

Section 2

Ages		Interest Rate																			
		10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
O	Y	.00073	.00067	.00061	.00056	.00052	.00048	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022
1	0	.00063	.00057	.00051	.00046	.00041	.00038	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012
1	1	.00060	.00054	.00048	.00043	.00038	.00034	.00031	.00028	.00025	.00023	.00021	.00019	.00017	.00015	.00014	.00013	.00012	.00011	.00010	.00009
2	0	.00066	.00059	.00053	.00048	.00043	.00039	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00012
2	1	.00063	.00056	.00050	.00045	.00040	.00036	.00032	.00029	.00026	.00024	.00021	.00019	.00018	.00016	.00015	.00013	.00012	.00011	.00010	.00009
2	2	.00066	.00059	.00052	.00047	.00042	.00038	.00034	.00030	.00027	.00025	.00022	.00020	.00018	.00017	.00015	.00014	.00013	.00012	.00011	.00010
	3	.00068	.00061	.00055	.00050	.00045	.00040	.00037	.00033	.00030	.00028	.00025	.00023	.00021	.00020	.00018	.00017	.00015	.00014	.00013	.00012
	3	1	.00066	.00059	.00052	.00047	.00042	.00038	.00034	.00030	.00027	.00025	.00022	.00020	.00018	.00017	.00015	.00014	.00013	.00012	.00011
	3	2	.00069	.00061	.00055	.00049	.00044	.00039	.00035	.00032	.00029	.00026	.00023	.00021	.00019	.00018	.00016	.00015	.00013	.00012	.00011
	3	3	.00072	.00064	.00057	.00051	.00046	.00041	.00037	.00033	.00030	.00027	.00025	.00022	.00020	.00018	.00017	.00015	.00014	.00013	.00012
4	0	.00071	.00064	.00058	.00052	.00047	.00042	.00038	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00019	.00017	.00016	.00015	.00014	.00013
	4	1	.00069	.00061	.00055	.00049	.00044	.00039	.00035	.00032	.00029	.00026	.00024	.00021	.00019	.00018	.00016	.00015	.00013	.00012	.00011
	4	2	.00072	.00064	.00057	.00051	.00046	.00041	.00037	.00033	.00030	.00027	.00025	.00022	.00020	.00018	.00017	.00015	.00014	.00013	.00012
	4	3	.00075	.00067	.00060	.00054	.00048	.00043	.00039	.00035	.00032	.00029	.00026	.00024	.00021	.00019	.00018	.00016	.00015	.00014	.00012
	4	4	.00079	.00070	.00063	.00056	.00051	.00045	.00041	.00037	.00033	.00030	.00027	.00025	.00023	.00020	.00019	.00017	.00016	.00014	.00013
5	0	.00075	.00067	.00060	.00054	.00049	.00044	.00040	.00037	.00033	.00030	.00028	.00025	.00023	.00022	.00020	.00018	.00017	.00016	.00015	.00014
	5	1	.00072	.00064	.00057	.00051	.00046	.00041	.00037	.00034	.00030	.00027	.00025	.00023	.00020	.00019	.00017	.00016	.00014	.00013	.00012
	5	2	.00075	.00067	.00060	.00054	.00048	.00043	.00039	.00035	.00032	.00029	.00026	.00024	.00021	.00020	.00018	.00016	.00015	.00014	.00013
	5	3	.00079	.00070	.00063	.00056	.00051	.00045	.00041	.00037	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00017	.00016	.00014	.00013
	5	4	.00082	.00074	.00066	.00059	.00053	.00048	.00043	.00039	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00015	.00014
5	5	.00086	.00077	.00069	.00062	.00056	.00050	.00045	.00041	.00037	.00033	.00030	.00028	.00025	.00023	.00021	.00019	.00017	.00016	.00015	.00014
	6	0	.00078	.00070	.00063	.00057	.00051	.00047	.00042	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00019	.00018	.00017	.00016
	6	1	.00075	.00067	.00060	.00054	.00048	.00043	.00039	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00016	.00015	.00014	.00013
	6	2	.00079	.00070	.00063	.00056	.00051	.00045	.00041	.00037	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00017	.00016	.00014	.00013
	6	3	.00082	.00074	.00066	.00059	.00053	.00048	.00043	.00039	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00015	.00014
6	4	.00086	.00077	.00069	.00062	.00056	.00050	.00045	.00041	.00037	.00033	.00030	.00028	.00025	.00023	.00021	.00019	.00017	.00016	.00015	.00014
	6	5	.00090	.00081	.00073	.00065	.00059	.00053	.00048	.00043	.00039	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00016
	6	6	.00095	.00085	.00076	.00068	.00062	.00056	.00050	.00045	.00041	.00037	.00034	.00031	.00028	.00026	.00023	.00021	.00020	.00018	.00017
	7	0	.00082	.00073	.00066	.00060	.00054	.00049	.00045	.00041	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00021	.00019	.00018	.00017
	7	1	.00078	.00070	.00063	.00056	.00051	.00046	.00041	.00037	.00034	.00030	.00028	.00025	.00023	.00021	.00019	.00017	.00016	.00015	.00013
7	2	.00082	.00073	.00066	.00059	.00053	.00048	.00043	.00039	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00015	.00014	.00013
	7	3	.00086	.00077	.00069	.00062	.00056	.00050	.00045	.00041	.00037	.00033	.00030	.00028	.00025	.00023	.00021	.00019	.00017	.00016	.00015
	7	4	.00090	.00081	.00072	.00065	.00059	.00053	.00048	.00043	.00039	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00016
	7	5	.00095	.00085	.00076	.00068	.00062	.00055	.00050	.00045	.00041	.00037	.00034	.00031	.00028	.00026	.00023	.00021	.00020	.00018	.00017
	7	6	.00099	.00089	.00080	.00072	.00065	.00058	.00053	.00048	.00043	.00039	.00036	.00032	.00030	.00027	.00025	.00023	.00021	.00019	.00018
7	7	.00104	.00093	.00084	.00076	.00068	.00061	.00056	.00050	.00046	.00041	.00038	.00034	.00031	.00029	.00026	.00024	.00022	.00020	.00019	.00017
	8	0	.00085	.00077	.00069	.00063	.00057	.00052	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00026	.00024	.00022	.00020	.00019	.00018
	8	1	.00082	.00073	.00066	.00059	.00053	.00048	.00043	.00039	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00015	.00014
	8	2	.00086	.00077	.00069	.00062	.00056	.00050	.00045	.00041	.00037	.00033	.00030	.00028	.00025	.00023	.00021	.00019	.00018	.00016	.00015
	8	3	.00090	.00081	.00072	.00065	.00058	.00053	.00047	.00043	.00039	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00019	.00017	.00016
8	4	.00094	.00085	.00076	.00068	.00061	.00055	.00050	.00045	.00041	.00037	.00034	.00031	.00028	.00025	.00023	.00021	.00020	.00018	.00017	.00015
	8	5	.00099	.00089	.00080	.00072	.00065	.00058	.00053	.00048	.00043	.00039	.00036	.00032	.00030	.00027	.00025	.00023	.00021	.00019	.00018
	8	6	.00104	.00093	.00084	.00075	.00068	.00061	.00055	.00050	.00046	.00041	.00038	.00034	.00031	.00029	.00026	.00024	.00022	.00020	.00019
	8	7	.00109	.00098	.00088	.00079	.00072	.00065	.00058	.00053	.00048	.00044	.00040	.00036	.00033	.00030	.00028	.00025	.00023	.00021	.00020
	8	8	.00114	.00103	.00092	.00083	.00075	.00068	.00062	.00056	.00051	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021
9	0	.00089	.00081	.00073	.00066	.00060	.00054	.00049	.00045	.00041	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00022	.00020	.00019	.00018
	9	1	.00086	.00077	.00069	.00062	.00056	.00050	.00045	.00041	.00037	.00034	.00031	.00028	.00025	.00023	.00021	.00019	.00018	.00016	.00015
	9	2	.00090	.00080	.00072	.00065	.00058	.00053	.00047	.00043	.00039	.00035	.00032	.00029	.00027	.00024	.00022	.00020	.00019	.00017	.00016
	9	3	.00094	.00084	.00076	.00068	.00061	.00055	.00050	.00045	.00041	.00037	.00034	.00031	.00028	.00025	.00023	.00021	.00020	.00018	.00017
	9	4	.00099	.00088	.00079	.00072	.00064	.00058	.00053	.00048	.00043	.00039	.00036	.00032	.00029	.00027	.00025	.00023	.00021	.00019	.00018

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
9	5	.00104	.00093	.00084	.00075	.00068	.00061	.00055	.00050	.00045	.00041	.00038	.00034	.00031	.00029	.00026	.00024	.00022	.00020	.00019	.00017
9	6	.00109	.00098	.00088	.00079	.00071	.00065	.00058	.00053	.00048	.00044	.00040	.00036	.00033	.00030	.00028	.00025	.00023	.00021	.00020	.00018
9	7	.00114	.00103	.00092	.00083	.00075	.00068	.00062	.00056	.00051	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00019
9	8	.00120	.00108	.00097	.00088	.00079	.00072	.00065	.00059	.00053	.00049	.00044	.00040	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00021
9	9	.00126	.00113	.00102	.00092	.00083	.00075	.00068	.00062	.00056	.00051	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00026	.00024	.00022
10	0	.00094	.00085	.00076	.00069	.00063	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00027	.00025	.00023	.00022	.00020	.00019
10	1	.00089	.00080	.00072	.00065	.00058	.00053	.00048	.00043	.00039	.00035	.00032	.00029	.00027	.00024	.00022	.00021	.00019	.00017	.00016	.00015
10	2	.00093	.00084	.00075	.00068	.00061	.00055	.00050	.00045	.00041	.00037	.00034	.00031	.00028	.00026	.00023	.00021	.00020	.00018	.00017	.00015
10	3	.00098	.00088	.00079	.00071	.00064	.00058	.00052	.00047	.00043	.00039	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00019	.00018	.00016
10	4	.00103	.00093	.00083	.00075	.00068	.00061	.00055	.00050	.00045	.00041	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00019	.00017
10	5	.00108	.00097	.00088	.00079	.00071	.00064	.00058	.00053	.00048	.00043	.00040	.00036	.00033	.00030	.00028	.00025	.00023	.00021	.00020	.00018
10	6	.00114	.00102	.00092	.00083	.00075	.00068	.00061	.00056	.00051	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00019
10	7	.00119	.00107	.00097	.00087	.00079	.00071	.00065	.00059	.00053	.00049	.00044	.00040	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00021
10	8	.00125	.00113	.00102	.00092	.00083	.00075	.00068	.00062	.00056	.00051	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00026	.00024	.00022
10	9	.00132	.00119	.00107	.00097	.00088	.00079	.00072	.00065	.00059	.00054	.00049	.00045	.00041	.00038	.00035	.00032	.00029	.00027	.00025	.00023
10	10	.00138	.00124	.00112	.00102	.00092	.00084	.00076	.00069	.00063	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00027	.00025
11	0	.00098	.00089	.00080	.00073	.00066	.00060	.00055	.00050	.00046	.00042	.00039	.00036	.00033	.00031	.00029	.00027	.00025	.00023	.00022	.00020
11	1	.00093	.00084	.00075	.00068	.00061	.00055	.00050	.00045	.00041	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00018	.00017	.00016
11	2	.00098	.00088	.00079	.00071	.00064	.00058	.00052	.00047	.00043	.00039	.00035	.00032	.00030	.00027	.00025	.00023	.00021	.00019	.00018	.00016
11	3	.00102	.00092	.00083	.00075	.00067	.00061	.00055	.00050	.00045	.00041	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00019	.00017
11	4	.00108	.00097	.00087	.00078	.00071	.00064	.00058	.00052	.00048	.00043	.00039	.00036	.00033	.00030	.00028	.00025	.00023	.00021	.00020	.00018
11	5	.00113	.00102	.00092	.00083	.00075	.00067	.00061	.00055	.00050	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00019
11	6	.00119	.00107	.00096	.00087	.00079	.00071	.00064	.00059	.00053	.00048	.00044	.00040	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00021
11	7	.00125	.00113	.00102	.00092	.00083	.00075	.00068	.00062	.00056	.00051	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00026	.00024	.00022
11	8	.00131	.00118	.00107	.00096	.00087	.00079	.00072	.00065	.00059	.00054	.00049	.00045	.00041	.00038	.00035	.00032	.00029	.00027	.00025	.00023
11	9	.00138	.00124	.00112	.00102	.00092	.00083	.00076	.00069	.00063	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00027	.00025
11	10	.00145	.00131	.00118	.00107	.00097	.00088	.00080	.00073	.00066	.00060	.00055	.00051	.00046	.00043	.00039	.00036	.00033	.00031	.00028	.00026
11	11	.00152	.00137	.00124	.00112	.00102	.00093	.00084	.00077	.00070	.00064	.00058	.00054	.00049	.00045	.00042	.00038	.00035	.00033	.00030	.00028
12	0	.00103	.00093	.00084	.00077	.00070	.00064	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00033	.00030	.00028	.00026	.00025	.00023	.00022
12	1	.00097	.00087	.00079	.00071	.00064	.00058	.00052	.00047	.00043	.00039	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00018	.00017
12	2	.00102	.00091	.00082	.00074	.00067	.00061	.00055	.00050	.00045	.00041	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00019	.00017
12	3	.00107	.00096	.00086	.00078	.00070	.00064	.00058	.00052	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00025	.00023	.00021	.00020	.00018
12	4	.00112	.00101	.00091	.00082	.00074	.00067	.00061	.00055	.00050	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00019
12	5	.00118	.00106	.00096	.00087	.00078	.00071	.00064	.00058	.00053	.00048	.00044	.00040	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00020
12	6	.00124	.00112	.00101	.00091	.00082	.00075	.00068	.00062	.00056	.00051	.00046	.00042	.00039	.00036	.00033	.00030	.00028	.00025	.00024	.00022
12	7	.00131	.00118	.00106	.00096	.00087	.00079	.00072	.00065	.00059	.00054	.00049	.00045	.00041	.00038	.00035	.00032	.00029	.00027	.00025	.00023
12	8	.00137	.00124	.00112	.00101	.00092	.00083	.00075	.00069	.00063	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00027	.00025
12	9	.00144	.00130	.00118	.00107	.00097	.00088	.00080	.00073	.00066	.00060	.00055	.00050	.00046	.00042	.00039	.00036	.00033	.00031	.00028	.00026
12	10	.00152	.00137	.00124	.00112	.00102	.00092	.00084	.00077	.00070	.00064	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00033	.00030	.00028
12	11	.00159	.00144	.00130	.00118	.00107	.00097	.00089	.00081	.00074	.00067	.00062	.00057	.00052	.00048	.00044	.00041	.00037	.00035	.00032	.00030
12	12	.00167	.00151	.00137	.00124	.00113	.00103	.00094	.00085	.00078	.00071	.00065	.00060	.00055	.00051	.00047	.00043	.00040	.00037	.00034	.00032
13	0	.00108	.00097	.00088	.00080	.00073	.00067	.00061	.00056	.00052	.00048	.00044	.00041	.00038	.00035	.00032	.00030	.00028	.00027	.00025	.00023
13	1	.00101	.00091	.00082	.00074	.00067	.00060	.00055	.00050	.00045	.00041	.00038	.00034	.00031	.00029	.00026	.00024	.00022	.00021	.00019	.00018
13	2	.00106	.00095	.00086	.00077	.00070	.00063	.00057	.00052	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00025	.00023	.00021	.00020	.00018
13	3	.00111	.00100	.00090	.00082	.00074	.00067	.00060	.00055	.00050	.00045	.00041	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00019
13	4	.00117	.00105	.00095	.00086	.00078	.00070	.00064	.00058	.00053	.00048	.00044	.00040	.00037	.00033	.00031	.00028	.00026	.00024	.00022	.00020
13	5	.00123	.00111	.00100	.00091	.00082	.00074	.00067	.00061	.00056	.00051	.00046	.00042	.00039	.00035	.00033	.00030	.00028	.00025	.00023	.00022
13	6	.00130	.00117	.00106	.00095	.00086	.00078	.00071	.00065	.00059	.00054	.00049	.00045	.00041	.00038	.00034	.00032	.00029	.00027	.00025	.00023
13	7	.00136	.00123	.00111	.00101	.00091	.00083	.00075	.00068	.00062	.00057	.00052	.00047	.00043	.00040	.00037	.00034	.00031	.00029	.00027	.00025
13	8	.00144	.00130	.00117	.00106	.00096	.00087	.00079	.00072	.00066	.00060	.00055	.00050	.00046	.00042	.00039	.00036	.00033	.00030	.00028	.00026

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
13	9	.00151	.00136	.00123	.00112	.00101	.00092	.00084	.00076	.00070	.00064	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00032	.00030	.00028
13	10	.00159	.00143	.00130	.00118	.00107	.00097	.00088	.00081	.00074	.00067	.00062	.00056	.00052	.00048	.00044	.00040	.00037	.00035	.00032	.00030
13	11	.00167	.00151	.00137	.00124	.00113	.00102	.00093	.00085	.00078	.00071	.00065	.00060	.00055	.00051	.00047	.00043	.00040	.00037	.00034	.00032
13	12	.00175	.00158	.00144	.00130	.00119	.00108	.00098	.00090	.00082	.00075	.00069	.00063	.00058	.00054	.00049	.00046	.00042	.00039	.00036	.00034
13	13	.00183	.00166	.00151	.00137	.00125	.00114	.00104	.00095	.00087	.00079	.00073	.00067	.00062	.00057	.00052	.00048	.00045	.00042	.00039	.00036
14	0	.00112	.00102	.00093	.00084	.00077	.00070	.00064	.00059	.00054	.00050	.00046	.00043	.00040	.00037	.00035	.00032	.00030	.00028	.00027	.00025
14	1	.00105	.00095	.00085	.00077	.00070	.00063	.00057	.00052	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00026	.00024	.00022	.00020	.00019
14	2	.00110	.00099	.00090	.00081	.00073	.00066	.00060	.00055	.00050	.00045	.00041	.00038	.00034	.00032	.00029	.00027	.00025	.00023	.00021	.00019
14	3	.00116	.00104	.00094	.00085	.00077	.00070	.00063	.00057	.00052	.00048	.00043	.00040	.00036	.00033	.00031	.00028	.00026	.00024	.00022	.00020
14	4	.00122	.00110	.00099	.00090	.00081	.00074	.00067	.00061	.00055	.00050	.00046	.00042	.00038	.00035	.00032	.00030	.00027	.00025	.00023	.00022
14	5	.00129	.00116	.00105	.00095	.00086	.00078	.00070	.00064	.00058	.00053	.00049	.00044	.00041	.00037	.00034	.00032	.00029	.00027	.00025	.00023
14	6	.00135	.00122	.00110	.00100	.00090	.00082	.00074	.00068	.00062	.00056	.00051	.00047	.00043	.00040	.00036	.00033	.00031	.00028	.00026	.00024
14	7	.00142	.00129	.00116	.00105	.00095	.00087	.00079	.00072	.00065	.00060	.00054	.00050	.00046	.00042	.00039	.00036	.00033	.00030	.00028	.00026
14	8	.00150	.00135	.00123	.00111	.00101	.00091	.00083	.00076	.00069	.00063	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00032	.00030	.00028
14	9	.00158	.00143	.00129	.00117	.00106	.00097	.00088	.00080	.00073	.00067	.00061	.00056	.00051	.00047	.00044	.00040	.00037	.00034	.00032	.00029
14	10	.00166	.00150	.00136	.00123	.00112	.00102	.00093	.00085	.00077	.00071	.00065	.00059	.00055	.00050	.00046	.00043	.00039	.00037	.00034	.00031
14	11	.00174	.00158	.00143	.00130	.00118	.00108	.00098	.00090	.00082	.00075	.00069	.00063	.00058	.00053	.00049	.00045	.00042	.00039	.00036	.00034
14	12	.00183	.00166	.00151	.00137	.00125	.00113	.00104	.00095	.00087	.00079	.00073	.00067	.00061	.00057	.00052	.00048	.00045	.00041	.00038	.00036
14	13	.00192	.00174	.00158	.00144	.00131	.00120	.00109	.00100	.00091	.00084	.00077	.00071	.00065	.00060	.00055	.00051	.00047	.00044	.00041	.00038
14	14	.00201	.00183	.00166	.00151	.00138	.00126	.00115	.00105	.00096	.00088	.00081	.00075	.00069	.00063	.00059	.00054	.00050	.00047	.00043	.00040
15	0	.00117	.00106	.00097	.00088	.00081	.00074	.00068	.00062	.00057	.00053	.00049	.00045	.00042	.00039	.00037	.00034	.00032	.00030	.00028	.00027
15	1	.00110	.00099	.00089	.00080	.00073	.00066	.00060	.00054	.00050	.00045	.00041	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00020
15	2	.00115	.00103	.00093	.00084	.00076	.00069	.00063	.00057	.00052	.00047	.00043	.00040	.00036	.00033	.00031	.00028	.00026	.00024	.00022	.00020
15	3	.00121	.00109	.00098	.00089	.00080	.00073	.00066	.00060	.00055	.00050	.00046	.00042	.00038	.00035	.00032	.00030	.00027	.00025	.00023	.00022
15	4	.00127	.00115	.00103	.00094	.00085	.00077	.00070	.00063	.00058	.00053	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00027	.00025	.00023
15	5	.00134	.00121	.00109	.00099	.00089	.00081	.00074	.00067	.00061	.00056	.00051	.00047	.00043	.00039	.00036	.00033	.00031	.00028	.00026	.00024
15	6	.00141	.00127	.00115	.00104	.00094	.00086	.00078	.00071	.00065	.00059	.00054	.00049	.00045	.00042	.00038	.00035	.00032	.00030	.00028	.00026
15	7	.00148	.00134	.00121	.00110	.00100	.00091	.00082	.00075	.00068	.00063	.00057	.00052	.00048	.00044	.00041	.00037	.00035	.00032	.00030	.00027
15	8	.00156	.00141	.00128	.00116	.00105	.00096	.00087	.00079	.00072	.00066	.00061	.00056	.00051	.00047	.00043	.00040	.00037	.00034	.00031	.00029
15	9	.00164	.00149	.00135	.00122	.00111	.00101	.00092	.00084	.00077	.00070	.00064	.00059	.00054	.00050	.00046	.00042	.00039	.00036	.00034	.00031
15	10	.00173	.00157	.00142	.00129	.00117	.00107	.00097	.00089	.00081	.00074	.00068	.00063	.00057	.00053	.00049	.00045	.00042	.00039	.00036	.00033
15	11	.00182	.00165	.00150	.00136	.00124	.00113	.00103	.00094	.00086	.00079	.00072	.00066	.00061	.00056	.00052	.00048	.00044	.00041	.00038	.00035
15	12	.00191	.00174	.00158	.00143	.00131	.00119	.00109	.00099	.00091	.00083	.00077	.00070	.00065	.00060	.00055	.00051	.00047	.00044	.00041	.00038
15	13	.00201	.00182	.00166	.00151	.00137	.00125	.00115	.00105	.00096	.00088	.00081	.00074	.00069	.00063	.00058	.00054	.00050	.00046	.00043	.00040
15	14	.00211	.00191	.00174	.00159	.00145	.00132	.00121	.00111	.00101	.00093	.00085	.00079	.00073	.00067	.00062	.00057	.00053	.00049	.00046	.00043
15	15	.00221	.00201	.00183	.00166	.00152	.00139	.00127	.00116	.00107	.00098	.00090	.00083	.00077	.00071	.00065	.00061	.00056	.00052	.00048	.00045
16	0	.00122	.00111	.00101	.00092	.00084	.00077	.00071	.00065	.00060	.00055	.00051	.00048	.00044	.00041	.00038	.00036	.00034	.00032	.00030	.00028
16	1	.00114	.00103	.00093	.00084	.00076	.00069	.00063	.00057	.00052	.00047	.00043	.00040	.00036	.00033	.00031	.00028	.00026	.00024	.00022	.00021
16	2	.00119	.00107	.00097	.00088	.00080	.00072	.00065	.00060	.00054	.00050	.00045	.00041	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00022
16	3	.00125	.00113	.00102	.00092	.00084	.00076	.00069	.00063	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00026	.00024	.00023
16	4	.00132	.00119	.00108	.00097	.00088	.00080	.00073	.00066	.00060	.00055	.00050	.00046	.00042	.00039	.00036	.00033	.00030	.00028	.00026	.00024
16	5	.00139	.00126	.00114	.00103	.00093	.00085	.00077	.00070	.00064	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00032	.00030	.00027	.00025
16	6	.00147	.00132	.00120	.00109	.00099	.00090	.00081	.00074	.00068	.00062	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00032	.00029	.00027
16	7	.00154	.00140	.00126	.00115	.00104	.00095	.00086	.00079	.00072	.00065	.00060	.00055	.00050	.00046	.00043	.00039	.00036	.00034	.00031	.00029
16	8	.00163	.00147	.00133	.00121	.00110	.00100	.00091	.00083	.00076	.00069	.00064	.00058	.00054	.00049	.00045	.00042	.00039	.00036	.00033	.00031
16	9	.00171	.00155	.00141	.00128	.00116	.00106	.00096	.00088	.00080	.00074	.00067	.00062	.00057	.00052	.00048	.00045	.00041	.00038	.00035	.00033
16	10	.00180	.00164	.00148	.00135	.00123	.00112	.00102	.00093	.00085	.00078	.00072	.00066	.00060	.00056	.00051	.00047	.00044	.00041	.00038	.00035
16	11	.00190	.00172	.00156	.00142	.00129	.00118	.00108	.00098	.00090	.00083	.00076	.00070	.00064	.00059	.00055	.00050	.00047	.00043	.00040	.00037
16	12	.00200	.00181	.00165	.00150	.00137	.00125	.00114	.00104	.00095	.00087	.00080	.00074	.00068	.00063	.00058	.00054	.00050	.00046	.00043	.00040
16	13	.00210	.00191	.00173	.00158	.00144	.00131	.00120	.00110	.00101	.00093	.00085	.00078	.00072	.00067	.00062	.00057	.00053	.00049	.00046	.00042

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
16	14	.00220	.00200	.00182	.00166	.00151	.00138	.00127	.00116	.00106	.00098	.00090	.00083	.00076	.00070	.00065	.00060	.00056	.00052	.00048	.00045
16	15	.00231	.00210	.00191	.00174	.00159	.00145	.00133	.00122	.00112	.00103	.00095	.00087	.00081	.00074	.00069	.00064	.00059	.00055	.00051	.00048
16	16	.00241	.00220	.00200	.00183	.00167	.00153	.00140	.00128	.00118	.00108	.00100	.00092	.00085	.00078	.00073	.00067	.00062	.00058	.00054	.00050
17	0	.00127	.00115	.00105	.00096	.00088	.00080	.00074	.00068	.00063	.00058	.00054	.00050	.00046	.00043	.00040	.00038	.00035	.00033	.00031	.00029
17	1	.00118	.00106	.00096	.00087	.00079	.00072	.00065	.00059	.00054	.00049	.00045	.00041	.00038	.00035	.00032	.00030	.00027	.00025	.00023	.00022
17	2	.00124	.00112	.00101	.00091	.00083	.00075	.00068	.00062	.00057	.00052	.00047	.00043	.00040	.00036	.00034	.00031	.00029	.00026	.00024	.00023
17	3	.00130	.00117	.00106	.00096	.00087	.00079	.00072	.00065	.00060	.00055	.00050	.00046	.00042	.00038	.00035	.00033	.00030	.00028	.00026	.00024
17	4	.00137	.00124	.00112	.00101	.00092	.00084	.00076	.00069	.00063	.00058	.00053	.00048	.00044	.00041	.00037	.00034	.00032	.00029	.00027	.00025
17	5	.00145	.00131	.00118	.00107	.00097	.00088	.00080	.00073	.00067	.00061	.00056	.00051	.00047	.00043	.00040	.00037	.00034	.00031	.00029	.00027
17	6	.00152	.00138	.00125	.00113	.00103	.00093	.00085	.00077	.00071	.00065	.00059	.00054	.00050	.00046	.00042	.00039	.00036	.00033	.00031	.00028
17	7	.00161	.00145	.00132	.00119	.00109	.00099	.00090	.00082	.00075	.00069	.00063	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00033	.00030
17	8	.00169	.00153	.00139	.00126	.00115	.00104	.00095	.00087	.00079	.00073	.00067	.00061	.00056	.00052	.00048	.00044	.00041	.00038	.00035	.00032
17	9	.00178	.00162	.00147	.00133	.00121	.00110	.00101	.00092	.00084	.00077	.00071	.00065	.00060	.00055	.00051	.00047	.00043	.00040	.00037	.00034
17	10	.00188	.00170	.00155	.00141	.00128	.00117	.00107	.00097	.00089	.00082	.00075	.00069	.00063	.00058	.00054	.00050	.00046	.00043	.00040	.00037
17	11	.00198	.00180	.00163	.00148	.00135	.00123	.00113	.00103	.00094	.00087	.00079	.00073	.00067	.00062	.00057	.00053	.00049	.00045	.00042	.00039
17	12	.00208	.00189	.00172	.00157	.00143	.00130	.00119	.00109	.00100	.00092	.00084	.00078	.00071	.00066	.00061	.00056	.00052	.00048	.00045	.00042
17	13	.00219	.00199	.00181	.00165	.00151	.00138	.00126	.00115	.00106	.00097	.00089	.00082	.00076	.00070	.00065	.00060	.00056	.00052	.00048	.00045
17	14	.00230	.00209	.00190	.00174	.00158	.00145	.00133	.00122	.00112	.00102	.00094	.00087	.00080	.00074	.00069	.00063	.00059	.00055	.00051	.00047
17	15	.00241	.00219	.00200	.00182	.00167	.00152	.00140	.00128	.00118	.00108	.00099	.00092	.00085	.00078	.00072	.00067	.00062	.00058	.00054	.00050
17	16	.00252	.00230	.00209	.00191	.00175	.00160	.00147	.00134	.00124	.00114	.00105	.00097	.00089	.00082	.00076	.00071	.00066	.00061	.00057	.00053
17	17	.00264	.00240	.00219	.00200	.00183	.00168	.00154	.00141	.00130	.00119	.00110	.00101	.00094	.00087	.00080	.00075	.00069	.00064	.00060	.00056
18	0	.00131	.00120	.00109	.00100	.00091	.00084	.00077	.00071	.00065	.00061	.00056	.00052	.00048	.00045	.00042	.00039	.00037	.00035	.00033	.00031
18	1	.00122	.00110	.00100	.00090	.00082	.00075	.00068	.00062	.00056	.00052	.00047	.00043	.00040	.00037	.00034	.00031	.00029	.00027	.00025	.00023
18	2	.00128	.00116	.00105	.00095	.00086	.00078	.00071	.00065	.00059	.00054	.00049	.00045	.00042	.00038	.00035	.00032	.00030	.00028	.00026	.00024
18	3	.00135	.00122	.00110	.00100	.00091	.00082	.00075	.00068	.00062	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00027	.00025
18	4	.00142	.00129	.00116	.00105	.00096	.00087	.00079	.00072	.00066	.00060	.00055	.00050	.00046	.00043	.00039	.00036	.00033	.00031	.00028	.00026
18	5	.00150	.00136	.00123	.00111	.00101	.00092	.00084	.00076	.00070	.00064	.00058	.00053	.00049	.00045	.00042	.00038	.00035	.00033	.00030	.00028
18	6	.00158	.00143	.00130	.00118	.00107	.00097	.00089	.00081	.00074	.00068	.00062	.00057	.00052	.00048	.00044	.00041	.00038	.00035	.00032	.00030
18	7	.00167	.00151	.00137	.00124	.00113	.00103	.00094	.00086	.00078	.00072	.00066	.00060	.00055	.00051	.00047	.00043	.00040	.00037	.00034	.00032
18	8	.00176	.00159	.00145	.00131	.00120	.00109	.00099	.00091	.00083	.00076	.00070	.00064	.00059	.00054	.00050	.00046	.00043	.00039	.00037	.00034
18	9	.00185	.00168	.00153	.00139	.00126	.00115	.00105	.00096	.00088	.00081	.00074	.00068	.00062	.00058	.00053	.00049	.00045	.00042	.00039	.00036
18	10	.00196	.00177	.00161	.00147	.00134	.00122	.00111	.00102	.00093	.00085	.00078	.00072	.00066	.00061	.00056	.00052	.00048	.00045	.00042	.00039
18	11	.00206	.00187	.00170	.00155	.00141	.00129	.00118	.00108	.00099	.00091	.00083	.00077	.00071	.00065	.00060	.00056	.00051	.00048	.00044	.00041
18	12	.00217	.00197	.00179	.00163	.00149	.00136	.00125	.00114	.00105	.00096	.00088	.00081	.00075	.00069	.00064	.00059	.00055	.00051	.00047	.00044
18	13	.00228	.00207	.00189	.00172	.00157	.00144	.00132	.00121	.00111	.00102	.00093	.00086	.00079	.00073	.00068	.00063	.00058	.00054	.00050	.00047
18	14	.00240	.00218	.00199	.00181	.00166	.00152	.00139	.00127	.00117	.00107	.00099	.00091	.00084	.00078	.00072	.00067	.00062	.00057	.00053	.00050
18	15	.00251	.00229	.00209	.00191	.00174	.00159	.00146	.00134	.00123	.00113	.00104	.00096	.00089	.00082	.00076	.00070	.00065	.00061	.00057	.00053
18	16	.00263	.00240	.00219	.00200	.00183	.00167	.00154	.00141	.00130	.00119	.00110	.00101	.00094	.00087	.00080	.00074	.00069	.00064	.00060	.00056
18	17	.00275	.00251	.00229	.00209	.00192	.00176	.00161	.00148	.00136	.00125	.00115	.00107	.00098	.00091	.00084	.00078	.00073	.00068	.00063	.00059
18	18	.00288	.00262	.00240	.00219	.00201	.00184	.00169	.00155	.00143	.00131	.00121	.00112	.00103	.00096	.00089	.00082	.00077	.00071	.00066	.00062
19	0	.00136	.00124	.00113	.00104	.00095	.00087	.00080	.00074	.00068	.00063	.00059	.00054	.00051	.00047	.00044	.00041	.00039	.00036	.00034	.00032
19	1	.00127	.00114	.00104	.00094	.00085	.00078	.00071	.00064	.00059	.00054	.00049	.00045	.00042	.00038	.00035	.00032	.00030	.00028	.00026	.00024
19	2	.00133	.00120	.00109	.00099	.00089	.00081	.00074	.00067	.00062	.00056	.00052	.00047	.00043	.00040	.00037	.00034	.00031	.00029	.00027	.00025
19	3	.00140	.00126	.00115	.00104	.00094	.00086	.00078	.00071	.00065	.00059	.00054	.00050	.00046	.00042	.00039	.00036	.00033	.00030	.00028	.00026
19	4	.00147	.00133	.00121	.00110	.00100	.00091	.00082	.00075	.00069	.00063	.00057	.00053	.00048	.00044	.00041	.00038	.00035	.00032	.00030	.00028
19	5	.00156	.00141	.00128	.00116	.00105	.00096	.00087	.00080	.00073	.00067	.00061	.00056	.00051	.00047	.00043	.00040	.00037	.00034	.00032	.00029
19	6	.00164	.00149	.00135	.00122	.00111	.00101	.00092	.00084	.00077	.00071	.00065	.00059	.00054	.00050	.00046	.00043	.00039	.00036	.00034	.00031
19	7	.00173	.00157	.00142	.00129	.00118	.00107	.00098	.00089	.00082	.00075	.00069	.00063	.00058	.00053	.00049	.00045	.00042	.00039	.00036	.00033
19	8	.00183	.00166	.00150	.00137	.00125	.00113	.00104	.00095	.00087	.00079	.00073	.00067	.00061	.00057	.00052	.00048	.00045	.00041	.00038	.00036
19	9	.00193	.00175	.00159	.00145	.00132	.00120	.00110	.00100	.00092	.00084	.00077	.00071	.00065	.00060	.00056	.00051	.00048	.00044	.00041	.00038

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
19	10	.00203	.00185	.00168	.00153	.00139	.00127	.00116	.00106	.00097	.00089	.00082	.00075	.00069	.00064	.00059	.00055	.00051	.00047	.00044	.00041
19	11	.00214	.00195	.00177	.00161	.00147	.00134	.00123	.00113	.00103	.00095	.00087	.00080	.00074	.00068	.00063	.00058	.00054	.00050	.00047	.00043
19	12	.00226	.00205	.00187	.00170	.00156	.00142	.00130	.00119	.00109	.00100	.00092	.00085	.00078	.00072	.00067	.00062	.00058	.00053	.00050	.00046
19	13	.00238	.00216	.00197	.00180	.00164	.00150	.00137	.00126	.00116	.00106	.00098	.00090	.00083	.00077	.00071	.00066	.00061	.00057	.00053	.00049
19	14	.00250	.00227	.00207	.00189	.00173	.00158	.00145	.00133	.00122	.00112	.00104	.00095	.00088	.00082	.00075	.00070	.00065	.00060	.00056	.00052
19	15	.00262	.00239	.00218	.00199	.00182	.00167	.00153	.00140	.00129	.00119	.00109	.00101	.00093	.00086	.00080	.00074	.00069	.00064	.00059	.00055
19	16	.00274	.00250	.00229	.00209	.00191	.00175	.00161	.00148	.00136	.00125	.00115	.00106	.00098	.00091	.00084	.00078	.00073	.00067	.00063	.00059
19	17	.00287	.00262	.00239	.00219	.00201	.00184	.00169	.00155	.00143	.00131	.00121	.00112	.00103	.00096	.00089	.00082	.00076	.00071	.00066	.00062
19	18	.00300	.00274	.00251	.00229	.00210	.00193	.00177	.00163	.00150	.00138	.00127	.00117	.00109	.00101	.00093	.00087	.00080	.00075	.00070	.00065
19	19	.00314	.00287	.00262	.00240	.00220	.00202	.00185	.00171	.00157	.00145	.00134	.00123	.00114	.00106	.00098	.00091	.00085	.00079	.00073	.00068
20	0	.00141	.00129	.00118	.00108	.00099	.00091	.00083	.00077	.00071	.00066	.00061	.00057	.00053	.00049	.00046	.00043	.00040	.00038	.00036	.00034
20	1	.00131	.00119	.00107	.00098	.00089	.00081	.00073	.00067	.00061	.00056	.00051	.00047	.00043	.00040	.00037	.00034	.00031	.00029	.00027	.00025
20	2	.00138	.00124	.00113	.00102	.00093	.00085	.00077	.00070	.00064	.00059	.00054	.00049	.00045	.00042	.00038	.00035	.00033	.00030	.00028	.00026
20	3	.00145	.00131	.00119	.00108	.00098	.00089	.00081	.00074	.00068	.00062	.00057	.00052	.00048	.00044	.00040	.00037	.00035	.00032	.00030	.00027
20	4	.00153	.00138	.00125	.00114	.00103	.00094	.00086	.00078	.00072	.00065	.00060	.00055	.00051	.00047	.00043	.00040	.00037	.00034	.00031	.00029
20	5	.00161	.00146	.00133	.00120	.00109	.00100	.00091	.00083	.00076	.00069	.00064	.00058	.00054	.00049	.00045	.00042	.00039	.00036	.00033	.00031
20	6	.00170	.00154	.00140	.00127	.00116	.00105	.00096	.00088	.00080	.00074	.00067	.00062	.00057	.00052	.00048	.00045	.00041	.00038	.00035	.00033
20	7	.00180	.00163	.00148	.00135	.00123	.00112	.00102	.00093	.00085	.00078	.00072	.00066	.00061	.00056	.00051	.00047	.00044	.00041	.00038	.00035
20	8	.00190	.00172	.00156	.00142	.00130	.00118	.00108	.00099	.00090	.00083	.00076	.00070	.00064	.00059	.00055	.00051	.00047	.00043	.00040	.00037
20	9	.00200	.00182	.00165	.00151	.00137	.00125	.00114	.00105	.00096	.00088	.00081	.00074	.00068	.00063	.00058	.00054	.00050	.00046	.00043	.00040
20	10	.00211	.00192	.00175	.00159	.00145	.00133	.00121	.00111	.00102	.00093	.00086	.00079	.00073	.00067	.00062	.00057	.00053	.00049	.00046	.00043
20	11	.00223	.00203	.00184	.00168	.00154	.00140	.00128	.00118	.00108	.00099	.00091	.00084	.00077	.00071	.00066	.00061	.00057	.00053	.00049	.00045
20	12	.00235	.00214	.00195	.00178	.00162	.00148	.00136	.00125	.00114	.00105	.00097	.00089	.00082	.00076	.00070	.00065	.00060	.00056	.00052	.00049
20	13	.00247	.00225	.00205	.00187	.00171	.00157	.00144	.00132	.00121	.00111	.00103	.00095	.00087	.00081	.00075	.00069	.00064	.00060	.00056	.00052
20	14	.00260	.00237	.00216	.00197	.00181	.00165	.00152	.00139	.00128	.00118	.00108	.00100	.00092	.00085	.00079	.00073	.00068	.00063	.00059	.00055
20	15	.00273	.00249	.00227	.00208	.00190	.00174	.00160	.00147	.00135	.00124	.00115	.00106	.00098	.00090	.00084	.00078	.00072	.00067	.00062	.00058
20	16	.00286	.00261	.00239	.00218	.00200	.00183	.00168	.00154	.00142	.00131	.00121	.00111	.00103	.00095	.00088	.00082	.00076	.00071	.00066	.00062
20	17	.00300	.00274	.00250	.00229	.00210	.00192	.00177	.00162	.00149	.00138	.00127	.00117	.00108	.00100	.00093	.00086	.00080	.00075	.00070	.00065
20	18	.00313	.00286	.00262	.00240	.00220	.00202	.00185	.00170	.00157	.00145	.00133	.00123	.00114	.00106	.00098	.00091	.00085	.00079	.00073	.00068
20	19	.00328	.00299	.00274	.00251	.00230	.00211	.00194	.00179	.00165	.00152	.00140	.00130	.00120	.00111	.00103	.00096	.00089	.00083	.00077	.00072
20	20	.00342	.00313	.00287	.00263	.00241	.00221	.00204	.00187	.00173	.00159	.00147	.00136	.00126	.00117	.00108	.00101	.00094	.00087	.00081	.00076
21	0	.00146	.00134	.00122	.00112	.00103	.00094	.00087	.00080	.00074	.00069	.00064	.00059	.00055	.00052	.00048	.00045	.00042	.00040	.00037	.00035
21	1	.00136	.00123	.00111	.00101	.00092	.00084	.00076	.00070	.00064	.00058	.00054	.00049	.00045	.00042	.00038	.00036	.00033	.00030	.00028	.00026
21	2	.00142	.00129	.00117	.00106	.00097	.00088	.00080	.00073	.00067	.00061	.00056	.00052	.00047	.00044	.00040	.00037	.00034	.00032	.00029	.00027
21	3	.00150	.00136	.00123	.00112	.00102	.00093	.00085	.00077	.00071	.00065	.00059	.00054	.00050	.00046	.00042	.00039	.00036	.00033	.00031	.00029
21	4	.00158	.00143	.00130	.00118	.00108	.00098	.00089	.00082	.00075	.00068	.00063	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00033	.00030
21	5	.00167	.00152	.00138	.00125	.00114	.00104	.00095	.00086	.00079	.00072	.00066	.00061	.00056	.00052	.00048	.00044	.00041	.00038	.00035	.00032
21	6	.00177	.00160	.00145	.00132	.00120	.00110	.00100	.00092	.00084	.00077	.00070	.00065	.00060	.00055	.00051	.00047	.00043	.00040	.00037	.00034
21	7	.00187	.00169	.00154	.00140	.00128	.00116	.00106	.00097	.00089	.00082	.00075	.00069	.00063	.00058	.00054	.00050	.00046	.00043	.00040	.00037
21	8	.00197	.00179	.00163	.00148	.00135	.00123	.00113	.00103	.00094	.00087	.00079	.00073	.00067	.00062	.00057	.00053	.00049	.00045	.00042	.00039
21	9	.00208	.00189	.00172	.00157	.00143	.00130	.00119	.00109	.00100	.00092	.00084	.00078	.00072	.00066	.00061	.00056	.00052	.00048	.00045	.00042
21	10	.00219	.00200	.00182	.00166	.00151	.00138	.00126	.00116	.00106	.00098	.00090	.00083	.00076	.00070	.00065	.00060	.00056	.00052	.00048	.00045
21	11	.00232	.00211	.00192	.00175	.00160	.00146	.00134	.00123	.00113	.00104	.00095	.00088	.00081	.00075	.00069	.00064	.00059	.00055	.00051	.00048
21	12	.00244	.00222	.00203	.00185	.00169	.00155	.00142	.00130	.00119	.00110	.00101	.00093	.00086	.00080	.00074	.00068	.00063	.00059	.00055	.00051
21	13	.00257	.00234	.00214	.00195	.00179	.00164	.00150	.00138	.00127	.00116	.00107	.00099	.00091	.00085	.00078	.00073	.00067	.00063	.00058	.00054
21	14	.00271	.00247	.00225	.00206	.00189	.00173	.00158	.00146	.00134	.00123	.00114	.00105	.00097	.00090	.00083	.00077	.00072	.00067	.00062	.00058
21	15	.00284	.00259	.00237	.00217	.00199	.00182	.00167	.00153	.00141	.00130	.00120	.00111	.00102	.00095	.00088	.00082	.00076	.00070	.00066	.00061
21	16	.00298	.00272	.00249	.00228	.00209	.00191	.00176	.00162	.00149	.00137	.00126	.00117	.00108	.00100	.00093	.00086	.00080	.00074	.00069	.00065
21	17	.00312	.00285	.00261	.00239	.00219	.00201	.00185	.00170	.00156	.00144	.00133	.00123	.00114	.00105	.00098	.00091	.00084	.00079	.00073	.00068
21	18	.00327	.00299	.00274	.00251	.00230	.00211	.00194	.00178	.00164	.00152	.00140	.00129	.00120	.00111	.00103	.00096	.00089	.00083	.00077	.00072

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
21	19	.00342	.00313	.00286	.00262	.00241	.00221	.00203	.00187	.00173	.00159	.00147	.00136	.00126	.00117	.00108	.00101	.00094	.00087	.00081	.00076
21	20	.00358	.00327	.00300	.00275	.00252	.00232	.00213	.00196	.00181	.00167	.00154	.00143	.00132	.00123	.00114	.00106	.00098	.00092	.00085	.00080
21	21	.00374	.00342	.00314	.00288	.00264	.00243	.00224	.00206	.00190	.00175	.00162	.00150	.00139	.00129	.00120	.00111	.00104	.00096	.00090	.00084
22	0	.00152	.00139	.00127	.00116	.00107	.00098	.00090	.00084	.00077	.00072	.00067	.00062	.00058	.00054	.00050	.00047	.00044	.00042	.00039	.00037
22	1	.00140	.00127	.00116	.00105	.00096	.00087	.00079	.00073	.00066	.00061	.00056	.00051	.00047	.00044	.00040	.00037	.00034	.00032	.00030	.00028
22	2	.00147	.00134	.00121	.00110	.00100	.00091	.00083	.00076	.00070	.00064	.00059	.00054	.00049	.00046	.00042	.00039	.00036	.00033	.00031	.00029
22	3	.00155	.00141	.00128	.00116	.00106	.00096	.00088	.00080	.00073	.00067	.00062	.00057	.00052	.00048	.00044	.00041	.00038	.00035	.00033	.00030
22	4	.00164	.00149	.00135	.00123	.00112	.00102	.00093	.00085	.00078	.00071	.00065	.00060	.00055	.00051	.00047	.00043	.00040	.00037	.00034	.00032
22	5	.00173	.00157	.00143	.00130	.00118	.00108	.00098	.00090	.00082	.00076	.00069	.00064	.00059	.00054	.00050	.00046	.00043	.00039	.00037	.00034
22	6	.00183	.00166	.00151	.00137	.00125	.00114	.00104	.00095	.00087	.00080	.00074	.00068	.00062	.00057	.00053	.00049	.00045	.00042	.00039	.00036
22	7	.00193	.00176	.00160	.00145	.00133	.00121	.00111	.00101	.00093	.00085	.00078	.00072	.00066	.00061	.00056	.00052	.00048	.00045	.00041	.00039
22	8	.00204	.00186	.00169	.00154	.00140	.00128	.00117	.00107	.00098	.00090	.00083	.00076	.00070	.00065	.00060	.00055	.00051	.00048	.00044	.00041
22	9	.00216	.00196	.00179	.00163	.00149	.00136	.00124	.00114	.00104	.00096	.00088	.00081	.00075	.00069	.00064	.00059	.00055	.00051	.00047	.00044
22	10	.00228	.00207	.00189	.00172	.00157	.00144	.00132	.00121	.00111	.00102	.00094	.00086	.00080	.00074	.00068	.00063	.00058	.00054	.00050	.00047
22	11	.00241	.00219	.00200	.00182	.00167	.00153	.00140	.00128	.00118	.00108	.00100	.00092	.00085	.00078	.00072	.00067	.00062	.00058	.00054	.00050
22	12	.00254	.00231	.00211	.00193	.00176	.00161	.00148	.00136	.00125	.00115	.00106	.00098	.00090	.00083	.00077	.00072	.00066	.00062	.00057	.00054
22	13	.00267	.00244	.00223	.00204	.00186	.00171	.00157	.00144	.00132	.00122	.00112	.00104	.00096	.00089	.00082	.00076	.00071	.00066	.00061	.00057
22	14	.00282	.00257	.00235	.00215	.00197	.00180	.00165	.00152	.00140	.00129	.00119	.00110	.00101	.00094	.00087	.00081	.00075	.00070	.00065	.00061
22	15	.00296	.00270	.00247	.00226	.00207	.00190	.00175	.00160	.00148	.00136	.00126	.00116	.00107	.00099	.00092	.00086	.00080	.00074	.00069	.00064
22	16	.00311	.00284	.00260	.00238	.00218	.00200	.00184	.00169	.00156	.00144	.00132	.00122	.00113	.00105	.00097	.00090	.00084	.00078	.00073	.00068
22	17	.00326	.00298	.00272	.00250	.00229	.00210	.00193	.00178	.00164	.00151	.00140	.00129	.00119	.00111	.00103	.00095	.00089	.00083	.00077	.00072
22	18	.00341	.00312	.00286	.00262	.00240	.00221	.00203	.00187	.00172	.00159	.00147	.00136	.00126	.00116	.00108	.00100	.00093	.00087	.00081	.00076
22	19	.00357	.00326	.00299	.00274	.00252	.00231	.00213	.00196	.00181	.00167	.00154	.00143	.00132	.00123	.00114	.00106	.00098	.00092	.00085	.00080
22	20	.00373	.00342	.00313	.00287	.00264	.00243	.00223	.00206	.00190	.00175	.00162	.00150	.00139	.00129	.00120	.00111	.00103	.00096	.00090	.00084
22	21	.00390	.00357	.00328	.00301	.00277	.00254	.00234	.00216	.00199	.00184	.00170	.00158	.00146	.00136	.00126	.00117	.00109	.00102	.00095	.00088
22	22	.00408	.00374	.00343	.00315	.00290	.00267	.00246	.00227	.00209	.00193	.00179	.00166	.00154	.00143	.00132	.00123	.00115	.00107	.00100	.00093
23	0	.00157	.00144	.00132	.00121	.00111	.00102	.00094	.00087	.00081	.00075	.00069	.00065	.00060	.00056	.00053	.00049	.00046	.00044	.00041	.00039
23	1	.00145	.00132	.00120	.00109	.00099	.00090	.00083	.00076	.00069	.00063	.00058	.00054	.00049	.00046	.00042	.00039	.00036	.00033	.00031	.00029
23	2	.00153	.00138	.00126	.00114	.00104	.00095	.00087	.00079	.00073	.00067	.00061	.00056	.00052	.00048	.00044	.00041	.00038	.00035	.00032	.00030
23	3	.00161	.00146	.00133	.00121	.00110	.00100	.00091	.00084	.00077	.00070	.00064	.00059	.00055	.00050	.00046	.00043	.00040	.00037	.00034	.00032
23	4	.00170	.00154	.00140	.00127	.00116	.00106	.00097	.00088	.00081	.00074	.00068	.00063	.00058	.00053	.00049	.00045	.00042	.00039	.00036	.00034
23	5	.00179	.00163	.00148	.00135	.00123	.00112	.00102	.00094	.00086	.00079	.00072	.00067	.00061	.00056	.00052	.00048	.00045	.00041	.00038	.00036
23	6	.00190	.00172	.00157	.00143	.00130	.00119	.00109	.00099	.00091	.00084	.00077	.00071	.00065	.00060	.00055	.00051	.00047	.00044	.00041	.00038
23	7	.00200	.00182	.00166	.00151	.00138	.00126	.00115	.00106	.00097	.00089	.00082	.00075	.00069	.00064	.00059	.00055	.00051	.00047	.00044	.00040
23	8	.00212	.00193	.00175	.00160	.00146	.00134	.00122	.00112	.00103	.00094	.00087	.00080	.00074	.00068	.00063	.00058	.00054	.00050	.00046	.00043
23	9	.00224	.00204	.00186	.00169	.00155	.00142	.00130	.00119	.00109	.00100	.00092	.00085	.00078	.00072	.00067	.00062	.00057	.00053	.00050	.00046
23	10	.00236	.00215	.00196	.00179	.00164	.00150	.00137	.00126	.00116	.00106	.00098	.00090	.00083	.00077	.00071	.00066	.00061	.00057	.00053	.00049
23	11	.00250	.00228	.00208	.00190	.00174	.00159	.00146	.00134	.00123	.00113	.00104	.00096	.00089	.00082	.00076	.00070	.00065	.00061	.00056	.00053
23	12	.00264	.00240	.00220	.00201	.00184	.00168	.00154	.00142	.00130	.00120	.00111	.00102	.00094	.00087	.00081	.00075	.00070	.00065	.00060	.00056
23	13	.00278	.00254	.00232	.00212	.00194	.00178	.00163	.00150	.00138	.00127	.00117	.00108	.00100	.00093	.00086	.00080	.00074	.00069	.00064	.00060
23	14	.00293	.00267	.00244	.00224	.00205	.00188	.00173	.00159	.00146	.00135	.00124	.00115	.00106	.00098	.00091	.00085	.00079	.00073	.00068	.00064
23	15	.00308	.00281	.00257	.00236	.00216	.00198	.00182	.00168	.00154	.00142	.00132	.00122	.00112	.00104	.00097	.00090	.00083	.00078	.00072	.00068
23	16	.00323	.00296	.00271	.00248	.00227	.00209	.00192	.00177	.00163	.00150	.00139	.00128	.00119	.00110	.00102	.00095	.00088	.00082	.00077	.00072
23	17	.00339	.00310	.00284	.00260	.00239	.00220	.00202	.00186	.00171	.00158	.00146	.00135	.00125	.00116	.00108	.00100	.00093	.00087	.00081	.00076
23	18	.00355	.00325	.00298	.00273	.00251	.00231	.00212	.00195	.00180	.00166	.00154	.00142	.00132	.00122	.00113	.00105	.00098	.00091	.00085	.00080
23	19	.00372	.00341	.00312	.00287	.00263	.00242	.00223	.00205	.00189	.00175	.00162	.00150	.00139	.00129	.00119	.00111	.00103	.00096	.00090	.00084
23	20	.00389	.00357	.00327	.00300	.00276	.00254	.00234	.00216	.00199	.00184	.00170	.00157	.00146	.00135	.00126	.00117	.00109	.00101	.00095	.00088
23	21	.00407	.00373	.00343	.00315	.00289	.00266	.00245	.00226	.00209	.00193	.00179	.00166	.00153	.00142	.00132	.00123	.00115	.00107	.00100	.00093
23	22	.00426	.00391	.00359	.00330	.00303	.00279	.00258	.00238	.00219	.00203	.00188	.00174	.00161	.00150	.00139	.00130	.00121	.00113	.00105	.00098
23	23	.00445	.00408	.00375	.00345	.00318	.00293	.00270	.00249	.00230	.00213	.00197	.00183	.00170	.00158	.00147	.00136	.00127	.00118	.00111	.00103

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

Section 2

Ages		Interest Rate																				
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%	
24	0	.00163	.00149	.00137	.00125	.00115	.00106	.00098	.00091	.00084	.00078	.00072	.00067	.00063	.00059	.00055	.00052	.00049	.00046	.00043	.00041	
24	1	.00150	.00136	.00124	.00113	.00103	.00094	.00086	.00079	.00072	.00066	.00061	.00056	.00052	.00048	.00044	.00041	.00038	.00035	.00033	.00030	
24	2	.00158	.00143	.00130	.00119	.00108	.00099	.00090	.00082	.00076	.00069	.00064	.00059	.00054	.00050	.00046	.00043	.00039	.00037	.00034	.00032	
24	3	.00166	.00151	.00137	.00125	.00114	.00104	.00095	.00087	.00080	.00073	.00067	.00062	.00057	.00053	.00049	.00045	.00042	.00038	.00036	.00033	
24	4	.00176	.00160	.00145	.00132	.00121	.00110	.00101	.00092	.00084	.00077	.00071	.00065	.00060	.00056	.00051	.00048	.00044	.00041	.00038	.00035	
24	5	.00186	.00169	.00154	.00140	.00128	.00117	.00107	.00098	.00090	.00082	.00076	.00069	.00064	.00059	.00055	.00050	.00047	.00043	.00040	.00037	
24	6	.00196	.00179	.00163	.00148	.00135	.00124	.00113	.00104	.00095	.00087	.00080	.00074	.00068	.00063	.00058	.00054	.00050	.00046	.00043	.00040	
24	7	.00208	.00189	.00172	.00157	.00143	.00131	.00120	.00110	.00101	.00093	.00085	.00078	.00072	.00067	.00062	.00057	.00053	.00049	.00046	.00042	
24	8	.00220	.00200	.00182	.00166	.00152	.00139	.00127	.00117	.00107	.00098	.00091	.00083	.00077	.00071	.00066	.00061	.00056	.00052	.00049	.00045	
24	9	.00232	.00211	.00193	.00176	.00161	.00147	.00135	.00124	.00114	.00105	.00096	.00089	.00082	.00076	.00070	.00065	.00060	.00056	.00052	.00048	
24	10	.00245	.00224	.00204	.00186	.00171	.00156	.00143	.00131	.00121	.00111	.00102	.00094	.00087	.00081	.00075	.00069	.00064	.00060	.00056	.00052	
24	11	.00259	.00236	.00216	.00197	.00181	.00166	.00152	.00140	.00128	.00118	.00109	.00101	.00093	.00086	.00080	.00074	.00069	.00064	.00059	.00055	
24	12	.00274	.00250	.00228	.00209	.00191	.00175	.00161	.00148	.00136	.00125	.00116	.00107	.00099	.00091	.00085	.00079	.00073	.00068	.00063	.00059	
24	13	.00289	.00264	.00241	.00221	.00202	.00186	.00171	.00157	.00144	.00133	.00123	.00114	.00105	.00097	.00090	.00084	.00078	.00072	.00068	.00063	
24	14	.00304	.00278	.00254	.00233	.00214	.00196	.00180	.00166	.00153	.00141	.00130	.00120	.00111	.00103	.00096	.00089	.00083	.00077	.00072	.00067	
24	15	.00320	.00293	.00268	.00246	.00225	.00207	.00190	.00175	.00162	.00149	.00138	.00127	.00118	.00109	.00101	.00094	.00088	.00082	.00076	.00071	
24	16	.00336	.00308	.00282	.00259	.00237	.00218	.00201	.00185	.00170	.00157	.00145	.00134	.00125	.00115	.00107	.00100	.00093	.00086	.00081	.00075	
24	17	.00353	.00323	.00296	.00272	.00249	.00229	.00211	.00195	.00179	.00166	.00153	.00142	.00131	.00122	.00113	.00105	.00098	.00091	.00085	.00079	
24	18	.00370	.00339	.00311	.00285	.00262	.00241	.00222	.00205	.00189	.00174	.00161	.00149	.00138	.00128	.00119	.00111	.00103	.00096	.00090	.00084	
24	19	.00388	.00355	.00326	.00299	.00275	.00253	.00233	.00215	.00198	.00183	.00170	.00157	.00146	.00135	.00125	.00117	.00109	.00101	.00094	.00088	
24	20	.00406	.00372	.00342	.00314	.00289	.00266	.00245	.00226	.00209	.00193	.00178	.00165	.00153	.00142	.00132	.00123	.00114	.00107	.00100	.00093	
24	21	.00425	.00390	.00358	.00329	.00303	.00279	.00257	.00237	.00219	.00203	.00188	.00174	.00161	.00150	.00139	.00129	.00121	.00112	.00105	.00098	
24	22	.00444	.00408	.00375	.00345	.00317	.00293	.00270	.00249	.00230	.00213	.00197	.00183	.00170	.00158	.00146	.00136	.00127	.00118	.00111	.00103	
24	23	.00465	.00427	.00392	.00361	.00333	.00307	.00283	.00261	.00242	.00224	.00207	.00192	.00178	.00166	.00154	.00144	.00134	.00125	.00117	.00109	
24	24	.00486	.00446	.00411	.00378	.00349	.00322	.00297	.00274	.00254	.00235	.00218	.00202	.00188	.00174	.00162	.00151	.00141	.00132	.00123	.00115	
25	0	.00169	.00155	.00142	.00130	.00120	.00111	.00102	.00095	.00088	.00081	.00076	.00071	.00066	.00062	.00058	.00054	.00051	.00048	.00045	.00043	
25	1	.00155	.00141	.00129	.00117	.00107	.00098	.00089	.00082	.00075	.00069	.00063	.00058	.00054	.00050	.00046	.00043	.00040	.00037	.00034	.00032	
25	2	.00163	.00148	.00135	.00123	.00112	.00102	.00094	.00086	.00079	.00072	.00066	.00061	.00056	.00052	.00048	.00045	.00041	.00038	.00036	.00033	
25	3	.00172	.00156	.00142	.00130	.00118	.00108	.00099	.00091	.00083	.00076	.00070	.00065	.00060	.00055	.00051	.00047	.00044	.00040	.00037	.00035	
25	4	.00182	.00165	.00151	.00137	.00125	.00114	.00105	.00096	.00088	.00081	.00074	.00068	.00063	.00058	.00054	.00050	.00046	.00043	.00040	.00037	
25	5	.00192	.00175	.00159	.00145	.00133	.00121	.00111	.00102	.00093	.00086	.00079	.00073	.00067	.00062	.00057	.00053	.00049	.00045	.00042	.00039	
25	6	.00203	.00185	.00169	.00154	.00141	.00129	.00118	.00108	.00099	.00091	.00084	.00077	.00071	.00066	.00061	.00056	.00052	.00048	.00045	.00042	
25	7	.00215	.00196	.00179	.00163	.00149	.00136	.00125	.00115	.00105	.00097	.00089	.00082	.00076	.00070	.00065	.00060	.00056	.00052	.00048	.00045	
25	8	.00228	.00207	.00189	.00173	.00158	.00145	.00132	.00122	.00112	.00103	.00095	.00087	.00081	.00074	.00069	.00064	.00059	.00055	.00051	.00048	
25	9	.00241	.00219	.00200	.00183	.00167	.00153	.00141	.00129	.00119	.00109	.00101	.00093	.00086	.00079	.00073	.00068	.00063	.00059	.00055	.00051	
25	10	.00254	.00232	.00212	.00194	.00177	.00163	.00149	.00137	.00126	.00116	.00107	.00099	.00091	.00084	.00078	.00073	.00067	.00063	.00058	.00054	
25	11	.00269	.00246	.00224	.00205	.00188	.00172	.00158	.00146	.00134	.00123	.00114	.00105	.00097	.00090	.00083	.00077	.00072	.00067	.00062	.00058	
25	12	.00284	.00260	.00237	.00217	.00199	.00183	.00168	.00154	.00142	.00131	.00121	.00112	.00103	.00096	.00089	.00083	.00077	.00071	.00067	.00062	
25	13	.00300	.00274	.00251	.00230	.00211	.00194	.00178	.00164	.00151	.00139	.00129	.00119	.00110	.00102	.00095	.00088	.00082	.00076	.00071	.00066	
25	14	.00316	.00289	.00265	.00243	.00223	.00205	.00188	.00173	.00160	.00147	.00136	.00126	.00117	.00108	.00100	.00093	.00087	.00081	.00075	.00070	
25	15	.00333	.00305	.00279	.00256	.00235	.00216	.00199	.00183	.00169	.00156	.00144	.00133	.00124	.00115	.00106	.00099	.00092	.00086	.00080	.00075	
25	16	.00350	.00320	.00294	.00269	.00248	.00228	.00210	.00193	.00178	.00165	.00152	.00141	.00131	.00121	.00112	.00105	.00097	.00091	.00085	.00079	
25	17	.00367	.00337	.00309	.00283	.00260	.00240	.00221	.00203	.00188	.00173	.00160	.00149	.00138	.00128	.00119	.00110	.00103	.00096	.00089	.00084	
25	18	.00385	.00353	.00324	.00298	.00274	.00252	.00232	.00214	.00198	.00183	.00169	.00156	.00145	.00135	.00125	.00116	.00108	.00101	.00094	.00088	
25	19	.00404	.00370	.00340	.00312	.00287	.00265	.00244	.00225	.00208	.00192	.00178	.00165	.00153	.00142	.00132	.00123	.00114	.00107	.00099	.00093	
25	20	.00423	.00388	.00357	.00328	.00302	.00278	.00256	.00236	.00219	.00202	.00187	.00173	.00161	.00149	.00139	.00129	.00120	.00112	.00105	.00098	
25	21	.00443	.00407	.00374	.00344	.00317	.00292	.00269	.00249	.00230	.00213	.00197	.00182	.00169	.00157	.00146	.00136	.00127	.00118	.00111	.00103	
25	22	.00464	.00426	.00392	.00361	.00332	.00306	.00283	.00261	.00241	.00223	.00207	.00192	.00178	.00166	.00154	.00143	.00134	.00125	.00117	.00109	
25	23	.00485	.00446	.00410	.00378	.00348	.00321	.00297	.00274	.00254	.00235	.00218	.00202	.00188	.00174	.00162	.00151	.00141	.00132	.00123	.00115	
25	24	.00507	.00467	.00430	.00396	.00365	.00337	.00311	.00288	.00266	.00247	.00229	.00212	.00197	.00184	.00171	.00159	.00149	.00139	.00130	.00121	

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
25	25	.00530	.00488	.00450	.00415	.00383	.00353	.00327	.00302	.00280	.00259	.00241	.00224	.00208	.00193	.00180	.00168	.00157	.00146	.00137	.00128
26	0	.00175	.00160	.00147	.00136	.00125	.00115	.00107	.00099	.00092	.00085	.00079	.00074	.00069	.00065	.00060	.00057	.00053	.00050	.00047	.00045
26	1	.00161	.00146	.00133	.00121	.00111	.00101	.00093	.00085	.00078	.00072	.00066	.00061	.00056	.00052	.00048	.00045	.00041	.00039	.00036	.00033
26	2	.00169	.00154	.00140	.00127	.00116	.00106	.00097	.00089	.00082	.00075	.00069	.00064	.00059	.00054	.00050	.00047	.00043	.00040	.00037	.00035
26	3	.00178	.00162	.00148	.00135	.00123	.00112	.00103	.00094	.00087	.00080	.00073	.00067	.00062	.00057	.00053	.00049	.00046	.00042	.00039	.00037
26	4	.00188	.00171	.00156	.00142	.00130	.00119	.00109	.00100	.00092	.00084	.00077	.00071	.00066	.00061	.00056	.00052	.00048	.00045	.00042	.00039
26	5	.00199	.00181	.00165	.00151	.00138	.00126	.00115	.00106	.00097	.00089	.00082	.00076	.00070	.00065	.00060	.00055	.00051	.00048	.00044	.00041
26	6	.00211	.00192	.00175	.00160	.00146	.00134	.00122	.00112	.00103	.00095	.00087	.00081	.00074	.00069	.00064	.00059	.00055	.00051	.00047	.00044
26	7	.00223	.00203	.00185	.00169	.00155	.00142	.00130	.00119	.00110	.00101	.00093	.00086	.00079	.00073	.00068	.00063	.00058	.00054	.00050	.00047
26	8	.00236	.00215	.00196	.00179	.00164	.00150	.00138	.00127	.00116	.00107	.00099	.00091	.00084	.00078	.00072	.00067	.00062	.00058	.00054	.00050
26	9	.00249	.00228	.00208	.00190	.00174	.00160	.00146	.00135	.00124	.00114	.00105	.00097	.00090	.00083	.00077	.00071	.00066	.00062	.00057	.00053
26	10	.00264	.00241	.00220	.00201	.00185	.00169	.00155	.00143	.00132	.00121	.00112	.00103	.00096	.00088	.00082	.00076	.00071	.00066	.00061	.00057
26	11	.00279	.00255	.00233	.00213	.00196	.00180	.00165	.00152	.00140	.00129	.00119	.00110	.00102	.00094	.00087	.00081	.00075	.00070	.00065	.00061
26	12	.00295	.00270	.00247	.00226	.00207	.00190	.00175	.00161	.00149	.00137	.00127	.00117	.00108	.00100	.00093	.00087	.00081	.00075	.00070	.00065
26	13	.00311	.00285	.00261	.00239	.00220	.00202	.00186	.00171	.00158	.00145	.00134	.00124	.00115	.00107	.00099	.00092	.00086	.00080	.00075	.00070
26	14	.00328	.00301	.00275	.00253	.00232	.00213	.00196	.00181	.00167	.00154	.00143	.00132	.00122	.00113	.00105	.00098	.00091	.00085	.00079	.00074
26	15	.00346	.00317	.00290	.00267	.00245	.00225	.00207	.00191	.00177	.00163	.00151	.00140	.00129	.00120	.00112	.00104	.00097	.00090	.00084	.00079
26	16	.00364	.00333	.00306	.00281	.00258	.00238	.00219	.00202	.00186	.00172	.00159	.00148	.00137	.00127	.00118	.00110	.00102	.00095	.00089	.00083
26	17	.00382	.00350	.00321	.00295	.00272	.00250	.00230	.00213	.00196	.00182	.00168	.00156	.00144	.00134	.00125	.00116	.00108	.00101	.00094	.00088
26	18	.00401	.00368	.00338	.00310	.00286	.00263	.00242	.00224	.00207	.00191	.00177	.00164	.00152	.00141	.00131	.00122	.00114	.00106	.00099	.00093
26	19	.00420	.00386	.00355	.00326	.00300	.00276	.00255	.00235	.00218	.00201	.00186	.00173	.00160	.00149	.00139	.00129	.00120	.00112	.00105	.00098
26	20	.00441	.00405	.00372	.00342	.00315	.00291	.00268	.00248	.00229	.00212	.00196	.00182	.00169	.00157	.00146	.00136	.00127	.00118	.00110	.00103
26	21	.00462	.00424	.00390	.00359	.00331	.00305	.00282	.00260	.00241	.00223	.00207	.00192	.00178	.00165	.00154	.00143	.00134	.00125	.00116	.00109
26	22	.00484	.00445	.00409	.00377	.00347	.00320	.00296	.00274	.00253	.00234	.00217	.00202	.00187	.00174	.00162	.00151	.00141	.00131	.00123	.00115
26	23	.00506	.00466	.00429	.00395	.00364	.00336	.00311	.00287	.00266	.00247	.00229	.00212	.00197	.00183	.00171	.00159	.00148	.00139	.00129	.00121
26	24	.00530	.00488	.00449	.00414	.00382	.00353	.00326	.00302	.00280	.00259	.00241	.00223	.00208	.00193	.00180	.00168	.00156	.00146	.00137	.00128
26	25	.00554	.00510	.00470	.00434	.00401	.00370	.00343	.00317	.00294	.00273	.00253	.00235	.00219	.00203	.00190	.00177	.00165	.00154	.00144	.00135
26	26	.00579	.00534	.00493	.00455	.00420	.00388	.00359	.00333	.00309	.00286	.00266	.00247	.00230	.00214	.00200	.00186	.00174	.00163	.00152	.00142
27	0	.00182	.00167	.00153	.00141	.00130	.00120	.00111	.00103	.00096	.00089	.00083	.00077	.00072	.00068	.00063	.00060	.00056	.00053	.00050	.00047
27	1	.00166	.00151	.00138	.00126	.00115	.00105	.00097	.00089	.00081	.00075	.00069	.00064	.00059	.00054	.00050	.00047	.00043	.00040	.00038	.00035
27	2	.00175	.00159	.00145	.00132	.00121	.00111	.00101	.00093	.00085	.00079	.00072	.00067	.00062	.00057	.00053	.00049	.00045	.00042	.00039	.00037
27	3	.00184	.00168	.00153	.00140	.00128	.00117	.00107	.00098	.00090	.00083	.00076	.00070	.00065	.00060	.00056	.00052	.00048	.00044	.00041	.00038
27	4	.00195	.00177	.00162	.00148	.00135	.00124	.00113	.00104	.00095	.00088	.00081	.00075	.00069	.00064	.00059	.00055	.00051	.00047	.00044	.00041
27	5	.00206	.00188	.00171	.00156	.00143	.00131	.00120	.00110	.00101	.00093	.00086	.00079	.00073	.00068	.00063	.00058	.00054	.00050	.00047	.00043
27	6	.00218	.00199	.00181	.00166	.00152	.00139	.00127	.00117	.00108	.00099	.00091	.00084	.00078	.00072	.00067	.00062	.00057	.00053	.00050	.00046
27	7	.00231	.00210	.00192	.00176	.00161	.00147	.00135	.00124	.00114	.00105	.00097	.00090	.00083	.00077	.00071	.00066	.00061	.00057	.00053	.00049
27	8	.00244	.00223	.00204	.00186	.00171	.00156	.00144	.00132	.00121	.00112	.00103	.00095	.00088	.00082	.00076	.00070	.00065	.00061	.00056	.00053
27	9	.00258	.00236	.00216	.00197	.00181	.00166	.00152	.00140	.00129	.00119	.00110	.00101	.00094	.00087	.00081	.00075	.00069	.00065	.00060	.00056
27	10	.00273	.00250	.00229	.00209	.00192	.00176	.00162	.00149	.00137	.00127	.00117	.00108	.00100	.00093	.00086	.00080	.00074	.00069	.00064	.00060
27	11	.00289	.00265	.00242	.00222	.00204	.00187	.00172	.00158	.00146	.00135	.00124	.00115	.00107	.00099	.00092	.00085	.00079	.00074	.00069	.00064
27	12	.00306	.00280	.00256	.00235	.00216	.00198	.00183	.00168	.00155	.00143	.00132	.00122	.00113	.00105	.00098	.00091	.00085	.00079	.00073	.00069
27	13	.00323	.00296	.00271	.00249	.00229	.00210	.00194	.00178	.00165	.00152	.00141	.00130	.00121	.00112	.00104	.00097	.00090	.00084	.00078	.00073
27	14	.00341	.00312	.00287	.00263	.00242	.00222	.00205	.00189	.00174	.00161	.00149	.00138	.00128	.00119	.00111	.00103	.00096	.00089	.00083	.00078
27	15	.00359	.00329	.00302	.00278	.00255	.00235	.00217	.00200	.00185	.00171	.00158	.00146	.00136	.00126	.00117	.00109	.00102	.00095	.00089	.00083
27	16	.00378	.00347	.00318	.00293	.00269	.00248	.00228	.00211	.00195	.00180	.00167	.00155	.00143	.00133	.00124	.00115	.00108	.00100	.00094	.00088
27	17	.00397	.00365	.00335	.00308	.00283	.00261	.00241	.00222	.00205	.00190	.00176	.00163	.00151	.00141	.00131	.00122	.00114	.00106	.00099	.00093
27	18	.00417	.00383	.00352	.00324	.00298	.00275	.00253	.00234	.00216	.00200	.00185	.00172	.00160	.00148	.00138	.00129	.00120	.00112	.00104	.00098
27	19	.00438	.00402	.00370	.00340	.00313	.00289	.00267	.00246	.00228	.00211	.00195	.00181	.00168	.00156	.00146	.00136	.00126	.00118	.00110	.00103
27	20	.00459	.00422	.00388	.00357	.00329	.00304	.00280	.00259	.00240	.00222	.00206	.00191	.00177	.00165	.00153	.00143	.00133	.00124	.00116	.00109
27	21	.00481	.00442	.00407	.00375	.00346	.00319	.00295	.00273	.00252	.00234	.00217	.00201	.00187	.00174	.00162	.00151	.00141	.00131	.00123	.00115

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
27	22	.00504	.00464	.00427	.00394	.00363	.00335	.00310	.00287	.00265	.00246	.00228	.00212	.00197	.00183	.00170	.00159	.00148	.00138	.00129	.00121
27	23	.00528	.00486	.00448	.00413	.00381	.00352	.00326	.00301	.00279	.00259	.00240	.00223	.00207	.00193	.00180	.00168	.00156	.00146	.00137	.00128
27	24	.00553	.00509	.00470	.00433	.00400	.00370	.00342	.00317	.00293	.00272	.00253	.00235	.00218	.00203	.00189	.00177	.00165	.00154	.00144	.00135
27	25	.00579	.00533	.00492	.00454	.00420	.00388	.00359	.00333	.00308	.00286	.00266	.00247	.00230	.00214	.00200	.00186	.00174	.00163	.00152	.00142
27	26	.00606	.00558	.00515	.00476	.00440	.00407	.00377	.00350	.00324	.00301	.00280	.00260	.00242	.00226	.00210	.00196	.00184	.00172	.00161	.00150
27	27	.00633	.00584	.00540	.00499	.00461	.00427	.00396	.00367	.00341	.00317	.00294	.00274	.00255	.00238	.00222	.00207	.00194	.00181	.00170	.00159
28	0	.00188	.00173	.00159	.00147	.00135	.00125	.00116	.00108	.00100	.00093	.00087	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00052	.00050
28	1	.00172	.00157	.00143	.00130	.00119	.00109	.00100	.00092	.00085	.00078	.00072	.00067	.00062	.00057	.00053	.00049	.00046	.00042	.00040	.00037
28	2	.00180	.00164	.00150	.00137	.00125	.00115	.00105	.00097	.00089	.00082	.00075	.00070	.00064	.00060	.00055	.00051	.00048	.00044	.00041	.00038
28	3	.00190	.00173	.00158	.00145	.00132	.00121	.00111	.00102	.00094	.00086	.00080	.00073	.00068	.00063	.00058	.00054	.00050	.00047	.00043	.00040
28	4	.00201	.00183	.00167	.00153	.00140	.00128	.00118	.00108	.00099	.00092	.00084	.00078	.00072	.00067	.00062	.00057	.00053	.00049	.00046	.00043
28	5	.00213	.00194	.00177	.00162	.00148	.00136	.00125	.00115	.00105	.00097	.00090	.00083	.00076	.00071	.00066	.00061	.00056	.00052	.00049	.00046
28	6	.00225	.00206	.00188	.00172	.00157	.00144	.00132	.00122	.00112	.00103	.00095	.00088	.00081	.00075	.00070	.00065	.00060	.00056	.00052	.00049
28	7	.00239	.00218	.00199	.00182	.00167	.00153	.00141	.00129	.00119	.00110	.00101	.00094	.00087	.00080	.00074	.00069	.00064	.00060	.00056	.00052
28	8	.00253	.00231	.00211	.00193	.00177	.00163	.00149	.00137	.00127	.00117	.00108	.00100	.00092	.00085	.00079	.00073	.00068	.00064	.00059	.00055
28	9	.00268	.00245	.00224	.00205	.00188	.00173	.00159	.00146	.00135	.00124	.00115	.00106	.00098	.00091	.00084	.00078	.00073	.00068	.00063	.00059
28	10	.00283	.00259	.00237	.00217	.00200	.00183	.00169	.00155	.00143	.00132	.00122	.00113	.00105	.00097	.00090	.00084	.00078	.00073	.00068	.00063
28	11	.00300	.00274	.00251	.00231	.00212	.00195	.00179	.00165	.00152	.00141	.00130	.00120	.00111	.00103	.00096	.00089	.00083	.00077	.00072	.00068
28	12	.00317	.00290	.00266	.00244	.00225	.00207	.00190	.00175	.00162	.00150	.00138	.00128	.00119	.00110	.00102	.00095	.00089	.00083	.00077	.00072
28	13	.00335	.00307	.00282	.00259	.00238	.00219	.00202	.00186	.00172	.00159	.00147	.00136	.00126	.00117	.00109	.00102	.00095	.00088	.00082	.00077
28	14	.00354	.00325	.00298	.00274	.00252	.00232	.00214	.00197	.00182	.00168	.00156	.00145	.00134	.00125	.00116	.00108	.00101	.00094	.00088	.00082
28	15	.00373	.00342	.00314	.00289	.00266	.00245	.00226	.00209	.00193	.00178	.00165	.00153	.00142	.00132	.00123	.00114	.00107	.00100	.00093	.00087
28	16	.00393	.00360	.00331	.00305	.00280	.00258	.00238	.00220	.00204	.00188	.00175	.00162	.00150	.00140	.00130	.00121	.00113	.00105	.00099	.00092
28	17	.00413	.00379	.00349	.00321	.00295	.00272	.00251	.00232	.00215	.00199	.00184	.00171	.00159	.00148	.00137	.00128	.00119	.00111	.00104	.00097
28	18	.00434	.00398	.00366	.00337	.00311	.00287	.00265	.00245	.00226	.00210	.00194	.00180	.00167	.00156	.00145	.00135	.00126	.00118	.00110	.00103
28	19	.00455	.00418	.00385	.00355	.00327	.00302	.00279	.00258	.00238	.00221	.00205	.00190	.00177	.00164	.00153	.00142	.00133	.00124	.00116	.00109
28	20	.00478	.00439	.00404	.00373	.00344	.00317	.00293	.00271	.00251	.00233	.00216	.00200	.00186	.00173	.00161	.00150	.00140	.00131	.00122	.00115
28	21	.00501	.00461	.00425	.00391	.00361	.00334	.00308	.00285	.00264	.00245	.00227	.00211	.00196	.00183	.00170	.00159	.00148	.00138	.00129	.00121
28	22	.00525	.00484	.00446	.00411	.00379	.00351	.00324	.00300	.00278	.00258	.00239	.00222	.00207	.00192	.00179	.00167	.00156	.00146	.00136	.00128
28	23	.00551	.00507	.00468	.00432	.00399	.00368	.00341	.00316	.00292	.00271	.00252	.00234	.00218	.00203	.00189	.00176	.00165	.00154	.00144	.00135
28	24	.00577	.00532	.00490	.00453	.00418	.00387	.00358	.00332	.00308	.00286	.00265	.00247	.00230	.00214	.00199	.00186	.00174	.00162	.00152	.00142
28	25	.00604	.00557	.00514	.00475	.00439	.00406	.00376	.00349	.00324	.00301	.00279	.00260	.00242	.00225	.00210	.00196	.00183	.00171	.00160	.00150
28	26	.00632	.00584	.00539	.00498	.00461	.00427	.00395	.00367	.00340	.00316	.00294	.00274	.00255	.00238	.00222	.00207	.00194	.00181	.00169	.00159
28	27	.00662	.00611	.00565	.00522	.00483	.00448	.00415	.00385	.00358	.00333	.00310	.00288	.00269	.00250	.00234	.00218	.00204	.00191	.00179	.00168
28	28	.00692	.00639	.00591	.00547	.00507	.00470	.00436	.00405	.00376	.00350	.00326	.00303	.00283	.00264	.00247	.00230	.00216	.00202	.00189	.00177
29	0	.00195	.00180	.00165	.00153	.00141	.00130	.00121	.00112	.00104	.00097	.00091	.00085	.00079	.00075	.00070	.00066	.00062	.00058	.00055	.00052
29	1	.00177	.00162	.00148	.00135	.00124	.00114	.00104	.00096	.00088	.00081	.00075	.00069	.00064	.00060	.00055	.00051	.00048	.00045	.00042	.00039
29	2	.00186	.00170	.00155	.00142	.00130	.00119	.00109	.00101	.00093	.00085	.00079	.00073	.00067	.00062	.00058	.00054	.00050	.00046	.00043	.00040
29	3	.00197	.00179	.00164	.00150	.00137	.00126	.00116	.00106	.00098	.00090	.00083	.00077	.00071	.00066	.00061	.00057	.00053	.00049	.00046	.00042
29	4	.00208	.00190	.00173	.00159	.00145	.00133	.00122	.00112	.00104	.00095	.00088	.00081	.00075	.00070	.00065	.00060	.00056	.00052	.00048	.00045
29	5	.00220	.00201	.00184	.00168	.00154	.00141	.00130	.00119	.00110	.00101	.00093	.00086	.00080	.00074	.00069	.00064	.00059	.00055	.00051	.00048
29	6	.00233	.00213	.00195	.00178	.00163	.00150	.00138	.00127	.00117	.00108	.00099	.00092	.00085	.00079	.00073	.00068	.00063	.00059	.00055	.00051
29	7	.00247	.00226	.00206	.00189	.00173	.00159	.00146	.00135	.00124	.00114	.00106	.00098	.00090	.00084	.00078	.00072	.00067	.00063	.00058	.00054
29	8	.00261	.00239	.00219	.00201	.00184	.00169	.00155	.00143	.00132	.00122	.00112	.00104	.00096	.00089	.00083	.00077	.00072	.00067	.00062	.00058
29	9	.00277	.00253	.00232	.00213	.00195	.00180	.00165	.00152	.00140	.00130	.00120	.00111	.00103	.00095	.00088	.00082	.00076	.00071	.00066	.00062
29	10	.00293	.00269	.00246	.00226	.00207	.00191	.00176	.00162	.00149	.00138	.00128	.00118	.00109	.00102	.00094	.00088	.00082	.00076	.00071	.00066
29	11	.00311	.00285	.00261	.00240	.00220	.00203	.00187	.00172	.00159	.00147	.00136	.00126	.00117	.00108	.00101	.00094	.00087	.00081	.00076	.00071
29	12	.00329	.00301	.00276	.00254	.00234	.00215	.00198	.00183	.00169	.00156	.00145	.00134	.00124	.00115	.00107	.00100	.00093	.00087	.00081	.00076
29	13	.00348	.00319	.00293	.00269	.00248	.00228	.00210	.00194	.00179	.00166	.00154	.00143	.00132	.00123	.00114	.00107	.00099	.00093	.00087	.00081
29	14	.00367	.00337	.00310	.00285	.00262	.00241	.00223	.00206	.00190	.00176	.00163	.00151	.00141	.00131	.00122	.00113	.00106	.00099	.00092	.00086

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
29	15	.00387	.00355	.00327	.00301	.00277	.00255	.00236	.00218	.00201	.00186	.00173	.00160	.00149	.00139	.00129	.00120	.00112	.00105	.00098	.00092
29	16	.00408	.00375	.00344	.00317	.00292	.00269	.00249	.00230	.00213	.00197	.00183	.00170	.00158	.00147	.00136	.00127	.00119	.00111	.00104	.00097
29	17	.00429	.00394	.00363	.00334	.00308	.00284	.00262	.00243	.00224	.00208	.00193	.00179	.00166	.00155	.00144	.00134	.00125	.00117	.00110	.00103
29	18	.00451	.00414	.00381	.00351	.00324	.00299	.00276	.00256	.00237	.00219	.00203	.00189	.00176	.00163	.00152	.00142	.00132	.00124	.00116	.00108
29	19	.00473	.00435	.00401	.00369	.00341	.00315	.00291	.00269	.00249	.00231	.00214	.00199	.00185	.00172	.00161	.00150	.00140	.00131	.00122	.00114
29	20	.00497	.00457	.00421	.00388	.00359	.00331	.00306	.00283	.00263	.00243	.00226	.00210	.00195	.00182	.00169	.00158	.00147	.00138	.00129	.00121
29	21	.00522	.00480	.00443	.00408	.00377	.00348	.00322	.00298	.00277	.00256	.00238	.00221	.00206	.00192	.00179	.00167	.00156	.00145	.00136	.00127
29	22	.00547	.00504	.00465	.00429	.00396	.00366	.00339	.00314	.00291	.00270	.00251	.00233	.00217	.00202	.00188	.00176	.00164	.00154	.00144	.00135
29	23	.00574	.00529	.00488	.00451	.00416	.00385	.00357	.00330	.00306	.00285	.00264	.00246	.00229	.00213	.00199	.00186	.00173	.00162	.00152	.00142
29	24	.00601	.00555	.00512	.00473	.00437	.00405	.00375	.00348	.00323	.00300	.00278	.00259	.00241	.00225	.00210	.00196	.00183	.00171	.00160	.00150
29	25	.00630	.00582	.00537	.00497	.00459	.00425	.00394	.00366	.00339	.00315	.00293	.00273	.00254	.00237	.00221	.00207	.00193	.00181	.00169	.00159
29	26	.00660	.00610	.00563	.00521	.00482	.00447	.00414	.00385	.00357	.00332	.00309	.00288	.00268	.00250	.00233	.00218	.00204	.00191	.00179	.00168
29	27	.00691	.00639	.00591	.00547	.00506	.00469	.00435	.00404	.00376	.00350	.00325	.00303	.00283	.00264	.00246	.00230	.00215	.00202	.00189	.00177
29	28	.00723	.00669	.00619	.00573	.00531	.00493	.00457	.00425	.00395	.00368	.00343	.00319	.00298	.00278	.00260	.00243	.00227	.00213	.00200	.00187
29	29	.00756	.00700	.00648	.00601	.00557	.00517	.00480	.00446	.00415	.00387	.00360	.00336	.00314	.00293	.00274	.00256	.00240	.00225	.00211	.00198
30	0	.00202	.00186	.00172	.00159	.00147	.00136	.00126	.00117	.00109	.00102	.00095	.00089	.00083	.00078	.00074	.00069	.00065	.00062	.00058	.00055
30	1	.00183	.00167	.00153	.00140	.00128	.00118	.00108	.00100	.00092	.00085	.00078	.00073	.00067	.00062	.00058	.00054	.00050	.00047	.00044	.00041
30	2	.00193	.00176	.00161	.00147	.00135	.00124	.00114	.00105	.00096	.00089	.00082	.00076	.00070	.00065	.00060	.00056	.00052	.00049	.00045	.00042
30	3	.00203	.00186	.00170	.00155	.00142	.00131	.00120	.00110	.00102	.00094	.00087	.00080	.00074	.00069	.00064	.00059	.00055	.00051	.00048	.00045
30	4	.00215	.00196	.00179	.00164	.00151	.00138	.00127	.00117	.00108	.00099	.00092	.00085	.00079	.00073	.00068	.00063	.00058	.00054	.00051	.00047
30	5	.00227	.00208	.00190	.00174	.00160	.00147	.00135	.00124	.00114	.00106	.00097	.00090	.00083	.00077	.00072	.00067	.00062	.00058	.00054	.00050
30	6	.00241	.00220	.00202	.00185	.00170	.00156	.00143	.00132	.00122	.00112	.00104	.00096	.00089	.00082	.00076	.00071	.00066	.00062	.00057	.00054
30	7	.00255	.00233	.00214	.00196	.00180	.00165	.00152	.00140	.00129	.00119	.00110	.00102	.00095	.00088	.00081	.00076	.00070	.00066	.00061	.00057
30	8	.00270	.00248	.00227	.00208	.00191	.00176	.00162	.00149	.00137	.00127	.00117	.00109	.00101	.00093	.00087	.00081	.00075	.00070	.00065	.00061
30	9	.00287	.00262	.00241	.00221	.00203	.00187	.00172	.00158	.00146	.00135	.00125	.00116	.00107	.00100	.00093	.00086	.00080	.00075	.00070	.00065
30	10	.00304	.00278	.00255	.00234	.00215	.00198	.00183	.00169	.00156	.00144	.00133	.00123	.00114	.00106	.00099	.00092	.00086	.00080	.00075	.00070
30	11	.00322	.00295	.00271	.00249	.00229	.00211	.00194	.00179	.00166	.00153	.00142	.00131	.00122	.00113	.00105	.00098	.00092	.00085	.00080	.00075
30	12	.00341	.00312	.00287	.00264	.00243	.00224	.00206	.00191	.00176	.00163	.00151	.00140	.00130	.00121	.00113	.00105	.00098	.00091	.00085	.00080
30	13	.00360	.00331	.00304	.00280	.00257	.00237	.00219	.00202	.00187	.00173	.00161	.00149	.00138	.00129	.00120	.00112	.00104	.00097	.00091	.00085
30	14	.00381	.00350	.00321	.00296	.00273	.00251	.00232	.00215	.00199	.00184	.00171	.00158	.00147	.00137	.00127	.00119	.00111	.00104	.00097	.00091
30	15	.00402	.00369	.00339	.00313	.00288	.00266	.00246	.00227	.00210	.00195	.00181	.00168	.00156	.00145	.00135	.00126	.00118	.00110	.00103	.00096
30	16	.00423	.00389	.00358	.00330	.00304	.00281	.00259	.00240	.00222	.00206	.00191	.00178	.00165	.00154	.00143	.00134	.00125	.00117	.00109	.00102
30	17	.00445	.00410	.00377	.00347	.00321	.00296	.00274	.00253	.00235	.00217	.00202	.00188	.00174	.00162	.00151	.00141	.00132	.00123	.00115	.00108
30	18	.00468	.00431	.00397	.00366	.00338	.00312	.00288	.00267	.00247	.00229	.00213	.00198	.00184	.00171	.00160	.00149	.00139	.00130	.00122	.00114
30	19	.00492	.00453	.00417	.00385	.00355	.00328	.00304	.00281	.00261	.00242	.00224	.00209	.00194	.00181	.00169	.00157	.00147	.00137	.00129	.00120
30	20	.00517	.00476	.00439	.00405	.00374	.00346	.00320	.00296	.00275	.00255	.00237	.00220	.00205	.00191	.00178	.00166	.00155	.00145	.00136	.00127
30	21	.00543	.00500	.00461	.00426	.00393	.00364	.00337	.00312	.00289	.00269	.00250	.00232	.00216	.00201	.00188	.00175	.00164	.00153	.00143	.00134
30	22	.00569	.00525	.00484	.00447	.00414	.00383	.00354	.00328	.00305	.00283	.00263	.00245	.00228	.00212	.00198	.00185	.00173	.00162	.00151	.00142
30	23	.00597	.00551	.00509	.00470	.00435	.00403	.00373	.00346	.00321	.00298	.00277	.00258	.00240	.00224	.00209	.00195	.00182	.00171	.00160	.00150
30	24	.00627	.00578	.00534	.00494	.00457	.00423	.00392	.00364	.00338	.00314	.00292	.00272	.00253	.00236	.00221	.00206	.00193	.00180	.00169	.00158
30	25	.00657	.00607	.00561	.00519	.00480	.00445	.00413	.00383	.00356	.00331	.00308	.00287	.00267	.00249	.00233	.00218	.00203	.00190	.00178	.00167
30	26	.00689	.00636	.00588	.00545	.00505	.00468	.00434	.00403	.00375	.00348	.00324	.00302	.00282	.00263	.00246	.00230	.00215	.00201	.00189	.00177
30	27	.00721	.00667	.00617	.00572	.00530	.00492	.00456	.00424	.00394	.00367	.00342	.00319	.00297	.00278	.00259	.00243	.00227	.00213	.00199	.00187
30	28	.00755	.00699	.00647	.00600	.00556	.00516	.00480	.00446	.00415	.00386	.00360	.00336	.00313	.00293	.00274	.00256	.00240	.00225	.00211	.00198
30	29	.00790	.00732	.00678	.00629	.00584	.00542	.00504	.00469	.00436	.00407	.00379	.00354	.00330	.00309	.00289	.00270	.00253	.00238	.00223	.00209
30	30	.00826	.00766	.00710	.00659	.00612	.00569	.00529	.00492	.00459	.00428	.00399	.00372	.00348	.00325	.00305	.00285	.00267	.00251	.00236	.00221
31	0	.00210	.00193	.00178	.00165	.00153	.00142	.00132	.00122	.00114	.00107	.00100	.00093	.00087	.00082	.00077	.00073	.00069	.00065	.00061	.00058
31	1	.00189	.00173	.00158	.00145	.00133	.00122	.00113	.00104	.00096	.00088	.00082	.00076	.00070	.00065	.00061	.00056	.00053	.00049	.00046	.00043
31	2	.00199	.00182	.00166	.00152	.00140	.00128	.00118	.00109	.00100	.00093	.00086	.00079	.00073	.00068	.00063	.00059	.00055	.00051	.00048	.00045
31	3	.00210	.00192	.00176	.00161	.00148	.00136	.00125	.00115	.00106	.00098	.00090	.00084	.00077	.00072	.00067	.00062	.00058	.00054	.00050	.00047

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
31	4	.00222	.00203	.00186	.00170	.00156	.00144	.00132	.00122	.00112	.00104	.00096	.00089	.00082	.00076	.00071	.00066	.00061	.00057	.00053	.00050
31	5	.00235	.00215	.00197	.00180	.00166	.00152	.00140	.00129	.00119	.00110	.00102	.00094	.00087	.00081	.00075	.00070	.00065	.00061	.00057	.00053
31	6	.00249	.00228	.00209	.00191	.00176	.00162	.00149	.00137	.00127	.00117	.00108	.00100	.00093	.00086	.00080	.00074	.00069	.00065	.00060	.00056
31	7	.00264	.00242	.00221	.00203	.00187	.00172	.00158	.00146	.00135	.00124	.00115	.00107	.00099	.00092	.00085	.00079	.00074	.00069	.00064	.00060
31	8	.00280	.00256	.00235	.00216	.00198	.00182	.00168	.00155	.00143	.00132	.00122	.00113	.00105	.00098	.00091	.00085	.00079	.00073	.00069	.00064
31	9	.00296	.00272	.00249	.00229	.00211	.00194	.00179	.00165	.00152	.00141	.00130	.00121	.00112	.00104	.00097	.00090	.00084	.00078	.00073	.00069
31	10	.00314	.00288	.00265	.00243	.00224	.00206	.00190	.00175	.00162	.00150	.00139	.00129	.00120	.00111	.00103	.00096	.00090	.00084	.00078	.00073
31	11	.00333	.00306	.00281	.00258	.00238	.00219	.00202	.00187	.00173	.00160	.00148	.00137	.00128	.00119	.00110	.00103	.00096	.00090	.00084	.00078
31	12	.00353	.00324	.00298	.00274	.00252	.00233	.00215	.00199	.00184	.00170	.00158	.00146	.00136	.00127	.00118	.00110	.00103	.00096	.00090	.00084
31	13	.00373	.00343	.00315	.00290	.00268	.00247	.00228	.00211	.00195	.00181	.00168	.00156	.00145	.00135	.00126	.00117	.00109	.00102	.00096	.00090
31	14	.00394	.00363	.00334	.00307	.00283	.00262	.00242	.00224	.00207	.00192	.00178	.00166	.00154	.00143	.00134	.00125	.00116	.00109	.00102	.00095
31	15	.00416	.00383	.00353	.00325	.00300	.00277	.00256	.00237	.00219	.00203	.00189	.00176	.00163	.00152	.00142	.00132	.00124	.00116	.00108	.00101
31	16	.00439	.00404	.00372	.00343	.00316	.00292	.00270	.00250	.00232	.00215	.00200	.00186	.00173	.00161	.00150	.00140	.00131	.00122	.00115	.00107
31	17	.00462	.00425	.00392	.00361	.00334	.00308	.00285	.00264	.00245	.00227	.00211	.00196	.00183	.00170	.00159	.00148	.00138	.00130	.00121	.00114
31	18	.00486	.00447	.00412	.00381	.00352	.00325	.00301	.00279	.00258	.00240	.00223	.00207	.00193	.00180	.00168	.00156	.00146	.00137	.00128	.00120
31	19	.00511	.00471	.00434	.00401	.00370	.00342	.00317	.00294	.00272	.00253	.00235	.00218	.00203	.00190	.00177	.00165	.00154	.00144	.00135	.00127
31	20	.00537	.00495	.00456	.00422	.00390	.00360	.00334	.00309	.00287	.00267	.00248	.00231	.00215	.00200	.00187	.00174	.00163	.00152	.00143	.00134
31	21	.00564	.00520	.00480	.00443	.00410	.00380	.00352	.00326	.00303	.00281	.00261	.00243	.00227	.00211	.00197	.00184	.00172	.00161	.00151	.00141
31	22	.00592	.00546	.00505	.00466	.00431	.00400	.00370	.00343	.00319	.00296	.00276	.00256	.00239	.00223	.00208	.00194	.00182	.00170	.00159	.00149
31	23	.00622	.00574	.00530	.00490	.00454	.00420	.00390	.00362	.00336	.00312	.00291	.00271	.00252	.00235	.00220	.00205	.00192	.00180	.00168	.00158
31	24	.00652	.00603	.00557	.00515	.00477	.00442	.00410	.00381	.00354	.00329	.00306	.00285	.00266	.00248	.00232	.00217	.00203	.00190	.00178	.00167
31	25	.00684	.00633	.00585	.00542	.00502	.00465	.00432	.00401	.00373	.00347	.00323	.00301	.00281	.00262	.00245	.00229	.00214	.00201	.00188	.00176
31	26	.00718	.00664	.00614	.00569	.00527	.00489	.00454	.00422	.00393	.00366	.00340	.00317	.00296	.00277	.00259	.00242	.00226	.00212	.00199	.00187
31	27	.00752	.00696	.00645	.00598	.00554	.00515	.00478	.00444	.00414	.00385	.00359	.00335	.00313	.00292	.00273	.00256	.00239	.00224	.00210	.00198
31	28	.00788	.00730	.00676	.00627	.00582	.00541	.00503	.00468	.00435	.00406	.00378	.00353	.00330	.00308	.00288	.00270	.00253	.00237	.00223	.00209
31	29	.00825	.00765	.00709	.00658	.00611	.00568	.00528	.00492	.00458	.00427	.00398	.00372	.00348	.00325	.00304	.00285	.00267	.00251	.00235	.00221
31	30	.00864	.00801	.00743	.00690	.00641	.00596	.00555	.00517	.00482	.00449	.00420	.00392	.00366	.00343	.00321	.00301	.00282	.00265	.00249	.00234
31	31	.00903	.00838	.00778	.00723	.00672	.00626	.00583	.00543	.00506	.00473	.00442	.00413	.00386	.00361	.00339	.00317	.00298	.00280	.00263	.00247
32	0	.00218	.00201	.00185	.00172	.00159	.00148	.00137	.00128	.00119	.00111	.00104	.00098	.00092	.00086	.00081	.00076	.00072	.00068	.00065	.00061
32	1	.00195	.00179	.00164	.00150	.00138	.00127	.00117	.00108	.00100	.00092	.00085	.00079	.00073	.00068	.00063	.00059	.00055	.00051	.00048	.00045
32	2	.00205	.00188	.00172	.00158	.00145	.00133	.00123	.00113	.00104	.00096	.00089	.00083	.00077	.00071	.00066	.00062	.00057	.00054	.00050	.00047
32	3	.00217	.00198	.00182	.00167	.00153	.00141	.00129	.00119	.00110	.00102	.00094	.00087	.00081	.00075	.00070	.00065	.00060	.00056	.00053	.00049
32	4	.00229	.00210	.00192	.00176	.00162	.00149	.00137	.00126	.00117	.00108	.00100	.00092	.00086	.00080	.00074	.00069	.00064	.00060	.00056	.00052
32	5	.00243	.00222	.00204	.00187	.00172	.00158	.00146	.00134	.00124	.00115	.00106	.00098	.00091	.00085	.00079	.00073	.00068	.00064	.00059	.00055
32	6	.00257	.00236	.00216	.00198	.00182	.00168	.00155	.00143	.00132	.00122	.00113	.00104	.00097	.00090	.00084	.00078	.00073	.00068	.00063	.00059
32	7	.00273	.00250	.00229	.00211	.00194	.00178	.00164	.00152	.00140	.00130	.00120	.00111	.00103	.00096	.00089	.00083	.00077	.00072	.00067	.00063
32	8	.00289	.00265	.00243	.00224	.00206	.00189	.00175	.00161	.00149	.00138	.00128	.00118	.00110	.00102	.00095	.00089	.00083	.00077	.00072	.00067
32	9	.00306	.00281	.00258	.00237	.00219	.00201	.00186	.00172	.00159	.00147	.00136	.00126	.00117	.00109	.00101	.00095	.00088	.00082	.00077	.00072
32	10	.00325	.00298	.00274	.00252	.00232	.00214	.00198	.00183	.00169	.00156	.00145	.00135	.00125	.00116	.00108	.00101	.00094	.00088	.00082	.00077
32	11	.00344	.00316	.00291	.00268	.00247	.00228	.00210	.00194	.00180	.00167	.00155	.00144	.00133	.00124	.00116	.00108	.00101	.00094	.00088	.00082
32	12	.00365	.00335	.00309	.00284	.00262	.00242	.00223	.00207	.00191	.00177	.00165	.00153	.00142	.00132	.00123	.00115	.00108	.00101	.00094	.00088
32	13	.00386	.00355	.00327	.00301	.00278	.00257	.00237	.00220	.00204	.00189	.00175	.00163	.00152	.00141	.00132	.00123	.00115	.00107	.00101	.00094
32	14	.00409	.00376	.00346	.00319	.00295	.00272	.00252	.00233	.00216	.00200	.00186	.00173	.00161	.00150	.00140	.00131	.00122	.00114	.00107	.00100
32	15	.00431	.00397	.00366	.00338	.00312	.00288	.00267	.00247	.00229	.00212	.00197	.00184	.00171	.00159	.00149	.00139	.00130	.00121	.00114	.00107
32	16	.00455	.00419	.00386	.00356	.00329	.00304	.00282	.00261	.00242	.00225	.00209	.00194	.00181	.00169	.00157	.00147	.00137	.00129	.00121	.00113
32	17	.00479	.00441	.00407	.00376	.00347	.00321	.00297	.00276	.00256	.00237	.00221	.00205	.00191	.00178	.00166	.00155	.00145	.00136	.00128	.00120
32	18	.00504	.00465	.00429	.00396	.00366	.00339	.00314	.00291	.00270	.00250	.00233	.00217	.00202	.00188	.00176	.00164	.00154	.00144	.00135	.00126
32	19	.00530	.00489	.00451	.00417	.00385	.00357	.00330	.00306	.00284	.00264	.00246	.00229	.00213	.00199	.00186	.00173	.00162	.00152	.00142	.00133
32	20	.00557	.00514	.00475	.00439	.00406	.00376	.00348	.00323	.00300	.00279	.00259	.00241	.00225	.00210	.00196	.00183	.00171	.00160	.00150	.00141
32	21	.00586	.00541	.00499	.00462	.00427	.00396	.00367	.00340	.00316	.00294	.00274	.00255	.00237	.00221	.00207	.00193	.00181	.00169	.00159	.00149

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
32	22	.00615	.00568	.00525	.00486	.00450	.00417	.00387	.00359	.00333	.00310	.00289	.00269	.00251	.00234	.00218	.00204	.00191	.00179	.00168	.00157
32	23	.00646	.00597	.00552	.00511	.00473	.00439	.00407	.00378	.00351	.00327	.00304	.00284	.00264	.00247	.00231	.00216	.00202	.00189	.00177	.00166
32	24	.00679	.00627	.00580	.00537	.00498	.00462	.00429	.00398	.00370	.00345	.00321	.00299	.00279	.00261	.00244	.00228	.00213	.00200	.00187	.00176
32	25	.00712	.00659	.00610	.00565	.00524	.00486	.00452	.00420	.00390	.00363	.00339	.00316	.00295	.00275	.00257	.00241	.00225	.00211	.00198	.00186
32	26	.00748	.00692	.00641	.00594	.00551	.00512	.00475	.00442	.00411	.00383	.00357	.00333	.00311	.00291	.00272	.00254	.00238	.00223	.00210	.00197
32	27	.00784	.00726	.00673	.00624	.00579	.00538	.00500	.00466	.00433	.00404	.00377	.00352	.00328	.00307	.00287	.00269	.00252	.00236	.00222	.00208
32	28	.00822	.00762	.00706	.00656	.00609	.00566	.00526	.00490	.00457	.00426	.00397	.00371	.00347	.00324	.00303	.00284	.00266	.00250	.00235	.00221
32	29	.00861	.00799	.00741	.00688	.00640	.00595	.00554	.00516	.00481	.00448	.00419	.00391	.00366	.00342	.00320	.00300	.00282	.00264	.00248	.00233
32	30	.00902	.00837	.00777	.00722	.00671	.00625	.00582	.00542	.00506	.00472	.00441	.00412	.00386	.00361	.00338	.00317	.00298	.00279	.00263	.00247
32	31	.00944	.00876	.00814	.00757	.00704	.00656	.00611	.00570	.00532	.00497	.00464	.00434	.00407	.00381	.00357	.00335	.00314	.00295	.00278	.00261
32	32	.00987	.00917	.00852	.00793	.00738	.00688	.00642	.00599	.00559	.00522	.00489	.00457	.00428	.00401	.00376	.00353	.00332	.00312	.00293	.00276
33	0	.00226	.00208	.00193	.00178	.00166	.00154	.00143	.00134	.00125	.00117	.00109	.00102	.00096	.00091	.00085	.00080	.00076	.00072	.00068	.00065
33	1	.00202	.00185	.00169	.00156	.00143	.00132	.00121	.00112	.00104	.00096	.00089	.00082	.00077	.00071	.00066	.00062	.00058	.00054	.00050	.00047
33	2	.00212	.00194	.00178	.00163	.00150	.00138	.00127	.00117	.00109	.00100	.00093	.00086	.00080	.00074	.00069	.00064	.00060	.00056	.00053	.00049
33	3	.00224	.00205	.00188	.00172	.00158	.00146	.00134	.00124	.00115	.00106	.00098	.00091	.00084	.00078	.00073	.00068	.00063	.00059	.00055	.00052
33	4	.00237	.00217	.00199	.00183	.00168	.00154	.00142	.00131	.00121	.00112	.00104	.00096	.00089	.00083	.00077	.00072	.00067	.00063	.00059	.00055
33	5	.00251	.00230	.00211	.00194	.00178	.00164	.00151	.00139	.00129	.00119	.00110	.00102	.00095	.00088	.00082	.00077	.00071	.00067	.00062	.00058
33	6	.00266	.00243	.00224	.00205	.00189	.00174	.00161	.00148	.00137	.00127	.00117	.00109	.00101	.00094	.00088	.00082	.00076	.00071	.00066	.00062
33	7	.00282	.00258	.00237	.00218	.00201	.00185	.00171	.00158	.00146	.00135	.00125	.00116	.00108	.00100	.00093	.00087	.00081	.00076	.00071	.00066
33	8	.00299	.00274	.00252	.00232	.00213	.00197	.00181	.00168	.00155	.00144	.00133	.00124	.00115	.00107	.00099	.00093	.00087	.00081	.00076	.00071
33	9	.00317	.00291	.00267	.00246	.00227	.00209	.00193	.00178	.00165	.00153	.00142	.00132	.00122	.00114	.00106	.00099	.00092	.00086	.00081	.00076
33	10	.00336	.00309	.00284	.00261	.00241	.00222	.00205	.00190	.00176	.00163	.00151	.00141	.00131	.00122	.00113	.00106	.00099	.00092	.00086	.00081
33	11	.00356	.00327	.00301	.00278	.00256	.00236	.00219	.00202	.00187	.00174	.00161	.00150	.00139	.00130	.00121	.00113	.00106	.00099	.00092	.00087
33	12	.00378	.00347	.00320	.00295	.00272	.00251	.00232	.00215	.00199	.00185	.00172	.00160	.00149	.00139	.00129	.00121	.00113	.00106	.00099	.00093
33	13	.00400	.00368	.00339	.00313	.00289	.00267	.00247	.00229	.00212	.00197	.00183	.00170	.00158	.00148	.00138	.00129	.00120	.00113	.00106	.00099
33	14	.00423	.00390	.00359	.00331	.00306	.00283	.00262	.00243	.00225	.00209	.00194	.00181	.00169	.00157	.00147	.00137	.00128	.00120	.00113	.00106
33	15	.00447	.00412	.00380	.00351	.00324	.00300	.00277	.00257	.00239	.00222	.00206	.00192	.00179	.00167	.00156	.00146	.00136	.00128	.00120	.00112
33	16	.00471	.00434	.00401	.00370	.00342	.00317	.00293	.00272	.00252	.00235	.00218	.00203	.00189	.00177	.00165	.00154	.00144	.00135	.00127	.00119
33	17	.00497	.00458	.00423	.00390	.00361	.00334	.00310	.00287	.00267	.00248	.00231	.00215	.00200	.00187	.00174	.00163	.00153	.00143	.00134	.00126
33	18	.00523	.00482	.00445	.00411	.00381	.00352	.00327	.00303	.00281	.00262	.00243	.00227	.00211	.00197	.00184	.00172	.00161	.00151	.00142	.00133
33	19	.00550	.00507	.00469	.00433	.00401	.00371	.00344	.00320	.00297	.00276	.00257	.00239	.00223	.00208	.00195	.00182	.00170	.00160	.00150	.00140
33	20	.00578	.00534	.00493	.00456	.00423	.00392	.00363	.00337	.00313	.00291	.00271	.00253	.00236	.00220	.00205	.00192	.00180	.00168	.00158	.00148
33	21	.00608	.00562	.00519	.00481	.00445	.00413	.00383	.00355	.00330	.00307	.00286	.00267	.00249	.00232	.00217	.00203	.00190	.00178	.00167	.00157
33	22	.00639	.00591	.00546	.00506	.00469	.00435	.00403	.00375	.00348	.00324	.00302	.00281	.00263	.00245	.00229	.00214	.00201	.00188	.00176	.00166
33	23	.00672	.00621	.00575	.00532	.00493	.00458	.00425	.00395	.00367	.00342	.00319	.00297	.00277	.00259	.00242	.00227	.00212	.00199	.00187	.00175
33	24	.00706	.00653	.00605	.00560	.00519	.00482	.00448	.00416	.00387	.00361	.00336	.00314	.00293	.00274	.00256	.00239	.00224	.00210	.00197	.00185
33	25	.00741	.00686	.00636	.00589	.00547	.00508	.00472	.00439	.00409	.00381	.00355	.00331	.00309	.00289	.00270	.00253	.00237	.00222	.00209	.00196
33	26	.00778	.00721	.00668	.00620	.00575	.00535	.00497	.00462	.00431	.00401	.00374	.00350	.00327	.00305	.00286	.00268	.00251	.00235	.00221	.00208
33	27	.00817	.00757	.00702	.00652	.00605	.00563	.00523	.00487	.00454	.00423	.00395	.00369	.00345	.00323	.00302	.00283	.00265	.00249	.00234	.00220
33	28	.00857	.00794	.00737	.00685	.00636	.00592	.00551	.00513	.00479	.00446	.00417	.00390	.00364	.00341	.00319	.00299	.00281	.00263	.00248	.00233
33	29	.00898	.00833	.00774	.00719	.00669	.00623	.00580	.00540	.00504	.00471	.00440	.00411	.00384	.00360	.00337	.00316	.00297	.00279	.00262	.00246
33	30	.00941	.00874	.00812	.00755	.00703	.00654	.00610	.00569	.00531	.00496	.00463	.00433	.00406	.00380	.00356	.00334	.00314	.00295	.00277	.00261
33	31	.00985	.00916	.00851	.00792	.00738	.00687	.00641	.00598	.00558	.00522	.00488	.00457	.00428	.00401	.00376	.00353	.00332	.00312	.00293	.00276
33	32	.01031	.00959	.00892	.00830	.00774	.00721	.00673	.00629	.00587	.00549	.00514	.00481	.00451	.00423	.00397	.00373	.00350	.00329	.00310	.00292
33	33	.01078	.01003	.00934	.00870	.00811	.00757	.00707	.00660	.00617	.00578	.00541	.00507	.00475	.00446	.00419	.00393	.00370	.00348	.00328	.00309
34	0	.00234	.00216	.00200	.00186	.00172	.00160	.00149	.00140	.00130	.00122	.00114	.00107	.00101	.00095	.00090	.00085	.00080	.00076	.00072	.00068
34	1	.00208	.00191	.00175	.00161	.00148	.00137	.00126	.00117	.00108	.00100	.00093	.00086	.00080	.00074	.00069	.00065	.00061	.00057	.00053	.00050
34	2	.00219	.00200	.00184	.00169	.00156	.00143	.00132	.00122	.00113	.00105	.00097	.00090	.00084	.00078	.00072	.00068	.00063	.00059	.00055	.00052
34	3	.00231	.00212	.00194	.00178	.00164	.00151	.00140	.00129	.00119	.00110	.00102	.00095	.00088	.00082	.00076	.00071	.00066	.00062	.00058	.00054
34	4	.00244	.00224	.00206	.00189	.00174	.00160	.00148	.00137	.00126	.00117	.00108	.00101	.00093	.00087	.00081	.00075	.00070	.00066	.00061	.00058

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
34	5	.00259	.00237	.00218	.00200	.00184	.00170	.00157	.00145	.00134	.00124	.00115	.00107	.00099	.00092	.00086	.00080	.00075	.00070	.00065	.00061
34	6	.00274	.00252	.00231	.00213	.00196	.00181	.00167	.00154	.00143	.00132	.00122	.00114	.00106	.00098	.00092	.00085	.00080	.00074	.00070	.00065
34	7	.00291	.00267	.00245	.00226	.00208	.00192	.00177	.00164	.00152	.00141	.00130	.00121	.00113	.00105	.00098	.00091	.00085	.00079	.00074	.00070
34	8	.00308	.00283	.00261	.00240	.00221	.00204	.00189	.00174	.00161	.00150	.00139	.00129	.00120	.00112	.00104	.00097	.00091	.00085	.00079	.00074
34	9	.00327	.00301	.00277	.00255	.00235	.00217	.00201	.00186	.00172	.00159	.00148	.00138	.00128	.00119	.00111	.00104	.00097	.00091	.00085	.00080
34	10	.00347	.00319	.00294	.00271	.00250	.00231	.00213	.00198	.00183	.00170	.00158	.00147	.00137	.00127	.00119	.00111	.00104	.00097	.00091	.00085
34	11	.00368	.00339	.00312	.00288	.00266	.00246	.00227	.00210	.00195	.00181	.00168	.00156	.00146	.00136	.00127	.00118	.00111	.00104	.00097	.00091
34	12	.00391	.00360	.00331	.00306	.00282	.00261	.00242	.00224	.00208	.00193	.00179	.00167	.00155	.00145	.00135	.00126	.00118	.00111	.00104	.00097
34	13	.00414	.00381	.00352	.00324	.00300	.00277	.00257	.00238	.00221	.00205	.00191	.00178	.00166	.00155	.00144	.00135	.00126	.00118	.00111	.00104
34	14	.00438	.00404	.00372	.00344	.00318	.00294	.00273	.00253	.00235	.00218	.00203	.00189	.00176	.00164	.00154	.00144	.00134	.00126	.00118	.00111
34	15	.00463	.00427	.00394	.00364	.00337	.00312	.00289	.00268	.00249	.00231	.00215	.00201	.00187	.00175	.00163	.00153	.00143	.00134	.00126	.00118
34	16	.00488	.00450	.00416	.00384	.00356	.00329	.00305	.00283	.00263	.00245	.00228	.00212	.00198	.00185	.00173	.00162	.00151	.00142	.00133	.00125
34	17	.00514	.00475	.00439	.00405	.00375	.00348	.00322	.00299	.00278	.00259	.00241	.00224	.00209	.00196	.00183	.00171	.00160	.00150	.00141	.00132
34	18	.00542	.00500	.00462	.00427	.00396	.00367	.00340	.00316	.00294	.00273	.00254	.00237	.00221	.00207	.00193	.00181	.00169	.00159	.00149	.00140
34	19	.00570	.00527	.00487	.00450	.00417	.00387	.00359	.00333	.00310	.00288	.00269	.00250	.00234	.00218	.00204	.00191	.00179	.00168	.00157	.00148
34	20	.00600	.00554	.00513	.00475	.00440	.00408	.00378	.00352	.00327	.00304	.00283	.00264	.00247	.00230	.00215	.00202	.00189	.00177	.00166	.00156
34	21	.00631	.00583	.00540	.00500	.00463	.00430	.00399	.00371	.00345	.00321	.00299	.00279	.00261	.00243	.00228	.00213	.00200	.00187	.00176	.00165
34	22	.00664	.00614	.00568	.00526	.00488	.00453	.00421	.00391	.00364	.00339	.00316	.00295	.00275	.00257	.00240	.00225	.00211	.00198	.00186	.00174
34	23	.00698	.00646	.00598	.00554	.00514	.00477	.00444	.00412	.00384	.00358	.00333	.00311	.00291	.00272	.00254	.00238	.00223	.00209	.00196	.00184
34	24	.00733	.00679	.00629	.00583	.00541	.00503	.00468	.00435	.00405	.00377	.00352	.00329	.00307	.00287	.00269	.00252	.00236	.00221	.00208	.00195
34	25	.00771	.00714	.00662	.00614	.00570	.00530	.00493	.00459	.00427	.00398	.00372	.00347	.00324	.00303	.00284	.00266	.00249	.00234	.00220	.00207
34	26	.00810	.00750	.00696	.00646	.00600	.00558	.00519	.00484	.00451	.00420	.00392	.00367	.00343	.00321	.00300	.00281	.00264	.00248	.00233	.00219
34	27	.00850	.00788	.00732	.00680	.00632	.00588	.00547	.00510	.00475	.00444	.00414	.00387	.00362	.00339	.00317	.00298	.00279	.00262	.00246	.00232
34	28	.00892	.00828	.00769	.00715	.00665	.00619	.00576	.00537	.00501	.00468	.00437	.00409	.00383	.00358	.00336	.00315	.00296	.00278	.00261	.00245
34	29	.00936	.00869	.00808	.00751	.00699	.00651	.00607	.00566	.00528	.00493	.00461	.00432	.00404	.00378	.00355	.00333	.00313	.00294	.00276	.00260
34	30	.00981	.00912	.00848	.00789	.00735	.00685	.00639	.00596	.00557	.00520	.00486	.00455	.00426	.00400	.00375	.00352	.00331	.00311	.00292	.00275
34	31	.01028	.00956	.00890	.00828	.00772	.00720	.00672	.00627	.00586	.00548	.00513	.00480	.00450	.00422	.00396	.00372	.00350	.00329	.00309	.00291
34	32	.01076	.01002	.00933	.00869	.00810	.00756	.00706	.00659	.00617	.00577	.00540	.00506	.00475	.00445	.00418	.00393	.00369	.00348	.00327	.00308
34	33	.01126	.01049	.00977	.00911	.00850	.00794	.00741	.00693	.00648	.00607	.00569	.00533	.00500	.00470	.00441	.00415	.00390	.00367	.00346	.00326
34	34	.01178	.01097	.01023	.00954	.00891	.00832	.00778	.00728	.00682	.00639	.00599	.00561	.00527	.00495	.00465	.00438	.00412	.00388	.00366	.00345
35	0	.00242	.00224	.00208	.00193	.00180	.00167	.00156	.00146	.00136	.00128	.00120	.00113	.00106	.00100	.00094	.00089	.00084	.00080	.00076	.00072
35	1	.00215	.00197	.00181	.00167	.00154	.00142	.00131	.00121	.00112	.00104	.00097	.00090	.00084	.00078	.00073	.00068	.00063	.00059	.00056	.00052
35	2	.00225	.00207	.00190	.00175	.00161	.00149	.00137	.00127	.00117	.00109	.00101	.00094	.00087	.00081	.00076	.00071	.00066	.00062	.00058	.00054
35	3	.00238	.00218	.00201	.00185	.00170	.00157	.00145	.00134	.00124	.00115	.00107	.00099	.00092	.00086	.00080	.00074	.00070	.00065	.00061	.00057
35	4	.00252	.00231	.00212	.00195	.00180	.00166	.00153	.00142	.00131	.00122	.00113	.00105	.00097	.00091	.00085	.00079	.00074	.00069	.00065	.00060
35	5	.00267	.00245	.00225	.00207	.00191	.00176	.00163	.00151	.00139	.00129	.00120	.00111	.00104	.00096	.00090	.00084	.00078	.00073	.00069	.00064
35	6	.00283	.00260	.00239	.00220	.00203	.00187	.00173	.00160	.00148	.00137	.00128	.00119	.00110	.00103	.00096	.00089	.00083	.00078	.00073	.00069
35	7	.00300	.00276	.00254	.00234	.00216	.00199	.00184	.00170	.00158	.00146	.00136	.00126	.00118	.00109	.00102	.00095	.00089	.00083	.00078	.00073
35	8	.00318	.00293	.00270	.00248	.00229	.00212	.00196	.00181	.00168	.00156	.00145	.00135	.00125	.00117	.00109	.00102	.00095	.00089	.00083	.00078
35	9	.00338	.00311	.00286	.00264	.00244	.00225	.00208	.00193	.00179	.00166	.00154	.00143	.00134	.00125	.00116	.00109	.00102	.00095	.00089	.00084
35	10	.00359	.00330	.00304	.00281	.00259	.00240	.00222	.00205	.00191	.00177	.00165	.00153	.00143	.00133	.00124	.00116	.00109	.00102	.00095	.00089
35	11	.00381	.00351	.00323	.00298	.00276	.00255	.00236	.00219	.00203	.00189	.00175	.00163	.00152	.00142	.00133	.00124	.00116	.00109	.00102	.00096
35	12	.00404	.00372	.00343	.00317	.00293	.00271	.00251	.00233	.00216	.00201	.00187	.00174	.00162	.00152	.00142	.00133	.00124	.00116	.00109	.00102
35	13	.00428	.00395	.00364	.00336	.00311	.00288	.00267	.00248	.00230	.00214	.00199	.00186	.00173	.00162	.00151	.00141	.00132	.00124	.00117	.00109
35	14	.00453	.00418	.00386	.00357	.00330	.00306	.00284	.00263	.00245	.00227	.00212	.00197	.00184	.00172	.00161	.00151	.00141	.00132	.00124	.00117
35	15	.00479	.00442	.00408	.00377	.00349	.00324	.00300	.00279	.00259	.00241	.00225	.00210	.00196	.00183	.00171	.00160	.00150	.00141	.00132	.00124
35	16	.00505	.00466	.00431	.00399	.00369	.00342	.00318	.00295	.00274	.00255	.00238	.00222	.00207	.00194	.00181	.00169	.00159	.00149	.00140	.00131
35	17	.00533	.00492	.00455	.00421	.00390	.00362	.00336	.00312	.00290	.00270	.00252	.00235	.00219	.00205	.00191	.00179	.00168	.00158	.00148	.00139
35	18	.00561	.00518	.00479	.00444	.00411	.00382	.00354	.00329	.00306	.00285	.00266	.00248	.00231	.00216	.00202	.00189	.00178	.00167	.00156	.00147
35	19	.00591	.00546	.00505	.00468	.00434	.00402	.00374	.00347	.00323	.00301	.00281	.00262	.00244	.00228	.00214	.00200	.00188	.00176	.00165	.00155

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
35	20	.00622	.00575	.00532	.00493	.00457	.00424	.00394	.00367	.00341	.00318	.00296	.00276	.00258	.00241	.00226	.00211	.00198	.00186	.00175	.00164
35	21	.00654	.00605	.00561	.00520	.00482	.00447	.00416	.00387	.00360	.00335	.00313	.00292	.00273	.00255	.00239	.00224	.00210	.00197	.00185	.00174
35	22	.00688	.00637	.00590	.00547	.00508	.00472	.00439	.00408	.00380	.00354	.00330	.00308	.00288	.00269	.00252	.00236	.00221	.00208	.00195	.00183
35	23	.00724	.00671	.00622	.00577	.00535	.00497	.00463	.00430	.00401	.00374	.00349	.00326	.00304	.00285	.00267	.00250	.00234	.00220	.00206	.00194
35	24	.00762	.00706	.00654	.00607	.00564	.00524	.00488	.00454	.00423	.00395	.00368	.00344	.00322	.00301	.00282	.00264	.00248	.00233	.00218	.00205
35	25	.00801	.00742	.00689	.00639	.00594	.00553	.00514	.00479	.00447	.00417	.00389	.00364	.00340	.00318	.00298	.00279	.00262	.00246	.00231	.00218
35	26	.00842	.00781	.00725	.00673	.00626	.00582	.00542	.00505	.00471	.00440	.00411	.00384	.00359	.00336	.00315	.00296	.00277	.00261	.00245	.00230
35	27	.00884	.00821	.00762	.00709	.00659	.00614	.00572	.00533	.00497	.00464	.00434	.00406	.00380	.00356	.00334	.00313	.00294	.00276	.00260	.00244
35	28	.00929	.00862	.00802	.00746	.00694	.00646	.00603	.00562	.00525	.00490	.00458	.00429	.00402	.00376	.00353	.00331	.00311	.00292	.00275	.00259
35	29	.00975	.00906	.00842	.00784	.00730	.00681	.00635	.00592	.00553	.00517	.00484	.00453	.00424	.00398	.00373	.00350	.00329	.00309	.00291	.00274
35	30	.01023	.00951	.00885	.00824	.00768	.00716	.00668	.00624	.00583	.00545	.00511	.00478	.00448	.00420	.00395	.00371	.00348	.00328	.00308	.00290
35	31	.01072	.00998	.00929	.00866	.00807	.00753	.00703	.00657	.00614	.00575	.00538	.00505	.00473	.00444	.00417	.00392	.00368	.00347	.00326	.00308
35	32	.01123	.01046	.00974	.00909	.00848	.00792	.00740	.00691	.00647	.00606	.00568	.00532	.00499	.00469	.00440	.00414	.00389	.00367	.00345	.00326
35	33	.01176	.01096	.01022	.00953	.00890	.00831	.00777	.00727	.00681	.00638	.00598	.00561	.00527	.00495	.00465	.00437	.00412	.00388	.00365	.00345
35	34	.01230	.01147	.01070	.00999	.00934	.00873	.00816	.00764	.00716	.00671	.00630	.00591	.00555	.00522	.00491	.00462	.00435	.00410	.00386	.00365
35	35	.01286	.01200	.01121	.01047	.00979	.00916	.00857	.00803	.00753	.00706	.00663	.00622	.00585	.00550	.00518	.00487	.00459	.00433	.00409	.00386
36	0	.00251	.00233	.00216	.00201	.00187	.00174	.00163	.00152	.00143	.00134	.00126	.00118	.00111	.00105	.00099	.00094	.00089	.00084	.00080	.00076
36	1	.00222	.00204	.00187	.00173	.00159	.00147	.00136	.00126	.00117	.00108	.00101	.00094	.00087	.00081	.00076	.00071	.00066	.00062	.00058	.00055
36	2	.00233	.00214	.00196	.00181	.00167	.00154	.00142	.00132	.00122	.00113	.00105	.00098	.00091	.00085	.00079	.00074	.00069	.00065	.00061	.00057
36	3	.00245	.00225	.00207	.00191	.00176	.00163	.00150	.00139	.00129	.00119	.00111	.00103	.00096	.00089	.00083	.00078	.00073	.00068	.00064	.00060
36	4	.00260	.00239	.00220	.00202	.00186	.00172	.00159	.00147	.00136	.00127	.00118	.00109	.00102	.00095	.00088	.00083	.00077	.00072	.00068	.00063
36	5	.00275	.00253	.00233	.00215	.00198	.00183	.00169	.00156	.00145	.00134	.00125	.00116	.00108	.00101	.00094	.00088	.00082	.00077	.00072	.00068
36	6	.00292	.00268	.00247	.00228	.00210	.00194	.00180	.00166	.00154	.00143	.00133	.00124	.00115	.00107	.00100	.00094	.00087	.00082	.00077	.00072
36	7	.00310	.00285	.00262	.00242	.00223	.00206	.00191	.00177	.00164	.00152	.00142	.00132	.00123	.00114	.00107	.00100	.00093	.00087	.00082	.00077
36	8	.00329	.00302	.00279	.00257	.00237	.00220	.00203	.00188	.00175	.00162	.00151	.00140	.00131	.00122	.00114	.00106	.00100	.00093	.00087	.00082
36	9	.00349	.00321	.00296	.00273	.00253	.00234	.00216	.00201	.00186	.00173	.00161	.00150	.00140	.00130	.00122	.00114	.00106	.00100	.00093	.00088
36	10	.00370	.00341	.00315	.00291	.00269	.00249	.00230	.00214	.00198	.00184	.00172	.00160	.00149	.00139	.00130	.00121	.00114	.00107	.00100	.00094
36	11	.00393	.00362	.00334	.00309	.00286	.00265	.00245	.00228	.00211	.00197	.00183	.00170	.00159	.00148	.00139	.00130	.00122	.00114	.00107	.00101
36	12	.00417	.00385	.00355	.00328	.00304	.00282	.00261	.00242	.00225	.00210	.00195	.00182	.00170	.00159	.00148	.00139	.00130	.00122	.00115	.00108
36	13	.00442	.00408	.00377	.00349	.00323	.00299	.00278	.00258	.00240	.00223	.00208	.00194	.00181	.00169	.00158	.00148	.00139	.00130	.00122	.00115
36	14	.00468	.00432	.00400	.00370	.00343	.00318	.00295	.00274	.00255	.00237	.00221	.00206	.00193	.00180	.00168	.00158	.00148	.00139	.00130	.00123
36	15	.00495	.00457	.00423	.00391	.00363	.00336	.00312	.00290	.00270	.00252	.00234	.00219	.00204	.00191	.00179	.00168	.00157	.00148	.00139	.00130
36	16	.00523	.00483	.00447	.00414	.00384	.00356	.00330	.00307	.00286	.00266	.00248	.00232	.00217	.00202	.00190	.00178	.00167	.00156	.00147	.00138
36	17	.00551	.00510	.00472	.00437	.00405	.00376	.00349	.00325	.00302	.00282	.00263	.00245	.00229	.00214	.00201	.00188	.00176	.00165	.00155	.00146
36	18	.00581	.00537	.00497	.00461	.00427	.00397	.00369	.00343	.00319	.00297	.00277	.00259	.00242	.00226	.00212	.00199	.00186	.00175	.00164	.00155
36	19	.00612	.00566	.00524	.00486	.00451	.00418	.00389	.00362	.00337	.00314	.00293	.00274	.00256	.00239	.00224	.00210	.00197	.00185	.00174	.00163
36	20	.00644	.00596	.00552	.00512	.00475	.00441	.00410	.00382	.00356	.00332	.00309	.00289	.00270	.00253	.00237	.00222	.00208	.00195	.00184	.00173
36	21	.00678	.00628	.00582	.00540	.00501	.00466	.00433	.00403	.00376	.00350	.00327	.00305	.00285	.00267	.00250	.00234	.00220	.00206	.00194	.00183
36	22	.00714	.00661	.00613	.00569	.00528	.00491	.00457	.00425	.00396	.00370	.00345	.00322	.00302	.00282	.00264	.00248	.00233	.00218	.00205	.00193
36	23	.00751	.00696	.00646	.00599	.00557	.00518	.00482	.00449	.00419	.00390	.00365	.00341	.00319	.00298	.00279	.00262	.00246	.00231	.00217	.00204
36	24	.00790	.00733	.00680	.00632	.00587	.00546	.00509	.00474	.00442	.00412	.00385	.00360	.00337	.00315	.00296	.00277	.00260	.00244	.00230	.00216
36	25	.00831	.00771	.00716	.00665	.00619	.00576	.00537	.00500	.00467	.00436	.00407	.00381	.00356	.00334	.00313	.00293	.00275	.00259	.00243	.00229
36	26	.00874	.00812	.00754	.00701	.00652	.00607	.00566	.00528	.00493	.00460	.00430	.00402	.00377	.00353	.00331	.00311	.00292	.00274	.00258	.00243
36	27	.00919	.00854	.00794	.00738	.00687	.00640	.00597	.00557	.00520	.00486	.00455	.00425	.00398	.00373	.00350	.00329	.00309	.00290	.00273	.00257
36	28	.00966	.00898	.00835	.00777	.00724	.00675	.00629	.00588	.00549	.00513	.00480	.00450	.00421	.00395	.00371	.00348	.00327	.00308	.00290	.00273
36	29	.01014	.00943	.00878	.00818	.00762	.00711	.00663	.00620	.00579	.00542	.00507	.00475	.00445	.00418	.00392	.00368	.00346	.00326	.00307	.00289
36	30	.01065	.00991	.00923	.00860	.00802	.00748	.00699	.00653	.00611	.00572	.00535	.00502	.00471	.00442	.00415	.00390	.00367	.00345	.00325	.00306
36	31	.01117	.01040	.00969	.00904	.00843	.00788	.00736	.00688	.00644	.00603	.00565	.00530	.00497	.00467	.00439	.00412	.00388	.00365	.00344	.00325
36	32	.01171	.01091	.01018	.00949	.00886	.00828	.00774	.00725	.00678	.00636	.00596	.00559	.00525	.00493	.00463	.00436	.00410	.00387	.00364	.00344
36	33	.01227	.01144	.01067	.00997	.00931	.00871	.00814	.00762	.00714	.00670	.00628	.00590	.00554	.00521	.00490	.00461	.00434	.00409	.00386	.00364

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
36	34	.01285	.01199	.01119	.01046	.00977	.00914	.00856	.00802	.00752	.00705	.00662	.00621	.00584	.00549	.00517	.00487	.00459	.00433	.00408	.00385
36	35	.01344	.01255	.01172	.01096	.01025	.00960	.00899	.00843	.00791	.00742	.00697	.00655	.00616	.00579	.00546	.00514	.00485	.00457	.00432	.00408
36	36	.01405	.01313	.01227	.01148	.01075	.01007	.00944	.00885	.00831	.00780	.00733	.00690	.00649	.00611	.00576	.00543	.00512	.00483	.00456	.00431
37	0	.00261	.00242	.00225	.00209	.00195	.00182	.00170	.00159	.00149	.00140	.00132	.00124	.00117	.00110	.00104	.00099	.00094	.00089	.00084	.00080
37	1	.00229	.00210	.00194	.00179	.00165	.00152	.00141	.00131	.00121	.00113	.00105	.00098	.00091	.00085	.00079	.00074	.00070	.00065	.00061	.00058
37	2	.00240	.00220	.00203	.00187	.00173	.00160	.00148	.00137	.00127	.00118	.00110	.00102	.00095	.00089	.00083	.00077	.00072	.00068	.00064	.00060
37	3	.00253	.00233	.00214	.00197	.00182	.00168	.00156	.00144	.00134	.00124	.00116	.00108	.00100	.00093	.00087	.00082	.00076	.00071	.00067	.00063
37	4	.00268	.00246	.00227	.00209	.00193	.00178	.00165	.00153	.00142	.00132	.00122	.00114	.00106	.00099	.00092	.00086	.00081	.00076	.00071	.00067
37	5	.00284	.00261	.00241	.00222	.00205	.00189	.00175	.00162	.00151	.00140	.00130	.00121	.00113	.00105	.00098	.00092	.00086	.00081	.00076	.00071
37	6	.00301	.00277	.00255	.00236	.00218	.00201	.00186	.00173	.00160	.00149	.00138	.00129	.00120	.00112	.00105	.00098	.00092	.00086	.00080	.00076
37	7	.00319	.00294	.00271	.00250	.00231	.00214	.00198	.00184	.00171	.00158	.00147	.00137	.00128	.00119	.00112	.00104	.00098	.00092	.00086	.00081
37	8	.00339	.00312	.00288	.00266	.00246	.00228	.00211	.00196	.00182	.00169	.00157	.00146	.00136	.00127	.00119	.00111	.00104	.00098	.00092	.00086
37	9	.00360	.00332	.00306	.00283	.00262	.00242	.00225	.00208	.00194	.00180	.00168	.00156	.00146	.00136	.00127	.00119	.00111	.00104	.00098	.00092
37	10	.00382	.00353	.00326	.00301	.00278	.00258	.00239	.00222	.00206	.00192	.00179	.00167	.00156	.00145	.00136	.00127	.00119	.00112	.00105	.00099
37	11	.00406	.00375	.00346	.00320	.00296	.00275	.00255	.00237	.00220	.00205	.00191	.00178	.00166	.00155	.00145	.00136	.00127	.00120	.00112	.00106
37	12	.00431	.00398	.00368	.00340	.00315	.00292	.00271	.00252	.00234	.00218	.00203	.00190	.00177	.00166	.00155	.00145	.00136	.00128	.00120	.00113
37	13	.00457	.00422	.00390	.00361	.00335	.00311	.00288	.00268	.00250	.00232	.00217	.00202	.00189	.00177	.00166	.00155	.00146	.00137	.00128	.00121
37	14	.00484	.00447	.00414	.00383	.00355	.00330	.00306	.00285	.00265	.00247	.00231	.00215	.00201	.00188	.00176	.00165	.00155	.00146	.00137	.00129
37	15	.00512	.00473	.00438	.00406	.00376	.00349	.00325	.00302	.00281	.00262	.00245	.00228	.00214	.00200	.00187	.00176	.00165	.00155	.00146	.00137
37	16	.00541	.00500	.00463	.00429	.00398	.00370	.00344	.00320	.00298	.00278	.00259	.00242	.00226	.00212	.00198	.00186	.00175	.00164	.00154	.00145
37	17	.00570	.00528	.00489	.00453	.00420	.00391	.00363	.00338	.00315	.00294	.00274	.00256	.00239	.00224	.00210	.00197	.00185	.00174	.00163	.00154
37	18	.00601	.00556	.00515	.00478	.00444	.00412	.00383	.00357	.00333	.00310	.00289	.00270	.00253	.00237	.00222	.00208	.00195	.00184	.00173	.00162
37	19	.00633	.00586	.00543	.00504	.00468	.00435	.00405	.00377	.00351	.00327	.00306	.00286	.00267	.00250	.00234	.00220	.00206	.00194	.00182	.00172
37	20	.00667	.00618	.00573	.00532	.00494	.00459	.00427	.00398	.00371	.00346	.00323	.00302	.00282	.00264	.00248	.00232	.00218	.00205	.00193	.00181
37	21	.00702	.00651	.00604	.00560	.00521	.00484	.00451	.00420	.00392	.00365	.00341	.00319	.00298	.00279	.00262	.00246	.00231	.00217	.00204	.00192
37	22	.00740	.00686	.00636	.00591	.00549	.00511	.00476	.00443	.00413	.00386	.00361	.00337	.00315	.00295	.00277	.00260	.00244	.00229	.00216	.00203
37	23	.00779	.00722	.00670	.00623	.00579	.00539	.00502	.00468	.00437	.00408	.00381	.00356	.00334	.00312	.00293	.00275	.00258	.00243	.00228	.00215
37	24	.00820	.00761	.00706	.00657	.00611	.00569	.00530	.00494	.00461	.00431	.00403	.00377	.00353	.00330	.00310	.00291	.00273	.00257	.00242	.00227
37	25	.00863	.00801	.00744	.00692	.00644	.00600	.00559	.00522	.00487	.00455	.00426	.00398	.00373	.00350	.00328	.00308	.00289	.00272	.00256	.00241
37	26	.00908	.00843	.00784	.00729	.00679	.00633	.00590	.00551	.00515	.00481	.00450	.00421	.00395	.00370	.00347	.00326	.00306	.00288	.00271	.00255
37	27	.00955	.00887	.00826	.00769	.00716	.00668	.00623	.00582	.00544	.00508	.00476	.00445	.00418	.00392	.00368	.00345	.00325	.00305	.00287	.00271
37	28	.01004	.00934	.00869	.00810	.00755	.00704	.00657	.00614	.00574	.00537	.00503	.00471	.00442	.00414	.00389	.00366	.00344	.00324	.00305	.00287
37	29	.01055	.00982	.00914	.00852	.00795	.00742	.00693	.00648	.00606	.00567	.00531	.00498	.00467	.00439	.00412	.00387	.00364	.00343	.00323	.00305
37	30	.01108	.01032	.00962	.00897	.00837	.00782	.00731	.00683	.00639	.00599	.00561	.00526	.00494	.00464	.00436	.00410	.00386	.00363	.00342	.00323
37	31	.01163	.01084	.01011	.00943	.00881	.00823	.00770	.00720	.00674	.00632	.00592	.00556	.00522	.00490	.00461	.00434	.00408	.00385	.00363	.00342
37	32	.01220	.01138	.01062	.00991	.00926	.00866	.00810	.00759	.00711	.00666	.00625	.00587	.00551	.00518	.00488	.00459	.00432	.00407	.00384	.00363
37	33	.01279	.01194	.01114	.01041	.00974	.00911	.00853	.00799	.00749	.00702	.00659	.00619	.00582	.00548	.00515	.00485	.00457	.00431	.00407	.00384
37	34	.01340	.01251	.01169	.01093	.01023	.00957	.00897	.00841	.00789	.00740	.00695	.00653	.00614	.00578	.00544	.00513	.00484	.00456	.00431	.00407
37	35	.01403	.01311	.01226	.01147	.01074	.01006	.00943	.00884	.00830	.00779	.00732	.00689	.00648	.00610	.00575	.00542	.00511	.00483	.00456	.00431
37	36	.01468	.01372	.01284	.01202	.01126	.01056	.00990	.00929	.00873	.00820	.00771	.00726	.00683	.00644	.00607	.00572	.00540	.00510	.00482	.00456
37	37	.01534	.01436	.01344	.01259	.01181	.01107	.01039	.00976	.00917	.00863	.00812	.00764	.00720	.00678	.00640	.00604	.00570	.00539	.00510	.00482
38	0	.00270	.00251	.00233	.00218	.00203	.00190	.00177	.00166	.00156	.00147	.00138	.00130	.00123	.00116	.00110	.00104	.00099	.00094	.00089	.00085
38	1	.00236	.00217	.00200	.00185	.00171	.00158	.00146	.00136	.00126	.00117	.00109	.00102	.00095	.00089	.00083	.00078	.00073	.00068	.00064	.00061
38	2	.00247	.00227	.00210	.00193	.00179	.00165	.00153	.00142	.00132	.00123	.00114	.00106	.00099	.00093	.00087	.00081	.00076	.00071	.00067	.00063
38	3	.00261	.00240	.00221	.00204	.00189	.00174	.00162	.00150	.00139	.00129	.00120	.00112	.00105	.00098	.00091	.00085	.00080	.00075	.00070	.00066
38	4	.00276	.00254	.00234	.00216	.00200	.00185	.00171	.00159	.00147	.00137	.00127	.00119	.00111	.00103	.00097	.00090	.00085	.00079	.00074	.00070
38	5	.00293	.00269	.00248	.00229	.00212	.00196	.00182	.00169	.00157	.00146	.00135	.00126	.00118	.00110	.00103	.00096	.00090	.00084	.00079	.00074
38	6	.00310	.00286	.00264	.00244	.00225	.00209	.00193	.00179	.00167	.00155	.00144	.00134	.00125	.00117	.00109	.00102	.00096	.00090	.00084	.00079
38	7	.00329	.00304	.00280	.00259	.00239	.00222	.00206	.00191	.00177	.00165	.00154	.00143	.00134	.00125	.00117	.00109	.00102	.00096	.00090	.00085
38	8	.00350	.00323	.00298	.00275	.00255	.00236	.00219	.00203	.00189	.00176	.00164	.00153	.00142	.00133	.00124	.00117	.00109	.00102	.00096	.00090

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
38	9	.00371	.00343	.00317	.00293	.00271	.00251	.00233	.00216	.00201	.00187	.00175	.00163	.00152	.00142	.00133	.00124	.00117	.00110	.00103	.00097
38	10	.00395	.00364	.00337	.00311	.00288	.00267	.00248	.00231	.00215	.00200	.00186	.00174	.00162	.00152	.00142	.00133	.00125	.00117	.00110	.00104
38	11	.00419	.00387	.00358	.00331	.00307	.00285	.00264	.00246	.00229	.00213	.00199	.00186	.00173	.00162	.00152	.00142	.00134	.00125	.00118	.00111
38	12	.00445	.00411	.00380	.00352	.00327	.00303	.00282	.00262	.00244	.00227	.00212	.00198	.00185	.00173	.00162	.00152	.00143	.00134	.00126	.00119
38	13	.00472	.00436	.00404	.00374	.00347	.00322	.00300	.00279	.00260	.00242	.00226	.00211	.00197	.00185	.00173	.00162	.00153	.00143	.00135	.00127
38	14	.00500	.00463	.00428	.00397	.00368	.00342	.00318	.00296	.00276	.00257	.00240	.00225	.00210	.00197	.00184	.00173	.00163	.00153	.00144	.00135
38	15	.00529	.00490	.00454	.00421	.00390	.00363	.00337	.00314	.00293	.00273	.00255	.00238	.00223	.00209	.00196	.00184	.00173	.00162	.00153	.00144
38	16	.00559	.00517	.00479	.00445	.00413	.00384	.00357	.00333	.00310	.00289	.00270	.00253	.00236	.00221	.00208	.00195	.00183	.00172	.00162	.00153
38	17	.00589	.00546	.00506	.00470	.00436	.00406	.00377	.00352	.00328	.00306	.00286	.00267	.00250	.00234	.00220	.00206	.00194	.00182	.00171	.00162
38	18	.00621	.00576	.00534	.00496	.00460	.00428	.00399	.00371	.00346	.00323	.00302	.00282	.00264	.00248	.00232	.00218	.00205	.00193	.00181	.00171
38	19	.00655	.00607	.00563	.00523	.00486	.00452	.00421	.00392	.00366	.00341	.00319	.00298	.00279	.00262	.00245	.00230	.00216	.00203	.00192	.00180
38	20	.00690	.00640	.00594	.00551	.00513	.00477	.00444	.00414	.00386	.00361	.00337	.00315	.00295	.00277	.00259	.00244	.00229	.00215	.00202	.00191
38	21	.00727	.00674	.00626	.00582	.00541	.00503	.00469	.00437	.00408	.00381	.00356	.00333	.00312	.00292	.00274	.00258	.00242	.00228	.00214	.00202
38	22	.00766	.00711	.00660	.00613	.00571	.00531	.00495	.00462	.00431	.00403	.00376	.00352	.00330	.00309	.00290	.00272	.00256	.00241	.00227	.00213
38	23	.00807	.00749	.00696	.00647	.00602	.00561	.00523	.00488	.00455	.00425	.00398	.00372	.00349	.00327	.00307	.00288	.00271	.00255	.00240	.00226
38	24	.00849	.00789	.00733	.00682	.00635	.00592	.00552	.00515	.00481	.00450	.00421	.00394	.00369	.00346	.00325	.00305	.00287	.00270	.00254	.00239
38	25	.00894	.00831	.00773	.00719	.00670	.00625	.00583	.00544	.00508	.00475	.00445	.00417	.00390	.00366	.00344	.00323	.00304	.00286	.00269	.00253
38	26	.00942	.00875	.00815	.00759	.00707	.00659	.00615	.00575	.00537	.00502	.00470	.00441	.00413	.00388	.00364	.00342	.00322	.00303	.00285	.00269
38	27	.00991	.00922	.00858	.00800	.00746	.00696	.00650	.00607	.00568	.00531	.00498	.00466	.00437	.00411	.00386	.00362	.00341	.00321	.00302	.00285
38	28	.01043	.00970	.00904	.00843	.00786	.00734	.00686	.00641	.00600	.00562	.00526	.00493	.00463	.00435	.00408	.00384	.00361	.00340	.00321	.00302
38	29	.01096	.01021	.00952	.00888	.00829	.00774	.00723	.00677	.00633	.00593	.00556	.00522	.00490	.00460	.00433	.00407	.00383	.00361	.00340	.00321
38	30	.01152	.01074	.01002	.00935	.00873	.00816	.00763	.00714	.00669	.00627	.00588	.00552	.00518	.00487	.00458	.00431	.00406	.00382	.00361	.00340
38	31	.01210	.01129	.01053	.00984	.00919	.00860	.00804	.00753	.00706	.00662	.00621	.00583	.00548	.00515	.00485	.00456	.00430	.00405	.00382	.00361
38	32	.01270	.01185	.01107	.01034	.00967	.00905	.00847	.00794	.00744	.00698	.00656	.00616	.00579	.00545	.00513	.00483	.00455	.00429	.00405	.00383
38	33	.01333	.01244	.01163	.01087	.01017	.00952	.00892	.00836	.00785	.00737	.00692	.00650	.00612	.00576	.00542	.00511	.00482	.00455	.00429	.00405
38	34	.01397	.01305	.01221	.01142	.01069	.01002	.00939	.00881	.00827	.00776	.00730	.00686	.00646	.00608	.00573	.00540	.00510	.00481	.00454	.00430
38	35	.01464	.01369	.01281	.01199	.01123	.01053	.00988	.00927	.00871	.00818	.00769	.00724	.00682	.00642	.00605	.00571	.00539	.00509	.00481	.00455
38	36	.01532	.01434	.01342	.01258	.01179	.01106	.01038	.00975	.00916	.00861	.00811	.00763	.00719	.00678	.00639	.00603	.00570	.00538	.00509	.00482
38	37	.01603	.01501	.01406	.01318	.01237	.01161	.01090	.01025	.00963	.00907	.00853	.00804	.00758	.00715	.00675	.00637	.00602	.00569	.00539	.00510
38	38	.01676	.01570	.01472	.01381	.01296	.01218	.01144	.01076	.01013	.00953	.00898	.00847	.00799	.00754	.00712	.00672	.00636	.00601	.00569	.00539
39	0	.00280	.00261	.00243	.00226	.00211	.00198	.00185	.00174	.00163	.00154	.00145	.00137	.00129	.00122	.00116	.00110	.00104	.00099	.00094	.00090
39	1	.00243	.00224	.00207	.00191	.00177	.00164	.00152	.00141	.00131	.00122	.00114	.00106	.00099	.00093	.00087	.00081	.00076	.00072	.00068	.00064
39	2	.00255	.00235	.00216	.00200	.00185	.00171	.00159	.00147	.00137	.00127	.00119	.00111	.00103	.00097	.00090	.00085	.00079	.00075	.00070	.00066
39	3	.00269	.00248	.00228	.00211	.00195	.00181	.00168	.00156	.00145	.00134	.00125	.00117	.00109	.00102	.00095	.00089	.00084	.00078	.00074	.00069
39	4	.00284	.00262	.00242	.00223	.00207	.00191	.00177	.00165	.00153	.00142	.00133	.00124	.00115	.00108	.00101	.00095	.00089	.00083	.00078	.00073
39	5	.00302	.00278	.00257	.00237	.00219	.00203	.00188	.00175	.00163	.00151	.00141	.00131	.00123	.00115	.00107	.00101	.00094	.00088	.00083	.00078
39	6	.00320	.00295	.00272	.00252	.00233	.00216	.00200	.00186	.00173	.00161	.00150	.00140	.00131	.00122	.00114	.00107	.00100	.00094	.00089	.00083
39	7	.00340	.00313	.00289	.00268	.00248	.00230	.00213	.00198	.00184	.00171	.00160	.00149	.00139	.00130	.00122	.00114	.00107	.00101	.00094	.00089
39	8	.00361	.00333	.00308	.00285	.00264	.00244	.00227	.00211	.00196	.00183	.00170	.00159	.00149	.00139	.00130	.00122	.00114	.00107	.00101	.00095
39	9	.00383	.00354	.00327	.00303	.00281	.00260	.00242	.00225	.00209	.00195	.00182	.00170	.00159	.00148	.00139	.00130	.00122	.00115	.00108	.00102
39	10	.00407	.00376	.00348	.00322	.00299	.00277	.00258	.00240	.00223	.00208	.00194	.00181	.00169	.00159	.00149	.00139	.00131	.00123	.00116	.00109
39	11	.00432	.00400	.00370	.00343	.00318	.00295	.00274	.00255	.00238	.00222	.00207	.00193	.00181	.00169	.00159	.00149	.00140	.00132	.00124	.00117
39	12	.00459	.00425	.00393	.00365	.00338	.00314	.00292	.00272	.00254	.00237	.00221	.00207	.00193	.00181	.00170	.00159	.00150	.00141	.00132	.00125
39	13	.00487	.00451	.00418	.00388	.00360	.00334	.00311	.00290	.00270	.00252	.00236	.00220	.00206	.00193	.00181	.00170	.00160	.00150	.00142	.00133
39	14	.00516	.00478	.00443	.00411	.00382	.00355	.00331	.00308	.00287	.00268	.00251	.00234	.00219	.00206	.00193	.00181	.00170	.00160	.00151	.00142
39	15	.00546	.00506	.00469	.00436	.00405	.00376	.00351	.00327	.00305	.00285	.00266	.00249	.00233	.00218	.00205	.00193	.00181	.00170	.00160	.00151
39	16	.00577	.00535	.00496	.00461	.00428	.00398	.00371	.00346	.00323	.00301	.00282	.00264	.00247	.00232	.00217	.00204	.00192	.00181	.00170	.00160
39	17	.00609	.00565	.00524	.00487	.00452	.00421	.00392	.00366	.00341	.00319	.00298	.00279	.00261	.00245	.00230	.00216	.00203	.00191	.00180	.00170
39	18	.00642	.00596	.00553	.00514	.00478	.00445	.00414	.00386	.00361	.00337	.00315	.00295	.00276	.00259	.00243	.00228	.00215	.00202	.00190	.00179
39	19	.00677	.00628	.00583	.00542	.00504	.00469	.00437	.00408	.00381	.00356	.00333	.00311	.00292	.00274	.00257	.00241	.00227	.00213	.00201	.00190

