02526	.02485	.02446	.02407	.02370	.02334	.02299	.02264	.02231	.02198	.02167	.02136	.02106	.02077

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

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
103	44	.03030	.02978	.02927	.02878	.02830	.02784	.02738	.02695	.02652	.02611	.02571	.02532	.02494	.02457	.02421	.02386	.02352	.02318	.02286	.02254
103	45	.03282	.03226	.03171	.03118	.03067	.03017	.02969	.02922	.02876	.02832	.02789	.02747	.02706	.02666	.02627	.02590	.02553	.02517	.02482	.02448
103	46	.03555	.03495	.03437	.03380	.03325	.03271	.03220	.03169	.03120	.03072	.03026	.02981	.02937	.02894	.02852	.02812	.02772	.02734	.02696	.02660
103	47	.03848	.03784	.03721	.03660	.03602	.03544	.03489	.03435	.03382	.03331	.03281	.03232	.03185	.03139	.03095	.03051	.03008	.02967	.02926	.02887
103	48	.04163	.04095	.04028	.03963	.03900	.03839	.03779	.03721	.03665	.03610	.03557	.03505	.03454	.03405	.03356	.03310	.03264	.03219	.03176	.03134
103	49	.04503	.04430	.04358	.04289	.04222	.04156	.04092	.04030	.03970	.03911	.03854	.03798	.03744	.03691	.03639	.03589	.03540	.03492	.03446	.03400
103	50	.04870	.04792	.04715	.04641	.04570	.04500	.04431	.04365	.04301	.04238	.04176	.04117	.04059	.04002	.03947	.03893	.03840	.03789	.03739	.03690
103	51	.05265	.05181	.05100	.05021	.04945	.04870	.04797	.04726	.04657	.04590	.04525	.04461	.04399	.04338	.04279	.04221	.04165	.04110	.04056	.04004
103	52	.05685	.05597	.05510	.05426	.05345	.05265	.05188	.05112	.05039	.04967	.04897	.04829	.04763	.04698	.04634	.04573	.04513	.04454	.04396	.04340
103	53	.06134	.06039	.05948	.05858	.05772	.05687	.05604	.05524	.05446	.05369	.05295	.05222	.05151	.05082	.05014	.04949	.04884	.04821	.04760	.04700
103	54	.06610	.06510	.06413	.06318	.06226	.06136	.06048	.05962	.05879	.05798	.05718	.05641	.05565	.05492	.05420	.05349	.05281	.05214	.05148	.05084
103	55	.07117	.07011	.06908	.06807	.06709	.06614	.06520	.06430	.06341	.06255	.06170	.06088	.06008	.05929	.05852	.05778	.05704	.05633	.05563	.05495
103	56	.07656	.07543	.07434	.07328	.07224	.07123	.07024	.06928	.06834	.06742	.06652	.06565	.06479	.06396	.06314	.06235	.06157	.06081	.06006	.05933
103	57	.08227	.08109	.07993	.07880	.07771	.07663	.07559	.07457	.07357	.07260	.07165	.07072	.06982	.06893	.06806	.06722	.06639	.06558	.06479	.06401
103	58	.08829	.08704	.08582	.08463	.08347	.08233	.08123	.08015	.07910	.07807	.07706	.07608	.07512	.07418	.07326	.07236	.07148	.07062	.06978	.06896
103	59	.09458	.09326	.09197	.09072	.08949	.08830	.08713	.08599	.08488	.08379	.08272	.08168	.08067	.07967	.07870	.07775	.07682	.07591	.07502	.07414
103	60	.10114	.09976	.09840	.09708	.09579	.09453	.09330	.09209	.09092	.08977	.08864	.08755	.08647	.08542	.08439	.08338	.08240	.08144	.08049	.07957
103	61	.10802	.10657	.10514	.10375	.10239	.10106	.09977	.09850	.09726	.09605	.09486	.09370	.09257	.09146	.09037	.08930	.08826	.08724	.08625	.08527
103	62	.11528	.11375	.11226	.11079	.10937	.10797	.10660	.10527	.10396	.10269	.10144	.10021	.09902	.09784	.09670	.09558	.09448	.09340	.09234	.09131
103	63	.12295	.12134	.11977	.11824	.11674	.11527	.11384	.11243	.11106	.10972	.10840	.10711	.10585	.10462	.10341	.10223	.10107	.09993	.09881	.09772
103	64	.13102	.12934	.12770	.12609	.12451	.12298	.12147	.11999	.11855	.11714	.11576	.11440	.11308	.11178	.11050	.10926	.10803	.10684	.10566	.10451
103	65	.13953	.13777	.13605	.13436	.13272	.13110	.12952	.12798	.12646	.12498	.12353	.12211	.12071	.11935	.11801	.11670	.11541	.11415	.11291	.11170
103	66	.14853	.14669	.14489	.14313	.14140	.13971	.13806	.13644	.13486	.13330	.13178	.13029	.12882	.12739	.12598	.12460	.12325	.12193	.12063	.11935
103	67	.15809	.15617	.15429	.15245	.15065	.14889	.14716	.14547	.14381	.14218	.14059	.13902	.13749	.13599	.13451	.13306	.13165	.13025	.12889	.12754
103	68	.16821	.16622	.16426	.16234	.16046	.15862	.15682	.15505	.15332	.15162	.14995	.14831	.14671	.14514	.14359	.14208	.14059	.13913	.13769	.13629
103	69	.17888	.17680	.17476	.17277	.17081	.16889	.16701	.16517	.16336	.16159	.15985	.15814	.15646	.15482	.15320	.15162	.15006	.14853	.14703	.14556
103	70	.19001	.18786	.18574	.18367	.18164	.17964	.17769	.17577	.17389	.17204	.17022	.16844	.16670	.16498	.16329	.16164	.16001	.15842	.15685	.15531
103	71	.20157	.19934	.19714	.19500	.19289	.19082	.18878	.18679	.18483	.18291	.18102	.17917	.17735	.17556	.17381	.17208	.17039	.16872	.16708	.16547
103	72	.21352	.21121	.20894	.20671	.20453	.20238	.20027	.19821	.19618	.19418	.19222	.19029	.18840	.18654	.18472	.18292	.18116	.17942	.17772	.17604
103	73	.22583	.22345	.22110	.21880	.21654	.21432	.21214	.21000	.20790	.20583	.20380	.20180	.19983	.19790	.19601	.19414	.19231	.19050	.18873	.18698
103	74	.23861	.23615	.23373	.23136	.22903	.22673	.22448	.22227	.22009	.21795	.21584	.21378	.21174	.20974	.20777	.20584	.20393	.20206	.20022	.19840
103	75	.25195	.24942	.24693	.24448	.24207	.23971	.23739	.23510	.23285	.23064	.22847	.22633	.22422	.22215	.22012	.21811	.21614	.21420	.21229	.21040
103	76	.26593	.26333	.26077	.25825	.25578	.25335	.25095	.24860	.24628	.24400	.24176	.23955	.23738	.23524	.23314	.23106	.22902	.22702	.22504	.22309
103	77	.28057	.27790	.27528	.27270	.27016	.26766	.26520	.26278	.26040	.25806	.25575	.25347	.25124	.24903	.24686	.24473	.24262	.24055	.23850	.23649
103	78	.29586	.29313	.29044	.28780	.28520	.28264	.28012	.27764	.27520	.27279	.27042	.26808	.26578	.26352	.26129	.25909	.25692	.25478	.25268	.25060
103	79	.31167	.30889	.30615	.30345	.30080	.29818	.29560	.29306	.29056	.28810	.28567	.28327	.28092	.27859	.27630	.27404	.27182	.26962	.26746	.26533
103	80	.32784	.32501	.32222	.31948	.31677	.31410	.31147	.30888	.30633	.30381	.30133	.29888	.29647	.29409	.29174	.28943	.28715	.28490	.28268	.28049
103	81	.34423	.34135	.33852	.33573	.33297	.33026	.32758	.32494	.32234	.31978	.31725	.31475	.31229	.30986	.30747	.30510	.30277	.30047	.29820	.29596
103	82	.36073	.35782	.35495	.35211	.34932	.34656	.34385	.34117	.33852	.33591	.33334	.33080	.32829	.32582	.32338	.32097	.31859	.31624	.31393	.31164
103	83	.37735	.37440	.37150	.36863	.36580	.36301	.36026	.35754	.35486	.35221	.34960	.34702	.34447	.34196	.33948	.33702	.33461	.33222	.32986	.32753
103	84	.39420	.39123	.38830	.38541	.38255	.37973	.37695	.37420	.37148	.36880	.36616	.36355	.36097	.35842	.35590	.35341	.35096	.34853	.34614	.34377
103	85	.41138	.40839	.40544	.40253	.39965	.39681	.39400	.39123	.38849	.38579	.38311	.38047	.37787	.37529	.37274	.37023	.36774	.36528	.36286	.36046
103	86	.42868	.42568	.42272	.41979	.41690	.41405	.41122	.40843	.40568	.40296	.40026	.39760	.39498	.39238	.38981	.38727	.38476	.38228	.37982	.37740
103	87	.44583	.44282	.43986	.43692	.43402	.43116	.42833	.42553	.42276	.42003	.41732	.41465	.41201	.40939	.40681	.40425	.40172	.39922	.39675	.39431
103	88	.46275	.45976	.45679	.45386	.45096	.44809	.44526	.44246	.43969	.43694	.43423	.43155	.42890	.42628	.42368	.42112	.41858	.41607	.41358	.41112
103	89	.47942	.47643	.47348	.47055	.46766	.46480	.46197	.45917	.45640	.45366	.45095	.44827	.44561	.44299	.44039	.43782	.43527	.43276	.43026	.42780
103	90	.49573	.49275	.48981	.48690	.48402	.48117	.47836	.47557	.47280	.47007	.46737	.46469	.46204	.45942	.45683	.45426	.45171	.44919	.44670	.44423
103	91	.51133	.50838	.50546	.50257	.49970	.49687	.49407	.49129	.48855	.48583	.48313	.48047	.47783	.47521	.47263	.47006	.46753	.46501	.46253	.46006
103	92	.52589	.52297	.52007	.51720	.51436	.51154	.50876	.50600	.50327	.50056	.49788	.49523	.49261	.49000	.48743	.48487	.48235	.47984	.47736	.47490
103	93	.53944	.53654	.53366	.53082	.52800	.52520	.52244	.51970	.51699	.51430	.51164	.50900	.50639	.50380	.50123	.49869	.49618	.49368	.49121	.48877

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

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
103	94	.55216	.54928	.54643	.54361	.54081	.53804	.53530	.53258	.52989	.52722	.52458	.52196	.51936	.51679	.51424	.51171	.50921	.50673	.50427	.50183
103	95	.56428	.56143	.55861	.55581	.55304	.55030	.54758	.54488	.54221	.53957	.53694	.53434	.53177	.52921	.52668	.52417	.52168	.51922	.51678	.51435
103	96	.57570	.57289	.57009	.56733	.56458	.56186	.55917	.55650	.55385	.55123	.54863	.54605	.54349	.54096	.53844	.53595	.53348	.53104	.52861	.52620
103	97	.58633	.58354	.58077	.57803	.57531	.57262	.56995	.56731	.56468	.56208	.55950	.55694	.55441	.55189	.54940	.54693	.54448	.54205	.53964	.53725
103	98	.59636	.59360	.59086	.58815	.58546	.58279	.58015	.57753	.57493	.57235	.56979	.56726	.56474	.56225	.55977	.55732	.55489	.55248	.55008	.54771
103	99	.60616	.60344	.60073	.59805	.59538	.59275	.59013	.58753	.58496	.58240	.57987	.57736	.57487	.57240	.56995	.56751	.56510	.56271	.56034	.55798
103	100	.61572	.61303	.61035	.60770	.60507	.60246	.59987	.59730	.59475	.59223	.58972	.58723	.58477	.58232	.57989	.57748	.57509	.57272	.57037	.56803
103	101	.62514	.62248	.61984	.61721	.61461	.61203	.60948	.60694	.60442	.60192	.59944	.59698	.59454	.59212	.58971	.58733	.58496	.58261	.58028	.57797
103	102	.63440	.63177	.62916	.62657	.62400	.62146	.61893	.61642	.61393	.61146	.60901	.60657	.60416	.60176	.59939	.59703	.59468	.59236	.59005	.58776
103	103	.64364	.64105	.63848	.63592	.63339	.63087	.62838	.62590	.62344	.62100	.61858	.61617	.61379	.61142	.60907	.60673	.60442	.60212	.59983	.59757
104	0	.00920	.00915	.00910	.00905	.00901	.00896	.00892	.00887	.00883	.00879	.00875	.00871	.00867	.00863	.00859	.00856	.00852	.00848	.00845	.00841
104	1	.00246	.00243	.00239	.00236	.00233	.00230	.00227	.00224	.00222	.00219	.00216	.00214	.00211	.00209	.00207	.00205	.00202	.00200	.00198	.00196
104	2	.00220	.00217	.00213	.00210	.00207	.00204	.00201	.00198	.00195	.00192	.00190	.00187	.00185	.00182	.00180	.00178	.00175	.00173	.00171	.00169
104	3	.00212	.00209	.00205	.00201	.00198	.00195	.00192	.00189	.00186	.00183	.00180	.00177	.00175	.00172	.00170	.00167	.00165	.00163	.00161	.00159
104	4	.00214	.00210	.00206	.00202	.00198	.00195	.00192	.00188	.00185	.00182	.00179	.00176	.00174	.00171	.00168	.00166	.00163	.00161	.00158	.00156
104	5	.00222	.00218	.00213	.00209	.00206	.00202	.00198	.00195	.00191	.00188	.00185	.00182	.00179	.00176	.00173	.00170	.00168	.00165	.00162	.00160
104	6	.00235	.00230	.00226	.00221	.00217	.00213	.00209	.00205	.00202	.00198	.00195	.00191	.00188	.00185	.00182	.00179	.00176	.00173	.00170	.00168
104	7	.00253	.00248	.00243	.00238	.00234	.00229	.00225	.00221	.00217	.00213	.00209	.00206	.00202	.00199	.00195	.00192	.00189	.00186	.00183	.00180
104	8	.00275	.00270	.00265	.00260	.00255	.00250	.00245	.00241	.00236	.00232	.00228	.00224	.00220	.00217	.00213	.00209	.00206	.00203	.00199	.00196
104	9	.00305	.00299	.00293	.00288	.00282	.00277	.00272	.00267	.00263	.00258	.00254	.00249	.00245	.00241	.00237	.00233	.00230	.00226	.00222	.00219
104	10	.00342	.00336	.00330	.00324	.00318	.00313	.00307	.00302	.00297	.00292	.00287	.00282	.00278	.00273	.00269	.00265	.00261	.00257	.00253	.00249
104	11	.00387	.00380	.00374	.00367	.00361	.00355	.00349	.00343	.00338	.00332	.00327	.00322	.00317	.00312	.00308	.00303	.00299	.00294	.00290	.00286
104	12	.00438	.00431	.00424	.00417	.00410	.00404	.00398	.00392	.00386	.00380	.00374	.00369	.00363	.00358	.00353	.00348	.00343	.00339	.00334	.00330
104	13	.00493	.00485	.00478	.00470	.00463	.00456	.00449	.00443	.00437	.00430	.00424	.00418	.00413	.00407	.00402	.00397	.00391	.00386	.00381	.00377
104	14	.00545	.00537	.00529	.00521	.00514	.00506	.00499	.00492	.00486	.00479	.00473	.00466	.00460	.00454	.00449	.00443	.00438	.00432	.00427	.00422
104	15	.00593	.00584	.00576	.00567	.00559	.00552	.00544	.00537	.00530	.00523	.00516	.00509	.00503	.00497	.00491	.00485	.00479	.00473	.00468	.00462
104	16	.00633	.00624	.00615	.00606	.00598	.00590	.00582	.00574	.00566	.00559	.00552	.00545	.00538	.00532	.00526	.00519	.00513	.00507	.00502	.00496
104	17	.00666	.00657	.00647	.00638	.00629	.00621	.00613	.00604	.00597	.00589	.00582	.00574	.00567	.00561	.00554	.00547	.00541	.00535	.00529	.00523
104	18	.00694	.00684	.00674	.00665	.00655	.00647	.00638	.00629	.00621	.00613	.00606	.00598	.00591	.00583	.00577	.00570	.00563	.00557	.00550	.00544
104	19	.00720	.00709	.00699	.00689	.00680	.00670	.00661	.00652	.00644	.00635	.00627	.00619	.00612	.00604	.00597	.00590	.00583	.00576	.00570	.00563
104	20	.00747	.00735	.00725	.00714	.00704	.00694	.00685	.00676	.00667	.00658	.00649	.00641	.00633	.00625	.00618	.00610	.00603	.00596	.00589	.00582
104	21	.00775	.00763	.00752	.00741	.00730	.00720	.00710	.00700	.00691	.00681	.00673	.00664	.00655	.00647	.00639	.00632	.00624	.00617	.00609	.00602
104	22	.00803	.00790	.00779	.00767	.00756	.00745	.00735	.00724	.00714	.00705	.00695	.00686	.00678	.00669	.00661	.00652	.00645	.00637	.00629	.00622
104	23	.00833	.00820	.00808	.00795	.00784	.00772	.00761	.00750	.00740	.00730	.00720	.00710	.00701	.00692	.00683	.00675	.00666	.00658	.00650	.00643
104	24	.00867	.00853	.00840	.00827	.00815	.00802	.00791	.00779	.00768	.00758	.00747	.00737	.00727	.00718	.00709	.00700	.00691	.00682	.00674	.00666
104	25	.00905	.00891	.00877	.00863	.00850	.00837	.00825	.00813	.00801	.00790	.00779	.00768	.00758	.00748	.00738	.00728	.00719	.00710	.00701	.00693
104	26	.00949	.00933	.00918	.00904	.00890	.00877	.00863	.00851	.00838	.00826	.00815	.00803	.00792	.00782	.00771	.00761	.00751	.00742	.00733	.00723
104	27	.00999	.00983	.00967	.00952	.00937	.00923	.00909	.00895	.00882	.00869	.00857	.00845	.00833	.00822	.00811	.00800	.00790	.00780	.00770	.00760
104	28	.01055	.01037	.01020	.01004	.00988	.00973	.00958	.00944	.00930	.00916	.00903	.00890	.00878	.00866	.00854	.00843	.00832	.00821	.00810	.00800
104	29	.01115	.01097	.01079	.01061	.01045	.01028	.01012	.00997	.00982	.00968	.00954	.00940	.00927	.00914	.00902	.00890	.00878	.00866	.00855	.00844
104	30	.01181	.01161	.01142	.01123	.01105	.01088	.01071	.01054	.01039	.01023	.01008	.00994	.00980	.00966	.00953	.00940	.00927	.00915	.00903	.00892
104	31	.01250	.01229	.01209	.01189	.01170	.01151	.01133	.01116	.01099	.01082	.01066	.01051	.01036	.01021	.01007	.00994	.00980	.00967	.00954	.00942
104	32	.01325	.01302	.01281	.01259	.01239	.01219	.01200	.01181	.01163	.01146	.01129	.01112	.01096	.01081	.01066	.01051	.01037	.01023	.01009	.00996
104	33	.01407	.01383	.01359	.01337	.01315	.01294	.01273	.01253	.01234	.01215	.01197	.01179	.01162	.01145	.01129	.01114	.01098	.01083	.01069	.01055
104	34	.01495	.01469	.01444	.01420	.01396	.01374	.01352	.01330	.01310	.01290	.01270	.01251	.01233	.01215	.01198	.01181	.01165	.01149	.01133	.01118
104	35	.01592	.01565	.01538	.01512	.01487	.01462	.01439	.01416	.01394	.01372	.01352	.01331	.01312	.01293	.01274	.01256	.01238	.01221	.01205	.01189
104	36	.01698	.01668	.01639	.01612	.01585	.01558	.01533	.01509	.01485	.01462	.01439	.01418	.01397	.01376	.01356	.01337	.01318	.01300	.01282	.01265
104	37	.01813	.01781	.01750	.01720	.01691	.01663	.01636	.01610	.01584	.01560	.01536	.01512	.01490	.01468	.01446	.01425	.01405	.01386	.01366	.01348
104	38	.01940	.01906	.01873	.01841	.01809	.01779	.01750	.01722	.01695	.01668	.01642	.01617	.01593	.01569	.01546	.01524	.01502	.01481	.01460	.01440
104	39	.02079	.02043	.02007	.01973	.01939	.01907	.01876	.01845	.01816	.01787	.01759	.01732	.01706	.01681	.01656	.01632	.01609	.01586	.01564	.01542