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
39	20	.00714	.00662	.00615	.00572	.00532	.00495	.00462	.00431	.00402	.00376	.00352	.00329	.00308	.00289	.00271	.00255	.00240	.00226	.00213	.00200
39	21	.00752	.00698	.00649	.00603	.00562	.00523	.00488	.00455	.00425	.00397	.00372	.00348	.00326	.00306	.00287	.00270	.00254	.00239	.00225	.00212
39	22	.00793	.00736	.00684	.00636	.00593	.00552	.00515	.00481	.00449	.00420	.00393	.00368	.00345	.00323	.00304	.00285	.00268	.00253	.00238	.00224
39	23	.00835	.00776	.00722	.00671	.00625	.00583	.00544	.00508	.00475	.00444	.00415	.00389	.00365	.00342	.00321	.00302	.00284	.00267	.00252	.00237
39	24	.00880	.00818	.00761	.00708	.00660	.00616	.00574	.00537	.00502	.00469	.00439	.00412	.00386	.00362	.00340	.00320	.00301	.00283	.00267	.00251
39	25	.00927	.00862	.00802	.00747	.00697	.00650	.00607	.00567	.00530	.00496	.00465	.00435	.00408	.00383	.00360	.00339	.00319	.00300	.00283	.00267
39	26	.00976	.00908	.00846	.00788	.00735	.00686	.00641	.00599	.00560	.00525	.00492	.00461	.00432	.00406	.00382	.00359	.00338	.00318	.00300	.00283
39	27	.01028	.00957	.00892	.00831	.00776	.00724	.00677	.00633	.00593	.00555	.00520	.00488	.00458	.00430	.00404	.00380	.00358	.00337	.00318	.00300
39	28	.01082	.01008	.00940	.00877	.00818	.00765	.00715	.00669	.00626	.00587	.00550	.00516	.00485	.00456	.00428	.00403	.00380	.00358	.00337	.00318
39	29	.01138	.01061	.00990	.00924	.00863	.00807	.00755	.00707	.00662	.00620	.00582	.00546	.00513	.00482	.00454	.00427	.00402	.00379	.00358	.00338
39	30	.01197	.01117	.01042	.00973	.00910	.00851	.00796	.00746	.00699	.00656	.00615	.00578	.00543	.00511	.00481	.00453	.00427	.00402	.00380	.00358
39	31	.01258	.01174	.01097	.01025	.00959	.00897	.00840	.00787	.00738	.00693	.00650	.00611	.00575	.00541	.00509	.00479	.00452	.00426	.00403	.00380
39	32	.01322	.01234	.01153	.01079	.01009	.00945	.00885	.00830	.00779	.00731	.00687	.00646	.00607	.00572	.00539	.00508	.00479	.00452	.00427	.00403
39	33	.01387	.01296	.01212	.01134	.01062	.00995	.00933	.00875	.00822	.00772	.00725	.00682	.00642	.00605	.00570	.00537	.00507	.00479	.00452	.00428
39	34	.01455	.01361	.01273	.01192	.01117	.01047	.00982	.00922	.00866	.00814	.00766	.00720	.00678	.00639	.00603	.00569	.00537	.00507	.00479	.00453
39	35	.01526	.01428	.01337	.01252	.01174	.01101	.01034	.00971	.00913	.00858	.00808	.00760	.00716	.00675	.00637	.00601	.00568	.00537	.00508	.00480
39	36	.01598	.01497	.01402	.01315	.01233	.01158	.01087	.01022	.00961	.00904	.00851	.00802	.00756	.00713	.00673	.00636	.00601	.00568	.00537	.00509
39	37	.01673	.01568	.01470	.01379	.01295	.01216	.01143	.01075	.01011	.00952	.00897	.00846	.00798	.00753	.00711	.00672	.00635	.00601	.00569	.00539
39	38	.01750	.01641	.01540	.01446	.01358	.01276	.01200	.01129	.01063	.01002	.00945	.00891	.00841	.00794	.00750	.00709	.00671	.00635	.00602	.00570
39	39	.01830	.01717	.01612	.01514	.01423	.01339	.01260	.01186	.01118	.01054	.00994	.00938	.00886	.00837	.00791	.00749	.00709	.00671	.00636	.00603
40	0	.00291	.00271	.00252	.00236	.00220	.00206	.00194	.00182	.00171	.00161	.00152	.00143	.00136	.00128	.00122	.00115	.00110	.00104	.00099	.00095
40	1	.00250	.00231	.00213	.00197	.00183	.00170	.00157	.00146	.00136	.00127	.00118	.00111	.00104	.00097	.00091	.00085	.00080	.00075	.00071	.00067
40	2	.00262	.00242	.00224	.00207	.00191	.00177	.00165	.00153	.00142	.00133	.00124	.00115	.00108	.00101	.00095	.00089	.00083	.00078	.00073	.00069
40	3	.00277	.00255	.00236	.00218	.00202	.00187	.00174	.00161	.00150	.00140	.00130	.00122	.00114	.00106	.00100	.00093	.00088	.00082	.00077	.00073
40	4	.00293	.00270	.00250	.00231	.00214	.00198	.00184	.00171	.00159	.00148	.00138	.00129	.00120	.00113	.00105	.00099	.00093	.00087	.00082	.00077
40	5	.00311	.00287	.00265	.00245	.00227	.00210	.00195	.00182	.00169	.00157	.00147	.00137	.00128	.00120	.00112	.00105	.00099	.00093	.00087	.00082
40	6	.00330	.00304	.00281	.00260	.00241	.00224	.00208	.00193	.00180	.00167	.00156	.00146	.00136	.00127	.00119	.00112	.00105	.00099	.00093	.00087
40	7	.00350	.00323	.00299	.00277	.00256	.00238	.00221	.00206	.00191	.00178	.00166	.00155	.00145	.00136	.00127	.00119	.00112	.00105	.00099	.00093
40	8	.00372	.00343	.00318	.00294	.00273	.00253	.00235	.00219	.00204	.00190	.00177	.00166	.00155	.00145	.00136	.00128	.00120	.00113	.00106	.00100
40	9	.00395	.00365	.00338	.00313	.00290	.00270	.00251	.00233	.00217	.00203	.00189	.00177	.00165	.00155	.00145	.00136	.00128	.00120	.00113	.00107
40	10	.00420	.00388	.00359	.00333	.00309	.00287	.00267	.00249	.00232	.00216	.00202	.00189	.00177	.00166	.00155	.00146	.00137	.00129	.00121	.00114
40	11	.00446	.00413	.00382	.00355	.00329	.00306	.00285	.00265	.00247	.00231	.00216	.00202	.00189	.00177	.00166	.00156	.00147	.00138	.00130	.00122
40	12	.00474	.00439	.00407	.00377	.00351	.00326	.00303	.00283	.00264	.00246	.00230	.00215	.00202	.00189	.00177	.00167	.00157	.00148	.00139	.00131
40	13	.00503	.00466	.00432	.00401	.00373	.00347	.00323	.00301	.00281	.00262	.00245	.00230	.00215	.00202	.00189	.00178	.00167	.00158	.00149	.00140
40	14	.00533	.00494	.00458	.00426	.00396	.00368	.00343	.00320	.00299	.00279	.00261	.00244	.00229	.00215	.00202	.00190	.00178	.00168	.00158	.00149
40	15	.00564	.00523	.00486	.00451	.00420	.00391	.00364	.00340	.00317	.00296	.00277	.00260	.00243	.00228	.00214	.00202	.00190	.00179	.00168	.00159
40	16	.00596	.00553	.00513	.00477	.00444	.00413	.00385	.00360	.00336	.00314	.00294	.00275	.00258	.00242	.00227	.00214	.00201	.00189	.00179	.00168
40	17	.00629	.00584	.00542	.00504	.00469	.00437	.00407	.00380	.00355	.00332	.00311	.00291	.00273	.00256	.00241	.00226	.00213	.00200	.00189	.00178
40	18	.00664	.00616	.00572	.00532	.00495	.00461	.00430	.00402	.00375	.00351	.00328	.00308	.00288	.00271	.00254	.00239	.00225	.00212	.00200	.00188
40	19	.00700	.00650	.00604	.00562	.00523	.00487	.00454	.00424	.00396	.00371	.00347	.00325	.00305	.00286	.00269	.00253	.00238	.00224	.00211	.00199
40	20	.00738	.00685	.00637	.00593	.00552	.00514	.00480	.00448	.00419	.00392	.00367	.00344	.00322	.00302	.00284	.00267	.00251	.00237	.00223	.00210
40	21	.00778	.00723	.00672	.00625	.00583	.00543	.00507	.00473	.00442	.00414	.00388	.00363	.00341	.00320	.00300	.00282	.00266	.00250	.00236	.00223
40	22	.00820	.00762	.00709	.00660	.00615	.00574	.00535	.00500	.00468	.00438	.00410	.00384	.00360	.00338	.00318	.00299	.00281	.00265	.00250	.00236
40	23	.00864	.00804	.00748	.00697	.00649	.00606	.00566	.00529	.00494	.00463	.00433	.00406	.00381	.00358	.00336	.00316	.00298	.00280	.00264	.00249
40	24	.00911	.00847	.00789	.00735	.00685	.00640	.00598	.00559	.00523	.00489	.00458	.00430	.00403	.00379	.00356	.00335	.00315	.00297	.00280	.00264
40	25	.00960	.00893	.00832	.00776	.00724	.00676	.00631	.00590	.00553	.00518	.00485	.00455	.00427	.00401	.00377	.00355	.00334	.00315	.00297	.00280
40	26	.01011	.00942	.00878	.00819	.00764	.00714	.00667	.00624	.00584	.00547	.00513	.00482	.00452	.00425	.00400	.00376	.00354	.00334	.00315	.00297
40	27	.01066	.00993	.00926	.00864	.00807	.00754	.00705	.00660	.00618	.00579	.00543	.00510	.00479	.00450	.00424	.00399	.00376	.00354	.00334	.00315
40	28	.01122	.01046	.00976	.00911	.00852	.00796	.00745	.00698	.00654	.00613	.00575	.00540	.00507	.00477	.00449	.00423	.00398	.00376	.00355	.00335
40	29	.01181	.01102	.01029	.00961	.00899	.00841	.00787	.00737	.00691	.00648	.00609	.00572	.00537	.00506	.00476	.00448	.00423	.00399	.00376	.00355

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
40	30	.01243	.01160	.01084	.01013	.00948	.00887	.00831	.00779	.00730	.00685	.00644	.00605	.00569	.00535	.00504	.00475	.00448	.00423	.00399	.00377
40	31	.01307	.01221	.01141	.01067	.00999	.00935	.00877	.00822	.00771	.00724	.00681	.00640	.00602	.00567	.00534	.00504	.00475	.00448	.00424	.00400
40	32	.01374	.01284	.01201	.01124	.01052	.00986	.00925	.00868	.00815	.00765	.00719	.00677	.00637	.00600	.00566	.00533	.00503	.00475	.00449	.00425
40	33	.01443	.01350	.01263	.01183	.01108	.01039	.00975	.00915	.00860	.00808	.00760	.00715	.00674	.00635	.00599	.00565	.00533	.00504	.00476	.00451
40	34	.01515	.01418	.01327	.01244	.01166	.01094	.01027	.00965	.00907	.00853	.00803	.00756	.00712	.00671	.00634	.00598	.00565	.00534	.00505	.00478
40	35	.01589	.01488	.01394	.01307	.01227	.01151	.01082	.01017	.00956	.00900	.00847	.00798	.00753	.00710	.00670	.00633	.00598	.00566	.00535	.00507
40	36	.01666	.01561	.01464	.01373	.01289	.01211	.01138	.01070	.01007	.00948	.00894	.00842	.00795	.00750	.00708	.00669	.00633	.00599	.00567	.00537
40	37	.01745	.01637	.01535	.01442	.01354	.01273	.01197	.01126	.01061	.00999	.00942	.00889	.00839	.00792	.00748	.00708	.00670	.00634	.00600	.00569
40	38	.01827	.01714	.01610	.01512	.01421	.01337	.01258	.01185	.01116	.01052	.00993	.00937	.00885	.00836	.00790	.00748	.00708	.00670	.00635	.00602
40	39	.01911	.01795	.01686	.01585	.01491	.01403	.01321	.01245	.01174	.01107	.01045	.00987	.00933	.00882	.00834	.00790	.00748	.00709	.00672	.00638
40	40	.01998	.01877	.01765	.01660	.01563	.01472	.01387	.01308	.01234	.01165	.01100	.01039	.00983	.00930	.00880	.00834	.00790	.00749	.00711	.00674
41	0	.00302	.00281	.00262	.00245	.00230	.00215	.00202	.00190	.00179	.00169	.00159	.00151	.00143	.00135	.00128	.00122	.00116	.00110	.00105	.00100
41	1	.00258	.00238	.00220	.00204	.00189	.00176	.00163	.00152	.00142	.00132	.00123	.00115	.00108	.00101	.00095	.00089	.00084	.00079	.00074	.00070
41	2	.00270	.00250	.00231	.00214	.00198	.00184	.00171	.00159	.00148	.00138	.00129	.00120	.00112	.00105	.00099	.00093	.00087	.00082	.00077	.00073
41	3	.00285	.00263	.00243	.00225	.00209	.00194	.00180	.00167	.00156	.00145	.00136	.00127	.00118	.00111	.00104	.00098	.00092	.00086	.00081	.00076
41	4	.00302	.00279	.00258	.00239	.00221	.00205	.00191	.00177	.00165	.00154	.00144	.00134	.00126	.00118	.00110	.00103	.00097	.00091	.00086	.00081
41	5	.00320	.00296	.00273	.00253	.00235	.00218	.00202	.00188	.00175	.00164	.00153	.00143	.00133	.00125	.00117	.00110	.00103	.00097	.00091	.00086
41	6	.00340	.00314	.00290	.00269	.00249	.00232	.00215	.00200	.00187	.00174	.00162	.00152	.00142	.00133	.00125	.00117	.00110	.00103	.00097	.00092
41	7	.00361	.00333	.00309	.00286	.00265	.00246	.00229	.00213	.00199	.00185	.00173	.00162	.00151	.00142	.00133	.00125	.00117	.00110	.00104	.00098
41	8	.00383	.00354	.00328	.00304	.00282	.00262	.00244	.00227	.00212	.00198	.00185	.00173	.00162	.00151	.00142	.00133	.00125	.00118	.00111	.00105
41	9	.00407	.00377	.00349	.00324	.00300	.00279	.00260	.00242	.00226	.00211	.00197	.00184	.00173	.00162	.00152	.00143	.00134	.00126	.00119	.00112
41	10	.00433	.00401	.00371	.00345	.00320	.00298	.00277	.00258	.00241	.00225	.00210	.00197	.00184	.00173	.00162	.00152	.00143	.00135	.00127	.00120
41	11	.00460	.00426	.00395	.00367	.00341	.00317	.00295	.00275	.00257	.00240	.00225	.00210	.00197	.00185	.00174	.00163	.00153	.00144	.00136	.00128
41	12	.00489	.00453	.00420	.00390	.00363	.00338	.00315	.00294	.00274	.00256	.00240	.00225	.00210	.00198	.00186	.00174	.00164	.00155	.00146	.00138
41	13	.00519	.00481	.00447	.00415	.00386	.00360	.00335	.00313	.00292	.00273	.00256	.00240	.00225	.00211	.00198	.00186	.00175	.00165	.00156	.00147
41	14	.00550	.00510	.00474	.00441	.00410	.00382	.00356	.00332	.00311	.00291	.00272	.00255	.00239	.00225	.00211	.00199	.00187	.00176	.00166	.00157
41	15	.00582	.00540	.00502	.00467	.00435	.00405	.00378	.00353	.00330	.00308	.00289	.00271	.00254	.00239	.00224	.00211	.00199	.00187	.00177	.00167
41	16	.00616	.00571	.00531	.00494	.00460	.00429	.00400	.00374	.00349	.00327	.00306	.00287	.00269	.00253	.00238	.00224	.00211	.00199	.00187	.00177
41	17	.00650	.00603	.00561	.00522	.00486	.00453	.00423	.00395	.00369	.00346	.00324	.00304	.00285	.00268	.00252	.00237	.00223	.00210	.00198	.00187
41	18	.00685	.00637	.00592	.00551	.00513	.00479	.00447	.00417	.00390	.00365	.00342	.00321	.00301	.00283	.00266	.00250	.00236	.00222	.00210	.00198
41	19	.00723	.00672	.00625	.00582	.00542	.00505	.00472	.00441	.00412	.00386	.00362	.00339	.00318	.00299	.00281	.00264	.00249	.00235	.00221	.00209
41	20	.00762	.00709	.00659	.00614	.00572	.00534	.00498	.00466	.00436	.00408	.00382	.00358	.00336	.00316	.00297	.00280	.00263	.00248	.00234	.00221
41	21	.00804	.00747	.00696	.00648	.00604	.00564	.00527	.00492	.00460	.00431	.00404	.00379	.00356	.00334	.00314	.00296	.00279	.00263	.00248	.00234
41	22	.00847	.00788	.00734	.00684	.00638	.00596	.00556	.00520	.00487	.00456	.00427	.00401	.00376	.00354	.00332	.00313	.00295	.00278	.00262	.00247
41	23	.00894	.00832	.00775	.00722	.00674	.00629	.00588	.00550	.00515	.00482	.00452	.00424	.00398	.00374	.00352	.00331	.00312	.00294	.00277	.00262
41	24	.00942	.00877	.00817	.00762	.00712	.00665	.00621	.00581	.00544	.00510	.00478	.00449	.00421	.00396	.00373	.00351	.00330	.00312	.00294	.00278
41	25	.00993	.00925	.00863	.00805	.00752	.00702	.00657	.00615	.00576	.00540	.00506	.00475	.00446	.00420	.00395	.00372	.00350	.00330	.00312	.00294
41	26	.01047	.00976	.00910	.00850	.00794	.00742	.00694	.00650	.00609	.00571	.00536	.00503	.00473	.00445	.00418	.00394	.00371	.00350	.00331	.00312
41	27	.01104	.01029	.00961	.00897	.00838	.00784	.00734	.00687	.00644	.00604	.00567	.00533	.00501	.00471	.00444	.00418	.00394	.00372	.00351	.00332
41	28	.01163	.01085	.01013	.00947	.00885	.00828	.00776	.00727	.00682	.00640	.00601	.00565	.00531	.00500	.00470	.00443	.00418	.00395	.00373	.00352
41	29	.01225	.01144	.01069	.00999	.00935	.00875	.00820	.00769	.00721	.00677	.00636	.00598	.00562	.00530	.00499	.00470	.00444	.00419	.00396	.00374
41	30	.01290	.01205	.01126	.01054	.00986	.00924	.00866	.00812	.00762	.00716	.00673	.00633	.00596	.00561	.00529	.00499	.00471	.00444	.00420	.00397
41	31	.01357	.01269	.01187	.01111	.01040	.00975	.00914	.00858	.00806	.00757	.00712	.00670	.00631	.00594	.00560	.00529	.00499	.00471	.00446	.00422
41	32	.01427	.01335	.01249	.01170	.01097	.01028	.00965	.00906	.00851	.00800	.00753	.00709	.00668	.00629	.00594	.00560	.00529	.00500	.00473	.00447
41	33	.01500	.01404	.01315	.01232	.01155	.01084	.01018	.00956	.00899	.00846	.00796	.00750	.00707	.00666	.00629	.00594	.00561	.00530	.00502	.00475
41	34	.01576	.01476	.01383	.01297	.01217	.01142	.01073	.01009	.00949	.00893	.00841	.00792	.00747	.00705	.00666	.00629	.00594	.00562	.00532	.00504
41	35	.01654	.01550	.01454	.01364	.01280	.01203	.01131	.01063	.01001	.00942	.00888	.00837	.00790	.00746	.00704	.00666	.00630	.00596	.00564	.00534
41	36	.01735	.01627	.01527	.01433	.01347	.01266	.01191	.01121	.01055	.00994	.00937	.00884	.00835	.00788	.00745	.00705	.00667	.00631	.00598	.00567
41	37	.01819	.01707	.01603	.01506	.01415	.01331	.01253	.01180	.01112	.01048	.00989	.00933	.00882	.00833	.00788	.00745	.00705	.00668	.00633	.00601
41	38	.01906	.01789	.01681	.01581	.01487	.01399	.01318	.01242	.01171	.01104	.01043	.00985	.00930	.00880	.00832	.00788	.00746	.00707	.00671	.00636

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
41	39	.01995	.01874	.01762	.01658	.01561	.01470	.01385	.01306	.01232	.01163	.01098	.01038	.00982	.00929	.00879	.00833	.00789	.00748	.00710	.00674
41	40	.02086	.01962	.01846	.01738	.01637	.01543	.01455	.01372	.01296	.01224	.01157	.01094	.01035	.00980	.00928	.00879	.00834	.00791	.00751	.00713
41	41	.02181	.02052	.01932	.01820	.01716	.01618	.01527	.01441	.01362	.01287	.01217	.01152	.01090	.01033	.00979	.00928	.00881	.00836	.00794	.00754
42	0	.00313	.00292	.00273	.00255	.00239	.00225	.00211	.00199	.00187	.00177	.00167	.00158	.00150	.00142	.00135	.00128	.00122	.00117	.00111	.00106
42	1	.00266	.00246	.00227	.00211	.00196	.00182	.00169	.00158	.00147	.00137	.00128	.00120	.00113	.00106	.00099	.00093	.00088	.00083	.00078	.00074
42	2	.00278	.00257	.00238	.00221	.00205	.00190	.00177	.00165	.00153	.00143	.00134	.00125	.00117	.00110	.00103	.00097	.00091	.00086	.00081	.00076
42	3	.00294	.00271	.00251	.00233	.00216	.00200	.00186	.00174	.00162	.00151	.00141	.00132	.00123	.00116	.00109	.00102	.00096	.00090	.00085	.00080
42	4	.00311	.00287	.00266	.00246	.00229	.00212	.00197	.00184	.00171	.00160	.00149	.00140	.00131	.00123	.00115	.00108	.00101	.00095	.00090	.00085
42	5	.00329	.00305	.00282	.00261	.00243	.00225	.00210	.00195	.00182	.00170	.00159	.00148	.00139	.00130	.00122	.00115	.00108	.00102	.00096	.00090
42	6	.00350	.00323	.00300	.00278	.00258	.00240	.00223	.00208	.00194	.00181	.00169	.00158	.00148	.00139	.00130	.00122	.00115	.00108	.00102	.00096
42	7	.00371	.00344	.00318	.00295	.00274	.00255	.00237	.00221	.00206	.00193	.00180	.00169	.00158	.00148	.00139	.00131	.00123	.00116	.00109	.00103
42	8	.00395	.00365	.00339	.00314	.00292	.00271	.00253	.00236	.00220	.00205	.00192	.00180	.00168	.00158	.00148	.00139	.00131	.00123	.00116	.00110
42	9	.00419	.00388	.00360	.00334	.00311	.00289	.00269	.00251	.00234	.00219	.00205	.00192	.00180	.00169	.00158	.00149	.00140	.00132	.00124	.00117
42	10	.00446	.00413	.00383	.00356	.00331	.00308	.00287	.00268	.00250	.00234	.00219	.00205	.00192	.00180	.00170	.00159	.00150	.00141	.00133	.00126
42	11	.00474	.00440	.00408	.00379	.00353	.00329	.00306	.00286	.00267	.00250	.00234	.00219	.00205	.00193	.00181	.00171	.00161	.00151	.00143	.00135
42	12	.00504	.00468	.00434	.00404	.00376	.00350	.00327	.00305	.00285	.00267	.00250	.00234	.00220	.00206	.00194	.00183	.00172	.00162	.00153	.00145
42	13	.00535	.00497	.00462	.00429	.00400	.00373	.00348	.00325	.00304	.00284	.00266	.00250	.00234	.00220	.00207	.00195	.00184	.00173	.00164	.00155
42	14	.00568	.00527	.00490	.00456	.00425	.00396	.00370	.00345	.00323	.00302	.00283	.00266	.00250	.00235	.00221	.00208	.00196	.00185	.00174	.00165
42	15	.00601	.00558	.00519	.00483	.00450	.00420	.00392	.00366	.00343	.00321	.00301	.00282	.00265	.00249	.00234	.00221	.00208	.00196	.00185	.00175
42	16	.00635	.00590	.00549	.00511	.00477	.00445	.00415	.00388	.00363	.00340	.00319	.00299	.00281	.00264	.00249	.00234	.00221	.00208	.00197	.00186
42	17	.00671	.00623	.00580	.00540	.00504	.00470	.00439	.00410	.00384	.00360	.00337	.00317	.00297	.00279	.00263	.00248	.00234	.00220	.00208	.00197
42	18	.00708	.00658	.00612	.00570	.00532	.00496	.00464	.00434	.00406	.00380	.00356	.00335	.00314	.00295	.00278	.00262	.00247	.00233	.00220	.00208
42	19	.00746	.00694	.00646	.00602	.00562	.00524	.00490	.00458	.00429	.00402	.00377	.00354	.00332	.00312	.00294	.00277	.00261	.00246	.00232	.00220
42	20	.00787	.00732	.00682	.00636	.00593	.00554	.00517	.00484	.00453	.00425	.00398	.00374	.00351	.00330	.00311	.00293	.00276	.00260	.00246	.00232
42	21	.00830	.00773	.00720	.00671	.00626	.00585	.00547	.00512	.00479	.00449	.00421	.00395	.00371	.00349	.00329	.00309	.00292	.00275	.00260	.00245
42	22	.00876	.00815	.00760	.00709	.00661	.00618	.00578	.00541	.00506	.00475	.00445	.00418	.00393	.00369	.00348	.00327	.00309	.00291	.00275	.00260
42	23	.00924	.00860	.00802	.00748	.00699	.00653	.00611	.00572	.00535	.00502	.00471	.00442	.00416	.00391	.00368	.00347	.00327	.00308	.00291	.00275
42	24	.00974	.00908	.00847	.00790	.00738	.00690	.00646	.00604	.00566	.00531	.00499	.00468	.00440	.00414	.00390	.00367	.00346	.00327	.00308	.00291
42	25	.01027	.00958	.00894	.00835	.00780	.00729	.00683	.00639	.00599	.00562	.00528	.00496	.00466	.00439	.00413	.00389	.00367	.00346	.00327	.00309
42	26	.01083	.01011	.00943	.00881	.00824	.00771	.00722	.00676	.00634	.00595	.00559	.00525	.00494	.00465	.00438	.00413	.00389	.00367	.00347	.00328
42	27	.01143	.01066	.00996	.00931	.00871	.00815	.00763	.00716	.00671	.00630	.00592	.00557	.00524	.00493	.00464	.00438	.00413	.00390	.00368	.00348
42	28	.01205	.01125	.01051	.00983	.00920	.00862	.00807	.00757	.00711	.00667	.00627	.00590	.00555	.00523	.00493	.00465	.00438	.00414	.00391	.00370
42	29	.01270	.01186	.01109	.01038	.00972	.00910	.00854	.00801	.00752	.00706	.00664	.00625	.00588	.00554	.00523	.00493	.00465	.00440	.00416	.00393
42	30	.01337	.01250	.01170	.01095	.01026	.00962	.00902	.00847	.00795	.00748	.00703	.00662	.00623	.00588	.00554	.00523	.00494	.00467	.00441	.00418
42	31	.01408	.01317	.01233	.01155	.01082	.01015	.00953	.00895	.00841	.00791	.00744	.00701	.00660	.00623	.00588	.00555	.00524	.00495	.00469	.00443
42	32	.01482	.01387	.01299	.01217	.01142	.01071	.01006	.00945	.00889	.00836	.00787	.00742	.00699	.00660	.00623	.00588	.00556	.00526	.00497	.00471
42	33	.01558	.01459	.01368	.01283	.01204	.01130	.01062	.00998	.00939	.00884	.00833	.00785	.00740	.00699	.00660	.00623	.00589	.00558	.00528	.00500
42	34	.01638	.01535	.01439	.01351	.01268	.01192	.01120	.01054	.00992	.00934	.00880	.00830	.00783	.00740	.00699	.00661	.00625	.00591	.00560	.00531
42	35	.01720	.01613	.01514	.01422	.01336	.01256	.01181	.01112	.01047	.00987	.00930	.00878	.00829	.00783	.00740	.00700	.00662	.00627	.00594	.00563
42	36	.01806	.01695	.01591	.01495	.01406	.01322	.01245	.01172	.01105	.01041	.00983	.00928	.00876	.00828	.00783	.00741	.00702	.00665	.00630	.00597
42	37	.01894	.01779	.01671	.01571	.01478	.01392	.01311	.01235	.01165	.01099	.01037	.00980	.00926	.00875	.00828	.00784	.00743	.00704	.00668	.00634
42	38	.01986	.01866	.01755	.01651	.01554	.01464	.01379	.01301	.01227	.01158	.01094	.01034	.00978	.00925	.00876	.00830	.00786	.00746	.00707	.00672
42	39	.02080	.01956	.01840	.01733	.01632	.01538	.01451	.01369	.01292	.01221	.01154	.01091	.01032	.00977	.00926	.00877	.00832	.00789	.00749	.00712
42	40	.02177	.02049	.01929	.01817	.01713	.01616	.01525	.01439	.01360	.01285	.01215	.01150	.01089	.01031	.00977	.00927	.00879	.00835	.00793	.00754
42	41	.02278	.02145	.02021	.01905	.01797	.01696	.01601	.01513	.01430	.01352	.01280	.01212	.01148	.01088	.01032	.00979	.00929	.00883	.00839	.00798
42	42	.02380	.02243	.02115	.01995	.01883	.01778	.01680	.01589	.01503	.01422	.01347	.01276	.01209	.01147	.01088	.01033	.00982	.00933	.00887	.00844
43	0	.00324	.00303	.00284	.00266	.00250	.00235	.00221	.00208	.00196	.00186	.00176	.00166	.00158	.00150	.00142	.00136	.00129	.00123	.00118	.00112
43	1	.00274	.00253	.00235	.00218	.00202	.00188	.00175	.00164	.00153	.00143	.00134	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00077
43	2	.00287	.00265	.00246	.00228	.00212	.00197	.00183	.00171	.00159	.00149	.00139	.00130	.00122	.00115	.00108	.00101	.00095	.00090	.00085	.00080
43	3	.00302	.00280	.00259	.00240	.00223	.00207	.00193	.00180	.00168	.00157	.00147	.00137	.00129	.00121	.00113	.00107	.00100	.00094	.00089	.00084

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
43	4	.00320	.00296	.00274	.00254	.00236	.00220	.00204	.00191	.00178	.00166	.00155	.00145	.00136	.00128	.00120	.00113	.00106	.00100	.00094	.00089
43	5	.00339	.00314	.00291	.00270	.00251	.00233	.00217	.00202	.00189	.00176	.00165	.00155	.00145	.00136	.00128	.00120	.00113	.00106	.00100	.00095
43	6	.00360	.00333	.00309	.00287	.00267	.00248	.00231	.00215	.00201	.00188	.00176	.00165	.00154	.00145	.00136	.00128	.00120	.00113	.00107	.00101
43	7	.00382	.00354	.00329	.00305	.00284	.00264	.00246	.00229	.00214	.00200	.00187	.00175	.00164	.00154	.00145	.00136	.00128	.00121	.00114	.00108
43	8	.00406	.00377	.00349	.00325	.00302	.00281	.00262	.00244	.00228	.00213	.00200	.00187	.00176	.00165	.00155	.00146	.00137	.00129	.00122	.00115
43	9	.00432	.00400	.00372	.00345	.00321	.00299	.00279	.00261	.00243	.00228	.00213	.00200	.00187	.00176	.00166	.00156	.00147	.00138	.00130	.00123
43	10	.00459	.00426	.00396	.00368	.00342	.00319	.00298	.00278	.00260	.00243	.00228	.00214	.00200	.00188	.00177	.00167	.00157	.00148	.00140	.00132
43	11	.00489	.00453	.00421	.00392	.00365	.00340	.00317	.00297	.00277	.00260	.00243	.00228	.00214	.00201	.00189	.00178	.00168	.00159	.00150	.00142
43	12	.00519	.00482	.00448	.00417	.00389	.00363	.00339	.00316	.00296	.00277	.00260	.00244	.00229	.00215	.00203	.00191	.00180	.00170	.00160	.00152
43	13	.00552	.00513	.00477	.00444	.00414	.00386	.00361	.00337	.00316	.00296	.00277	.00260	.00244	.00230	.00216	.00204	.00192	.00182	.00172	.00162
43	14	.00585	.00544	.00506	.00471	.00440	.00410	.00383	.00359	.00336	.00315	.00295	.00277	.00260	.00245	.00231	.00217	.00205	.00194	.00183	.00173
43	15	.00620	.00576	.00536	.00500	.00466	.00435	.00407	.00381	.00356	.00334	.00313	.00294	.00277	.00260	.00245	.00231	.00218	.00206	.00195	.00184
43	16	.00655	.00609	.00567	.00529	.00493	.00461	.00431	.00403	.00377	.00354	.00332	.00312	.00293	.00276	.00260	.00245	.00231	.00218	.00206	.00195
43	17	.00692	.00644	.00600	.00559	.00522	.00487	.00455	.00426	.00399	.00374	.00351	.00330	.00310	.00292	.00275	.00259	.00244	.00231	.00218	.00206
43	18	.00730	.00679	.00633	.00590	.00551	.00515	.00481	.00450	.00422	.00396	.00371	.00349	.00328	.00308	.00291	.00274	.00258	.00244	.00231	.00218
43	19	.00770	.00717	.00668	.00623	.00582	.00543	.00508	.00476	.00446	.00418	.00392	.00368	.00346	.00326	.00307	.00289	.00273	.00258	.00244	.00230
43	20	.00812	.00757	.00705	.00658	.00614	.00574	.00537	.00503	.00471	.00442	.00415	.00390	.00366	.00345	.00325	.00306	.00289	.00273	.00258	.00244
43	21	.00857	.00798	.00744	.00695	.00649	.00607	.00567	.00531	.00498	.00467	.00438	.00412	.00387	.00365	.00343	.00324	.00305	.00288	.00272	.00258
43	22	.00904	.00843	.00786	.00734	.00685	.00641	.00600	.00562	.00527	.00494	.00464	.00436	.00410	.00386	.00363	.00342	.00323	.00305	.00288	.00273
43	23	.00954	.00889	.00830	.00775	.00724	.00677	.00634	.00594	.00557	.00523	.00491	.00461	.00434	.00408	.00385	.00363	.00342	.00323	.00305	.00289
43	24	.01006	.00939	.00876	.00818	.00765	.00716	.00670	.00628	.00589	.00553	.00519	.00488	.00459	.00432	.00407	.00384	.00362	.00342	.00323	.00306
43	25	.01062	.00991	.00925	.00865	.00809	.00757	.00709	.00665	.00624	.00585	.00550	.00517	.00487	.00458	.00432	.00407	.00384	.00363	.00343	.00324
43	26	.01120	.01046	.00977	.00914	.00855	.00800	.00750	.00703	.00660	.00620	.00583	.00548	.00516	.00486	.00458	.00432	.00408	.00385	.00364	.00344
43	27	.01182	.01104	.01032	.00965	.00904	.00847	.00794	.00745	.00699	.00657	.00617	.00581	.00547	.00515	.00486	.00458	.00433	.00409	.00387	.00366
43	28	.01247	.01165	.01090	.01020	.00955	.00895	.00840	.00788	.00740	.00696	.00654	.00616	.00580	.00547	.00516	.00487	.00460	.00434	.00411	.00389
43	29	.01315	.01229	.01150	.01077	.01009	.00946	.00888	.00834	.00784	.00737	.00693	.00653	.00615	.00580	.00547	.00516	.00488	.00461	.00436	.00413
43	30	.01386	.01296	.01214	.01137	.01066	.01000	.00939	.00882	.00829	.00780	.00734	.00692	.00652	.00615	.00580	.00548	.00518	.00490	.00464	.00439
43	31	.01460	.01366	.01280	.01200	.01126	.01057	.00992	.00933	.00877	.00826	.00778	.00733	.00691	.00652	.00616	.00582	.00550	.00520	.00492	.00466
43	32	.01537	.01439	.01349	.01266	.01188	.01116	.01048	.00986	.00928	.00874	.00823	.00776	.00732	.00691	.00653	.00617	.00583	.00552	.00523	.00495
43	33	.01617	.01516	.01422	.01334	.01253	.01177	.01107	.01042	.00981	.00924	.00871	.00821	.00775	.00732	.00692	.00654	.00619	.00586	.00555	.00526
43	34	.01701	.01595	.01497	.01406	.01321	.01242	.01169	.01100	.01036	.00977	.00921	.00869	.00821	.00776	.00733	.00694	.00656	.00622	.00589	.00559
43	35	.01788	.01678	.01576	.01480	.01392	.01310	.01233	.01161	.01094	.01032	.00974	.00920	.00869	.00821	.00777	.00735	.00696	.00660	.00625	.00593
43	36	.01878	.01763	.01657	.01558	.01466	.01380	.01300	.01225	.01155	.01090	.01029	.00972	.00919	.00869	.00822	.00779	.00738	.00699	.00663	.00630
43	37	.01971	.01852	.01742	.01639	.01543	.01453	.01370	.01292	.01219	.01151	.01087	.01027	.00972	.00919	.00871	.00825	.00782	.00741	.00703	.00668
43	38	.02068	.01945	.01830	.01723	.01623	.01529	.01442	.01361	.01285	.01214	.01147	.01085	.01027	.00972	.00921	.00873	.00828	.00785	.00746	.00708
43	39	.02168	.02040	.01921	.01809	.01706	.01609	.01518	.01433	.01354	.01280	.01210	.01145	.01084	.01027	.00974	.00923	.00876	.00832	.00790	.00751
43	40	.02270	.02138	.02015	.01899	.01791	.01691	.01596	.01508	.01426	.01349	.01276	.01208	.01145	.01085	.01029	.00976	.00927	.00881	.00837	.00796
43	41	.02377	.02240	.02112	.01992	.01880	.01776	.01678	.01586	.01500	.01420	.01345	.01274	.01208	.01145	.01087	.01032	.00980	.00932	.00886	.00843
43	42	.02486	.02344	.02212	.02088	.01972	.01864	.01762	.01667	.01578	.01494	.01416	.01342	.01273	.01208	.01147	.01090	.01036	.00985	.00937	.00892
43	43	.02598	.02451	.02315	.02187	.02067	.01954	.01849	.01751	.01658	.01571	.01490	.01413	.01341	.01274	.01210	.01150	.01094	.01041	.00991	.00944
44	0	.00337	.00315	.00295	.00277	.00260	.00245	.00231	.00218	.00206	.00195	.00184	.00175	.00166	.00158	.00150	.00143	.00136	.00130	.00125	.00119
44	1	.00282	.00261	.00242	.00225	.00209	.00195	.00182	.00170	.00159	.00148	.00139	.00130	.00122	.00115	.00108	.00102	.00096	.00091	.00086	.00081
44	2	.00295	.00273	.00253	.00235	.00219	.00203	.00190	.00177	.00165	.00155	.00145	.00136	.00127	.00120	.00112	.00106	.00100	.00094	.00089	.00084
44	3	.00311	.00288	.00267	.00248	.00230	.00214	.00200	.00186	.00174	.00163	.00152	.00143	.00134	.00126	.00118	.00111	.00105	.00099	.00093	.00088
44	4	.00329	.00305	.00283	.00262	.00244	.00227	.00212	.00197	.00184	.00172	.00161	.00151	.00142	.00133	.00125	.00118	.00111	.00105	.00099	.00093
44	5	.00349	.00323	.00300	.00279	.00259	.00241	.00225	.00210	.00196	.00183	.00172	.00161	.00151	.00142	.00133	.00125	.00118	.00111	.00105	.00099
44	6	.00370	.00343	.00319	.00296	.00275	.00256	.00239	.00223	.00209	.00195	.00183	.00171	.00161	.00151	.00142	.00133	.00126	.00119	.00112	.00106
44	7	.00394	.00365	.00339	.00315	.00293	.00273	.00255	.00238	.00222	.00208	.00195	.00183	.00171	.00161	.00151	.00142	.00134	.00127	.00119	.00113
44	8	.00418	.00388	.00360	.00335	.00312	.00291	.00271	.00253	.00237	.00222	.00208	.00195	.00183	.00172	.00162	.00152	.00143	.00135	.00128	.00121
44	9	.00445	.00413	.00384	.00357	.00332	.00310	.00289	.00270	.00253	.00237	.00222	.00208	.00195	.00184	.00173	.00163	.00153	.00145	.00137	.00129

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
44	10	.00473	.00439	.00408	.00380	.00354	.00330	.00308	.00288	.00270	.00253	.00237	.00222	.00209	.00196	.00185	.00174	.00164	.00155	.00147	.00139
44	11	.00503	.00468	.00435	.00405	.00377	.00352	.00329	.00308	.00288	.00270	.00253	.00238	.00223	.00210	.00198	.00186	.00176	.00166	.00157	.00149
44	12	.00535	.00497	.00463	.00431	.00402	.00375	.00351	.00328	.00307	.00288	.00270	.00254	.00239	.00225	.00212	.00200	.00188	.00178	.00168	.00159
44	13	.00569	.00529	.00492	.00459	.00428	.00400	.00374	.00350	.00328	.00307	.00288	.00271	.00255	.00240	.00226	.00213	.00201	.00190	.00180	.00170
44	14	.00603	.00561	.00523	.00487	.00455	.00425	.00397	.00372	.00349	.00327	.00307	.00289	.00272	.00256	.00241	.00227	.00215	.00203	.00192	.00182
44	15	.00639	.00595	.00554	.00517	.00482	.00451	.00422	.00395	.00370	.00347	.00326	.00307	.00288	.00272	.00256	.00242	.00228	.00216	.00204	.00193
44	16	.00676	.00629	.00586	.00547	.00511	.00477	.00447	.00418	.00392	.00368	.00346	.00325	.00306	.00288	.00271	.00256	.00242	.00229	.00216	.00205
44	17	.00713	.00664	.00619	.00578	.00540	.00505	.00472	.00442	.00415	.00389	.00366	.00344	.00323	.00305	.00287	.00271	.00256	.00242	.00229	.00217
44	18	.00753	.00701	.00654	.00610	.00570	.00533	.00499	.00467	.00438	.00411	.00386	.00363	.00342	.00322	.00303	.00286	.00270	.00256	.00242	.00229
44	19	.00794	.00740	.00690	.00644	.00602	.00563	.00527	.00494	.00463	.00435	.00408	.00384	.00361	.00340	.00321	.00303	.00286	.00270	.00255	.00242
44	20	.00838	.00781	.00729	.00680	.00636	.00595	.00557	.00522	.00489	.00459	.00432	.00406	.00382	.00360	.00339	.00320	.00302	.00285	.00270	.00255
44	21	.00884	.00825	.00769	.00719	.00672	.00629	.00589	.00552	.00517	.00486	.00456	.00429	.00404	.00380	.00359	.00338	.00319	.00302	.00285	.00270
44	22	.00933	.00870	.00812	.00759	.00710	.00664	.00622	.00583	.00547	.00514	.00483	.00454	.00427	.00403	.00380	.00358	.00338	.00319	.00302	.00286
44	23	.00985	.00919	.00858	.00802	.00750	.00702	.00658	.00617	.00579	.00544	.00511	.00481	.00452	.00426	.00402	.00379	.00358	.00338	.00320	.00303
44	24	.01039	.00970	.00906	.00847	.00793	.00742	.00696	.00653	.00613	.00575	.00541	.00509	.00479	.00451	.00426	.00402	.00379	.00359	.00339	.00321
44	25	.01097	.01024	.00957	.00895	.00838	.00785	.00736	.00691	.00648	.00609	.00573	.00539	.00508	.00478	.00451	.00426	.00402	.00380	.00360	.00340
44	26	.01158	.01082	.01011	.00946	.00886	.00831	.00779	.00731	.00687	.00645	.00607	.00571	.00538	.00507	.00479	.00452	.00427	.00404	.00382	.00361
44	27	.01222	.01142	.01069	.01000	.00937	.00879	.00824	.00774	.00727	.00684	.00643	.00606	.00571	.00538	.00508	.00480	.00453	.00429	.00405	.00384
44	28	.01289	.01206	.01129	.01057	.00991	.00930	.00873	.00820	.00770	.00725	.00682	.00642	.00606	.00571	.00539	.00509	.00481	.00455	.00431	.00408
44	29	.01360	.01273	.01192	.01117	.01048	.00983	.00923	.00868	.00816	.00768	.00723	.00681	.00642	.00606	.00572	.00541	.00511	.00484	.00458	.00434
44	30	.01434	.01343	.01259	.01180	.01107	.01040	.00977	.00918	.00864	.00813	.00766	.00722	.00681	.00643	.00607	.00574	.00543	.00514	.00487	.00461
44	31	.01512	.01416	.01328	.01246	.01170	.01099	.01033	.00971	.00914	.00861	.00812	.00765	.00722	.00682	.00644	.00609	.00576	.00546	.00517	.00490
44	32	.01593	.01493	.01401	.01315	.01235	.01161	.01092	.01027	.00967	.00912	.00859	.00811	.00766	.00723	.00684	.00647	.00612	.00579	.00549	.00521
44	33	.01677	.01573	.01477	.01387	.01303	.01226	.01153	.01086	.01023	.00965	.00910	.00859	.00811	.00767	.00725	.00686	.00650	.00615	.00583	.00553
44	34	.01765	.01656	.01556	.01462	.01375	.01294	.01218	.01147	.01082	.01020	.00963	.00909	.00859	.00812	.00769	.00728	.00689	.00653	.00619	.00588
44	35	.01856	.01743	.01638	.01541	.01450	.01365	.01286	.01212	.01143	.01079	.01019	.00962	.00910	.00861	.00815	.00772	.00731	.00693	.00658	.00624
44	36	.01951	.01834	.01724	.01622	.01528	.01439	.01356	.01279	.01207	.01140	.01077	.01018	.00963	.00911	.00863	.00818	.00775	.00735	.00698	.00663
44	37	.02049	.01927	.01814	.01708	.01609	.01516	.01430	.01350	.01274	.01204	.01138	.01077	.01019	.00965	.00914	.00867	.00822	.00780	.00741	.00704
44	38	.02151	.02024	.01906	.01796	.01693	.01597	.01507	.01423	.01345	.01271	.01202	.01138	.01077	.01021	.00968	.00918	.00871	.00827	.00786	.00747
44	39	.02257	.02125	.02002	.01888	.01781	.01681	.01587	.01500	.01418	.01341	.01269	.01202	.01139	.01079	.01024	.00971	.00922	.00876	.00833	.00792
44	40	.02365	.02229	.02102	.01983	.01872	.01768	.01670	.01579	.01494	.01414	.01339	.01269	.01203	.01141	.01082	.01028	.00976	.00928	.00882	.00840
44	41	.02478	.02337	.02205	.02081	.01966	.01858	.01757	.01662	.01573	.01490	.01412	.01338	.01270	.01205	.01144	.01087	.01033	.00982	.00935	.00890
44	42	.02593	.02447	.02311	.02183	.02063	.01951	.01846	.01748	.01655	.01569	.01487	.01411	.01339	.01272	.01208	.01149	.01092	.01039	.00990	.00942
44	43	.02712	.02561	.02420	.02288	.02164	.02048	.01939	.01837	.01741	.01651	.01566	.01487	.01412	.01341	.01275	.01213	.01154	.01099	.01047	.00998
44	44	.02834	.02678	.02532	.02396	.02267	.02147	.02034	.01928	.01829	.01735	.01647	.01565	.01487	.01414	.01345	.01280	.01219	.01161	.01107	.01055
45	0	.00349	.00327	.00307	.00288	.00271	.00256	.00241	.00228	.00215	.00204	.00193	.00184	.00175	.00166	.00158	.00151	.00144	.00138	.00132	.00126
45	1	.00290	.00269	.00250	.00232	.00216	.00202	.00188	.00176	.00165	.00154	.00145	.00136	.00128	.00120	.00113	.00107	.00101	.00095	.00090	.00085
45	2	.00303	.00281	.00261	.00243	.00226	.00210	.00196	.00183	.00171	.00160	.00150	.00141	.00133	.00125	.00117	.00110	.00104	.00098	.00093	.00088
45	3	.00320	.00296	.00275	.00256	.00238	.00222	.00207	.00193	.00181	.00169	.00158	.00149	.00139	.00131	.00123	.00116	.00109	.00103	.00098	.00092
45	4	.00338	.00314	.00291	.00271	.00252	.00235	.00219	.00205	.00191	.00179	.00168	.00157	.00148	.00139	.00131	.00123	.00116	.00109	.00103	.00098
45	5	.00359	.00333	.00309	.00287	.00268	.00249	.00233	.00217	.00203	.00190	.00178	.00167	.00157	.00148	.00139	.00131	.00123	.00116	.00110	.00104
45	6	.00381	.00354	.00328	.00305	.00284	.00265	.00247	.00231	.00216	.00202	.00190	.00178	.00167	.00157	.00148	.00139	.00131	.00124	.00117	.00111
45	7	.00405	.00376	.00349	.00325	.00303	.00282	.00263	.00246	.00230	.00216	.00202	.00190	.00178	.00168	.00158	.00149	.00140	.00132	.00125	.00118
45	8	.00430	.00400	.00372	.00346	.00322	.00301	.00281	.00262	.00246	.00230	.00216	.00203	.00190	.00179	.00169	.00159	.00150	.00142	.00134	.00126
45	9	.00458	.00425	.00395	.00368	.00343	.00320	.00299	.00280	.00262	.00246	.00230	.00216	.00203	.00191	.00180	.00170	.00160	.00151	.00143	.00135
45	10	.00487	.00453	.00421	.00392	.00366	.00342	.00319	.00299	.00280	.00262	.00246	.00231	.00218	.00205	.00193	.00182	.00172	.00162	.00153	.00145
45	11	.00518	.00482	.00449	.00418	.00390	.00364	.00341	.00319	.00299	.00280	.00263	.00247	.00233	.00219	.00207	.00195	.00184	.00174	.00164	.00156
45	12	.00551	.00513	.00478	.00445	.00416	.00389	.00363	.00340	.00319	.00299	.00281	.00264	.00249	.00234	.00221	.00209	.00197	.00186	.00176	.00167
45	13	.00586	.00545	.00508	.00474	.00443	.00414	.00387	.00363	.00340	.00319	.00300	.00282	.00266	.00250	.00236	.00223	.00211	.00199	.00189	.00179
45	14	.00622	.00579	.00540	.00504	.00471	.00440	.00412	.00386	.00362	.00340	.00319	.00301	.00283	.00267	.00252	.00238	.00225	.00212	.00201	.00191

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
45	15	.00658	.00613	.00572	.00534	.00499	.00467	.00437	.00410	.00384	.00361	.00339	.00319	.00301	.00283	.00267	.00253	.00239	.00226	.00214	.00203
45	16	.00696	.00649	.00605	.00565	.00528	.00494	.00463	.00434	.00407	.00382	.00360	.00338	.00319	.00300	.00283	.00268	.00253	.00239	.00227	.00215
45	17	.00735	.00685	.00640	.00597	.00558	.00523	.00490	.00459	.00431	.00405	.00380	.00358	.00337	.00318	.00300	.00283	.00268	.00253	.00240	.00227
45	18	.00776	.00724	.00675	.00631	.00590	.00552	.00517	.00485	.00455	.00427	.00402	.00378	.00356	.00336	.00317	.00299	.00283	.00268	.00253	.00240
45	19	.00819	.00764	.00713	.00666	.00623	.00583	.00546	.00512	.00481	.00452	.00425	.00400	.00376	.00355	.00335	.00316	.00299	.00283	.00268	.00253
45	20	.00864	.00806	.00753	.00703	.00658	.00616	.00577	.00541	.00508	.00477	.00449	.00422	.00398	.00375	.00354	.00334	.00316	.00299	.00283	.00268
45	21	.00912	.00851	.00795	.00743	.00695	.00651	.00610	.00572	.00537	.00505	.00475	.00447	.00421	.00397	.00374	.00354	.00334	.00316	.00299	.00283
45	22	.00962	.00898	.00839	.00785	.00735	.00688	.00645	.00605	.00568	.00534	.00502	.00473	.00445	.00420	.00396	.00374	.00354	.00334	.00316	.00300
45	23	.01016	.00949	.00887	.00829	.00776	.00727	.00682	.00640	.00601	.00565	.00532	.00500	.00471	.00445	.00419	.00396	.00374	.00354	.00335	.00317
45	24	.01072	.01002	.00937	.00876	.00821	.00769	.00722	.00677	.00636	.00598	.00563	.00530	.00499	.00471	.00444	.00420	.00397	.00375	.00355	.00336
45	25	.01132	.01058	.00990	.00927	.00868	.00814	.00764	.00717	.00674	.00634	.00596	.00562	.00529	.00499	.00471	.00445	.00421	.00398	.00377	.00357
45	26	.01195	.01118	.01046	.00980	.00918	.00861	.00808	.00759	.00714	.00671	.00632	.00595	.00561	.00530	.00500	.00472	.00447	.00422	.00400	.00379
45	27	.01262	.01181	.01106	.01036	.00971	.00911	.00856	.00804	.00756	.00712	.00670	.00631	.00595	.00562	.00531	.00501	.00474	.00449	.00425	.00403
45	28	.01332	.01247	.01168	.01095	.01027	.00965	.00906	.00852	.00801	.00754	.00711	.00670	.00632	.00596	.00563	.00533	.00504	.00477	.00452	.00428
45	29	.01406	.01317	.01235	.01158	.01087	.01021	.00959	.00902	.00849	.00799	.00753	.00710	.00670	.00633	.00598	.00566	.00535	.00507	.00480	.00455
45	30	.01484	.01390	.01304	.01224	.01149	.01080	.01015	.00955	.00899	.00847	.00799	.00753	.00711	.00672	.00635	.00601	.00569	.00538	.00510	.00484
45	31	.01565	.01467	.01376	.01292	.01214	.01141	.01074	.01011	.00952	.00897	.00846	.00799	.00754	.00713	.00674	.00638	.00604	.00572	.00542	.00514
45	32	.01649	.01547	.01453	.01365	.01283	.01206	.01136	.01069	.01008	.00950	.00897	.00847	.00800	.00756	.00715	.00677	.00641	.00608	.00576	.00547
45	33	.01737	.01631	.01532	.01440	.01354	.01275	.01200	.01131	.01067	.01006	.00950	.00897	.00848	.00802	.00759	.00719	.00681	.00646	.00612	.00581
45	34	.01829	.01718	.01615	.01519	.01430	.01346	.01268	.01196	.01128	.01065	.01006	.00950	.00899	.00850	.00805	.00763	.00723	.00686	.00651	.00618
45	35	.01925	.01810	.01702	.01602	.01508	.01421	.01340	.01264	.01193	.01126	.01065	.01007	.00952	.00901	.00854	.00809	.00767	.00728	.00691	.00656
45	36	.02025	.01905	.01792	.01688	.01590	.01499	.01414	.01335	.01261	.01191	.01126	.01065	.01008	.00955	.00905	.00858	.00814	.00773	.00734	.00697
45	37	.02128	.02003	.01886	.01778	.01676	.01581	.01492	.01409	.01331	.01259	.01191	.01127	.01067	.01011	.00959	.00910	.00863	.00820	.00779	.00741
45	38	.02236	.02106	.01984	.01871	.01765	.01666	.01573	.01487	.01406	.01330	.01259	.01192	.01129	.01071	.01016	.00964	.00915	.00870	.00827	.00786
45	39	.02347	.02212	.02086	.01968	.01857	.01754	.01658	.01568	.01483	.01404	.01329	.01260	.01194	.01133	.01075	.01021	.00970	.00922	.00877	.00834
45	40	.02462	.02322	.02191	.02068	.01954	.01846	.01746	.01652	.01564	.01481	.01403	.01331	.01262	.01198	.01138	.01081	.01027	.00977	.00930	.00885
45	41	.02581	.02435	.02300	.02172	.02053	.01942	.01838	.01740	.01648	.01562	.01481	.01405	.01333	.01266	.01203	.01144	.01088	.01035	.00985	.00939
45	42	.02703	.02553	.02412	.02280	.02157	.02041	.01932	.01831	.01735	.01645	.01561	.01482	.01407	.01337	.01271	.01209	.01151	.01096	.01044	.00995
45	43	.02829	.02674	.02528	.02391	.02263	.02143	.02031	.01925	.01826	.01732	.01645	.01562	.01485	.01411	.01343	.01278	.01217	.01159	.01105	.01054
45	44	.02958	.02798	.02647	.02506	.02373	.02249	.02132	.02023	.01919	.01822	.01731	.01645	.01565	.01489	.01417	.01349	.01286	.01225	.01169	.01115
45	45	.03090	.02924	.02769	.02623	.02486	.02357	.02237	.02123	.02016	.01915	.01821	.01732	.01648	.01568	.01494	.01423	.01357	.01294	.01235	.01179
46	0	.00362	.00340	.00319	.00300	.00283	.00267	.00252	.00238	.00226	.00214	.00203	.00193	.00184	.00175	.00167	.00159	.00152	.00146	.00139	.00134
46	1	.00298	.00277	.00258	.00240	.00223	.00209	.00195	.00182	.00171	.00160	.00150	.00141	.00133	.00125	.00118	.00111	.00105	.00099	.00094	.00089
46	2	.00312	.00289	.00269	.00250	.00233	.00217	.00203	.00190	.00178	.00167	.00156	.00147	.00138	.00130	.00122	.00115	.00109	.00103	.00097	.00092
46	3	.00329	.00305	.00283	.00264	.00246	.00229	.00214	.00200	.00187	.00175	.00164	.00154	.00145	.00137	.00129	.00121	.00114	.00108	.00102	.00097
46	4	.00348	.00323	.00300	.00279	.00260	.00243	.00227	.00212	.00198	.00186	.00174	.00163	.00154	.00145	.00136	.00128	.00121	.00114	.00108	.00102
46	5	.00369	.00343	.00318	.00296	.00276	.00258	.00241	.00225	.00211	.00197	.00185	.00174	.00163	.00154	.00145	.00136	.00129	.00122	.00115	.00109
46	6	.00392	.00364	.00338	.00315	.00294	.00274	.00256	.00239	.00224	.00210	.00197	.00185	.00174	.00164	.00154	.00145	.00137	.00130	.00123	.00116
46	7	.00416	.00387	.00360	.00335	.00312	.00292	.00273	.00255	.00239	.00224	.00210	.00197	.00186	.00175	.00165	.00155	.00146	.00138	.00131	.00124
46	8	.00443	.00411	.00383	.00357	.00333	.00311	.00290	.00272	.00255	.00239	.00224	.00211	.00198	.00187	.00176	.00166	.00157	.00148	.00140	.00132
46	9	.00471	.00438	.00408	.00380	.00355	.00331	.00310	.00290	.00272	.00255	.00239	.00225	.00212	.00199	.00188	.00177	.00168	.00158	.00150	.00142
46	10	.00501	.00466	.00434	.00405	.00378	.00353	.00331	.00310	.00290	.00272	.00256	.00241	.00226	.00213	.00201	.00190	.00179	.00170	.00161	.00152
46	11	.00533	.00496	.00463	.00432	.00403	.00377	.00353	.00331	.00310	.00291	.00274	.00257	.00242	.00228	.00215	.00203	.00192	.00182	.00172	.00163
46	12	.00567	.00528	.00493	.00460	.00430	.00402	.00376	.00353	.00331	.00311	.00292	.00275	.00259	.00244	.00231	.00218	.00206	.00195	.00185	.00175
46	13	.00603	.00562	.00524	.00490	.00458	.00428	.00401	.00376	.00353	.00332	.00312	.00294	.00277	.00261	.00246	.00233	.00220	.00209	.00198	.00187
46	14	.00640	.00597	.00557	.00520	.00486	.00455	.00427	.00400	.00376	.00353	.00332	.00313	.00295	.00278	.00263	.00248	.00235	.00222	.00211	.00200
46	15	.00678	.00632	.00590	.00552	.00516	.00483	.00453	.00425	.00399	.00375	.00353	.00332	.00313	.00296	.00279	.00264	.00250	.00236	.00224	.00213
46	16	.00717	.00669	.00625	.00584	.00546	.00512	.00480	.00450	.00423	.00397	.00374	.00352	.00332	.00313	.00296	.00280	.00265	.00251	.00237	.00225
46	17	.00757	.00707	.00660	.00617	.00577	.00541	.00507	.00476	.00447	.00420	.00395	.00373	.00351	.00331	.00313	.00296	.00280	.00265	.00251	.00238
46	18	.00799	.00746	.00697	.00652	.00610	.00571	.00536	.00503	.00472	.00444	.00418	.00394	.00371	.00350	.00331	.00313	.00296	.00280	.00265	.00252

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
46	19	.00843	.00787	.00736	.00688	.00644	.00603	.00566	.00531	.00499	.00469	.00442	.00416	.00392	.00370	.00349	.00330	.00312	.00296	.00280	.00266
46	20	.00890	.00831	.00777	.00727	.00680	.00638	.00598	.00561	.00527	.00496	.00467	.00440	.00414	.00391	.00369	.00349	.00330	.00312	.00296	.00281
46	21	.00940	.00878	.00820	.00768	.00719	.00674	.00632	.00593	.00558	.00524	.00494	.00465	.00438	.00414	.00391	.00369	.00349	.00330	.00313	.00297
46	22	.00992	.00927	.00867	.00811	.00760	.00712	.00668	.00628	.00590	.00555	.00522	.00492	.00464	.00438	.00413	.00391	.00369	.00350	.00331	.00314
46	23	.01047	.00979	.00916	.00857	.00803	.00753	.00707	.00664	.00624	.00587	.00553	.00521	.00491	.00463	.00438	.00414	.00391	.00370	.00351	.00332
46	24	.01106	.01034	.00967	.00906	.00849	.00797	.00748	.00703	.00661	.00622	.00585	.00552	.00520	.00491	.00464	.00438	.00415	.00392	.00372	.00352
46	25	.01168	.01092	.01023	.00958	.00898	.00843	.00792	.00744	.00700	.00658	.00620	.00585	.00551	.00521	.00492	.00465	.00440	.00416	.00394	.00374
46	26	.01233	.01154	.01081	.01013	.00950	.00892	.00838	.00788	.00741	.00698	.00657	.00620	.00585	.00552	.00522	.00493	.00467	.00442	.00419	.00397
46	27	.01303	.01220	.01143	.01072	.01006	.00945	.00888	.00835	.00786	.00740	.00697	.00658	.00621	.00586	.00554	.00524	.00496	.00470	.00445	.00422
46	28	.01376	.01289	.01208	.01134	.01064	.01000	.00940	.00884	.00833	.00784	.00740	.00698	.00659	.00622	.00588	.00556	.00527	.00499	.00473	.00449
46	29	.01453	.01362	.01277	.01199	.01126	.01059	.00996	.00937	.00883	.00832	.00784	.00740	.00699	.00661	.00625	.00591	.00560	.00530	.00503	.00477
46	30	.01533	.01438	.01350	.01268	.01191	.01120	.01054	.00993	.00935	.00882	.00832	.00785	.00742	.00701	.00664	.00628	.00595	.00564	.00535	.00507
46	31	.01618	.01518	.01426	.01340	.01259	.01185	.01116	.01051	.00991	.00934	.00882	.00833	.00787	.00745	.00705	.00667	.00632	.00599	.00568	.00540
46	32	.01706	.01602	.01505	.01415	.01331	.01253	.01180	.01112	.01049	.00990	.00935	.00883	.00835	.00790	.00748	.00708	.00671	.00637	.00604	.00574
46	33	.01798	.01690	.01588	.01494	.01406	.01325	.01248	.01177	.01111	.01049	.00991	.00937	.00886	.00838	.00794	.00752	.00713	.00677	.00642	.00610
46	34	.01895	.01781	.01676	.01577	.01485	.01400	.01320	.01245	.01175	.01110	.01049	.00993	.00939	.00889	.00843	.00799	.00758	.00719	.00683	.00649
46	35	.01995	.01877	.01767	.01664	.01568	.01478	.01395	.01317	.01244	.01175	.01111	.01052	.00996	.00943	.00894	.00848	.00804	.00764	.00726	.00690
46	36	.02100	.01977	.01862	.01754	.01654	.01561	.01473	.01391	.01315	.01243	.01176	.01114	.01055	.01000	.00948	.00899	.00854	.00811	.00771	.00733
46	37	.02209	.02080	.01960	.01849	.01744	.01646	.01555	.01470	.01390	.01315	.01245	.01179	.01117	.01059	.01005	.00954	.00906	.00861	.00819	.00779
46	38	.02322	.02188	.02063	.01947	.01838	.01736	.01641	.01552	.01468	.01390	.01316	.01247	.01183	.01122	.01065	.01011	.00961	.00914	.00869	.00827
46	39	.02439	.02300	.02170	.02049	.01936	.01829	.01730	.01637	.01550	.01468	.01391	.01319	.01251	.01188	.01128	.01072	.01019	.00969	.00922	.00878
46	40	.02560	.02416	.02281	.02155	.02037	.01927	.01823	.01726	.01635	.01550	.01469	.01394	.01323	.01257	.01194	.01135	.01080	.01028	.00979	.00932
46	41	.02685	.02536	.02396	.02265	.02143	.02028	.01920	.01819	.01724	.01635	.01551	.01473	.01399	.01329	.01264	.01202	.01144	.01089	.01038	.00989
46	42	.02815	.02660	.02515	.02379	.02252	.02133	.02021	.01916	.01817	.01724	.01637	.01555	.01478	.01405	.01336	.01272	.01211	.01154	.01100	.01049
46	43	.02948	.02788	.02638	.02497	.02365	.02241	.02125	.02016	.01913	.01816	.01726	.01640	.01560	.01484	.01412	.01345	.01281	.01222	.01165	.01112
46	44	.03085	.02919	.02764	.02619	.02482	.02353	.02233	.02119	.02013	.01912	.01818	.01729	.01645	.01566	.01491	.01421	.01355	.01292	.01233	.01177
46	45	.03225	.03054	.02894	.02743	.02602	.02469	.02344	.02226	.02115	.02011	.01913	.01820	.01733	.01651	.01573	.01500	.01431	.01366	.01304	.01245
46	46	.03368	.03192	.03026	.02871	.02725	.02587	.02458	.02336	.02221	.02113	.02011	.01915	.01824	.01739	.01658	.01582	.01510	.01442	.01377	.01316
47	0	.00376	.00353	.00332	.00312	.00295	.00278	.00263	.00249	.00236	.00224	.00213	.00203	.00193	.00184	.00176	.00168	.00161	.00154	.00148	.00142
47	1	.00307	.00285	.00265	.00247	.00231	.00216	.00202	.00189	.00177	.00166	.00156	.00147	.00138	.00130	.00123	.00116	.00110	.00104	.00099	.00093
47	2	.00321	.00298	.00277	.00258	.00241	.00225	.00210	.00197	.00184	.00173	.00162	.00152	.00143	.00135	.00127	.00120	.00114	.00107	.00102	.00096
47	3	.00338	.00314	.00292	.00272	.00253	.00237	.00221	.00207	.00194	.00182	.00171	.00160	.00151	.00142	.00134	.00126	.00119	.00113	.00107	.00101
47	4	.00357	.00332	.00309	.00288	.00268	.00251	.00234	.00219	.00205	.00192	.00181	.00170	.00160	.00150	.00142	.00134	.00126	.00119	.00113	.00107
47	5	.00379	.00352	.00328	.00305	.00285	.00266	.00249	.00233	.00218	.00205	.00192	.00180	.00170	.00160	.00151	.00142	.00134	.00127	.00120	.00114
47	6	.00403	.00374	.00348	.00325	.00303	.00283	.00265	.00248	.00232	.00218	.00204	.00192	.00181	.00170	.00161	.00152	.00143	.00135	.00128	.00121
47	7	.00428	.00398	.00371	.00345	.00322	.00301	.00282	.00264	.00247	.00232	.00218	.00205	.00193	.00182	.00171	.00162	.00153	.00145	.00137	.00130
47	8	.00455	.00423	.00394	.00368	.00343	.00321	.00300	.00281	.00264	.00248	.00233	.00219	.00206	.00194	.00183	.00173	.00163	.00155	.00146	.00139
47	9	.00484	.00451	.00420	.00392	.00366	.00342	.00320	.00300	.00282	.00264	.00249	.00234	.00220	.00208	.00196	.00185	.00175	.00166	.00157	.00149
47	10	.00515	.00480	.00447	.00418	.00390	.00365	.00342	.00321	.00301	.00283	.00266	.00250	.00236	.00222	.00210	.00198	.00187	.00177	.00168	.00159
47	11	.00549	.00511	.00477	.00445	.00416	.00390	.00365	.00342	.00321	.00302	.00284	.00268	.00252	.00238	.00225	.00212	.00201	.00190	.00180	.00171
47	12	.00584	.00544	.00508	.00475	.00444	.00416	.00390	.00365	.00343	.00323	.00304	.00286	.00270	.00255	.00240	.00227	.00215	.00204	.00193	.00183
47	13	.00621	.00579	.00541	.00505	.00473	.00443	.00415	.00390	.00366	.00344	.00324	.00306	.00288	.00272	.00257	.00243	.00230	.00218	.00207	.00196
47	14	.00659	.00615	.00574	.00537	.00503	.00471	.00442	.00415	.00390	.00367	.00345	.00325	.00307	.00290	.00274	.00259	.00245	.00233	.00221	.00209
47	15	.00698	.00652	.00609	.00569	.00533	.00500	.00469	.00440	.00414	.00389	.00367	.00346	.00326	.00308	.00291	.00276	.00261	.00247	.00235	.00223
47	16	.00738	.00689	.00644	.00603	.00564	.00529	.00496	.00466	.00438	.00413	.00389	.00366	.00346	.00326	.00309	.00292	.00277	.00262	.00249	.00236
47	17	.00780	.00728	.00681	.00637	.00597	.00559	.00525	.00493	.00464	.00436	.00411	.00387	.00366	.00345	.00326	.00309	.00292	.00277	.00263	.00250
47	18	.00823	.00769	.00719	.00673	.00630	.00591	.00555	.00521	.00490	.00461	.00434	.00409	.00386	.00365	.00345	.00326	.00309	.00293	.00278	.00263
47	19	.00868	.00811	.00759	.00710	.00665	.00624	.00586	.00550	.00517	.00487	.00459	.00432	.00408	.00385	.00364	.00345	.00326	.00309	.00293	.00278
47	20	.00917	.00857	.00801	.00750	.00703	.00659	.00619	.00582	.00547	.00515	.00485	.00457	.00431	.00407	.00385	.00364	.00345	.00327	.00310	.00294
47	21	.00968	.00905	.00846	.00793	.00743	.00697	.00654	.00615	.00578	.00544	.00513	.00483	.00456	.00431	.00407	.00385	.00365	.00345	.00327	.00311

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
47	22	.01021	.00955	.00894	.00837	.00785	.00737	.00692	.00650	.00612	.00576	.00542	.00511	.00483	.00456	.00431	.00407	.00386	.00365	.00346	.00329
47	23	.01079	.01009	.00945	.00885	.00830	.00779	.00732	.00688	.00647	.00609	.00574	.00541	.00511	.00483	.00456	.00431	.00408	.00387	.00367	.00348
47	24	.01139	.01066	.00999	.00936	.00878	.00824	.00774	.00728	.00685	.00645	.00608	.00574	.00541	.00511	.00483	.00457	.00433	.00410	.00389	.00369
47	25	.01204	.01127	.01056	.00990	.00929	.00872	.00820	.00771	.00726	.00684	.00644	.00608	.00574	.00542	.00513	.00485	.00459	.00435	.00412	.00391
47	26	.01272	.01191	.01116	.01047	.00983	.00924	.00868	.00817	.00769	.00725	.00683	.00645	.00609	.00575	.00544	.00515	.00487	.00462	.00438	.00416
47	27	.01344	.01259	.01181	.01108	.01041	.00978	.00920	.00866	.00815	.00769	.00725	.00684	.00646	.00611	.00578	.00547	.00518	.00491	.00465	.00442
47	28	.01420	.01331	.01249	.01173	.01102	.01036	.00975	.00918	.00865	.00815	.00769	.00726	.00686	.00649	.00614	.00581	.00550	.00522	.00495	.00470
47	29	.01500	.01407	.01321	.01240	.01166	.01097	.01033	.00973	.00917	.00865	.00816	.00771	.00728	.00689	.00652	.00617	.00585	.00555	.00526	.00500
47	30	.01584	.01486	.01396	.01312	.01234	.01161	.01094	.01031	.00972	.00917	.00866	.00818	.00773	.00732	.00693	.00656	.00622	.00590	.00560	.00532
47	31	.01672	.01570	.01475	.01387	.01305	.01229	.01158	.01092	.01030	.00972	.00918	.00868	.00821	.00777	.00736	.00697	.00661	.00627	.00595	.00565
47	32	.01764	.01657	.01558	.01466	.01380	.01300	.01226	.01156	.01091	.01030	.00974	.00921	.00871	.00825	.00781	.00741	.00702	.00667	.00633	.00601
47	33	.01860	.01749	.01645	.01549	.01459	.01375	.01297	.01224	.01156	.01092	.01032	.00977	.00924	.00875	.00830	.00787	.00746	.00709	.00673	.00640
47	34	.01961	.01845	.01736	.01636	.01542	.01454	.01372	.01295	.01224	.01157	.01094	.01035	.00981	.00929	.00881	.00836	.00793	.00753	.00716	.00681
47	35	.02066	.01945	.01832	.01726	.01628	.01536	.01450	.01370	.01295	.01225	.01159	.01098	.01040	.00986	.00935	.00887	.00843	.00800	.00761	.00724
47	36	.02176	.02049	.01931	.01821	.01719	.01623	.01533	.01449	.01370	.01297	.01228	.01163	.01102	.01045	.00992	.00942	.00895	.00850	.00809	.00770
47	37	.02290	.02158	.02035	.01921	.01813	.01713	.01619	.01531	.01449	.01372	.01300	.01232	.01168	.01108	.01052	.01000	.00950	.00903	.00859	.00818
47	38	.02408	.02271	.02144	.02024	.01912	.01807	.01709	.01618	.01531	.01451	.01375	.01304	.01237	.01175	.01116	.01060	.01008	.00959	.00913	.00869
47	39	.02531	.02389	.02256	.02132	.02015	.01906	.01804	.01708	.01618	.01533	.01454	.01380	.01310	.01244	.01182	.01124	.01069	.01018	.00969	.00924
47	40	.02659	.02511	.02373	.02244	.02122	.02008	.01902	.01802	.01708	.01620	.01537	.01459	.01386	.01317	.01253	.01192	.01134	.01080	.01029	.00981
47	41	.02791	.02638	.02494	.02360	.02234	.02115	.02004	.01900	.01802	.01710	.01624	.01542	.01466	.01394	.01326	.01262	.01202	.01145	.01092	.01041
47	42	.02928	.02769	.02620	.02480	.02349	.02226	.02111	.02002	.01900	.01804	.01714	.01629	.01550	.01474	.01403	.01336	.01273	.01214	.01158	.01105
47	43	.03069	.02904	.02750	.02605	.02469	.02341	.02221	.02108	.02002	.01902	.01808	.01720	.01637	.01558	.01484	.01414	.01348	.01286	.01227	.01171
47	44	.03214	.03043	.02884	.02734	.02593	.02460	.02336	.02218	.02108	.02004	.01906	.01814	.01727	.01645	.01568	.01495	.01426	.01361	.01299	.01241
47	45	.03362	.03186	.03021	.02866	.02720	.02582	.02453	.02332	.02217	.02109	.02008	.01912	.01821	.01736	.01655	.01579	.01507	.01439	.01375	.01314
47	46	.03514	.03332	.03162	.03001	.02850	.02708	.02574	.02448	.02330	.02218	.02112	.02012	.01918	.01830	.01746	.01666	.01591	.01520	.01453	.01390
47	47	.03668	.03481	.03305	.03140	.02984	.02837	.02699	.02568	.02445	.02329	.02220	.02116	.02018	.01926	.01839	.01756	.01678	.01605	.01535	.01468
48	0	.00389	.00366	.00345	.00325	.00307	.00290	.00275	.00260	.00247	.00235	.00223	.00213	.00203	.00194	.00185	.00177	.00170	.00163	.00156	.00150
48	1	.00315	.00293	.00273	.00255	.00238	.00223	.00209	.00195	.00183	.00172	.00162	.00153	.00144	.00136	.00128	.00121	.00115	.00109	.00103	.00098
48	2	.00329	.00306	.00285	.00266	.00248	.00232	.00217	.00203	.00191	.00179	.00168	.00158	.00149	.00141	.00133	.00125	.00119	.00112	.00106	.00101
48	3	.00347	.00323	.00300	.00280	.00261	.00244	.00229	.00214	.00201	.00188	.00177	.00167	.00157	.00148	.00139	.00132	.00124	.00118	.00112	.00106
48	4	.00367	.00341	.00318	.00296	.00277	.00259	.00242	.00227	.00212	.00199	.00187	.00176	.00166	.00156	.00148	.00139	.00132	.00125	.00118	.00112
48	5	.00389	.00362	.00337	.00315	.00294	.00275	.00257	.00241	.00226	.00212	.00199	.00187	.00176	.00166	.00157	.00148	.00140	.00133	.00125	.00119
48	6	.00414	.00385	.00359	.00335	.00312	.00292	.00273	.00256	.00240	.00226	.00212	.00200	.00188	.00177	.00167	.00158	.00149	.00141	.00134	.00127
48	7	.00440	.00409	.00382	.00356	.00333	.00311	.00291	.00273	.00256	.00241	.00226	.00213	.00201	.00189	.00179	.00169	.00159	.00151	.00143	.00136
48	8	.00468	.00435	.00406	.00379	.00354	.00331	.00310	.00291	.00273	.00257	.00241	.00227	.00214	.00202	.00191	.00180	.00171	.00161	.00153	.00145
48	9	.00498	.00464	.00432	.00404	.00378	.00353	.00331	.00311	.00292	.00274	.00258	.00243	.00229	.00216	.00204	.00193	.00183	.00173	.00164	.00155
48	10	.00530	.00494	.00461	.00431	.00403	.00377	.00354	.00332	.00312	.00293	.00276	.00260	.00245	.00231	.00219	.00207	.00196	.00185	.00176	.00167
48	11	.00564	.00526	.00491	.00459	.00430	.00403	.00377	.00354	.00333	.00313	.00295	.00278	.00262	.00248	.00234	.00221	.00210	.00199	.00189	.00179
48	12	.00600	.00560	.00523	.00490	.00458	.00430	.00403	.00378	.00356	.00335	.00315	.00297	.00281	.00265	.00251	.00237	.00225	.00213	.00202	.00192
48	13	.00638	.00596	.00557	.00521	.00488	.00458	.00430	.00404	.00380	.00357	.00337	.00318	.00300	.00283	.00268	.00254	.00240	.00228	.00216	.00206
48	14	.00678	.00633	.00592	.00554	.00519	.00487	.00457	.00430	.00404	.00380	.00359	.00338	.00319	.00302	.00286	.00271	.00256	.00243	.00231	.00219
48	15	.00718	.00671	.00628	.00588	.00551	.00517	.00485	.00456	.00429	.00404	.00381	.00359	.00339	.00321	.00304	.00288	.00273	.00259	.00245	.00233
48	16	.00760	.00710	.00664	.00622	.00583	.00547	.00514	.00483	.00454	.00428	.00404	.00381	.00360	.00340	.00322	.00305	.00289	.00274	.00260	.00247
48	17	.00802	.00750	.00702	.00657	.00616	.00578	.00543	.00511	.00481	.00453	.00427	.00403	.00380	.00360	.00340	.00322	.00305	.00290	.00275	.00261
48	18	.00847	.00792	.00741	.00694	.00651	.00611	.00574	.00539	.00508	.00478	.00451	.00425	.00402	.00380	.00359	.00340	.00322	.00306	.00290	.00276
48	19	.00894	.00836	.00782	.00733	.00687	.00645	.00606	.00570	.00536	.00505	.00476	.00449	.00424	.00401	.00380	.00359	.00340	.00323	.00306	.00291
48	20	.00943	.00882	.00826	.00774	.00726	.00682	.00640	.00602	.00567	.00534	.00503	.00475	.00449	.00424	.00401	.00380	.00360	.00341	.00324	.00307
48	21	.00996	.00932	.00873	.00818	.00767	.00720	.00677	.00637	.00599	.00565	.00532	.00502	.00474	.00448	.00424	.00402	.00380	.00361	.00342	.00325
48	22	.01051	.00984	.00922	.00864	.00811	.00762	.00716	.00673	.00634	.00597	.00563	.00531	.00502	.00474	.00449	.00425	.00402	.00382	.00362	.00344
48	23	.01110	.01040	.00974	.00914	.00857	.00805	.00757	.00712	.00671	.00632	.00596	.00563	.00531	.00502	.00475	.00450	.00426	.00404	.00383	.00364

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
48	24	.01173	.01099	.01030	.00966	.00907	.00852	.00801	.00754	.00710	.00669	.00631	.00596	.00563	.00532	.00504	.00477	.00452	.00428	.00406	.00386
48	25	.01240	.01161	.01089	.01022	.00960	.00902	.00849	.00799	.00752	.00709	.00669	.00632	.00597	.00564	.00534	.00506	.00479	.00454	.00431	.00409
48	26	.01310	.01228	.01152	.01082	.01016	.00955	.00899	.00846	.00798	.00752	.00710	.00670	.00633	.00599	.00567	.00537	.00509	.00482	.00458	.00435
48	27	.01385	.01299	.01219	.01145	.01076	.01012	.00953	.00897	.00846	.00798	.00753	.00711	.00672	.00636	.00602	.00570	.00541	.00513	.00487	.00462
48	28	.01464	.01373	.01290	.01212	.01139	.01072	.01010	.00951	.00897	.00846	.00799	.00755	.00714	.00676	.00640	.00606	.00575	.00545	.00517	.00491
48	29	.01547	.01452	.01364	.01282	.01206	.01136	.01070	.01009	.00951	.00898	.00848	.00802	.00758	.00718	.00680	.00644	.00611	.00580	.00550	.00523
48	30	.01634	.01535	.01443	.01357	.01277	.01203	.01134	.01069	.01009	.00953	.00900	.00851	.00805	.00762	.00722	.00685	.00650	.00616	.00585	.00556
48	31	.01725	.01622	.01525	.01435	.01351	.01273	.01201	.01133	.01070	.01010	.00955	.00904	.00855	.00810	.00768	.00728	.00691	.00656	.00623	.00592
48	32	.01821	.01713	.01612	.01518	.01430	.01348	.01272	.01200	.01134	.01071	.01013	.00959	.00908	.00860	.00815	.00773	.00734	.00697	.00663	.00630
48	33	.01922	.01808	.01703	.01604	.01512	.01426	.01346	.01271	.01201	.01136	.01075	.01017	.00964	.00913	.00866	.00822	.00780	.00741	.00705	.00670
48	34	.02027	.01909	.01798	.01695	.01598	.01509	.01425	.01346	.01273	.01204	.01139	.01079	.01023	.00970	.00920	.00873	.00830	.00788	.00750	.00713
48	35	.02137	.02013	.01898	.01790	.01689	.01595	.01507	.01425	.01348	.01275	.01208	.01145	.01085	.01029	.00977	.00928	.00882	.00838	.00797	.00759
48	36	.02252	.02123	.02002	.01889	.01784	.01686	.01594	.01507	.01427	.01351	.01280	.01213	.01151	.01092	.01037	.00985	.00937	.00891	.00848	.00807
48	37	.02371	.02237	.02111	.01993	.01883	.01781	.01684	.01594	.01509	.01430	.01356	.01286	.01220	.01159	.01101	.01046	.00995	.00947	.00901	.00858
48	38	.02496	.02356	.02225	.02102	.01987	.01880	.01779	.01685	.01596	.01513	.01435	.01362	.01293	.01228	.01168	.01110	.01056	.01006	.00958	.00913
48	39	.02625	.02479	.02343	.02215	.02096	.01983	.01878	.01780	.01687	.01600	.01519	.01442	.01370	.01302	.01238	.01178	.01121	.01068	.01018	.00970
48	40	.02759	.02608	.02466	.02333	.02208	.02092	.01982	.01879	.01782	.01692	.01606	.01526	.01450	.01379	.01312	.01249	.01190	.01134	.01081	.01031
48	41	.02899	.02741	.02594	.02456	.02326	.02204	.02090	.01983	.01882	.01787	.01698	.01614	.01535	.01460	.01390	.01324	.01262	.01203	.01147	.01095
48	42	.03043	.02879	.02726	.02583	.02448	.02322	.02203	.02091	.01986	.01887	.01794	.01706	.01623	.01545	.01472	.01403	.01337	.01276	.01217	.01162
48	43	.03191	.03022	.02864	.02715	.02575	.02443	.02319	.02203	.02094	.01991	.01893	.01802	.01716	.01634	.01558	.01485	.01417	.01352	.01291	.01233
48	44	.03344	.03169	.03005	.02851	.02705	.02569	.02440	.02320	.02206	.02098	.01997	.01902	.01812	.01727	.01647	.01571	.01500	.01432	.01368	.01308
48	45	.03501	.03320	.03150	.02991	.02840	.02699	.02565	.02440	.02321	.02210	.02105	.02005	.01912	.01823	.01740	.01661	.01586	.01515	.01448	.01385
48	46	.03662	.03475	.03300	.03134	.02979	.02832	.02694	.02564	.02441	.02325	.02216	.02113	.02015	.01923	.01836	.01753	.01676	.01602	.01532	.01466
48	47	.03826	.03633	.03452	.03281	.03120	.02969	.02826	.02691	.02564	.02444	.02330	.02223	.02122	.02026	.01935	.01849	.01768	.01691	.01619	.01550
48	48	.03993	.03795	.03608	.03432	.03266	.03109	.02961	.02822	.02690	.02565	.02448	.02337	.02231	.02132	.02038	.01949	.01864	.01784	.01708	.01636
49	0	.00404	.00380	.00358	.00338	.00319	.00302	.00287	.00272	.00258	.00246	.00234	.00223	.00213	.00204	.00195	.00187	.00179	.00172	.00165	.00158
49	1	.00324	.00302	.00281	.00263	.00246	.00230	.00216	.00202	.00190	.00179	.00168	.00159	.00150	.00141	.00134	.00126	.00120	.00114	.00108	.00102
49	2	.00338	.00315	.00293	.00274	.00256	.00239	.00224	.00210	.00197	.00185	.00175	.00164	.00155	.00146	.00138	.00131	.00124	.00117	.00111	.00105
49	3	.00356	.00332	.00309	.00288	.00269	.00252	.00236	.00221	.00208	.00195	.00183	.00173	.00163	.00154	.00145	.00137	.00130	.00123	.00116	.00110
49	4	.00377	.00351	.00327	.00305	.00285	.00267	.00250	.00234	.00220	.00207	.00194	.00183	.00172	.00163	.00154	.00145	.00137	.00130	.00123	.00117
49	5	.00400	.00372	.00347	.00324	.00303	.00283	.00265	.00249	.00234	.00219	.00206	.00194	.00183	.00173	.00163	.00154	.00146	.00138	.00131	.00124
49	6	.00425	.00396	.00369	.00344	.00322	.00301	.00282	.00265	.00249	.00234	.00220	.00207	.00195	.00184	.00174	.00164	.00156	.00147	.00140	.00133
49	7	.00452	.00421	.00393	.00367	.00343	.00321	.00301	.00282	.00265	.00249	.00235	.00221	.00208	.00197	.00186	.00176	.00166	.00157	.00149	.00142
49	8	.00480	.00448	.00418	.00390	.00365	.00342	.00321	.00301	.00283	.00266	.00250	.00236	.00222	.00210	.00199	.00188	.00178	.00168	.00160	.00152
49	9	.00511	.00477	.00445	.00416	.00389	.00365	.00342	.00321	.00302	.00284	.00267	.00252	.00238	.00225	.00212	.00201	.00190	.00180	.00171	.00163
49	10	.00544	.00508	.00474	.00444	.00415	.00389	.00365	.00343	.00323	.00304	.00286	.00270	.00255	.00241	.00228	.00215	.00204	.00193	.00184	.00174
49	11	.00580	.00541	.00506	.00473	.00443	.00416	.00390	.00367	.00345	.00325	.00306	.00289	.00273	.00258	.00244	.00231	.00219	.00208	.00197	.00187
49	12	.00617	.00577	.00539	.00505	.00473	.00444	.00417	.00392	.00369	.00347	.00327	.00309	.00292	.00276	.00261	.00247	.00235	.00223	.00211	.00201
49	13	.00656	.00613	.00574	.00537	.00504	.00473	.00444	.00418	.00393	.00371	.00350	.00330	.00312	.00295	.00279	.00265	.00251	.00238	.00226	.00215
49	14	.00697	.00652	.00610	.00571	.00536	.00503	.00473	.00445	.00419	.00395	.00372	.00352	.00332	.00314	.00298	.00282	.00268	.00254	.00241	.00230
49	15	.00739	.00691	.00647	.00606	.00568	.00534	.00502	.00472	.00445	.00419	.00395	.00373	.00353	.00334	.00316	.00300	.00284	.00270	.00257	.00244
49	16	.00781	.00731	.00684	.00641	.00602	.00565	.00531	.00500	.00471	.00444	.00419	.00396	.00374	.00354	.00335	.00318	.00301	.00286	.00272	.00259
49	17	.00825	.00772	.00723	.00678	.00636	.00597	.00562	.00529	.00498	.00469	.00443	.00418	.00396	.00374	.00354	.00336	.00319	.00303	.00287	.00273
49	18	.00871	.00815	.00763	.00716	.00672	.00631	.00593	.00558	.00526	.00496	.00468	.00442	.00418	.00395	.00374	.00355	.00336	.00319	.00303	.00288
49	19	.00919	.00860	.00806	.00756	.00709	.00666	.00627	.00590	.00556	.00524	.00494	.00467	.00441	.00417	.00395	.00374	.00355	.00337	.00320	.00304
49	20	.00970	.00908	.00851	.00798	.00749	.00704	.00662	.00623	.00587	.00553	.00522	.00493	.00466	.00441	.00418	.00396	.00375	.00356	.00338	.00321
49	21	.01024	.00959	.00899	.00843	.00792	.00744	.00700	.00659	.00621	.00585	.00552	.00522	.00493	.00466	.00442	.00418	.00397	.00376	.00357	.00340
49	22	.01081	.01013	.00950	.00891	.00837	.00787	.00740	.00697	.00656	.00619	.00584	.00552	.00522	.00493	.00467	.00443	.00420	.00398	.00378	.00359
49	23	.01142	.01070	.01004	.00942	.00885	.00832	.00783	.00737	.00695	.00655	.00618	.00584	.00552	.00522	.00495	.00469	.00444	.00422	.00400	.00380
49	24	.01207	.01131	.01061	.00997	.00936	.00881	.00829	.00780	.00736	.00694	.00655	.00619	.00585	.00554	.00524	.00497	.00471	.00447	.00424	.00403

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
49	25	.01276	.01196	.01123	.01054	.00991	.00932	.00878	.00827	.00780	.00735	.00694	.00656	.00620	.00587	.00556	.00527	.00500	.00474	.00450	.00428
49	26	.01349	.01265	.01188	.01116	.01049	.00987	.00930	.00876	.00826	.00780	.00737	.00696	.00658	.00623	.00590	.00559	.00530	.00503	.00478	.00454
49	27	.01426	.01338	.01257	.01182	.01112	.01046	.00986	.00929	.00877	.00827	.00782	.00739	.00699	.00662	.00627	.00594	.00564	.00535	.00508	.00483
49	28	.01508	.01416	.01330	.01251	.01177	.01109	.01045	.00985	.00930	.00878	.00830	.00785	.00743	.00703	.00666	.00632	.00599	.00569	.00541	.00514
49	29	.01594	.01497	.01408	.01325	.01247	.01175	.01108	.01045	.00987	.00932	.00881	.00833	.00789	.00747	.00708	.00672	.00637	.00605	.00575	.00547
49	30	.01684	.01583	.01490	.01402	.01321	.01245	.01174	.01108	.01047	.00989	.00935	.00885	.00838	.00794	.00753	.00714	.00678	.00644	.00612	.00582
49	31	.01780	.01674	.01575	.01484	.01398	.01318	.01244	.01175	.01110	.01049	.00993	.00940	.00890	.00844	.00800	.00759	.00721	.00685	.00651	.00619
49	32	.01879	.01769	.01666	.01569	.01480	.01396	.01318	.01245	.01177	.01113	.01053	.00998	.00945	.00896	.00850	.00807	.00767	.00729	.00693	.00659
49	33	.01984	.01868	.01760	.01660	.01566	.01478	.01396	.01319	.01248	.01181	.01118	.01059	.01004	.00952	.00904	.00858	.00815	.00775	.00737	.00702
49	34	.02094	.01973	.01860	.01754	.01656	.01564	.01478	.01397	.01322	.01252	.01186	.01124	.01066	.01011	.00960	.00912	.00867	.00824	.00784	.00747
49	35	.02209	.02082	.01964	.01854	.01751	.01655	.01564	.01480	.01401	.01327	.01257	.01192	.01131	.01074	.01020	.00969	.00922	.00877	.00835	.00795
49	36	.02329	.02197	.02073	.01958	.01850	.01749	.01655	.01567	.01484	.01406	.01333	.01265	.01200	.01140	.01083	.01030	.00980	.00932	.00888	.00846
49	37	.02454	.02316	.02187	.02067	.01954	.01849	.01750	.01657	.01571	.01489	.01413	.01341	.01273	.01210	.01150	.01094	.01041	.00991	.00944	.00900
49	38	.02584	.02441	.02307	.02181	.02063	.01953	.01850	.01753	.01662	.01577	.01496	.01421	.01350	.01283	.01221	.01162	.01106	.01053	.01004	.00957
49	39	.02720	.02570	.02431	.02300	.02177	.02062	.01954	.01853	.01758	.01668	.01584	.01505	.01431	.01361	.01295	.01233	.01174	.01119	.01067	.01018
49	40	.02861	.02705	.02560	.02424	.02296	.02176	.02063	.01957	.01858	.01765	.01677	.01594	.01516	.01443	.01373	.01308	.01247	.01189	.01134	.01082
49	41	.03007	.02846	.02695	.02553	.02420	.02295	.02177	.02067	.01963	.01865	.01773	.01687	.01605	.01528	.01456	.01388	.01323	.01262	.01205	.01150
49	42	.03159	.02991	.02834	.02687	.02548	.02418	.02296	.02181	.02073	.01971	.01875	.01784	.01699	.01618	.01543	.01471	.01403	.01339	.01279	.01222
49	43	.03315	.03142	.02979	.02826	.02682	.02547	.02419	.02300	.02187	.02080	.01980	.01886	.01797	.01713	.01633	.01558	.01487	.01420	.01357	.01297
49	44	.03477	.03297	.03128	.02970	.02820	.02680	.02547	.02423	.02305	.02195	.02090	.01992	.01899	.01811	.01728	.01649	.01575	.01505	.01439	.01376
49	45	.03642	.03457	.03282	.03118	.02963	.02817	.02680	.02550	.02428	.02313	.02204	.02101	.02005	.01913	.01826	.01744	.01667	.01594	.01524	.01459
49	46	.03812	.03620	.03440	.03270	.03109	.02958	.02816	.02681	.02555	.02435	.02322	.02215	.02114	.02019	.01929	.01843	.01762	.01686	.01613	.01544
49	47	.03986	.03788	.03601	.03426	.03260	.03103	.02956	.02817	.02685	.02561	.02444	.02333	.02228	.02128	.02034	.01945	.01861	.01781	.01705	.01634
49	48	.04163	.03959	.03767	.03585	.03414	.03252	.03099	.02955	.02819	.02690	.02569	.02454	.02345	.02241	.02144	.02051	.01963	.01880	.01801	.01726
49	49	.04344	.04134	.03935	.03748	.03571	.03404	.03247	.03098	.02957	.02823	.02697	.02578	.02465	.02358	.02256	.02160	.02069	.01982	.01900	.01822
50	0	.00418	.00394	.00372	.00351	.00333	.00315	.00299	.00284	.00270	.00257	.00245	.00234	.00224	.00214	.00205	.00197	.00189	.00181	.00174	.00167
50	1	.00333	.00310	.00290	.00271	.00253	.00237	.00223	.00209	.00197	.00185	.00175	.00165	.00156	.00147	.00139	.00132	.00125	.00119	.00113	.00107
50	2	.00347	.00324	.00302	.00282	.00264	.00247	.00231	.00217	.00204	.00192	.00181	.00170	.00161	.00152	.00144	.00136	.00129	.00122	.00116	.00110
50	3	.00366	.00341	.00318	.00297	.00278	.00260	.00244	.00229	.00215	.00202	.00190	.00179	.00169	.00160	.00151	.00143	.00135	.00128	.00121	.00115
50	4	.00387	.00360	.00336	.00314	.00294	.00275	.00258	.00242	.00227	.00214	.00201	.00190	.00179	.00169	.00160	.00151	.00143	.00135	.00128	.00122
50	5	.00410	.00383	.00357	.00334	.00312	.00292	.00274	.00257	.00242	.00227	.00214	.00202	.00190	.00180	.00170	.00161	.00152	.00144	.00137	.00130
50	6	.00436	.00406	.00379	.00355	.00332	.00311	.00291	.00274	.00257	.00242	.00228	.00215	.00203	.00191	.00181	.00171	.00162	.00154	.00146	.00138
50	7	.00464	.00432	.00404	.00377	.00353	.00331	.00311	.00292	.00274	.00258	.00243	.00229	.00216	.00204	.00193	.00183	.00173	.00164	.00156	.00148
50	8	.00493	.00460	.00430	.00402	.00376	.00353	.00331	.00311	.00292	.00275	.00259	.00245	.00231	.00218	.00206	.00195	.00185	.00176	.00167	.00158
50	9	.00525	.00490	.00458	.00429	.00401	.00376	.00353	.00332	.00312	.00294	.00277	.00262	.00247	.00234	.00221	.00209	.00198	.00188	.00179	.00170
50	10	.00559	.00522	.00488	.00457	.00428	.00402	.00377	.00355	.00334	.00315	.00297	.00280	.00265	.00250	.00237	.00224	.00213	.00202	.00192	.00182
50	11	.00596	.00556	.00521	.00488	.00457	.00429	.00403	.00379	.00357	.00336	.00317	.00300	.00283	.00268	.00254	.00241	.00228	.00217	.00206	.00196
50	12	.00634	.00593	.00555	.00520	.00488	.00458	.00431	.00405	.00382	.00360	.00340	.00321	.00303	.00287	.00272	.00258	.00245	.00232	.00221	.00210
50	13	.00675	.00631	.00591	.00554	.00520	.00488	.00459	.00432	.00407	.00384	.00363	.00343	.00324	.00307	.00291	.00276	.00262	.00249	.00236	.00225
50	14	.00716	.00670	.00628	.00589	.00553	.00519	.00489	.00460	.00434	.00409	.00386	.00365	.00345	.00327	.00310	.00294	.00279	.00265	.00252	.00240
50	15	.00759	.00711	.00666	.00625	.00587	.00551	.00519	.00488	.00460	.00434	.00410	.00388	.00367	.00348	.00329	.00313	.00297	.00282	.00268	.00255
50	16	.00803	.00752	.00705	.00661	.00621	.00584	.00549	.00517	.00488	.00460	.00435	.00411	.00389	.00368	.00349	.00331	.00314	.00299	.00284	.00270
50	17	.00848	.00794	.00745	.00699	.00656	.00617	.00581	.00547	.00516	.00487	.00460	.00434	.00411	.00389	.00369	.00350	.00332	.00316	.00300	.00286
50	18	.00895	.00838	.00786	.00738	.00693	.00652	.00613	.00578	.00545	.00514	.00485	.00459	.00434	.00411	.00390	.00370	.00351	.00333	.00317	.00302
50	19	.00945	.00885	.00830	.00779	.00732	.00688	.00648	.00610	.00575	.00543	.00513	.00484	.00458	.00434	.00411	.00390	.00370	.00352	.00334	.00318
50	20	.00997	.00934	.00876	.00823	.00773	.00727	.00684	.00644	.00608	.00573	.00542	.00512	.00484	.00459	.00434	.00412	.00391	.00371	.00353	.00336
50	21	.01053	.00987	.00926	.00869	.00817	.00768	.00723	.00681	.00642	.00606	.00573	.00541	.00512	.00485	.00459	.00436	.00413	.00393	.00373	.00355
50	22	.01112	.01042	.00978	.00919	.00863	.00812	.00765	.00720	.00679	.00641	.00606	.00573	.00542	.00513	.00486	.00461	.00437	.00415	.00395	.00375
50	23	.01174	.01101	.01034	.00971	.00913	.00859	.00809	.00762	.00719	.00679	.00641	.00606	.00573	.00543	.00514	.00488	.00463	.00440	.00418	.00397
50	24	.01241	.01164	.01093	.01027	.00966	.00909	.00856	.00807	.00761	.00719	.00679	.00642	.00608	.00575	.00545	.00517	.00491	.00466	.00443	.00421

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
50	25	.01312	.01231	.01157	.01087	.01023	.00963	.00907	.00855	.00807	.00762	.00720	.00681	.00644	.00610	.00578	.00548	.00520	.00494	.00470	.00447
50	26	.01387	.01303	.01224	.01151	.01083	.01020	.00961	.00907	.00856	.00808	.00764	.00722	.00684	.00648	.00614	.00582	.00553	.00525	.00499	.00474
50	27	.01467	.01378	.01296	.01219	.01147	.01081	.01019	.00961	.00908	.00858	.00811	.00767	.00726	.00688	.00652	.00619	.00587	.00558	.00530	.00504
50	28	.01552	.01459	.01372	.01291	.01216	.01146	.01081	.01020	.00963	.00910	.00861	.00815	.00772	.00731	.00693	.00658	.00625	.00593	.00564	.00537
50	29	.01641	.01543	.01452	.01367	.01288	.01215	.01146	.01082	.01022	.00966	.00914	.00865	.00820	.00777	.00737	.00700	.00664	.00631	.00600	.00571
50	30	.01735	.01632	.01537	.01448	.01365	.01287	.01215	.01148	.01085	.01026	.00971	.00919	.00871	.00826	.00784	.00744	.00707	.00672	.00639	.00608
50	31	.01834	.01726	.01626	.01532	.01445	.01364	.01288	.01217	.01151	.01089	.01031	.00976	.00926	.00878	.00833	.00791	.00752	.00715	.00680	.00647
50	32	.01938	.01825	.01720	.01622	.01530	.01445	.01365	.01290	.01221	.01155	.01094	.01037	.00983	.00933	.00886	.00841	.00800	.00761	.00724	.00689
50	33	.02047	.01929	.01819	.01716	.01620	.01530	.01446	.01368	.01295	.01226	.01161	.01101	.01045	.00991	.00942	.00895	.00851	.00809	.00770	.00734
50	34	.02161	.02038	.01922	.01815	.01714	.01620	.01532	.01450	.01373	.01300	.01233	.01169	.01109	.01053	.01001	.00951	.00905	.00861	.00820	.00781
50	35	.02281	.02152	.02031	.01919	.01813	.01715	.01622	.01536	.01455	.01379	.01308	.01241	.01178	.01119	.01064	.01012	.00963	.00916	.00873	.00832
50	36	.02406	.02271	.02145	.02027	.01917	.01814	.01717	.01627	.01542	.01462	.01387	.01317	.01251	.01189	.01130	.01075	.01024	.00975	.00929	.00886
50	37	.02536	.02396	.02264	.02141	.02026	.01918	.01817	.01722	.01633	.01549	.01471	.01397	.01327	.01262	.01201	.01143	.01088	.01037	.00988	.00943
50	38	.02673	.02526	.02389	.02261	.02140	.02027	.01922	.01822	.01729	.01641	.01559	.01481	.01408	.01340	.01275	.01214	.01157	.01102	.01051	.01003
50	39	.02815	.02662	.02519	.02385	.02260	.02142	.02031	.01927	.01829	.01738	.01651	.01570	.01493	.01421	.01353	.01289	.01229	.01172	.01118	.01067
50	40	.02963	.02804	.02655	.02516	.02384	.02261	.02146	.02037	.01935	.01839	.01748	.01663	.01583	.01507	.01436	.01369	.01305	.01245	.01189	.01135
50	41	.03116	.02951	.02797	.02651	.02515	.02386	.02266	.02152	.02046	.01945	.01850	.01761	.01677	.01598	.01523	.01453	.01386	.01323	.01263	.01207
50	42	.03276	.03104	.02943	.02792	.02650	.02517	.02391	.02273	.02161	.02056	.01957	.01864	.01776	.01693	.01615	.01541	.01471	.01405	.01342	.01283
50	43	.03440	.03263	.03096	.02939	.02791	.02652	.02521	.02398	.02282	.02172	.02069	.01972	.01880	.01793	.01711	.01633	.01560	.01490	.01425	.01363
50	44	.03611	.03426	.03253	.03090	.02937	.02792	.02656	.02528	.02407	.02293	.02185	.02084	.01988	.01897	.01811	.01730	.01653	.01581	.01512	.01447
50	45	.03785	.03595	.03415	.03247	.03087	.02937	.02796	.02663	.02537	.02418	.02306	.02200	.02100	.02005	.01915	.01831	.01750	.01674	.01602	.01534
50	46	.03965	.03768	.03582	.03407	.03243	.03087	.02940	.02802	.02671	.02548	.02431	.02320	.02216	.02117	.02024	.01935	.01852	.01772	.01697	.01626
50	47	.04149	.03945	.03753	.03572	.03402	.03241	.03089	.02945	.02809	.02681	.02560	.02445	.02336	.02234	.02136	.02044	.01957	.01874	.01795	.01721
50	48	.04336	.04126	.03928	.03741	.03565	.03398	.03241	.03092	.02952	.02819	.02693	.02574	.02461	.02354	.02253	.02157	.02065	.01979	.01897	.01819
50	49	.04528	.04311	.04107	.03914	.03732	.03560	.03397	.03243	.03098	.02960	.02829	.02706	.02589	.02478	.02373	.02273	.02178	.02088	.02003	.01921
50	50	.04723	.04500	.04290	.04091	.03903	.03725	.03557	.03398	.03248	.03105	.02970	.02842	.02721	.02606	.02496	.02393	.02294	.02201	.02112	.02027
51	0	.00433	.00409	.00386	.00365	.00346	.00328	.00312	.00297	.00283	.00269	.00257	.00246	.00235	.00225	.00216	.00207	.00199	.00191	.00184	.00177
51	1	.00342	.00319	.00298	.00279	.00261	.00245	.00230	.00216	.00204	.00192	.00181	.00171	.00162	.00153	.00145	.00137	.00130	.00124	.00118	.00112
51	2	.00356	.00332	.00310	.00290	.00272	.00255	.00239	.00224	.00211	.00199	.00187	.00177	.00167	.00158	.00149	.00141	.00134	.00127	.00121	.00115
51	3	.00375	.00350	.00327	.00305	.00286	.00268	.00251	.00236	.00222	.00209	.00197	.00186	.00175	.00166	.00157	.00148	.00141	.00133	.00127	.00120
51	4	.00397	.00370	.00346	.00323	.00302	.00283	.00266	.00250	.00235	.00221	.00208	.00197	.00186	.00175	.00166	.00157	.00149	.00141	.00134	.00127
51	5	.00421	.00393	.00367	.00343	.00321	.00301	.00283	.00265	.00250	.00235	.00221	.00209	.00197	.00186	.00176	.00167	.00158	.00150	.00142	.00135
51	6	.00447	.00417	.00390	.00365	.00342	.00320	.00301	.00283	.00266	.00250	.00236	.00223	.00210	.00199	.00188	.00178	.00169	.00160	.00152	.00144
51	7	.00476	.00444	.00415	.00388	.00364	.00341	.00320	.00301	.00283	.00267	.00252	.00238	.00224	.00212	.00201	.00190	.00180	.00171	.00163	.00154
51	8	.00506	.00473	.00442	.00414	.00388	.00364	.00342	.00321	.00302	.00285	.00269	.00254	.00240	.00227	.00215	.00203	.00193	.00183	.00174	.00165
51	9	.00539	.00503	.00471	.00441	.00414	.00388	.00365	.00343	.00323	.00304	.00287	.00271	.00256	.00243	.00230	.00218	.00207	.00196	.00186	.00177
51	10	.00574	.00537	.00502	.00471	.00441	.00414	.00390	.00367	.00345	.00326	.00307	.00290	.00275	.00260	.00246	.00234	.00222	.00211	.00200	.00190
51	11	.00611	.00572	.00536	.00502	.00471	.00443	.00416	.00392	.00369	.00348	.00329	.00311	.00294	.00279	.00264	.00250	.00238	.00226	.00215	.00204
51	12	.00651	.00610	.00571	.00536	.00503	.00473	.00445	.00419	.00395	.00373	.00352	.00333	.00315	.00298	.00283	.00268	.00255	.00242	.00231	.00220
51	13	.00693	.00649	.00608	.00571	.00536	.00504	.00474	.00447	.00422	.00398	.00376	.00356	.00337	.00319	.00303	.00287	.00273	.00259	.00247	.00235
51	14	.00736	.00689	.00646	.00607	.00570	.00536	.00505	.00476	.00449	.00424	.00401	.00379	.00359	.00340	.00323	.00306	.00291	.00277	.00264	.00251
51	15	.00780	.00731	.00685	.00644	.00605	.00569	.00536	.00505	.00477	.00450	.00426	.00403	.00381	.00361	.00343	.00326	.00309	.00294	.00280	.00267
51	16	.00825	.00773	.00725	.00681	.00640	.00602	.00567	.00535	.00505	.00477	.00451	.00426	.00404	.00383	.00363	.00345	.00328	.00312	.00297	.00283
51	17	.00871	.00817	.00766	.00720	.00677	.00637	.00600	.00565	.00534	.00504	.00476	.00451	.00427	.00405	.00384	.00365	.00346	.00329	.00314	.00299
51	18	.00920	.00862	.00809	.00760	.00714	.00672	.00633	.00597	.00563	.00532	.00503	.00476	.00451	.00427	.00405	.00385	.00366	.00348	.00331	.00315
51	19	.00970	.00910	.00854	.00802	.00754	.00710	.00669	.00630	.00595	.00562	.00531	.00503	.00476	.00451	.00428	.00406	.00386	.00367	.00349	.00332
51	20	.01024	.00961	.00902	.00847	.00797	.00750	.00706	.00666	.00629	.00594	.00561	.00531	.00503	.00476	.00452	.00429	.00407	.00387	.00368	.00351
51	21	.01081	.01015	.00953	.00895	.00842	.00793	.00747	.00704	.00664	.00628	.00593	.00561	.00531	.00504	.00478	.00453	.00431	.00409	.00389	.00371
51	22	.01142	.01072	.01006	.00946	.00890	.00838	.00790	.00745	.00703	.00664	.00628	.00594	.00562	.00533	.00505	.00479	.00455	.00433	.00412	.00392
51	23	.01207	.01133	.01064	.01000	.00941	.00886	.00835	.00788	.00744	.00703	.00664	.00628	.00595	.00564	.00535	.00508	.00482	.00458	.00436	.00415

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
51	24	.01275	.01197	.01125	.01058	.00996	.00938	.00884	.00834	.00788	.00744	.00704	.00666	.00631	.00598	.00567	.00538	.00511	.00485	.00462	.00439
51	25	.01348	.01267	.01191	.01120	.01054	.00993	.00937	.00884	.00835	.00789	.00746	.00706	.00669	.00634	.00601	.00571	.00542	.00515	.00490	.00466
51	26	.01426	.01340	.01260	.01186	.01117	.01053	.00993	.00937	.00885	.00837	.00791	.00749	.00710	.00673	.00638	.00606	.00575	.00547	.00520	.00495
51	27	.01509	.01418	.01334	.01256	.01184	.01116	.01053	.00994	.00939	.00888	.00840	.00796	.00754	.00715	.00678	.00644	.00612	.00581	.00553	.00526
51	28	.01596	.01501	.01413	.01331	.01254	.01183	.01117	.01055	.00997	.00943	.00892	.00845	.00801	.00760	.00721	.00685	.00650	.00618	.00588	.00560
51	29	.01689	.01589	.01496	.01410	.01330	.01255	.01185	.01119	.01058	.01001	.00948	.00898	.00851	.00808	.00767	.00728	.00692	.00658	.00626	.00596
51	30	.01786	.01682	.01584	.01494	.01409	.01330	.01256	.01188	.01123	.01063	.01007	.00954	.00905	.00859	.00815	.00774	.00736	.00700	.00667	.00635
51	31	.01889	.01779	.01677	.01582	.01493	.01410	.01332	.01260	.01192	.01129	.01069	.01014	.00962	.00913	.00867	.00824	.00783	.00745	.00710	.00676
51	32	.01996	.01881	.01774	.01674	.01581	.01494	.01412	.01336	.01265	.01198	.01136	.01077	.01022	.00970	.00922	.00876	.00834	.00793	.00755	.00720
51	33	.02109	.01989	.01877	.01772	.01674	.01583	.01497	.01417	.01342	.01272	.01206	.01144	.01086	.01032	.00980	.00932	.00887	.00844	.00804	.00767
51	34	.02228	.02102	.01985	.01875	.01773	.01676	.01587	.01502	.01423	.01350	.01280	.01215	.01154	.01096	.01042	.00992	.00944	.00899	.00856	.00817
51	35	.02353	.02221	.02098	.01984	.01876	.01775	.01681	.01593	.01510	.01432	.01359	.01290	.01226	.01165	.01108	.01055	.01004	.00957	.00912	.00870
51	36	.02483	.02346	.02217	.02097	.01985	.01879	.01780	.01687	.01600	.01519	.01442	.01370	.01302	.01238	.01178	.01122	.01068	.01018	.00971	.00926
51	37	.02620	.02476	.02342	.02216	.02099	.01988	.01884	.01787	.01696	.01610	.01530	.01454	.01382	.01315	.01252	.01192	.01136	.01083	.01033	.00986
51	38	.02762	.02613	.02472	.02341	.02218	.02103	.01994	.01892	.01797	.01707	.01622	.01542	.01467	.01397	.01330	.01268	.01208	.01153	.01100	.01050
51	39	.02911	.02755	.02609	.02472	.02343	.02222	.02109	.02002	.01902	.01808	.01719	.01636	.01557	.01483	.01413	.01347	.01285	.01226	.01170	.01118
51	40	.03065	.02903	.02751	.02608	.02474	.02348	.02229	.02118	.02013	.01914	.01821	.01734	.01651	.01573	.01500	.01431	.01365	.01303	.01245	.01189
51	41	.03226	.03058	.02899	.02751	.02611	.02479	.02356	.02239	.02129	.02026	.01929	.01837	.01751	.01669	.01592	.01519	.01450	.01385	.01324	.01265
51	42	.03394	.03218	.03054	.02899	.02753	.02616	.02487	.02366	.02251	.02143	.02042	.01946	.01855	.01769	.01688	.01612	.01540	.01472	.01407	.01346
51	43	.03567	.03385	.03214	.03053	.02901	.02759	.02624	.02498	.02378	.02266	.02159	.02059	.01964	.01875	.01790	.01710	.01634	.01562	.01495	.01430
51	44	.03746	.03557	.03380	.03213	.03055	.02907	.02767	.02635	.02511	.02393	.02282	.02177	.02078	.01985	.01896	.01812	.01733	.01658	.01587	.01519
51	45	.03930	.03735	.03551	.03377	.03214	.03060	.02915	.02777	.02648	.02525	.02410	.02300	.02197	.02099	.02007	.01919	.01836	.01757	.01683	.01612
51	46	.04119	.03917	.03727	.03547	.03378	.03218	.03067	.02924	.02790	.02662	.02542	.02428	.02320	.02218	.02122	.02030	.01943	.01861	.01783	.01709
51	47	.04313	.04104	.03907	.03722	.03546	.03380	.03224	.03076	.02936	.02804	.02679	.02560	.02448	.02342	.02241	.02145	.02055	.01969	.01887	.01810
51	48	.04512	.04296	.04093	.03900	.03719	.03547	.03385	.03232	.03087	.02950	.02820	.02697	.02580	.02469	.02364	.02265	.02171	.02081	.01996	.01915
51	49	.04714	.04492	.04282	.04084	.03896	.03719	.03551	.03392	.03242	.03100	.02965	.02837	.02716	.02601	.02492	.02388	.02290	.02197	.02108	.02024
51	50	.04921	.04692	.04475	.04271	.04077	.03894	.03721	.03557	.03401	.03254	.03114	.02982	.02856	.02737	.02624	.02516	.02414	.02317	.02224	.02137
51	51	.05131	.04895	.04673	.04462	.04263	.04074	.03895	.03725	.03565	.03412	.03268	.03131	.03000	.02877	.02759	.02648	.02542	.02441	.02345	.02253
52	0	.00449	.00424	.00401	.00380	.00360	.00342	.00325	.00310	.00295	.00282	.00269	.00258	.00247	.00236	.00227	.00218	.00209	.00201	.00194	.00187
52	1	.00351	.00328	.00306	.00287	.00269	.00253	.00237	.00223	.00210	.00199	.00187	.00177	.00168	.00159	.00151	.00143	.00136	.00129	.00123	.00117
52	2	.00365	.00341	.00319	.00298	.00280	.00262	.00246	.00232	.00218	.00206	.00194	.00183	.00173	.00164	.00155	.00147	.00140	.00133	.00126	.00120
52	3	.00385	.00359	.00336	.00314	.00294	.00276	.00259	.00244	.00229	.00216	.00204	.00192	.00182	.00172	.00163	.00154	.00146	.00139	.00132	.00125
52	4	.00407	.00380	.00355	.00332	.00311	.00292	.00274	.00258	.00243	.00229	.00216	.00203	.00192	.00182	.00172	.00163	.00155	.00147	.00140	.00133
52	5	.00432	.00403	.00377	.00353	.00331	.00310	.00291	.00274	.00258	.00243	.00229	.00216	.00204	.00193	.00183	.00174	.00165	.00156	.00148	.00141
52	6	.00459	.00428	.00401	.00375	.00352	.00330	.00310	.00292	.00274	.00259	.00244	.00230	.00218	.00206	.00195	.00185	.00176	.00167	.00158	.00151
52	7	.00488	.00456	.00426	.00399	.00375	.00352	.00330	.00311	.00293	.00276	.00260	.00246	.00233	.00220	.00209	.00198	.00188	.00178	.00169	.00161
52	8	.00519	.00485	.00454	.00425	.00399	.00375	.00352	.00332	.00312	.00295	.00278	.00263	.00249	.00235	.00223	.00211	.00201	.00191	.00181	.00172
52	9	.00553	.00517	.00484	.00454	.00426	.00400	.00376	.00354	.00334	.00315	.00297	.00281	.00266	.00252	.00239	.00227	.00215	.00204	.00194	.00185
52	10	.00589	.00551	.00516	.00484	.00455	.00427	.00402	.00379	.00357	.00337	.00318	.00301	.00285	.00270	.00256	.00243	.00231	.00219	.00209	.00199
52	11	.00628	.00588	.00551	.00517	.00485	.00456	.00430	.00405	.00382	.00361	.00341	.00322	.00305	.00289	.00274	.00261	.00248	.00235	.00224	.00213
52	12	.00669	.00626	.00587	.00551	.00518	.00487	.00459	.00433	.00408	.00386	.00365	.00345	.00327	.00310	.00294	.00279	.00266	.00253	.00241	.00229
52	13	.00712	.00667	.00626	.00588	.00552	.00520	.00490	.00462	.00436	.00412	.00390	.00369	.00350	.00332	.00315	.00299	.00284	.00271	.00258	.00246
52	14	.00756	.00709	.00665	.00625	.00588	.00553	.00521	.00492	.00464	.00439	.00415	.00393	.00373	.00353	.00336	.00319	.00303	.00289	.00275	.00262
52	15	.00801	.00751	.00705	.00663	.00623	.00587	.00553	.00522	.00493	.00466	.00441	.00418	.00396	.00376	.00357	.00339	.00322	.00307	.00292	.00279
52	16	.00847	.00795	.00746	.00701	.00660	.00621	.00586	.00553	.00522	.00494	.00467	.00442	.00419	.00398	.00378	.00359	.00342	.00325	.00310	.00295
52	17	.00895	.00839	.00788	.00741	.00697	.00657	.00619	.00584	.00552	.00522	.00494	.00468	.00443	.00420	.00399	.00379	.00361	.00343	.00327	.00312
52	18	.00944	.00886	.00832	.00782	.00736	.00693	.00654	.00617	.00583	.00551	.00521	.00494	.00468	.00444	.00421	.00400	.00381	.00362	.00345	.00329
52	19	.00996	.00935	.00878	.00826	.00777	.00732	.00690	.00651	.00615	.00581	.00550	.00521	.00494	.00468	.00445	.00422	.00402	.00382	.00364	.00347
52	20	.01052	.00987	.00927	.00872	.00821	.00773	.00729	.00688	.00650	.00614	.00581	.00550	.00521	.00495	.00469	.00446	.00424	.00403	.00384	.00366
52	21	.01110	.01042	.00980	.00921	.00867	.00817	.00770	.00727	.00687	.00649	.00614	.00582	.00551	.00523	.00496	.00471	.00448	.00426	.00406	.00387

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
52	22	.01173	.01101	.01035	.00974	.00917	.00864	.00815	.00769	.00726	.00687	.00650	.00615	.00583	.00553	.00525	.00498	.00474	.00451	.00429	.00409
52	23	.01239	.01164	.01094	.01030	.00970	.00914	.00862	.00814	.00769	.00727	.00688	.00651	.00617	.00585	.00555	.00528	.00501	.00477	.00454	.00432
52	24	.01310	.01231	.01157	.01089	.01026	.00967	.00912	.00861	.00814	.00770	.00728	.00690	.00654	.00620	.00589	.00559	.00531	.00505	.00481	.00458
52	25	.01385	.01302	.01225	.01153	.01086	.01024	.00967	.00913	.00863	.00816	.00772	.00732	.00693	.00658	.00624	.00593	.00564	.00536	.00510	.00486
52	26	.01465	.01378	.01297	.01221	.01151	.01086	.01025	.00968	.00915	.00866	.00819	.00776	.00736	.00698	.00663	.00630	.00599	.00569	.00542	.00516
52	27	.01550	.01459	.01373	.01294	.01220	.01151	.01087	.01027	.00971	.00919	.00870	.00825	.00782	.00742	.00704	.00669	.00636	.00605	.00576	.00549
52	28	.01641	.01544	.01455	.01371	.01293	.01221	.01153	.01090	.01031	.00976	.00924	.00876	.00831	.00789	.00749	.00712	.00677	.00644	.00613	.00584
52	29	.01736	.01635	.01541	.01453	.01371	.01295	.01223	.01157	.01095	.01036	.00982	.00931	.00883	.00838	.00796	.00757	.00720	.00685	.00653	.00622
52	30	.01837	.01731	.01632	.01539	.01453	.01373	.01298	.01228	.01162	.01101	.01043	.00989	.00939	.00892	.00847	.00805	.00766	.00729	.00695	.00662
52	31	.01943	.01832	.01728	.01631	.01540	.01456	.01377	.01303	.01234	.01169	.01108	.01052	.00998	.00948	.00901	.00857	.00816	.00776	.00740	.00705
52	32	.02055	.01938	.01829	.01727	.01632	.01543	.01460	.01382	.01310	.01241	.01177	.01117	.01061	.01008	.00959	.00912	.00868	.00827	.00788	.00751
52	33	.02172	.02050	.01936	.01829	.01729	.01636	.01548	.01467	.01390	.01318	.01251	.01187	.01128	.01072	.01020	.00970	.00924	.00880	.00839	.00800
52	34	.02295	.02167	.02048	.01936	.01831	.01733	.01642	.01556	.01475	.01399	.01328	.01262	.01199	.01140	.01085	.01032	.00983	.00937	.00894	.00852
52	35	.02425	.02291	.02166	.02049	.01939	.01836	.01740	.01650	.01565	.01485	.01411	.01340	.01274	.01212	.01154	.01099	.01047	.00998	.00952	.00908
52	36	.02561	.02421	.02290	.02167	.02052	.01945	.01844	.01749	.01660	.01576	.01497	.01423	.01354	.01288	.01227	.01169	.01114	.01062	.01014	.00968
52	37	.02703	.02557	.02420	.02292	.02171	.02058	.01953	.01853	.01760	.01672	.01589	.01511	.01438	.01369	.01304	.01243	.01185	.01131	.01079	.01031
52	38	.02851	.02699	.02556	.02422	.02296	.02178	.02067	.01963	.01865	.01773	.01686	.01604	.01527	.01455	.01386	.01322	.01261	.01204	.01149	.01098
52	39	.03006	.02848	.02698	.02559	.02427	.02304	.02188	.02078	.01976	.01879	.01788	.01702	.01621	.01545	.01473	.01405	.01341	.01281	.01223	.01169
52	40	.03168	.03003	.02847	.02701	.02564	.02435	.02314	.02200	.02092	.01991	.01895	.01805	.01721	.01641	.01565	.01494	.01426	.01362	.01302	.01245
52	41	.03337	.03165	.03003	.02851	.02708	.02573	.02446	.02327	.02214	.02108	.02008	.01914	.01825	.01741	.01662	.01587	.01516	.01449	.01385	.01325
52	42	.03512	.03333	.03165	.03006	.02857	.02717	.02585	.02460	.02342	.02232	.02127	.02028	.01935	.01847	.01764	.01685	.01610	.01540	.01473	.01410
52	43	.03694	.03508	.03333	.03168	.03013	.02867	.02729	.02599	.02476	.02360	.02251	.02148	.02050	.01958	.01871	.01788	.01710	.01636	.01566	.01499
52	44	.03882	.03689	.03507	.03336	.03175	.03023	.02879	.02744	.02616	.02495	.02381	.02273	.02171	.02074	.01983	.01896	.01814	.01737	.01663	.01593
52	45	.04076	.03876	.03687	.03510	.03342	.03184	.03035	.02894	.02760	.02634	.02515	.02403	.02296	.02195	.02100	.02009	.01924	.01842	.01765	.01692
52	46	.04275	.04068	.03873	.03689	.03515	.03351	.03195	.03049	.02910	.02779	.02655	.02538	.02427	.02321	.02222	.02127	.02037	.01952	.01872	.01795
52	47	.04479	.04265	.04063	.03873	.03692	.03522	.03361	.03209	.03065	.02929	.02800	.02678	.02562	.02452	.02348	.02249	.02156	.02067	.01982	.01902
52	48	.04689	.04468	.04259	.04062	.03875	.03699	.03532	.03374	.03225	.03083	.02949	.02822	.02702	.02587	.02479	.02376	.02278	.02185	.02097	.02013
52	49	.04903	.04675	.04459	.04255	.04063	.03880	.03707	.03544	.03389	.03242	.03103	.02971	.02846	.02727	.02614	.02507	.02405	.02309	.02217	.02129
52	50	.05121	.04886	.04664	.04454	.04255	.04066	.03888	.03718	.03558	.03406	.03262	.03125	.02995	.02872	.02754	.02643	.02537	.02436	.02340	.02249
52	51	.05344	.05102	.04873	.04656	.04451	.04256	.04072	.03897	.03731	.03574	.03425	.03283	.03148	.03020	.02899	.02783	.02673	.02568	.02468	.02373
52	52	.05569	.05321	.05085	.04862	.04651	.04450	.04260	.04080	.03909	.03746	.03592	.03445	.03305	.03173	.03047	.02927	.02813	.02704	.02600	.02502
53	0	.00464	.00439	.00416	.00395	.00375	.00356	.00339	.00323	.00309	.00295	.00282	.00270	.00259	.00248	.00238	.00229	.00220	.00212	.00204	.00197
53	1	.00360	.00336	.00315	.00295	.00277	.00260	.00245	.00231	.00218	.00205	.00194	.00184	.00174	.00165	.00156	.00149	.00141	.00134	.00128	.00122
53	2	.00375	.00350	.00327	.00307	.00288	.00270	.00254	.00239	.00225	.00212	.00201	.00190	.00179	.00170	.00161	.00153	.00145	.00138	.00131	.00125
53	3	.00394	.00368	.00344	.00323	.00303	.00284	.00267	.00251	.00237	.00223	.00211	.00199	.00188	.00178	.00169	.00160	.00152	.00144	.00137	.00131
53	4	.00417	.00390	.00364	.00341	.00320	.00301	.00282	.00266	.00250	.00236	.00223	.00211	.00199	.00189	.00179	.00169	.00161	.00153	.00145	.00138
53	5	.00442	.00413	.00387	.00362	.00340	.00319	.00300	.00282	.00266	.00251	.00237	.00224	.00212	.00200	.00190	.00180	.00171	.00163	.00155	.00147
53	6	.00470	.00439	.00411	.00385	.00362	.00340	.00319	.00301	.00283	.00267	.00252	.00239	.00226	.00214	.00203	.00192	.00182	.00173	.00165	.00157
53	7	.00500	.00468	.00438	.00410	.00385	.00362	.00341	.00321	.00302	.00285	.00269	.00255	.00241	.00228	.00216	.00205	.00195	.00185	.00176	.00168
53	8	.00532	.00498	.00466	.00437	.00411	.00386	.00363	.00342	.00323	.00305	.00288	.00272	.00258	.00244	.00231	.00220	.00209	.00198	.00189	.00180
53	9	.00567	.00530	.00497	.00466	.00438	.00412	.00388	.00366	.00345	.00326	.00308	.00291	.00276	.00261	.00248	.00235	.00224	.00213	.00203	.00193
53	10	.00604	.00566	.00530	.00498	.00468	.00440	.00415	.00391	.00369	.00348	.00329	.00312	.00295	.00280	.00266	.00253	.00240	.00228	.00217	.00207
53	11	.00644	.00603	.00566	.00532	.00500	.00470	.00443	.00418	.00395	.00373	.00353	.00334	.00317	.00300	.00285	.00271	.00258	.00245	.00234	.00223
53	12	.00686	.00643	.00604	.00567	.00534	.00502	.00474	.00447	.00422	.00399	.00378	.00358	.00339	.00322	.00306	.00291	.00276	.00263	.00251	.00239
53	13	.00730	.00685	.00643	.00605	.00569	.00536	.00505	.00477	.00451	.00426	.00404	.00382	.00363	.00344	.00327	.00311	.00296	.00282	.00269	.00256
53	14	.00776	.00728	.00684	.00643	.00605	.00570	.00538	.00508	.00480	.00454	.00430	.00408	.00387	.00367	.00349	.00332	.00316	.00301	.00287	.00274
53	15	.00822	.00772	.00725	.00682	.00642	.00605	.00571	.00539	.00510	.00482	.00457	.00433	.00411	.00390	.00371	.00353	.00336	.00320	.00305	.00291
53	16	.00870	.00816	.00767	.00722	.00680	.00641	.00605	.00571	.00540	.00511	.00484	.00459	.00435	.00413	.00393	.00373	.00356	.00339	.00323	.00308
53	17	.00918	.00862	.00811	.00763	.00718	.00677	.00639	.00603	.00570	.00540	.00511	.00485	.00460	.00436	.00415	.00395	.00376	.00358	.00341	.00325
53	18	.00969	.00910	.00855	.00805	.00758	.00715	.00674	.00637	.00602	.00570	.00540	.00511	.00485	.00461	.00438	.00416	.00396	.00377	.00360	.00343

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
53	19	.01022	.00960	.00903	.00849	.00800	.00754	.00712	.00672	.00636	.00601	.00569	.00540	.00512	.00486	.00462	.00439	.00418	.00398	.00379	.00362
53	20	.01079	.01014	.00953	.00897	.00845	.00797	.00752	.00710	.00671	.00635	.00601	.00570	.00541	.00513	.00487	.00463	.00441	.00420	.00400	.00382
53	21	.01139	.01070	.01007	.00948	.00893	.00842	.00795	.00750	.00709	.00671	.00636	.00602	.00571	.00542	.00515	.00490	.00466	.00444	.00423	.00403
53	22	.01203	.01131	.01064	.01001	.00944	.00890	.00840	.00793	.00750	.00710	.00672	.00637	.00604	.00573	.00545	.00518	.00492	.00469	.00447	.00426
53	23	.01271	.01195	.01124	.01059	.00998	.00941	.00889	.00840	.00794	.00751	.00711	.00674	.00639	.00607	.00576	.00548	.00521	.00496	.00473	.00450
53	24	.01344	.01264	.01189	.01120	.01056	.00996	.00941	.00889	.00841	.00796	.00753	.00714	.00677	.00643	.00611	.00581	.00552	.00526	.00501	.00477
53	25	.01421	.01337	.01259	.01186	.01118	.01055	.00997	.00942	.00891	.00843	.00799	.00757	.00718	.00682	.00648	.00616	.00586	.00558	.00531	.00506
53	26	.01504	.01415	.01333	.01256	.01185	.01119	.01057	.00999	.00945	.00895	.00848	.00804	.00762	.00724	.00688	.00654	.00622	.00592	.00564	.00538
53	27	.01592	.01499	.01412	.01331	.01256	.01186	.01121	.01060	.01003	.00950	.00900	.00854	.00810	.00769	.00731	.00695	.00661	.00630	.00600	.00572
53	28	.01685	.01587	.01496	.01411	.01332	.01258	.01190	.01125	.01065	.01009	.00956	.00907	.00861	.00818	.00777	.00739	.00703	.00670	.00638	.00608
53	29	.01784	.01681	.01585	.01496	.01413	.01335	.01262	.01195	.01131	.01072	.01016	.00964	.00916	.00870	.00827	.00786	.00749	.00713	.00679	.00648
53	30	.01888	.01780	.01679	.01585	.01498	.01416	.01340	.01268	.01201	.01139	.01080	.01025	.00974	.00925	.00880	.00837	.00797	.00759	.00723	.00690
53	31	.01997	.01884	.01779	.01680	.01588	.01502	.01422	.01346	.01276	.01210	.01148	.01090	.01035	.00984	.00936	.00891	.00848	.00808	.00770	.00735
53	32	.02113	.01994	.01884	.01780	.01683	.01593	.01508	.01429	.01355	.01285	.01220	.01158	.01101	.01047	.00996	.00948	.00903	.00861	.00821	.00783
53	33	.02235	.02110	.01994	.01886	.01784	.01689	.01600	.01516	.01438	.01365	.01296	.01231	.01170	.01113	.01060	.01009	.00961	.00917	.00874	.00834
53	34	.02363	.02232	.02111	.01997	.01890	.01790	.01697	.01609	.01527	.01449	.01377	.01309	.01244	.01184	.01127	.01074	.01024	.00976	.00931	.00889
53	35	.02497	.02361	.02233	.02114	.02002	.01898	.01799	.01707	.01620	.01539	.01463	.01391	.01323	.01260	.01200	.01143	.01090	.01040	.00992	.00948
53	36	.02638	.02496	.02362	.02237	.02120	.02010	.01907	.01810	.01719	.01634	.01553	.01478	.01407	.01339	.01276	.01217	.01160	.01107	.01057	.01010
53	37	.02786	.02637	.02498	.02367	.02244	.02129	.02021	.01919	.01824	.01734	.01649	.01570	.01495	.01424	.01357	.01295	.01235	.01179	.01126	.01076
53	38	.02941	.02785	.02640	.02503	.02375	.02254	.02141	.02034	.01934	.01840	.01751	.01667	.01588	.01514	.01444	.01377	.01315	.01256	.01200	.01147
53	39	.03102	.02941	.02788	.02646	.02511	.02385	.02267	.02155	.02050	.01951	.01858	.01770	.01687	.01608	.01535	.01465	.01399	.01337	.01278	.01222
53	40	.03271	.03103	.02944	.02795	.02655	.02523	.02399	.02282	.02172	.02068	.01970	.01878	.01791	.01709	.01631	.01558	.01488	.01422	.01360	.01302
53	41	.03448	.03272	.03107	.02951	.02805	.02667	.02538	.02415	.02300	.02191	.02089	.01992	.01901	.01814	.01733	.01656	.01583	.01513	.01448	.01386
53	42	.03631	.03448	.03276	.03114	.02962	.02818	.02683	.02555	.02435	.02321	.02214	.02112	.02016	.01926	.01840	.01759	.01682	.01610	.01541	.01476
53	43	.03821	.03631	.03453	.03284	.03125	.02976	.02834	.02701	.02575	.02456	.02344	.02238	.02138	.02043	.01953	.01868	.01787	.01711	.01639	.01570
53	44	.04019	.03822	.03636	.03461	.03295	.03139	.02992	.02853	.02722	.02598	.02481	.02370	.02265	.02165	.02071	.01982	.01898	.01818	.01742	.01669
53	45	.04222	.04018	.03825	.03643	.03471	.03309	.03156	.03011	.02875	.02745	.02623	.02507	.02397	.02293	.02195	.02101	.02013	.01929	.01849	.01774
53	46	.04432	.04220	.04020	.03831	.03653	.03485	.03326	.03175	.03033	.02898	.02770	.02649	.02535	.02426	.02324	.02226	.02133	.02045	.01962	.01883
53	47	.04647	.04428	.04221	.04025	.03841	.03666	.03500	.03344	.03196	.03056	.02923	.02797	.02678	.02565	.02457	.02355	.02258	.02167	.02079	.01996
53	48	.04867	.04641	.04427	.04225	.04033	.03852	.03681	.03519	.03365	.03219	.03081	.02950	.02826	.02708	.02596	.02490	.02388	.02292	.02201	.02114
53	49	.05093	.04859	.04638	.04429	.04231	.04044	.03866	.03698	.03539	.03387	.03244	.03108	.02979	.02856	.02739	.02629	.02523	.02423	.02328	.02237
53	50	.05324	.05083	.04855	.04639	.04434	.04241	.04057	.03883	.03718	.03561	.03412	.03271	.03137	.03009	.02888	.02773	.02663	.02559	.02459	.02365
53	51	.05559	.05311	.05076	.04853	.04642	.04442	.04252	.04072	.03901	.03739	.03585	.03439	.03299	.03167	.03041	.02921	.02807	.02699	.02595	.02497
53	52	.05798	.05543	.05301	.05072	.04854	.04648	.04452	.04266	.04089	.03922	.03762	.03611	.03466	.03329	.03199	.03074	.02956	.02843	.02736	.02633
53	53	.06040	.05778	.05529	.05294	.05070	.04857	.04655	.04464	.04281	.04108	.03943	.03787	.03637	.03495	.03360	.03231	.03109	.02992	.02880	.02774
54	0	.00481	.00455	.00431	.00410	.00389	.00371	.00353	.00337	.00322	.00308	.00295	.00283	.00271	.00260	.00250	.00241	.00232	.00223	.00215	.00208
54	1	.00369	.00345	.00323	.00303	.00285	.00268	.00252	.00238	.00225	.00212	.00201	.00190	.00180	.00171	.00162	.00154	.00147	.00140	.00133	.00127
54	2	.00384	.00359	.00336	.00315	.00296	.00278	.00262	.00246	.00232	.00219	.00207	.00196	.00186	.00176	.00167	.00159	.00151	.00143	.00137	.00130
54	3	.00404	.00377	.00353	.00331	.00311	.00292	.00275	.00259	.00244	.00230	.00218	.00206	.00195	.00185	.00175	.00166	.00158	.00150	.00143	.00136
54	4	.00427	.00399	.00374	.00351	.00329	.00309	.00291	.00274	.00258	.00244	.00230	.00218	.00206	.00195	.00185	.00176	.00167	.00159	.00151	.00144
54	5	.00453	.00424	.00397	.00372	.00349	.00328	.00309	.00291	.00274	.00259	.00245	.00232	.00219	.00208	.00197	.00187	.00178	.00169	.00161	.00153
54	6	.00481	.00450	.00422	.00396	.00372	.00349	.00329	.00310	.00292	.00276	.00261	.00247	.00234	.00221	.00210	.00199	.00189	.00180	.00171	.00163
54	7	.00512	.00479	.00449	.00422	.00396	.00372	.00351	.00331	.00312	.00294	.00278	.00263	.00250	.00237	.00224	.00213	.00203	.00193	.00183	.00175
54	8	.00545	.00511	.00479	.00449	.00422	.00397	.00374	.00353	.00333	.00315	.00297	.00282	.00267	.00253	.00240	.00228	.00217	.00206	.00196	.00187
54	9	.00581	.00544	.00510	.00479	.00451	.00424	.00400	.00377	.00356	.00336	.00318	.00301	.00286	.00271	.00257	.00244	.00232	.00221	.00211	.00201
54	10	.00619	.00580	.00545	.00512	.00481	.00453	.00427	.00403	.00381	.00360	.00341	.00323	.00306	.00290	.00276	.00262	.00250	.00238	.00226	.00216
54	11	.00660	.00619	.00581	.00546	.00514	.00484	.00457	.00431	.00408	.00385	.00365	.00346	.00328	.00311	.00296	.00281	.00268	.00255	.00243	.00232
54	12	.00704	.00660	.00620	.00583	.00549	.00518	.00488	.00461	.00436	.00413	.00391	.00370	.00352	.00334	.00317	.00302	.00288	.00274	.00261	.00249
54	13	.00749	.00703	.00661	.00622	.00586	.00552	.00521	.00492	.00466	.00441	.00418	.00396	.00376	.00357	.00340	.00323	.00308	.00294	.00280	.00267
54	14	.00796	.00747	.00703	.00661	.00623	.00588	.00555	.00524	.00496	.00470	.00445	.00422	.00401	.00381	.00362	.00345	.00329	.00313	.00299	.00286

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
54	15	.00843	.00792	.00745	.00702	.00661	.00624	.00589	.00557	.00527	.00499	.00473	.00449	.00426	.00405	.00385	.00367	.00349	.00333	.00318	.00304
54	16	.00892	.00838	.00788	.00742	.00700	.00660	.00623	.00589	.00558	.00528	.00501	.00475	.00451	.00429	.00408	.00388	.00370	.00353	.00337	.00321
54	17	.00942	.00885	.00833	.00784	.00739	.00698	.00659	.00623	.00589	.00558	.00529	.00502	.00476	.00453	.00431	.00410	.00391	.00372	.00355	.00339
54	18	.00994	.00934	.00879	.00828	.00780	.00736	.00695	.00657	.00622	.00589	.00558	.00529	.00503	.00478	.00454	.00432	.00412	.00393	.00375	.00358
54	19	.01048	.00985	.00927	.00873	.00823	.00777	.00734	.00694	.00656	.00621	.00589	.00559	.00530	.00504	.00479	.00456	.00434	.00414	.00395	.00377
54	20	.01106	.01040	.00979	.00922	.00869	.00820	.00775	.00732	.00693	.00656	.00622	.00590	.00560	.00532	.00506	.00481	.00458	.00437	.00416	.00397
54	21	.01168	.01098	.01034	.00974	.00918	.00867	.00819	.00774	.00732	.00693	.00657	.00623	.00592	.00562	.00534	.00508	.00484	.00461	.00440	.00420
54	22	.01234	.01160	.01092	.01029	.00971	.00916	.00866	.00818	.00774	.00733	.00695	.00659	.00626	.00594	.00565	.00537	.00512	.00487	.00465	.00443
54	23	.01303	.01226	.01155	.01088	.01027	.00969	.00916	.00866	.00819	.00776	.00735	.00697	.00662	.00629	.00598	.00569	.00541	.00516	.00492	.00469
54	24	.01378	.01297	.01222	.01152	.01086	.01026	.00969	.00917	.00868	.00822	.00779	.00739	.00701	.00666	.00633	.00602	.00573	.00546	.00521	.00497
54	25	.01458	.01372	.01293	.01219	.01151	.01087	.01027	.00971	.00920	.00871	.00826	.00783	.00744	.00706	.00672	.00639	.00608	.00579	.00552	.00527
54	26	.01542	.01453	.01369	.01292	.01219	.01152	.01089	.01030	.00975	.00924	.00876	.00831	.00789	.00750	.00713	.00678	.00646	.00615	.00587	.00560
54	27	.01633	.01539	.01451	.01369	.01293	.01222	.01155	.01093	.01036	.00981	.00931	.00883	.00839	.00797	.00758	.00721	.00687	.00654	.00624	.00595
54	28	.01729	.01630	.01538	.01451	.01371	.01296	.01226	.01161	.01100	.01042	.00989	.00939	.00892	.00847	.00806	.00767	.00731	.00696	.00664	.00633
54	29	.01831	.01727	.01629	.01539	.01454	.01375	.01302	.01233	.01168	.01108	.01051	.00998	.00948	.00901	.00858	.00816	.00778	.00741	.00707	.00674
54	30	.01938	.01829	.01727	.01632	.01543	.01459	.01382	.01309	.01241	.01177	.01117	.01061	.01008	.00959	.00912	.00869	.00828	.00789	.00753	.00718
54	31	.02052	.01937	.01830	.01729	.01636	.01548	.01466	.01390	.01318	.01251	.01187	.01128	.01072	.01020	.00971	.00925	.00881	.00840	.00802	.00765
54	32	.02171	.02051	.01938	.01833	.01735	.01642	.01556	.01476	.01400	.01329	.01262	.01200	.01141	.01085	.01033	.00984	.00938	.00895	.00854	.00815
54	33	.02297	.02171	.02053	.01942	.01839	.01742	.01652	.01566	.01487	.01412	.01342	.01275	.01213	.01155	.01100	.01048	.00999	.00953	.00910	.00869
54	34	.02429	.02297	.02174	.02058	.01949	.01848	.01752	.01663	.01579	.01500	.01426	.01356	.01291	.01229	.01171	.01116	.01064	.01016	.00970	.00926
54	35	.02569	.02431	.02301	.02180	.02066	.01959	.01859	.01765	.01676	.01593	.01515	.01442	.01373	.01307	.01246	.01188	.01134	.01082	.01034	.00988
54	36	.02715	.02571	.02435	.02308	.02188	.02076	.01971	.01872	.01779	.01692	.01610	.01533	.01460	.01391	.01326	.01265	.01207	.01153	.01102	.01053
54	37	.02869	.02718	.02576	.02443	.02318	.02200	.02090	.01986	.01888	.01797	.01710	.01629	.01552	.01479	.01411	.01347	.01286	.01228	.01174	.01123
54	38	.03030	.02872	.02724	.02584	.02453	.02330	.02215	.02106	.02003	.01907	.01816	.01730	.01650	.01573	.01501	.01433	.01369	.01308	.01251	.01197
54	39	.03198	.03033	.02879	.02733	.02596	.02467	.02346	.02232	.02125	.02023	.01928	.01838	.01753	.01673	.01597	.01525	.01457	.01393	.01333	.01275
54	40	.03374	.03203	.03041	.02889	.02746	.02611	.02484	.02365	.02252	.02146	.02046	.01951	.01862	.01778	.01698	.01622	.01551	.01484	.01420	.01359
54	41	.03558	.03379	.03211	.03052	.02903	.02762	.02630	.02505	.02387	.02275	.02170	.02071	.01977	.01889	.01805	.01725	.01650	.01579	.01512	.01448
54	42	.03750	.03564	.03388	.03223	.03067	.02920	.02782	.02651	.02528	.02411	.02301	.02197	.02099	.02006	.01918	.01834	.01755	.01681	.01610	.01542
54	43	.03949	.03755	.03573	.03401	.03238	.03085	.02941	.02804	.02675	.02553	.02438	.02329	.02226	.02129	.02036	.01949	.01866	.01787	.01713	.01642
54	44	.04156	.03955	.03765	.03586	.03417	.03257	.03107	.02964	.02830	.02702	.02582	.02468	.02360	.02258	.02161	.02069	.01982	.01900	.01821	.01747
54	45	.04369	.04160	.03963	.03777	.03602	.03436	.03279	.03130	.02990	.02857	.02731	.02612	.02500	.02393	.02291	.02195	.02104	.02017	.01935	.01857
54	46	.04589	.04373	.04168	.03975	.03793	.03620	.03457	.03303	.03156	.03018	.02887	.02763	.02645	.02533	.02427	.02327	.02231	.02140	.02054	.01972
54	47	.04815	.04591	.04379	.04179	.03990	.03811	.03641	.03481	.03329	.03185	.03048	.02919	.02796	.02679	.02568	.02463	.02363	.02269	.02178	.02092
54	48	.05047	.04816	.04596	.04389	.04193	.04007	.03831	.03665	.03507	.03357	.03215	.03080	.02952	.02831	.02715	.02605	.02501	.02402	.02307	.02218
54	49	.05285	.05046	.04819	.04605	.04402	.04209	.04027	.03854	.03690	.03535	.03387	.03247	.03114	.02987	.02867	.02753	.02644	.02540	.02442	.02348
54	50	.05528	.05281	.05048	.04826	.04616	.04417	.04229	.04050	.03880	.03718	.03565	.03419	.03281	.03149	.03024	.02905	.02792	.02684	.02581	.02483
54	51	.05777	.05522	.05281	.05053	.04836	.04630	.04435	.04250	.04074	.03907	.03748	.03597	.03454	.03317	.03187	.03063	.02945	.02833	.02726	.02624
54	52	.06029	.05767	.05519	.05284	.05060	.04848	.04647	.04455	.04273	.04100	.03936	.03780	.03631	.03489	.03354	.03225	.03103	.02986	.02875	.02769
54	53	.06286	.06016	.05761	.05519	.05289	.05070	.04862	.04665	.04477	.04298	.04128	.03966	.03812	.03666	.03526	.03392	.03265	.03144	.03028	.02918
54	54	.06545	.06269	.06007	.05758	.05521	.05296	.05082	.04878	.04685	.04500	.04325	.04158	.03998	.03846	.03702	.03564	.03432	.03306	.03186	.03072
55	0	.00497	.00471	.00447	.00425	.00405	.00386	.00368	.00351	.00336	.00322	.00308	.00296	.00284	.00273	.00263	.00253	.00244	.00235	.00227	.00219
55	1	.00378	.00354	.00332	.00312	.00293	.00276	.00260	.00245	.00232	.00219	.00208	.00197	.00187	.00177	.00168	.00160	.00153	.00145	.00139	.00132
55	2	.00393	.00368	.00345	.00323	.00304	.00286	.00269	.00254	.00240	.00226	.00214	.00203	.00192	.00182	.00173	.00165	.00157	.00149	.00142	.00135
55	3	.00413	.00387	.00362	.00340	.00319	.00300	.00283	.00267	.00252	.00238	.00225	.00213	.00202	.00191	.00181	.00172	.00164	.00156	.00149	.00142
55	4	.00437	.00409	.00383	.00360	.00338	.00318	.00299	.00282	.00266	.00251	.00238	.00225	.00213	.00202	.00192	.00182	.00173	.00165	.00157	.00150
55	5	.00464	.00434	.00407	.00382	.00359	.00338	.00318	.00300	.00283	.00267	.00253	.00239	.00227	.00215	.00204	.00194	.00184	.00175	.00167	.00159
55	6	.00493	.00462	.00433	.00406	.00382	.00359	.00338	.00319	.00301	.00285	.00269	.00255	.00242	.00229	.00218	.00207	.00197	.00187	.00178	.00170
55	7	.00524	.00491	.00461	.00433	.00407	.00383	.00361	.00340	.00322	.00304	.00288	.00272	.00258	.00245	.00233	.00221	.00210	.00200	.00191	.00182
55	8	.00558	.00523	.00491	.00461	.00434	.00409	.00385	.00363	.00343	.00325	.00307	.00291	.00276	.00262	.00249	.00237	.00225	.00214	.00204	.00195
55	9	.00595	.00558	.00524	.00492	.00463	.00436	.00412	.00388	.00367	.00347	.00329	.00312	.00296	.00281	.00267	.00254	.00241	.00230	.00219	.00209