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
104	40	.02234	.02195	.02157	.02120	.02084	.02049	.02015	.01983	.01951	.01920	.01890	.01861	.01833	.01806	.01779	.01753	.01728	.01703	.01679	.01656
104	41	.02407	.02365	.02324	.02284	.02246	.02208	.02172	.02137	.02103	.02070	.02037	.02006	.01976	.01946	.01917	.01890	.01862	.01836	.01810	.01785
104	42	.02599	.02554	.02510	.02467	.02426	.02385	.02346	.02309	.02272	.02236	.02202	.02168	.02135	.02103	.02072	.02042	.02013	.01984	.01957	.01929
104	43	.02811	.02763	.02715	.02669	.02625	.02582	.02540	.02499	.02460	.02421	.02384	.02348	.02312	.02278	.02245	.02212	.02181	.02150	.02120	.02091
104	44	.03045	.02993	.02942	.02893	.02845	.02798	.02753	.02710	.02667	.02626	.02586	.02547	.02509	.02472	.02436	.02401	.02367	.02334	.02301	.02270
104	45	.03298	.03242	.03187	.03135	.03083	.03033	.02985	.02938	.02893	.02848	.02805	.02763	.02722	.02682	.02644	.02606	.02569	.02534	.02499	.02465
104	46	.03572	.03512	.03454	.03397	.03342	.03289	.03237	.03187	.03138	.03090	.03044	.02999	.02955	.02912	.02870	.02830	.02790	.02752	.02714	.02678
104	47	.03867	.03803	.03740	.03680	.03621	.03563	.03508	.03454	.03401	.03350	.03300	.03252	.03205	.03159	.03114	.03071	.03028	.02987	.02946	.02907
104	48	.04184	.04115	.04049	.03984	.03921	.03860	.03800	.03742	.03686	.03631	.03578	.03526	.03475	.03426	.03378	.03331	.03285	.03241	.03197	.03155
104	49	.04525	.04452	.04381	.04312	.04244	.04179	.04115	.04053	.03993	.03934	.03877	.03821	.03767	.03714	.03663	.03612	.03563	.03516	.03469	.03424
104	50	.04894	.04816	.04740	.04666	.04594	.04524	.04456	.04390	.04326	.04263	.04202	.04142	.04084	.04027	.03972	.03918	.03866	.03815	.03765	.03716
104	51	.05292	.05208	.05127	.05048	.04972	.04897	.04825	.04754	.04685	.04618	.04552	.04489	.04427	.04366	.04307	.04249	.04193	.04138	.04084	.04032
104	52	.05715	.05626	.05540	.05456	.05375	.05295	.05218	.05142	.05069	.04997	.04927	.04859	.04793	.04728	.04665	.04603	.04543	.04484	.04427	.04371
104	53	.06166	.06072	.05980	.05891	.05804	.05720	.05637	.05557	.05479	.05402	.05328	.05255	.05184	.05115	.05048	.04982	.04918	.04855	.04794	.04734
104	54	.06645	.06545	.06448	.06353	.06261	.06171	.06084	.05998	.05915	.05834	.05755	.05677	.05602	.05528	.05456	.05386	.05317	.05250	.05185	.05121
104	55	.07155	.07050	.06946	.06846	.06748	.06653	.06560	.06469	.06380	.06294	.06210	.06128	.06047	.05969	.05892	.05818	.05744	.05673	.05603	.05535
104	56	.07698	.07586	.07477	.07370	.07267	.07165	.07067	.06971	.06877	.06785	.06696	.06608	.06523	.06440	.06358	.06278	.06201	.06125	.06050	.05978
104	57	.08273	.08155	.08040	.07927	.07817	.07710	.07606	.07504	.07404	.07307	.07212	.07120	.07029	.06941	.06854	.06770	.06687	.06606	.06527	.06450
104	58	.08879	.08754	.08633	.08514	.08398	.08285	.08174	.08066	.07961	.07858	.07758	.07660	.07564	.07470	.07378	.07288	.07201	.07115	.07031	.06949
104	59	.09513	.09381	.09253	.09127	.09005	.08886	.08769	.08655	.08544	.08435	.08329	.08225	.08123	.08024	.07927	.07832	.07739	.07648	.07559	.07472
104	60	.10174	.10035	.09900	.09768	.09639	.09513	.09390	.09270	.09153	.09038	.08926	.08816	.08708	.08603	.08501	.08400	.08302	.08206	.08111	.08019
104	61	.10867	.10721	.10579	.10440	.10304	.10172	.10042	.09915	.09792	.09671	.09552	.09436	.09323	.09212	.09104	.08997	.08893	.08791	.08692	.08594
104	62	.11598	.11445	.11295	.11150	.11007	.10867	.10731	.10598	.10467	.10340	.10215	.10093	.09973	.09856	.09742	.09630	.09520	.09412	.09307	.09204
104	63	.12370	.12210	.12053	.11900	.11750	.11603	.11460	.11320	.11183	.11049	.10917	.10789	.10663	.10539	.10419	.10300	.10185	.10071	.09960	.09851
104	64	.13183	.13015	.12851	.12691	.12533	.12380	.12229	.12082	.11938	.11797	.11659	.11524	.11391	.11261	.11134	.11010	.10888	.10768	.10651	.10536
104	65	.14040	.13865	.13693	.13524	.13360	.13199	.13041	.12887	.12736	.12588	.12443	.12300	.12161	.12025	.11891	.11760	.11632	.11506	.11382	.11261
104	66	.14947	.14763	.14584	.14408	.14236	.14067	.13902	.13740	.13582	.13427	.13275	.13126	.12979	.12836	.12696	.12558	.12423	.12291	.12161	.12033
104	67	.15911	.15719	.15532	.15348	.15168	.14992	.14820	.14651	.14485	.14322	.14163	.14007	.13854	.13704	.13557	.13412	.13271	.13131	.12995	.12861
104	68	.16932	.16732	.16537	.16346	.16158	.15974	.15794	.15618	.15445	.15275	.15108	.14945	.14785	.14628	.14474	.14322	.14174	.14028	.13885	.13744
104	69	.18007	.17800	.17597	.17398	.17202	.17011	.16823	.16639	.16459	.16282	.16108	.15937	.15770	.15606	.15445	.15286	.15131	.14978	.14829	.14681
104	70	.19131	.18916	.18705	.18498	.18295	.18096	.17901	.17710	.17522	.17337	.17156	.16978	.16804	.16632	.16464	.16299	.16137	.15977	.15821	.15667
104	71	.20298	.20075	.19856	.19642	.19431	.19224	.19022	.18823	.18627	.18435	.18247	.18062	.17880	.17702	.17527	.17354	.17185	.17019	.16855	.16695
104	72	.21504	.21273	.21047	.20825	.20607	.20392	.20182	.19976	.19773	.19574	.19378	.19186	.18997	.18812	.18629	.18450	.18274	.18101	.17930	.17763
104	73	.22747	.22509	.22275	.22046	.21820	.21599	.21381	.21167	.20957	.20751	.20548	.20349	.20153	.19960	.19771	.19584	.19401	.19221	.19044	.18870
104	74	.24038	.23792	.23551	.23314	.23081	.22852	.22628	.22407	.22189	.21976	.21766	.21559	.21356	.21157	.20960	.20767	.20577	.20390	.20206	.20025
104	75	.25385	.25132	.24884	.24640	.24400	.24164	.23932	.23704	.23479	.23259	.23042	.22828	.22619	.22412	.22209	.22009	.21812	.21618	.21427	.21239
104	76	.26798	.26538	.26283	.26032	.25785	.25542	.25304	.25069	.24838	.24610	.24386	.24166	.23949	.23736	.23526	.23319	.23116	.22915	.22718	.22523
104	77	.28279	.28013	.27751	.27494	.27240	.26991	.26746	.26504	.26267	.26033	.25802	.25576	.25352	.25133	.24916	.24703	.24493	.24286	.24082	.23881
104	78	.29825	.29553	.29286	.29022	.28763	.28508	.28256	.28009	.27765	.27525	.27288	.27056	.26826	.26600	.26377	.26158	.25942	.25729	.25519	.25312
104	79	.31427	.31150	.30876	.30608	.30343	.30082	.29825	.29572	.29322	.29076	.28834	.28595	.28360	.28128	.27900	.27675	.27453	.27234	.27018	.26805
104	80	.33066	.32784	.32506	.32232	.31962	.31696	.31434	.31175	.30921	.30670	.30422	.30178	.29938	.29701	.29467	.29236	.29009	.28784	.28563	.28345
104	81	.34727	.34441	.34158	.33880	.33605	.33335	.33068	.32805	.32546	.32290	.32038	.31789	.31544	.31301	.31063	.30827	.30595	.30365	.30139	.29915
104	82	.36401	.36111	.35825	.35543	.35264	.34990	.34719	.34452	.34188	.33928	.33672	.33418	.33169	.32922	.32679	.32439	.32201	.31967	.31737	.31508
104	83	.38088	.37795	.37505	.37220	.36938	.36660	.36385	.36115	.35847	.35584	.35323	.35066	.34812	.34562	.34315	.34070	.33829	.33591	.33356	.33124
104	84	.39800	.39504	.39212	.38924	.38640	.38359	.38082	.37808	.37538	.37271	.37007	.36747	.36490	.36236	.35985	.35737	.35492	.35251	.35012	.34776
104	85	.41547	.41250	.40956	.40666	.40379	.40096	.39817	.39541	.39268	.38999	.38732	.38469	.38210	.37953	.37699	.37449	.37201	.36956	.36714	.36475
104	86	.43308	.43010	.42715	.42424	.42136	.41852	.41571	.41293	.41019	.40748	.40480	.40215	.39953	.39694	.39438	.39185	.38935	.38688	.38444	.38202
104	87	.45055	.44756	.44461	.44169	.43881	.43596	.43314	.43036	.42760	.42488	.42219	.41953	.41690	.41429	.41172	.40918	.40666	.40417	.40171	.39927
104	88	.46781	.46483	.46188	.45897	.45609	.45324	.45042	.44763	.44487	.44215	.43945	.43678	.43414	.43153	.42895	.42639	.42387	.42137	.41889	.41644
104	89	.48483	.48186	.47892	.47601	.47314	.47030	.46748	.46470	.46195	.45922	.45653	.45386	.45122	.44861	.44602	.44346	.44093	.43843	.43595	.43349

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

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
104	90	.50150	.49854	.49562	.49273	.48987	.48704	.48424	.48147	.47872	.47601	.47332	.47066	.46803	.46542	.46284	.46028	.45775	.45525	.45277	.45032
104	91	.51746	.51453	.51164	.50876	.50592	.50311	.50033	.49757	.49484	.49214	.48946	.48682	.48419	.48160	.47902	.47648	.47396	.47146	.46898	.46653
104	92	.53238	.52948	.52660	.52375	.52093	.51814	.51538	.51264	.50993	.50724	.50458	.50195	.49934	.49676	.49420	.49166	.48915	.48666	.48420	.48175
104	93	.54626	.54338	.54053	.53771	.53492	.53215	.52940	.52669	.52399	.52133	.51868	.51607	.51347	.51090	.50836	.50584	.50334	.50086	.49841	.49597
104	94	.55931	.55646	.55363	.55084	.54806	.54532	.54260	.53990	.53723	.53459	.53196	.52937	.52679	.52424	.52171	.51920	.51672	.51425	.51181	.50939
104	95	.57175	.56893	.56613	.56337	.56062	.55790	.55521	.55254	.54989	.54727	.54467	.54209	.53953	.53700	.53449	.53200	.52953	.52709	.52466	.52226
104	96	.58349	.58070	.57793	.57519	.57248	.56979	.56712	.56447	.56185	.55925	.55668	.55412	.55159	.54908	.54659	.54412	.54167	.53924	.53683	.53445
104	97	.59440	.59165	.58891	.58620	.58351	.58085	.57821	.57559	.57299	.57042	.56786	.56533	.56282	.56033	.55786	.55541	.55298	.55057	.54818	.54581
104	98	.60472	.60199	.59929	.59661	.59395	.59131	.58870	.58610	.58353	.58098	.57845	.57594	.57345	.57098	.56853	.56610	.56369	.56130	.55893	.55658
104	99	.61482	.61212	.60945	.60680	.60417	.60156	.59897	.59641	.59386	.59134	.58883	.58635	.58388	.58144	.57901	.57660	.57422	.57185	.56950	.56717
104	100	.62466	.62200	.61936	.61674	.61414	.61157	.60901	.60647	.60395	.60146	.59898	.59652	.59408	.59166	.58926	.58688	.58451	.58217	.57984	.57753
104	101	.63437	.63174	.62914	.62655	.62399	.62144	.61891	.61641	.61392	.61145	.60900	.60657	.60416	.60177	.59939	.59703	.59469	.59237	.59007	.58778
104	102	.64391	.64132	.63875	.63620	.63367	.63116	.62866	.62619	.62373	.62129	.61887	.61647	.61409	.61172	.60937	.60704	.60473	.60243	.60015	.59789
104	103	.65344	.65089	.64836	.64584	.64334	.64087	.63841	.63596	.63354	.63113	.62874	.62637	.62402	.62168	.61936	.61706	.61477	.61250	.61024	.60800
104	104	.66362	.66110	.65861	.65614	.65368	.65124	.64882	.64641	.64402	.64165	.63930	.63696	.63464	.63233	.63005	.62777	.62552	.62328	.62105	.61884
105	0	.00934	.00929	.00925	.00920	.00915	.00911	.00907	.00902	.00898	.00894	.00890	.00886	.00882	.00878	.00875	.00871	.00867	.00864	.00860	.00857
105	1	.00248	.00245	.00241	.00238	.00235	.00232	.00229	.00226	.00224	.00221	.00219	.00216	.00214	.00211	.00209	.00207	.00205	.00203	.00201	.00199
105	2	.00222	.00218	.00215	.00212	.00208	.00205	.00202	.00199	.00197	.00194	.00191	.00189	.00186	.00184	.00182	.00179	.00177	.00175	.00173	.00171
105	3	.00214	.00210	.00206	.00203	.00199	.00196	.00193	.00190	.00187	.00184	.00181	.00179	.00176	.00174	.00171	.00169	.00167	.00164	.00162	.00160
105	4	.00215	.00211	.00207	.00203	.00200	.00196	.00193	.00190	.00186	.00183	.00180	.00178	.00175	.00172	.00169	.00167	.00164	.00162	.00160	.00157
105	5	.00223	.00219	.00214	.00210	.00207	.00203	.00199	.00196	.00192	.00189	.00186	.00183	.00180	.00177	.00174	.00171	.00169	.00166	.00164	.00161
105	6	.00236	.00231	.00226	.00222	.00218	.00214	.00210	.00206	.00203	.00199	.00196	.00192	.00189	.00186	.00183	.00180	.00177	.00174	.00171	.00169
105	7	.00254	.00249	.00244	.00239	.00235	.00230	.00226	.00222	.00218	.00214	.00210	.00207	.00203	.00200	.00196	.00193	.00190	.00187	.00184	.00181
105	8	.00276	.00271	.00265	.00260	.00255	.00251	.00246	.00242	.00237	.00233	.00229	.00225	.00221	.00217	.00214	.00210	.00207	.00203	.00200	.00197
105	9	.00306	.00300	.00294	.00289	.00283	.00278	.00273	.00268	.00264	.00259	.00255	.00250	.00246	.00242	.00238	.00234	.00230	.00227	.00223	.00220
105	10	.00343	.00337	.00331	.00325	.00319	.00314	.00308	.00303	.00298	.00293	.00288	.00283	.00279	.00274	.00270	.00266	.00262	.00258	.00254	.00250
105	11	.00388	.00381	.00375	.00368	.00362	.00356	.00350	.00345	.00339	.00334	.00329	.00323	.00318	.00314	.00309	.00304	.00300	.00296	.00291	.00287
105	12	.00440	.00433	.00426	.00419	.00412	.00406	.00399	.00393	.00387	.00382	.00376	.00371	.00365	.00360	.00355	.00350	.00345	.00341	.00336	.00332
105	13	.00495	.00487	.00480	.00473	.00465	.00459	.00452	.00445	.00439	.00433	.00427	.00421	.00415	.00410	.00404	.00399	.00394	.00389	.00384	.00379
105	14	.00548	.00540	.00532	.00524	.00517	.00509	.00502	.00495	.00489	.00482	.00476	.00469	.00463	.00457	.00452	.00446	.00441	.00435	.00430	.00425
105	15	.00596	.00588	.00579	.00571	.00563	.00555	.00548	.00540	.00533	.00526	.00520	.00513	.00507	.00500	.00494	.00488	.00483	.00477	.00472	.00466
105	16	.00637	.00628	.00619	.00610	.00602	.00594	.00586	.00578	.00571	.00563	.00556	.00549	.00543	.00536	.00530	.00523	.00517	.00511	.00506	.00500
105	17	.00670	.00661	.00651	.00642	.00634	.00625	.00617	.00609	.00601	.00593	.00586	.00579	.00572	.00565	.00558	.00552	.00545	.00539	.00533	.00527
105	18	.00698	.00688	.00679	.00669	.00660	.00651	.00642	.00634	.00626	.00618	.00610	.00603	.00595	.00588	.00581	.00574	.00568	.00561	.00555	.00549
105	19	.00725	.00714	.00704	.00694	.00684	.00675	.00666	.00657	.00649	.00640	.00632	.00624	.00617	.00609	.00602	.00595	.00588	.00581	.00575	.00568
105	20	.00751	.00740	.00729	.00719	.00709	.00699	.00690	.00680	.00672	.00663	.00654	.00646	.00638	.00630	.00623	.00615	.00608	.00601	.00594	.00587
105	21	.00780	.00768	.00757	.00746	.00735	.00725	.00715	.00705	.00696	.00687	.00678	.00669	.00661	.00652	.00644	.00637	.00629	.00622	.00615	.00608
105	22	.00808	.00796	.00784	.00772	.00761	.00750	.00740	.00730	.00720	.00710	.00701	.00692	.00683	.00674	.00666	.00658	.00650	.00642	.00635	.00627
105	23	.00838	.00825	.00813	.00801	.00789	.00777	.00766	.00756	.00745	.00735	.00725	.00716	.00706	.00697	.00689	.00680	.00672	.00664	.00656	.00648
105	24	.00872	.00858	.00845	.00832	.00820	.00808	.00796	.00785	.00774	.00763	.00753	.00743	.00733	.00723	.00714	.00705	.00696	.00688	.00679	.00671
105	25	.00911	.00896	.00882	.00869	.00855	.00843	.00830	.00818	.00807	.00795	.00784	.00774	.00763	.00753	.00744	.00734	.00725	.00716	.00707	.00698
105	26	.00954	.00939	.00924	.00910	.00896	.00882	.00869	.00856	.00844	.00832	.00820	.00809	.00798	.00787	.00777	.00767	.00757	.00748	.00738	.00729
105	27	.01005	.00989	.00973	.00958	.00943	.00928	.00914	.00901	.00888	.00875	.00863	.00851	.00839	.00828	.00817	.00806	.00796	.00786	.00776	.00766
105	28	.01061	.01043	.01026	.01010	.00994	.00979	.00964	.00950	.00936	.00922	.00909	.00896	.00884	.00872	.00860	.00849	.00838	.00827	.00817	.00806
105	29	.01122	.01103	.01085	.01068	.01051	.01035	.01019	.01004	.00989	.00974	.00960	.00947	.00934	.00921	.00908	.00896	.00885	.00873	.00862	.00851
105	30	.01187	.01167	.01148	.01130	.01112	.01094	.01078	.01061	.01045	.01030	.01015	.01001	.00987	.00973	.00960	.00947	.00934	.00922	.00910	.00899
105	31	.01257	.01236	.01216	.01196	.01177	.01158	.01140	.01123	.01106	.01089	.01074	.01058	.01043	.01029	.01015	.01001	.00987	.00974	.00962	.00949
105	32	.01332	.01310	.01288	.01267	.01246	.01226	.01207	.01189	.01171	.01153	.01136	.01120	.01104	.01088	.01073	.01058	.01044	.01030	.01017	.01004
105	33	.01415	.01390	.01367	.01344	.01322	.01301	.01281	.01261	.01242	.01223	.01205	.01187	.01170	.01153	.01137	.01122	.01106	.01091	.01077	.01063
105	34	.01503	.01477	.01452	.01428	.01405	.01382	.01360	.01339	.01318	.01298	.01279	.01260	.01241	.01224	.01206	.01189	.01173	.01157	.01142	.01127