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
55	10	.00634	.00595	.00559	.00526	.00495	.00466	.00440	.00416	.00393	.00372	.00352	.00334	.00317	.00301	.00286	.00272	.00259	.00247	.00236	.00225
55	11	.00676	.00635	.00597	.00561	.00529	.00499	.00471	.00445	.00421	.00398	.00377	.00358	.00340	.00323	.00307	.00292	.00278	.00265	.00253	.00242
55	12	.00721	.00677	.00637	.00599	.00565	.00533	.00503	.00476	.00450	.00426	.00404	.00383	.00364	.00346	.00329	.00314	.00299	.00285	.00272	.00260
55	13	.00768	.00722	.00679	.00639	.00603	.00569	.00537	.00508	.00481	.00456	.00432	.00410	.00390	.00370	.00353	.00336	.00320	.00305	.00292	.00279
55	14	.00816	.00767	.00722	.00680	.00641	.00605	.00572	.00541	.00512	.00485	.00460	.00437	.00415	.00395	.00376	.00358	.00342	.00326	.00311	.00298
55	15	.00865	.00813	.00765	.00721	.00680	.00642	.00607	.00574	.00544	.00515	.00489	.00464	.00441	.00420	.00400	.00381	.00363	.00347	.00331	.00316
55	16	.00915	.00860	.00810	.00763	.00720	.00680	.00643	.00608	.00576	.00546	.00518	.00492	.00467	.00445	.00423	.00403	.00385	.00367	.00350	.00335
55	17	.00966	.00908	.00855	.00806	.00760	.00718	.00679	.00642	.00608	.00577	.00547	.00519	.00494	.00469	.00447	.00426	.00406	.00387	.00370	.00354
55	18	.01019	.00958	.00902	.00851	.00802	.00758	.00716	.00678	.00642	.00608	.00577	.00548	.00521	.00495	.00471	.00449	.00428	.00408	.00390	.00372
55	19	.01074	.01011	.00952	.00897	.00847	.00800	.00756	.00715	.00677	.00642	.00609	.00578	.00549	.00522	.00497	.00473	.00451	.00430	.00411	.00392
55	20	.01134	.01067	.01005	.00947	.00894	.00844	.00798	.00755	.00715	.00677	.00643	.00610	.00580	.00551	.00524	.00499	.00476	.00454	.00433	.00414
55	21	.01197	.01127	.01061	.01001	.00944	.00892	.00843	.00798	.00755	.00716	.00679	.00645	.00612	.00582	.00554	.00527	.00503	.00479	.00457	.00437
55	22	.01264	.01190	.01121	.01057	.00998	.00943	.00891	.00843	.00799	.00757	.00718	.00681	.00647	.00615	.00585	.00557	.00531	.00506	.00483	.00461
55	23	.01336	.01258	.01185	.01118	.01055	.00997	.00943	.00892	.00845	.00801	.00759	.00721	.00685	.00651	.00619	.00590	.00562	.00536	.00511	.00488
55	24	.01412	.01330	.01254	.01183	.01117	.01055	.00998	.00945	.00895	.00848	.00804	.00764	.00725	.00690	.00656	.00625	.00595	.00567	.00541	.00517
55	25	.01494	.01408	.01327	.01252	.01183	.01118	.01057	.01001	.00948	.00899	.00853	.00810	.00769	.00731	.00696	.00662	.00631	.00602	.00574	.00548
55	26	.01581	.01490	.01406	.01327	.01254	.01185	.01121	.01062	.01006	.00954	.00905	.00859	.00817	.00776	.00739	.00703	.00670	.00639	.00610	.00582
55	27	.01674	.01579	.01490	.01407	.01329	.01257	.01190	.01127	.01068	.01013	.00961	.00913	.00868	.00825	.00785	.00748	.00713	.00679	.00648	.00619
55	28	.01773	.01673	.01579	.01492	.01410	.01334	.01263	.01196	.01134	.01076	.01022	.00970	.00922	.00877	.00835	.00795	.00758	.00723	.00690	.00659
55	29	.01878	.01772	.01674	.01582	.01496	.01416	.01341	.01271	.01205	.01144	.01086	.01032	.00981	.00933	.00889	.00846	.00807	.00770	.00734	.00701
55	30	.01989	.01878	.01774	.01678	.01587	.01503	.01424	.01350	.01280	.01215	.01154	.01097	.01044	.00993	.00946	.00901	.00859	.00819	.00782	.00747
55	31	.02105	.01989	.01880	.01779	.01684	.01595	.01511	.01433	.01360	.01292	.01227	.01167	.01110	.01057	.01007	.00959	.00915	.00873	.00833	.00796
55	32	.02229	.02107	.01993	.01886	.01786	.01692	.01605	.01522	.01445	.01373	.01305	.01241	.01181	.01125	.01071	.01021	.00974	.00930	.00888	.00848
55	33	.02359	.02231	.02111	.01999	.01894	.01796	.01703	.01617	.01535	.01459	.01387	.01320	.01257	.01197	.01141	.01088	.01038	.00991	.00946	.00904
55	34	.02496	.02362	.02236	.02119	.02008	.01905	.01808	.01717	.01631	.01551	.01475	.01404	.01337	.01274	.01214	.01158	.01106	.01056	.01009	.00964
55	35	.02641	.02500	.02368	.02245	.02129	.02020	.01918	.01823	.01733	.01648	.01568	.01493	.01422	.01356	.01293	.01234	.01178	.01125	.01075	.01028
55	36	.02792	.02645	.02507	.02378	.02257	.02143	.02035	.01935	.01840	.01751	.01667	.01588	.01513	.01443	.01377	.01314	.01255	.01199	.01147	.01097
55	37	.02952	.02798	.02654	.02518	.02391	.02271	.02159	.02053	.01953	.01860	.01771	.01688	.01609	.01535	.01465	.01399	.01337	.01278	.01222	.01169
55	38	.03119	.02958	.02807	.02666	.02532	.02407	.02289	.02178	.02073	.01975	.01882	.01794	.01712	.01633	.01560	.01490	.01424	.01362	.01303	.01247
55	39	.03294	.03126	.02969	.02820	.02681	.02550	.02426	.02310	.02200	.02096	.01999	.01907	.01820	.01737	.01660	.01586	.01517	.01451	.01389	.01330
55	40	.03477	.03302	.03138	.02983	.02837	.02700	.02570	.02448	.02333	.02225	.02122	.02025	.01934	.01847	.01766	.01688	.01615	.01546	.01480	.01418
55	41	.03669	.03487	.03315	.03153	.03001	.02857	.02722	.02594	.02474	.02360	.02252	.02151	.02055	.01964	.01878	.01796	.01719	.01646	.01577	.01511
55	42	.03869	.03679	.03500	.03332	.03173	.03023	.02881	.02748	.02621	.02502	.02390	.02283	.02182	.02087	.01996	.01911	.01830	.01753	.01680	.01610
55	43	.04077	.03880	.03693	.03518	.03352	.03195	.03048	.02908	.02776	.02651	.02533	.02422	.02316	.02216	.02121	.02031	.01946	.01865	.01788	.01715
55	44	.04293	.04088	.03894	.03711	.03539	.03376	.03222	.03076	.02938	.02808	.02684	.02567	.02457	.02352	.02252	.02158	.02068	.01983	.01903	.01826
55	45	.04516	.04303	.04102	.03912	.03733	.03563	.03402	.03250	.03107	.02970	.02842	.02719	.02604	.02494	.02389	.02291	.02197	.02107	.02023	.01942
55	46	.04747	.04526	.04317	.04120	.03933	.03757	.03590	.03432	.03282	.03140	.03005	.02878	.02757	.02642	.02533	.02429	.02331	.02237	.02148	.02064
55	47	.04984	.04755	.04539	.04334	.04141	.03957	.03783	.03619	.03463	.03315	.03175	.03042	.02915	.02796	.02682	.02573	.02470	.02373	.02279	.02191
55	48	.05228	.04991	.04767	.04555	.04354	.04164	.03984	.03813	.03651	.03497	.03351	.03212	.03080	.02955	.02836	.02723	.02616	.02513	.02416	.02323
55	49	.05478	.05233	.05002	.04782	.04574	.04377	.04190	.04013	.03844	.03684	.03533	.03388	.03251	.03121	.02997	.02879	.02767	.02660	.02558	.02461
55	50	.05734	.05482	.05242	.05015	.04800	.04596	.04402	.04219	.04044	.03878	.03720	.03571	.03428	.03292	.03163	.03041	.02924	.02812	.02706	.02605
55	51	.05996	.05735	.05489	.05254	.05032	.04821	.04621	.04430	.04250	.04078	.03914	.03759	.03611	.03470	.03336	.03208	.03086	.02970	.02859	.02754
55	52	.06262	.05994	.05740	.05498	.05269	.05051	.04844	.04647	.04460	.04282	.04113	.03952	.03798	.03652	.03513	.03380	.03253	.03133	.03017	.02907
55	53	.06533	.06258	.05996	.05747	.05511	.05286	.05072	.04869	.04676	.04492	.04317	.04150	.03991	.03839	.03695	.03557	.03426	.03300	.03180	.03066
55	54	.06808	.06525	.06256	.06000	.05757	.05525	.05305	.05096	.04896	.04706	.04525	.04353	.04188	.04031	.03882	.03739	.03603	.03473	.03348	.03229
55	55	.07086	.06795	.06519	.06256	.06006	.05768	.05542	.05326	.05121	.04925	.04738	.04560	.04390	.04228	.04073	.03925	.03784	.03649	.03521	.03397
56	0	.00514	.00488	.00463	.00441	.00420	.00401	.00383	.00366	.00350	.00336	.00322	.00309	.00297	.00286	.00275	.00265	.00256	.00247	.00239	.00231
56	1	.00387	.00363	.00340	.00320	.00301	.00284	.00268	.00253	.00239	.00226	.00214	.00203	.00193	.00184	.00175	.00166	.00158	.00151	.00144	.00138
56	2	.00402	.00377	.00353	.00332	.00312	.00294	.00277	.00261	.00247	.00234	.00221	.00210	.00199	.00189	.00179	.00171	.00162	.00155	.00148	.00141
56	3	.00423	.00396	.00371	.00349	.00328	.00309	.00291	.00274	.00259	.00245	.00232	.00220	.00208	.00198	.00188	.00179	.00170	.00162	.00154	.00147

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
56	4	.00447	.00419	.00393	.00369	.00347	.00327	.00308	.00290	.00274	.00259	.00245	.00232	.00220	.00209	.00199	.00189	.00180	.00171	.00163	.00155
56	5	.00474	.00445	.00417	.00392	.00368	.00347	.00327	.00309	.00291	.00276	.00261	.00247	.00234	.00222	.00211	.00201	.00191	.00182	.00173	.00165
56	6	.00504	.00473	.00444	.00417	.00392	.00369	.00348	.00329	.00310	.00294	.00278	.00263	.00250	.00237	.00225	.00214	.00204	.00194	.00185	.00177
56	7	.00537	.00503	.00472	.00444	.00418	.00394	.00371	.00351	.00331	.00313	.00297	.00281	.00267	.00253	.00241	.00229	.00218	.00208	.00198	.00189
56	8	.00571	.00536	.00504	.00473	.00446	.00420	.00396	.00374	.00354	.00335	.00317	.00301	.00285	.00271	.00258	.00245	.00234	.00223	.00212	.00203
56	9	.00609	.00572	.00537	.00505	.00476	.00449	.00424	.00400	.00378	.00358	.00339	.00322	.00306	.00290	.00276	.00263	.00250	.00239	.00228	.00218
56	10	.00650	.00610	.00573	.00540	.00509	.00480	.00453	.00428	.00405	.00384	.00364	.00345	.00328	.00312	.00297	.00282	.00269	.00257	.00245	.00234
56	11	.00693	.00651	.00612	.00577	.00544	.00513	.00485	.00458	.00434	.00411	.00390	.00370	.00352	.00334	.00318	.00303	.00289	.00276	.00263	.00252
56	12	.00739	.00694	.00654	.00616	.00581	.00548	.00518	.00490	.00464	.00440	.00418	.00397	.00377	.00359	.00342	.00325	.00310	.00296	.00283	.00271
56	13	.00787	.00740	.00697	.00657	.00620	.00585	.00553	.00524	.00496	.00470	.00447	.00424	.00403	.00384	.00366	.00349	.00333	.00318	.00304	.00290
56	14	.00836	.00787	.00741	.00699	.00659	.00623	.00589	.00558	.00529	.00501	.00476	.00452	.00430	.00410	.00390	.00372	.00355	.00339	.00324	.00310
56	15	.00886	.00834	.00786	.00741	.00700	.00661	.00625	.00592	.00561	.00532	.00506	.00480	.00457	.00435	.00415	.00395	.00377	.00360	.00345	.00330
56	16	.00937	.00882	.00831	.00784	.00740	.00700	.00662	.00627	.00594	.00564	.00535	.00509	.00484	.00461	.00439	.00419	.00399	.00382	.00365	.00349
56	17	.00989	.00931	.00878	.00828	.00782	.00739	.00699	.00662	.00628	.00595	.00565	.00537	.00511	.00486	.00463	.00442	.00422	.00403	.00385	.00368
56	18	.01044	.00983	.00926	.00874	.00825	.00780	.00738	.00698	.00662	.00628	.00596	.00567	.00539	.00513	.00489	.00466	.00444	.00424	.00405	.00388
56	19	.01101	.01036	.00977	.00922	.00870	.00822	.00778	.00737	.00698	.00662	.00629	.00597	.00568	.00541	.00515	.00491	.00468	.00447	.00427	.00408
56	20	.01161	.01094	.01031	.00973	.00919	.00868	.00821	.00778	.00737	.00699	.00664	.00630	.00599	.00570	.00543	.00518	.00494	.00471	.00450	.00430
56	21	.01226	.01155	.01089	.01027	.00970	.00917	.00868	.00822	.00779	.00739	.00701	.00666	.00633	.00602	.00574	.00547	.00521	.00498	.00475	.00454
56	22	.01295	.01220	.01150	.01085	.01025	.00969	.00917	.00868	.00823	.00781	.00741	.00704	.00669	.00637	.00606	.00578	.00551	.00526	.00502	.00480
56	23	.01368	.01289	.01216	.01148	.01084	.01025	.00970	.00919	.00871	.00826	.00784	.00745	.00708	.00674	.00641	.00611	.00583	.00556	.00531	.00507
56	24	.01446	.01363	.01286	.01214	.01147	.01085	.01027	.00973	.00922	.00874	.00830	.00789	.00750	.00713	.00679	.00647	.00617	.00589	.00562	.00537
56	25	.01530	.01443	.01361	.01286	.01215	.01149	.01088	.01031	.00977	.00927	.00880	.00836	.00795	.00756	.00720	.00686	.00654	.00624	.00596	.00569
56	26	.01619	.01528	.01442	.01362	.01288	.01218	.01154	.01093	.01037	.00984	.00934	.00888	.00844	.00803	.00765	.00729	.00695	.00663	.00633	.00605
56	27	.01715	.01618	.01528	.01444	.01366	.01293	.01224	.01160	.01101	.01045	.00992	.00943	.00897	.00854	.00813	.00775	.00739	.00705	.00673	.00643
56	28	.01817	.01715	.01620	.01532	.01449	.01372	.01300	.01232	.01169	.01110	.01054	.01002	.00954	.00908	.00865	.00824	.00786	.00750	.00716	.00684
56	29	.01925	.01818	.01718	.01625	.01538	.01456	.01380	.01309	.01242	.01180	.01121	.01066	.01014	.00966	.00920	.00877	.00837	.00798	.00762	.00729
56	30	.02039	.01926	.01821	.01723	.01632	.01546	.01466	.01391	.01320	.01254	.01192	.01134	.01079	.01028	.00979	.00934	.00891	.00850	.00812	.00776
56	31	.02159	.02041	.01931	.01828	.01731	.01641	.01557	.01477	.01403	.01333	.01268	.01206	.01148	.01094	.01042	.00994	.00949	.00906	.00865	.00827
56	32	.02286	.02163	.02047	.01938	.01837	.01742	.01653	.01569	.01491	.01417	.01348	.01283	.01222	.01164	.01110	.01059	.01011	.00965	.00922	.00882
56	33	.02421	.02291	.02169	.02056	.01949	.01849	.01755	.01667	.01584	.01507	.01434	.01365	.01300	.01239	.01182	.01128	.01077	.01029	.00983	.00940
56	34	.02562	.02426	.02299	.02179	.02067	.01962	.01863	.01771	.01684	.01602	.01525	.01452	.01384	.01319	.01259	.01201	.01147	.01096	.01048	.01003
56	35	.02712	.02569	.02436	.02310	.02192	.02082	.01978	.01881	.01789	.01703	.01621	.01545	.01473	.01405	.01341	.01280	.01223	.01169	.01118	.01070
56	36	.02869	.02720	.02580	.02448	.02325	.02209	.02100	.01997	.01901	.01810	.01724	.01643	.01567	.01495	.01428	.01364	.01303	.01246	.01192	.01141
56	37	.03034	.02878	.02731	.02594	.02464	.02342	.02228	.02120	.02019	.01923	.01833	.01748	.01668	.01592	.01520	.01453	.01389	.01328	.01271	.01217
56	38	.03207	.03044	.02891	.02747	.02611	.02483	.02363	.02250	.02143	.02043	.01948	.01859	.01774	.01694	.01619	.01547	.01480	.01416	.01356	.01298
56	39	.03389	.03219	.03059	.02908	.02766	.02632	.02506	.02387	.02275	.02170	.02070	.01976	.01887	.01803	.01723	.01648	.01577	.01509	.01446	.01385
56	40	.03580	.03402	.03235	.03077	.02928	.02788	.02656	.02532	.02415	.02304	.02199	.02100	.02006	.01918	.01834	.01755	.01680	.01609	.01541	.01477
56	41	.03779	.03594	.03419	.03255	.03099	.02953	.02815	.02684	.02561	.02445	.02335	.02231	.02133	.02040	.01952	.01868	.01789	.01714	.01643	.01575
56	42	.03988	.03794	.03612	.03441	.03278	.03126	.02981	.02845	.02716	.02594	.02479	.02370	.02266	.02169	.02076	.01988	.01905	.01826	.01751	.01680
56	43	.04205	.04004	.03814	.03635	.03466	.03306	.03155	.03013	.02878	.02750	.02630	.02515	.02407	.02304	.02207	.02115	.02027	.01944	.01865	.01790
56	44	.04430	.04221	.04024	.03837	.03661	.03495	.03337	.03188	.03047	.02914	.02788	.02668	.02554	.02447	.02345	.02248	.02156	.02068	.01985	.01907
56	45	.04664	.04447	.04242	.04048	.03864	.03691	.03527	.03371	.03224	.03085	.02953	.02827	.02709	.02596	.02489	.02387	.02291	.02199	.02112	.02029
56	46	.04905	.04680	.04467	.04265	.04075	.03894	.03723	.03561	.03408	.03263	.03125	.02994	.02870	.02752	.02640	.02533	.02432	.02336	.02244	.02157
56	47	.05154	.04920	.04699	.04490	.04292	.04105	.03927	.03758	.03599	.03447	.03303	.03167	.03037	.02914	.02797	.02685	.02579	.02478	.02383	.02291
56	48	.05409	.05168	.04939	.04722	.04517	.04322	.04137	.03962	.03796	.03638	.03488	.03346	.03211	.03082	.02960	.02843	.02733	.02627	.02527	.02431
56	49	.05672	.05422	.05185	.04961	.04748	.04546	.04354	.04173	.04000	.03836	.03680	.03532	.03391	.03257	.03129	.03008	.02892	.02782	.02677	.02577
56	50	.05941	.05683	.05438	.05206	.04986	.04777	.04578	.04390	.04211	.04040	.03878	.03724	.03578	.03438	.03305	.03179	.03058	.02943	.02833	.02729
56	51	.06217	.05950	.05698	.05458	.05230	.05014	.04809	.04613	.04427	.04251	.04083	.03923	.03770	.03625	.03487	.03355	.03230	.03110	.02996	.02886
56	52	.06497	.06223	.05963	.05715	.05480	.05257	.05044	.04842	.04650	.04467	.04293	.04127	.03969	.03818	.03675	.03538	.03407	.03282	.03163	.03049
56	53	.06783	.06501	.06233	.05978	.05735	.05505	.05286	.05077	.04878	.04689	.04509	.04337	.04173	.04017	.03868	.03725	.03590	.03460	.03336	.03218

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
56	54	.07073	.06783	.06507	.06245	.05995	.05758	.05532	.05316	.05111	.04916	.04729	.04551	.04382	.04220	.04066	.03918	.03777	.03643	.03514	.03391
56	55	.07367	.07069	.06786	.06516	.06260	.06015	.05782	.05560	.05349	.05147	.04955	.04771	.04596	.04429	.04269	.04116	.03970	.03831	.03697	.03570
56	56	.07665	.07359	.07069	.06792	.06528	.06277	.06037	.05809	.05591	.05383	.05185	.04995	.04815	.04642	.04477	.04319	.04168	.04023	.03885	.03753
57	0	.00531	.00505	.00480	.00457	.00436	.00416	.00398	.00381	.00365	.00350	.00336	.00323	.00311	.00299	.00289	.00278	.00269	.00260	.00251	.00243
57	1	.00396	.00371	.00349	.00328	.00309	.00292	.00275	.00260	.00246	.00233	.00221	.00210	.00200	.00190	.00181	.00172	.00164	.00157	.00150	.00143
57	2	.00411	.00385	.00362	.00340	.00320	.00302	.00285	.00269	.00254	.00241	.00228	.00216	.00205	.00195	.00186	.00177	.00168	.00160	.00153	.00146
57	3	.00432	.00405	.00380	.00358	.00336	.00317	.00299	.00282	.00267	.00252	.00239	.00227	.00215	.00204	.00194	.00185	.00176	.00168	.00160	.00153
57	4	.00457	.00429	.00402	.00378	.00356	.00335	.00316	.00299	.00282	.00267	.00253	.00240	.00227	.00216	.00205	.00195	.00186	.00177	.00169	.00161
57	5	.00485	.00455	.00427	.00402	.00378	.00356	.00336	.00317	.00300	.00284	.00269	.00255	.00242	.00230	.00218	.00208	.00198	.00189	.00180	.00172
57	6	.00516	.00484	.00454	.00427	.00402	.00379	.00358	.00338	.00320	.00302	.00287	.00272	.00258	.00245	.00233	.00222	.00211	.00201	.00192	.00183
57	7	.00549	.00515	.00484	.00455	.00429	.00404	.00382	.00361	.00341	.00323	.00306	.00290	.00276	.00262	.00249	.00237	.00226	.00215	.00206	.00196
57	8	.00585	.00549	.00516	.00486	.00458	.00432	.00407	.00385	.00364	.00345	.00327	.00311	.00295	.00280	.00267	.00254	.00242	.00231	.00220	.00210
57	9	.00623	.00585	.00551	.00518	.00489	.00461	.00436	.00412	.00390	.00369	.00350	.00333	.00316	.00300	.00286	.00272	.00260	.00248	.00237	.00226
57	10	.00665	.00625	.00588	.00554	.00522	.00493	.00466	.00441	.00417	.00396	.00375	.00357	.00339	.00322	.00307	.00293	.00279	.00266	.00254	.00243
57	11	.00709	.00667	.00628	.00592	.00558	.00527	.00499	.00472	.00447	.00424	.00403	.00382	.00364	.00346	.00330	.00314	.00300	.00286	.00274	.00262
57	12	.00756	.00712	.00670	.00632	.00597	.00564	.00533	.00505	.00479	.00454	.00431	.00410	.00390	.00371	.00354	.00338	.00322	.00308	.00294	.00282
57	13	.00806	.00759	.00715	.00674	.00637	.00602	.00570	.00540	.00512	.00486	.00461	.00439	.00417	.00398	.00379	.00362	.00345	.00330	.00316	.00302
57	14	.00856	.00806	.00760	.00717	.00678	.00641	.00607	.00575	.00545	.00518	.00492	.00468	.00445	.00424	.00404	.00386	.00369	.00352	.00337	.00323
57	15	.00908	.00855	.00806	.00761	.00719	.00680	.00644	.00610	.00579	.00550	.00522	.00497	.00473	.00451	.00430	.00410	.00392	.00375	.00358	.00343
57	16	.00960	.00904	.00853	.00805	.00761	.00720	.00681	.00646	.00613	.00582	.00553	.00526	.00501	.00477	.00455	.00434	.00415	.00396	.00379	.00363
57	17	.01013	.00955	.00900	.00850	.00803	.00760	.00720	.00682	.00647	.00614	.00584	.00555	.00529	.00504	.00480	.00458	.00438	.00418	.00400	.00383
57	18	.01069	.01007	.00950	.00897	.00847	.00802	.00759	.00719	.00682	.00648	.00616	.00585	.00557	.00531	.00506	.00483	.00461	.00441	.00421	.00403
57	19	.01127	.01062	.01002	.00946	.00894	.00846	.00801	.00759	.00720	.00683	.00649	.00617	.00587	.00559	.00533	.00509	.00486	.00464	.00444	.00424
57	20	.01189	.01120	.01057	.00998	.00943	.00892	.00845	.00801	.00759	.00721	.00685	.00651	.00620	.00590	.00562	.00536	.00512	.00489	.00468	.00447
57	21	.01255	.01183	.01116	.01054	.00996	.00942	.00892	.00846	.00802	.00761	.00723	.00688	.00654	.00623	.00594	.00566	.00540	.00516	.00493	.00472
57	22	.01325	.01249	.01179	.01113	.01053	.00996	.00943	.00894	.00848	.00805	.00764	.00727	.00691	.00658	.00627	.00598	.00571	.00545	.00521	.00498
57	23	.01400	.01320	.01246	.01177	.01113	.01053	.00997	.00945	.00897	.00851	.00808	.00769	.00731	.00696	.00663	.00633	.00604	.00576	.00551	.00527
57	24	.01480	.01396	.01318	.01245	.01178	.01115	.01056	.01001	.00949	.00901	.00856	.00814	.00774	.00737	.00703	.00670	.00639	.00610	.00583	.00557
57	25	.01566	.01478	.01395	.01319	.01247	.01181	.01119	.01060	.01006	.00955	.00908	.00863	.00821	.00782	.00745	.00710	.00678	.00647	.00618	.00591
57	26	.01658	.01565	.01478	.01397	.01322	.01252	.01186	.01125	.01067	.01014	.00963	.00916	.00872	.00830	.00791	.00754	.00720	.00687	.00656	.00628
57	27	.01756	.01658	.01567	.01482	.01402	.01328	.01259	.01194	.01133	.01076	.01023	.00973	.00926	.00882	.00841	.00802	.00765	.00731	.00698	.00667
57	28	.01860	.01757	.01661	.01572	.01488	.01410	.01337	.01268	.01204	.01144	.01087	.01035	.00985	.00938	.00894	.00853	.00814	.00777	.00743	.00710
57	29	.01971	.01863	.01762	.01668	.01579	.01497	.01420	.01347	.01280	.01216	.01156	.01100	.01048	.00998	.00952	.00908	.00867	.00828	.00791	.00756
57	30	.02088	.01975	.01868	.01769	.01676	.01589	.01508	.01432	.01360	.01293	.01230	.01170	.01115	.01062	.01013	.00967	.00923	.00882	.00843	.00806
57	31	.02212	.02093	.01981	.01877	.01779	.01687	.01602	.01521	.01446	.01375	.01308	.01245	.01186	.01131	.01079	.01029	.00983	.00939	.00898	.00859
57	32	.02343	.02218	.02101	.01991	.01888	.01792	.01701	.01616	.01536	.01462	.01391	.01325	.01263	.01204	.01149	.01096	.01047	.01001	.00957	.00916
57	33	.02482	.02350	.02227	.02112	.02004	.01902	.01807	.01717	.01633	.01554	.01480	.01410	.01344	.01282	.01223	.01168	.01116	.01067	.01020	.00976
57	34	.02628	.02490	.02361	.02240	.02126	.02019	.01919	.01825	.01736	.01653	.01574	.01500	.01431	.01365	.01303	.01245	.01189	.01137	.01088	.01041
57	35	.02782	.02638	.02502	.02375	.02256	.02143	.02038	.01939	.01845	.01758	.01675	.01597	.01523	.01454	.01388	.01327	.01268	.01213	.01161	.01111
57	36	.02945	.02794	.02651	.02518	.02393	.02275	.02164	.02060	.01961	.01869	.01781	.01699	.01622	.01548	.01479	.01414	.01352	.01293	.01238	.01186
57	37	.03116	.02957	.02809	.02669	.02537	.02413	.02297	.02187	.02084	.01986	.01895	.01808	.01726	.01649	.01576	.01507	.01441	.01379	.01321	.01265
57	38	.03296	.03130	.02974	.02828	.02690	.02560	.02438	.02322	.02214	.02111	.02015	.01923	.01837	.01755	.01678	.01605	.01536	.01471	.01409	.01350
57	39	.03484	.03311	.03148	.02995	.02850	.02714	.02586	.02465	.02351	.02243	.02142	.02046	.01955	.01869	.01787	.01710	.01638	.01568	.01503	.01441
57	40	.03682	.03501	.03331	.03171	.03020	.02877	.02743	.02616	.02496	.02383	.02276	.02175	.02079	.01989	.01903	.01822	.01745	.01672	.01603	.01538
57	41	.03889	.03701	.03523	.03356	.03198	.03049	.02908	.02775	.02649	.02531	.02418	.02312	.02212	.02116	.02026	.01941	.01860	.01783	.01710	.01641
57	42	.04106	.03910	.03724	.03549	.03384	.03229	.03081	.02942	.02811	.02686	.02568	.02457	.02351	.02251	.02156	.02066	.01981	.01900	.01823	.01750
57	43	.04332	.04127	.03934	.03752	.03580	.03417	.03263	.03118	.02980	.02850	.02726	.02609	.02498	.02393	.02294	.02199	.02109	.02024	.01943	.01866
57	44	.04567	.04355	.04154	.03964	.03784	.03614	.03454	.03301	.03157	.03021	.02892	.02769	.02653	.02543	.02438	.02339	.02244	.02155	.02069	.01988
57	45	.04811	.04590	.04381	.04183	.03996	.03819	.03652	.03493	.03343	.03200	.03065	.02937	.02815	.02699	.02590	.02485	.02386	.02292	.02202	.02117
57	46	.05063	.04834	.04617	.04411	.04217	.04032	.03858	.03692	.03535	.03387	.03245	.03111	.02984	.02863	.02748	.02639	.02535	.02436	.02342	.02252

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
57	47	.05323	.05085	.04860	.04647	.04444	.04253	.04071	.03899	.03735	.03580	.03433	.03293	.03160	.03033	.02913	.02799	.02690	.02586	.02487	.02393
57	48	.05591	.05344	.05111	.04890	.04680	.04481	.04292	.04113	.03943	.03781	.03627	.03481	.03343	.03211	.03085	.02965	.02851	.02743	.02640	.02541
57	49	.05866	.05611	.05369	.05140	.04923	.04716	.04520	.04334	.04157	.03989	.03829	.03677	.03532	.03395	.03264	.03139	.03020	.02906	.02798	.02695
57	50	.06149	.05885	.05635	.05398	.05173	.04959	.04756	.04562	.04379	.04204	.04038	.03880	.03729	.03586	.03449	.03319	.03195	.03076	.02963	.02855
57	51	.06438	.06166	.05908	.05663	.05430	.05209	.04998	.04798	.04607	.04426	.04254	.04089	.03933	.03783	.03641	.03505	.03376	.03253	.03135	.03022
57	52	.06734	.06453	.06187	.05934	.05693	.05464	.05247	.05040	.04842	.04654	.04475	.04305	.04142	.03987	.03839	.03698	.03563	.03435	.03312	.03195
57	53	.07034	.06746	.06472	.06211	.05962	.05726	.05501	.05287	.05083	.04889	.04703	.04526	.04358	.04197	.04043	.03897	.03757	.03623	.03495	.03373
57	54	.07340	.07044	.06761	.06493	.06237	.05993	.05761	.05540	.05329	.05128	.04937	.04754	.04579	.04412	.04253	.04101	.03956	.03817	.03684	.03557
57	55	.07651	.07346	.07056	.06779	.06516	.06265	.06026	.05798	.05581	.05373	.05175	.04986	.04806	.04633	.04468	.04311	.04160	.04016	.03878	.03746
57	56	.07965	.07652	.07355	.07071	.06800	.06542	.06296	.06061	.05837	.05623	.05419	.05224	.05038	.04859	.04689	.04526	.04370	.04221	.04078	.03941
57	57	.08283	.07962	.07657	.07366	.07088	.06823	.06570	.06329	.06098	.05878	.05668	.05467	.05274	.05090	.04914	.04746	.04585	.04430	.04282	.04141
58	0	.00549	.00522	.00497	.00474	.00452	.00433	.00414	.00397	.00380	.00365	.00351	.00338	.00325	.00313	.00302	.00292	.00282	.00273	.00264	.00255
58	1	.00405	.00380	.00358	.00337	.00317	.00300	.00283	.00268	.00254	.00241	.00228	.00217	.00206	.00196	.00187	.00179	.00170	.00163	.00156	.00149
58	2	.00420	.00394	.00371	.00349	.00328	.00310	.00292	.00276	.00262	.00248	.00235	.00223	.00212	.00202	.00192	.00183	.00174	.00166	.00159	.00152
58	3	.00442	.00414	.00389	.00366	.00345	.00325	.00307	.00290	.00274	.00260	.00246	.00234	.00222	.00211	.00201	.00191	.00182	.00174	.00166	.00158
58	4	.00467	.00438	.00412	.00387	.00365	.00344	.00325	.00307	.00290	.00275	.00261	.00247	.00235	.00223	.00212	.00202	.00193	.00184	.00175	.00167
58	5	.00496	.00465	.00437	.00411	.00388	.00366	.00345	.00326	.00309	.00292	.00277	.00263	.00250	.00237	.00226	.00215	.00205	.00195	.00186	.00178
58	6	.00527	.00495	.00465	.00438	.00413	.00389	.00368	.00347	.00329	.00311	.00295	.00280	.00266	.00253	.00241	.00229	.00219	.00209	.00199	.00190
58	7	.00561	.00527	.00496	.00467	.00440	.00415	.00392	.00371	.00351	.00333	.00315	.00299	.00285	.00271	.00258	.00245	.00234	.00223	.00213	.00204
58	8	.00598	.00562	.00528	.00498	.00469	.00443	.00419	.00396	.00375	.00356	.00337	.00320	.00305	.00290	.00276	.00263	.00251	.00239	.00229	.00218
58	9	.00637	.00599	.00564	.00531	.00501	.00474	.00448	.00424	.00401	.00381	.00361	.00343	.00326	.00311	.00296	.00282	.00269	.00257	.00246	.00235
58	10	.00680	.00640	.00602	.00568	.00536	.00507	.00479	.00454	.00430	.00408	.00387	.00368	.00350	.00333	.00318	.00303	.00289	.00276	.00264	.00253
58	11	.00726	.00683	.00644	.00607	.00573	.00542	.00513	.00486	.00461	.00437	.00415	.00395	.00376	.00358	.00341	.00326	.00311	.00297	.00284	.00272
58	12	.00774	.00729	.00687	.00649	.00613	.00580	.00549	.00520	.00493	.00468	.00445	.00423	.00403	.00384	.00366	.00350	.00334	.00319	.00306	.00293
58	13	.00825	.00777	.00733	.00692	.00654	.00619	.00586	.00556	.00527	.00501	.00476	.00453	.00432	.00411	.00393	.00375	.00358	.00343	.00328	.00314
58	14	.00877	.00826	.00779	.00736	.00696	.00659	.00624	.00592	.00562	.00534	.00508	.00483	.00460	.00439	.00419	.00400	.00382	.00366	.00350	.00336
58	15	.00929	.00876	.00827	.00781	.00739	.00699	.00663	.00628	.00597	.00567	.00539	.00513	.00489	.00466	.00445	.00425	.00406	.00389	.00372	.00357
58	16	.00983	.00926	.00874	.00826	.00781	.00740	.00701	.00665	.00631	.00600	.00571	.00543	.00518	.00494	.00471	.00450	.00430	.00412	.00394	.00377
58	17	.01037	.00978	.00923	.00872	.00825	.00781	.00740	.00702	.00667	.00633	.00603	.00574	.00546	.00521	.00497	.00475	.00454	.00434	.00416	.00398
58	18	.01093	.01031	.00973	.00920	.00870	.00824	.00781	.00740	.00703	.00668	.00635	.00605	.00576	.00549	.00524	.00500	.00478	.00457	.00438	.00419
58	19	.01153	.01087	.01026	.00970	.00917	.00869	.00823	.00781	.00741	.00704	.00669	.00637	.00607	.00578	.00552	.00527	.00503	.00481	.00461	.00441
58	20	.01216	.01147	.01083	.01023	.00968	.00917	.00868	.00824	.00782	.00743	.00706	.00672	.00640	.00610	.00582	.00555	.00531	.00507	.00485	.00464
58	21	.01284	.01211	.01143	.01081	.01022	.00968	.00917	.00870	.00826	.00784	.00746	.00710	.00676	.00644	.00614	.00586	.00560	.00535	.00512	.00490
58	22	.01355	.01279	.01208	.01142	.01080	.01023	.00969	.00919	.00872	.00829	.00788	.00750	.00714	.00680	.00649	.00619	.00591	.00565	.00540	.00517
58	23	.01432	.01351	.01276	.01207	.01142	.01081	.01025	.00972	.00923	.00876	.00833	.00793	.00755	.00719	.00686	.00654	.00625	.00597	.00571	.00546
58	24	.01514	.01429	.01350	.01277	.01208	.01144	.01085	.01029	.00977	.00928	.00882	.00839	.00799	.00762	.00726	.00693	.00662	.00632	.00604	.00578
58	25	.01602	.01512	.01429	.01352	.01280	.01212	.01149	.01090	.01035	.00984	.00935	.00890	.00847	.00807	.00770	.00735	.00701	.00670	.00641	.00613
58	26	.01696	.01602	.01514	.01432	.01356	.01285	.01219	.01156	.01098	.01044	.00992	.00944	.00899	.00857	.00817	.00780	.00745	.00712	.00680	.00651
58	27	.01796	.01697	.01605	.01519	.01439	.01364	.01293	.01228	.01166	.01108	.01054	.01003	.00956	.00911	.00869	.00829	.00792	.00757	.00723	.00692
58	28	.01903	.01799	.01702	.01612	.01527	.01448	.01373	.01304	.01239	.01178	.01121	.01067	.01016	.00969	.00924	.00882	.00842	.00805	.00770	.00736
58	29	.02017	.01908	.01806	.01710	.01621	.01537	.01459	.01386	.01317	.01252	.01192	.01135	.01081	.01031	.00983	.00939	.00897	.00857	.00820	.00784
58	30	.02138	.02023	.01915	.01815	.01721	.01632	.01550	.01472	.01400	.01332	.01268	.01207	.01151	.01097	.01047	.01000	.00955	.00913	.00873	.00836
58	31	.02265	.02144	.02031	.01926	.01826	.01734	.01647	.01565	.01488	.01416	.01348	.01285	.01225	.01168	.01115	.01065	.01017	.00973	.00931	.00891
58	32	.02400	.02273	.02154	.02043	.01939	.01841	.01749	.01663	.01582	.01506	.01434	.01367	.01304	.01244	.01187	.01134	.01084	.01037	.00992	.00950
58	33	.02543	.02409	.02285	.02168	.02058	.01955	.01858	.01768	.01682	.01602	.01526	.01455	.01388	.01325	.01265	.01209	.01156	.01105	.01058	.01013
58	34	.02693	.02554	.02423	.02300	.02184	.02076	.01974	.01879	.01789	.01704	.01624	.01549	.01478	.01411	.01348	.01288	.01232	.01179	.01128	.01081
58	35	.02853	.02706	.02569	.02440	.02319	.02205	.02098	.01997	.01902	.01813	.01728	.01649	.01574	.01503	.01436	.01373	.01314	.01257	.01204	.01153
58	36	.03020	.02867	.02723	.02587	.02460	.02341	.02228	.02122	.02022	.01928	.01839	.01755	.01676	.01601	.01531	.01464	.01401	.01341	.01285	.01231
58	37	.03197	.03036	.02885	.02743	.02610	.02484	.02366	.02254	.02149	.02050	.01956	.01868	.01785	.01706	.01631	.01561	.01494	.01431	.01371	.01314
58	38	.03383	.03215	.03057	.02908	.02768	.02636	.02512	.02395	.02284	.02180	.02081	.01988	.01900	.01817	.01738	.01664	.01593	.01526	.01463	.01403

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
58	39	.03578	.03402	.03237	.03081	.02935	.02797	.02666	.02543	.02427	.02317	.02213	.02115	.02023	.01935	.01852	.01773	.01699	.01628	.01561	.01497
58	40	.03783	.03600	.03427	.03264	.03111	.02966	.02829	.02700	.02578	.02463	.02353	.02250	.02153	.02060	.01973	.01890	.01811	.01737	.01666	.01599
58	41	.03998	.03807	.03626	.03456	.03296	.03144	.03001	.02865	.02737	.02616	.02502	.02393	.02291	.02193	.02101	.02014	.01931	.01852	.01777	.01706
58	42	.04224	.04024	.03836	.03658	.03490	.03331	.03181	.03040	.02906	.02779	.02658	.02544	.02437	.02334	.02237	.02145	.02058	.01975	.01896	.01821
58	43	.04459	.04251	.04054	.03869	.03694	.03528	.03371	.03223	.03082	.02949	.02823	.02704	.02590	.02483	.02381	.02284	.02192	.02105	.02021	.01942
58	44	.04704	.04487	.04283	.04089	.03907	.03734	.03570	.03415	.03268	.03129	.02996	.02871	.02752	.02640	.02532	.02431	.02334	.02242	.02154	.02071
58	45	.04958	.04733	.04520	.04319	.04128	.03948	.03777	.03615	.03461	.03316	.03178	.03046	.02922	.02804	.02691	.02584	.02483	.02386	.02294	.02206
58	46	.05221	.04987	.04766	.04557	.04358	.04171	.03992	.03823	.03663	.03511	.03367	.03229	.03099	.02975	.02857	.02745	.02639	.02537	.02440	.02348
58	47	.05492	.05250	.05020	.04803	.04597	.04401	.04216	.04040	.03873	.03714	.03563	.03420	.03284	.03154	.03031	.02913	.02802	.02695	.02594	.02497
58	48	.05772	.05521	.05283	.05057	.04843	.04640	.04447	.04264	.04090	.03925	.03768	.03618	.03476	.03340	.03211	.03089	.02972	.02860	.02754	.02652
58	49	.06060	.05800	.05554	.05320	.05098	.04887	.04687	.04496	.04315	.04143	.03979	.03824	.03675	.03534	.03399	.03271	.03149	.03032	.02921	.02815
58	50	.06356	.06088	.05833	.05591	.05360	.05142	.04934	.04736	.04548	.04369	.04199	.04037	.03882	.03735	.03595	.03461	.03333	.03211	.03095	.02984
58	51	.06660	.06383	.06119	.05869	.05631	.05404	.05189	.04984	.04789	.04603	.04426	.04258	.04097	.03943	.03797	.03658	.03525	.03397	.03276	.03160
58	52	.06970	.06684	.06412	.06154	.05908	.05673	.05451	.05238	.05036	.04844	.04660	.04485	.04318	.04158	.04006	.03861	.03723	.03590	.03463	.03342
58	53	.07287	.06992	.06712	.06445	.06191	.05949	.05719	.05499	.05290	.05090	.04900	.04719	.04545	.04380	.04222	.04071	.03927	.03789	.03657	.03531
58	54	.07608	.07305	.07017	.06742	.06480	.06231	.05993	.05766	.05550	.05344	.05147	.04959	.04779	.04608	.04444	.04287	.04137	.03994	.03857	.03726
58	55	.07936	.07624	.07327	.07044	.06775	.06518	.06273	.06039	.05816	.05602	.05399	.05205	.05019	.04841	.04671	.04509	.04354	.04205	.04063	.03926
58	56	.08267	.07947	.07643	.07352	.07075	.06810	.06558	.06317	.06087	.05867	.05657	.05456	.05264	.05081	.04905	.04737	.04576	.04422	.04274	.04133
58	57	.08603	.08275	.07962	.07664	.07379	.07108	.06848	.06600	.06363	.06137	.05920	.05713	.05515	.05325	.05144	.04970	.04803	.04644	.04491	.04345
58	58	.08941	.08606	.08285	.07980	.07688	.07409	.07142	.06887	.06644	.06411	.06188	.05974	.05770	.05575	.05387	.05208	.05036	.04871	.04713	.04561
59	0	.00567	.00539	.00514	.00491	.00469	.00449	.00430	.00412	.00396	.00380	.00366	.00352	.00340	.00328	.00316	.00306	.00295	.00286	.00277	.00268
59	1	.00414	.00389	.00366	.00345	.00326	.00308	.00291	.00275	.00261	.00248	.00235	.00224	.00213	.00203	.00194	.00185	.00176	.00169	.00161	.00155
59	2	.00429	.00403	.00379	.00357	.00337	.00318	.00300	.00284	.00269	.00255	.00242	.00230	.00219	.00208	.00198	.00189	.00180	.00172	.00165	.00157
59	3	.00451	.00424	.00398	.00375	.00353	.00333	.00315	.00298	.00282	.00267	.00254	.00241	.00229	.00218	.00207	.00198	.00188	.00180	.00172	.00164
59	4	.00477	.00448	.00421	.00397	.00374	.00353	.00333	.00315	.00298	.00283	.00268	.00255	.00242	.00230	.00219	.00209	.00199	.00190	.00181	.00173
59	5	.00506	.00476	.00447	.00421	.00397	.00375	.00354	.00335	.00317	.00301	.00285	.00271	.00257	.00245	.00233	.00222	.00212	.00202	.00193	.00185
59	6	.00538	.00506	.00476	.00448	.00423	.00399	.00377	.00357	.00338	.00320	.00304	.00289	.00275	.00261	.00249	.00237	.00226	.00216	.00206	.00197
59	7	.00573	.00539	.00507	.00478	.00451	.00426	.00403	.00381	.00361	.00342	.00325	.00309	.00294	.00279	.00266	.00254	.00242	.00231	.00221	.00211
59	8	.00611	.00574	.00541	.00510	.00481	.00455	.00430	.00407	.00386	.00366	.00347	.00330	.00314	.00299	.00285	.00272	.00259	.00248	.00237	.00227
59	9	.00651	.00613	.00577	.00544	.00514	.00486	.00460	.00435	.00413	.00392	.00372	.00354	.00337	.00321	.00306	.00292	.00279	.00266	.00255	.00244
59	10	.00695	.00654	.00617	.00582	.00550	.00520	.00492	.00466	.00442	.00420	.00399	.00380	.00362	.00344	.00329	.00314	.00300	.00286	.00274	.00262
59	11	.00742	.00699	.00659	.00622	.00588	.00556	.00527	.00500	.00474	.00450	.00428	.00407	.00388	.00370	.00353	.00337	.00322	.00308	.00295	.00282
59	12	.00792	.00746	.00704	.00665	.00629	.00595	.00564	.00535	.00508	.00483	.00459	.00437	.00416	.00397	.00379	.00362	.00346	.00331	.00317	.00304
59	13	.00844	.00796	.00751	.00710	.00671	.00636	.00603	.00572	.00543	.00516	.00491	.00468	.00446	.00425	.00406	.00388	.00371	.00355	.00340	.00326
59	14	.00897	.00846	.00799	.00755	.00715	.00677	.00642	.00609	.00579	.00550	.00524	.00499	.00476	.00454	.00434	.00414	.00396	.00380	.00364	.00349
59	15	.00951	.00897	.00847	.00801	.00758	.00718	.00681	.00647	.00614	.00584	.00556	.00530	.00505	.00482	.00461	.00440	.00421	.00403	.00387	.00371
59	16	.01005	.00949	.00896	.00847	.00802	.00760	.00721	.00684	.00650	.00618	.00589	.00561	.00535	.00510	.00488	.00466	.00446	.00427	.00409	.00392
59	17	.01061	.01001	.00946	.00894	.00847	.00802	.00761	.00722	.00686	.00653	.00621	.00592	.00564	.00539	.00514	.00492	.00470	.00450	.00431	.00413
59	18	.01118	.01056	.00997	.00943	.00893	.00846	.00802	.00762	.00724	.00688	.00655	.00624	.00595	.00567	.00542	.00518	.00495	.00474	.00454	.00435
59	19	.01179	.01113	.01051	.00994	.00941	.00892	.00846	.00803	.00763	.00725	.00690	.00657	.00627	.00598	.00571	.00545	.00521	.00499	.00478	.00458
59	20	.01243	.01174	.01109	.01049	.00993	.00941	.00892	.00847	.00804	.00765	.00728	.00693	.00661	.00630	.00601	.00575	.00549	.00525	.00503	.00482
59	21	.01312	.01239	.01171	.01107	.01048	.00993	.00942	.00894	.00849	.00807	.00768	.00732	.00697	.00665	.00635	.00606	.00579	.00554	.00530	.00508
59	22	.01385	.01308	.01236	.01169	.01107	.01049	.00995	.00944	.00897	.00853	.00811	.00773	.00736	.00702	.00670	.00640	.00612	.00585	.00560	.00536
59	23	.01463	.01382	.01307	.01236	.01170	.01109	.01052	.00999	.00949	.00902	.00858	.00817	.00779	.00742	.00708	.00676	.00646	.00618	.00591	.00566
59	24	.01547	.01462	.01382	.01308	.01238	.01174	.01113	.01057	.01004	.00955	.00908	.00865	.00824	.00786	.00750	.00716	.00684	.00654	.00626	.00599
59	25	.01637	.01547	.01463	.01385	.01312	.01243	.01180	.01120	.01064	.01012	.00963	.00917	.00874	.00833	.00795	.00759	.00725	.00694	.00664	.00635
59	26	.01733	.01638	.01550	.01467	.01390	.01318	.01251	.01188	.01129	.01074	.01022	.00973	.00927	.00884	.00844	.00806	.00770	.00736	.00704	.00674
59	27	.01836	.01736	.01643	.01556	.01475	.01399	.01328	.01261	.01199	.01140	.01085	.01034	.00985	.00940	.00897	.00857	.00819	.00783	.00749	.00717
59	28	.01946	.01841	.01743	.01651	.01565	.01485	.01410	.01340	.01274	.01212	.01154	.01099	.01048	.00999	.00954	.00911	.00871	.00833	.00797	.00763
59	29	.02063	.01952	.01849	.01752	.01662	.01577	.01498	.01424	.01354	.01288	.01227	.01169	.01115	.01064	.01015	.00970	.00927	.00887	.00849	.00813

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
59	30	.02186	.02070	.01961	.01860	.01765	.01675	.01592	.01513	.01440	.01370	.01305	.01244	.01186	.01132	.01081	.01033	.00988	.00945	.00904	.00866
59	31	.02317	.02195	.02081	.01974	.01873	.01779	.01691	.01608	.01531	.01457	.01389	.01324	.01263	.01206	.01151	.01100	.01052	.01007	.00964	.00923
59	32	.02456	.02327	.02207	.02095	.01989	.01890	.01797	.01710	.01628	.01550	.01478	.01409	.01345	.01284	.01226	.01172	.01121	.01073	.01027	.00984
59	33	.02603	.02468	.02342	.02223	.02112	.02008	.01910	.01818	.01731	.01649	.01573	.01500	.01432	.01368	.01307	.01250	.01195	.01144	.01096	.01050
59	34	.02758	.02616	.02484	.02359	.02242	.02133	.02029	.01932	.01841	.01755	.01674	.01597	.01525	.01457	.01393	.01332	.01275	.01220	.01169	.01120
59	35	.02922	.02773	.02634	.02504	.02381	.02265	.02157	.02054	.01958	.01867	.01782	.01701	.01625	.01553	.01485	.01420	.01359	.01302	.01247	.01196
59	36	.03095	.02939	.02793	.02656	.02527	.02406	.02292	.02184	.02082	.01987	.01896	.01811	.01731	.01654	.01583	.01514	.01450	.01389	.01331	.01277
59	37	.03277	.03114	.02961	.02817	.02682	.02555	.02434	.02321	.02214	.02113	.02018	.01928	.01843	.01763	.01687	.01615	.01547	.01482	.01421	.01363
59	38	.03469	.03299	.03139	.02988	.02846	.02712	.02586	.02467	.02354	.02248	.02148	.02053	.01963	.01878	.01798	.01722	.01650	.01582	.01517	.01456
59	39	.03671	.03493	.03325	.03167	.03019	.02878	.02746	.02621	.02502	.02391	.02285	.02185	.02091	.02001	.01917	.01836	.01760	.01688	.01619	.01554
59	40	.03883	.03697	.03522	.03357	.03201	.03054	.02915	.02783	.02659	.02542	.02431	.02326	.02226	.02132	.02043	.01958	.01877	.01801	.01729	.01660
59	41	.04106	.03912	.03729	.03556	.03393	.03239	.03093	.02955	.02825	.02702	.02585	.02475	.02370	.02271	.02176	.02087	.02002	.01922	.01845	.01773
59	42	.04340	.04137	.03946	.03766	.03595	.03434	.03281	.03137	.03000	.02871	.02748	.02632	.02522	.02418	.02318	.02224	.02135	.02050	.01969	.01892
59	43	.04584	.04373	.04174	.03985	.03807	.03638	.03479	.03328	.03185	.03049	.02920	.02798	.02683	.02573	.02469	.02370	.02275	.02186	.02101	.02020
59	44	.04839	.04619	.04411	.04215	.04029	.03853	.03686	.03528	.03378	.03236	.03101	.02973	.02852	.02737	.02627	.02523	.02424	.02330	.02240	.02155
59	45	.05103	.04875	.04658	.04454	.04260	.04076	.03902	.03737	.03580	.03432	.03291	.03157	.03029	.02908	.02793	.02684	.02580	.02481	.02386	.02296
59	46	.05377	.05140	.04915	.04702	.04500	.04309	.04127	.03955	.03791	.03636	.03488	.03348	.03215	.03088	.02968	.02853	.02743	.02639	.02540	.02446
59	47	.05660	.05414	.05180	.04959	.04749	.04550	.04361	.04181	.04010	.03848	.03694	.03548	.03408	.03276	.03149	.03029	.02914	.02805	.02701	.02602
59	48	.05953	.05697	.05455	.05225	.05007	.04800	.04603	.04416	.04238	.04069	.03908	.03755	.03610	.03471	.03339	.03213	.03093	.02979	.02869	.02765
59	49	.06253	.05989	.05738	.05500	.05273	.05058	.04854	.04659	.04474	.04298	.04131	.03971	.03819	.03674	.03536	.03405	.03279	.03159	.03045	.02936
59	50	.06563	.06290	.06030	.05783	.05548	.05325	.05113	.04911	.04719	.04536	.04361	.04195	.04037	.03886	.03742	.03604	.03473	.03348	.03228	.03114
59	51	.06881	.06599	.06330	.06075	.05832	.05600	.05380	.05171	.04971	.04781	.04600	.04427	.04262	.04105	.03955	.03812	.03675	.03544	.03419	.03300
59	52	.07207	.06915	.06638	.06374	.06122	.05883	.05655	.05438	.05231	.05034	.04846	.04666	.04495	.04331	.04175	.04026	.03883	.03747	.03617	.03492
59	53	.07539	.07238	.06952	.06680	.06420	.06173	.05937	.05713	.05498	.05294	.05099	.04913	.04735	.04565	.04403	.04247	.04099	.03957	.03821	.03691
59	54	.07877	.07568	.07273	.06992	.06724	.06469	.06226	.05994	.05772	.05561	.05359	.05166	.04981	.04805	.04636	.04475	.04321	.04174	.04032	.03897
59	55	.08221	.07903	.07600	.07311	.07035	.06772	.06521	.06281	.06052	.05834	.05625	.05425	.05234	.05052	.04877	.04710	.04550	.04397	.04250	.04109
59	56	.08570	.08244	.07932	.07635	.07351	.07080	.06822	.06575	.06339	.06113	.05897	.05691	.05494	.05305	.05124	.04951	.04785	.04626	.04474	.04328
59	57	.08924	.08589	.08269	.07964	.07673	.07394	.07128	.06874	.06631	.06398	.06176	.05963	.05759	.05564	.05377	.05198	.05026	.04862	.04704	.04553
59	58	.09281	.08938	.08610	.08297	.07998	.07712	.07439	.07177	.06927	.06688	.06459	.06239	.06029	.05828	.05635	.05450	.05272	.05102	.04939	.04782
59	59	.09641	.09290	.08954	.08634	.08327	.08034	.07753	.07485	.07227	.06981	.06746	.06520	.06303	.06096	.05897	.05706	.05523	.05347	.05179	.05017
60	0	.00585	.00557	.00532	.00508	.00486	.00465	.00446	.00428	.00412	.00396	.00381	.00367	.00354	.00342	.00331	.00320	.00309	.00300	.00290	.00282
60	1	.00423	.00398	.00375	.00353	.00334	.00315	.00299	.00283	.00269	.00255	.00242	.00231	.00220	.00210	.00200	.00191	.00183	.00175	.00167	.00160
60	2	.00438	.00412	.00388	.00365	.00345	.00326	.00308	.00292	.00276	.00262	.00249	.00237	.00225	.00215	.00205	.00195	.00186	.00178	.00170	.00163
60	3	.00460	.00433	.00407	.00384	.00362	.00342	.00323	.00306	.00290	.00275	.00261	.00248	.00236	.00224	.00214	.00204	.00195	.00186	.00178	.00170
60	4	.00487	.00458	.00431	.00406	.00383	.00361	.00342	.00323	.00306	.00291	.00276	.00262	.00249	.00237	.00226	.00216	.00206	.00196	.00188	.00180
60	5	.00517	.00486	.00457	.00431	.00407	.00384	.00363	.00344	.00326	.00309	.00293	.00279	.00265	.00252	.00240	.00229	.00219	.00209	.00200	.00191
60	6	.00550	.00517	.00487	.00459	.00433	.00409	.00387	.00366	.00347	.00329	.00313	.00297	.00283	.00269	.00257	.00245	.00234	.00223	.00213	.00204
60	7	.00585	.00551	.00519	.00489	.00462	.00436	.00413	.00391	.00371	.00352	.00334	.00318	.00302	.00288	.00275	.00262	.00250	.00239	.00229	.00219
60	8	.00624	.00587	.00553	.00522	.00493	.00466	.00441	.00418	.00396	.00376	.00358	.00340	.00324	.00309	.00294	.00281	.00268	.00256	.00245	.00235
60	9	.00665	.00627	.00591	.00558	.00527	.00498	.00472	.00447	.00424	.00403	.00383	.00365	.00347	.00331	.00316	.00301	.00288	.00275	.00264	.00252
60	10	.00710	.00669	.00631	.00596	.00564	.00533	.00505	.00479	.00455	.00432	.00411	.00391	.00373	.00356	.00339	.00324	.00310	.00296	.00284	.00272
60	11	.00758	.00715	.00675	.00638	.00603	.00571	.00541	.00513	.00488	.00464	.00441	.00420	.00400	.00382	.00365	.00349	.00333	.00319	.00306	.00293
60	12	.00809	.00763	.00721	.00682	.00645	.00611	.00579	.00550	.00523	.00497	.00473	.00451	.00430	.00410	.00392	.00375	.00359	.00343	.00329	.00315
60	13	.00863	.00814	.00769	.00727	.00689	.00653	.00619	.00588	.00559	.00532	.00506	.00483	.00460	.00440	.00420	.00402	.00385	.00368	.00353	.00339
60	14	.00917	.00866	.00818	.00774	.00733	.00695	.00659	.00626	.00596	.00567	.00540	.00515	.00491	.00469	.00448	.00429	.00411	.00393	.00377	.00362
60	15	.00972	.00918	.00868	.00821	.00778	.00738	.00700	.00665	.00632	.00602	.00574	.00547	.00522	.00498	.00476	.00456	.00436	.00418	.00401	.00385
60	16	.01028	.00971	.00918	.00868	.00823	.00780	.00741	.00704	.00669	.00637	.00607	.00579	.00552	.00527	.00504	.00482	.00462	.00442	.00424	.00407
60	17	.01085	.01024	.00969	.00917	.00868	.00824	.00782	.00743	.00706	.00672	.00640	.00611	.00583	.00556	.00532	.00509	.00487	.00466	.00447	.00429
60	18	.01143	.01080	.01021	.00966	.00915	.00868	.00824	.00783	.00744	.00708	.00675	.00643	.00614	.00586	.00560	.00536	.00513	.00491	.00471	.00451
60	19	.01205	.01138	.01076	.01018	.00965	.00915	.00868	.00825	.00784	.00746	.00711	.00677	.00646	.00617	.00590	.00564	.00539	.00516	.00495	.00475

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
60	20	.01270	.01200	.01135	.01074	.01018	.00965	.00916	.00870	.00827	.00787	.00749	.00714	.00681	.00650	.00621	.00594	.00568	.00544	.00521	.00500
60	21	.01341	.01267	.01198	.01134	.01074	.01019	.00967	.00918	.00873	.00831	.00791	.00754	.00719	.00686	.00655	.00626	.00599	.00573	.00549	.00527
60	22	.01415	.01337	.01265	.01197	.01134	.01076	.01021	.00970	.00922	.00877	.00835	.00796	.00759	.00724	.00692	.00661	.00632	.00605	.00580	.00555
60	23	.01495	.01413	.01337	.01265	.01199	.01137	.01079	.01025	.00975	.00927	.00883	.00841	.00802	.00766	.00731	.00699	.00668	.00639	.00612	.00587
60	24	.01580	.01494	.01414	.01339	.01269	.01203	.01142	.01085	.01032	.00982	.00935	.00891	.00849	.00810	.00774	.00739	.00707	.00676	.00648	.00621
60	25	.01672	.01581	.01496	.01417	.01344	.01275	.01210	.01150	.01093	.01040	.00991	.00944	.00900	.00859	.00820	.00784	.00749	.00717	.00686	.00658
60	26	.01770	.01675	.01585	.01502	.01424	.01351	.01283	.01219	.01160	.01104	.01051	.01002	.00955	.00911	.00870	.00832	.00795	.00761	.00729	.00698
60	27	.01876	.01775	.01681	.01593	.01511	.01434	.01362	.01295	.01231	.01172	.01116	.01064	.01015	.00969	.00925	.00884	.00845	.00809	.00775	.00742
60	28	.01988	.01882	.01783	.01690	.01604	.01522	.01447	.01375	.01308	.01246	.01187	.01131	.01079	.01030	.00984	.00941	.00899	.00861	.00824	.00790
60	29	.02107	.01996	.01892	.01794	.01703	.01617	.01537	.01462	.01391	.01325	.01262	.01204	.01148	.01096	.01047	.01001	.00958	.00917	.00878	.00841
60	30	.02234	.02117	.02007	.01904	.01808	.01718	.01633	.01554	.01479	.01409	.01343	.01281	.01222	.01167	.01115	.01066	.01020	.00976	.00935	.00896
60	31	.02369	.02245	.02130	.02022	.01920	.01825	.01736	.01652	.01573	.01499	.01429	.01363	.01301	.01243	.01188	.01136	.01087	.01040	.00997	.00955
60	32	.02511	.02381	.02260	.02146	.02039	.01939	.01845	.01756	.01673	.01594	.01521	.01451	.01386	.01324	.01265	.01210	.01158	.01109	.01063	.01019
60	33	.02662	.02525	.02398	.02278	.02166	.02060	.01961	.01867	.01779	.01697	.01619	.01545	.01476	.01410	.01349	.01290	.01235	.01183	.01134	.01087
60	34	.02821	.02678	.02544	.02418	.02300	.02189	.02084	.01986	.01893	.01806	.01723	.01646	.01572	.01503	.01438	.01376	.01317	.01262	.01209	.01160
60	35	.02990	.02840	.02699	.02567	.02443	.02326	.02215	.02112	.02014	.01922	.01835	.01753	.01675	.01602	.01533	.01467	.01405	.01347	.01291	.01238
60	36	.03168	.03011	.02863	.02724	.02594	.02471	.02355	.02246	.02143	.02045	.01954	.01867	.01785	.01708	.01634	.01565	.01499	.01437	.01378	.01322
60	37	.03356	.03191	.03037	.02891	.02754	.02624	.02502	.02387	.02279	.02177	.02080	.01988	.01902	.01820	.01743	.01669	.01600	.01534	.01472	.01412
60	38	.03554	.03382	.03220	.03067	.02923	.02787	.02659	.02538	.02424	.02316	.02214	.02118	.02026	.01940	.01858	.01781	.01707	.01638	.01571	.01509
60	39	.03763	.03582	.03413	.03253	.03102	.02959	.02825	.02698	.02578	.02464	.02357	.02255	.02159	.02068	.01981	.01899	.01822	.01748	.01678	.01612
60	40	.03982	.03794	.03616	.03449	.03290	.03141	.03000	.02866	.02740	.02621	.02508	.02401	.02300	.02203	.02112	.02026	.01944	.01866	.01792	.01722
60	41	.04213	.04016	.03831	.03655	.03490	.03333	.03185	.03045	.02913	.02787	.02668	.02556	.02449	.02348	.02252	.02161	.02074	.01992	.01914	.01839
60	42	.04455	.04250	.04056	.03873	.03699	.03536	.03380	.03234	.03095	.02963	.02838	.02720	.02608	.02501	.02400	.02304	.02212	.02126	.02043	.01965
60	43	.04708	.04494	.04292	.04101	.03919	.03748	.03586	.03432	.03287	.03148	.03017	.02893	.02775	.02663	.02557	.02455	.02359	.02268	.02181	.02098
60	44	.04973	.04750	.04539	.04339	.04150	.03971	.03801	.03641	.03488	.03343	.03206	.03076	.02952	.02834	.02722	.02616	.02514	.02418	.02326	.02239
60	45	.05247	.05015	.04796	.04588	.04391	.04204	.04027	.03858	.03699	.03547	.03404	.03267	.03137	.03013	.02896	.02784	.02677	.02576	.02479	.02387
60	46	.05532	.05291	.05063	.04846	.04641	.04446	.04261	.04086	.03919	.03761	.03610	.03467	.03331	.03201	.03078	.02961	.02849	.02742	.02641	.02544
60	47	.05827	.05577	.05339	.05114	.04901	.04698	.04505	.04322	.04148	.03983	.03825	.03676	.03533	.03398	.03268	.03145	.03028	.02916	.02809	.02707
60	48	.06132	.05872	.05626	.05392	.05170	.04959	.04758	.04567	.04386	.04214	.04049	.03893	.03744	.03602	.03467	.03338	.03215	.03098	.02986	.02879
60	49	.06446	.06177	.05921	.05679	.05448	.05229	.05020	.04822	.04633	.04453	.04282	.04119	.03964	.03816	.03674	.03539	.03411	.03288	.03171	.03058
60	50	.06769	.06491	.06226	.05975	.05736	.05508	.05292	.05086	.04889	.04702	.04524	.04354	.04192	.04037	.03890	.03749	.03615	.03486	.03363	.03246
60	51	.07102	.06814	.06541	.06280	.06033	.05797	.05572	.05358	.05154	.04960	.04774	.04598	.04429	.04268	.04114	.03967	.03827	.03692	.03564	.03441
60	52	.07442	.07145	.06863	.06594	.06337	.06093	.05861	.05639	.05427	.05225	.05033	.04849	.04673	.04506	.04346	.04193	.04046	.03906	.03772	.03644
60	53	.07790	.07484	.07192	.06915	.06650	.06397	.06157	.05927	.05708	.05499	.05299	.05108	.04926	.04751	.04585	.04426	.04273	.04127	.03988	.03854
60	54	.08145	.07830	.07529	.07243	.06969	.06709	.06460	.06222	.05996	.05779	.05572	.05374	.05185	.05004	.04831	.04666	.04507	.04356	.04210	.04071
60	55	.08506	.08182	.07873	.07578	.07296	.07027	.06770	.06525	.06291	.06067	.05853	.05648	.05452	.05264	.05085	.04913	.04749	.04591	.04440	.04295
60	56	.08874	.08540	.08222	.07919	.07629	.07352	.07087	.06834	.06592	.06361	.06140	.05928	.05726	.05531	.05346	.05168	.04997	.04833	.04677	.04526
60	57	.09246	.08904	.08578	.08266	.07968	.07683	.07410	.07150	.06900	.06662	.06434	.06215	.06006	.05805	.05613	.05429	.05252	.05082	.04920	.04764
60	58	.09623	.09272	.08937	.08617	.08311	.08018	.07738	.07470	.07214	.06968	.06733	.06507	.06291	.06084	.05886	.05695	.05512	.05337	.05169	.05007
60	59	.10002	.09643	.09300	.08972	.08658	.08358	.08070	.07795	.07531	.07278	.07036	.06804	.06581	.06368	.06163	.05967	.05778	.05597	.05423	.05256
60	60	.10383	.10016	.09665	.09329	.09008	.08700	.08405	.08123	.07852	.07592	.07344	.07105	.06876	.06656	.06445	.06243	.06048	.05861	.05682	.05509
61	0	.00603	.00575	.00549	.00525	.00503	.00482	.00463	.00445	.00428	.00412	.00397	.00383	.00369	.00357	.00345	.00334	.00324	.00314	.00304	.00295
61	1	.00432	.00406	.00383	.00362	.00342	.00323	.00306	.00291	.00276	.00262	.00249	.00238	.00227	.00216	.00206	.00197	.00189	.00181	.00173	.00166
61	2	.00447	.00421	.00396	.00374	.00353	.00334	.00316	.00299	.00284	.00269	.00256	.00244	.00232	.00221	.00211	.00201	.00192	.00184	.00176	.00169
61	3	.00470	.00442	.00416	.00392	.00370	.00350	.00331	.00314	.00297	.00282	.00268	.00255	.00243	.00231	.00220	.00210	.00201	.00192	.00184	.00176
61	4	.00497	.00467	.00440	.00415	.00391	.00370	.00350	.00332	.00314	.00298	.00283	.00270	.00257	.00244	.00233	.00222	.00212	.00203	.00194	.00186
61	5	.00527	.00496	.00467	.00441	.00416	.00393	.00372	.00352	.00334	.00317	.00301	.00287	.00273	.00260	.00248	.00237	.00226	.00216	.00206	.00198
61	6	.00561	.00528	.00497	.00469	.00443	.00419	.00396	.00376	.00356	.00338	.00322	.00306	.00291	.00277	.00265	.00253	.00241	.00231	.00221	.00211
61	7	.00597	.00562	.00530	.00500	.00473	.00447	.00423	.00401	.00381	.00362	.00344	.00327	.00311	.00297	.00283	.00270	.00258	.00247	.00236	.00226
61	8	.00637	.00600	.00565	.00534	.00505	.00478	.00452	.00429	.00407	.00387	.00368	.00350	.00334	.00318	.00304	.00290	.00277	.00265	.00254	.00243

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
61	9	.00679	.00640	.00604	.00570	.00539	.00511	.00484	.00459	.00436	.00414	.00394	.00375	.00358	.00341	.00326	.00311	.00298	.00285	.00273	.00261
61	10	.00725	.00684	.00646	.00610	.00577	.00547	.00518	.00492	.00467	.00445	.00423	.00403	.00384	.00367	.00350	.00335	.00320	.00307	.00294	.00282
61	11	.00775	.00731	.00690	.00653	.00618	.00586	.00555	.00527	.00501	.00477	.00454	.00433	.00413	.00394	.00377	.00360	.00345	.00330	.00317	.00304
61	12	.00827	.00781	.00738	.00698	.00661	.00627	.00595	.00565	.00537	.00511	.00487	.00465	.00443	.00424	.00405	.00387	.00371	.00355	.00341	.00327
61	13	.00882	.00833	.00787	.00745	.00706	.00670	.00636	.00604	.00575	.00547	.00522	.00498	.00475	.00454	.00434	.00415	.00398	.00381	.00366	.00351
61	14	.00937	.00886	.00838	.00793	.00752	.00713	.00677	.00644	.00613	.00584	.00556	.00531	.00507	.00484	.00463	.00444	.00425	.00407	.00391	.00375
61	15	.00994	.00939	.00888	.00841	.00798	.00757	.00719	.00684	.00651	.00620	.00591	.00564	.00538	.00515	.00492	.00471	.00452	.00433	.00416	.00399
61	16	.01050	.00993	.00939	.00890	.00843	.00801	.00760	.00723	.00688	.00656	.00625	.00596	.00570	.00545	.00521	.00499	.00478	.00458	.00440	.00422
61	17	.01108	.01047	.00991	.00939	.00890	.00845	.00802	.00763	.00726	.00692	.00659	.00629	.00601	.00574	.00549	.00526	.00504	.00483	.00463	.00445
61	18	.01168	.01104	.01045	.00989	.00938	.00890	.00846	.00804	.00765	.00729	.00695	.00663	.00633	.00605	.00578	.00553	.00530	.00508	.00487	.00468
61	19	.01231	.01163	.01101	.01043	.00989	.00938	.00891	.00847	.00806	.00768	.00732	.00698	.00666	.00637	.00609	.00582	.00558	.00534	.00512	.00492
61	20	.01297	.01227	.01161	.01099	.01042	.00989	.00939	.00893	.00850	.00809	.00771	.00735	.00702	.00671	.00641	.00613	.00587	.00563	.00539	.00517
61	21	.01369	.01294	.01225	.01160	.01100	.01044	.00991	.00942	.00897	.00854	.00814	.00776	.00741	.00707	.00676	.00647	.00619	.00593	.00568	.00545
61	22	.01445	.01366	.01293	.01225	.01162	.01102	.01047	.00995	.00947	.00901	.00859	.00819	.00782	.00747	.00713	.00682	.00653	.00625	.00599	.00575
61	23	.01526	.01443	.01366	.01295	.01228	.01165	.01107	.01052	.01001	.00953	.00908	.00866	.00826	.00789	.00754	.00721	.00690	.00661	.00633	.00607
61	24	.01613	.01526	.01445	.01369	.01299	.01233	.01171	.01113	.01059	.01008	.00961	.00916	.00874	.00835	.00798	.00763	.00730	.00699	.00670	.00642
61	25	.01707	.01615	.01530	.01450	.01375	.01306	.01240	.01179	.01122	.01068	.01018	.00971	.00927	.00885	.00845	.00808	.00774	.00741	.00710	.00680
61	26	.01807	.01710	.01620	.01536	.01458	.01384	.01315	.01251	.01190	.01133	.01080	.01030	.00983	.00939	.00897	.00858	.00821	.00786	.00753	.00722
61	27	.01915	.01813	.01718	.01629	.01546	.01469	.01396	.01328	.01264	.01204	.01148	.01095	.01045	.00998	.00954	.00912	.00873	.00835	.00800	.00767
61	28	.02030	.01923	.01823	.01729	.01642	.01560	.01483	.01411	.01343	.01280	.01220	.01164	.01111	.01061	.01014	.00970	.00928	.00889	.00852	.00817
61	29	.02152	.02039	.01934	.01835	.01743	.01657	.01575	.01499	.01428	.01361	.01297	.01238	.01182	.01129	.01080	.01033	.00988	.00946	.00907	.00870
61	30	.02282	.02163	.02052	.01949	.01851	.01760	.01674	.01594	.01518	.01447	.01380	.01317	.01258	.01202	.01150	.01100	.01053	.01008	.00966	.00927
61	31	.02419	.02295	.02178	.02069	.01966	.01870	.01780	.01695	.01615	.01540	.01469	.01402	.01340	.01280	.01224	.01172	.01122	.01075	.01030	.00988
61	32	.02565	.02434	.02312	.02197	.02089	.01987	.01892	.01802	.01718	.01638	.01564	.01493	.01427	.01364	.01305	.01249	.01196	.01146	.01098	.01053
61	33	.02720	.02582	.02453	.02332	.02219	.02112	.02011	.01917	.01828	.01744	.01665	.01590	.01520	.01453	.01391	.01331	.01275	.01222	.01172	.01124
61	34	.02884	.02739	.02604	.02477	.02357	.02244	.02138	.02039	.01945	.01856	.01773	.01694	.01619	.01549	.01482	.01420	.01360	.01304	.01250	.01200
61	35	.03057	.02906	.02763	.02630	.02504	.02385	.02274	.02169	.02070	.01976	.01888	.01805	.01726	.01651	.01581	.01514	.01451	.01391	.01335	.01281
61	36	.03240	.03082	.02932	.02792	.02660	.02535	.02418	.02307	.02202	.02104	.02011	.01923	.01839	.01761	.01686	.01616	.01549	.01485	.01425	.01368
61	37	.03434	.03267	.03111	.02963	.02824	.02693	.02570	.02453	.02343	.02239	.02141	.02048	.01960	.01877	.01798	.01724	.01653	.01586	.01522	.01462
61	38	.03638	.03464	.03300	.03145	.02999	.02862	.02732	.02609	.02493	.02384	.02280	.02182	.02089	.02002	.01918	.01839	.01765	.01693	.01626	.01562
61	39	.03853	.03671	.03499	.03337	.03184	.03040	.02903	.02774	.02652	.02537	.02428	.02325	.02227	.02134	.02046	.01963	.01884	.01808	.01737	.01669
61	40	.04080	.03889	.03709	.03540	.03379	.03228	.03085	.02949	.02821	.02700	.02585	.02476	.02373	.02275	.02182	.02094	.02011	.01931	.01856	.01784
61	41	.04318	.04119	.03931	.03753	.03586	.03427	.03277	.03134	.03000	.02872	.02752	.02637	.02528	.02425	.02327	.02234	.02146	.02062	.01982	.01906
61	42	.04569	.04361	.04164	.03979	.03803	.03637	.03479	.03330	.03189	.03055	.02928	.02808	.02693	.02585	.02482	.02383	.02290	.02202	.02117	.02037
61	43	.04831	.04614	.04409	.04215	.04031	.03857	.03693	.03536	.03388	.03248	.03114	.02988	.02868	.02753	.02645	.02542	.02443	.02350	.02261	.02176
61	44	.05105	.04879	.04665	.04463	.04271	.04089	.03917	.03753	.03598	.03451	.03311	.03178	.03052	.02932	.02817	.02709	.02605	.02507	.02413	.02323
61	45	.05390	.05155	.04932	.04721	.04521	.04331	.04151	.03980	.03817	.03663	.03517	.03377	.03245	.03119	.02999	.02885	.02776	.02672	.02573	.02479
61	46	.05686	.05442	.05210	.04990	.04781	.04583	.04395	.04217	.04047	.03886	.03732	.03586	.03447	.03315	.03189	.03069	.02955	.02846	.02742	.02643
61	47	.05993	.05739	.05498	.05269	.05052	.04845	.04649	.04463	.04286	.04117	.03957	.03804	.03659	.03520	.03388	.03262	.03142	.03028	.02919	.02814
61	48	.06310	.06046	.05796	.05558	.05332	.05117	.04913	.04719	.04534	.04358	.04191	.04031	.03879	.03734	.03596	.03464	.03338	.03218	.03104	.02994
61	49	.06637	.06364	.06104	.05857	.05623	.05399	.05187	.04985	.04792	.04609	.04434	.04268	.04109	.03958	.03813	.03675	.03543	.03418	.03297	.03182
61	50	.06974	.06691	.06422	.06167	.05923	.05691	.05471	.05261	.05060	.04869	.04687	.04514	.04348	.04190	.04039	.03895	.03757	.03626	.03500	.03379
61	51	.07321	.07029	.06751	.06486	.06233	.05993	.05764	.05546	.05338	.05139	.04950	.04769	.04596	.04432	.04274	.04124	.03980	.03842	.03711	.03585
61	52	.07677	.07375	.07087	.06813	.06552	.06303	.06066	.05840	.05624	.05418	.05221	.05033	.04853	.04682	.04518	.04361	.04211	.04067	.03929	.03798
61	53	.08041	.07730	.07433	.07150	.06880	.06622	.06377	.06142	.05918	.05704	.05500	.05305	.05118	.04940	.04769	.04606	.04449	.04300	.04156	.04019
61	54	.08413	.08092	.07786	.07494	.07215	.06949	.06695	.06452	.06220	.05999	.05787	.05585	.05391	.05206	.05028	.04858	.04696	.04540	.04391	.04248
61	55	.08792	.08461	.08146	.07845	.07558	.07283	.07021	.06770	.06531	.06301	.06082	.05872	.05672	.05479	.05295	.05119	.04950	.04788	.04633	.04484
61	56	.09177	.08838	.08513	.08203	.07907	.07625	.07354	.07095	.06848	.06611	.06385	.06168	.05960	.05761	.05570	.05387	.05212	.05044	.04883	.04728
61	57	.09569	.09220	.08887	.08568	.08264	.07973	.07694	.07428	.07172	.06928	.06694	.06470	.06255	.06049	.05852	.05663	.05481	.05307	.05139	.04979
61	58	.09965	.09607	.09265	.08938	.08626	.08326	.08040	.07765	.07503	.07251	.07010	.06778	.06557	.06344	.06140	.05944	.05756	.05576	.05403	.05236

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
61	59	.10364	.09998	.09647	.09312	.08991	.08684	.08390	.08108	.07837	.07578	.07330	.07092	.06863	.06644	.06433	.06231	.06037	.05850	.05671	.05499
61	60	.10766	.10391	.10033	.09689	.09361	.09046	.08744	.08454	.08177	.07910	.07655	.07410	.07175	.06949	.06732	.06523	.06323	.06130	.05945	.05767
61	61	.11170	.10787	.10421	.10070	.09733	.09411	.09101	.08805	.08520	.08247	.07984	.07732	.07491	.07258	.07035	.06820	.06614	.06415	.06224	.06041
62	0	.00621	.00593	.00567	.00543	.00521	.00500	.00480	.00461	.00444	.00428	.00413	.00399	.00385	.00372	.00360	.00349	.00338	.00328	.00318	.00309
62	1	.00440	.00415	.00391	.00370	.00350	.00331	.00314	.00298	.00283	.00269	.00257	.00245	.00233	.00223	.00213	.00204	.00195	.00187	.00179	.00172
62	2	.00456	.00429	.00404	.00382	.00361	.00341	.00323	.00307	.00291	.00277	.00263	.00250	.00239	.00228	.00217	.00208	.00199	.00190	.00182	.00174
62	3	.00479	.00451	.00425	.00401	.00378	.00358	.00339	.00321	.00305	.00290	.00275	.00262	.00250	.00238	.00227	.00217	.00207	.00198	.00190	.00182
62	4	.00506	.00476	.00449	.00424	.00400	.00379	.00358	.00340	.00322	.00306	.00291	.00277	.00264	.00251	.00240	.00229	.00219	.00209	.00200	.00192
62	5	.00537	.00506	.00477	.00450	.00425	.00402	.00381	.00361	.00343	.00326	.00310	.00295	.00281	.00268	.00255	.00244	.00233	.00223	.00213	.00204
62	6	.00572	.00538	.00508	.00479	.00453	.00429	.00406	.00385	.00365	.00347	.00330	.00314	.00300	.00286	.00273	.00260	.00249	.00238	.00228	.00218
62	7	.00609	.00574	.00541	.00511	.00483	.00458	.00434	.00411	.00391	.00371	.00353	.00336	.00320	.00306	.00292	.00279	.00267	.00255	.00244	.00234
62	8	.00649	.00612	.00578	.00546	.00516	.00489	.00463	.00440	.00418	.00397	.00378	.00360	.00343	.00328	.00313	.00299	.00286	.00274	.00262	.00251
62	9	.00693	.00654	.00617	.00583	.00552	.00523	.00496	.00471	.00448	.00426	.00405	.00386	.00368	.00352	.00336	.00321	.00307	.00294	.00282	.00270
62	10	.00740	.00699	.00660	.00624	.00591	.00560	.00532	.00505	.00480	.00457	.00435	.00415	.00396	.00378	.00361	.00346	.00331	.00317	.00304	.00292
62	11	.00791	.00747	.00706	.00668	.00633	.00600	.00570	.00541	.00515	.00490	.00467	.00446	.00425	.00407	.00389	.00372	.00356	.00342	.00328	.00314
62	12	.00845	.00798	.00755	.00714	.00677	.00643	.00610	.00580	.00552	.00526	.00501	.00479	.00457	.00437	.00418	.00400	.00383	.00368	.00353	.00339
62	13	.00900	.00851	.00805	.00763	.00723	.00687	.00652	.00621	.00591	.00563	.00537	.00513	.00490	.00468	.00448	.00429	.00411	.00395	.00379	.00364
62	14	.00957	.00905	.00857	.00812	.00770	.00731	.00695	.00661	.00630	.00600	.00573	.00547	.00523	.00500	.00479	.00458	.00440	.00422	.00405	.00389
62	15	.01015	.00960	.00909	.00861	.00817	.00776	.00738	.00702	.00669	.00638	.00608	.00581	.00555	.00531	.00509	.00487	.00467	.00448	.00430	.00414
62	16	.01073	.01015	.00961	.00911	.00864	.00821	.00780	.00743	.00707	.00674	.00643	.00615	.00587	.00562	.00538	.00515	.00494	.00474	.00455	.00437
62	17	.01132	.01071	.01014	.00961	.00912	.00866	.00823	.00784	.00746	.00711	.00679	.00648	.00619	.00592	.00567	.00543	.00521	.00500	.00480	.00461
62	18	.01192	.01128	.01068	.01013	.00961	.00912	.00867	.00825	.00786	.00749	.00715	.00682	.00652	.00624	.00597	.00572	.00548	.00526	.00504	.00485
62	19	.01256	.01188	.01125	.01067	.01012	.00961	.00914	.00869	.00828	.00789	.00753	.00718	.00686	.00656	.00628	.00601	.00576	.00553	.00530	.00509
62	20	.01324	.01253	.01186	.01125	.01067	.01013	.00963	.00916	.00872	.00831	.00793	.00757	.00723	.00691	.00661	.00633	.00607	.00581	.00558	.00536
62	21	.01397	.01322	.01252	.01187	.01126	.01069	.01016	.00967	.00920	.00877	.00836	.00798	.00762	.00729	.00697	.00667	.00639	.00613	.00588	.00564
62	22	.01474	.01395	.01321	.01253	.01189	.01129	.01073	.01021	.00972	.00926	.00883	.00842	.00805	.00769	.00735	.00704	.00674	.00646	.00620	.00595
62	23	.01557	.01474	.01396	.01324	.01256	.01193	.01134	.01079	.01027	.00978	.00933	.00890	.00850	.00812	.00777	.00743	.00712	.00682	.00654	.00628
62	24	.01646	.01558	.01476	.01400	.01328	.01262	.01200	.01141	.01086	.01035	.00987	.00942	.00899	.00859	.00822	.00786	.00753	.00722	.00692	.00664
62	25	.01741	.01649	.01562	.01482	.01407	.01336	.01271	.01209	.01151	.01097	.01046	.00998	.00953	.00911	.00871	.00833	.00798	.00764	.00733	.00703
62	26	.01843	.01746	.01655	.01570	.01491	.01417	.01347	.01282	.01221	.01163	.01109	.01059	.01011	.00966	.00924	.00884	.00847	.00811	.00778	.00746
62	27	.01953	.01851	.01755	.01666	.01582	.01504	.01430	.01361	.01296	.01236	.01179	.01125	.01074	.01027	.00982	.00940	.00900	.00862	.00827	.00793
62	28	.02071	.01963	.01862	.01768	.01679	.01596	.01519	.01446	.01378	.01313	.01253	.01196	.01142	.01092	.01044	.01000	.00957	.00917	.00879	.00844
62	29	.02196	.02082	.01976	.01877	.01783	.01696	.01614	.01537	.01465	.01397	.01333	.01272	.01216	.01162	.01112	.01064	.01019	.00977	.00936	.00898
62	30	.02329	.02209	.02097	.01992	.01894	.01802	.01715	.01634	.01558	.01486	.01418	.01354	.01294	.01237	.01184	.01133	.01086	.01040	.00998	.00957
62	31	.02469	.02344	.02226	.02116	.02012	.01915	.01823	.01738	.01657	.01581	.01509	.01442	.01378	.01318	.01261	.01207	.01157	.01109	.01063	.01021
62	32	.02619	.02487	.02363	.02247	.02138	.02035	.01939	.01848	.01763	.01682	.01606	.01535	.01467	.01404	.01344	.01287	.01233	.01182	.01134	.01088
62	33	.02777	.02639	.02508	.02386	.02271	.02163	.02062	.01966	.01876	.01791	.01711	.01635	.01564	.01496	.01432	.01372	.01315	.01261	.01210	.01161
62	34	.02945	.02800	.02663	.02534	.02413	.02299	.02192	.02091	.01996	.01906	.01822	.01742	.01666	.01595	.01527	.01463	.01403	.01346	.01291	.01240
62	35	.03123	.02971	.02827	.02692	.02564	.02445	.02332	.02225	.02125	.02030	.01941	.01856	.01776	.01701	.01629	.01561	.01497	.01437	.01379	.01324
62	36	.03312	.03151	.03001	.02859	.02725	.02599	.02480	.02368	.02262	.02162	.02067	.01978	.01894	.01814	.01738	.01666	.01598	.01534	.01473	.01415
62	37	.03511	.03343	.03184	.03035	.02895	.02762	.02637	.02519	.02407	.02302	.02202	.02108	.02019	.01934	.01854	.01778	.01706	.01638	.01573	.01512
62	38	.03721	.03545	.03379	.03222	.03075	.02936	.02804	.02680	.02562	.02451	.02346	.02247	.02152	.02063	.01978	.01898	.01822	.01750	.01681	.01616
62	39	.03943	.03758	.03584	.03420	.03266	.03119	.02981	.02850	.02727	.02610	.02499	.02394	.02295	.02200	.02111	.02026	.01945	.01869	.01796	.01727
62	40	.04176	.03983	.03802	.03630	.03467	.03314	.03169	.03031	.02901	.02778	.02662	.02551	.02446	.02347	.02252	.02163	.02077	.01996	.01919	.01846
62	41	.04422	.04221	.04031	.03851	.03681	.03520	.03367	.03223	.03087	.02957	.02834	.02718	.02608	.02503	.02403	.02308	.02218	.02133	.02051	.01974
62	42	.04681	.04471	.04272	.04084	.03906	.03737	.03577	.03426	.03283	.03147	.03018	.02895	.02779	.02668	.02563	.02463	.02368	.02278	.02192	.02110
62	43	.04952	.04733	.04525	.04329	.04142	.03966	.03799	.03640	.03490	.03347	.03211	.03083	.02960	.02844	.02733	.02628	.02528	.02432	.02342	.02255
62	44	.05236	.05007	.04791	.04585	.04391	.04206	.04031	.03865	.03708	.03558	.03416	.03280	.03152	.03029	.02913	.02802	.02697	.02596	.02500	.02409
62	45	.05532	.05293	.05067	.04853	.04650	.04457	.04274	.04101	.03936	.03779	.03630	.03488	.03353	.03224	.03102	.02986	.02874	.02769	.02668	.02571
62	46	.05839	.05591	.05356	.05133	.04921	.04720	.04529	.04347	.04175	.04010	.03854	.03706	.03564	.03429	.03301	.03178	.03062	.02950	.02844	.02742

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
62	47	.06157	.05899	.05655	.05423	.05202	.04992	.04793	.04604	.04423	.04252	.04088	.03933	.03785	.03643	.03509	.03380	.03258	.03140	.03029	.02922
62	48	.06486	.06219	.05965	.05723	.05494	.05276	.05068	.04871	.04683	.04503	.04333	.04170	.04015	.03867	.03726	.03591	.03463	.03340	.03223	.03110
62	49	.06827	.06549	.06286	.06035	.05797	.05570	.05354	.05148	.04952	.04765	.04587	.04417	.04255	.04100	.03953	.03812	.03677	.03548	.03425	.03308
62	50	.07178	.06891	.06618	.06358	.06110	.05874	.05650	.05436	.05232	.05037	.04852	.04674	.04505	.04344	.04189	.04042	.03901	.03766	.03637	.03514
62	51	.07540	.07243	.06960	.06691	.06434	.06189	.05956	.05734	.05522	.05319	.05126	.04942	.04765	.04597	.04436	.04282	.04135	.03994	.03859	.03730
62	52	.07911	.07604	.07312	.07033	.06767	.06514	.06272	.06041	.05821	.05611	.05410	.05218	.05034	.04859	.04691	.04530	.04377	.04230	.04089	.03954
62	53	.08292	.07975	.07673	.07385	.07110	.06848	.06597	.06358	.06130	.05911	.05703	.05503	.05312	.05130	.04955	.04788	.04628	.04474	.04327	.04186
62	54	.08680	.08354	.08042	.07745	.07461	.07190	.06931	.06683	.06447	.06220	.06004	.05797	.05599	.05409	.05227	.05053	.04887	.04727	.04574	.04427
62	55	.09077	.08741	.08420	.08113	.07820	.07540	.07273	.07017	.06772	.06538	.06314	.06099	.05894	.05697	.05508	.05328	.05154	.04988	.04829	.04676
62	56	.09481	.09135	.08805	.08489	.08187	.07899	.07623	.07358	.07106	.06863	.06632	.06410	.06197	.05993	.05797	.05610	.05430	.05257	.05092	.04933
62	57	.09892	.09536	.09197	.08872	.08562	.08264	.07980	.07708	.07447	.07197	.06957	.06728	.06508	.06297	.06094	.05900	.05713	.05534	.05362	.05197
62	58	.10307	.09943	.09595	.09261	.08942	.08636	.08344	.08063	.07794	.07537	.07290	.07053	.06825	.06607	.06398	.06197	.06004	.05818	.05640	.05469
62	59	.10727	.10354	.09997	.09655	.09327	.09013	.08712	.08424	.08147	.07882	.07627	.07383	.07149	.06924	.06708	.06500	.06300	.06109	.05924	.05747
62	60	.11150	.10768	.10403	.10052	.09716	.09394	.09085	.08789	.08505	.08232	.07970	.07719	.07478	.07246	.07023	.06808	.06602	.06404	.06214	.06031
62	61	.11576	.11186	.10812	.10453	.10109	.09779	.09463	.09159	.08867	.08587	.08318	.08060	.07812	.07573	.07343	.07123	.06910	.06706	.06509	.06320
62	62	.12005	.11607	.11225	.10858	.10507	.10169	.09845	.09534	.09235	.08948	.08672	.08406	.08151	.07906	.07670	.07443	.07224	.07014	.06811	.06616
63	0	.00640	.00612	.00586	.00561	.00538	.00517	.00497	.00479	.00461	.00445	.00429	.00415	.00401	.00388	.00376	.00364	.00353	.00343	.00333	.00324
63	1	.00449	.00423	.00400	.00378	.00358	.00339	.00322	.00306	.00291	.00277	.00264	.00251	.00240	.00229	.00219	.00210	.00201	.00193	.00185	.00178
63	2	.00464	.00438	.00413	.00390	.00369	.00349	.00331	.00314	.00298	.00284	.00270	.00257	.00245	.00234	.00224	.00214	.00205	.00196	.00188	.00180
63	3	.00488	.00459	.00433	.00409	.00387	.00366	.00347	.00329	.00312	.00297	.00283	.00269	.00256	.00245	.00234	.00223	.00214	.00204	.00196	.00188
63	4	.00516	.00486	.00458	.00433	.00409	.00387	.00367	.00348	.00330	.00314	.00299	.00284	.00271	.00259	.00247	.00236	.00226	.00216	.00207	.00198
63	5	.00547	.00516	.00487	.00460	.00435	.00411	.00390	.00370	.00351	.00334	.00318	.00303	.00288	.00275	.00263	.00251	.00240	.00230	.00220	.00211
63	6	.00582	.00549	.00518	.00489	.00463	.00438	.00416	.00394	.00375	.00356	.00339	.00323	.00308	.00294	.00281	.00268	.00256	.00245	.00235	.00225
63	7	.00621	.00585	.00553	.00522	.00494	.00468	.00444	.00421	.00400	.00381	.00363	.00346	.00330	.00315	.00300	.00287	.00275	.00263	.00252	.00242
63	8	.00662	.00624	.00590	.00558	.00528	.00500	.00475	.00451	.00428	.00408	.00388	.00370	.00353	.00337	.00322	.00308	.00295	.00282	.00271	.00260
63	9	.00707	.00667	.00630	.00596	.00565	.00535	.00508	.00483	.00459	.00437	.00416	.00397	.00379	.00362	.00346	.00331	.00317	.00304	.00291	.00280
63	10	.00755	.00713	.00674	.00638	.00605	.00574	.00545	.00518	.00493	.00469	.00447	.00427	.00408	.00389	.00373	.00357	.00342	.00327	.00314	.00302
63	11	.00807	.00762	.00721	.00683	.00648	.00615	.00584	.00555	.00529	.00504	.00480	.00459	.00438	.00419	.00401	.00384	.00368	.00353	.00339	.00325
63	12	.00862	.00815	.00771	.00731	.00693	.00658	.00626	.00595	.00567	.00541	.00516	.00493	.00471	.00450	.00431	.00413	.00396	.00380	.00365	.00351
63	13	.00919	.00870	.00823	.00781	.00741	.00704	.00669	.00637	.00607	.00579	.00552	.00528	.00505	.00483	.00463	.00443	.00425	.00408	.00392	.00377
63	14	.00978	.00925	.00876	.00831	.00789	.00750	.00713	.00679	.00647	.00617	.00589	.00563	.00539	.00516	.00494	.00474	.00454	.00436	.00419	.00403
63	15	.01036	.00981	.00929	.00882	.00837	.00796	.00757	.00721	.00687	.00656	.00626	.00598	.00572	.00548	.00525	.00503	.00483	.00464	.00446	.00428
63	16	.01095	.01037	.00983	.00932	.00885	.00841	.00800	.00762	.00727	.00693	.00662	.00633	.00605	.00579	.00555	.00532	.00511	.00490	.00471	.00453
63	17	.01155	.01094	.01037	.00983	.00934	.00888	.00844	.00804	.00766	.00731	.00698	.00667	.00638	.00611	.00585	.00561	.00538	.00517	.00496	.00477
63	18	.01217	.01152	.01092	.01036	.00984	.00935	.00889	.00847	.00807	.00770	.00735	.00702	.00672	.00643	.00616	.00590	.00566	.00543	.00522	.00502
63	19	.01282	.01214	.01150	.01091	.01036	.00985	.00937	.00892	.00850	.00810	.00774	.00739	.00707	.00676	.00647	.00620	.00595	.00571	.00548	.00527
63	20	.01351	.01279	.01212	.01150	.01092	.01038	.00987	.00940	.00895	.00854	.00815	.00778	.00744	.00712	.00682	.00653	.00626	.00601	.00577	.00554
63	21	.01425	.01349	.01279	.01213	.01152	.01095	.01041	.00991	.00944	.00900	.00859	.00821	.00784	.00750	.00718	.00688	.00660	.00633	.00607	.00583
63	22	.01503	.01424	.01350	.01280	.01216	.01155	.01099	.01046	.00997	.00950	.00907	.00866	.00828	.00792	.00758	.00726	.00695	.00667	.00640	.00615
63	23	.01588	.01504	.01425	.01352	.01284	.01221	.01161	.01105	.01053	.01004	.00958	.00915	.00874	.00836	.00800	.00766	.00734	.00704	.00676	.00649
63	24	.01678	.01590	.01507	.01430	.01358	.01291	.01228	.01169	.01114	.01062	.01013	.00968	.00925	.00884	.00846	.00810	.00776	.00744	.00714	.00686
63	25	.01775	.01682	.01595	.01514	.01438	.01367	.01301	.01238	.01180	.01125	.01074	.01025	.00980	.00937	.00896	.00858	.00822	.00789	.00756	.00726
63	26	.01879	.01781	.01690	.01604	.01524	.01449	.01379	.01313	.01251	.01193	.01139	.01088	.01039	.00994	.00951	.00911	.00873	.00837	.00802	.00770
63	27	.01992	.01888	.01792	.01702	.01617	.01538	.01464	.01394	.01329	.01267	.01210	.01155	.01104	.01056	.01011	.00968	.00927	.00889	.00853	.00819
63	28	.02111	.02003	.01901	.01806	.01717	.01633	.01555	.01481	.01412	.01347	.01286	.01228	.01174	.01123	.01075	.01029	.00986	.00946	.00907	.00871
63	29	.02239	.02125	.02018	.01917	.01823	.01735	.01652	.01574	.01501	.01432	.01368	.01307	.01249	.01195	.01144	.01096	.01050	.01007	.00966	.00927
63	30	.02375	.02254	.02142	.02036	.01937	.01844	.01756	.01674	.01597	.01524	.01455	.01391	.01330	.01272	.01218	.01167	.01119	.01073	.01029	.00988
63	31	.02519	.02392	.02273	.02162	.02058	.01959	.01867	.01780	.01698	.01622	.01549	.01481	.01416	.01355	.01298	.01243	.01192	.01143	.01097	.01053
63	32	.02672	.02539	.02414	.02296	.02186	.02083	.01985	.01894	.01807	.01726	.01649	.01577	.01508	.01444	.01383	.01325	.01271	.01219	.01170	.01124
63	33	.02834	.02694	.02563	.02439	.02323	.02214	.02111	.02015	.01923	.01837	.01756	.01680	.01607	.01539	.01474	.01413	.01355	.01300	.01248	.01199

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
63	34	.03006	.02859	.02721	.02591	.02469	.02354	.02246	.02144	.02047	.01957	.01871	.01790	.01713	.01641	.01572	.01507	.01446	.01388	.01333	.01280
63	35	.03189	.03035	.02890	.02753	.02624	.02503	.02389	.02282	.02180	.02084	.01993	.01908	.01827	.01750	.01677	.01609	.01544	.01482	.01423	.01368
63	36	.03382	.03220	.03068	.02924	.02789	.02662	.02542	.02428	.02321	.02220	.02124	.02033	.01948	.01867	.01790	.01717	.01648	.01582	.01520	.01461
63	37	.03586	.03417	.03257	.03106	.02964	.02830	.02704	.02584	.02471	.02364	.02263	.02168	.02077	.01991	.01910	.01833	.01760	.01690	.01624	.01562
63	38	.03803	.03625	.03457	.03299	.03150	.03009	.02876	.02750	.02631	.02518	.02412	.02311	.02215	.02125	.02039	.01957	.01880	.01806	.01736	.01670
63	39	.04031	.03844	.03669	.03503	.03346	.03198	.03058	.02926	.02801	.02682	.02570	.02463	.02362	.02267	.02176	.02090	.02008	.01930	.01856	.01785
63	40	.04271	.04077	.03893	.03719	.03555	.03399	.03252	.03113	.02981	.02856	.02738	.02626	.02519	.02418	.02322	.02231	.02144	.02062	.01984	.01909
63	41	.04525	.04322	.04129	.03947	.03775	.03612	.03458	.03312	.03173	.03042	.02917	.02799	.02687	.02580	.02479	.02382	.02291	.02204	.02121	.02042
63	42	.04792	.04579	.04378	.04188	.04007	.03837	.03675	.03522	.03376	.03238	.03107	.02983	.02864	.02752	.02645	.02544	.02447	.02355	.02267	.02184
63	43	.05072	.04850	.04640	.04441	.04252	.04074	.03904	.03743	.03591	.03446	.03308	.03177	.03053	.02934	.02822	.02715	.02613	.02515	.02423	.02335
63	44	.05366	.05134	.04915	.04707	.04510	.04323	.04145	.03977	.03817	.03665	.03520	.03383	.03252	.03127	.03009	.02896	.02788	.02686	.02588	.02495
63	45	.05671	.05430	.05201	.04985	.04779	.04583	.04398	.04221	.04054	.03894	.03743	.03599	.03461	.03330	.03206	.03087	.02974	.02866	.02763	.02664
63	46	.05990	.05739	.05500	.05274	.05060	.04856	.04662	.04477	.04302	.04135	.03976	.03825	.03681	.03544	.03413	.03288	.03169	.03055	.02947	.02843
63	47	.06320	.06059	.05811	.05575	.05352	.05139	.04937	.04744	.04561	.04386	.04220	.04062	.03911	.03767	.03630	.03498	.03373	.03254	.03140	.03031
63	48	.06661	.06390	.06133	.05888	.05655	.05434	.05223	.05022	.04831	.04648	.04475	.04309	.04151	.04000	.03856	.03719	.03588	.03462	.03342	.03228
63	49	.07015	.06734	.06467	.06212	.05970	.05740	.05520	.05311	.05111	.04921	.04740	.04567	.04402	.04244	.04093	.03949	.03812	.03680	.03554	.03434
63	50	.07380	.07089	.06812	.06548	.06297	.06057	.05829	.05611	.05403	.05205	.05016	.04836	.04663	.04498	.04341	.04190	.04046	.03908	.03777	.03650
63	51	.07757	.07456	.07169	.06895	.06634	.06386	.06149	.05922	.05706	.05500	.05303	.05115	.04935	.04763	.04599	.04441	.04291	.04147	.04009	.03876
63	52	.08144	.07833	.07536	.07252	.06982	.06724	.06478	.06243	.06019	.05805	.05600	.05404	.05217	.05037	.04866	.04702	.04544	.04394	.04250	.04111
63	53	.08541	.08219	.07912	.07619	.07340	.07073	.06818	.06574	.06342	.06119	.05906	.05703	.05508	.05321	.05143	.04971	.04808	.04650	.04500	.04355
63	54	.08947	.08615	.08298	.07996	.07707	.07431	.07167	.06915	.06674	.06443	.06222	.06011	.05808	.05614	.05428	.05250	.05080	.04916	.04759	.04608
63	55	.09361	.09020	.08693	.08381	.08083	.07798	.07525	.07264	.07015	.06776	.06547	.06328	.06118	.05916	.05723	.05538	.05361	.05190	.05027	.04870
63	56	.09784	.09433	.09097	.08775	.08468	.08174	.07892	.07623	.07365	.07118	.06881	.06654	.06436	.06227	.06027	.05835	.05651	.05474	.05304	.05141
63	57	.10214	.09853	.09508	.09177	.08861	.08558	.08267	.07989	.07723	.07468	.07223	.06988	.06763	.06547	.06339	.06140	.05949	.05766	.05589	.05419
63	58	.10651	.10280	.09925	.09585	.09260	.08948	.08649	.08363	.08088	.07825	.07572	.07330	.07097	.06874	.06659	.06453	.06255	.06065	.05882	.05706
63	59	.11092	.10712	.10348	.09999	.09665	.09344	.09037	.08743	.08460	.08189	.07928	.07678	.07438	.07207	.06986	.06773	.06568	.06371	.06181	.05999
63	60	.11536	.11147	.10774	.10417	.10074	.09746	.09430	.09127	.08837	.08558	.08290	.08032	.07785	.07547	.07318	.07098	.06887	.06683	.06487	.06299
63	61	.11985	.11587	.11205	.10840	.10488	.10151	.09828	.09517	.09219	.08932	.08657	.08392	.08137	.07892	.07657	.07430	.07212	.07002	.06800	.06605
63	62	.12437	.12030	.11641	.11267	.10907	.10562	.10231	.09913	.09607	.09313	.09030	.08758	.08496	.08244	.08002	.07768	.07544	.07327	.07119	.06918
63	63	.12891	.12477	.12079	.11697	.11330	.10978	.10639	.10313	.10000	.09698	.09408	.09129	.08861	.08602	.08353	.08113	.07882	.07659	.07445	.07238
64	0	.00659	.00631	.00604	.00580	.00557	.00535	.00515	.00496	.00478	.00462	.00446	.00431	.00417	.00404	.00392	.00380	.00369	.00358	.00348	.00339
64	1	.00458	.00432	.00408	.00386	.00366	.00347	.00329	.00313	.00298	.00284	.00271	.00258	.00247	.00236	.00226	.00216	.00207	.00199	.00191	.00184
64	2	.00473	.00446	.00421	.00398	.00377	.00357	.00339	.00321	.00306	.00291	.00277	.00264	.00252	.00241	.00230	.00220	.00211	.00202	.00194	.00186
64	3	.00496	.00468	.00442	.00417	.00395	.00374	.00355	.00337	.00320	.00304	.00290	.00276	.00263	.00251	.00240	.00230	.00220	.00211	.00202	.00194
64	4	.00525	.00495	.00467	.00441	.00417	.00395	.00375	.00356	.00338	.00322	.00306	.00292	.00278	.00266	.00254	.00243	.00232	.00222	.00213	.00204
64	5	.00557	.00526	.00496	.00469	.00444	.00420	.00399	.00378	.00360	.00342	.00326	.00310	.00296	.00283	.00270	.00258	.00247	.00237	.00227	.00218
64	6	.00593	.00559	.00528	.00500	.00473	.00448	.00425	.00404	.00384	.00365	.00348	.00331	.00316	.00302	.00289	.00276	.00264	.00253	.00242	.00233
64	7	.00632	.00597	.00564	.00533	.00505	.00479	.00454	.00431	.00410	.00390	.00372	.00355	.00339	.00323	.00309	.00296	.00283	.00271	.00260	.00250
64	8	.00674	.00637	.00602	.00569	.00539	.00512	.00486	.00462	.00439	.00418	.00398	.00380	.00363	.00347	.00332	.00317	.00304	.00291	.00279	.00268
64	9	.00720	.00680	.00643	.00609	.00577	.00548	.00520	.00495	.00471	.00448	.00428	.00408	.00390	.00373	.00356	.00341	.00327	.00314	.00301	.00289
64	10	.00770	.00728	.00688	.00652	.00618	.00587	.00558	.00531	.00505	.00482	.00459	.00439	.00419	.00401	.00384	.00368	.00352	.00338	.00324	.00312
64	11	.00823	.00778	.00737	.00698	.00663	.00629	.00598	.00569	.00542	.00517	.00494	.00472	.00451	.00431	.00413	.00396	.00380	.00364	.00350	.00336
64	12	.00879	.00832	.00788	.00747	.00709	.00674	.00641	.00611	.00582	.00555	.00530	.00507	.00485	.00464	.00444	.00426	.00409	.00393	.00377	.00363
64	13	.00938	.00888	.00841	.00798	.00758	.00721	.00686	.00653	.00623	.00595	.00568	.00543	.00520	.00498	.00477	.00457	.00439	.00422	.00405	.00390
64	14	.00998	.00945	.00896	.00850	.00808	.00768	.00731	.00697	.00664	.00634	.00606	.00580	.00555	.00531	.00509	.00489	.00469	.00451	.00434	.00417
64	15	.01058	.01002	.00950	.00902	.00857	.00815	.00776	.00740	.00705	.00674	.00644	.00616	.00589	.00565	.00541	.00519	.00499	.00479	.00461	.00443
64	16	.01118	.01059	.01004	.00953	.00906	.00862	.00821	.00782	.00746	.00712	.00681	.00651	.00623	.00597	.00572	.00549	.00527	.00507	.00487	.00469
64	17	.01179	.01117	.01059	.01006	.00956	.00909	.00865	.00825	.00787	.00751	.00718	.00686	.00657	.00629	.00603	.00579	.00556	.00534	.00513	.00494
64	18	.01241	.01176	.01115	.01059	.01006	.00957	.00911	.00868	.00828	.00791	.00755	.00722	.00691	.00662	.00634	.00609	.00584	.00561	.00539	.00519
64	19	.01307	.01239	.01175	.01115	.01060	.01008	.00959	.00914	.00872	.00832	.00795	.00760	.00727	.00696	.00667	.00640	.00614	.00590	.00567	.00545

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
64	20	.01377	.01305	.01238	.01175	.01117	.01062	.01011	.00963	.00918	.00876	.00837	.00800	.00765	.00733	.00702	.00673	.00646	.00620	.00596	.00573
64	21	.01453	.01376	.01305	.01239	.01178	.01120	.01066	.01015	.00968	.00924	.00882	.00843	.00807	.00772	.00740	.00709	.00680	.00653	.00627	.00603
64	22	.01532	.01452	.01377	.01308	.01243	.01182	.01125	.01072	.01022	.00975	.00931	.00890	.00851	.00814	.00780	.00747	.00717	.00688	.00661	.00635
64	23	.01618	.01534	.01455	.01381	.01313	.01248	.01188	.01132	.01079	.01030	.00983	.00939	.00898	.00860	.00823	.00789	.00757	.00726	.00697	.00670
64	24	.01710	.01621	.01538	.01460	.01388	.01320	.01257	.01197	.01141	.01089	.01040	.00994	.00950	.00909	.00871	.00834	.00800	.00767	.00737	.00708
64	25	.01809	.01715	.01628	.01546	.01469	.01398	.01331	.01268	.01209	.01153	.01101	.01052	.01006	.00963	.00922	.00884	.00847	.00813	.00780	.00749
64	26	.01915	.01816	.01724	.01638	.01557	.01482	.01411	.01344	.01282	.01223	.01168	.01116	.01067	.01021	.00978	.00937	.00899	.00862	.00828	.00795
64	27	.02029	.01925	.01828	.01737	.01652	.01572	.01497	.01427	.01361	.01299	.01241	.01186	.01134	.01085	.01039	.00996	.00955	.00916	.00879	.00845
64	28	.02151	.02042	.01940	.01844	.01754	.01669	.01590	.01516	.01446	.01381	.01319	.01261	.01206	.01154	.01105	.01059	.01016	.00974	.00935	.00898
64	29	.02282	.02167	.02059	.01958	.01863	.01774	.01690	.01612	.01538	.01468	.01403	.01341	.01283	.01228	.01176	.01127	.01081	.01037	.00996	.00957
64	30	.02420	.02299	.02185	.02079	.01979	.01885	.01797	.01714	.01636	.01562	.01493	.01427	.01366	.01308	.01253	.01201	.01152	.01105	.01061	.01019
64	31	.02568	.02440	.02320	.02208	.02102	.02003	.01910	.01823	.01740	.01662	.01589	.01520	.01454	.01393	.01334	.01279	.01227	.01178	.01131	.01087
64	32	.02724	.02590	.02464	.02345	.02234	.02130	.02031	.01939	.01851	.01769	.01692	.01618	.01549	.01484	.01422	.01364	.01308	.01256	.01206	.01159
64	33	.02890	.02749	.02616	.02492	.02375	.02265	.02161	.02063	.01971	.01884	.01802	.01724	.01651	.01582	.01516	.01454	.01395	.01340	.01287	.01237
64	34	.03066	.02918	.02779	.02648	.02524	.02408	.02299	.02196	.02098	.02006	.01920	.01838	.01760	.01687	.01617	.01551	.01489	.01430	.01374	.01321
64	35	.03253	.03098	.02951	.02813	.02684	.02561	.02446	.02337	.02234	.02137	.02046	.01959	.01877	.01799	.01726	.01656	.01590	.01527	.01467	.01411
64	36	.03451	.03288	.03134	.02990	.02853	.02724	.02603	.02488	.02380	.02277	.02180	.02089	.02002	.01920	.01842	.01768	.01698	.01631	.01568	.01508
64	37	.03661	.03490	.03328	.03176	.03033	.02897	.02769	.02648	.02534	.02426	.02324	.02227	.02135	.02048	.01966	.01887	.01813	.01743	.01676	.01612
64	38	.03883	.03703	.03534	.03375	.03224	.03081	.02947	.02819	.02699	.02585	.02477	.02375	.02278	.02186	.02099	.02016	.01937	.01862	.01791	.01724
64	39	.04117	.03929	.03752	.03584	.03426	.03277	.03135	.03001	.02874	.02754	.02640	.02532	.02430	.02333	.02241	.02153	.02070	.01990	.01915	.01843
64	40	.04365	.04168	.03982	.03807	.03641	.03484	.03335	.03194	.03061	.02934	.02814	.02700	.02592	.02490	.02392	.02300	.02212	.02128	.02048	.01972
64	41	.04626	.04421	.04226	.04042	.03868	.03703	.03547	.03399	.03259	.03126	.02999	.02879	.02766	.02657	.02554	.02457	.02363	.02275	.02190	.02110
64	42	.04902	.04687	.04483	.04291	.04108	.03935	.03772	.03616	.03469	.03329	.03196	.03070	.02950	.02836	.02727	.02624	.02525	.02432	.02342	.02257
64	43	.05191	.04966	.04754	.04552	.04361	.04180	.04009	.03846	.03691	.03544	.03404	.03271	.03145	.03025	.02910	.02801	.02698	.02599	.02504	.02414
64	44	.05494	.05259	.05038	.04827	.04628	.04438	.04258	.04088	.03925	.03771	.03624	.03485	.03352	.03225	.03105	.02990	.02880	.02776	.02676	.02581
64	45	.05810	.05566	.05334	.05115	.04906	.04708	.04520	.04341	.04171	.04009	.03855	.03709	.03569	.03436	.03309	.03189	.03073	.02963	.02858	.02758
64	46	.06139	.05885	.05644	.05415	.05197	.04990	.04794	.04607	.04429	.04259	.04098	.03944	.03798	.03658	.03525	.03398	.03277	.03161	.03050	.02944
64	47	.06480	.06216	.05965	.05727	.05500	.05284	.05079	.04884	.04698	.04521	.04352	.04191	.04037	.03890	.03751	.03617	.03490	.03368	.03251	.03140
64	48	.06835	.06560	.06299	.06051	.05815	.05590	.05376	.05173	.04978	.04793	.04617	.04448	.04287	.04134	.03987	.03847	.03713	.03585	.03463	.03346
64	49	.07201	.06917	.06646	.06388	.06142	.05909	.05686	.05473	.05271	.05077	.04893	.04717	.04548	.04388	.04234	.04088	.03947	.03813	.03685	.03562
64	50	.07581	.07286	.07005	.06737	.06482	.06239	.06007	.05786	.05575	.05373	.05181	.04997	.04821	.04653	.04493	.04339	.04192	.04051	.03917	.03788
64	51	.07973	.07667	.07376	.07098	.06834	.06581	.06340	.06110	.05890	.05681	.05480	.05288	.05105	.04930	.04762	.04602	.04448	.04301	.04160	.04024
64	52	.08375	.08059	.07758	.07471	.07196	.06934	.06684	.06445	.06217	.05999	.05790	.05590	.05399	.05217	.05042	.04874	.04713	.04560	.04412	.04271
64	53	.08789	.08462	.08151	.07853	.07569	.07298	.07039	.06791	.06554	.06327	.06110	.05903	.05704	.05514	.05331	.05157	.04989	.04828	.04674	.04526
64	54	.09212	.08875	.08553	.08246	.07953	.07672	.07403	.07147	.06901	.06666	.06441	.06225	.06018	.05821	.05631	.05449	.05274	.05107	.04946	.04792
64	55	.09644	.09298	.08966	.08649	.08346	.08056	.07778	.07512	.07258	.07014	.06781	.06557	.06343	.06137	.05940	.05751	.05569	.05395	.05228	.05067
64	56	.10086	.09729	.09388	.09061	.08748	.08449	.08162	.07888	.07625	.07373	.07131	.06899	.06677	.06464	.06259	.06062	.05874	.05693	.05518	.05351
64	57	.10536	.10169	.09818	.09482	.09160	.08851	.08555	.08272	.08000	.07740	.07490	.07250	.07020	.06799	.06587	.06383	.06187	.05999	.05818	.05645
64	58	.10993	.10616	.10256	.09910	.09578	.09261	.08956	.08664	.08384	.08115	.07857	.07609	.07372	.07143	.06923	.06712	.06509	.06314	.06127	.05946
64	59	.11456	.11069	.10699	.10344	.10003	.09677	.09364	.09063	.08774	.08497	.08231	.07976	.07730	.07494	.07267	.07049	.06839	.06637	.06442	.06255
64	60	.11922	.11527	.11147	.10783	.10434	.10098	.09777	.09468	.09171	.08886	.08612	.08348	.08095	.07851	.07617	.07392	.07175	.06966	.06765	.06571
64	61	.12393	.11989	.11600	.11227	.10869	.10526	.10195	.09878	.09573	.09280	.08998	.08727	.08466	.08216	.07974	.07742	.07518	.07302	.07094	.06894
64	62	.12869	.12455	.12058	.11677	.11310	.10958	.10620	.10295	.09982	.09681	.09392	.09113	.08845	.08587	.08338	.08099	.07868	.07646	.07432	.07225
64	63	.13348	.12926	.12521	.12131	.11757	.11397	.11050	.10717	.10397	.10088	.09791	.09505	.09230	.08965	.08709	.08463	.08226	.07997	.07776	.07563
64	64	.13830	.13400	.12986	.12589	.12206	.11839	.11485	.11144	.10816	.10500	.10196	.09903	.09621	.09349	.09086	.08834	.08590	.08354	.08127	.07908
65	0	.00679	.00650	.00623	.00598	.00575	.00553	.00533	.00514	.00496	.00479	.00463	.00448	.00434	.00421	.00408	.00396	.00385	.00374	.00364	.00354
65	1	.00466	.00440	.00416	.00394	.00374	.00355	.00337	.00321	.00305	.00291	.00278	.00265	.00254	.00243	.00232	.00223	.00214	.00205	.00197	.00190
65	2	.00481	.00454	.00429	.00406	.00384	.00364	.00346	.00329	.00313	.00298	.00284	.00271	.00259	.00247	.00237	.00226	.00217	.00208	.00200	.00192
65	3	.00505	.00476	.00450	.00426	.00403	.00382	.00362	.00344	.00327	.00312	.00297	.00283	.00270	.00258	.00247	.00236	.00226	.00217	.00208	.00199
65	4	.00534	.00504	.00476	.00450	.00426	.00404	.00383	.00364	.00346	.00329	.00314	.00299	.00285	.00273	.00261	.00249	.00239	.00229	.00219	.00211

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
65	5	.00567	.00535	.00506	.00478	.00453	.00429	.00407	.00387	.00368	.00350	.00334	.00318	.00304	.00290	.00277	.00265	.00254	.00244	.00234	.00224
65	6	.00604	.00570	.00538	.00509	.00483	.00458	.00434	.00413	.00393	.00374	.00356	.00340	.00324	.00310	.00296	.00284	.00272	.00260	.00250	.00240
65	7	.00644	.00608	.00575	.00544	.00515	.00489	.00464	.00441	.00420	.00400	.00381	.00364	.00347	.00332	.00318	.00304	.00291	.00279	.00268	.00257
65	8	.00687	.00649	.00614	.00581	.00551	.00523	.00497	.00472	.00450	.00428	.00409	.00390	.00373	.00356	.00341	.00327	.00313	.00300	.00288	.00277
65	9	.00734	.00694	.00656	.00622	.00590	.00560	.00532	.00506	.00482	.00460	.00439	.00419	.00400	.00383	.00367	.00351	.00337	.00323	.00310	.00298
65	10	.00784	.00742	.00703	.00666	.00632	.00600	.00571	.00543	.00518	.00494	.00471	.00450	.00431	.00412	.00395	.00379	.00363	.00349	.00335	.00322
65	11	.00839	.00794	.00752	.00713	.00677	.00644	.00613	.00583	.00556	.00531	.00507	.00485	.00464	.00444	.00425	.00408	.00391	.00376	.00361	.00348
65	12	.00897	.00849	.00805	.00764	.00726	.00690	.00657	.00626	.00597	.00570	.00545	.00521	.00499	.00478	.00458	.00439	.00422	.00405	.00390	.00375
65	13	.00957	.00906	.00859	.00816	.00776	.00738	.00703	.00670	.00639	.00611	.00584	.00558	.00535	.00512	.00491	.00472	.00453	.00436	.00419	.00403
65	14	.01018	.00964	.00915	.00869	.00826	.00786	.00749	.00714	.00682	.00651	.00623	.00596	.00571	.00547	.00525	.00504	.00484	.00466	.00448	.00431
65	15	.01079	.01023	.00970	.00922	.00877	.00834	.00795	.00758	.00724	.00692	.00662	.00633	.00607	.00582	.00558	.00536	.00515	.00495	.00476	.00459
65	16	.01140	.01081	.01026	.00975	.00927	.00882	.00841	.00802	.00766	.00731	.00700	.00670	.00641	.00615	.00590	.00566	.00544	.00523	.00504	.00485
65	17	.01202	.01140	.01082	.01028	.00977	.00930	.00887	.00845	.00807	.00771	.00737	.00706	.00676	.00648	.00622	.00597	.00573	.00551	.00530	.00511
65	18	.01266	.01200	.01139	.01082	.01029	.00979	.00933	.00890	.00849	.00811	.00776	.00742	.00711	.00681	.00654	.00627	.00603	.00579	.00557	.00536
65	19	.01333	.01263	.01199	.01139	.01083	.01031	.00982	.00937	.00894	.00854	.00816	.00781	.00748	.00716	.00687	.00659	.00633	.00608	.00585	.00563
65	20	.01404	.01331	.01263	.01200	.01141	.01086	.01035	.00986	.00941	.00899	.00859	.00822	.00787	.00754	.00723	.00693	.00666	.00640	.00615	.00592
65	21	.01480	.01403	.01332	.01265	.01203	.01145	.01091	.01040	.00992	.00947	.00905	.00866	.00829	.00794	.00761	.00730	.00701	.00673	.00647	.00622
65	22	.01561	.01480	.01405	.01335	.01269	.01208	.01151	.01097	.01047	.00999	.00955	.00913	.00874	.00837	.00802	.00769	.00738	.00709	.00682	.00655
65	23	.01648	.01563	.01484	.01410	.01341	.01276	.01215	.01158	.01105	.01055	.01008	.00964	.00923	.00884	.00847	.00812	.00779	.00748	.00719	.00691
65	24	.01742	.01652	.01568	.01490	.01417	.01349	.01285	.01225	.01169	.01116	.01066	.01019	.00976	.00934	.00895	.00858	.00823	.00791	.00760	.00730
65	25	.01842	.01748	.01660	.01577	.01500	.01428	.01361	.01297	.01238	.01182	.01129	.01080	.01033	.00989	.00948	.00909	.00872	.00837	.00804	.00773
65	26	.01950	.01851	.01758	.01671	.01590	.01514	.01442	.01375	.01312	.01253	.01197	.01145	.01096	.01049	.01005	.00964	.00925	.00888	.00853	.00820
65	27	.02067	.01962	.01864	.01773	.01687	.01606	.01531	.01460	.01393	.01331	.01272	.01216	.01164	.01115	.01068	.01024	.00982	.00943	.00906	.00871
65	28	.02191	.02081	.01978	.01881	.01791	.01706	.01626	.01551	.01480	.01414	.01352	.01293	.01237	.01185	.01136	.01089	.01045	.01003	.00964	.00926
65	29	.02324	.02208	.02099	.01997	.01902	.01812	.01728	.01649	.01574	.01504	.01438	.01375	.01317	.01261	.01209	.01159	.01112	.01068	.01026	.00986
65	30	.02465	.02343	.02229	.02121	.02020	.01926	.01837	.01753	.01674	.01600	.01530	.01464	.01401	.01343	.01287	.01234	.01185	.01138	.01093	.01051
65	31	.02615	.02487	.02366	.02253	.02147	.02047	.01953	.01864	.01781	.01702	.01628	.01558	.01492	.01430	.01371	.01315	.01262	.01212	.01165	.01120
65	32	.02775	.02640	.02513	.02394	.02282	.02176	.02077	.01984	.01895	.01812	.01734	.01660	.01590	.01524	.01461	.01402	.01346	.01293	.01242	.01194
65	33	.02945	.02803	.02669	.02544	.02426	.02314	.02210	.02111	.02018	.01930	.01847	.01769	.01694	.01624	.01558	.01495	.01436	.01379	.01326	.01275
65	34	.03125	.02976	.02835	.02703	.02579	.02462	.02351	.02247	.02149	.02056	.01968	.01885	.01806	.01732	.01662	.01595	.01532	.01472	.01415	.01361
65	35	.03316	.03160	.03012	.02873	.02742	.02619	.02502	.02392	.02289	.02190	.02098	.02010	.01927	.01848	.01774	.01703	.01636	.01572	.01512	.01454
65	36	.03519	.03355	.03200	.03054	.02916	.02786	.02663	.02547	.02438	.02334	.02236	.02143	.02055	.01972	.01893	.01818	.01747	.01680	.01615	.01555
65	37	.03734	.03562	.03399	.03245	.03100	.02964	.02834	.02712	.02597	.02487	.02384	.02286	.02193	.02105	.02021	.01942	.01866	.01795	.01727	.01662
65	38	.03962	.03781	.03610	.03449	.03297	.03153	.03017	.02888	.02766	.02651	.02542	.02438	.02340	.02247	.02158	.02074	.01995	.01919	.01846	.01778
65	39	.04202	.04013	.03834	.03665	.03505	.03354	.03211	.03075	.02947	.02825	.02710	.02601	.02497	.02399	.02305	.02216	.02132	.02051	.01975	.01902
65	40	.04457	.04258	.04071	.03894	.03726	.03567	.03417	.03274	.03139	.03011	.02890	.02774	.02665	.02561	.02462	.02368	.02278	.02193	.02112	.02035
65	41	.04726	.04518	.04322	.04136	.03960	.03793	.03635	.03486	.03344	.03209	.03081	.02959	.02844	.02734	.02630	.02530	.02436	.02346	.02260	.02178
65	42	.05009	.04792	.04587	.04392	.04208	.04033	.03867	.03710	.03561	.03419	.03284	.03156	.03035	.02919	.02809	.02704	.02604	.02508	.02418	.02331
65	43	.05307	.05080	.04866	.04662	.04469	.04286	.04112	.03947	.03790	.03642	.03500	.03365	.03237	.03115	.02999	.02888	.02783	.02682	.02586	.02494
65	44	.05619	.05383	.05159	.04946	.04744	.04552	.04370	.04197	.04033	.03877	.03728	.03586	.03451	.03323	.03200	.03084	.02972	.02866	.02765	.02668
65	45	.05946	.05699	.05465	.05243	.05032	.04832	.04641	.04460	.04288	.04124	.03967	.03819	.03677	.03542	.03413	.03290	.03173	.03061	.02954	.02852
65	46	.06286	.06029	.05785	.05554	.05333	.05124	.04925	.04735	.04555	.04383	.04219	.04063	.03914	.03772	.03637	.03508	.03384	.03266	.03154	.03046
65	47	.06639	.06372	.06118	.05877	.05647	.05429	.05221	.05023	.04834	.04654	.04483	.04319	.04163	.04014	.03872	.03736	.03606	.03482	.03363	.03250
65	48	.07006	.06728	.06464	.06213	.05974	.05746	.05529	.05322	.05125	.04937	.04758	.04587	.04423	.04267	.04118	.03975	.03839	.03709	.03584	.03465
65	49	.07386	.07098	.06823	.06562	.06313	.06076	.05850	.05635	.05429	.05233	.05045	.04866	.04695	.04532	.04375	.04226	.04083	.03946	.03815	.03690
65	50	.07779	.07481	.07196	.06925	.06666	.06420	.06184	.05960	.05745	.05541	.05345	.05158	.04979	.04808	.04645	.04488	.04339	.04195	.04058	.03926
65	51	.08186	.07876	.07582	.07300	.07032	.06776	.06531	.06297	.06074	.05861	.05657	.05462	.05275	.05097	.04926	.04762	.04606	.04455	.04311	.04173
65	52	.08604	.08284	.07979	.07687	.07409	.07143	.06889	.06647	.06415	.06193	.05980	.05777	.05583	.05396	.05218	.05047	.04883	.04726	.04576	.04431
65	53	.09034	.08703	.08388	.08086	.07798	.07522	.07259	.07007	.06766	.06535	.06315	.06103	.05901	.05707	.05521	.05342	.05172	.05007	.04850	.04699
65	54	.09475	.09133	.08807	.08495	.08197	.07912	.07639	.07378	.07128	.06889	.06660	.06440	.06230	.06028	.05834	.05648	.05470	.05299	.05135	.04977

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
65	55	.09926	.09574	.09237	.08916	.08608	.08313	.08031	.07760	.07502	.07253	.07016	.06788	.06569	.06359	.06158	.05965	.05779	.05601	.05430	.05265
65	56	.10387	.10024	.09678	.09346	.09028	.08724	.08432	.08153	.07885	.07628	.07382	.07146	.06919	.06701	.06492	.06292	.06099	.05913	.05735	.05564
65	57	.10857	.10484	.10128	.09786	.09458	.09145	.08844	.08555	.08279	.08013	.07758	.07514	.07279	.07053	.06836	.06628	.06428	.06235	.06050	.05872
65	58	.11335	.10952	.10585	.10234	.09897	.09574	.09264	.08966	.08681	.08407	.08143	.07891	.07648	.07414	.07190	.06974	.06766	.06567	.06374	.06189
65	59	.11818	.11426	.11050	.10689	.10342	.10010	.09691	.09384	.09090	.08808	.08536	.08275	.08024	.07783	.07551	.07327	.07112	.06906	.06706	.06515
65	60	.12308	.11905	.11520	.11149	.10794	.10452	.10124	.09809	.09507	.09216	.08936	.08667	.08408	.08159	.07919	.07688	.07466	.07252	.07046	.06847
65	61	.12802	.12390	.11995	.11616	.11251	.10901	.10564	.10241	.09930	.09630	.09343	.09065	.08799	.08542	.08295	.08057	.07828	.07607	.07393	.07188
65	62	.13301	.12881	.12477	.12088	.11715	.11356	.11011	.10679	.10360	.10053	.09757	.09472	.09198	.08933	.08679	.08434	.08197	.07969	.07749	.07537
65	63	.13805	.13376	.12963	.12566	.12185	.11818	.11464	.11124	.10797	.10482	.10178	.09886	.09604	.09332	.09071	.08818	.08575	.08340	.08113	.07895
65	64	.14313	.13875	.13454	.13049	.12659	.12284	.11922	.11574	.11239	.10917	.10605	.10306	.10016	.09738	.09469	.09209	.08959	.08718	.08484	.08259
65	65	.14822	.14376	.13947	.13534	.13136	.12753	.12384	.12029	.11686	.11356	.11038	.10731	.10435	.10149	.09873	.09607	.09350	.09102	.08862	.08631
66	0	.00699	.00670	.00643	.00618	.00594	.00572	.00552	.00532	.00514	.00497	.00481	.00466	.00451	.00438	.00425	.00413	.00401	.00390	.00380	.00370
66	1	.00474	.00448	.00424	.00402	.00381	.00362	.00345	.00328	.00313	.00298	.00285	.00272	.00260	.00249	.00239	.00229	.00220	.00211	.00203	.00196
66	2	.00490	.00462	.00437	.00414	.00392	.00372	.00353	.00336	.00320	.00305	.00291	.00278	.00265	.00254	.00243	.00233	.00223	.00214	.00206	.00198
66	3	.00514	.00485	.00458	.00434	.00411	.00390	.00370	.00352	.00335	.00319	.00304	.00290	.00277	.00265	.00253	.00243	.00232	.00223	.00214	.00205
66	4	.00543	.00513	.00484	.00458	.00434	.00412	.00391	.00372	.00354	.00337	.00321	.00306	.00293	.00280	.00268	.00256	.00245	.00235	.00226	.00217
66	5	.00577	.00545	.00515	.00487	.00462	.00438	.00416	.00395	.00376	.00358	.00342	.00326	.00311	.00298	.00285	.00273	.00261	.00251	.00240	.00231
66	6	.00614	.00580	.00548	.00519	.00492	.00467	.00444	.00422	.00402	.00383	.00365	.00348	.00333	.00318	.00304	.00291	.00279	.00268	.00257	.00247
66	7	.00655	.00619	.00585	.00555	.00526	.00499	.00474	.00451	.00430	.00409	.00391	.00373	.00356	.00341	.00326	.00313	.00300	.00287	.00276	.00265
66	8	.00699	.00661	.00625	.00593	.00562	.00534	.00508	.00483	.00460	.00439	.00419	.00400	.00382	.00366	.00350	.00336	.00322	.00309	.00297	.00285
66	9	.00747	.00707	.00669	.00634	.00602	.00572	.00544	.00518	.00494	.00471	.00450	.00430	.00411	.00393	.00377	.00361	.00347	.00333	.00320	.00307
66	10	.00799	.00756	.00716	.00680	.00645	.00614	.00584	.00556	.00530	.00506	.00484	.00462	.00442	.00424	.00406	.00390	.00374	.00359	.00345	.00332
66	11	.00855	.00809	.00767	.00728	.00692	.00658	.00627	.00597	.00570	.00544	.00520	.00497	.00476	.00456	.00438	.00420	.00403	.00388	.00373	.00359
66	12	.00914	.00866	.00821	.00780	.00742	.00706	.00672	.00641	.00612	.00585	.00559	.00535	.00512	.00491	.00471	.00453	.00435	.00418	.00402	.00387
66	13	.00975	.00924	.00877	.00834	.00793	.00755	.00720	.00686	.00655	.00626	.00599	.00574	.00550	.00527	.00506	.00486	.00467	.00449	.00433	.00417
66	14	.01037	.00984	.00934	.00888	.00845	.00805	.00767	.00732	.00699	.00668	.00640	.00613	.00587	.00563	.00541	.00520	.00500	.00481	.00463	.00446
66	15	.01100	.01043	.00991	.00942	.00896	.00854	.00814	.00777	.00742	.00710	.00679	.00651	.00624	.00599	.00575	.00552	.00531	.00511	.00492	.00474
66	16	.01162	.01103	.01047	.00996	.00948	.00903	.00861	.00822	.00785	.00751	.00718	.00688	.00660	.00633	.00608	.00584	.00561	.00540	.00520	.00501
66	17	.01225	.01163	.01104	.01050	.00999	.00952	.00908	.00866	.00828	.00791	.00757	.00725	.00695	.00667	.00640	.00615	.00591	.00569	.00548	.00528
66	18	.01290	.01224	.01162	.01105	.01052	.01002	.00955	.00912	.00871	.00832	.00796	.00763	.00731	.00701	.00673	.00646	.00621	.00597	.00575	.00554
66	19	.01358	.01288	.01223	.01163	.01107	.01054	.01005	.00959	.00916	.00875	.00837	.00802	.00768	.00737	.00707	.00679	.00652	.00627	.00604	.00581
66	20	.01430	.01357	.01289	.01225	.01166	.01110	.01058	.01010	.00964	.00921	.00881	.00844	.00808	.00775	.00743	.00714	.00686	.00659	.00634	.00611
66	21	.01507	.01430	.01358	.01291	.01229	.01170	.01115	.01064	.01016	.00971	.00929	.00889	.00851	.00816	.00783	.00751	.00722	.00694	.00667	.00642
66	22	.01590	.01509	.01433	.01362	.01296	.01234	.01176	.01122	.01072	.01024	.00979	.00937	.00897	.00860	.00825	.00792	.00760	.00731	.00703	.00676
66	23	.01678	.01592	.01513	.01438	.01368	.01303	.01242	.01185	.01131	.01081	.01033	.00989	.00947	.00907	.00870	.00835	.00802	.00770	.00741	.00713
66	24	.01773	.01683	.01599	.01520	.01447	.01378	.01313	.01253	.01196	.01143	.01093	.01045	.01001	.00959	.00920	.00882	.00847	.00814	.00782	.00753
66	25	.01875	.01780	.01692	.01609	.01531	.01458	.01390	.01326	.01266	.01210	.01157	.01107	.01060	.01015	.00974	.00934	.00897	.00862	.00828	.00797
66	26	.01985	.01885	.01792	.01704	.01622	.01546	.01474	.01406	.01342	.01283	.01227	.01174	.01124	.01077	.01032	.00990	.00951	.00913	.00878	.00844
66	27	.02103	.01998	.01900	.01807	.01721	.01640	.01564	.01492	.01425	.01362	.01303	.01246	.01194	.01144	.01097	.01052	.01010	.00970	.00933	.00897
66	28	.02230	.02119	.02015	.01918	.01827	.01741	.01661	.01585	.01514	.01447	.01384	.01325	.01269	.01216	.01166	.01119	.01074	.01032	.00992	.00954
66	29	.02365	.02249	.02139	.02037	.01940	.01850	.01765	.01685	.01610	.01539	.01472	.01409	.01350	.01294	.01241	.01191	.01143	.01098	.01056	.01016
66	30	.02509	.02387	.02271	.02163	.02062	.01966	.01876	.01792	.01712	.01637	.01567	.01500	.01437	.01378	.01321	.01268	.01218	.01170	.01125	.01082
66	31	.02663	.02533	.02412	.02298	.02191	.02090	.01995	.01906	.01822	.01743	.01668	.01597	.01530	.01467	.01408	.01351	.01298	.01247	.01199	.01153
66	32	.02825	.02689	.02562	.02441	.02329	.02222	.02122	.02028	.01939	.01855	.01776	.01701	.01630	.01563	.01500	.01440	.01383	.01329	.01278	.01230
66	33	.02999	.02856	.02721	.02595	.02476	.02364	.02258	.02158	.02064	.01976	.01892	.01813	.01738	.01667	.01600	.01536	.01476	.01419	.01364	.01313
66	34	.03183	.03032	.02891	.02758	.02632	.02514	.02403	.02298	.02198	.02105	.02016	.01932	.01853	.01778	.01706	.01639	.01575	.01514	.01457	.01402
66	35	.03378	.03221	.03072	.02932	.02800	.02675	.02558	.02447	.02342	.02243	.02149	.02060	.01976	.01897	.01821	.01750	.01682	.01617	.01556	.01498
66	36	.03586	.03420	.03264	.03117	.02978	.02847	.02723	.02606	.02495	.02391	.02292	.02198	.02109	.02024	.01945	.01869	.01797	.01728	.01663	.01601
66	37	.03806	.03632	.03468	.03313	.03167	.03029	.02899	.02775	.02659	.02548	.02444	.02344	.02250	.02161	.02076	.01996	.01920	.01847	.01778	.01712
66	38	.04039	.03857	.03685	.03522	.03369	.03223	.03086	.02956	.02833	.02717	.02606	.02501	.02402	.02308	.02218	.02133	.02052	.01975	.01902	.01832

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
66	39	.04286	.04095	.03914	.03744	.03583	.03430	.03285	.03149	.03019	.02896	.02780	.02669	.02564	.02464	.02369	.02279	.02193	.02112	.02034	.01960
66	40	.04547	.04347	.04158	.03979	.03810	.03649	.03497	.03354	.03217	.03088	.02965	.02848	.02737	.02632	.02531	.02436	.02345	.02259	.02177	.02098
66	41	.04823	.04614	.04416	.04228	.04051	.03882	.03723	.03572	.03428	.03292	.03162	.03039	.02922	.02811	.02705	.02604	.02508	.02417	.02329	.02246
66	42	.05115	.04896	.04689	.04492	.04306	.04129	.03962	.03803	.03652	.03508	.03372	.03242	.03119	.03002	.02890	.02783	.02682	.02585	.02493	.02405
66	43	.05421	.05193	.04976	.04770	.04575	.04390	.04215	.04048	.03889	.03738	.03595	.03458	.03329	.03205	.03087	.02974	.02867	.02765	.02668	.02574
66	44	.05743	.05504	.05278	.05063	.04859	.04665	.04481	.04306	.04140	.03981	.03831	.03687	.03550	.03420	.03296	.03177	.03064	.02956	.02853	.02755
66	45	.06079	.05831	.05594	.05370	.05157	.04954	.04761	.04578	.04403	.04237	.04079	.03928	.03784	.03647	.03516	.03392	.03272	.03159	.03050	.02946
66	46	.06430	.06171	.05925	.05691	.05468	.05256	.05055	.04863	.04680	.04506	.04340	.04182	.04031	.03886	.03749	.03618	.03492	.03372	.03257	.03148
66	47	.06795	.06525	.06269	.06025	.05793	.05572	.05361	.05160	.04969	.04787	.04613	.04447	.04289	.04137	.03993	.03855	.03723	.03597	.03476	.03360
66	48	.07174	.06894	.06627	.06373	.06131	.05900	.05681	.05471	.05271	.05081	.04899	.04725	.04559	.04400	.04249	.04104	.03965	.03832	.03705	.03584
66	49	.07568	.07276	.06999	.06735	.06483	.06243	.06014	.05795	.05587	.05388	.05197	.05016	.04842	.04676	.04517	.04365	.04219	.04080	.03946	.03819
66	50	.07975	.07673	.07385	.07111	.06849	.06599	.06361	.06133	.05915	.05708	.05509	.05319	.05137	.04964	.04797	.04638	.04486	.04339	.04199	.04065
66	51	.08397	.08084	.07785	.07500	.07228	.06969	.06721	.06484	.06257	.06041	.05834	.05636	.05446	.05264	.05090	.04924	.04764	.04611	.04464	.04323
66	52	.08831	.08507	.08198	.07903	.07620	.07351	.07093	.06847	.06612	.06386	.06170	.05964	.05766	.05576	.05395	.05221	.05054	.04894	.04740	.04593
66	53	.09277	.08942	.08623	.08317	.08025	.07745	.07478	.07222	.06978	.06743	.06519	.06304	.06098	.05900	.05711	.05529	.05355	.05188	.05027	.04873
66	54	.09735	.09390	.09059	.08743	.08441	.08152	.07875	.07610	.07356	.07112	.06879	.06656	.06441	.06236	.06038	.05849	.05667	.05493	.05325	.05164
66	55	.10205	.09848	.09507	.09181	.08868	.08569	.08283	.08008	.07745	.07493	.07251	.07019	.06796	.06582	.06377	.06180	.05991	.05809	.05634	.05466
66	56	.10685	.10318	.09966	.09630	.09307	.08998	.08702	.08418	.08146	.07884	.07634	.07393	.07162	.06940	.06727	.06522	.06325	.06136	.05954	.05779
66	57	.11175	.10798	.10436	.10089	.09757	.09438	.09132	.08839	.08557	.08287	.08027	.07778	.07539	.07309	.07088	.06875	.06671	.06474	.06285	.06102
66	58	.11674	.11286	.10914	.10557	.10215	.09887	.09571	.09269	.08978	.08699	.08431	.08173	.07925	.07687	.07458	.07238	.07025	.06821	.06625	.06435
66	59	.12180	.11782	.11400	.11033	.10681	.10343	.10019	.09707	.09407	.09119	.08842	.08576	.08320	.08074	.07837	.07609	.07389	.07177	.06974	.06777
66	60	.12692	.12284	.11892	.11516	.11154	.10807	.10473	.10152	.09844	.09547	.09262	.08987	.08723	.08469	.08224	.07988	.07761	.07542	.07331	.07127
66	61	.13210	.12792	.12390	.12005	.11634	.11278	.10935	.10605	.10288	.09983	.09689	.09406	.09134	.08872	.08619	.08376	.08141	.07915	.07697	.07486
66	62	.13734	.13306	.12896	.12501	.12121	.11756	.11404	.11066	.10740	.10427	.10125	.09834	.09554	.09284	.09023	.08772	.08530	.08297	.08071	.07854
66	63	.14263	.13827	.13407	.13003	.12615	.12241	.11881	.11534	.11200	.10879	.10569	.10270	.09982	.09704	.09436	.09178	.08928	.08688	.08455	.08231
66	64	.14796	.14351	.13923	.13511	.13114	.12731	.12363	.12008	.11666	.11337	.11019	.10712	.10417	.10131	.09856	.09590	.09334	.09086	.08847	.08616
66	65	.15332	.14879	.14442	.14022	.13617	.13227	.12850	.12488	.12138	.11800	.11475	.11161	.10858	.10565	.10283	.10010	.09747	.09492	.09246	.09009
66	66	.15871	.15409	.14965	.14537	.14124	.13726	.13342	.12972	.12614	.12270	.11937	.11616	.11306	.11006	.10717	.10437	.10167	.09905	.09653	.09409
67	0	.00719	.00690	.00662	.00637	.00613	.00591	.00571	.00551	.00533	.00515	.00499	.00484	.00469	.00456	.00443	.00430	.00418	.00407	.00397	.00386
67	1	.00483	.00457	.00432	.00410	.00389	.00370	.00352	.00335	.00320	.00305	.00292	.00279	.00267	.00256	.00246	.00236	.00226	.00218	.00209	.00202
67	2	.00498	.00470	.00445	.00421	.00400	.00379	.00361	.00343	.00327	.00312	.00298	.00284	.00272	.00260	.00249	.00239	.00229	.00220	.00211	.00203
67	3	.00522	.00493	.00466	.00442	.00419	.00397	.00377	.00359	.00342	.00326	.00311	.00297	.00284	.00271	.00260	.00249	.00239	.00229	.00220	.00211
67	4	.00552	.00521	.00493	.00467	.00442	.00420	.00399	.00379	.00361	.00344	.00328	.00314	.00300	.00287	.00274	.00263	.00252	.00242	.00232	.00223
67	5	.00586	.00554	.00524	.00496	.00470	.00447	.00424	.00404	.00384	.00366	.00350	.00334	.00319	.00305	.00292	.00280	.00268	.00257	.00247	.00237
67	6	.00624	.00590	.00558	.00529	.00502	.00476	.00453	.00431	.00410	.00391	.00373	.00357	.00341	.00326	.00312	.00299	.00287	.00275	.00264	.00254
67	7	.00666	.00630	.00596	.00565	.00536	.00509	.00484	.00461	.00439	.00419	.00400	.00382	.00365	.00350	.00335	.00321	.00308	.00296	.00284	.00273
67	8	.00711	.00673	.00637	.00604	.00573	.00545	.00518	.00494	.00471	.00449	.00429	.00410	.00392	.00375	.00360	.00345	.00331	.00318	.00305	.00294
67	9	.00760	.00719	.00682	.00647	.00614	.00584	.00556	.00530	.00505	.00482	.00461	.00440	.00422	.00404	.00387	.00371	.00357	.00343	.00329	.00317
67	10	.00813	.00770	.00730	.00693	.00659	.00627	.00597	.00569	.00543	.00518	.00496	.00474	.00454	.00435	.00417	.00401	.00385	.00370	.00356	.00342
67	11	.00870	.00825	.00782	.00743	.00707	.00673	.00641	.00611	.00584	.00558	.00533	.00510	.00489	.00469	.00450	.00432	.00415	.00399	.00384	.00370
67	12	.00931	.00883	.00838	.00796	.00757	.00721	.00688	.00656	.00627	.00599	.00573	.00549	.00526	.00505	.00485	.00466	.00448	.00431	.00415	.00400
67	13	.00994	.00943	.00895	.00851	.00810	.00772	.00736	.00703	.00672	.00642	.00615	.00589	.00565	.00542	.00521	.00501	.00482	.00464	.00446	.00430
67	14	.01057	.01003	.00953	.00907	.00863	.00823	.00785	.00750	.00717	.00686	.00657	.00629	.00604	.00579	.00557	.00535	.00515	.00496	.00478	.00461
67	15	.01121	.01064	.01011	.00962	.00916	.00873	.00833	.00796	.00761	.00728	.00697	.00669	.00641	.00616	.00592	.00569	.00547	.00527	.00508	.00490
67	16	.01184	.01124	.01069	.01017	.00968	.00923	.00881	.00842	.00805	.00770	.00737	.00707	.00678	.00651	.00625	.00601	.00579	.00557	.00537	.00518
67	17	.01248	.01185	.01127	.01072	.01021	.00973	.00929	.00887	.00848	.00811	.00777	.00745	.00714	.00686	.00659	.00633	.00609	.00587	.00565	.00545
67	18	.01314	.01248	.01186	.01128	.01074	.01024	.00977	.00933	.00892	.00853	.00817	.00783	.00751	.00721	.00692	.00665	.00640	.00616	.00593	.00572
67	19	.01383	.01313	.01248	.01187	.01130	.01077	.01028	.00981	.00938	.00897	.00859	.00823	.00789	.00757	.00727	.00699	.00672	.00647	.00623	.00600
67	20	.01456	.01382	.01314	.01250	.01190	.01134	.01082	.01033	.00987	.00944	.00904	.00866	.00830	.00796	.00764	.00734	.00706	.00679	.00654	.00630
67	21	.01535	.01457	.01385	.01317	.01254	.01195	.01140	.01088	.01040	.00995	.00952	.00912	.00874	.00838	.00804	.00773	.00743	.00714	.00688	.00662

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
67	22	.01618	.01536	.01460	.01389	.01323	.01260	.01202	.01148	.01096	.01048	.01003	.00961	.00921	.00883	.00847	.00814	.00782	.00752	.00724	.00697
67	23	.01707	.01622	.01541	.01466	.01396	.01331	.01269	.01211	.01157	.01106	.01059	.01014	.00971	.00931	.00894	.00858	.00825	.00793	.00763	.00734
67	24	.01804	.01713	.01629	.01550	.01476	.01406	.01341	.01280	.01223	.01169	.01119	.01071	.01026	.00984	.00944	.00907	.00871	.00837	.00806	.00775
67	25	.01908	.01812	.01723	.01640	.01562	.01488	.01420	.01355	.01295	.01238	.01185	.01134	.01087	.01042	.01000	.00960	.00922	.00886	.00852	.00820
67	26	.02019	.01919	.01825	.01737	.01654	.01577	.01505	.01437	.01373	.01312	.01256	.01202	.01152	.01104	.01060	.01017	.00977	.00939	.00903	.00869
67	27	.02140	.02034	.01935	.01842	.01755	.01673	.01597	.01525	.01457	.01393	.01333	.01277	.01223	.01173	.01125	.01081	.01038	.00998	.00960	.00923
67	28	.02269	.02157	.02053	.01955	.01863	.01777	.01696	.01620	.01548	.01481	.01417	.01357	.01300	.01247	.01197	.01149	.01104	.01061	.01020	.00982
67	29	.02406	.02289	.02179	.02076	.01979	.01888	.01802	.01722	.01646	.01574	.01507	.01443	.01383	.01327	.01273	.01223	.01175	.01129	.01086	.01045
67	30	.02553	.02429	.02313	.02205	.02102	.02006	.01916	.01831	.01750	.01675	.01604	.01536	.01473	.01413	.01356	.01302	.01251	.01203	.01157	.01113
67	31	.02709	.02579	.02457	.02342	.02234	.02133	.02037	.01947	.01862	.01782	.01707	.01636	.01568	.01504	.01444	.01387	.01333	.01282	.01233	.01187
67	32	.02875	.02738	.02609	.02489	.02375	.02268	.02167	.02072	.01982	.01898	.01818	.01742	.01671	.01603	.01539	.01478	.01421	.01366	.01315	.01266
67	33	.03052	.02908	.02772	.02645	.02525	.02412	.02306	.02205	.02111	.02021	.01936	.01856	.01781	.01709	.01641	.01577	.01516	.01458	.01403	.01351
67	34	.03239	.03088	.02946	.02812	.02685	.02566	.02454	.02348	.02248	.02153	.02064	.01979	.01899	.01823	.01751	.01683	.01618	.01556	.01498	.01442
67	35	.03439	.03280	.03131	.02990	.02857	.02731	.02613	.02501	.02395	.02295	.02200	.02111	.02026	.01945	.01869	.01797	.01728	.01663	.01601	.01542
67	36	.03651	.03485	.03327	.03179	.03039	.02907	.02782	.02664	.02552	.02447	.02346	.02252	.02162	.02077	.01996	.01919	.01846	.01777	.01711	.01648
67	37	.03876	.03701	.03536	.03380	.03233	.03094	.02962	.02838	.02720	.02608	.02503	.02402	.02307	.02217	.02131	.02050	.01973	.01899	.01829	.01763
67	38	.04115	.03932	.03758	.03594	.03440	.03293	.03155	.03023	.02899	.02781	.02670	.02564	.02463	.02368	.02277	.02191	.02109	.02031	.01957	.01886
67	39	.04368	.04176	.03994	.03822	.03659	.03505	.03359	.03221	.03090	.02966	.02848	.02736	.02630	.02529	.02433	.02342	.02255	.02172	.02094	.02019
67	40	.04636	.04434	.04244	.04063	.03892	.03731	.03577	.03432	.03294	.03163	.03039	.02921	.02809	.02702	.02601	.02504	.02412	.02324	.02241	.02161
67	41	.04919	.04708	.04509	.04319	.04140	.03970	.03809	.03656	.03511	.03373	.03242	.03118	.03000	.02887	.02780	.02677	.02580	.02487	.02399	.02315
67	42	.05218	.04998	.04789	.04591	.04403	.04225	.04055	.03895	.03742	.03597	.03459	.03328	.03203	.03084	.02971	.02863	.02760	.02662	.02568	.02479
67	43	.05534	.05303	.05084	.04877	.04680	.04493	.04316	.04147	.03987	.03834	.03689	.03551	.03420	.03294	.03175	.03061	.02952	.02848	.02749	.02655
67	44	.05865	.05624	.05396	.05179	.04973	.04777	.04591	.04414	.04246	.04086	.03933	.03788	.03649	.03517	.03391	.03271	.03156	.03047	.02942	.02842
67	45	.06211	.05960	.05722	.05495	.05280	.05075	.04880	.04695	.04518	.04350	.04190	.04037	.03891	.03752	.03620	.03493	.03372	.03256	.03146	.03040
67	46	.06573	.06311	.06063	.05826	.05601	.05387	.05183	.04989	.04804	.04628	.04460	.04299	.04146	.04000	.03861	.03727	.03600	.03478	.03361	.03250
67	47	.06949	.06677	.06418	.06171	.05937	.05713	.05500	.05297	.05104	.04919	.04743	.04575	.04414	.04260	.04114	.03974	.03839	.03711	.03588	.03471
67	48	.07341	.07058	.06788	.06531	.06287	.06053	.05831	.05619	.05417	.05224	.05039	.04863	.04694	.04533	.04380	.04232	.04091	.03956	.03827	.03703
67	49	.07747	.07453	.07173	.06906	.06651	.06408	.06176	.05955	.05744	.05542	.05349	.05164	.04988	.04819	.04658	.04504	.04356	.04214	.04078	.03948
67	50	.08169	.07863	.07572	.07295	.07030	.06777	.06536	.06305	.06085	.05874	.05673	.05480	.05295	.05119	.04950	.04788	.04633	.04484	.04342	.04205
67	51	.08605	.08289	.07987	.07699	.07424	.07161	.06910	.06669	.06440	.06220	.06010	.05809	.05616	.05432	.05255	.05085	.04923	.04767	.04618	.04474
67	52	.09055	.08727	.08415	.08116	.07830	.07558	.07297	.07047	.06808	.06579	.06360	.06151	.05950	.05757	.05572	.05395	.05225	.05062	.04906	.04755
67	53	.09518	.09179	.08856	.08546	.08251	.07967	.07697	.07437	.07189	.06951	.06723	.06505	.06295	.06095	.05902	.05717	.05539	.05369	.05205	.05048
67	54	.09994	.09644	.09309	.08989	.08683	.08390	.08109	.07840	.07582	.07335	.07099	.06871	.06653	.06444	.06243	.06051	.05866	.05688	.05517	.05352
67	55	.10482	.10121	.09775	.09445	.09128	.08825	.08534	.08256	.07988	.07732	.07486	.07250	.07024	.06806	.06597	.06397	.06204	.06018	.05840	.05668
67	56	.10981	.10610	.10253	.09912	.09585	.09272	.08971	.08683	.08406	.08141	.07886	.07641	.07406	.07180	.06963	.06754	.06554	.06360	.06175	.05996
67	57	.11492	.11109	.10743	.10391	.10054	.09731	.09420	.09122	.08836	.08561	.08297	.08044	.07800	.07566	.07340	.07124	.06915	.06714	.06521	.06335
67	58	.12012	.11619	.11242	.10880	.10533	.10199	.09879	.09572	.09276	.08992	.08719	.08457	.08205	.07962	.07728	.07503	.07287	.07079	.06878	.06684
67	59	.12540	.12136	.11749	.11377	.11020	.10676	.10347	.10030	.09725	.09432	.09150	.08879	.08618	.08367	.08125	.07893	.07668	.07452	.07244	.07043
67	60	.13075	.12661	.12264	.11882	.11515	.11162	.10823	.10496	.10182	.09881	.09590	.09310	.09041	.08781	.08532	.08291	.08059	.07835	.07619	.07411
67	61	.13617	.13193	.12785	.12394	.12017	.11655	.11306	.10971	.10648	.10338	.10038	.09750	.09472	.09205	.08947	.08698	.08458	.08227	.08004	.07788
67	62	.14166	.13732	.13315	.12914	.12528	.12157	.11799	.11455	.11123	.10804	.10496	.10199	.09913	.09638	.09372	.09115	.08868	.08629	.08398	.08176
67	63	.14721	.14278	.13852	.13441	.13046	.12666	.12300	.11947	.11606	.11278	.10962	.10657	.10363	.10080	.09806	.09542	.09287	.09040	.08803	.08573
67	64	.15281	.14829	.14394	.13974	.13571	.13182	.12807	.12445	.12097	.11761	.11436	.11123	.10821	.10530	.10249	.09977	.09714	.09461	.09216	.08979
67	65	.15844	.15384	.14940	.14512	.14100	.13703	.13320	.12950	.12593	.12249	.11917	.11596	.11287	.10988	.10699	.10420	.10150	.09889	.09637	.09394
67	66	.16411	.15942	.15490	.15055	.14635	.14229	.13838	.13460	.13096	.12744	.12404	.12076	.11759	.11453	.11157	.10870	.10594	.10326	.10067	.09816
67	67	.16981	.16504	.16045	.15601	.15173	.14760	.14362	.13976	.13605	.13245	.12898	.12563	.12239	.11925	.11622	.11329	.11045	.10771	.10505	.10248
68	0	.00739	.00710	.00683	.00657	.00633	.00611	.00590	.00570	.00552	.00534	.00518	.00502	.00488	.00474	.00461	.00448	.00436	.00425	.00414	.00404
68	1	.00491	.00465	.00440	.00418	.00397	.00378	.00360	.00343	.00327	.00312	.00299	.00286	.00274	.00263	.00252	.00242	.00233	.00224	.00216	.00208
68	2	.00506	.00478	.00453	.00429	.00407	.00387	.00368	.00350	.00334	.00319	.00304	.00291	.00278	.00267	.00256	.00245	.00235	.00226	.00217	.00209
68	3	.00530	.00501	.00474	.00449	.00426	.00405	.00385	.00366	.00349	.00333	.00318	.00304	.00290	.00278	.00266	.00255	.00245	.00235	.00226	.00217

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
68	4	.00560	.00530	.00501	.00475	.00451	.00428	.00407	.00387	.00369	.00352	.00336	.00321	.00307	.00293	.00281	.00269	.00258	.00248	.00238	.00229
68	5	.00595	.00563	.00533	.00505	.00479	.00455	.00433	.00412	.00392	.00374	.00357	.00341	.00326	.00312	.00299	.00287	.00275	.00264	.00254	.00244
68	6	.00634	.00600	.00568	.00538	.00511	.00485	.00462	.00440	.00419	.00400	.00382	.00365	.00349	.00334	.00320	.00307	.00294	.00283	.00272	.00261
68	7	.00677	.00640	.00607	.00575	.00546	.00519	.00494	.00471	.00449	.00428	.00409	.00391	.00374	.00358	.00343	.00329	.00316	.00304	.00292	.00281
68	8	.00723	.00684	.00648	.00615	.00584	.00556	.00529	.00504	.00481	.00459	.00439	.00420	.00402	.00385	.00369	.00354	.00340	.00327	.00314	.00302
68	9	.00773	.00732	.00694	.00659	.00626	.00596	.00568	.00541	.00516	.00493	.00472	.00451	.00432	.00414	.00397	.00381	.00366	.00352	.00339	.00326
68	10	.00827	.00784	.00744	.00707	.00672	.00640	.00610	.00582	.00555	.00531	.00508	.00486	.00466	.00447	.00429	.00412	.00396	.00380	.00366	.00353
68	11	.00886	.00840	.00797	.00758	.00721	.00687	.00655	.00625	.00597	.00571	.00546	.00523	.00502	.00481	.00462	.00444	.00427	.00411	.00396	.00381
68	12	.00948	.00899	.00854	.00812	.00773	.00737	.00703	.00671	.00642	.00614	.00588	.00563	.00540	.00519	.00498	.00479	.00461	.00444	.00428	.00412
68	13	.01012	.00961	.00913	.00869	.00827	.00789	.00753	.00719	.00688	.00658	.00631	.00605	.00580	.00557	.00536	.00515	.00496	.00478	.00460	.00444
68	14	.01077	.01023	.00972	.00926	.00882	.00841	.00803	.00767	.00734	.00703	.00674	.00646	.00620	.00596	.00573	.00551	.00530	.00511	.00493	.00475
68	15	.01142	.01085	.01032	.00982	.00936	.00893	.00853	.00815	.00780	.00747	.00716	.00686	.00659	.00633	.00609	.00586	.00564	.00543	.00524	.00506
68	16	.01206	.01146	.01090	.01038	.00989	.00944	.00901	.00862	.00824	.00789	.00756	.00726	.00697	.00669	.00643	.00619	.00596	.00574	.00554	.00534
68	17	.01271	.01208	.01149	.01094	.01043	.00995	.00950	.00908	.00869	.00832	.00797	.00764	.00734	.00705	.00678	.00652	.00628	.00605	.00583	.00562
68	18	.01338	.01271	.01209	.01151	.01097	.01046	.00999	.00955	.00913	.00874	.00838	.00803	.00771	.00740	.00712	.00685	.00659	.00635	.00612	.00590
68	19	.01408	.01337	.01272	.01211	.01154	.01101	.01051	.01004	.00960	.00919	.00880	.00844	.00810	.00778	.00747	.00719	.00691	.00666	.00642	.00619
68	20	.01482	.01408	.01339	.01275	.01215	.01158	.01106	.01056	.01010	.00967	.00926	.00888	.00851	.00817	.00785	.00755	.00726	.00699	.00674	.00649
68	21	.01561	.01483	.01411	.01343	.01280	.01220	.01165	.01113	.01064	.01018	.00975	.00934	.00896	.00860	.00826	.00794	.00764	.00735	.00708	.00683
68	22	.01646	.01564	.01487	.01416	.01349	.01286	.01228	.01173	.01121	.01073	.01027	.00984	.00944	.00906	.00870	.00836	.00804	.00774	.00745	.00718
68	23	.01737	.01650	.01570	.01494	.01424	.01358	.01296	.01238	.01183	.01132	.01084	.01038	.00996	.00955	.00917	.00882	.00848	.00816	.00785	.00756
68	24	.01834	.01743	.01658	.01579	.01504	.01435	.01369	.01308	.01250	.01196	.01145	.01097	.01052	.01009	.00969	.00931	.00895	.00861	.00829	.00798
68	25	.01940	.01844	.01754	.01670	.01592	.01518	.01449	.01384	.01323	.01266	.01212	.01161	.01113	.01068	.01025	.00985	.00947	.00911	.00877	.00844
68	26	.02053	.01952	.01858	.01769	.01686	.01609	.01536	.01467	.01402	.01342	.01285	.01231	.01180	.01132	.01087	.01044	.01004	.00965	.00929	.00895
68	27	.02175	.02069	.01970	.01876	.01789	.01707	.01629	.01557	.01489	.01424	.01364	.01307	.01253	.01202	.01154	.01109	.01066	.01025	.00987	.00950
68	28	.02306	.02194	.02089	.01991	.01899	.01812	.01730	.01654	.01581	.01513	.01449	.01389	.01332	.01278	.01227	.01179	.01133	.01090	.01049	.01010
68	29	.02446	.02328	.02218	.02114	.02017	.01925	.01839	.01758	.01681	.01609	.01541	.01477	.01417	.01360	.01305	.01254	.01206	.01160	.01116	.01075
68	30	.02596	.02471	.02355	.02245	.02143	.02046	.01955	.01869	.01788	.01712	.01640	.01572	.01508	.01447	.01390	.01336	.01284	.01235	.01189	.01145
68	31	.02754	.02624	.02501	.02385	.02277	.02175	.02079	.01988	.01903	.01822	.01746	.01674	.01606	.01541	.01480	.01423	.01368	.01316	.01267	.01220
68	32	.02923	.02786	.02656	.02535	.02420	.02313	.02211	.02115	.02025	.01940	.01859	.01783	.01711	.01642	.01578	.01517	.01458	.01403	.01351	.01301
68	33	.03103	.02959	.02823	.02695	.02574	.02460	.02353	.02252	.02156	.02066	.01981	.01900	.01824	.01751	.01683	.01618	.01556	.01497	.01442	.01389
68	34	.03295	.03143	.03000	.02865	.02738	.02618	.02505	.02398	.02297	.02201	.02111	.02026	.01945	.01868	.01795	.01726	.01661	.01598	.01539	.01483
68	35	.03499	.03339	.03188	.03047	.02913	.02786	.02667	.02554	.02447	.02347	.02251	.02161	.02075	.01994	.01916	.01843	.01774	.01708	.01645	.01585
68	36	.03715	.03548	.03389	.03240	.03099	.02966	.02840	.02721	.02608	.02502	.02401	.02305	.02214	.02128	.02047	.01969	.01895	.01825	.01758	.01695
68	37	.03945	.03769	.03603	.03446	.03298	.03157	.03025	.02899	.02780	.02668	.02561	.02460	.02364	.02273	.02186	.02104	.02026	.01951	.01880	.01813
68	38	.04189	.04005	.03830	.03665	.03509	.03362	.03222	.03090	.02964	.02846	.02733	.02626	.02524	.02428	.02336	.02249	.02166	.02087	.02012	.01940
68	39	.04448	.04254	.04071	.03898	.03734	.03579	.03432	.03293	.03161	.03035	.02916	.02803	.02696	.02594	.02497	.02404	.02316	.02233	.02153	.02077
68	40	.04722	.04519	.04327	.04146	.03974	.03810	.03656	.03509	.03370	.03238	.03112	.02993	.02880	.02772	.02669	.02571	.02478	.02390	.02305	.02224
68	41	.05013	.04801	.04599	.04409	.04228	.04057	.03894	.03740	.03593	.03454	.03322	.03196	.03076	.02962	.02854	.02750	.02652	.02558	.02468	.02383
68	42	.05320	.05098	.04887	.04687	.04498	.04318	.04147	.03985	.03831	.03685	.03545	.03413	.03286	.03166	.03051	.02942	.02838	.02738	.02643	.02553
68	43	.05644	.05411	.05191	.04982	.04783	.04595	.04416	.04245	.04083	.03929	.03783	.03643	.03510	.03383	.03262	.03146	.03036	.02931	.02831	.02735
68	44	.05984	.05742	.05511	.05293	.05085	.04887	.04699	.04521	.04351	.04189	.04034	.03887	.03747	.03613	.03486	.03364	.03248	.03136	.03030	.02929
68	45	.06340	.06087	.05847	.05618	.05401	.05194	.04997	.04810	.04632	.04462	.04299	.04145	.03997	.03857	.03722	.03594	.03471	.03354	.03242	.03134
68	46	.06713	.06449	.06198	.05960	.05733	.05516	.05310	.05114	.04927	.04749	.04579	.04416	.04261	.04113	.03972	.03837	.03707	.03584	.03465	.03352
68	47	.07101	.06826	.06565	.06316	.06079	.05853	.05638	.05432	.05237	.05050	.04871	.04701	.04538	.04383	.04234	.04092	.03956	.03826	.03701	.03582
68	48	.07504	.07219	.06946	.06687	.06440	.06205	.05980	.05765	.05561	.05365	.05178	.05000	.04829	.04666	.04510	.04360	.04217	.04080	.03949	.03823
68	49	.07924	.07627	.07344	.07074	.06817	.06571	.06337	.06113	.05899	.05695	.05499	.05312	.05134	.04963	.04799	.04642	.04492	.04348	.04210	.04078
68	50	.08359	.08051	.07757	.07477	.07209	.06953	.06709	.06476	.06253	.06039	.05835	.05640	.05453	.05274	.05102	.04938	.04780	.04629	.04484	.04345
68	51	.08810	.08491	.08186	.07895	.07617	.07351	.07097	.06854	.06621	.06398	.06185	.05981	.05786	.05599	.05419	.05247	.05082	.04924	.04772	.04626
68	52	.09276	.08945	.08629	.08327	.08038	.07762	.07498	.07245	.07003	.06771	.06549	.06337	.06133	.05937	.05749	.05569	.05397	.05231	.05072	.04919
68	53	.09756	.09413	.09086	.08773	.08474	.08188	.07913	.07651	.07399	.07158	.06927	.06705	.06492	.06288	.06093	.05905	.05724	.05551	.05384	.05224

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
68	54	.10249	.09895	.09557	.09233	.08923	.08626	.08342	.08070	.07808	.07558	.07317	.07087	.06865	.06653	.06449	.06253	.06064	.05883	.05709	.05542
68	55	.10755	.10390	.10041	.09707	.09386	.09079	.08784	.08502	.08231	.07971	.07721	.07481	.07251	.07030	.06818	.06614	.06417	.06228	.06047	.05872
68	56	.11274	.10898	.10538	.10193	.09862	.09544	.09239	.08947	.08666	.08397	.08138	.07889	.07650	.07421	.07200	.06987	.06783	.06586	.06397	.06214
68	57	.11806	.11418	.11047	.10691	.10350	.10022	.09707	.09405	.09114	.08835	.08567	.08310	.08062	.07823	.07594	.07373	.07161	.06956	.06759	.06569
68	58	.12347	.11949	.11567	.11201	.10849	.10511	.10186	.09874	.09574	.09285	.09008	.08741	.08485	.08237	.08000	.07771	.07550	.07338	.07133	.06935
68	59	.12897	.12489	.12096	.11719	.11357	.11009	.10674	.10352	.10043	.09745	.09459	.09183	.08917	.08662	.08415	.08178	.07949	.07729	.07516	.07311
68	60	.13455	.13036	.12633	.12246	.11874	.11516	.11172	.10840	.10521	.10214	.09919	.09634	.09360	.09096	.08841	.08595	.08359	.08130	.07910	.07697
68	61	.14021	.13592	.13179	.12782	.12400	.12032	.11678	.11337	.11009	.10693	.10388	.10095	.09812	.09539	.09276	.09023	.08778	.08542	.08314	.08094
68	62	.14595	.14156	.13733	.13326	.12934	.12557	.12194	.11844	.11507	.11182	.10868	.10566	.10275	.09994	.09722	.09461	.09208	.08964	.08728	.08501
68	63	.15177	.14728	.14295	.13879	.13478	.13091	.12719	.12360	.12014	.11680	.11358	.11047	.10748	.10458	.10179	.09909	.09649	.09397	.09154	.08919
68	64	.15764	.15305	.14864	.14438	.14028	.13633	.13251	.12884	.12529	.12187	.11856	.11537	.11229	.10932	.10645	.10367	.10099	.09840	.09589	.09347
68	65	.16355	.15888	.15438	.15004	.14585	.14181	.13791	.13415	.13051	.12701	.12362	.12035	.11719	.11414	.11119	.10834	.10558	.10291	.10033	.09784
68	66	.16951	.16476	.16017	.15574	.15147	.14735	.14336	.13952	.13581	.13222	.12876	.12541	.12217	.11904	.11602	.11309	.11026	.10752	.10487	.10230
68	67	.17551	.17067	.16600	.16150	.15714	.15294	.14888	.14496	.14117	.13751	.13397	.13054	.12723	.12403	.12093	.11793	.11503	.11222	.10950	.10686
68	68	.18152	.17661	.17186	.16728	.16285	.15858	.15444	.15045	.14658	.14285	.13923	.13573	.13235	.12908	.12591	.12284	.11987	.11699	.11420	.11150
69	0	.00760	.00731	.00703	.00677	.00653	.00631	.00610	.00590	.00571	.00554	.00537	.00521	.00506	.00492	.00479	.00466	.00454	.00443	.00432	.00421
69	1	.00499	.00472	.00448	.00425	.00404	.00385	.00367	.00350	.00334	.00320	.00306	.00293	.00281	.00269	.00259	.00249	.00239	.00230	.00222	.00214
69	2	.00514	.00486	.00460	.00436	.00414	.00394	.00375	.00357	.00341	.00325	.00311	.00298	.00285	.00273	.00262	.00251	.00241	.00232	.00223	.00215
69	3	.00538	.00509	.00482	.00457	.00434	.00412	.00392	.00373	.00356	.00340	.00325	.00310	.00297	.00284	.00273	.00261	.00251	.00241	.00232	.00223
69	4	.00569	.00538	.00509	.00483	.00458	.00436	.00414	.00395	.00376	.00359	.00343	.00328	.00314	.00300	.00288	.00276	.00265	.00254	.00245	.00235
69	5	.00604	.00572	.00542	.00514	.00488	.00463	.00441	.00420	.00400	.00382	.00365	.00349	.00334	.00320	.00306	.00294	.00282	.00271	.00260	.00251
69	6	.00644	.00609	.00577	.00548	.00520	.00494	.00471	.00448	.00428	.00408	.00390	.00373	.00357	.00342	.00328	.00314	.00302	.00290	.00279	.00268
69	7	.00687	.00651	.00617	.00585	.00556	.00529	.00504	.00480	.00458	.00437	.00418	.00400	.00383	.00367	.00352	.00338	.00324	.00312	.00300	.00288
69	8	.00734	.00695	.00660	.00626	.00595	.00566	.00540	.00514	.00491	.00469	.00448	.00429	.00411	.00394	.00378	.00363	.00349	.00335	.00323	.00311
69	9	.00785	.00744	.00706	.00671	.00638	.00608	.00579	.00552	.00527	.00504	.00482	.00462	.00443	.00424	.00407	.00391	.00376	.00362	.00348	.00335
69	10	.00841	.00798	.00757	.00720	.00685	.00653	.00622	.00594	.00568	.00543	.00519	.00498	.00477	.00458	.00440	.00423	.00406	.00391	.00377	.00363
69	11	.00901	.00855	.00812	.00772	.00735	.00701	.00669	.00639	.00611	.00584	.00560	.00536	.00515	.00494	.00475	.00456	.00439	.00423	.00407	.00393
69	12	.00964	.00915	.00870	.00828	.00789	.00752	.00718	.00686	.00657	.00629	.00602	.00578	.00554	.00533	.00512	.00493	.00474	.00457	.00440	.00425
69	13	.01030	.00978	.00931	.00886	.00844	.00806	.00770	.00736	.00704	.00674	.00646	.00620	.00596	.00572	.00550	.00530	.00510	.00492	.00474	.00458
69	14	.01096	.01042	.00991	.00944	.00900	.00859	.00821	.00785	.00752	.00720	.00690	.00663	.00636	.00612	.00589	.00567	.00546	.00526	.00508	.00490
69	15	.01162	.01105	.01052	.01002	.00956	.00912	.00872	.00834	.00798	.00765	.00734	.00704	.00676	.00650	.00626	.00603	.00581	.00560	.00540	.00521
69	16	.01228	.01168	.01111	.01059	.01010	.00964	.00921	.00881	.00844	.00809	.00775	.00744	.00715	.00687	.00661	.00637	.00614	.00592	.00571	.00551
69	17	.01294	.01230	.01171	.01116	.01064	.01016	.00971	.00929	.00889	.00852	.00817	.00784	.00753	.00724	.00696	.00670	.00646	.00623	.00601	.00580
69	18	.01361	.01294	.01232	.01174	.01119	.01068	.01021	.00976	.00935	.00895	.00858	.00824	.00791	.00760	.00731	.00704	.00678	.00653	.00630	.00608
69	19	.01432	.01362	.01296	.01234	.01177	.01123	.01073	.01026	.00982	.00941	.00902	.00865	.00831	.00798	.00768	.00739	.00711	.00685	.00661	.00638
69	20	.01507	.01433	.01364	.01299	.01239	.01182	.01129	.01080	.01033	.00989	.00948	.00909	.00873	.00839	.00806	.00776	.00747	.00719	.00694	.00669
69	21	.01588	.01510	.01437	.01369	.01305	.01245	.01189	.01137	.01088	.01042	.00998	.00957	.00919	.00882	.00848	.00816	.00785	.00756	.00729	.00703
69	22	.01674	.01591	.01514	.01442	.01375	.01312	.01253	.01198	.01146	.01097	.01051	.01008	.00967	.00929	.00893	.00859	.00826	.00796	.00767	.00739
69	23	.01765	.01679	.01598	.01522	.01451	.01385	.01322	.01264	.01209	.01157	.01109	.01063	.01020	.00979	.00941	.00905	.00871	.00838	.00807	.00778
69	24	.01864	.01773	.01688	.01608	.01533	.01463	.01397	.01335	.01277	.01223	.01171	.01123	.01077	.01034	.00994	.00955	.00919	.00885	.00852	.00821
69	25	.01971	.01875	.01785	.01701	.01622	.01548	.01478	.01413	.01352	.01294	.01240	.01188	.01140	.01094	.01051	.01011	.00972	.00936	.00901	.00868
69	26	.02086	.01985	.01890	.01801	.01718	.01639	.01566	.01497	.01432	.01371	.01314	.01259	.01208	.01160	.01114	.01071	.01030	.00991	.00955	.00920
69	27	.02211	.02104	.02004	.01910	.01822	.01739	.01662	.01589	.01520	.01455	.01394	.01337	.01283	.01231	.01183	.01137	.01094	.01053	.01014	.00977
69	28	.02344	.02231	.02126	.02027	.01934	.01846	.01764	.01687	.01615	.01546	.01481	.01421	.01363	.01309	.01257	.01209	.01162	.01119	.01077	.01038
69	29	.02486	.02367	.02256	.02152	.02054	.01962	.01875	.01793	.01716	.01644	.01575	.01511	.01450	.01392	.01338	.01286	.01237	.01191	.01146	.01105
69	30	.02638	.02513	.02396	.02286	.02182	.02085	.01993	.01907	.01825	.01749	.01676	.01608	.01543	.01482	.01424	.01369	.01317	.01268	.01221	.01176
69	31	.02799	.02668	.02544	.02428	.02319	.02216	.02119	.02028	.01942	.01861	.01784	.01712	.01643	.01578	.01517	.01458	.01403	.01351	.01301	.01254
69	32	.02971	.02833	.02703	.02580	.02465	.02357	.02255	.02158	.02067	.01981	.01900	.01823	.01750	.01681	.01616	.01554	.01496	.01440	.01387	.01337
69	33	.03154	.03009	.02872	.02743	.02622	.02507	.02399	.02298	.02201	.02110	.02024	.01943	.01866	.01793	.01724	.01658	.01596	.01536	.01480	.01427
69	34	.03349	.03196	.03052	.02917	.02789	.02668	.02554	.02447	.02345	.02249	.02158	.02071	.01990	.01912	.01839	.01769	.01703	.01640	.01580	.01524

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
69	35	.03557	.03396	.03245	.03102	.02967	.02840	.02720	.02606	.02499	.02397	.02301	.02210	.02123	.02041	.01963	.01889	.01819	.01752	.01689	.01628
69	36	.03778	.03609	.03450	.03300	.03158	.03024	.02897	.02777	.02664	.02556	.02455	.02358	.02266	.02179	.02097	.02018	.01944	.01873	.01805	.01741
69	37	.04013	.03835	.03668	.03510	.03361	.03220	.03086	.02960	.02840	.02726	.02619	.02517	.02420	.02328	.02240	.02157	.02078	.02003	.01931	.01863
69	38	.04262	.04076	.03900	.03734	.03577	.03429	.03288	.03155	.03028	.02909	.02795	.02687	.02584	.02487	.02394	.02306	.02222	.02142	.02066	.01994
69	39	.04526	.04332	.04147	.03973	.03808	.03651	.03503	.03363	.03230	.03103	.02983	.02869	.02761	.02658	.02560	.02466	.02377	.02293	.02212	.02135
69	40	.04807	.04603	.04410	.04227	.04053	.03889	.03733	.03585	.03445	.03311	.03185	.03064	.02950	.02841	.02737	.02638	.02544	.02454	.02368	.02287
69	41	.05105	.04891	.04688	.04496	.04314	.04142	.03978	.03822	.03674	.03534	.03400	.03273	.03152	.03037	.02927	.02823	.02723	.02628	.02537	.02450
69	42	.05419	.05195	.04983	.04782	.04591	.04410	.04238	.04074	.03919	.03771	.03630	.03496	.03369	.03247	.03131	.03020	.02915	.02814	.02718	.02626
69	43	.05751	.05517	.05295	.05085	.04885	.04695	.04514	.04342	.04179	.04023	.03875	.03734	.03599	.03471	.03348	.03231	.03120	.03013	.02912	.02814
69	44	.06101	.05856	.05624	.05404	.05194	.04995	.04806	.04625	.04454	.04290	.04134	.03986	.03844	.03709	.03579	.03456	.03338	.03226	.03118	.03015
69	45	.06467	.06212	.05969	.05739	.05520	.05311	.05113	.04924	.04743	.04572	.04408	.04252	.04102	.03960	.03824	.03694	.03570	.03451	.03337	.03228
69	46	.06850	.06584	.06331	.06090	.05861	.05643	.05435	.05237	.05048	.04868	.04696	.04532	.04375	.04225	.04082	.03945	.03814	.03689	.03569	.03454
69	47	.07249	.06972	.06708	.06457	.06218	.05990	.05773	.05566	.05368	.05179	.04999	.04826	.04662	.04504	.04354	.04210	.04072	.03940	.03813	.03692
69	48	.07664	.07376	.07102	.06840	.06591	.06353	.06126	.05910	.05703	.05505	.05316	.05135	.04963	.04797	.04639	.04488	.04343	.04204	.04071	.03943
69	49	.08097	.07797	.07512	.07240	.06980	.06732	.06495	.06269	.06053	.05846	.05648	.05459	.05278	.05105	.04939	.04780	.04628	.04481	.04341	.04207
69	50	.08546	.08235	.07939	.07656	.07385	.07127	.06880	.06644	.06419	.06203	.05996	.05798	.05609	.05427	.05253	.05087	.04927	.04773	.04626	.04485
69	51	.09012	.08690	.08382	.08088	.07807	.07538	.07281	.07035	.06800	.06575	.06359	.06153	.05955	.05765	.05583	.05408	.05240	.05080	.04925	.04777
69	52	.09493	.09159	.08840	.08535	.08243	.07964	.07697	.07441	.07196	.06962	.06737	.06521	.06314	.06116	.05926	.05743	.05568	.05399	.05237	.05082
69	53	.09989	.09644	.09313	.08997	.08695	.08405	.08128	.07862	.07607	.07363	.07129	.06904	.06688	.06481	.06283	.06092	.05909	.05732	.05563	.05400
69	54	.10500	.10143	.09801	.09474	.09161	.08860	.08573	.08297	.08032	.07778	.07535	.07301	.07076	.06861	.06653	.06454	.06263	.06079	.05902	.05731
69	55	.11025	.10656	.10303	.09965	.09641	.09330	.09032	.08746	.08471	.08208	.07955	.07712	.07478	.07253	.07038	.06830	.06631	.06438	.06254	.06076
69	56	.11563	.11183	.10819	.10470	.10135	.09814	.09505	.09209	.08924	.08651	.08389	.08136	.07894	.07660	.07436	.07220	.07012	.06812	.06619	.06433
69	57	.12115	.11724	.11348	.10988	.10643	.10311	.09992	.09685	.09391	.09108	.08836	.08574	.08323	.08080	.07847	.07623	.07407	.07198	.06998	.06804
69	58	.12678	.12275	.11889	.11518	.11162	.10819	.10490	.10174	.09870	.09577	.09296	.09025	.08764	.08513	.08271	.08038	.07813	.07597	.07388	.07187
69	59	.13250	.12837	.12440	.12058	.11691	.11339	.11000	.10673	.10359	.10057	.09766	.09486	.09216	.08956	.08706	.08464	.08231	.08007	.07790	.07581
69	60	.13832	.13408	.13000	.12608	.12231	.11868	.11519	.11182	.10859	.10547	.10247	.09958	.09679	.09410	.09151	.08901	.08660	.08427	.08202	.07985
69	61	.14422	.13987	.13569	.13167	.12780	.12407	.12048	.11702	.11369	.11048	.10738	.10440	.10152	.09874	.09607	.09348	.09099	.08858	.08626	.08401
69	62	.15021	.14576	.14148	.13736	.13339	.12956	.12587	.12232	.11890	.11559	.11241	.10933	.10637	.10351	.10074	.09808	.09550	.09301	.09061	.08828
69	63	.15629	.15174	.14736	.14314	.13907	.13515	.13137	.12773	.12421	.12082	.11754	.11438	.11133	.10838	.10553	.10278	.10013	.09756	.09508	.09268
69	64	.16244	.15779	.15332	.14900	.14484	.14083	.13696	.13322	.12961	.12613	.12277	.11952	.11639	.11336	.11043	.10760	.10486	.10221	.09965	.09718
69	65	.16864	.16390	.15934	.15493	.15068	.14658	.14262	.13879	.13510	.13153	.12809	.12476	.12154	.11842	.11542	.11251	.10969	.10697	.10433	.10178
69	66	.17489	.17007	.16542	.16092	.15659	.15240	.14835	.14444	.14067	.13702	.13349	.13008	.12678	.12359	.12050	.11751	.11462	.11182	.10911	.10649
69	67	.18119	.17629	.17155	.16698	.16256	.15829	.15416	.15017	.14631	.14258	.13898	.13549	.13211	.12884	.12568	.12261	.11965	.11678	.11399	.11130
69	68	.18752	.18254	.17772	.17307	.16857	.16422	.16002	.15595	.15202	.14821	.14453	.14096	.13751	.13417	.13093	.12780	.12476	.12182	.11897	.11620
69	69	.19384	.18879	.18390	.17917	.17460	.17018	.16590	.16176	.15776	.15388	.15012	.14649	.14296	.13955	.13624	.13304	.12993	.12692	.12400	.12117
70	0	.00781	.00751	.00724	.00698	.00674	.00651	.00630	.00610	.00591	.00573	.00556	.00541	.00526	.00511	.00498	.00485	.00473	.00461	.00450	.00439
70	1	.00507	.00480	.00456	.00433	.00412	.00392	.00374	.00357	.00341	.00326	.00313	.00300	.00287	.00276	.00265	.00255	.00246	.00236	.00228	.00220
70	2	.00521	.00493	.00468	.00444	.00422	.00401	.00382	.00364	.00348	.00332	.00318	.00304	.00291	.00279	.00268	.00257	.00247	.00238	.00229	.00221
70	3	.00546	.00517	.00489	.00464	.00441	.00419	.00399	.00380	.00363	.00346	.00331	.00317	.00303	.00291	.00279	.00268	.00257	.00247	.00238	.00229
70	4	.00577	.00546	.00517	.00491	.00466	.00443	.00422	.00402	.00383	.00366	.00350	.00335	.00320	.00307	.00294	.00282	.00271	.00261	.00251	.00241
70	5	.00613	.00580	.00550	.00522	.00496	.00471	.00449	.00428	.00408	.00390	.00372	.00356	.00341	.00327	.00313	.00301	.00289	.00278	.00267	.00257
70	6	.00653	.00619	.00586	.00557	.00529	.00503	.00479	.00457	.00436	.00416	.00398	.00381	.00365	.00350	.00335	.00322	.00309	.00297	.00286	.00275
70	7	.00698	.00661	.00627	.00595	.00566	.00538	.00513	.00489	.00467	.00446	.00427	.00408	.00391	.00375	.00360	.00346	.00332	.00319	.00307	.00296
70	8	.00745	.00706	.00670	.00637	.00606	.00577	.00550	.00525	.00501	.00479	.00458	.00439	.00420	.00403	.00387	.00372	.00357	.00344	.00331	.00319
70	9	.00798	.00757	.00718	.00683	.00650	.00619	.00590	.00563	.00538	.00515	.00493	.00472	.00453	.00435	.00417	.00401	.00386	.00371	.00358	.00345
70	10	.00855	.00811	.00770	.00733	.00698	.00665	.00635	.00606	.00580	.00555	.00531	.00509	.00489	.00469	.00451	.00433	.00417	.00402	.00387	.00373
70	11	.00916	.00869	.00826	.00787	.00749	.00715	.00682	.00652	.00624	.00597	.00572	.00549	.00527	.00506	.00487	.00468	.00451	.00435	.00419	.00404
70	12	.00980	.00931	.00886	.00844	.00804	.00768	.00733	.00701	.00671	.00643	.00617	.00592	.00568	.00546	.00525	.00506	.00487	.00470	.00453	.00437
70	13	.01048	.00996	.00948	.00903	.00861	.00822	.00786	.00752	.00720	.00690	.00662	.00636	.00611	.00587	.00565	.00544	.00525	.00506	.00488	.00472
70	14	.01115	.01061	.01010	.00963	.00918	.00877	.00839	.00803	.00769	.00737	.00707	.00679	.00653	.00628	.00605	.00582	.00561	.00542	.00523	.00505

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
70	15	.01183	.01125	.01071	.01022	.00975	.00931	.00891	.00852	.00817	.00783	.00752	.00722	.00694	.00668	.00643	.00619	.00597	.00576	.00556	.00537
70	16	.01249	.01189	.01132	.01080	.01030	.00984	.00941	.00901	.00863	.00828	.00794	.00763	.00734	.00706	.00679	.00655	.00631	.00609	.00588	.00568
70	17	.01316	.01253	.01193	.01137	.01086	.01037	.00992	.00949	.00909	.00872	.00837	.00804	.00772	.00743	.00715	.00689	.00664	.00641	.00618	.00597
70	18	.01385	.01317	.01255	.01196	.01142	.01090	.01043	.00998	.00956	.00916	.00879	.00844	.00811	.00780	.00751	.00723	.00697	.00672	.00649	.00626
70	19	.01456	.01385	.01319	.01258	.01200	.01146	.01096	.01048	.01004	.00962	.00923	.00886	.00851	.00819	.00788	.00759	.00731	.00705	.00680	.00657
70	20	.01532	.01458	.01388	.01323	.01263	.01206	.01152	.01103	.01056	.01012	.00970	.00931	.00895	.00860	.00827	.00796	.00767	.00740	.00713	.00689
70	21	.01614	.01535	.01462	.01394	.01330	.01270	.01213	.01161	.01111	.01065	.01021	.00980	.00941	.00904	.00870	.00837	.00806	.00777	.00749	.00723
70	22	.01701	.01618	.01541	.01469	.01401	.01338	.01278	.01223	.01171	.01121	.01075	.01032	.00991	.00952	.00915	.00881	.00848	.00817	.00788	.00760
70	23	.01794	.01707	.01625	.01549	.01478	.01411	.01348	.01290	.01235	.01183	.01134	.01088	.01044	.01003	.00965	.00928	.00893	.00861	.00830	.00800
70	24	.01894	.01802	.01716	.01636	.01561	.01490	.01424	.01362	.01304	.01249	.01197	.01149	.01103	.01059	.01018	.00980	.00943	.00908	.00875	.00844
70	25	.02002	.01906	.01815	.01730	.01651	.01577	.01507	.01441	.01379	.01321	.01267	.01215	.01166	.01120	.01077	.01036	.00997	.00960	.00925	.00892
70	26	.02119	.02017	.01922	.01832	.01749	.01670	.01596	.01527	.01461	.01400	.01342	.01287	.01236	.01187	.01141	.01097	.01056	.01017	.00980	.00945
70	27	.02245	.02138	.02037	.01943	.01854	.01771	.01693	.01620	.01551	.01486	.01424	.01366	.01312	.01260	.01211	.01165	.01121	.01080	.01040	.01003
70	28	.02380	.02267	.02161	.02061	.01968	.01880	.01798	.01720	.01647	.01578	.01513	.01452	.01394	.01339	.01287	.01238	.01192	.01148	.01106	.01066
70	29	.02524	.02405	.02294	.02189	.02090	.01998	.01910	.01828	.01751	.01678	.01609	.01544	.01483	.01424	.01369	.01317	.01268	.01221	.01176	.01134
70	30	.02678	.02553	.02435	.02325	.02221	.02123	.02031	.01944	.01862	.01785	.01712	.01643	.01578	.01516	.01458	.01402	.01350	.01300	.01253	.01208
70	31	.02842	.02710	.02586	.02470	.02360	.02257	.02160	.02068	.01981	.01899	.01822	.01749	.01680	.01614	.01552	.01494	.01438	.01385	.01335	.01287
70	32	.03017	.02878	.02748	.02625	.02509	.02400	.02297	.02200	.02109	.02022	.01940	.01863	.01789	.01720	.01654	.01592	.01533	.01476	.01423	.01372
70	33	.03204	.03057	.02920	.02791	.02669	.02553	.02445	.02342	.02245	.02154	.02067	.01985	.01908	.01834	.01764	.01698	.01635	.01575	.01518	.01464
70	34	.03402	.03248	.03104	.02967	.02839	.02717	.02603	.02494	.02392	.02295	.02204	.02117	.02034	.01956	.01882	.01812	.01745	.01682	.01621	.01564
70	35	.03614	.03452	.03300	.03157	.03021	.02893	.02772	.02658	.02550	.02447	.02350	.02258	.02171	.02088	.02010	.01935	.01864	.01797	.01732	.01671
70	36	.03839	.03669	.03509	.03358	.03215	.03081	.02953	.02832	.02718	.02610	.02507	.02410	.02318	.02230	.02147	.02067	.01992	.01920	.01852	.01787
70	37	.04078	.03900	.03732	.03573	.03423	.03281	.03146	.03019	.02898	.02784	.02675	.02572	.02475	.02382	.02294	.02210	.02130	.02054	.01981	.01912
70	38	.04332	.04146	.03969	.03802	.03644	.03494	.03353	.03219	.03091	.02971	.02856	.02747	.02644	.02545	.02452	.02363	.02278	.02197	.02120	.02047
70	39	.04602	.04406	.04221	.04046	.03880	.03722	.03573	.03432	.03297	.03170	.03049	.02934	.02825	.02721	.02621	.02527	.02437	.02352	.02270	.02192
70	40	.04889	.04684	.04489	.04305	.04131	.03965	.03808	.03659	.03518	.03384	.03256	.03134	.03019	.02909	.02804	.02704	.02609	.02518	.02431	.02349
70	41	.05193	.04978	.04775	.04581	.04398	.04224	.04059	.03903	.03754	.03612	.03477	.03349	.03227	.03111	.03000	.02894	.02793	.02697	.02605	.02517
70	42	.05516	.05291	.05077	.04875	.04682	.04500	.04326	.04162	.04005	.03856	.03714	.03578	.03449	.03327	.03209	.03098	.02991	.02889	.02792	.02699
70	43	.05856	.05620	.05397	.05185	.04983	.04792	.04610	.04437	.04272	.04115	.03965	.03823	.03687	.03557	.03433	.03315	.03203	.03095	.02992	.02893
70	44	.06214	.05968	.05735	.05513	.05302	.05101	.04910	.04728	.04555	.04390	.04232	.04082	.03939	.03802	.03672	.03547	.03428	.03314	.03205	.03101
70	45	.06590	.06333	.06089	.05857	.05636	.05426	.05226	.05035	.04853	.04680	.04514	.04357	.04206	.04062	.03924	.03793	.03667	.03547	.03431	.03321
70	46	.06983	.06715	.06461	.06218	.05988	.05768	.05558	.05358	.05167	.04986	.04812	.04646	.04487	.04336	.04191	.04052	.03920	.03793	.03671	.03555
70	47	.07393	.07114	.06849	.06596	.06355	.06125	.05906	.05697	.05497	.05306	.05124	.04950	.04783	.04624	.04472	.04326	.04186	.04052	.03924	.03801
70	48	.07821	.07530	.07254	.06990	.06739	.06499	.06270	.06051	.05842	.05643	.05452	.05269	.05094	.04927	.04767	.04614	.04467	.04326	.04191	.04061
70	49	.08265	.07964	.07676	.07402	.07140	.06890	.06651	.06422	.06204	.05995	.05795	.05604	.05421	.05245	.05077	.04916	.04762	.04614	.04472	.04335
70	50	.08728	.08415	.08116	.07831	.07558	.07298	.07048	.06810	.06582	.06364	.06155	.05955	.05763	.05579	.05403	.05234	.05072	.04917	.04767	.04624
70	51	.09209	.08884	.08574	.08277	.07994	.07722	.07463	.07214	.06977	.06749	.06531	.06322	.06121	.05929	.05745	.05568	.05398	.05235	.05078	.04927
70	52	.09705	.09369	.09047	.08739	.08445	.08163	.07893	.07635	.07387	.07150	.06922	.06704	.06494	.06293	.06101	.05915	.05737	.05566	.05402	.05244
70	53	.10218	.09870	.09536	.09217	.08912	.08619	.08339	.08070	.07812	.07565	.07328	.07101	.06882	.06673	.06471	.06278	.06092	.05913	.05741	.05575
70	54	.10746	.10386	.10041	.09711	.09394	.09091	.08800	.08521	.08253	.07996	.07749	.07513	.07285	.07066	.06856	.06654	.06460	.06273	.06093	.05920
70	55	.11289	.10917	.10561	.10219	.09892	.09577	.09276	.08987	.08709	.08442	.08186	.07939	.07703	.07475	.07256	.07045	.06843	.06648	.06460	.06279
70	56	.11847	.11463	.11096	.10743	.10404	.10079	.09767	.09467	.09180	.08903	.08637	.08381	.08135	.07898	.07670	.07451	.07240	.07037	.06841	.06652
70	57	.12419	.12024	.11645	.11281	.10931	.10595	.10273	.09963	.09665	.09378	.09102	.08837	.08582	.08336	.08099	.07871	.07651	.07440	.07236	.07039
70	58	.13003	.12597	.12206	.11831	.11471	.11125	.10791	.10471	.10163	.09866	.09581	.09306	.09041	.08787	.08541	.08304	.08076	.07856	.07644	.07439
70	59	.13598	.13180	.12779	.12393	.12022	.11665	.11321	.10991	.10673	.10366	.10071	.09787	.09513	.09249	.08994	.08749	.08512	.08284	.08063	.07850
70	60	.14202	.13774	.13362	.12965	.12583	.12216	.11862	.11522	.11194	.10877	.10573	.10279	.09996	.09723	.09459	.09205	.08960	.08723	.08494	.08274
70	61	.14817	.14377	.13955	.13548	.13155	.12778	.12414	.12064	.11726	.11400	.11086	.10783	.10490	.10208	.09936	.09673	.09419	.09174	.08937	.08709
70	62	.15442	.14992	.14558	.14141	.13739	.13351	.12978	.12617	.12270	.11935	.11611	.11299	.10998	.10707	.10426	.10154	.09892	.09638	.09393	.09156
70	63	.16076	.15616	.15173	.14745	.14333	.13936	.13552	.13183	.12826	.12481	.12148	.11827	.11517	.11217	.10928	.10648	.10377	.10115	.09862	.09617
70	64	.16718	.16248	.15795	.15358	.14937	.14530	.14137	.13758	.13392	.13038	.12696	.12366	.12047	.11739	.11441	.11152	.10873	.10604	.10343	.10090

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
70	65	.17367	.16888	.16425	.15979	.15548	.15132	.14730	.14342	.13967	.13604	.13254	.12915	.12588	.12271	.11965	.11668	.11381	.11103	.10834	.10574
70	66	.18022	.17534	.17063	.16607	.16168	.15743	.15332	.14935	.14551	.14180	.13822	.13474	.13139	.12813	.12499	.12194	.11899	.11614	.11337	.11069
70	67	.18683	.18187	.17707	.17243	.16795	.16361	.15942	.15537	.15145	.14766	.14399	.14043	.13699	.13366	.13044	.12732	.12429	.12136	.11852	.11576
70	68	.19348	.18843	.18355	.17883	.17427	.16986	.16559	.16145	.15745	.15358	.14983	.14620	.14269	.13928	.13598	.13278	.12968	.12667	.12376	.12093
70	69	.20013	.19501	.19005	.18526	.18062	.17613	.17178	.16758	.16350	.15955	.15573	.15203	.14844	.14496	.14158	.13831	.13514	.13206	.12908	.12618
70	70	.20676	.20157	.19654	.19167	.18696	.18240	.17799	.17371	.16956	.16554	.16165	.15787	.15421	.15066	.14722	.14388	.14064	.13750	.13444	.13148
71	0	.00802	.00772	.00745	.00719	.00694	.00671	.00650	.00630	.00611	.00593	.00576	.00560	.00545	.00531	.00517	.00504	.00492	.00480	.00469	.00458
71	1	.00514	.00488	.00463	.00440	.00419	.00399	.00381	.00364	.00348	.00333	.00319	.00306	.00294	.00282	.00272	.00261	.00252	.00243	.00234	.00226
71	2	.00528	.00500	.00475	.00451	.00429	.00408	.00389	.00371	.00354	.00339	.00324	.00310	.00297	.00285	.00274	.00263	.00253	.00244	.00235	.00226
71	3	.00553	.00524	.00497	.00471	.00448	.00426	.00406	.00387	.00370	.00353	.00338	.00323	.00310	.00297	.00285	.00274	.00263	.00253	.00243	.00234
71	4	.00585	.00554	.00525	.00498	.00473	.00450	.00429	.00409	.00390	.00373	.00357	.00341	.00327	.00313	.00301	.00289	.00277	.00267	.00257	.00247
71	5	.00622	.00589	.00558	.00530	.00504	.00479	.00456	.00435	.00415	.00397	.00380	.00363	.00348	.00334	.00320	.00307	.00295	.00284	.00273	.00263
71	6	.00662	.00628	.00595	.00565	.00537	.00512	.00487	.00465	.00444	.00424	.00406	.00389	.00372	.00357	.00343	.00329	.00316	.00304	.00293	.00282
71	7	.00707	.00671	.00636	.00605	.00575	.00548	.00522	.00498	.00476	.00455	.00435	.00417	.00400	.00383	.00368	.00354	.00340	.00327	.00315	.00303
71	8	.00756	.00717	.00681	.00647	.00616	.00587	.00560	.00534	.00511	.00488	.00468	.00448	.00430	.00412	.00396	.00381	.00366	.00352	.00339	.00327
71	9	.00810	.00768	.00730	.00694	.00661	.00630	.00601	.00574	.00549	.00525	.00503	.00482	.00463	.00444	.00427	.00411	.00395	.00381	.00367	.00354
71	10	.00868	.00824	.00783	.00745	.00710	.00677	.00647	.00618	.00591	.00566	.00543	.00521	.00500	.00480	.00462	.00444	.00428	.00412	.00397	.00383
71	11	.00930	.00884	.00841	.00801	.00763	.00728	.00696	.00665	.00637	.00610	.00585	.00562	.00539	.00519	.00499	.00480	.00463	.00446	.00430	.00415
71	12	.00996	.00947	.00902	.00859	.00820	.00783	.00748	.00716	.00686	.00657	.00631	.00606	.00582	.00560	.00539	.00519	.00500	.00483	.00466	.00450
71	13	.01065	.01013	.00965	.00920	.00878	.00839	.00802	.00768	.00736	.00706	.00677	.00651	.00626	.00602	.00580	.00559	.00539	.00520	.00502	.00485
71	14	.01134	.01079	.01028	.00981	.00936	.00895	.00856	.00820	.00786	.00754	.00724	.00696	.00669	.00644	.00620	.00598	.00577	.00557	.00538	.00520
71	15	.01203	.01145	.01091	.01041	.00994	.00950	.00909	.00871	.00835	.00801	.00769	.00739	.00711	.00685	.00660	.00636	.00614	.00592	.00572	.00553
71	16	.01271	.01210	.01153	.01100	.01050	.01004	.00961	.00920	.00882	.00847	.00813	.00782	.00752	.00724	.00697	.00672	.00649	.00626	.00605	.00585
71	17	.01339	.01274	.01215	.01159	.01107	.01058	.01012	.00969	.00929	.00892	.00856	.00823	.00791	.00762	.00734	.00707	.00682	.00659	.00636	.00615
71	18	.01408	.01340	.01277	.01218	.01163	.01112	.01064	.01019	.00976	.00937	.00899	.00864	.00831	.00800	.00770	.00742	.00716	.00691	.00667	.00645
71	19	.01480	.01409	.01343	.01281	.01223	.01169	.01118	.01070	.01026	.00984	.00944	.00907	.00872	.00839	.00808	.00778	.00751	.00724	.00699	.00675
71	20	.01557	.01482	.01412	.01347	.01286	.01229	.01175	.01125	.01078	.01034	.00992	.00953	.00916	.00881	.00848	.00817	.00788	.00760	.00733	.00708
71	21	.01639	.01561	.01487	.01418	.01354	.01294	.01237	.01184	.01135	.01088	.01044	.01002	.00963	.00926	.00892	.00859	.00827	.00798	.00770	.00744
71	22	.01727	.01644	.01567	.01494	.01426	.01363	.01303	.01247	.01195	.01145	.01099	.01055	.01014	.00975	.00938	.00903	.00870	.00839	.00809	.00781
71	23	.01821	.01734	.01652	.01576	.01504	.01437	.01374	.01315	.01260	.01207	.01158	.01112	.01068	.01027	.00988	.00951	.00916	.00883	.00852	.00822
71	24	.01923	.01831	.01745	.01664	.01588	.01518	.01451	.01389	.01330	.01275	.01223	.01174	.01128	.01084	.01043	.01003	.00967	.00932	.00898	.00867
71	25	.02032	.01935	.01845	.01760	.01680	.01605	.01535	.01469	.01407	.01348	.01293	.01241	.01192	.01146	.01102	.01061	.01022	.00985	.00949	.00916
71	26	.02150	.02048	.01953	.01863	.01779	.01700	.01626	.01556	.01490	.01428	.01370	.01315	.01263	.01214	.01168	.01124	.01082	.01043	.01005	.00970
71	27	.02278	.02171	.02070	.01975	.01886	.01803	.01725	.01651	.01581	.01516	.01454	.01396	.01341	.01289	.01239	.01193	.01149	.01107	.01067	.01029
71	28	.02415	.02302	.02195	.02096	.02002	.01914	.01831	.01753	.01679	.01610	.01544	.01483	.01424	.01369	.01317	.01267	.01220	.01176	.01134	.01094
71	29	.02562	.02442	.02330	.02225	.02126	.02033	.01945	.01863	.01785	.01711	.01642	.01577	.01515	.01456	.01401	.01348	.01298	.01251	.01206	.01164
71	30	.02718	.02592	.02474	.02363	.02259	.02160	.02068	.01980	.01898	.01820	.01747	.01677	.01612	.01550	.01491	.01435	.01382	.01332	.01284	.01239
71	31	.02885	.02752	.02628	.02511	.02400	.02297	.02199	.02106	.02019	.01937	.01859	.01786	.01716	.01650	.01588	.01528	.01472	.01419	.01368	.01320
71	32	.03062	.02923	.02791	.02668	.02552	.02442	.02339	.02241	.02149	.02062	.01980	.01902	.01828	.01758	.01692	.01629	.01569	.01512	.01458	.01407
71	33	.03251	.03105	.02967	.02837	.02714	.02598	.02489	.02386	.02289	.02197	.02109	.02027	.01949	.01874	.01804	.01737	.01674	.01613	.01556	.01502
71	34	.03453	.03299	.03154	.03017	.02887	.02765	.02650	.02541	.02438	.02341	.02248	.02161	.02078	.01999	.01925	.01854	.01786	.01722	.01661	.01603
71	35	.03669	.03506	.03354	.03209	.03073	.02945	.02823	.02708	.02599	.02496	.02398	.02306	.02218	.02134	.02055	.01980	.01908	.01840	.01775	.01714
71	36	.03898	.03727	.03567	.03415	.03271	.03136	.03007	.02886	.02771	.02662	.02559	.02461	.02368	.02279	.02195	.02115	.02039	.01967	.01898	.01833
71	37	.04141	.03962	.03793	.03634	.03483	.03340	.03205	.03077	.02955	.02840	.02731	.02627	.02529	.02435	.02346	.02261	.02180	.02104	.02031	.01961
71	38	.04401	.04213	.04035	.03868	.03709	.03558	.03416	.03281	.03153	.03031	.02916	.02806	.02702	.02602	.02508	.02418	.02333	.02251	.02173	.02099
71	39	.04676	.04479	.04293	.04116	.03949	.03791	.03641	.03499	.03364	.03235	.03113	.02997	.02887	.02782	.02682	.02587	.02496	.02410	.02327	.02249
71	40	.04969	.04762	.04567	.04382	.04206	.04040	.03882	.03732	.03589	.03454	.03325	.03203	.03086	.02975	.02869	.02769	.02673	.02581	.02493	.02410
71	41	.05280	.05063	.04859	.04664	.04480	.04305	.04139	.03981	.03831	.03688	.03552	.03423	.03300	.03183	.03071	.02964	.02862	.02765	.02672	.02584
71	42	.05609	.05383	.05168	.04964	.04771	.04587	.04413	.04247	.04089	.03938	.03795	.03659	.03529	.03405	.03287	.03174	.03066	.02963	.02865	.02770
71	43	.05957	.05720	.05496	.05282	.05080	.04887	.04703	.04529	.04363	.04205	.04054	.03910	.03773	.03642	.03517	.03398	.03284	.03175	.03071	.02971

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
71	44	.06324	.06077	.05842	.05618	.05406	.05204	.05011	.04828	.04654	.04487	.04328	.04177	.04033	.03895	.03763	.03637	.03516	.03401	.03291	.03185
71	45	.06709	.06451	.06205	.05972	.05749	.05538	.05336	.05144	.04960	.04786	.04619	.04459	.04307	.04162	.04023	.03890	.03763	.03641	.03524	.03413
71	46	.07112	.06843	.06587	.06343	.06110	.05889	.05678	.05476	.05284	.05100	.04925	.04758	.04598	.04444	.04298	.04158	.04024	.03895	.03772	.03654
71	47	.07533	.07253	.06985	.06731	.06488	.06256	.06035	.05825	.05623	.05431	.05247	.05071	.04903	.04742	.04588	.04440	.04299	.04164	.04034	.03909
71	48	.07972	.07680	.07402	.07137	.06883	.06641	.06410	.06190	.05979	.05778	.05585	.05400	.05224	.05055	.04893	.04738	.04589	.04447	.04310	.04179
71	49	.08430	.08126	.07836	.07560	.07296	.07044	.06803	.06572	.06352	.06141	.05939	.05746	.05561	.05384	.05214	.05051	.04894	.04744	.04601	.04462
71	50	.08906	.08591	.08290	.08002	.07727	.07464	.07213	.06972	.06742	.06522	.06311	.06109	.05915	.05729	.05551	.05380	.05216	.05058	.04907	.04762
71	51	.09401	.09073	.08761	.08462	.08176	.07902	.07641	.07390	.07150	.06920	.06699	.06488	.06285	.06091	.05904	.05725	.05553	.05388	.05229	.05076
71	52	.09912	.09573	.09249	.08939	.08642	.08357	.08085	.07824	.07574	.07334	.07104	.06883	.06672	.06468	.06273	.06085	.05905	.05732	.05565	.05405
71	53	.10441	.10090	.09754	.09432	.09124	.08829	.08546	.08274	.08014	.07764	.07525	.07295	.07074	.06861	.06657	.06461	.06273	.06091	.05917	.05749
71	54	.10986	.10623	.10275	.09942	.09623	.09316	.09023	.08741	.08470	.08211	.07961	.07721	.07491	.07270	.07057	.06852	.06655	.06466	.06283	.06107
71	55	.11547	.11172	.10813	.10468	.10138	.09820	.09516	.09223	.08943	.08673	.08413	.08164	.07924	.07694	.07472	.07258	.07053	.06855	.06664	.06481
71	56	.12124	.11737	.11366	.11010	.10668	.10340	.10025	.09722	.09431	.09151	.08882	.08623	.08373	.08134	.07903	.07680	.07466	.07260	.07061	.06869
71	57	.12716	.12317	.11935	.11568	.11215	.10875	.10549	.10236	.09934	.09644	.09365	.09096	.08838	.08589	.08348	.08117	.07894	.07679	.07472	.07272
71	58	.13321	.12911	.12517	.12139	.11775	.11425	.11088	.10764	.10452	.10152	.09863	.09584	.09316	.09058	.08808	.08568	.08336	.08113	.07897	.07689
71	59	.13938	.13517	.13112	.12722	.12347	.11986	.11639	.11304	.10982	.10672	.10373	.10085	.09807	.09539	.09281	.09032	.08791	.08559	.08335	.08119
71	60	.14566	.14133	.13717	.13316	.12930	.12559	.12201	.11856	.11524	.11204	.10895	.10597	.10310	.10033	.09766	.09508	.09258	.09018	.08785	.08560
71	61	.15204	.14761	.14334	.13922	.13526	.13144	.12776	.12421	.12079	.11748	.11430	.11123	.10826	.10540	.10263	.09996	.09738	.09489	.09248	.09015
71	62	.15855	.15400	.14962	.14540	.14134	.13741	.13363	.12998	.12646	.12306	.11978	.11661	.11356	.11060	.10775	.10499	.10232	.09974	.09725	.09484
71	63	.16515	.16051	.15602	.15170	.14753	.14351	.13963	.13588	.13226	.12877	.12540	.12214	.11898	.11594	.11300	.11015	.10740	.10473	.10216	.09966
71	64	.17185	.16710	.16252	.15810	.15383	.14971	.14574	.14189	.13818	.13459	.13113	.12777	.12453	.12140	.11837	.11544	.11260	.10985	.10719	.10462
71	65	.17863	.17378	.16911	.16459	.16023	.15601	.15194	.14801	.14420	.14052	.13697	.13353	.13020	.12698	.12386	.12084	.11792	.11509	.11235	.10970
71	66	.18548	.18054	.17577	.17117	.16671	.16241	.15824	.15422	.15033	.14656	.14291	.13939	.13597	.13267	.12947	.12637	.12336	.12045	.11763	.11490
71	67	.19240	.18738	.18252	.17783	.17329	.16889	.16464	.16053	.15655	.15270	.14897	.14536	.14186	.13848	.13519	.13201	.12893	.12594	.12304	.12023
71	68	.19937	.19427	.18933	.18455	.17992	.17545	.17112	.16692	.16286	.15893	.15512	.15143	.14785	.14438	.14102	.13776	.13460	.13154	.12856	.12568
71	69	.20636	.20118	.19616	.19130	.18660	.18204	.17763	.17336	.16922	.16521	.16132	.15756	.15390	.15036	.14692	.14359	.14035	.13722	.13417	.13121
71	70	.21333	.20807	.20298	.19805	.19327	.18865	.18416	.17982	.17560	.17152	.16756	.16372	.15999	.15638	.15287	.14946	.14616	.14295	.13983	.13681
71	71	.22025	.21492	.20976	.20477	.19992	.19523	.19067	.18626	.18198	.17782	.17380	.16988	.16609	.16241	.15883	.15536	.15198	.14871	.14552	.14243
72	0	.00823	.00793	.00765	.00739	.00715	.00692	.00671	.00650	.00631	.00613	.00596	.00580	.00565	.00550	.00536	.00523	.00511	.00499	.00487	.00477
72	1	.00522	.00495	.00470	.00447	.00426	.00406	.00388	.00371	.00355	.00340	.00326	.00313	.00300	.00289	.00278	.00268	.00258	.00249	.00240	.00232
72	2	.00535	.00507	.00482	.00458	.00435	.00415	.00395	.00377	.00361	.00345	.00330	.00316	.00304	.00291	.00280	.00269	.00259	.00249	.00240	.00232
72	3	.00560	.00531	.00504	.00478	.00455	.00433	.00413	.00394	.00376	.00359	.00344	.00329	.00316	.00303	.00291	.00280	.00269	.00259	.00249	.00240
72	4	.00592	.00561	.00532	.00505	.00481	.00457	.00436	.00416	.00397	.00380	.00363	.00348	.00333	.00320	.00307	.00295	.00283	.00273	.00263	.00253
72	5	.00630	.00597	.00566	.00538	.00511	.00487	.00464	.00443	.00423	.00404	.00387	.00370	.00355	.00340	.00327	.00314	.00302	.00290	.00280	.00269
72	6	.00671	.00636	.00604	.00574	.00546	.00520	.00496	.00473	.00452	.00432	.00413	.00396	.00380	.00364	.00350	.00336	.00323	.00311	.00300	.00289
72	7	.00717	.00680	.00646	.00614	.00584	.00557	.00531	.00507	.00484	.00463	.00444	.00425	.00408	.00391	.00376	.00361	.00348	.00335	.00322	.00311
72	8	.00767	.00728	.00691	.00657	.00626	.00597	.00569	.00544	.00520	.00498	.00477	.00457	.00439	.00421	.00405	.00389	.00375	.00361	.00348	.00335
72	9	.00821	.00780	.00741	.00705	.00672	.00641	.00612	.00585	.00560	.00536	.00513	.00492	.00473	.00454	.00437	.00420	.00405	.00390	.00376	.00363
72	10	.00881	.00837	.00796	.00758	.00722	.00689	.00659	.00630	.00603	.00578	.00554	.00532	.00511	.00491	.00472	.00455	.00438	.00422	.00407	.00393
72	11	.00944	.00898	.00854	.00814	.00777	.00742	.00709	.00678	.00650	.00623	.00598	.00574	.00552	.00531	.00511	.00492	.00474	.00457	.00442	.00427
72	12	.01012	.00963	.00917	.00874	.00834	.00797	.00763	.00730	.00700	.00671	.00644	.00619	.00595	.00573	.00552	.00532	.00513	.00495	.00478	.00462
72	13	.01082	.01030	.00981	.00936	.00894	.00855	.00818	.00784	.00751	.00721	.00693	.00666	.00641	.00617	.00594	.00573	.00553	.00534	.00516	.00499
72	14	.01152	.01097	.01046	.00998	.00954	.00912	.00873	.00837	.00803	.00771	.00740	.00712	.00685	.00660	.00636	.00614	.00592	.00572	.00553	.00535
72	15	.01222	.01164	.01110	.01060	.01013	.00969	.00928	.00889	.00853	.00819	.00787	.00757	.00728	.00702	.00676	.00653	.00630	.00609	.00588	.00569
72	16	.01291	.01230	.01173	.01120	.01070	.01024	.00980	.00940	.00901	.00866	.00832	.00800	.00770	.00742	.00715	.00690	.00666	.00643	.00622	.00601
72	17	.01360	.01296	.01236	.01180	.01127	.01078	.01033	.00990	.00949	.00911	.00876	.00842	.00810	.00781	.00752	.00726	.00700	.00677	.00654	.00632
72	18	.01430	.01362	.01299	.01240	.01185	.01133	.01085	.01040	.00997	.00957	.00919	.00884	.00851	.00819	.00789	.00761	.00735	.00709	.00685	.00663
72	19	.01503	.01432	.01365	.01303	.01245	.01191	.01140	.01092	.01047	.01005	.00965	.00928	.00892	.00859	.00828	.00798	.00770	.00743	.00718	.00694
72	20	.01581	.01506	.01436	.01370	.01309	.01252	.01198	.01148	.01100	.01056	.01014	.00974	.00937	.00902	.00869	.00837	.00808	.00780	.00753	.00728
72	21	.01664	.01585	.01512	.01443	.01378	.01317	.01261	.01207	.01157	.01110	.01066	.01024	.00985	.00948	.00913	.00880	.00848	.00819	.00790	.00764

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
72	22	.01753	.01670	.01592	.01519	.01451	.01387	.01328	.01271	.01218	.01169	.01122	.01078	.01036	.00997	.00960	.00925	.00892	.00860	.00830	.00802
72	23	.01848	.01761	.01679	.01602	.01530	.01463	.01400	.01340	.01284	.01232	.01182	.01136	.01092	.01050	.01011	.00974	.00939	.00905	.00874	.00844
72	24	.01951	.01859	.01772	.01691	.01615	.01544	.01478	.01415	.01356	.01300	.01248	.01199	.01152	.01108	.01067	.01027	.00990	.00955	.00921	.00889
72	25	.02062	.01965	.01873	.01788	.01708	.01633	.01563	.01496	.01434	.01375	.01320	.01267	.01218	.01172	.01127	.01086	.01046	.01009	.00973	.00940
72	26	.02181	.02079	.01983	.01893	.01808	.01729	.01655	.01584	.01518	.01456	.01398	.01342	.01290	.01241	.01194	.01150	.01108	.01068	.01030	.00995
72	27	.02311	.02203	.02102	.02007	.01918	.01834	.01755	.01681	.01611	.01545	.01483	.01424	.01369	.01317	.01267	.01220	.01176	.01133	.01093	.01055
72	28	.02450	.02336	.02229	.02129	.02035	.01946	.01863	.01785	.01711	.01641	.01575	.01513	.01454	.01399	.01346	.01296	.01249	.01204	.01162	.01121
72	29	.02598	.02478	.02366	.02260	.02161	.02067	.01979	.01896	.01818	.01744	.01675	.01609	.01546	.01487	.01432	.01379	.01328	.01281	.01235	.01193
72	30	.02757	.02631	.02512	.02400	.02296	.02197	.02104	.02016	.01933	.01855	.01781	.01711	.01645	.01583	.01523	.01467	.01414	.01363	.01315	.01269
72	31	.02926	.02793	.02668	.02550	.02440	.02335	.02237	.02144	.02057	.01974	.01896	.01822	.01752	.01685	.01622	.01563	.01506	.01452	.01401	.01352
72	32	.03106	.02966	.02834	.02710	.02593	.02483	.02379	.02281	.02189	.02101	.02018	.01940	.01866	.01795	.01728	.01665	.01605	.01548	.01493	.01442
72	33	.03298	.03151	.03012	.02882	.02758	.02642	.02533	.02429	.02331	.02238	.02151	.02067	.01989	.01914	.01843	.01776	.01712	.01651	.01593	.01538
72	34	.03503	.03348	.03202	.03065	.02935	.02812	.02696	.02587	.02483	.02385	.02292	.02204	.02121	.02042	.01966	.01895	.01827	.01762	.01701	.01642
72	35	.03722	.03559	.03405	.03261	.03124	.02995	.02872	.02757	.02647	.02544	.02445	.02352	.02264	.02180	.02100	.02024	.01952	.01883	.01818	.01755
72	36	.03955	.03784	.03622	.03470	.03326	.03189	.03060	.02938	.02823	.02713	.02609	.02510	.02417	.02328	.02243	.02163	.02086	.02013	.01943	.01877
72	37	.04202	.04023	.03853	.03693	.03541	.03398	.03262	.03133	.03011	.02895	.02785	.02680	.02581	.02487	.02397	.02312	.02230	.02153	.02079	.02009
72	38	.04467	.04278	.04100	.03931	.03772	.03620	.03477	.03341	.03212	.03090	.02974	.02863	.02758	.02658	.02563	.02473	.02386	.02304	.02226	.02151
72	39	.04747	.04549	.04362	.04185	.04017	.03858	.03707	.03564	.03428	.03299	.03176	.03059	.02948	.02842	.02742	.02646	.02554	.02467	.02384	.02304
72	40	.05046	.04838	.04642	.04456	.04279	.04112	.03953	.03802	.03659	.03523	.03393	.03270	.03152	.03040	.02934	.02832	.02735	.02642	.02554	.02470
72	41	.05363	.05146	.04940	.04745	.04559	.04383	.04216	.04057	.03906	.03763	.03626	.03496	.03371	.03253	.03140	.03033	.02930	.02832	.02738	.02648
72	42	.05699	.05472	.05256	.05051	.04857	.04672	.04496	.04329	.04170	.04019	.03875	.03737	.03606	.03481	.03362	.03248	.03139	.03035	.02936	.02841
72	43	.06055	.05817	.05591	.05377	.05173	.04979	.04794	.04619	.04451	.04292	.04140	.03995	.03857	.03725	.03599	.03478	.03363	.03253	.03148	.03047
72	44	.06430	.06182	.05946	.05721	.05507	.05304	.05110	.04926	.04750	.04582	.04422	.04270	.04124	.03985	.03852	.03724	.03603	.03486	.03375	.03268
72	45	.06824	.06565	.06318	.06083	.05859	.05646	.05443	.05250	.05065	.04889	.04721	.04560	.04406	.04260	.04119	.03985	.03857	.03734	.03616	.03503
72	46	.07238	.06967	.06709	.06464	.06230	.06007	.05794	.05591	.05397	.05212	.05036	.04867	.04705	.04551	.04403	.04261	.04126	.03996	.03872	.03753
72	47	.07669	.07387	.07118	.06862	.06617	.06384	.06162	.05949	.05746	.05552	.05367	.05189	.05020	.04857	.04702	.04553	.04410	.04273	.04142	.04016
72	48	.08119	.07826	.07546	.07279	.07024	.06780	.06547	.06325	.06113	.05909	.05715	.05529	.05351	.05180	.05016	.04860	.04709	.04565	.04427	.04294
72	49	.08589	.08284	.07992	.07714	.07448	.07194	.06951	.06719	.06496	.06284	.06080	.05885	.05698	.05519	.05347	.05183	.05025	.04873	.04727	.04588
72	50	.09078	.08761	.08458	.08168	.07891	.07627	.07373	.07131	.06899	.06676	.06463	.06259	.06064	.05876	.05696	.05523	.05357	.05198	.05044	.04897
72	51	.09587	.09258	.08943	.08642	.08354	.08078	.07814	.07561	.07319	.07087	.06865	.06651	.06446	.06250	.06061	.05880	.05706	.05538	.05378	.05223
72	52	.10114	.09772	.09446	.09133	.08834	.08547	.08273	.08009	.07757	.07515	.07283	.07060	.06846	.06640	.06443	.06253	.06070	.05895	.05726	.05564
72	53	.10658	.10304	.09966	.09642	.09331	.09034	.08748	.08474	.08212	.07959	.07717	.07485	.07261	.07047	.06840	.06642	.06451	.06268	.06091	.05921
72	54	.11219	.10854	.10504	.10168	.09846	.09537	.09241	.08956	.08683	.08421	.08169	.07927	.07694	.07470	.07254	.07047	.06848	.06656	.06471	.06293
72	55	.11798	.11421	.11059	.10711	.10378	.10058	.09751	.09455	.09172	.08899	.08637	.08385	.08143	.07909	.07685	.07469	.07260	.07060	.06867	.06680
72	56	.12394	.12004	.11630	.11272	.10927	.10596	.10277	.09971	.09677	.09394	.09122	.08860	.08608	.08365	.08132	.07906	.07689	.07480	.07278	.07084
72	57	.13006	.12604	.12219	.11848	.11492	.11150	.10820	.10504	.10199	.09906	.09624	.09352	.09090	.08838	.08595	.08360	.08134	.07916	.07706	.07503
72	58	.13632	.13219	.12821	.12439	.12072	.11719	.11379	.11051	.10736	.10432	.10140	.09858	.09587	.09325	.09073	.08829	.08594	.08367	.08149	.07937
72	59	.14271	.13846	.13437	.13044	.12665	.12301	.11950	.11612	.11286	.10973	.10670	.10378	.10097	.09826	.09564	.09311	.09067	.08832	.08604	.08385
72	60	.14921	.14485	.14065	.13660	.13271	.12896	.12534	.12186	.11850	.11526	.11213	.10912	.10621	.10340	.10069	.09807	.09554	.09310	.09073	.08845
72	61	.15584	.15136	.14705	.14290	.13889	.13503	.13131	.12772	.12426	.12092	.11770	.11458	.11158	.10867	.10587	.10316	.10054	.09801	.09556	.09320
72	62	.16259	.15801	.15359	.14932	.14521	.14125	.13742	.13373	.13017	.12673	.12341	.12020	.11710	.11410	.11120	.10840	.10569	.10308	.10054	.09809
72	63	.16946	.16477	.16025	.15588	.15167	.14760	.14367	.13988	.13622	.13268	.12926	.12596	.12276	.11967	.11668	.11379	.11100	.10829	.10567	.10313
72	64	.17644	.17164	.16702	.16255	.15823	.15407	.15004	.14615	.14239	.13876	.13524	.13184	.12856	.12538	.12230	.11932	.11644	.11364	.11094	.10832
72	65	.18350	.17861	.17388	.16932	.16491	.16064	.15652	.15254	.14868	.14495	.14135	.13786	.13448	.13121	.12804	.12498	.12201	.11913	.11634	.11364
72	66	.19065	.18567	.18085	.17619	.17168	.16732	.16311	.15903	.15509	.15127	.14757	.14399	.14053	.13717	.13392	.13077	.12771	.12475	.12188	.11910
72	67	.19789	.19281	.18790	.18315	.17856	.17411	.16981	.16564	.16161	.15770	.15392	.15025	.14670	.14326	.13992	.13669	.13355	.13051	.12756	.12470
72	68	.20519	.20002	.19503	.19019	.18551	.18098	.17659	.17234	.16822	.16423	.16037	.15662	.15298	.14946	.14604	.14273	.13951	.13639	.13336	.13042
72	69	.21251	.20727	.20219	.19728	.19252	.18790	.18343	.17910	.17490	.17083	.16689	.16306	.15934	.15574	.15225	.14885	.14556	.14236	.13926	.13625
72	70	.21982	.21451	.20936	.20437	.19953	.19484	.19030	.18589	.18161	.17747	.17344	.16954	.16575	.16207	.15850	.15504	.15167	.14840	.14522	.14214
72	71	.22709	.22171	.21649	.21143	.20652	.20176	.19715	.19267	.18832	.18410	.18001	.17604	.17218	.16843	.16479	.16125	.15781	.15447	.15123	.14807

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
72	72	.23429	.22885	.22357	.21844	.21347	.20865	.20396	.19942	.19501	.19072	.18656	.18252	.17859	.17478	.17107	.16747	.16397	.16056	.15725	.15403
73	0	.00844	.00814	.00786	.00760	.00736	.00713	.00691	.00671	.00651	.00633	.00616	.00600	.00585	.00570	.00556	.00543	.00530	.00518	.00507	.00496
73	1	.00529	.00502	.00477	.00454	.00433	.00413	.00395	.00378	.00362	.00347	.00332	.00319	.00307	.00295	.00284	.00274	.00264	.00255	.00246	.00238
73	2	.00542	.00514	.00488	.00464	.00442	.00421	.00402	.00384	.00367	.00351	.00336	.00322	.00309	.00297	.00286	.00275	.00265	.00255	.00246	.00237
73	3	.00567	.00538	.00510	.00485	.00461	.00439	.00419	.00400	.00382	.00366	.00350	.00335	.00322	.00309	.00297	.00285	.00274	.00264	.00255	.00245
73	4	.00600	.00568	.00539	.00512	.00487	.00464	.00443	.00422	.00404	.00386	.00369	.00354	.00339	.00326	.00313	.00301	.00289	.00278	.00268	.00259
73	5	.00637	.00604	.00574	.00545	.00519	.00494	.00471	.00450	.00430	.00411	.00393	.00377	.00362	.00347	.00333	.00320	.00308	.00297	.00286	.00275
73	6	.00679	.00644	.00612	.00582	.00554	.00528	.00503	.00481	.00459	.00439	.00421	.00403	.00387	.00371	.00357	.00343	.00330	.00318	.00306	.00295
73	7	.00726	.00689	.00655	.00623	.00593	.00565	.00539	.00515	.00493	.00472	.00452	.00433	.00416	.00399	.00384	.00369	.00355	.00342	.00330	.00318
73	8	.00777	.00738	.00701	.00667	.00636	.00606	.00579	.00553	.00529	.00507	.00486	.00466	.00447	.00430	.00413	.00397	.00383	.00369	.00356	.00343
73	9	.00832	.00791	.00752	.00716	.00683	.00651	.00622	.00595	.00570	.00546	.00523	.00502	.00482	.00464	.00446	.00429	.00414	.00399	.00385	.00371
73	10	.00893	.00849	.00808	.00770	.00734	.00701	.00670	.00641	.00614	.00589	.00565	.00543	.00521	.00501	.00483	.00465	.00448	.00432	.00417	.00403
73	11	.00958	.00911	.00868	.00827	.00790	.00755	.00722	.00691	.00662	.00635	.00610	.00586	.00564	.00542	.00522	.00503	.00486	.00469	.00453	.00437
73	12	.01027	.00978	.00932	.00889	.00849	.00812	.00777	.00744	.00714	.00685	.00658	.00633	.00609	.00586	.00565	.00545	.00526	.00508	.00491	.00474
73	13	.01098	.01046	.00998	.00952	.00910	.00871	.00834	.00799	.00767	.00736	.00707	.00681	.00655	.00631	.00609	.00587	.00567	.00548	.00530	.00512
73	14	.01170	.01115	.01064	.01016	.00971	.00929	.00890	.00854	.00819	.00787	.00757	.00728	.00701	.00676	.00652	.00629	.00607	.00587	.00568	.00549
73	15	.01241	.01183	.01129	.01078	.01031	.00987	.00946	.00907	.00871	.00836	.00804	.00774	.00745	.00719	.00693	.00669	.00646	.00625	.00604	.00585
73	16	.01311	.01250	.01193	.01140	.01090	.01043	.00999	.00959	.00920	.00884	.00850	.00818	.00788	.00759	.00733	.00707	.00683	.00660	.00639	.00618
73	17	.01381	.01317	.01256	.01200	.01148	.01098	.01052	.01009	.00969	.00931	.00895	.00861	.00829	.00799	.00771	.00744	.00718	.00694	.00671	.00650
73	18	.01452	.01384	.01321	.01261	.01206	.01154	.01106	.01060	.01017	.00977	.00939	.00904	.00870	.00838	.00808	.00780	.00753	.00728	.00704	.00681
73	19	.01526	.01454	.01388	.01325	.01267	.01212	.01161	.01113	.01068	.01026	.00986	.00948	.00913	.00879	.00847	.00818	.00789	.00762	.00737	.00713
73	20	.01605	.01529	.01459	.01393	.01332	.01274	.01220	.01170	.01122	.01077	.01035	.00995	.00958	.00923	.00889	.00858	.00828	.00799	.00772	.00747
73	21	.01689	.01610	.01535	.01466	.01401	.01341	.01284	.01230	.01180	.01133	.01088	.01046	.01007	.00969	.00934	.00901	.00869	.00839	.00811	.00784
73	22	.01778	.01695	.01617	.01544	.01476	.01411	.01351	.01295	.01242	.01192	.01145	.01101	.01059	.01019	.00982	.00947	.00913	.00881	.00851	.00823
73	23	.01875	.01787	.01704	.01627	.01555	.01488	.01424	.01365	.01309	.01256	.01206	.01159	.01115	.01073	.01034	.00996	.00961	.00927	.00895	.00865
73	24	.01978	.01886	.01799	.01718	.01642	.01570	.01503	.01440	.01381	.01325	.01273	.01223	.01176	.01132	.01090	.01051	.01013	.00977	.00944	.00912
73	25	.02090	.01993	.01902	.01816	.01736	.01660	.01590	.01523	.01460	.01401	.01346	.01293	.01243	.01197	.01152	.01110	.01070	.01033	.00997	.00963
73	26	.02211	.02109	.02012	.01922	.01837	.01758	.01683	.01612	.01546	.01484	.01425	.01369	.01317	.01267	.01220	.01175	.01133	.01093	.01055	.01019
73	27	.02343	.02234	.02133	.02037	.01948	.01864	.01785	.01710	.01640	.01574	.01512	.01453	.01397	.01344	.01294	.01247	.01202	.01160	.01119	.01081
73	28	.02483	.02369	.02262	.02161	.02067	.01978	.01894	.01816	.01741	.01671	.01605	.01543	.01484	.01428	.01375	.01325	.01277	.01232	.01189	.01148
73	29	.02634	.02513	.02400	.02294	.02195	.02101	.02012	.01929	.01851	.01776	.01706	.01640	.01577	.01518	.01462	.01409	.01358	.01310	.01264	.01221
73	30	.02794	.02668	.02549	.02437	.02331	.02232	.02139	.02051	.01968	.01889	.01815	.01745	.01678	.01615	.01556	.01499	.01445	.01394	.01346	.01300
73	31	.02965	.02832	.02707	.02589	.02478	.02373	.02274	.02181	.02093	.02010	.01931	.01857	.01786	.01720	.01656	.01596	.01539	.01485	.01433	.01384
73	32	.03148	.03007	.02875	.02751	.02634	.02523	.02419	.02321	.02227	.02139	.02056	.01977	.01903	.01832	.01764	.01701	.01640	.01582	.01528	.01475
73	33	.03343	.03195	.03056	.02925	.02801	.02685	.02575	.02471	.02372	.02279	.02191	.02107	.02028	.01953	.01881	.01814	.01749	.01688	.01630	.01574
73	34	.03551	.03395	.03249	.03111	.02981	.02858	.02741	.02631	.02527	.02429	.02335	.02247	.02163	.02083	.02007	.01935	.01867	.01802	.01740	.01681
73	35	.03773	.03610	.03456	.03310	.03173	.03043	.02920	.02804	.02694	.02590	.02491	.02397	.02308	.02224	.02143	.02067	.01994	.01925	.01859	.01796
73	36	.04010	.03838	.03676	.03523	.03378	.03241	.03112	.02989	.02873	.02763	.02658	.02559	.02465	.02375	.02290	.02209	.02131	.02058	.01988	.01921
73	37	.04261	.04081	.03911	.03750	.03598	.03453	.03317	.03187	.03065	.02948	.02837	.02732	.02632	.02538	.02447	.02361	.02279	.02201	.02127	.02056
73	38	.04530	.04341	.04162	.03993	.03832	.03680	.03536	.03400	.03270	.03147	.03030	.02919	.02813	.02713	.02617	.02526	.02439	.02356	.02277	.02201
73	39	.04816	.04617	.04429	.04251	.04083	.03923	.03771	.03627	.03490	.03361	.03237	.03119	.03008	.02901	.02800	.02703	.02611	.02523	.02439	.02359
73	40	.05120	.04912	.04714	.04527	.04350	.04182	.04022	.03871	.03726	.03589	.03459	.03335	.03217	.03104	.02996	.02894	.02796	.02703	.02614	.02529
73	41	.05443	.05225	.05018	.04822	.04636	.04459	.04291	.04131	.03979	.03835	.03697	.03566	.03441	.03322	.03208	.03100	.02996	.02897	.02803	.02712
73	42	.05786	.05558	.05341	.05136	.04940	.04754	.04578	.04410	.04250	.04097	.03952	.03814	.03682	.03556	.03436	.03321	.03211	.03106	.03006	.02910
73	43	.06149	.05911	.05684	.05468	.05263	.05068	.04883	.04706	.04538	.04377	.04224	.04078	.03939	.03806	.03679	.03557	.03441	.03330	.03224	.03122
73	44	.06533	.06283	.06046	.05820	.05605	.05401	.05206	.05020	.04844	.04675	.04514	.04360	.04213	.04073	.03939	.03810	.03688	.03570	.03458	.03350
73	45	.06936	.06675	.06427	.06191	.05966	.05752	.05547	.05353	.05167	.04989	.04820	.04658	.04503	.04355	.04214	.04078	.03949	.03825	.03706	.03592
73	46	.07359	.07087	.06828	.06581	.06345	.06121	.05907	.05703	.05508	.05322	.05143	.04973	.04810	.04655	.04506	.04363	.04226	.04095	.03969	.03849
73	47	.07800	.07517	.07247	.06989	.06743	.06508	.06285	.06071	.05866	.05671	.05484	.05305	.05134	.04970	.04813	.04663	.04519	.04380	.04248	.04120
73	48	.08262	.07967	.07685	.07416	.07160	.06915	.06681	.06457	.06243	.06038	.05842	.05654	.05475	.05302	.05137	.04979	.04827	.04682	.04542	.04408

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
73	49	.08743	.08436	.08143	.07863	.07595	.07340	.07095	.06861	.06637	.06423	.06218	.06021	.05833	.05652	.05479	.05312	.05153	.04999	.04852	.04711
73	50	.09245	.08926	.08621	.08330	.08051	.07785	.07530	.07285	.07051	.06827	.06613	.06407	.06209	.06020	.05838	.05663	.05496	.05334	.05180	.05031
73	51	.09767	.09436	.09120	.08817	.08527	.08249	.07983	.07729	.07485	.07251	.07026	.06811	.06604	.06406	.06215	.06032	.05856	.05687	.05524	.05368
73	52	.10309	.09965	.09637	.09322	.09021	.08732	.08455	.08190	.07936	.07692	.07457	.07232	.07016	.06809	.06609	.06417	.06233	.06056	.05885	.05721
73	53	.10868	.10513	.10172	.09846	.09533	.09233	.08946	.08670	.08405	.08150	.07906	.07671	.07446	.07229	.07020	.06820	.06627	.06441	.06262	.06090
73	54	.11446	.11079	.10726	.10388	.10064	.09752	.09454	.09167	.08891	.08627	.08372	.08128	.07892	.07666	.07449	.07239	.07037	.06843	.06656	.06475
73	55	.12042	.11662	.11298	.10948	.10612	.10290	.09980	.09682	.09396	.09121	.08856	.08602	.08357	.08121	.07894	.07675	.07465	.07262	.07066	.06877
73	56	.12657	.12264	.11888	.11526	.11179	.10845	.10524	.10215	.09919	.09633	.09358	.09094	.08839	.08593	.08357	.08129	.07909	.07698	.07493	.07296
73	57	.13288	.12884	.12495	.12122	.11763	.11418	.11086	.10766	.10459	.10163	.09877	.09603	.09338	.09083	.08837	.08600	.08371	.08150	.07937	.07732
73	58	.13935	.13518	.13118	.12733	.12363	.12006	.11663	.11333	.11015	.10708	.10412	.10128	.09853	.09588	.09333	.09086	.08848	.08619	.08397	.08183
73	59	.14595	.14167	.13755	.13358	.12977	.12609	.12255	.11914	.11585	.11268	.10962	.10667	.10383	.10108	.09843	.09587	.09340	.09101	.08871	.08648
73	60	.15268	.14828	.14405	.13997	.13604	.13225	.12860	.12508	.12169	.11842	.11526	.11221	.10926	.10642	.10367	.10102	.09846	.09598	.09359	.09127
73	61	.15954	.15503	.15068	.14649	.14245	.13856	.13480	.13118	.12768	.12430	.12104	.11789	.11485	.11191	.10907	.10632	.10367	.10110	.09862	.09621
73	62	.16654	.16192	.15746	.15316	.14902	.14501	.14115	.13742	.13382	.13034	.12698	.12373	.12059	.11755	.11462	.11178	.10903	.10638	.10380	.10132
73	63	.17367	.16894	.16438	.15997	.15572	.15161	.14765	.14381	.14011	.13653	.13307	.12972	.12649	.12336	.12033	.11740	.11456	.11182	.10916	.10658
73	64	.18092	.17609	.17142	.16691	.16255	.15834	.15428	.15034	.14654	.14286	.13931	.13586	.13253	.12931	.12619	.12317	.12024	.11740	.11466	.11200
73	65	.18827	.18334	.17857	.17396	.16950	.16520	.16103	.15700	.15310	.14933	.14567	.14214	.13871	.13540	.13219	.12908	.12606	.12314	.12031	.11756
73	66	.19573	.19069	.18583	.18112	.17657	.17217	.16790	.16378	.15979	.15592	.15218	.14855	.14503	.14163	.13833	.13513	.13203	.12902	.12610	.12327
73	67	.20328	.19815	.19319	.18840	.18375	.17926	.17490	.17069	.16660	.16265	.15881	.15510	.15150	.14800	.14462	.14133	.13815	.13505	.13205	.12914
73	68	.21090	.20569	.20064	.19576	.19102	.18644	.18200	.17770	.17353	.16948	.16556	.16176	.15808	.15450	.15103	.14766	.14439	.14122	.13814	.13515
73	69	.21856	.21326	.20814	.20317	.19836	.19369	.18917	.18478	.18053	.17640	.17240	.16852	.16475	.16109	.15754	.15409	.15074	.14749	.14433	.14127
73	70	.22622	.22085	.21565	.21060	.20571	.20097	.19636	.19190	.18757	.18337	.17928	.17532	.17148	.16774	.16411	.16059	.15717	.15384	.15061	.14746
73	71	.23384	.22841	.22313	.21801	.21305	.20823	.20356	.19902	.19462	.19034	.18619	.18215	.17823	.17442	.17072	.16713	.16363	.16023	.15692	.15371
73	72	.24141	.23591	.23057	.22539	.22036	.21547	.21073	.20612	.20165	.19730	.19308	.18898	.18499	.18111	.17734	.17368	.17011	.16664	.16327	.15999
73	73	.24889	.24333	.23794	.23269	.22760	.22266	.21785	.21318	.20865	.20424	.19995	.19578	.19173	.18779	.18395	.18022	.17659	.17306	.16962	.16628
74	0	.00866	.00835	.00807	.00781	.00757	.00733	.00712	.00691	.00672	.00654	.00637	.00620	.00605	.00590	.00576	.00563	.00550	.00538	.00526	.00515
74	1	.00536	.00509	.00484	.00461	.00440	.00420	.00401	.00384	.00368	.00353	.00339	.00326	.00313	.00301	.00290	.00280	.00270	.00261	.00252	.00244
74	2	.00549	.00521	.00495	.00470	.00448	.00427	.00408	.00390	.00373	.00357	.00342	.00328	.00315	.00303	.00291	.00281	.00270	.00261	.00251	.00243
74	3	.00574	.00544	.00517	.00491	.00468	.00446	.00425	.00406	.00388	.00372	.00356	.00341	.00327	.00315	.00302	.00291	.00280	.00270	.00260	.00251
74	4	.00606	.00575	.00546	.00519	.00494	.00471	.00449	.00429	.00410	.00392	.00376	.00360	.00345	.00332	.00319	.00306	.00295	.00284	.00274	.00264
74	5	.00645	.00612	.00581	.00552	.00526	.00501	.00478	.00457	.00436	.00418	.00400	.00383	.00368	.00353	.00340	.00327	.00314	.00303	.00292	.00281
74	6	.00688	.00652	.00620	.00590	.00561	.00535	.00511	.00488	.00467	.00447	.00428	.00410	.00394	.00378	.00364	.00350	.00337	.00324	.00313	.00301
74	7	.00735	.00698	.00663	.00631	.00601	.00574	.00548	.00523	.00501	.00479	.00460	.00441	.00423	.00407	.00391	.00376	.00362	.00349	.00337	.00325
74	8	.00787	.00747	.00711	.00677	.00645	.00615	.00588	.00562	.00538	.00515	.00494	.00474	.00456	.00438	.00421	.00406	.00391	.00377	.00363	.00351
74	9	.00843	.00801	.00763	.00727	.00693	.00662	.00632	.00605	.00579	.00555	.00533	.00512	.00492	.00473	.00455	.00438	.00423	.00408	.00393	.00380
74	10	.00905	.00861	.00820	.00781	.00746	.00713	.00681	.00652	.00625	.00600	.00576	.00553	.00532	.00512	.00493	.00475	.00458	.00442	.00427	.00413
74	11	.00971	.00924	.00881	.00840	.00803	.00767	.00734	.00703	.00675	.00647	.00622	.00598	.00575	.00554	.00534	.00515	.00497	.00480	.00464	.00448
74	12	.01042	.00992	.00946	.00903	.00863	.00826	.00791	.00758	.00727	.00698	.00671	.00646	.00622	.00599	.00578	.00557	.00538	.00520	.00503	.00486
74	13	.01115	.01062	.01013	.00968	.00926	.00886	.00849	.00814	.00782	.00751	.00722	.00695	.00670	.00645	.00623	.00601	.00581	.00561	.00543	.00526
74	14	.01188	.01132	.01081	.01033	.00988	.00946	.00907	.00870	.00835	.00803	.00773	.00744	.00717	.00691	.00667	.00644	.00622	.00602	.00582	.00564
74	15	.01260	.01202	.01147	.01097	.01049	.01005	.00963	.00925	.00888	.00854	.00821	.00791	.00762	.00735	.00710	.00685	.00662	.00641	.00620	.00600
74	16	.01331	.01270	.01212	.01159	.01109	.01062	.01018	.00977	.00939	.00902	.00868	.00836	.00806	.00777	.00750	.00724	.00700	.00677	.00655	.00635
74	17	.01402	.01337	.01277	.01220	.01168	.01118	.01072	.01029	.00988	.00950	.00914	.00880	.00848	.00817	.00789	.00762	.00736	.00712	.00689	.00667
74	18	.01473	.01405	.01342	.01282	.01227	.01175	.01126	.01080	.01037	.00997	.00959	.00923	.00889	.00857	.00827	.00799	.00772	.00746	.00722	.00699
74	19	.01548	.01476	.01409	.01347	.01288	.01234	.01182	.01134	.01089	.01046	.01006	.00968	.00932	.00899	.00867	.00837	.00808	.00781	.00756	.00731
74	20	.01627	.01552	.01482	.01416	.01354	.01296	.01242	.01191	.01143	.01098	.01056	.01016	.00978	.00943	.00909	.00877	.00847	.00819	.00792	.00766
74	21	.01713	.01633	.01559	.01489	.01424	.01363	.01306	.01253	.01202	.01155	.01110	.01068	.01028	.00990	.00955	.00921	.00889	.00859	.00831	.00803
74	22	.01803	.01719	.01641	.01568	.01499	.01435	.01375	.01318	.01265	.01215	.01167	.01123	.01081	.01041	.01003	.00968	.00934	.00902	.00872	.00843
74	23	.01900	.01812	.01730	.01652	.01580	.01512	.01449	.01389	.01332	.01279	.01229	.01182	.01138	.01096	.01056	.01018	.00983	.00949	.00917	.00887
74	24	.02005	.01912	.01825	.01744	.01668	.01596	.01529	.01465	.01406	.01350	.01297	.01247	.01200	.01156	.01114	.01074	.01036	.01000	.00966	.00934

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
74	25	.02118	.02021	.01929	.01843	.01763	.01687	.01616	.01549	.01486	.01427	.01371	.01318	.01268	.01221	.01177	.01134	.01094	.01056	.01020	.00986
74	26	.02241	.02138	.02041	.01951	.01866	.01786	.01711	.01640	.01573	.01511	.01451	.01395	.01343	.01293	.01245	.01201	.01158	.01118	.01080	.01043
74	27	.02373	.02265	.02163	.02067	.01978	.01893	.01814	.01739	.01669	.01602	.01539	.01480	.01424	.01371	.01321	.01273	.01228	.01186	.01145	.01106
74	28	.02515	.02401	.02294	.02193	.02098	.02009	.01925	.01846	.01771	.01701	.01635	.01572	.01512	.01456	.01403	.01352	.01305	.01259	.01216	.01175
74	29	.02668	.02547	.02434	.02328	.02228	.02134	.02045	.01961	.01882	.01808	.01737	.01671	.01608	.01548	.01492	.01438	.01387	.01339	.01293	.01249
74	30	.02830	.02704	.02584	.02472	.02366	.02267	.02173	.02085	.02001	.01922	.01848	.01777	.01710	.01647	.01587	.01530	.01476	.01425	.01376	.01330
74	31	.03004	.02870	.02744	.02626	.02515	.02410	.02310	.02217	.02129	.02045	.01966	.01891	.01820	.01753	.01690	.01629	.01572	.01517	.01465	.01416
74	32	.03189	.03048	.02916	.02791	.02673	.02562	.02458	.02359	.02265	.02177	.02093	.02014	.01939	.01867	.01800	.01736	.01675	.01617	.01561	.01509
74	33	.03386	.03238	.03099	.02967	.02843	.02726	.02616	.02511	.02412	.02319	.02230	.02146	.02066	.01991	.01919	.01851	.01786	.01724	.01666	.01610
74	34	.03597	.03441	.03294	.03156	.03025	.02902	.02785	.02674	.02570	.02471	.02377	.02288	.02204	.02123	.02047	.01975	.01906	.01840	.01778	.01719
74	35	.03822	.03659	.03504	.03358	.03221	.03090	.02967	.02850	.02740	.02635	.02536	.02441	.02352	.02267	.02186	.02109	.02036	.01966	.01900	.01837
74	36	.04063	.03891	.03728	.03574	.03429	.03292	.03162	.03039	.02922	.02811	.02706	.02606	.02511	.02421	.02335	.02254	.02176	.02102	.02032	.01964
74	37	.04318	.04138	.03967	.03805	.03652	.03507	.03370	.03240	.03117	.03000	.02889	.02783	.02683	.02587	.02496	.02410	.02327	.02248	.02173	.02102
74	38	.04591	.04402	.04222	.04052	.03891	.03739	.03594	.03457	.03327	.03203	.03085	.02974	.02867	.02766	.02670	.02578	.02490	.02407	.02327	.02251
74	39	.04882	.04683	.04494	.04315	.04146	.03986	.03833	.03689	.03551	.03421	.03296	.03178	.03066	.02959	.02856	.02759	.02666	.02578	.02493	.02412
74	40	.05191	.04982	.04784	.04597	.04419	.04250	.04089	.03937	.03792	.03654	.03523	.03398	.03279	.03166	.03058	.02955	.02856	.02762	.02672	.02586
74	41	.05520	.05302	.05094	.04897	.04710	.04533	.04364	.04203	.04050	.03905	.03767	.03635	.03509	.03389	.03275	.03165	.03061	.02961	.02866	.02775
74	42	.05870	.05641	.05423	.05217	.05021	.04834	.04657	.04488	.04327	.04173	.04027	.03888	.03755	.03629	.03508	.03392	.03281	.03176	.03075	.02978
74	43	.06240	.06001	.05773	.05556	.05351	.05155	.04968	.04791	.04621	.04460	.04306	.04159	.04019	.03885	.03757	.03635	.03518	.03406	.03299	.03196
74	44	.06632	.06381	.06143	.05916	.05700	.05495	.05299	.05112	.04935	.04765	.04603	.04448	.04300	.04159	.04023	.03894	.03771	.03652	.03539	.03430
74	45	.07043	.06782	.06532	.06295	.06069	.05854	.05649	.05453	.05266	.05087	.04917	.04754	.04598	.04449	.04306	.04170	.04039	.03914	.03794	.03679
74	46	.07475	.07202	.06942	.06694	.06458	.06232	.06017	.05812	.05615	.05428	.05249	.05077	.04913	.04756	.04606	.04462	.04324	.04192	.04065	.03943
74	47	.07927	.07642	.07371	.07112	.06865	.06629	.06404	.06189	.05983	.05786	.05598	.05418	.05245	.05080	.04922	.04770	.04625	.04486	.04352	.04223
74	48	.08399	.08103	.07820	.07550	.07292	.07045	.06810	.06585	.06369	.06163	.05966	.05777	.05596	.05422	.05256	.05096	.04943	.04796	.04655	.04519
74	49	.08892	.08584	.08289	.08008	.07739	.07482	.07236	.07000	.06775	.06559	.06352	.06154	.05964	.05782	.05607	.05439	.05278	.05123	.04975	.04832
74	50	.09407	.09086	.08780	.08487	.08207	.07938	.07682	.07436	.07200	.06975	.06758	.06551	.06352	.06161	.05977	.05801	.05632	.05469	.05313	.05162
74	51	.09942	.09610	.09291	.08987	.08695	.08416	.08148	.07892	.07646	.07410	.07184	.06967	.06758	.06558	.06366	.06181	.06004	.05833	.05668	.05510
74	52	.10498	.10153	.09822	.09506	.09203	.08912	.08634	.08367	.08110	.07864	.07628	.07401	.07183	.06974	.06773	.06579	.06393	.06214	.06041	.05875
74	53	.11073	.10715	.10373	.10044	.09730	.09428	.09138	.08860	.08593	.08337	.08091	.07854	.07626	.07408	.07197	.06995	.06800	.06612	.06431	.06257
74	54	.11667	.11297	.10942	.10602	.10276	.09962	.09662	.09373	.09095	.08828	.08572	.08325	.08088	.07859	.07639	.07428	.07224	.07027	.06838	.06656
74	55	.12280	.11898	.11531	.11179	.10841	.10516	.10204	.09904	.09616	.09338	.09071	.08814	.08567	.08329	.08100	.07879	.07666	.07461	.07263	.07072
74	56	.12912	.12518	.12139	.11775	.11425	.11089	.10765	.10454	.10155	.09867	.09590	.09323	.09065	.08818	.08579	.08348	.08126	.07912	.07705	.07506
74	57	.13562	.13156	.12765	.12389	.12028	.11680	.11345	.11023	.10713	.10414	.10126	.09849	.09582	.09324	.09076	.08836	.08605	.08381	.08166	.07958
74	58	.14229	.13811	.13408	.13020	.12647	.12288	.11942	.11609	.11288	.10978	.10680	.10393	.10115	.09848	.09589	.09340	.09099	.08867	.08642	.08426
74	59	.14911	.14480	.14065	.13666	.13281	.12911	.12554	.12210	.11878	.11558	.11249	.10951	.10664	.10386	.10118	.09860	.09610	.09368	.09134	.08909
74	60	.15606	.15163	.14737	.14326	.13930	.13549	.13180	.12825	.12483	.12152	.11833	.11525	.11228	.10940	.10662	.10394	.10135	.09884	.09641	.09407
74	61	.16315	.15861	.15424	.15001	.14594	.14201	.13822	.13457	.13103	.12762	.12433	.12115	.11807	.11510	.11222	.10944	.10676	.10416	.10164	.09920
74	62	.17040	.16575	.16126	.15692	.15274	.14870	.14481	.14104	.13740	.13389	.13049	.12721	.12404	.12096	.11799	.11512	.11234	.10965	.10704	.10452
74	63	.17779	.17303	.16843	.16399	.15970	.15555	.15155	.14768	.14394	.14032	.13683	.13344	.13017	.12700	.12394	.12097	.11809	.11531	.11261	.11000
74	64	.18531	.18044	.17574	.17119	.16680	.16255	.15844	.15447	.15063	.14691	.14331	.13983	.13646	.13320	.13004	.12698	.12401	.12114	.11835	.11565
74	65	.19295	.18798	.18317	.17852	.17402	.16967	.16547	.16140	.15746	.15364	.14995	.14637	.14290	.13955	.13629	.13314	.13008	.12712	.12425	.12146
74	66	.20070	.19563	.19072	.18597	.18138	.17693	.17263	.16846	.16443	.16052	.15673	.15306	.14950	.14605	.14270	.13946	.13632	.13326	.13030	.12743
74	67	.20856	.20340	.19840	.19356	.18887	.18433	.17993	.17567	.17154	.16754	.16366	.15990	.15625	.15271	.14928	.14594	.14271	.13957	.13653	.13357
74	68	.21651	.21126	.20617	.20124	.19646	.19183	.18734	.18299	.17877	.17468	.17072	.16687	.16313	.15950	.15599	.15257	.14925	.14603	.14290	.13986
74	69	.22451	.21917	.21400	.20899	.20412	.19941	.19484	.19040	.18610	.18192	.17787	.17394	.17012	.16641	.16281	.15931	.15591	.15261	.14940	.14628
74	70	.23252	.22711	.22186	.21676	.21182	.20703	.20237	.19786	.19347	.18922	.18509	.18107	.17717	.17338	.16970	.16613	.16265	.15927	.15598	.15278
74	71	.24051	.23502	.22970	.22453	.21951	.21465	.20992	.20533	.20087	.19654	.19233	.18824	.18426	.18040	.17664	.17299	.16944	.16598	.16262	.15935
74	72	.24844	.24289	.23750	.23226	.22718	.22224	.21744	.21278	.20825	.20385	.19957	.19541	.19136	.18743	.18360	.17988	.17625	.17273	.16930	.16596
74	73	.25630	.25069	.24524	.23994	.23479	.22979	.22493	.22021	.21561	.21114	.20680	.20257	.19846	.19445	.19056	.18677	.18308	.17949	.17599	.17258
74	74	.26409	.25842	.25292	.24756	.24236	.23730	.23238	.22760	.22294	.21841	.21401	.20972	.20554	.20148	.19752	.19367	.18992	.18626	.18270	.17924

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
75	0	.00887	.00857	.00829	.00802	.00778	.00755	.00733	.00712	.00693	.00675	.00657	.00641	.00625	.00610	.00596	.00583	.00570	.00558	.00546	.00535
75	1	.00543	.00516	.00491	.00468	.00446	.00426	.00408	.00391	.00374	.00359	.00345	.00332	.00319	.00307	.00296	.00286	.00276	.00267	.00258	.00249
75	2	.00555	.00527	.00501	.00477	.00454	.00433	.00414	.00396	.00379	.00363	.00348	.00334	.00321	.00309	.00297	.00286	.00276	.00266	.00257	.00248
75	3	.00580	.00551	.00523	.00498	.00474	.00452	.00431	.00412	.00394	.00377	.00362	.00347	.00333	.00320	.00308	.00296	.00285	.00275	.00265	.00256
75	4	.00613	.00582	.00552	.00525	.00500	.00477	.00455	.00435	.00416	.00398	.00382	.00366	.00351	.00337	.00324	.00312	.00300	.00290	.00279	.00269
75	5	.00652	.00618	.00588	.00559	.00532	.00508	.00485	.00463	.00443	.00424	.00406	.00390	.00374	.00359	.00346	.00332	.00320	.00308	.00297	.00287
75	6	.00695	.00660	.00627	.00597	.00569	.00542	.00518	.00495	.00474	.00454	.00435	.00417	.00401	.00385	.00370	.00356	.00343	.00331	.00319	.00308
75	7	.00743	.00706	.00671	.00639	.00609	.00582	.00556	.00531	.00508	.00487	.00467	.00448	.00431	.00414	.00398	.00383	.00369	.00356	.00344	.00332
75	8	.00796	.00756	.00720	.00686	.00654	.00624	.00597	.00571	.00547	.00524	.00503	.00483	.00464	.00446	.00429	.00413	.00399	.00384	.00371	.00358
75	9	.00853	.00812	.00773	.00737	.00703	.00672	.00642	.00615	.00589	.00565	.00542	.00521	.00501	.00482	.00464	.00447	.00431	.00416	.00402	.00388
75	10	.00916	.00872	.00831	.00793	.00757	.00724	.00692	.00663	.00636	.00610	.00586	.00563	.00542	.00522	.00503	.00485	.00468	.00452	.00437	.00422
75	11	.00984	.00937	.00893	.00853	.00815	.00780	.00747	.00716	.00686	.00659	.00634	.00609	.00587	.00565	.00545	.00526	.00508	.00491	.00474	.00459
75	12	.01056	.01006	.00960	.00917	.00877	.00839	.00804	.00771	.00741	.00712	.00684	.00659	.00635	.00612	.00590	.00570	.00550	.00532	.00515	.00498
75	13	.01130	.01078	.01029	.00983	.00941	.00901	.00864	.00829	.00796	.00766	.00737	.00709	.00684	.00659	.00637	.00615	.00594	.00575	.00556	.00539
75	14	.01205	.01149	.01098	.01050	.01005	.00963	.00923	.00886	.00852	.00819	.00788	.00759	.00732	.00706	.00682	.00659	.00637	.00617	.00597	.00578
75	15	.01278	.01220	.01165	.01115	.01067	.01023	.00981	.00942	.00905	.00871	.00838	.00808	.00779	.00752	.00726	.00701	.00678	.00656	.00636	.00616
75	16	.01350	.01289	.01231	.01178	.01128	.01081	.01037	.00995	.00957	.00920	.00886	.00854	.00823	.00794	.00767	.00741	.00717	.00694	.00672	.00651
75	17	.01422	.01357	.01297	.01240	.01187	.01138	.01091	.01048	.01007	.00969	.00932	.00898	.00866	.00836	.00807	.00780	.00754	.00729	.00706	.00684
75	18	.01494	.01426	.01362	.01303	.01247	.01195	.01146	.01100	.01057	.01016	.00978	.00942	.00908	.00876	.00846	.00817	.00790	.00764	.00740	.00717
75	19	.01570	.01498	.01431	.01368	.01309	.01254	.01203	.01154	.01109	.01066	.01026	.00988	.00952	.00918	.00886	.00856	.00827	.00800	.00774	.00750
75	20	.01650	.01574	.01504	.01438	.01376	.01318	.01263	.01212	.01164	.01119	.01077	.01037	.00999	.00963	.00929	.00897	.00867	.00838	.00811	.00785
75	21	.01736	.01656	.01582	.01512	.01447	.01386	.01329	.01275	.01224	.01176	.01131	.01089	.01049	.01011	.00976	.00942	.00910	.00879	.00851	.00823
75	22	.01827	.01743	.01665	.01592	.01523	.01458	.01398	.01341	.01287	.01237	.01190	.01145	.01103	.01063	.01025	.00989	.00955	.00923	.00893	.00864
75	23	.01925	.01837	.01754	.01677	.01604	.01536	.01472	.01412	.01356	.01303	.01253	.01205	.01160	.01118	.01078	.01040	.01005	.00971	.00938	.00908
75	24	.02031	.01938	.01851	.01769	.01693	.01621	.01554	.01490	.01430	.01374	.01321	.01271	.01224	.01179	.01137	.01096	.01059	.01022	.00988	.00956
75	25	.02146	.02048	.01956	.01870	.01789	.01713	.01642	.01575	.01512	.01452	.01396	.01343	.01293	.01245	.01201	.01158	.01118	.01080	.01043	.01009
75	26	.02269	.02166	.02069	.01978	.01893	.01813	.01738	.01667	.01600	.01537	.01477	.01421	.01368	.01318	.01270	.01225	.01183	.01142	.01104	.01067
75	27	.02403	.02294	.02192	.02097	.02007	.01922	.01842	.01767	.01697	.01630	.01567	.01507	.01451	.01398	.01347	.01300	.01254	.01211	.01170	.01132
75	28	.02547	.02432	.02325	.02224	.02129	.02039	.01955	.01876	.01801	.01730	.01664	.01600	.01541	.01484	.01431	.01380	.01332	.01286	.01243	.01201
75	29	.02701	.02580	.02467	.02360	.02260	.02166	.02077	.01993	.01913	.01839	.01768	.01701	.01638	.01578	.01521	.01467	.01416	.01367	.01321	.01277
75	30	.02866	.02739	.02619	.02506	.02401	.02301	.02207	.02118	.02034	.01955	.01880	.01809	.01742	.01678	.01618	.01561	.01507	.01455	.01406	.01359
75	31	.03041	.02907	.02781	.02662	.02551	.02445	.02346	.02252	.02163	.02080	.02000	.01925	.01854	.01786	.01722	.01662	.01604	.01549	.01497	.01447
75	32	.03228	.03087	.02954	.02829	.02711	.02600	.02495	.02396	.02302	.02213	.02129	.02050	.01974	.01903	.01835	.01770	.01709	.01650	.01595	.01542
75	33	.03428	.03280	.03140	.03008	.02884	.02767	.02656	.02551	.02451	.02357	.02268	.02184	.02104	.02028	.01956	.01887	.01822	.01760	.01701	.01645
75	34	.03642	.03486	.03339	.03200	.03068	.02945	.02827	.02717	.02612	.02512	.02418	.02329	.02244	.02163	.02087	.02014	.01944	.01879	.01816	.01756
75	35	.03870	.03706	.03551	.03405	.03267	.03136	.03012	.02895	.02784	.02679	.02579	.02485	.02395	.02309	.02228	.02151	.02077	.02007	.01940	.01876
75	36	.04114	.03941	.03778	.03624	.03479	.03341	.03210	.03087	.02969	.02858	.02753	.02652	.02557	.02466	.02380	.02298	.02220	.02145	.02074	.02007
75	37	.04373	.04192	.04021	.03859	.03705	.03560	.03422	.03292	.03168	.03050	.02939	.02833	.02732	.02636	.02544	.02457	.02374	.02295	.02219	.02147
75	38	.04650	.04460	.04280	.04110	.03948	.03795	.03650	.03512	.03381	.03257	.03139	.03027	.02920	.02818	.02721	.02629	.02541	.02457	.02376	.02300
75	39	.04945	.04746	.04557	.04377	.04208	.04046	.03894	.03748	.03610	.03479	.03354	.03235	.03122	.03015	.02912	.02814	.02720	.02631	.02546	.02465
75	40	.05260	.05050	.04852	.04664	.04485	.04316	.04155	.04001	.03856	.03717	.03586	.03460	.03340	.03226	.03118	.03014	.02915	.02820	.02729	.02643
75	41	.05595	.05375	.05167	.04970	.04782	.04604	.04434	.04273	.04120	.03973	.03834	.03702	.03575	.03455	.03339	.03229	.03124	.03024	.02928	.02836
75	42	.05951	.05721	.05503	.05296	.05099	.04911	.04733	.04563	.04402	.04248	.04101	.03961	.03827	.03700	.03578	.03461	.03350	.03244	.03142	.03044
75	43	.06328	.06088	.05859	.05642	.05435	.05239	.05051	.04873	.04703	.04540	.04386	.04238	.04097	.03962	.03833	.03710	.03592	.03480	.03372	.03268
75	44	.06727	.06476	.06237	.06009	.05793	.05586	.05389	.05202	.05023	.04852	.04689	.04534	.04385	.04243	.04107	.03976	.03852	.03732	.03618	.03509
75	45	.07147	.06884	.06634	.06396	.06169	.05953	.05747	.05550	.05362	.05182	.05011	.04847	.04690	.04540	.04397	.04259	.04127	.04001	.03880	.03764
75	46	.07588	.07314	.07053	.06804	.06566	.06340	.06124	.05917	.05720	.05531	.05351	.05179	.05014	.04856	.04704	.04559	.04420	.04287	.04159	.04037
75	47	.08050	.07764	.07491	.07231	.06983	.06746	.06520	.06303	.06097	.05899	.05709	.05528	.05355	.05188	.05029	.04876	.04730	.04589	.04454	.04324
75	48	.08532	.08235	.07951	.07679	.07420	.07173	.06936	.06709	.06493	.06285	.06087	.05897	.05714	.05539	.05372	.05211	.05057	.04908	.04766	.04629
75	49	.09036	.08727	.08431	.08148	.07878	.07620	.07372	.07135	.06909	.06692	.06483	.06284	.06093	.05909	.05733	.05564	.05401	.05245	.05095	.04951

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
75	50	.09563	.09241	.08934	.08639	.08358	.08088	.07830	.07583	.07346	.07119	.06901	.06692	.06491	.06299	.06114	.05936	.05766	.05601	.05444	.05292
75	51	.10112	.09778	.09458	.09152	.08859	.08578	.08309	.08051	.07803	.07566	.07338	.07120	.06910	.06708	.06514	.06328	.06149	.05976	.05810	.05651
75	52	.10681	.10334	.10002	.09685	.09380	.09088	.08807	.08539	.08281	.08033	.07795	.07567	.07347	.07136	.06933	.06738	.06550	.06369	.06195	.06027
75	53	.11271	.10912	.10568	.10238	.09921	.09618	.09326	.09046	.08778	.08520	.08272	.08033	.07804	.07583	.07371	.07166	.06970	.06780	.06598	.06422
75	54	.11880	.11509	.11153	.10811	.10482	.10167	.09865	.09574	.09294	.09025	.08767	.08518	.08279	.08049	.07827	.07613	.07408	.07209	.07018	.06834
75	55	.12510	.12126	.11758	.11404	.11064	.10737	.10423	.10121	.09830	.09551	.09282	.09023	.08774	.08534	.08302	.08079	.07864	.07657	.07457	.07264
75	56	.13160	.12764	.12383	.12017	.11665	.11327	.11001	.10688	.10387	.10096	.09817	.09548	.09288	.09038	.08797	.08565	.08340	.08124	.07915	.07713
75	57	.13830	.13421	.13028	.12650	.12286	.11936	.11599	.11275	.10962	.10661	.10371	.10091	.09822	.09562	.09311	.09069	.08835	.08609	.08392	.08181
75	58	.14516	.14095	.13690	.13300	.12925	.12563	.12215	.11879	.11556	.11244	.10943	.10653	.10373	.10103	.09842	.09591	.09347	.09112	.08885	.08666
75	59	.15219	.14785	.14368	.13966	.13579	.13206	.12847	.12500	.12165	.11843	.11531	.11231	.10941	.10661	.10390	.10128	.09876	.09631	.09395	.09167
75	60	.15936	.15491	.15062	.14648	.14250	.13865	.13494	.13136	.12791	.12458	.12136	.11825	.11524	.11234	.10954	.10682	.10420	.10167	.09921	.09684
75	61	.16668	.16211	.15771	.15346	.14936	.14540	.14158	.13789	.13433	.13089	.12757	.12435	.12125	.11825	.11534	.11253	.10981	.10718	.10464	.10217
75	62	.17417	.16949	.16497	.16061	.15639	.15233	.14840	.14460	.14093	.13739	.13396	.13064	.12744	.12433	.12133	.11843	.11561	.11289	.11025	.10769
75	63	.18182	.17702	.17239	.16792	.16360	.15943	.15539	.15149	.14771	.14406	.14053	.13711	.13381	.13060	.12750	.12450	.12159	.11878	.11605	.11340
75	64	.18961	.18471	.17997	.17539	.17096	.16668	.16254	.15853	.15465	.15090	.14727	.14375	.14035	.13705	.13385	.13075	.12775	.12484	.12202	.11928
75	65	.19753	.19252	.18768	.18300	.17847	.17408	.16984	.16573	.16175	.15790	.15417	.15055	.14705	.14365	.14036	.13717	.13408	.13107	.12816	.12534
75	66	.20558	.20047	.19553	.19074	.18611	.18163	.17729	.17308	.16900	.16505	.16123	.15752	.15392	.15043	.14704	.14376	.14057	.13748	.13448	.13157
75	67	.21375	.20855	.20351	.19863	.19391	.18933	.18489	.18059	.17642	.17237	.16845	.16465	.16096	.15738	.15390	.15053	.14725	.14407	.14098	.13798
75	68	.22203	.21674	.21161	.20664	.20182	.19715	.19262	.18823	.18397	.17983	.17582	.17192	.16815	.16448	.16091	.15745	.15409	.15082	.14765	.14456
75	69	.23037	.22499	.21978	.21472	.20982	.20506	.20044	.19596	.19162	.18740	.18330	.17932	.17545	.17170	.16805	.16450	.16106	.15771	.15445	.15128
75	70	.23873	.23328	.22798	.22285	.21786	.21302	.20832	.20376	.19933	.19503	.19085	.18678	.18284	.17900	.17527	.17164	.16812	.16469	.16135	.15811
75	71	.24708	.24155	.23618	.23097	.22591	.22100	.21622	.21158	.20707	.20269	.19843	.19429	.19027	.18635	.18255	.17884	.17524	.17173	.16832	.16500
75	72	.25539	.24979	.24436	.23907	.23394	.22896	.22411	.21940	.21482	.21036	.20603	.20182	.19772	.19373	.18985	.18607	.18240	.17882	.17533	.17194
75	73	.26363	.25797	.25247	.24713	.24193	.23688	.23197	.22719	.22254	.21802	.21362	.20934	.20517	.20112	.19717	.19332	.18958	.18593	.18237	.17891
75	74	.27180	.26609	.26054	.25514	.24988	.24477	.23980	.23496	.23025	.22567	.22121	.21686	.21263	.20851	.20450	.20059	.19678	.19306	.18945	.18592
75	75	.27991	.27415	.26855	.26310	.25780	.25263	.24761	.24271	.23795	.23331	.22879	.22439	.22010	.21592	.21185	.20788	.20401	.20023	.19655	.19297
76	0	.00909	.00878	.00850	.00824	.00799	.00776	.00754	.00734	.00714	.00696	.00678	.00662	.00646	.00631	.00617	.00603	.00591	.00578	.00566	.00555
76	1	.00549	.00522	.00497	.00474	.00453	.00433	.00414	.00397	.00381	.00365	.00351	.00338	.00325	.00313	.00302	.00292	.00282	.00272	.00263	.00255
76	2	.00561	.00533	.00507	.00483	.00460	.00439	.00420	.00401	.00384	.00369	.00354	.00340	.00326	.00314	.00302	.00291	.00281	.00271	.00262	.00253
76	3	.00586	.00557	.00529	.00503	.00480	.00458	.00437	.00418	.00400	.00383	.00367	.00352	.00339	.00325	.00313	.00301	.00291	.00280	.00270	.00261
76	4	.00619	.00588	.00559	.00532	.00506	.00483	.00461	.00441	.00422	.00404	.00387	.00372	.00357	.00343	.00330	.00318	.00306	.00295	.00284	.00275
76	5	.00658	.00625	.00594	.00566	.00539	.00514	.00491	.00469	.00449	.00430	.00412	.00396	.00380	.00365	.00351	.00338	.00326	.00314	.00303	.00292
76	6	.00702	.00667	.00634	.00604	.00576	.00549	.00525	.00502	.00480	.00460	.00441	.00424	.00407	.00391	.00376	.00362	.00349	.00337	.00325	.00314
76	7	.00751	.00714	.00679	.00647	.00617	.00589	.00563	.00539	.00516	.00494	.00474	.00455	.00438	.00421	.00405	.00390	.00376	.00363	.00350	.00338
76	8	.00805	.00765	.00728	.00694	.00662	.00633	.00605	.00579	.00555	.00532	.00511	.00491	.00472	.00454	.00437	.00421	.00406	.00392	.00378	.00366
76	9	.00863	.00821	.00783	.00746	.00713	.00681	.00652	.00624	.00598	.00574	.00551	.00530	.00510	.00491	.00473	.00456	.00440	.00425	.00410	.00397
76	10	.00927	.00883	.00842	.00803	.00768	.00734	.00703	.00674	.00646	.00620	.00596	.00574	.00552	.00532	.00513	.00495	.00478	.00461	.00446	.00431
76	11	.00996	.00949	.00906	.00865	.00827	.00792	.00758	.00727	.00698	.00671	.00645	.00621	.00598	.00576	.00556	.00537	.00519	.00501	.00485	.00469
76	12	.01070	.01020	.00974	.00931	.00890	.00853	.00818	.00785	.00754	.00725	.00697	.00671	.00647	.00624	.00602	.00582	.00563	.00544	.00527	.00510
76	13	.01146	.01093	.01044	.00998	.00956	.00916	.00879	.00844	.00811	.00780	.00751	.00723	.00698	.00673	.00650	.00628	.00608	.00588	.00570	.00552
76	14	.01222	.01166	.01114	.01066	.01021	.00979	.00939	.00902	.00867	.00835	.00804	.00775	.00747	.00722	.00697	.00674	.00652	.00631	.00611	.00593
76	15	.01296	.01238	.01183	.01132	.01085	.01040	.00998	.00959	.00922	.00888	.00855	.00824	.00795	.00768	.00742	.00717	.00694	.00672	.00651	.00631
76	16	.01369	.01308	.01250	.01196	.01146	.01099	.01055	.01013	.00975	.00938	.00904	.00871	.00841	.00812	.00784	.00758	.00734	.00710	.00688	.00667
76	17	.01442	.01377	.01316	.01260	.01207	.01157	.01110	.01067	.01026	.00987	.00951	.00917	.00884	.00854	.00825	.00797	.00771	.00747	.00724	.00701
76	18	.01515	.01446	.01383	.01323	.01267	.01215	.01166	.01120	.01076	.01036	.00997	.00961	.00927	.00895	.00864	.00836	.00808	.00782	.00758	.00734
76	19	.01591	.01519	.01452	.01389	.01330	.01275	.01223	.01175	.01129	.01086	.01046	.01008	.00972	.00938	.00905	.00875	.00846	.00819	.00793	.00768
76	20	.01672	.01596	.01525	.01459	.01397	.01339	.01285	.01233	.01185	.01140	.01097	.01057	.01019	.00983	.00949	.00917	.00886	.00858	.00830	.00804
76	21	.01759	.01679	.01604	.01534	.01469	.01408	.01350	.01296	.01245	.01198	.01153	.01110	.01070	.01032	.00996	.00962	.00930	.00899	.00870	.00843
76	22	.01851	.01767	.01688	.01615	.01546	.01481	.01420	.01363	.01310	.01259	.01211	.01167	.01124	.01084	.01046	.01010	.00976	.00944	.00913	.00884
76	23	.01950	.01861	.01778	.01701	.01628	.01560	.01496	.01436	.01379	.01326	.01275	.01228	.01183	.01140	.01100	.01062	.01026	.00992	.00959	.00929

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
76	24	.02056	.01963	.01876	.01794	.01717	.01645	.01578	.01514	.01454	.01398	.01345	.01294	.01247	.01202	.01159	.01119	.01081	.01045	.01010	.00978
76	25	.02172	.02074	.01982	.01896	.01815	.01739	.01667	.01600	.01537	.01477	.01420	.01367	.01317	.01269	.01224	.01182	.01141	.01103	.01066	.01032
76	26	.02297	.02193	.02096	.02005	.01920	.01840	.01764	.01693	.01626	.01563	.01503	.01447	.01393	.01343	.01295	.01250	.01207	.01166	.01128	.01091
76	27	.02432	.02323	.02221	.02125	.02035	.01950	.01870	.01795	.01724	.01657	.01594	.01534	.01478	.01424	.01374	.01326	.01280	.01237	.01196	.01156
76	28	.02578	.02463	.02355	.02254	.02159	.02069	.01984	.01905	.01830	.01759	.01692	.01629	.01569	.01512	.01458	.01407	.01359	.01313	.01269	.01228
76	29	.02734	.02613	.02499	.02392	.02291	.02197	.02108	.02023	.01944	.01869	.01798	.01731	.01667	.01607	.01550	.01496	.01444	.01396	.01349	.01305
76	30	.02900	.02773	.02653	.02540	.02434	.02334	.02239	.02150	.02066	.01987	.01912	.01841	.01773	.01709	.01649	.01591	.01536	.01485	.01435	.01388
76	31	.03077	.02943	.02817	.02698	.02586	.02480	.02381	.02286	.02197	.02113	.02034	.01958	.01887	.01819	.01755	.01694	.01636	.01580	.01528	.01478
76	32	.03267	.03125	.02992	.02867	.02749	.02637	.02532	.02432	.02338	.02249	.02165	.02085	.02009	.01937	.01869	.01804	.01742	.01684	.01628	.01574
76	33	.03469	.03320	.03180	.03048	.02924	.02806	.02694	.02589	.02490	.02395	.02306	.02221	.02141	.02065	.01992	.01923	.01858	.01795	.01736	.01679
76	34	.03685	.03529	.03381	.03242	.03111	.02986	.02869	.02758	.02652	.02553	.02458	.02368	.02283	.02202	.02125	.02052	.01982	.01916	.01853	.01793
76	35	.03917	.03752	.03597	.03450	.03312	.03181	.03056	.02939	.02828	.02722	.02622	.02527	.02437	.02351	.02269	.02191	.02117	.02047	.01980	.01916
76	36	.04163	.03990	.03827	.03673	.03527	.03388	.03257	.03133	.03016	.02904	.02798	.02697	.02602	.02511	.02424	.02342	.02263	.02188	.02117	.02048
76	37	.04426	.04245	.04073	.03911	.03757	.03611	.03473	.03342	.03218	.03100	.02987	.02881	.02779	.02683	.02591	.02504	.02420	.02340	.02265	.02192
76	38	.04707	.04517	.04336	.04165	.04003	.03850	.03704	.03566	.03435	.03310	.03191	.03079	.02971	.02869	.02772	.02679	.02590	.02506	.02425	.02348
76	39	.05007	.04807	.04617	.04437	.04267	.04105	.03952	.03806	.03668	.03536	.03411	.03291	.03178	.03069	.02966	.02868	.02774	.02684	.02598	.02516
76	40	.05326	.05116	.04917	.04729	.04549	.04379	.04218	.04064	.03918	.03779	.03646	.03520	.03400	.03285	.03176	.03072	.02972	.02877	.02786	.02699
76	41	.05667	.05447	.05238	.05040	.04852	.04673	.04503	.04341	.04187	.04040	.03900	.03767	.03640	.03519	.03403	.03292	.03186	.03085	.02989	.02896
76	42	.06029	.05798	.05580	.05372	.05174	.04986	.04807	.04637	.04474	.04320	.04172	.04032	.03897	.03769	.03647	.03529	.03417	.03310	.03208	.03110
76	43	.06413	.06172	.05943	.05725	.05517	.05320	.05132	.04953	.04782	.04619	.04463	.04315	.04173	.04038	.03908	.03784	.03666	.03552	.03443	.03339
76	44	.06819	.06567	.06327	.06099	.05882	.05674	.05477	.05289	.05109	.04937	.04774	.04617	.04468	.04325	.04188	.04057	.03931	.03811	.03696	.03586
76	45	.07247	.06984	.06733	.06494	.06266	.06049	.05842	.05644	.05455	.05275	.05103	.04938	.04780	.04629	.04485	.04347	.04214	.04087	.03965	.03848
76	46	.07697	.07422	.07160	.06910	.06672	.06444	.06227	.06020	.05822	.05632	.05451	.05278	.05112	.04953	.04800	.04654	.04515	.04380	.04252	.04128
76	47	.08168	.07881	.07608	.07347	.07098	.06860	.06632	.06415	.06207	.06008	.05818	.05636	.05461	.05294	.05133	.04980	.04832	.04690	.04554	.04424
76	48	.08661	.08362	.08077	.07805	.07545	.07296	.07058	.06831	.06613	.06404	.06205	.06013	.05830	.05654	.05485	.05323	.05168	.05019	.04875	.04737
76	49	.09176	.08865	.08568	.08284	.08013	.07753	.07505	.07267	.07039	.06821	.06612	.06411	.06218	.06034	.05856	.05686	.05522	.05365	.05214	.05069
76	50	.09714	.09391	.09082	.08787	.08504	.08233	.07974	.07726	.07487	.07259	.07040	.06830	.06628	.06434	.06248	.06069	.05897	.05731	.05572	.05419
76	51	.10276	.09940	.09619	.09312	.09018	.08735	.08465	.08206	.07957	.07718	.07489	.07269	.07058	.06855	.06660	.06472	.06291	.06117	.05950	.05789
76	52	.10859	.10511	.10177	.09858	.09552	.09258	.08977	.08707	.08447	.08198	.07959	.07729	.07508	.07295	.07091	.06894	.06705	.06522	.06347	.06177
76	53	.11463	.11102	.10757	.10425	.10107	.09802	.09509	.09228	.08958	.08698	.08448	.08208	.07977	.07755	.07541	.07335	.07137	.06946	.06762	.06584
76	54	.12088	.11715	.11357	.11013	.10684	.10367	.10063	.09770	.09489	.09218	.08958	.08708	.08467	.08235	.08011	.07796	.07589	.07389	.07196	.07010
76	55	.12734	.12349	.11978	.11623	.11281	.10952	.10637	.10333	.10041	.09759	.09489	.09228	.08977	.08735	.08502	.08277	.08060	.07851	.07649	.07454
76	56	.13402	.13003	.12621	.12253	.11899	.11559	.11232	.10917	.10613	.10321	.10040	.09768	.09507	.09255	.09012	.08778	.08551	.08333	.08122	.07918
76	57	.14089	.13679	.13284	.12904	.12538	.12186	.11847	.11521	.11206	.10903	.10611	.10329	.10058	.09795	.09542	.09298	.09062	.08835	.08615	.08402
76	58	.14796	.14373	.13965	.13573	.13196	.12832	.12482	.12144	.11818	.11504	.11201	.10909	.10627	.10355	.10092	.09837	.09592	.09355	.09126	.08904
76	59	.15518	.15083	.14664	.14260	.13871	.13495	.13133	.12784	.12448	.12123	.11809	.11506	.11213	.10931	.10658	.10394	.10139	.09892	.09653	.09423
76	60	.16257	.15810	.15379	.14963	.14562	.14175	.13802	.13441	.13094	.12758	.12433	.12120	.11817	.11524	.11241	.10967	.10702	.10446	.10198	.09958
76	61	.17012	.16553	.16110	.15683	.15270	.14872	.14488	.14116	.13757	.13411	.13076	.12752	.12438	.12135	.11842	.11558	.11284	.11018	.10761	.10511
76	62	.17785	.17314	.16860	.16421	.15997	.15588	.15192	.14810	.14440	.14083	.13737	.13403	.13079	.12766	.12463	.12169	.11885	.11610	.11343	.11084
76	63	.18575	.18093	.17628	.17178	.16743	.16322	.15916	.15523	.15142	.14774	.14418	.14073	.13740	.13416	.13103	.12800	.12506	.12221	.11945	.11677
76	64	.19381	.18888	.18411	.17950	.17505	.17074	.16656	.16253	.15862	.15484	.15117	.14762	.14418	.14085	.13762	.13449	.13146	.12851	.12566	.12289
76	65	.20201	.19697	.19210	.18739	.18283	.17841	.17414	.17000	.16598	.16210	.15833	.15468	.15115	.14772	.14439	.14117	.13804	.13500	.13205	.12919
76	66	.21035	.20522	.20024	.19543	.19077	.18625	.18187	.17763	.17352	.16954	.16567	.16193	.15829	.15477	.15135	.14803	.14480	.14167	.13864	.13568
76	67	.21884	.21361	.20854	.20363	.19887	.19425	.18978	.18544	.18123	.17715	.17319	.16935	.16562	.16200	.15849	.15508	.15177	.14855	.14542	.14238
76	68	.22745	.22212	.21696	.21195	.20710	.20239	.19783	.19340	.18910	.18492	.18087	.17694	.17312	.16941	.16580	.16230	.15890	.15559	.15238	.14925
76	69	.23613	.23072	.22547	.22038	.21543	.21064	.20598	.20146	.19708	.19281	.18868	.18465	.18075	.17695	.17326	.16967	.16618	.16279	.15949	.15628
76	70	.24485	.23936	.23403	.22885	.22383	.21895	.21421	.20961	.20513	.20079	.19656	.19246	.18847	.18459	.18081	.17714	.17357	.17009	.16671	.16342
76	71	.25356	.24800	.24259	.23734	.23224	.22728	.22246	.21778	.21323	.20881	.20450	.20032	.19625	.19228	.18843	.18468	.18103	.17748	.17402	.17065
76	72	.26224	.25661	.25113	.24581	.24064	.23561	.23072	.22597	.22134	.21684	.21246	.20820	.20406	.20002	.19609	.19226	.18854	.18491	.18138	.17793
76	73	.27087	.26517	.25963	.25425	.24901	.24391	.23896	.23413	.22944	.22487	.22042	.21609	.21187	.20777	.20377	.19987	.19607	.19238	.18877	.18526

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
76	74	.27944	.27369	.26809	.26265	.25735	.25220	.24718	.24229	.23753	.23290	.22839	.22399	.21971	.21554	.21147	.20751	.20365	.19988	.19621	.19263
76	75	.28795	.28216	.27651	.27102	.26567	.26046	.25538	.25044	.24563	.24093	.23636	.23191	.22757	.22333	.21921	.21518	.21126	.20743	.20370	.20006
76	76	.29641	.29057	.28488	.27934	.27395	.26869	.26357	.25857	.25371	.24897	.24434	.23983	.23544	.23115	.22697	.22289	.21891	.21502	.21123	.20753
77	0	.00931	.00900	.00872	.00846	.00821	.00798	.00776	.00755	.00736	.00717	.00700	.00683	.00668	.00653	.00638	.00625	.00612	.00599	.00587	.00576
77	1	.00556	.00529	.00504	.00481	.00459	.00439	.00420	.00403	.00387	.00372	.00357	.00344	.00331	.00319	.00308	.00298	.00288	.00278	.00269	.00261
77	2	.00567	.00539	.00513	.00488	.00466	.00445	.00425	.00407	.00390	.00374	.00359	.00345	.00332	.00319	.00308	.00297	.00286	.00276	.00267	.00258
77	3	.00592	.00562	.00535	.00509	.00485	.00463	.00443	.00423	.00405	.00388	.00373	.00358	.00344	.00331	.00318	.00307	.00296	.00285	.00275	.00266
77	4	.00625	.00594	.00565	.00537	.00512	.00489	.00467	.00446	.00427	.00410	.00393	.00377	.00362	.00348	.00335	.00323	.00311	.00300	.00289	.00280
77	5	.00665	.00632	.00601	.00572	.00545	.00520	.00497	.00475	.00455	.00436	.00418	.00402	.00386	.00371	.00357	.00344	.00331	.00320	.00308	.00298
77	6	.00709	.00674	.00641	.00611	.00582	.00556	.00531	.00508	.00487	.00467	.00448	.00430	.00413	.00397	.00383	.00368	.00355	.00343	.00331	.00319
77	7	.00759	.00722	.00687	.00655	.00625	.00597	.00570	.00546	.00523	.00501	.00481	.00462	.00445	.00428	.00412	.00397	.00383	.00369	.00357	.00345
77	8	.00813	.00774	.00737	.00703	.00671	.00641	.00613	.00587	.00563	.00540	.00518	.00498	.00479	.00461	.00444	.00428	.00413	.00399	.00385	.00373
77	9	.00873	.00831	.00792	.00756	.00722	.00690	.00661	.00633	.00607	.00583	.00560	.00539	.00518	.00499	.00481	.00464	.00448	.00433	.00418	.00405
77	10	.00938	.00894	.00852	.00814	.00778	.00744	.00713	.00684	.00656	.00630	.00606	.00583	.00562	.00541	.00522	.00504	.00487	.00471	.00455	.00440
77	11	.01008	.00961	.00918	.00877	.00839	.00803	.00770	.00739	.00709	.00682	.00656	.00632	.00609	.00587	.00567	.00547	.00529	.00512	.00495	.00480
77	12	.01083	.01033	.00987	.00944	.00904	.00866	.00830	.00797	.00766	.00737	.00710	.00684	.00659	.00636	.00615	.00594	.00574	.00556	.00538	.00522
77	13	.01161	.01108	.01059	.01013	.00970	.00930	.00893	.00858	.00825	.00794	.00765	.00737	.00711	.00687	.00664	.00642	.00621	.00601	.00583	.00565
77	14	.01238	.01182	.01130	.01082	.01037	.00994	.00955	.00918	.00883	.00850	.00819	.00790	.00762	.00736	.00712	.00689	.00667	.00646	.00626	.00607
77	15	.01314	.01255	.01200	.01149	.01102	.01057	.01015	.00976	.00939	.00904	.00871	.00840	.00811	.00784	.00758	.00733	.00710	.00688	.00667	.00647
77	16	.01388	.01326	.01268	.01214	.01164	.01117	.01073	.01031	.00992	.00956	.00921	.00888	.00858	.00829	.00801	.00775	.00750	.00727	.00705	.00684
77	17	.01461	.01396	.01335	.01279	.01225	.01176	.01129	.01085	.01044	.01005	.00969	.00935	.00902	.00871	.00842	.00815	.00789	.00764	.00741	.00718
77	18	.01535	.01466	.01402	.01343	.01287	.01234	.01185	.01139	.01096	.01055	.01016	.00980	.00946	.00913	.00883	.00854	.00826	.00800	.00775	.00752
77	19	.01612	.01540	.01472	.01409	.01350	.01295	.01243	.01195	.01149	.01106	.01065	.01027	.00991	.00957	.00924	.00894	.00865	.00837	.00811	.00786
77	20	.01693	.01617	.01547	.01480	.01418	.01360	.01305	.01254	.01206	.01160	.01117	.01077	.01039	.01003	.00969	.00936	.00906	.00877	.00849	.00823
77	21	.01781	.01701	.01626	.01556	.01491	.01429	.01372	.01318	.01267	.01219	.01173	.01131	.01090	.01052	.01016	.00982	.00950	.00919	.00890	.00862
77	22	.01874	.01790	.01711	.01637	.01568	.01503	.01442	.01385	.01331	.01281	.01233	.01188	.01145	.01105	.01067	.01031	.00997	.00964	.00933	.00904
77	23	.01973	.01885	.01802	.01724	.01651	.01583	.01519	.01458	.01402	.01348	.01297	.01250	.01205	.01162	.01122	.01084	.01047	.01013	.00980	.00949
77	24	.02081	.01988	.01900	.01818	.01742	.01669	.01602	.01538	.01478	.01421	.01368	.01317	.01270	.01224	.01182	.01141	.01103	.01067	.01032	.00999
77	25	.02198	.02099	.02007	.01921	.01840	.01764	.01692	.01625	.01561	.01501	.01445	.01391	.01341	.01293	.01248	.01205	.01164	.01126	.01089	.01054
77	26	.02324	.02220	.02123	.02032	.01946	.01866	.01790	.01719	.01652	.01588	.01528	.01472	.01418	.01368	.01320	.01274	.01231	.01190	.01151	.01114
77	27	.02461	.02352	.02249	.02153	.02063	.01978	.01897	.01822	.01751	.01684	.01620	.01560	.01504	.01450	.01399	.01351	.01305	.01262	.01220	.01181
77	28	.02608	.02492	.02384	.02283	.02188	.02098	.02013	.01933	.01858	.01787	.01720	.01656	.01596	.01539	.01485	.01434	.01385	.01339	.01295	.01253
77	29	.02765	.02644	.02530	.02423	.02322	.02227	.02138	.02053	.01974	.01898	.01827	.01760	.01696	.01636	.01578	.01524	.01472	.01423	.01377	.01332
77	30	.02933	.02805	.02685	.02572	.02466	.02366	.02271	.02182	.02098	.02018	.01943	.01871	.01804	.01739	.01679	.01621	.01566	.01514	.01464	.01417
77	31	.03112	.02978	.02851	.02732	.02620	.02514	.02414	.02320	.02231	.02146	.02066	.01991	.01919	.01851	.01786	.01725	.01667	.01611	.01558	.01508
77	32	.03304	.03162	.03029	.02903	.02785	.02673	.02567	.02468	.02373	.02284	.02199	.02119	.02043	.01971	.01902	.01837	.01775	.01716	.01660	.01607
77	33	.03509	.03360	.03219	.03087	.02962	.02844	.02732	.02627	.02527	.02432	.02343	.02258	.02177	.02100	.02028	.01959	.01893	.01830	.01770	.01713
77	34	.03727	.03570	.03423	.03283	.03151	.03027	.02909	.02797	.02692	.02592	.02497	.02407	.02321	.02240	.02163	.02089	.02019	.01953	.01889	.01829
77	35	.03961	.03797	.03641	.03494	.03355	.03224	.03099	.02981	.02870	.02764	.02663	.02568	.02477	.02391	.02309	.02231	.02157	.02086	.02018	.01954
77	36	.04211	.04038	.03874	.03719	.03573	.03434	.03303	.03179	.03061	.02949	.02842	.02741	.02645	.02554	.02467	.02384	.02305	.02230	.02158	.02089
77	37	.04478	.04296	.04123	.03961	.03806	.03660	.03522	.03390	.03266	.03147	.03035	.02928	.02826	.02729	.02637	.02549	.02465	.02385	.02309	.02236
77	38	.04762	.04571	.04390	.04219	.04057	.03903	.03757	.03618	.03486	.03361	.03242	.03129	.03021	.02919	.02821	.02727	.02638	.02553	.02472	.02395
77	39	.05066	.04865	.04675	.04495	.04324	.04162	.04009	.03862	.03723	.03591	.03465	.03346	.03231	.03123	.03019	.02920	.02826	.02735	.02649	.02567
77	40	.05390	.05180	.04980	.04791	.04611	.04441	.04279	.04125	.03978	.03838	.03705	.03579	.03458	.03343	.03233	.03128	.03028	.02932	.02841	.02753
77	41	.05736	.05515	.05306	.05107	.04919	.04739	.04569	.04406	.04252	.04104	.03964	.03830	.03703	.03581	.03464	.03353	.03247	.03145	.03048	.02955
77	42	.06104	.05873	.05653	.05445	.05247	.05058	.04879	.04708	.04545	.04390	.04242	.04100	.03965	.03837	.03713	.03596	.03483	.03375	.03272	.03173
77	43	.06494	.06253	.06023	.05804	.05596	.05398	.05210	.05030	.04858	.04695	.04539	.04390	.04247	.04111	.03981	.03856	.03737	.03623	.03514	.03409
77	44	.06908	.06655	.06415	.06186	.05968	.05760	.05562	.05373	.05192	.05020	.04856	.04698	.04548	.04404	.04267	.04135	.04009	.03888	.03772	.03661
77	45	.07344	.07079	.06828	.06588	.06360	.06142	.05934	.05736	.05546	.05365	.05192	.05026	.04868	.04716	.04571	.04432	.04299	.04171	.04048	.03931
77	46	.07802	.07526	.07263	.07013	.06774	.06546	.06328	.06119	.05920	.05730	.05548	.05374	.05207	.05047	.04894	.04747	.04607	.04472	.04342	.04217