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

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
105	35	.01601	.01573	.01546	.01520	.01495	.01471	.01447	.01425	.01403	.01381	.01360	.01340	.01320	.01301	.01283	.01265	.01247	.01230	.01214	.01197
105	36	.01707	.01677	.01648	.01620	.01594	.01567	.01542	.01518	.01494	.01471	.01449	.01427	.01406	.01385	.01366	.01346	.01327	.01309	.01291	.01274
105	37	.01822	.01790	.01759	.01730	.01701	.01673	.01646	.01619	.01594	.01569	.01545	.01522	.01499	.01477	.01456	.01435	.01415	.01395	.01376	.01358
105	38	.01950	.01916	.01882	.01850	.01819	.01789	.01760	.01732	.01705	.01678	.01652	.01627	.01603	.01579	.01556	.01534	.01512	.01491	.01470	.01450
105	39	.02090	.02053	.02017	.01983	.01950	.01917	.01886	.01856	.01826	.01798	.01770	.01743	.01717	.01691	.01667	.01643	.01619	.01597	.01574	.01553
105	40	.02245	.02206	.02168	.02131	.02095	.02060	.02027	.01994	.01962	.01931	.01902	.01873	.01844	.01817	.01790	.01764	.01739	.01715	.01691	.01668
105	41	.02419	.02377	.02336	.02296	.02257	.02220	.02184	.02149	.02115	.02082	.02049	.02018	.01988	.01958	.01930	.01902	.01874	.01848	.01822	.01797
105	42	.02612	.02566	.02522	.02480	.02438	.02398	.02359	.02321	.02285	.02249	.02214	.02181	.02148	.02116	.02085	.02055	.02026	.01997	.01970	.01943
105	43	.02825	.02776	.02729	.02683	.02639	.02595	.02554	.02513	.02473	.02435	.02398	.02362	.02326	.02292	.02259	.02226	.02195	.02164	.02134	.02105
105	44	.03059	.03007	.02956	.02907	.02860	.02813	.02768	.02725	.02682	.02641	.02601	.02562	.02524	.02487	.02451	.02416	.02382	.02349	.02317	.02285
105	45	.03314	.03258	.03203	.03151	.03099	.03050	.03001	.02954	.02909	.02865	.02821	.02779	.02739	.02699	.02660	.02623	.02586	.02550	.02515	.02481
105	46	.03590	.03530	.03472	.03415	.03360	.03307	.03255	.03205	.03156	.03108	.03062	.03017	.02973	.02930	.02888	.02848	.02809	.02770	.02733	.02696
105	47	.03886	.03821	.03759	.03699	.03640	.03583	.03527	.03473	.03421	.03370	.03320	.03271	.03224	.03178	.03134	.03090	.03048	.03006	.02966	.02927
105	48	.04205	.04136	.04069	.04005	.03942	.03881	.03821	.03763	.03707	.03652	.03599	.03547	.03497	.03447	.03399	.03353	.03307	.03262	.03219	.03177
105	49	.04548	.04475	.04404	.04334	.04267	.04202	.04138	.04076	.04016	.03957	.03900	.03845	.03790	.03738	.03686	.03636	.03587	.03539	.03493	.03447
105	50	.04919	.04841	.04765	.04691	.04619	.04550	.04482	.04415	.04351	.04288	.04227	.04168	.04110	.04053	.03998	.03944	.03892	.03840	.03790	.03742
105	51	.05318	.05235	.05154	.05076	.04999	.04925	.04852	.04781	.04713	.04646	.04580	.04517	.04455	.04394	.04335	.04277	.04221	.04166	.04113	.04060
105	52	.05744	.05656	.05570	.05486	.05404	.05325	.05248	.05172	.05099	.05028	.04958	.04890	.04824	.04759	.04696	.04634	.04574	.04515	.04458	.04402
105	53	.06198	.06104	.06013	.05924	.05837	.05752	.05670	.05590	.05512	.05435	.05361	.05289	.05218	.05149	.05081	.05016	.04951	.04889	.04827	.04768
105	54	.06681	.06581	.06484	.06389	.06297	.06207	.06120	.06034	.05951	.05870	.05791	.05714	.05638	.05565	.05493	.05423	.05354	.05287	.05222	.05158
105	55	.07194	.07088	.06985	.06885	.06787	.06692	.06599	.06508	.06420	.06334	.06250	.06168	.06087	.06009	.05933	.05858	.05785	.05713	.05644	.05575
105	56	.07740	.07628	.07519	.07413	.07309	.07208	.07110	.07014	.06920	.06828	.06739	.06652	.06567	.06483	.06402	.06323	.06245	.06169	.06095	.06022
105	57	.08320	.08201	.08086	.07974	.07864	.07757	.07653	.07551	.07452	.07355	.07260	.07168	.07077	.06989	.06902	.06818	.06735	.06655	.06576	.06498
105	58	.08930	.08805	.08683	.08565	.08449	.08336	.08226	.08118	.08013	.07910	.07810	.07712	.07616	.07522	.07431	.07341	.07254	.07168	.07084	.07002
105	59	.09568	.09436	.09308	.09183	.09061	.08941	.08825	.08711	.08600	.08492	.08385	.08282	.08180	.08081	.07984	.07889	.07796	.07706	.07617	.07530
105	60	.10234	.10095	.09960	.09828	.09700	.09574	.09451	.09331	.09214	.09099	.08987	.08878	.08770	.08665	.08563	.08463	.08364	.08268	.08174	.08082
105	61	.10931	.10786	.10644	.10505	.10370	.10237	.10108	.09981	.09858	.09737	.09619	.09503	.09390	.09279	.09171	.09065	.08961	.08859	.08760	.08662
105	62	.11668	.11515	.11366	.11220	.11078	.10938	.10802	.10669	.10539	.10411	.10287	.10165	.10046	.09929	.09814	.09702	.09593	.09485	.09380	.09277
105	63	.12445	.12285	.12129	.11976	.11826	.11680	.11537	.11397	.11260	.11126	.10995	.10866	.10741	.10618	.10497	.10379	.10263	.10150	.10039	.09930
105	64	.13265	.13097	.12933	.12773	.12616	.12462	.12312	.12165	.12021	.11880	.11743	.11608	.11475	.11346	.11219	.11095	.10973	.10853	.10736	.10621
105	65	.14128	.13952	.13781	.13613	.13449	.13288	.13130	.12976	.12825	.12678	.12533	.12391	.12252	.12116	.11982	.11852	.11723	.11598	.11474	.11353
105	66	.15041	.14858	.14679	.14503	.14331	.14163	.13998	.13837	.13679	.13524	.13372	.13223	.13077	.12934	.12794	.12657	.12522	.12390	.12260	.12133
105	67	.16013	.15822	.15635	.15452	.15272	.15096	.14924	.14755	.14590	.14428	.14269	.14113	.13960	.13810	.13663	.13519	.13377	.13239	.13102	.12969
105	68	.17043	.16844	.16649	.16458	.16270	.16087	.15907	.15731	.15558	.15389	.15223	.15060	.14900	.14743	.14589	.14438	.14290	.14144	.14001	.13861
105	69	.18128	.17921	.17718	.17519	.17324	.17133	.16946	.16762	.16582	.16405	.16232	.16062	.15895	.15731	.15570	.15412	.15257	.15105	.14955	.14808
105	70	.19262	.19047	.18837	.18630	.18428	.18229	.18034	.17843	.17656	.17472	.17291	.17113	.16939	.16768	.16600	.16435	.16273	.16114	.15958	.15804
105	71	.20439	.20217	.19999	.19785	.19575	.19368	.19166	.18967	.18773	.18581	.18393	.18209	.18027	.17849	.17674	.17502	.17333	.17167	.17004	.16844
105	72	.21657	.21427	.21201	.20979	.20762	.20548	.20338	.20132	.19930	.19731	.19536	.19344	.19156	.18971	.18789	.18610	.18434	.18261	.18091	.17924
105	73	.22912	.22675	.22441	.22212	.21987	.21766	.21549	.21336	.21126	.20920	.20718	.20519	.20324	.20131	.19942	.19757	.19574	.19394	.19217	.19043
105	74	.24215	.23970	.23730	.23493	.23261	.23033	.22808	.22588	.22371	.22158	.21949	.21743	.21540	.21341	.21145	.20952	.20763	.20576	.20393	.20212
105	75	.25576	.25324	.25076	.24833	.24593	.24358	.24127	.23899	.23676	.23455	.23239	.23026	.22817	.22611	.22408	.22208	.22012	.21818	.21628	.21441
105	76	.27004	.26745	.26491	.26240	.25994	.25752	.25514	.25280	.25049	.24822	.24599	.24380	.24163	.23950	.23741	.23535	.23332	.23132	.22935	.22741
105	77	.28502	.28236	.27976	.27719	.27466	.27218	.26973	.26732	.26495	.26262	.26032	.25806	.25584	.25364	.25148	.24936	.24726	.24520	.24316	.24116
105	78	.30067	.29796	.29529	.29267	.29008	.28754	.28503	.28256	.28013	.27774	.27538	.27306	.27077	.26851	.26629	.26411	.26195	.25982	.25773	.25566
105	79	.31689	.31413	.31141	.30873	.30609	.30349	.30092	.29840	.29591	.29346	.29105	.28867	.28632	.28401	.28173	.27949	.27727	.27509	.27294	.27082
105	80	.33350	.33069	.32792	.32519	.32250	.31985	.31724	.31466	.31213	.30962	.30716	.30473	.30233	.29996	.29763	.29533	.29306	.29083	.28862	.28644
105	81	.35035	.34749	.34468	.34191	.33917	.33648	.33382	.33120	.32861	.32607	.32355	.32107	.31863	.31621	.31383	.31148	.30917	.30688	.30462	.30240
105	82	.36733	.36444	.36159	.35878	.35601	.35327	.35058	.34791	.34529	.34270	.34014	.33762	.33513	.33267	.33025	.32786	.32549	.32316	.32086	.31859
105	83	.38445	.38153	.37865	.37581	.37300	.37024	.36750	.36481	.36214	.35952	.35692	.35436	.35184	.34934	.34688	.34444	.34204	.33967	.33732	.33501
105	84	.40185	.39891	.39600	.39313	.39030	.38751	.38475	.38202	.37933	.37667	.37405	.37145	.36889	.36636	.36386	.36140	.35896	.35655	.35417	.35182