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
77	47	.08282	.07994	.07720	.07458	.07208	.06970	.06741	.06523	.06314	.06115	.05924	.05740	.05565	.05397	.05235	.05081	.04932	.04790	.04653	.04521
77	48	.08785	.08485	.08199	.07926	.07665	.07415	.07177	.06948	.06730	.06520	.06319	.06127	.05943	.05766	.05596	.05433	.05277	.05126	.04982	.04843
77	49	.09310	.08999	.08701	.08416	.08144	.07883	.07634	.07395	.07166	.06947	.06736	.06535	.06341	.06155	.05977	.05805	.05641	.05482	.05330	.05184
77	50	.09860	.09536	.09226	.08930	.08646	.08374	.08114	.07864	.07625	.07396	.07175	.06964	.06761	.06566	.06379	.06199	.06025	.05859	.05699	.05544
77	51	.10434	.10098	.09776	.09467	.09172	.08888	.08617	.08356	.08106	.07867	.07636	.07415	.07203	.06998	.06802	.06613	.06431	.06256	.06087	.05925
77	52	.11030	.10681	.10347	.10026	.09719	.09424	.09141	.08870	.08609	.08359	.08118	.07887	.07665	.07451	.07245	.07047	.06856	.06672	.06495	.06325
77	53	.11648	.11287	.10940	.10607	.10288	.09982	.09687	.09405	.09133	.08872	.08621	.08380	.08147	.07924	.07708	.07501	.07301	.07109	.06923	.06744
77	54	.12289	.11914	.11555	.11210	.10879	.10561	.10255	.09961	.09679	.09407	.09145	.08893	.08651	.08417	.08192	.07975	.07766	.07565	.07370	.07182
77	55	.12951	.12564	.12192	.11835	.11492	.11162	.10845	.10539	.10246	.09963	.09690	.09428	.09175	.08932	.08697	.08470	.08252	.08041	.07838	.07641
77	56	.13635	.13236	.12852	.12482	.12127	.11785	.11456	.11139	.10834	.10541	.10257	.09985	.09721	.09468	.09223	.08987	.08759	.08538	.08326	.08120
77	57	.14341	.13929	.13532	.13151	.12784	.12430	.12089	.11761	.11445	.11140	.10846	.10562	.10289	.10025	.09770	.09524	.09286	.09056	.08834	.08620
77	58	.15067	.14642	.14233	.13839	.13460	.13094	.12742	.12403	.12075	.11759	.11454	.11160	.10876	.10601	.10336	.10080	.09833	.09594	.09362	.09139
77	59	.15809	.15372	.14951	.14546	.14154	.13777	.13413	.13062	.12723	.12396	.12081	.11776	.11481	.11196	.10921	.10655	.10398	.10149	.09908	.09675
77	60	.16569	.16120	.15687	.15269	.14866	.14477	.14102	.13740	.13390	.13052	.12725	.12409	.12104	.11809	.11524	.11248	.10980	.10722	.10472	.10229
77	61	.17347	.16885	.16441	.16011	.15597	.15196	.14809	.14436	.14075	.13726	.13388	.13062	.12746	.12441	.12145	.11859	.11582	.11314	.11054	.10802
77	62	.18143	.17670	.17214	.16773	.16347	.15935	.15537	.15152	.14780	.14420	.14072	.13735	.13409	.13093	.12788	.12491	.12205	.11927	.11657	.11396
77	63	.18958	.18474	.18006	.17554	.17117	.16694	.16285	.15889	.15506	.15135	.14777	.14429	.14093	.13767	.13451	.13145	.12848	.12561	.12282	.12011
77	64	.19790	.19295	.18816	.18353	.17904	.17471	.17051	.16645	.16251	.15870	.15501	.15143	.14796	.14460	.14134	.13818	.13512	.13215	.12926	.12646
77	65	.20638	.20132	.19642	.19169	.18710	.18265	.17835	.17418	.17014	.16623	.16243	.15875	.15519	.15173	.14837	.14511	.14195	.13888	.13590	.13301
77	66	.21502	.20986	.20486	.20001	.19532	.19078	.18637	.18210	.17796	.17395	.17005	.16627	.16261	.15905	.15560	.15224	.14899	.14582	.14275	.13977
77	67	.22382	.21856	.21346	.20852	.20373	.19908	.19458	.19021	.18597	.18186	.17787	.17399	.17023	.16658	.16303	.15958	.15623	.15298	.14982	.14674
77	68	.23275	.22739	.22220	.21717	.21228	.20755	.20295	.19848	.19415	.18994	.18586	.18189	.17803	.17429	.17065	.16711	.16367	.16033	.15708	.15391
77	69	.24177	.23633	.23105	.22593	.22096	.21613	.21144	.20689	.20246	.19816	.19399	.18993	.18599	.18215	.17842	.17480	.17127	.16784	.16450	.16125
77	70	.25085	.24532	.23996	.23476	.22970	.22479	.22001	.21537	.21086	.20648	.20222	.19808	.19404	.19012	.18631	.18260	.17899	.17547	.17205	.16872
77	71	.25993	.25433	.24889	.24361	.23847	.23348	.22863	.22391	.21932	.21485	.21051	.20629	.20217	.19817	.19428	.19048	.18679	.18319	.17969	.17628
77	72	.26899	.26332	.25781	.25246	.24725	.24218	.23726	.23246	.22780	.22326	.21884	.21453	.21035	.20627	.20229	.19842	.19465	.19098	.18740	.18391
77	73	.27800	.27227	.26670	.26128	.25600	.25087	.24587	.24101	.23627	.23166	.22717	.22280	.21854	.21439	.21034	.20640	.20256	.19881	.19516	.19160
77	74	.28697	.28118	.27556	.27008	.26474	.25955	.25449	.24956	.24476	.24008	.23553	.23109	.22676	.22254	.21843	.21442	.21051	.20669	.20297	.19934
77	75	.29590	.29006	.28438	.27885	.27346	.26821	.26310	.25811	.25326	.24852	.24390	.23940	.23501	.23073	.22656	.22249	.21851	.21463	.21085	.20716
77	76	.30478	.29890	.29318	.28760	.28217	.27687	.27170	.26667	.26176	.25697	.25230	.24774	.24330	.23896	.23473	.23060	.22657	.22263	.21879	.21504
77	77	.31358	.30767	.30191	.29629	.29082	.28548	.28027	.27519	.27023	.26540	.26068	.25608	.25158	.24719	.24291	.23873	.23464	.23065	.22676	.22295
78	0	.00953	.00923	.00894	.00868	.00843	.00820	.00798	.00777	.00758	.00739	.00722	.00705	.00689	.00674	.00660	.00646	.00633	.00621	.00609	.00598
78	1	.00562	.00535	.00510	.00487	.00465	.00445	.00427	.00409	.00393	.00378	.00363	.00350	.00337	.00325	.00314	.00303	.00293	.00284	.00275	.00266
78	2	.00573	.00544	.00518	.00494	.00471	.00450	.00431	.00413	.00395	.00379	.00364	.00350	.00337	.00325	.00313	.00302	.00291	.00281	.00272	.00263
78	3	.00598	.00568	.00540	.00515	.00491	.00469	.00448	.00429	.00410	.00394	.00378	.00363	.00349	.00336	.00323	.00312	.00301	.00290	.00280	.00271
78	4	.00631	.00599	.00570	.00543	.00518	.00494	.00472	.00452	.00433	.00415	.00398	.00382	.00367	.00353	.00340	.00328	.00316	.00305	.00294	.00284
78	5	.00671	.00638	.00607	.00578	.00551	.00526	.00503	.00481	.00461	.00442	.00424	.00407	.00391	.00376	.00362	.00349	.00337	.00325	.00314	.00303
78	6	.00716	.00681	.00648	.00617	.00589	.00562	.00538	.00515	.00493	.00473	.00454	.00436	.00419	.00403	.00388	.00374	.00361	.00348	.00336	.00325
78	7	.00766	.00729	.00694	.00662	.00632	.00603	.00577	.00553	.00530	.00508	.00488	.00469	.00451	.00434	.00418	.00403	.00389	.00376	.00363	.00351
78	8	.00821	.00782	.00745	.00710	.00678	.00649	.00621	.00595	.00570	.00547	.00526	.00506	.00487	.00469	.00452	.00436	.00420	.00406	.00392	.00379
78	9	.00882	.00840	.00801	.00764	.00730	.00699	.00669	.00642	.00616	.00591	.00568	.00547	.00526	.00507	.00489	.00472	.00456	.00441	.00426	.00412
78	10	.00948	.00904	.00862	.00824	.00788	.00754	.00723	.00693	.00666	.00640	.00616	.00593	.00571	.00551	.00531	.00513	.00496	.00479	.00464	.00449
78	11	.01020	.00973	.00929	.00888	.00850	.00814	.00781	.00750	.00720	.00693	.00667	.00642	.00619	.00598	.00577	.00558	.00539	.00522	.00505	.00490
78	12	.01096	.01046	.01000	.00957	.00916	.00878	.00843	.00810	.00779	.00749	.00722	.00696	.00671	.00648	.00626	.00606	.00586	.00567	.00550	.00533
78	13	.01175	.01122	.01073	.01027	.00984	.00944	.00907	.00872	.00839	.00808	.00778	.00751	.00725	.00700	.00677	.00655	.00634	.00614	.00595	.00577
78	14	.01254	.01198	.01146	.01098	.01052	.01010	.00970	.00933	.00898	.00865	.00834	.00805	.00777	.00751	.00726	.00703	.00681	.00660	.00640	.00621
78	15	.01331	.01272	.01217	.01166	.01118	.01073	.01031	.00992	.00955	.00920	.00887	.00856	.00827	.00800	.00774	.00749	.00725	.00703	.00682	.00662
78	16	.01406	.01344	.01286	.01232	.01182	.01135	.01090	.01049	.01010	.00973	.00938	.00905	.00875	.00845	.00818	.00792	.00767	.00743	.00721	.00700
78	17	.01480	.01415	.01354	.01297	.01244	.01194	.01147	.01103	.01062	.01023	.00987	.00952	.00920	.00889	.00860	.00832	.00806	.00781	.00758	.00735
78	18	.01554	.01486	.01422	.01362	.01306	.01253	.01204	.01158	.01114	.01073	.01035	.00998	.00964	.00932	.00901	.00872	.00844	.00818	.00793	.00769

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
78	19	.01632	.01560	.01492	.01429	.01370	.01315	.01263	.01214	.01168	.01125	.01084	.01046	.01010	.00975	.00943	.00912	.00883	.00856	.00829	.00804
78	20	.01714	.01638	.01567	.01501	.01439	.01380	.01325	.01274	.01226	.01180	.01137	.01097	.01058	.01022	.00988	.00955	.00925	.00896	.00868	.00841
78	21	.01802	.01722	.01648	.01578	.01512	.01450	.01393	.01338	.01287	.01239	.01194	.01151	.01111	.01072	.01036	.01002	.00969	.00939	.00909	.00881
78	22	.01896	.01812	.01733	.01659	.01590	.01525	.01464	.01407	.01353	.01302	.01254	.01209	.01166	.01126	.01087	.01051	.01017	.00984	.00953	.00924
78	23	.01996	.01908	.01825	.01747	.01674	.01605	.01541	.01481	.01424	.01370	.01319	.01271	.01226	.01184	.01143	.01105	.01068	.01034	.01001	.00970
78	24	.02105	.02012	.01924	.01842	.01765	.01693	.01625	.01561	.01501	.01444	.01390	.01340	.01292	.01247	.01204	.01163	.01125	.01088	.01053	.01020
78	25	.02223	.02124	.02032	.01946	.01864	.01788	.01716	.01649	.01585	.01525	.01468	.01415	.01364	.01316	.01271	.01228	.01187	.01148	.01111	.01076
78	26	.02350	.02246	.02149	.02058	.01972	.01891	.01815	.01744	.01677	.01613	.01553	.01496	.01443	.01392	.01344	.01298	.01255	.01214	.01175	.01137
78	27	.02488	.02379	.02276	.02180	.02089	.02004	.01924	.01848	.01777	.01710	.01646	.01586	.01529	.01475	.01424	.01376	.01330	.01286	.01245	.01205
78	28	.02636	.02521	.02413	.02311	.02216	.02126	.02041	.01961	.01886	.01814	.01747	.01683	.01623	.01566	.01512	.01460	.01411	.01365	.01321	.01279
78	29	.02795	.02674	.02560	.02453	.02352	.02257	.02167	.02083	.02003	.01927	.01856	.01788	.01724	.01664	.01606	.01552	.01500	.01450	.01404	.01359
78	30	.02965	.02837	.02717	.02604	.02497	.02397	.02302	.02213	.02128	.02048	.01973	.01901	.01833	.01769	.01708	.01650	.01595	.01543	.01493	.01445
78	31	.03146	.03012	.02885	.02766	.02653	.02547	.02447	.02352	.02263	.02178	.02098	.02022	.01950	.01882	.01817	.01756	.01697	.01642	.01588	.01538
78	32	.03340	.03198	.03064	.02939	.02820	.02708	.02602	.02502	.02407	.02318	.02233	.02153	.02076	.02004	.01935	.01870	.01807	.01748	.01692	.01638
78	33	.03547	.03397	.03257	.03124	.02999	.02881	.02769	.02663	.02563	.02468	.02378	.02293	.02212	.02135	.02062	.01993	.01927	.01864	.01804	.01747
78	34	.03767	.03611	.03463	.03323	.03191	.03066	.02948	.02836	.02730	.02630	.02535	.02444	.02359	.02277	.02200	.02126	.02056	.01989	.01925	.01864
78	35	.04004	.03839	.03683	.03536	.03397	.03265	.03141	.03023	.02911	.02805	.02704	.02608	.02517	.02431	.02348	.02270	.02195	.02124	.02056	.01992
78	36	.04257	.04083	.03920	.03765	.03618	.03479	.03347	.03223	.03104	.02992	.02885	.02784	.02688	.02596	.02509	.02425	.02346	.02270	.02198	.02129
78	37	.04527	.04344	.04172	.04009	.03854	.03708	.03569	.03437	.03312	.03194	.03081	.02973	.02871	.02774	.02681	.02593	.02509	.02429	.02352	.02279
78	38	.04815	.04624	.04442	.04271	.04108	.03954	.03807	.03669	.03536	.03411	.03292	.03178	.03070	.02967	.02869	.02775	.02685	.02600	.02519	.02441
78	39	.05123	.04922	.04731	.04551	.04380	.04217	.04063	.03916	.03777	.03644	.03518	.03398	.03284	.03174	.03070	.02971	.02876	.02785	.02699	.02616
78	40	.05451	.05240	.05041	.04851	.04671	.04500	.04337	.04183	.04036	.03896	.03763	.03636	.03514	.03399	.03288	.03183	.03082	.02986	.02894	.02806
78	41	.05802	.05581	.05371	.05172	.04983	.04803	.04632	.04469	.04314	.04167	.04026	.03892	.03763	.03641	.03524	.03413	.03306	.03204	.03106	.03013
78	42	.06175	.05944	.05724	.05515	.05317	.05128	.04948	.04776	.04613	.04457	.04309	.04167	.04031	.03902	.03778	.03660	.03547	.03439	.03335	.03236
78	43	.06572	.06330	.06100	.05881	.05672	.05474	.05285	.05104	.04932	.04768	.04611	.04462	.04319	.04182	.04051	.03926	.03806	.03692	.03582	.03476
78	44	.06993	.06740	.06499	.06269	.06050	.05842	.05643	.05454	.05273	.05100	.04935	.04777	.04626	.04482	.04344	.04211	.04085	.03963	.03847	.03735
78	45	.07436	.07171	.06919	.06679	.06450	.06231	.06023	.05824	.05634	.05452	.05278	.05112	.04953	.04801	.04655	.04515	.04381	.04252	.04129	.04011
78	46	.07902	.07626	.07363	.07112	.06872	.06643	.06424	.06215	.06016	.05825	.05642	.05467	.05300	.05139	.04985	.04838	.04696	.04560	.04430	.04305
78	47	.08391	.08103	.07828	.07566	.07315	.07076	.06847	.06628	.06418	.06218	.06026	.05842	.05666	.05497	.05334	.05179	.05030	.04886	.04749	.04616
78	48	.08903	.08603	.08317	.08043	.07781	.07531	.07291	.07062	.06842	.06632	.06431	.06238	.06052	.05875	.05704	.05540	.05383	.05232	.05086	.04947
78	49	.09439	.09127	.08829	.08543	.08270	.08008	.07758	.07518	.07289	.07068	.06857	.06655	.06460	.06273	.06094	.05922	.05756	.05597	.05444	.05296
78	50	.10001	.09676	.09365	.09068	.08783	.08510	.08249	.07999	.07758	.07528	.07307	.07094	.06890	.06694	.06506	.06325	.06151	.05983	.05822	.05667
78	51	.10586	.10249	.09926	.09617	.09320	.09036	.08764	.08502	.08251	.08010	.07779	.07557	.07343	.07138	.06940	.06750	.06567	.06391	.06221	.06058
78	52	.11195	.10845	.10510	.10188	.09880	.09584	.09301	.09028	.08766	.08515	.08273	.08041	.07817	.07602	.07395	.07196	.07004	.06819	.06641	.06469
78	53	.11827	.11465	.11117	.10783	.10463	.10155	.09860	.09576	.09303	.09041	.08789	.08546	.08313	.08088	.07871	.07662	.07461	.07268	.07081	.06900
78	54	.12482	.12107	.11746	.11400	.11068	.10749	.10442	.10147	.09863	.09590	.09327	.09073	.08830	.08595	.08368	.08150	.07940	.07737	.07541	.07352
78	55	.13160	.12772	.12399	.12041	.11696	.11365	.11046	.10740	.10445	.10160	.09887	.09623	.09369	.09124	.08888	.08660	.08440	.08227	.08022	.07825
78	56	.13861	.13460	.13075	.12704	.12347	.12004	.11674	.11356	.11049	.10754	.10470	.10195	.09930	.09675	.09429	.09191	.08961	.08740	.08525	.08318
78	57	.14584	.14171	.13773	.13390	.13021	.12666	.12324	.11995	.11677	.11370	.11075	.10790	.10514	.10249	.09992	.09744	.09505	.09274	.09050	.08834
78	58	.15328	.14902	.14492	.14097	.13716	.13349	.12995	.12654	.12325	.12007	.11701	.11405	.11119	.10843	.10576	.10318	.10069	.09828	.09595	.09369
78	59	.16091	.15652	.15230	.14823	.14430	.14051	.13685	.13333	.12992	.12663	.12346	.12039	.11742	.11456	.11179	.10911	.10652	.10401	.10158	.09923
78	60	.16871	.16421	.15986	.15567	.15162	.14771	.14394	.14030	.13678	.13338	.13010	.12692	.12385	.12088	.11800	.11522	.11253	.10993	.10740	.10496
78	61	.17670	.17208	.16761	.16330	.15914	.15511	.15123	.14747	.14384	.14033	.13694	.13365	.13047	.12740	.12442	.12154	.11875	.11604	.11342	.11088
78	62	.18490	.18015	.17557	.17114	.16686	.16273	.15873	.15486	.15112	.14750	.14399	.14060	.13732	.13414	.13106	.12808	.12518	.12238	.11966	.11703
78	63	.19329	.18844	.18374	.17920	.17480	.17055	.16644	.16246	.15861	.15488	.15127	.14778	.14439	.14110	.13792	.13484	.13185	.12894	.12613	.12340
78	64	.20187	.19690	.19209	.18744	.18294	.17858	.17436	.17027	.16631	.16248	.15876	.15516	.15167	.14828	.14500	.14181	.13872	.13572	.13281	.12998
78	65	.21063	.20555	.20063	.19587	.19126	.18679	.18247	.17827	.17421	.17027	.16645	.16274	.15915	.15566	.15228	.14899	.14581	.14271	.13970	.13678
78	66	.21955	.21437	.20935	.20448	.19977	.19520	.19077	.18647	.18231	.17827	.17434	.17054	.16684	.16326	.15978	.15639	.15311	.14992	.14682	.14380
78	67	.22866	.22338	.21826	.21329	.20848	.20381	.19928	.19488	.19062	.18648	.18246	.17855	.17476	.17108	.16750	.16402	.16064	.15736	.15416	.15106
78	68	.23791	.23254	.22732	.22226	.21735	.21259	.20796	.20347	.19911	.19487	.19076	.18676	.18287	.17909	.17542	.17185	.16838	.16500	.16172	.15852

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
78	69	.24728	.24181	.23651	.23136	.22636	.22150	.21679	.21220	.20775	.20342	.19921	.19512	.19115	.18728	.18352	.17986	.17630	.17283	.16946	.16617
78	70	.25670	.25116	.24577	.24054	.23545	.23051	.22571	.22104	.21650	.21208	.20779	.20361	.19955	.19559	.19174	.18799	.18435	.18079	.17734	.17397
78	71	.26615	.26053	.25506	.24975	.24459	.23957	.23468	.22993	.22531	.22081	.21643	.21217	.20803	.20399	.20006	.19623	.19250	.18886	.18532	.18187
78	72	.27559	.26990	.26436	.25898	.25374	.24864	.24368	.23886	.23416	.22958	.22513	.22079	.21656	.21245	.20843	.20453	.20072	.19701	.19339	.18986
78	73	.28499	.27924	.27364	.26819	.26288	.25772	.25269	.24779	.24302	.23837	.23384	.22943	.22513	.22094	.21686	.21287	.20899	.20520	.20151	.19791
78	74	.29436	.28855	.28289	.27738	.27202	.26679	.26170	.25673	.25190	.24719	.24259	.23811	.23374	.22948	.22533	.22128	.21733	.21347	.20970	.20603
78	75	.30371	.29785	.29214	.28658	.28115	.27587	.27072	.26570	.26080	.25603	.25138	.24683	.24240	.23808	.23386	.22975	.22573	.22181	.21798	.21424
78	76	.31302	.30711	.30136	.29575	.29028	.28495	.27975	.27468	.26973	.26490	.26019	.25559	.25111	.24673	.24245	.23827	.23420	.23022	.22633	.22253
78	77	.32226	.31632	.31053	.30488	.29938	.29400	.28876	.28364	.27864	.27377	.26901	.26436	.25982	.25539	.25106	.24683	.24270	.23867	.23472	.23087
78	78	.33139	.32542	.31961	.31393	.30839	.30298	.29770	.29254	.28751	.28259	.27779	.27310	.26851	.26404	.25966	.25539	.25121	.24712	.24313	.23922
79	0	.00975	.00945	.00917	.00890	.00865	.00842	.00820	.00800	.00780	.00762	.00744	.00727	.00712	.00697	.00682	.00669	.00655	.00643	.00631	.00620
79	1	.00568	.00541	.00516	.00493	.00471	.00451	.00433	.00415	.00399	.00383	.00369	.00356	.00343	.00331	.00320	.00309	.00299	.00290	.00280	.00272
79	2	.00578	.00550	.00524	.00499	.00477	.00456	.00436	.00418	.00401	.00385	.00370	.00355	.00342	.00330	.00318	.00307	.00296	.00286	.00277	.00268
79	3	.00603	.00573	.00545	.00520	.00496	.00474	.00453	.00434	.00416	.00399	.00383	.00368	.00354	.00341	.00328	.00316	.00305	.00295	.00285	.00275
79	4	.00636	.00605	.00575	.00548	.00523	.00499	.00478	.00457	.00438	.00420	.00403	.00387	.00372	.00358	.00345	.00333	.00321	.00310	.00299	.00289
79	5	.00677	.00643	.00612	.00583	.00557	.00532	.00508	.00487	.00466	.00447	.00429	.00412	.00397	.00382	.00368	.00354	.00342	.00330	.00319	.00308
79	6	.00722	.00687	.00654	.00623	.00595	.00568	.00544	.00521	.00499	.00479	.00460	.00442	.00425	.00409	.00394	.00380	.00366	.00354	.00342	.00330
79	7	.00773	.00736	.00701	.00668	.00638	.00610	.00584	.00559	.00536	.00515	.00494	.00475	.00457	.00440	.00424	.00409	.00395	.00381	.00369	.00356
79	8	.00829	.00789	.00752	.00718	.00686	.00656	.00628	.00602	.00577	.00554	.00533	.00513	.00493	.00475	.00458	.00442	.00427	.00413	.00399	.00386
79	9	.00890	.00848	.00809	.00773	.00739	.00707	.00677	.00650	.00624	.00599	.00576	.00555	.00534	.00515	.00497	.00480	.00464	.00448	.00433	.00420
79	10	.00958	.00913	.00872	.00833	.00797	.00764	.00732	.00703	.00675	.00649	.00625	.00602	.00580	.00559	.00540	.00522	.00504	.00488	.00472	.00458
79	11	.01031	.00984	.00940	.00899	.00861	.00825	.00792	.00760	.00731	.00703	.00677	.00653	.00630	.00608	.00587	.00568	.00549	.00532	.00515	.00499
79	12	.01109	.01059	.01012	.00969	.00928	.00890	.00855	.00822	.00791	.00761	.00734	.00708	.00683	.00660	.00638	.00617	.00597	.00579	.00561	.00544
79	13	.01189	.01136	.01087	.01041	.00998	.00958	.00920	.00885	.00852	.00821	.00791	.00764	.00738	.00713	.00690	.00668	.00647	.00627	.00608	.00590
79	14	.01269	.01213	.01161	.01113	.01067	.01025	.00985	.00948	.00913	.00880	.00848	.00819	.00791	.00765	.00740	.00717	.00695	.00674	.00654	.00635
79	15	.01347	.01288	.01234	.01182	.01134	.01090	.01047	.01008	.00971	.00936	.00903	.00872	.00843	.00815	.00789	.00764	.00740	.00718	.00697	.00677
79	16	.01423	.01361	.01303	.01249	.01199	.01152	.01107	.01066	.01026	.00989	.00955	.00922	.00891	.00862	.00834	.00808	.00783	.00759	.00737	.00715
79	17	.01498	.01433	.01372	.01315	.01262	.01212	.01165	.01121	.01080	.01041	.01004	.00970	.00937	.00906	.00877	.00849	.00823	.00798	.00774	.00752
79	18	.01573	.01505	.01441	.01381	.01324	.01272	.01223	.01176	.01133	.01092	.01053	.01016	.00982	.00949	.00919	.00889	.00862	.00835	.00810	.00787
79	19	.01651	.01579	.01512	.01448	.01389	.01334	.01282	.01233	.01187	.01144	.01103	.01065	.01028	.00994	.00961	.00930	.00901	.00873	.00847	.00822
79	20	.01734	.01658	.01587	.01521	.01458	.01400	.01345	.01294	.01245	.01199	.01156	.01116	.01077	.01041	.01007	.00974	.00943	.00914	.00886	.00860
79	21	.01823	.01743	.01668	.01598	.01532	.01471	.01413	.01359	.01307	.01259	.01214	.01171	.01130	.01092	.01056	.01021	.00989	.00958	.00928	.00900
79	22	.01917	.01833	.01754	.01680	.01611	.01546	.01485	.01428	.01374	.01323	.01275	.01229	.01186	.01146	.01108	.01071	.01037	.01004	.00973	.00943
79	23	.02019	.01930	.01847	.01769	.01696	.01627	.01563	.01502	.01445	.01391	.01341	.01293	.01247	.01204	.01164	.01125	.01089	.01054	.01021	.00990
79	24	.02128	.02035	.01947	.01865	.01788	.01715	.01647	.01583	.01523	.01466	.01412	.01362	.01314	.01268	.01225	.01185	.01146	.01109	.01074	.01041
79	25	.02247	.02148	.02056	.01969	.01888	.01811	.01740	.01672	.01608	.01548	.01491	.01437	.01387	.01339	.01293	.01250	.01209	.01170	.01133	.01098
79	26	.02375	.02271	.02174	.02082	.01997	.01916	.01840	.01768	.01701	.01637	.01577	.01520	.01466	.01415	.01367	.01321	.01278	.01237	.01197	.01160
79	27	.02514	.02405	.02302	.02206	.02115	.02030	.01950	.01874	.01802	.01735	.01671	.01611	.01554	.01500	.01449	.01400	.01354	.01310	.01269	.01229
79	28	.02664	.02549	.02440	.02339	.02243	.02153	.02068	.01988	.01912	.01841	.01773	.01709	.01649	.01592	.01537	.01486	.01437	.01390	.01346	.01304
79	29	.02825	.02703	.02589	.02482	.02380	.02285	.02195	.02111	.02031	.01955	.01884	.01816	.01752	.01691	.01633	.01579	.01527	.01477	.01430	.01385
79	30	.02996	.02868	.02748	.02634	.02528	.02427	.02332	.02243	.02158	.02078	.02002	.01930	.01862	.01798	.01737	.01678	.01623	.01571	.01520	.01473
79	31	.03179	.03044	.02917	.02798	.02685	.02579	.02479	.02384	.02294	.02209	.02129	.02053	.01981	.01912	.01847	.01786	.01727	.01671	.01618	.01567
79	32	.03374	.03232	.03098	.02972	.02854	.02741	.02635	.02535	.02440	.02351	.02266	.02185	.02108	.02036	.01967	.01901	.01839	.01779	.01723	.01669
79	33	.03583	.03434	.03293	.03160	.03035	.02916	.02804	.02698	.02598	.02503	.02413	.02327	.02246	.02169	.02096	.02026	.01960	.01897	.01837	.01779
79	34	.03806	.03649	.03501	.03361	.03229	.03104	.02985	.02873	.02767	.02667	.02571	.02481	.02395	.02313	.02235	.02161	.02091	.02024	.01959	.01898
79	35	.04045	.03880	.03724	.03577	.03437	.03305	.03181	.03062	.02950	.02844	.02743	.02647	.02555	.02469	.02386	.02308	.02233	.02161	.02093	.02028
79	36	.04301	.04127	.03963	.03808	.03661	.03522	.03390	.03265	.03146	.03034	.02927	.02825	.02729	.02637	.02549	.02465	.02386	.02310	.02238	.02168
79	37	.04573	.04391	.04218	.04055	.03900	.03754	.03614	.03483	.03357	.03238	.03125	.03017	.02915	.02817	.02725	.02636	.02551	.02471	.02394	.02320
79	38	.04865	.04674	.04492	.04320	.04157	.04003	.03856	.03717	.03585	.03459	.03339	.03225	.03117	.03013	.02915	.02821	.02731	.02645	.02563	.02485
79	39	.05177	.04975	.04785	.04604	.04433	.04270	.04115	.03968	.03829	.03696	.03569	.03449	.03334	.03224	.03120	.03020	.02925	.02834	.02747	.02664

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
79	40	.05509	.05298	.05098	.04908	.04728	.04557	.04394	.04239	.04092	.03951	.03818	.03690	.03569	.03453	.03342	.03236	.03135	.03039	.02946	.02858
79	41	.05865	.05644	.05434	.05234	.05045	.04865	.04693	.04530	.04375	.04226	.04085	.03951	.03822	.03699	.03582	.03470	.03363	.03260	.03162	.03068
79	42	.06244	.06012	.05792	.05583	.05384	.05194	.05014	.04842	.04678	.04522	.04373	.04231	.04095	.03965	.03841	.03722	.03609	.03500	.03396	.03296
79	43	.06647	.06404	.06173	.05954	.05745	.05546	.05356	.05176	.05003	.04839	.04681	.04531	.04388	.04251	.04119	.03994	.03874	.03758	.03648	.03542
79	44	.07074	.06820	.06579	.06349	.06130	.05921	.05722	.05532	.05350	.05177	.05011	.04853	.04701	.04557	.04418	.04285	.04158	.04036	.03919	.03806
79	45	.07524	.07259	.07006	.06766	.06536	.06317	.06108	.05908	.05718	.05535	.05361	.05194	.05035	.04882	.04735	.04595	.04460	.04331	.04207	.04089
79	46	.07998	.07721	.07458	.07206	.06966	.06736	.06517	.06308	.06107	.05916	.05732	.05557	.05389	.05228	.05073	.04925	.04783	.04646	.04515	.04390
79	47	.08495	.08207	.07931	.07668	.07417	.07177	.06948	.06728	.06518	.06317	.06124	.05940	.05763	.05593	.05430	.05274	.05124	.04980	.04842	.04708
79	48	.09017	.08716	.08429	.08154	.07892	.07641	.07401	.07171	.06951	.06740	.06538	.06344	.06158	.05979	.05808	.05644	.05485	.05334	.05187	.05047
79	49	.09563	.09250	.08951	.08664	.08391	.08129	.07878	.07637	.07407	.07186	.06974	.06770	.06575	.06387	.06207	.06034	.05868	.05708	.05554	.05405
79	50	.10134	.09809	.09498	.09200	.08914	.08641	.08379	.08128	.07887	.07655	.07433	.07220	.07015	.06818	.06629	.06447	.06272	.06104	.05942	.05786
79	51	.10732	.10394	.10070	.09760	.09463	.09178	.08905	.08642	.08391	.08149	.07917	.07693	.07479	.07273	.07074	.06883	.06699	.06522	.06352	.06187
79	52	.11353	.11002	.10666	.10344	.10035	.09738	.09454	.09180	.08917	.08665	.08422	.08189	.07964	.07748	.07540	.07340	.07147	.06961	.06782	.06609
79	53	.11998	.11635	.11286	.10952	.10631	.10322	.10026	.09741	.09467	.09204	.08951	.08707	.08473	.08247	.08029	.07819	.07617	.07422	.07234	.07053
79	54	.12667	.12291	.11930	.11583	.11250	.10929	.10621	.10325	.10040	.09766	.09502	.09248	.09003	.08767	.08539	.08320	.08108	.07904	.07707	.07517
79	55	.13360	.12971	.12597	.12238	.11893	.11560	.11241	.10933	.10637	.10351	.10077	.09812	.09556	.09310	.09073	.08843	.08622	.08409	.08202	.08003
79	56	.14077	.13675	.13289	.12917	.12560	.12216	.11884	.11565	.11257	.10961	.10675	.10399	.10133	.09876	.09629	.09390	.09159	.08936	.08720	.08512
79	57	.14818	.14403	.14004	.13620	.13250	.12894	.12551	.12220	.11901	.11593	.11296	.11010	.10733	.10466	.10208	.09959	.09718	.09485	.09260	.09042
79	58	.15580	.15153	.14741	.14345	.13963	.13595	.13240	.12897	.12566	.12247	.11939	.11642	.11355	.11077	.10809	.10549	.10299	.10056	.09821	.09594
79	59	.16361	.15922	.15498	.15089	.14695	.14315	.13948	.13594	.13252	.12922	.12603	.12294	.11996	.11708	.11429	.11160	.10899	.10646	.10402	.10165
79	60	.17162	.16710	.16274	.15853	.15447	.15055	.14677	.14311	.13958	.13616	.13286	.12967	.12658	.12359	.12070	.11790	.11519	.11257	.11002	.10756
79	61	.17982	.17518	.17070	.16638	.16220	.15816	.15426	.15049	.14684	.14331	.13990	.13660	.13340	.13031	.12731	.12441	.12160	.11888	.11624	.11368
79	62	.18824	.18348	.17888	.17444	.17015	.16599	.16198	.15809	.15433	.15070	.14717	.14376	.14046	.13726	.13416	.13116	.12825	.12542	.12269	.12003
79	63	.19687	.19200	.18729	.18273	.17832	.17405	.16993	.16593	.16206	.15831	.15468	.15116	.14776	.14445	.14125	.13814	.13513	.13221	.12937	.12662
79	64	.20570	.20072	.19589	.19122	.18670	.18233	.17809	.17398	.17000	.16615	.16241	.15879	.15527	.15187	.14856	.14535	.14224	.13922	.13628	.13343
79	65	.21472	.20963	.20469	.19992	.19529	.19080	.18646	.18224	.17816	.17420	.17036	.16663	.16301	.15950	.15609	.15279	.14957	.14645	.14342	.14048
79	66	.22393	.21873	.21370	.20881	.20408	.19949	.19504	.19072	.18653	.18247	.17852	.17469	.17098	.16737	.16386	.16045	.15714	.15392	.15080	.14776
79	67	.23334	.22804	.22290	.21792	.21308	.20839	.20384	.19942	.19514	.19097	.18693	.18300	.17918	.17547	.17187	.16836	.16496	.16164	.15842	.15529
79	68	.24291	.23752	.23228	.22720	.22227	.21749	.21284	.20832	.20394	.19968	.19553	.19151	.18760	.18379	.18009	.17650	.17300	.16959	.16628	.16305
79	69	.25261	.24713	.24180	.23663	.23161	.22673	.22199	.21738	.21291	.20855	.20432	.20020	.19620	.19230	.18851	.18482	.18123	.17773	.17433	.17101
79	70	.26238	.25682	.25141	.24616	.24105	.23609	.23126	.22656	.22200	.21755	.21323	.20902	.20493	.20095	.19707	.19329	.18961	.18603	.18254	.17913
79	71	.27219	.26655	.26107	.25573	.25055	.24550	.24059	.23581	.23116	.22664	.22223	.21794	.21376	.20969	.20573	.20187	.19810	.19444	.19086	.18738
79	72	.28201	.27630	.27074	.26533	.26007	.25495	.24996	.24511	.24038	.23578	.23129	.22692	.22266	.21851	.21447	.21053	.20669	.20294	.19928	.19572
79	73	.29180	.28602	.28040	.27493	.26960	.26441	.25935	.25442	.24962	.24495	.24039	.23594	.23161	.22739	.22327	.21925	.21533	.21151	.20778	.20414
79	74	.30157	.29574	.29006	.28453	.27913	.27388	.26876	.26377	.25890	.25416	.24953	.24502	.24061	.23632	.23213	.22804	.22405	.22016	.21635	.21264
79	75	.31133	.30545	.29972	.29413	.28869	.28338	.27820	.27315	.26822	.26341	.25872	.25415	.24968	.24532	.24107	.23691	.23286	.22890	.22503	.22125
79	76	.32107	.31515	.30937	.30374	.29825	.29289	.28766	.28255	.27757	.27271	.26797	.26333	.25881	.25439	.25008	.24586	.24175	.23772	.23379	.22995
79	77	.33076	.32480	.31899	.31332	.30778	.30238	.29711	.29196	.28693	.28202	.27723	.27254	.26797	.26350	.25913	.25486	.25069	.24661	.24262	.23873
79	78	.34034	.33436	.32852	.32282	.31725	.31181	.30650	.30131	.29625	.29130	.28646	.28173	.27711	.27259	.26818	.26386	.25964	.25551	.25148	.24753
79	79	.34976	.34376	.33790	.33217	.32658	.32111	.31577	.31055	.30545	.30047	.29559	.29083	.28617	.28161	.27716	.27280	.26854	.26436	.26028	.25629
80	0	.00997	.00967	.00939	.00913	.00888	.00865	.00843	.00822	.00802	.00784	.00766	.00750	.00734	.00719	.00705	.00691	.00678	.00665	.00653	.00642
80	1	.00574	.00547	.00522	.00499	.00477	.00457	.00438	.00421	.00404	.00389	.00375	.00361	.00349	.00337	.00325	.00315	.00305	.00295	.00286	.00277
80	2	.00583	.00555	.00529	.00504	.00482	.00461	.00441	.00423	.00406	.00390	.00375	.00360	.00347	.00335	.00323	.00312	.00301	.00291	.00282	.00273
80	3	.00608	.00578	.00550	.00525	.00501	.00479	.00458	.00438	.00420	.00403	.00387	.00373	.00358	.00345	.00333	.00321	.00310	.00299	.00289	.00280
80	4	.00641	.00610	.00580	.00553	.00528	.00504	.00482	.00462	.00443	.00425	.00408	.00392	.00377	.00363	.00350	.00337	.00325	.00314	.00304	.00294
80	5	.00682	.00648	.00617	.00589	.00562	.00537	.00513	.00492	.00471	.00452	.00434	.00417	.00401	.00387	.00372	.00359	.00346	.00335	.00323	.00313
80	6	.00728	.00692	.00660	.00629	.00600	.00574	.00549	.00526	.00504	.00484	.00465	.00447	.00430	.00414	.00399	.00385	.00371	.00359	.00347	.00335
80	7	.00779	.00742	.00707	.00675	.00644	.00616	.00590	.00565	.00542	.00521	.00500	.00481	.00463	.00446	.00430	.00415	.00401	.00387	.00374	.00362
80	8	.00836	.00796	.00759	.00725	.00693	.00663	.00635	.00609	.00584	.00561	.00540	.00519	.00500	.00482	.00465	.00449	.00433	.00419	.00405	.00392
80	9	.00898	.00856	.00817	.00781	.00747	.00715	.00685	.00657	.00631	.00607	.00584	.00562	.00542	.00522	.00504	.00487	.00471	.00455	.00441	.00427

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
80	10	.00967	.00923	.00881	.00842	.00806	.00773	.00741	.00712	.00684	.00658	.00633	.00610	.00588	.00568	.00549	.00530	.00513	.00496	.00481	.00466
80	11	.01041	.00994	.00950	.00909	.00871	.00835	.00802	.00770	.00741	.00713	.00687	.00663	.00639	.00617	.00597	.00577	.00559	.00541	.00524	.00508
80	12	.01120	.01070	.01024	.00980	.00940	.00902	.00866	.00833	.00802	.00772	.00745	.00719	.00694	.00671	.00649	.00628	.00608	.00589	.00572	.00555
80	13	.01202	.01149	.01100	.01054	.01011	.00971	.00933	.00898	.00865	.00834	.00804	.00776	.00750	.00725	.00702	.00680	.00659	.00639	.00620	.00602
80	14	.01283	.01228	.01176	.01127	.01082	.01039	.00999	.00962	.00927	.00894	.00862	.00833	.00805	.00779	.00754	.00731	.00708	.00687	.00667	.00648
80	15	.01363	.01304	.01249	.01198	.01150	.01105	.01063	.01023	.00986	.00951	.00918	.00887	.00858	.00830	.00804	.00779	.00755	.00733	.00711	.00691
80	16	.01440	.01378	.01320	.01266	.01215	.01168	.01124	.01082	.01043	.01006	.00971	.00938	.00907	.00878	.00850	.00823	.00798	.00775	.00752	.00731
80	17	.01516	.01450	.01389	.01332	.01279	.01229	.01182	.01138	.01097	.01058	.01021	.00986	.00954	.00923	.00893	.00866	.00839	.00814	.00790	.00768
80	18	.01591	.01523	.01459	.01399	.01342	.01290	.01240	.01194	.01150	.01109	.01070	.01034	.00999	.00967	.00936	.00906	.00879	.00852	.00827	.00803
80	19	.01670	.01598	.01530	.01467	.01408	.01352	.01300	.01251	.01205	.01162	.01121	.01083	.01046	.01012	.00979	.00948	.00919	.00891	.00864	.00839
80	20	.01754	.01678	.01606	.01540	.01477	.01419	.01364	.01312	.01264	.01218	.01175	.01134	.01096	.01059	.01025	.00992	.00961	.00932	.00904	.00877
80	21	.01843	.01763	.01688	.01618	.01552	.01490	.01433	.01378	.01327	.01278	.01233	.01190	.01149	.01111	.01074	.01040	.01007	.00976	.00947	.00919
80	22	.01938	.01854	.01775	.01701	.01631	.01566	.01505	.01448	.01394	.01343	.01294	.01249	.01206	.01165	.01127	.01091	.01056	.01023	.00992	.00962
80	23	.02040	.01951	.01868	.01790	.01717	.01648	.01584	.01523	.01466	.01412	.01361	.01313	.01268	.01225	.01184	.01145	.01109	.01074	.01041	.01010
80	24	.02150	.02057	.01969	.01887	.01810	.01737	.01669	.01605	.01544	.01487	.01434	.01383	.01335	.01289	.01246	.01205	.01167	.01130	.01095	.01061
80	25	.02270	.02171	.02079	.01992	.01911	.01834	.01762	.01694	.01630	.01570	.01513	.01459	.01408	.01360	.01315	.01271	.01230	.01191	.01154	.01119
80	26	.02399	.02295	.02198	.02106	.02020	.01939	.01863	.01792	.01724	.01660	.01600	.01543	.01489	.01438	.01390	.01344	.01300	.01259	.01219	.01182
80	27	.02540	.02430	.02327	.02231	.02140	.02055	.01974	.01898	.01827	.01759	.01696	.01635	.01578	.01524	.01472	.01424	.01378	.01334	.01292	.01252
80	28	.02690	.02575	.02467	.02365	.02269	.02179	.02094	.02014	.01938	.01866	.01799	.01735	.01674	.01617	.01562	.01511	.01461	.01415	.01370	.01328
80	29	.02852	.02731	.02617	.02509	.02408	.02313	.02223	.02138	.02058	.01982	.01910	.01843	.01778	.01717	.01659	.01605	.01552	.01503	.01456	.01411
80	30	.03025	.02897	.02777	.02663	.02557	.02456	.02361	.02271	.02186	.02106	.02030	.01958	.01890	.01825	.01764	.01706	.01650	.01598	.01547	.01500
80	31	.03210	.03075	.02948	.02828	.02716	.02609	.02509	.02414	.02324	.02239	.02159	.02083	.02010	.01942	.01876	.01815	.01756	.01700	.01646	.01595
80	32	.03407	.03265	.03131	.03005	.02886	.02773	.02667	.02567	.02472	.02382	.02297	.02216	.02139	.02067	.01997	.01932	.01869	.01809	.01753	.01699
80	33	.03618	.03468	.03327	.03194	.03069	.02950	.02838	.02732	.02632	.02536	.02446	.02360	.02279	.02202	.02128	.02059	.01992	.01929	.01868	.01811
80	34	.03843	.03686	.03537	.03397	.03265	.03140	.03021	.02909	.02803	.02702	.02606	.02516	.02429	.02347	.02269	.02195	.02125	.02057	.01993	.01932
80	35	.04084	.03919	.03763	.03615	.03476	.03344	.03219	.03100	.02988	.02881	.02780	.02684	.02592	.02505	.02423	.02344	.02269	.02197	.02129	.02064
80	36	.04342	.04168	.04004	.03849	.03702	.03562	.03430	.03305	.03186	.03074	.02967	.02865	.02768	.02676	.02588	.02504	.02424	.02348	.02275	.02206
80	37	.04618	.04435	.04262	.04099	.03944	.03797	.03658	.03526	.03400	.03281	.03167	.03060	.02957	.02859	.02766	.02677	.02592	.02511	.02434	.02360
80	38	.04913	.04721	.04539	.04367	.04204	.04049	.03902	.03763	.03630	.03504	.03384	.03270	.03162	.03058	.02959	.02865	.02775	.02689	.02607	.02528
80	39	.05228	.05026	.04836	.04655	.04483	.04320	.04165	.04018	.03878	.03745	.03618	.03497	.03382	.03272	.03167	.03067	.02972	.02881	.02793	.02710
80	40	.05564	.05353	.05153	.04963	.04782	.04611	.04448	.04292	.04145	.04004	.03870	.03742	.03620	.03504	.03393	.03287	.03186	.03089	.02996	.02907
80	41	.05925	.05703	.05493	.05293	.05103	.04923	.04751	.04588	.04432	.04284	.04142	.04007	.03878	.03755	.03637	.03525	.03418	.03315	.03216	.03122
80	42	.06308	.06077	.05856	.05647	.05447	.05257	.05077	.04905	.04740	.04584	.04435	.04292	.04156	.04026	.03901	.03782	.03668	.03559	.03454	.03354
80	43	.06717	.06474	.06243	.06023	.05814	.05615	.05425	.05244	.05071	.04906	.04748	.04598	.04454	.04316	.04185	.04059	.03938	.03822	.03711	.03605
80	44	.07150	.06896	.06654	.06424	.06205	.05996	.05796	.05606	.05424	.05250	.05084	.04925	.04773	.04628	.04489	.04356	.04228	.04105	.03988	.03875
80	45	.07607	.07342	.07089	.06848	.06618	.06399	.06189	.05989	.05798	.05615	.05440	.05273	.05113	.04960	.04813	.04672	.04537	.04407	.04283	.04163
80	46	.08089	.07812	.07548	.07295	.07055	.06825	.06605	.06395	.06195	.06003	.05819	.05643	.05474	.05312	.05157	.05009	.04866	.04729	.04597	.04471
80	47	.08594	.08305	.08029	.07766	.07514	.07274	.07044	.06824	.06613	.06411	.06218	.06033	.05855	.05685	.05522	.05365	.05215	.05070	.04931	.04797
80	48	.09124	.08823	.08535	.08261	.07998	.07746	.07505	.07275	.07054	.06843	.06640	.06446	.06259	.06080	.05908	.05743	.05584	.05432	.05285	.05144
80	49	.09680	.09366	.09066	.08780	.08506	.08243	.07991	.07750	.07519	.07298	.07085	.06881	.06685	.06497	.06316	.06142	.05975	.05814	.05660	.05511
80	50	.10262	.09936	.09624	.09325	.09039	.08765	.08503	.08251	.08009	.07777	.07554	.07341	.07135	.06938	.06748	.06565	.06389	.06220	.06057	.05900
80	51	.10870	.10531	.10207	.09897	.09599	.09313	.09039	.08776	.08524	.08281	.08048	.07824	.07609	.07402	.07203	.07011	.06826	.06648	.06477	.06312
80	52	.11503	.11152	.10815	.10492	.10183	.09885	.09600	.09326	.09062	.08809	.08565	.08331	.08106	.07889	.07680	.07479	.07285	.07099	.06918	.06745
80	53	.12161	.11797	.11448	.11113	.10791	.10482	.10184	.09899	.09624	.09360	.09106	.08862	.08626	.08399	.08181	.07970	.07767	.07571	.07382	.07200
80	54	.12843	.12466	.12105	.11757	.11423	.11102	.10793	.10496	.10210	.09935	.09670	.09415	.09169	.08932	.08704	.08483	.08271	.08066	.07868	.07676
80	55	.13551	.13161	.12787	.12427	.12080	.11747	.11427	.11118	.10821	.10535	.10259	.09993	.09736	.09489	.09251	.09020	.08798	.08583	.08376	.08176
80	56	.14283	.13881	.13494	.13121	.12763	.12417	.12085	.11765	.11456	.11159	.10872	.10595	.10328	.10070	.09821	.09581	.09349	.09125	.08908	.08698
80	57	.15040	.14625	.14225	.13840	.13470	.13112	.12768	.12436	.12116	.11807	.11509	.11221	.10944	.10675	.10416	.10166	.09924	.09690	.09463	.09244
80	58	.15819	.15392	.14979	.14582	.14199	.13830	.13474	.13130	.12798	.12478	.12169	.11870	.11582	.11303	.11033	.10773	.10521	.10277	.10041	.09812
80	59	.16619	.16179	.15754	.15345	.14950	.14568	.14200	.13845	.13502	.13170	.12850	.12540	.12241	.11951	.11671	.11400	.11138	.10884	.10638	.10400

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
80	60	.17439	.16986	.16549	.16128	.15721	.15327	.14948	.14581	.14226	.13883	.13552	.13231	.12921	.12621	.12330	.12049	.11776	.11512	.11256	.11009
80	61	.18280	.17815	.17366	.16932	.16513	.16108	.15717	.15338	.14972	.14618	.14275	.13944	.13623	.13312	.13011	.12719	.12436	.12162	.11897	.11639
80	62	.19143	.18666	.18205	.17760	.17329	.16913	.16510	.16120	.15743	.15377	.15024	.14681	.14349	.14028	.13716	.13414	.13121	.12837	.12561	.12294
80	63	.20029	.19541	.19069	.18612	.18170	.17742	.17327	.16926	.16538	.16161	.15797	.15443	.15101	.14769	.14447	.14134	.13831	.13537	.13251	.12974
80	64	.20937	.20437	.19954	.19485	.19032	.18593	.18168	.17755	.17356	.16969	.16593	.16229	.15876	.15533	.15201	.14878	.14565	.14261	.13965	.13678
80	65	.21865	.21354	.20859	.20380	.19916	.19466	.19030	.18607	.18197	.17799	.17413	.17038	.16675	.16322	.15979	.15646	.15323	.15009	.14703	.14407
80	66	.22813	.22292	.21787	.21297	.20822	.20362	.19915	.19482	.19061	.18653	.18256	.17871	.17498	.17134	.16782	.16439	.16106	.15782	.15467	.15160
80	67	.23783	.23252	.22737	.22237	.21752	.21281	.20824	.20381	.19950	.19531	.19125	.18730	.18346	.17973	.17610	.17258	.16915	.16581	.16257	.15941
80	68	.24771	.24230	.23706	.23196	.22701	.22221	.21754	.21301	.20860	.20432	.20016	.19611	.19218	.18835	.18463	.18101	.17748	.17405	.17071	.16746
80	69	.25773	.25224	.24690	.24172	.23668	.23178	.22702	.22239	.21789	.21352	.20926	.20512	.20109	.19717	.19336	.18964	.18602	.18250	.17907	.17573
80	70	.26785	.26227	.25685	.25158	.24646	.24147	.23662	.23191	.22732	.22285	.21851	.21428	.21016	.20615	.20225	.19844	.19474	.19112	.18761	.18418
80	71	.27802	.27236	.26686	.26151	.25631	.25124	.24631	.24151	.23684	.23229	.22786	.22354	.21934	.21524	.21125	.20736	.20357	.19988	.19627	.19276
80	72	.28820	.28248	.27690	.27148	.26620	.26106	.25605	.25117	.24642	.24179	.23728	.23289	.22860	.22442	.22035	.21638	.21251	.20873	.20505	.20145
80	73	.29837	.29258	.28695	.28145	.27610	.27089	.26581	.26087	.25604	.25134	.24675	.24228	.23792	.23367	.22952	.22547	.22152	.21767	.21391	.21023
80	74	.30854	.30270	.29700	.29145	.28604	.28076	.27562	.27060	.26571	.26094	.25629	.25175	.24731	.24299	.23877	.23465	.23063	.22670	.22287	.21912
80	75	.31871	.31282	.30707	.30147	.29600	.29067	.28547	.28039	.27544	.27061	.26589	.26128	.25679	.25240	.24811	.24393	.23984	.23584	.23194	.22812
80	76	.32888	.32295	.31715	.31150	.30599	.30061	.29535	.29023	.28522	.28033	.27556	.27090	.26634	.26189	.25754	.25330	.24915	.24509	.24112	.23724
80	77	.33901	.33304	.32721	.32152	.31597	.31055	.30525	.30008	.29502	.29008	.28526	.28055	.27594	.27144	.26704	.26273	.25853	.25441	.25039	.24645
80	78	.34906	.34306	.33720	.33148	.32590	.32044	.31510	.30989	.30480	.29982	.29495	.29019	.28554	.28099	.27654	.27219	.26793	.26377	.25969	.25571
80	79	.35894	.35293	.34705	.34131	.33569	.33021	.32484	.31960	.31447	.30946	.30456	.29976	.29507	.29048	.28599	.28159	.27729	.27308	.26896	.26493
80	80	.36859	.36256	.35667	.35091	.34528	.33978	.33439	.32912	.32397	.31893	.31399	.30917	.30444	.29982	.29529	.29086	.28653	.28228	.27812	.27405
81	0	.01019	.00989	.00961	.00935	.00910	.00887	.00865	.00844	.00825	.00806	.00789	.00772	.00756	.00741	.00727	.00713	.00700	.00687	.00675	.00664
81	1	.00579	.00552	.00527	.00504	.00483	.00463	.00444	.00426	.00410	.00395	.00380	.00367	.00354	.00342	.00331	.00320	.00310	.00300	.00291	.00283
81	2	.00588	.00560	.00534	.00509	.00487	.00466	.00446	.00428	.00410	.00394	.00379	.00365	.00352	.00339	.00327	.00316	.00306	.00296	.00286	.00277
81	3	.00613	.00583	.00555	.00529	.00505	.00483	.00462	.00443	.00425	.00408	.00392	.00377	.00363	.00350	.00337	.00325	.00314	.00304	.00294	.00284
81	4	.00646	.00614	.00585	.00558	.00533	.00509	.00487	.00466	.00447	.00429	.00412	.00396	.00382	.00367	.00354	.00342	.00330	.00319	.00308	.00298
81	5	.00687	.00653	.00622	.00593	.00567	.00542	.00518	.00496	.00476	.00457	.00439	.00422	.00406	.00391	.00377	.00364	.00351	.00339	.00328	.00317
81	6	.00733	.00698	.00665	.00634	.00606	.00579	.00554	.00531	.00509	.00489	.00470	.00452	.00435	.00419	.00404	.00390	.00376	.00364	.00351	.00340
81	7	.00785	.00748	.00713	.00680	.00650	.00622	.00596	.00571	.00548	.00526	.00506	.00487	.00469	.00452	.00436	.00420	.00406	.00392	.00379	.00367
81	8	.00843	.00803	.00766	.00731	.00699	.00669	.00641	.00615	.00590	.00567	.00546	.00525	.00506	.00488	.00471	.00455	.00439	.00425	.00411	.00398
81	9	.00906	.00864	.00825	.00788	.00754	.00722	.00692	.00665	.00638	.00614	.00591	.00569	.00549	.00529	.00511	.00494	.00477	.00462	.00447	.00433
81	10	.00976	.00931	.00890	.00851	.00815	.00781	.00749	.00720	.00692	.00666	.00641	.00618	.00596	.00576	.00556	.00538	.00521	.00504	.00488	.00473
81	11	.01051	.01004	.00960	.00919	.00880	.00845	.00811	.00780	.00750	.00723	.00696	.00672	.00649	.00627	.00606	.00586	.00568	.00550	.00533	.00517
81	12	.01132	.01082	.01035	.00992	.00951	.00913	.00877	.00844	.00813	.00783	.00755	.00729	.00705	.00681	.00659	.00638	.00618	.00600	.00582	.00565
81	13	.01215	.01162	.01112	.01066	.01023	.00983	.00946	.00910	.00877	.00846	.00816	.00788	.00762	.00737	.00714	.00692	.00671	.00651	.00632	.00613
81	14	.01297	.01241	.01189	.01141	.01095	.01053	.01013	.00975	.00940	.00907	.00876	.00846	.00819	.00792	.00767	.00744	.00721	.00700	.00680	.00661
81	15	.01378	.01319	.01264	.01213	.01165	.01120	.01078	.01038	.01001	.00966	.00933	.00902	.00872	.00844	.00818	.00793	.00769	.00747	.00725	.00705
81	16	.01456	.01394	.01336	.01282	.01231	.01184	.01139	.01097	.01058	.01021	.00986	.00953	.00922	.00893	.00865	.00839	.00814	.00790	.00767	.00746
81	17	.01532	.01467	.01406	.01349	.01296	.01246	.01199	.01155	.01113	.01074	.01037	.01003	.00970	.00939	.00909	.00882	.00855	.00830	.00806	.00783
81	18	.01609	.01540	.01476	.01416	.01360	.01307	.01257	.01211	.01167	.01126	.01087	.01051	.01016	.00983	.00952	.00923	.00895	.00869	.00843	.00819
81	19	.01688	.01616	.01548	.01485	.01426	.01370	.01318	.01269	.01223	.01179	.01138	.01100	.01063	.01029	.00996	.00965	.00936	.00908	.00881	.00856
81	20	.01772	.01696	.01625	.01558	.01496	.01437	.01382	.01331	.01282	.01236	.01193	.01152	.01114	.01077	.01043	.01010	.00979	.00949	.00921	.00895
81	21	.01862	.01782	.01707	.01637	.01571	.01509	.01451	.01397	.01345	.01297	.01251	.01208	.01168	.01129	.01093	.01058	.01025	.00994	.00965	.00936
81	22	.01958	.01873	.01794	.01720	.01651	.01586	.01525	.01467	.01413	.01362	.01314	.01268	.01225	.01184	.01146	.01109	.01075	.01042	.01010	.00981
81	23	.02060	.01971	.01888	.01810	.01737	.01668	.01604	.01543	.01486	.01432	.01381	.01333	.01287	.01244	.01203	.01165	.01128	.01093	.01060	.01028
81	24	.02171	.02078	.01990	.01908	.01830	.01758	.01690	.01625	.01565	.01508	.01454	.01403	.01355	.01309	.01266	.01225	.01186	.01149	.01114	.01081
81	25	.02292	.02193	.02100	.02014	.01932	.01856	.01784	.01716	.01652	.01591	.01534	.01480	.01429	.01381	.01335	.01292	.01251	.01212	.01175	.01139
81	26	.02422	.02318	.02220	.02129	.02043	.01962	.01886	.01814	.01746	.01682	.01622	.01565	.01511	.01460	.01411	.01365	.01322	.01280	.01241	.01203
81	27	.02564	.02454	.02351	.02255	.02164	.02078	.01998	.01922	.01850	.01783	.01719	.01658	.01601	.01547	.01495	.01446	.01400	.01356	.01314	.01274
81	28	.02716	.02600	.02492	.02390	.02294	.02204	.02118	.02038	.01962	.01891	.01823	.01759	.01698	.01641	.01586	.01534	.01485	.01438	.01394	.01351

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
81	29	.02879	.02757	.02643	.02535	.02434	.02339	.02249	.02164	.02084	.02008	.01936	.01868	.01804	.01743	.01685	.01630	.01577	.01527	.01480	.01435
81	30	.03053	.02925	.02805	.02691	.02584	.02483	.02388	.02298	.02214	.02133	.02057	.01985	.01917	.01852	.01791	.01732	.01677	.01624	.01573	.01525
81	31	.03239	.03104	.02977	.02857	.02745	.02638	.02538	.02443	.02353	.02268	.02187	.02111	.02038	.01970	.01904	.01842	.01783	.01727	.01673	.01622
81	32	.03438	.03295	.03162	.03035	.02916	.02804	.02698	.02597	.02502	.02412	.02327	.02246	.02169	.02096	.02027	.01961	.01898	.01838	.01781	.01727
81	33	.03650	.03501	.03360	.03227	.03101	.02982	.02870	.02764	.02663	.02568	.02478	.02392	.02310	.02233	.02159	.02089	.02023	.01959	.01899	.01841
81	34	.03877	.03720	.03572	.03432	.03299	.03174	.03055	.02943	.02837	.02736	.02640	.02549	.02463	.02380	.02302	.02228	.02157	.02090	.02025	.01964
81	35	.04121	.03956	.03800	.03652	.03512	.03380	.03255	.03136	.03024	.02917	.02815	.02719	.02628	.02540	.02458	.02378	.02303	.02231	.02163	.02097
81	36	.04382	.04208	.04043	.03888	.03740	.03601	.03469	.03344	.03225	.03112	.03004	.02902	.02805	.02713	.02625	.02541	.02461	.02385	.02312	.02242
81	37	.04660	.04477	.04304	.04140	.03985	.03838	.03699	.03566	.03441	.03321	.03208	.03100	.02997	.02899	.02805	.02716	.02631	.02550	.02473	.02399
81	38	.04958	.04766	.04584	.04412	.04248	.04093	.03946	.03807	.03674	.03548	.03428	.03313	.03204	.03100	.03001	.02907	.02817	.02730	.02648	.02569
81	39	.05276	.05074	.04883	.04702	.04530	.04367	.04212	.04065	.03925	.03791	.03664	.03543	.03428	.03318	.03213	.03113	.03017	.02925	.02838	.02754
81	40	.05616	.05405	.05204	.05014	.04833	.04662	.04498	.04343	.04195	.04054	.03920	.03792	.03670	.03553	.03442	.03336	.03234	.03137	.03044	.02955
81	41	.05981	.05759	.05549	.05349	.05159	.04978	.04806	.04642	.04486	.04338	.04196	.04061	.03931	.03808	.03690	.03577	.03470	.03366	.03268	.03173
81	42	.06369	.06137	.05917	.05707	.05507	.05317	.05136	.04964	.04799	.04643	.04493	.04350	.04214	.04083	.03958	.03839	.03725	.03615	.03510	.03410
81	43	.06783	.06540	.06309	.06089	.05879	.05680	.05489	.05308	.05135	.04970	.04812	.04661	.04517	.04379	.04247	.04120	.03999	.03883	.03772	.03665
81	44	.07222	.06968	.06726	.06495	.06276	.06066	.05866	.05676	.05493	.05319	.05153	.04994	.04842	.04696	.04557	.04423	.04295	.04172	.04054	.03941
81	45	.07686	.07420	.07167	.06925	.06695	.06476	.06266	.06065	.05874	.05691	.05516	.05348	.05187	.05034	.04886	.04745	.04610	.04480	.04355	.04235
81	46	.08174	.07897	.07632	.07380	.07139	.06909	.06689	.06479	.06277	.06085	.05901	.05724	.05555	.05393	.05238	.05088	.04945	.04808	.04676	.04549
81	47	.08687	.08398	.08122	.07858	.07606	.07365	.07135	.06914	.06703	.06501	.06307	.06122	.05944	.05773	.05609	.05452	.05301	.05156	.05016	.04882
81	48	.09225	.08924	.08636	.08361	.08098	.07846	.07605	.07374	.07152	.06941	.06737	.06542	.06355	.06176	.06003	.05837	.05678	.05525	.05378	.05236
81	49	.09790	.09476	.09176	.08889	.08614	.08351	.08099	.07858	.07626	.07404	.07191	.06986	.06790	.06601	.06420	.06245	.06078	.05916	.05761	.05611
81	50	.10381	.10055	.09743	.09444	.09158	.08883	.08620	.08368	.08125	.07893	.07670	.07455	.07249	.07051	.06860	.06677	.06501	.06331	.06167	.06010
81	51	.11000	.10661	.10337	.10026	.09727	.09441	.09167	.08903	.08650	.08407	.08174	.07949	.07733	.07525	.07326	.07133	.06948	.06769	.06597	.06431
81	52	.11645	.11293	.10956	.10633	.10322	.10025	.09738	.09464	.09200	.08946	.08702	.08467	.08241	.08023	.07814	.07612	.07417	.07230	.07049	.06875
81	53	.12315	.11950	.11601	.11265	.10942	.10633	.10335	.10049	.09774	.09509	.09254	.09009	.08773	.08545	.08326	.08114	.07910	.07714	.07524	.07341
81	54	.13010	.12633	.12270	.11922	.11588	.11266	.10957	.10659	.10372	.10096	.09831	.09575	.09328	.09090	.08861	.08640	.08426	.08220	.08021	.07829
81	55	.13731	.13341	.12966	.12605	.12258	.11925	.11604	.11294	.10996	.10709	.10433	.10166	.09909	.09660	.09421	.09190	.08967	.08751	.08543	.08341
81	56	.14478	.14075	.13687	.13314	.12955	.12609	.12276	.11955	.11646	.11348	.11060	.10782	.10514	.10256	.10006	.09765	.09531	.09306	.09088	.08878
81	57	.15251	.14835	.14435	.14049	.13678	.13320	.12975	.12642	.12321	.12011	.11712	.11424	.11145	.10876	.10616	.10364	.10121	.09886	.09658	.09438
81	58	.16047	.15618	.15205	.14807	.14424	.14054	.13697	.13352	.13020	.12699	.12388	.12089	.11799	.11519	.11249	.10987	.10733	.10488	.10251	.10022
81	59	.16864	.16423	.15998	.15587	.15192	.14809	.14441	.14084	.13740	.13408	.13086	.12776	.12475	.12184	.11903	.11631	.11368	.11112	.10865	.10626
81	60	.17702	.17249	.16811	.16389	.15981	.15587	.15206	.14838	.14482	.14138	.13806	.13484	.13173	.12871	.12579	.12297	.12023	.11758	.11501	.11252
81	61	.18562	.18097	.17647	.17212	.16793	.16387	.15994	.15615	.15248	.14892	.14549	.14216	.13893	.13581	.13279	.12986	.12702	.12426	.12159	.11900
81	62	.19446	.18969	.18507	.18061	.17629	.17212	.16808	.16417	.16038	.15672	.15317	.14973	.14640	.14317	.14004	.13701	.13406	.13121	.12844	.12575
81	63	.20355	.19866	.19392	.18935	.18491	.18062	.17647	.17245	.16855	.16477	.16111	.15757	.15413	.15079	.14756	.14442	.14137	.13841	.13554	.13275
81	64	.21286	.20785	.20301	.19831	.19377	.18937	.18510	.18097	.17696	.17308	.16931	.16565	.16211	.15866	.15532	.15208	.14893	.14587	.14290	.14002
81	65	.22238	.21727	.21231	.20751	.20286	.19835	.19397	.18973	.18561	.18162	.17775	.17398	.17033	.16679	.16334	.16000	.15675	.15359	.15052	.14753
81	66	.23213	.22691	.22185	.21694	.21218	.20757	.20309	.19874	.19452	.19042	.18644	.18257	.17882	.17517	.17162	.16818	.16483	.16157	.15840	.15532
81	67	.24211	.23679	.23163	.22662	.22176	.21704	.21246	.20801	.20368	.19948	.19540	.19143	.18758	.18383	.18018	.17664	.17319	.16983	.16657	.16339
81	68	.25229	.24687	.24162	.23651	.23155	.22674	.22205	.21751	.21308	.20879	.20461	.20054	.19659	.19274	.18900	.18536	.18181	.17836	.17500	.17173
81	69	.26263	.25713	.25178	.24658	.24153	.23662	.23185	.22720	.22269	.21829	.21402	.20986	.20581	.20187	.19804	.19430	.19066	.18712	.18366	.18030
81	70	.27308	.26749	.26206	.25678	.25164	.24664	.24178	.23705	.23244	.22796	.22359	.21934	.21520	.21117	.20725	.20342	.19969	.19606	.19252	.18906
81	71	.28359	.27793	.27242	.26705	.26183	.25675	.25181	.24699	.24230	.23773	.23328	.22895	.22472	.22061	.21659	.21268	.20886	.20514	.20152	.19798
81	72	.29413	.28840	.28282	.27738	.27209	.26693	.26190	.25701	.25224	.24759	.24306	.23865	.23434	.23014	.22604	.22205	.21815	.21435	.21064	.20701
81	73	.30468	.29888	.29323	.28773	.28236	.27714	.27204	.26708	.26223	.25751	.25290	.24841	.24403	.23975	.23558	.23150	.22753	.22365	.21986	.21616
81	74	.31524	.30938	.30367	.29811	.29268	.28739	.28223	.27720	.27229	.26750	.26282	.25826	.25380	.24945	.24521	.24106	.23701	.23306	.22920	.22542
81	75	.32581	.31991	.31415	.30853	.30305	.29771	.29249	.28739	.28242	.27757	.27283	.26820	.26368	.25926	.25495	.25074	.24662	.24260	.23866	.23482
81	76	.33640	.33046	.32466	.31899	.31347	.30807	.30280	.29765	.29262	.28771	.28292	.27823	.27365	.26918	.26480	.26053	.25635	.25226	.24826	.24435
81	77	.34697	.34099	.33516	.32946	.32389	.31845	.31313	.30794	.30287	.29791	.29306	.28832	.28369	.27916	.27473	.27040	.26616	.26202	.25796	.25400
81	78	.35747	.35147	.34560	.33987	.33427	.32880	.32344	.31821	.31310	.30810	.30321	.29843	.29375	.28917	.28469	.28031	.27602	.27183	.26772	.26370

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
81	79	.36782	.36180	.35591	.35016	.34454	.33903	.33365	.32839	.32324	.31821	.31328	.30846	.30374	.29913	.29461	.29018	.28585	.28161	.27746	.27339
81	80	.37794	.37191	.36601	.36024	.35460	.34908	.34367	.33839	.33322	.32815	.32320	.31834	.31359	.30894	.30439	.29993	.29556	.29128	.28709	.28298
81	81	.38776	.38173	.37582	.37004	.36439	.35885	.35344	.34813	.34294	.33786	.33288	.32800	.32323	.31855	.31396	.30947	.30507	.30076	.29653	.29239
82	0	.01041	.01011	.00983	.00957	.00932	.00909	.00887	.00866	.00847	.00828	.00811	.00794	.00778	.00763	.00749	.00735	.00722	.00710	.00698	.00686
82	1	.00585	.00558	.00533	.00510	.00488	.00468	.00449	.00432	.00415	.00400	.00386	.00372	.00359	.00347	.00336	.00325	.00315	.00306	.00297	.00288
82	2	.00593	.00565	.00538	.00514	.00491	.00470	.00451	.00432	.00415	.00399	.00384	.00370	.00356	.00344	.00332	.00321	.00310	.00300	.00291	.00282
82	3	.00617	.00587	.00559	.00534	.00510	.00487	.00467	.00447	.00429	.00412	.00396	.00381	.00367	.00354	.00341	.00330	.00318	.00308	.00298	.00288
82	4	.00650	.00619	.00589	.00562	.00537	.00513	.00491	.00471	.00451	.00433	.00417	.00401	.00386	.00372	.00358	.00346	.00334	.00323	.00312	.00302
82	5	.00691	.00658	.00627	.00598	.00571	.00546	.00523	.00501	.00480	.00461	.00443	.00426	.00410	.00395	.00381	.00368	.00355	.00343	.00332	.00321
82	6	.00738	.00703	.00670	.00639	.00611	.00584	.00559	.00536	.00514	.00494	.00475	.00457	.00440	.00424	.00409	.00394	.00381	.00368	.00356	.00344
82	7	.00791	.00753	.00718	.00686	.00655	.00627	.00601	.00576	.00553	.00531	.00511	.00492	.00474	.00457	.00441	.00425	.00411	.00397	.00384	.00372
82	8	.00849	.00809	.00772	.00737	.00705	.00675	.00647	.00621	.00596	.00573	.00552	.00531	.00512	.00494	.00477	.00460	.00445	.00430	.00417	.00403
82	9	.00913	.00871	.00831	.00795	.00761	.00729	.00699	.00671	.00645	.00621	.00597	.00576	.00555	.00536	.00518	.00500	.00484	.00468	.00454	.00439
82	10	.00984	.00939	.00897	.00859	.00823	.00789	.00757	.00728	.00700	.00674	.00649	.00626	.00604	.00583	.00564	.00545	.00528	.00511	.00495	.00480
82	11	.01060	.01013	.00969	.00928	.00890	.00854	.00820	.00789	.00759	.00731	.00705	.00681	.00657	.00635	.00615	.00595	.00576	.00558	.00542	.00526
82	12	.01142	.01092	.01045	.01002	.00961	.00923	.00888	.00854	.00823	.00793	.00766	.00739	.00715	.00691	.00669	.00648	.00628	.00609	.00591	.00574
82	13	.01226	.01174	.01124	.01078	.01035	.00995	.00957	.00922	.00889	.00857	.00828	.00800	.00774	.00749	.00725	.00703	.00682	.00662	.00643	.00624
82	14	.01310	.01255	.01202	.01154	.01108	.01066	.01026	.00988	.00953	.00920	.00889	.00859	.00831	.00805	.00780	.00756	.00734	.00713	.00692	.00673
82	15	.01392	.01333	.01278	.01227	.01179	.01134	.01092	.01052	.01015	.00980	.00947	.00915	.00886	.00858	.00832	.00807	.00783	.00760	.00739	.00718
82	16	.01471	.01409	.01351	.01297	.01246	.01199	.01154	.01112	.01073	.01036	.01001	.00968	.00937	.00908	.00880	.00853	.00828	.00804	.00782	.00760
82	17	.01548	.01483	.01422	.01365	.01311	.01261	.01214	.01170	.01129	.01090	.01053	.01018	.00985	.00954	.00925	.00897	.00870	.00845	.00821	.00798
82	18	.01625	.01556	.01492	.01432	.01376	.01323	.01274	.01227	.01183	.01142	.01103	.01067	.01032	.00999	.00968	.00939	.00911	.00884	.00859	.00835
82	19	.01705	.01633	.01565	.01502	.01442	.01387	.01335	.01286	.01240	.01196	.01155	.01116	.01080	.01045	.01012	.00981	.00952	.00924	.00897	.00872
82	20	.01790	.01713	.01642	.01576	.01513	.01455	.01400	.01348	.01299	.01253	.01210	.01169	.01131	.01094	.01060	.01027	.00996	.00966	.00938	.00911
82	21	.01880	.01800	.01725	.01655	.01589	.01527	.01469	.01415	.01363	.01315	.01269	.01226	.01185	.01147	.01110	.01075	.01043	.01011	.00982	.00953
82	22	.01976	.01892	.01813	.01739	.01669	.01604	.01543	.01485	.01431	.01380	.01332	.01286	.01243	.01202	.01164	.01127	.01092	.01059	.01028	.00998
82	23	.02080	.01991	.01907	.01829	.01756	.01687	.01623	.01562	.01505	.01451	.01399	.01351	.01306	.01263	.01222	.01183	.01146	.01111	.01078	.01047
82	24	.02191	.02097	.02010	.01927	.01850	.01778	.01709	.01645	.01584	.01527	.01473	.01422	.01374	.01329	.01285	.01244	.01205	.01168	.01133	.01100
82	25	.02312	.02214	.02121	.02034	.01953	.01876	.01804	.01736	.01672	.01612	.01555	.01501	.01450	.01401	.01355	.01312	.01271	.01231	.01194	.01159
82	26	.02443	.02339	.02242	.02150	.02064	.01983	.01907	.01835	.01767	.01704	.01643	.01586	.01532	.01481	.01432	.01386	.01342	.01301	.01261	.01223
82	27	.02586	.02477	.02374	.02277	.02186	.02101	.02020	.01944	.01872	.01805	.01741	.01680	.01623	.01569	.01517	.01468	.01422	.01377	.01335	.01295
82	28	.02739	.02624	.02515	.02413	.02317	.02227	.02142	.02062	.01986	.01914	.01846	.01782	.01721	.01664	.01609	.01557	.01508	.01461	.01416	.01374
82	29	.02904	.02782	.02668	.02560	.02459	.02363	.02273	.02188	.02108	.02032	.01960	.01892	.01828	.01767	.01709	.01653	.01601	.01551	.01504	.01459
82	30	.03079	.02951	.02831	.02717	.02610	.02509	.02414	.02324	.02239	.02159	.02083	.02011	.01942	.01877	.01816	.01757	.01702	.01649	.01598	.01550
82	31	.03267	.03132	.03005	.02885	.02772	.02666	.02565	.02470	.02380	.02295	.02214	.02138	.02065	.01996	.01931	.01869	.01810	.01753	.01700	.01648
82	32	.03467	.03325	.03191	.03065	.02945	.02833	.02727	.02626	.02531	.02441	.02355	.02274	.02197	.02124	.02055	.01989	.01926	.01866	.01809	.01755
82	33	.03681	.03532	.03391	.03258	.03132	.03013	.02901	.02794	.02694	.02598	.02508	.02422	.02340	.02263	.02189	.02119	.02052	.01988	.01928	.01870
82	34	.03910	.03753	.03604	.03464	.03331	.03206	.03087	.02975	.02869	.02768	.02672	.02581	.02494	.02412	.02334	.02259	.02188	.02120	.02056	.01994
82	35	.04156	.03990	.03834	.03686	.03547	.03414	.03289	.03170	.03058	.02951	.02849	.02753	.02661	.02574	.02491	.02412	.02336	.02264	.02195	.02130
82	36	.04419	.04244	.04080	.03924	.03777	.03638	.03505	.03380	.03261	.03148	.03040	.02938	.02841	.02748	.02660	.02576	.02496	.02419	.02346	.02276
82	37	.04699	.04516	.04343	.04179	.04024	.03877	.03738	.03605	.03479	.03360	.03246	.03138	.03035	.02937	.02843	.02754	.02669	.02587	.02510	.02435
82	38	.05000	.04808	.04626	.04454	.04290	.04135	.03988	.03848	.03715	.03589	.03468	.03354	.03245	.03141	.03041	.02947	.02856	.02770	.02687	.02608
82	39	.05321	.05119	.04928	.04747	.04575	.04412	.04257	.04109	.03969	.03835	.03708	.03587	.03471	.03361	.03256	.03155	.03059	.02968	.02880	.02796
82	40	.05665	.05454	.05253	.05062	.04882	.04710	.04546	.04391	.04243	.04101	.03967	.03839	.03717	.03600	.03488	.03382	.03280	.03182	.03089	.03000
82	41	.06033	.05812	.05601	.05401	.05211	.05030	.04858	.04694	.04538	.04389	.04247	.04111	.03982	.03858	.03740	.03627	.03519	.03416	.03317	.03222
82	42	.06426	.06194	.05973	.05763	.05564	.05373	.05192	.05020	.04855	.04698	.04548	.04405	.04268	.04138	.04012	.03893	.03778	.03669	.03563	.03463
82	43	.06845	.06602	.06370	.06150	.05941	.05741	.05550	.05369	.05195	.05030	.04872	.04721	.04576	.04438	.04306	.04179	.04058	.03941	.03830	.03723
82	44	.07290	.07035	.06793	.06562	.06343	.06133	.05933	.05742	.05559	.05385	.05218	.05059	.04906	.04760	.04621	.04487	.04358	.04235	.04117	.04003
82	45	.07759	.07493	.07240	.06998	.06768	.06548	.06338	.06137	.05946	.05762	.05587	.05419	.05258	.05104	.04956	.04815	.04679	.04548	.04423	.04303
82	46	.08254	.07977	.07712	.07459	.07218	.06988	.06768	.06557	.06356	.06163	.05978	.05801	.05632	.05470	.05314	.05164	.05021	.04883	.04750	.04623

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
82	47	.08774	.08485	.08208	.07944	.07692	.07451	.07220	.07000	.06788	.06586	.06392	.06206	.06028	.05856	.05692	.05535	.05383	.05238	.05098	.04963
82	48	.09320	.09019	.08731	.08455	.08192	.07939	.07698	.07467	.07245	.07033	.06829	.06634	.06446	.06266	.06094	.05927	.05768	.05614	.05466	.05324
82	49	.09893	.09579	.09279	.08992	.08717	.08453	.08201	.07959	.07727	.07504	.07291	.07086	.06889	.06700	.06518	.06343	.06175	.06013	.05857	.05707
82	50	.10494	.10168	.09855	.09556	.09269	.08994	.08731	.08478	.08235	.08002	.07779	.07564	.07357	.07159	.06968	.06784	.06607	.06436	.06272	.06114
82	51	.11123	.10784	.10459	.10147	.09849	.09562	.09287	.09024	.08770	.08527	.08293	.08067	.07851	.07643	.07442	.07249	.07063	.06884	.06711	.06545
82	52	.11778	.11426	.11089	.10765	.10454	.10156	.09870	.09594	.09330	.09076	.08831	.08596	.08369	.08151	.07941	.07738	.07543	.07355	.07173	.06998
82	53	.12459	.12095	.11745	.11408	.11086	.10776	.10477	.10191	.09915	.09650	.09394	.09149	.08912	.08684	.08464	.08251	.08047	.07850	.07659	.07475
82	54	.13167	.12789	.12426	.12078	.11743	.11421	.11111	.10813	.10526	.10249	.09983	.09726	.09479	.09241	.09011	.08789	.08575	.08368	.08168	.07975
82	55	.13901	.13510	.13135	.12774	.12427	.12093	.11771	.11461	.11163	.10875	.10598	.10330	.10072	.09823	.09583	.09351	.09127	.08911	.08702	.08500
82	56	.14662	.14259	.13871	.13497	.13138	.12791	.12458	.12136	.11826	.11527	.11238	.10960	.10691	.10432	.10182	.09940	.09706	.09479	.09261	.09049
82	57	.15449	.15033	.14633	.14247	.13875	.13516	.13171	.12837	.12516	.12205	.11906	.11616	.11337	.11067	.10806	.10553	.10309	.10073	.09845	.09624
82	58	.16261	.15832	.15419	.15021	.14637	.14266	.13908	.13563	.13230	.12908	.12597	.12297	.12006	.11725	.11454	.11191	.10937	.10691	.10453	.10222
82	59	.17095	.16654	.16228	.15817	.15421	.15038	.14669	.14312	.13967	.13633	.13311	.13000	.12698	.12407	.12125	.11851	.11587	.11331	.11083	.10842
82	60	.17951	.17497	.17059	.16636	.16227	.15833	.15451	.15083	.14726	.14381	.14048	.13725	.13413	.13110	.12818	.12534	.12259	.11993	.11735	.11485
82	61	.18829	.18363	.17913	.17478	.17058	.16651	.16258	.15878	.15510	.15154	.14809	.14475	.14152	.13838	.13535	.13241	.12956	.12679	.12411	.12151
82	62	.19733	.19255	.18793	.18346	.17914	.17496	.17091	.16699	.16320	.15952	.15597	.15252	.14917	.14593	.14279	.13975	.13679	.13392	.13114	.12844
82	63	.20663	.20173	.19699	.19241	.18797	.18367	.17951	.17548	.17157	.16779	.16412	.16056	.15711	.15376	.15051	.14736	.14430	.14133	.13845	.13564
82	64	.21616	.21115	.20630	.20160	.19705	.19264	.18836	.18422	.18020	.17631	.17253	.16886	.16530	.16185	.15850	.15524	.15208	.14900	.14602	.14312
82	65	.22592	.22080	.21584	.21103	.20637	.20185	.19747	.19322	.18909	.18509	.18120	.17743	.17376	.17020	.16675	.16339	.16012	.15695	.15386	.15086
82	66	.23592	.23070	.22563	.22072	.21595	.21132	.20683	.20248	.19824	.19413	.19014	.18626	.18250	.17883	.17527	.17181	.16845	.16517	.16199	.15889
82	67	.24617	.24085	.23568	.23066	.22579	.22107	.21647	.21201	.20768	.20347	.19937	.19539	.19152	.18776	.18410	.18054	.17707	.17370	.17042	.16722
82	68	.25664	.25122	.24596	.24084	.23588	.23105	.22636	.22180	.21736	.21305	.20886	.20478	.20081	.19695	.19319	.18953	.18597	.18250	.17913	.17584
82	69	.26729	.26178	.25642	.25122	.24616	.24124	.23645	.23180	.22727	.22286	.21858	.21440	.21034	.20638	.20253	.19877	.19512	.19156	.18808	.18470
82	70	.27806	.27246	.26702	.26173	.25659	.25158	.24670	.24196	.23734	.23285	.22847	.22420	.22005	.21600	.21205	.20821	.20446	.20081	.19725	.19377
82	71	.28890	.28323	.27772	.27234	.26712	.26203	.25707	.25224	.24754	.24295	.23849	.23414	.22990	.22576	.22173	.21780	.21396	.21022	.20657	.20301
82	72	.29979	.29405	.28846	.28302	.27772	.27255	.26751	.26261	.25782	.25316	.24861	.24418	.23986	.23564	.23152	.22751	.22359	.21977	.21603	.21239
82	73	.31070	.30490	.29924	.29373	.28836	.28312	.27801	.27303	.26818	.26344	.25881	.25430	.24990	.24561	.24141	.23732	.23332	.22942	.22561	.22188
82	74	.32163	.31578	.31006	.30449	.29906	.29375	.28858	.28354	.27861	.27380	.26911	.26453	.26006	.25569	.25142	.24725	.24318	.23920	.23532	.23152
82	75	.33261	.32670	.32094	.31531	.30982	.30446	.29923	.29413	.28914	.28427	.27951	.27486	.27033	.26589	.26156	.25732	.25318	.24913	.24517	.24131
82	76	.34361	.33766	.33186	.32619	.32065	.31524	.30996	.30480	.29976	.29483	.29002	.28531	.28071	.27622	.27182	.26752	.26332	.25921	.25518	.25125
82	77	.35461	.34863	.34279	.33708	.33151	.32606	.32073	.31552	.31043	.30546	.30060	.29584	.29119	.28664	.28218	.27783	.27357	.26940	.26532	.26132
82	78	.36556	.35955	.35368	.34795	.34234	.33685	.33149	.32625	.32112	.31610	.31119	.30639	.30169	.29710	.29260	.28819	.28388	.27966	.27552	.27148
82	79	.37637	.37035	.36446	.35870	.35307	.34756	.34217	.33689	.33173	.32668	.32174	.31690	.31216	.30752	.30298	.29853	.29417	.28991	.28573	.28163
82	80	.38695	.38092	.37502	.36925	.36360	.35807	.35266	.34736	.34218	.33710	.33212	.32725	.32248	.31781	.31323	.30875	.30435	.30005	.29583	.29169
82	81	.39724	.39121	.38531	.37953	.37387	.36833	.36290	.35759	.35238	.34728	.34228	.33739	.33259	.32789	.32329	.31877	.31435	.31001	.30576	.30159
82	82	.40720	.40117	.39527	.38949	.38382	.37828	.37284	.36752	.36230	.35718	.35217	.34726	.34245	.33772	.33310	.32856	.32411	.31974	.31546	.31126
83	0	.01062	.01032	.01004	.00978	.00953	.00930	.00909	.00888	.00869	.00850	.00833	.00816	.00800	.00785	.00771	.00757	.00744	.00732	.00720	.00708
83	1	.00590	.00563	.00538	.00515	.00493	.00473	.00454	.00437	.00420	.00405	.00391	.00377	.00364	.00352	.00341	.00330	.00320	.00311	.00302	.00293
83	2	.00597	.00569	.00543	.00518	.00496	.00475	.00455	.00437	.00419	.00403	.00388	.00374	.00361	.00348	.00336	.00325	.00314	.00304	.00295	.00286
83	3	.00621	.00591	.00563	.00538	.00514	.00491	.00471	.00451	.00433	.00416	.00400	.00385	.00371	.00358	.00345	.00333	.00322	.00312	.00302	.00292
83	4	.00655	.00623	.00594	.00566	.00541	.00517	.00495	.00475	.00455	.00437	.00420	.00405	.00390	.00375	.00362	.00350	.00338	.00326	.00316	.00306
83	5	.00696	.00662	.00631	.00602	.00575	.00550	.00527	.00505	.00485	.00465	.00447	.00430	.00414	.00399	.00385	.00372	.00359	.00347	.00336	.00325
83	6	.00743	.00707	.00674	.00644	.00615	.00588	.00564	.00540	.00519	.00498	.00479	.00461	.00444	.00428	.00413	.00399	.00385	.00372	.00360	.00349
83	7	.00796	.00758	.00723	.00691	.00660	.00632	.00606	.00581	.00558	.00536	.00516	.00497	.00478	.00461	.00445	.00430	.00416	.00402	.00389	.00377
83	8	.00854	.00814	.00777	.00743	.00711	.00681	.00653	.00626	.00602	.00579	.00557	.00536	.00517	.00499	.00482	.00466	.00450	.00436	.00422	.00408
83	9	.00919	.00877	.00838	.00801	.00767	.00735	.00705	.00678	.00651	.00627	.00604	.00582	.00561	.00542	.00524	.00506	.00490	.00474	.00459	.00445
83	10	.00991	.00946	.00905	.00866	.00830	.00796	.00764	.00735	.00707	.00681	.00656	.00633	.00611	.00590	.00571	.00552	.00535	.00518	.00502	.00487
83	11	.01069	.01021	.00977	.00936	.00898	.00862	.00828	.00797	.00767	.00740	.00713	.00689	.00665	.00643	.00623	.00603	.00584	.00566	.00550	.00534
83	12	.01152	.01102	.01055	.01012	.00971	.00933	.00897	.00864	.00833	.00803	.00775	.00749	.00724	.00701	.00679	.00658	.00638	.00619	.00601	.00584
83	13	.01238	.01185	.01135	.01089	.01046	.01006	.00968	.00933	.00900	.00868	.00839	.00811	.00784	.00760	.00736	.00714	.00692	.00672	.00653	.00635

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
83	14	.01323	.01267	.01215	.01166	.01121	.01078	.01038	.01001	.00965	.00932	.00901	.00871	.00843	.00817	.00792	.00768	.00746	.00724	.00704	.00685
83	15	.01406	.01347	.01292	.01240	.01192	.01147	.01105	.01065	.01028	.00993	.00960	.00929	.00899	.00871	.00845	.00820	.00796	.00773	.00752	.00731
83	16	.01485	.01423	.01365	.01311	.01261	.01213	.01169	.01127	.01087	.01050	.01015	.00982	.00951	.00922	.00894	.00867	.00842	.00818	.00795	.00774
83	17	.01563	.01498	.01437	.01380	.01327	.01276	.01229	.01185	.01144	.01105	.01068	.01033	.01000	.00969	.00939	.00912	.00885	.00860	.00836	.00813
83	18	.01641	.01572	.01508	.01448	.01391	.01339	.01289	.01243	.01199	.01158	.01119	.01082	.01047	.01015	.00983	.00954	.00926	.00899	.00874	.00850
83	19	.01721	.01649	.01581	.01518	.01459	.01403	.01351	.01302	.01256	.01212	.01171	.01132	.01096	.01061	.01028	.00997	.00968	.00940	.00913	.00888
83	20	.01806	.01730	.01659	.01592	.01530	.01471	.01416	.01364	.01316	.01270	.01226	.01186	.01147	.01110	.01076	.01043	.01012	.00982	.00954	.00927
83	21	.01897	.01817	.01742	.01672	.01606	.01544	.01486	.01432	.01380	.01332	.01286	.01243	.01202	.01163	.01127	.01092	.01059	.01028	.00998	.00970
83	22	.01994	.01910	.01830	.01756	.01687	.01622	.01561	.01503	.01449	.01397	.01349	.01304	.01260	.01220	.01181	.01144	.01109	.01076	.01045	.01015
83	23	.02098	.02009	.01926	.01847	.01774	.01705	.01641	.01580	.01523	.01468	.01417	.01369	.01324	.01280	.01240	.01201	.01164	.01129	.01096	.01064
83	24	.02210	.02116	.02029	.01946	.01869	.01796	.01728	.01664	.01603	.01546	.01492	.01441	.01393	.01347	.01304	.01263	.01224	.01186	.01151	.01118
83	25	.02332	.02233	.02141	.02054	.01972	.01896	.01823	.01755	.01691	.01631	.01574	.01520	.01469	.01420	.01374	.01331	.01289	.01250	.01213	.01177
83	26	.02464	.02360	.02262	.02171	.02085	.02004	.01927	.01855	.01788	.01724	.01663	.01606	.01552	.01500	.01452	.01406	.01362	.01320	.01281	.01243
83	27	.02608	.02498	.02395	.02298	.02208	.02122	.02041	.01965	.01894	.01826	.01762	.01701	.01644	.01589	.01538	.01489	.01442	.01398	.01356	.01316
83	28	.02762	.02646	.02538	.02436	.02340	.02249	.02164	.02084	.02008	.01936	.01868	.01804	.01743	.01685	.01631	.01579	.01529	.01482	.01438	.01395
83	29	.02927	.02806	.02691	.02584	.02482	.02387	.02297	.02212	.02131	.02055	.01983	.01915	.01851	.01790	.01732	.01676	.01624	.01574	.01526	.01481
83	30	.03104	.02976	.02856	.02742	.02635	.02534	.02439	.02349	.02264	.02183	.02107	.02035	.01967	.01902	.01840	.01781	.01726	.01672	.01622	.01574
83	31	.03293	.03158	.03031	.02911	.02798	.02692	.02591	.02496	.02406	.02321	.02240	.02163	.02091	.02022	.01956	.01894	.01835	.01778	.01725	.01673
83	32	.03494	.03352	.03218	.03092	.02973	.02860	.02754	.02653	.02558	.02468	.02382	.02301	.02224	.02151	.02082	.02015	.01952	.01892	.01835	.01781
83	33	.03710	.03561	.03420	.03287	.03161	.03042	.02930	.02823	.02722	.02627	.02536	.02450	.02369	.02291	.02217	.02147	.02080	.02016	.01955	.01897
83	34	.03941	.03784	.03635	.03495	.03362	.03237	.03118	.03006	.02899	.02798	.02702	.02611	.02524	.02442	.02363	.02289	.02218	.02150	.02085	.02023
83	35	.04189	.04023	.03867	.03719	.03579	.03447	.03321	.03203	.03090	.02983	.02881	.02785	.02693	.02605	.02522	.02443	.02367	.02295	.02227	.02161
83	36	.04453	.04279	.04115	.03959	.03812	.03672	.03540	.03414	.03295	.03182	.03074	.02972	.02875	.02782	.02694	.02609	.02529	.02452	.02379	.02309
83	37	.04736	.04553	.04380	.04216	.04061	.03914	.03774	.03642	.03516	.03396	.03282	.03174	.03071	.02972	.02879	.02789	.02704	.02623	.02545	.02470
83	38	.05039	.04847	.04665	.04493	.04329	.04174	.04027	.03887	.03754	.03627	.03507	.03392	.03283	.03179	.03080	.02985	.02894	.02807	.02725	.02646
83	39	.05363	.05162	.04971	.04789	.04617	.04454	.04299	.04151	.04011	.03877	.03749	.03628	.03512	.03402	.03297	.03196	.03100	.03008	.02920	.02836
83	40	.05711	.05499	.05298	.05108	.04927	.04755	.04591	.04436	.04287	.04146	.04012	.03883	.03761	.03644	.03532	.03425	.03323	.03226	.03132	.03043
83	41	.06083	.05861	.05650	.05450	.05260	.05079	.04906	.04742	.04586	.04437	.04295	.04159	.04030	.03906	.03788	.03674	.03566	.03462	.03363	.03268
83	42	.06480	.06247	.06027	.05817	.05617	.05426	.05245	.05072	.04908	.04750	.04600	.04457	.04320	.04189	.04064	.03944	.03829	.03719	.03614	.03513
83	43	.06903	.06660	.06428	.06208	.05998	.05798	.05608	.05426	.05252	.05087	.04928	.04777	.04632	.04494	.04361	.04235	.04113	.03996	.03885	.03777
83	44	.07353	.07098	.06856	.06625	.06405	.06195	.05995	.05804	.05621	.05447	.05280	.05120	.04968	.04821	.04681	.04547	.04418	.04295	.04176	.04063
83	45	.07828	.07562	.07309	.07067	.06836	.06616	.06406	.06205	.06013	.05830	.05654	.05486	.05325	.05170	.05022	.04880	.04744	.04614	.04488	.04368
83	46	.08329	.08052	.07787	.07534	.07293	.07062	.06842	.06631	.06429	.06236	.06051	.05874	.05705	.05542	.05386	.05236	.05092	.04954	.04821	.04694
83	47	.08856	.08566	.08290	.08026	.07773	.07532	.07301	.07080	.06869	.06666	.06472	.06285	.06107	.05935	.05771	.05613	.05461	.05315	.05175	.05040
83	48	.09409	.09108	.08819	.08544	.08280	.08028	.07786	.07554	.07333	.07120	.06916	.06720	.06533	.06352	.06179	.06013	.05853	.05699	.05550	.05408
83	49	.09990	.09676	.09376	.09088	.08813	.08549	.08297	.08054	.07822	.07599	.07386	.07180	.06983	.06793	.06611	.06436	.06267	.06105	.05949	.05799
83	50	.10600	.10273	.09960	.09661	.09374	.09099	.08835	.08582	.08339	.08106	.07882	.07667	.07460	.07261	.07069	.06885	.06708	.06537	.06372	.06214
83	51	.11238	.10899	.10573	.10262	.09963	.09676	.09401	.09137	.08883	.08639	.08405	.08179	.07963	.07754	.07553	.07359	.07173	.06993	.06820	.06653
83	52	.11903	.11551	.11213	.10889	.10578	.10280	.09993	.09718	.09453	.09198	.08953	.08717	.08490	.08272	.08061	.07858	.07663	.07474	.07292	.07116
83	53	.12595	.12230	.11880	.11544	.11221	.10910	.10612	.10325	.10049	.09783	.09527	.09281	.09044	.08815	.08595	.08382	.08177	.07979	.07788	.07603
83	54	.13314	.12936	.12574	.12225	.11890	.11567	.11257	.10958	.10671	.10394	.10127	.09870	.09622	.09383	.09153	.08930	.08716	.08508	.08308	.08115
83	55	.14061	.13670	.13295	.12933	.12586	.12251	.11929	.11619	.11320	.11032	.10754	.10486	.10228	.09978	.09737	.09505	.09280	.09063	.08854	.08651
83	56	.14835	.14432	.14043	.13670	.13310	.12963	.12629	.12307	.11996	.11697	.11408	.11129	.10860	.10600	.10349	.10106	.09871	.09645	.09425	.09213
83	57	.15637	.15220	.14819	.14433	.14061	.13702	.13356	.13022	.12700	.12389	.12089	.11799	.11519	.11248	.10987	.10734	.10489	.10252	.10023	.09801
83	58	.16463	.16034	.15621	.15222	.14838	.14467	.14109	.13763	.13429	.13107	.12795	.12494	.12203	.11922	.11649	.11386	.11131	.10884	.10645	.10414
83	59	.17313	.16871	.16445	.16034	.15638	.15254	.14884	.14527	.14182	.13848	.13525	.13213	.12911	.12618	.12335	.12062	.11796	.11539	.11290	.11049
83	60	.18185	.17731	.17293	.16870	.16461	.16066	.15684	.15314	.14957	.14612	.14278	.13955	.13642	.13338	.13045	.12760	.12485	.12217	.11958	.11707
83	61	.19081	.18615	.18165	.17729	.17308	.16901	.16508	.16127	.15758	.15402	.15056	.14722	.14398	.14084	.13779	.13484	.13198	.12921	.12651	.12390
83	62	.20004	.19526	.19063	.18616	.18184	.17765	.17360	.16967	.16587	.16219	.15862	.15517	.15182	.14857	.14542	.14236	.13940	.13652	.13372	.13101
83	63	.20953	.20464	.19989	.19531	.19086	.18656	.18239	.17836	.17444	.17065	.16697	.16341	.15995	.15659	.15333	.15017	.14710	.14412	.14122	.13841

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
83	64	.21928	.21427	.20941	.20471	.20016	.19574	.19146	.18731	.18329	.17938	.17559	.17192	.16835	.16489	.16152	.15826	.15508	.15200	.14900	.14609
83	65	.22927	.22415	.21918	.21437	.20971	.20518	.20079	.19653	.19240	.18839	.18449	.18071	.17703	.17346	.17000	.16662	.16335	.16016	.15707	.15405
83	66	.23951	.23428	.22921	.22430	.21952	.21489	.21040	.20603	.20179	.19767	.19367	.18978	.18601	.18233	.17876	.17529	.17191	.16862	.16543	.16231
83	67	.25002	.24469	.23952	.23450	.22963	.22489	.22029	.21583	.21148	.20726	.20316	.19917	.19529	.19151	.18784	.18427	.18079	.17740	.17411	.17090
83	68	.26076	.25534	.25008	.24496	.23999	.23515	.23046	.22589	.22145	.21713	.21292	.20883	.20485	.20098	.19721	.19354	.18996	.18648	.18309	.17978
83	69	.27170	.26619	.26083	.25563	.25056	.24563	.24084	.23618	.23164	.22723	.22293	.21874	.21467	.21070	.20683	.20307	.19939	.19582	.19233	.18893
83	70	.28278	.27719	.27174	.26645	.26130	.25628	.25140	.24665	.24202	.23752	.23313	.22885	.22468	.22062	.21666	.21280	.20904	.20537	.20180	.19831
83	71	.29395	.28828	.28276	.27738	.27215	.26705	.26209	.25725	.25254	.24795	.24347	.23911	.23485	.23070	.22666	.22271	.21886	.21510	.21144	.20786
83	72	.30518	.29944	.29384	.28840	.28309	.27791	.27287	.26796	.26316	.25849	.25393	.24949	.24515	.24092	.23679	.23276	.22882	.22498	.22123	.21757
83	73	.31643	.31063	.30497	.29946	.29408	.28884	.28372	.27873	.27387	.26912	.26448	.25996	.25555	.25124	.24703	.24292	.23890	.23498	.23115	.22741
83	74	.32774	.32188	.31616	.31059	.30515	.29984	.29466	.28961	.28467	.27985	.27515	.27055	.26607	.26168	.25740	.25322	.24913	.24513	.24122	.23741
83	75	.33909	.33319	.32742	.32179	.31630	.31094	.30570	.30058	.29559	.29070	.28594	.28128	.27672	.27227	.26792	.26367	.25951	.25544	.25146	.24758
83	76	.35050	.34455	.33875	.33307	.32753	.32212	.31683	.31166	.30661	.30168	.29685	.29213	.28752	.28300	.27859	.27427	.27005	.26592	.26188	.25792
83	77	.36192	.35595	.35010	.34440	.33882	.33336	.32803	.32282	.31772	.31273	.30785	.30308	.29842	.29385	.28938	.28501	.28073	.27654	.27244	.26842
83	78	.37331	.36731	.36144	.35570	.35009	.34461	.33924	.33399	.32885	.32382	.31890	.31409	.30937	.30476	.30024	.29582	.29149	.28724	.28309	.27902
83	79	.38457	.37856	.37267	.36692	.36128	.35577	.35037	.34509	.33992	.33486	.32990	.32505	.32030	.31564	.31108	.30662	.30224	.29796	.29375	.28964
83	80	.39562	.38960	.38370	.37793	.37228	.36675	.36134	.35603	.35084	.34575	.34076	.33588	.33110	.32641	.32181	.31731	.31290	.30857	.30433	.30017
83	81	.40638	.40036	.39446	.38868	.38302	.37748	.37205	.36673	.36152	.35641	.35140	.34650	.34169	.33697	.33235	.32782	.32337	.31901	.31474	.31054
83	82	.41680	.41078	.40489	.39911	.39345	.38791	.38247	.37714	.37192	.36679	.36177	.35685	.35202	.34729	.34264	.33808	.33361	.32923	.32493	.32070
83	83	.42687	.42087	.41498	.40921	.40356	.39801	.39258	.38724	.38201	.37689	.37186	.36692	.36208	.35733	.35267	.34810	.34361	.33920	.33488	.33063
84	0	.01083	.01054	.01026	.00999	.00975	.00952	.00930	.00910	.00890	.00872	.00855	.00838	.00822	.00807	.00793	.00779	.00766	.00754	.00742	.00730
84	1	.00595	.00568	.00543	.00520	.00498	.00478	.00459	.00442	.00425	.00410	.00396	.00382	.00369	.00357	.00346	.00335	.00325	.00316	.00306	.00298
84	2	.00601	.00573	.00547	.00522	.00500	.00479	.00459	.00441	.00424	.00407	.00392	.00378	.00365	.00352	.00340	.00329	.00319	.00309	.00299	.00290
84	3	.00625	.00595	.00567	.00542	.00518	.00495	.00475	.00455	.00437	.00420	.00404	.00389	.00375	.00362	.00349	.00337	.00326	.00315	.00305	.00296
84	4	.00658	.00627	.00597	.00570	.00545	.00521	.00499	.00478	.00459	.00441	.00424	.00408	.00393	.00379	.00366	.00353	.00341	.00330	.00319	.00309
84	5	.00700	.00666	.00635	.00606	.00579	.00554	.00531	.00509	.00488	.00469	.00451	.00434	.00418	.00403	.00389	.00376	.00363	.00351	.00340	.00329
84	6	.00747	.00711	.00678	.00648	.00619	.00593	.00568	.00544	.00523	.00502	.00483	.00465	.00448	.00432	.00417	.00403	.00389	.00376	.00364	.00352
84	7	.00800	.00763	.00728	.00695	.00665	.00637	.00610	.00586	.00562	.00541	.00520	.00501	.00483	.00466	.00450	.00434	.00420	.00406	.00393	.00381
84	8	.00859	.00819	.00782	.00748	.00716	.00686	.00658	.00631	.00607	.00584	.00562	.00541	.00522	.00504	.00487	.00470	.00455	.00440	.00426	.00413
84	9	.00925	.00883	.00844	.00807	.00773	.00741	.00711	.00683	.00657	.00632	.00609	.00588	.00567	.00548	.00529	.00512	.00495	.00480	.00465	.00451
84	10	.00998	.00953	.00912	.00873	.00837	.00803	.00771	.00741	.00714	.00687	.00663	.00640	.00618	.00597	.00577	.00559	.00541	.00525	.00509	.00494
84	11	.01077	.01029	.00985	.00944	.00906	.00870	.00836	.00805	.00775	.00747	.00721	.00696	.00673	.00651	.00630	.00611	.00592	.00574	.00557	.00541
84	12	.01161	.01111	.01064	.01021	.00980	.00942	.00906	.00873	.00842	.00812	.00784	.00758	.00733	.00710	.00687	.00666	.00646	.00627	.00609	.00592
84	13	.01248	.01195	.01146	.01100	.01057	.01016	.00979	.00943	.00910	.00879	.00849	.00821	.00795	.00770	.00746	.00724	.00703	.00682	.00663	.00645
84	14	.01334	.01279	.01227	.01178	.01132	.01090	.01050	.01012	.00977	.00944	.00912	.00883	.00855	.00828	.00803	.00780	.00757	.00736	.00715	.00696
84	15	.01418	.01360	.01305	.01253	.01205	.01160	.01118	.01078	.01041	.01006	.00973	.00941	.00912	.00884	.00857	.00832	.00808	.00786	.00764	.00744
84	16	.01499	.01437	.01379	.01325	.01274	.01227	.01182	.01140	.01101	.01064	.01029	.00996	.00965	.00935	.00907	.00881	.00855	.00831	.00809	.00787
84	17	.01578	.01512	.01451	.01394	.01341	.01291	.01244	.01200	.01158	.01119	.01082	.01047	.01014	.00983	.00954	.00926	.00899	.00874	.00850	.00827
84	18	.01656	.01587	.01523	.01463	.01406	.01354	.01304	.01258	.01214	.01172	.01134	.01097	.01062	.01029	.00998	.00969	.00941	.00914	.00889	.00865
84	19	.01736	.01664	.01596	.01533	.01474	.01418	.01366	.01317	.01271	.01227	.01186	.01148	.01111	.01076	.01043	.01012	.00983	.00955	.00928	.00902
84	20	.01822	.01746	.01675	.01608	.01546	.01487	.01432	.01380	.01331	.01285	.01242	.01201	.01163	.01126	.01091	.01058	.01027	.00998	.00969	.00943
84	21	.01914	.01833	.01758	.01688	.01622	.01561	.01502	.01448	.01396	.01348	.01302	.01259	.01218	.01179	.01143	.01108	.01075	.01044	.01014	.00986
84	22	.02011	.01926	.01847	.01773	.01704	.01639	.01577	.01520	.01465	.01414	.01366	.01320	.01277	.01236	.01197	.01161	.01126	.01093	.01061	.01031
84	23	.02115	.02026	.01943	.01865	.01792	.01723	.01658	.01597	.01540	.01486	.01435	.01386	.01341	.01297	.01257	.01218	.01181	.01146	.01112	.01081
84	24	.02228	.02134	.02046	.01964	.01887	.01814	.01746	.01681	.01621	.01564	.01510	.01459	.01410	.01365	.01321	.01280	.01241	.01204	.01169	.01135
84	25	.02350	.02252	.02159	.02072	.01991	.01914	.01842	.01774	.01710	.01649	.01592	.01538	.01487	.01439	.01393	.01349	.01308	.01268	.01231	.01195
84	26	.02483	.02379	.02282	.02190	.02104	.02023	.01947	.01875	.01807	.01743	.01682	.01625	.01571	.01520	.01471	.01425	.01381	.01339	.01299	.01261
84	27	.02628	.02518	.02415	.02319	.02228	.02142	.02062	.01985	.01914	.01846	.01782	.01721	.01664	.01609	.01558	.01509	.01462	.01418	.01375	.01335
84	28	.02783	.02668	.02559	.02457	.02361	.02271	.02185	.02105	.02029	.01957	.01889	.01825	.01764	.01706	.01652	.01599	.01550	.01503	.01458	.01415
84	29	.02950	.02828	.02714	.02606	.02505	.02409	.02319	.02234	.02154	.02078	.02006	.01937	.01873	.01812	.01753	.01698	.01646	.01596	.01548	.01503

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
84	30	.03128	.03000	.02879	.02766	.02659	.02558	.02462	.02372	.02287	.02207	.02131	.02058	.01990	.01925	.01863	.01804	.01748	.01695	.01645	.01596
84	31	.03318	.03183	.03056	.02936	.02823	.02716	.02616	.02520	.02430	.02345	.02264	.02188	.02115	.02046	.01981	.01918	.01859	.01802	.01749	.01697
84	32	.03520	.03378	.03244	.03118	.02999	.02886	.02780	.02679	.02584	.02494	.02408	.02327	.02250	.02177	.02107	.02041	.01978	.01918	.01861	.01806
84	33	.03738	.03588	.03447	.03314	.03188	.03069	.02957	.02851	.02750	.02654	.02564	.02477	.02396	.02318	.02244	.02174	.02107	.02043	.01982	.01924
84	34	.03970	.03813	.03664	.03524	.03391	.03266	.03147	.03034	.02928	.02827	.02731	.02639	.02553	.02470	.02392	.02317	.02246	.02178	.02113	.02051
84	35	.04219	.04054	.03897	.03750	.03610	.03477	.03352	.03233	.03120	.03013	.02912	.02815	.02723	.02636	.02552	.02473	.02397	.02325	.02256	.02190
84	36	.04486	.04312	.04147	.03992	.03844	.03705	.03572	.03447	.03327	.03214	.03106	.03004	.02907	.02814	.02725	.02641	.02561	.02484	.02411	.02341
84	37	.04771	.04588	.04415	.04251	.04096	.03948	.03809	.03676	.03550	.03430	.03316	.03208	.03105	.03006	.02913	.02823	.02738	.02656	.02578	.02504
84	38	.05076	.04884	.04702	.04530	.04366	.04211	.04064	.03924	.03791	.03664	.03544	.03429	.03320	.03215	.03116	.03021	.02930	.02843	.02760	.02681
84	39	.05403	.05202	.05010	.04829	.04657	.04493	.04338	.04190	.04050	.03916	.03789	.03667	.03551	.03441	.03335	.03235	.03138	.03046	.02958	.02874
84	40	.05753	.05542	.05341	.05151	.04969	.04797	.04634	.04478	.04330	.04188	.04054	.03925	.03803	.03686	.03574	.03467	.03365	.03267	.03173	.03084
84	41	.06129	.05907	.05696	.05496	.05306	.05125	.04952	.04788	.04632	.04483	.04340	.04205	.04075	.03951	.03832	.03719	.03611	.03507	.03408	.03312
84	42	.06530	.06297	.06077	.05866	.05667	.05476	.05295	.05122	.04957	.04800	.04650	.04506	.04369	.04238	.04112	.03992	.03877	.03767	.03662	.03560
84	43	.06957	.06714	.06483	.06262	.06052	.05852	.05662	.05480	.05306	.05140	.04982	.04830	.04686	.04547	.04414	.04287	.04165	.04049	.03937	.03829
84	44	.07412	.07158	.06915	.06684	.06464	.06254	.06054	.05863	.05680	.05505	.05338	.05178	.05026	.04879	.04739	.04604	.04475	.04352	.04233	.04119
84	45	.07892	.07626	.07373	.07131	.06901	.06680	.06470	.06269	.06077	.05893	.05717	.05549	.05388	.05233	.05085	.04943	.04807	.04676	.04550	.04429
84	46	.08400	.08122	.07857	.07604	.07363	.07132	.06912	.06701	.06499	.06306	.06121	.05943	.05773	.05611	.05454	.05304	.05160	.05022	.04889	.04761
84	47	.08933	.08643	.08366	.08102	.07850	.07608	.07377	.07156	.06944	.06741	.06547	.06361	.06182	.06010	.05845	.05687	.05535	.05389	.05248	.05113
84	48	.09493	.09191	.08903	.08627	.08363	.08111	.07869	.07637	.07415	.07202	.06998	.06802	.06614	.06434	.06260	.06094	.05933	.05779	.05631	.05488
84	49	.10081	.09767	.09466	.09179	.08903	.08640	.08387	.08145	.07912	.07689	.07475	.07270	.07072	.06882	.06700	.06524	.06355	.06193	.06036	.05885
84	50	.10699	.10372	.10059	.09760	.09473	.09198	.08934	.08680	.08437	.08204	.07979	.07764	.07557	.07357	.07166	.06981	.06803	.06632	.06467	.06308
84	51	.11346	.11007	.10681	.10370	.10071	.09784	.09508	.09244	.08990	.08746	.08511	.08285	.08068	.07859	.07658	.07464	.07278	.07098	.06924	.06757
84	52	.12020	.11668	.11331	.11007	.10696	.10397	.10110	.09834	.09569	.09314	.09069	.08833	.08606	.08387	.08176	.07972	.07776	.07587	.07405	.07229
84	53	.12723	.12358	.12008	.11671	.11348	.11037	.10739	.10452	.10175	.09909	.09653	.09407	.09169	.08940	.08719	.08506	.08301	.08102	.07911	.07726
84	54	.13453	.13075	.12712	.12363	.12028	.11705	.11395	.11096	.10808	.10531	.10264	.10007	.09759	.09519	.09288	.09065	.08850	.08642	.08442	.08248
84	55	.14211	.13820	.13445	.13084	.12736	.12401	.12079	.11768	.11469	.11181	.10902	.10634	.10375	.10126	.09884	.09651	.09426	.09209	.08999	.08795
84	56	.14998	.14594	.14206	.13832	.13472	.13125	.12791	.12469	.12158	.11858	.11569	.11290	.11020	.10760	.10508	.10265	.10030	.09802	.09583	.09370
84	57	.15813	.15397	.14996	.14609	.14237	.13878	.13532	.13197	.12875	.12564	.12263	.11973	.11692	.11421	.11159	.10906	.10660	.10423	.10193	.09971
84	58	.16654	.16225	.15811	.15413	.15028	.14657	.14298	.13952	.13618	.13295	.12984	.12682	.12391	.12109	.11836	.11572	.11316	.11069	.10829	.10597
84	59	.17518	.17077	.16651	.16240	.15843	.15459	.15089	.14731	.14386	.14051	.13728	.13415	.13113	.12820	.12537	.12262	.11996	.11739	.11489	.11247
84	60	.18406	.17952	.17514	.17091	.16682	.16286	.15904	.15535	.15177	.14832	.14497	.14173	.13859	.13556	.13262	.12976	.12700	.12432	.12173	.11921
84	61	.19319	.18853	.18403	.17967	.17546	.17139	.16745	.16364	.15995	.15638	.15292	.14957	.14632	.14317	.14012	.13717	.13430	.13152	.12882	.12620
84	62	.20260	.19782	.19319	.18872	.18439	.18020	.17615	.17222	.16841	.16473	.16116	.15769	.15434	.15108	.14793	.14486	.14189	.13900	.13620	.13348
84	63	.21228	.20738	.20264	.19805	.19361	.18931	.18513	.18109	.17718	.17338	.16969	.16612	.16266	.15929	.15603	.15286	.14978	.14679	.14389	.14107
84	64	.22223	.21722	.21237	.20766	.20310	.19869	.19440	.19025	.18622	.18231	.17852	.17484	.17126	.16779	.16442	.16115	.15796	.15487	.15187	.14894
84	65	.23244	.22732	.22235	.21754	.21287	.20834	.20395	.19969	.19555	.19153	.18763	.18384	.18016	.17658	.17311	.16973	.16644	.16325	.16014	.15712
84	66	.24291	.23768	.23262	.22770	.22292	.21829	.21379	.20942	.20517	.20105	.19704	.19315	.18936	.18568	.18210	.17862	.17523	.17194	.16873	.16561
84	67	.25367	.24834	.24317	.23815	.23327	.22854	.22393	.21946	.21511	.21089	.20678	.20278	.19889	.19511	.19143	.18784	.18436	.18096	.17765	.17443
84	68	.26468	.25926	.25399	.24887	.24390	.23906	.23436	.22979	.22534	.22102	.21681	.21271	.20872	.20484	.20106	.19738	.19379	.19030	.18689	.18358
84	69	.27590	.27039	.26503	.25982	.25476	.24983	.24503	.24036	.23582	.23140	.22709	.22290	.21882	.21484	.21096	.20719	.20351	.19992	.19642	.19301
84	70	.28727	.28168	.27624	.27094	.26579	.26077	.25589	.25113	.24650	.24199	.23759	.23331	.22913	.22506	.22109	.21722	.21345	.20977	.20618	.20267
84	71	.29875	.29308	.28757	.28219	.27696	.27186	.26689	.26205	.25733	.25273	.24825	.24388	.23961	.23545	.23140	.22744	.22358	.21981	.21613	.21254
84	72	.31030	.30457	.29898	.29353	.28822	.28305	.27800	.27308	.26828	.26360	.25904	.25458	.25024	.24599	.24185	.23781	.23386	.23001	.22625	.22257
84	73	.32190	.31610	.31045	.30493	.29956	.29431	.28919	.28420	.27933	.27457	.26993	.26540	.26097	.25665	.25243	.24831	.24429	.24035	.23651	.23275
84	74	.33356	.32771	.32199	.31642	.31098	.30567	.30049	.29543	.29049	.28566	.28095	.27635	.27185	.26746	.26316	.25897	.25487	.25086	.24694	.24310
84	75	.34529	.33939	.33363	.32800	.32251	.31714	.31190	.30678	.30178	.29690	.29212	.28745	.28289	.27843	.27406	.26980	.26562	.26154	.25755	.25365
84	76	.35709	.35115	.34535	.33968	.33414	.32873	.32344	.31827	.31321	.30827	.30343	.29871	.29408	.28956	.28513	.28080	.27657	.27242	.26837	.26439
84	77	.36893	.36296	.35713	.35142	.34584	.34039	.33506	.32984	.32474	.31974	.31486	.31008	.30540	.30083	.29635	.29196	.28767	.28346	.27934	.27531
84	78	.38075	.37476	.36890	.36317	.35756	.35207	.34670	.34145	.33631	.33128	.32635	.32153	.31680	.31218	.30765	.30321	.29887	.29461	.29044	.28635
84	79	.39247	.38646	.38058	.37483	.36920	.36369	.35830	.35301	.34784	.34277	.33781	.33295	.32819	.32352	.31895	.31447	.31008	.30578	.30156	.29743

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
84	80	.40397	.39796	.39208	.38631	.38067	.37514	.36973	.36442	.35922	.35413	.34914	.34425	.33946	.33476	.33016	.32564	.32121	.31687	.31261	.30844
84	81	.41519	.40918	.40330	.39753	.39188	.38634	.38091	.37560	.37038	.36527	.36026	.35535	.35053	.34580	.34117	.33663	.33217	.32779	.32350	.31929
84	82	.42608	.42008	.41420	.40844	.40278	.39724	.39181	.38648	.38126	.37614	.37111	.36618	.36135	.35660	.35195	.34738	.34290	.33850	.33418	.32994
84	83	.43663	.43064	.42477	.41901	.41337	.40783	.40240	.39707	.39184	.38671	.38168	.37674	.37190	.36714	.36247	.35788	.35338	.34896	.34462	.34036
84	84	.44685	.44089	.43503	.42929	.42366	.41813	.41271	.40739	.40216	.39703	.39200	.38706	.38220	.37744	.37276	.36817	.36365	.35922	.35487	.35059
85	0	.01104	.01075	.01047	.01021	.00996	.00973	.00952	.00931	.00912	.00894	.00876	.00860	.00844	.00829	.00815	.00801	.00788	.00776	.00764	.00752
85	1	.00600	.00573	.00548	.00524	.00503	.00483	.00464	.00447	.00430	.00415	.00400	.00387	.00374	.00362	.00351	.00340	.00330	.00320	.00311	.00303
85	2	.00605	.00577	.00551	.00526	.00504	.00483	.00463	.00445	.00428	.00411	.00396	.00382	.00369	.00356	.00344	.00333	.00323	.00313	.00303	.00294
85	3	.00629	.00599	.00571	.00545	.00521	.00499	.00478	.00459	.00441	.00424	.00408	.00393	.00379	.00365	.00353	.00341	.00330	.00319	.00309	.00299
85	4	.00662	.00630	.00601	.00574	.00548	.00525	.00503	.00482	.00463	.00445	.00428	.00412	.00397	.00383	.00369	.00357	.00345	.00334	.00323	.00313
85	5	.00703	.00670	.00639	.00610	.00583	.00558	.00534	.00512	.00492	.00473	.00455	.00438	.00422	.00407	.00393	.00379	.00366	.00354	.00343	.00332
85	6	.00751	.00715	.00682	.00651	.00623	.00596	.00571	.00548	.00526	.00506	.00487	.00469	.00452	.00436	.00421	.00406	.00393	.00380	.00368	.00356
85	7	.00805	.00767	.00732	.00699	.00669	.00641	.00614	.00590	.00566	.00545	.00524	.00505	.00487	.00470	.00454	.00438	.00424	.00410	.00397	.00385
85	8	.00864	.00824	.00787	.00753	.00720	.00690	.00662	.00636	.00611	.00588	.00566	.00546	.00527	.00508	.00491	.00475	.00459	.00445	.00431	.00418
85	9	.00930	.00888	.00849	.00812	.00778	.00746	.00717	.00689	.00662	.00638	.00615	.00593	.00572	.00553	.00534	.00517	.00500	.00485	.00470	.00456
85	10	.01004	.00959	.00918	.00879	.00843	.00809	.00777	.00748	.00720	.00694	.00669	.00646	.00624	.00603	.00583	.00565	.00547	.00531	.00515	.00500
85	11	.01084	.01037	.00993	.00952	.00913	.00877	.00844	.00812	.00783	.00755	.00728	.00704	.00680	.00658	.00637	.00618	.00599	.00581	.00564	.00548
85	12	.01170	.01120	.01073	.01029	.00989	.00951	.00915	.00882	.00850	.00821	.00793	.00766	.00742	.00718	.00696	.00675	.00655	.00636	.00618	.00601
85	13	.01258	.01205	.01156	.01110	.01067	.01026	.00989	.00953	.00920	.00888	.00859	.00831	.00805	.00780	.00756	.00734	.00712	.00692	.00673	.00655
85	14	.01346	.01290	.01238	.01189	.01143	.01101	.01061	.01023	.00988	.00955	.00923	.00894	.00866	.00839	.00814	.00791	.00768	.00747	.00726	.00707
85	15	.01431	.01372	.01317	.01265	.01217	.01172	.01130	.01090	.01053	.01018	.00985	.00954	.00924	.00896	.00869	.00844	.00820	.00798	.00776	.00756
85	16	.01512	.01450	.01392	.01338	.01287	.01240	.01195	.01153	.01114	.01077	.01042	.01009	.00978	.00948	.00920	.00893	.00868	.00844	.00822	.00800
85	17	.01591	.01526	.01465	.01408	.01355	.01304	.01257	.01213	.01172	.01133	.01096	.01061	.01028	.00997	.00967	.00939	.00913	.00887	.00863	.00840
85	18	.01670	.01601	.01537	.01477	.01421	.01368	.01318	.01272	.01228	.01187	.01148	.01111	.01076	.01043	.01012	.00983	.00955	.00928	.00903	.00878
85	19	.01751	.01679	.01611	.01548	.01489	.01433	.01381	.01332	.01285	.01242	.01201	.01162	.01125	.01091	.01058	.01027	.00997	.00969	.00942	.00917
85	20	.01837	.01761	.01690	.01623	.01561	.01502	.01447	.01395	.01346	.01301	.01257	.01216	.01178	.01141	.01106	.01073	.01042	.01013	.00984	.00957
85	21	.01929	.01849	.01774	.01704	.01638	.01576	.01518	.01463	.01412	.01363	.01318	.01274	.01234	.01195	.01158	.01124	.01091	.01059	.01029	.01001
85	22	.02027	.01942	.01863	.01789	.01720	.01655	.01593	.01536	.01481	.01430	.01382	.01336	.01293	.01252	.01213	.01177	.01142	.01109	.01077	.01047
85	23	.02131	.02042	.01959	.01881	.01808	.01739	.01674	.01614	.01556	.01502	.01451	.01403	.01357	.01314	.01273	.01234	.01197	.01162	.01129	.01097
85	24	.02245	.02151	.02063	.01981	.01904	.01831	.01763	.01698	.01638	.01581	.01527	.01475	.01427	.01381	.01338	.01297	.01258	.01221	.01185	.01152
85	25	.02368	.02269	.02177	.02090	.02008	.01932	.01860	.01792	.01727	.01667	.01610	.01556	.01504	.01456	.01410	.01366	.01325	.01286	.01248	.01213
85	26	.02501	.02397	.02300	.02208	.02122	.02041	.01965	.01893	.01825	.01761	.01701	.01643	.01589	.01538	.01489	.01443	.01399	.01357	.01317	.01279
85	27	.02647	.02537	.02434	.02338	.02247	.02161	.02081	.02005	.01933	.01865	.01801	.01740	.01683	.01628	.01577	.01528	.01481	.01437	.01394	.01354
85	28	.02803	.02688	.02579	.02477	.02381	.02291	.02206	.02125	.02049	.01977	.01909	.01845	.01784	.01726	.01671	.01619	.01570	.01523	.01478	.01435
85	29	.02971	.02849	.02735	.02627	.02526	.02430	.02340	.02255	.02175	.02099	.02027	.01959	.01894	.01833	.01774	.01719	.01666	.01616	.01569	.01523
85	30	.03150	.03022	.02901	.02788	.02681	.02580	.02485	.02395	.02309	.02229	.02153	.02080	.02012	.01947	.01885	.01826	.01770	.01717	.01667	.01618
85	31	.03341	.03206	.03079	.02959	.02846	.02740	.02639	.02544	.02454	.02368	.02288	.02211	.02138	.02069	.02004	.01941	.01882	.01825	.01772	.01720
85	32	.03545	.03403	.03269	.03143	.03024	.02911	.02805	.02704	.02609	.02518	.02433	.02351	.02274	.02201	.02131	.02065	.02002	.01942	.01885	.01830
85	33	.03764	.03614	.03473	.03340	.03214	.03095	.02983	.02877	.02776	.02680	.02589	.02503	.02422	.02344	.02270	.02199	.02132	.02069	.02008	.01949
85	34	.03997	.03840	.03691	.03551	.03419	.03293	.03174	.03062	.02955	.02854	.02758	.02667	.02580	.02497	.02419	.02344	.02273	.02205	.02140	.02078
85	35	.04248	.04083	.03927	.03779	.03639	.03506	.03381	.03262	.03149	.03042	.02941	.02844	.02752	.02664	.02581	.02502	.02426	.02354	.02285	.02219
85	36	.04517	.04343	.04178	.04022	.03875	.03735	.03603	.03477	.03358	.03245	.03137	.03035	.02937	.02844	.02756	.02672	.02591	.02514	.02441	.02371
85	37	.04804	.04621	.04448	.04284	.04128	.03981	.03841	.03709	.03583	.03463	.03349	.03241	.03137	.03039	.02945	.02855	.02770	.02688	.02610	.02536
85	38	.05111	.04919	.04737	.04565	.04401	.04246	.04099	.03959	.03826	.03699	.03578	.03464	.03354	.03250	.03150	.03055	.02964	.02877	.02795	.02715
85	39	.05441	.05239	.05048	.04866	.04694	.04531	.04375	.04228	.04087	.03953	.03826	.03704	.03588	.03478	.03372	.03271	.03175	.03083	.02994	.02910
85	40	.05794	.05582	.05381	.05191	.05010	.04837	.04674	.04518	.04370	.04228	.04093	.03965	.03842	.03725	.03613	.03506	.03404	.03306	.03212	.03122
85	41	.06172	.05950	.05740	.05539	.05349	.05168	.04996	.04831	.04675	.04526	.04383	.04247	.04118	.03994	.03875	.03762	.03653	.03549	.03450	.03354
85	42	.06577	.06344	.06123	.05913	.05713	.05523	.05342	.05169	.05004	.04846	.04696	.04552	.04415	.04284	.04159	.04038	.03923	.03813	.03707	.03606
85	43	.07008	.06765	.06534	.06313	.06103	.05903	.05713	.05531	.05357	.05191	.05032	.04881	.04736	.04597	.04464	.04337	.04215	.04098	.03986	.03879
85	44	.07468	.07213	.06971	.06740	.06520	.06310	.06109	.05918	.05735	.05560	.05393	.05233	.05080	.04934	.04793	.04659	.04530	.04406	.04287	.04173

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
85	45	.07953	.07687	.07433	.07192	.06961	.06741	.06530	.06329	.06137	.05953	.05777	.05609	.05447	.05293	.05144	.05002	.04866	.04735	.04609	.04488
85	46	.08466	.08188	.07923	.07670	.07429	.07198	.06977	.06766	.06564	.06371	.06186	.06009	.05839	.05676	.05519	.05369	.05225	.05086	.04953	.04825
85	47	.09004	.08715	.08438	.08174	.07921	.07680	.07449	.07228	.07016	.06813	.06618	.06432	.06253	.06081	.05916	.05758	.05605	.05459	.05318	.05183
85	48	.09571	.09269	.08981	.08705	.08441	.08189	.07947	.07715	.07493	.07280	.07076	.06880	.06692	.06511	.06337	.06170	.06010	.05855	.05707	.05564
85	49	.10166	.09852	.09552	.09264	.08989	.08725	.08472	.08230	.07997	.07774	.07560	.07354	.07156	.06966	.06784	.06608	.06439	.06276	.06119	.05968
85	50	.10792	.10465	.10152	.09853	.09566	.09290	.09026	.08773	.08530	.08296	.08072	.07856	.07649	.07449	.07257	.07072	.06895	.06723	.06558	.06399
85	51	.11447	.11108	.10783	.10471	.10172	.09885	.09610	.09345	.09091	.08847	.08612	.08386	.08169	.07959	.07758	.07564	.07377	.07197	.07023	.06855
85	52	.12131	.11779	.11441	.11117	.10806	.10507	.10220	.09944	.09679	.09424	.09179	.08942	.08715	.08496	.08284	.08081	.07885	.07695	.07513	.07336
85	53	.12843	.12478	.12128	.11791	.11468	.11158	.10859	.10571	.10295	.10029	.09773	.09526	.09288	.09059	.08837	.08624	.08418	.08220	.08028	.07843
85	54	.13583	.13206	.12843	.12494	.12158	.11836	.11525	.11226	.10938	.10661	.10394	.10136	.09888	.09648	.09417	.09194	.08978	.08770	.08569	.08375
85	55	.14353	.13962	.13587	.13225	.12877	.12543	.12220	.11910	.11610	.11322	.11043	.10775	.10516	.10266	.10024	.09791	.09565	.09348	.09137	.08933
85	56	.15152	.14748	.14360	.13986	.13626	.13279	.12945	.12622	.12311	.12011	.11722	.11442	.11172	.10911	.10660	.10416	.10181	.09953	.09733	.09519
85	57	.15979	.15563	.15162	.14776	.14403	.14044	.13698	.13364	.13041	.12730	.12429	.12138	.11857	.11586	.11323	.11069	.10824	.10586	.10356	.10133
85	58	.16834	.16405	.15991	.15593	.15208	.14837	.14478	.14132	.13798	.13475	.13163	.12861	.12569	.12287	.12014	.11749	.11493	.11246	.11005	.10773
85	59	.17713	.17271	.16845	.16434	.16037	.15654	.15283	.14925	.14579	.14245	.13921	.13609	.13306	.13012	.12729	.12454	.12187	.11929	.11679	.11437
85	60	.18615	.18162	.17723	.17300	.16891	.16496	.16113	.15744	.15386	.15040	.14705	.14381	.14067	.13763	.13468	.13183	.12906	.12638	.12378	.12125
85	61	.19544	.19078	.18628	.18192	.17771	.17364	.16970	.16589	.16220	.15862	.15516	.15181	.14856	.14541	.14235	.13939	.13652	.13373	.13103	.12840
85	62	.20502	.20024	.19561	.19114	.18681	.18262	.17857	.17464	.17083	.16714	.16357	.16010	.15674	.15348	.15032	.14725	.14428	.14138	.13858	.13585
85	63	.21488	.20999	.20525	.20066	.19621	.19191	.18774	.18369	.17977	.17597	.17229	.16871	.16524	.16187	.15860	.15543	.15235	.14935	.14644	.14361
85	64	.22502	.22001	.21516	.21046	.20590	.20148	.19720	.19304	.18901	.18510	.18131	.17762	.17404	.17057	.16719	.16391	.16072	.15762	.15461	.15168
85	65	.23544	.23032	.22536	.22054	.21588	.21135	.20695	.20269	.19855	.19453	.19062	.18683	.18314	.17956	.17608	.17270	.16940	.16620	.16309	.16006
85	66	.24613	.24091	.23584	.23092	.22615	.22151	.21701	.21264	.20840	.20427	.20026	.19636	.19257	.18888	.18530	.18181	.17841	.17511	.17190	.16877
85	67	.25713	.25180	.24664	.24162	.23674	.23200	.22740	.22293	.21858	.21435	.21023	.20623	.20234	.19855	.19486	.19127	.18778	.18437	.18106	.17783
85	68	.26839	.26297	.25771	.25259	.24762	.24279	.23808	.23351	.22906	.22473	.22052	.21642	.21242	.20854	.20475	.20106	.19747	.19397	.19055	.18723
85	69	.27988	.27438	.26902	.26382	.25875	.25382	.24903	.24436	.23981	.23539	.23108	.22688	.22279	.21881	.21493	.21114	.20745	.20386	.20035	.19693
85	70	.29154	.28595	.28052	.27523	.27007	.26506	.26017	.25542	.25078	.24627	.24187	.23758	.23340	.22932	.22534	.22147	.21769	.21400	.21040	.20689
85	71	.30332	.29766	.29215	.28677	.28154	.27644	.27148	.26664	.26192	.25731	.25283	.24845	.24418	.24002	.23595	.23199	.22812	.22434	.22065	.21705
85	72	.31519	.30946	.30387	.29843	.29312	.28795	.28290	.27798	.27318	.26850	.26393	.25947	.25512	.25087	.24673	.24268	.23872	.23486	.23108	.22740
85	73	.32711	.32132	.31567	.31016	.30479	.29955	.29443	.28944	.28456	.27980	.27516	.27062	.26619	.26187	.25764	.25351	.24947	.24553	.24168	.23791
85	74	.33912	.33327	.32757	.32200	.31656	.31126	.30607	.30102	.29607	.29125	.28653	.28192	.27742	.27302	.26872	.26452	.26040	.25638	.25245	.24861
85	75	.35121	.34532	.33957	.33395	.32846	.32310	.31786	.31274	.30774	.30285	.29807	.29340	.28883	.28436	.27999	.27571	.27153	.26744	.26344	.25952
85	76	.36340	.35747	.35168	.34602	.34048	.33507	.32978	.32461	.31956	.31461	.30977	.30504	.30041	.29589	.29145	.28712	.28287	.27872	.27465	.27066
85	77	.37565	.36969	.36386	.35817	.35259	.34715	.34181	.33660	.33150	.32650	.32162	.31684	.31215	.30757	.30308	.29869	.29439	.29017	.28604	.28200
85	78	.38789	.38191	.37606	.37034	.36474	.35926	.35390	.34865	.34351	.33847	.33354	.32872	.32399	.31936	.31482	.31038	.30603	.30176	.29758	.29348
85	79	.40005	.39406	.38819	.38245	.37683	.37133	.36594	.36066	.35549	.35042	.34546	.34060	.33583	.33116	.32659	.32210	.31770	.31339	.30916	.30501
85	80	.41201	.40602	.40015	.39440	.38876	.38324	.37784	.37254	.36734	.36225	.35726	.35237	.34757	.34287	.33826	.33374	.32930	.32495	.32068	.31650
85	81	.42369	.41770	.41183	.40608	.40044	.39492	.38950	.38418	.37898	.37387	.36886	.36394	.35912	.35440	.34976	.34521	.34074	.33636	.33206	.32783
85	82	.43505	.42907	.42321	.41746	.41182	.40629	.40087	.39555	.39034	.38522	.38019	.37527	.37043	.36568	.36102	.35645	.35196	.34755	.34322	.33897
85	83	.44606	.44010	.43425	.42852	.42289	.41736	.41194	.40663	.40141	.39628	.39125	.38632	.38147	.37671	.37204	.36745	.36294	.35851	.35416	.34989
85	84	.45677	.45083	.44500	.43928	.43366	.42815	.42274	.41743	.41222	.40710	.40207	.39713	.39228	.38751	.38283	.37823	.37372	.36928	.36491	.36063
85	85	.46716	.46125	.45545	.44976	.44416	.43867	.43328	.42798	.42278	.41766	.41264	.40771	.40286	.39810	.39341	.38881	.38429	.37985	.37548	.37118
86	0	.01125	.01096	.01068	.01042	.01018	.00995	.00973	.00953	.00934	.00916	.00898	.00882	.00866	.00851	.00837	.00824	.00811	.00798	.00786	.00775
86	1	.00604	.00577	.00552	.00529	.00507	.00487	.00469	.00451	.00435	.00420	.00405	.00392	.00379	.00367	.00356	.00345	.00335	.00325	.00316	.00307
86	2	.00609	.00581	.00555	.00530	.00508	.00487	.00467	.00449	.00431	.00415	.00400	.00386	.00373	.00360	.00348	.00337	.00326	.00316	.00307	.00298
86	3	.00632	.00602	.00574	.00549	.00525	.00502	.00482	.00462	.00444	.00427	.00411	.00396	.00382	.00369	.00356	.00344	.00333	.00322	.00312	.00303
86	4	.00665	.00633	.00604	.00577	.00552	.00528	.00506	.00485	.00466	.00448	.00431	.00415	.00400	.00386	.00373	.00360	.00348	.00337	.00326	.00316
86	5	.00707	.00673	.00642	.00613	.00586	.00561	.00538	.00516	.00495	.00476	.00458	.00441	.00425	.00410	.00396	.00382	.00370	.00358	.00346	.00335
86	6	.00754	.00719	.00686	.00655	.00626	.00600	.00575	.00552	.00530	.00509	.00490	.00472	.00455	.00439	.00424	.00410	.00396	.00383	.00371	.00359
86	7	.00808	.00771	.00736	.00703	.00673	.00645	.00618	.00593	.00570	.00549	.00528	.00509	.00491	.00474	.00457	.00442	.00428	.00414	.00401	.00388
86	8	.00868	.00828	.00791	.00757	.00725	.00695	.00667	.00640	.00616	.00592	.00571	.00550	.00531	.00513	.00495	.00479	.00463	.00449	.00435	.00422

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
86	9	.00935	.00893	.00854	.00817	.00783	.00751	.00721	.00693	.00667	.00643	.00619	.00598	.00577	.00557	.00539	.00522	.00505	.00489	.00475	.00460
86	10	.01010	.00965	.00924	.00885	.00849	.00815	.00783	.00753	.00725	.00699	.00675	.00651	.00629	.00609	.00589	.00570	.00553	.00536	.00520	.00505
86	11	.01091	.01043	.00999	.00958	.00920	.00884	.00850	.00819	.00789	.00761	.00735	.00710	.00687	.00665	.00644	.00624	.00605	.00588	.00571	.00555
86	12	.01178	.01128	.01081	.01037	.00997	.00959	.00923	.00890	.00858	.00828	.00801	.00774	.00749	.00726	.00704	.00683	.00663	.00644	.00626	.00608
86	13	.01267	.01214	.01165	.01119	.01076	.01036	.00998	.00962	.00929	.00898	.00868	.00840	.00814	.00789	.00765	.00743	.00721	.00701	.00682	.00664
86	14	.01356	.01300	.01248	.01199	.01154	.01111	.01071	.01034	.00998	.00965	.00934	.00904	.00876	.00850	.00825	.00801	.00778	.00757	.00737	.00717
86	15	.01442	.01383	.01328	.01277	.01229	.01184	.01142	.01102	.01065	.01029	.00996	.00965	.00935	.00907	.00881	.00856	.00832	.00809	.00788	.00767
86	16	.01524	.01462	.01404	.01350	.01300	.01252	.01208	.01166	.01126	.01089	.01054	.01021	.00990	.00960	.00932	.00906	.00881	.00857	.00834	.00812
86	17	.01604	.01539	.01478	.01421	.01367	.01317	.01270	.01226	.01185	.01146	.01109	.01074	.01041	.01010	.00980	.00952	.00926	.00900	.00876	.00853
86	18	.01683	.01614	.01550	.01490	.01434	.01381	.01332	.01285	.01241	.01200	.01161	.01124	.01090	.01057	.01026	.00996	.00968	.00941	.00916	.00892
86	19	.01765	.01692	.01625	.01562	.01502	.01447	.01395	.01346	.01299	.01256	.01215	.01176	.01139	.01105	.01072	.01041	.01011	.00983	.00956	.00931
86	20	.01851	.01775	.01704	.01637	.01575	.01516	.01461	.01409	.01361	.01315	.01271	.01231	.01192	.01155	.01121	.01088	.01056	.01027	.00998	.00972
86	21	.01944	.01864	.01789	.01718	.01653	.01591	.01533	.01478	.01427	.01378	.01332	.01289	.01248	.01210	.01173	.01138	.01105	.01074	.01044	.01016
86	22	.02042	.01957	.01878	.01804	.01735	.01670	.01608	.01551	.01496	.01445	.01397	.01351	.01308	.01267	.01228	.01192	.01157	.01124	.01092	.01062
86	23	.02147	.02058	.01975	.01897	.01823	.01755	.01690	.01629	.01572	.01518	.01467	.01418	.01373	.01329	.01288	.01249	.01213	.01177	.01144	.01112
86	24	.02261	.02167	.02079	.01997	.01920	.01847	.01779	.01714	.01654	.01597	.01543	.01492	.01443	.01397	.01354	.01313	.01274	.01237	.01201	.01168
86	25	.02385	.02286	.02193	.02107	.02025	.01948	.01876	.01808	.01744	.01684	.01626	.01572	.01521	.01473	.01427	.01383	.01342	.01302	.01265	.01229
86	26	.02519	.02415	.02317	.02226	.02139	.02058	.01982	.01910	.01842	.01778	.01718	.01661	.01606	.01555	.01506	.01460	.01416	.01374	.01334	.01297
86	27	.02665	.02555	.02453	.02356	.02265	.02179	.02099	.02023	.01951	.01883	.01819	.01758	.01701	.01646	.01595	.01546	.01499	.01455	.01412	.01372
86	28	.02822	.02707	.02598	.02496	.02400	.02310	.02225	.02144	.02068	.01996	.01928	.01864	.01803	.01745	.01690	.01638	.01589	.01542	.01497	.01454
86	29	.02991	.02869	.02755	.02647	.02546	.02450	.02360	.02275	.02195	.02119	.02047	.01978	.01914	.01852	.01794	.01739	.01686	.01636	.01589	.01543
86	30	.03171	.03043	.02922	.02809	.02702	.02601	.02506	.02416	.02330	.02250	.02174	.02101	.02033	.01968	.01906	.01847	.01791	.01738	.01687	.01639
86	31	.03363	.03228	.03101	.02981	.02868	.02762	.02661	.02566	.02476	.02391	.02310	.02233	.02160	.02091	.02026	.01963	.01904	.01847	.01793	.01742
86	32	.03568	.03426	.03292	.03166	.03047	.02934	.02828	.02727	.02632	.02541	.02456	.02375	.02298	.02224	.02155	.02088	.02025	.01965	.01908	.01853
86	33	.03788	.03639	.03497	.03364	.03239	.03120	.03007	.02901	.02800	.02705	.02614	.02528	.02446	.02368	.02294	.02224	.02157	.02093	.02032	.01973
86	34	.04023	.03866	.03717	.03577	.03444	.03319	.03200	.03088	.02981	.02880	.02784	.02692	.02606	.02523	.02445	.02370	.02299	.02231	.02166	.02104
86	35	.04276	.04110	.03954	.03806	.03666	.03534	.03408	.03289	.03177	.03070	.02968	.02871	.02779	.02692	.02608	.02529	.02453	.02381	.02312	.02246
86	36	.04545	.04371	.04207	.04051	.03904	.03764	.03632	.03506	.03387	.03274	.03166	.03063	.02966	.02873	.02785	.02700	.02620	.02543	.02469	.02399
86	37	.04834	.04651	.04478	.04314	.04159	.04012	.03872	.03739	.03613	.03494	.03380	.03271	.03168	.03069	.02975	.02886	.02800	.02719	.02640	.02566
86	38	.05144	.04952	.04770	.04598	.04434	.04279	.04131	.03991	.03858	.03732	.03611	.03496	.03387	.03282	.03183	.03087	.02997	.02910	.02827	.02747
86	39	.05475	.05274	.05083	.04901	.04729	.04566	.04410	.04263	.04122	.03988	.03861	.03739	.03623	.03512	.03407	.03306	.03209	.03117	.03029	.02944
86	40	.05831	.05619	.05419	.05228	.05047	.04875	.04711	.04555	.04407	.04266	.04131	.04002	.03880	.03762	.03650	.03543	.03441	.03343	.03249	.03159
86	41	.06212	.05991	.05780	.05580	.05389	.05208	.05036	.04872	.04715	.04566	.04424	.04288	.04158	.04034	.03915	.03802	.03693	.03589	.03489	.03394
86	42	.06620	.06388	.06167	.05957	.05757	.05567	.05385	.05212	.05047	.04890	.04740	.04596	.04459	.04328	.04202	.04082	.03967	.03856	.03750	.03649
86	43	.07056	.06812	.06581	.06361	.06151	.05951	.05760	.05578	.05404	.05238	.05080	.04928	.04783	.04644	.04511	.04384	.04262	.04145	.04033	.03925
86	44	.07519	.07265	.07022	.06792	.06571	.06361	.06161	.05970	.05787	.05612	.05445	.05285	.05132	.04985	.04845	.04710	.04581	.04457	.04338	.04224
86	45	.08009	.07743	.07490	.07248	.07017	.06797	.06587	.06386	.06193	.06010	.05834	.05665	.05504	.05349	.05200	.05058	.04921	.04790	.04664	.04543
86	46	.08527	.08249	.07984	.07732	.07490	.07259	.07039	.06828	.06626	.06433	.06247	.06070	.05900	.05737	.05580	.05430	.05285	.05147	.05013	.04885
86	47	.09071	.08782	.08505	.08241	.07988	.07747	.07516	.07295	.07083	.06880	.06685	.06498	.06319	.06147	.05982	.05824	.05671	.05525	.05384	.05248
86	48	.09644	.09342	.09054	.08778	.08514	.08262	.08020	.07788	.07566	.07353	.07149	.06953	.06764	.06584	.06410	.06243	.06082	.05927	.05779	.05635
86	49	.10246	.09932	.09631	.09344	.09068	.08805	.08552	.08309	.08077	.07854	.07639	.07433	.07236	.07046	.06863	.06687	.06518	.06355	.06198	.06046
86	50	.10878	.10552	.10239	.09940	.09653	.09377	.09113	.08860	.08617	.08383	.08158	.07943	.07735	.07535	.07343	.07158	.06980	.06809	.06643	.06484
86	51	.11542	.11202	.10877	.10566	.10267	.09980	.09704	.09440	.09186	.08941	.08706	.08480	.08263	.08054	.07852	.07658	.07471	.07290	.07116	.06948
86	52	.12234	.11882	.11544	.11220	.10909	.10611	.10324	.10048	.09782	.09527	.09282	.09045	.08818	.08598	.08387	.08183	.07987	.07797	.07614	.07438
86	53	.12955	.12590	.12240	.11904	.11581	.11270	.10971	.10684	.10407	.10141	.09885	.09638	.09400	.09170	.08949	.08735	.08529	.08331	.08139	.07953
86	54	.13705	.13327	.12965	.12616	.12281	.11958	.11647	.11348	.11060	.10783	.10516	.10258	.10009	.09770	.09538	.09315	.09099	.08891	.08689	.08495
86	55	.14485	.14095	.13719	.13358	.13010	.12675	.12353	.12042	.11743	.11454	.11176	.10907	.10648	.10398	.10156	.09922	.09697	.09479	.09268	.09064
86	56	.15295	.14892	.14504	.14130	.13770	.13423	.13089	.12766	.12455	.12155	.11865	.11586	.11316	.11055	.10803	.10559	.10323	.10095	.09875	.09661
86	57	.16135	.15719	.15318	.14932	.14559	.14200	.13854	.13520	.13197	.12886	.12585	.12294	.12013	.11741	.11479	.11224	.10979	.10741	.10510	.10287
86	58	.17002	.16573	.16160	.15761	.15377	.15005	.14647	.14301	.13967	.13644	.13331	.13029	.12738	.12455	.12182	.11917	.11661	.11413	.11172	.10939

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
86	59	.17894	.17453	.17027	.16616	.16219	.15836	.15466	.15108	.14762	.14427	.14104	.13791	.13488	.13194	.12910	.12635	.12368	.12110	.11860	.11617
86	60	.18811	.18358	.17920	.17496	.17088	.16692	.16310	.15940	.15583	.15237	.14902	.14577	.14263	.13959	.13664	.13378	.13101	.12833	.12572	.12319
86	61	.19755	.19289	.18839	.18404	.17983	.17576	.17182	.16800	.16431	.16074	.15727	.15392	.15067	.14752	.14446	.14149	.13862	.13583	.13312	.13049
86	62	.20728	.20251	.19789	.19342	.18909	.18490	.18084	.17692	.17311	.16942	.16584	.16238	.15902	.15575	.15259	.14952	.14654	.14364	.14083	.13810
86	63	.21732	.21243	.20769	.20310	.19866	.19436	.19019	.18614	.18223	.17842	.17474	.17116	.16769	.16432	.16104	.15787	.15478	.15178	.14887	.14603
86	64	.22764	.22264	.21779	.21309	.20853	.20412	.19983	.19568	.19165	.18774	.18394	.18025	.17667	.17319	.16981	.16653	.16334	.16024	.15722	.15428
86	65	.23825	.23314	.22818	.22337	.21870	.21418	.20979	.20552	.20138	.19736	.19345	.18966	.18597	.18239	.17890	.17551	.17222	.16901	.16589	.16286
86	66	.24915	.24394	.23887	.23396	.22919	.22456	.22006	.21569	.21144	.20731	.20330	.19940	.19561	.19192	.18833	.18484	.18144	.17813	.17491	.17177
86	67	.26037	.25506	.24989	.24488	.24001	.23527	.23067	.22620	.22185	.21762	.21350	.20950	.20560	.20181	.19812	.19453	.19103	.18762	.18430	.18107
86	68	.27188	.26647	.26121	.25610	.25113	.24630	.24160	.23703	.23258	.22825	.22403	.21993	.21593	.21204	.20825	.20456	.20096	.19746	.19404	.19071
86	69	.28363	.27813	.27278	.26758	.26252	.25760	.25280	.24814	.24359	.23917	.23486	.23066	.22657	.22258	.21869	.21491	.21121	.20761	.20410	.20067
86	70	.29556	.28998	.28455	.27927	.27412	.26911	.26423	.25947	.25484	.25032	.24592	.24163	.23745	.23337	.22939	.22551	.22172	.21803	.21442	.21090
86	71	.30763	.30198	.29647	.29110	.28588	.28078	.27582	.27098	.26626	.26166	.25717	.25279	.24852	.24436	.24029	.23632	.23244	.22866	.22497	.22136
86	72	.31980	.31407	.30850	.30306	.29776	.29259	.28755	.28263	.27784	.27315	.26858	.26412	.25977	.25552	.25137	.24731	.24335	.23949	.23571	.23201
86	73	.33203	.32625	.32061	.31511	.30974	.30451	.29939	.29440	.28953	.28478	.28013	.27559	.27116	.26683	.26260	.25847	.25443	.25048	.24662	.24284
86	74	.34437	.33853	.33284	.32728	.32185	.31655	.31138	.30632	.30138	.29656	.29184	.28723	.28273	.27833	.27402	.26981	.26570	.26167	.25773	.25388
86	75	.35681	.35093	.34519	.33958	.33410	.32875	.32352	.31840	.31340	.30851	.30374	.29906	.29449	.29002	.28565	.28137	.27719	.27309	.26908	.26516
86	76	.36937	.36346	.35768	.35203	.34650	.34110	.33582	.33065	.32560	.32066	.31582	.31109	.30646	.30193	.29750	.29316	.28891	.28474	.28067	.27668
86	77	.38201	.37607	.37026	.36458	.35902	.35358	.34825	.34304	.33795	.33296	.32807	.32329	.31861	.31402	.30953	.30514	.30083	.29661	.29247	.28842
86	78	.39467	.38871	.38288	.37717	.37158	.36611	.36076	.35552	.35038	.34535	.34043	.33560	.33087	.32624	.32171	.31726	.31290	.30863	.30444	.30033
86	79	.40726	.40129	.39545	.38972	.38412	.37862	.37324	.36797	.36281	.35775	.35279	.34793	.34317	.33850	.33392	.32943	.32503	.32071	.31647	.31232
86	80	.41967	.41370	.40785	.40212	.39650	.39099	.38560	.38031	.37512	.37004	.36505	.36016	.35537	.35067	.34606	.34153	.33709	.33274	.32846	.32427
86	81	.43181	.42584	.41999	.41426	.40864	.40313	.39772	.39242	.38722	.38212	.37712	.37221	.36739	.36267	.35803	.35348	.34901	.34462	.34032	.33609
86	82	.44363	.43767	.43183	.42611	.42049	.41498	.40957	.40427	.39906	.39395	.38894	.38401	.37918	.37444	.36978	.36520	.36071	.35630	.35197	.34771
86	83	.45511	.44917	.44335	.43764	.43203	.42653	.42112	.41582	.41061	.40550	.40048	.39555	.39071	.38595	.38128	.37670	.37219	.36776	.36341	.35913
86	84	.46628	.46037	.45458	.44888	.44329	.43780	.43241	.42712	.42192	.41681	.41179	.40686	.40202	.39726	.39258	.38799	.38347	.37903	.37466	.37037
86	85	.47716	.47129	.46552	.45985	.45428	.44882	.44344	.43816	.43298	.42788	.42287	.41795	.41311	.40835	.40368	.39908	.39456	.39012	.38574	.38145
86	86	.48764	.48181	.47607	.47044	.46490	.45946	.45411	.44885	.44369	.43861	.43361	.42870	.42388	.41913	.41446	.40987	.40535	.40091	.39654	.39224
87	0	.01146	.01116	.01089	.01063	.01039	.01016	.00994	.00974	.00955	.00937	.00920	.00903	.00888	.00873	.00859	.00845	.00833	.00820	.00808	.00797
87	1	.00608	.00582	.00557	.00533	.00512	.00492	.00473	.00456	.00439	.00424	.00410	.00396	.00383	.00371	.00360	.00349	.00339	.00330	.00321	.00312
87	2	.00613	.00584	.00558	.00534	.00511	.00490	.00471	.00452	.00435	.00419	.00404	.00390	.00376	.00364	.00352	.00341	.00330	.00320	.00311	.00302
87	3	.00635	.00605	.00578	.00552	.00528	.00506	.00485	.00465	.00447	.00430	.00414	.00399	.00385	.00372	.00359	.00348	.00336	.00326	.00316	.00306
87	4	.00668	.00637	.00607	.00580	.00555	.00531	.00509	.00488	.00469	.00451	.00434	.00418	.00403	.00389	.00376	.00363	.00351	.00340	.00329	.00319
87	5	.00710	.00676	.00645	.00616	.00589	.00564	.00541	.00519	.00498	.00479	.00461	.00444	.00428	.00413	.00399	.00385	.00373	.00361	.00349	.00338
87	6	.00757	.00722	.00689	.00658	.00630	.00603	.00578	.00555	.00533	.00513	.00493	.00475	.00458	.00442	.00427	.00413	.00399	.00386	.00374	.00363
87	7	.00812	.00774	.00739	.00707	.00676	.00648	.00622	.00597	.00574	.00552	.00531	.00512	.00494	.00477	.00461	.00445	.00431	.00417	.00404	.00392
87	8	.00872	.00832	.00795	.00761	.00728	.00698	.00670	.00644	.00619	.00596	.00574	.00554	.00535	.00516	.00499	.00483	.00467	.00453	.00439	.00425
87	9	.00940	.00898	.00858	.00822	.00788	.00756	.00726	.00698	.00672	.00647	.00624	.00602	.00581	.00562	.00543	.00526	.00509	.00494	.00479	.00465
87	10	.01015	.00970	.00929	.00890	.00854	.00820	.00788	.00759	.00731	.00704	.00680	.00656	.00635	.00614	.00594	.00576	.00558	.00541	.00525	.00510
87	11	.01097	.01050	.01006	.00964	.00926	.00890	.00857	.00825	.00795	.00768	.00741	.00717	.00693	.00671	.00650	.00630	.00612	.00594	.00577	.00561
87	12	.01185	.01135	.01088	.01045	.01004	.00966	.00930	.00897	.00865	.00836	.00808	.00782	.00757	.00733	.00711	.00690	.00670	.00651	.00633	.00616
87	13	.01276	.01223	.01173	.01127	.01084	.01044	.01006	.00971	.00937	.00906	.00877	.00849	.00822	.00797	.00774	.00751	.00730	.00710	.00690	.00672
87	14	.01366	.01310	.01258	.01209	.01164	.01121	.01081	.01043	.01008	.00975	.00944	.00914	.00886	.00860	.00834	.00811	.00788	.00767	.00746	.00727
87	15	.01453	.01394	.01339	.01287	.01239	.01194	.01152	.01113	.01075	.01040	.01007	.00976	.00946	.00918	.00892	.00866	.00843	.00820	.00798	.00778
87	16	.01536	.01474	.01416	.01362	.01311	.01264	.01219	.01177	.01138	.01101	.01066	.01033	.01001	.00972	.00944	.00917	.00892	.00868	.00845	.00824
87	17	.01616	.01551	.01490	.01433	.01380	.01330	.01283	.01238	.01197	.01158	.01121	.01086	.01053	.01022	.00992	.00964	.00938	.00912	.00888	.00865
87	18	.01696	.01627	.01563	.01503	.01447	.01394	.01344	.01298	.01254	.01213	.01174	.01137	.01102	.01069	.01038	.01009	.00981	.00954	.00929	.00904
87	19	.01778	.01705	.01638	.01575	.01515	.01460	.01408	.01359	.01312	.01269	.01228	.01189	.01152	.01118	.01085	.01054	.01024	.		