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

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
105	85	.41962	.41666	.41373	.41085	.40800	.40518	.40240	.39965	.39694	.39426	.39161	.38899	.38640	.38385	.38132	.37883	.37636	.37392	.37151	.36913
105	86	.43755	.43458	.43165	.42875	.42589	.42306	.42026	.41750	.41477	.41207	.40941	.40677	.40417	.40159	.39904	.39653	.39404	.39158	.38914	.38674
105	87	.45535	.45238	.44945	.44654	.44368	.44084	.43804	.43527	.43253	.42982	.42715	.42450	.42188	.41929	.41673	.41420	.41169	.40922	.40677	.40434
105	88	.47296	.47000	.46707	.46417	.46131	.45848	.45567	.45290	.45016	.44745	.44477	.44212	.43949	.43690	.43433	.43179	.42927	.42678	.42432	.42188
105	89	.49034	.48739	.48448	.48159	.47873	.47591	.47311	.47035	.46761	.46490	.46222	.45957	.45695	.45435	.45178	.44924	.44672	.44423	.44176	.43932
105	90	.50739	.50446	.50156	.49869	.49585	.49304	.49025	.48750	.48478	.48208	.47941	.47676	.47415	.47156	.46899	.46645	.46394	.46145	.45898	.45654
105	91	.52373	.52082	.51795	.51510	.51228	.50949	.50672	.50399	.50128	.49860	.49594	.49331	.49071	.48813	.48557	.48304	.48054	.47805	.47560	.47316
105	92	.53901	.53613	.53328	.53045	.52766	.52489	.52215	.51943	.51674	.51408	.51144	.50882	.50623	.50367	.50113	.49861	.49611	.49364	.49119	.48877
105	93	.55324	.55039	.54756	.54476	.54199	.53925	.53653	.53383	.53116	.52852	.52590	.52330	.52073	.51818	.51565	.51315	.51067	.50821	.50578	.50336
105	94	.56661	.56379	.56100	.55823	.55548	.55276	.55007	.54740	.54475	.54213	.53953	.53695	.53440	.53186	.52936	.52687	.52440	.52196	.51954	.51714
105	95	.57939	.57660	.57383	.57109	.56837	.56568	.56301	.56037	.55775	.55515	.55257	.55002	.54748	.54497	.54249	.54002	.53757	.53515	.53274	.53036
105	96	.59144	.58868	.58595	.58324	.58056	.57789	.57525	.57263	.57004	.56746	.56491	.56238	.55987	.55738	.55492	.55247	.55004	.54764	.54525	.54288
105	97	.60266	.59994	.59723	.59455	.59190	.58926	.58665	.58406	.58149	.57894	.57641	.57391	.57142	.56896	.56651	.56408	.56168	.55929	.55692	.55458
105	98	.61327	.61058	.60790	.60526	.60263	.60002	.59744	.59487	.59233	.58981	.58730	.58482	.58236	.57992	.57749	.57509	.57270	.57034	.56799	.56566
105	99	.62365	.62099	.61836	.61574	.61314	.61057	.60801	.60548	.60296	.60047	.59799	.59553	.59310	.59068	.58828	.58590	.58354	.58119	.57886	.57656
105	100	.63379	.63117	.62856	.62598	.62342	.62087	.61835	.61584	.61336	.61089	.60844	.60601	.60360	.60121	.59884	.59648	.59414	.59182	.58952	.58723
105	101	.64379	.64120	.63863	.63608	.63355	.63104	.62855	.62608	.62362	.62119	.61877	.61637	.61399	.61162	.60928	.60695	.60463	.60234	.60006	.59780
105	102	.65362	.65107	.64854	.64603	.64353	.64106	.63860	.63616	.63373	.63133	.62894	.62657	.62422	.62189	.61957	.61726	.61498	.61271	.61046	.60822
105	103	.66344	.66093	.65843	.65596	.65350	.65106	.64863	.64623	.64384	.64147	.63911	.63677	.63445	.63214	.62985	.62758	.62532	.62308	.62085	.61864
105	104	.67390	.67143	.66898	.66655	.66413	.66173	.65935	.65698	.65463	.65229	.64997	.64767	.64538	.64311	.64085	.63861	.63639	.63418	.63198	.62980
105	105	.68466	.68223	.67983	.67743	.67506	.67270	.67035	.66802	.66571	.66341	.66113	.65886	.65661	.65437	.65215	.64994	.64775	.64557	.64341	.64126
106	0	.00954	.00949	.00944	.00940	.00935	.00931	.00926	.00922	.00918	.00914	.00910	.00906	.00903	.00899	.00895	.00892	.00888	.00885	.00881	.00878
106	1	.00251	.00247	.00244	.00241	.00238	.00235	.00232	.00229	.00227	.00224	.00221	.00219	.00217	.00214	.00212	.00210	.00208	.00205	.00203	.00201
106	2	.00224	.00220	.00217	.00214	.00210	.00207	.00204	.00201	.00199	.00196	.00193	.00191	.00188	.00186	.00184	.00181	.00179	.00177	.00175	.00173
106	3	.00215	.00212	.00208	.00204	.00201	.00198	.00195	.00192	.00189	.00186	.00183	.00181	.00178	.00175	.00173	.00171	.00168	.00166	.00164	.00162
106	4	.00216	.00212	.00208	.00205	.00201	.00198	.00194	.00191	.00188	.00185	.00182	.00179	.00176	.00174	.00171	.00168	.00166	.00164	.00161	.00159
106	5	.00224	.00220	.00216	.00212	.00208	.00204	.00201	.00197	.00194	.00190	.00187	.00184	.00181	.00178	.00175	.00173	.00170	.00167	.00165	.00162
106	6	.00237	.00232	.00228	.00223	.00219	.00215	.00211	.00207	.00204	.00200	.00197	.00193	.00190	.00187	.00184	.00181	.00178	.00175	.00173	.00170
106	7	.00255	.00250	.00245	.00240	.00236	.00231	.00227	.00223	.00219	.00215	.00211	.00208	.00204	.00201	.00197	.00194	.00191	.00188	.00185	.00182
106	8	.00277	.00272	.00266	.00261	.00256	.00252	.00247	.00243	.00238	.00234	.00230	.00226	.00222	.00218	.00215	.00211	.00208	.00204	.00201	.00198
106	9	.00307	.00301	.00295	.00290	.00284	.00279	.00274	.00269	.00265	.00260	.00256	.00251	.00247	.00243	.00239	.00235	.00231	.00228	.00224	.00221
106	10	.00344	.00338	.00332	.00326	.00320	.00315	.00309	.00304	.00299	.00294	.00289	.00284	.00280	.00275	.00271	.00267	.00263	.00259	.00255	.00251
106	11	.00390	.00383	.00376	.00370	.00364	.00358	.00352	.00346	.00341	.00335	.00330	.00325	.00320	.00315	.00310	.00306	.00301	.00297	.00293	.00289
106	12	.00442	.00435	.00428	.00421	.00414	.00408	.00401	.00395	.00389	.00384	.00378	.00373	.00367	.00362	.00357	.00352	.00347	.00343	.00338	.00334
106	13	.00498	.00490	.00483	.00475	.00468	.00461	.00455	.00448	.00442	.00435	.00429	.00424	.00418	.00412	.00407	.00402	.00397	.00392	.00387	.00382
106	14	.00552	.00543	.00535	.00528	.00520	.00513	.00506	.00499	.00492	.00486	.00479	.00473	.00467	.00461	.00455	.00450	.00444	.00439	.00434	.00429
106	15	.00600	.00592	.00583	.00575	.00567	.00559	.00552	.00545	.00537	.00531	.00524	.00517	.00511	.00505	.00499	.00493	.00487	.00481	.00476	.00471
106	16	.00641	.00632	.00623	.00615	.00606	.00598	.00590	.00583	.00575	.00568	.00561	.00554	.00547	.00541	.00535	.00528	.00522	.00516	.00511	.00505
106	17	.00675	.00666	.00657	.00648	.00639	.00630	.00622	.00614	.00606	.00599	.00591	.00584	.00577	.00570	.00564	.00557	.00551	.00545	.00539	.00533
106	18	.00704	.00694	.00684	.00675	.00665	.00656	.00648	.00639	.00631	.00623	.00616	.00608	.00601	.00594	.00587	.00580	.00573	.00567	.00561	.00555
106	19	.00730	.00720	.00709	.00699	.00690	.00681	.00672	.00663	.00654	.00646	.00638	.00630	.00622	.00615	.00608	.00601	.00594	.00587	.00580	.00574
106	20	.00757	.00746	.00735	.00725	.00715	.00705	.00696	.00686	.00677	.00669	.00660	.00652	.00644	.00636	.00629	.00621	.00614	.00607	.00600	.00594
106	21	.00785	.00774	.00762	.00752	.00741	.00731	.00721	.00711	.00702	.00693	.00684	.00675	.00667	.00659	.00651	.00643	.00635	.00628	.00621	.00614
106	22	.00814	.00802	.00790	.00778	.00767	.00756	.00746	.00736	.00726	.00716	.00707	.00698	.00689	.00681	.00672	.00664	.00656	.00648	.00641	.00634
106	23	.00844	.00831	.00819	.00807	.00795	.00784	.00773	.00762	.00752	.00741	.00732	.00722	.00713	.00704	.00695	.00687	.00678	.00670	.00662	.00655
106	24	.00878	.00865	.00851	.00839	.00826	.00814	.00802	.00791	.00780	.00770	.00759	.00749	.00739	.00730	.00721	.00712	.00703	.00694	.00686	.00678
106	25	.00917	.00903	.00889	.00875	.00862	.00849	.00837	.00825	.00813	.00802	.00791	.00780	.00770	.00760	.00750	.00741	.00731	.00722	.00714	.00705
106	26	.00961	.00945	.00931	.00916	.00902	.00889	.00876	.00863	.00851	.00839	.00827	.00816	.00805	.00794	.00784	.00774	.00764	.00754	.00745	.00736
106	27	.01012	.00996	.00980	.00964	.00950	.00935	.00921	.00908	.00895	.00882	.00870	.00858	.00846	.00835	.00824	.00813	.00803	.00793	.00783	.00773
106	28	.01068	.01050	.01033	.01017	.01001	.00986	.00971	.00957	.00943	.00930	.00917	.00904	.00891	.00879	.00868	.00856	.00845	.00835	.00824	.00814

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

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
106	29	.01129	.01111	.01093	.01075	.01058	.01042	.01026	.01011	.00996	.00982	.00968	.00955	.00941	.00929	.00916	.00904	.00892	.00881	.00870	.00859
106	30	.01195	.01175	.01156	.01138	.01120	.01102	.01086	.01069	.01053	.01038	.01023	.01009	.00995	.00981	.00968	.00955	.00943	.00930	.00919	.00907
106	31	.01265	.01244	.01224	.01204	.01185	.01166	.01148	.01131	.01114	.01098	.01082	.01067	.01052	.01037	.01023	.01009	.00996	.00983	.00970	.00958
106	32	.01341	.01318	.01297	.01275	.01255	.01235	.01216	.01198	.01180	.01162	.01145	.01129	.01113	.01097	.01082	.01068	.01053	.01039	.01026	.01013
106	33	.01424	.01399	.01376	.01353	.01332	.01310	.01290	.01270	.01251	.01232	.01214	.01197	.01179	.01163	.01147	.01131	.01116	.01101	.01087	.01073
106	34	.01513	.01487	.01462	.01438	.01414	.01392	.01370	.01348	.01328	.01308	.01288	.01270	.01251	.01234	.01216	.01199	.01183	.01167	.01152	.01137
106	35	.01611	.01583	.01556	.01530	.01505	.01481	.01458	.01435	.01413	.01391	.01371	.01350	.01331	.01312	.01293	.01275	.01258	.01241	.01224	.01208
106	36	.01717	.01687	.01659	.01631	.01604	.01578	.01553	.01529	.01505	.01482	.01460	.01438	.01417	.01396	.01377	.01357	.01339	.01320	.01302	.01285
106	37	.01833	.01801	.01771	.01741	.01712	.01684	.01657	.01631	.01605	.01581	.01557	.01533	.01511	.01489	.01467	.01447	.01427	.01407	.01388	.01369
106	38	.01961	.01927	.01894	.01862	.01831	.01801	.01772	.01744	.01716	.01690	.01664	.01639	.01615	.01591	.01568	.01546	.01524	.01503	.01483	.01463
106	39	.02102	.02065	.02030	.01995	.01962	.01930	.01899	.01868	.01839	.01810	.01783	.01756	.01730	.01704	.01679	.01655	.01632	.01609	.01587	.01566
106	40	.02258	.02219	.02181	.02144	.02108	.02073	.02040	.02007	.01975	.01945	.01915	.01886	.01858	.01830	.01804	.01778	.01753	.01728	.01704	.01681
106	41	.02432	.02390	.02349	.02310	.02271	.02234	.02198	.02163	.02129	.02096	.02063	.02032	.02002	.01972	.01944	.01916	.01889	.01862	.01837	.01812
106	42	.02626	.02581	.02537	.02494	.02453	.02413	.02374	.02336	.02300	.02264	.02229	.02196	.02163	.02131	.02101	.02071	.02041	.02013	.01985	.01958
106	43	.02840	.02792	.02745	.02699	.02654	.02611	.02570	.02529	.02490	.02451	.02414	.02378	.02343	.02309	.02275	.02243	.02211	.02181	.02151	.02122
106	44	.03077	.03024	.02974	.02925	.02877	.02831	.02786	.02742	.02700	.02659	.02619	.02580	.02542	.02505	.02469	.02434	.02400	.02367	.02335	.02303
106	45	.03332	.03276	.03222	.03169	.03118	.03069	.03020	.02974	.02928	.02884	.02841	.02799	.02758	.02718	.02680	.02642	.02606	.02570	.02535	.02501
106	46	.03610	.03550	.03492	.03435	.03381	.03327	.03276	.03225	.03177	.03129	.03083	.03038	.02994	.02951	.02910	.02869	.02830	.02792	.02754	.02718
106	47	.03908	.03844	.03781	.03721	.03662	.03605	.03550	.03496	.03443	.03392	.03343	.03294	.03247	.03202	.03157	.03114	.03071	.03030	.02990	.02950
106	48	.04229	.04160	.04094	.04029	.03966	.03905	.03846	.03788	.03732	.03677	.03624	.03572	.03522	.03473	.03425	.03378	.03332	.03288	.03245	.03202
106	49	.04574	.04501	.04430	.04361	.04294	.04228	.04165	.04103	.04043	.03984	.03927	.03872	.03818	.03765	.03714	.03664	.03615	.03567	.03521	.03475
106	50	.04948	.04870	.04794	.04720	.04648	.04579	.04511	.04445	.04381	.04318	.04257	.04198	.04140	.04083	.04028	.03974	.03922	.03871	.03821	.03772
106	51	.05350	.05267	.05186	.05107	.05031	.04957	.04884	.04814	.04745	.04678	.04613	.04549	.04487	.04427	.04368	.04311	.04254	.04200	.04146	.04094
106	52	.05779	.05690	.05604	.05521	.05439	.05360	.05283	.05208	.05135	.05063	.04994	.04926	.04860	.04795	.04732	.04671	.04610	.04552	.04495	.04439
106	53	.06236	.06142	.06051	.05962	.05875	.05791	.05709	.05629	.05550	.05474	.05400	.05328	.05257	.05188	.05121	.05055	.04991	.04929	.04868	.04808
106	54	.06722	.06622	.06525	.06431	.06339	.06249	.06162	.06077	.05994	.05913	.05834	.05757	.05681	.05608	.05536	.05466	.05398	.05331	.05266	.05202
106	55	.07239	.07133	.07031	.06931	.06833	.06738	.06645	.06555	.06466	.06380	.06296	.06214	.06134	.06056	.05980	.05905	.05832	.05761	.05692	.05624
106	56	.07789	.07678	.07569	.07463	.07359	.07259	.07160	.07064	.06971	.06880	.06790	.06703	.06618	.06535	.06454	.06375	.06297	.06221	.06147	.06075
106	57	.08373	.08256	.08141	.08028	.07919	.07812	.07708	.07607	.07508	.07411	.07316	.07224	.07134	.07045	.06959	.06875	.06793	.06712	.06633	.06556
106	58	.08989	.08864	.08743	.08625	.08509	.08396	.08286	.08179	.08074	.07971	.07871	.07773	.07678	.07584	.07493	.07404	.07316	.07231	.07147	.07065
106	59	.09632	.09501	.09373	.09248	.09126	.09007	.08891	.08777	.08667	.08558	.08452	.08349	.08248	.08149	.08052	.07957	.07865	.07774	.07685	.07598
106	60	.10303	.10165	.10031	.09899	.09771	.09645	.09523	.09403	.09286	.09172	.09060	.08950	.08843	.08739	.08637	.08536	.08438	.08342	.08248	.08156
106	61	.11007	.10862	.10720	.10582	.10447	.10315	.10185	.10059	.09936	.09815	.09697	.09582	.09469	.09359	.09251	.09145	.09041	.08940	.08840	.08743
106	62	.11749	.11597	.11448	.11303	.11161	.11022	.10886	.10753	.10623	.10496	.10372	.10250	.10131	.10015	.09901	.09789	.09680	.09572	.09467	.09365
106	63	.12534	.12374	.12218	.12065	.11916	.11770	.11627	.11488	.11351	.11218	.11087	.10959	.10833	.10711	.10590	.10473	.10357	.10244	.10133	.10025
106	64	.13360	.13193	.13029	.12869	.12713	.12560	.12410	.12263	.12120	.11979	.11842	.11707	.11575	.11446	.11319	.11195	.11074	.10955	.10838	.10723
106	65	.14230	.14056	.13884	.13717	.13553	.13393	.13236	.13082	.12931	.12784	.12640	.12498	.12360	.12224	.12091	.11960	.11832	.11707	.11584	.11463
106	66	.15152	.14969	.14790	.14615	.14444	.14276	.14112	.13951	.13793	.13639	.13487	.13339	.13193	.13051	.12911	.12774	.12640	.12508	.12378	.12251
106	67	.16133	.15942	.15756	.15573	.15394	.15218	.15047	.14878	.14713	.14552	.14393	.14238	.14085	.13936	.13789	.13646	.13505	.13366	.13230	.13097
106	68	.17173	.16974	.16780	.16589	.16403	.16220	.16041	.15865	.15692	.15524	.15358	.15195	.15036	.14879	.14726	.14575	.14428	.14282	.14140	.14000
106	69	.18269	.18063	.17861	.17662	.17468	.17278	.17091	.16908	.16728	.16552	.16379	.16209	.16043	.15879	.15719	.15562	.15407	.15255	.15106	.14959
106	70	.19416	.19202	.18992	.18786	.18584	.18386	.18192	.18001	.17814	.17631	.17451	.17274	.17100	.16930	.16762	.16598	.16437	.16278	.16122	.15969
106	71	.20606	.20384	.20167	.19954	.19744	.19539	.19337	.19139	.18945	.18754	.18567	.18383	.18202	.18025	.17850	.17679	.17510	.17345	.17182	.17022
106	72	.21837	.21608	.21383	.21162	.20945	.20732	.20523	.20318	.20117	.19918	.19724	.19533	.19345	.19161	.18979	.18801	.18626	.18453	.18284	.18117
106	73	.23107	.22870	.22638	.22409	.22185	.21965	.21749	.21536	.21328	.21122	.20921	.20723	.20528	.20336	.20148	.19963	.19781	.19601	.19425	.19252
106	74	.24425	.24181	.23941	.23706	.23474	.23247	.23023	.22804	.22588	.22376	.22167	.21962	.21760	.21561	.21366	.21174	.20985	.20799	.20616	.20436
106	75	.25801	.25550	.25304	.25061	.24823	.24589	.24358	.24132	.23909	.23690	.23474	.23262	.23053	.22848	.22646	.22447	.22251	.22059	.21869	.21682
106	76	.27247	.26990	.26736	.26487	.26242	.26001	.25764	.25530	.25301	.25075	.24853	.24634	.24419	.24207	.23998	.23793	.23590	.23391	.23195	.23002
106	77	.28765	.28501	.28242	.27986	.27735	.27487	.27244	.27004	.26768	.26536	.26307	.26082	.25860	.25642	.25427	.25215	.25006	.24801	.24598	.24399
106	78	.30353	.30084	.29818	.29557	.29299	.29046	.28797	.28551	.28309	.28071	.27836	.27605	.27377	.27153	.26931	.26714	.26499	.26287	.26079	.25873

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

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
106	79	.32001	.31726	.31455	.31188	.30925	.30667	.30412	.30161	.29913	.29669	.29429	.29192	.28959	.28729	.28502	.28278	.28058	.27841	.27626	.27415
106	80	.33689	.33409	.33133	.32862	.32594	.32331	.32071	.31815	.31562	.31313	.31068	.30826	.30588	.30352	.30120	.29891	.29666	.29443	.29224	.29007
106	81	.35401	.35118	.34838	.34562	.34290	.34022	.33758	.33498	.33241	.32987	.32737	.32490	.32247	.32007	.31770	.31537	.31306	.31079	.30854	.30633
106	82	.37130	.36842	.36559	.36280	.36004	.35732	.35464	.35200	.34939	.34681	.34427	.34176	.33929	.33685	.33443	.33205	.32971	.32739	.32510	.32284
106	83	.38873	.38583	.38297	.38015	.37736	.37461	.37189	.36921	.36657	.36396	.36138	.35884	.35632	.35384	.35139	.34897	.34659	.34423	.34190	.33960
106	84	.40647	.40355	.40066	.39781	.39500	.39222	.38948	.38678	.38410	.38146	.37886	.37628	.37374	.37122	.36874	.36629	.36387	.36147	.35911	.35677
106	85	.42461	.42167	.41877	.41590	.41307	.41028	.40752	.40479	.40210	.39943	.39680	.39420	.39164	.38910	.38659	.38411	.38166	.37924	.37685	.37448
106	86	.44294	.43999	.43708	.43421	.43137	.42856	.42579	.42305	.42034	.41767	.41502	.41240	.40982	.40726	.40473	.40224	.39976	.39732	.39491	.39252
106	87	.46116	.45821	.45531	.45243	.44959	.44678	.44400	.44125	.43854	.43585	.43320	.43057	.42798	.42541	.42287	.42035	.41787	.41541	.41298	.41057
106	88	.47922	.47628	.47338	.47051	.46768	.46487	.46209	.45935	.45663	.45394	.45129	.44866	.44606	.44348	.44094	.43842	.43592	.43346	.43101	.42860
106	89	.49707	.49415	.49126	.48841	.48558	.48278	.48002	.47728	.47457	.47189	.46923	.46661	.46401	.46144	.45889	.45637	.45387	.45140	.44896	.44654
106	90	.51460	.51171	.50884	.50600	.50319	.50041	.49766	.49494	.49224	.48957	.48693	.48431	.48172	.47916	.47662	.47411	.47162	.46915	.46671	.46429
106	91	.53144	.52857	.52573	.52292	.52013	.51737	.51464	.51194	.50926	.50661	.50398	.50138	.49880	.49625	.49373	.49122	.48874	.48629	.48385	.48144
106	92	.54720	.54436	.54155	.53876	.53600	.53326	.53056	.52787	.52522	.52259	.51998	.51740	.51484	.51230	.50979	.50730	.50484	.50239	.49997	.49757
106	93	.56189	.55908	.55630	.55354	.55081	.54810	.54542	.54276	.54012	.53751	.53493	.53236	.52982	.52731	.52481	.52234	.51989	.51746	.51505	.51267
106	94	.57572	.57295	.57019	.56746	.56476	.56208	.55942	.55679	.55418	.55159	.54903	.54649	.54397	.54147	.53899	.53654	.53411	.53169	.52930	.52693
106	95	.58894	.58620	.58348	.58078	.57810	.57545	.57283	.57022	.56764	.56508	.56254	.56002	.55753	.55505	.55260	.55016	.54775	.54536	.54299	.54063
106	96	.60143	.59872	.59603	.59337	.59073	.58811	.58551	.58293	.58038	.57785	.57533	.57284	.57037	.56792	.56549	.56308	.56069	.55832	.55597	.55363
106	97	.61307	.61039	.60773	.60510	.60249	.59990	.59733	.59479	.59226	.58975	.58727	.58480	.58236	.57993	.57752	.57514	.57277	.57042	.56808	.56577
106	98	.62407	.62143	.61881	.61621	.61363	.61107	.60853	.60601	.60352	.60104	.59858	.59614	.59372	.59132	.58893	.58657	.58422	.58189	.57958	.57729
106	99	.63486	.63226	.62967	.62710	.62456	.62203	.61952	.61704	.61457	.61212	.60969	.60728	.60488	.60251	.60015	.59781	.59549	.59318	.59090	.58862
106	100	.64540	.64283	.64028	.63775	.63524	.63275	.63028	.62782	.62538	.62296	.62056	.61818	.61582	.61347	.61114	.60882	.60653	.60425	.60198	.59974
106	101	.65582	.65328	.65077	.64828	.64580	.64335	.64091	.63849	.63608	.63370	.63133	.62897	.62664	.62432	.62202	.61973	.61747	.61521	.61298	.61076
106	102	.66605	.66356	.66108	.65863	.65619	.65377	.65137	.64898	.64661	.64426	.64192	.63960	.63730	.63501	.63274	.63048	.62824	.62602	.62381	.62161
106	103	.67627	.67382	.67139	.66897	.66657	.66419	.66182	.65947	.65714	.65482	.65251	.65023	.64796	.64570	.64346	.64123	.63902	.63683	.63465	.63248
106	104	.68716	.68475	.68236	.67999	.67763	.67529	.67297	.67066	.66836	.66608	.66382	.66157	.65933	.65711	.65491	.65272	.65054	.64838	.64623	.64410
106	105	.69829	.69593	.69359	.69126	.68895	.68665	.68436	.68210	.67984	.67760	.67537	.67316	.67097	.66878	.66661	.66446	.66231	.66018	.65807	.65596
106	106	.71302	.71073	.70846	.70620	.70395	.70172	.69950	.69730	.69510	.69293	.69076	.68861	.68647	.68434	.68223	.68013	.67804	.67596	.67390	.67185
107	0	.00978	.00973	.00968	.00964	.00960	.00955	.00951	.00947	.00943	.00939	.00936	.00932	.00928	.00925	.00921	.00918	.00914	.00911	.00908	.00904
107	1	.00254	.00251	.00247	.00244	.00241	.00238	.00235	.00233	.00230	.00227	.00225	.00222	.00220	.00218	.00215	.00213	.00211	.00209	.00207	.00205
107	2	.00226	.00223	.00219	.00216	.00213	.00210	.00207	.00204	.00201	.00198	.00196	.00193	.00191	.00189	.00186	.00184	.00182	.00180	.00178	.00176
107	3	.00217	.00213	.00210	.00206	.00203	.00200	.00197	.00194	.00191	.00188	.00185	.00183	.00180	.00177	.00175	.00173	.00170	.00168	.00166	.00164
107	4	.00218	.00214	.00210	.00206	.00203	.00199	.00196	.00193	.00190	.00187	.00184	.00181	.00178	.00175	.00173	.00170	.00168	.00165	.00163	.00161
107	5	.00226	.00221	.00217	.00213	.00209	.00206	.00202	.00199	.00195	.00192	.00189	.00186	.00183	.00180	.00177	.00174	.00172	.00169	.00167	.00164
107	6	.00238	.00233	.00229	.00225	.00221	.00217	.00213	.00209	.00205	.00202	.00198	.00195	.00192	.00188	.00185	.00182	.00180	.00177	.00174	.00171
107	7	.00256	.00251	.00246	.00241	.00237	.00232	.00228	.00224	.00220	.00216	.00213	.00209	.00205	.00202	.00199	.00195	.00192	.00189	.00186	.00183
107	8	.00278	.00273	.00267	.00262	.00258	.00253	.00248	.00244	.00239	.00235	.00231	.00227	.00223	.00220	.00216	.00212	.00209	.00206	.00202	.00199
107	9	.00308	.00302	.00296	.00291	.00285	.00280	.00275	.00270	.00266	.00261	.00257	.00252	.00248	.00244	.00240	.00236	.00232	.00229	.00225	.00222
107	10	.00345	.00339	.00333	.00327	.00321	.00316	.00310	.00305	.00300	.00295	.00290	.00285	.00281	.00276	.00272	.00268	.00264	.00260	.00256	.00252
107	11	.00391	.00384	.00378	.00371	.00365	.00359	.00353	.00347	.00342	.00337	.00331	.00326	.00321	.00317	.00312	.00307	.00303	.00299	.00294	.00290
107	12	.00444	.00437	.00430	.00423	.00416	.00410	.00403	.00397	.00391	.00386	.00380	.00375	.00369	.00364	.00359	.00354	.00349	.00345	.00340	.00336
107	13	.00501	.00493	.00485	.00478	.00471	.00464	.00457	.00451	.00444	.00438	.00432	.00427	.00421	.00415	.00410	.00405	.00400	.00395	.00390	.00385
107	14	.00555	.00547	.00539	.00531	.00524	.00517	.00509	.00503	.00496	.00489	.00483	.00477	.00471	.00465	.00459	.00454	.00448	.00443	.00438	.00433
107	15	.00605	.00596	.00588	.00580	.00572	.00564	.00557	.00549	.00542	.00535	.00529	.00522	.00516	.00510	.00503	.00498	.00492	.00486	.00481	.00475
107	16	.00647	.00637	.00629	.00620	.00612	.00604	.00596	.00588	.00581	.00573	.00566	.00560	.00553	.00546	.00540	.00534	.00528	.00522	.00516	.00511
107	17	.00681	.00672	.00662	.00653	.00645	.00636	.00628	.00620	.00612	.00605	.00597	.00590	.00583	.00576	.00570	.00563	.00557	.00551	.00545	.00539
107	18	.00710	.00700	.00690	.00681	.00671	.00663	.00654	.00646	.00638	.00630	.00622	.00614	.00607	.00600	.00593	.00586	.00580	.00573	.00567	.00561
107	19	.00736	.00726	.00716	.00706	.00696	.00687	.00678	.00669	.00661	.00652	.00644	.00637	.00629	.00622	.00614	.00607	.00600	.00594	.00587	.00581
107	20	.00763	.00752	.00742	.00731	.00721	.00712	.00702	.00693	.00684	.00675	.00667	.00659	.00651	.00643	.00636	.00628	.00621	.00614	.00607	.00601
107	21	.00792	.00780	.00769	.00758	.00748	.00738	.00728	.00718	.00709	.00700	.00691	.00682	.00674	.00666	.00658	.00650	.00643	.00635	.00628	.00621

Ages 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%
																			Interest Rate		
107	22	.00821	.00808	.00797	.00785	.00774	.00763	.00753	.00743	.00733	.00723	.00714	.00705	.00696	.00688	.00679	.00671	.00664	.00656	.00648	.00641
107	23	.00851	.00838	.00826	.00814	.00802	.00791	.00780	.00769	.00759	.00749	.00739	.00729	.00720	.00711	.00702	.00694	.00686	.00678	.00670	.00662
107	24	.00885	.00872	.00858	.00846	.00833	.00821	.00810	.00798	.00787	.00777	.00767	.00756	.00747	.00737	.00728	.00719	.00710	.00702	.00694	.00686
107	25	.00924	.00910	.00896	.00882	.00869	.00856	.00844	.00832	.00821	.00809	.00798	.00788	.00778	.00768	.00758	.00748	.00739	.00730	.00721	.00713
107	26	.00968	.00953	.00938	.00924	.00910	.00896	.00883	.00870	.00858	.00846	.00835	.00823	.00813	.00802	.00792	.00782	.00772	.00762	.00753	.00744
107	27	.01019	.01003	.00987	.00972	.00957	.00943	.00929	.00916	.00903	.00890	.00878	.00866	.00854	.00843	.00832	.00821	.00811	.00801	.00791	.00782
107	28	.01076	.01058	.01041	.01025	.01010	.00994	.00980	.00965	.00951	.00938	.00925	.00912	.00900	.00888	.00876	.00865	.00854	.00843	.00833	.00823
107	29	.01137	.01119	.01101	.01084	.01067	.01051	.01035	.01020	.01005	.00991	.00977	.00963	.00950	.00937	.00925	.00913	.00901	.00890	.00879	.00868
107	30	.01204	.01184	.01165	.01146	.01129	.01111	.01095	.01078	.01063	.01047	.01033	.01018	.01004	.00991	.00977	.00965	.00952	.00940	.00928	.00917
107	31	.01275	.01253	.01233	.01213	.01194	.01176	.01158	.01141	.01124	.01108	.01092	.01076	.01062	.01047	.01033	.01019	.01006	.00993	.00980	.00968
107	32	.01351	.01328	.01306	.01285	.01265	.01245	.01226	.01208	.01190	.01172	.01155	.01139	.01123	.01107	.01092	.01078	.01064	.01050	.01036	.01023
107	33	.01434	.01410	.01386	.01364	.01342	.01321	.01300	.01281	.01261	.01243	.01225	.01207	.01190	.01174	.01158	.01142	.01127	.01112	.01098	.01084
107	34	.01523	.01497	.01472	.01448	.01425	.01402	.01381	.01359	.01339	.01319	.01300	.01281	.01263	.01245	.01228	.01211	.01195	.01179	.01163	.01148
107	35	.01622	.01594	.01568	.01542	.01517	.01493	.01469	.01446	.01424	.01403	.01382	.01362	.01343	.01324	.01305	.01287	.01270	.01253	.01236	.01220
107	36	.01729	.01699	.01671	.01643	.01616	.01590	.01565	.01541	.01517	.01494	.01472	.01450	.01429	.01409	.01389	.01370	.01351	.01333	.01315	.01298
107	37	.01845	.01814	.01783	.01753	.01724	.01697	.01670	.01643	.01618	.01593	.01570	.01546	.01524	.01502	.01481	.01460	.01440	.01420	.01401	.01383
107	38	.01974	.01940	.01907	.01875	.01844	.01814	.01785	.01757	.01730	.01703	.01678	.01653	.01629	.01605	.01582	.01560	.01538	.01517	.01497	.01477
107	39	.02115	.02079	.02043	.02009	.01976	.01944	.01913	.01882	.01853	.01825	.01797	.01770	.01744	.01719	.01694	.01670	.01647	.01624	.01602	.01581
107	40	.02272	.02233	.02195	.02158	.02122	.02088	.02054	.02022	.01990	.01960	.01930	.01901	.01873	.01846	.01819	.01793	.01768	.01744	.01720	.01697
107	41	.02448	.02405	.02365	.02325	.02287	.02249	.02213	.02178	.02144	.02111	.02079	.02048	.02018	.01989	.01960	.01932	.01905	.01879	.01853	.01828
107	42	.02642	.02597	.02553	.02511	.02469	.02429	.02391	.02353	.02316	.02281	.02246	.02213	.02180	.02149	.02118	.02088	.02059	.02030	.02003	.01976
107	43	.02858	.02809	.02762	.02716	.02672	.02629	.02588	.02547	.02508	.02469	.02432	.02396	.02361	.02327	.02294	.02262	.02230	.02199	.02170	.02140
107	44	.03095	.03043	.02993	.02944	.02896	.02850	.02805	.02762	.02719	.02678	.02638	.02600	.02562	.02525	.02489	.02454	.02420	.02387	.02355	.02324
107	45	.03353	.03297	.03243	.03190	.03139	.03090	.03042	.02995	.02949	.02905	.02862	.02821	.02780	.02740	.02702	.02664	.02628	.02592	.02558	.02524
107	46	.03633	.03573	.03515	.03458	.03404	.03351	.03299	.03249	.03200	.03153	.03106	.03062	.03018	.02975	.02934	.02894	.02854	.02816	.02779	.02742
107	47	.03932	.03868	.03806	.03746	.03687	.03630	.03575	.03521	.03469	.03418	.03369	.03320	.03273	.03228	.03183	.03140	.03098	.03056	.03016	.02977
107	48	.04255	.04187	.04121	.04056	.03993	.03933	.03873	.03816	.03760	.03705	.03652	.03600	.03550	.03501	.03453	.03407	.03361	.03317	.03274	.03232
107	49	.04603	.04530	.04459	.04390	.04323	.04258	.04195	.04133	.04073	.04015	.03958	.03903	.03849	.03796	.03745	.03695	.03646	.03599	.03552	.03507
107	50	.04979	.04902	.04826	.04752	.04681	.04611	.04544	.04478	.04414	.04351	.04290	.04231	.04173	.04117	.04062	.04008	.03956	.03905	.03855	.03807
107	51	.05385	.05302	.05221	.05143	.05067	.04992	.04920	.04850	.04781	.04715	.04650	.04586	.04524	.04464	.04405	.04348	.04292	.04237	.04184	.04132
107	52	.05817	.05729	.05643	.05560	.05478	.05399	.05322	.05247	.05174	.05103	.05034	.04966	.04900	.04836	.04773	.04712	.04652	.04593	.04536	.04480
107	53	.06278	.06184	.06093	.06004	.05918	.05834	.05752	.05672	.05594	.05518	.05444	.05372	.05302	.05233	.05166	.05100	.05036	.04974	.04913	.04853
107	54	.06767	.06668	.06571	.06477	.06385	.06296	.06209	.06124	.06041	.05960	.05882	.05805	.05730	.05657	.05585	.05515	.05447	.05380	.05315	.05252
107	55	.07289	.07184	.07081	.06981	.06884	.06789	.06697	.06606	.06518	.06433	.06349	.06267	.06187	.06109	.06033	.05959	.05886	.05815	.05746	.05678
107	56	.07844	.07733	.07624	.07518	.07415	.07315	.07217	.07121	.07028	.06937	.06848	.06761	.06676	.06593	.06512	.06433	.06356	.06280	.06207	.06134
107	57	.08434	.08316	.08201	.08089	.07980	.07874	.07770	.07669	.07570	.07474	.07379	.07287	.07197	.07109	.07023	.06939	.06857	.06777	.06698	.06622
107	58	.09055	.08930	.08809	.08691	.08576	.08464	.08354	.08247	.08142	.08040	.07940	.07843	.07748	.07654	.07563	.07474	.07387	.07302	.07218	.07137
107	59	.09704	.09573	.09445	.09321	.09199	.09081	.08965	.08852	.08741	.08633	.08528	.08425	.08324	.08225	.08129	.08034	.07942	.07852	.07763	.07677
107	60	.10381	.10244	.10110	.09978	.09850	.09725	.09603	.09484	.09367	.09253	.09142	.09033	.08926	.08822	.08720	.08620	.08523	.08427	.08333	.08242
107	61	.11091	.10947	.10806	.10668	.10533	.10401	.10273	.10147	.10024	.09904	.09786	.09671	.09559	.09449	.09341	.09235	.09132	.09031	.08932	.08835
107	62	.11841	.11689	.11541	.11396	.11254	.11116	.10980	.10848	.10719	.10592	.10468	.10347	.10228	.10112	.09999	.09887	.09778	.09672	.09567	.09464
107	63	.12633	.12474	.12318	.12166	.12017	.11872	.11730	.11590	.11454	.11321	.11191	.11063	.10938	.10816	.10696	.10579	.10464	.10351	.10241	.10133
107	64	.13467	.13300	.13137	.12978	.12822	.12669	.12520	.12374	.12231	.12091	.11954	.11820	.11688	.11560	.11434	.11310	.11189	.11070	.10954	.10840
107	65	.14346	.14171	.14001	.13834	.13671	.13511	.13354	.13201	.13051	.12904	.12761	.12620	.12482	.12346	.12214	.12084	.11956	.11831	.11709	.11589
107	66	.15276	.15094	.14916	.14741	.14571	.14403	.14240	.14079	.13922	.13768	.13618	.13470	.13325	.13183	.13044	.12907	.12773	.12642	.12513	.12387
107	67	.16267	.16077	.15891	.15709	.15531	.15356	.15185	.15017	.14853	.14692	.14534	.14379	.14228	.14079	.13933	.13790	.13649	.13511	.13376	.13243
107	68	.17318	.17120	.16927	.16737	.16551	.16369	.16191	.16016	.15844	.15676	.15511	.15349	.15190	.15034	.14882	.14732	.14584	.14440	.14298	.14159
107	69	.18427	.18222	.18021	.17823	.17630	.17440	.17254	.17072	.16893	.16718	.16545	.16377	.16211	.16048	.15888	.15732	.15578	.15426	.15278	.15132
107	70	.19588	.19375	.19166	.18961	.18760	.18563	.18370	.18180	.17994	.17811	.17632	.17456	.17283	.17113	.16947	.16783	.16622	.16465	.16309	.16157
107	71	.20794	.20573	.20356	.20144	.19936	.19731	.19531	.19334	.19140	.18950	.18764	.18581	.18401	.18224	.18051	.17880	.17713	.17548	.17386	.17227