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
87	22	.02056	.01971	.01892	.01818	.01749	.01684	.01622	.01565	.01511	.01459	.01411	.01365	.01322	.01281	.01243	.01206	.01171	.01138	.01106	.01076
87	23	.02161	.02072	.01989	.01911	.01838	.01769	.01705	.01644	.01586	.01532	.01481	.01433	.01387	.01344	.01303	.01264	.01227	.01192	.01159	.01127
87	24	.02275	.02182	.02094	.02012	.01935	.01862	.01794	.01729	.01669	.01612	.01558	.01507	.01458	.01412	.01369	.01328	.01289	.01252	.01216	.01183
87	25	.02400	.02301	.02209	.02122	.02040	.01964	.01892	.01824	.01760	.01699	.01642	.01588	.01537	.01488	.01442	.01398	.01357	.01318	.01280	.01244
87	26	.02535	.02431	.02333	.02242	.02156	.02075	.01998	.01926	.01859	.01795	.01734	.01677	.01622	.01571	.01522	.01476	.01432	.01390	.01351	.01313
87	27	.02682	.02572	.02469	.02373	.02282	.02196	.02116	.02040	.01968	.01900	.01836	.01775	.01718	.01663	.01612	.01562	.01516	.01471	.01429	.01389
87	28	.02839	.02724	.02616	.02514	.02418	.02327	.02242	.02162	.02086	.02014	.01946	.01882	.01821	.01763	.01708	.01656	.01606	.01559	.01514	.01472
87	29	.03009	.02888	.02773	.02666	.02564	.02469	.02379	.02294	.02213	.02137	.02065	.01997	.01932	.01871	.01813	.01758	.01705	.01655	.01607	.01562
87	30	.03190	.03062	.02942	.02828	.02721	.02620	.02525	.02435	.02350	.02270	.02193	.02121	.02052	.01987	.01925	.01867	.01811	.01758	.01707	.01658
87	31	.03383	.03248	.03121	.03002	.02889	.02782	.02682	.02586	.02496	.02411	.02330	.02254	.02181	.02112	.02046	.01984	.01924	.01868	.01814	.01762
87	32	.03589	.03447	.03314	.03187	.03068	.02956	.02849	.02749	.02653	.02563	.02478	.02396	.02319	.02246	.02176	.02110	.02047	.01987	.01929	.01874
87	33	.03811	.03661	.03520	.03387	.03261	.03143	.03030	.02924	.02823	.02727	.02637	.02551	.02469	.02391	.02317	.02247	.02179	.02115	.02054	.01996
87	34	.04047	.03889	.03741	.03601	.03468	.03343	.03224	.03112	.03005	.02904	.02808	.02716	.02630	.02547	.02469	.02394	.02322	.02254	.02190	.02128
87	35	.04301	.04135	.03979	.03831	.03691	.03559	.03434	.03315	.03202	.03095	.02993	.02896	.02804	.02717	.02634	.02554	.02478	.02406	.02337	.02271
87	36	.04572	.04398	.04234	.04078	.03931	.03791	.03659	.03533	.03414	.03300	.03193	.03090	.02993	.02900	.02811	.02727	.02646	.02570	.02496	.02426
87	37	.04862	.04680	.04507	.04343	.04187	.04040	.03901	.03768	.03642	.03522	.03408	.03300	.03196	.03098	.03004	.02914	.02829	.02747	.02669	.02594
87	38	.05174	.04982	.04800	.04628	.04464	.04309	.04162	.04022	.03889	.03762	.03641	.03526	.03417	.03312	.03213	.03118	.03027	.02940	.02857	.02777
87	39	.05507	.05306	.05115	.04934	.04761	.04598	.04443	.04295	.04154	.04020	.03893	.03771	.03655	.03545	.03439	.03338	.03242	.03149	.03061	.02976
87	40	.05865	.05654	.05453	.05263	.05082	.04910	.04746	.04590	.04442	.04300	.04166	.04037	.03914	.03797	.03685	.03578	.03476	.03377	.03284	.03194
87	41	.06249	.06028	.05817	.05617	.05427	.05246	.05073	.04909	.04753	.04603	.04461	.04325	.04195	.04071	.03952	.03839	.03730	.03626	.03526	.03431
87	42	.06661	.06428	.06207	.05997	.05798	.05607	.05426	.05253	.05088	.04930	.04780	.04636	.04499	.04368	.04242	.04122	.04007	.03896	.03790	.03689
87	43	.07099	.06856	.06625	.06405	.06195	.05995	.05804	.05622	.05448	.05282	.05124	.04972	.04827	.04688	.04555	.04428	.04306	.04189	.04076	.03969
87	44	.07567	.07312	.07070	.06839	.06619	.06409	.06209	.06017	.05835	.05660	.05493	.05333	.05180	.05033	.04892	.04758	.04628	.04504	.04385	.04271
87	45	.08061	.07795	.07542	.07300	.07069	.06849	.06639	.06438	.06246	.06062	.05886	.05717	.05556	.05401	.05252	.05110	.04973	.04842	.04716	.04595
87	46	.08583	.08306	.08041	.07788	.07547	.07316	.07096	.06885	.06683	.06489	.06304	.06127	.05957	.05793	.05637	.05486	.05342	.05203	.05070	.04941
87	47	.09133	.08843	.08567	.08303	.08050	.07809	.07578	.07357	.07145	.06942	.06747	.06560	.06381	.06209	.06044	.05886	.05733	.05586	.05445	.05310
87	48	.09711	.09410	.09121	.08846	.08582	.08329	.08088	.07856	.07634	.07421	.07216	.07020	.06832	.06651	.06477	.06310	.06149	.05994	.05846	.05702
87	49	.10319	.10005	.09705	.09417	.09142	.08878	.08625	.08383	.08150	.07927	.07713	.07507	.07309	.07119	.06936	.06760	.06591	.06428	.06271	.06119
87	50	.10958	.10632	.10319	.10020	.09733	.09458	.09194	.08940	.08697	.08463	.08239	.08023	.07815	.07616	.07424	.07239	.07060	.06889	.06723	.06564
87	51	.11629	.11290	.10965	.10653	.10354	.10068	.09792	.09528	.09273	.09029	.08794	.08568	.08351	.08141	.07939	.07745	.07558	.07377	.07203	.07035
87	52	.12329	.11977	.11639	.11316	.11005	.10706	.10419	.10143	.09878	.09623	.09377	.09141	.08913	.08694	.08482	.08278	.08082	.07892	.07709	.07532
87	53	.13058	.12694	.12344	.12008	.11685	.11374	.11075	.10788	.10511	.10245	.09989	.09742	.09504	.09274	.09053	.08839	.08633	.08434	.08242	.08056
87	54	.13817	.13440	.13077	.12729	.12394	.12071	.11761	.11462	.11174	.10896	.10629	.10371	.10123	.09883	.09651	.09428	.09212	.09003	.08802	.08607
87	55	.14607	.14217	.13842	.13481	.13133	.12798	.12476	.12165	.11866	.11577	.11299	.11030	.10771	.10521	.10279	.10045	.09820	.09601	.09390	.09186
87	56	.15427	.15025	.14637	.14263	.13903	.13557	.13222	.12900	.12589	.12289	.11999	.11720	.11449	.11188	.10936	.10692	.10457	.10228	.10008	.09794
87	57	.16278	.15863	.15462	.15076	.14704	.14345	.13999	.13665	.13342	.13031	.12730	.12439	.12158	.11886	.11624	.11369	.11123	.10885	.10655	.10431
87	58	.17157	.16729	.16316	.15918	.15533	.15162	.14804	.14458	.14124	.13801	.13489	.13187	.12895	.12612	.12339	.12074	.11818	.11569	.11329	.11096
87	59	.18062	.17621	.17196	.16785	.16389	.16006	.15635	.15278	.14932	.14597	.14274	.13961	.13657	.13364	.13080	.12805	.12538	.12279	.12029	.11786
87	60	.18992	.18539	.18102	.17679	.17270	.16875	.16493	.16124	.15766	.15420	.15085	.14761	.14447	.14142	.13847	.13561	.13284	.13015	.12754	.12501
87	61	.19950	.19485	.19035	.18600	.18180	.17773	.17379	.16998	.16629	.16271	.15925	.15589	.15264	.14949	.14643	.14346	.14059	.13779	.13508	.13245
87	62	.20938	.20461	.20000	.19553	.19121	.18702	.18297	.17904	.17523	.17154	.16797	.16450	.16114	.15788	.15471	.15164	.14866	.14576	.14294	.14021
87	63	.21958	.21469	.20996	.20538	.20094	.19664	.19247	.18843	.18451	.18071	.17702	.17344	.16997	.16660	.16333	.16015	.15706	.15406	.15114	.14831
87	64	.23007	.22507	.22023	.21553	.21098	.20657	.20229	.19814	.19411	.19019	.18640	.18271	.17913	.17565	.17227	.16898	.16579	.16269	.15967	.15673
87	65	.24086	.23575	.23080	.22600	.22134	.21681	.21242	.20816	.20402	.20000	.19610	.19230	.18861	.18503	.18154	.17815	.17486	.17165	.16853	.16549
87	66	.25196	.24675	.24169	.23678	.23202	.22739	.22289	.21852	.21428	.21015	.20614	.20224	.19845	.19476	.19117	.18768	.18428	.18097	.17774	.17460
87	67	.26339	.25808	.25293	.24792	.24305	.23832	.23372	.22925	.22490	.22067	.21656	.21256	.20866	.20487	.20118	.19758	.19408	.19067	.18735	.18411
87	68	.27512	.26972	.26447	.25937	.25440	.24958	.24488	.24031	.23586	.23154	.22732	.22322	.21923	.21533	.21154	.20785	.20425	.20074	.19732	.19398
87	69	.28711	.28163	.27629	.27109	.26604	.26112	.25633	.25167	.24713	.24270	.23840	.23420	.23011	.22612	.22223	.21844	.21475	.21114	.20763	.20420
87	70	.29931	.29374	.28832	.28304	.27790	.27289	.26802	.26326	.25863	.25412	.24972	.24543	.24125	.23717	.23319	.22931	.22552	.22182	.21821	.21469
87	71	.31164	.30600	.30050	.29515	.28993	.28484	.27988	.27505	.27033	.26574	.26125	.25687	.25260	.24844	.24437	.24040	.23652	.23273	.22904	.22543

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
87	72	.32409	.31838	.31282	.30739	.30210	.29694	.29190	.28699	.28220	.27752	.27295	.26849	.26414	.25989	.25574	.25168	.24772	.24385	.24007	.23637
87	73	.33663	.33086	.32523	.31974	.31438	.30915	.30405	.29906	.29420	.28945	.28480	.28027	.27584	.27151	.26728	.26314	.25910	.25515	.25128	.24751
87	74	.34928	.34346	.33777	.33223	.32681	.32152	.31635	.31130	.30637	.30155	.29683	.29223	.28773	.28332	.27902	.27481	.27069	.26666	.26272	.25887
87	75	.36205	.35619	.35046	.34487	.33940	.33405	.32883	.32372	.31873	.31385	.30907	.30440	.29983	.29536	.29099	.28671	.28252	.27843	.27441	.27049
87	76	.37497	.36907	.36330	.35767	.35216	.34677	.34149	.33634	.33129	.32635	.32152	.31680	.31217	.30764	.30321	.29886	.29461	.29045	.28637	.28238
87	77	.38798	.38206	.37627	.37060	.36505	.35962	.35431	.34911	.34402	.33904	.33416	.32938	.32470	.32012	.31563	.31124	.30693	.30271	.29857	.29451
87	78	.40104	.39510	.38929	.38360	.37802	.37257	.36722	.36199	.35687	.35185	.34693	.34211	.33738	.33276	.32822	.32377	.31941	.31514	.31095	.30684
87	79	.41405	.40810	.40227	.39657	.39098	.38550	.38014	.37488	.36973	.36467	.35972	.35487	.35011	.34544	.34087	.33638	.33198	.32766	.32342	.31927
87	80	.42688	.42094	.41511	.40940	.40380	.39831	.39293	.38765	.38248	.37741	.37243	.36755	.36276	.35807	.35346	.34894	.34450	.34014	.33587	.33167
87	81	.43946	.43352	.42770	.42199	.41639	.41090	.40551	.40022	.39504	.38995	.38496	.38006	.37525	.37053	.36589	.36135	.35688	.35249	.34819	.34396
87	82	.45173	.44580	.43999	.43429	.42870	.42321	.41782	.41253	.40734	.40224	.39724	.39233	.38750	.38277	.37812	.37355	.36906	.36465	.36032	.35606
87	83	.46366	.45776	.45197	.44628	.44070	.43522	.42984	.42455	.41936	.41427	.40926	.40434	.39951	.39477	.39010	.38552	.38102	.37659	.37224	.36796
87	84	.47530	.46943	.46366	.45800	.45244	.44697	.44161	.43633	.43115	.42606	.42106	.41614	.41131	.40656	.40189	.39731	.39279	.38836	.38400	.37971
87	85	.48665	.48082	.47508	.46945	.46391	.45847	.45313	.44787	.44271	.43763	.43264	.42773	.42291	.41816	.41350	.40891	.40440	.39996	.39559	.39129
87	86	.49761	.49182	.48612	.48052	.47502	.46961	.46429	.45906	.45392	.44886	.44389	.43899	.43418	.42945	.42479	.42021	.41570	.41127	.40690	.40261
87	87	.50805	.50230	.49665	.49109	.48563	.48025	.47496	.46976	.46465	.45961	.45466	.44979	.44500	.44028	.43564	.43107	.42657	.42214	.41779	.41350
88	0	.01165	.01136	.01109	.01083	.01059	.01036	.01015	.00995	.00976	.00958	.00941	.00924	.00909	.00894	.00880	.00867	.00854	.00842	.00830	.00819
88	1	.00613	.00586	.00561	.00538	.00516	.00496	.00477	.00460	.00444	.00428	.00414	.00400	.00388	.00376	.00364	.00354	.00344	.00334	.00325	.00316
88	2	.00616	.00588	.00562	.00537	.00515	.00494	.00474	.00456	.00438	.00422	.00407	.00393	.00380	.00367	.00355	.00344	.00334	.00324	.00314	.00305
88	3	.00638	.00608	.00581	.00555	.00531	.00509	.00488	.00469	.00450	.00433	.00417	.00402	.00388	.00375	.00362	.00351	.00339	.00329	.00319	.00309
88	4	.00671	.00639	.00610	.00583	.00557	.00534	.00512	.00491	.00472	.00454	.00437	.00421	.00406	.00392	.00379	.00366	.00354	.00343	.00332	.00322
88	5	.00712	.00679	.00648	.00619	.00592	.00567	.00543	.00522	.00501	.00482	.00464	.00447	.00431	.00416	.00402	.00388	.00376	.00363	.00352	.00341
88	6	.00760	.00725	.00692	.00661	.00632	.00606	.00581	.00558	.00536	.00516	.00496	.00478	.00461	.00445	.00430	.00416	.00402	.00389	.00377	.00365
88	7	.00815	.00777	.00742	.00710	.00679	.00651	.00625	.00600	.00577	.00555	.00535	.00515	.00497	.00480	.00464	.00449	.00434	.00420	.00407	.00395
88	8	.00876	.00836	.00799	.00764	.00732	.00702	.00674	.00647	.00623	.00600	.00578	.00557	.00538	.00520	.00502	.00486	.00471	.00456	.00442	.00429
88	9	.00944	.00901	.00862	.00826	.00791	.00760	.00730	.00702	.00676	.00651	.00628	.00606	.00585	.00566	.00547	.00530	.00513	.00498	.00483	.00469
88	10	.01020	.00975	.00933	.00895	.00858	.00825	.00793	.00763	.00735	.00709	.00684	.00661	.00639	.00618	.00599	.00580	.00563	.00546	.00530	.00515
88	11	.01103	.01055	.01011	.00970	.00932	.00896	.00862	.00831	.00801	.00773	.00747	.00722	.00699	.00677	.00656	.00636	.00617	.00599	.00582	.00566
88	12	.01192	.01141	.01095	.01051	.01011	.00973	.00937	.00904	.00872	.00842	.00815	.00788	.00763	.00740	.00718	.00697	.00677	.00658	.00639	.00622
88	13	.01283	.01231	.01181	.01135	.01092	.01052	.01014	.00979	.00945	.00914	.00884	.00856	.00830	.00805	.00781	.00759	.00738	.00718	.00698	.00680
88	14	.01374	.01319	.01267	.01218	.01172	.01130	.01090	.01052	.01017	.00984	.00953	.00923	.00895	.00869	.00843	.00820	.00797	.00776	.00755	.00736
88	15	.01462	.01404	.01349	.01297	.01249	.01204	.01162	.01123	.01085	.01050	.01017	.00986	.00956	.00928	.00902	.00876	.00853	.00830	.00808	.00788
88	16	.01546	.01484	.01426	.01372	.01322	.01274	.01230	.01188	.01149	.01111	.01076	.01043	.01012	.00983	.00955	.00928	.00903	.00879	.00856	.00834
88	17	.01627	.01562	.01501	.01444	.01391	.01341	.01294	.01250	.01208	.01169	.01132	.01097	.01064	.01033	.01004	.00976	.00949	.00924	.00900	.00877
88	18	.01707	.01639	.01574	.01514	.01458	.01406	.01356	.01310	.01266	.01225	.01186	.01149	.01114	.01081	.01050	.01021	.00993	.00966	.00940	.00916
88	19	.01789	.01717	.01650	.01587	.01527	.01472	.01420	.01371	.01325	.01281	.01240	.01201	.01165	.01130	.01097	.01066	.01036	.01008	.00981	.00956
88	20	.01877	.01801	.01730	.01663	.01601	.01542	.01487	.01435	.01387	.01341	.01297	.01257	.01218	.01181	.01147	.01114	.01082	.01053	.01024	.00998
88	21	.01970	.01890	.01815	.01745	.01679	.01617	.01559	.01505	.01453	.01405	.01359	.01316	.01275	.01236	.01200	.01165	.01132	.01101	.01071	.01042
88	22	.02069	.01984	.01905	.01831	.01762	.01697	.01636	.01578	.01524	.01473	.01424	.01379	.01335	.01295	.01256	.01219	.01184	.01151	.01119	.01089
88	23	.02174	.02086	.02003	.01925	.01851	.01783	.01718	.01657	.01600	.01546	.01495	.01446	.01401	.01357	.01317	.01278	.01241	.01206	.01172	.01140
88	24	.02289	.02196	.02108	.02026	.01949	.01876	.01808	.01743	.01683	.01626	.01572	.01521	.01472	.01426	.01383	.01342	.01303	.01266	.01230	.01197
88	25	.02414	.02315	.02223	.02136	.02055	.01978	.01906	.01838	.01774	.01714	.01656	.01602	.01551	.01503	.01457	.01413	.01372	.01332	.01295	.01259
88	26	.02549	.02445	.02348	.02256	.02170	.02089	.02013	.01941	.01874	.01810	.01749	.01692	.01638	.01586	.01537	.01491	.01447	.01405	.01366	.01328
88	27	.02697	.02588	.02485	.02388	.02297	.02212	.02131	.02055	.01984	.01916	.01852	.01791	.01734	.01679	.01627	.01578	.01532	.01487	.01445	.01405
88	28	.02856	.02740	.02632	.02530	.02434	.02344	.02259	.02178	.02102	.02031	.01963	.01898	.01837	.01780	.01725	.01673	.01623	.01576	.01531	.01488
88	29	.03026	.02905	.02790	.02683	.02582	.02486	.02396	.02311	.02231	.02155	.02083	.02014	.01950	.01889	.01830	.01775	.01722	.01672	.01624	.01579
88	30	.03208	.03080	.02960	.02846	.02739	.02638	.02543	.02453	.02368	.02288	.02211	.02139	.02071	.02006	.01944	.01885	.01829	.01776	.01725	.01677
88	31	.03402	.03267	.03140	.03021	.02908	.02801	.02701	.02606	.02516	.02430	.02349	.02273	.02200	.02131	.02065	.02003	.01944	.01887	.01833	.01782
88	32	.03609	.03467	.03333	.03207	.03088	.02976	.02869	.02769	.02674	.02583	.02498	.02416	.02339	.02266	.02196	.02130	.02067	.02007	.01949	.01895
88	33	.03831	.03682	.03541	.03408	.03282	.03164	.03051	.02945	.02844	.02749	.02658	.02572	.02490	.02412	.02338	.02268	.02201	.02137	.02076	.02017

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
88	34	.04069	.03911	.03763	.03623	.03490	.03365	.03246	.03134	.03027	.02926	.02830	.02739	.02652	.02570	.02491	.02416	.02345	.02277	.02212	.02150
88	35	.04324	.04158	.04002	.03855	.03715	.03582	.03457	.03338	.03226	.03118	.03017	.02920	.02828	.02741	.02657	.02578	.02502	.02430	.02360	.02294
88	36	.04597	.04423	.04258	.04103	.03955	.03816	.03683	.03558	.03439	.03325	.03218	.03115	.03018	.02925	.02836	.02752	.02671	.02595	.02521	.02451
88	37	.04888	.04706	.04533	.04369	.04214	.04067	.03927	.03794	.03668	.03548	.03435	.03326	.03223	.03124	.03030	.02941	.02855	.02773	.02695	.02620
88	38	.05202	.05010	.04828	.04656	.04492	.04337	.04190	.04050	.03917	.03790	.03669	.03555	.03445	.03341	.03241	.03146	.03055	.02968	.02885	.02805
88	39	.05537	.05336	.05144	.04963	.04791	.04628	.04473	.04325	.04184	.04050	.03923	.03801	.03685	.03575	.03469	.03368	.03272	.03179	.03091	.03006
88	40	.05897	.05686	.05485	.05295	.05114	.04942	.04778	.04622	.04474	.04332	.04198	.04069	.03946	.03829	.03717	.03610	.03508	.03410	.03316	.03226
88	41	.06284	.06062	.05851	.05651	.05461	.05280	.05108	.04944	.04787	.04638	.04496	.04360	.04230	.04106	.03987	.03873	.03765	.03661	.03561	.03465
88	42	.06697	.06465	.06245	.06035	.05835	.05644	.05463	.05290	.05125	.04968	.04818	.04674	.04537	.04405	.04280	.04159	.04044	.03934	.03828	.03726
88	43	.07139	.06896	.06665	.06445	.06235	.06035	.05844	.05662	.05489	.05323	.05164	.05013	.04868	.04729	.04596	.04468	.04346	.04229	.04117	.04009
88	44	.07610	.07356	.07114	.06883	.06663	.06453	.06253	.06062	.05879	.05704	.05537	.05377	.05224	.05077	.04937	.04802	.04673	.04548	.04429	.04315
88	45	.08108	.07843	.07589	.07348	.07117	.06897	.06687	.06486	.06294	.06110	.05934	.05765	.05604	.05449	.05300	.05158	.05021	.04890	.04764	.04643
88	46	.08635	.08358	.08093	.07840	.07599	.07368	.07148	.06937	.06735	.06542	.06357	.06179	.06009	.05846	.05689	.05539	.05394	.05255	.05122	.04994
88	47	.09189	.08900	.08624	.08360	.08107	.07866	.07635	.07414	.07202	.06999	.06804	.06618	.06438	.06267	.06101	.05943	.05790	.05644	.05502	.05367
88	48	.09773	.09471	.09183	.08908	.08644	.08392	.08150	.07918	.07696	.07483	.07279	.07083	.06894	.06713	.06540	.06372	.06212	.06057	.05908	.05764
88	49	.10386	.10072	.09772	.09485	.09210	.08946	.08693	.08451	.08218	.07995	.07781	.07575	.07377	.07187	.07004	.06828	.06659	.06496	.06339	.06187
88	50	.11031	.10705	.10393	.10094	.09807	.09532	.09268	.09014	.08771	.08538	.08313	.08097	.07890	.07690	.07498	.07313	.07135	.06963	.06797	.06638
88	51	.11709	.11370	.11045	.10734	.10435	.10148	.09873	.09609	.09354	.09110	.08875	.08649	.08432	.08222	.08021	.07826	.07639	.07458	.07284	.07116
88	52	.12416	.12064	.11727	.11403	.11093	.10794	.10507	.10232	.09966	.09711	.09466	.09229	.09002	.08782	.08571	.08367	.08170	.07981	.07797	.07621
88	53	.13153	.12789	.12439	.12103	.11780	.11470	.11171	.10884	.10608	.10342	.10085	.09838	.09600	.09371	.09149	.08936	.08730	.08531	.08338	.08152
88	54	.13921	.13544	.13181	.12833	.12498	.12176	.11865	.11566	.11279	.11001	.10734	.10476	.10228	.09988	.09756	.09533	.09317	.09108	.08907	.08712
88	55	.14719	.14330	.13955	.13594	.13246	.12912	.12590	.12279	.11980	.11692	.11413	.11145	.10885	.10635	.10393	.10160	.09934	.09715	.09504	.09300
88	56	.15549	.15147	.14759	.14386	.14026	.13680	.13346	.13024	.12713	.12413	.12123	.11844	.11574	.11313	.11060	.10817	.10581	.10352	.10132	.09918
88	57	.16411	.15996	.15595	.15210	.14838	.14479	.14133	.13799	.13477	.13165	.12865	.12574	.12293	.12021	.11758	.11504	.11258	.11020	.10789	.10566
88	58	.17301	.16873	.16460	.16062	.15678	.15308	.14950	.14604	.14270	.13947	.13635	.13333	.13041	.12758	.12485	.12220	.11964	.11715	.11475	.11241
88	59	.18217	.17777	.17352	.16942	.16545	.16163	.15793	.15435	.15089	.14755	.14432	.14118	.13815	.13522	.13238	.12963	.12696	.12437	.12186	.11943
88	60	.19160	.18707	.18270	.17847	.17439	.17044	.16663	.16293	.15936	.15590	.15255	.14931	.14617	.14313	.14018	.13732	.13454	.13185	.12925	.12671
88	61	.20130	.19665	.19216	.18782	.18362	.17955	.17561	.17181	.16812	.16454	.16108	.15773	.15448	.15132	.14827	.14530	.14242	.13963	.13692	.13428
88	62	.21132	.20656	.20195	.19748	.19316	.18898	.18493	.18101	.17720	.17352	.16994	.16648	.16312	.15986	.15669	.15362	.15063	.14774	.14492	.14219
88	63	.22166	.21678	.21206	.20748	.20305	.19875	.19459	.19055	.18663	.18283	.17915	.17557	.17210	.16873	.16546	.16228	.15919	.15619	.15327	.15043
88	64	.23232	.22732	.22249	.21780	.21325	.20884	.20457	.20042	.19639	.19248	.18869	.18500	.18142	.17794	.17456	.17128	.16808	.16498	.16196	.15902
88	65	.24327	.23817	.23323	.22843	.22378	.21926	.21487	.21061	.20648	.20246	.19856	.19476	.19108	.18749	.18401	.18062	.17732	.17411	.17099	.16795
88	66	.25455	.24935	.24430	.23940	.23464	.23002	.22553	.22116	.21692	.21280	.20879	.20489	.20110	.19741	.19382	.19033	.18693	.18362	.18039	.17725
88	67	.26618	.26088	.25574	.25073	.24587	.24115	.23656	.23209	.22775	.22352	.21941	.21541	.21151	.20772	.20403	.20044	.19694	.19352	.19020	.18696
88	68	.27813	.27274	.26750	.26240	.25744	.25262	.24793	.24337	.23892	.23460	.23039	.22629	.22230	.21841	.21462	.21092	.20732	.20381	.20039	.19706
88	69	.29035	.28487	.27954	.27435	.26931	.26440	.25961	.25496	.25042	.24600	.24170	.23750	.23341	.22943	.22554	.22175	.21806	.21445	.21093	.20750
88	70	.30278	.29722	.29181	.28654	.28141	.27641	.27154	.26680	.26217	.25767	.25327	.24898	.24480	.24073	.23675	.23287	.22908	.22538	.22177	.21825
88	71	.31537	.30974	.30425	.29891	.29370	.28862	.28367	.27884	.27413	.26954	.26506	.26069	.25642	.25226	.24819	.24422	.24034	.23656	.23286	.22925
88	72	.32809	.32239	.31684	.31142	.30614	.30099	.29596	.29106	.28627	.28160	.27704	.27258	.26823	.26399	.25984	.25578	.25182	.24795	.24417	.24047
88	73	.34090	.33515	.32953	.32405	.31871	.31349	.30839	.30342	.29856	.29381	.28918	.28465	.28022	.27589	.27166	.26753	.26349	.25954	.25567	.25189
88	74	.35384	.34804	.34237	.33684	.33143	.32615	.32099	.31595	.31103	.30622	.30151	.29691	.29241	.28801	.28371	.27950	.27539	.27136	.26742	.26356
88	75	.36693	.36109	.35538	.34979	.34434	.33901	.33379	.32870	.32371	.31884	.31407	.30941	.30484	.30038	.29601	.29173	.28755	.28345	.27944	.27551
88	76	.38018	.37430	.36856	.36294	.35744	.35206	.34680	.34166	.33662	.33169	.32687	.32215	.31753	.31300	.30857	.30423	.29999	.29582	.29175	.28775
88	77	.39356	.38765	.38188	.37623	.37070	.36528	.35999	.35480	.34972	.34475	.33988	.33511	.33044	.32586	.32138	.31698	.31267	.30845	.30432	.30026
88	78	.40699	.40108	.39528	.38961	.38406	.37862	.37329	.36807	.36296	.35795	.35304	.34823	.34351	.33889	.33436	.32992	.32556	.32129	.31710	.31299
88	79	.42040	.41447	.40867	.40299	.39742	.39196	.38661	.38137	.37623	.37119	.36625	.36141	.35666	.35200	.34743	.34294	.33855	.33423	.33000	.32584
88	80	.43364	.42773	.42192	.41624	.41066	.40519	.39983	.39457	.38941	.38435	.37939	.37452	.36974	.36505	.36045	.35594	.35151	.34715	.34288	.33869
88	81	.44665	.44074	.43494	.42926	.42368	.41821	.41285	.40758	.40241	.39734	.39236	.38747	.38267	.37796	.37334	.36880	.36434	.35996	.35565	.35143
88	82	.45934	.45345	.44767	.44200	.43643	.43096	.42560	.42033	.41516	.41008	.40509	.40020	.39539	.39066	.38602	.38146	.37698	.37257	.36825	.36399
88	83	.47171	.46585	.46009	.45444	.44888	.44343	.43807	.43281	.42764	.42257	.41758	.41268	.40786	.40313	.39847	.39390	.38941	.38499	.38064	.37637

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
88	84	.48380	.47797	.47224	.46661	.46108	.45565	.45031	.44506	.43990	.43483	.42985	.42495	.42014	.41540	.41075	.40617	.40167	.39724	.39289	.38860
88	85	.49562	.48983	.48413	.47854	.47303	.46763	.46231	.45708	.45195	.44689	.44192	.43703	.43223	.42750	.42285	.41827	.41377	.40934	.40499	.40070
88	86	.50705	.50130	.49565	.49009	.48462	.47925	.47396	.46876	.46365	.45862	.45367	.44880	.44401	.43929	.43465	.43008	.42559	.42117	.41681	.41252
88	87	.51796	.51226	.50665	.50114	.49571	.49037	.48512	.47995	.47487	.46986	.46494	.46009	.45532	.45062	.44600	.44145	.43697	.43255	.42821	.42393
88	88	.52832	.52268	.51712	.51165	.50627	.50097	.49576	.49063	.48558	.48061	.47571	.47089	.46614	.46147	.45687	.45234	.44787	.44347	.43914	.43488
89	0	.01185	.01155	.01128	.01103	.01079	.01056	.01035	.01015	.00996	.00978	.00961	.00945	.00930	.00915	.00901	.00888	.00875	.00863	.00851	.00840
89	1	.00616	.00590	.00565	.00541	.00520	.00500	.00481	.00464	.00448	.00432	.00418	.00404	.00392	.00380	.00368	.00358	.00348	.00338	.00329	.00320
89	2	.00619	.00591	.00565	.00540	.00518	.00497	.00477	.00459	.00442	.00426	.00411	.00396	.00383	.00370	.00359	.00347	.00337	.00327	.00317	.00308
89	3	.00641	.00611	.00583	.00558	.00534	.00511	.00491	.00471	.00453	.00436	.00420	.00405	.00391	.00378	.00365	.00353	.00342	.00332	.00322	.00312
89	4	.00674	.00642	.00613	.00585	.00560	.00536	.00514	.00494	.00475	.00457	.00440	.00424	.00409	.00395	.00381	.00369	.00357	.00345	.00335	.00325
89	5	.00715	.00681	.00650	.00621	.00595	.00569	.00546	.00524	.00504	.00485	.00466	.00450	.00434	.00418	.00404	.00391	.00378	.00366	.00355	.00344
89	6	.00763	.00727	.00694	.00664	.00635	.00608	.00584	.00560	.00539	.00518	.00499	.00481	.00464	.00448	.00433	.00418	.00405	.00392	.00380	.00368
89	7	.00818	.00780	.00745	.00713	.00682	.00654	.00628	.00603	.00580	.00558	.00537	.00518	.00500	.00483	.00467	.00451	.00437	.00423	.00410	.00398
89	8	.00879	.00839	.00802	.00767	.00735	.00705	.00677	.00651	.00626	.00603	.00581	.00560	.00541	.00523	.00506	.00489	.00474	.00459	.00445	.00432
89	9	.00947	.00905	.00866	.00829	.00795	.00763	.00733	.00705	.00679	.00654	.00631	.00609	.00589	.00569	.00551	.00533	.00517	.00501	.00486	.00472
89	10	.01024	.00979	.00938	.00899	.00863	.00829	.00797	.00767	.00740	.00713	.00689	.00665	.00643	.00623	.00603	.00584	.00567	.00550	.00534	.00519
89	11	.01108	.01060	.01016	.00975	.00937	.00901	.00867	.00836	.00806	.00778	.00752	.00727	.00704	.00682	.00661	.00641	.00622	.00604	.00587	.00571
89	12	.01198	.01148	.01101	.01057	.01017	.00979	.00943	.00910	.00878	.00849	.00821	.00794	.00770	.00746	.00724	.00703	.00683	.00664	.00646	.00628
89	13	.01291	.01238	.01188	.01142	.01099	.01059	.01021	.00986	.00953	.00921	.00892	.00864	.00837	.00812	.00789	.00766	.00745	.00725	.00706	.00687
89	14	.01383	.01327	.01275	.01226	.01181	.01138	.01098	.01061	.01025	.00992	.00961	.00931	.00903	.00877	.00852	.00828	.00805	.00784	.00764	.00744
89	15	.01471	.01413	.01358	.01306	.01259	.01214	.01171	.01132	.01094	.01059	.01026	.00995	.00965	.00937	.00911	.00886	.00862	.00839	.00818	.00797
89	16	.01556	.01494	.01436	.01382	.01332	.01284	.01240	.01198	.01159	.01121	.01086	.01053	.01022	.00993	.00965	.00938	.00913	.00889	.00866	.00844
89	17	.01638	.01572	.01511	.01455	.01401	.01351	.01304	.01260	.01219	.01180	.01143	.01108	.01075	.01044	.01014	.00986	.00960	.00934	.00910	.00887
89	18	.01718	.01649	.01585	.01525	.01469	.01416	.01367	.01320	.01277	.01236	.01197	.01160	.01125	.01092	.01061	.01032	.01004	.00977	.00952	.00927
89	19	.01801	.01728	.01661	.01598	.01539	.01483	.01431	.01382	.01336	.01292	.01251	.01213	.01176	.01141	.01108	.01077	.01048	.01020	.00993	.00967
89	20	.01888	.01812	.01741	.01674	.01612	.01554	.01499	.01447	.01398	.01352	.01309	.01268	.01230	.01193	.01158	.01125	.01094	.01065	.01036	.01009
89	21	.01982	.01902	.01827	.01757	.01691	.01629	.01571	.01517	.01465	.01417	.01371	.01328	.01287	.01248	.01212	.01177	.01144	.01113	.01083	.01054
89	22	.02080	.01996	.01917	.01843	.01774	.01709	.01648	.01590	.01536	.01485	.01437	.01391	.01348	.01307	.01268	.01231	.01197	.01163	.01132	.01102
89	23	.02187	.02098	.02015	.01937	.01864	.01795	.01731	.01670	.01612	.01558	.01507	.01459	.01413	.01370	.01329	.01290	.01253	.01218	.01185	.01153
89	24	.02302	.02208	.02121	.02039	.01961	.01889	.01821	.01756	.01696	.01639	.01585	.01534	.01485	.01439	.01396	.01355	.01316	.01279	.01243	.01210
89	25	.02427	.02329	.02236	.02150	.02068	.01992	.01919	.01851	.01787	.01727	.01670	.01616	.01565	.01516	.01470	.01427	.01385	.01346	.01308	.01272
89	26	.02563	.02459	.02362	.02270	.02184	.02103	.02027	.01955	.01888	.01824	.01763	.01706	.01652	.01600	.01551	.01505	.01461	.01419	.01380	.01342
89	27	.02711	.02602	.02499	.02403	.02312	.02226	.02146	.02070	.01998	.01930	.01866	.01806	.01748	.01694	.01642	.01593	.01546	.01502	.01460	.01419
89	28	.02871	.02755	.02647	.02545	.02449	.02359	.02274	.02193	.02118	.02046	.01978	.01914	.01853	.01795	.01740	.01688	.01638	.01591	.01546	.01504
89	29	.03042	.02920	.02806	.02699	.02597	.02502	.02412	.02327	.02247	.02171	.02099	.02031	.01966	.01905	.01846	.01791	.01738	.01688	.01641	.01595
89	30	.03225	.03097	.02976	.02863	.02756	.02655	.02560	.02470	.02385	.02305	.02228	.02156	.02088	.02023	.01961	.01902	.01846	.01793	.01742	.01694
89	31	.03419	.03285	.03158	.03038	.02925	.02819	.02718	.02623	.02533	.02448	.02367	.02291	.02218	.02149	.02083	.02021	.01961	.01905	.01851	.01799
89	32	.03627	.03486	.03352	.03226	.03107	.02994	.02888	.02787	.02692	.02602	.02516	.02435	.02358	.02285	.02215	.02149	.02086	.02026	.01968	.01913
89	33	.03851	.03701	.03560	.03427	.03302	.03183	.03071	.02964	.02864	.02768	.02678	.02591	.02510	.02432	.02358	.02288	.02220	.02156	.02095	.02037
89	34	.04089	.03932	.03783	.03643	.03511	.03385	.03267	.03154	.03048	.02947	.02851	.02760	.02673	.02590	.02512	.02437	.02366	.02298	.02233	.02171
89	35	.04345	.04180	.04024	.03876	.03736	.03604	.03479	.03360	.03247	.03140	.03039	.02942	.02850	.02762	.02679	.02600	.02524	.02452	.02382	.02316
89	36	.04619	.04445	.04281	.04125	.03978	.03839	.03706	.03581	.03462	.03348	.03241	.03138	.03041	.02948	.02860	.02775	.02695	.02618	.02544	.02474
89	37	.04912	.04730	.04557	.04393	.04238	.04091	.03951	.03819	.03693	.03573	.03459	.03350	.03247	.03149	.03055	.02965	.02880	.02798	.02720	.02645
89	38	.05227	.05035	.04853	.04681	.04518	.04363	.04215	.04076	.03942	.03816	.03695	.03581	.03471	.03367	.03267	.03172	.03081	.02994	.02911	.02831
89	39	.05564	.05363	.05172	.04991	.04819	.04655	.04500	.04352	.04212	.04078	.03951	.03829	.03713	.03602	.03497	.03396	.03299	.03207	.03119	.03034
89	40	.05926	.05715	.05514	.05324	.05143	.04971	.04807	.04652	.04503	.04362	.04227	.04099	.03976	.03859	.03747	.03640	.03537	.03439	.03345	.03255
89	41	.06315	.06093	.05883	.05683	.05493	.05312	.05139	.04975	.04819	.04670	.04527	.04392	.04262	.04138	.04019	.03905	.03797	.03693	.03593	.03497
89	42	.06731	.06499	.06278	.06069	.05869	.05679	.05497	.05324	.05160	.05002	.04852	.04708	.04571	.04440	.04314	.04194	.04079	.03968	.03862	.03761
89	43	.07176	.06933	.06702	.06482	.06272	.06072	.05882	.05700	.05526	.05360	.05202	.05050	.04905	.04766	.04633	.04506	.04384	.04267	.04154	.04047
89	44	.07650	.07396	.07154	.06923	.06703	.06494	.06293	.06102	.05919	.05745	.05578	.05418	.05265	.05118	.04977	.04843	.04713	.04589	.04470	.04356

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
89	45	.08152	.07886	.07633	.07392	.07161	.06941	.06731	.06530	.06338	.06154	.05978	.05810	.05648	.05493	.05345	.05202	.05066	.04934	.04808	.04687
89	46	.08682	.08405	.08141	.07888	.07647	.07416	.07196	.06985	.06783	.06590	.06405	.06228	.06057	.05894	.05738	.05587	.05443	.05304	.05170	.05042
89	47	.09241	.08952	.08676	.08412	.08159	.07918	.07687	.07466	.07254	.07052	.06857	.06670	.06491	.06319	.06154	.05996	.05843	.05696	.05555	.05419
89	48	.09829	.09528	.09240	.08964	.08701	.08449	.08207	.07975	.07753	.07541	.07336	.07140	.06952	.06771	.06597	.06430	.06269	.06114	.05965	.05822
89	49	.10447	.10134	.09834	.09547	.09272	.09008	.08756	.08513	.08281	.08058	.07844	.07638	.07440	.07250	.07067	.06891	.06722	.06559	.06401	.06250
89	50	.11098	.10772	.10460	.10161	.09875	.09600	.09336	.09083	.08840	.08606	.08382	.08166	.07958	.07759	.07567	.07382	.07203	.07031	.06866	.06706
89	51	.11782	.11443	.11119	.10808	.10509	.10222	.09947	.09683	.09429	.09185	.08950	.08724	.08507	.08297	.08096	.07901	.07714	.07533	.07359	.07191
89	52	.12496	.12144	.11807	.11484	.11173	.10875	.10588	.10313	.10048	.09793	.09547	.09311	.09083	.08864	.08653	.08449	.08252	.08062	.07879	.07702
89	53	.13240	.12876	.12527	.12191	.11868	.11558	.11260	.10973	.10697	.10431	.10174	.09927	.09689	.09460	.09239	.09025	.08819	.08620	.08427	.08242
89	54	.14015	.13639	.13277	.12929	.12594	.12272	.11961	.11663	.11375	.11098	.10831	.10573	.10325	.10085	.09854	.09630	.09414	.09206	.09004	.08809
89	55	.14822	.14433	.14058	.13698	.13351	.13017	.12695	.12384	.12085	.11797	.11519	.11250	.10991	.10741	.10499	.10265	.10040	.09821	.09610	.09406
89	56	.15661	.15259	.14872	.14499	.14140	.13794	.13460	.13138	.12827	.12527	.12238	.11958	.11688	.11428	.11175	.10932	.10696	.10468	.10247	.10033
89	57	.16532	.16118	.15718	.15333	.14961	.14603	.14257	.13923	.13601	.13290	.12989	.12698	.12418	.12146	.11883	.11629	.11383	.11145	.10914	.10691
89	58	.17433	.17005	.16593	.16195	.15812	.15441	.15084	.14738	.14404	.14082	.13770	.13468	.13176	.12894	.12620	.12356	.12099	.11851	.11610	.11377
89	59	.18360	.17920	.17495	.17086	.16690	.16307	.15938	.15580	.15235	.14901	.14578	.14265	.13962	.13668	.13384	.13109	.12842	.12584	.12333	.12090
89	60	.19313	.18861	.18425	.18003	.17595	.17200	.16819	.16450	.16093	.15748	.15413	.15089	.14775	.14471	.14176	.13890	.13613	.13344	.13083	.12830
89	61	.20296	.19832	.19383	.18949	.18529	.18123	.17730	.17350	.16981	.16624	.16278	.15943	.15618	.15303	.14997	.14701	.14413	.14134	.13863	.13599
89	62	.21310	.20835	.20374	.19929	.19497	.19079	.18675	.18283	.17903	.17535	.17177	.16831	.16495	.16169	.15853	.15545	.15247	.14957	.14676	.14403
89	63	.22358	.21871	.21399	.20942	.20499	.20070	.19654	.19251	.18860	.18480	.18112	.17754	.17408	.17071	.16744	.16426	.16117	.15817	.15525	.15241
89	64	.23438	.22940	.22457	.21989	.21535	.21094	.20667	.20253	.19850	.19460	.19081	.18712	.18355	.18007	.17669	.17341	.17021	.16711	.16409	.16115
89	65	.24550	.24041	.23547	.23068	.22603	.22152	.21714	.21288	.20875	.20474	.20084	.19705	.19336	.18978	.18630	.18291	.17961	.17640	.17328	.17024
89	66	.25695	.25175	.24671	.24182	.23707	.23245	.22796	.22360	.21937	.21525	.21124	.20735	.20356	.19987	.19629	.19280	.18940	.18609	.18286	.17972
89	67	.26876	.26347	.25833	.25334	.24848	.24377	.23918	.23472	.23038	.22616	.22205	.21806	.21417	.21038	.20669	.20310	.19960	.19618	.19286	.18962
89	68	.28090	.27552	.27029	.26520	.26025	.25544	.25076	.24620	.24176	.23744	.23324	.22914	.22515	.22127	.21748	.21379	.21019	.20668	.20326	.19992
89	69	.29333	.28787	.28255	.27737	.27233	.26743	.26266	.25801	.25348	.24906	.24476	.24057	.23649	.23251	.22862	.22484	.22114	.21754	.21402	.21059
89	70	.30599	.30044	.29505	.28979	.28467	.27968	.27482	.27008	.26546	.26096	.25657	.25229	.24811	.24404	.24006	.23619	.23240	.22870	.22510	.22157
89	71	.31882	.31320	.30773	.30239	.29720	.29213	.28719	.28237	.27767	.27308	.26861	.26424	.25998	.25582	.25175	.24779	.24391	.24013	.23643	.23282
89	72	.33178	.32610	.32056	.31516	.30989	.30475	.29973	.29484	.29006	.28539	.28084	.27639	.27205	.26781	.26366	.25961	.25565	.25178	.24800	.24430
89	73	.34486	.33912	.33352	.32806	.32272	.31752	.31243	.30747	.30262	.29788	.29325	.28873	.28431	.27998	.27576	.27163	.26759	.26364	.25978	.25600
89	74	.35807	.35229	.34664	.34112	.33573	.33046	.32532	.32029	.31537	.31057	.30587	.30128	.29679	.29239	.28810	.28389	.27978	.27576	.27182	.26796
89	75	.37146	.36563	.35994	.35437	.34893	.34362	.33842	.33333	.32836	.32350	.31874	.31408	.30953	.30507	.30070	.29643	.29225	.28816	.28415	.28022
89	76	.38502	.37917	.37344	.36784	.36236	.35699	.35175	.34662	.34159	.33668	.33187	.32715	.32254	.31802	.31360	.30927	.30502	.30086	.29679	.29280
89	77	.39873	.39285	.38710	.38147	.37596	.37056	.36528	.36011	.35504	.35008	.34522	.34047	.33580	.33123	.32676	.32237	.31807	.31385	.30972	.30567
89	78	.41253	.40664	.40087	.39522	.38969	.38426	.37895	.37375	.36865	.36366	.35876	.35396	.34926	.34464	.34012	.33569	.33134	.32707	.32289	.31878
89	79	.42631	.42042	.41464	.40898	.40343	.39800	.39267	.38744	.38232	.37730	.37237	.36754	.36280	.35815	.35359	.34912	.34473	.34042	.33619	.33204
89	80	.43995	.43406	.42829	.42263	.41708	.41163	.40629	.40105	.39591	.39087	.38592	.38107	.37630	.37163	.36704	.36253	.35811	.35376	.34950	.34531
89	81	.45336	.44748	.44172	.43606	.43051	.42507	.41973	.41448	.40933	.40428	.39932	.39445	.38966	.38497	.38035	.37582	.37137	.36700	.36270	.35848
89	82	.46647	.46061	.45487	.44923	.44369	.43825	.43291	.42766	.42252	.41746	.41249	.40761	.40281	.39810	.39347	.38893	.38446	.38006	.37574	.37150
89	83	.47927	.47344	.46772	.46209	.45657	.45115	.44582	.44059	.43544	.43039	.42542	.42054	.41574	.41102	.40638	.40183	.39734	.39293	.38860	.38434
89	84	.49179	.48600	.48031	.47472	.46922	.46382	.45851	.45329	.44816	.44311	.43815	.43328	.42848	.42377	.41913	.41457	.41008	.40566	.40132	.39705
89	85	.50406	.49831	.49265	.48710	.48163	.47626	.47098	.46578	.46067	.45565	.45070	.44584	.44105	.43635	.43171	.42716	.42267	.41825	.41391	.40963
89	86	.51594	.51024	.50463	.49912	.49369	.48836	.48311	.47794	.47286	.46786	.46293	.45809	.45332	.44863	.44401	.43946	.43499	.43058	.42624	.42197
89	87	.52731	.52166	.51610	.51063	.50525	.49995	.49474	.48961	.48456	.47959	.47469	.46988	.46513	.46046	.45586	.45133	.44687	.44247	.43814	.43388
89	88	.53813	.53254	.52703	.52161	.51628	.51103	.50586	.50076	.49575	.49081	.48595	.48116	.47645	.47180	.46723	.46272	.45827	.45390	.44959	.44534
89	89	.54838	.54285	.53740	.53204	.52675	.52155	.51642	.51138	.50640	.50150	.49668	.49192	.48724	.48262	.47808	.47359	.46918	.46482	.46053	.45630
90	0	.01203	.01174	.01147	.01122	.01098	.01075	.01054	.01035	.01016	.00998	.00981	.00965	.00950	.00935	.00921	.00908	.00895	.00883	.00872	.00861
90	1	.00620	.00593	.00568	.00545	.00524	.00504	.00485	.00468	.00451	.00436	.00422	.00408	.00396	.00384	.00372	.00362	.00352	.00342	.00333	.00324
90	2	.00622	.00594	.00568	.00543	.00521	.00500	.00480	.00462	.00445	.00429	.00414	.00399	.00386	.00374	.00362	.00351	.00340	.00330	.00320	.00311
90	3	.00643	.00614	.00586	.00560	.00536	.00514	.00493	.00474	.00456	.00439	.00423	.00408	.00394	.00381	.00368	.00356	.00345	.00334	.00324	.00315
90	4	.00676	.00644	.00615	.00588	.00562	.00539	.00517	.00496	.00477	.00459	.00442	.00426	.00411	.00397	.00384	.00371	.00359	.00348	.00337	.00327

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
90	5	.00717	.00684	.00653	.00624	.00597	.00572	.00548	.00527	.00506	.00487	.00469	.00452	.00436	.00421	.00407	.00393	.00381	.00368	.00357	.00346
90	6	.00765	.00730	.00697	.00666	.00637	.00611	.00586	.00563	.00541	.00521	.00501	.00483	.00466	.00450	.00435	.00421	.00407	.00394	.00382	.00370
90	7	.00820	.00783	.00748	.00715	.00685	.00656	.00630	.00605	.00582	.00560	.00540	.00521	.00502	.00485	.00469	.00454	.00439	.00426	.00413	.00400
90	8	.00881	.00841	.00804	.00770	.00738	.00708	.00680	.00653	.00629	.00605	.00584	.00563	.00544	.00526	.00508	.00492	.00476	.00462	.00448	.00434
90	9	.00950	.00908	.00869	.00832	.00798	.00766	.00736	.00708	.00682	.00658	.00634	.00613	.00592	.00572	.00554	.00537	.00520	.00504	.00489	.00475
90	10	.01028	.00983	.00941	.00903	.00866	.00833	.00801	.00771	.00743	.00717	.00692	.00669	.00647	.00626	.00607	.00588	.00570	.00554	.00538	.00523
90	11	.01112	.01065	.01021	.00980	.00941	.00905	.00872	.00840	.00811	.00783	.00757	.00732	.00708	.00686	.00665	.00646	.00627	.00609	.00592	.00576
90	12	.01203	.01153	.01106	.01063	.01022	.00984	.00949	.00915	.00884	.00854	.00826	.00800	.00775	.00752	.00729	.00708	.00688	.00669	.00651	.00634
90	13	.01297	.01244	.01195	.01149	.01106	.01066	.01028	.00993	.00959	.00928	.00898	.00870	.00844	.00819	.00795	.00773	.00752	.00731	.00712	.00694
90	14	.01390	.01334	.01282	.01234	.01188	.01146	.01106	.01068	.01033	.01000	.00968	.00939	.00911	.00885	.00859	.00836	.00813	.00792	.00771	.00752
90	15	.01480	.01421	.01366	.01315	.01267	.01222	.01180	.01140	.01103	.01068	.01035	.01004	.00974	.00946	.00920	.00894	.00871	.00848	.00826	.00806
90	16	.01565	.01503	.01445	.01391	.01341	.01293	.01249	.01207	.01168	.01131	.01096	.01063	.01032	.01002	.00974	.00948	.00922	.00898	.00876	.00854
90	17	.01647	.01582	.01521	.01464	.01411	.01361	.01314	.01270	.01229	.01189	.01153	.01118	.01085	.01054	.01024	.00996	.00970	.00944	.00920	.00897
90	18	.01728	.01659	.01595	.01535	.01479	.01426	.01377	.01331	.01287	.01246	.01207	.01170	.01135	.01103	.01071	.01042	.01014	.00987	.00962	.00938
90	19	.01811	.01739	.01671	.01608	.01549	.01493	.01441	.01392	.01346	.01303	.01262	.01223	.01187	.01152	.01119	.01088	.01058	.01030	.01003	.00978
90	20	.01898	.01823	.01752	.01685	.01623	.01564	.01509	.01458	.01409	.01363	.01320	.01279	.01240	.01204	.01169	.01136	.01105	.01075	.01047	.01020
90	21	.01992	.01912	.01838	.01768	.01702	.01640	.01582	.01528	.01476	.01428	.01382	.01339	.01298	.01260	.01223	.01188	.01155	.01124	.01094	.01066
90	22	.02092	.02007	.01928	.01855	.01785	.01720	.01659	.01602	.01547	.01496	.01448	.01402	.01359	.01318	.01280	.01243	.01208	.01175	.01143	.01113
90	23	.02198	.02109	.02026	.01948	.01875	.01807	.01742	.01681	.01624	.01570	.01519	.01471	.01425	.01382	.01341	.01302	.01265	.01230	.01197	.01165
90	24	.02313	.02220	.02132	.02050	.01973	.01901	.01833	.01768	.01708	.01651	.01597	.01546	.01497	.01452	.01408	.01367	.01328	.01291	.01255	.01222
90	25	.02439	.02341	.02248	.02162	.02080	.02004	.01932	.01864	.01800	.01739	.01682	.01628	.01577	.01529	.01483	.01439	.01398	.01358	.01321	.01285
90	26	.02575	.02472	.02374	.02283	.02197	.02116	.02040	.01968	.01900	.01836	.01776	.01719	.01665	.01613	.01564	.01518	.01474	.01432	.01393	.01355
90	27	.02724	.02615	.02512	.02416	.02325	.02240	.02159	.02083	.02012	.01944	.01880	.01819	.01762	.01707	.01656	.01607	.01560	.01515	.01473	.01433
90	28	.02884	.02769	.02661	.02559	.02463	.02373	.02288	.02208	.02132	.02060	.01992	.01928	.01867	.01809	.01754	.01702	.01653	.01606	.01561	.01518
90	29	.03056	.02935	.02821	.02713	.02612	.02517	.02427	.02342	.02261	.02186	.02114	.02045	.01981	.01920	.01861	.01806	.01753	.01703	.01656	.01610
90	30	.03240	.03112	.02992	.02878	.02771	.02671	.02576	.02486	.02401	.02320	.02244	.02172	.02103	.02038	.01976	.01918	.01862	.01809	.01758	.01710
90	31	.03435	.03301	.03174	.03054	.02942	.02835	.02735	.02640	.02550	.02464	.02384	.02307	.02234	.02165	.02100	.02037	.01978	.01921	.01868	.01816
90	32	.03644	.03502	.03369	.03243	.03124	.03011	.02905	.02804	.02709	.02619	.02534	.02452	.02375	.02302	.02233	.02166	.02103	.02043	.01986	.01931
90	33	.03868	.03719	.03578	.03445	.03320	.03201	.03089	.02982	.02882	.02786	.02696	.02610	.02528	.02450	.02376	.02306	.02239	.02175	.02114	.02055
90	34	.04107	.03950	.03802	.03662	.03530	.03404	.03286	.03173	.03067	.02966	.02870	.02779	.02692	.02609	.02531	.02456	.02385	.02317	.02252	.02190
90	35	.04365	.04199	.04043	.03896	.03756	.03624	.03499	.03380	.03267	.03160	.03059	.02962	.02870	.02783	.02699	.02620	.02544	.02472	.02403	.02337
90	36	.04640	.04466	.04302	.04146	.03999	.03860	.03727	.03602	.03483	.03370	.03262	.03160	.03062	.02969	.02881	.02797	.02716	.02639	.02566	.02495
90	37	.04934	.04751	.04579	.04415	.04260	.04113	.03973	.03841	.03715	.03595	.03481	.03373	.03270	.03171	.03077	.02988	.02902	.02821	.02742	.02668
90	38	.05250	.05058	.04877	.04705	.04541	.04386	.04239	.04099	.03966	.03840	.03719	.03604	.03495	.03391	.03291	.03196	.03105	.03018	.02935	.02856
90	39	.05589	.05387	.05197	.05016	.04844	.04680	.04525	.04378	.04237	.04103	.03976	.03855	.03739	.03628	.03522	.03421	.03325	.03233	.03144	.03060
90	40	.05952	.05741	.05541	.05350	.05170	.04998	.04834	.04679	.04530	.04389	.04254	.04126	.04003	.03886	.03774	.03667	.03565	.03467	.03373	.03283
90	41	.06343	.06122	.05911	.05712	.05522	.05341	.05168	.05004	.04848	.04699	.04557	.04421	.04291	.04167	.04048	.03935	.03826	.03722	.03622	.03527
90	42	.06762	.06530	.06309	.06100	.05900	.05710	.05529	.05356	.05191	.05034	.04884	.04740	.04603	.04471	.04346	.04226	.04110	.04000	.03894	.03792
90	43	.07209	.06966	.06735	.06515	.06306	.06106	.05916	.05734	.05560	.05394	.05236	.05084	.04939	.04801	.04668	.04540	.04418	.04301	.04189	.04081
90	44	.07686	.07432	.07190	.06960	.06740	.06530	.06330	.06139	.05956	.05782	.05615	.05455	.05302	.05155	.05015	.04880	.04751	.04627	.04508	.04393
90	45	.08191	.07926	.07673	.07432	.07201	.06981	.06771	.06570	.06378	.06195	.06019	.05850	.05689	.05534	.05386	.05243	.05107	.04975	.04849	.04728
90	46	.08726	.08449	.08184	.07932	.07691	.07460	.07240	.07029	.06828	.06634	.06449	.06272	.06102	.05939	.05782	.05632	.05487	.05348	.05215	.05087
90	47	.09288	.08999	.08723	.08459	.08207	.07966	.07735	.07514	.07303	.07100	.06905	.06719	.06540	.06368	.06203	.06044	.05892	.05745	.05604	.05468
90	48	.09880	.09579	.09291	.09016	.08753	.08501	.08259	.08028	.07806	.07593	.07389	.07193	.07005	.06824	.06650	.06483	.06322	.06167	.06018	.05875
90	49	.10503	.10190	.09890	.09603	.09329	.09065	.08813	.08571	.08338	.08115	.07901	.07695	.07498	.07308	.07125	.06949	.06780	.06616	.06459	.06308
90	50	.11159	.10834	.10522	.10223	.09936	.09662	.09398	.09145	.08902	.08669	.08444	.08229	.08021	.07822	.07630	.07445	.07266	.07095	.06929	.06769
90	51	.11848	.11510	.11186	.10875	.10577	.10290	.10015	.09751	.09497	.09253	.09019	.08793	.08575	.08366	.08165	.07970	.07783	.07602	.07428	.07260
90	52	.12568	.12217	.11881	.11558	.11247	.10949	.10663	.10387	.10122	.09868	.09622	.09386	.09159	.08939	.08728	.08524	.08328	.08138	.07955	.07778
90	53	.13319	.12956	.12607	.12271	.11949	.11639	.11341	.11054	.10778	.10512	.10256	.10009	.09771	.09542	.09321	.09107	.08901	.08702	.08510	.08324
90	54	.14102	.13725	.13364	.13016	.12681	.12360	.12050	.11751	.11464	.11187	.10920	.10662	.10414	.10174	.09943	.09720	.09504	.09295	.09094	.08899

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
90	55	.14916	.14527	.14153	.13793	.13446	.13112	.12791	.12481	.12182	.11893	.11615	.11347	.11088	.10838	.10596	.10363	.10137	.09919	.09708	.09503
90	56	.15764	.15362	.14975	.14603	.14244	.13898	.13564	.13242	.12932	.12632	.12343	.12064	.11794	.11533	.11281	.11038	.10802	.10574	.10353	.10139
90	57	.16643	.16229	.15830	.15445	.15074	.14716	.14370	.14037	.13715	.13404	.13104	.12813	.12532	.12261	.11998	.11744	.11498	.11260	.11030	.10806
90	58	.17553	.17126	.16715	.16317	.15934	.15564	.15207	.14861	.14528	.14206	.13894	.13592	.13301	.13018	.12745	.12481	.12224	.11976	.11736	.11502
90	59	.18490	.18051	.17627	.17217	.16822	.16440	.16071	.15714	.15369	.15035	.14712	.14399	.14097	.13804	.13520	.13245	.12978	.12719	.12469	.12226
90	60	.19454	.19003	.18566	.18145	.17738	.17344	.16963	.16594	.16238	.15892	.15558	.15234	.14921	.14617	.14322	.14036	.13759	.13490	.13230	.12976
90	61	.20447	.19984	.19536	.19103	.18683	.18278	.17885	.17505	.17137	.16780	.16435	.16100	.15775	.15460	.15155	.14858	.14571	.14292	.14021	.13757
90	62	.21474	.20999	.20539	.20094	.19663	.19246	.18842	.18450	.18071	.17703	.17346	.17000	.16664	.16338	.16022	.15715	.15417	.15128	.14846	.14573
90	63	.22534	.22048	.21577	.21120	.20678	.20249	.19834	.19431	.19040	.18661	.18293	.17936	.17590	.17253	.16926	.16609	.16300	.16000	.15708	.15425
90	64	.23627	.23130	.22648	.22180	.21727	.21287	.20861	.20447	.20045	.19655	.19276	.18908	.18551	.18203	.17866	.17538	.17219	.16908	.16606	.16313
90	65	.24753	.24245	.23752	.23274	.22810	.22359	.21922	.21497	.21085	.20684	.20294	.19916	.19548	.19190	.18842	.18503	.18174	.17853	.17541	.17237
90	66	.25914	.25396	.24892	.24404	.23929	.23468	.23020	.22585	.22162	.21751	.21351	.20962	.20583	.20215	.19857	.19508	.19168	.18837	.18515	.18201
90	67	.27112	.26584	.26071	.25573	.25088	.24617	.24159	.23714	.23281	.22859	.22449	.22050	.21661	.21283	.20914	.20556	.20206	.19865	.19533	.19209
90	68	.28345	.27808	.27285	.26778	.26284	.25803	.25336	.24881	.24438	.24007	.23587	.23178	.22779	.22391	.22013	.21644	.21284	.20934	.20592	.20258
90	69	.29607	.29062	.28531	.28015	.27512	.27023	.26546	.26082	.25630	.25189	.24760	.24341	.23933	.23536	.23148	.22769	.22400	.22040	.21689	.21346
90	70	.30894	.30341	.29802	.29278	.28767	.28269	.27784	.27311	.26850	.26400	.25962	.25535	.25118	.24711	.24314	.23926	.23548	.23179	.22818	.22466
90	71	.32198	.31638	.31093	.30561	.30042	.29536	.29043	.28562	.28093	.27635	.27189	.26753	.26327	.25912	.25506	.25110	.24723	.24345	.23975	.23614
90	72	.33518	.32952	.32399	.31861	.31335	.30822	.30322	.29833	.29356	.28891	.28436	.27992	.27559	.27135	.26721	.26316	.25921	.25535	.25157	.24787
90	73	.34850	.34278	.33720	.33175	.32643	.32124	.31616	.31121	.30637	.30164	.29702	.29251	.28810	.28378	.27957	.27544	.27141	.26746	.26361	.25983
90	74	.36197	.35621	.35057	.34507	.33970	.33444	.32931	.32430	.31939	.31460	.30991	.30533	.30085	.29646	.29217	.28798	.28387	.27985	.27591	.27206
90	75	.37563	.36983	.36415	.35861	.35318	.34788	.34270	.33763	.33267	.32781	.32307	.31842	.31387	.30942	.30507	.30080	.29663	.29254	.28853	.28461
90	76	.38949	.38366	.37795	.37237	.36691	.36156	.35633	.35121	.34621	.34130	.33650	.33180	.32720	.32269	.31828	.31395	.30971	.30556	.30149	.29750
90	77	.40352	.39766	.39193	.38632	.38083	.37546	.37019	.36503	.35999	.35504	.35019	.34545	.34079	.33624	.33177	.32739	.32310	.31889	.31476	.31071
90	78	.41765	.41179	.40604	.40042	.39490	.38950	.38421	.37903	.37395	.36897	.36409	.35930	.35461	.35001	.34549	.34107	.33673	.33247	.32829	.32419
90	79	.43179	.42593	.42018	.41454	.40902	.40360	.39830	.39309	.38799	.38298	.37807	.37325	.36853	.36389	.35934	.35488	.35050	.34620	.34198	.33784
90	80	.44581	.43995	.43420	.42857	.42304	.41762	.41231	.40709	.40197	.39695	.39202	.38718	.38243	.37777	.37319	.36869	.36428	.35995	.35569	.35151
90	81	.45960	.45376	.44802	.44240	.43688	.43146	.42614	.42092	.41579	.41076	.40582	.40096	.39620	.39152	.38692	.38240	.37796	.37360	.36932	.36511
90	82	.47310	.46728	.46157	.45596	.45045	.44504	.43973	.43451	.42939	.42435	.41941	.41455	.40977	.40508	.40046	.39593	.39147	.38709	.38279	.37855
90	83	.48630	.48051	.47483	.46924	.46375	.45836	.45306	.44786	.44274	.43771	.43277	.42791	.42313	.41843	.41381	.40927	.40480	.40041	.39609	.39183
90	84	.49924	.49349	.48784	.48229	.47683	.47146	.46618	.46100	.45589	.45088	.44594	.44109	.43632	.43162	.42700	.42246	.41799	.41359	.40926	.40500
90	85	.51194	.50624	.50063	.49511	.48969	.48435	.47910	.47394	.46886	.46387	.45895	.45411	.44936	.44467	.44006	.43552	.43106	.42666	.42233	.41807
90	86	.52427	.51862	.51306	.50759	.50220	.49691	.49169	.48656	.48152	.47655	.47166	.46684	.46210	.45744	.45284	.44832	.44386	.43947	.43515	.43089
90	87	.53608	.53048	.52498	.51955	.51422	.50897	.50379	.49870	.49369	.48875	.48389	.47911	.47439	.46975	.46518	.46067	.45623	.45186	.44755	.44330
90	88	.54734	.54181	.53636	.53099	.52570	.52050	.51537	.51033	.50535	.50045	.49563	.49087	.48619	.48158	.47703	.47255	.46813	.46378	.45949	.45526
90	89	.55804	.55256	.54717	.54186	.53663	.53148	.52640	.52140	.51647	.51162	.50683	.50211	.49747	.49288	.48837	.48391	.47952	.47520	.47093	.46672
90	90	.56813	.56272	.55739	.55214	.54697	.54187	.53684	.53189	.52701	.52220	.51745	.51278	.50817	.50362	.49914	.49472	.49036	.48606	.48182	.47764
91	0	.01221	.01192	.01165	.01140	.01116	.01094	.01073	.01053	.01035	.01017	.01000	.00984	.00969	.00955	.00941	.00928	.00915	.00903	.00892	.00880
91	1	.00623	.00597	.00572	.00549	.00527	.00507	.00489	.00471	.00455	.00440	.00425	.00412	.00399	.00387	.00376	.00365	.00355	.00346	.00337	.00328
91	2	.00625	.00597	.00570	.00546	.00523	.00502	.00483	.00465	.00447	.00431	.00416	.00402	.00389	.00376	.00365	.00353	.00343	.00333	.00323	.00314
91	3	.00646	.00616	.00588	.00563	.00539	.00516	.00496	.00476	.00458	.00441	.00425	.00410	.00396	.00383	.00370	.00359	.00347	.00337	.00327	.00317
91	4	.00678	.00646	.00617	.00590	.00565	.00541	.00519	.00498	.00479	.00461	.00444	.00428	.00413	.00399	.00386	.00373	.00361	.00350	.00339	.00329
91	5	.00719	.00686	.00655	.00626	.00599	.00574	.00551	.00529	.00508	.00489	.00471	.00454	.00438	.00423	.00409	.00395	.00383	.00371	.00359	.00348
91	6	.00767	.00732	.00699	.00668	.00640	.00613	.00588	.00565	.00543	.00523	.00503	.00485	.00468	.00452	.00437	.00423	.00409	.00396	.00384	.00373
91	7	.00822	.00785	.00750	.00717	.00687	.00659	.00632	.00608	.00584	.00563	.00542	.00523	.00505	.00488	.00471	.00456	.00442	.00428	.00415	.00402
91	8	.00884	.00844	.00807	.00772	.00740	.00710	.00682	.00656	.00631	.00608	.00586	.00566	.00546	.00528	.00511	.00494	.00479	.00464	.00450	.00437
91	9	.00953	.00911	.00872	.00835	.00801	.00769	.00739	.00711	.00685	.00660	.00637	.00615	.00595	.00575	.00557	.00539	.00523	.00507	.00492	.00478
91	10	.01031	.00986	.00945	.00906	.00870	.00836	.00804	.00775	.00747	.00720	.00696	.00672	.00650	.00630	.00610	.00591	.00574	.00557	.00541	.00526
91	11	.01116	.01069	.01025	.00984	.00945	.00909	.00876	.00844	.00815	.00787	.00761	.00736	.00712	.00690	.00669	.00650	.00631	.00613	.00596	.00580
91	12	.01208	.01158	.01111	.01068	.01027	.00989	.00954	.00920	.00889	.00859	.00831	.00805	.00780	.00757	.00734	.00713	.00693	.00674	.00656	.00639
91	13	.01303	.01250	.01201	.01155	.01112	.01072	.01034	.00998	.00965	.00934	.00904	.00876	.00850	.00825	.00801	.00779	.00758	.00737	.00718	.00700

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
91	14	.01397	.01341	.01289	.01240	.01195	.01152	.01113	.01075	.01040	.01007	.00975	.00946	.00918	.00892	.00866	.00843	.00820	.00799	.00778	.00759
91	15	.01487	.01428	.01374	.01322	.01275	.01230	.01188	.01148	.01111	.01076	.01043	.01011	.00982	.00954	.00927	.00902	.00878	.00856	.00834	.00814
91	16	.01573	.01511	.01453	.01399	.01349	.01302	.01257	.01215	.01176	.01139	.01104	.01071	.01040	.01011	.00983	.00956	.00931	.00907	.00884	.00862
91	17	.01656	.01591	.01530	.01473	.01420	.01370	.01323	.01279	.01237	.01198	.01162	.01127	.01094	.01063	.01033	.01005	.00979	.00953	.00929	.00907
91	18	.01737	.01668	.01604	.01544	.01488	.01436	.01386	.01340	.01296	.01255	.01216	.01179	.01145	.01112	.01081	.01051	.01023	.00997	.00971	.00947
91	19	.01820	.01748	.01680	.01617	.01558	.01503	.01451	.01402	.01356	.01312	.01271	.01233	.01196	.01162	.01129	.01098	.01068	.01040	.01013	.00988
91	20	.01908	.01832	.01761	.01695	.01632	.01574	.01519	.01468	.01419	.01373	.01330	.01289	.01250	.01214	.01179	.01146	.01115	.01086	.01057	.01030
91	21	.02002	.01922	.01847	.01777	.01712	.01650	.01592	.01538	.01486	.01438	.01392	.01349	.01309	.01270	.01233	.01199	.01166	.01134	.01105	.01076
91	22	.02102	.02017	.01939	.01865	.01796	.01731	.01669	.01612	.01558	.01507	.01458	.01413	.01370	.01329	.01290	.01254	.01219	.01186	.01154	.01124
91	23	.02208	.02120	.02037	.01959	.01886	.01817	.01753	.01692	.01635	.01581	.01530	.01482	.01436	.01393	.01352	.01313	.01276	.01241	.01208	.01176
91	24	.02324	.02231	.02143	.02061	.01984	.01911	.01843	.01779	.01719	.01662	.01608	.01557	.01508	.01463	.01419	.01378	.01339	.01302	.01267	.01233
91	25	.02450	.02352	.02259	.02173	.02091	.02015	.01943	.01875	.01811	.01751	.01694	.01640	.01588	.01540	.01494	.01451	.01409	.01370	.01332	.01297
91	26	.02587	.02483	.02386	.02294	.02208	.02128	.02051	.01980	.01912	.01848	.01788	.01730	.01676	.01625	.01576	.01530	.01486	.01444	.01405	.01367
91	27	.02736	.02627	.02524	.02428	.02337	.02252	.02171	.02095	.02024	.01956	.01892	.01831	.01774	.01720	.01668	.01619	.01572	.01528	.01486	.01445
91	28	.02897	.02782	.02673	.02572	.02476	.02386	.02301	.02220	.02144	.02073	.02005	.01941	.01880	.01822	.01767	.01715	.01666	.01619	.01574	.01531
91	29	.03069	.02948	.02834	.02726	.02625	.02530	.02440	.02355	.02275	.02199	.02127	.02059	.01994	.01933	.01875	.01820	.01767	.01717	.01669	.01624
91	30	.03253	.03126	.03005	.02892	.02785	.02685	.02590	.02500	.02415	.02334	.02258	.02186	.02118	.02053	.01991	.01932	.01876	.01823	.01772	.01724
91	31	.03450	.03315	.03188	.03069	.02956	.02850	.02749	.02654	.02564	.02479	.02399	.02322	.02249	.02180	.02115	.02053	.01993	.01937	.01883	.01831
91	32	.03659	.03517	.03384	.03258	.03139	.03027	.02920	.02820	.02725	.02635	.02549	.02468	.02391	.02318	.02248	.02182	.02119	.02059	.02001	.01947
91	33	.03884	.03735	.03594	.03461	.03336	.03217	.03105	.02999	.02898	.02803	.02712	.02626	.02544	.02467	.02393	.02322	.02255	.02191	.02130	.02072
91	34	.04124	.03967	.03819	.03679	.03547	.03421	.03303	.03191	.03084	.02983	.02887	.02796	.02709	.02627	.02548	.02474	.02402	.02334	.02270	.02208
91	35	.04382	.04217	.04061	.03914	.03774	.03642	.03517	.03398	.03286	.03179	.03077	.02980	.02889	.02801	.02718	.02638	.02563	.02490	.02421	.02355
91	36	.04658	.04485	.04320	.04165	.04018	.03879	.03747	.03621	.03502	.03389	.03281	.03179	.03082	.02989	.02900	.02816	.02736	.02659	.02585	.02515
91	37	.04954	.04771	.04599	.04435	.04280	.04133	.03994	.03861	.03735	.03616	.03502	.03393	.03290	.03192	.03098	.03008	.02923	.02841	.02763	.02688
91	38	.05271	.05079	.04898	.04726	.04563	.04408	.04261	.04121	.03988	.03861	.03741	.03626	.03517	.03412	.03313	.03218	.03127	.03040	.02957	.02877
91	39	.05611	.05410	.05219	.05038	.04866	.04703	.04548	.04400	.04260	.04126	.03999	.03878	.03762	.03651	.03546	.03445	.03348	.03256	.03168	.03083
91	40	.05976	.05765	.05565	.05375	.05194	.05022	.04859	.04703	.04555	.04414	.04279	.04151	.04028	.03911	.03799	.03692	.03589	.03491	.03398	.03308
91	41	.06369	.06147	.05937	.05737	.05547	.05367	.05195	.05031	.04874	.04725	.04583	.04447	.04318	.04194	.04075	.03961	.03853	.03749	.03649	.03553
91	42	.06789	.06558	.06337	.06128	.05928	.05738	.05557	.05384	.05219	.05062	.04912	.04769	.04631	.04500	.04375	.04254	.04139	.04029	.03923	.03821
91	43	.07239	.06997	.06766	.06546	.06336	.06137	.05946	.05764	.05591	.05425	.05267	.05115	.04970	.04832	.04699	.04572	.04450	.04333	.04220	.04112
91	44	.07719	.07465	.07223	.06993	.06773	.06564	.06364	.06173	.05990	.05815	.05649	.05489	.05336	.05189	.05049	.04914	.04785	.04661	.04542	.04427
91	45	.08227	.07961	.07709	.07467	.07237	.07018	.06808	.06607	.06415	.06231	.06055	.05887	.05726	.05571	.05423	.05280	.05144	.05012	.04886	.04765
91	46	.08764	.08487	.08223	.07971	.07730	.07500	.07280	.07069	.06867	.06674	.06489	.06312	.06142	.05979	.05822	.05672	.05528	.05389	.05256	.05127
91	47	.09330	.09041	.08766	.08502	.08250	.08009	.07778	.07558	.07346	.07143	.06949	.06762	.06584	.06412	.06247	.06088	.05936	.05789	.05648	.05512
91	48	.09926	.09625	.09338	.09063	.08800	.08548	.08306	.08075	.07853	.07641	.07437	.07241	.07053	.06872	.06698	.06531	.06370	.06216	.06067	.05923
91	49	.10554	.10241	.09941	.09654	.09380	.09116	.08864	.08622	.08390	.08167	.07953	.07748	.07550	.07360	.07177	.07001	.06832	.06669	.06512	.06361
91	50	.11214	.10889	.10577	.10279	.09992	.09718	.09454	.09201	.08959	.08725	.08501	.08286	.08078	.07879	.07687	.07502	.07324	.07152	.06987	.06827
91	51	.11908	.11570	.11246	.10936	.10638	.10351	.10077	.09813	.09559	.09315	.09081	.08855	.08638	.08429	.08227	.08033	.07846	.07665	.07491	.07323
91	52	.12634	.12283	.11947	.11624	.11314	.11016	.10730	.10454	.10190	.09935	.09690	.09454	.09227	.09007	.08796	.08592	.08396	.08206	.08023	.07846
91	53	.13391	.13028	.12679	.12344	.12021	.11712	.11414	.11127	.10851	.10586	.10330	.10083	.09845	.09616	.09395	.09182	.08976	.08777	.08585	.08399
91	54	.14180	.13804	.13442	.13095	.12761	.12439	.12129	.11831	.11544	.11267	.11000	.10743	.10495	.10255	.10024	.09801	.09585	.09377	.09175	.08980
91	55	.15001	.14612	.14239	.13879	.13532	.13199	.12877	.12568	.12269	.11981	.11703	.11435	.11176	.10926	.10685	.10451	.10226	.10008	.09797	.09592
91	56	.15856	.15455	.15068	.14696	.14337	.13992	.13659	.13337	.13027	.12728	.12439	.12160	.11890	.11629	.11378	.11134	.10898	.10670	.10450	.10236
91	57	.16744	.16330	.15931	.15546	.15176	.14818	.14473	.14140	.13818	.13507	.13207	.12917	.12637	.12365	.12103	.11849	.11603	.11365	.11135	.10911
91	58	.17662	.17235	.16824	.16427	.16045	.15675	.15318	.14973	.14640	.14318	.14006	.13705	.13414	.13132	.12859	.12594	.12338	.12090	.11850	.11617
91	59	.18608	.18169	.17745	.17337	.16942	.16560	.16191	.15835	.15490	.15157	.14834	.14522	.14219	.13926	.13643	.13368	.13101	.12843	.12592	.12349
91	60	.19581	.19130	.18695	.18274	.17867	.17474	.17093	.16725	.16369	.16024	.15690	.15366	.15053	.14749	.14455	.14169	.13892	.13624	.13363	.13110
91	61	.20584	.20121	.19674	.19241	.18823	.18418	.18025	.17646	.17278	.16922	.16577	.16242	.15918	.15603	.15298	.15002	.14714	.14435	.14165	.13901
91	62	.21621	.21147	.20688	.20243	.19813	.19397	.18993	.18602	.18223	.17855	.17499	.17153	.16818	.16493	.16177	.15870	.15572	.15283	.15002	.14728
91	63	.22693	.22207	.21737	.21281	.20840	.20412	.19997	.19595	.19204	.18826	.18458	.18102	.17755	.17419	.17093	.16775	.16467	.16167	.15876	.15592

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
91	64	.23799	.23302	.22820	.22354	.21901	.21462	.21036	.20623	.20221	.19832	.19454	.19086	.18729	.18382	.18045	.17717	.17398	.17088	.16786	.16493
91	65	.24937	.24430	.23938	.23461	.22997	.22548	.22111	.21687	.21275	.20874	.20485	.20107	.19740	.19382	.19034	.18696	.18367	.18047	.17735	.17431
91	66	.26112	.25595	.25093	.24605	.24131	.23671	.23224	.22789	.22367	.21956	.21557	.21168	.20790	.20422	.20064	.19716	.19376	.19046	.18724	.18410
91	67	.27326	.26799	.26287	.25789	.25306	.24836	.24379	.23934	.23502	.23081	.22671	.22273	.21884	.21506	.21138	.20780	.20430	.20090	.19758	.19435
91	68	.28575	.28039	.27518	.27011	.26518	.26039	.25572	.25118	.24676	.24245	.23826	.23418	.23020	.22632	.22254	.21886	.21527	.21176	.20835	.20502
91	69	.29855	.29311	.28782	.28267	.27765	.27277	.26801	.26338	.25886	.25446	.25018	.24600	.24193	.23796	.23408	.23030	.22662	.22302	.21951	.21608
91	70	.31161	.30609	.30072	.29549	.29039	.28542	.28058	.27586	.27126	.26678	.26240	.25813	.25397	.24991	.24595	.24208	.23830	.23461	.23101	.22749
91	71	.32486	.31927	.31383	.30852	.30335	.29830	.29339	.28859	.28390	.27934	.27488	.27053	.26628	.26213	.25808	.25412	.25026	.24648	.24279	.23919
91	72	.33827	.33262	.32711	.32174	.31650	.31138	.30639	.30151	.29676	.29211	.28757	.28314	.27881	.27459	.27045	.26641	.26247	.25861	.25483	.25114
91	73	.35181	.34610	.34054	.33511	.32980	.32462	.31956	.31462	.30979	.30508	.30047	.29596	.29156	.28725	.28304	.27893	.27490	.27096	.26711	.26334
91	74	.36552	.35977	.35415	.34867	.34331	.33807	.33296	.32795	.32306	.31828	.31360	.30903	.30456	.30018	.29590	.29171	.28761	.28360	.27967	.27582
91	75	.37943	.37364	.36799	.36246	.35705	.35177	.34660	.34154	.33660	.33176	.32702	.32239	.31785	.31341	.30906	.30481	.30064	.29656	.29256	.28864
91	76	.39356	.38775	.38206	.37650	.37105	.36573	.36051	.35541	.35042	.34553	.34074	.33605	.33146	.32697	.32256	.31824	.31401	.30987	.30581	.30183
91	77	.40788	.40205	.39634	.39075	.38528	.37992	.37467	.36954	.36450	.35957	.35474	.35001	.34537	.34082	.33636	.33200	.32771	.32351	.31939	.31535
91	78	.42232	.41648	.41076	.40516	.39967	.39429	.38902	.38386	.37879	.37383	.36896	.36419	.35951	.35492	.35042	.34601	.34168	.33743	.33326	.32917
91	79	.43679	.43096	.42523	.41962	.41413	.40873	.40345	.39826	.39318	.38819	.38330	.37850	.37379	.36917	.36463	.36018	.35581	.35152	.34731	.34318
91	80	.45116	.44533	.43961	.43401	.42851	.42311	.41782	.41262	.40753	.40252	.39761	.39279	.38806	.38341	.37885	.37437	.36997	.36565	.36140	.35723
91	81	.46530	.45950	.45379	.44820	.44271	.43732	.43202	.42683	.42172	.41671	.41179	.40696	.40221	.39755	.39296	.38846	.38404	.37969	.37542	.37122
91	82	.47918	.47339	.46771	.46214	.45666	.45128	.44600	.44081	.43571	.43070	.42577	.42093	.41618	.41150	.40691	.40239	.39795	.39359	.38929	.38507
91	83	.49275	.48700	.48136	.47581	.47035	.46499	.45972	.45455	.44946	.44445	.43953	.43470	.42994	.42526	.42066	.41614	.41169	.40731	.40301	.39877
91	84	.50609	.50038	.49477	.48925	.48383	.47850	.47325	.46810	.46303	.45804	.45313	.44830	.44355	.43888	.43429	.42976	.42531	.42093	.41662	.41237
91	85	.51919	.51353	.50797	.50249	.49711	.49181	.48660	.48147	.47643	.47146	.46657	.46177	.45703	.45237	.44779	.44327	.43883	.43445	.43014	.42589
91	86	.53194	.52634	.52082	.51540	.51006	.50480	.49963	.49454	.48952	.48459	.47973	.47494	.47023	.46559	.46102	.45652	.45209	.44773	.44343	.43919
91	87	.54417	.53863	.53317	.52780	.52251	.51730	.51217	.50712	.50214	.49725	.49242	.48767	.48298	.47837	.47382	.46935	.46493	.46058	.45630	.45207
91	88	.55586	.55038	.54498	.53967	.53443	.52927	.52419	.51919	.51426	.50940	.50461	.49989	.49524	.49066	.48614	.48169	.47730	.47298	.46871	.46451
91	89	.56697	.56156	.55623	.55097	.54580	.54070	.53567	.53071	.52583	.52101	.51627	.51159	.50698	.50243	.49795	.49353	.48917	.48487	.48063	.47645
91	90	.57748	.57214	.56687	.56168	.55656	.55152	.54655	.54164	.53681	.53204	.52734	.52271	.51814	.51363	.50919	.50480	.50048	.49621	.49200	.48785
91	91	.58724	.58196	.57676	.57164	.56658	.56159	.55668	.55183	.54704	.54233	.53768	.53309	.52856	.52409	.51969	.51534	.51105	.50682	.50264	.49852
92	0	.01237	.01209	.01182	.01157	.01133	.01111	.01090	.01071	.01052	.01034	.01018	.01002	.00987	.00973	.00959	.00946	.00934	.00922	.00910	.00899
92	1	.00627	.00600	.00575	.00552	.00530	.00510	.00492	.00474	.00458	.00443	.00429	.00415	.00402	.00390	.00379	.00369	.00359	.00349	.00340	.00331
92	2	.00627	.00599	.00573	.00549	.00526	.00505	.00485	.00467	.00450	.00434	.00419	.00405	.00391	.00379	.00367	.00356	.00345	.00335	.00326	.00317
92	3	.00648	.00618	.00590	.00565	.00541	.00519	.00498	.00479	.00460	.00443	.00428	.00413	.00398	.00385	.00373	.00361	.00350	.00339	.00329	.00320
92	4	.00680	.00648	.00619	.00592	.00567	.00543	.00521	.00500	.00481	.00463	.00446	.00430	.00415	.00401	.00388	.00375	.00363	.00352	.00341	.00331
92	5	.00721	.00688	.00657	.00628	.00601	.00576	.00552	.00531	.00510	.00491	.00473	.00456	.00440	.00425	.00411	.00397	.00385	.00373	.00361	.00350
92	6	.00769	.00734	.00701	.00670	.00641	.00615	.00590	.00567	.00545	.00525	.00505	.00487	.00470	.00454	.00439	.00425	.00411	.00398	.00386	.00375
92	7	.00824	.00787	.00752	.00719	.00689	.00661	.00634	.00610	.00586	.00565	.00544	.00525	.00507	.00490	.00473	.00458	.00444	.00430	.00417	.00404
92	8	.00886	.00846	.00809	.00774	.00742	.00712	.00684	.00658	.00633	.00610	.00588	.00568	.00548	.00530	.00513	.00497	.00481	.00466	.00452	.00439
92	9	.00956	.00913	.00874	.00837	.00803	.00771	.00742	.00714	.00687	.00663	.00640	.00618	.00597	.00578	.00559	.00542	.00525	.00510	.00495	.00480
92	10	.01034	.00989	.00948	.00909	.00873	.00839	.00807	.00777	.00750	.00723	.00699	.00675	.00653	.00633	.00613	.00594	.00577	.00560	.00544	.00529
92	11	.01120	.01072	.01028	.00987	.00949	.00913	.00879	.00848	.00818	.00790	.00764	.00739	.00716	.00694	.00673	.00653	.00634	.00617	.00600	.00583
92	12	.01212	.01162	.01116	.01072	.01032	.00994	.00958	.00924	.00893	.00863	.00836	.00809	.00784	.00761	.00739	.00718	.00698	.00679	.00660	.00643
92	13	.01308	.01255	.01206	.01160	.01117	.01077	.01039	.01004	.00970	.00939	.00910	.00882	.00855	.00830	.00807	.00784	.00763	.00743	.00724	.00705
92	14	.01403	.01347	.01295	.01246	.01201	.01159	.01119	.01081	.01046	.01013	.00982	.00952	.00924	.00898	.00873	.00849	.00826	.00805	.00785	.00765
92	15	.01494	.01435	.01380	.01329	.01281	.01236	.01194	.01155	.01118	.01083	.01050	.01018	.00989	.00961	.00934	.00909	.00885	.00863	.00841	.00821
92	16	.01580	.01518	.01461	.01407	.01356	.01309	.01265	.01223	.01184	.01147	.01112	.01079	.01048	.01018	.00990	.00964	.00939	.00915	.00892	.00870
92	17	.01663	.01598	.01538	.01481	.01428	.01378	.01331	.01287	.01245	.01206	.01170	.01135	.01102	.01071	.01041	.01013	.00987	.00962	.00938	.00915
92	18	.01745	.01676	.01612	.01552	.01496	.01444	.01395	.01348	.01304	.01263	.01225	.01188	.01153	.01120	.01089	.01060	.01032	.01005	.00980	.00956
92	19	.01828	.01756	.01689	.01626	.01567	.01511	.01459	.01410	.01364	.01321	.01280	.01241	.01205	.01170	.01138	.01106	.01077	.01049	.01022	.00997
92	20	.01916	.01841	.01770	.01703	.01641	.01583	.01528	.01476	.01428	.01382	.01339	.01298	.01259	.01223	.01188	.01155	.01124	.01095	.01066	.01040
92	21	.02011	.01931	.01856	.01786	.01721	.01659	.01601	.01547	.01496	.01447	.01402	.01359	.01318	.01279	.01243	.01208	.01175	.01144	.01114	.01085

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
92	22	.02110	.02026	.01948	.01874	.01805	.01740	.01679	.01621	.01567	.01516	.01468	.01422	.01379	.01338	.01300	.01263	.01228	.01195	.01164	.01134
92	23	.02217	.02129	.02046	.01968	.01895	.01827	.01762	.01701	.01644	.01590	.01539	.01491	.01446	.01402	.01361	.01323	.01286	.01251	.01217	.01186
92	24	.02333	.02240	.02153	.02071	.01994	.01921	.01853	.01789	.01728	.01671	.01617	.01566	.01518	.01473	.01429	.01388	.01349	.01312	.01277	.01243
92	25	.02460	.02361	.02269	.02183	.02101	.02025	.01953	.01885	.01821	.01761	.01704	.01650	.01599	.01550	.01504	.01461	.01419	.01380	.01343	.01307
92	26	.02597	.02493	.02396	.02305	.02219	.02138	.02062	.01990	.01922	.01859	.01798	.01741	.01687	.01636	.01587	.01541	.01497	.01455	.01415	.01378
92	27	.02747	.02637	.02535	.02439	.02348	.02263	.02182	.02106	.02035	.01967	.01903	.01843	.01785	.01731	.01679	.01630	.01583	.01539	.01497	.01457
92	28	.02908	.02793	.02684	.02583	.02487	.02397	.02312	.02232	.02156	.02084	.02016	.01952	.01891	.01834	.01779	.01727	.01677	.01630	.01585	.01543
92	29	.03081	.02960	.02846	.02738	.02637	.02542	.02452	.02367	.02287	.02211	.02139	.02071	.02007	.01945	.01887	.01832	.01779	.01729	.01682	.01636
92	30	.03266	.03138	.03018	.02904	.02798	.02697	.02602	.02512	.02427	.02347	.02271	.02199	.02130	.02065	.02004	.01945	.01889	.01836	.01785	.01737
92	31	.03462	.03328	.03201	.03082	.02969	.02863	.02762	.02668	.02578	.02493	.02412	.02335	.02263	.02194	.02128	.02066	.02007	.01950	.01896	.01845
92	32	.03673	.03531	.03397	.03272	.03153	.03040	.02934	.02834	.02739	.02649	.02563	.02482	.02405	.02332	.02263	.02196	.02133	.02073	.02016	.01961
92	33	.03898	.03749	.03608	.03476	.03350	.03232	.03120	.03013	.02913	.02817	.02727	.02641	.02559	.02482	.02408	.02337	.02270	.02206	.02146	.02087
92	34	.04139	.03982	.03834	.03694	.03562	.03437	.03318	.03206	.03100	.02999	.02903	.02812	.02725	.02643	.02564	.02489	.02418	.02350	.02285	.02223
92	35	.04398	.04233	.04077	.03930	.03790	.03658	.03533	.03414	.03302	.03195	.03093	.02997	.02905	.02818	.02734	.02655	.02579	.02507	.02438	.02372
92	36	.04675	.04501	.04337	.04182	.04035	.03896	.03764	.03638	.03519	.03406	.03299	.03196	.03099	.03006	.02918	.02834	.02753	.02676	.02603	.02533
92	37	.04971	.04789	.04616	.04453	.04298	.04151	.04012	.03879	.03753	.03634	.03520	.03412	.03309	.03210	.03116	.03027	.02941	.02860	.02782	.02707
92	38	.05290	.05098	.04917	.04745	.04581	.04427	.04280	.04140	.04007	.03881	.03760	.03645	.03536	.03432	.03332	.03237	.03147	.03060	.02977	.02897
92	39	.05631	.05430	.05239	.05058	.04886	.04723	.04568	.04421	.04280	.04147	.04020	.03898	.03782	.03672	.03566	.03465	.03369	.03277	.03189	.03104
92	40	.05997	.05786	.05586	.05396	.05215	.05044	.04880	.04725	.04577	.04436	.04301	.04173	.04050	.03933	.03821	.03714	.03612	.03514	.03420	.03330
92	41	.06391	.06170	.05960	.05760	.05571	.05390	.05218	.05054	.04898	.04749	.04607	.04471	.04341	.04217	.04099	.03985	.03877	.03773	.03673	.03577
92	42	.06814	.06582	.06362	.06152	.05953	.05763	.05582	.05409	.05245	.05088	.04937	.04794	.04657	.04526	.04400	.04280	.04165	.04055	.03949	.03847
92	43	.07266	.07023	.06792	.06573	.06363	.06164	.05973	.05792	.05618	.05453	.05294	.05143	.04998	.04860	.04727	.04599	.04478	.04361	.04248	.04140
92	44	.07748	.07494	.07253	.07022	.06803	.06593	.06393	.06202	.06020	.05845	.05679	.05519	.05366	.05219	.05079	.04944	.04815	.04691	.04572	.04458
92	45	.08258	.07993	.07740	.07499	.07269	.07050	.06840	.06639	.06447	.06264	.06088	.05920	.05759	.05604	.05456	.05313	.05177	.05046	.04920	.04798
92	46	.08799	.08522	.08258	.08006	.07765	.07535	.07315	.07104	.06903	.06710	.06525	.06348	.06178	.06015	.05859	.05708	.05564	.05425	.05292	.05163
92	47	.09367	.09079	.08803	.08540	.08288	.08047	.07817	.07596	.07385	.07182	.06988	.06802	.06623	.06451	.06286	.06128	.05975	.05829	.05688	.05552
92	48	.09967	.09667	.09379	.09104	.08841	.08590	.08348	.08117	.07896	.07683	.07479	.07283	.07095	.06915	.06741	.06574	.06413	.06259	.06110	.05966
92	49	.10598	.10285	.09986	.09699	.09425	.09162	.08910	.08668	.08436	.08213	.08000	.07794	.07597	.07407	.07224	.07048	.06879	.06716	.06559	.06408
92	50	.11263	.10938	.10626	.10328	.10042	.09767	.09504	.09252	.09009	.08776	.08552	.08336	.08129	.07930	.07738	.07553	.07375	.07203	.07038	.06878
92	51	.11962	.11624	.11300	.10990	.10692	.10406	.10131	.09868	.09614	.09370	.09136	.08910	.08693	.08484	.08283	.08089	.07902	.07721	.07547	.07379
92	52	.12692	.12342	.12005	.11683	.11373	.11075	.10789	.10514	.10250	.09995	.09750	.09514	.09287	.09068	.08857	.08654	.08457	.08268	.08085	.07908
92	53	.13454	.13091	.12743	.12408	.12086	.11777	.11479	.11193	.10917	.10651	.10396	.10149	.09912	.09683	.09462	.09248	.09042	.08844	.08652	.08466
92	54	.14249	.13873	.13512	.13165	.12831	.12510	.12200	.11902	.11615	.11339	.11072	.10815	.10567	.10328	.10097	.09873	.09658	.09450	.09248	.09053
92	55	.15076	.14688	.14315	.13955	.13609	.13276	.12955	.12645	.12347	.12059	.11781	.11513	.11255	.11005	.10764	.10530	.10305	.10087	.09876	.09672
92	56	.15938	.15537	.15151	.14779	.14421	.14076	.13743	.13422	.13112	.12813	.12524	.12245	.11976	.11715	.11464	.11220	.10985	.10757	.10536	.10323
92	57	.16833	.16419	.16021	.15637	.15266	.14909	.14564	.14232	.13910	.13600	.13300	.13010	.12730	.12459	.12197	.11943	.11697	.11460	.11229	.11006
92	58	.17758	.17333	.16922	.16526	.16143	.15774	.15417	.15073	.14740	.14418	.14107	.13806	.13515	.13233	.12961	.12696	.12441	.12193	.11952	.11719
92	59	.18712	.18274	.17851	.17443	.17048	.16667	.16299	.15943	.15599	.15265	.14943	.14631	.14329	.14036	.13753	.13478	.13212	.12954	.12703	.12461
92	60	.19694	.19244	.18809	.18389	.17982	.17589	.17209	.16842	.16486	.16141	.15808	.15485	.15171	.14868	.14574	.14289	.14012	.13744	.13483	.13230
92	61	.20706	.20244	.19797	.19365	.18947	.18543	.18151	.17772	.17404	.17049	.16704	.16370	.16046	.15731	.15426	.15131	.14843	.14565	.14294	.14031
92	62	.21753	.21279	.20821	.20377	.19947	.19531	.19128	.18738	.18359	.17992	.17636	.17291	.16956	.16631	.16315	.16009	.15711	.15422	.15141	.14868
92	63	.22835	.22350	.21880	.21425	.20984	.20557	.20143	.19741	.19351	.18973	.18606	.18250	.17904	.17568	.17242	.16925	.16617	.16317	.16026	.15743
92	64	.23951	.23455	.22975	.22509	.22057	.21618	.21193	.20780	.20379	.19990	.19613	.19246	.18889	.18543	.18206	.17878	.17560	.17250	.16948	.16655
92	65	.25102	.24595	.24104	.23627	.23165	.22716	.22280	.21856	.21445	.21045	.20657	.20279	.19912	.19555	.19208	.18870	.18541	.18221	.17909	.17606
92	66	.26289	.25773	.25271	.24784	.24312	.23852	.23406	.22972	.22550	.22140	.21741	.21353	.20976	.20608	.20251	.19903	.19564	.19233	.18912	.18598
92	67	.27516	.26990	.26480	.25983	.25500	.25031	.24575	.24131	.23699	.23279	.22870	.22472	.22084	.21707	.21339	.20981	.20632	.20292	.19961	.19637
92	68	.28780	.28246	.27726	.27220	.26728	.26250	.25784	.25331	.24889	.24459	.24041	.23633	.23236	.22848	.22471	.22103	.21745	.21395	.21054	.20721
92	69	.30077	.29534	.29006	.28492	.27991	.27504	.27029	.26567	.26116	.25677	.25249	.24832	.24426	.24029	.23642	.23265	.22897	.22538	.22187	.21845
92	70	.31400	.30850	.30314	.29791	.29283	.28787	.28304	.27833	.27374	.26926	.26490	.26064	.25648	.25243	.24847	.24461	.24083	.23715	.23355	.23004
92	71	.32743	.32186	.31643	.31113	.30597	.30094	.29603	.29124	.28657	.28201	.27756	.27322	.26898	.26484	.26080	.25685	.25299	.24922	.24553	.24193

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
92	72	.34103	.33540	.32990	.32454	.31931	.31421	.30923	.30437	.29962	.29499	.29046	.28604	.28172	.27750	.27337	.26934	.26540	.26155	.25778	.25409
92	73	.35477	.34908	.34353	.33812	.33283	.32766	.32261	.31769	.31287	.30816	.30357	.29907	.29468	.29038	.28618	.28207	.27805	.27412	.27027	.26651
92	74	.36869	.36296	.35736	.35189	.34655	.34133	.33623	.33124	.32636	.32159	.31692	.31236	.30790	.30353	.29926	.29508	.29099	.28698	.28306	.27922
92	75	.38283	.37706	.37143	.36592	.36053	.35526	.35010	.34506	.34013	.33530	.33058	.32596	.32143	.31700	.31267	.30842	.30426	.30018	.29619	.29228
92	76	.39720	.39141	.38575	.38020	.37478	.36947	.36427	.35919	.35421	.34933	.34456	.33988	.33530	.33082	.32642	.32212	.31790	.31376	.30971	.30573
92	77	.41179	.40598	.40029	.39473	.38927	.38394	.37871	.37359	.36857	.36365	.35884	.35412	.34949	.34496	.34051	.33615	.33188	.32769	.32358	.31955
92	78	.42652	.42070	.41501	.40943	.40396	.39860	.39335	.38820	.38316	.37821	.37336	.36860	.36394	.35937	.35488	.35048	.34616	.34192	.33776	.33368
92	79	.44129	.43548	.42978	.42420	.41872	.41335	.40809	.40293	.39786	.39289	.38802	.38323	.37854	.37393	.36941	.36497	.36062	.35634	.35214	.34802
92	80	.45597	.45017	.44448	.43890	.43343	.42806	.42279	.41762	.41254	.40756	.40267	.39786	.39315	.38852	.38397	.37951	.37512	.37081	.36658	.36242
92	81	.47044	.46467	.45900	.45343	.44797	.44260	.43734	.43216	.42708	.42210	.41720	.41238	.40765	.40301	.39844	.39396	.38955	.38521	.38095	.37677
92	82	.48465	.47890	.47326	.46772	.46227	.45692	.45166	.44650	.44142	.43644	.43154	.42672	.42198	.41733	.41275	.40825	.40383	.39948	.39520	.39099
92	83	.49858	.49287	.48725	.48174	.47632	.47099	.46575	.46060	.45554	.45056	.44567	.44085	.43612	.43147	.42689	.42238	.41795	.41359	.40930	.40508
92	84	.51227	.50661	.50103	.49555	.49017	.48487	.47966	.47453	.46949	.46453	.45965	.45485	.45012	.44547	.44090	.43640	.43197	.42760	.42331	.41908
92	85	.52575	.52014	.51462	.50918	.50383	.49857	.49340	.48830	.48329	.47836	.47350	.46872	.46401	.45938	.45481	.45032	.44590	.44154	.43725	.43302
92	86	.53889	.53333	.52786	.52248	.51718	.51197	.50683	.50178	.49680	.49190	.48707	.48231	.47763	.47302	.46848	.46400	.45959	.45525	.45097	.44675
92	87	.55151	.54602	.54061	.53528	.53004	.52487	.51978	.51477	.50984	.50497	.50018	.49546	.49081	.48623	.48171	.47726	.47287	.46855	.46428	.46008
92	88	.56359	.55817	.55282	.54756	.54237	.53726	.53222	.52726	.52237	.51755	.51280	.50812	.50350	.49895	.49447	.49004	.48568	.48138	.47714	.47296
92	89	.57510	.56975	.56447	.55927	.55414	.54909	.54411	.53920	.53436	.52959	.52488	.52025	.51567	.51116	.50671	.50232	.49799	.49372	.48951	.48536
92	90	.58600	.58072	.57551	.57038	.56532	.56033	.55540	.55055	.54576	.54104	.53639	.53179	.52726	.52279	.51838	.51403	.50974	.50551	.50133	.49721
92	91	.59614	.59093	.58579	.58072	.57573	.57080	.56593	.56114	.55641	.55174	.54713	.54259	.53810	.53368	.52931	.52500	.52075	.51655	.51241	.50831
92	92	.60540	.60026	.59518	.59018	.58525	.58038	.57557	.57083	.56615	.56153	.55698	.55248	.54804	.54366	.53933	.53507	.53085	.52669	.52258	.51852
93	0	.01253	.01224	.01197	.01172	.01149	.01127	.01106	.01087	.01068	.01051	.01034	.01019	.01004	.00989	.00976	.00963	.00951	.00939	.00927	.00916
93	1	.00629	.00602	.00578	.00555	.00533	.00513	.00495	.00477	.00461	.00446	.00432	.00418	.00405	.00394	.00382	.00372	.00362	.00352	.00343	.00334
93	2	.00629	.00601	.00575	.00551	.00528	.00507	.00488	.00469	.00452	.00436	.00421	.00407	.00394	.00381	.00370	.00358	.00348	.00338	.00328	.00319
93	3	.00650	.00620	.00592	.00567	.00543	.00521	.00500	.00480	.00462	.00445	.00430	.00415	.00400	.00387	.00375	.00363	.00352	.00341	.00331	.00322
93	4	.00682	.00650	.00621	.00594	.00568	.00545	.00523	.00502	.00483	.00465	.00448	.00432	.00417	.00403	.00390	.00377	.00365	.00354	.00343	.00333
93	5	.00723	.00689	.00658	.00629	.00603	.00577	.00554	.00532	.00512	.00493	.00475	.00458	.00442	.00427	.00413	.00399	.00386	.00374	.00363	.00352
93	6	.00771	.00735	.00702	.00672	.00643	.00617	.00592	.00568	.00547	.00526	.00507	.00489	.00472	.00456	.00441	.00426	.00413	.00400	.00388	.00376
93	7	.00826	.00788	.00753	.00721	.00691	.00662	.00636	.00611	.00588	.00566	.00546	.00527	.00508	.00491	.00475	.00460	.00445	.00432	.00419	.00406
93	8	.00888	.00848	.00811	.00776	.00744	.00714	.00686	.00660	.00635	.00612	.00590	.00570	.00550	.00532	.00515	.00498	.00483	.00468	.00454	.00441
93	9	.00958	.00915	.00876	.00840	.00805	.00774	.00744	.00716	.00690	.00665	.00642	.00620	.00599	.00580	.00561	.00544	.00527	.00512	.00497	.00483
93	10	.01036	.00992	.00950	.00911	.00875	.00841	.00810	.00780	.00752	.00726	.00701	.00678	.00656	.00635	.00616	.00597	.00579	.00563	.00547	.00531
93	11	.01123	.01075	.01031	.00990	.00952	.00916	.00882	.00851	.00821	.00794	.00767	.00743	.00719	.00697	.00676	.00656	.00638	.00620	.00603	.00586
93	12	.01216	.01166	.01119	.01076	.01035	.00997	.00962	.00928	.00897	.00867	.00839	.00813	.00788	.00765	.00743	.00722	.00702	.00683	.00664	.00647
93	13	.01312	.01260	.01210	.01165	.01122	.01081	.01044	.01008	.00975	.00944	.00914	.00886	.00860	.00835	.00811	.00789	.00768	.00748	.00728	.00710
93	14	.01408	.01352	.01300	.01252	.01206	.01164	.01124	.01087	.01051	.01018	.00987	.00958	.00930	.00903	.00878	.00855	.00832	.00811	.00790	.00771
93	15	.01500	.01441	.01386	.01335	.01287	.01243	.01201	.01161	.01124	.01089	.01056	.01025	.00995	.00967	.00941	.00916	.00892	.00869	.00848	.00827
93	16	.01587	.01525	.01467	.01413	.01363	.01316	.01271	.01230	.01190	.01153	.01119	.01086	.01055	.01025	.00997	.00971	.00945	.00922	.00899	.00877
93	17	.01670	.01605	.01544	.01488	.01435	.01385	.01338	.01294	.01253	.01214	.01177	.01142	.01109	.01078	.01049	.01021	.00994	.00969	.00945	.00922
93	18	.01752	.01683	.01619	.01560	.01504	.01451	.01402	.01356	.01312	.01271	.01232	.01195	.01161	.01128	.01097	.01068	.01040	.01013	.00988	.00964
93	19	.01836	.01764	.01696	.01633	.01574	.01519	.01467	.01418	.01372	.01329	.01288	.01249	.01213	.01178	.01145	.01114	.01085	.01057	.01030	.01005
93	20	.01924	.01848	.01777	.01711	.01649	.01591	.01536	.01484	.01436	.01390	.01347	.01306	.01267	.01231	.01196	.01164	.01132	.01103	.01075	.01048
93	21	.02019	.01939	.01864	.01794	.01729	.01667	.01609	.01555	.01504	.01455	.01410	.01367	.01326	.01287	.01251	.01216	.01183	.01152	.01122	.01094
93	22	.02118	.02034	.01956	.01882	.01813	.01748	.01687	.01630	.01575	.01524	.01476	.01431	.01388	.01347	.01308	.01272	.01237	.01204	.01172	.01142
93	23	.02226	.02137	.02054	.01977	.01904	.01835	.01771	.01710	.01653	.01599	.01548	.01500	.01454	.01411	.01370	.01331	.01295	.01260	.01226	.01195
93	24	.02342	.02249	.02161	.02079	.02002	.01930	.01862	.01798	.01737	.01680	.01626	.01575	.01527	.01481	.01438	.01397	.01358	.01321	.01286	.01252
93	25	.02468	.02370	.02278	.02191	.02110	.02034	.01962	.01894	.01830	.01770	.01713	.01659	.01608	.01559	.01514	.01470	.01429	.01389	.01352	.01316
93	26	.02606	.02502	.02405	.02314	.02228	.02147	.02071	.01999	.01932	.01868	.01808	.01751	.01696	.01645	.01597	.01550	.01506	.01465	.01425	.01387
93	27	.02756	.02647	.02544	.02448	.02358	.02272	.02192	.02116	.02045	.01977	.01913	.01852	.01795	.01741	.01689	.01640	.01594	.01554	.01517	.01481
93	28	.02918	.02803	.02694	.02593	.02497	.02407	.02322	.02242	.02166	.02095	.02027	.01963	.01902	.01844	.01789	.01737	.01688	.01641	.01596	.01553

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

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Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
93	29	.03091	.02970	.02856	.02749	.02648	.02553	.02463	.02378	.02298	.02222	.02150	.02082	.02018	.01956	.01898	.01843	.01791	.01741	.01693	.01647
93	30	.03276	.03149	.03029	.02916	.02809	.02708	.02613	.02524	.02439	.02358	.02282	.02210	.02142	.02077	.02015	.01957	.01901	.01848	.01797	.01749
93	31	.03474	.03339	.03213	.03093	.02981	.02875	.02774	.02679	.02590	.02505	.02424	.02348	.02275	.02206	.02141	.02078	.02019	.01962	.01909	.01857
93	32	.03685	.03543	.03410	.03284	.03165	.03053	.02947	.02846	.02751	.02661	.02576	.02495	.02418	.02345	.02275	.02209	.02146	.02086	.02029	.01974
93	33	.03911	.03762	.03621	.03488	.03363	.03245	.03133	.03026	.02926	.02831	.02740	.02654	.02573	.02495	.02421	.02351	.02284	.02220	.02159	.02101
93	34	.04152	.03995	.03847	.03708	.03575	.03450	.03332	.03220	.03113	.03012	.02917	.02826	.02739	.02657	.02578	.02504	.02432	.02364	.02300	.02238
93	35	.04412	.04247	.04091	.03944	.03804	.03672	.03547	.03429	.03316	.03210	.03108	.03012	.02920	.02832	.02749	.02670	.02594	.02522	.02453	.02387
93	36	.04690	.04516	.04352	.04197	.04050	.03911	.03779	.03654	.03535	.03422	.03314	.03212	.03115	.03022	.02934	.02849	.02769	.02692	.02619	.02549
93	37	.04987	.04804	.04632	.04469	.04314	.04167	.04028	.03895	.03770	.03650	.03536	.03428	.03325	.03227	.03133	.03043	.02958	.02876	.02798	.02724
93	38	.05306	.05115	.04933	.04761	.04598	.04444	.04297	.04157	.04024	.03898	.03777	.03663	.03554	.03449	.03350	.03255	.03164	.03077	.02994	.02915
93	39	.05648	.05447	.05257	.05076	.04904	.04741	.04586	.04439	.04299	.04165	.04038	.03917	.03801	.03690	.03585	.03484	.03388	.03296	.03207	.03123
93	40	.06016	.05805	.05605	.05415	.05235	.05063	.04900	.04744	.04596	.04455	.04321	.04192	.04070	.03953	.03841	.03734	.03632	.03534	.03440	.03350
93	41	.06411	.06190	.05980	.05781	.05591	.05411	.05239	.05075	.04919	.04770	.04628	.04492	.04362	.04239	.04120	.04007	.03898	.03794	.03694	.03599
93	42	.06836	.06604	.06384	.06174	.05975	.05785	.05604	.05432	.05267	.05110	.04960	.04817	.04680	.04549	.04423	.04303	.04188	.04078	.03972	.03870
93	43	.07289	.07047	.06816	.06597	.06387	.06188	.05998	.05816	.05643	.05477	.05319	.05168	.05023	.04884	.04752	.04624	.04503	.04386	.04273	.04166
93	44	.07773	.07520	.07278	.07048	.06829	.06620	.06420	.06229	.06046	.05872	.05705	.05546	.05393	.05246	.05106	.04972	.04843	.04719	.04600	.04485
93	45	.08286	.08021	.07769	.07528	.07298	.07078	.06869	.06668	.06476	.06293	.06117	.05949	.05788	.05633	.05485	.05343	.05206	.05075	.04949	.04828
93	46	.08829	.08553	.08289	.08037	.07796	.07566	.07346	.07136	.06935	.06742	.06557	.06380	.06210	.06047	.05891	.05741	.05596	.05458	.05324	.05196
93	47	.09401	.09112	.08837	.08574	.08322	.08081	.07851	.07631	.07419	.07217	.07023	.06836	.06658	.06486	.06321	.06163	.06010	.05864	.05723	.05587
93	48	.10003	.09703	.09416	.09141	.08878	.08627	.08386	.08155	.07933	.07721	.07517	.07321	.07133	.06953	.06779	.06612	.06452	.06297	.06148	.06005
93	49	.10638	.10325	.10026	.09740	.09465	.09203	.08951	.08709	.08477	.08255	.08041	.07835	.07638	.07448	.07266	.07090	.06921	.06758	.06601	.06450
93	50	.11306	.10981	.10670	.10372	.10086	.09812	.09549	.09296	.09054	.08821	.08597	.08382	.08175	.07975	.07784	.07599	.07421	.07249	.07084	.06925
93	51	.12009	.11671	.11348	.11038	.10740	.10454	.10180	.09916	.09663	.09420	.09185	.08960	.08743	.08534	.08333	.08139	.07952	.07771	.07597	.07429
93	52	.12743	.12393	.12058	.11735	.11426	.11128	.10843	.10568	.10303	.10049	.09804	.09569	.09341	.09123	.08912	.08708	.08512	.08322	.08140	.07963
93	53	.13511	.13148	.12800	.12465	.12144	.11834	.11537	.11251	.10975	.10710	.10455	.10208	.09971	.09742	.09521	.09308	.09102	.08904	.08712	.08526
93	54	.14310	.13935	.13574	.13227	.12894	.12573	.12264	.11966	.11679	.11403	.11136	.10880	.10632	.10392	.10162	.09939	.09723	.09515	.09314	.09119
93	55	.15143	.14755	.14382	.14023	.13677	.13344	.13024	.12714	.12416	.12129	.11851	.11584	.11325	.11076	.10834	.10601	.10376	.10158	.09947	.09744
93	56	.16011	.15610	.15225	.14853	.14495	.14150	.13818	.13497	.13187	.12889	.12600	.12322	.12052	.11792	.11541	.11297	.11062	.10834	.10614	.10401
93	57	.16912	.16499	.16101	.15717	.15347	.14991	.14646	.14314	.13993	.13683	.13383	.13093	.12813	.12543	.12281	.12027	.11782	.11544	.11314	.11091
93	58	.17845	.17419	.17009	.16613	.16231	.15862	.15506	.15162	.14830	.14508	.14197	.13897	.13606	.13324	.13052	.12788	.12532	.12284	.12044	.11811
93	59	.18806	.18368	.17946	.17538	.17144	.16763	.16395	.16039	.15695	.15363	.15041	.14729	.14427	.14135	.13852	.13577	.13311	.13053	.12803	.12560
93	60	.19795	.19345	.18911	.18491	.18085	.17693	.17313	.16946	.16590	.16246	.15913	.15590	.15278	.14974	.14681	.14396	.14119	.13851	.13591	.13338
93	61	.20815	.20353	.19907	.19476	.19058	.18654	.18263	.17884	.17517	.17162	.16818	.16484	.16160	.15846	.15542	.15246	.14959	.14681	.14410	.14148
93	62	.21870	.21397	.20939	.20496	.20067	.19652	.19249	.18859	.18481	.18114	.17759	.17414	.17079	.16755	.16439	.16133	.15836	.15547	.15266	.14994
93	63	.22961	.22477	.22008	.21554	.21113	.20687	.20273	.19872	.19482	.19105	.18738	.18382	.18037	.17702	.17376	.17059	.16751	.16452	.16161	.15878
93	64	.24087	.23592	.23112	.22647	.22196	.21758	.21333	.20921	.20521	.20132	.19755	.19389	.19032	.18686	.18350	.18023	.17705	.17395	.17094	.16801
93	65	.25248	.24743	.24252	.23776	.23314	.22866	.22431	.22008	.21597	.21198	.20810	.20433	.20066	.19710	.19363	.19025	.18697	.18377	.18066	.17763
93	66	.26447	.25931	.25431	.24945	.24473	.24014	.23569	.23135	.22714	.22305	.21906	.21519	.21142	.20775	.20418	.20070	.19732	.19402	.19081	.18768
93	67	.27686	.27162	.26652	.26156	.25674	.25206	.24750	.24307	.23876	.23457	.23048	.22651	.22264	.21887	.21520	.21162	.20814	.20474	.20143	.19820
93	68	.28964	.28430	.27911	.27407	.26916	.26438	.25973	.25521	.25080	.24651	.24233	.23826	.23429	.23043	.22666	.22299	.21940	.21591	.21250	.20918
93	69	.30275	.29733	.29206	.28693	.28194	.27707	.27233	.26772	.26322	.25884	.25457	.25041	.24635	.24239	.23853	.23476	.23108	.22750	.22399	.22058
93	70	.31613	.31064	.30530	.30009	.29501	.29007	.28524	.28055	.27596	.27150	.26714	.26289	.25874	.25469	.25074	.24688	.24311	.23944	.23585	.23234
93	71	.32973	.32417	.31875	.31347	.30832	.30330	.29841	.29363	.28897	.28442	.27998	.27564	.27141	.26728	.26324	.25930	.25544	.25168	.24800	.24441
93	72	.34350	.33788	.33240	.32706	.32184	.31675	.31178	.30693	.30220	.29757	.29305	.28864	.28433	.28012	.27600	.27198	.26804	.26419	.26043	.25675
93	73	.35742	.35175	.34621	.34081	.33554	.33038	.32535	.32044	.31563	.31094	.30635	.30186	.29748	.29319	.28900	.28490	.28088	.27696	.27312	.26936
93	74	.37153	.36582	.36024	.35479	.34946	.34425	.33916	.33418	.32932	.32456	.31991	.31536	.31091	.30655	.30229	.29811	.29403	.29003	.28612	.28228
93	75	.38587	.38013	.37451	.36902	.36364	.35839	.35325	.34822	.34331	.33849	.33378	.32917	.32466	.32024	.31591	.31167	.30752	.30346	.29947	.29557
93	76	.40047	.39470	.38905	.38353	.37812	.37283	.36765	.36258	.35762	.35276	.34800	.34333	.33877	.33429	.32991	.32561	.32140	.31727	.31323	.30926
93	77	.41529	.40951	.40384	.39830	.39286	.38754	.38233	.37723	.37223	.36733	.36253	.35782	.35321	.34869	.34425	.33991	.33564	.33146	.32736	.32334
93	78	.43028	.42449	.41882	.41326	.40781	.40248	.39724	.39212	.38709	.38216	.37732	.37258	.36793	.36337	.35890	.35451	.35020	.34597	.34183	.33775

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
93	79	.44533	.43955	.43387	.42831	.42286	.41751	.41227	.40713	.40208	.39713	.39227	.38751	.38283	.37824	.37373	.36930	.36496	.36070	.35651	.35239
93	80	.46030	.45453	.44887	.44331	.43787	.43252	.42727	.42212	.41707	.41210	.40723	.40245	.39775	.39313	.38860	.38415	.37978	.37548	.37126	.36711
93	81	.47507	.46933	.46368	.45815	.45271	.44737	.44213	.43698	.43193	.42696	.42208	.41729	.41258	.40795	.40340	.39893	.39453	.39022	.38597	.38180
93	82	.48959	.48387	.47826	.47275	.46733	.46201	.45678	.45164	.44659	.44163	.43675	.43195	.42724	.42260	.41805	.41356	.40916	.40482	.40056	.39636
93	83	.50383	.49816	.49258	.48709	.48171	.47641	.47120	.46608	.46104	.45609	.45122	.44643	.44172	.43708	.43253	.42804	.42363	.41928	.41501	.41080
93	84	.51786	.51223	.50669	.50125	.49590	.49063	.48545	.48036	.47534	.47041	.46556	.46078	.45608	.45146	.44690	.44242	.43801	.43366	.42939	.42518
93	85	.53169	.52611	.52063	.51523	.50992	.50470	.49956	.49449	.48951	.48461	.47978	.47502	.47034	.46574	.46120	.45673	.45232	.44799	.44372	.43951
93	86	.54518	.53967	.53424	.52890	.52364	.51846	.51336	.50834	.50340	.49853	.49373	.48901	.48436	.47977	.47526	.47081	.46642	.46210	.45784	.45365
93	87	.55816	.55272	.54736	.54207	.53687	.53175	.52670	.52173	.51683	.51200	.50724	.50255	.49793	.49338	.48889	.48446	.48010	.47580	.47157	.46739
93	88	.57061	.56523	.55994	.55472	.54958	.54451	.53952	.53460	.52975	.52497	.52025	.51561	.51102	.50651	.50205	.49766	.49333	.48905	.48484	.48068
93	89	.58249	.57719	.57196	.56681	.56174	.55673	.55180	.54693	.54214	.53740	.53274	.52814	.52360	.51912	.51471	.51035	.50605	.50181	.49763	.49350
93	90	.59375	.58853	.58338	.57830	.57329	.56835	.56348	.55867	.55393	.54925	.54464	.54009	.53559	.53116	.52679	.52247	.51822	.51401	.50986	.50577
93	91	.60425	.59910	.59402	.58901	.58407	.57919	.57438	.56964	.56495	.56033	.55577	.55127	.54683	.54244	.53811	.53384	.52962	.52546	.52135	.51729
93	92	.61384	.60876	.60376	.59881	.59394	.58912	.58438	.57969	.57506	.57049	.56598	.56153	.55714	.55280	.54852	.54429	.54011	.53599	.53191	.52789
93	93	.62259	.61759	.61265	.60777	.60296	.59820	.59351	.58888	.58431	.57979	.57534	.57093	.56659	.56229	.55805	.55387	.54973	.54564	.54161	.53762
94	0	.01267	.01238	.01212	.01187	.01164	.01142	.01121	.01102	.01083	.01066	.01050	.01034	.01019	.01005	.00992	.00979	.00967	.00955	.00944	.00933
94	1	.00632	.00605	.00580	.00557	.00536	.00516	.00497	.00480	.00464	.00449	.00434	.00421	.00408	.00396	.00385	.00374	.00364	.00355	.00346	.00337
94	2	.00631	.00603	.00577	.00553	.00530	.00509	.00490	.00471	.00454	.00438	.00423	.00409	.00396	.00383	.00372	.00361	.00350	.00340	.00331	.00322
94	3	.00651	.00622	.00594	.00568	.00545	.00522	.00502	.00482	.00464	.00447	.00431	.00416	.00402	.00389	.00377	.00365	.00354	.00343	.00333	.00323
94	4	.00683	.00652	.00622	.00595	.00570	.00546	.00524	.00504	.00485	.00467	.00450	.00434	.00419	.00405	.00391	.00379	.00367	.00356	.00345	.00335
94	5	.00724	.00691	.00660	.00631	.00604	.00579	.00556	.00534	.00513	.00494	.00476	.00459	.00443	.00428	.00414	.00401	.00388	.00376	.00365	.00354
94	6	.00772	.00737	.00704	.00673	.00645	.00618	.00593	.00570	.00548	.00528	.00509	.00491	.00474	.00457	.00442	.00428	.00414	.00402	.00389	.00378
94	7	.00827	.00790	.00755	.00722	.00692	.00664	.00637	.00613	.00590	.00568	.00547	.00528	.00510	.00493	.00477	.00461	.00447	.00433	.00420	.00408
94	8	.00889	.00849	.00812	.00778	.00746	.00716	.00688	.00661	.00637	.00614	.00592	.00571	.00552	.00534	.00516	.00500	.00485	.00470	.00456	.00443
94	9	.00959	.00917	.00878	.00841	.00807	.00775	.00746	.00718	.00691	.00667	.00644	.00622	.00601	.00582	.00563	.00546	.00529	.00514	.00499	.00484
94	10	.01038	.00994	.00952	.00914	.00877	.00844	.00812	.00782	.00754	.00728	.00703	.00680	.00658	.00637	.00618	.00599	.00582	.00565	.00549	.00534
94	11	.01125	.01078	.01034	.00993	.00955	.00919	.00885	.00854	.00824	.00796	.00770	.00745	.00722	.00700	.00679	.00659	.00640	.00622	.00605	.00589
94	12	.01219	.01169	.01123	.01079	.01039	.01001	.00965	.00932	.00900	.00871	.00843	.00817	.00792	.00768	.00746	.00725	.00705	.00686	.00668	.00651
94	13	.01316	.01264	.01215	.01169	.01126	.01086	.01048	.01013	.00979	.00948	.00918	.00891	.00864	.00839	.00816	.00793	.00772	.00752	.00733	.00714
94	14	.01413	.01357	.01305	.01257	.01211	.01169	.01129	.01092	.01056	.01023	.00992	.00963	.00935	.00908	.00883	.00860	.00837	.00816	.00795	.00776
94	15	.01505	.01447	.01392	.01341	.01293	.01248	.01206	.01167	.01129	.01094	.01061	.01030	.01001	.00973	.00946	.00921	.00898	.00875	.00853	.00833
94	16	.01593	.01531	.01473	.01419	.01369	.01322	.01277	.01236	.01196	.01160	.01125	.01092	.01061	.01031	.01003	.00977	.00952	.00928	.00905	.00883
94	17	.01676	.01611	.01551	.01494	.01441	.01391	.01344	.01300	.01259	.01220	.01183	.01149	.01116	.01085	.01055	.01027	.01001	.00976	.00952	.00929
94	18	.01758	.01690	.01626	.01566	.01510	.01458	.01409	.01362	.01319	.01278	.01239	.01202	.01168	.01135	.01104	.01074	.01047	.01020	.00995	.00971
94	19	.01842	.01770	.01703	.01640	.01581	.01526	.01474	.01425	.01379	.01336	.01295	.01256	.01220	.01185	.01153	.01121	.01092	.01064	.01037	.01012
94	20	.01931	.01855	.01784	.01718	.01656	.01598	.01543	.01491	.01443	.01397	.01354	.01313	.01275	.01238	.01204	.01171	.01140	.01110	.01082	.01055
94	21	.02026	.01946	.01871	.01801	.01736	.01674	.01617	.01562	.01511	.01463	.01417	.01374	.01334	.01295	.01258	.01224	.01191	.01160	.01130	.01102
94	22	.02126	.02042	.01963	.01889	.01820	.01755	.01694	.01637	.01583	.01532	.01484	.01438	.01395	.01355	.01316	.01279	.01245	.01212	.01180	.01150
94	23	.02233	.02145	.02062	.01984	.01911	.01843	.01778	.01718	.01660	.01607	.01556	.01508	.01462	.01419	.01378	.01339	.01303	.01268	.01234	.01203
94	24	.02349	.02256	.02169	.02087	.02010	.01938	.01870	.01806	.01745	.01688	.01634	.01583	.01535	.01490	.01446	.01405	.01366	.01329	.01294	.01260
94	25	.02476	.02378	.02286	.02199	.02118	.02042	.01970	.01902	.01838	.01778	.01721	.01667	.01616	.01568	.01522	.01478	.01437	.01398	.01360	.01325
94	26	.02614	.02510	.02413	.02322	.02236	.02156	.02080	.02008	.01940	.01877	.01816	.01759	.01705	.01654	.01605	.01559	.01515	.01473	.01434	.01396
94	27	.02765	.02655	.02553	.02457	.02366	.02281	.02201	.02125	.02053	.01986	.01922	.01861	.01804	.01750	.01698	.01649	.01603	.01558	.01516	.01476
94	28	.02926	.02811	.02703	.02602	.02506	.02416	.02331	.02251	.02175	.02104	.02036	.01972	.01911	.01854	.01799	.01747	.01697	.01650	.01606	.01563
94	29	.03101	.02979	.02865	.02758	.02657	.02562	.02472	.02388	.02307	.02232	.02160	.02092	.02028	.01966	.01908	.01853	.01801	.01751	.01703	.01658
94	30	.03286	.03159	.03039	.02926	.02819	.02718	.02623	.02534	.02449	.02369	.02293	.02221	.02152	.02087	.02026	.01967	.01911	.01858	.01808	.01759
94	31	.03484	.03350	.03223	.03104	.02991	.02885	.02785	.02690	.02600	.02515	.02435	.02358	.02286	.02217	.02152	.02089	.02030	.01974	.01920	.01868
94	32	.03695	.03554	.03421	.03295	.03176	.03064	.02958	.02858	.02763	.02673	.02587	.02506	.02429	.02356	.02287	.02221	.02158	<		

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
94	35	.04425	.04260	.04104	.03957	.03817	.03685	.03560	.03442	.03330	.03223	.03121	.03025	.02933	.02846	.02763	.02683	.02608	.02536	.02467	.02401
94	36	.04703	.04529	.04366	.04210	.04064	.03924	.03793	.03667	.03548	.03435	.03328	.03226	.03129	.03036	.02948	.02863	.02783	.02706	.02633	.02563
94	37	.05001	.04819	.04646	.04483	.04328	.04181	.04042	.03910	.03784	.03665	.03551	.03443	.03340	.03242	.03148	.03058	.02973	.02891	.02813	.02739
94	38	.05321	.05130	.04948	.04777	.04614	.04459	.04312	.04172	.04040	.03913	.03793	.03678	.03569	.03465	.03366	.03271	.03180	.03093	.03010	.02931
94	39	.05664	.05463	.05273	.05092	.04920	.04758	.04603	.04455	.04315	.04182	.04054	.03933	.03818	.03707	.03602	.03501	.03405	.03312	.03224	.03140
94	40	.06033	.05822	.05622	.05432	.05252	.05080	.04917	.04762	.04614	.04473	.04338	.04210	.04088	.03971	.03859	.03752	.03650	.03552	.03458	.03368
94	41	.06429	.06209	.05999	.05799	.05610	.05429	.05257	.05094	.04937	.04789	.04647	.04511	.04381	.04258	.04139	.04026	.03917	.03813	.03714	.03618
94	42	.06855	.06624	.06404	.06194	.05995	.05805	.05624	.05452	.05288	.05131	.04981	.04837	.04700	.04569	.04444	.04324	.04209	.04099	.03993	.03891
94	43	.07310	.07068	.06838	.06618	.06409	.06210	.06020	.05838	.05665	.05499	.05341	.05190	.05045	.04907	.04774	.04647	.04525	.04408	.04296	.04188
94	44	.07796	.07543	.07302	.07072	.06852	.06643	.06443	.06253	.06070	.05896	.05729	.05570	.05417	.05271	.05131	.04996	.04867	.04743	.04624	.04510
94	45	.08311	.08046	.07794	.07553	.07324	.07104	.06895	.06694	.06503	.06319	.06144	.05976	.05814	.05660	.05512	.05370	.05233	.05102	.04976	.04855
94	46	.08856	.08580	.08316	.08065	.07824	.07594	.07375	.07164	.06963	.06770	.06586	.06409	.06239	.06076	.05920	.05770	.05625	.05487	.05354	.05225
94	47	.09430	.09142	.08867	.08604	.08353	.08112	.07882	.07661	.07450	.07248	.07054	.06868	.06689	.06518	.06353	.06194	.06042	.05896	.05755	.05619
94	48	.10036	.09736	.09449	.09174	.08912	.08660	.08419	.08188	.07967	.07755	.07551	.07356	.07168	.06987	.06814	.06647	.06486	.06332	.06183	.06040
94	49	.10673	.10361	.10062	.09776	.09502	.09239	.08987	.08746	.08514	.08292	.08078	.07873	.07676	.07486	.07303	.07128	.06959	.06796	.06639	.06488
94	50	.11345	.11020	.10709	.10411	.10126	.09852	.09589	.09336	.09094	.08861	.08638	.08422	.08215	.08016	.07825	.07640	.07462	.07291	.07126	.06966
94	51	.12051	.11714	.11391	.11081	.10783	.10498	.10224	.09960	.09707	.09464	.09230	.09005	.08788	.08579	.08378	.08184	.07997	.07817	.07643	.07475
94	52	.12790	.12440	.12104	.11782	.11473	.11176	.10890	.10616	.10352	.10097	.09853	.09617	.09390	.09172	.08961	.08757	.08561	.08372	.08189	.08013
94	53	.13561	.13199	.12851	.12516	.12195	.11886	.11589	.11303	.11028	.10763	.10508	.10262	.10024	.09796	.09575	.09362	.09156	.08958	.08766	.08580
94	54	.14365	.13990	.13630	.13283	.12950	.12629	.12320	.12023	.11737	.11460	.11194	.10938	.10690	.10451	.10220	.09997	.09782	.09574	.09373	.09178
94	55	.15203	.14816	.14443	.14084	.13739	.13406	.13086	.12777	.12479	.12192	.11914	.11647	.11389	.11139	.10898	.10665	.10440	.10223	.10012	.09808
94	56	.16076	.15676	.15291	.14920	.14562	.14218	.13885	.13565	.13256	.12957	.12669	.12390	.12122	.11862	.11610	.11367	.11132	.10905	.10684	.10471
94	57	.16983	.16571	.16173	.15790	.15420	.15064	.14720	.14388	.14067	.13757	.13458	.13168	.12889	.12618	.12356	.12103	.11858	.11620	.11390	.11167
94	58	.17922	.17497	.17087	.16692	.16310	.15942	.15586	.15242	.14910	.14589	.14279	.13978	.13688	.13406	.13134	.12870	.12615	.12367	.12127	.11895
94	59	.18889	.18452	.18030	.17623	.17229	.16849	.16482	.16126	.15783	.15450	.15129	.14817	.14516	.14224	.13941	.13667	.13401	.13143	.12893	.12651
94	60	.19885	.19436	.19002	.18583	.18178	.17786	.17407	.17040	.16685	.16341	.16008	.15686	.15373	.15071	.14777	.14492	.14216	.13948	.13688	.13436
94	61	.20912	.20452	.20006	.19575	.19158	.18755	.18364	.17986	.17619	.17264	.16920	.16587	.16263	.15950	.15646	.15350	.15064	.14786	.14515	.14253
94	62	.21975	.21503	.21046	.20603	.20175	.19760	.19358	.18968	.18591	.18225	.17870	.17525	.17191	.16866	.16552	.16246	.15949	.15660	.15380	.15107
94	63	.23075	.22591	.22123	.21669	.21229	.20803	.20390	.19989	.19601	.19224	.18858	.18502	.18157	.17822	.17497	.17180	.16873	.16574	.16283	.16001
94	64	.24209	.23715	.23236	.22771	.22321	.21884	.21460	.21048	.20648	.20260	.19884	.19518	.19162	.18816	.18480	.18153	.17836	.17527	.17226	.16933
94	65	.25380	.24875	.24385	.23910	.23449	.23002	.22567	.22145	.21735	.21336	.20949	.20572	.20206	.19850	.19503	.19166	.18838	.18519	.18208	.17905
94	66	.26589	.26074	.25574	.25089	.24618	.24160	.23715	.23283	.22862	.22453	.22056	.21669	.21292	.20926	.20569	.20222	.19884	.19555	.19234	.18921
94	67	.27839	.27315	.26806	.26312	.25831	.25363	.24909	.24466	.24036	.23617	.23209	.22813	.22426	.22050	.21683	.21326	.20978	.20639	.20308	.19985
94	68	.29129	.28597	.28079	.27575	.27085	.26608	.26144	.25692	.25253	.24824	.24407	.24001	.23605	.23219	.22842	.22475	.22118	.21769	.21429	.21097
94	69	.30453	.29913	.29387	.28875	.28376	.27891	.27418	.26957	.26509	.26071	.25645	.25229	.24824	.24429	.24043	.23667	.23300	.22942	.22592	.22251
94	70	.31806	.31258	.30724	.30205	.29698	.29205	.28724	.28255	.27797	.27351	.26916	.26492	.26078	.25674	.25279	.24894	.24518	.24151	.23792	.23442
94	71	.33180	.32625	.32085	.31558	.31045	.30544	.30055	.29578	.29113	.28659	.28216	.27783	.27361	.26948	.26545	.26152	.25767	.25392	.25024	.24665
94	72	.34572	.34012	.33466	.32933	.32412	.31905	.31409	.30925	.30452	.29991	.29540	.29100	.28670	.28249	.27838	.27437	.27044	.26660	.26284	.25917
94	73	.35981	.35415	.34864	.34325	.33799	.33285	.32783	.32292	.31813	.31345	.30887	.30439	.30002	.29574	.29156	.28746	.28346	.27954	.27571	.27196
94	74	.37409	.36840	.36283	.35740	.35209	.34689	.34182	.33685	.33200	.32726	.32261	.31807	.31363	.30928	.30503	.30087	.29679	.29280	.28889	.28507
94	75	.38862	.38289	.37729	.37182	.36646	.36122	.35610	.35109	.34618	.34138	.33668	.33208	.32758	.32317	.31886	.31463	.31049	.30643	.30245	.29856
94	76	.40342	.39767	.39204	.38654	.38115	.37587	.37071	.36566	.36071	.35586	.35111	.34646	.34191	.33744	.33307	.32878	.32458	.32047	.31643	.31247
94	77	.41846	.41270	.40705	.40153	.39611	.39081	.38562	.38053	.37555	.37066	.36588	.36118	.35658	.35208	.34765	.34332	.33907	.33490	.33080	.32679
94	78	.43369	.42792	.42227	.41673	.41131	.40599	.40078	.39567	.39066	.38574	.38092	.37620	.37156	.36702	.36255	.35818	.35388	.34967	.34553	.34147
94	79	.44899	.44323	.43758	.43205	.42662	.42129	.41607	.41094	.40591	.40098	.39614	.39139	.38673	.38215	.37766	.37325	.36892	.36467	.36049	.35639
94	80	.46422	.45848	.45284	.44732	.44189	.43657	.43134	.42621	.42118	.41624	.41138	.40662	.40194	.39734	.39282	.38839	.38403	.37975	.37554	.37140
94	81	.47927	.47355	.46794	.46243	.45702	.45171	.44649	.44137	.43633	.43139	.42653	.42175	.41706	.41245	.40792	.40347	.39909	.39478	.39055	.38639
94	82	.49407	.48839	.48281	.47732	.47193	.46664	.46144	.45632	.45130	.44636	.44150	.43673	.43203	.42742	.42288	.41841	.41402	.40971	.40546	.40128
94	83	.50861	.50297	.49742	.49197	.48661	.48134	.47616	.47107	.46606	.46113	.45629	.45152	.44683	.44222	.43768	.43321	.42882	.42449	.42024	.41605
94	84	.52294	.51735	.51185	.50644	.50112	.49589	.49074	.48567	.48069	.47578	.47095	.46620	.46153	.45692	.45239	.44793	.44354	.43922	.43496	.43076