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

Ages 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%
											Interest Rate										
107	72	.22040	.21812	.21588	.21369	.21153	.20941	.20733	.20529	.20328	.20131	.19938	.19748	.19561	.19377	.19197	.19019	.18845	.18674	.18505	.18339
107	73	.23326	.23091	.22860	.22633	.22410	.22191	.21975	.21764	.21556	.21352	.21152	.20954	.20761	.20570	.20383	.20199	.20017	.19839	.19664	.19492
107	74	.24661	.24419	.24180	.23946	.23716	.23490	.23268	.23049	.22834	.22623	.22416	.22212	.22011	.21814	.21619	.21428	.21240	.21056	.20874	.20695
107	75	.26056	.25807	.25561	.25320	.25083	.24850	.24621	.24396	.24174	.23956	.23742	.23531	.23323	.23119	.22918	.22721	.22526	.22335	.22146	.21961
107	76	.27522	.27266	.27014	.26767	.26523	.26283	.26047	.25816	.25587	.25363	.25142	.24924	.24710	.24500	.24292	.24088	.23887	.23689	.23494	.23302
107	77	.29063	.28801	.28542	.28289	.28039	.27793	.27551	.27313	.27078	.26847	.26620	.26396	.26176	.25959	.25745	.25535	.25327	.25123	.24922	.24723
107	78	.30677	.30409	.30145	.29886	.29630	.29378	.29130	.28886	.28646	.28409	.28176	.27947	.27720	.27497	.27278	.27061	.26848	.26638	.26431	.26226
107	79	.32353	.32080	.31811	.31546	.31286	.31029	.30776	.30526	.30280	.30038	.29800	.29565	.29333	.29104	.28879	.28657	.28438	.28223	.28010	.27800
107	80	.34073	.33796	.33522	.33253	.32987	.32725	.32468	.32213	.31963	.31716	.31472	.31232	.30995	.30762	.30532	.30304	.30081	.29860	.29642	.29427
107	81	.35819	.35538	.35261	.34987	.34717	.34452	.34189	.33931	.33676	.33425	.33177	.32932	.32691	.32453	.32218	.31986	.31757	.31532	.31309	.31089
107	82	.37583	.37298	.37017	.36740	.36467	.36197	.35931	.35669	.35410	.35155	.34903	.34655	.34409	.34167	.33928	.33692	.33459	.33229	.33002	.32778
107	83	.39363	.39075	.38792	.38512	.38236	.37963	.37694	.37429	.37167	.36908	.36653	.36400	.36151	.35906	.35663	.35423	.35187	.34953	.34722	.34494
107	84	.41177	.40887	.40601	.40319	.40041	.39766	.39495	.39226	.38962	.38700	.38442	.38187	.37935	.37686	.37441	.37198	.36958	.36721	.36487	.36255
107	85	.43034	.42744	.42457	.42173	.41894	.41617	.41344	.41074	.40807	.40544	.40284	.40026	.39772	.39521	.39273	.39028	.38785	.38545	.38309	.38074
107	86	.44915	.44624	.44337	.44053	.43772	.43495	.43221	.42950	.42682	.42417	.42156	.41897	.41641	.41389	.41139	.40892	.40647	.40406	.40167	.39930
107	87	.46788	.46498	.46210	.45926	.45646	.45368	.45094	.44823	.44554	.44289	.44027	.43767	.43511	.43257	.43006	.42758	.42512	.42269	.42029	.41791
107	88	.48648	.48359	.48073	.47789	.47509	.47233	.46959	.46688	.46420	.46155	.45892	.45633	.45376	.45122	.44871	.44622	.44376	.44132	.43891	.43653
107	89	.50492	.50204	.49919	.49638	.49359	.49084	.48811	.48541	.48274	.48010	.47748	.47489	.47233	.46980	.46729	.46480	.46234	.45990	.45749	.45511
107	90	.52307	.52022	.51740	.51461	.51184	.50911	.50640	.50372	.50106	.49844	.49584	.49326	.49071	.48818	.48568	.48321	.48076	.47833	.47592	.47354
107	91	.54054	.53772	.53493	.53217	.52943	.52672	.52403	.52137	.51874	.51613	.51355	.51099	.50846	.50595	.50347	.50100	.49857	.49615	.49376	.49138
107	92	.55692	.55413	.55137	.54863	.54592	.54324	.54058	.53795	.53534	.53276	.53020	.52766	.52515	.52266	.52019	.51774	.51532	.51292	.51054	.50818
107	93	.57220	.56945	.56672	.56402	.56134	.55869	.55606	.55345	.55087	.54831	.54577	.54326	.54077	.53830	.53585	.53342	.53102	.52863	.52627	.52393
107	94	.58662	.58391	.58121	.57854	.57589	.57327	.57067	.56809	.56554	.56300	.56049	.55800	.55553	.55309	.55066	.54826	.54587	.54351	.54116	.53884
107	95	.60043	.59775	.59509	.59246	.58984	.58725	.58468	.58214	.57961	.57711	.57463	.57216	.56972	.56730	.56490	.56252	.56016	.55781	.55549	.55319
107	96	.61350	.61085	.60823	.60563	.60305	.60050	.59796	.59545	.59295	.59048	.58803	.58559	.58318	.58078	.57841	.57605	.57372	.57140	.56910	.56681
107	97	.62568	.62307	.62048	.61792	.61538	.61285	.61035	.60787	.60540	.60296	.60054	.59813	.59574	.59338	.59103	.58870	.58638	.58409	.58181	.57955
107	98	.63722	.63465	.63210	.62957	.62706	.62457	.62210	.61965	.61721	.61480	.61240	.61003	.60767	.60533	.60301	.60070	.59841	.59614	.59389	.59165
107	99	.64855	.64602	.64351	.64101	.63854	.63609	.63365	.63123	.62883	.62645	.62409	.62174	.61941	.61710	.61481	.61253	.61027	.60802	.60579	.60358
107	100	.65964	.65715	.65468	.65222	.64979	.64737	.64497	.64259	.64022	.63787	.63554	.63323	.63093	.62865	.62639	.62414	.62190	.61969	.61749	.61530
107	101	.67060	.66815	.66572	.66331	.66091	.65853	.65617	.65382	.65150	.64918	.64689	.64461	.64234	.64009	.63786	.63564	.63344	.63125	.62908	.62692
107	102	.68142	.67901	.67662	.67425	.67189	.66955	.66723	.66492	.66263	.66035	.65809	.65585	.65362	.65140	.64920	.64701	.64484	.64269	.64054	.63842
107	103	.69218	.68982	.68747	.68514	.68283	.68053	.67824	.67598	.67372	.67148	.66926	.66705	.66485	.66267	.66050	.65835	.65621	.65409	.65198	.64988
107	104	.70366	.70135	.69905	.69677	.69450	.69224	.69000	.68778	.68557	.68337	.68119	.67902	.67686	.67472	.67259	.67048	.66837	.66629	.66421	.66215
107	105	.71532	.71305	.71080	.70857	.70635	.70414	.70194	.69976	.69759	.69544	.69330	.69117	.68905	.68695	.68486	.68278	.68071	.67866	.67662	.67459
107	106	.73068	.72849	.72631	.72415	.72200	.71986	.71773	.71562	.71352	.71143	.70935	.70728	.70523	.70319	.70115	.69913	.69713	.69513	.69314	.69117
107	107	.75119	.74911	.74705	.74499	.74295	.74092	.73890	.73689	.73489	.73290	.73092	.72896	.72700	.72505	.72311	.72119	.71927	.71736	.71547	.71358
108	0	.01017	.01012	.01008	.01004	.01000	.00996	.00992	.00988	.00984	.00981	.00977	.00974	.00970	.00967	.00964	.00960	.00957	.00954	.00951	.00948
108	1	.00259	.00255	.00252	.00249	.00246	.00243	.00240	.00237	.00235	.00232	.00230	.00227	.00225	.00223	.00220	.00218	.00216	.00214	.00212	.00210
108	2	.00229	.00226	.00222	.00219	.00216	.00213	.00210	.00207	.00205	.00202	.00199	.00197	.00194	.00192	.00190	.00187	.00185	.00183	.00181	.00179
108	3	.00220	.00216	.00212	.00209	.00206	.00202	.00199	.00196	.00193	.00191	.00188	.00185	.00183	.00180	.00178	.00175	.00173	.00171	.00169	.00167
108	4	.00220	.00216	.00212	.00208	.00205	.00201	.00198	.00195	.00192	.00189	.00186	.00183	.00180	.00178	.00175	.00173	.00170	.00168	.00165	.00163
108	5	.00228	.00223	.00219	.00215	.00211	.00208	.00204	.00201	.00197	.00194	.00191	.00188	.00185	.00182	.00179	.00176	.00174	.00171	.00169	.00166
108	6	.00240	.00235	.00231	.00226	.00222	.00218	.00214	.00211	.00207	.00203	.00200	.00197	.00193	.00190	.00187	.00184	.00181	.00179	.00176	.00173
108	7	.00257	.00252	.00248	.00243	.00238	.00234	.00230	.00226	.00222	.00218	.00214	.00211	.00207	.00204	.00200	.00197	.00194	.00191	.00188	.00185
108	8	.00279	.00274	.00269	.00264	.00259	.00254	.00250	.00245	.00241	.00237	.00233	.00229	.00225	.00221	.00217	.00214	.00210	.00207	.00204	.00201
108	9	.00309	.00303	.00297	.00292	.00287	.00281	.00276	.00272	.00267	.00262	.00258	.00254	.00249	.00245	.00241	.00238	.00234	.00230	.00227	.00223
108	10	.00347	.00340	.00334	.00328	.00323	.00317	.00312	.00306	.00301	.00296	.00291	.00287	.00282	.00278	.00273	.00269	.00265	.00261	.00257	.00254
108	11	.00392	.00385	.00379	.00373	.00366	.00360	.00354	.00349	.00343	.00338	.00333	.00328	.00323	.00318	.00313	.00309	.00304	.00300	.00296	.00292
108	12	.00446	.00439	.00432	.00425	.00418	.00412	.00405	.00399	.00393	.00388	.00382	.00377	.00371	.00366	.00361	.00356	.00351	.00347	.00342	.00338
108	13	.00503	.00496	.00488	.00481	.00474	.00467	.00460	.00454	.00447	.00441	.00435	.00430	.00424	.00418	.00413	.00408	.00403	.00398	.00393	.00388

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

Ages O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
108	14	.00559	.00551	.00543	.00535	.00528	.00521	.00514	.00507	.00500	.00494	.00487	.00481	.00475	.00469	.00463	.00458	.00452	.00447	.00442	.00437
108	15	.00610	.00601	.00593	.00585	.00577	.00569	.00562	.00555	.00548	.00541	.00534	.00528	.00521	.00515	.00509	.00503	.00497	.00492	.00486	.00481
108	16	.00653	.00644	.00635	.00626	.00618	.00610	.00602	.00594	.00587	.00580	.00573	.00566	.00559	.00553	.00547	.00541	.00535	.00529	.00523	.00517
108	17	.00688	.00678	.00669	.00660	.00652	.00643	.00635	.00627	.00619	.00612	.00604	.00597	.00590	.00584	.00577	.00571	.00564	.00558	.00552	.00547
108	18	.00717	.00707	.00697	.00688	.00679	.00670	.00662	.00653	.00645	.00637	.00630	.00622	.00615	.00608	.00601	.00594	.00588	.00581	.00575	.00569
108	19	.00744	.00733	.00723	.00713	.00704	.00695	.00686	.00677	.00669	.00660	.00652	.00645	.00637	.00630	.00623	.00616	.00609	.00602	.00596	.00589
108	20	.00771	.00760	.00750	.00739	.00729	.00720	.00710	.00701	.00692	.00684	.00675	.00667	.00659	.00652	.00644	.00637	.00630	.00623	.00616	.00609
108	21	.00800	.00789	.00777	.00767	.00756	.00746	.00736	.00727	.00717	.00708	.00699	.00691	.00683	.00675	.00667	.00659	.00652	.00644	.00637	.00630
108	22	.00829	.00817	.00805	.00794	.00783	.00772	.00761	.00751	.00742	.00732	.00723	.00714	.00705	.00697	.00689	.00680	.00673	.00665	.00658	.00650
108	23	.00860	.00847	.00834	.00822	.00811	.00799	.00788	.00778	.00768	.00758	.00748	.00738	.00729	.00720	.00712	.00703	.00695	.00687	.00679	.00672
108	24	.00894	.00880	.00867	.00854	.00842	.00830	.00819	.00807	.00796	.00786	.00776	.00766	.00756	.00747	.00737	.00728	.00720	.00711	.00703	.00695
108	25	.00933	.00918	.00904	.00891	.00878	.00865	.00853	.00841	.00830	.00819	.00808	.00797	.00787	.00777	.00767	.00758	.00749	.00740	.00731	.00723
108	26	.00977	.00962	.00947	.00932	.00919	.00905	.00892	.00880	.00867	.00856	.00844	.00833	.00822	.00811	.00801	.00791	.00782	.00772	.00763	.00754
108	27	.01028	.01012	.00997	.00981	.00967	.00952	.00939	.00925	.00912	.00900	.00887	.00876	.00864	.00853	.00842	.00831	.00821	.00811	.00801	.00792
108	28	.01085	.01068	.01051	.01035	.01019	.01004	.00989	.00975	.00961	.00948	.00935	.00922	.00910	.00898	.00887	.00875	.00864	.00854	.00843	.00833
108	29	.01147	.01129	.01111	.01094	.01077	.01061	.01045	.01030	.01016	.01001	.00987	.00974	.00961	.00948	.00936	.00924	.00912	.00901	.00890	.00879
108	30	.01214	.01195	.01176	.01157	.01139	.01122	.01105	.01089	.01074	.01058	.01044	.01029	.01015	.01002	.00989	.00976	.00964	.00952	.00940	.00928
108	31	.01286	.01265	.01244	.01225	.01206	.01187	.01169	.01152	.01135	.01119	.01103	.01088	.01073	.01059	.01045	.01031	.01018	.01005	.00993	.00981
108	32	.01362	.01340	.01318	.01297	.01277	.01257	.01238	.01220	.01202	.01184	.01168	.01151	.01135	.01120	.01105	.01091	.01076	.01063	.01049	.01036
108	33	.01446	.01422	.01399	.01376	.01354	.01333	.01313	.01293	.01274	.01256	.01238	.01220	.01203	.01187	.01171	.01155	.01140	.01125	.01111	.01097
108	34	.01536	.01510	.01485	.01461	.01438	.01416	.01394	.01373	.01352	.01332	.01313	.01294	.01276	.01259	.01241	.01225	.01209	.01193	.01178	.01163
108	35	.01635	.01608	.01581	.01555	.01531	.01506	.01483	.01460	.01439	.01417	.01397	.01377	.01357	.01338	.01320	.01302	.01285	.01268	.01251	.01235
108	36	.01743	.01713	.01685	.01657	.01631	.01605	.01580	.01555	.01532	.01509	.01487	.01465	.01444	.01424	.01404	.01385	.01367	.01349	.01331	.01314
108	37	.01860	.01829	.01798	.01768	.01740	.01712	.01685	.01659	.01634	.01609	.01585	.01562	.01540	.01518	.01497	.01476	.01456	.01437	.01418	.01399
108	38	.01990	.01956	.01923	.01891	.01860	.01830	.01802	.01773	.01746	.01720	.01694	.01669	.01645	.01622	.01599	.01577	.01555	.01534	.01514	.01494
108	39	.02132	.02095	.02060	.02026	.01993	.01961	.01929	.01899	.01870	.01842	.01814	.01787	.01761	.01736	.01712	.01688	.01665	.01642	.01620	.01599
108	40	.02289	.02250	.02212	.02176	.02140	.02106	.02072	.02040	.02008	.01978	.01948	.01919	.01891	.01864	.01838	.01812	.01787	.01763	.01739	.01716
108	41	.02466	.02423	.02383	.02343	.02305	.02268	.02232	.02197	.02163	.02130	.02099	.02068	.02037	.02008	.01980	.01952	.01925	.01899	.01873	.01848
108	42	.02661	.02616	.02573	.02530	.02489	.02449	.02411	.02373	.02337	.02301	.02267	.02233	.02201	.02169	.02139	.02109	.02080	.02051	.02024	.01997
108	43	.02878	.02830	.02783	.02737	.02693	.02650	.02609	.02568	.02529	.02491	.02454	.02418	.02383	.02349	.02316	.02284	.02253	.02222	.02192	.02163
108	44	.03118	.03066	.03015	.02966	.02919	.02873	.02828	.02785	.02743	.02702	.02662	.02623	.02586	.02549	.02513	.02479	.02445	.02412	.02380	.02349
108	45	.03377	.03321	.03267	.03215	.03164	.03115	.03067	.03020	.02975	.02931	.02888	.02847	.02806	.02767	.02728	.02691	.02655	.02619	.02585	.02551
108	46	.03659	.03599	.03542	.03485	.03431	.03378	.03326	.03276	.03228	.03181	.03135	.03090	.03046	.03004	.02963	.02923	.02883	.02845	.02808	.02772
108	47	.03961	.03897	.03835	.03775	.03717	.03660	.03605	.03551	.03499	.03449	.03399	.03351	.03305	.03259	.03215	.03172	.03129	.03088	.03048	.03009
108	48	.04287	.04219	.04152	.04088	.04026	.03965	.03906	.03849	.03793	.03738	.03686	.03634	.03584	.03535	.03487	.03441	.03396	.03352	.03309	.03267
108	49	.04637	.04565	.04494	.04425	.04358	.04294	.04230	.04169	.04109	.04051	.03994	.03939	.03885	.03833	.03782	.03732	.03684	.03636	.03590	.03545
108	50	.05017	.04939	.04864	.04791	.04719	.04650	.04583	.04517	.04453	.04391	.04330	.04271	.04214	.04157	.04103	.04049	.03997	.03947	.03897	.03849
108	51	.05426	.05343	.05263	.05185	.05109	.05035	.04963	.04893	.04825	.04758	.04693	.04630	.04569	.04509	.04450	.04393	.04337	.04283	.04230	.04178
108	52	.05862	.05774	.05689	.05605	.05525	.05446	.05369	.05294	.05222	.05151	.05082	.05014	.04949	.04884	.04822	.04761	.04701	.04643	.04586	.04531
108	53	.06327	.06233	.06143	.06054	.05968	.05885	.05803	.05723	.05646	.05570	.05497	.05425	.05355	.05286	.05219	.05154	.05091	.05029	.04968	.04909
108	54	.06821	.06722	.06626	.06532	.06441	.06352	.06265	.06180	.06098	.06017	.05939	.05862	.05788	.05715	.05644	.05574	.05506	.05440	.05375	.05312
108	55	.07347	.07243	.07141	.07041	.06944	.06850	.06758	.06668	.06580	.06495	.06411	.06330	.06251	.06173	.06097	.06023	.05951	.05880	.05811	.05744
108	56	.07908	.07797	.07689	.07584	.07481	.07381	.07284	.07188	.07095	.07005	.06916	.06830	.06745	.06663	.06582	.06504	.06427	.06352	.06278	.06206
108	57	.08504	.08387	.08273	.08161	.08053	.07947	.07844	.07743	.07644	.07548	.07454	.07363	.07273	.07186	.07100	.07017	.06935	.06855	.06777	.06701
108	58	.09132	.09009	.08888	.08771	.08656	.08544	.08435	.08328	.08224	.08122	.08023	.07926	.07831	.07739	.07648	.07559	.07473	.07388	.07305	.07224
108	59	.09789	.09659	.09532	.09408	.09287	.09169	.09053	.08941	.08831	.08723	.08618	.08516	.08415	.08317	.08221	.08128	.08036	.07946	.07858	.07772
108	60	.10474	.10337	.10203	.10073	.09945	.09821	.09699	.09581	.09465	.09351	.09240	.09132	.09026	.08922	.08821	.08722	.08624	.08529	.08436	.08345
108	61	.11192	.11048	.10907	.10770	.10636	.10505	.10377	.10252	.10129	.10010	.09893	.09779	.09667	.09557	.09450	.09345	.09243	.09142	.09044	.08947
108	62	.11949	.11798	.11651	.11507	.11366	.11228	.11093	.10962	.10833	.10707	.10584	.10463	.10345	.10230	.10117	.10006	.09898	.09792	.09688	.09586
108	63	.12750	.12592	.12437	.12286	.12138	.11993	.11852	.11714	.11578	.11446	.11316	.11189	.11065	.10944	.10825	.10708	.10594	.10482	.10372	.10265

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

Ages O	Y	Interest 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%
108	64	.13594	.13428	.13266	.13107	.12952	.12801	.12652	.12507	.12365	.12226	.12090	.11956	.11826	.11698	.11572	.11450	.11329	.11211	.11096	.10982
108	65	.14483	.14309	.14140	.13974	.13811	.13652	.13497	.13345	.13196	.13050	.12907	.12767	.12630	.12495	.12363	.12234	.12108	.11984	.11862	.11742
108	66	.15424	.15243	.15065	.14892	.14722	.14556	.14393	.14234	.14078	.13925	.13775	.13628	.13484	.13343	.13205	.13069	.12936	.12806	.12678	.12552
108	67	.16426	.16238	.16053	.15872	.15695	.15521	.15351	.15184	.15021	.14861	.14704	.14550	.14400	.14252	.14107	.13965	.13825	.13688	.13554	.13422
108	68	.17491	.17294	.17102	.16913	.16729	.16548	.16370	.16197	.16026	.15859	.15695	.15534	.15377	.15222	.15070	.14921	.14775	.14632	.14491	.14353
108	69	.18615	.18411	.18211	.18015	.17823	.17635	.17450	.17269	.17091	.16917	.16746	.16578	.16414	.16252	.16094	.15938	.15785	.15635	.15488	.15343
108	70	.19793	.19581	.19374	.19170	.18971	.18775	.18583	.18395	.18210	.18029	.17851	.17676	.17504	.17336	.17171	.17008	.16849	.16692	.16538	.16387
108	71	.21017	.20798	.20583	.20372	.20165	.19962	.19763	.19568	.19376	.19187	.19002	.18821	.18642	.18467	.18295	.18126	.17959	.17796	.17636	.17478
108	72	.22284	.22057	.21835	.21617	.21403	.21193	.20986	.20784	.20585	.20389	.20197	.20009	.19823	.19641	.19462	.19286	.19113	.18944	.18776	.18612
108	73	.23590	.23356	.23127	.22901	.22680	.22463	.22250	.22040	.21834	.21631	.21433	.21237	.21045	.20856	.20670	.20488	.20308	.20132	.19958	.19787
108	74	.24946	.24705	.24468	.24236	.24008	.23784	.23563	.23347	.23134	.22925	.22719	.22517	.22318	.22122	.21930	.21740	.21554	.21371	.21191	.21013
108	75	.26363	.26115	.25872	.25633	.25398	.25167	.24940	.24717	.24497	.24281	.24069	.23860	.23654	.23452	.23253	.23057	.22864	.22675	.22488	.22304
108	76	.27853	.27599	.27350	.27104	.26863	.26625	.26392	.26162	.25936	.25713	.25494	.25279	.25067	.24858	.24653	.24451	.24252	.24056	.23863	.23672
108	77	.29421	.29161	.28905	.28654	.28406	.28163	.27923	.27687	.27455	.27227	.27002	.26780	.26562	.26347	.26136	.25927	.25722	.25520	.25321	.25125
108	78	.31066	.30801	.30540	.30283	.30030	.29781	.29535	.29294	.29056	.28822	.28591	.28364	.28140	.27920	.27702	.27488	.27277	.27069	.26865	.26663
108	79	.32778	.32508	.32242	.31980	.31722	.31468	.31218	.30971	.30728	.30489	.30253	.30020	.29791	.29565	.29343	.29124	.28907	.28694	.28484	.28276
108	80	.34538	.34263	.33993	.33727	.33464	.33206	.32951	.32700	.32452	.32208	.31968	.31730	.31497	.31266	.31039	.30814	.30593	.30375	.30160	.29948
108	81	.36327	.36049	.35775	.35505	.35239	.34977	.34718	.34463	.34211	.33963	.33718	.33477	.33238	.33003	.32772	.32543	.32317	.32095	.31875	.31658
108	82	.38135	.37854	.37577	.37304	.37034	.36769	.36506	.36248	.35993	.35741	.35492	.35247	.35005	.34767	.34531	.34298	.34069	.33842	.33618	.33397
108	83	.39962	.39678	.39399	.39123	.38851	.38582	.38317	.38056	.37797	.37543	.37291	.37043	.36797	.36555	.36316	.36080	.35847	.35617	.35390	.35165
108	84	.41825	.41540	.41259	.40981	.40707	.40437	.40169	.39906	.39645	.39388	.39134	.38883	.38635	.38390	.38148	.37909	.37673	.37440	.37210	.36982
108	85	.43740	.43454	.43172	.42894	.42618	.42347	.42078	.41813	.41551	.41292	.41036	.40783	.40534	.40287	.40043	.39802	.39564	.39328	.39095	.38865
108	86	.45684	.45398	.45116	.44837	.44562	.44290	.44021	.43755	.43492	.43232	.42975	.42722	.42471	.42223	.41977	.41735	.41495	.41258	.41024	.40792
108	87	.47624	.47339	.47057	.46779	.46504	.46232	.45963	.45697	.45435	.45175	.44918	.44664	.44412	.44164	.43918	.43675	.43434	.43196	.42961	.42728
108	88	.49555	.49272	.48992	.48715	.48441	.48170	.47902	.47637	.47375	.47116	.46859	.46605	.46354	.46106	.45860	.45617	.45376	.45138	.44902	.44669
108	89	.51476	.51195	.50917	.50642	.50370	.50101	.49835	.49572	.49311	.49053	.48798	.48545	.48295	.48047	.47802	.47560	.47320	.47082	.46847	.46614
108	90	.53378	.53100	.52825	.52553	.52284	.52017	.51754	.51493	.51234	.50978	.50725	.50474	.50226	.49980	.49736	.49495	.49256	.49020	.48786	.48554
108	91	.55216	.54942	.54670	.54402	.54136	.53872	.53612	.53353	.53098	.52844	.52593	.52345	.52099	.51855	.51614	.51375	.51138	.50903	.50671	.50440
108	92	.56943	.56673	.56405	.56140	.55878	.55618	.55360	.55105	.54852	.54602	.54354	.54108	.53865	.53623	.53384	.53147	.52913	.52680	.52450	.52221
108	93	.58559	.58293	.58029	.57768	.57509	.57252	.56998	.56746	.56497	.56249	.56004	.55761	.55521	.55282	.55045	.54811	.54578	.54348	.54120	.53893
108	94	.60087	.59825	.59566	.59308	.59053	.58800	.58550	.58301	.58055	.57811	.57569	.57329	.57091	.56855	.56621	.56389	.56160	.55932	.55706	.55481
108	95	.61558	.61301	.61045	.60792	.60541	.60292	.60045	.59800	.59557	.59317	.59078	.58842	.58607	.58374	.58143	.57914	.57687	.57462	.57239	.57017
108	96	.62955	.62702	.62450	.62201	.61954	.61709	.61466	.61225	.60986	.60749	.60514	.60281	.60050	.59820	.59593	.59367	.59143	.58920	.58700	.58481
108	97	.64258	.64009	.63762	.63517	.63274	.63033	.62794	.62557	.62321	.62088	.61856	.61626	.61398	.61172	.60948	.60725	.60504	.60284	.60067	.59850
108	98	.65496	.65251	.65008	.64767	.64528	.64291	.64056	.63822	.63591	.63361	.63132	.62906	.62681	.62458	.62237	.62017	.61799	.61582	.61367	.61154
108	99	.66715	.66475	.66237	.66000	.65765	.65532	.65301	.65071	.64843	.64617	.64393	.64170	.63949	.63729	.63511	.63294	.63080	.62866	.62654	.62444
108	100	.67914	.67678	.67444	.67212	.66982	.66753	.66526	.66300	.66077	.65854	.65634	.65414	.65197	.64981	.64766	.64553	.64342	.64132	.63923	.63716
108	101	.69104	.68873	.68644	.68416	.68190	.67966	.67743	.67522	.67303	.67084	.66868	.66653	.66439	.66227	.66016	.65807	.65599	.65392	.65187	.64983
108	102	.70277	.70052	.69827	.69605	.69383	.69164	.68945	.68729	.68513	.68299	.68087	.67876	.67666	.67458	.67251	.67045	.66841	.66638	.66437	.66236
108	103	.71457	.71236	.71017	.70799	.70583	.70368	.70154	.69942	.69731	.69522	.69313	.69107	.68901	.68697	.68494	.68292	.68092	.67893	.67695	.67498
108	104	.72703	.72488	.72274	.72062	.71851	.71641	.71433	.71226	.71020	.70815	.70612	.70409	.70209	.70009	.69810	.69613	.69417	.69222	.69028	.68836
108	105	.73969	.73759	.73551	.73344	.73138	.72934	.72730	.72528	.72327	.72127	.71929	.71731	.71535	.71340	.71145	.70952	.70761	.70570	.70380	.70191
108	106	.75616	.75415	.75215	.75016	.74818	.74621	.74425	.74231	.74037	.73844	.73653	.73462	.73273	.73084	.72897	.72711	.72525	.72341	.72157	.71975
108	107	.77783	.77594	.77406	.77219	.77032	.76847	.76663	.76479	.76297	.76115	.75934	.75754	.75575	.75397	.75220	.75043	.74868	.74693	.74519	.74346
108	108	.81430	.81266	.81103	.80941	.80779	.80618	.80457	.80298	.80139	.79980	.79823	.79666	.79509	.79354	.79199	.79044	.78891	.78738	.78585	.78434
109	0	.01085	.01081	.01078	.01074	.01071	.01067	.01064	.01061	.01057	.01054	.01051	.01048	.01046	.01043	.01040	.01037	.01035	.01032	.01030	.01027
109	1	.00264	.00261	.00257	.00254	.00251	.00249	.00246	.00243	.00240	.00238	.00235	.00233	.00231	.00228	.00226	.00224	.00222	.00220	.00218	.00216
109	2	.00233	.00229	.00226	.00223	.00220	.00217	.00214	.00211	.00208	.00206	.00203	.00201	.00198	.00196	.00194	.00191	.00189	.00187	.00185	.00183
109	3	.00222	.00219	.00215	.00212	.00208	.00205	.00202	.00199	.00196	.00194	.00191	.00188	.00186	.00183	.00181	.00178	.00176	.00174	.00172	.00170
109	4	.00222	.00218	.00214	.00211	.00207	.00204	.00201	.00197	.00194	.00191	.00188	.00185	.00183	.00180	.00178	.00175	.00173	.00170	.00168	.00166