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
94	85	.53709	.53156	.52611	.52075	.51548	.51029	.50518	.50015	.49520	.49032	.48552	.48080	.47614	.47156	.46704	.46260	.45822	.45390	.44965	.44546
94	86	.55091	.54545	.54006	.53476	.52954	.52440	.51934	.51435	.50944	.50460	.49984	.49514	.49052	.48596	.48147	.47705	.47268	.46839	.46415	.45998
94	87	.56424	.55884	.55352	.54828	.54312	.53804	.53303	.52809	.52323	.51843	.51371	.50905	.50446	.49994	.49548	.49108	.48675	.48247	.47826	.47410
94	88	.57703	.57170	.56646	.56128	.55619	.55116	.54621	.54133	.53652	.53177	.52709	.52248	.51793	.51345	.50902	.50466	.50036	.49611	.49192	.48779
94	89	.58925	.58400	.57883	.57373	.56870	.56374	.55885	.55403	.54927	.54458	.53996	.53539	.53089	.52645	.52206	.51774	.51347	.50926	.50511	.50101
94	90	.60086	.59569	.59060	.58557	.58061	.57572	.57090	.56614	.56144	.55680	.55223	.54772	.54327	.53887	.53453	.53025	.52603	.52186	.51774	.51367
94	91	.61169	.60660	.60158	.59663	.59174	.58692	.58216	.57746	.57282	.56825	.56373	.55927	.55487	.55053	.54624	.54200	.53782	.53369	.52961	.52558
94	92	.62160	.61659	.61164	.60676	.60194	.59718	.59249	.58785	.58327	.57875	.57429	.56989	.56554	.56124	.55700	.55281	.54867	.54458	.54054	.53655
94	93	.63065	.62572	.62084	.61602	.61127	.60658	.60194	.59737	.59285	.58838	.58397	.57962	.57532	.57107	.56687	.56273	.55863	.55458	.55059	.54664
94	94	.63900	.63413	.62932	.62457	.61988	.61525	.61067	.60615	.60169	.59728	.59292	.58862	.58437	.58016	.57601	.57191	.56786	.56385	.55989	.55598
95	0	.01280	.01252	.01225	.01201	.01178	.01156	.01135	.01116	.01098	.01081	.01064	.01049	.01034	.01020	.01007	.00994	.00982	.00970	.00959	.00948
95	1	.00634	.00607	.00583	.00560	.00538	.00518	.00500	.00482	.00466	.00451	.00437	.00423	.00411	.00399	.00388	.00377	.00367	.00357	.00348	.00340
95	2	.00633	.00605	.00579	.00555	.00532	.00511	.00492	.00473	.00456	.00440	.00425	.00411	.00398	.00385	.00374	.00363	.00352	.00342	.00333	.00324
95	3	.00653	.00623	.00596	.00570	.00546	.00524	.00503	.00484	.00466	.00449	.00433	.00418	.00404	.00391	.00378	.00366	.00355	.00345	.00335	.00325
95	4	.00685	.00653	.00624	.00597	.00571	.00548	.00526	.00505	.00486	.00468	.00451	.00435	.00420	.00406	.00393	.00380	.00368	.00357	.00347	.00336
95	5	.00726	.00692	.00661	.00632	.00605	.00580	.00557	.00535	.00515	.00496	.00478	.00461	.00445	.00430	.00416	.00402	.00389	.00377	.00366	.00355
95	6	.00773	.00738	.00705	.00674	.00646	.00619	.00595	.00571	.00550	.00529	.00510	.00492	.00475	.00459	.00444	.00429	.00416	.00403	.00391	.00379
95	7	.00829	.00791	.00756	.00724	.00694	.00665	.00639	.00614	.00591	.00569	.00549	.00530	.00511	.00494	.00478	.00463	.00448	.00435	.00422	.00409
95	8	.00891	.00851	.00814	.00779	.00747	.00717	.00689	.00663	.00638	.00615	.00593	.00573	.00553	.00535	.00518	.00502	.00486	.00471	.00457	.00444
95	9	.00961	.00919	.00880	.00843	.00809	.00777	.00747	.00719	.00693	.00669	.00645	.00623	.00603	.00583	.00565	.00548	.00531	.00515	.00500	.00486
95	10	.01040	.00996	.00954	.00915	.00879	.00846	.00814	.00784	.00756	.00730	.00705	.00682	.00660	.00640	.00620	.00601	.00584	.00567	.00551	.00536
95	11	.01128	.01080	.01036	.00995	.00957	.00921	.00888	.00856	.00827	.00799	.00773	.00748	.00724	.00702	.00681	.00662	.00643	.00625	.00608	.00592
95	12	.01222	.01172	.01126	.01082	.01042	.01004	.00968	.00935	.00903	.00874	.00846	.00820	.00795	.00772	.00749	.00728	.00708	.00689	.00671	.00654
95	13	.01320	.01267	.01218	.01172	.01129	.01089	.01052	.01016	.00983	.00952	.00922	.00894	.00868	.00843	.00820	.00797	.00776	.00756	.00737	.00718
95	14	.01417	.01361	.01309	.01261	.01216	.01173	.01133	.01096	.01061	.01028	.00997	.00967	.00939	.00913	.00888	.00864	.00842	.00820	.00800	.00780
95	15	.01510	.01451	.01397	.01346	.01298	.01253	.01211	.01172	.01134	.01099	.01066	.01035	.01006	.00978	.00952	.00927	.00903	.00880	.00859	.00838
95	16	.01598	.01536	.01479	.01425	.01374	.01327	.01283	.01241	.01202	.01165	.01130	.01097	.01066	.01037	.01009	.00983	.00958	.00934	.00911	.00889
95	17	.01682	.01617	.01557	.01500	.01447	.01397	.01350	.01306	.01265	.01226	.01189	.01155	.01122	.01091	.01062	.01034	.01007	.00982	.00958	.00935
95	18	.01764	.01696	.01632	.01572	.01516	.01464	.01415	.01368	.01325	.01284	.01245	.01209	.01174	.01141	.01110	.01081	.01053	.01026	.01001	.00977
95	19	.01848	.01776	.01709	.01646	.01587	.01532	.01480	.01431	.01386	.01342	.01301	.01263	.01226	.01192	.01159	.01128	.01099	.01071	.01044	.01019
95	20	.01937	.01862	.01791	.01724	.01662	.01604	.01549	.01498	.01449	.01404	.01361	.01320	.01281	.01245	.01210	.01178	.01147	.01117	.01089	.01062
95	21	.02032	.01952	.01878	.01808	.01743	.01681	.01623	.01569	.01518	.01470	.01424	.01381	.01340	.01302	.01265	.01231	.01198	.01167	.01137	.01109
95	22	.02132	.02048	.01970	.01896	.01827	.01762	.01701	.01644	.01590	.01539	.01491	.01445	.01402	.01362	.01323	.01286	.01252	.01219	.01187	.01157
95	23	.02240	.02151	.02069	.01991	.01918	.01850	.01785	.01725	.01668	.01614	.01563	.01515	.01469	.01426	.01385	.01347	.01310	.01275	.01242	.01210
95	24	.02356	.02263	.02176	.02094	.02017	.01945	.01877	.01813	.01752	.01695	.01642	.01591	.01543	.01497	.01454	.01413	.01374	.01337	.01301	.01268
95	25	.02483	.02385	.02293	.02207	.02126	.02049	.01977	.01910	.01846	.01786	.01729	.01675	.01624	.01575	.01530	.01486	.01445	.01406	.01368	.01333
95	26	.02621	.02518	.02421	.02329	.02244	.02163	.02087	.02016	.01948	.01884	.01824	.01767	.01713	.01662	.01613	.01567	.01523	.01481	.01442	.01404
95	27	.02772	.02663	.02561	.02465	.02374	.02289	.02209	.02133	.02061	.01994	.01930	.01870	.01812	.01758	.01706	.01657	.01611	.01567	.01525	.01484
95	28	.02935	.02820	.02712	.02610	.02515	.02425	.02340	.02260	.02184	.02112	.02045	.01981	.01920	.01862	.01808	.01756	.01706	.01659	.01614	.01572
95	29	.03109	.02988	.02874	.02767	.02666	.02571	.02481	.02396	.02316	.02241	.02169	.02101	.02037	.01975	.01917	.01862	.01810	.01760	.01712	.01667
95	30	.03295	.03168	.03048	.02935	.02828	.02728	.02633	.02543	.02458	.02378	.02302	.02230	.02162	.02097	.02035	.01977	.01921	.01868	.01817	.01769
95	31	.03494	.03359	.03233	.03114	.03001	.02895	.02795	.02700	.02610	.02525	.02445	.02368	.02296	.02227	.02162	.02099	.02040	.01984	.01930	.01879
95	32	.03705	.03564	.03431	.03305	.03186	.03074	.02968	.02868	.02773	.02683	.02598	.02517	.02440	.02367	.02297	.02231	.02168	.02108	.02051	.01996
95	33	.03932	.03784	.03643	.03511	.03385	.03267	.03155	.03049	.02949	.02853	.02763	.02677	.02596	.02518	.02444	.02374	.02307	.02243	.02183	.02124
95	34	.04175	.04018	.03870	.03731	.03599	.03474	.03355	.03243	.03137	.03036	.02941	.02850	.02763	.02681	.02603	.02528	.02457	.02389	.02324	.02262
95	35	.04436	.04271	.04116	.03968	.03829	.03697	.03572	.03454	.03341	.03235	.03133	.03037	.02945	.02858	.02775	.02696	.02620	.02548	.02479	.02413
95	36	.04715	.04542	.04378	.04223	.04076	.03937	.03805	.03680	.03561	.03448	.03341	.03239	.03142	.03049	.02961	.02876	.02796	.02719	.02646	.02576
95	37	.05013	.04831	.04659	.04496	.04341	.04195	.04055	.03923	.03798	.03678	.03565	.03456	.03353	.03255	.03162	.03072	.02987	.02905	.02827	.02753
95	38	.05334	.05143	.04962	.04790	.04627	.04473	.04326	.04186	.04054	.03927	.03807	.03693	.03584	.03479	.03380	.03285	.03195	.03108	.03025	.02946
95	39	.05678	.05477	.05287	.05107	.04935	.04772	.04617	.04470	.04330	.04197	.04070	.03948	.03833	.03722	.03617	.03516	.03420	.03328	.03240	.03155

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
95	40	.06048	.05837	.05637	.05448	.05267	.05096	.04933	.04777	.04630	.04489	.04354	.04226	.04104	.03987	.03875	.03768	.03666	.03568	.03474	.03385
95	41	.06446	.06225	.06015	.05816	.05626	.05446	.05274	.05111	.04955	.04806	.04664	.04528	.04399	.04275	.04157	.04043	.03935	.03831	.03732	.03636
95	42	.06873	.06641	.06421	.06212	.06013	.05823	.05643	.05470	.05306	.05149	.04999	.04856	.04719	.04588	.04463	.04343	.04228	.04118	.04012	.03911
95	43	.07329	.07087	.06857	.06638	.06429	.06229	.06039	.05858	.05685	.05519	.05361	.05210	.05066	.04927	.04794	.04667	.04546	.04429	.04317	.04209
95	44	.07817	.07564	.07323	.07093	.06874	.06665	.06465	.06274	.06092	.05918	.05751	.05592	.05439	.05293	.05153	.05018	.04889	.04766	.04647	.04533
95	45	.08334	.08069	.07817	.07576	.07347	.07127	.06918	.06718	.06526	.06343	.06167	.05999	.05838	.05684	.05536	.05394	.05258	.05127	.05001	.04880
95	46	.08881	.08605	.08341	.08090	.07849	.07620	.07400	.07190	.06989	.06796	.06612	.06435	.06265	.06102	.05946	.05796	.05652	.05513	.05380	.05252
95	47	.09457	.09169	.08894	.08632	.08380	.08140	.07910	.07689	.07478	.07276	.07082	.06896	.06718	.06546	.06382	.06223	.06071	.05925	.05784	.05649
95	48	.10065	.09765	.09479	.09204	.08942	.08690	.08450	.08219	.07998	.07786	.07582	.07387	.07199	.07019	.06845	.06678	.06518	.06364	.06215	.06072
95	49	.10705	.10393	.10094	.09808	.09535	.09272	.09020	.08779	.08548	.08325	.08112	.07907	.07710	.07520	.07338	.07162	.06993	.06831	.06674	.06523
95	50	.11380	.11056	.10745	.10447	.10162	.09888	.09625	.09373	.09131	.08898	.08674	.08459	.08253	.08054	.07862	.07678	.07500	.07329	.07163	.07004
95	51	.12090	.11753	.11430	.11120	.10823	.10537	.10263	.10000	.09747	.09504	.09270	.09045	.08828	.08620	.08419	.08225	.08038	.07858	.07684	.07517
95	52	.12832	.12482	.12147	.11825	.11516	.11219	.10934	.10659	.10395	.10141	.09897	.09662	.09435	.09216	.09006	.08802	.08606	.08417	.08235	.08058
95	53	.13607	.13245	.12897	.12563	.12242	.11933	.11636	.11351	.11076	.10811	.10556	.10310	.10073	.09844	.09624	.09411	.09205	.09007	.08815	.08630
95	54	.14415	.14040	.13680	.13334	.13001	.12681	.12372	.12075	.11789	.11513	.11247	.10990	.10743	.10504	.10273	.10051	.09836	.09628	.09427	.09232
95	55	.15258	.14870	.14498	.14140	.13794	.13462	.13142	.12833	.12536	.12249	.11972	.11704	.11446	.11197	.10956	.10724	.10499	.10281	.10071	.09867
95	56	.16135	.15736	.15351	.14980	.14623	.14279	.13947	.13626	.13317	.13019	.12731	.12453	.12185	.11925	.11674	.11431	.11196	.10969	.10749	.10535
95	57	.17048	.16636	.16238	.15856	.15486	.15130	.14787	.14455	.14134	.13825	.13526	.13237	.12957	.12687	.12425	.12172	.11927	.11690	.11460	.11238
95	58	.17992	.17568	.17158	.16763	.16382	.16014	.15659	.15315	.14984	.14663	.14353	.14053	.13762	.13481	.13209	.12946	.12691	.12443	.12204	.11971
95	59	.18965	.18529	.18107	.17700	.17307	.16928	.16561	.16206	.15862	.15530	.15209	.14898	.14597	.14305	.14022	.13748	.13483	.13226	.12976	.12734
95	60	.19968	.19519	.19086	.18667	.18262	.17871	.17492	.17126	.16771	.16428	.16095	.15773	.15461	.15158	.14865	.14581	.14305	.14037	.13778	.13525
95	61	.21001	.20541	.20096	.19666	.19249	.18846	.18456	.18078	.17712	.17358	.17014	.16681	.16358	.16045	.15741	.15446	.15160	.14882	.14612	.14350
95	62	.22071	.21599	.21143	.20701	.20273	.19859	.19457	.19068	.18691	.18325	.17971	.17627	.17293	.16969	.16654	.16349	.16052	.15764	.15484	.15212
95	63	.23178	.22695	.22227	.21774	.21335	.20910	.20497	.20097	.19709	.19332	.18967	.18612	.18267	.17932	.17607	.17291	.16984	.16686	.16396	.16113
95	64	.24320	.23827	.23348	.22885	.22435	.21998	.21575	.21164	.20765	.20377	.20001	.19636	.19280	.18935	.18599	.18273	.17956	.17647	.17346	.17054
95	65	.25499	.24995	.24507	.24032	.23572	.23125	.22691	.22269	.21860	.21462	.21075	.20699	.20333	.19978	.19632	.19295	.18967	.18649	.18338	.18036
95	66	.26717	.26204	.25705	.25221	.24750	.24293	.23849	.23417	.22997	.22589	.22192	.21806	.21430	.21064	.20708	.20361	.20023	.19694	.19374	.19062
95	67	.27978	.27456	.26947	.26454	.25974	.25507	.25053	.24611	.24182	.23763	.23357	.22960	.22574	.22199	.21833	.21476	.21128	.20790	.20459	.20137
95	68	.29279	.28748	.28231	.27728	.27239	.26763	.26300	.25849	.25410	.24982	.24566	.24160	.23765	.23379	.23004	.22637	.22280	.21932	.21592	.21260
95	69	.30616	.30076	.29551	.29040	.28543	.28058	.27586	.27127	.26679	.26242	.25816	.25402	.24997	.24602	.24218	.23842	.23476	.23118	.22769	.22428
95	70	.31981	.31434	.30902	.30383	.29878	.29385	.28905	.28437	.27981	.27536	.27102	.26678	.26265	.25861	.25468	.25083	.24708	.24341	.23983	.23634
95	71	.33369	.32815	.32276	.31751	.31238	.30738	.30251	.29775	.29311	.28858	.28416	.27984	.27562	.27151	.26749	.26356	.25972	.25597	.25230	.24872
95	72	.34775	.34217	.33672	.33140	.32621	.32114	.31620	.31137	.30665	.30205	.29755	.29316	.28887	.28467	.28057	.27656	.27264	.26881	.26506	.26139
95	73	.36199	.35635	.35085	.34547	.34022	.33510	.33009	.32520	.32042	.31575	.31118	.30671	.30235	.29808	.29390	.28982	.28582	.28191	.27809	.27434
95	74	.37643	.37075	.36521	.35979	.35449	.34931	.34425	.33930	.33446	.32972	.32509	.32056	.31613	.31180	.30755	.30340	.29933	.29535	.29145	.28763
95	75	.39113	.38542	.37984	.37438	.36904	.36382	.35871	.35371	.34882	.34403	.33934	.33476	.33027	.32587	.32156	.31734	.31321	.30916	.30520	.30131
95	76	.40612	.40039	.39478	.38929	.38392	.37866	.37351	.36847	.36354	.35870	.35397	.34933	.34479	.34034	.33598	.33170	.32751	.32340	.31938	.31543
95	77	.42136	.41562	.40999	.40449	.39909	.39381	.38863	.38356	.37859	.37372	.36895	.36427	.35969	.35519	.35078	.34646	.34222	.33806	.33397	.32997
95	78	.43681	.43106	.42543	.41992	.41451	.40921	.40402	.39892	.39393	.38903	.38423	.37952	.37490	.37037	.36592	.36155	.35727	.35307	.34894	.34489
95	79	.45234	.44660	.44098	.43547	.43006	.42475	.41955	.41445	.40944	.40452	.39970	.39497	.39032	.38576	.38128	.37688	.37257	.36833	.36416	.36007
95	80	.46782	.46210	.45649	.45099	.44559	.44029	.43509	.42998	.42496	.42004	.41520	.41046	.40579	.40121	.39671	.39229	.38795	.38368	.37949	.37536
95	81	.48312	.47743	.47185	.46637	.46098	.45569	.45050	.44540	.44039	.43546	.43062	.42587	.42120	.41660	.41209	.40765	.40329	.39900	.39479	.39064
95	82	.49819	.49254	.48698	.48153	.47617	.47090	.46572	.46064	.45563	.45072	.44588	.44113	.43646	.43186	.42734	.42289	.41852	.41422	.40999	.40582
95	83	.51300	.50739	.50188	.49646	.49113	.48589	.48074	.47567	.47069	.46579	.46096	.45622	.45155	.44696	.44244	.43800	.43362	.42931	.42507	.42090
95	84	.52762	.52206	.51660	.51122	.50593	.50073	.49561	.49058	.48562	.48074	.47594	.47121	.46656	.46198	.45747	.45303	.44866	.44436	.44012	.43594
95	85	.54207	.53658	.53117	.52584	.52061	.51545	.51037	.50537	.50045	.49561	.49083	.48613	.48151	.47695	.47246	.46803	.46368	.45938	.45515	.45098
95	86	.55621	.55078	.54544	.54018	.53499	.52989	.52486	.51991	.51503	.51023	.50549	.50083	.49623	.49170	.48723	.48283	.47850	.47422	.47001	.46586
95	87	.56985	.56450	.55922	.55403	.54891	.54386	.53889	.53399	.52916	.52440	.51971	.51508	.51053	.50603	.50160	.49723	.49292	.48867	.48448	.48035
95	88	.58296	.57769	.57249	.56736	.56231	.55733	.55242	.54757	.54280	.53809	.53345	.52887	.52435	.51990	.51550	.51117	.50690	.50268	.49852	.49441
95	89	.59552	.59032	.58520	.58015	.57516	.57025	.56540	.56062	.55591	.55126	.54667	.54214	.53767	.53326	.52891	.52462	.52038	.51620	.51208	.50800

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
95	90	.60746	.60234	.59730	.59233	.58742	.58257	.57779	.57308	.56843	.56383	.55930	.55483	.55041	.54606	.54176	.53751	.53332	.52918	.52509	.52105
95	91	.61861	.61358	.60861	.60371	.59888	.59411	.58940	.58475	.58016	.57563	.57116	.56674	.56238	.55807	.55382	.54962	.54548	.54138	.53734	.53334
95	92	.62882	.62387	.61898	.61416	.60940	.60469	.60005	.59547	.59094	.58647	.58205	.57769	.57338	.56913	.56493	.56078	.55668	.55262	.54862	.54467
95	93	.63816	.63329	.62848	.62372	.61903	.61439	.60981	.60529	.60082	.59641	.59205	.58774	.58349	.57928	.57513	.57102	.56697	.56296	.55900	.55509
95	94	.64678	.64198	.63724	.63255	.62792	.62335	.61883	.61437	.60996	.60560	.60130	.59704	.59284	.58869	.58458	.58052	.57651	.57255	.56863	.56475
95	95	.65483	.65010	.64542	.64080	.63624	.63173	.62728	.62287	.61852	.61422	.60997	.60577	.60161	.59751	.59345	.58944	.58547	.58155	.57767	.57384
96	0	.01293	.01265	.01238	.01214	.01191	.01169	.01149	.01130	.01112	.01094	.01078	.01063	.01048	.01034	.01021	.01008	.00996	.00985	.00974	.00963
96	1	.00636	.00610	.00585	.00562	.00541	.00521	.00502	.00485	.00469	.00453	.00439	.00426	.00413	.00401	.00390	.00379	.00369	.00360	.00351	.00342
96	2	.00635	.00607	.00581	.00556	.00534	.00513	.00493	.00475	.00458	.00442	.00427	.00413	.00400	.00387	.00376	.00364	.00354	.00344	.00334	.00326
96	3	.00654	.00625	.00597	.00571	.00548	.00525	.00505	.00485	.00467	.00450	.00435	.00420	.00406	.00392	.00380	.00368	.00357	.00346	.00336	.00327
96	4	.00686	.00654	.00625	.00598	.00573	.00549	.00527	.00507	.00487	.00469	.00453	.00437	.00422	.00408	.00394	.00382	.00370	.00359	.00348	.00338
96	5	.00727	.00693	.00662	.00633	.00607	.00582	.00558	.00536	.00516	.00497	.00479	.00462	.00446	.00431	.00417	.00403	.00391	.00379	.00367	.00356
96	6	.00775	.00739	.00706	.00676	.00647	.00621	.00596	.00573	.00551	.00530	.00511	.00493	.00476	.00460	.00445	.00431	.00417	.00404	.00392	.00380
96	7	.00830	.00792	.00757	.00725	.00695	.00667	.00640	.00615	.00592	.00571	.00550	.00531	.00513	.00496	.00479	.00464	.00450	.00436	.00423	.00410
96	8	.00892	.00852	.00815	.00781	.00748	.00718	.00690	.00664	.00640	.00616	.00595	.00574	.00555	.00536	.00519	.00503	.00487	.00473	.00459	.00445
96	9	.00962	.00920	.00881	.00845	.00810	.00779	.00749	.00721	.00695	.00670	.00647	.00625	.00604	.00585	.00566	.00549	.00533	.00517	.00502	.00488
96	10	.01042	.00997	.00956	.00917	.00881	.00847	.00816	.00786	.00758	.00732	.00707	.00684	.00662	.00641	.00622	.00603	.00585	.00569	.00553	.00538
96	11	.01130	.01083	.01039	.00998	.00959	.00923	.00890	.00858	.00829	.00801	.00775	.00750	.00727	.00705	.00684	.00664	.00645	.00627	.00610	.00594
96	12	.01225	.01175	.01128	.01085	.01044	.01007	.00971	.00938	.00906	.00877	.00849	.00823	.00798	.00774	.00752	.00731	.00711	.00692	.00674	.00657
96	13	.01323	.01271	.01222	.01176	.01133	.01093	.01055	.01020	.00986	.00955	.00926	.00898	.00872	.00847	.00823	.00801	.00779	.00759	.00740	.00722
96	14	.01421	.01365	.01313	.01265	.01220	.01177	.01137	.01100	.01065	.01032	.01001	.00971	.00943	.00917	.00892	.00868	.00846	.00824	.00804	.00785
96	15	.01514	.01456	.01401	.01350	.01302	.01258	.01216	.01176	.01139	.01104	.01071	.01040	.01011	.00983	.00956	.00931	.00908	.00885	.00863	.00843
96	16	.01603	.01541	.01484	.01430	.01379	.01332	.01288	.01246	.01207	.01170	.01135	.01103	.01072	.01042	.01014	.00988	.00963	.00939	.00916	.00895
96	17	.01687	.01622	.01562	.01505	.01452	.01402	.01356	.01312	.01270	.01232	.01195	.01160	.01127	.01096	.01067	.01039	.01013	.00988	.00964	.00941
96	18	.01770	.01701	.01637	.01578	.01522	.01470	.01420	.01374	.01331	.01290	.01251	.01214	.01180	.01147	.01116	.01087	.01059	.01032	.01007	.00983
96	19	.01854	.01782	.01715	.01652	.01593	.01538	.01486	.01437	.01391	.01348	.01307	.01269	.01232	.01198	.01165	.01134	.01105	.01077	.01050	.01025
96	20	.01943	.01867	.01797	.01730	.01668	.01610	.01555	.01504	.01455	.01410	.01367	.01326	.01288	.01251	.01217	.01184	.01153	.01123	.01095	.01068
96	21	.02038	.01958	.01884	.01814	.01749	.01687	.01629	.01575	.01524	.01476	.01430	.01387	.01347	.01308	.01272	.01237	.01204	.01173	.01143	.01115
96	22	.02138	.02054	.01976	.01902	.01833	.01768	.01708	.01650	.01596	.01545	.01497	.01452	.01409	.01368	.01330	.01293	.01258	.01225	.01194	.01164
96	23	.02246	.02158	.02075	.01997	.01924	.01856	.01792	.01731	.01674	.01620	.01569	.01521	.01476	.01433	.01392	.01353	.01317	.01282	.01248	.01217
96	24	.02363	.02269	.02182	.02100	.02023	.01951	.01883	.01819	.01759	.01702	.01648	.01597	.01549	.01504	.01461	.01420	.01381	.01344	.01308	.01275
96	25	.02490	.02392	.02300	.02213	.02132	.02056	.01984	.01916	.01853	.01792	.01735	.01682	.01631	.01582	.01537	.01493	.01452	.01413	.01375	.01340
96	26	.02628	.02524	.02427	.02336	.02251	.02170	.02094	.02023	.01955	.01891	.01831	.01774	.01720	.01669	.01620	.01574	.01530	.01489	.01449	.01411
96	27	.02779	.02670	.02568	.02472	.02381	.02296	.02216	.02140	.02069	.02001	.01937	.01877	.01820	.01765	.01714	.01665	.01619	.01574	.01532	.01492
96	28	.02942	.02827	.02719	.02618	.02522	.02432	.02347	.02267	.02192	.02120	.02052	.01988	.01928	.01870	.01815	.01764	.01714	.01667	.01622	.01580
96	29	.03117	.02996	.02882	.02775	.02674	.02579	.02489	.02404	.02324	.02249	.02177	.02109	.02045	.01984	.01926	.01871	.01818	.01768	.01721	.01675
96	30	.03303	.03176	.03056	.02943	.02836	.02736	.02641	.02552	.02467	.02387	.02311	.02239	.02170	.02106	.02044	.01985	.01930	.01877	.01826	.01778
96	31	.03502	.03368	.03241	.03122	.03010	.02904	.02803	.02709	.02619	.02534	.02454	.02377	.02305	.02236	.02171	.02109	.02049	.01993	.01939	.01888
96	32	.03714	.03573	.03440	.03314	.03195	.03083	.02977	.02877	.02782	.02692	.02607	.02526	.02449	.02376	.02307	.02241	.02178	.02118	.02061	.02006
96	33	.03942	.03793	.03653	.03520	.03395	.03277	.03165	.03059	.02958	.02863	.02773	.02687	.02606	.02528	.02455	.02384	.02317	.02254	.02193	.02135
96	34	.04185	.04028	.03880	.03741	.03609	.03484	.03366	.03254	.03147	.03047	.02951	.02860	.02774	.02692	.02613	.02539	.02468	.02400	.02335	.02273
96	35	.04446	.04282	.04126	.03979	.03840	.03708	.03583	.03465	.03352	.03246	.03144	.03048	.02956	.02869	.02786	.02707	.02631	.02559	.02490	.02425
96	36	.04726	.04553	.04389	.04234	.04087	.03948	.03816	.03691	.03573	.03460	.03352	.03250	.03153	.03061	.02972	.02888	.02808	.02731	.02658	.02588
96	37	.05025	.04843	.04671	.04508	.04353	.04206	.04067	.03935	.03810	.03690	.03577	.03469	.03366	.03268	.03174	.03085	.02999	.02918	.02840	.02765
96	38	.05347	.05155	.04974	.04803	.04640	.04485	.04339	.04199	.04067	.03940	.03820	.03706	.03597	.03493	.03393	.03298	.03208	.03121	.03038	.02959
96	39	.05691	.05490	.05300	.05120	.04948	.04786	.04631	.04484	.04344	.04210	.04083	.03962	.03847	.03736	.03631	.03530	.03434	.03342	.03254	.03169
96	40	.06062	.05851	.05651	.05462	.05281	.05110	.04947	.04792	.04644	.04503	.04369	.04241	.04118	.04002	.03890	.03783	.03681	.03583	.03489	.03400
96	41	.06461	.06240	.06030	.05831	.05641	.05461	.05289	.05126	.04970	.04821	.04679	.04544	.04415	.04291	.04173	.04059	.03951	.03847	.03748	.03652
96	42	.06889	.06657	.06438	.06228	.06029	.05840	.05659	.05487	.05323	.05166	.05016	.04873	.04736	.04605	.04480	.04360	.04245	.04135	.04029	.03928
96	43	.07347	.07105	.06874	.06655	.06446	.06247	.06057	.05876	.05703	.05538	.05380	.05228	.05084	.04946	.04813	.04686	.04564	.04447	.04335	.04228

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
96	44	.07836	.07583	.07342	.07112	.06893	.06684	.06484	.06294	.06112	.05938	.05771	.05612	.05459	.05313	.05173	.05039	.04910	.04786	.04667	.04553
96	45	.08354	.08090	.07838	.07597	.07368	.07149	.06939	.06739	.06548	.06364	.06189	.06021	.05860	.05706	.05558	.05416	.05280	.05149	.05023	.04902
96	46	.08903	.08627	.08364	.08113	.07872	.07643	.07423	.07213	.07012	.06820	.06635	.06458	.06289	.06126	.05970	.05820	.05676	.05538	.05405	.05276
96	47	.09482	.09194	.08919	.08656	.08405	.08165	.07935	.07715	.07504	.07302	.07108	.06922	.06744	.06572	.06408	.06250	.06098	.05951	.05811	.05675
96	48	.10092	.09792	.09505	.09231	.08969	.08718	.08477	.08247	.08026	.07813	.07610	.07415	.07227	.07047	.06874	.06707	.06547	.06392	.06244	.06101
96	49	.10734	.10422	.10124	.09838	.09564	.09302	.09050	.08809	.08578	.08356	.08142	.07937	.07740	.07551	.07369	.07193	.07025	.06862	.06705	.06554
96	50	.11412	.11087	.10777	.10479	.10194	.09920	.09658	.09406	.09164	.08931	.08708	.08493	.08286	.08088	.07896	.07712	.07534	.07363	.07198	.07039
96	51	.12124	.11787	.11465	.11155	.10858	.10573	.10299	.10036	.09784	.09540	.09307	.09082	.08865	.08657	.08456	.08262	.08076	.07896	.07722	.07554
96	52	.12869	.12520	.12185	.11864	.11555	.11258	.10973	.10699	.10435	.10181	.09937	.09702	.09475	.09257	.09046	.08843	.08647	.08458	.08276	.08099
96	53	.13648	.13286	.12939	.12605	.12284	.11976	.11679	.11394	.11119	.10854	.10599	.10354	.10117	.09889	.09668	.09455	.09250	.09052	.08860	.08675
96	54	.14460	.14086	.13726	.13380	.13047	.12727	.12419	.12122	.11836	.11560	.11294	.11038	.10791	.10552	.10322	.10099	.09884	.09677	.09476	.09282
96	55	.15307	.14920	.14548	.14190	.13845	.13513	.13193	.12884	.12587	.12300	.12024	.11757	.11499	.11250	.11009	.10777	.10552	.10335	.10124	.09921
96	56	.16189	.15789	.15405	.15035	.14678	.14334	.14002	.13682	.13374	.13076	.12788	.12510	.12242	.11982	.11731	.11489	.11254	.11027	.10807	.10594
96	57	.17106	.16694	.16298	.15915	.15546	.15190	.14847	.14516	.14196	.13886	.13588	.13299	.13020	.12750	.12488	.12235	.11991	.11754	.11524	.11301
96	58	.18055	.17631	.17223	.16828	.16447	.16080	.15725	.15382	.15050	.14730	.14420	.14120	.13830	.13549	.13278	.13014	.12759	.12512	.12273	.12041
96	59	.19034	.18598	.18177	.17771	.17378	.16999	.16632	.16277	.15935	.15603	.15282	.14971	.14670	.14379	.14096	.13823	.13558	.13300	.13051	.12809
96	60	.20042	.19594	.19161	.18743	.18338	.17947	.17569	.17203	.16849	.16506	.16174	.15852	.15540	.15238	.14945	.14661	.14386	.14118	.13859	.13607
96	61	.21081	.20622	.20177	.19747	.19331	.18929	.18539	.18162	.17796	.17442	.17099	.16766	.16444	.16131	.15827	.15533	.15247	.14969	.14699	.14438
96	62	.22157	.21686	.21230	.20789	.20362	.19948	.19547	.19158	.18782	.18417	.18062	.17719	.17385	.17062	.16748	.16442	.16146	.15858	.15578	.15306
96	63	.23271	.22789	.22322	.21869	.21431	.21006	.20594	.20194	.19807	.19431	.19066	.18711	.18367	.18033	.17708	.17392	.17086	.16788	.16498	.16216
96	64	.24421	.23928	.23450	.22987	.22538	.22102	.21679	.21269	.20870	.20484	.20108	.19743	.19388	.19043	.18708	.18382	.18065	.17757	.17457	.17164
96	65	.25608	.25105	.24616	.24143	.23683	.23237	.22804	.22383	.21974	.21576	.21190	.20814	.20449	.20094	.19749	.19412	.19085	.18767	.18457	.18154
96	66	.26834	.26321	.25823	.25340	.24870	.24414	.23970	.23539	.23120	.22712	.22316	.21930	.21555	.21190	.20834	.20488	.20150	.19822	.19502	.19190
96	67	.28104	.27582	.27075	.26582	.26103	.25637	.25184	.24743	.24314	.23897	.23490	.23095	.22709	.22334	.21969	.21612	.21265	.20927	.20597	.20276
96	68	.29415	.28885	.28369	.27867	.27379	.26904	.26442	.25991	.25553	.25126	.24710	.24305	.23911	.23526	.23151	.22785	.22428	.22080	.21741	.21410
96	69	.30763	.30224	.29700	.29190	.28694	.28210	.27739	.27280	.26833	.26397	.25973	.25558	.25155	.24761	.24376	.24001	.23636	.23279	.22930	.22590
96	70	.32139	.31594	.31063	.30545	.30041	.29550	.29070	.28603	.28148	.27704	.27270	.26848	.26435	.26032	.25639	.25256	.24881	.24515	.24157	.23808
96	71	.33540	.32988	.32450	.31926	.31414	.30916	.30429	.29954	.29491	.29039	.28598	.28167	.27746	.27335	.26934	.26542	.26158	.25784	.25418	.25060
96	72	.34960	.34402	.33858	.33328	.32810	.32305	.31811	.31330	.30859	.30400	.29951	.29513	.29084	.28666	.28256	.27856	.27465	.27082	.26708	.26342
96	73	.36397	.35834	.35285	.34749	.34226	.33715	.33215	.32727	.32250	.31784	.31328	.30883	.30447	.30021	.29605	.29197	.28798	.28408	.28026	.27653
96	74	.37856	.37289	.36736	.36195	.35667	.35151	.34646	.34152	.33669	.33197	.32735	.32283	.31841	.31409	.30985	.30571	.30165	.29767	.29378	.28997
96	75	.39341	.38772	.38215	.37671	.37139	.36618	.36108	.35610	.35122	.34644	.34177	.33719	.33271	.32833	.32403	.31982	.31570	.31166	.30770	.30383
96	76	.40857	.40285	.39726	.39179	.38644	.38119	.37606	.37104	.36612	.36130	.35658	.35195	.34742	.34298	.33863	.33437	.33019	.32609	.32207	.31813
96	77	.42400	.41827	.41267	.40718	.40180	.39654	.39138	.38632	.38137	.37651	.37176	.36709	.36252	.35803	.35364	.34932	.34510	.34095	.33688	.33288
96	78	.43964	.43392	.42831	.42281	.41743	.41215	.40697	.40190	.39692	.39204	.38725	.38256	.37795	.37343	.36900	.36464	.36037	.35618	.35207	.34803
96	79	.45539	.44968	.44408	.43858	.43320	.42791	.42273	.41764	.41265	.40776	.40295	.39823	.39360	.38906	.38459	.38021	.37591	.37168	.36753	.36345
96	80	.47109	.46540	.45982	.45434	.44896	.44368	.43850	.43342	.42842	.42352	.41870	.41397	.40932	.40476	.40028	.39587	.39154	.38729	.38311	.37900
96	81	.48664	.48098	.47542	.46996	.46460	.45934	.45417	.44909	.44410	.43919	.43437	.42964	.42499	.42041	.41591	.41149	.40715	.40287	.39867	.39454
96	82	.50195	.49633	.49080	.48537	.48004	.47480	.46965	.46458	.45960	.45471	.44990	.44517	.44051	.43594	.43143	.42701	.42265	.41837	.41415	.41000
96	83	.51701	.51144	.50595	.50056	.49526	.49005	.48493	.47989	.47493	.47005	.46525	.46053	.45589	.45132	.44682	.44239	.43803	.43374	.42952	.42537
96	84	.53190	.52638	.52094	.51560	.51034	.50517	.50008	.49507	.49014	.48529	.48052	.47581	.47119	.46663	.46214	.45772	.45337	.44909	.44487	.44071
96	85	.54663	.54117	.53580	.53051	.52531	.52018	.51514	.51017	.50528	.50046	.49572	.49104	.48644	.48191	.47744	.47304	.46870	.46443	.46022	.45607
96	86	.56106	.55567	.55037	.54514	.54000	.53493	.52994	.52502	.52017	.51540	.51069	.50605	.50148	.49698	.49254	.48817	.48385	.47960	.47541	.47128
96	87	.57500	.56969	.56446	.55930	.55422	.54921	.54428	.53942	.53462	.52989	.52523	.52064	.51611	.51164	.50724	.50290	.49862	.49439	.49022	.48612
96	88	.58842	.58319	.57803	.57295	.56794	.56300	.55813	.55332	.54858	.54391	.53930	.53476	.53027	.52585	.52149	.51718	.51294	.50875	.50461	.50053
96	89	.60128	.59614	.59106	.58605	.58112	.57625	.57144	.56670	.56203	.55741	.55286	.54837	.54394	.53956	.53524	.53098	.52678	.52263	.51853	.51448
96	90	.61353	.60847	.60348	.59855	.59369	.58890	.58416	.57949	.57488	.57033	.56584	.56140	.55703	.55270	.54844	.54422	.54006	.53596	.53190	.52789
96	91	.62499	.62001	.61510	.61026	.60547	.60075	.59609	.59149	.58694	.58246	.57802	.57365	.56933	.56506	.56085	.55668	.55257	.54851	.54450	.54054
96	92	.63549	.63060	.62577	.62100	.61629	.61164	.60705	.60251	.59803	.59361	.58924	.58492	.58066	.57644	.57228	.56817	.56411	.56009	.55612	.55220
96	93	.64511	.64029	.63554	.63085	.62621	.62163	.61710	.61263	.60821	.60385	.59954	.59528	.59107	.58691	.58279	.57873	.57471	.57075	.56682	.56294

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
96	94	.65399	.64925	.64457	.63994	.63537	.63086	.62640	.62199	.61763	.61333	.60907	.60487	.60071	.59660	.59254	.58853	.58456	.58064	.57676	.57292
96	95	.66229	.65762	.65301	.64846	.64396	.63951	.63511	.63076	.62647	.62222	.61802	.61387	.60977	.60571	.60170	.59773	.59381	.58993	.58610	.58231
96	96	.66998	.66539	.66085	.65636	.65193	.64754	.64321	.63892	.63468	.63049	.62635	.62225	.61820	.61419	.61023	.60631	.60243	.59860	.59481	.59106
97	0	.01305	.01277	.01250	.01226	.01203	.01182	.01161	.01142	.01124	.01107	.01091	.01076	.01061	.01048	.01034	.01022	.01010	.00998	.00987	.00977
97	1	.00638	.00612	.00587	.00564	.00543	.00523	.00504	.00487	.00471	.00456	.00441	.00428	.00415	.00403	.00392	.00382	.00372	.00362	.00353	.00345
97	2	.00636	.00608	.00582	.00558	.00536	.00515	.00495	.00477	.00460	.00444	.00429	.00415	.00401	.00389	.00377	.00366	.00356	.00346	.00336	.00327
97	3	.00656	.00626	.00598	.00573	.00549	.00527	.00506	.00487	.00469	.00452	.00436	.00421	.00407	.00394	.00381	.00369	.00358	.00348	.00338	.00328
97	4	.00687	.00656	.00626	.00599	.00574	.00550	.00528	.00508	.00489	.00471	.00454	.00438	.00423	.00409	.00396	.00383	.00371	.00360	.00349	.00339
97	5	.00728	.00694	.00663	.00635	.00608	.00583	.00559	.00538	.00517	.00498	.00480	.00463	.00447	.00432	.00418	.00405	.00392	.00380	.00369	.00358
97	6	.00776	.00740	.00707	.00677	.00648	.00622	.00597	.00574	.00552	.00531	.00512	.00494	.00477	.00461	.00446	.00432	.00418	.00405	.00393	.00382
97	7	.00831	.00793	.00759	.00726	.00696	.00668	.00641	.00617	.00593	.00572	.00551	.00532	.00514	.00497	.00481	.00465	.00451	.00437	.00424	.00412
97	8	.00893	.00853	.00816	.00782	.00750	.00720	.00692	.00665	.00641	.00618	.00596	.00575	.00556	.00538	.00520	.00504	.00489	.00474	.00460	.00447
97	9	.00964	.00922	.00882	.00846	.00812	.00780	.00750	.00722	.00696	.00671	.00648	.00626	.00606	.00586	.00568	.00550	.00534	.00518	.00503	.00489
97	10	.01044	.00999	.00957	.00919	.00883	.00849	.00817	.00788	.00760	.00733	.00709	.00686	.00664	.00643	.00623	.00605	.00587	.00570	.00554	.00539
97	11	.01132	.01084	.01040	.00999	.00961	.00925	.00892	.00860	.00831	.00803	.00777	.00752	.00729	.00707	.00686	.00666	.00647	.00629	.00612	.00596
97	12	.01227	.01177	.01131	.01087	.01047	.01009	.00973	.00940	.00909	.00879	.00851	.00825	.00800	.00777	.00755	.00734	.00714	.00695	.00676	.00659
97	13	.01326	.01274	.01224	.01179	.01136	.01096	.01058	.01023	.00990	.00958	.00929	.00901	.00875	.00850	.00826	.00804	.00783	.00762	.00743	.00725
97	14	.01424	.01369	.01317	.01268	.01223	.01181	.01141	.01104	.01069	.01035	.01004	.00975	.00947	.00921	.00896	.00872	.00850	.00828	.00808	.00788
97	15	.01518	.01460	.01405	.01354	.01306	.01262	.01220	.01180	.01143	.01108	.01075	.01044	.01015	.00987	.00961	.00936	.00912	.00889	.00868	.00847
97	16	.01607	.01545	.01488	.01434	.01384	.01337	.01292	.01251	.01212	.01175	.01140	.01107	.01076	.01047	.01019	.00993	.00968	.00944	.00921	.00899
97	17	.01692	.01627	.01566	.01510	.01457	.01407	.01360	.01317	.01275	.01236	.01200	.01165	.01132	.01101	.01072	.01044	.01018	.00993	.00969	.00946
97	18	.01774	.01706	.01642	.01583	.01527	.01475	.01425	.01379	.01336	.01295	.01256	.01219	.01185	.01152	.01121	.01092	.01064	.01038	.01012	.00988
97	19	.01859	.01787	.01720	.01657	.01598	.01543	.01491	.01442	.01397	.01353	.01313	.01274	.01238	.01203	.01171	.01140	.01110	.01082	.01056	.01030
97	20	.01948	.01872	.01802	.01736	.01674	.01615	.01561	.01509	.01461	.01415	.01372	.01332	.01293	.01257	.01222	.01190	.01158	.01129	.01101	.01074
97	21	.02043	.01964	.01889	.01819	.01754	.01693	.01635	.01581	.01530	.01481	.01436	.01393	.01352	.01314	.01278	.01243	.01210	.01179	.01149	.01121
97	22	.02144	.02060	.01981	.01908	.01839	.01774	.01713	.01656	.01602	.01551	.01503	.01458	.01415	.01374	.01335	.01299	.01264	.01231	.01200	.01170
97	23	.02251	.02163	.02080	.02003	.01930	.01862	.01797	.01737	.01680	.01626	.01575	.01527	.01482	.01439	.01398	.01359	.01323	.01288	.01254	.01223
97	24	.02368	.02275	.02188	.02106	.02029	.01957	.01889	.01825	.01765	.01708	.01654	.01603	.01555	.01510	.01467	.01426	.01387	.01350	.01315	.01281
97	25	.02496	.02398	.02306	.02219	.02138	.02062	.01990	.01923	.01859	.01799	.01742	.01688	.01637	.01589	.01543	.01500	.01458	.01419	.01382	.01346
97	26	.02634	.02531	.02434	.02342	.02257	.02176	.02100	.02029	.01961	.01898	.01837	.01781	.01727	.01675	.01627	.01581	.01537	.01495	.01456	.01418
97	27	.02786	.02677	.02574	.02478	.02388	.02303	.02222	.02147	.02075	.02008	.01944	.01884	.01827	.01772	.01721	.01672	.01625	.01581	.01539	.01499
97	28	.02948	.02834	.02726	.02624	.02529	.02439	.02354	.02274	.02199	.02127	.02059	.01995	.01935	.01877	.01823	.01771	.01721	.01674	.01630	.01587
97	29	.03124	.03003	.02889	.02782	.02681	.02586	.02496	.02412	.02332	.02256	.02184	.02117	.02052	.01991	.01933	.01878	.01826	.01776	.01728	.01683
97	30	.03311	.03183	.03063	.02950	.02844	.02743	.02649	.02559	.02475	.02394	.02318	.02247	.02178	.02114	.02052	.01993	.01938	.01885	.01834	.01786
97	31	.03510	.03375	.03249	.03130	.03018	.02912	.02811	.02717	.02627	.02542	.02462	.02386	.02313	.02244	.02179	.02117	.02058	.02001	.01948	.01896
97	32	.03722	.03581	.03448	.03322	.03204	.03092	.02986	.02886	.02791	.02701	.02616	.02535	.02458	.02385	.02316	.02250	.02187	.02127	.02070	.02015
97	33	.03950	.03801	.03661	.03529	.03404	.03285	.03174	.03068	.02967	.02872	.02782	.02696	.02615	.02537	.02464	.02393	.02327	.02263	.02202	.02144
97	34	.04194	.04037	.03889	.03750	.03618	.03493	.03375	.03263	.03157	.03056	.02960	.02870	.02783	.02701	.02623	.02548	.02477	.02410	.02345	.02283
97	35	.04456	.04291	.04135	.03988	.03849	.03718	.03593	.03474	.03362	.03256	.03154	.03058	.02966	.02879	.02796	.02717	.02642	.02569	.02501	.02435
97	36	.04736	.04563	.04399	.04244	.04097	.03958	.03827	.03702	.03583	.03470	.03363	.03261	.03164	.03071	.02983	.02899	.02819	.02742	.02669	.02599
97	37	.05035	.04853	.04681	.04518	.04364	.04217	.04078	.03946	.03821	.03701	.03588	.03480	.03377	.03279	.03185	.03096	.03011	.02929	.02851	.02777
97	38	.05357	.05166	.04985	.04814	.04651	.04497	.04350	.04211	.04078	.03952	.03832	.03717	.03608	.03504	.03405	.03310	.03220	.03133	.03050	.02971
97	39	.05703	.05502	.05312	.05132	.04960	.04798	.04643	.04496	.04356	.04223	.04096	.03974	.03859	.03749	.03643	.03543	.03447	.03355	.03267	.03182
97	40	.06074	.05864	.05664	.05474	.05294	.05123	.04960	.04805	.04657	.04516	.04382	.04254	.04132	.04015	.03903	.03797	.03694	.03597	.03503	.03413
97	41	.06474	.06253	.06044	.05844	.05655	.05475	.05303	.05140	.04984	.04835	.04694	.04558	.04429	.04305	.04187	.04074	.03965	.03862	.03762	.03667
97	42	.06903	.06672	.06452	.06243	.06044	.05855	.05674	.05502	.05338	.05181	.05031	.04888	.04751	.04621	.04495	.04375	.04261	.04150	.04045	.03944
97	43	.07362	.07120	.06890	.06671	.06462	.06263	.06073	.05892	.05719	.05554	.05396	.05245	.05100	.04962	.04830	.04703	.04581	.04464	.04352	.04245
97	44	.07853	.07600	.07359	.07129	.06910	.06701	.06502	.06311	.06129	.05955	.05789	.05630	.05477	.05331	.05191	.05057	.04928	.04804	.04686	.04572
97	45	.08373	.08108	.07856	.07616	.07387	.07167	.06958	.06758	.06567	.06384	.06209	.06041	.05880	.05726	.05578	.05436	.05300	.05169	.05043	.04922
97	46	.08923	.08648	.08384	.08133	.07893	.07663	.07444	.07234	.07033	.06841	.06656	.06480	.06310	.06148	.05992	.05842	.05698	.05560	.05426	.05298

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
97	47	.09503	.09216	.08941	.08679	.08428	.08187	.07958	.07738	.07527	.07325	.07131	.06945	.06767	.06596	.06431	.06273	.06121	.05975	.05834	.05699
97	48	.10116	.09816	.09529	.09255	.08993	.08742	.08502	.08271	.08051	.07839	.07635	.07440	.07253	.07073	.06899	.06733	.06573	.06418	.06270	.06127
97	49	.10760	.10448	.10150	.09864	.09591	.09329	.09077	.08836	.08605	.08383	.08170	.07965	.07768	.07579	.07397	.07222	.07053	.06890	.06734	.06583
97	50	.11440	.11116	.10806	.10508	.10223	.09950	.09687	.09435	.09194	.08961	.08738	.08523	.08317	.08118	.07927	.07743	.07565	.07394	.07229	.07070
97	51	.12155	.11819	.11496	.11187	.10890	.10605	.10332	.10069	.09816	.09573	.09340	.09115	.08899	.08690	.08489	.08296	.08109	.07930	.07756	.07588
97	52	.12903	.12554	.12220	.11898	.11590	.11293	.11008	.10734	.10471	.10217	.09973	.09738	.09511	.09293	.09083	.08880	.08684	.08495	.08313	.08137
97	53	.13685	.13324	.12976	.12643	.12322	.12014	.11718	.11433	.11158	.10894	.10639	.10393	.10157	.09928	.09708	.09496	.09290	.09092	.08901	.08716
97	54	.14500	.14126	.13767	.13421	.13089	.12769	.12461	.12164	.11878	.11603	.11337	.11081	.10834	.10596	.10366	.10143	.09928	.09721	.09520	.09326
97	55	.15351	.14964	.14592	.14235	.13890	.13558	.13239	.12931	.12633	.12347	.12071	.11804	.11546	.11297	.11057	.10825	.10600	.10383	.10173	.09969
97	56	.16237	.15838	.15454	.15084	.14727	.14384	.14052	.13733	.13424	.13127	.12839	.12561	.12293	.12034	.11783	.11541	.11306	.11079	.10860	.10647
97	57	.17158	.16747	.16351	.15969	.15600	.15245	.14902	.14570	.14251	.13942	.13643	.13355	.13076	.12806	.12545	.12292	.12048	.11811	.11581	.11359
97	58	.18112	.17689	.17280	.16886	.16506	.16139	.15784	.15441	.15110	.14790	.14480	.14181	.13891	.13611	.13339	.13076	.12822	.12575	.12335	.12103
97	59	.19096	.18660	.18240	.17834	.17442	.17063	.16696	.16342	.16000	.15668	.15348	.15037	.14737	.14445	.14163	.13890	.13625	.13368	.13119	.12877
97	60	.20109	.19661	.19229	.18811	.18407	.18017	.17639	.17273	.16919	.16577	.16245	.15924	.15612	.15310	.15018	.14734	.14459	.14192	.13932	.13681
97	61	.21154	.20694	.20250	.19821	.19406	.19004	.18614	.18237	.17872	.17519	.17176	.16844	.16521	.16209	.15906	.15611	.15326	.15048	.14779	.14517
97	62	.22235	.21765	.21309	.20869	.20442	.20029	.19628	.19240	.18864	.18499	.18145	.17802	.17469	.17146	.16832	.16527	.16231	.15944	.15664	.15392
97	63	.23355	.22873	.22407	.21955	.21517	.21093	.20681	.20282	.19895	.19520	.19155	.18801	.18457	.18123	.17799	.17484	.17178	.16880	.16590	.16308
97	64	.24511	.24019	.23542	.23080	.22631	.22196	.21774	.21364	.20966	.20579	.20204	.19839	.19485	.19141	.18806	.18481	.18164	.17856	.17556	.17264
97	65	.25705	.25203	.24715	.24243	.23783	.23338	.22905	.22485	.22076	.21680	.21294	.20919	.20554	.20199	.19854	.19519	.19192	.18874	.18564	.18262
97	66	.26939	.26427	.25930	.25447	.24978	.24523	.24080	.23649	.23231	.22824	.22428	.22043	.21668	.21303	.20948	.20602	.20265	.19937	.19617	.19306
97	67	.28218	.27697	.27190	.26698	.26220	.25755	.25302	.24862	.24434	.24017	.23611	.23216	.22831	.22457	.22092	.21736	.21389	.21052	.20722	.20401
97	68	.29538	.29008	.28493	.27993	.27505	.27031	.26569	.26120	.25682	.25256	.24841	.24437	.24042	.23658	.23284	.22919	.22562	.22215	.21876	.21546
97	69	.30895	.30358	.29835	.29326	.28830	.28348	.27877	.27419	.26973	.26538	.26114	.25700	.25297	.24904	.24520	.24146	.23781	.23424	.23076	.22736
97	70	.32283	.31738	.31208	.30692	.30188	.29698	.29220	.28754	.28299	.27856	.27423	.27001	.26589	.26187	.25795	.25412	.25038	.24672	.24315	.23967
97	71	.33694	.33144	.32607	.32084	.31573	.31076	.30590	.30116	.29654	.29203	.28762	.28332	.27912	.27502	.27102	.26710	.26328	.25954	.25588	.25231
97	72	.35126	.34570	.34027	.33498	.32981	.32477	.31985	.31504	.31035	.30576	.30128	.29691	.29263	.28845	.28437	.28038	.27647	.27265	.26892	.26527
97	73	.36575	.36014	.35467	.34932	.34410	.33900	.33401	.32915	.32439	.31974	.31519	.31074	.30640	.30215	.29799	.29392	.28994	.28605	.28224	.27851
97	74	.38047	.37483	.36931	.36392	.35865	.35349	.34846	.34353	.33872	.33401	.32940	.32489	.32048	.31616	.31194	.30780	.30375	.29979	.29590	.29210
97	75	.39547	.38980	.38424	.37882	.37351	.36831	.36323	.35826	.35339	.34863	.34397	.33940	.33494	.33056	.32627	.32207	.31796	.31393	.30998	.30611
97	76	.41078	.40509	.39951	.39406	.38872	.38349	.37837	.37336	.36846	.36365	.35894	.35433	.34981	.34538	.34104	.33679	.33262	.32853	.32452	.32059
97	77	.42638	.42067	.41509	.40961	.40426	.39901	.39386	.38882	.38388	.37904	.37430	.36965	.36509	.36062	.35623	.35193	.34771	.34357	.33951	.33553
97	78	.44221	.43650	.43092	.42544	.42007	.41481	.40965	.40459	.39963	.39477	.38999	.38531	.38072	.37621	.37179	.36745	.36319	.35901	.35491	.35088
97	79	.45815	.45246	.44688	.44141	.43604	.43078	.42561	.42055	.41557	.41069	.40590	.40120	.39659	.39206	.38761	.38324	.37895	.37473	.37059	.36652
97	80	.47406	.46840	.46284	.45738	.45202	.44677	.44161	.43654	.43156	.42668	.42188	.41717	.41254	.40799	.40352	.39913	.39481	.39057	.38640	.38231
97	81	.48982	.48419	.47866	.47322	.46789	.46265	.45750	.45244	.44747	.44259	.43779	.43307	.42843	.42388	.41940	.41499	.41066	.40640	.40222	.39810
97	82	.50536	.49977	.49427	.48887	.48356	.47834	.47321	.46817	.46322	.45834	.45355	.44884	.44421	.43965	.43516	.43075	.42642	.42215	.41795	.41381
97	83	.52066	.51511	.50966	.50430	.49902	.49384	.48874	.48372	.47879	.47394	.46916	.46446	.45984	.45529	.45081	.44640	.44206	.43779	.43358	.42944
97	84	.53579	.53030	.52490	.51959	.51436	.50921	.50415	.49917	.49427	.48944	.48469	.48001	.47540	.47087	.46640	.46201	.45767	.45341	.44921	.44507
97	85	.55078	.54536	.54002	.53476	.52959	.52450	.51948	.51454	.50968	.50489	.50017	.49552	.49094	.48643	.48199	.47761	.47330	.46904	.46485	.46072
97	86	.56548	.56013	.55486	.54967	.54456	.53953	.53457	.52968	.52486	.52011	.51544	.51083	.50629	.50181	.49739	.49304	.48875	.48452	.48035	.47624
97	87	.57970	.57443	.56924	.56412	.55907	.55410	.54920	.54437	.53961	.53491	.53028	.52572	.52122	.51678	.51240	.50809	.50383	.49963	.49549	.49140
97	88	.59340	.58821	.58310	.57806	.57308	.56818	.56335	.55858	.55388	.54924	.54466	.54015	.53569	.53130	.52697	.52269	.51847	.51431	.51020	.50614
97	89	.60655	.60145	.59642	.59146	.58656	.58173	.57697	.57226	.56763	.56305	.55853	.55407	.54967	.54533	.54105	.53682	.53264	.52852	.52444	.52043
97	90	.61909	.61408	.60913	.60425	.59944	.59469	.58999	.58536	.58079	.57628	.57183	.56743	.56309	.55880	.55457	.55039	.54626	.54218	.53815	.53418
97	91	.63083	.62591	.62105	.61625	.61151	.60684	.60222	.59766	.59316	.58872	.58433	.57999	.57571	.57148	.56730	.56317	.55909	.55507	.55109	.54715
97	92	.64160	.63677	.63199	.62727	.62261	.61801	.61347	.60898	.60455	.60017	.59584	.59156	.58734	.58317	.57904	.57497	.57094	.56696	.56303	.55914
97	93	.65147	.64672	.64202	.63738	.63280	.62827	.62379	.61937	.61500	.61069	.60642	.60220	.59803	.59392	.58984	.58582	.58184	.57791	.57402	.57018
97	94	.66059	.65592	.65130	.64673	.64222	.63776	.63335	.62900	.62469	.62043	.61623	.61207	.60796	.60389	.59987	<				

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
97	97	.68434	.67989	.67548	.67112	.66681	.66255	.65833	.65416	.65003	.64595	.64191	.63792	.63397	.63006	.62620	.62237	.61858	.61484	.61113	.60746
98	0	.01316	.01288	.01262	.01237	.01215	.01193	.01173	.01154	.01136	.01119	.01103	.01088	.01074	.01060	.01047	.01034	.01023	.01011	.01000	.00990
98	1	.00640	.00614	.00589	.00566	.00545	.00525	.00506	.00489	.00473	.00458	.00443	.00430	.00417	.00406	.00394	.00384	.00374	.00364	.00355	.00347
98	2	.00638	.00610	.00584	.00559	.00537	.00516	.00497	.00478	.00461	.00445	.00430	.00416	.00403	.00391	.00379	.00368	.00357	.00347	.00338	.00329
98	3	.00657	.00627	.00600	.00574	.00550	.00528	.00507	.00488	.00470	.00453	.00437	.00422	.00408	.00395	.00383	.00371	.00360	.00349	.00339	.00330
98	4	.00688	.00657	.00627	.00600	.00575	.00551	.00529	.00509	.00490	.00472	.00455	.00439	.00424	.00410	.00397	.00384	.00372	.00361	.00350	.00340
98	5	.00729	.00695	.00664	.00636	.00609	.00584	.00560	.00539	.00518	.00499	.00481	.00464	.00448	.00433	.00419	.00406	.00393	.00381	.00370	.00359
98	6	.00777	.00741	.00708	.00678	.00649	.00623	.00598	.00575	.00553	.00533	.00513	.00495	.00478	.00462	.00447	.00433	.00419	.00406	.00394	.00383
98	7	.00832	.00794	.00760	.00727	.00697	.00669	.00642	.00618	.00594	.00573	.00552	.00533	.00515	.00498	.00482	.00466	.00452	.00438	.00425	.00413
98	8	.00894	.00854	.00817	.00783	.00751	.00721	.00693	.00666	.00642	.00619	.00597	.00576	.00557	.00539	.00521	.00505	.00490	.00475	.00461	.00448
98	9	.00965	.00923	.00883	.00847	.00813	.00781	.00751	.00723	.00697	.00672	.00649	.00627	.00607	.00587	.00569	.00552	.00535	.00519	.00504	.00490
98	10	.01045	.01000	.00959	.00920	.00884	.00850	.00819	.00789	.00761	.00735	.00710	.00687	.00665	.00644	.00625	.00606	.00588	.00572	.00556	.00541
98	11	.01133	.01086	.01042	.01001	.00963	.00927	.00894	.00862	.00833	.00805	.00779	.00754	.00730	.00708	.00688	.00668	.00649	.00631	.00614	.00598
98	12	.01229	.01179	.01133	.01090	.01049	.01011	.00976	.00942	.00911	.00881	.00854	.00827	.00803	.00779	.00757	.00736	.00716	.00697	.00679	.00662
98	13	.01329	.01276	.01227	.01181	.01139	.01098	.01061	.01025	.00992	.00961	.00932	.00904	.00877	.00853	.00829	.00807	.00785	.00765	.00746	.00728
98	14	.01427	.01372	.01320	.01272	.01226	.01184	.01144	.01107	.01072	.01039	.01008	.00978	.00950	.00924	.00899	.00876	.00853	.00832	.00811	.00792
98	15	.01522	.01463	.01409	.01358	.01310	.01265	.01224	.01184	.01147	.01112	.01079	.01048	.01019	.00991	.00965	.00940	.00916	.00893	.00872	.00851
98	16	.01611	.01549	.01492	.01438	.01388	.01341	.01297	.01255	.01216	.01179	.01144	.01112	.01081	.01051	.01023	.00997	.00972	.00948	.00925	.00904
98	17	.01696	.01631	.01571	.01514	.01461	.01411	.01365	.01321	.01280	.01241	.01204	.01170	.01137	.01106	.01077	.01049	.01022	.00997	.00973	.00951
98	18	.01779	.01711	.01647	.01587	.01531	.01479	.01430	.01384	.01340	.01299	.01261	.01224	.01190	.01157	.01126	.01097	.01069	.01042	.01017	.00993
98	19	.01863	.01792	.01725	.01662	.01603	.01548	.01496	.01447	.01401	.01358	.01318	.01279	.01243	.01208	.01176	.01145	.01115	.01087	.01061	.01035
98	20	.01953	.01877	.01807	.01740	.01678	.01620	.01566	.01514	.01466	.01420	.01377	.01337	.01298	.01262	.01227	.01195	.01164	.01134	.01106	.01079
98	21	.02048	.01969	.01894	.01824	.01759	.01698	.01640	.01586	.01535	.01487	.01441	.01398	.01358	.01319	.01283	.01248	.01216	.01184	.01155	.01126
98	22	.02149	.02065	.01986	.01913	.01844	.01779	.01718	.01661	.01607	.01556	.01508	.01463	.01420	.01379	.01341	.01304	.01270	.01237	.01205	.01175
98	23	.02257	.02168	.02086	.02008	.01935	.01867	.01803	.01742	.01685	.01631	.01581	.01533	.01487	.01444	.01404	.01365	.01328	.01293	.01260	.01228
98	24	.02373	.02280	.02193	.02111	.02035	.01962	.01895	.01831	.01770	.01714	.01660	.01609	.01561	.01516	.01472	.01431	.01393	.01356	.01320	.01287
98	25	.02501	.02403	.02311	.02225	.02144	.02067	.01996	.01928	.01864	.01804	.01747	.01694	.01643	.01594	.01549	.01505	.01464	.01425	.01388	.01352
98	26	.02639	.02536	.02439	.02348	.02263	.02182	.02106	.02035	.01967	.01904	.01843	.01786	.01733	.01681	.01633	.01587	.01543	.01502	.01462	.01424
98	27	.02791	.02682	.02580	.02484	.02394	.02309	.02228	.02153	.02081	.02014	.01950	.01890	.01833	.01779	.01727	.01678	.01632	.01588	.01546	.01505
98	28	.02954	.02840	.02732	.02630	.02535	.02445	.02360	.02280	.02205	.02134	.02066	.02002	.01941	.01884	.01829	.01777	.01728	.01681	.01636	.01594
98	29	.03130	.03009	.02895	.02788	.02688	.02593	.02503	.02418	.02338	.02263	.02191	.02123	.02059	.01998	.01940	.01885	.01833	.01783	.01735	.01690
98	30	.03317	.03190	.03070	.02957	.02851	.02750	.02656	.02566	.02482	.02401	.02326	.02254	.02185	.02121	.02059	.02001	.01945	.01892	.01842	.01793
98	31	.03517	.03382	.03256	.03137	.03025	.02919	.02819	.02724	.02635	.02550	.02469	.02393	.02321	.02252	.02187	.02125	.02065	.02009	.01955	.01904
98	32	.03730	.03588	.03455	.03330	.03211	.03099	.02993	.02893	.02798	.02709	.02623	.02543	.02466	.02393	.02324	.02258	.02195	.02135	.02078	.02023
98	33	.03958	.03809	.03669	.03537	.03412	.03293	.03182	.03076	.02975	.02880	.02790	.02704	.02623	.02546	.02472	.02402	.02335	.02271	.02211	.02153
98	34	.04202	.04045	.03898	.03758	.03626	.03501	.03383	.03271	.03165	.03065	.02969	.02878	.02792	.02710	.02632	.02557	.02486	.02418	.02354	.02292
98	35	.04464	.04300	.04144	.03997	.03858	.03726	.03602	.03483	.03371	.03265	.03163	.03067	.02976	.02889	.02806	.02726	.02651	.02579	.02510	.02444
98	36	.04745	.04572	.04408	.04253	.04107	.03968	.03836	.03711	.03592	.03480	.03372	.03271	.03173	.03081	.02993	.02909	.02829	.02752	.02679	.02609
98	37	.05045	.04863	.04691	.04528	.04373	.04227	.04088	.03956	.03831	.03711	.03598	.03490	.03387	.03289	.03195	.03106	.03021	.02940	.02862	.02787
98	38	.05367	.05176	.04996	.04824	.04661	.04507	.04360	.04221	.04089	.03963	.03842	.03728	.03619	.03515	.03416	.03321	.03231	.03144	.03061	.02982
98	39	.05713	.05513	.05323	.05142	.04971	.04809	.04654	.04507	.04367	.04234	.04107	.03986	.03870	.03760	.03655	.03554	.03458	.03366	.03278	.03194
98	40	.06085	.05875	.05675	.05486	.05306	.05134	.04972	.04817	.04669	.04528	.04394	.04266	.04144	.04027	.03915	.03809	.03707	.03609	.03515	.03426
98	41	.06486	.06265	.06056	.05857	.05667	.05487	.05316	.05152	.04997	.04848	.04706	.04571	.04442	.04318	.04200	.04087	.03979	.03875	.03775	.03680
98	42	.06916	.06685	.06465	.06256	.06057	.05868	.05688	.05515	.05351	.05195	.05045	.04902	.04765	.04635	.04509	.04390	.04275	.04165	.04059	.03958
98	43	.07376	.07134	.06904	.06685	.06477	.06278	.06088	.05907	.05734	.05569	.05411	.05260	.05116	.04977	.04845	.04718	.04596	.04480	.04368	.04260
98	44	.07868	.07615	.07374	.07145	.06926	.06717	.06518	.06328	.06146	.05972	.05805	.05646	.05494	.05348	.05208	.05074	.04945	.04821	.04703	.04588
98	45	.08389	.08125	.07873	.07633	.07404	.07185	.06976	.06776	.06584	.06401	.06226	.06059	.05898	.05744	.05596	.05454	.05318	.05187	.05061	.04941
98	46	.08942	.08666	.08403	.08152	.07912	.07682	.07463	.07253	.07052	.06860	.06676	.06499	.06330	.06167	.06011	.05862	.05718	.05580	.05447	.05319
98	47	.09523	.09236	.08961	.08699	.08448	.08208	.07978	.07758	.07548	.07346	.07152	.06967	.06788	.06617	.06453	.06295	.06143	.05997	.05856	.05721
98	48	.10137	.09838	.09551	.09278	.09016	.08765	.08524	.08294	.08073	.07862	.07658	.07463	.07276	.07096	.06923	.06756	.06596	.06442	.06294	.06151

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
98	49	.10784	.10472	.10174	.09889	.09615	.09353	.09102	.08861	.08630	.08408	.08195	.07990	.07794	.07604	.07422	.07247	.07079	.06916	.06760	.06609
98	50	.11466	.11142	.10832	.10535	.10250	.09976	.09714	.09463	.09221	.08989	.08766	.08551	.08345	.08146	.07955	.07771	.07593	.07422	.07257	.07098
98	51	.12183	.11847	.11525	.11216	.10919	.10634	.10361	.10098	.09846	.09603	.09370	.09145	.08929	.08721	.08520	.08327	.08140	.07961	.07787	.07620
98	52	.12934	.12585	.12251	.11930	.11621	.11325	.11040	.10767	.10503	.10250	.10006	.09771	.09545	.09327	.09116	.08914	.08718	.08529	.08347	.08171
98	53	.13719	.13358	.13011	.12677	.12357	.12049	.11753	.11468	.11194	.10929	.10675	.10429	.10193	.09965	.09745	.09532	.09327	.09129	.08938	.08753
98	54	.14537	.14163	.13804	.13459	.13127	.12807	.12499	.12203	.11917	.11642	.11377	.11121	.10874	.10636	.10406	.10183	.09969	.09761	.09561	.09367
98	55	.15391	.15005	.14633	.14276	.13931	.13600	.13281	.12973	.12676	.12390	.12113	.11847	.11589	.11341	.11101	.10869	.10644	.10427	.10217	.10014
98	56	.16281	.15882	.15498	.15129	.14772	.14429	.14098	.13779	.13470	.13173	.12886	.12608	.12340	.12081	.11831	.11589	.11354	.11128	.10908	.10696
98	57	.17206	.16795	.16399	.16017	.15649	.15294	.14951	.14621	.14301	.13993	.13694	.13406	.13127	.12858	.12597	.12345	.12100	.11864	.11634	.11412
98	58	.18164	.17741	.17333	.16939	.16559	.16193	.15838	.15496	.15165	.14845	.14536	.14237	.13947	.13667	.13396	.13133	.12879	.12632	.12393	.12161
98	59	.19152	.18717	.18297	.17891	.17500	.17121	.16755	.16401	.16059	.15728	.15408	.15098	.14797	.14507	.14225	.13952	.13687	.13430	.13181	.12940
98	60	.20170	.19723	.19291	.18874	.18470	.18080	.17703	.17337	.16984	.16642	.16310	.15989	.15678	.15377	.15084	.14801	.14526	.14259	.14000	.13749
98	61	.21219	.20761	.20317	.19889	.19474	.19072	.18683	.18307	.17942	.17589	.17246	.16914	.16592	.16280	.15977	.15683	.15398	.15121	.14852	.14591
98	62	.22306	.21836	.21382	.20941	.20515	.20102	.19702	.19315	.18939	.18575	.18221	.17878	.17546	.17223	.16909	.16605	.16309	.16022	.15743	.15471
98	63	.23432	.22951	.22485	.22034	.21596	.21173	.20762	.20363	.19976	.19601	.19237	.18883	.18540	.18207	.17883	.17568	.17262	.16964	.16675	.16394
98	64	.24594	.24103	.23626	.23164	.22716	.22282	.21860	.21450	.21053	.20667	.20292	.19928	.19574	.19231	.18896	.18571	.18255	.17947	.17648	.17356
98	65	.25794	.25293	.24806	.24334	.23875	.23430	.22998	.22578	.22171	.21774	.21389	.21014	.20650	.20296	.19951	.19616	.19290	.18972	.18663	.18361
98	66	.27035	.26524	.26028	.25546	.25077	.24622	.24180	.23750	.23332	.22926	.22530	.22146	.21772	.21407	.21053	.20707	.20371	.20043	.19724	.19413
98	67	.28322	.27801	.27296	.26804	.26327	.25862	.25410	.24971	.24543	.24127	.23722	.23327	.22943	.22569	.22205	.21850	.21504	.21166	.20837	.20516
98	68	.29650	.29121	.28607	.28107	.27621	.27147	.26686	.26238	.25801	.25375	.24961	.24557	.24163	.23780	.23406	.23041	.22686	.22339	.22001	.21670
98	69	.31016	.30480	.29958	.29450	.28955	.28473	.28004	.27547	.27101	.26667	.26244	.25831	.25428	.25036	.24653	.24279	.23914	.23558	.23211	.22871
98	70	.32414	.31870	.31341	.30826	.30323	.29834	.29357	.28891	.28437	.27995	.27563	.27142	.26731	.26330	.25938	.25555	.25182	.24817	.24461	.24113
98	71	.33835	.33286	.32750	.32228	.31719	.31222	.30738	.30265	.29804	.29353	.28914	.28484	.28065	.27656	.27256	.26865	.26483	.26110	.25745	.25389
98	72	.35278	.34723	.34182	.33654	.33138	.32635	.32144	.31664	.31196	.30738	.30291	.29855	.29428	.29011	.28603	.28205	.27815	.27434	.27061	.26696
98	73	.36739	.36179	.35633	.35100	.34579	.34070	.33573	.33087	.32612	.32148	.31694	.31251	.30817	.30393	.29978	.29572	.29175	.28786	.28406	.28033
98	74	.38223	.37660	.37110	.36572	.36046	.35532	.35030	.34538	.34058	.33588	.33128	.32678	.32238	.31808	.31386	.30973	.30569	.30173	.29786	.29406
98	75	.39736	.39170	.38616	.38075	.37545	.37027	.36521	.36025	.35539	.35064	.34599	.34144	.33698	.33261	.32834	.32415	.32004	.31602	.31208	.30822
98	76	.41281	.40713	.40158	.39614	.39081	.38560	.38050	.37550	.37061	.36581	.36112	.35652	.35201	.34759	.34326	.33902	.33486	.33078	.32678	.32286
98	77	.42856	.42288	.41731	.41185	.40651	.40128	.39615	.39112	.38620	.38137	.37664	.37200	.36746	.36300	.35862	.35433	.35013	.34600	.34195	.33797
98	78	.44456	.43888	.43331	.42785	.42250	.41726	.41211	.40707	.40213	.39728	.39252	.38785	.38327	.37878	.37437	.37004	.36580	.36163	.35753	.35351
98	79	.46069	.45502	.44946	.44401	.43866	.43342	.42827	.42322	.41826	.41340	.40863	.40394	.39934	.39482	.39039	.38603	.38175	.37755	.37342	.36937
98	80	.47680	.47115	.46561	.46018	.45484	.44961	.44447	.43942	.43446	.42959	.42481	.42011	.41550	.41097	.40651	.40214	.39784	.39361	.38945	.38537
98	81	.49276	.48715	.48164	.47623	.47092	.46570	.46057	.45553	.45058	.44572	.44094	.43624	.43162	.42708	.42262	.41823	.41391	.40967	.40549	.40139
98	82	.50850	.50294	.49746	.49209	.48680	.48161	.47651	.47149	.46655	.46170	.45693	.45224	.44762	.44308	.43862	.43422	.42990	.42565	.42146	.41734
98	83	.52402	.51850	.51308	.50774	.50250	.49734	.49226	.48727	.48236	.47753	.47277	.46809	.46349	.45896	.45450	.45011	.44579	.44153	.43735	.43322
98	84	.53938	.53392	.52855	.52327	.51807	.51295	.50791	.50296	.49808	.49328	.48855	.48389	.47931	.47480	.47035	.46597	.46166	.45741	.45323	.44911
98	85	.55461	.54922	.54392	.53869	.53355	.52849	.52350	.51859	.51375	.50899	.50429	.49967	.49512	.49063	.48621	.48185	.47756	.47333	.46915	.46504
98	86	.56957	.56425	.55902	.55386	.54879	.54378	.53885	.53399	.52921	.52449	.51984	.51526	.51074	.50629	.50190	.49757	.49330	.48910	.48495	.48086
98	87	.58405	.57882	.57366	.56858	.56357	.55863	.55376	.54896	.54423	.53957	.53497	.53043	.52596	.52155	.51720	.51291	.50867	.50450	.50038	.49631
98	88	.59801	.59287	.58779	.58279	.57786	.57299	.56819	.56346	.55879	.55418	.54964	.54516	.54073	.53637	.53206	.52781	.52362	.51948	.51540	.51136
98	89	.61143	.60638	.60139	.59647	.59161	.58682	.58210	.57743	.57283	.56829	.56381	.55938	.55501	.55070	.54645	.54225	.53810	.53400	.52996	.52596
98	90	.62425	.61928	.61438	.60955	.60478	.60007	.59542	.59083	.58629	.58182	.57740	.57304	.56873	.56448	.56028	.55613	.55203	.54798	.54399	.54004
98	91	.63625	.63138	.62657	.62182	.61713	.61250	.60793	.60342	.59896	.59455	.59020	.58590	.58166	.57746	.57332	.56922	.56518	.56118	.55723	.55333
98	92	.64729	.64250	.63778	.63311	.62850	.62395	.61945	.61501	.61062	.60628	.60199	.59776	.59357	.58944	.58535	.58131	.57732	.57337	.56947	.56562
98	93	.65740	.65270	.64806	.64347	.63894	.63446	.63003	.62566	.62134	.61707	.61284	.60867	.60454	.60046	.59643	.59245	.58851	.58461	.58076	.57695
98	94	.66675	.66214	.65757	.65306	.64860	.64420	.63984	.63553	.63128	.62707	.62291	.61879	.61472	.61070	.60672	.60279	.59890	.59505	.59125	.58749
98	95	.67552	.67098	.66649	.66206	.65767	.65333	.64905	.64481	.64061	.63647	.63237	.62831	.62430	.62034	.61641	.61253	.60869	.60490	.60114	.59742
98	96	.68366	.67920	.67478	.67042	.66610	.66184	.65761	.65344	.64931	.64522	.64118	.63719	.63323	.62932	.62545	.62162	.61783	.61408	.61037	.60670
98	97	.69115	.68676	.68242	.67812	.67387	.66967	.66551	.66139	.65732	.65330	.64931	.64537	.64147	.63761	.63379	.63001	.62627	.62257	.61890	.61528
98	98	.69815	.69383	.68955	.68532	.68113	.67699	.67289	.66884	.66483	.66086	.65693	.65304	.64919	.64538	.64161	.63788	.63418	.63053	.62691	.62332

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
99	0	.01327	.01299	.01273	.01249	.01226	.01205	.01185	.01166	.01148	.01131	.01115	.01100	.01086	.01072	.01059	.01047	.01035	.01024	.01013	.01002
99	1	.00642	.00615	.00591	.00568	.00546	.00527	.00508	.00491	.00475	.00459	.00445	.00432	.00419	.00408	.00396	.00386	.00376	.00366	.00357	.00349
99	2	.00639	.00611	.00585	.00561	.00538	.00517	.00498	.00480	.00463	.00447	.00432	.00418	.00405	.00392	.00380	.00369	.00359	.00349	.00339	.00330
99	3	.00658	.00628	.00601	.00575	.00551	.00529	.00509	.00489	.00471	.00454	.00438	.00424	.00410	.00396	.00384	.00372	.00361	.00350	.00340	.00331
99	4	.00689	.00658	.00628	.00601	.00576	.00552	.00531	.00510	.00491	.00473	.00456	.00440	.00425	.00411	.00398	.00385	.00373	.00362	.00352	.00341
99	5	.00730	.00696	.00665	.00637	.00610	.00585	.00561	.00540	.00519	.00500	.00482	.00465	.00449	.00434	.00420	.00407	.00394	.00382	.00371	.00360
99	6	.00778	.00742	.00709	.00679	.00650	.00624	.00599	.00576	.00554	.00533	.00514	.00496	.00479	.00463	.00448	.00434	.00420	.00407	.00395	.00384
99	7	.00833	.00795	.00760	.00728	.00698	.00670	.00643	.00618	.00595	.00574	.00553	.00534	.00516	.00499	.00483	.00467	.00453	.00439	.00426	.00414
99	8	.00895	.00855	.00818	.00784	.00752	.00722	.00694	.00667	.00643	.00620	.00598	.00577	.00558	.00540	.00522	.00506	.00491	.00476	.00462	.00449
99	9	.00966	.00924	.00884	.00848	.00814	.00782	.00752	.00724	.00698	.00674	.00650	.00629	.00608	.00589	.00570	.00553	.00536	.00520	.00506	.00491
99	10	.01046	.01002	.00960	.00921	.00885	.00851	.00820	.00790	.00762	.00736	.00712	.00688	.00666	.00646	.00626	.00607	.00590	.00573	.00557	.00542
99	11	.01135	.01088	.01044	.01003	.00964	.00929	.00895	.00864	.00834	.00806	.00780	.00755	.00732	.00710	.00689	.00669	.00651	.00633	.00616	.00600
99	12	.01231	.01181	.01135	.01092	.01051	.01013	.00978	.00944	.00913	.00883	.00856	.00829	.00805	.00781	.00759	.00738	.00718	.00699	.00681	.00664
99	13	.01331	.01279	.01230	.01184	.01141	.01101	.01063	.01028	.00995	.00964	.00934	.00906	.00880	.00855	.00832	.00809	.00788	.00768	.00749	.00731
99	14	.01430	.01375	.01323	.01275	.01229	.01187	.01147	.01110	.01075	.01042	.01011	.00981	.00954	.00927	.00902	.00879	.00856	.00835	.00815	.00795
99	15	.01525	.01467	.01412	.01361	.01314	.01269	.01227	.01188	.01151	.01116	.01083	.01052	.01022	.00995	.00968	.00943	.00920	.00897	.00875	.00855
99	16	.01615	.01553	.01496	.01442	.01392	.01345	.01300	.01259	.01220	.01183	.01148	.01116	.01085	.01055	.01027	.01001	.00976	.00952	.00930	.00908
99	17	.01700	.01635	.01575	.01518	.01465	.01416	.01369	.01325	.01284	.01245	.01209	.01174	.01141	.01110	.01081	.01053	.01027	.01002	.00978	.00955
99	18	.01783	.01715	.01651	.01592	.01536	.01483	.01434	.01388	.01345	.01304	.01265	.01229	.01194	.01162	.01131	.01101	.01074	.01047	.01022	.00998
99	19	.01868	.01796	.01729	.01666	.01607	.01552	.01501	.01452	.01406	.01363	.01322	.01284	.01247	.01213	.01180	.01149	.01120	.01092	.01065	.01040
99	20	.01957	.01882	.01811	.01745	.01683	.01625	.01570	.01519	.01471	.01425	.01382	.01341	.01303	.01267	.01232	.01200	.01169	.01139	.01111	.01084
99	21	.02053	.01973	.01899	.01829	.01764	.01702	.01645	.01591	.01540	.01491	.01446	.01403	.01363	.01324	.01288	.01253	.01221	.01189	.01160	.01132
99	22	.02153	.02070	.01991	.01918	.01849	.01784	.01723	.01666	.01612	.01561	.01513	.01468	.01425	.01384	.01346	.01310	.01275	.01242	.01211	.01181
99	23	.02261	.02173	.02090	.02013	.01940	.01872	.01808	.01747	.01690	.01637	.01586	.01538	.01492	.01450	.01409	.01370	.01333	.01299	.01265	.01234
99	24	.02378	.02285	.02198	.02116	.02040	.01968	.01900	.01836	.01776	.01719	.01665	.01614	.01566	.01521	.01478	.01437	.01398	.01361	.01326	.01292
99	25	.02506	.02408	.02316	.02230	.02149	.02073	.02001	.01933	.01870	.01810	.01753	.01699	.01648	.01600	.01554	.01511	.01470	.01430	.01393	.01358
99	26	.02645	.02541	.02444	.02353	.02268	.02187	.02112	.02040	.01973	.01909	.01849	.01792	.01738	.01687	.01639	.01593	.01549	.01507	.01468	.01430
99	27	.02797	.02688	.02586	.02490	.02399	.02314	.02234	.02159	.02087	.02020	.01956	.01896	.01839	.01784	.01733	.01684	.01638	.01594	.01552	.01512
99	28	.02960	.02845	.02738	.02636	.02541	.02451	.02366	.02286	.02211	.02140	.02072	.02008	.01947	.01890	.01835	.01784	.01734	.01687	.01643	.01600
99	29	.03136	.03015	.02901	.02794	.02694	.02599	.02509	.02425	.02345	.02269	.02198	.02130	.02066	.02005	.01947	.01892	.01839	.01789	.01742	.01697
99	30	.03323	.03196	.03076	.02964	.02857	.02757	.02662	.02573	.02488	.02408	.02332	.02260	.02192	.02128	.02066	.02008	.01952	.01899	.01849	.01800
99	31	.03523	.03389	.03263	.03144	.03032	.02926	.02826	.02731	.02641	.02557	.02476	.02400	.02328	.02259	.02194	.02132	.02073	.02016	.01963	.01911
99	32	.03736	.03595	.03462	.03337	.03218	.03106	.03001	.02900	.02806	.02716	.02631	.02550	.02473	.02401	.02331	.02265	.02202	.02143	.02085	.02031
99	33	.03965	.03816	.03676	.03544	.03419	.03301	.03189	.03083	.02983	.02888	.02798	.02712	.02631	.02554	.02480	.02410	.02343	.02279	.02219	.02161
99	34	.04209	.04053	.03905	.03766	.03634	.03509	.03391	.03279	.03173	.03073	.02977	.02887	.02800	.02718	.02640	.02566	.02495	.02427	.02362	.02301
99	35	.04472	.04308	.04152	.04005	.03866	.03735	.03610	.03492	.03380	.03273	.03172	.03076	.02984	.02897	.02814	.02735	.02660	.02588	.02519	.02453
99	36	.04753	.04580	.04416	.04262	.04115	.03976	.03845	.03720	.03601	.03489	.03381	.03280	.03183	.03090	.03002	.02918	.02838	.02761	.02688	.02618
99	37	.05054	.04872	.04700	.04537	.04383	.04236	.04097	.03965	.03840	.03721	.03607	.03499	.03397	.03299	.03205	.03116	.03031	.02949	.02872	.02797
99	38	.05377	.05186	.05005	.04834	.04671	.04517	.04370	.04231	.04098	.03972	.03853	.03738	.03629	.03525	.03426	.03331	.03241	.03154	.03072	.02993
99	39	.05723	.05523	.05333	.05152	.04981	.04819	.04664	.04517	.04377	.04244	.04117	.03996	.03881	.03771	.03666	.03565	.03469	.03377	.03289	.03205
99	40	.06096	.05886	.05686	.05497	.05317	.05145	.04983	.04828	.04680	.04539	.04405	.04277	.04155	.04039	.03927	.03820	.03718	.03621	.03527	.03438
99	41	.06497	.06277	.06067	.05868	.05679	.05499	.05328	.05164	.05009	.04860	.04718	.04583	.04454	.04330	.04212	.04099	.03991	.03887	.03788	.03693
99	42	.06928	.06697	.06478	.06269	.06070	.05881	.05700	.05528	.05364	.05208	.05058	.04915	.04778	.04648	.04523	.04403	.04288	.04178	.04073	.03972
99	43	.07389	.07148	.06918	.06699	.06490	.06291	.06102	.05921	.05748	.05583	.05425	.05274	.05130	.04992	.04859	.04733	.04611	.04494	.04382	.04275
99	44	.07882	.07630	.07389	.07159	.06941	.06732	.06533	.06343	.06161	.05987	.05821	.05662	.05509	.05363	.05223	.05089	.04961	.04837	.04718	.04604
99	45	.08405	.08141	.07889	.07649	.07420	.07201	.06992	.06792	.06601	.06418	.06243	.06075	.05915	.05761	.05613	.05471	.05335	.05204	.05079	.04958
99	46	.08959	.08683	.08420	.08169	.07929	.07700	.07481	.07271	.07070	.06878	.06694	.06518	.06348	.06186	.06030	.05880	.05737	.05598	.05465	.05338
99	47	.09542	.09254	.08980	.08718	.08467	.08227	.07998	.07778	.07567	.07366	.07172	.06986	.06808	.06637	.06473	.06315	.06163	.06017	.05877	.05742
99	48	.10157	.09858	.09572	.09298	.09036	.08786	.08545	.08315	.08095	.07883	.07680	.07485	.07298	.07118	.06945	.06779	.06619	.06465	.06316	.06173
99	49	.10806	.10494	.10196	.09911	.09638	.09376	.09125	.08884	.08653	.08432	.08219	.08014	.07817	.07628	.07447	.07272	.07103	.06941	.06784	.06634

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
99	50	.11490	.11166	.10856	.10559	.10274	.10001	.09739	.09488	.09246	.09014	.08791	.08577	.08371	.08172	.07981	.07797	.07620	.07449	.07284	.07125
99	51	.12210	.11874	.11552	.11243	.10946	.10662	.10389	.10126	.09874	.09631	.09398	.09174	.08957	.08749	.08549	.08356	.08169	.07990	.07816	.07649
99	52	.12963	.12614	.12280	.11959	.11651	.11355	.11070	.10797	.10534	.10280	.10037	.09802	.09576	.09358	.09148	.08945	.08750	.08561	.08379	.08203
99	53	.13750	.13389	.13043	.12710	.12390	.12082	.11786	.11501	.11227	.10963	.10708	.10463	.10227	.09999	.09779	.09567	.09362	.09164	.08973	.08788
99	54	.14572	.14198	.13839	.13494	.13162	.12843	.12535	.12239	.11954	.11679	.11414	.11158	.10911	.10673	.10443	.10221	.10007	.09799	.09599	.09405
99	55	.15428	.15043	.14671	.14314	.13970	.13639	.13320	.13012	.12716	.12430	.12154	.11887	.11630	.11382	.11142	.10910	.10686	.10469	.10259	.10056
99	56	.16322	.15923	.15540	.15170	.14815	.14472	.14141	.13822	.13514	.13217	.12930	.12653	.12385	.12126	.11876	.11634	.11400	.11173	.10954	.10741
99	57	.17251	.16840	.16445	.16063	.15695	.15341	.14998	.14668	.14348	.14040	.13742	.13454	.13176	.12906	.12646	.12394	.12150	.11913	.11684	.11462
99	58	.18213	.17790	.17383	.16989	.16610	.16243	.15889	.15547	.15217	.14897	.14588	.14289	.14000	.13720	.13449	.13187	.12932	.12686	.12447	.12216
99	59	.19205	.18770	.18351	.17946	.17554	.17176	.16810	.16457	.16115	.15784	.15464	.15155	.14855	.14564	.14283	.14010	.13745	.13489	.13240	.12999
99	60	.20227	.19780	.19349	.18932	.18529	.18139	.17762	.17397	.17044	.16703	.16372	.16051	.15740	.15439	.15147	.14864	.14589	.14322	.14064	.13812
99	61	.21281	.20823	.20380	.19952	.19537	.19136	.18748	.18372	.18007	.17654	.17312	.16981	.16659	.16347	.16045	.15751	.15466	.15190	.14921	.14660
99	62	.22373	.21903	.21449	.21010	.20584	.20171	.19772	.19385	.19009	.18646	.18293	.17950	.17618	.17295	.16982	.16678	.16383	.16096	.15817	.15546
99	63	.23503	.23023	.22558	.22107	.21670	.21247	.20837	.20439	.20052	.19678	.19314	.18961	.18618	.18285	.17961	.17647	.17341	.17044	.16755	.16474
99	64	.24671	.24181	.23705	.23243	.22796	.22362	.21941	.21532	.21135	.20750	.20375	.20012	.19658	.19315	.18981	.18656	.18340	.18033	.17734	.17443
99	65	.25878	.25377	.24891	.24419	.23961	.23517	.23085	.22666	.22259	.21863	.21479	.21104	.20741	.20387	.20043	.19708	.19382	.19065	.18756	.18455
99	66	.27125	.26615	.26119	.25638	.25170	.24716	.24274	.23845	.23428	.23022	.22627	.22243	.21869	.21505	.21151	.20806	.20470	.20143	.19824	.19514
99	67	.28419	.27899	.27394	.26904	.26427	.25963	.25512	.25073	.24646	.24231	.23826	.23432	.23049	.22675	.22311	.21957	.21611	.21274	.20946	.20625
99	68	.29755	.29227	.28714	.28215	.27729	.27256	.26796	.26348	.25912	.25487	.25074	.24670	.24278	.23895	.23521	.23157	.22802	.22456	.22118	.21788
99	69	.31130	.30595	.30074	.29566	.29073	.28592	.28123	.27667	.27222	.26788	.26366	.25953	.25552	.25160	.24777	.24404	.24040	.23685	.23338	.22999
99	70	.32537	.31994	.31466	.30952	.30450	.29962	.29485	.29021	.28568	.28126	.27695	.27275	.26864	.26464	.26073	.25691	.25318	.24954	.24598	.24251
99	71	.33968	.33420	.32885	.32364	.31856	.31360	.30877	.30405	.29944	.29495	.29056	.28628	.28209	.27801	.27402	.27012	.26630	.26258	.25894	.25538
99	72	.35421	.34867	.34327	.33800	.33286	.32784	.32294	.31815	.31348	.30891	.30445	.30009	.29583	.29167	.28760	.28363	.27974	.27593	.27221	.26857
99	73	.36893	.36334	.35789	.35257	.34737	.34230	.33734	.33249	.32775	.32312	.31859	.31417	.30984	.30561	.30147	.29742	.29345	.28957	.28578	.28206
99	74	.38388	.37827	.37277	.36741	.36217	.35704	.35203	.34713	.34233	.33764	.33306	.32857	.32418	.31988	.31567	.31156	.30752	.30358	.29971	.29592
99	75	.39914	.39349	.38797	.38257	.37729	.37212	.36707	.36212	.35728	.35254	.34790	.34336	.33891	.33456	.33029	.32611	.32202	.31800	.31407	.31022
99	76	.41472	.40906	.40352	.39809	.39278	.38759	.38250	.37751	.37263	.36785	.36317	.35858	.35409	.34968	.34536	.34113	.33698	.33291	.32892	.32501
99	77	.43062	.42495	.41940	.41396	.40864	.40342	.39831	.39330	.38839	.38357	.37886	.37423	.36970	.36525	.36089	.35661	.35241	.34830	.34426	.34029
99	78	.44678	.44112	.43557	.43013	.42479	.41957	.41444	.40941	.40448	.39965	.39491	.39025	.38569	.38121	.37681	.37250	.36826	.36411	.36002	.35601
99	79	.46308	.45743	.45190	.44646	.44114	.43591	.43078	.42575	.42081	.41596	.41120	.40653	.40195	.39744	.39302	.38868	.38441	.38022	.37611	.37206
99	80	.47937	.47375	.46824	.46282	.45751	.45229	.44717	.44214	.43720	.43235	.42759	.42291	.41831	.41379	.40935	.40499	.40070	.39649	.39235	.38828
99	81	.49553	.48994	.48446	.47907	.47378	.46858	.46348	.45846	.45353	.44868	.44392	.43924	.43464	.43012	.42567	.42130	.41700	.41277	.40861	.40452
99	82	.51147	.50593	.50049	.49514	.48988	.48471	.47962	.47463	.46971	.46488	.46013	.45546	.45086	.44634	.44189	.43752	.43321	.42898	.42481	.42070
99	83	.52720	.52171	.51631	.51100	.50578	.50065	.49560	.49063	.48574	.48093	.47620	.47154	.46696	.46245	.45801	.45364	.44934	.44510	.44093	.43682
99	84	.54278	.53735	.53201	.52675	.52158	.51649	.51148	.50655	.50170	.49692	.49222	.48758	.48302	.47853	.47411	.46975	.46546	.46123	.45706	.45296
99	85	.55824	.55289	.54761	.54242	.53731	.53227	.52732	.52243	.51762	.51289	.50822	.50362	.49909	.49462	.49023	.48589	.48162	.47741	.47326	.46917
99	86	.57345	.56817	.56297	.55785	.55280	.54783	.54293	.53810	.53334	.52865	.52403	.51948	.51498	.51056	.50619	.50189	.49764	.49346	.48933	.48526
99	87	.58818	.58298	.57787	.57282	.56785	.56294	.55811	.55334	.54864	.54401	.53944	.53493	.53049	.52610	.52178	.51751	.51330	.50915	.50505	.50101
99	88	.60240	.59730	.59226	.58730	.58240	.57757	.57281	.56811	.56348	.55890	.55439	.54994	.54555	.54121	.53693	.53271	.52854	.52443	.52037	.51636
99	89	.61609	.61107	.60613	.60125	.59643	.59168	.58700	.58237	.57780	.57330	.56885	.56446	.56012	.55584	.55162	.54744	.54333	.53926	.53524	.53128
99	90	.62917	.62425	.61940	.61461	.60988	.60521	.60060	.59605	.59156	.58712	.58274	.57841	.57414	.56992	.56575	.56164	.55757	.55355	.54958	.54566
99	91	.64144	.63662	.63186	.62716	.62251	.61793	.61340	.60892	.60451	.60014	.59583	.59157	.58736	.58320	.57909	.57503	.57102	.56706	.56314	.55927
99	92	.65272	.64799	.64332	.63870	.63414	.62964	.62519	.62079	.61644	.61215	.60790	.60371	.59956	.59547	.59142	.58741	.58346	.57954	.57568	.57185
99	93	.66308	.65843	.65385	.64931	.64483	.64040	.63602	.63170	.62742	.62319	.61902	.61488	.61080	.60676	.60277	.59882	.59492	.59106	.58724	.58347
99	94	.67266	.66810	.66359	.65914	.65473	.65038	.64608	.64182	.63761	.63345	.62933	.62526	.62124	.61726	.61333	.60943	.60558	.60177	.59801	.59428
99	95	.68165	.67717	.67274	.66836	.66404	.65975	.65552	.65133	.64719	.64309	.63904	.63504	.63107	.62715	.62327	.61943	.61564	.61188	.60816	.60448
99	96	.69000	.68561	.68125	.67695	.67269	.66848	.66432	.66020	.65612	.65209	.64810	.64415	.64024	.63638	.63255	.62877	.62503	.62132	.61765	.61402
99	97	.69770	.69337	.68909	.68486	.68067	.67653	.67243	.66837	.66435	.66038	.65645	.65256	.64871	.64490	.64113	.63739	.63370	.63004	.62642	.62284
99	98	.70489	.70064	.69643	.69226	.68814	.68406	.68002	.67602	.67207	.66815	.66428	.66044	.65665	.65289	.64917	.64549	.64184	.63823	.63465	.63112
99	99	.71183	.70764	.70350	.69940	.69534	.69133	.68735	.68342	.67952	.67567	.67185	.66807	.66433	.66062	.65695	.65332	.64972	.64616	.64263	.63914

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
100	0	.01337	.01309	.01284	.01259	.01237	.01216	.01196	.01177	.01159	.01143	.01127	.01112	.01098	.01084	.01071	.01059	.01047	.01036	.01025	.01015
100	1	.00644	.00617	.00592	.00569	.00548	.00528	.00510	.00493	.00476	.00461	.00447	.00434	.00421	.00409	.00398	.00388	.00378	.00368	.00359	.00351
100	2	.00641	.00612	.00586	.00562	.00540	.00519	.00499	.00481	.00464	.00448	.00433	.00419	.00406	.00394	.00382	.00371	.00360	.00350	.00341	.00332
100	3	.00659	.00629	.00602	.00576	.00553	.00530	.00510	.00490	.00472	.00456	.00440	.00425	.00411	.00398	.00385	.00373	.00362	.00352	.00342	.00332
100	4	.00690	.00659	.00629	.00602	.00577	.00553	.00532	.00511	.00492	.00474	.00457	.00441	.00426	.00412	.00399	.00386	.00375	.00363	.00353	.00343
100	5	.00731	.00697	.00666	.00637	.00611	.00586	.00562	.00541	.00520	.00501	.00483	.00466	.00450	.00435	.00421	.00408	.00395	.00383	.00372	.00361
100	6	.00778	.00743	.00710	.00679	.00651	.00624	.00600	.00576	.00555	.00534	.00515	.00497	.00480	.00464	.00449	.00435	.00421	.00408	.00396	.00385
100	7	.00834	.00796	.00761	.00729	.00699	.00670	.00644	.00619	.00596	.00574	.00554	.00535	.00517	.00500	.00483	.00468	.00454	.00440	.00427	.00415
100	8	.00896	.00856	.00819	.00785	.00752	.00722	.00694	.00668	.00644	.00620	.00599	.00578	.00559	.00541	.00523	.00507	.00492	.00477	.00463	.00450
100	9	.00967	.00925	.00885	.00849	.00815	.00783	.00753	.00725	.00699	.00675	.00651	.00630	.00609	.00590	.00571	.00554	.00537	.00521	.00507	.00492
100	10	.01047	.01003	.00961	.00923	.00886	.00853	.00821	.00791	.00764	.00737	.00713	.00689	.00668	.00647	.00627	.00609	.00591	.00574	.00558	.00543
100	11	.01136	.01089	.01045	.01004	.00966	.00930	.00897	.00865	.00836	.00808	.00782	.00757	.00734	.00712	.00691	.00671	.00652	.00634	.00617	.00601
100	12	.01233	.01183	.01137	.01093	.01053	.01015	.00980	.00946	.00915	.00885	.00858	.00831	.00807	.00783	.00761	.00740	.00720	.00701	.00683	.00666
100	13	.01334	.01281	.01232	.01186	.01143	.01103	.01066	.01030	.00997	.00966	.00937	.00909	.00883	.00858	.00834	.00812	.00791	.00771	.00751	.00733
100	14	.01433	.01378	.01326	.01277	.01232	.01190	.01150	.01113	.01078	.01045	.01014	.00984	.00957	.00930	.00905	.00882	.00859	.00838	.00818	.00798
100	15	.01528	.01470	.01416	.01365	.01317	.01272	.01230	.01191	.01154	.01119	.01086	.01055	.01026	.00998	.00972	.00947	.00923	.00901	.00879	.00859
100	16	.01618	.01557	.01499	.01446	.01395	.01348	.01304	.01263	.01224	.01187	.01152	.01119	.01088	.01059	.01031	.01005	.00980	.00956	.00933	.00912
100	17	.01704	.01639	.01579	.01522	.01469	.01420	.01373	.01329	.01288	.01249	.01213	.01178	.01145	.01115	.01085	.01057	.01031	.01006	.00982	.00959
100	18	.01787	.01719	.01655	.01596	.01540	.01488	.01438	.01392	.01349	.01308	.01269	.01233	.01199	.01166	.01135	.01106	.01078	.01052	.01026	.01002
100	19	.01872	.01800	.01733	.01670	.01612	.01557	.01505	.01456	.01410	.01367	.01327	.01288	.01252	.01217	.01185	.01154	.01124	.01097	.01070	.01045
100	20	.01961	.01886	.01815	.01749	.01687	.01629	.01575	.01523	.01475	.01429	.01387	.01346	.01308	.01271	.01237	.01204	.01173	.01144	.01116	.01089
100	21	.02057	.01977	.01903	.01833	.01768	.01707	.01649	.01595	.01544	.01496	.01451	.01408	.01367	.01329	.01293	.01258	.01225	.01194	.01165	.01136
100	22	.02158	.02074	.01996	.01922	.01853	.01789	.01728	.01671	.01617	.01566	.01518	.01473	.01430	.01389	.01351	.01314	.01280	.01247	.01216	.01186
100	23	.02266	.02178	.02095	.02017	.01945	.01877	.01812	.01752	.01695	.01641	.01591	.01543	.01497	.01454	.01414	.01375	.01338	.01304	.01270	.01239
100	24	.02383	.02290	.02203	.02121	.02044	.01972	.01904	.01841	.01780	.01724	.01670	.01619	.01571	.01526	.01483	.01442	.01403	.01366	.01331	.01297
100	25	.02511	.02413	.02321	.02235	.02154	.02078	.02006	.01938	.01875	.01815	.01758	.01704	.01653	.01605	.01559	.01516	.01475	.01436	.01398	.01363
100	26	.02649	.02546	.02449	.02358	.02273	.02192	.02117	.02045	.01978	.01914	.01854	.01797	.01743	.01692	.01644	.01598	.01554	.01513	.01473	.01435
100	27	.02802	.02693	.02591	.02495	.02405	.02320	.02239	.02164	.02093	.02025	.01962	.01901	.01844	.01790	.01739	.01690	.01643	.01599	.01557	.01517
100	28	.02965	.02851	.02743	.02642	.02546	.02457	.02372	.02292	.02217	.02145	.02078	.02014	.01953	.01896	.01841	.01789	.01740	.01693	.01649	.01606
100	29	.03141	.03021	.02907	.02800	.02699	.02605	.02515	.02431	.02351	.02275	.02204	.02136	.02072	.02011	.01953	.01898	.01845	.01796	.01748	.01703
100	30	.03329	.03202	.03082	.02970	.02863	.02763	.02668	.02579	.02494	.02414	.02339	.02267	.02199	.02134	.02073	.02014	.01958	.01906	.01855	.01807
100	31	.03529	.03395	.03269	.03150	.03038	.02932	.02832	.02737	.02648	.02563	.02483	.02407	.02335	.02266	.02201	.02139	.02080	.02023	.01970	.01918
100	32	.03743	.03602	.03469	.03343	.03225	.03113	.03007	.02907	.02813	.02723	.02638	.02557	.02480	.02408	.02338	.02272	.02210	.02150	.02093	.02038
100	33	.03972	.03823	.03683	.03551	.03426	.03308	.03196	.03091	.02990	.02895	.02805	.02720	.02638	.02561	.02487	.02417	.02351	.02287	.02226	.02168
100	34	.04216	.04060	.03913	.03773	.03641	.03517	.03399	.03287	.03181	.03080	.02985	.02894	.02808	.02726	.02648	.02573	.02503	.02435	.02370	.02309
100	35	.04480	.04315	.04160	.04013	.03874	.03743	.03618	.03500	.03388	.03281	.03180	.03084	.02993	.02905	.02823	.02743	.02668	.02596	.02527	.02462
100	36	.04761	.04588	.04424	.04270	.04123	.03985	.03853	.03728	.03610	.03497	.03390	.03288	.03191	.03099	.03011	.02927	.02847	.02770	.02697	.02627
100	37	.05062	.04880	.04708	.04545	.04391	.04245	.04106	.03974	.03849	.03730	.03616	.03508	.03406	.03308	.03214	.03125	.03040	.02959	.02881	.02806
100	38	.05386	.05195	.05014	.04843	.04680	.04526	.04379	.04240	.04108	.03982	.03862	.03748	.03639	.03535	.03436	.03341	.03251	.03164	.03082	.03002
100	39	.05732	.05532	.05342	.05162	.04991	.04828	.04674	.04527	.04387	.04254	.04127	.04007	.03891	.03781	.03676	.03576	.03479	.03388	.03300	.03215
100	40	.06106	.05895	.05696	.05507	.05327	.05156	.04993	.04838	.04690	.04550	.04416	.04288	.04166	.04049	.03938	.03831	.03729	.03632	.03538	.03449
100	41	.06508	.06287	.06078	.05879	.05690	.05510	.05339	.05175	.05020	.04871	.04730	.04595	.04465	.04342	.04224	.04111	.04003	.03899	.03800	.03705
100	42	.06939	.06708	.06489	.06280	.06082	.05892	.05712	.05540	.05376	.05220	.05070	.04927	.04791	.04660	.04535	.04415	.04301	.04191	.04085	.03984
100	43	.07402	.07160	.06930	.06711	.06503	.06304	.06114	.05934	.05761	.05596	.05438	.05287	.05143	.05005	.04873	.04746	.04625	.04508	.04396	.04289
100	44	.07896	.07643	.07402	.07173	.06954	.06746	.06547	.06357	.06175	.06001	.05835	.05676	.05524	.05378	.05238	.05104	.04975	.04852	.04733	.04619
100	45	.08419	.08155	.07904	.07664	.07435	.07216	.07007	.06807	.06616	.06434	.06259	.06091	.05930	.05777	.05629	.05487	.05351	.05221	.05095	.04974
100	46	.08974	.08699	.08436	.08185	.07945	.07716	.07497	.07288	.07087	.06895	.06711	.06535	.06366	.06203	.06047	.05898	.05754	.05616	.05483	.05355
100	47	.09559	.09272	.08998	.08735	.08485	.08245	.08016	.07796	.07586	.07384	.07191	.07005	.06827	.06656	.06492	.06334	.06183	.06037	.05896	.05761
100	48	.10176	.09877	.09591	.09318	.09056	.08805	.08565	.08335	.08115	.07903	.07700	.07505	.07318	.07138	.06966	.06799	.06639	.06486	.06337	.06195
100	49	.10826	.10515	.10217	.09932	.09659	.09397	.09147	.08906	.08675	.08454	.08241	.08036	.07840	.07651	.07469	.07294	.07126	.06964	.06807	.06657

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
100	50	.11512	.11189	.10879	.10582	.10298	.10025	.09763	.09512	.09270	.09038	.08815	.08601	.08395	.08197	.08006	.07822	.07645	.07474	.07309	.07151
100	51	.12234	.11898	.11577	.11268	.10972	.10687	.10414	.10152	.09900	.09658	.09424	.09200	.08984	.08776	.08576	.08383	.08197	.08017	.07844	.07677
100	52	.12990	.12642	.12307	.11987	.11679	.11383	.11099	.10825	.10562	.10309	.10066	.09831	.09605	.09387	.09178	.08975	.08780	.08591	.08409	.08233
100	53	.13780	.13419	.13073	.12740	.12420	.12112	.11817	.11532	.11258	.10994	.10740	.10495	.10259	.10031	.09812	.09600	.09395	.09197	.09006	.08821
100	54	.14604	.14230	.13872	.13527	.13195	.12876	.12569	.12273	.11988	.11713	.11448	.11193	.10946	.10708	.10479	.10257	.10042	.09835	.09635	.09441
100	55	.15463	.15078	.14707	.14350	.14006	.13675	.13356	.13049	.12753	.12467	.12191	.11925	.11668	.11420	.11180	.10949	.10724	.10508	.10298	.10095
100	56	.16360	.15962	.15579	.15210	.14854	.14511	.14181	.13862	.13554	.13258	.12971	.12694	.12426	.12168	.11918	.11676	.11442	.11216	.10997	.10784
100	57	.17292	.16882	.16487	.16106	.15739	.15384	.15042	.14712	.14393	.14085	.13787	.13499	.13221	.12952	.12692	.12440	.12196	.11960	.11731	.11509
100	58	.18258	.17836	.17429	.17036	.16657	.16290	.15937	.15595	.15265	.14946	.14637	.14338	.14050	.13770	.13499	.13237	.12983	.12737	.12498	.12267
100	59	.19254	.18820	.18401	.17996	.17605	.17227	.16862	.16509	.16168	.15837	.15518	.15208	.14909	.14618	.14337	.14065	.13800	.13544	.13296	.13055
100	60	.20280	.19834	.19403	.18987	.18584	.18195	.17818	.17454	.17101	.16760	.16429	.16109	.15798	.15497	.15206	.14923	.14648	.14382	.14124	.13873
100	61	.21339	.20881	.20439	.20011	.19597	.19196	.18808	.18433	.18069	.17716	.17375	.17043	.16722	.16411	.16109	.15815	.15531	.15254	.14986	.14725
100	62	.22435	.21966	.21513	.21073	.20648	.20236	.19837	.19451	.19076	.18712	.18360	.18018	.17686	.17364	.17051	.16747	.16452	.16166	.15887	.15616
100	63	.23571	.23091	.22626	.22176	.21740	.21317	.20907	.20510	.20124	.19750	.19386	.19034	.18691	.18359	.18035	.17721	.17416	.17119	.16831	.16550
100	64	.24744	.24254	.23779	.23318	.22871	.22438	.22017	.21609	.21212	.20827	.20454	.20090	.19737	.19394	.19061	.18737	.18421	.18114	.17816	.17525
100	65	.25956	.25455	.24970	.24499	.24042	.23598	.23167	.22749	.22342	.21947	.21563	.21189	.20826	.20473	.20129	.19795	.19469	.19152	.18844	.18543
100	66	.27209	.26700	.26205	.25724	.25257	.24803	.24363	.23934	.23517	.23112	.22718	.22334	.21961	.21598	.21244	.20900	.20564	.20237	.19919	.19609
100	67	.28510	.27991	.27487	.26997	.26521	.26058	.25608	.25169	.24743	.24328	.23924	.23531	.23148	.22775	.22412	.22058	.21712	.21376	.21048	.20728
100	68	.29854	.29327	.28814	.28316	.27831	.27359	.26900	.26452	.26017	.25593	.25180	.24777	.24385	.24003	.23630	.23266	.22912	.22566	.22229	.21900
100	69	.31237	.30702	.30182	.29676	.29183	.28703	.28235	.27779	.27335	.26902	.26480	.26069	.25668	.25277	.24895	.24522	.24159	.23804	.23458	.23119
100	70	.32652	.32111	.31584	.31070	.30570	.30082	.29606	.29143	.28691	.28250	.27819	.27400	.26990	.26590	.26200	.25819	.25447	.25083	.24728	.24381
100	71	.34093	.33545	.33012	.32492	.31985	.31490	.31007	.30537	.30077	.29628	.29190	.28763	.28345	.27937	.27539	.27150	.26769	.26398	.26034	.25679
100	72	.35555	.35003	.34464	.33938	.33425	.32924	.32435	.31957	.31491	.31035	.30590	.30155	.29730	.29315	.28909	.28512	.28123	.27744	.27372	.27009
100	73	.37037	.36480	.35936	.35405	.34887	.34380	.33885	.33402	.32929	.32467	.32015	.31574	.31142	.30719	.30306	.29902	.29507	.29119	.28741	.28370
100	74	.38544	.37983	.37435	.36900	.36377	.35866	.35366	.34877	.34399	.33931	.33473	.33026	.32587	.32159	.31739	.31328	.30926	.30532	.30146	.29768
100	75	.40081	.39517	.38967	.38428	.37901	.37386	.36882	.36388	.35906	.35433	.34970	.34517	.34073	.33639	.33213	.32796	.32388	.31988	.31595	.31211
100	76	.41652	.41087	.40535	.39994	.39464	.38946	.38438	.37942	.37455	.36978	.36511	.36053	.35605	.35166	.34735	.34313	.33899	.33493	.33095	.32705
100	77	.43256	.42691	.42137	.41595	.41064	.40544	.40034	.39535	.39045	.38565	.38095	.37633	.37181	.36738	.36303	.35876	.35458	.35047	.34644	.34249
100	78	.44887	.44322	.43769	.43227	.42696	.42174	.41664	.41162	.40671	.40189	.39716	.39252	.38797	.38351	.37912	.37482	.37060	.36645	.36238	.35838
100	79	.46534	.45971	.45419	.44878	.44347	.43826	.43315	.42813	.42321	.41838	.41364	.40898	.40441	.39993	.39552	.39119	.38694	.38276	.37866	.37462
100	80	.48180	.47620	.47071	.46532	.46002	.45483	.44972	.44471	.43979	.43496	.43021	.42555	.42097	.41647	.41205	.40770	.40343	.39923	.39510	.39104
100	81	.49814	.49258	.48712	.48176	.47649	.47131	.46623	.46123	.45632	.45149	.44675	.44209	.43751	.43300	.42857	.42421	.41993	.41571	.41157	.40749
100	82	.51428	.50877	.50335	.49802	.49278	.48764	.48258	.47760	.47271	.46790	.46317	.45852	.45394	.44944	.44501	.44065	.43636	.43214	.42799	.42390
100	83	.53020	.52474	.51937	.51409	.50890	.50379	.49876	.49382	.48895	.48417	.47946	.47482	.47026	.46577	.46135	.45699	.45271	.44849	.44434	.44025
100	84	.54599	.54060	.53529	.53006	.52492	.51985	.51487	.50997	.50514	.50038	.49570	.49109	.48655	.48208	.47768	.47334	.46907	.46486	.46071	.45663
100	85	.56169	.55636	.55112	.54596	.54088	.53587	.53094	.52609	.52130	.51659	.51195	.50738	.50287	.49843	.49405	.48974	.48549	.48130	.47717	.47310
100	86	.57713	.57188	.56672	.56163	.55662	.55167	.54681	.54201	.53728	.53262	.52802	.52349	.51903	.51463	.51029	.50600	.50178	.49762	.49352	.48947
100	87	.59210	.58695	.58186	.57685	.57191	.56704	.56224	.55751	.55284	.54824	.54370	.53922	.53480	.53044	.52615	.52191	.51772	.51359	.50952	.50550
100	88	.60658	.60151	.59652	.59159	.58673	.58194	.57721	.57255	.56794	.56340	.55892	.55450	.55014	.54583	.54158	.53739	.53325	.52916	.52513	.52115
100	89	.62052	.61555	.61064	.60581	.60103	.59632	.59167	.58708	.58255	.57808	.57366	.56931	.56500	.56075	.55656	.55242	.54833	.54429	.54030	.53636
100	90	.63386	.62899	.62418	.61943	.61475	.61012	.60555	.60104	.59659	.59219	.58784	.58355	.57931	.57513	.57099	.56691	.56287	.55889	.55495	.55106
100	91	.64639	.64162	.63691	.63225	.62765	.62311	.61863	.61419	.60982	.60549	.60122	.59700	.59283	.58870	.58463	.58060	.57663	.57269	.56881	.56497
100	92	.65792	.65324	.64862	.64405	.63954	.63508	.63068	.62632	.62202	.61777	.61357	.60941	.60531	.60125	.59724	.59327	.58935	.58547	.58164	.57785
100	93	.66851	.66392	.65939	.65490	.65047	.64610	.64177	.63749	.63326	.62907	.62494	.62085	.61681	.61281	.60886	.60495	.60108	.59726	.59348	.58974
100	94	.67832	.67382	.66937	.66497	.66061	.65631	.65206	.64785	.64369	.63958	.63551	.63148	.62750	.62357	.61967	.61582	.61201	.60824	.60451	.60082
100	95	.68753	.68311	.67874	.67442	.67015	.66592	.66174	.65760	.65351	.64947	.64546	.64150	.63758	.63371	.62987	.62608	.62232	.61861	.61493	.61129
100	96	.69610	.69176	.68747	.68322	.67903	.67487	.67076	.66670	.66267	.65869	.65475	.65085	.64700	.64318	.63940	.63566	.63196	.62830	.62467	.62108
100	97	.70399	.69973	.69551	.69134	.68721	.68313	.67908	.67508	.67112	.66721	.66333	.65949	.65569	.65193	.64820	.64452	.64087	.63725	.63368	.63014
100	98	.71137	.70719	.70304	.69894	.69488	.69086	.68688	.68295	.67905	.67519	.67137	.66759	.66384	.66014	.65647	.65283	.64923	.64567	.64214	.63864
100	99	.71850	.71438	.71031	.70628	.70229	.69833	.69442	.69055	.68671	.68291	.67915	.67543	.67174	.66809	.66447	.66089	.65734	.65383	.65035	.64690

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
100	100	.72536	.72132	.71732	.71335	.70943	.70554	.70169	.69788	.69411	.69037	.68667	.68300	.67937	.67577	.67221	.66868	.66518	.66172	.65829	.65489
101	0	.01348	.01320	.01294	.01270	.01248	.01227	.01207	.01188	.01171	.01154	.01138	.01124	.01109	.01096	.01083	.01071	.01059	.01048	.01038	.01027
101	1	.00645	.00619	.00594	.00571	.00550	.00530	.00512	.00494	.00478	.00463	.00449	.00436	.00423	.00411	.00400	.00390	.00380	.00370	.00361	.00353
101	2	.00642	.00614	.00588	.00563	.00541	.00520	.00501	.00483	.00465	.00450	.00435	.00421	.00407	.00395	.00383	.00372	.00362	.00352	.00342	.00333
101	3	.00660	.00630	.00603	.00577	.00554	.00531	.00511	.00492	.00474	.00457	.00441	.00426	.00412	.00399	.00386	.00374	.00363	.00353	.00343	.00333
101	4	.00691	.00659	.00630	.00603	.00578	.00554	.00533	.00512	.00493	.00475	.00458	.00442	.00427	.00413	.00400	.00387	.00376	.00364	.00354	.00344
101	5	.00732	.00698	.00667	.00638	.00612	.00587	.00563	.00541	.00521	.00502	.00484	.00467	.00451	.00436	.00422	.00409	.00396	.00384	.00373	.00362
101	6	.00779	.00744	.00711	.00680	.00652	.00625	.00600	.00577	.00556	.00535	.00516	.00498	.00481	.00465	.00450	.00436	.00422	.00409	.00397	.00386
101	7	.00834	.00797	.00762	.00730	.00699	.00671	.00645	.00620	.00597	.00575	.00555	.00536	.00518	.00500	.00484	.00469	.00455	.00441	.00428	.00415
101	8	.00897	.00857	.00820	.00785	.00753	.00723	.00695	.00669	.00644	.00621	.00600	.00579	.00560	.00541	.00524	.00508	.00492	.00478	.00464	.00451
101	9	.00968	.00925	.00886	.00850	.00816	.00784	.00754	.00726	.00700	.00675	.00652	.00630	.00610	.00590	.00572	.00555	.00538	.00522	.00508	.00493
101	10	.01048	.01004	.00962	.00924	.00887	.00854	.00822	.00792	.00765	.00738	.00714	.00691	.00669	.00648	.00628	.00610	.00592	.00575	.00559	.00544
101	11	.01138	.01090	.01046	.01006	.00967	.00931	.00898	.00867	.00837	.00809	.00783	.00758	.00735	.00713	.00692	.00672	.00654	.00636	.00619	.00603
101	12	.01235	.01185	.01138	.01095	.01055	.01017	.00981	.00948	.00917	.00887	.00859	.00833	.00808	.00785	.00763	.00742	.00722	.00703	.00685	.00668
101	13	.01336	.01283	.01234	.01188	.01146	.01106	.01068	.01033	.01000	.00968	.00939	.00911	.00885	.00860	.00837	.00814	.00793	.00773	.00754	.00735
101	14	.01436	.01380	.01328	.01280	.01235	.01193	.01153	.01116	.01081	.01048	.01017	.00987	.00959	.00933	.00908	.00885	.00862	.00841	.00821	.00801
101	15	.01531	.01473	.01419	.01368	.01320	.01275	.01233	.01194	.01157	.01122	.01089	.01058	.01029	.01001	.00975	.00950	.00926	.00904	.00882	.00862
101	16	.01622	.01560	.01503	.01449	.01399	.01352	.01308	.01266	.01227	.01190	.01156	.01123	.01092	.01063	.01035	.01009	.00984	.00960	.00937	.00916
101	17	.01707	.01643	.01582	.01526	.01473	.01423	.01377	.01333	.01292	.01253	.01217	.01182	.01149	.01118	.01089	.01061	.01035	.01010	.00986	.00963
101	18	.01791	.01722	.01659	.01599	.01544	.01491	.01442	.01396	.01353	.01312	.01273	.01237	.01203	.01170	.01139	.01110	.01082	.01056	.01031	.01007
101	19	.01876	.01804	.01737	.01674	.01616	.01561	.01509	.01460	.01414	.01371	.01331	.01292	.01256	.01222	.01189	.01158	.01129	.01101	.01074	.01049
101	20	.01965	.01890	.01819	.01753	.01691	.01633	.01579	.01528	.01479	.01434	.01391	.01350	.01312	.01276	.01241	.01209	.01178	.01148	.01120	.01094
101	21	.02061	.01982	.01907	.01838	.01772	.01711	.01654	.01599	.01549	.01500	.01455	.01412	.01372	.01333	.01297	.01263	.01230	.01199	.01169	.01141
101	22	.02162	.02078	.02000	.01926	.01858	.01793	.01732	.01675	.01621	.01570	.01523	.01477	.01434	.01394	.01355	.01319	.01284	.01252	.01220	.01190
101	23	.02270	.02182	.02099	.02022	.01949	.01881	.01817	.01756	.01700	.01646	.01595	.01547	.01502	.01459	.01418	.01380	.01343	.01308	.01275	.01244
101	24	.02387	.02294	.02207	.02126	.02049	.01977	.01909	.01845	.01785	.01728	.01675	.01624	.01576	.01531	.01488	.01447	.01408	.01371	.01336	.01302
101	25	.02515	.02417	.02325	.02239	.02158	.02082	.02011	.01943	.01879	.01819	.01763	.01709	.01658	.01610	.01564	.01521	.01480	.01441	.01404	.01368
101	26	.02654	.02551	.02454	.02363	.02278	.02197	.02122	.02050	.01983	.01919	.01859	.01802	.01748	.01697	.01649	.01603	.01559	.01518	.01478	.01441
101	27	.02807	.02698	.02596	.02500	.02409	.02325	.02244	.02169	.02098	.02030	.01967	.01906	.01849	.01795	.01744	.01695	.01649	.01605	.01563	.01523
101	28	.02970	.02856	.02748	.02647	.02552	.02462	.02377	.02297	.02222	.02151	.02083	.02019	.01959	.01901	.01847	.01795	.01746	.01699	.01654	.01612
101	29	.03147	.03026	.02912	.02806	.02705	.02610	.02521	.02436	.02356	.02281	.02209	.02142	.02077	.02016	.01959	.01904	.01851	.01802	.01754	.01709
101	30	.03335	.03208	.03088	.02975	.02869	.02769	.02674	.02585	.02500	.02420	.02345	.02273	.02205	.02140	.02079	.02020	.01965	.01912	.01861	.01813
101	31	.03535	.03401	.03275	.03156	.03044	.02938	.02838	.02744	.02654	.02570	.02489	.02413	.02341	.02272	.02207	.02145	.02086	.02030	.01976	.01925
101	32	.03749	.03608	.03475	.03350	.03231	.03119	.03014	.02914	.02819	.02729	.02644	.02564	.02487	.02414	.02345	.02279	.02216	.02157	.02100	.02045
101	33	.03978	.03830	.03690	.03558	.03433	.03315	.03203	.03097	.02997	.02902	.02812	.02727	.02645	.02568	.02495	.02425	.02358	.02294	.02234	.02176
101	34	.04223	.04067	.03919	.03780	.03648	.03524	.03406	.03294	.03188	.03088	.02992	.02902	.02815	.02733	.02655	.02581	.02510	.02442	.02378	.02316
101	35	.04487	.04322	.04167	.04020	.03881	.03750	.03625	.03507	.03395	.03289	.03188	.03092	.03000	.02913	.02830	.02751	.02676	.02604	.02535	.02470
101	36	.04768	.04595	.04432	.04277	.04131	.03992	.03861	.03736	.03618	.03505	.03398	.03296	.03199	.03107	.03019	.02935	.02855	.02779	.02705	.02636
101	37	.05070	.04888	.04716	.04553	.04399	.04253	.04114	.03982	.03857	.03738	.03625	.03517	.03414	.03316	.03223	.03134	.03049	.02967	.02890	.02815
101	38	.05394	.05203	.05022	.04851	.04689	.04534	.04388	.04249	.04117	.03991	.03871	.03757	.03648	.03544	.03445	.03350	.03260	.03174	.03091	.03012
101	39	.05741	.05541	.05351	.05171	.05000	.04838	.04683	.04536	.04397	.04264	.04137	.04016	.03901	.03791	.03686	.03585	.03489	.03397	.03310	.03225
101	40	.06115	.05905	.05705	.05516	.05336	.05165	.05003	.04848	.04700	.04560	.04426	.04298	.04176	.04059	.03948	.03842	.03740	.03642	.03549	.03459
101	41	.06517	.06297	.06088	.05889	.05700	.05520	.05349	.05186	.05030	.04882	.04740	.04605	.04476	.04353	.04235	.04122	.04014	.03910	.03811	.03716
101	42	.06950	.06719	.06500	.06291	.06093	.05904	.05723	.05551	.05388	.05231	.05082	.04939	.04802	.04672	.04547	.04427	.04313	.04203	.04097	.03996
101	43	.07413	.07172	.06942	.06723	.06515	.06316	.06127	.05946	.05773	.05608	.05451	.05300	.05156	.05018	.04886	.04759	.04637	.04521	.04409	.04302
101	44	.07908	.07656	.07415	.07186	.06967	.06759	.06560	.06370	.06188	.06015	.05849	.05690	.05537	.05392	.05252	.05118	.04989	.04866	.04748	.04634
101	45	.08433	.08169	.07918	.07678	.07449	.07230	.07021	.06822	.06631	.06448	.06273	.06106	.05945	.05792	.05644	.05502	.05366	.05236	.05110	.04990
101	46	.08989	.08714	.08451	.08200	.07961	.07732	.07513	.07304	.07103	.06911	.06727	.06551	.06382	.06220	.06064	.05914	.05771	.05633	.05500	.05372
101	47	.09575	.09288	.09014	.08752	.08502	.08262	.08033	.07813	.07603	.07401	.07208	.07023	.06845	.06674	.06510	.06352	.06201	.06055	.05915	.05780
101	48	.10194	.09895	.09609	.09336	.09074	.08824	.08584	.08354	.08134	.07922	.07719	.07525	.07338	.07158	.06985	.06819	.06659	.06506	.06357	.06215

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
101	49	.10846	.10535	.10237	.09952	.09679	.09418	.09167	.08926	.08696	.08474	.08262	.08057	.07861	.07672	.07491	.07316	.07147	.06985	.06829	.06679
101	50	.11533	.11210	.10901	.10604	.10320	.10047	.09785	.09534	.09293	.09061	.08838	.08624	.08418	.08220	.08029	.07845	.07668	.07498	.07333	.07175
101	51	.12257	.11922	.11600	.11292	.10996	.10711	.10439	.10177	.09925	.09682	.09449	.09225	.09010	.08802	.08602	.08409	.08223	.08043	.07870	.07703
101	52	.13015	.12667	.12333	.12013	.11705	.11409	.11125	.10852	.10589	.10336	.10093	.09859	.09633	.09415	.09206	.09003	.08808	.08620	.08438	.08262
101	53	.13807	.13447	.13101	.12768	.12449	.12141	.11846	.11561	.11288	.11024	.10770	.10525	.10289	.10062	.09842	.09630	.09426	.09228	.09037	.08853
101	54	.14634	.14261	.13903	.13558	.13227	.12908	.12601	.12305	.12020	.11745	.11481	.11225	.10979	.10742	.10512	.10290	.10076	.09869	.09669	.09476
101	55	.15497	.15111	.14741	.14384	.14041	.13710	.13391	.13084	.12788	.12503	.12227	.11961	.11704	.11456	.11217	.10985	.10761	.10545	.10336	.10133
101	56	.16396	.15998	.15615	.15247	.14891	.14549	.14219	.13900	.13593	.13296	.13010	.12733	.12466	.12208	.11958	.11716	.11483	.11256	.11038	.10825
101	57	.17332	.16922	.16527	.16146	.15779	.15425	.15083	.14753	.14435	.14127	.13830	.13542	.13264	.12996	.12735	.12484	.12240	.12004	.11776	.11554
101	58	.18301	.17879	.17473	.17080	.16701	.16335	.15982	.15641	.15311	.14992	.14683	.14385	.14097	.13817	.13547	.13285	.13031	.12785	.12547	.12316
101	59	.19301	.18867	.18448	.18044	.17653	.17276	.16911	.16559	.16217	.15887	.15568	.15259	.14960	.14670	.14389	.14117	.13853	.13597	.13349	.13108
101	60	.20331	.19885	.19455	.19039	.18637	.18248	.17871	.17507	.17155	.16814	.16484	.16164	.15854	.15553	.15262	.14979	.14705	.14439	.14181	.13930
101	61	.21393	.20936	.20494	.20067	.19653	.19253	.18866	.18490	.18127	.17775	.17434	.17103	.16782	.16471	.16169	.15876	.15592	.15316	.15047	.14787
101	62	.22494	.22026	.21573	.21134	.20709	.20298	.19899	.19513	.19139	.18776	.18423	.18082	.17750	.17429	.17116	.16813	.16518	.16232	.15954	.15683
101	63	.23634	.23155	.22691	.22241	.21806	.21384	.20974	.20577	.20192	.19818	.19455	.19103	.18761	.18429	.18106	.17792	.17487	.17191	.16903	.16622
101	64	.24812	.24323	.23848	.23388	.22942	.22509	.22089	.21681	.21285	.20901	.20528	.20165	.19813	.19470	.19137	.18813	.18498	.18192	.17893	.17603
101	65	.26030	.25530	.25045	.24575	.24119	.23675	.23245	.22827	.22421	.22026	.21643	.21270	.20907	.20554	.20211	.19877	.19552	.19235	.18927	.18627
101	66	.27289	.26780	.26286	.25806	.25340	.24887	.24446	.24018	.23602	.23198	.22804	.22421	.22048	.21686	.21332	.20989	.20654	.20327	.20009	.19699
101	67	.28596	.28078	.27575	.27086	.26610	.26148	.25698	.25261	.24835	.24421	.24017	.23625	.23242	.22870	.22507	.22154	.21809	.21473	.21146	.20826
101	68	.29947	.29421	.28909	.28412	.27927	.27456	.26998	.26551	.26117	.25693	.25281	.24879	.24487	.24105	.23733	.23370	.23016	.22671	.22334	.22006
101	69	.31338	.30804	.30285	.29780	.29287	.28808	.28341	.27886	.27443	.27011	.26590	.26179	.25779	.25388	.25007	.24635	.24272	.23918	.23572	.23234
101	70	.32761	.32221	.31695	.31182	.30683	.30196	.29721	.29259	.28807	.28367	.27938	.27519	.27110	.26711	.26321	.25941	.25569	.25206	.24852	.24506
101	71	.34211	.33665	.33132	.32613	.32107	.31613	.31132	.30662	.30203	.29755	.29318	.28892	.28475	.28068	.27670	.27282	.26902	.26531	.26168	.25813
101	72	.35683	.35131	.34594	.34069	.33557	.33057	.32569	.32092	.31627	.31172	.30728	.30294	.29870	.29455	.29050	.28654	.28266	.27888	.27517	.27154
101	73	.37174	.36618	.36076	.35546	.35029	.34523	.34030	.33547	.33075	.32614	.32164	.31723	.31292	.30871	.30459	.30055	.29660	.29274	.28896	.28526
101	74	.38691	.38132	.37586	.37052	.36530	.36020	.35521	.35033	.34556	.34089	.33633	.33186	.32749	.32321	.31903	.31493	.31091	.30698	.30313	.29936
101	75	.40239	.39677	.39128	.38591	.38066	.37552	.37049	.36557	.36075	.35603	.35142	.34690	.34247	.33814	.33389	.32973	.32566	.32167	.31775	.31392
101	76	.41823	.41259	.40708	.40169	.39641	.39124	.38618	.38123	.37637	.37162	.36696	.36240	.35792	.35354	.34924	.34503	.34091	.33686	.33289	.32899
101	77	.43440	.42876	.42325	.41784	.41255	.40736	.40228	.39730	.39242	.38763	.38294	.37834	.37383	.36941	.36507	.36082	.35664	.35255	.34853	.34459
101	78	.45086	.44523	.43972	.43431	.42901	.42382	.41873	.41373	.40884	.40403	.39932	.39469	.39016	.38570	.38133	.37704	.37283	.36870	.36464	.36065
101	79	.46748	.46188	.45638	.45099	.44569	.44050	.43541	.43041	.42551	.42069	.41597	.41133	.40677	.40230	.39790	.39359	.38935	.38519	.38110	.37708
101	80	.48412	.47854	.47307	.46770	.46243	.45725	.45217	.44717	.44227	.43746	.43273	.42808	.42352	.41903	.41462	.41029	.40603	.40185	.39773	.39369
101	81	.50064	.49510	.48966	.48432	.47907	.47392	.46886	.46388	.45899	.45418	.44946	.44481	.44025	.43576	.43135	.42701	.42274	.41854	.41441	.41035
101	82	.51696	.51147	.50608	.50077	.49556	.49044	.48540	.48045	.47558	.47079	.46608	.46145	.45689	.45240	.44799	.44365	.43938	.43518	.43104	.42697
101	83	.53308	.52764	.52230	.51705	.51188	.50679	.50179	.49687	.49203	.48727	.48258	.47796	.47342	.46895	.46455	.46022	.45595	.45175	.44761	.44354
101	84	.54907	.54370	.53842	.53322	.52811	.52307	.51812	.51324	.50843	.50370	.49905	.49446	.48994	.48549	.48111	.47680	.47254	.46835	.46423	.46016
101	85	.56498	.55969	.55448	.54935	.54430	.53932	.53442	.52959	.52484	.52015	.51553	.51098	.50650	.50208	.49773	.49344	.48921	.48504	.48093	.47688
101	86	.58065	.57545	.57031	.56526	.56028	.55537	.55053	.54576	.54106	.53643	.53186	.52736	.52292	.51854	.51423	.50997	.50577	.50163	.49755	.49352
101	87	.59587	.59075	.58570	.58073	.57582	.57099	.56622	.56152	.55688	.55231	.54779	.54335	.53896	.53463	.53036	.52614	.52198	.51788	.51383	.50984
101	88	.61059	.60556	.60061	.59572	.59090	.58614	.58145	.57682	.57225	.56774	.56329	.55890	.55457	.55029	.54607	.54191	.53780	.53374	.52973	.52577
101	89	.62478	.61985	.61499	.61019	.60546	.60079	.59617	.59162	.58713	.58269	.57831	.57399	.56972	.56550	.56134	.55722	.55316	.54915	.54519	.54128
101	90	.63838	.63356	.62879	.62409	.61945	.61486	.61033	.60586	.60144	.59708	.59278	.58852	.58432	.58017	.57606	.57201	.56801	.56405	.56014	.55628
101	91	.65117	.64644	.64178	.63717	.63262	.62812	.62368	.61929	.61495	.61067	.60643	.60225	.59812	.59403	.58999	.58600	.58206	.57816	.57431	.57050
101	92	.66294	.65832	.65374	.64923	.64476	.64035	.63599	.63168	.62742	.62321	.61905	.61494	.61087	.60685	.60288	.59895	.59506	.59122	.58742	.58367
101	93	.67376	.66923	.66475	.66032	.65594	.65161	.64733	.64310	.63891	.63477	.63068	.62664	.62264	.61868	.61477	.61090	.60707	.60329	.59954	.59584
101	94	.68380	.67935	.67496	.67061	.66631	.66206	.65786	.65370	.64959	.64552	.64150	.63752	.63359	.62969	.62584	.62203	.61826	.61453	.61084	.60719
101	95	.69322	.68887	.68455	.68029	.67607	.67190	.66777	.66369	.65965	.65565	.65170	.64779	.64391	.64008	.63629	.63254	.62883	.62515	.62152	.61792
101	96	.70200	.69773	.69350	.68931	.68517	.68108	.67702	.67301	.66904	.66511	.66122	.65738	.65357	.64980	.64606	.64237	.63871	.63509	.63151	.62796
101	97	.71009	.70590	.70175	.69764	.69357	.68954	.68556	.68162	.67771	.67385	.67002	.66623	.66248	.65877	.65510	.65146	.64786	.64429	.64076	.63726
101	98	.71767	.71355	.70947	.70543	.70144	.69748	.69356	.68968	.68584	.68204	.67828	.67455	.67086	.66720	.66358	.66000	.65645	.65293	.64945	.64600

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
101	99	.72499	.72094	.71694	.71297	.70904	.70516	.70131	.69749	.69372	.68998	.68627	.68260	.67897	.67537	.67181	.66828	.66478	.66131	.65788	.65448
101	100	.73204	.72807	.72414	.72024	.71639	.71256	.70878	.70503	.70132	.69764	.69400	.69039	.68682	.68327	.67977	.67629	.67284	.66943	.66605	.66270
101	101	.73891	.73501	.73115	.72733	.72354	.71979	.71608	.71239	.70875	.70513	.70155	.69800	.69449	.69100	.68755	.68413	.68074	.67738	.67405	.67075
102	0	.01358	.01330	.01305	.01281	.01258	.01237	.01218	.01199	.01182	.01165	.01150	.01135	.01121	.01108	.01095	.01083	.01071	.01060	.01050	.01040
102	1	.00647	.00620	.00596	.00573	.00552	.00532	.00513	.00496	.00480	.00465	.00451	.00437	.00425	.00413	.00402	.00391	.00381	.00372	.00363	.00355
102	2	.00643	.00615	.00589	.00565	.00542	.00521	.00502	.00484	.00467	.00451	.00436	.00422	.00409	.00396	.00385	.00373	.00363	.00353	.00344	.00335
102	3	.00661	.00632	.00604	.00578	.00555	.00533	.00512	.00493	.00475	.00458	.00442	.00427	.00413	.00400	.00387	.00376	.00364	.00354	.00344	.00335
102	4	.00692	.00660	.00631	.00604	.00579	.00555	.00533	.00513	.00494	.00476	.00459	.00443	.00428	.00414	.00401	.00388	.00377	.00365	.00355	.00345
102	5	.00732	.00699	.00668	.00639	.00612	.00587	.00564	.00542	.00522	.00503	.00485	.00468	.00452	.00437	.00423	.00410	.00397	.00385	.00374	.00363
102	6	.00780	.00744	.00712	.00681	.00653	.00626	.00601	.00578	.00556	.00536	.00517	.00499	.00482	.00466	.00451	.00436	.00423	.00410	.00398	.00386
102	7	.00835	.00798	.00763	.00730	.00700	.00672	.00646	.00621	.00598	.00576	.00556	.00536	.00518	.00501	.00485	.00470	.00455	.00442	.00429	.00416
102	8	.00897	.00857	.00820	.00786	.00754	.00724	.00696	.00670	.00645	.00622	.00600	.00580	.00561	.00542	.00525	.00509	.00493	.00479	.00465	.00451
102	9	.00968	.00926	.00887	.00851	.00817	.00785	.00755	.00727	.00701	.00676	.00653	.00631	.00611	.00591	.00573	.00555	.00539	.00523	.00508	.00494
102	10	.01049	.01005	.00963	.00925	.00888	.00855	.00823	.00793	.00766	.00739	.00715	.00692	.00670	.00649	.00629	.00611	.00593	.00576	.00561	.00545
102	11	.01139	.01092	.01048	.01007	.00969	.00933	.00899	.00868	.00838	.00810	.00784	.00760	.00736	.00714	.00693	.00674	.00655	.00637	.00620	.00604
102	12	.01236	.01186	.01140	.01097	.01056	.01018	.00983	.00950	.00918	.00889	.00861	.00835	.00810	.00787	.00765	.00744	.00724	.00705	.00687	.00669
102	13	.01338	.01285	.01236	.01190	.01148	.01108	.01070	.01035	.01002	.00970	.00941	.00913	.00887	.00862	.00839	.00816	.00795	.00775	.00756	.00738
102	14	.01438	.01383	.01331	.01283	.01237	.01195	.01156	.01118	.01083	.01050	.01019	.00990	.00962	.00936	.00911	.00887	.00865	.00844	.00823	.00804
102	15	.01534	.01476	.01421	.01371	.01323	.01278	.01236	.01197	.01160	.01125	.01093	.01062	.01032	.01004	.00978	.00953	.00930	.00907	.00886	.00865
102	16	.01625	.01563	.01506	.01452	.01402	.01355	.01311	.01269	.01230	.01194	.01159	.01126	.01095	.01066	.01038	.01012	.00987	.00963	.00941	.00919
102	17	.01711	.01646	.01586	.01529	.01476	.01427	.01380	.01337	.01295	.01257	.01220	.01186	.01153	.01122	.01093	.01065	.01039	.01014	.00990	.00967
102	18	.01794	.01726	.01662	.01603	.01547	.01495	.01446	.01400	.01357	.01316	.01277	.01241	.01207	.01174	.01143	.01114	.01086	.01060	.01035	.01011
102	19	.01879	.01808	.01741	.01678	.01619	.01564	.01513	.01464	.01418	.01375	.01335	.01296	.01260	.01226	.01193	.01162	.01133	.01105	.01079	.01053
102	20	.01969	.01894	.01823	.01757	.01695	.01637	.01583	.01532	.01483	.01438	.01395	.01354	.01316	.01280	.01245	.01213	.01182	.01153	.01125	.01098
102	21	.02065	.01986	.01911	.01842	.01776	.01715	.01658	.01604	.01553	.01505	.01459	.01417	.01376	.01338	.01301	.01267	.01234	.01203	.01174	.01146
102	22	.02166	.02082	.02004	.01930	.01862	.01797	.01736	.01679	.01625	.01575	.01527	.01482	.01439	.01398	.01360	.01323	.01289	.01256	.01225	.01195
102	23	.02274	.02186	.02103	.02026	.01953	.01885	.01821	.01761	.01704	.01650	.01600	.01552	.01506	.01464	.01423	.01384	.01348	.01313	.01280	.01248
102	24	.02391	.02298	.02211	.02130	.02053	.01981	.01913	.01850	.01789	.01733	.01679	.01629	.01581	.01535	.01492	.01451	.01413	.01376	.01341	.01307
102	25	.02519	.02421	.02330	.02244	.02163	.02087	.02015	.01948	.01884	.01824	.01767	.01714	.01663	.01615	.01569	.01526	.01485	.01446	.01408	.01373
102	26	.02658	.02555	.02458	.02368	.02282	.02202	.02126	.02055	.01988	.01924	.01864	.01807	.01753	.01702	.01654	.01608	.01564	.01523	.01483	.01446
102	27	.02811	.02702	.02600	.02504	.02414	.02329	.02249	.02174	.02103	.02035	.01972	.01911	.01854	.01800	.01749	.01700	.01654	.01610	.01568	.01528
102	28	.02975	.02861	.02753	.02652	.02557	.02467	.02382	.02302	.02227	.02156	.02088	.02024	.01964	.01907	.01852	.01800	.01751	.01704	.01660	.01617
102	29	.03152	.03031	.02918	.02811	.02710	.02615	.02526	.02441	.02362	.02286	.02215	.02147	.02083	.02022	.01964	.01909	.01857	.01807	.01760	.01715
102	30	.03340	.03213	.03093	.02981	.02874	.02774	.02680	.02590	.02506	.02426	.02350	.02279	.02211	.02146	.02085	.02026	.01971	.01918	.01867	.01819
102	31	.03541	.03407	.03281	.03162	.03050	.02944	.02844	.02750	.02660	.02575	.02495	.02419	.02347	.02278	.02213	.02151	.02092	.02036	.01982	.01931
102	32	.03755	.03614	.03481	.03355	.03237	.03125	.03020	.02920	.02825	.02736	.02651	.02570	.02494	.02421	.02352	.02286	.02223	.02163	.02106	.02052
102	33	.03984	.03836	.03696	.03564	.03439	.03321	.03209	.03104	.03004	.02909	.02819	.02733	.02652	.02575	.02501	.02431	.02365	.02301	.02241	.02183
102	34	.04230	.04073	.03926	.03787	.03655	.03530	.03413	.03301	.03195	.03095	.02999	.02909	.02822	.02740	.02662	.02588	.02517	.02450	.02385	.02324
102	35	.04493	.04329	.04174	.04027	.03888	.03757	.03632	.03514	.03402	.03296	.03195	.03099	.03008	.02921	.02838	.02759	.02684	.02612	.02543	.02478
102	36	.04775	.04603	.04439	.04285	.04138	.04000	.03868	.03744	.03625	.03513	.03406	.03304	.03207	.03115	.03027	.02943	.02863	.02787	.02714	.02644
102	37	.05077	.04896	.04724	.04561	.04407	.04261	.04122	.03990	.03865	.03746	.03633	.03525	.03422	.03325	.03231	.03142	.03057	.02976	.02898	.02824
102	38	.05402	.05211	.05030	.04859	.04697	.04543	.04396	.04257	.04125	.03999	.03879	.03765	.03656	.03553	.03454	.03359	.03269	.03182	.03100	.03021
102	39	.05749	.05549	.05359	.05179	.05009	.04846	.04692	.04545	.04405	.04273	.04146	.04025	.03910	.03800	.03695	.03595	.03499	.03407	.03319	.03235
102	40	.06124	.05914	.05714	.05525	.05345	.05174	.05012	.04857	.04710	.04569	.04435	.04308	.04186	.04069	.03958	.03851	.03750	.03652	.03559	.03469
102	41	.06527	.06307	.06098	.05899	.05710	.05530	.05359	.05196	.05040	.04892	.04751	.04616	.04487	.04363	.04245	.04132	.04024	.03921	.03822	.03727
102	42	.06960	.06729	.06510	.06302	.06103	.05914	.05734	.05562	.05398	.05242	.05093	.04950	.04814	.04683	.04558	.04439	.04324	.04214	.04109	.04008
102	43	.07424	.07183	.06953	.06734	.06526	.06327	.06138	.05957	.05785	.05620	.05463	.05312	.05168	.05030	.04898	.04771	.04650	.04533	.04422	.04314
102	44	.07920	.07668	.07427	.07198	.06980	.06771	.06572	.06382	.06201	.06027	.05861	.05703	.05550	.05405	.05265	.05131	.05003	.04879	.04761	.04647
102	45	.08446	.08182	.07931	.07691	.07462	.07244	.07035	.06836	.06645	.06462	.06287	.06120	.05960	.05806	.05658	.05517	.05381	.05251	.05125	.05005
102	46	.09003	.08728	.08466	.08215	.07976	.07747	.07528	.07319	.07118	.06926	.06742	.06566	.06397	.06235	.06080	.05930	.05787	.05649	.05516	.05389