Ages		Interest Rate																			
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
109	5	.00230	.00225	.00221	.00217	.00213	.00210	.00206	.00203	.00199	.00196	.00193	.00190	.00187	.00184	.00181	.00179	.00176	.00173	.00171	.00169
109	6	.00242	.00237	.00233	.00228	.00224	.00220	.00216	.00213	.00209	.00205	.00202	.00199	.00195	.00192	.00189	.00186	.00184	.00181	.00178	.00175
109	7	.00259	.00254	.00249	.00245	.00240	.00236	.00232	.00228	.00224	.00220	.00216	.00212	.00209	.00206	.00202	.00199	.00196	.00193	.00190	.00187
109	8	.00281	.00276	.00270	.00265	.00260	.00256	.00251	.00247	.00242	.00238	.00234	.00230	.00226	.00223	.00219	.00216	.00212	.00209	.00206	.00202
109	9	.00310	.00304	.00299	.00293	.00288	.00283	.00278	.00273	.00268	.00264	.00259	.00255	.00251	.00247	.00243	.00239	.00235	.00232	.00228	.00225
109	10	.00348	.00341	.00335	.00329	.00324	.00318	.00313	.00308	.00302	.00298	.00293	.00288	.00284	.00279	.00275	.00271	.00267	.00263	.00259	.00255
109	11	.00393	.00387	.00380	.00374	.00368	.00362	.00356	.00350	.00345	.00339	.00334	.00329	.00324	.00319	.00315	.00310	.00306	.00301	.00297	.00293
109	12	.00447	.00440	.00433	.00426	.00420	.00413	.00407	.00401	.00395	.00389	.00384	.00378	.00373	.00368	.00363	.00358	.00353	.00349	.00344	.00340
109	13	.00506	.00498	.00491	.00483	.00476	.00469	.00463	.00456	.00450	.00444	.00438	.00432	.00427	.00421	.00416	.00410	.00405	.00400	.00396	.00391
109	14	.00563	.00555	.00547	.00539	.00531	.00524	.00517	.00510	.00504	.00497	.00491	.00485	.00479	.00473	.00467	.00462	.00456	.00451	.00446	.00441
109	15	.00615	.00606	.00598	.00590	.00582	.00574	.00567	.00559	.00552	.00546	.00539	.00533	.00526	.00520	.00514	.00508	.00503	.00497	.00492	.00486
109	16	.00658	.00649	.00640	.00632	.00624	.00616	.00608	.00600	.00593	.00586	.00579	.00572	.00566	.00559	.00553	.00547	.00541	.00535	.00529	.00524
109	17	.00694	.00685	.00676	.00667	.00658	.00650	.00642	.00634	.00626	.00619	.00612	.00604	.00598	.00591	.00584	.00578	.00572	.00566	.00560	.00554
109	18	.00724	.00714	.00705	.00695	.00686	.00677	.00669	.00661	.00653	.00645	.00637	.00630	.00623	.00616	.00609	.00602	.00596	.00589	.00583	.00577
109	19	.00751	.00741	.00731	.00721	.00712	.00702	.00693	.00685	.00676	.00668	.00660	.00653	.00645	.00638	.00631	.00624	.00617	.00610	.00604	.00598
109	20	.00779	.00768	.00757	.00747	.00737	.00728	.00718	.00709	.00700	.00692	.00684	.00676	.00668	.00660	.00653	.00645	.00638	.00631	.00625	.00618
109	21	.00808	.00797	.00786	.00775	.00764	.00754	.00744	.00735	.00726	.00717	.00708	.00700	.00691	.00683	.00676	.00668	.00661	.00653	.00646	.00639
109	22	.00837	.00825	.00813	.00802	.00791	.00780	.00770	.00760	.00750	.00741	.00732	.00723	.00714	.00706	.00698	.00690	.00682	.00674	.00667	.00660
109	23	.00868	.00855	.00843	.00831	.00819	.00808	.00797	.00787	.00777	.00767	.00757	.00748	.00738	.00730	.00721	.00713	.00704	.00696	.00689	.00681
109	24	.00902	.00889	.00876	.00863	.00851	.00839	.00827	.00816	.00805	.00795	.00785	.00775	.00765	.00756	.00747	.00738	.00729	.00721	.00713	.00705
109	25	.00941	.00927	.00913	.00900	.00887	.00874	.00862	.00850	.00839	.00828	.00817	.00807	.00796	.00786	.00777	.00767	.00758	.00750	.00741	.00733
109	26	.00985	.00970	.00956	.00941	.00928	.00914	.00901	.00889	.00877	.00865	.00853	.00842	.00832	.00821	.00811	.00801	.00791	.00782	.00773	.00764
109	27	.01037	.01021	.01006	.00990	.00976	.00962	.00948	.00935	.00922	.00909	.00897	.00885	.00874	.00863	.00852	.00841	.00831	.00821	.00811	.00802
109	28	.01094	.01077	.01060	.01044	.01029	.01014	.00999	.00985	.00971	.00958	.00945	.00932	.00920	.00908	.00897	.00886	.00875	.00864	.00854	.00844
109	29	.01157	.01139	.01121	.01104	.01087	.01071	.01056	.01041	.01026	.01012	.00998	.00985	.00972	.00959	.00947	.00935	.00923	.00912	.00901	.00890
109	30	.01225	.01205	.01186	.01168	.01150	.01133	.01116	.01100	.01085	.01069	.01055	.01041	.01027	.01013	.01000	.00988	.00975	.00963	.00952	.00940
109	31	.01296	.01275	.01255	.01236	.01217	.01198	.01181	.01164	.01147	.01131	.01115	.01100	.01085	.01071	.01057	.01043	.01030	.01018	.01005	.00993
109	32	.01373	.01351	.01329	.01309	.01288	.01269	.01250	.01232	.01214	.01196	.01180	.01164	.01148	.01132	.01118	.01103	.01089	.01075	.01062	.01049
109	33	.01458	.01434	.01411	.01388	.01367	.01346	.01325	.01306	.01287	.01268	.01251	.01233	.01216	.01200	.01184	.01169	.01154	.01139	.01125	.01111
109	34	.01548	.01523	.01498	.01474	.01451	.01428	.01407	.01386	.01365	.01346	.01326	.01308	.01290	.01272	.01255	.01239	.01223	.01207	.01192	.01177
109	35	.01648	.01621	.01595	.01569	.01544	.01520	.01497	.01474	.01452	.01431	.01411	.01391	.01371	.01353	.01334	.01317	.01299	.01283	.01266	.01250
109	36	.01757	.01727	.01699	.01671	.01645	.01619	.01594	.01570	.01547	.01524	.01502	.01480	.01460	.01439	.01420	.01401	.01382	.01364	.01347	.01330
109	37	.01875	.01843	.01813	.01783	.01755	.01727	.01700	.01674	.01649	.01625	.01601	.01578	.01556	.01534	.01513	.01492	.01472	.01453	.01434	.01416
109	38	.02005	.01971	.01938	.01907	.01876	.01846	.01817	.01790	.01763	.01736	.01711	.01686	.01662	.01639	.01616	.01594	.01573	.01552	.01532	.01512
109	39	.02148	.02111	.02076	.02042	.02009	.01977	.01946	.01916	.01887	.01859	.01831	.01805	.01779	.01754	.01729	.01706	.01683	.01660	.01638	.01617
109	40	.02306	.02267	.02229	.02193	.02157	.02123	.02090	.02057	.02026	.01996	.01966	.01937	.01910	.01883	.01856	.01831	.01806	.01782	.01758	.01735
109	41	.02483	.02441	.02401	.02361	.02323	.02286	.02250	.02216	.02182	.02149	.02118	.02087	.02057	.02028	.01999	.01972	.01945	.01919	.01893	.01869
109	42	.02680	.02635	.02591	.02549	.02508	.02469	.02430	.02393	.02356	.02321	.02287	.02254	.02221	.02190	.02159	.02130	.02101	.02073	.02045	.02019
109	43	.02898	.02850	.02803	.02758	.02714	.02671	.02630	.02589	.02550	.02513	.02476	.02440	.02405	.02371	.02338	.02306	.02275	.02245	.02215	.02186
109	44	.03139	.03087	.03037	.02988	.02941	.02895	.02851	.02808	.02766	.02725	.02685	.02647	.02609	.02573	.02537	.02503	.02469	.02437	.02405	.02374
109	45	.03400	.03345	.03291	.03239	.03188	.03139	.03091	.03045	.03000	.02956	.02913	.02872	.02832	.02792	.02754	.02717	.02681	.02646	.02611	.02578
109	46	.03685	.03625	.03567	.03512	.03457	.03404	.03353	.03303	.03255	.03208	.03162	.03118	.03074	.03032	.02991	.02951	.02912	.02874	.02837	.02801
109	47	.03989	.03925	.03864	.03804	.03746	.03689	.03634	.03581	.03529	.03479	.03429	.03382	.03335	.03290	.03246	.03203	.03161	.03120	.03080	.03041
109	48	.04317	.04249	.04183	.04119	.04057	.03997	.03938	.03881	.03825	.03771	.03718	.03667	.03617	.03569	.03521	.03475	.03430	.03386	.03343	.03302
109	49	.04670	.04598	.04527	.04459	.04392	.04328	.04265	.04204	.04144	.04086	.04030	.03975	.03922	.03870	.03819	.03769	.03721	.03674	.03628	.03583
109	50	.05053	.04975	.04900	.04827	.04756	.04687	.04620	.04555	.04491	.04429	.04369	.04310	.04253	.04197	.04143	.04090	.04038	.03987	.03938	.03890
109	51	.05465	.05383	.05303	.05225	.05149	.05076	.05004	.04934	.04866	.04800	.04736	.04673	.04612	.04552	.04494	.04437	.04382	.04328	.04275	.04223
109	52	.05905	.05818	.05733	.05650	.05569	.05491	.05414	.05340	.05268	.05197	.05128	.05061	.04996	.04932	.04870	.04809	.04750	.04692	.04636	.04581
109	53	.06374	.06281	.06191	.06103	.06017	.05934	.05853	.05774	.05696	.05621	.05548	.05476	.05407	.05339	.05272	.05208	.05144	.05082	.05022	.04963
109	54	.06873	.06774	.06678	.06585	.06494	.06406	.06319	.06235	.06153	.06073	.05995	.05919	.05845	.05772	.05701	.05632	.05565	.05499	.05435	.05372

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

| Ages | | Interest Rate | | | | | | | | | | | | | | | | | | | |
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
109	55	.07404	.07300	.07198	.07099	.07003	.06909	.06817	.06728	.06641	.06556	.06473	.06392	.06313	.06236	.06160	.06087	.06015	.05945	.05876	.05809
109	56	.07970	.07860	.07752	.07647	.07545	.07446	.07348	.07254	.07161	.07071	.06983	.06897	.06813	.06731	.06651	.06573	.06497	.06422	.06349	.06278
109	57	.08572	.08455	.08342	.08231	.08123	.08018	.07915	.07815	.07717	.07621	.07528	.07437	.07348	.07261	.07176	.07093	.07012	.06932	.06855	.06779
109	58	.09207	.09084	.08964	.08847	.08733	.08622	.08513	.08407	.08304	.08203	.08104	.08007	.07913	.07821	.07731	.07643	.07557	.07473	.07391	.07310
109	59	.09871	.09741	.09615	.09492	.09372	.09254	.09140	.09028	.08918	.08812	.08707	.08605	.08506	.08408	.08313	.08220	.08129	.08039	.07952	.07867
109	60	.10563	.10427	.10294	.10165	.10038	.09914	.09794	.09676	.09560	.09448	.09337	.09230	.09124	.09022	.08921	.08822	.08726	.08631	.08539	.08449
109	61	.11289	.11146	.11006	.10870	.10736	.10606	.10479	.10355	.10233	.10114	.09998	.09885	.09774	.09665	.09559	.09455	.09353	.09253	.09155	.09060
109	62	.12055	.11904	.11758	.11614	.11474	.11338	.11204	.11073	.10945	.10820	.10698	.10578	.10461	.10347	.10234	.10125	.10017	.09912	.09809	.09708
109	63	.12865	.12707	.12553	.12403	.12256	.12112	.11972	.11835	.11700	.11569	.11440	.11314	.11191	.11070	.10952	.10836	.10723	.10612	.10503	.10396
109	64	.13718	.13553	.13392	.13234	.13080	.12930	.12782	.12638	.12497	.12359	.12224	.12091	.11962	.11835	.11711	.11589	.11469	.11352	.11238	.11125
109	65	.14616	.14444	.14276	.14111	.13950	.13792	.13637	.13486	.13338	.13194	.13052	.12913	.12777	.12643	.12513	.12384	.12259	.12136	.12015	.11897
109	66	.15568	.15388	.15212	.15040	.14871	.14706	.14544	.14386	.14231	.14080	.13931	.13785	.13642	.13502	.13365	.13231	.13099	.12970	.12843	.12718
109	67	.16582	.16394	.16211	.16031	.15855	.15683	.15514	.15349	.15187	.15028	.14872	.14720	.14570	.14424	.14280	.14139	.14001	.13865	.13732	.13601
109	68	.17659	.17464	.17273	.17086	.16903	.16723	.16547	.16375	.16206	.16040	.15877	.15718	.15562	.15408	.15258	.15110	.14965	.14823	.14684	.14547
109	69	.18798	.18596	.18397	.18203	.18012	.17825	.17642	.17463	.17286	.17114	.16944	.16778	.16615	.16455	.16298	.16143	.15992	.15843	.15697	.15554
109	70	.19993	.19783	.19577	.19375	.19177	.18983	.18793	.18606	.18423	.18243	.18067	.17894	.17724	.17557	.17393	.17232	.17075	.16919	.16767	.16617
109	71	.21235	.21018	.20805	.20596	.20391	.20190	.19992	.19799	.19608	.19422	.19238	.19059	.18882	.18708	.18538	.18371	.18206	.18044	.17886	.17730
109	72	.22522	.22297	.22077	.21861	.21649	.21441	.21236	.21036	.20839	.20645	.20455	.20268	.20085	.19905	.19728	.19554	.19383	.19215	.19049	.18887
109	73	.23849	.23617	.23390	.23167	.22948	.22733	.22521	.22314	.22110	.21910	.21713	.21519	.21329	.21142	.20959	.20778	.20601	.20426	.20254	.20086
109	74	.25226	.24987	.24753	.24523	.24297	.24075	.23857	.23643	.23433	.23226	.23022	.22822	.22625	.22432	.22242	.22055	.21871	.21690	.21512	.21337
109	75	.26665	.26420	.26179	.25943	.25710	.25482	.25257	.25036	.24819	.24606	.24396	.24189	.23986	.23786	.23590	.23396	.23206	.23019	.22834	.22653
109	76	.28179	.27928	.27681	.27438	.27200	.26965	.26734	.26507	.26284	.26064	.25848	.25635	.25426	.25220	.25017	.24817	.24621	.24427	.24237	.24049
109	77	.29774	.29517	.29264	.29016	.28771	.28531	.28294	.28061	.27832	.27606	.27384	.27165	.26950	.26738	.26529	.26324	.26121	.25922	.25726	.25532
109	78	.31450	.31188	.30930	.30676	.30426	.30180	.29938	.29700	.29465	.29234	.29007	.28782	.28562	.28344	.28130	.27919	.27711	.27506	.27304	.27105
109	79	.33197	.32931	.32668	.32410	.32155	.31905	.31658	.31415	.31175	.30939	.30707	.30478	.30252	.30030	.29810	.29594	.29381	.29171	.28964	.28760
109	80	.34997	.34727	.34460	.34198	.33939	.33685	.33434	.33186	.32942	.32702	.32465	.32232	.32002	.31775	.31551	.31330	.31113	.30898	.30687	.30478
109	81	.36831	.36558	.36288	.36022	.35760	.35502	.35247	.34996	.34749	.34505	.34264	.34027	.33792	.33562	.33334	.33109	.32887	.32669	.32453	.32240
109	82	.38687	.38411	.38138	.37870	.37605	.37344	.37086	.36832	.36581	.36334	.36090	.35849	.35612	.35378	.35146	.34918	.34693	.34470	.34251	.34034
109	83	.40562	.40284	.40010	.39739	.39472	.39208	.38948	.38692	.38438	.38188	.37942	.37698	.37458	.37221	.36986	.36755	.36527	.36301	.36078	.35859
109	84	.42477	.42198	.41922	.41650	.41381	.41116	.40854	.40596	.40341	.40089	.39840	.39594	.39352	.39112	.38876	.38642	.38411	.38183	.37958	.37735
109	85	.44451	.44171	.43895	.43622	.43353	.43087	.42824	.42565	.42309	.42056	.41806	.41559	.41314	.41073	.40835	.40600	.40367	.40137	.39910	.39685
109	86	.46462	.46183	.45907	.45635	.45366	.45100	.44838	.44578	.44322	.44069	.43818	.43571	.43326	.43084	.42845	.42609	.42375	.42144	.41916	.41690
109	87	.48475	.48197	.47923	.47652	.47384	.47119	.46857	.46598	.46342	.46090	.45839	.45592	.45348	.45106	.44867	.44630	.44397	.44165	.43937	.43710
109	88	.50484	.50209	.49936	.49667	.49401	.49138	.48878	.48620	.48366	.48114	.47865	.47619	.47375	.47134	.46896	.46660	.46427	.46196	.45967	.45741
109	89	.52489	.52216	.51947	.51681	.51417	.51157	.50899	.50644	.50392	.50142	.49895	.49650	.49408	.49169	.48932	.48698	.48465	.48236	.48008	.47783
109	90	.54486	.54217	.53952	.53689	.53429	.53172	.52918	.52666	.52416	.52169	.51925	.51683	.51444	.51207	.50972	.50740	.50510	.50282	.50056	.49833
109	91	.56430	.56167	.55906	.55647	.55391	.55138	.54887	.54639	.54393	.54150	.53909	.53670	.53434	.53200	.52968	.52739	.52512	.52286	.52063	.51842
109	92	.58267	.58008	.57752	.57498	.57247	.56998	.56751	.56507	.56265	.56025	.55788	.55553	.55320	.55089	.54861	.54634	.54410	.54188	.53968	.53749
109	93	.59991	.59737	.59485	.59236	.58989	.58744	.58502	.58262	.58024	.57789	.57555	.57324	.57094	.56867	.56642	.56419	.56198	.55979	.55761	.55546
109	94	.61624	.61375	.61129	.60884	.60642	.60402	.60164	.59928	.59694	.59463	.59233	.59006	.58780	.58557	.58335	.58115	.57898	.57682	.57468	.57256
109	95	.63206	.62963	.62721	.62482	.62244	.62009	.61776	.61545	.61316	.61088	.60863	.60640	.60418	.60199	.59981	.59765	.59551	.59339	.59128	.58920
109	96	.64721	.64482	.64246	.64012	.63780	.63549	.63321	.63095	.62870	.62648	.62427	.62208	.61991	.61775	.61562	.61350	.61140	.60931	.60725	.60519
109	97	.66139	.65906	.65675	.65446	.65219	.64993	.64770	.64548	.64328	.64110	.63893	.63679	.63466	.63255	.63045	.62837	.62631	.62426	.62223	.62022
109	98	.67485	.67258	.67032	.66807	.66585	.66365	.66146	.65929	.65713	.65499	.65287	.65077	.64868	.64661	.64456	.64252	.64049	.63848	.63649	.63451
109	99	.68821	.68599	.68378	.68159	.67942	.67727	.67513	.67301	.67090	.66881	.66674	.66468	.66264	.66061	.65859	.65660	.65461	.65265	.65069	.64875
109	100	.70140	.69923	.69708	.69495	.69283	.69073	.68864	.68657	.68452	.68247	.68045	.67844	.67644	.67446	.67249	.67054	.66860	.66667	.66476	.66286
109	101	.71460	.71250	.71041	.70833	.70627	.70422	.70219	.70017	.69817	.69618	.69420	.69224	.69030	.68836	.68644	.68453	.68264	.68076	.67889	.67704
109	102	.72772	.72568	.72365	.72163	.71963	.71764	.71566	.71370	.71175	.70981	.70789	.70598	.70409	.70220	.70033	.69848	.69663	.69480	.69298	.69117
109	103	.74085	.73886	.73689	.73494	.73299	.73106	.72914	.72724	.72534	.72346	.72160	.71974	.71790	.71606	.71424	.71244	.71064	.70885	.70708	.70532
109	104	.75513	.75322	.75132	.74943	.74756	.74569	.74384	.74200	.74017	.73836	.73655	.73476	.73297	.73120	.72944	.72769	.72595	.72422	.72250	.72080

| Ages | | Interest Rate | | | | | | | | | | | | | | | | | | |
O	Y	18.2%	18.4%	18.6%	18.8%	19.0%	19.2%	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%	21.0%	21.2%	21.4%	21.6%	21.8%	22.0%
109	105	.76897	.76713	.76529	.76347	.76166	.75985	.75806	.75628	.75451	.75275	.75101	.74927	.74754	.74582	.74411	.74242	.74073	.73905	.73738	.73572
109	106	.78754	.78579	.78406	.78233	.78062	.77891	.77721	.77552	.77384	.77217	.77051	.76886	.76722	.76559	.76396	.76235	.76074	.75914	.75755	.75597
109	107	.81078	.80917	.80756	.80597	.80438	.80280	.80123	.79967	.79811	.79657	.79503	.79349	.79197	.79045	.78894	.78744	.78594	.78445	.78297	.78149
109	108	.84980	.84846	.84713	.84580	.84448	.84317	.84186	.84055	.83926	.83796	.83667	.83539	.83411	.83284	.83158	.83031	.82906	.82780	.82656	.82532
109	109	.92301	.92230	.92159	.92088	.92017	.91946	.91876	.91806	.91736	.91667	.91597	.91528	.91459	.91391	.91322	.91254	.91186	.91118	.91051	.90984