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
102	47	.09591	.09304	.09030	.08768	.08518	.08278	.08049	.07830	.07619	.07418	.07225	.07040	.06862	.06691	.06527	.06370	.06218	.06072	.05932	.05797
102	48	.10211	.09912	.09626	.09353	.09092	.08841	.08602	.08372	.08152	.07940	.07738	.07543	.07356	.07177	.07004	.06838	.06678	.06525	.06376	.06234
102	49	.10864	.10553	.10256	.09971	.09698	.09437	.09186	.08946	.08715	.08494	.08282	.08077	.07881	.07692	.07511	.07336	.07168	.07006	.06850	.06700
102	50	.11553	.11230	.10921	.10624	.10340	.10068	.09806	.09555	.09314	.09083	.08860	.08646	.08440	.08242	.08052	.07868	.07691	.07520	.07356	.07198
102	51	.12279	.11944	.11622	.11314	.11018	.10734	.10462	.10200	.09948	.09706	.09473	.09249	.09034	.08826	.08626	.08433	.08247	.08068	.07895	.07728
102	52	.13039	.12691	.12358	.12037	.11730	.11434	.11151	.10878	.10615	.10362	.10119	.09885	.09659	.09442	.09232	.09030	.08835	.08647	.08465	.08290
102	53	.13834	.13473	.13127	.12795	.12476	.12169	.11873	.11589	.11316	.11052	.10799	.10554	.10318	.10091	.09871	.09660	.09455	.09258	.09067	.08883
102	54	.14663	.14290	.13932	.13588	.13256	.12938	.12631	.12335	.12051	.11776	.11512	.11257	.11011	.10773	.10544	.10322	.10109	.09902	.09702	.09509
102	55	.15528	.15143	.14773	.14416	.14073	.13743	.13424	.13117	.12822	.12536	.12261	.11995	.11739	.11491	.11252	.11020	.10797	.10580	.10371	.10169
102	56	.16430	.16033	.15650	.15282	.14927	.14585	.14255	.13937	.13630	.13333	.13047	.12771	.12504	.12245	.11996	.11755	.11521	.11295	.11076	.10865
102	57	.17369	.16960	.16565	.16185	.15818	.15464	.15123	.14793	.14475	.14167	.13870	.13583	.13305	.13037	.12777	.12526	.12282	.12046	.11818	.11597
102	58	.18342	.17921	.17514	.17122	.16743	.16378	.16025	.15684	.15354	.15036	.14728	.14430	.14141	.13862	.13592	.13330	.13077	.12831	.12593	.12362
102	59	.19345	.18912	.18494	.18090	.17699	.17322	.16958	.16606	.16265	.15935	.15616	.15307	.15008	.14719	.14438	.14166	.13902	.13647	.13399	.13158
102	60	.20379	.19934	.19504	.19088	.18686	.18298	.17922	.17558	.17206	.16866	.16536	.16216	.15906	.15606	.15315	.15033	.14759	.14493	.14235	.13985
102	61	.21445	.20989	.20547	.20120	.19707	.19307	.18920	.18545	.18182	.17831	.17490	.17159	.16839	.16528	.16227	.15934	.15650	.15374	.15106	.14846
102	62	.22550	.22082	.21630	.21191	.20767	.20356	.19958	.19572	.19198	.18836	.18484	.18143	.17812	.17491	.17179	.16876	.16581	.16295	.16018	.15747
102	63	.23694	.23216	.22753	.22303	.21868	.21447	.21038	.20641	.20256	.19883	.19521	.19169	.18827	.18495	.18173	.17860	.17555	.17259	.16972	.16692
102	64	.24878	.24389	.23915	.23455	.23009	.22577	.22158	.21750	.21355	.20971	.20598	.20236	.19884	.19542	.19209	.18886	.18571	.18265	.17968	.17678
102	65	.26100	.25601	.25117	.24647	.24191	.23749	.23319	.22902	.22496	.22102	.21719	.21346	.20984	.20632	.20289	.19956	.19631	.19315	.19007	.18708
102	66	.27365	.26857	.26363	.25884	.25418	.24966	.24526	.24099	.23683	.23279	.22886	.22504	.22132	.21769	.21417	.21073	.20739	.20413	.20096	.19786
102	67	.28678	.28161	.27658	.27170	.26695	.26233	.25784	.25348	.24923	.24509	.24106	.23714	.23333	.22961	.22598	.22245	.21901	.21566	.21239	.20920
102	68	.30035	.29510	.28999	.28503	.28019	.27549	.27091	.26645	.26211	.25789	.25377	.24976	.24585	.24203	.23832	.23470	.23116	.22772	.22435	.22107
102	69	.31434	.30901	.30383	.29878	.29387	.28908	.28442	.27988	.27546	.27114	.26694	.26284	.25884	.25494	.25114	.24743	.24380	.24027	.23681	.23344
102	70	.32865	.32326	.31801	.31289	.30791	.30305	.29831	.29369	.28919	.28479	.28051	.27632	.27224	.26826	.26437	.26057	.25687	.25324	.24971	.24625
102	71	.34323	.33778	.33247	.32729	.32224	.31731	.31250	.30781	.30323	.29877	.29440	.29014	.28599	.28192	.27795	.27408	.27029	.26658	.26296	.25942
102	72	.35804	.35254	.34717	.34193	.33682	.33184	.32696	.32221	.31756	.31303	.30860	.30426	.30003	.29590	.29185	.28790	.28403	.28025	.27655	.27293
102	73	.37305	.36750	.36209	.35680	.35164	.34660	.34167	.33686	.33215	.32755	.32306	.31866	.31436	.31015	.30604	.30202	.29808	.29422	.29045	.28676
102	74	.38831	.38274	.37729	.37196	.36675	.36166	.35669	.35182	.34706	.34241	.33785	.33340	.32904	.32477	.32059	.31650	.31250	.30858	.30473	.30097
102	75	.40390	.39830	.39282	.38746	.38222	.37710	.37208	.36717	.36237	.35766	.35306	.34855	.34414	.33981	.33558	.33143	.32737	.32338	.31948	.31565
102	76	.41985	.41424	.40874	.40336	.39810	.39294	.38790	.38296	.37811	.37337	.36873	.36418	.35972	.35535	.35106	.34686	.34274	.33871	.33475	.33086
102	77	.43615	.43054	.42503	.41965	.41437	.40920	.40413	.39916	.39430	.38953	.38485	.38026	.37577	.37136	.36703	.36279	.35863	.35454	.35054	.34660
102	78	.45275	.44714	.44165	.43626	.43098	.42581	.42073	.41575	.41087	.40608	.40138	.39677	.39225	.38781	.38345	.37917	.37498	.37085	.36681	.36283
102	79	.46953	.46395	.45847	.45309	.44782	.44265	.43757	.43259	.42771	.42291	.41820	.41357	.40903	.40457	.40020	.39589	.39167	.38752	.38344	.37944
102	80	.48633	.48078	.47533	.46998	.46472	.45957	.45450	.44953	.44465	.43985	.43514	.43051	.42596	.42149	.41710	.41278	.40854	.40437	.40027	.39624
102	81	.50302	.49751	.49209	.48678	.48155	.47642	.47138	.46642	.46155	.45676	.45206	.44743	.44288	.43841	.43402	.42969	.42544	.42126	.41714	.41310
102	82	.51952	.51406	.50869	.50341	.49823	.49313	.48811	.48318	.47833	.47356	.46887	.46426	.45972	.45526	.45086	.44654	.44229	.43810	.43398	.42993
102	83	.53583	.53042	.52511	.51988	.51474	.50968	.50470	.49980	.49499	.49024	.48558	.48098	.47646	.47201	.46763	.46332	.45907	.45489	.45077	.44671
102	84	.55202	.54668	.54143	.53626	.53117	.52617	.52124	.51638	.51160	.50690	.50226	.49770	.49321	.48878	.48442	.48012	.47589	.47172	.46761	.46357
102	85	.56815	.56289	.55771	.55261	.54759	.54264	.53776	.53296	.52823	.52358	.51898	.51446	.51000	.50561	.50128	.49701	.49280	.48866	.48457	.48054
102	86	.58404	.57887	.57377	.56875	.56380	.55892	.55411	.54937	.54470	.54010	.53556	.53108	.52667	.52232	.51803	.51380	.50962	.50551	.50145	.49744
102	87	.59949	.59441	.58940	.58446	.57959	.57479	.57005	.56538	.56077	.55623	.55175	.54733	.54297	.53867	.53442	.53024	.52610	.52203	.51800	.51403
102	88	.61445	.60947	.60455	.59970	.59491	.59019	.58553	.58094	.57640	.57193	.56751	.56315	.55885	.55461	.55041	.54628	.54219	.53816	.53418	.53025
102	89	.62889	.62401	.61919	.61443	.60974	.60510	.60053	.59601	.59155	.58715	.58280	.57851	.57428	.57009	.56596	.56188	.55785	.55387	.54993	.54605
102	90	.64275	.63797	.63325	.62859	.62399	.61944	.61495	.61052	.60614	.60182	.59755	.59333	.58916	.58505	.58098	.57696	.57299	.56906	.56518	.56135
102	91	.65578	.65111	.64649	.64193	.63742	.63297	.62857	.62422	.61993	.61568	.61149	.60734	.60324	.59920	.59519	.59124	.58733	.58346	.57964	.57586
102	92	.66780	.66323	.65870	.65423	.64982	.64545	.64114	.63688	.63266	.62849	.62437	.62030	.61627	.61229	.60836	.60447	.60062	.59681	.59305	.58932
102	93	.67885	.67437	.66994	.66556	.66123	.65695	.65272	.64854	.64440	.64031	.63626	.63226	.62830	.62438	.62051	.61668	.61289	.60915	.60544	.60177
102	94	.68911	.68472	.68038	.67609	.67184	.66764	.66349	.65938	.65532	.65130	.64732	.64339	.63950	.63565	.63184	.62807	.62434	.62065	.61700	.61338
102	95	.69875	.69445	.69020	.68599	.68183	.67771	.67364	.66961	.66562	.66167	.65776	.65390	.65007	.64629	.64254	.63883	.63516	.63153	.62793	.62437
102	96	.70774	.70353	.69936	.69523	.69115	.68711	.68311	.67915	.67524	.67136	.66752	.66372	.65996	.65624	.65256	.64891	.64530	.64172	.63818	.63467

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
102	97	.71603	.71190	.70781	.70376	.69975	.69579	.69186	.68797	.68412	.68031	.67654	.67281	.66911	.66544	.66182	.65823	.65467	.65115	.64766	.64421
102	98	.72379	.71974	.71573	.71175	.70782	.70392	.70007	.69625	.69246	.68872	.68501	.68133	.67770	.67409	.67052	.66699	.66348	.66001	.65658	.65317
102	99	.73130	.72732	.72339	.71949	.71562	.71180	.70801	.70426	.70054	.69686	.69322	.68960	.68602	.68248	.67897	.67549	.67204	.66863	.66524	.66189
102	100	.73854	.73464	.73078	.72695	.72316	.71941	.71569	.71201	.70836	.70474	.70116	.69760	.69409	.69060	.68715	.68372	.68033	.67697	.67364	.67034
102	101	.74560	.74178	.73799	.73424	.73052	.72684	.72319	.71957	.71599	.71244	.70892	.70543	.70197	.69854	.69515	.69178	.68845	.68514	.68186	.67861
102	102	.75249	.74874	.74503	.74135	.73771	.73409	.73051	.72696	.72345	.71996	.71650	.71308	.70968	.70631	.70298	.69967	.69639	.69314	.68991	.68672
103	0	.01368	.01341	.01315	.01291	.01269	.01248	.01229	.01210	.01193	.01177	.01161	.01146	.01132	.01119	.01107	.01095	.01083	.01072	.01062	.01052
103	1	.00649	.00622	.00597	.00574	.00553	.00533	.00515	.00498	.00482	.00467	.00452	.00439	.00427	.00415	.00404	.00393	.00383	.00374	.00365	.00356
103	2	.00644	.00616	.00590	.00566	.00544	.00523	.00503	.00485	.00468	.00452	.00437	.00423	.00410	.00398	.00386	.00375	.00364	.00354	.00345	.00336
103	3	.00662	.00632	.00605	.00579	.00556	.00534	.00513	.00494	.00476	.00459	.00443	.00428	.00414	.00401	.00388	.00377	.00366	.00355	.00345	.00336
103	4	.00693	.00661	.00632	.00605	.00580	.00556	.00534	.00514	.00495	.00477	.00460	.00444	.00429	.00415	.00402	.00389	.00378	.00366	.00356	.00346
103	5	.00733	.00700	.00669	.00640	.00613	.00588	.00565	.00543	.00523	.00504	.00486	.00469	.00453	.00438	.00424	.00410	.00398	.00386	.00374	.00364
103	6	.00781	.00745	.00712	.00682	.00653	.00627	.00602	.00579	.00557	.00537	.00518	.00500	.00483	.00467	.00452	.00437	.00424	.00411	.00399	.00387
103	7	.00836	.00798	.00763	.00731	.00701	.00673	.00646	.00622	.00598	.00577	.00556	.00537	.00519	.00502	.00486	.00471	.00456	.00442	.00429	.00417
103	8	.00898	.00858	.00821	.00787	.00755	.00725	.00697	.00670	.00646	.00623	.00601	.00581	.00561	.00543	.00526	.00509	.00494	.00479	.00465	.00452
103	9	.00969	.00927	.00888	.00851	.00817	.00785	.00756	.00728	.00702	.00677	.00654	.00632	.00612	.00592	.00574	.00556	.00540	.00524	.00509	.00495
103	10	.01050	.01006	.00964	.00925	.00889	.00856	.00824	.00794	.00767	.00740	.00716	.00693	.00671	.00650	.00630	.00612	.00594	.00577	.00562	.00546
103	11	.01140	.01093	.01049	.01008	.00970	.00934	.00900	.00869	.00839	.00812	.00786	.00761	.00738	.00716	.00695	.00675	.00656	.00638	.00621	.00605
103	12	.01238	.01188	.01142	.01098	.01058	.01020	.00984	.00951	.00920	.00890	.00863	.00836	.00812	.00788	.00766	.00745	.00725	.00706	.00688	.00671
103	13	.01340	.01287	.01238	.01192	.01150	.01110	.01072	.01037	.01004	.00973	.00943	.00915	.00889	.00864	.00841	.00819	.00797	.00777	.00758	.00740
103	14	.01440	.01385	.01333	.01285	.01240	.01198	.01158	.01121	.01086	.01053	.01022	.00992	.00965	.00938	.00914	.00890	.00868	.00846	.00826	.00807
103	15	.01537	.01479	.01424	.01373	.01326	.01281	.01239	.01200	.01163	.01128	.01095	.01065	.01035	.01008	.00981	.00956	.00933	.00910	.00889	.00868
103	16	.01628	.01566	.01509	.01455	.01405	.01358	.01314	.01273	.01234	.01197	.01162	.01130	.01099	.01070	.01042	.01016	.00991	.00967	.00944	.00923
103	17	.01714	.01649	.01589	.01533	.01480	.01430	.01384	.01340	.01299	.01260	.01224	.01189	.01157	.01126	.01097	.01069	.01043	.01018	.00994	.00971
103	18	.01798	.01730	.01666	.01607	.01551	.01499	.01450	.01404	.01360	.01320	.01281	.01245	.01210	.01178	.01147	.01118	.01090	.01064	.01039	.01015
103	19	.01883	.01811	.01744	.01682	.01623	.01568	.01516	.01468	.01422	.01379	.01339	.01300	.01264	.01230	.01197	.01166	.01137	.01109	.01083	.01057
103	20	.01973	.01897	.01827	.01761	.01699	.01641	.01587	.01535	.01487	.01442	.01399	.01358	.01320	.01284	.01250	.01217	.01186	.01157	.01129	.01102
103	21	.02069	.01989	.01915	.01846	.01780	.01719	.01662	.01608	.01557	.01509	.01463	.01421	.01380	.01342	.01306	.01271	.01239	.01208	.01178	.01150
103	22	.02170	.02086	.02008	.01934	.01866	.01801	.01740	.01683	.01630	.01579	.01531	.01486	.01443	.01403	.01364	.01328	.01293	.01260	.01229	.01199
103	23	.02278	.02190	.02107	.02030	.01957	.01889	.01825	.01765	.01708	.01654	.01604	.01556	.01511	.01468	.01427	.01389	.01352	.01317	.01284	.01253
103	24	.02395	.02302	.02215	.02134	.02057	.01985	.01918	.01854	.01794	.01737	.01684	.01633	.01585	.01540	.01497	.01456	.01417	.01380	.01345	.01312
103	25	.02523	.02426	.02334	.02248	.02167	.02091	.02019	.01952	.01888	.01828	.01772	.01718	.01667	.01619	.01574	.01530	.01489	.01450	.01413	.01378
103	26	.02663	.02559	.02463	.02372	.02287	.02206	.02131	.02059	.01992	.01929	.01868	.01812	.01758	.01707	.01659	.01613	.01569	.01528	.01488	.01451
103	27	.02816	.02707	.02605	.02509	.02419	.02334	.02254	.02179	.02107	.02040	.01976	.01916	.01859	.01805	.01754	.01705	.01659	.01615	.01573	.01533
103	28	.02980	.02865	.02758	.02657	.02561	.02472	.02387	.02307	.02232	.02161	.02093	.02030	.01969	.01912	.01857	.01806	.01756	.01710	.01665	.01623
103	29	.03157	.03036	.02922	.02816	.02715	.02620	.02531	.02447	.02367	.02291	.02220	.02152	.02088	.02027	.01970	.01915	.01863	.01813	.01765	.01720
103	30	.03345	.03218	.03098	.02986	.02880	.02780	.02685	.02596	.02511	.02432	.02356	.02284	.02216	.02152	.02090	.02032	.01976	.01924	.01873	.01825
103	31	.03546	.03412	.03286	.03167	.03055	.02950	.02850	.02755	.02666	.02581	.02501	.02425	.02353	.02284	.02219	.02157	.02098	.02042	.01989	.01938
103	32	.03760	.03619	.03487	.03361	.03243	.03131	.03026	.02926	.02831	.02742	.02657	.02576	.02500	.02427	.02358	.02292	.02229	.02170	.02113	.02058
103	33	.03990	.03842	.03702	.03570	.03445	.03327	.03216	.03110	.03010	.02915	.02825	.02740	.02659	.02581	.02508	.02438	.02371	.02308	.02247	.02189
103	34	.04236	.04080	.03932	.03793	.03661	.03537	.03419	.03307	.03202	.03101	.03006	.02915	.02829	.02747	.02669	.02595	.02524	.02457	.02392	.02331
103	35	.04500	.04336	.04181	.04034	.03895	.03764	.03639	.03521	.03409	.03303	.03202	.03106	.03015	.02928	.02845	.02766	.02691	.02619	.02551	.02485
103	36	.04782	.04609	.04446	.04292	.04145	.04007	.03876	.03751	.03632	.03520	.03413	.03311	.03215	.03122	.03035	.02951	.02871	.02794	.02721	.02652
103	37	.05084	.04903	.04731	.04568	.04414	.04268	.04130	.03998	.03873	.03754	.03641	.03533	.03430	.03333	.03239	.03150	.03065	.02984	.02906	.02832
103	38	.05409	.05219	.05038	.04867	.04705	.04551	.04404	.04265	.04133	.04007	.03888	.03774	.03665	.03561	.03462	.03368	.03277	.03191	.03109	.03029
103	39	.05757	.05557	.05368	.05188	.05017	.04855	.04700	.04554	.04414	.04281	.04155	.04034	.03919	.03809	.03704	.03604	.03508	.03416	.03328	.03244
103	40	.06132	.05922	.05723	.05534	.05354	.05183	.05021	.04866	.04719	.04578	.04445	.04317	.04195	.04079	.03967	.03861	.03759	.03662	.03568	.03479
103	41	.06536	.06316	.06107	.05908	.05719	.05540	.05368	.05205	.05050	.04902	.04761	.04626	.04497	.04373	.04255	.04143	.04035	.03931	.03832	.03737
103	42	.06970	.06739	.06520	.06312	.06113	.05924	.05744	.05573	.05409	.05252	.05103	.04961	.04824	.04694	.04569	.04450	.04335	.04225	.04120	.04019
103	43	.07435	.07193	.06964	.06745	.06537	.06338	.06149	.05969	.05796	.05631	.05474	.05323	.05179	.05042	.04909	.04783	.04662	.04545	.04434	.04327

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
103	44	.07931	.07679	.07439	.07210	.06992	.06783	.06585	.06395	.06213	.06040	.05874	.05715	.05563	.05417	.05278	.05144	.05016	.04892	.04774	.04660
103	45	.08458	.08195	.07944	.07704	.07475	.07257	.07048	.06849	.06658	.06476	.06301	.06134	.05973	.05820	.05672	.05531	.05395	.05265	.05139	.05019
103	46	.09017	.08742	.08480	.08229	.07990	.07761	.07542	.07333	.07133	.06941	.06757	.06581	.06412	.06250	.06095	.05946	.05802	.05664	.05532	.05404
103	47	.09605	.09319	.09045	.08783	.08533	.08294	.08065	.07845	.07635	.07434	.07241	.07056	.06878	.06708	.06544	.06386	.06235	.06089	.05949	.05814
103	48	.10227	.09928	.09643	.09370	.09108	.08858	.08619	.08389	.08169	.07958	.07755	.07561	.07374	.07194	.07022	.06856	.06696	.06543	.06395	.06253
103	49	.10881	.10571	.10273	.09989	.09716	.09455	.09205	.08965	.08734	.08513	.08301	.08097	.07901	.07712	.07531	.07356	.07188	.07026	.06870	.06720
103	50	.11573	.11250	.10941	.10644	.10360	.10088	.09827	.09576	.09335	.09103	.08881	.08667	.08461	.08264	.08073	.07890	.07713	.07542	.07378	.07220
103	51	.12300	.11965	.11644	.11336	.11040	.10756	.10484	.10222	.09971	.09729	.09496	.09272	.09057	.08849	.08650	.08457	.08271	.08092	.07919	.07752
103	52	.13062	.12715	.12381	.12061	.11754	.11459	.11175	.10902	.10640	.10387	.10144	.09910	.09685	.09467	.09258	.09056	.08861	.08673	.08492	.08316
103	53	.13859	.13499	.13153	.12821	.12502	.12195	.11900	.11616	.11343	.11080	.10826	.10582	.10346	.10119	.09900	.09688	.09484	.09287	.09096	.08912
103	54	.14690	.14318	.13960	.13616	.13285	.12966	.12660	.12365	.12080	.11806	.11542	.11287	.11041	.10804	.10575	.10354	.10140	.09933	.09733	.09540
103	55	.15558	.15173	.14803	.14447	.14104	.13774	.13456	.13149	.12854	.12569	.12294	.12028	.11772	.11525	.11285	.11054	.10831	.10615	.10406	.10203
103	56	.16463	.16066	.15684	.15316	.14961	.14619	.14290	.13972	.13665	.13369	.13083	.12807	.12540	.12282	.12033	.11792	.11558	.11333	.11114	.10903
103	57	.17405	.16996	.16602	.16222	.15855	.15502	.15161	.14831	.14513	.14206	.13909	.13623	.13345	.13077	.12817	.12566	.12323	.12087	.11859	.11638
103	58	.18381	.17960	.17554	.17162	.16784	.16419	.16066	.15726	.15396	.15078	.14770	.14473	.14185	.13906	.13636	.13375	.13121	.12876	.12638	.12408
103	59	.19388	.18955	.18537	.18133	.17744	.17367	.17003	.16651	.16311	.15981	.15663	.15354	.15055	.14766	.14486	.14214	.13951	.13696	.13448	.13208
103	60	.20425	.19980	.19551	.19136	.18734	.18346	.17971	.17608	.17256	.16916	.16586	.16267	.15957	.15658	.15367	.15085	.14811	.14546	.14289	.14038
103	61	.21495	.21039	.20598	.20172	.19759	.19360	.18973	.18599	.18236	.17885	.17544	.17214	.16894	.16584	.16283	.15990	.15707	.15431	.15164	.14904
103	62	.22604	.22137	.21685	.21247	.20823	.20413	.20015	.19630	.19256	.18894	.18543	.18202	.17872	.17551	.17239	.16936	.16643	.16357	.16079	.15810
103	63	.23753	.23275	.22812	.22363	.21929	.21508	.21099	.20703	.20319	.19946	.19584	.19233	.18892	.18560	.18238	.17926	.17621	.17326	.17038	.16759
103	64	.24940	.24452	.23979	.23520	.23075	.22643	.22224	.21817	.21423	.21039	.20667	.20305	.19954	.19612	.19280	.18957	.18643	.18337	.18040	.17750
103	65	.26167	.25669	.25186	.24717	.24262	.23820	.23391	.22974	.22569	.22175	.21793	.21421	.21059	.20707	.20365	.20032	.19708	.19392	.19085	.18786
103	66	.27438	.26930	.26438	.25959	.25494	.25042	.24603	.24177	.23762	.23358	.22966	.22584	.22212	.21851	.21499	.21156	.20822	.20496	.20179	.19871
103	67	.28757	.28240	.27739	.27251	.26777	.26316	.25868	.25432	.25007	.24594	.24192	.23801	.23420	.23049	.22687	.22334	.21991	.21656	.21330	.21011
103	68	.30121	.29597	.29087	.28591	.28108	.27639	.27181	.26736	.26303	.25881	.25470	.25070	.24679	.24299	.23928	.23566	.23213	.22869	.22533	.22206
103	69	.31526	.30995	.30477	.29974	.29483	.29006	.28540	.28087	.27645	.27215	.26795	.26386	.25987	.25597	.25218	.24847	.24486	.24133	.23788	.23451
103	70	.32965	.32427	.31903	.31392	.30895	.30410	.29937	.29476	.29026	.28588	.28160	.27743	.27335	.26938	.26550	.26171	.25801	.25439	.25086	.24741
103	71	.34432	.33888	.33357	.32841	.32336	.31845	.31365	.30897	.30440	.29994	.29559	.29134	.28719	.28313	.27917	.27530	.27152	.26782	.26421	.26068
103	72	.35921	.35372	.34837	.34314	.33804	.33306	.32820	.32346	.31882	.31430	.30987	.30555	.30133	.29720	.29317	.28922	.28536	.28159	.27790	.27429
103	73	.37431	.36878	.36338	.35810	.35295	.34792	.34301	.33820	.33351	.32892	.32443	.32005	.31576	.31156	.30746	.30344	.29951	.29567	.29190	.28822
103	74	.38967	.38411	.37867	.37336	.36816	.36309	.35812	.35327	.34852	.34388	.33934	.33489	.33054	.32628	.32212	.31804	.31404	.31013	.30630	.30254
103	75	.40536	.39977	.39431	.38897	.38374	.37863	.37362	.36873	.36394	.35925	.35465	.35016	.34576	.34144	.33722	.33308	.32903	.32505	.32116	.31734
103	76	.42143	.41583	.41035	.40498	.39974	.39460	.38956	.38463	.37981	.37508	.37045	.36591	.36146	.35710	.35283	.34864	.34453	.34051	.33656	.33268
103	77	.43785	.43225	.42677	.42140	.41614	.41098	.40593	.40098	.39613	.39137	.38671	.38213	.37765	.37325	.36894	.36471	.36056	.35649	.35249	.34857
103	78	.45459	.44900	.44353	.43816	.43289	.42773	.42267	.41771	.41284	.40807	.40339	.39879	.39428	.38986	.38552	.38125	.37707	.37296	.36892	.36496
103	79	.47152	.46596	.46050	.45514	.44989	.44474	.43968	.43472	.42985	.42506	.42037	.41576	.41124	.40679	.40243	.39814	.39393	.38980	.38573	.38174
103	80	.48848	.48295	.47752	.47219	.46696	.46182	.45678	.45182	.44696	.44218	.43749	.43287	.42834	.42389	.41951	.41521	.41099	.40683	.40275	.39873
103	81	.50534	.49985	.49446	.48917	.48396	.47885	.47383	.46889	.46404	.45928	.45459	.44998	.44546	.44100	.43662	.43232	.42808	.42392	.41982	.41579
103	82	.52202	.51658	.51124	.50599	.50082	.49575	.49075	.48585	.48102	.47627	.47160	.46701	.46249	.45805	.45367	.44937	.44513	.44096	.43686	.43282
103	83	.53851	.53313	.52784	.52264	.51752	.51249	.50754	.50267	.49787	.49315	.48851	.48394	.47944	.47501	.47065	.46635	.46213	.45796	.45386	.44982
103	84	.55490	.54959	.54437	.53923	.53417	.52919	.52428	.51946	.51470	.51002	.50541	.50087	.49640	.49200	.48766	.48338	.47917	.47502	.47093	.46691
103	85	.57124	.56601	.56086	.55579	.55080	.54588	.54104	.53626	.53156	.52693	.52236	.51787	.51343	.50906	.50476	.50051	.49633	.49220	.48814	.48413
103	86	.58736	.58222	.57715	.57216	.56725	.56240	.55762	.55292	.54827	.54370	.53919	.53474	.53035	.52603	.52176	.51756	.51341	.50932	.50528	.50130
103	87	.60304	.59799	.59302	.58811	.58328	.57851	.57381	.56917	.56460	.56009	.55563	.55124	.54691	.54264	.53842	.53426	.53016	.52610	.52210	.51816
103	88	.61824	.61329	.60841	.60360	.59885	.59417	.58955	.58499	.58049	.57604	.57166	.56733	.56306	.55885	.55469	.55058	.54652	.54252	.53856	.53466
103	89	.63292	.62808	.62331	.61859	.61393	.60934	.60480	.60032	.59590	.59154	.58723	.58297	.57877	.57461	.57051	.56646	.56246	.55851	.55461	.55075
103	90	.64703	.64230	.63762	.63301	.62845	.62395	.61950	.61511	.61077	.60649	.60225	.59807	.59394	.58986	.58582	.58184	.57790	.57400	.57016	.56635
103	91	.66032	.65570	.65113	.64661	.64215	.63774	.63339	.62908	.62483	.62062	.61647	.61236	.60831	.60429	.60033	.59641	.59253	.58870	.58492	.58117
103	92	.67258	.66806	.66359	.65917	.65480	.65048	.64622	.64200	.63783	.63370	.62963	.62560	.62161	.61767	.61377	.60992	.60611	.60234	.59861	.59492
103	93	.68387	.67944	.67506	.67074	.66646	.66223	.65805	.65391	.64982	.64577	.64177	.63781	.63390	.63002	.62619	.62240	.61865	.61494	.61127	.60764

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
103	94	.69434	.69001	.68573	.68149	.67730	.67315	.66905	.66499	.66098	.65701	.65308	.64919	.64535	.64154	.63777	.63405	.63036	.62671	.62310	.61952
103	95	.70420	.69996	.69577	.69162	.68751	.68345	.67943	.67545	.67152	.66762	.66376	.65995	.65617	.65243	.64873	.64506	.64144	.63785	.63429	.63077
103	96	.71340	.70925	.70515	.70108	.69706	.69307	.68913	.68523	.68137	.67754	.67376	.67001	.66630	.66262	.65899	.65539	.65182	.64829	.64479	.64133
103	97	.72189	.71782	.71380	.70981	.70587	.70196	.69809	.69426	.69047	.68672	.68300	.67932	.67567	.67206	.66848	.66494	.66143	.65795	.65451	.65110
103	98	.72985	.72586	.72191	.71801	.71414	.71030	.70651	.70275	.69902	.69533	.69168	.68806	.68447	.68092	.67741	.67392	.67047	.66705	.66366	.66030
103	99	.73754	.73364	.72977	.72594	.72214	.71838	.71466	.71097	.70731	.70369	.70010	.69654	.69302	.68953	.68607	.68265	.67925	.67588	.67255	.66924
103	100	.74498	.74115	.73736	.73360	.72988	.72619	.72254	.71892	.71533	.71178	.70825	.70476	.70130	.69787	.69447	.69110	.68777	.68446	.68118	.67792
103	101	.75223	.74848	.74477	.74109	.73744	.73382	.73024	.72669	.72317	.71968	.71623	.71280	.70940	.70604	.70270	.69939	.69611	.69285	.68963	.68643
103	102	.75930	.75563	.75200	.74839	.74482	.74128	.73777	.73429	.73084	.72742	.72402	.72066	.71733	.71402	.71075	.70750	.70427	.70108	.69791	.69477
103	103	.76632	.76273	.75918	.75565	.75215	.74869	.74525	.74184	.73846	.73510	.73178	.72848	.72521	.72197	.71876	.71557	.71240	.70927	.70615	.70307
104	0	.01379	.01352	.01326	.01303	.01280	.01260	.01240	.01222	.01205	.01189	.01173	.01159	.01145	.01132	.01119	.01107	.01096	.01085	.01075	.01065
104	1	.00650	.00624	.00599	.00576	.00555	.00535	.00517	.00500	.00483	.00468	.00454	.00441	.00428	.00417	.00406	.00395	.00385	.00376	.00367	.00358
104	2	.00645	.00617	.00591	.00567	.00545	.00524	.00505	.00486	.00469	.00454	.00439	.00425	.00411	.00399	.00387	.00376	.00366	.00356	.00347	.00338
104	3	.00663	.00634	.00606	.00580	.00557	.00535	.00514	.00495	.00477	.00460	.00444	.00429	.00415	.00402	.00390	.00378	.00367	.00356	.00346	.00337
104	4	.00694	.00662	.00633	.00606	.00581	.00557	.00535	.00515	.00496	.00478	.00461	.00445	.00430	.00416	.00403	.00390	.00379	.00367	.00357	.00347
104	5	.00734	.00700	.00670	.00641	.00614	.00589	.00566	.00544	.00524	.00505	.00487	.00470	.00454	.00439	.00425	.00411	.00399	.00387	.00375	.00365
104	6	.00781	.00746	.00713	.00682	.00654	.00628	.00603	.00580	.00558	.00538	.00518	.00500	.00483	.00467	.00452	.00438	.00425	.00412	.00400	.00388
104	7	.00837	.00799	.00764	.00732	.00702	.00673	.00647	.00622	.00599	.00578	.00557	.00538	.00520	.00503	.00487	.00471	.00457	.00443	.00430	.00418
104	8	.00899	.00859	.00822	.00787	.00755	.00725	.00697	.00671	.00647	.00623	.00602	.00581	.00562	.00544	.00527	.00510	.00495	.00480	.00466	.00453
104	9	.00970	.00928	.00889	.00852	.00818	.00786	.00756	.00729	.00702	.00678	.00655	.00633	.00612	.00593	.00574	.00557	.00541	.00525	.00510	.00496
104	10	.01051	.01006	.00965	.00926	.00890	.00856	.00825	.00795	.00767	.00741	.00717	.00693	.00672	.00651	.00631	.00613	.00595	.00578	.00562	.00547
104	11	.01141	.01094	.01050	.01009	.00971	.00935	.00902	.00870	.00841	.00813	.00787	.00762	.00739	.00717	.00696	.00676	.00657	.00640	.00623	.00606
104	12	.01239	.01189	.01143	.01100	.01059	.01021	.00986	.00953	.00921	.00892	.00864	.00838	.00813	.00790	.00768	.00747	.00727	.00708	.00690	.00673
104	13	.01342	.01289	.01240	.01194	.01152	.01112	.01074	.01039	.01006	.00975	.00945	.00917	.00891	.00866	.00843	.00821	.00800	.00779	.00760	.00742
104	14	.01443	.01387	.01336	.01287	.01242	.01200	.01160	.01123	.01088	.01055	.01024	.00995	.00967	.00941	.00916	.00893	.00870	.00849	.00829	.00809
104	15	.01540	.01481	.01427	.01376	.01329	.01284	.01242	.01203	.01166	.01131	.01099	.01068	.01038	.01011	.00984	.00959	.00936	.00913	.00892	.00872
104	16	.01631	.01569	.01512	.01459	.01408	.01361	.01317	.01276	.01237	.01200	.01166	.01133	.01102	.01073	.01045	.01019	.00994	.00970	.00948	.00926
104	17	.01717	.01653	.01592	.01536	.01483	.01434	.01387	.01344	.01303	.01264	.01227	.01193	.01160	.01130	.01100	.01073	.01046	.01021	.00998	.00975
104	18	.01801	.01733	.01670	.01610	.01555	.01502	.01453	.01407	.01364	.01323	.01285	.01249	.01214	.01182	.01151	.01122	.01094	.01068	.01043	.01019
104	19	.01886	.01815	.01748	.01685	.01627	.01572	.01520	.01472	.01426	.01383	.01342	.01304	.01268	.01234	.01201	.01170	.01141	.01113	.01087	.01062
104	20	.01976	.01901	.01831	.01765	.01703	.01645	.01591	.01539	.01491	.01446	.01403	.01363	.01324	.01288	.01254	.01221	.01190	.01161	.01133	.01107
104	21	.02073	.01993	.01919	.01849	.01784	.01723	.01666	.01612	.01561	.01513	.01468	.01425	.01385	.01346	.01310	.01276	.01243	.01212	.01182	.01154
104	22	.02174	.02090	.02012	.01938	.01870	.01805	.01745	.01688	.01634	.01583	.01535	.01490	.01447	.01407	.01369	.01332	.01298	.01265	.01234	.01204
104	23	.02282	.02194	.02111	.02034	.01962	.01893	.01829	.01769	.01712	.01659	.01608	.01560	.01515	.01472	.01432	.01393	.01357	.01322	.01289	.01258
104	24	.02399	.02307	.02220	.02138	.02061	.01990	.01922	.01858	.01798	.01741	.01688	.01637	.01589	.01544	.01501	.01460	.01422	.01385	.01350	.01316
104	25	.02528	.02430	.02338	.02252	.02171	.02095	.02024	.01956	.01893	.01833	.01776	.01723	.01672	.01624	.01578	.01535	.01494	.01455	.01418	.01382
104	26	.02667	.02564	.02467	.02376	.02291	.02211	.02135	.02064	.01997	.01933	.01873	.01816	.01763	.01712	.01663	.01618	.01574	.01533	.01493	.01456
104	27	.02820	.02711	.02609	.02514	.02423	.02339	.02259	.02183	.02112	.02045	.01981	.01921	.01864	.01810	.01759	.01710	.01664	.01620	.01578	.01538
104	28	.02984	.02870	.02762	.02661	.02566	.02477	.02392	.02312	.02237	.02166	.02098	.02035	.01974	.01917	.01863	.01811	.01762	.01715	.01670	.01628
104	29	.03161	.03041	.02927	.02821	.02720	.02626	.02536	.02452	.02372	.02297	.02225	.02158	.02094	.02033	.01975	.01920	.01868	.01818	.01771	.01726
104	30	.03350	.03223	.03104	.02991	.02885	.02785	.02691	.02601	.02517	.02437	.02362	.02290	.02222	.02157	.02096	.02038	.01982	.01930	.01879	.01831
104	31	.03551	.03418	.03292	.03173	.03061	.02955	.02855	.02761	.02672	.02587	.02507	.02431	.02359	.02290	.02225	.02163	.02105	.02048	.01995	.01944
104	32	.03766	.03625	.03492	.03367	.03249	.03137	.03032	.02932	.02837	.02748	.02663	.02582	.02506	.02433	.02364	.02298	.02236	.02176	.02119	.02065
104	33	.03996	.03848	.03708	.03576	.03451	.03333	.03222	.03116	.03016	.02922	.02832	.02746	.02665	.02588	.02515	.02445	.02378	.02315	.02254	.02196
104	34	.04242	.04086	.03939	.03799	.03668	.03543	.03426	.03314	.03208	.03108	.03013	.02922	.02836	.02754	.02676	.02602	.02531	.02464	.02399	.02338
104	35	.04506	.04342	.04187	.04041	.03902	.03771	.03646	.03528	.03416	.03310	.03209	.03113	.03022	.02935	.02853	.02774	.02699	.02627	.02558	.02493
104	36	.04789	.04616	.04453	.04299	.04153	.04014	.03883	.03758	.03640	.03528	.03421	.03319	.03222	.03130	.03042	.02959	.02879	.02802	.02729	.02660
104	37	.05092	.04910	.04738	.04576	.04422	.04276	.04137	.04006	.03881	.03762	.03649	.03541	.03438	.03341	.03247	.03159	.03074	.02992	.02915	.02841
104	38	.05417	.05226	.05046	.04875	.04713	.04559	.04412	.04273	.04141	.04016	.03896	.03782	.03673	.03570	.03471	.03376	.03286	.03200	.03117	.03038
104	39	.05765	.05565	.05376	.05196	.05025	.04863	.04709	.04562	.04423	.04290	.04163	.04043	.03928	.03818	.03713	.03613	.03517	.03425	.03337	.03253

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
104	40	.06141	.05931	.05732	.05543	.05363	.05192	.05030	.04875	.04728	.04588	.04454	.04326	.04204	.04088	.03977	.03871	.03769	.03672	.03578	.03489
104	41	.06545	.06325	.06116	.05918	.05729	.05549	.05378	.05215	.05060	.04912	.04770	.04636	.04507	.04383	.04266	.04153	.04045	.03942	.03843	.03748
104	42	.06979	.06749	.06530	.06322	.06123	.05934	.05755	.05583	.05419	.05263	.05114	.04971	.04835	.04705	.04580	.04461	.04346	.04237	.04131	.04030
104	43	.07445	.07204	.06974	.06756	.06548	.06349	.06160	.05980	.05807	.05643	.05485	.05335	.05191	.05053	.04921	.04795	.04674	.04557	.04446	.04339
104	44	.07943	.07691	.07451	.07222	.07004	.06795	.06597	.06407	.06226	.06052	.05886	.05728	.05576	.05430	.05291	.05157	.05029	.04906	.04787	.04674
104	45	.08471	.08207	.07956	.07717	.07488	.07270	.07061	.06862	.06672	.06489	.06315	.06147	.05987	.05834	.05686	.05545	.05409	.05279	.05154	.05033
104	46	.09031	.08756	.08493	.08243	.08004	.07775	.07557	.07347	.07147	.06956	.06772	.06596	.06427	.06266	.06110	.05961	.05818	.05680	.05547	.05420
104	47	.09620	.09334	.09060	.08798	.08548	.08309	.08080	.07861	.07651	.07450	.07257	.07072	.06895	.06724	.06560	.06403	.06252	.06106	.05966	.05832
104	48	.10243	.09944	.09659	.09386	.09125	.08875	.08636	.08406	.08186	.07975	.07773	.07579	.07392	.07213	.07040	.06874	.06715	.06561	.06414	.06271
104	49	.10899	.10589	.10291	.10007	.09735	.09474	.09223	.08983	.08753	.08532	.08320	.08116	.07920	.07732	.07550	.07376	.07208	.07046	.06891	.06740
104	50	.11592	.11269	.10960	.10664	.10380	.10108	.09847	.09596	.09356	.09124	.08902	.08688	.08483	.08285	.08095	.07911	.07735	.07565	.07400	.07242
104	51	.12321	.11987	.11665	.11358	.11062	.10779	.10506	.10245	.09993	.09752	.09519	.09296	.09080	.08873	.08673	.08481	.08295	.08116	.07944	.07777
104	52	.13085	.12738	.12405	.12085	.11778	.11483	.11199	.10927	.10665	.10412	.10169	.09936	.09710	.09493	.09284	.09082	.08888	.08700	.08518	.08343
104	53	.13884	.13524	.13179	.12847	.12528	.12222	.11927	.11643	.11370	.11107	.10854	.10610	.10374	.10147	.09928	.09717	.09513	.09316	.09125	.08941
104	54	.14718	.14346	.13988	.13644	.13314	.12995	.12689	.12394	.12110	.11836	.11572	.11317	.11072	.10835	.10606	.10385	.10171	.09965	.09765	.09572
104	55	.15588	.15204	.14834	.14478	.14136	.13806	.13488	.13182	.12886	.12602	.12327	.12062	.11806	.11558	.11319	.11089	.10865	.10650	.10441	.10239
104	56	.16496	.16099	.15718	.15350	.14995	.14654	.14325	.14007	.13700	.13405	.13119	.12843	.12577	.12319	.12070	.11829	.11596	.11371	.11152	.10941
104	57	.17441	.17033	.16639	.16259	.15893	.15540	.15199	.14870	.14552	.14245	.13949	.13662	.13385	.13117	.12858	.12607	.12364	.12129	.11901	.11680
104	58	.18421	.18000	.17594	.17203	.16825	.16460	.16108	.15768	.15439	.15121	.14814	.14516	.14229	.13950	.13681	.13419	.13166	.12921	.12684	.12453
104	59	.19431	.18998	.18581	.18178	.17788	.17412	.17048	.16697	.16357	.16028	.15710	.15401	.15103	.14814	.14534	.14263	.14000	.13745	.13498	.13258
104	60	.20471	.20027	.19598	.19183	.18783	.18395	.18020	.17657	.17306	.16966	.16637	.16318	.16009	.15710	.15419	.15138	.14865	.14600	.14342	.14093
104	61	.21545	.21090	.20649	.20223	.19811	.19412	.19026	.18652	.18290	.17939	.17599	.17270	.16950	.16640	.16339	.16048	.15764	.15489	.15222	.14962
104	62	.22658	.22191	.21740	.21303	.20880	.20470	.20073	.19688	.19315	.18953	.18602	.18262	.17932	.17611	.17300	.16998	.16705	.16420	.16142	.15873
104	63	.23811	.23334	.22872	.22424	.21990	.21569	.21161	.20766	.20382	.20010	.19648	.19297	.18957	.18626	.18305	.17992	.17689	.17393	.17106	.16827
104	64	.25003	.24516	.24043	.23585	.23140	.22709	.22291	.21885	.21491	.21108	.20736	.20375	.20024	.19683	.19351	.19029	.18715	.18410	.18113	.17824
104	65	.26235	.25738	.25255	.24787	.24333	.23891	.23463	.23047	.22642	.22249	.21867	.21496	.21135	.20784	.20442	.20109	.19786	.19471	.19164	.18865
104	66	.27511	.27005	.26513	.26035	.25571	.25120	.24681	.24255	.23841	.23438	.23046	.22665	.22294	.21933	.21582	.21239	.20906	.20581	.20265	.19956
104	67	.28836	.28321	.27820	.27333	.26860	.26400	.25952	.25517	.25093	.24681	.24280	.23889	.23508	.23138	.22777	.22425	.22082	.21748	.21422	.21104
104	68	.30207	.29684	.29175	.28680	.28198	.27729	.27273	.26829	.26396	.25975	.25565	.25165	.24775	.24395	.24025	.23664	.23312	.22969	.22633	.22306
104	69	.31620	.31089	.30573	.30070	.29580	.29104	.28639	.28187	.27746	.27316	.26898	.26489	.26091	.25702	.25323	.24954	.24593	.24240	.23896	.23561
104	70	.33067	.32530	.32007	.31497	.31000	.30516	.30044	.29584	.29136	.28698	.28271	.27855	.27448	.27052	.26664	.26286	.25917	.25556	.25203	.24859
104	71	.34541	.33999	.33469	.32954	.32451	.31960	.31481	.31014	.30558	.30114	.29679	.29255	.28841	.28436	.28041	.27655	.27278	.26909	.26548	.26196
104	72	.36039	.35492	.34958	.34436	.33927	.33431	.32946	.32473	.32010	.31559	.31117	.30686	.30265	.29853	.29451	.29057	.28672	.28296	.27927	.27567
104	73	.37558	.37007	.36468	.35942	.35428	.34926	.34436	.33957	.33489	.33031	.32583	.32146	.31718	.31299	.30890	.30489	.30097	.29714	.29338	.28971
104	74	.39104	.38549	.38007	.37477	.36959	.36453	.35958	.35474	.35001	.34537	.34084	.33641	.33207	.32783	.32367	.31960	.31561	.31171	.30789	.30415
104	75	.40684	.40127	.39582	.39049	.38528	.38018	.37519	.37031	.36553	.36086	.35628	.35179	.34740	.34310	.33889	.33476	.33072	.32676	.32287	.31907
104	76	.42302	.41744	.41198	.40663	.40140	.39627	.39125	.38634	.38153	.37681	.37220	.36767	.36324	.35889	.35463	.35046	.34636	.34235	.33841	.33455
104	77	.43957	.43399	.42853	.42317	.41793	.41279	.40776	.40282	.39799	.39325	.38860	.38404	.37957	.37519	.37089	.36667	.36254	.35848	.35449	.35058
104	78	.45646	.45089	.44543	.44008	.43484	.42970	.42465	.41971	.41486	.41010	.40544	.40086	.39636	.39195	.38763	.38338	.37921	.37511	.37109	.36714
104	79	.47354	.46800	.46256	.45723	.45199	.44686	.44182	.43688	.43203	.42726	.42259	.41800	.41349	.40906	.40472	.40045	.39625	.39213	.38808	.38410
104	80	.49067	.48516	.47975	.47445	.46924	.46412	.45910	.45417	.44932	.44456	.43989	.43529	.43078	.42635	.42199	.41771	.41350	.40936	.40529	.40129
104	81	.50770	.50224	.49687	.49160	.48642	.48134	.47634	.47142	.46660	.46185	.45719	.45260	.44809	.44366	.43930	.43501	.43079	.42664	.42256	.41855
104	82	.52457	.51916	.51384	.50861	.50347	.49842	.49346	.48857	.48377	.47905	.47440	.46983	.46533	.46091	.45655	.45227	.44805	.44391	.43982	.43580
104	83	.54124	.53590	.53064	.52547	.52038	.51537	.51045	.50560	.50083	.49614	.49152	.48697	.48249	.47809	.47375	.46948	.46527	.46113	.45705	.45303
104	84	.55784	.55256	.54737	.54226	.53723	.53228	.52741	.52261	.51788	.51323	.50864	.50413	.49968	.49531	.49099	.48674	.48255	.47843	.47436	.47035
104	85	.57440	.56921	.56409	.55906	.55410	.54921	.54440	.53965	.53498	.53038	.52584	.52137	.51697	.51262	.50834	.50412	.49996	.49586	.49182	.48783
104	86	.59075	.58565	.58063	.57567	.57079	.56598	.56123	.55656	.55195	.54740	.54292	.53851	.53415	.52985	.52562	.52144	.51732	.51325	.50924	.50528
104	87	.60668	.60168	.59674	.59188	.58708	.58235	.57768	.57308	.56854	.56406	.55964	.55529	.55099	.54674	.54256	.53842	.53435	.53032	.52635	.52243
104	88	.62214	.61723	.61240	.60763	.60292	.59827	.59369	.58917	.58470	.58030	.57595	.57166	.56742	.56324	.55911	.55503	.55101	.54703	.54311	.53923
104	89	.63708	.63229	.62756	.62289	.61827	.61372	.60923	.60479	.60041	.59608	.59181	.58759	.58342	.57930	.57524	.57122	.56726	.56334	.55947	.55564

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
104	90	.65146	.64678	.64215	.63758	.63307	.62862	.62421	.61987	.61557	.61133	.60713	.60299	.59890	.59485	.59086	.58691	.58301	.57915	.57533	.57157
104	91	.66503	.66045	.65593	.65147	.64705	.64269	.63839	.63413	.62992	.62576	.62165	.61759	.61357	.60960	.60568	.60180	.59796	.59417	.59041	.58671
104	92	.67754	.67308	.66866	.66429	.65998	.65571	.65150	.64733	.64320	.63913	.63510	.63111	.62717	.62327	.61942	.61561	.61183	.60811	.60442	.60077
104	93	.68907	.68471	.68039	.67612	.67190	.66772	.66359	.65951	.65546	.65147	.64752	.64361	.63974	.63591	.63212	.62838	.62467	.62101	.61738	.61379
104	94	.69979	.69552	.69130	.68712	.68298	.67890	.67485	.67085	.66689	.66297	.65909	.65526	.65146	.64770	.64398	.64030	.63666	.63305	.62949	.62595
104	95	.70989	.70571	.70158	.69749	.69345	.68944	.68548	.68156	.67768	.67384	.67004	.66627	.66255	.65886	.65521	.65159	.64801	.64447	.64096	.63749
104	96	.71931	.71523	.71119	.70719	.70323	.69931	.69543	.69159	.68778	.68401	.68029	.67659	.67294	.66932	.66573	.66218	.65866	.65518	.65173	.64832
104	97	.72802	.72402	.72006	.71615	.71227	.70842	.70462	.70085	.69712	.69343	.68977	.68614	.68255	.67900	.67547	.67198	.66853	.66510	.66171	.65835
104	98	.73618	.73227	.72839	.72455	.72075	.71698	.71325	.70956	.70590	.70227	.69868	.69512	.69159	.68810	.68464	.68121	.67781	.67444	.67111	.66780
104	99	.74408	.74025	.73646	.73270	.72897	.72528	.72163	.71800	.71441	.71086	.70733	.70384	.70038	.69695	.69355	.69018	.68684	.68353	.68025	.67700
104	100	.75172	.74797	.74426	.74058	.73693	.73331	.72973	.72618	.72266	.71917	.71571	.71229	.70889	.70552	.70219	.69888	.69560	.69234	.68912	.68592
104	101	.75918	.75551	.75188	.74827	.74470	.74116	.73766	.73418	.73073	.72731	.72392	.72056	.71723	.71393	.71065	.70740	.70418	.70099	.69782	.69468
104	102	.76645	.76287	.75932	.75579	.75230	.74884	.74540	.74199	.73862	.73527	.73195	.72866	.72539	.72215	.71894	.71575	.71259	.70946	.70635	.70327
104	103	.77368	.77018	.76670	.76326	.75984	.75646	.75310	.74977	.74646	.74318	.73993	.73671	.73351	.73033	.72718	.72406	.72096	.71789	.71484	.71182
104	104	.78131	.77789	.77451	.77115	.76782	.76452	.76124	.75799	.75476	.75156	.74838	.74523	.74211	.73900	.73593	.73287	.72984	.72684	.72385	.72089
105	0	.01389	.01362	.01337	.01314	.01292	.01271	.01252	.01234	.01216	.01200	.01185	.01171	.01157	.01144	.01131	.01120	.01108	.01098	.01087	.01078
105	1	.00652	.00625	.00601	.00578	.00557	.00537	.00518	.00501	.00485	.00470	.00456	.00443	.00430	.00419	.00407	.00397	.00387	.00378	.00369	.00360
105	2	.00647	.00619	.00593	.00568	.00546	.00525	.00506	.00488	.00471	.00455	.00440	.00426	.00413	.00400	.00389	.00378	.00367	.00357	.00348	.00339
105	3	.00664	.00635	.00607	.00582	.00558	.00536	.00515	.00496	.00478	.00461	.00445	.00430	.00416	.00403	.00391	.00379	.00368	.00357	.00347	.00338
105	4	.00694	.00663	.00634	.00607	.00582	.00558	.00536	.00516	.00497	.00479	.00462	.00446	.00431	.00417	.00404	.00391	.00380	.00368	.00358	.00348
105	5	.00735	.00701	.00670	.00642	.00615	.00590	.00567	.00545	.00524	.00505	.00487	.00471	.00455	.00440	.00426	.00412	.00400	.00388	.00376	.00366
105	6	.00782	.00747	.00714	.00683	.00655	.00628	.00604	.00580	.00559	.00538	.00519	.00501	.00484	.00468	.00453	.00439	.00425	.00413	.00400	.00389
105	7	.00837	.00800	.00765	.00732	.00702	.00674	.00648	.00623	.00600	.00578	.00558	.00539	.00521	.00504	.00487	.00472	.00458	.00444	.00431	.00419
105	8	.00899	.00859	.00822	.00788	.00756	.00726	.00698	.00672	.00647	.00624	.00602	.00582	.00563	.00544	.00527	.00511	.00495	.00481	.00467	.00454
105	9	.00970	.00928	.00889	.00853	.00819	.00787	.00757	.00729	.00703	.00679	.00655	.00634	.00613	.00594	.00575	.00558	.00541	.00526	.00511	.00497
105	10	.01052	.01007	.00966	.00927	.00891	.00857	.00826	.00796	.00768	.00742	.00718	.00694	.00672	.00652	.00632	.00614	.00596	.00579	.00563	.00548
105	11	.01142	.01095	.01051	.01010	.00972	.00936	.00903	.00871	.00842	.00814	.00788	.00763	.00740	.00718	.00697	.00677	.00659	.00641	.00624	.00608
105	12	.01241	.01191	.01144	.01101	.01061	.01023	.00987	.00954	.00923	.00893	.00866	.00840	.00815	.00791	.00769	.00748	.00728	.00710	.00691	.00674
105	13	.01343	.01291	.01242	.01196	.01153	.01113	.01076	.01041	.01008	.00977	.00947	.00919	.00893	.00869	.00845	.00823	.00802	.00782	.00762	.00744
105	14	.01445	.01390	.01338	.01290	.01245	.01202	.01163	.01126	.01091	.01058	.01027	.00997	.00970	.00944	.00919	.00895	.00873	.00852	.00831	.00812
105	15	.01542	.01484	.01430	.01379	.01331	.01287	.01245	.01206	.01169	.01134	.01101	.01071	.01041	.01014	.00987	.00963	.00939	.00916	.00895	.00875
105	16	.01634	.01572	.01515	.01462	.01412	.01365	.01321	.01279	.01240	.01204	.01169	.01137	.01106	.01076	.01049	.01023	.00998	.00974	.00951	.00930
105	17	.01721	.01656	.01596	.01539	.01487	.01437	.01391	.01347	.01306	.01267	.01231	.01197	.01164	.01133	.01104	.01076	.01050	.01025	.01001	.00979
105	18	.01804	.01737	.01673	.01614	.01558	.01506	.01457	.01411	.01368	.01327	.01289	.01252	.01218	.01186	.01155	.01126	.01098	.01072	.01047	.01023
105	19	.01890	.01818	.01752	.01689	.01631	.01576	.01524	.01476	.01430	.01387	.01346	.01308	.01272	.01238	.01205	.01174	.01145	.01117	.01091	.01066
105	20	.01980	.01905	.01834	.01769	.01707	.01649	.01595	.01543	.01495	.01450	.01407	.01367	.01328	.01292	.01258	.01225	.01195	.01165	.01137	.01111
105	21	.02076	.01997	.01923	.01853	.01788	.01727	.01670	.01616	.01565	.01517	.01472	.01429	.01389	.01351	.01314	.01280	.01247	.01216	.01187	.01159
105	22	.02177	.02094	.02016	.01942	.01874	.01809	.01749	.01692	.01638	.01587	.01540	.01494	.01452	.01411	.01373	.01337	.01302	.01269	.01238	.01209
105	23	.02286	.02198	.02115	.02038	.01966	.01898	.01834	.01773	.01717	.01663	.01613	.01565	.01520	.01477	.01436	.01398	.01361	.01327	.01294	.01262
105	24	.02403	.02311	.02224	.02142	.02066	.01994	.01926	.01862	.01802	.01746	.01692	.01642	.01594	.01549	.01506	.01465	.01426	.01390	.01355	.01321
105	25	.02532	.02434	.02342	.02256	.02175	.02100	.02028	.01961	.01897	.01837	.01781	.01727	.01677	.01629	.01583	.01540	.01499	.01460	.01423	.01387
105	26	.02671	.02568	.02471	.02381	.02295	.02215	.02140	.02068	.02001	.01938	.01878	.01821	.01767	.01716	.01668	.01622	.01579	.01537	.01498	.01461
105	27	.02824	.02716	.02614	.02518	.02428	.02343	.02263	.02188	.02117	.02050	.01986	.01926	.01869	.01815	.01764	.01715	.01669	.01625	.01583	.01543
105	28	.02989	.02875	.02767	.02666	.02571	.02481	.02397	.02317	.02242	.02171	.02104	.02040	.01979	.01922	.01868	.01816	.01767	.01720	.01676	.01633
105	29	.03166	.03046	.02932	.02826	.02725	.02631	.02541	.02457	.02377	.02302	.02231	.02163	.02099	.02038	.01981	.01926	.01874	.01824	.01777	.01732
105	30	.03355	.03228	.03109	.02996	.02890	.02790	.02696	.02607	.02522	.02443	.02367	.02295	.02228	.02163	.02102	.02044	.01988	.01935	.01885	.01837
105	31	.03557	.03423	.03297	.03178	.03066	.02961	.02861	.02767	.02677	.02593	.02513	.02437	.02365	.02296	.02231	.02170	.02111	.02055	.02001	.01950
105	32	.03772	.03631	.03498	.03373	.03255	.03143	.03038	.02938	.02843	.02754	.02669	.02589	.02512	.02440	.02371	.02305	.02242	.02183	.02126	.02071
105	33	.04002	.03854	.03714	.03582	.03457	.03340	.03228	.03123	.03023	.02928	.02838	.02753	.02672	.02595	.02521	.02451	.02385	.02322	.02261	.02203
105	34	.04248	.04092	.03945	.03806	.03674	.03550	.03432	.03321	.03215	.03115	.03020	.02929	.02843	.02761	.02683	.02609	.02539	.02471	.02407	.02345

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
105	35	.04513	.04349	.04194	.04047	.03909	.03777	.03653	.03535	.03423	.03317	.03216	.03121	.03029	.02943	.02860	.02781	.02706	.02634	.02566	.02500
105	36	.04796	.04623	.04460	.04306	.04160	.04021	.03890	.03766	.03647	.03535	.03428	.03327	.03230	.03138	.03050	.02966	.02886	.02810	.02737	.02668
105	37	.05099	.04917	.04746	.04583	.04429	.04283	.04145	.04013	.03888	.03769	.03656	.03549	.03446	.03349	.03256	.03167	.03082	.03001	.02923	.02849
105	38	.05424	.05234	.05053	.04882	.04720	.04566	.04420	.04281	.04149	.04024	.03904	.03790	.03682	.03578	.03479	.03385	.03295	.03209	.03126	.03047
105	39	.05773	.05573	.05384	.05204	.05033	.04871	.04717	.04571	.04431	.04298	.04172	.04051	.03936	.03827	.03722	.03622	.03526	.03434	.03347	.03263
105	40	.06149	.05939	.05740	.05551	.05372	.05201	.05039	.04884	.04737	.04597	.04463	.04336	.04214	.04098	.03986	.03880	.03779	.03681	.03588	.03499
105	41	.06554	.06334	.06125	.05927	.05738	.05558	.05388	.05225	.05069	.04921	.04780	.04645	.04517	.04393	.04276	.04163	.04055	.03952	.03853	.03758
105	42	.06989	.06759	.06540	.06331	.06133	.05945	.05765	.05593	.05430	.05274	.05124	.04982	.04846	.04716	.04591	.04472	.04357	.04248	.04143	.04042
105	43	.07455	.07214	.06985	.06767	.06559	.06360	.06171	.05991	.05819	.05654	.05497	.05347	.05203	.05065	.04933	.04807	.04686	.04569	.04458	.04351
105	44	.07954	.07702	.07462	.07233	.07015	.06807	.06609	.06419	.06238	.06064	.05899	.05740	.05588	.05443	.05304	.05170	.05042	.04919	.04800	.04687
105	45	.08483	.08220	.07969	.07729	.07501	.07283	.07074	.06875	.06685	.06503	.06328	.06161	.06001	.05847	.05700	.05559	.05423	.05293	.05168	.05048
105	46	.09044	.08769	.08507	.08257	.08018	.07789	.07571	.07362	.07162	.06970	.06787	.06611	.06442	.06281	.06125	.05976	.05833	.05695	.05563	.05436
105	47	.09635	.09348	.09075	.08813	.08564	.08325	.08096	.07877	.07667	.07466	.07273	.07088	.06911	.06741	.06577	.06420	.06269	.06123	.05983	.05849
105	48	.10259	.09960	.09675	.09403	.09142	.08892	.08653	.08423	.08203	.07993	.07790	.07596	.07410	.07230	.07058	.06893	.06733	.06580	.06432	.06290
105	49	.10916	.10606	.10309	.10025	.09753	.09492	.09242	.09002	.08772	.08551	.08339	.08135	.07940	.07751	.07570	.07396	.07228	.07066	.06911	.06761
105	50	.11611	.11288	.10980	.10684	.10400	.10128	.09867	.09617	.09376	.09145	.08923	.08709	.08504	.08307	.08116	.07933	.07757	.07587	.07423	.07264
105	51	.12342	.12007	.11687	.11379	.11084	.10800	.10528	.10267	.10016	.09774	.09542	.09319	.09104	.08896	.08697	.08505	.08319	.08140	.07968	.07801
105	52	.13108	.12761	.12428	.12108	.11801	.11507	.11223	.10951	.10689	.10437	.10194	.09961	.09736	.09519	.09310	.09108	.08914	.08726	.08545	.08370
105	53	.13909	.13549	.13204	.12873	.12554	.12248	.11953	.11670	.11397	.11134	.10881	.10637	.10402	.10175	.09956	.09745	.09541	.09345	.09154	.08971
105	54	.14745	.14373	.14016	.13672	.13342	.13024	.12718	.12423	.12139	.11866	.11602	.11348	.11102	.10865	.10637	.10416	.10203	.09996	.09797	.09604
105	55	.15618	.15234	.14864	.14509	.14167	.13837	.13520	.13214	.12919	.12634	.12360	.12095	.11839	.11592	.11353	.11123	.10900	.10684	.10475	.10273
105	56	.16528	.16132	.15751	.15383	.15029	.14688	.14359	.14042	.13736	.13440	.13155	.12879	.12613	.12356	.12107	.11866	.11634	.11408	.11190	.10979
105	57	.17477	.17068	.16675	.16296	.15930	.15577	.15237	.14908	.14591	.14284	.13988	.13702	.13425	.13157	.12898	.12648	.12405	.12170	.11943	.11722
105	58	.18459	.18039	.17634	.17243	.16865	.16501	.16149	.15809	.15481	.15163	.14856	.14559	.14272	.13994	.13725	.13464	.13211	.12966	.12729	.12499
105	59	.19473	.19041	.18624	.18221	.17832	.17456	.17093	.16742	.16403	.16074	.15756	.15448	.15150	.14862	.14582	.14311	.14049	.13794	.13547	.13307
105	60	.20517	.20073	.19645	.19231	.18830	.18443	.18069	.17706	.17356	.17016	.16688	.16369	.16060	.15761	.15471	.15190	.14917	.14653	.14396	.14147
105	61	.21595	.21140	.20700	.20274	.19863	.19465	.19079	.18706	.18344	.17994	.17654	.17325	.17006	.16696	.16396	.16104	.15821	.15547	.15280	.15021
105	62	.22711	.22245	.21795	.21358	.20935	.20526	.20130	.19745	.19373	.19012	.18661	.18322	.17992	.17672	.17361	.17059	.16766	.16482	.16205	.15936
105	63	.23869	.23392	.22931	.22483	.22050	.21630	.21223	.20828	.20445	.20073	.19712	.19362	.19022	.18691	.18370	.18058	.17755	.17460	.17174	.16895
105	64	.25066	.24579	.24107	.23649	.23205	.22775	.22357	.21952	.21558	.21176	.20805	.20444	.20094	.19753	.19422	.19100	.18787	.18482	.18186	.17897
105	65	.26303	.25806	.25324	.24856	.24403	.23962	.23534	.23119	.22715	.22323	.21941	.21571	.21210	.20859	.20518	.20186	.19863	.19549	.19242	.18944
105	66	.27584	.27078	.26587	.26109	.25646	.25196	.24758	.24333	.23920	.23517	.23126	.22746	.22375	.22015	.21664	.21322	.20989	.20665	.20349	.20042
105	67	.28914	.28400	.27900	.27414	.26942	.26482	.26035	.25601	.25178	.24767	.24366	.23976	.23596	.23226	.22866	.22515	.22172	.21839	.21513	.21196
105	68	.30292	.29769	.29261	.28767	.28287	.27819	.27363	.26920	.26488	.26068	.25658	.25259	.24870	.24491	.24122	.23762	.23410	.23067	.22733	.22407
105	69	.31712	.31182	.30667	.30165	.29677	.29201	.28738	.28286	.27846	.27417	.26999	.26592	.26194	.25807	.25428	.25059	.24699	.24348	.24004	.23669
105	70	.33167	.32631	.32109	.31600	.31105	.30622	.30151	.29692	.29244	.28808	.28382	.27966	.27561	.27165	.26778	.26401	.26032	.25672	.25321	.24977
105	71	.34650	.34108	.33580	.33066	.32564	.32074	.31597	.31131	.30676	.30232	.29799	.29376	.28962	.28559	.28165	.27779	.27403	.27035	.26675	.26324
105	72	.36156	.35610	.35077	.34557	.34050	.33554	.33071	.32598	.32137	.31687	.31247	.30817	.30396	.29986	.29584	.29191	.28807	.28432	.28065	.27705
105	73	.37684	.37134	.36597	.36072	.35560	.35059	.34570	.34092	.33625	.33169	.32723	.32286	.31859	.31442	.31034	.30634	.30243	.29861	.29486	.29120
105	74	.39240	.38687	.38146	.37618	.37101	.36596	.36103	.35620	.35148	.34686	.34234	.33792	.33359	.32936	.32521	.32116	.31718	.31329	.30948	.30575
105	75	.40830	.40275	.39731	.39200	.38681	.38172	.37675	.37188	.36712	.36245	.35789	.35342	.34904	.34475	.34056	.33644	.33241	.32846	.32459	.32079
105	76	.42460	.41903	.41359	.40826	.40304	.39793	.39293	.38804	.38324	.37854	.37394	.36943	.36501	.36067	.35643	.35227	.34818	.34418	.34026	.33641
105	77	.44128	.43572	.43027	.42494	.41971	.41459	.40957	.40466	.39984	.39511	.39048	.38594	.38149	.37712	.37283	.36863	.36451	.36046	.35649	.35260
105	78	.45831	.45276	.44732	.44199	.43677	.43165	.42662	.42170	.41687	.41213	.40748	.40291	.39844	.39404	.38973	.38550	.38134	.37726	.37326	.36932
105	79	.47555	.47003	.46461	.45930	.45409	.44898	.44396	.43904	.43420	.42946	.42480	.42023	.41574	.41133	.40700	.40275	.39857	.39447	.39043	.38647
105	80	.49284	.48736	.48198	.47669	.47151	.46641	.46141	.45650	.45168	.44694	.44229	.43771	.43322	.42880	.42447	.42020	.41601	.41189	.40784	.40385
105	81	.51005	.50462	.49928	.49403	.48888	.48381	.47884	.47395	.46914	.46442	.45978	.45521	.45073	.44631	.44197	.43771	.43351	.42938	.42532	.42132
105	82	.52710	.52172	.51643	.51123	.50612	.50110	.49616	.49130	.48652	.48182	.47720	.47265	.46818	.46377	.45944	.45518	.45099	.44686	.44279	.43879
105	83	.54397	.53866	.53343	.52829	.52323	.51825	.51335	.50853	.50379	.49912	.49453	.49001	.48556	.48117	.47686	.47261	.46843	.46431	.46025	.45625
105	84	.56078	.55553	.55038	.54530	.54030	.53538	.53053	.52576	.52107	.51644	.51189	.50740	.50298	.49863	.49434	.49011	.48595	.48185	.47780	.47382

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
105	85	.57756	.57240	.56733	.56232	.55740	.55254	.54776	.54305	.53841	.53384	.52933	.52489	.52052	.51620	.51195	.50776	.50362	.49955	.49553	.49157
105	86	.59416	.58909	.58411	.57919	.57434	.56957	.56486	.56022	.55564	.55113	.54668	.54230	.53797	.53370	.52950	.52535	.52125	.51722	.51323	.50930
105	87	.61034	.60537	.60048	.59565	.59090	.58620	.58157	.57701	.57251	.56806	.56368	.55936	.55509	.55088	.54673	.54263	.53858	.53459	.53064	.52675
105	88	.62605	.62120	.61640	.61168	.60701	.60241	.59787	.59338	.58896	.58459	.58028	.57603	.57182	.56768	.56358	.55954	.55555	.55161	.54771	.54387
105	89	.64128	.63653	.63184	.62722	.62265	.61814	.61369	.60930	.60496	.60067	.59644	.59226	.58813	.58405	.58002	.57604	.57211	.56823	.56439	.56060
105	90	.65593	.65130	.64673	.64221	.63774	.63333	.62898	.62468	.62043	.61623	.61208	.60798	.60392	.59992	.59596	.59205	.58819	.58437	.58059	.57686
105	91	.66978	.66526	.66079	.65638	.65202	.64771	.64345	.63924	.63508	.63097	.62690	.62289	.61891	.61499	.61110	.60726	.60347	.59971	.59600	.59233
105	92	.68256	.67815	.67379	.66948	.66522	.66101	.65685	.65273	.64866	.64463	.64065	.63671	.63282	.62896	.62515	.62139	.61766	.61397	.61032	.60671
105	93	.69435	.69004	.68579	.68157	.67741	.67329	.66922	.66519	.66120	.65725	.65335	.64949	.64567	.64190	.63816	.63446	.63080	.62717	.62359	.62004
105	94	.70531	.70111	.69695	.69283	.68876	.68473	.68074	.67680	.67289	.66903	.66520	.66142	.65768	.65397	.65030	.64667	.64307	.63951	.63599	.63250
105	95	.71565	.71154	.70748	.70346	.69947	.69553	.69163	.68777	.68395	.68017	.67642	.67271	.66904	.66540	.66181	.65824	.65471	.65122	.64776	.64433
105	96	.72531	.72130	.71733	.71339	.70950	.70564	.70183	.69805	.69430	.69060	.68693	.68329	.67969	.67613	.67260	.66910	.66564	.66221	.65881	.65544
105	97	.73424	.73031	.72643	.72258	.71877	.71499	.71126	.70755	.70389	.70025	.69666	.69309	.68956	.68606	.68260	.67916	.67576	.67239	.66905	.66574
105	98	.74261	.73877	.73497	.73121	.72748	.72378	.72012	.71649	.71289	.70933	.70580	.70231	.69884	.69541	.69201	.68863	.68529	.68198	.67870	.67544
105	99	.75073	.74697	.74326	.73957	.73592	.73230	.72872	.72516	.72164	.71815	.71469	.71127	.70787	.70450	.70116	.69785	.69457	.69132	.68809	.68490
105	100	.75858	.75491	.75127	.74767	.74410	.74056	.73705	.73357	.73012	.72670	.72331	.71995	.71662	.71332	.71005	.70680	.70358	.70039	.69722	.69408
105	101	.76624	.76266	.75911	.75559	.75209	.74863	.74520	.74180	.73842	.73507	.73176	.72846	.72520	.72196	.71875	.71557	.71241	.70928	.70618	.70310
105	102	.77373	.77023	.76676	.76332	.75991	.75652	.75317	.74984	.74654	.74326	.74002	.73679	.73360	.73043	.72728	.72416	.72107	.71800	.71495	.71193
105	103	.78115	.77774	.77436	.77100	.76767	.76436	.76108	.75783	.75460	.75140	.74823	.74507	.74195	.73884	.73577	.73271	.72968	.72667	.72369	.72073
105	104	.78899	.78567	.78238	.77911	.77586	.77264	.76945	.76628	.76313	.76001	.75691	.75384	.75079	.74776	.74475	.74177	.73881	.73587	.73295	.73006
105	105	.79703	.79381	.79061	.78743	.78428	.78115	.77804	.77496	.77189	.76885	.76584	.76284	.75987	.75692	.75399	.75108	.74819	.74532	.74247	.73965
106	0	.01403	.01376	.01351	.01328	.01306	.01286	.01266	.01248	.01232	.01216	.01200	.01186	.01173	.01160	.01148	.01136	.01125	.01114	.01104	.01094
106	1	.00654	.00627	.00603	.00580	.00559	.00539	.00521	.00503	.00487	.00472	.00458	.00445	.00433	.00421	.00410	.00399	.00389	.00380	.00371	.00363
106	2	.00648	.00620	.00594	.00570	.00548	.00527	.00507	.00489	.00472	.00456	.00442	.00428	.00414	.00402	.00390	.00379	.00369	.00359	.00350	.00341
106	3	.00665	.00636	.00608	.00583	.00559	.00537	.00516	.00497	.00479	.00462	.00447	.00432	.00418	.00405	.00392	.00380	.00369	.00359	.00349	.00339
106	4	.00696	.00664	.00635	.00608	.00583	.00559	.00537	.00517	.00498	.00480	.00463	.00447	.00432	.00418	.00405	.00393	.00381	.00370	.00359	.00349
106	5	.00736	.00702	.00671	.00643	.00616	.00591	.00568	.00546	.00526	.00506	.00488	.00472	.00456	.00441	.00427	.00413	.00401	.00389	.00377	.00367
106	6	.00783	.00747	.00715	.00684	.00656	.00629	.00604	.00581	.00560	.00539	.00520	.00502	.00485	.00469	.00454	.00440	.00426	.00414	.00401	.00390
106	7	.00838	.00800	.00766	.00733	.00703	.00675	.00648	.00624	.00601	.00579	.00559	.00540	.00521	.00504	.00488	.00473	.00459	.00445	.00432	.00420
106	8	.00900	.00860	.00823	.00789	.00757	.00727	.00699	.00673	.00648	.00625	.00603	.00583	.00563	.00545	.00528	.00512	.00496	.00482	.00468	.00454
106	9	.00971	.00929	.00890	.00853	.00819	.00788	.00758	.00730	.00704	.00679	.00656	.00634	.00614	.00594	.00576	.00559	.00542	.00526	.00512	.00497
106	10	.01053	.01008	.00967	.00928	.00892	.00858	.00827	.00797	.00769	.00743	.00718	.00695	.00673	.00653	.00633	.00614	.00597	.00580	.00564	.00549
106	11	.01143	.01096	.01052	.01011	.00973	.00937	.00904	.00872	.00843	.00815	.00789	.00764	.00741	.00719	.00698	.00678	.00660	.00642	.00625	.00609
106	12	.01242	.01192	.01146	.01103	.01062	.01024	.00989	.00956	.00924	.00895	.00867	.00841	.00816	.00793	.00771	.00750	.00730	.00711	.00693	.00676
106	13	.01345	.01293	.01244	.01198	.01156	.01116	.01078	.01043	.01010	.00979	.00949	.00922	.00895	.00871	.00847	.00825	.00804	.00784	.00765	.00747
106	14	.01447	.01392	.01341	.01292	.01247	.01205	.01166	.01128	.01093	.01061	.01030	.01000	.00973	.00946	.00922	.00898	.00876	.00855	.00834	.00815
106	15	.01545	.01487	.01433	.01382	.01335	.01290	.01248	.01209	.01172	.01138	.01105	.01074	.01045	.01017	.00991	.00966	.00942	.00920	.00899	.00878
106	16	.01637	.01576	.01519	.01465	.01415	.01368	.01324	.01283	.01244	.01207	.01173	.01140	.01110	.01080	.01053	.01027	.01002	.00978	.00955	.00934
106	17	.01724	.01660	.01600	.01543	.01491	.01441	.01395	.01351	.01310	.01272	.01235	.01201	.01168	.01138	.01108	.01081	.01055	.01030	.01006	.00983
106	18	.01808	.01740	.01677	.01618	.01562	.01510	.01461	.01415	.01372	.01331	.01293	.01257	.01223	.01190	.01159	.01130	.01103	.01076	.01051	.01027
106	19	.01894	.01823	.01756	.01693	.01635	.01580	.01528	.01480	.01434	.01391	.01351	.01313	.01277	.01242	.01210	.01179	.01150	.01122	.01096	.01071
106	20	.01984	.01909	.01839	.01773	.01711	.01653	.01599	.01548	.01500	.01454	.01412	.01371	.01333	.01297	.01263	.01230	.01200	.01170	.01142	.01116
106	21	.02081	.02001	.01927	.01858	.01793	.01732	.01674	.01620	.01570	.01522	.01477	.01434	.01394	.01355	.01319	.01285	.01252	.01221	.01192	.01164
106	22	.02182	.02098	.02020	.01947	.01878	.01814	.01753	.01696	.01643	.01592	.01544	.01499	.01457	.01416	.01378	.01342	.01307	.01275	.01243	.01214
106	23	.02290	.02202	.02120	.02043	.01970	.01902	.01838	.01778	.01721	.01668	.01618	.01570	.01525	.01482	.01441	.01403	.01367	.01332	.01299	.01268
106	24	.02408	.02315	.02228	.02147	.02070	.01999	.01931	.01867	.01807	.01751	.01697	.01647	.01599	.01554	.01511	.01470	.01432	.01395	.01360	.01327
106	25	.02536	.02439	.02347	.02261	.02180	.02104	.02033	.01966	.01902	.01842	.01786	.01732	.01682	.01634	.01588	.01545	.01504	.01465	.01428	.01393
106	26	.02676	.02573	.02476	.02386	.02300	.02220	.02145	.02073	.02006	.01943	.01883	.01826	.01773	.01722	.01674	.01628	.01584	.01543	.01504	.01466
106	27	.02829	.02721	.02619	.02523	.02433	.02348	.02269	.02193	.02122	.02055	.01992	.01932	.01875	.01821	.01770	.01721	.01675	.01631	.01589	.01549
106	28	.02994	.02880	.02772	.02671	.02576	.02487	.02402	.02323	.02248	.02177	.02109	.02046	.01985	.01928	.01874	.01822	.01773	.01726	.01682	.01640

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
106	29	.03172	.03051	.02938	.02831	.02731	.02636	.02547	.02463	.02383	.02308	.02237	.02169	.02105	.02045	.01987	.01932	.01880	.01830	.01783	.01738
106	30	.03361	.03234	.03115	.03002	.02896	.02796	.02702	.02613	.02529	.02449	.02373	.02302	.02234	.02170	.02108	.02050	.01995	.01942	.01892	.01844
106	31	.03563	.03429	.03303	.03185	.03073	.02967	.02867	.02773	.02684	.02600	.02520	.02444	.02372	.02303	.02238	.02177	.02118	.02062	.02008	.01957
106	32	.03778	.03637	.03504	.03379	.03261	.03150	.03044	.02945	.02850	.02761	.02676	.02596	.02519	.02447	.02378	.02312	.02250	.02190	.02133	.02079
106	33	.04009	.03861	.03721	.03589	.03464	.03347	.03235	.03130	.03030	.02935	.02846	.02760	.02679	.02602	.02529	.02459	.02393	.02329	.02269	.02211
106	34	.04255	.04099	.03952	.03813	.03682	.03557	.03440	.03328	.03223	.03122	.03027	.02937	.02851	.02769	.02691	.02617	.02547	.02479	.02415	.02354
106	35	.04520	.04356	.04201	.04055	.03916	.03785	.03661	.03543	.03431	.03325	.03225	.03129	.03038	.02951	.02868	.02790	.02715	.02643	.02574	.02509
106	36	.04804	.04631	.04468	.04314	.04168	.04029	.03898	.03774	.03656	.03543	.03437	.03335	.03239	.03147	.03059	.02975	.02896	.02819	.02747	.02677
106	37	.05107	.04925	.04754	.04592	.04438	.04292	.04153	.04022	.03897	.03778	.03665	.03558	.03456	.03358	.03265	.03176	.03091	.03010	.02933	.02859
106	38	.05433	.05242	.05062	.04891	.04729	.04575	.04429	.04291	.04159	.04033	.03914	.03800	.03691	.03588	.03489	.03395	.03305	.03219	.03136	.03057
106	39	.05782	.05582	.05393	.05213	.05043	.04881	.04727	.04580	.04441	.04308	.04182	.04061	.03947	.03837	.03732	.03632	.03536	.03445	.03357	.03273
106	40	.06158	.05949	.05750	.05561	.05382	.05211	.05049	.04894	.04747	.04607	.04474	.04346	.04224	.04108	.03997	.03891	.03790	.03692	.03599	.03510
106	41	.06564	.06344	.06135	.05937	.05748	.05569	.05398	.05235	.05080	.04932	.04791	.04657	.04528	.04405	.04287	.04175	.04067	.03964	.03865	.03770
106	42	.07000	.06769	.06551	.06343	.06144	.05956	.05776	.05605	.05441	.05285	.05136	.04994	.04858	.04728	.04603	.04484	.04370	.04260	.04155	.04055
106	43	.07467	.07226	.06997	.06779	.06571	.06373	.06184	.06003	.05831	.05667	.05510	.05359	.05216	.05078	.04946	.04820	.04699	.04583	.04472	.04365
106	44	.07967	.07715	.07475	.07246	.07028	.06820	.06622	.06432	.06251	.06078	.05913	.05754	.05603	.05457	.05318	.05185	.05056	.04933	.04815	.04702
106	45	.08497	.08234	.07983	.07743	.07515	.07297	.07089	.06890	.06700	.06518	.06343	.06176	.06016	.05863	.05716	.05575	.05440	.05309	.05184	.05064
106	46	.09059	.08784	.08522	.08272	.08033	.07805	.07587	.07378	.07178	.06987	.06803	.06628	.06459	.06298	.06143	.05994	.05851	.05713	.05581	.05454
106	47	.09651	.09365	.09091	.08830	.08581	.08342	.08113	.07894	.07685	.07484	.07291	.07107	.06929	.06759	.06596	.06439	.06288	.06142	.06003	.05868
106	48	.10276	.09978	.09693	.09421	.09160	.08911	.08671	.08442	.08223	.08012	.07810	.07616	.07430	.07251	.07079	.06913	.06754	.06601	.06453	.06311
106	49	.10936	.10626	.10329	.10045	.09773	.09512	.09262	.09023	.08793	.08572	.08361	.08157	.07961	.07773	.07592	.07418	.07251	.07089	.06934	.06784
106	50	.11632	.11310	.11001	.10706	.10422	.10150	.09890	.09639	.09399	.09168	.08946	.08733	.08528	.08331	.08141	.07958	.07781	.07611	.07448	.07290
106	51	.12365	.12031	.11710	.11403	.11108	.10825	.10553	.10292	.10041	.09800	.09568	.09345	.09130	.08923	.08724	.08532	.08346	.08168	.07995	.07829
106	52	.13133	.12786	.12454	.12135	.11828	.11533	.11250	.10978	.10717	.10465	.10223	.09989	.09765	.09548	.09339	.09138	.08943	.08756	.08575	.08400
106	53	.13936	.13577	.13233	.12901	.12583	.12277	.11983	.11700	.11427	.11165	.10912	.10668	.10433	.10207	.09988	.09777	.09574	.09377	.09187	.09004
106	54	.14775	.14404	.14047	.13704	.13374	.13056	.12750	.12456	.12172	.11899	.11636	.11382	.11136	.10900	.10672	.10451	.10238	.10032	.09833	.09641
106	55	.15651	.15267	.14898	.14543	.14201	.13872	.13555	.13249	.12955	.12671	.12396	.12132	.11876	.11630	.11391	.11161	.10938	.10723	.10515	.10313
106	56	.16565	.16169	.15788	.15421	.15067	.14726	.14398	.14081	.13775	.13480	.13195	.12920	.12654	.12397	.12149	.11909	.11676	.11451	.11234	.11023
106	57	.17516	.17109	.16716	.16337	.15972	.15619	.15279	.14951	.14634	.14328	.14032	.13747	.13470	.13203	.12944	.12694	.12452	.12217	.11990	.11770
106	58	.18503	.18083	.17678	.17288	.16911	.16547	.16196	.15856	.15528	.15211	.14905	.14608	.14321	.14044	.13775	.13514	.13262	.13018	.12781	.12551
106	59	.19520	.19089	.18672	.18270	.17882	.17507	.17144	.16793	.16454	.16126	.15809	.15502	.15204	.14916	.14637	.14366	.14104	.13850	.13603	.13364
106	60	.20568	.20125	.19697	.19284	.18884	.18498	.18124	.17762	.17412	.17073	.16745	.16427	.16119	.15820	.15531	.15250	.14978	.14714	.14457	.14208
106	61	.21650	.21196	.20757	.20332	.19921	.19523	.19138	.18766	.18405	.18055	.17716	.17387	.17069	.16760	.16460	.16169	.15887	.15612	.15346	.15088
106	62	.22772	.22306	.21856	.21420	.20998	.20590	.20194	.19810	.19439	.19078	.18728	.18389	.18060	.17741	.17431	.17130	.16837	.16553	.16277	.16008
106	63	.23934	.23458	.22997	.22551	.22118	.21699	.21292	.20898	.20516	.20145	.19784	.19435	.19095	.18766	.18445	.18134	.17831	.17537	.17251	.16973
106	64	.25136	.24650	.24178	.23722	.23279	.22849	.22432	.22028	.21635	.21253	.20883	.20523	.20173	.19833	.19503	.19182	.18869	.18565	.18269	.17981
106	65	.26378	.25882	.25401	.24935	.24482	.24042	.23615	.23200	.22797	.22406	.22025	.21655	.21296	.20946	.20605	.20274	.19952	.19638	.19333	.19035
106	66	.27665	.27160	.26670	.26194	.25731	.25282	.24846	.24421	.24009	.23607	.23217	.22837	.22468	.22108	.21758	.21417	.21085	.20762	.20447	.20139
106	67	.29002	.28489	.27990	.27505	.27034	.26576	.26130	.25696	.25274	.24864	.24464	.24075	.23696	.23327	.22968	.22617	.22276	.21943	.21619	.21302
106	68	.30387	.29866	.29359	.28866	.28387	.27920	.27466	.27023	.26593	.26173	.25765	.25367	.24979	.24601	.24232	.23873	.23522	.23180	.22847	.22521
106	69	.31816	.31288	.30773	.30273	.29786	.29311	.28849	.28399	.27960	.27532	.27115	.26709	.26312	.25926	.25548	.25180	.24821	.24471	.24128	.23794
106	70	.33280	.32745	.32225	.31717	.31223	.30742	.30272	.29814	.29368	.28932	.28508	.28093	.27689	.27294	.26909	.26532	.26165	.25806	.25456	.25113
106	71	.34772	.34232	.33706	.33193	.32692	.32204	.31728	.31263	.30810	.30367	.29935	.29514	.29102	.28699	.28306	.27922	.27547	.27180	.26822	.26471
106	72	.36289	.35744	.35213	.34695	.34189	.33695	.33213	.32742	.32282	.31833	.31395	.30966	.30547	.30138	.29737	.29346	.28963	.28589	.28223	.27865
106	73	.37827	.37279	.36743	.36221	.35710	.35211	.34724	.34247	.33782	.33327	.32882	.32447	.32022	.31606	.31199	.30801	.30411	.30030	.29657	.29292
106	74	.39394	.38843	.38304	.37777	.37263	.36759	.36268	.35787	.35316	.34856	.34406	.33965	.33534	.33112	.32699	.32295	.31899	.31512	.31132	.30760
106	75	.40996	.40442	.39901	.39372	.38854	.38348	.37853	.37368	.36893	.36429	.35974	.35529	.35093	.34666	.34247	.33837	.33436	.33042	.32657	.32279
106	76	.42639	.42085	.41542	.41011	.40492	.39983	.39485	.38997	.38520	.38052	.37593	.37144	.36704	.36273	.35850	.35435	.35029	.34630	.34239	.33856
106	77	.44322	.43768	.43226	.42695	.42174	.41664	.41165	.40675	.40195	.39725	.39264	.38812	.38369	.37934	.37507	.37089	.36679	.36276	.35881	.35493
106	78	.46041	.45489	.44948	.44417	.43897	.43388	.42888	.42397	.41917	.41445	.40982	.40528	.40083	.39646	.39216	.38795	.38382	.37976	.37577	.37186

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
106	79	.47783	.47234	.46696	.46167	.45649	.45140	.44641	.44151	.43670	.43199	.42735	.42281	.41834	.41395	.40965	.40542	.40126	.39718	.39316	.38922
106	80	.49533	.48987	.48452	.47927	.47411	.46905	.46408	.45919	.45440	.44968	.44506	.44051	.43604	.43165	.42734	.42310	.41893	.41483	.41080	.40684
106	81	.51274	.50734	.50203	.49682	.49170	.48667	.48172	.47687	.47209	.46740	.46278	.45825	.45379	.44940	.44509	.44085	.43668	.43257	.42854	.42456
106	82	.53001	.52467	.51941	.51425	.50917	.50418	.49927	.49445	.48970	.48503	.48044	.47593	.47148	.46711	.46281	.45857	.45441	.45031	.44627	.44230
106	83	.54711	.54184	.53665	.53154	.52652	.52158	.51672	.51193	.50723	.50259	.49803	.49354	.48913	.48477	.48049	.47627	.47212	.46803	.46400	.46003
106	84	.56417	.55897	.55385	.54881	.54385	.53897	.53417	.52943	.52478	.52019	.51567	.51122	.50683	.50251	.49826	.49407	.48994	.48587	.48185	.47790
106	85	.58122	.57611	.57108	.56612	.56124	.55642	.55169	.54702	.54242	.53788	.53342	.52901	.52467	.52040	.51618	.51203	.50793	.50389	.49990	.49598
106	86	.59811	.59309	.58815	.58328	.57849	.57376	.56909	.56450	.55996	.55550	.55109	.54675	.54246	.53824	.53407	.52996	.52590	.52190	.51795	.51406
106	87	.61459	.60968	.60484	.60007	.59536	.59072	.58614	.58162	.57716	.57277	.56843	.56415	.55993	.55576	.55165	.54759	.54359	.53964	.53573	.53188
106	88	.63064	.62584	.62110	.61643	.61182	.60727	.60278	.59835	.59397	.58966	.58540	.58119	.57704	.57293	.56889	.56489	.56094	.55704	.55319	.54939
106	89	.64620	.64152	.63689	.63233	.62782	.62337	.61897	.61463	.61035	.60612	.60194	.59781	.59373	.58970	.58572	.58179	.57791	.57407	.57028	.56654
106	90	.66122	.65665	.65214	.64769	.64329	.63894	.63464	.63040	.62621	.62207	.61797	.61393	.60993	.60598	.60208	.59822	.59441	.59064	.58691	.58323
106	91	.67542	.67097	.66657	.66223	.65793	.65369	.64950	.64535	.64126	.63721	.63320	.62924	.62533	.62146	.61763	.61385	.61011	.60641	.60275	.59913
106	92	.68855	.68422	.67993	.67569	.67151	.66736	.66327	.65922	.65521	.65125	.64734	.64346	.63963	.63584	.63209	.62838	.62471	.62108	.61749	.61394
106	93	.70067	.69645	.69227	.68813	.68404	.68000	.67600	.67204	.66812	.66425	.66042	.65662	.65287	.64916	.64548	.64185	.63825	.63469	.63116	.62767
106	94	.71196	.70784	.70376	.69973	.69573	.69178	.68787	.68400	.68017	.67638	.67263	.66892	.66524	.66161	.65800	.65444	.65091	.64742	.64396	.64053
106	95	.72262	.71860	.71462	.71069	.70679	.70293	.69911	.69533	.69158	.68788	.68421	.68057	.67697	.67341	.66988	.66639	.66293	.65950	.65611	.65275
106	96	.73259	.72867	.72479	.72095	.71714	.71337	.70964	.70594	.70228	.69866	.69507	.69151	.68799	.68450	.68104	.67762	.67422	.67086	.66753	.66423
106	97	.74181	.73799	.73419	.73044	.72672	.72304	.71939	.71577	.71219	.70864	.70512	.70164	.69819	.69477	.69138	.68803	.68470	.68140	.67813	.67490
106	98	.75048	.74674	.74303	.73936	.73573	.73213	.72856	.72502	.72151	.71804	.71460	.71118	.70780	.70445	.70113	.69783	.69457	.69134	.68813	.68495
106	99	.75888	.75523	.75162	.74803	.74448	.74096	.73747	.73401	.73058	.72718	.72381	.72047	.71716	.71387	.71062	.70739	.70419	.70102	.69787	.69475
106	100	.76702	.76346	.75993	.75643	.75296	.74952	.74611	.74273	.73937	.73605	.73275	.72948	.72624	.72303	.71984	.71668	.71354	.71043	.70735	.70429
106	101	.77498	.77151	.76806	.76465	.76126	.75791	.75458	.75127	.74800	.74475	.74153	.73833	.73516	.73201	.72889	.72580	.72273	.71968	.71666	.71366
106	102	.78275	.77937	.77601	.77268	.76938	.76610	.76285	.75963	.75643	.75325	.75011	.74698	.74388	.74081	.73776	.73473	.73172	.72874	.72578	.72285
106	103	.79046	.78717	.78390	.78066	.77744	.77424	.77108	.76793	.76481	.76171	.75864	.75559	.75256	.74956	.74658	.74362	.74068	.73776	.73487	.73200
106	104	.79859	.79540	.79222	.78907	.78594	.78284	.77976	.77670	.77366	.77065	.76766	.76469	.76174	.75881	.75591	.75302	.75016	.74732	.74449	.74169
106	105	.80690	.80381	.80073	.79767	.79464	.79163	.78864	.78567	.78272	.77979	.77689	.77400	.77113	.76828	.76546	.76265	.75986	.75709	.75434	.75161
106	106	.81759	.81462	.81168	.80876	.80586	.80297	.80011	.79726	.79443	.79163	.78884	.78607	.78331	.78058	.77786	.77516	.77248	.76982	.76717	.76454
107	0	.01420	.01393	.01368	.01345	.01324	.01303	.01284	.01267	.01250	.01234	.01219	.01205	.01192	.01179	.01167	.01156	.01145	.01134	.01125	.01115
107	1	.00656	.00630	.00605	.00582	.00561	.00541	.00523	.00506	.00490	.00475	.00461	.00448	.00435	.00424	.00412	.00402	.00392	.00383	.00374	.00366
107	2	.00650	.00622	.00596	.00572	.00549	.00529	.00509	.00491	.00474	.00458	.00443	.00430	.00416	.00404	.00392	.00381	.00371	.00361	.00352	.00343
107	3	.00667	.00637	.00610	.00584	.00560	.00538	.00518	.00499	.00481	.00464	.00448	.00433	.00419	.00406	.00394	.00382	.00371	.00361	.00351	.00341
107	4	.00697	.00665	.00636	.00609	.00584	.00560	.00539	.00518	.00499	.00481	.00464	.00449	.00434	.00420	.00406	.00394	.00382	.00371	.00360	.00350
107	5	.00737	.00703	.00672	.00644	.00617	.00592	.00569	.00547	.00527	.00508	.00490	.00473	.00457	.00442	.00428	.00415	.00402	.00390	.00379	.00368
107	6	.00784	.00748	.00716	.00685	.00657	.00630	.00605	.00582	.00561	.00540	.00521	.00503	.00486	.00470	.00455	.00441	.00428	.00415	.00403	.00391
107	7	.00839	.00801	.00766	.00734	.00704	.00676	.00649	.00625	.00602	.00580	.00560	.00541	.00522	.00505	.00489	.00474	.00460	.00446	.00433	.00421
107	8	.00901	.00861	.00824	.00790	.00758	.00728	.00700	.00673	.00649	.00626	.00604	.00584	.00564	.00546	.00529	.00513	.00497	.00483	.00469	.00455
107	9	.00972	.00930	.00891	.00854	.00820	.00788	.00759	.00731	.00705	.00680	.00657	.00635	.00615	.00595	.00577	.00559	.00543	.00527	.00512	.00498
107	10	.01053	.01009	.00967	.00929	.00893	.00859	.00827	.00798	.00770	.00744	.00719	.00696	.00674	.00653	.00634	.00615	.00598	.00581	.00565	.00550
107	11	.01144	.01097	.01053	.01012	.00974	.00938	.00905	.00873	.00844	.00816	.00790	.00765	.00742	.00720	.00699	.00680	.00661	.00643	.00626	.00610
107	12	.01243	.01194	.01147	.01104	.01064	.01026	.00990	.00957	.00926	.00897	.00869	.00843	.00818	.00795	.00773	.00752	.00732	.00713	.00695	.00678
107	13	.01347	.01295	.01246	.01200	.01158	.01118	.01080	.01045	.01012	.00981	.00952	.00924	.00898	.00873	.00850	.00827	.00806	.00786	.00767	.00749
107	14	.01450	.01395	.01343	.01295	.01250	.01208	.01168	.01131	.01096	.01063	.01032	.01003	.00976	.00949	.00925	.00901	.00879	.00858	.00837	.00818
107	15	.01549	.01490	.01436	.01385	.01338	.01293	.01252	.01213	.01176	.01141	.01108	.01078	.01048	.01021	.00995	.00970	.00946	.00924	.00903	.00882
107	16	.01641	.01580	.01522	.01469	.01419	.01372	.01328	.01287	.01248	.01212	.01177	.01145	.01114	.01085	.01057	.01031	.01006	.00982	.00960	.00939
107	17	.01728	.01664	.01604	.01547	.01495	.01445	.01399	.01356	.01315	.01276	.01240	.01205	.01173	.01142	.01113	.01086	.01059	.01034	.01011	.00988
107	18	.01813	.01745	.01681	.01622	.01567	.01515	.01466	.01420	.01377	.01336	.01298	.01262	.01227	.01195	.01164	.01135	.01108	.01081	.01056	.01033
107	19	.01898	.01827	.01760	.01698	.01639	.01585	.01533	.01485	.01439	.01396	.01356	.01318	.01282	.01247	.01215	.01184	.01155	.01128	.01101	.01076
107	20	.01989	.01914	.01843	.01778	.01716	.01658	.01604	.01553	.01505	.01460	.01417	.01377	.01338	.01302	.01268	.01236	.01205	.01176	.01148	.01121
107	21	.02085	.02006	.01932	.01863	.01798	.01737	.01679	.01626	.01575	.01527	.01482	.01439	.01399	.01361	.01325	.01291	.01258	.01227	.01198	.01170

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
107	22	.02187	.02103	.02025	.01952	.01883	.01819	.01759	.01702	.01648	.01598	.01550	.01505	.01462	.01422	.01384	.01347	.01313	.01280	.01249	.01220
107	23	.02295	.02207	.02125	.02048	.01975	.01908	.01844	.01783	.01727	.01673	.01623	.01575	.01530	.01488	.01447	.01409	.01372	.01338	.01305	.01274
107	24	.02413	.02320	.02233	.02152	.02076	.02004	.01936	.01873	.01813	.01756	.01703	.01653	.01605	.01560	.01517	.01476	.01438	.01401	.01366	.01333
107	25	.02541	.02444	.02352	.02266	.02186	.02110	.02038	.01971	.01908	.01848	.01792	.01738	.01688	.01640	.01594	.01551	.01510	.01471	.01434	.01399
107	26	.02681	.02578	.02482	.02391	.02306	.02226	.02150	.02079	.02012	.01949	.01889	.01832	.01779	.01728	.01680	.01634	.01591	.01549	.01510	.01473
107	27	.02835	.02726	.02624	.02529	.02439	.02354	.02274	.02199	.02128	.02061	.01998	.01938	.01881	.01827	.01776	.01727	.01681	.01637	.01596	.01556
107	28	.03000	.02886	.02778	.02677	.02582	.02493	.02408	.02329	.02254	.02183	.02116	.02052	.01992	.01935	.01880	.01829	.01780	.01733	.01689	.01647
107	29	.03178	.03057	.02944	.02837	.02737	.02643	.02554	.02469	.02390	.02315	.02243	.02176	.02112	.02051	.01994	.01939	.01887	.01838	.01790	.01745
107	30	.03367	.03240	.03121	.03009	.02903	.02803	.02709	.02620	.02536	.02456	.02380	.02309	.02241	.02177	.02116	.02058	.02002	.01950	.01899	.01852
107	31	.03569	.03436	.03310	.03191	.03080	.02974	.02874	.02780	.02691	.02607	.02527	.02451	.02379	.02311	.02246	.02184	.02125	.02070	.02016	.01965
107	32	.03785	.03644	.03511	.03386	.03268	.03157	.03052	.02952	.02858	.02769	.02684	.02603	.02527	.02455	.02386	.02320	.02258	.02198	.02142	.02087
107	33	.04016	.03868	.03728	.03596	.03472	.03354	.03243	.03138	.03038	.02943	.02854	.02768	.02687	.02611	.02537	.02468	.02401	.02338	.02278	.02220
107	34	.04263	.04107	.03960	.03821	.03689	.03565	.03448	.03336	.03231	.03131	.03036	.02945	.02860	.02778	.02700	.02626	.02556	.02488	.02424	.02363
107	35	.04528	.04364	.04209	.04063	.03925	.03794	.03669	.03552	.03440	.03334	.03233	.03138	.03047	.02960	.02878	.02799	.02724	.02652	.02584	.02519
107	36	.04812	.04639	.04477	.04322	.04177	.04038	.03907	.03783	.03665	.03553	.03446	.03345	.03248	.03156	.03069	.02985	.02905	.02829	.02757	.02687
107	37	.05115	.04934	.04763	.04601	.04447	.04301	.04163	.04031	.03907	.03788	.03675	.03568	.03466	.03368	.03275	.03186	.03102	.03021	.02943	.02869
107	38	.05442	.05252	.05071	.04901	.04739	.04585	.04439	.04301	.04169	.04043	.03924	.03810	.03702	.03598	.03500	.03406	.03316	.03230	.03147	.03069
107	39	.05792	.05592	.05403	.05223	.05053	.04891	.04737	.04591	.04452	.04319	.04193	.04072	.03958	.03848	.03743	.03643	.03548	.03456	.03369	.03285
107	40	.06168	.05959	.05760	.05571	.05392	.05222	.05060	.04905	.04758	.04618	.04485	.04358	.04236	.04120	.04009	.03903	.03802	.03704	.03611	.03522
107	41	.06574	.06355	.06146	.05948	.05760	.05580	.05410	.05247	.05092	.04944	.04803	.04669	.04540	.04417	.04300	.04187	.04080	.03977	.03878	.03783
107	42	.07011	.06781	.06562	.06354	.06156	.05968	.05788	.05617	.05454	.05298	.05149	.05007	.04871	.04741	.04617	.04497	.04383	.04274	.04169	.04068
107	43	.07479	.07238	.07009	.06791	.06584	.06386	.06197	.06017	.05845	.05680	.05524	.05373	.05230	.05092	.04961	.04835	.04714	.04598	.04487	.04380
107	44	.07980	.07728	.07489	.07260	.07042	.06835	.06636	.06447	.06266	.06093	.05928	.05769	.05618	.05473	.05334	.05200	.05072	.04950	.04832	.04718
107	45	.08511	.08248	.07998	.07759	.07530	.07313	.07105	.06906	.06716	.06534	.06360	.06193	.06033	.05880	.05733	.05592	.05457	.05327	.05202	.05082
107	46	.09075	.08800	.08539	.08289	.08050	.07822	.07604	.07395	.07196	.07004	.06821	.06646	.06478	.06316	.06161	.06012	.05869	.05732	.05600	.05473
107	47	.09668	.09382	.09109	.08848	.08599	.08360	.08132	.07913	.07704	.07503	.07311	.07126	.06949	.06779	.06616	.06459	.06308	.06163	.06024	.05889
107	48	.10295	.09997	.09713	.09440	.09180	.08931	.08692	.08463	.08243	.08033	.07831	.07637	.07451	.07272	.07101	.06935	.06776	.06623	.06476	.06334
107	49	.10956	.10646	.10350	.10066	.09794	.09534	.09285	.09045	.08816	.08595	.08384	.08180	.07985	.07797	.07616	.07443	.07275	.07114	.06959	.06809
107	50	.11654	.11332	.11024	.10729	.10446	.10174	.09914	.09664	.09424	.09193	.08972	.08759	.08554	.08357	.08167	.07984	.07808	.07639	.07475	.07317
107	51	.12390	.12056	.11736	.11428	.11134	.10851	.10580	.10319	.10068	.09827	.09596	.09373	.09158	.08951	.08752	.08561	.08376	.08197	.08025	.07859
107	52	.13160	.12814	.12481	.12163	.11856	.11562	.11280	.11008	.10746	.10495	.10253	.10020	.09795	.09579	.09371	.09170	.08976	.08788	.08608	.08433
107	53	.13966	.13607	.13263	.12932	.12614	.12308	.12015	.11732	.11460	.11197	.10945	.10702	.10467	.10241	.10023	.09812	.09609	.09413	.09223	.09040
107	54	.14807	.14436	.14080	.13737	.13407	.13090	.12785	.12491	.12208	.11935	.11672	.11418	.11174	.10937	.10709	.10489	.10277	.10071	.09872	.09680
107	55	.15686	.15303	.14934	.14580	.14238	.13910	.13593	.13288	.12993	.12710	.12436	.12172	.11917	.11671	.11433	.11203	.10980	.10765	.10558	.10356
107	56	.16603	.16208	.15827	.15461	.15108	.14767	.14439	.14123	.13818	.13523	.13239	.12964	.12698	.12442	.12194	.11954	.11722	.11498	.11280	.11070
107	57	.17559	.17151	.16759	.16381	.16016	.15664	.15325	.14997	.14681	.14375	.14080	.13795	.13519	.13252	.12994	.12744	.12502	.12268	.12041	.11822
107	58	.18549	.18130	.17726	.17336	.16960	.16597	.16246	.15907	.15579	.15263	.14957	.14661	.14375	.14097	.13829	.13569	.13318	.13074	.12837	.12608
107	59	.19571	.19140	.18724	.18323	.17935	.17561	.17199	.16849	.16510	.16183	.15866	.15559	.15262	.14975	.14696	.14426	.14165	.13911	.13665	.13426
107	60	.20623	.20181	.19754	.19341	.18942	.18556	.18183	.17822	.17473	.17134	.16807	.16489	.16182	.15884	.15595	.15315	.15044	.14780	.14524	.14276
107	61	.21710	.21256	.20818	.20394	.19984	.19587	.19203	.18831	.18470	.18121	.17783	.17455	.17137	.16829	.16530	.16240	.15958	.15684	.15419	.15161
107	62	.22836	.22372	.21922	.21487	.21066	.20659	.20263	.19881	.19510	.19150	.18801	.18463	.18134	.17816	.17506	.17206	.16914	.16631	.16355	.16087
107	63	.24004	.23529	.23069	.22623	.22192	.21773	.21367	.20974	.20593	.20222	.19863	.19514	.19176	.18847	.18527	.18217	.17915	.17622	.17336	.17059
107	64	.25211	.24726	.24256	.23800	.23358	.22929	.22513	.22110	.21718	.21337	.20968	.20609	.20260	.19921	.19591	.19271	.18959	.18656	.18361	.18074
107	65	.26459	.25964	.25485	.25019	.24567	.24128	.23702	.23289	.22887	.22496	.22117	.21748	.21389	.21040	.20701	.20370	.20049	.19736	.19431	.19135
107	66	.27752	.27249	.26760	.26285	.25823	.25375	.24940	.24516	.24105	.23705	.23315	.22937	.22568	.22210	.21861	.21521	.21190	.20867	.20553	.20247
107	67	.29097	.28585	.28087	.27603	.27133	.26676	.26232	.25799	.25379	.24969	.24571	.24183	.23805	.23437	.23078	.22729	.22389	.22057	.21734	.21418
107	68	.30490	.29970	.29465	.28973	.28495	.28029	.27576	.27135	.26706	.26288	.25880	.25484	.25097	.24720	.24353	.23994	.23645	.23304	.22972	.22647
107	69	.31927	.31401	.30888	.30389	.29903	.29430	.28969	.28520	.28083	.27656	.27241	.26836	.26441	.26055	.25679	.25312	.24955	.24605	.24264	.23931
107	70	.33401	.32868	.32349	.31844	.31351	.30871	.30403	.29947	.29502	.29068	.28645	.28232	.27829	.27435	.27051	.26676	.26310	.25953	.25603	.25262
107	71	.34904	.34366	.33842	.33330	.32831	.32345	.31870	.31408	.30956	.30515	.30084	.29664	.29254	.28853	.28461	.28079	.27705	.27340	.26983	.26633

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
107	72	.36432	.35890	.35360	.34844	.34340	.33848	.33367	.32898	.32440	.31993	.31556	.31129	.30712	.30304	.29905	.29516	.29135	.28762	.28397	.28041
107	73	.37982	.37436	.36902	.36381	.35873	.35376	.34890	.34416	.33952	.33499	.33056	.32623	.32200	.31786	.31381	.30984	.30596	.30217	.29845	.29482
107	74	.39561	.39011	.38475	.37950	.37438	.36937	.36447	.35968	.35500	.35042	.34594	.34155	.33726	.33306	.32895	.32493	.32099	.31713	.31335	.30965
107	75	.41175	.40624	.40086	.39559	.39043	.38539	.38046	.37564	.37091	.36629	.36176	.35733	.35299	.34874	.34458	.34050	.33651	.33259	.32875	.32499
107	76	.42832	.42281	.41741	.41213	.40696	.40190	.39694	.39209	.38733	.38268	.37812	.37365	.36927	.36498	.36077	.35665	.35260	.34864	.34475	.34094
107	77	.44531	.43981	.43441	.42913	.42395	.41888	.41391	.40904	.40427	.39959	.39500	.39051	.38610	.38178	.37753	.37337	.36929	.36529	.36136	.35750
107	78	.46269	.45720	.45182	.44654	.44137	.43630	.43133	.42646	.42168	.41699	.41239	.40788	.40345	.39910	.39484	.39065	.38654	.38251	.37855	.37465
107	79	.48032	.47486	.46950	.46425	.45910	.45405	.44909	.44422	.43945	.43476	.43015	.42563	.42120	.41684	.41256	.40836	.40423	.40017	.39619	.39227
107	80	.49803	.49262	.48730	.48208	.47696	.47193	.46699	.46215	.45738	.45270	.44811	.44359	.43916	.43480	.43052	.42631	.42217	.41810	.41410	.41017
107	81	.51569	.51032	.50506	.49988	.49480	.48981	.48490	.48008	.47534	.47068	.46610	.46160	.45717	.45282	.44854	.44434	.44020	.43613	.43212	.42818
107	82	.53320	.52790	.52269	.51756	.51253	.50758	.50271	.49793	.49322	.48859	.48404	.47956	.47515	.47082	.46655	.46235	.45822	.45416	.45015	.44621
107	83	.55056	.54533	.54018	.53512	.53015	.52525	.52043	.51569	.51103	.50644	.50192	.49747	.49309	.48878	.48454	.48036	.47624	.47219	.46820	.46427
107	84	.56789	.56274	.55767	.55269	.54778	.54294	.53819	.53350	.52889	.52434	.51987	.51546	.51112	.50685	.50263	.49848	.49439	.49036	.48639	.48248
107	85	.58526	.58020	.57522	.57032	.56549	.56073	.55604	.55142	.54687	.54239	.53797	.53362	.52932	.52509	.52092	.51681	.51276	.50876	.50482	.50094
107	86	.60248	.59753	.59265	.58784	.58309	.57842	.57381	.56927	.56479	.56038	.55603	.55173	.54750	.54332	.53921	.53514	.53114	.52719	.52329	.51944
107	87	.61932	.61448	.60970	.60499	.60034	.59576	.59124	.58678	.58239	.57805	.57377	.56954	.56538	.56127	.55721	.55320	.54925	.54535	.54150	.53770
107	88	.63575	.63102	.62635	.62174	.61720	.61272	.60829	.60392	.59961	.59536	.59116	.58701	.58292	.57888	.57489	.57095	.56706	.56321	.55942	.55567
107	89	.65172	.64711	.64256	.63807	.63363	.62925	.62493	.62066	.61644	.61228	.60816	.60410	.60009	.59612	.59221	.58834	.58452	.58074	.57701	.57332
107	90	.66717	.66269	.65826	.65388	.64956	.64529	.64107	.63690	.63278	.62871	.62469	.62072	.61679	.61291	.60908	.60528	.60154	.59783	.59417	.59055
107	91	.68182	.67745	.67314	.66889	.66468	.66052	.65640	.65234	.64832	.64435	.64042	.63654	.63270	.62891	.62515	.62144	.61777	.61414	.61055	.60700
107	92	.69538	.69114	.68695	.68280	.67870	.67465	.67064	.66667	.66275	.65888	.65504	.65125	.64750	.64378	.64011	.63648	.63289	.62933	.62582	.62234
107	93	.70792	.70379	.69971	.69567	.69168	.68773	.68382	.67995	.67612	.67234	.66859	.66489	.66122	.65759	.65400	.65044	.64692	.64344	.63999	.63658
107	94	.71962	.71560	.71163	.70770	.70380	.69995	.69614	.69236	.68863	.68493	.68128	.67765	.67407	.67052	.66701	.66353	.66008	.65667	.65329	.64995
107	95	.73069	.72679	.72292	.71908	.71529	.71154	.70782	.70414	.70050	.69689	.69332	.68978	.68628	.68281	.67937	.67597	.67260	.66926	.66595	.66268
107	96	.74107	.73726	.73349	.72976	.72607	.72241	.71878	.71519	.71164	.70812	.70463	.70117	.69775	.69436	.69100	.68767	.68437	.68110	.67787	.67466
107	97	.75067	.74696	.74329	.73965	.73605	.73248	.72894	.72544	.72197	.71853	.71512	.71174	.70839	.70508	.70179	.69853	.69530	.69211	.68893	.68579
107	98	.75970	.75609	.75251	.74896	.74545	.74197	.73851	.73509	.73170	.72834	.72501	.72171	.71843	.71519	.71197	.70878	.70562	.70249	.69938	.69630
107	99	.76849	.76497	.76148	.75803	.75460	.75120	.74784	.74450	.74119	.73791	.73465	.73143	.72823	.72506	.72191	.71879	.71570	.71263	.70959	.70658
107	100	.77701	.77358	.77019	.76682	.76348	.76017	.75689	.75364	.75041	.74721	.74403	.74088	.73776	.73466	.73159	.72854	.72551	.72251	.71954	.71659
107	101	.78535	.78202	.77872	.77545	.77220	.76897	.76577	.76260	.75946	.75633	.75324	.75017	.74712	.74409	.74109	.73812	.73516	.73223	.72932	.72644
107	102	.79353	.79029	.78708	.78390	.78074	.77760	.77449	.77140	.76833	.76529	.76227	.75928	.75631	.75336	.75043	.74752	.74464	.74178	.73894	.73612
107	103	.80162	.79848	.79536	.79227	.78920	.78615	.78312	.78012	.77713	.77417	.77124	.76832	.76542	.76255	.75970	.75686	.75405	.75126	.74849	.74573
107	104	.81017	.80713	.80411	.80111	.79814	.79518	.79225	.78934	.78645	.78357	.78072	.77789	.77508	.77229	.76952	.76676	.76403	.76131	.75861	.75594
107	105	.81884	.81591	.81299	.81009	.80722	.80436	.80152	.79870	.79590	.79312	.79036	.78762	.78489	.78218	.77949	.77682	.77416	.77153	.76891	.76630
107	106	.82996	.82717	.82439	.82164	.81890	.81617	.81347	.81078	.80810	.80545	.80281	.80019	.79758	.79499	.79242	.78986	.78731	.78479	.78227	.77978
107	107	.84436	.84176	.83918	.83661	.83406	.83153	.82900	.82650	.82400	.82152	.81906	.81661	.81417	.81175	.80934	.80694	.80456	.80219	.79983	.79749
108	0	.01446	.01419	.01395	.01372	.01351	.01331	.01313	.01295	.01279	.01263	.01249	.01235	.01222	.01210	.01198	.01187	.01176	.01166	.01157	.01148
108	1	.00659	.00633	.00608	.00585	.00564	.00545	.00526	.00509	.00493	.00478	.00464	.00451	.00439	.00427	.00416	.00406	.00396	.00386	.00378	.00369
108	2	.00652	.00624	.00598	.00574	.00552	.00531	.00511	.00493	.00477	.00461	.00446	.00432	.00419	.00407	.00395	.00384	.00374	.00364	.00354	.00346
108	3	.00668	.00639	.00611	.00586	.00562	.00540	.00520	.00500	.00483	.00466	.00450	.00435	.00421	.00408	.00396	.00384	.00373	.00363	.00353	.00343
108	4	.00698	.00667	.00638	.00611	.00585	.00562	.00540	.00520	.00501	.00483	.00466	.00450	.00435	.00421	.00408	.00396	.00384	.00373	.00362	.00352
108	5	.00738	.00705	.00674	.00645	.00618	.00593	.00570	.00548	.00528	.00509	.00491	.00474	.00458	.00444	.00429	.00416	.00404	.00392	.00380	.00370
108	6	.00785	.00750	.00717	.00686	.00658	.00631	.00607	.00584	.00562	.00542	.00523	.00505	.00488	.00472	.00457	.00442	.00429	.00416	.00404	.00393
108	7	.00840	.00802	.00768	.00735	.00705	.00677	.00651	.00626	.00603	.00581	.00561	.00542	.00524	.00507	.00491	.00475	.00461	.00447	.00434	.00422
108	8	.00902	.00862	.00825	.00791	.00758	.00729	.00701	.00674	.00650	.00627	.00605	.00585	.00565	.00547	.00530	.00514	.00498	.00484	.00470	.00457
108	9	.00973	.00931	.00891	.00855	.00821	.00789	.00759	.00732	.00706	.00681	.00658	.00636	.00616	.00596	.00578	.00560	.00544	.00528	.00513	.00499
108	10	.01054	.01010	.00968	.00929	.00893	.00860	.00828	.00799	.00771	.00745	.00720	.00697	.00675	.00654	.00635	.00616	.00599	.00582	.00566	.00551
108	11	.01145	.01098	.01054	.01013	.00975	.00939	.00906	.00874	.00845	.00817	.00791	.00766	.00743	.00721	.00700	.00681	.00662	.00644	.00627	.00611
108	12	.01245	.01195	.01149	.01105	.01065	.01027	.00992	.00959	.00927	.00898	.00870	.00844	.00820	.00796	.00774	.00753	.00733	.00714	.00696	.00679
108	13	.01349	.01297	.01248	.01202	.01160	.01120	.01082	.01047	.01014	.00983	.00954	.00926	.00900	.00875	.00852	.00830	.00809	.00789	.00769	.00751

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
108	14	.01453	.01397	.01346	.01298	.01253	.01211	.01171	.01134	.01099	.01066	.01035	.01006	.00979	.00953	.00928	.00904	.00882	.00861	.00841	.00822
108	15	.01552	.01494	.01440	.01389	.01341	.01297	.01255	.01216	.01180	.01145	.01112	.01081	.01052	.01025	.00999	.00974	.00950	.00928	.00907	.00886
108	16	.01645	.01584	.01527	.01473	.01423	.01376	.01333	.01291	.01253	.01216	.01182	.01149	.01118	.01089	.01062	.01036	.01011	.00987	.00965	.00944
108	17	.01733	.01668	.01608	.01552	.01499	.01450	.01404	.01360	.01320	.01281	.01245	.01211	.01178	.01148	.01119	.01091	.01065	.01040	.01016	.00994
108	18	.01817	.01750	.01686	.01627	.01572	.01520	.01471	.01425	.01382	.01342	.01303	.01267	.01233	.01201	.01170	.01141	.01113	.01087	.01062	.01039
108	19	.01903	.01832	.01765	.01703	.01645	.01590	.01539	.01490	.01445	.01402	.01362	.01323	.01287	.01253	.01221	.01190	.01161	.01134	.01107	.01082
108	20	.01994	.01919	.01849	.01783	.01721	.01664	.01610	.01559	.01511	.01465	.01423	.01383	.01344	.01308	.01274	.01242	.01211	.01182	.01154	.01128
108	21	.02091	.02012	.01938	.01868	.01803	.01743	.01685	.01632	.01581	.01533	.01488	.01446	.01405	.01367	.01331	.01297	.01265	.01234	.01204	.01177
108	22	.02192	.02109	.02031	.01958	.01889	.01825	.01765	.01708	.01654	.01604	.01556	.01511	.01469	.01428	.01390	.01354	.01320	.01287	.01256	.01227
108	23	.02301	.02213	.02131	.02054	.01981	.01913	.01850	.01790	.01733	.01680	.01629	.01582	.01537	.01494	.01454	.01416	.01379	.01345	.01312	.01281
108	24	.02418	.02326	.02239	.02158	.02082	.02010	.01942	.01879	.01819	.01763	.01709	.01659	.01611	.01566	.01524	.01483	.01444	.01408	.01373	.01340
108	25	.02547	.02449	.02358	.02272	.02192	.02116	.02045	.01978	.01914	.01855	.01798	.01745	.01694	.01646	.01601	.01558	.01517	.01478	.01441	.01406
108	26	.02687	.02584	.02488	.02397	.02312	.02232	.02157	.02085	.02019	.01955	.01896	.01839	.01785	.01735	.01687	.01641	.01598	.01556	.01517	.01480
108	27	.02841	.02732	.02631	.02535	.02445	.02361	.02281	.02206	.02135	.02068	.02005	.01945	.01888	.01834	.01783	.01735	.01689	.01645	.01603	.01563
108	28	.03006	.02892	.02785	.02684	.02589	.02500	.02415	.02336	.02261	.02190	.02123	.02059	.01999	.01942	.01888	.01836	.01787	.01741	.01697	.01654
108	29	.03184	.03064	.02951	.02844	.02744	.02650	.02561	.02477	.02397	.02322	.02251	.02184	.02120	.02059	.02002	.01947	.01895	.01846	.01799	.01754
108	30	.03374	.03247	.03128	.03016	.02910	.02810	.02716	.02627	.02543	.02464	.02388	.02317	.02249	.02185	.02124	.02066	.02011	.01958	.01908	.01860
108	31	.03577	.03443	.03317	.03199	.03087	.02982	.02882	.02788	.02699	.02615	.02535	.02460	.02388	.02320	.02255	.02193	.02134	.02079	.02025	.01975
108	32	.03792	.03652	.03519	.03394	.03277	.03165	.03060	.02961	.02866	.02777	.02693	.02612	.02536	.02464	.02395	.02329	.02267	.02208	.02151	.02097
108	33	.04024	.03876	.03736	.03605	.03480	.03363	.03252	.03146	.03047	.02952	.02863	.02778	.02697	.02620	.02547	.02477	.02411	.02348	.02288	.02230
108	34	.04271	.04115	.03968	.03830	.03698	.03574	.03457	.03346	.03240	.03140	.03045	.02955	.02869	.02788	.02710	.02636	.02566	.02499	.02435	.02373
108	35	.04537	.04373	.04219	.04072	.03934	.03803	.03679	.03562	.03450	.03344	.03244	.03148	.03057	.02971	.02888	.02810	.02735	.02663	.02595	.02530
108	36	.04821	.04649	.04486	.04332	.04186	.04048	.03917	.03793	.03675	.03563	.03457	.03355	.03259	.03167	.03080	.02996	.02917	.02841	.02768	.02699
108	37	.05125	.04944	.04773	.04611	.04457	.04312	.04173	.04042	.03918	.03799	.03686	.03579	.03477	.03380	.03287	.03198	.03114	.03033	.02956	.02882
108	38	.05452	.05262	.05082	.04911	.04750	.04596	.04450	.04312	.04180	.04055	.03936	.03822	.03714	.03611	.03512	.03418	.03328	.03242	.03160	.03082
108	39	.05802	.05603	.05414	.05234	.05064	.04902	.04749	.04603	.04464	.04331	.04205	.04085	.03970	.03861	.03756	.03656	.03561	.03470	.03382	.03299
108	40	.06180	.05970	.05772	.05583	.05404	.05234	.05072	.04918	.04771	.04631	.04498	.04371	.04249	.04133	.04023	.03917	.03815	.03718	.03626	.03537
108	41	.06586	.06367	.06159	.05961	.05772	.05593	.05423	.05260	.05105	.04958	.04817	.04683	.04554	.04431	.04314	.04202	.04094	.03991	.03893	.03798
108	42	.07024	.06794	.06575	.06368	.06170	.05982	.05802	.05631	.05468	.05312	.05164	.05022	.04886	.04756	.04632	.04513	.04399	.04290	.04185	.04085
108	43	.07493	.07252	.07023	.06806	.06598	.06400	.06212	.06032	.05860	.05696	.05539	.05389	.05246	.05109	.04977	.04851	.04730	.04615	.04504	.04397
108	44	.07995	.07743	.07504	.07276	.07058	.06850	.06652	.06463	.06283	.06110	.05945	.05787	.05635	.05490	.05351	.05218	.05090	.04968	.04850	.04737
108	45	.08527	.08265	.08014	.07775	.07548	.07330	.07122	.06924	.06734	.06552	.06378	.06212	.06052	.05899	.05752	.05612	.05477	.05347	.05222	.05102
108	46	.09092	.08818	.08557	.08307	.08069	.07841	.07623	.07415	.07215	.07024	.06841	.06666	.06498	.06337	.06182	.06034	.05891	.05754	.05622	.05495
108	47	.09687	.09402	.09129	.08868	.08619	.08381	.08153	.07934	.07725	.07525	.07333	.07148	.06972	.06802	.06639	.06482	.06332	.06187	.06048	.05914
108	48	.10316	.10019	.09734	.09462	.09202	.08953	.08714	.08486	.08267	.08057	.07855	.07662	.07476	.07297	.07126	.06961	.06802	.06649	.06502	.06361
108	49	.10979	.10669	.10373	.10090	.09818	.09558	.09309	.09070	.08841	.08621	.08410	.08207	.08011	.07824	.07644	.07470	.07303	.07142	.06987	.06838
108	50	.11679	.11358	.11050	.10755	.10472	.10201	.09941	.09691	.09451	.09221	.09000	.08787	.08583	.08386	.08197	.08014	.07839	.07669	.07506	.07349
108	51	.12417	.12083	.11764	.11457	.11163	.10880	.10609	.10349	.10099	.09858	.09627	.09404	.09190	.08984	.08785	.08594	.08409	.08231	.08059	.07894
108	52	.13190	.12844	.12512	.12194	.11888	.11594	.11312	.11041	.10780	.10529	.10287	.10054	.09830	.09615	.09406	.09206	.09012	.08825	.08645	.08471
108	53	.13998	.13640	.13296	.12966	.12649	.12344	.12050	.11768	.11496	.11234	.10982	.10739	.10505	.10280	.10062	.09852	.09649	.09453	.09264	.09081
108	54	.14843	.14472	.14116	.13774	.13445	.13129	.12824	.12530	.12248	.11975	.11713	.11460	.11215	.10980	.10752	.10532	.10320	.10115	.09917	.09725
108	55	.15725	.15342	.14974	.14620	.14280	.13951	.13635	.13331	.13037	.12754	.12481	.12217	.11962	.11717	.11479	.11250	.11028	.10814	.10606	.10406
108	56	.16646	.16251	.15871	.15505	.15153	.14813	.14486	.14170	.13865	.13571	.13287	.13013	.12748	.12492	.12245	.12006	.11774	.11551	.11334	.11124
108	57	.17606	.17199	.16807	.16430	.16066	.15715	.15376	.15049	.14733	.14428	.14134	.13849	.13574	.13308	.13050	.12801	.12560	.12326	.12100	.11881
108	58	.18601	.18182	.17779	.17390	.17014	.16652	.16302	.15964	.15637	.15321	.15016	.14721	.14435	.14159	.13891	.13632	.13381	.13138	.12902	.12673
108	59	.19627	.19197	.18782	.18382	.17995	.17621	.17260	.16911	.16573	.16246	.15930	.15625	.15328	.15042	.14764	.14495	.14234	.13981	.13736	.13498
108	60	.20685	.20243	.19817	.19405	.19007	.18622	.18250	.17890	.17541	.17204	.16877	.16561	.16254	.15957	.15669	.15390	.15119	.14856	.14601	.14353
108	61	.21776	.21324	.20886	.20463	.20054	.19658	.19275	.18904	.18545	.18196	.17859	.17532	.17215	.16908	.16610	.16320	.16039	.15767	.15502	.15245
108	62	.22908	.22445	.21996	.21563	.21143	.20736	.20342	.19960	.19590	.19231	.18883	.18546	.18219	.17901	.17593	.17293	.17002	.16720	.16445	.16179
108	63	.24082	.23608	.23149	.22705	.22274	.21857	.21452	.21060	.20680	.20311	.19952	.19605	.19267	.18939	.18621	.18311	.18011	.17718	.17434	.17157

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
108	64	.25295	.24811	.24343	.23888	.23447	.23020	.22605	.22203	.21812	.21433	.21064	.20706	.20359	.20021	.19692	.19373	.19063	.18760	.18467	.18180
108	65	.26550	.26057	.25578	.25114	.24663	.24226	.23801	.23389	.22988	.22599	.22221	.21853	.21496	.21148	.20810	.20481	.20160	.19849	.19545	.19249
108	66	.27850	.27348	.26860	.26387	.25927	.25480	.25046	.24624	.24214	.23815	.23428	.23050	.22683	.22326	.21978	.21639	.21310	.20988	.20675	.20371
108	67	.29203	.28692	.28196	.27714	.27245	.26790	.26347	.25916	.25497	.25089	.24692	.24305	.23929	.23562	.23205	.22857	.22518	.22188	.21866	.21552
108	68	.30605	.30086	.29583	.29093	.28616	.28152	.27701	.27262	.26834	.26417	.26012	.25616	.25231	.24856	.24490	.24133	.23785	.23446	.23115	.22792
108	69	.32052	.31527	.31016	.30519	.30035	.29564	.29105	.28658	.28222	.27798	.27384	.26980	.26587	.26203	.25829	.25464	.25108	.24760	.24420	.24089
108	70	.33537	.33006	.32489	.31986	.31495	.31017	.30551	.30097	.29654	.29222	.28800	.28389	.27988	.27597	.27214	.26841	.26477	.26121	.25774	.25434
108	71	.35053	.34517	.33994	.33485	.32989	.32504	.32032	.31571	.31122	.30683	.30254	.29836	.29428	.29029	.28639	.28259	.27887	.27523	.27168	.26821
108	72	.36594	.36053	.35526	.35012	.34511	.34021	.33543	.33076	.32621	.32176	.31741	.31316	.30901	.30495	.30099	.29711	.29333	.28962	.28599	.28245
108	73	.38157	.37613	.37082	.36564	.36058	.35564	.35081	.34609	.34148	.33697	.33257	.32826	.32405	.31993	.31590	.31196	.30811	.30433	.30064	.29703
108	74	.39749	.39203	.38669	.38148	.37638	.37140	.36653	.36176	.35711	.35255	.34810	.34374	.33947	.33530	.33121	.32721	.32330	.31946	.31571	.31203
108	75	.41378	.40831	.40295	.39771	.39259	.38758	.38267	.37788	.37318	.36859	.36409	.35969	.35538	.35115	.34702	.34297	.33900	.33511	.33130	.32756
108	76	.43052	.42503	.41967	.41442	.40928	.40425	.39933	.39451	.38978	.38516	.38063	.37619	.37184	.36758	.36340	.35931	.35529	.35136	.34750	.34371
108	77	.44769	.44222	.43686	.43161	.42647	.42143	.41649	.41166	.40692	.40228	.39772	.39326	.38888	.38459	.38038	.37625	.37220	.36823	.36433	.36051
108	78	.46527	.45982	.45448	.44924	.44411	.43908	.43414	.42931	.42456	.41991	.41535	.41087	.40648	.40217	.39794	.39378	.38971	.38571	.38178	.37792
108	79	.48314	.47772	.47241	.46720	.46209	.45708	.45216	.44733	.44259	.43795	.43338	.42890	.42450	.42018	.41594	.41178	.40769	.40367	.39972	.39584
108	80	.50111	.49575	.49048	.48530	.48023	.47524	.47035	.46555	.46083	.45619	.45164	.44717	.44277	.43846	.43421	.43004	.42595	.42192	.41796	.41407
108	81	.51905	.51374	.50853	.50340	.49837	.49342	.48856	.48379	.47910	.47449	.46996	.46550	.46112	.45682	.45258	.44842	.44433	.44030	.43634	.43244
108	82	.53686	.53162	.52646	.52139	.51641	.51152	.50670	.50197	.49731	.49274	.48824	.48381	.47945	.47516	.47095	.46680	.46272	.45870	.45474	.45085
108	83	.55453	.54936	.54427	.53927	.53435	.52952	.52476	.52007	.51546	.51093	.50647	.50207	.49775	.49349	.48930	.48517	.48111	.47711	.47317	.46929
108	84	.57219	.56711	.56211	.55718	.55234	.54757	.54287	.53825	.53369	.52921	.52480	.52045	.51617	.51195	.50780	.50370	.49967	.49570	.49178	.48792
108	85	.58994	.58495	.58004	.57521	.57045	.56576	.56114	.55659	.55210	.54768	.54333	.53904	.53481	.53064	.52654	.52249	.51850	.51456	.51068	.50686
108	86	.60758	.60270	.59790	.59316	.58850	.58390	.57936	.57489	.57049	.56615	.56186	.55764	.55348	.54937	.54532	.54133	.53739	.53350	.52967	.52589
108	87	.62486	.62010	.61541	.61078	.60621	.60171	.59727	.59290	.58858	.58432	.58011	.57597	.57188	.56784	.56386	.55992	.55604	.55222	.54844	.54471
108	88	.64176	.63712	.63254	.62803	.62357	.61917	.61484	.61056	.60633	.60216	.59804	.59398	.58997	.58601	.58210	.57824	.57443	.57066	.56695	.56327
108	89	.65825	.65374	.64928	.64489	.64055	.63626	.63203	.62786	.62373	.61966	.61564	.61167	.60774	.60387	.60004	.59625	.59252	.58883	.58518	.58158
108	90	.67427	.66989	.66557	.66130	.65708	.65291	.64880	.64473	.64071	.63674	.63282	.62895	.62512	.62133	.61759	.61389	.61024	.60663	.60306	.59953
108	91	.68952	.68527	.68108	.67693	.67284	.66879	.66479	.66083	.65692	.65306	.64924	.64546	.64173	.63804	.63439	.63078	.62721	.62368	.62019	.61674
108	92	.70368	.69956	.69549	.69147	.68749	.68356	.67967	.67583	.67202	.66826	.66454	.66087	.65723	.65363	.65007	.64655	.64306	.63962	.63621	.63283
108	93	.71679	.71280	.70885	.70494	.70108	.69726	.69348	.68974	.68604	.68238	.67875	.67517	.67162	.66812	.66464	.66121	.65780	.65444	.65111	.64781
108	94	.72907	.72519	.72136	.71757	.71381	.71010	.70642	.70279	.69919	.69562	.69210	.68860	.68515	.68173	.67834	.67499	.67167	.66838	.66512	.66190
108	95	.74074	.73698	.73326	.72958	.72594	.72233	.71876	.71522	.71172	.70825	.70482	.70142	.69806	.69472	.69142	.68815	.68491	.68171	.67853	.67538
108	96	.75171	.74806	.74445	.74088	.73734	.73384	.73037	.72693	.72353	.72016	.71682	.71351	.71023	.70698	.70377	.70058	.69742	.69429	.69119	.68812
108	97	.76187	.75834	.75483	.75136	.74792	.74452	.74114	.73780	.73449	.73121	.72795	.72473	.72154	.71837	.71524	.71213	.70905	.70599	.70297	.69997
108	98	.77146	.76803	.76462	.76125	.75791	.75460	.75132	.74807	.74484	.74165	.73848	.73534	.73223	.72914	.72608	.72305	.72004	.71706	.71411	.71118
108	99	.78082	.77749	.77418	.77091	.76767	.76445	.76126	.75810	.75497	.75186	.74878	.74572	.74269	.73969	.73671	.73375	.73082	.72792	.72503	.72218
108	100	.78993	.78670	.78350	.78033	.77718	.77406	.77096	.76789	.76485	.76183	.75883	.75586	.75291	.74999	.74709	.74421	.74136	.73853	.73572	.73294
108	101	.79889	.79577	.79267	.78960	.78655	.78352	.78052	.77754	.77459	.77166	.76875	.76586	.76300	.76016	.75734	.75455	.75177	.74902	.74628	.74357
108	102	.80768	.80466	.80166	.79869	.79574	.79281	.78990	.78701	.78415	.78131	.77849	.77569	.77291	.77015	.76742	.76470	.76200	.75932	.75667	.75403
108	103	.81646	.81354	.81064	.80777	.80492	.80209	.79927	.79648	.79371	.79096	.78823	.78552	.78283	.78015	.77750	.77486	.77225	.76965	.76707	.76451
108	104	.82565	.82285	.82006	.81730	.81455	.81182	.80911	.80642	.80375	.80110	.79846	.79585	.79325	.79067	.78810	.78555	.78302	.78051	.77801	.77553
108	105	.83499	.83230	.82962	.82697	.82433	.82171	.81911	.81652	.81395	.81139	.80886	.80634	.80383	.80134	.79887	.79641	.79397	.79154	.78913	.78674
108	106	.84684	.84431	.84179	.83928	.83679	.83431	.83185	.82940	.82697	.82455	.82215	.81976	.81739	.81502	.81268	.81034	.80802	.80572	.80342	.80114
108	107	.86201	.85968	.85736	.85506	.85277	.85049	.84822	.84597	.84373	.84150	.83928	.83707	.83488	.83269	.83052	.82836	.82621	.82407	.82195	.81983
108	108	.88620	.88423	.88228	.88034	.87840	.87648	.87456	.87265	.87075	.86886	.86698	.86511	.86324	.86139	.85954	.85770	.85587	.85405	.85223	.85043
109	0	.01488	.01463	.01439	.01417	.01396	.01377	.01359	.01343	.01327	.01312	.01298	.01285	.01273	.01261	.01250	.01240	.01230	.01221	.01212	.01203
109	1	.00662	.00636	.00612	.00589	.00568	.00548	.00530	.00513	.00497	.00482	.00468	.00455	.00443	.00431	.00420	.00410	.00400	.00391	.00382	.00374
109	2	.00654	.00626	.00600	.00576	.00554	.00533	.00514	.00496	.00479	.00463	.00448	.00435	.00421	.00409	.00398	.00387	.00376	.00366	.00357	.00348
109	3	.00670	.00641	.00613	.00588	.00564	.00542	.00522	.00502	.00484	.00468	.00452	.00437	.00423	.00410	.00398	.00386	.00375	.00365	.00355	.00345
109	4	.00699	.00668	.00639	.00612	.00587	.00563	.00542	.00521	.00502	.00484	.00468	.00452	.00437	.00423	.00410	.00397	.00386	.00375	.00364	.00354

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
109	5	.00739	.00706	.00675	.00646	.00620	.00595	.00571	.00550	.00529	.00510	.00493	.00476	.00460	.00445	.00431	.00418	.00405	.00393	.00382	.00371
109	6	.00786	.00751	.00718	.00687	.00659	.00633	.00608	.00585	.00563	.00543	.00524	.00506	.00489	.00473	.00458	.00444	.00430	.00418	.00406	.00394
109	7	.00841	.00803	.00769	.00736	.00706	.00678	.00652	.00627	.00604	.00582	.00562	.00543	.00525	.00508	.00492	.00477	.00462	.00449	.00436	.00423
109	8	.00902	.00863	.00826	.00791	.00759	.00730	.00702	.00675	.00651	.00628	.00606	.00586	.00566	.00548	.00531	.00515	.00499	.00485	.00471	.00458
109	9	.00973	.00931	.00892	.00856	.00822	.00790	.00760	.00733	.00706	.00682	.00659	.00637	.00616	.00597	.00579	.00561	.00545	.00529	.00514	.00500
109	10	.01055	.01010	.00969	.00930	.00894	.00861	.00829	.00799	.00772	.00746	.00721	.00698	.00676	.00655	.00636	.00617	.00600	.00583	.00567	.00552
109	11	.01146	.01099	.01055	.01014	.00976	.00940	.00907	.00875	.00846	.00818	.00792	.00767	.00744	.00722	.00701	.00682	.00663	.00645	.00628	.00612
109	12	.01246	.01196	.01150	.01106	.01066	.01028	.00993	.00960	.00928	.00899	.00871	.00845	.00821	.00797	.00775	.00754	.00735	.00716	.00698	.00681
109	13	.01351	.01298	.01249	.01204	.01161	.01121	.01084	.01049	.01016	.00985	.00955	.00928	.00902	.00877	.00854	.00831	.00810	.00790	.00771	.00753
109	14	.01455	.01400	.01348	.01300	.01255	.01213	.01173	.01136	.01102	.01069	.01038	.01009	.00981	.00955	.00930	.00907	.00885	.00864	.00843	.00824
109	15	.01555	.01497	.01443	.01392	.01345	.01300	.01259	.01220	.01183	.01148	.01116	.01085	.01056	.01028	.01002	.00977	.00954	.00932	.00910	.00890
109	16	.01648	.01587	.01530	.01477	.01427	.01380	.01336	.01295	.01257	.01220	.01186	.01153	.01123	.01094	.01066	.01040	.01015	.00992	.00969	.00948
109	17	.01737	.01673	.01612	.01556	.01504	.01455	.01408	.01365	.01324	.01286	.01250	.01215	.01183	.01152	.01124	.01096	.01070	.01045	.01022	.00999
109	18	.01822	.01754	.01691	.01632	.01576	.01525	.01476	.01430	.01387	.01347	.01308	.01272	.01238	.01206	.01175	.01147	.01119	.01093	.01068	.01044
109	19	.01908	.01837	.01770	.01708	.01650	.01595	.01544	.01495	.01450	.01407	.01367	.01329	.01293	.01259	.01227	.01196	.01167	.01140	.01113	.01088
109	20	.01999	.01924	.01854	.01788	.01726	.01669	.01615	.01564	.01516	.01471	.01428	.01388	.01350	.01314	.01280	.01248	.01217	.01188	.01161	.01134
109	21	.02096	.02017	.01943	.01874	.01809	.01748	.01691	.01637	.01586	.01539	.01494	.01451	.01411	.01373	.01337	.01303	.01271	.01240	.01211	.01183
109	22	.02197	.02114	.02036	.01963	.01895	.01830	.01770	.01713	.01660	.01610	.01562	.01517	.01475	.01435	.01397	.01361	.01326	.01294	.01263	.01233
109	23	.02306	.02218	.02136	.02059	.01987	.01919	.01855	.01795	.01739	.01686	.01635	.01588	.01543	.01501	.01460	.01422	.01386	.01351	.01319	.01287
109	24	.02424	.02331	.02245	.02163	.02087	.02016	.01948	.01885	.01825	.01769	.01716	.01665	.01618	.01573	.01530	.01489	.01451	.01415	.01380	.01347
109	25	.02552	.02455	.02364	.02278	.02197	.02122	.02051	.01984	.01920	.01861	.01804	.01751	.01701	.01653	.01608	.01565	.01524	.01485	.01448	.01413
109	26	.02692	.02589	.02493	.02403	.02318	.02238	.02162	.02091	.02025	.01961	.01902	.01845	.01792	.01741	.01693	.01648	.01604	.01563	.01524	.01487
109	27	.02846	.02738	.02636	.02541	.02451	.02367	.02287	.02212	.02141	.02074	.02011	.01951	.01895	.01841	.01790	.01742	.01696	.01652	.01610	.01571
109	28	.03012	.02898	.02791	.02690	.02595	.02506	.02422	.02342	.02267	.02196	.02129	.02066	.02006	.01949	.01895	.01844	.01795	.01748	.01704	.01662
109	29	.03190	.03070	.02957	.02851	.02751	.02656	.02567	.02483	.02404	.02329	.02258	.02191	.02127	.02067	.02009	.01955	.01903	.01853	.01806	.01762
109	30	.03381	.03254	.03135	.03023	.02917	.02817	.02723	.02634	.02551	.02471	.02396	.02325	.02257	.02193	.02132	.02074	.02019	.01966	.01916	.01869
109	31	.03583	.03450	.03324	.03206	.03094	.02989	.02890	.02796	.02707	.02623	.02543	.02467	.02396	.02328	.02263	.02201	.02143	.02087	.02034	.01983
109	32	.03799	.03659	.03527	.03402	.03284	.03173	.03068	.02968	.02874	.02785	.02701	.02621	.02545	.02472	.02404	.02338	.02276	.02217	.02160	.02106
109	33	.04031	.03883	.03744	.03612	.03488	.03371	.03260	.03155	.03055	.02961	.02871	.02786	.02706	.02629	.02556	.02487	.02420	.02357	.02297	.02240
109	34	.04279	.04123	.03976	.03838	.03707	.03583	.03465	.03354	.03249	.03149	.03054	.02964	.02879	.02797	.02720	.02646	.02576	.02509	.02445	.02383
109	35	.04545	.04382	.04227	.04081	.03943	.03812	.03688	.03571	.03459	.03354	.03253	.03158	.03067	.02981	.02898	.02820	.02745	.02674	.02606	.02541
109	36	.04830	.04658	.04495	.04341	.04196	.04058	.03927	.03803	.03685	.03573	.03467	.03366	.03269	.03178	.03090	.03007	.02928	.02852	.02779	.02710
109	37	.05134	.04953	.04782	.04620	.04467	.04321	.04183	.04052	.03928	.03809	.03697	.03590	.03488	.03391	.03298	.03209	.03125	.03044	.02967	.02893
109	38	.05462	.05272	.05092	.04921	.04760	.04606	.04461	.04322	.04191	.04066	.03947	.03833	.03725	.03622	.03524	.03430	.03340	.03254	.03172	.03094
109	39	.05812	.05613	.05424	.05245	.05075	.04913	.04760	.04614	.04475	.04343	.04217	.04096	.03982	.03873	.03768	.03669	.03573	.03482	.03395	.03312
109	40	.06190	.05981	.05782	.05594	.05415	.05245	.05083	.04929	.04783	.04643	.04510	.04383	.04262	.04146	.04035	.03930	.03828	.03732	.03639	.03550
109	41	.06597	.06378	.06170	.05972	.05784	.05605	.05435	.05272	.05118	.04970	.04830	.04695	.04567	.04445	.04327	.04215	.04108	.04005	.03907	.03812
109	42	.07035	.06806	.06587	.06380	.06182	.05994	.05815	.05644	.05481	.05326	.05177	.05035	.04900	.04770	.04646	.04527	.04413	.04304	.04200	.04100
109	43	.07505	.07265	.07036	.06818	.06611	.06414	.06225	.06045	.05874	.05710	.05553	.05404	.05261	.05123	.04992	.04866	.04746	.04630	.04520	.04413
109	44	.08008	.07757	.07518	.07290	.07072	.06865	.06667	.06478	.06298	.06125	.05960	.05802	.05651	.05506	.05368	.05235	.05107	.04985	.04867	.04754
109	45	.08542	.08279	.08029	.07791	.07563	.07346	.07138	.06940	.06750	.06569	.06395	.06229	.06069	.05917	.05770	.05630	.05495	.05365	.05241	.05121
109	46	.09108	.08834	.08573	.08324	.08085	.07858	.07640	.07432	.07233	.07043	.06860	.06685	.06517	.06356	.06202	.06053	.05911	.05774	.05643	.05516
109	47	.09705	.09419	.09147	.08886	.08637	.08399	.08172	.07954	.07745	.07545	.07353	.07169	.06992	.06823	.06660	.06504	.06353	.06209	.06070	.05936
109	48	.10335	.10038	.09754	.09482	.09222	.08973	.08735	.08507	.08288	.08078	.07877	.07684	.07498	.07320	.07149	.06984	.06826	.06673	.06527	.06385
109	49	.10999	.10690	.10394	.10111	.09840	.09581	.09332	.09093	.08864	.08644	.08433	.08231	.08036	.07849	.07669	.07495	.07329	.07168	.07013	.06864
109	50	.11701	.11380	.11073	.10778	.10496	.10225	.09965	.09716	.09477	.09247	.09026	.08814	.08609	.08413	.08224	.08042	.07867	.07698	.07535	.07378
109	51	.12441	.12108	.11789	.11482	.11189	.10907	.10636	.10376	.10126	.09886	.09655	.09433	.09219	.09013	.08815	.08624	.08440	.08262	.08091	.07926
109	52	.13217	.12871	.12540	.12222	.11916	.11623	.11341	.11071	.10810	.10560	.10318	.10086	.09863	.09647	.09439	.09239	.09046	.08860	.08680	.08506
109	53	.14028	.13670	.13327	.12997	.12680	.12375	.12082	.11801	.11529	.11268	.11017	.10774	.10541	.10315	.10098	.09888	.09686	.09491	.09302	.09120
109	54	.14875	.14505	.14150	.13808	.13480	.13163	.12859	.12566	.12284	.12012	.11750	.11498	.11254	.11019	.10792	.10572	.10361	.10156	.09958	.09767

Section 2

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

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
109	55	.15760	.15378	.15011	.14657	.14317	.13989	.13674	.13370	.13077	.12794	.12522	.12258	.12005	.11759	.11522	.11294	.11072	.10859	.10652	.10451
109	56	.16684	.16290	.15911	.15546	.15194	.14855	.14528	.14213	.13909	.13615	.13332	.13059	.12794	.12539	.12292	.12054	.11823	.11599	.11383	.11174
109	57	.17648	.17242	.16851	.16474	.16111	.15760	.15422	.15096	.14781	.14477	.14183	.13899	.13624	.13359	.13102	.12853	.12613	.12380	.12154	.11936
109	58	.18647	.18229	.17827	.17438	.17064	.16702	.16353	.16015	.15689	.15374	.15070	.14775	.14490	.14215	.13948	.13689	.13439	.13197	.12962	.12734
109	59	.19678	.19249	.18835	.18435	.18049	.17676	.17316	.16968	.16631	.16305	.15990	.15685	.15389	.15103	.14826	.14558	.14298	.14046	.13801	.13564
109	60	.20740	.20300	.19875	.19464	.19066	.18682	.18311	.17952	.17604	.17268	.16942	.16626	.16321	.16024	.15737	.15459	.15189	.14927	.14673	.14426
109	61	.21837	.21385	.20949	.20527	.20119	.19724	.19341	.18971	.18613	.18266	.17929	.17603	.17287	.16981	.16684	.16395	.16115	.15844	.15580	.15324
109	62	.22973	.22511	.22064	.21631	.21212	.20807	.20414	.20033	.19664	.19306	.18960	.18623	.18297	.17980	.17673	.17375	.17085	.16803	.16530	.16264
109	63	.24152	.23680	.23222	.22779	.22350	.21934	.21530	.21139	.20760	.20392	.20035	.19688	.19352	.19025	.18708	.18400	.18100	.17809	.17525	.17250
109	64	.25372	.24890	.24422	.23969	.23529	.23103	.22690	.22289	.21899	.21521	.21154	.20797	.20451	.20114	.19787	.19469	.19159	.18859	.18566	.18281
109	65	.26633	.26141	.25664	.25201	.24752	.24316	.23893	.23482	.23083	.22695	.22318	.21951	.21595	.21249	.20912	.20584	.20265	.19955	.19652	.19358
109	66	.27940	.27439	.26953	.26481	.26023	.25577	.25145	.24724	.24316	.23918	.23532	.23156	.22790	.22434	.22088	.21751	.21422	.21102	.20791	.20487
109	67	.29299	.28790	.28296	.27815	.27348	.26894	.26453	.26024	.25606	.25200	.24804	.24419	.24044	.23679	.23324	.22977	.22640	.22311	.21990	.21678
109	68	.30709	.30193	.29691	.29202	.28728	.28265	.27816	.27378	.26952	.26537	.26133	.25740	.25356	.24983	.24618	.24263	.23917	.23579	.23250	.22929
109	69	.32166	.31643	.31134	.30639	.30157	.29687	.29230	.28785	.28351	.27928	.27516	.27114	.26723	.26341	.25969	.25605	.25251	.24905	.24567	.24237
109	70	.33661	.33133	.32618	.32116	.31628	.31152	.30688	.30235	.29794	.29364	.28945	.28536	.28137	.27747	.27367	.26996	.26633	.26279	.25934	.25596
109	71	.35188	.34654	.34134	.33627	.33133	.32651	.32181	.31722	.31275	.30838	.30412	.29996	.29590	.29193	.28806	.28427	.28057	.27696	.27343	.26998
109	72	.36742	.36204	.35679	.35168	.34668	.34181	.33706	.33241	.32788	.32345	.31913	.31491	.31078	.30675	.30281	.29895	.29519	.29150	.28790	.28438
109	73	.38317	.37776	.37248	.36733	.36229	.35738	.35257	.34788	.34330	.33882	.33444	.33016	.32597	.32188	.31788	.31396	.31013	.30638	.30271	.29913
109	74	.39923	.39380	.38849	.38330	.37823	.37328	.36844	.36370	.35908	.35455	.35012	.34579	.34155	.33741	.33335	.32938	.32549	.32168	.31795	.31430
109	75	.41566	.41021	.40489	.39968	.39459	.38961	.38474	.37997	.37531	.37074	.36628	.36190	.35762	.35343	.34932	.34530	.34136	.33750	.33372	.33001
109	76	.43254	.42709	.42176	.41655	.41144	.40645	.40156	.39677	.39208	.38749	.38299	.37858	.37427	.37004	.36589	.36183	.35784	.35394	.35011	.34636
109	77	.44988	.44444	.43912	.43391	.42880	.42380	.41891	.41411	.40940	.40479	.40028	.39585	.39151	.38725	.38307	.37898	.37496	.37103	.36716	.36337
109	78	.46765	.46224	.45694	.45174	.44665	.44166	.43677	.43197	.42726	.42265	.41812	.41368	.40933	.40506	.40086	.39675	.39271	.38874	.38485	.38103
109	79	.48574	.48037	.47510	.46993	.46487	.45990	.45502	.45024	.44554	.44094	.43641	.43198	.42762	.42334	.41914	.41502	.41096	.40698	.40308	.39924
109	80	.50397	.49865	.49343	.48830	.48327	.47834	.47349	.46873	.46406	.45947	.45496	.45054	.44619	.44192	.43772	.43360	.42954	.42556	.42164	.41779
109	81	.52219	.51693	.51176	.50669	.50171	.49682	.49201	.48729	.48265	.47809	.47360	.46920	.46487	.46061	.45643	.45231	.44827	.44429	.44038	.43653
109	82	.54029	.53510	.53000	.52499	.52007	.51523	.51047	.50580	.50120	.49667	.49223	.48785	.48355	.47932	.47516	.47106	.46703	.46307	.45916	.45532
109	83	.55826	.55315	.54813	.54319	.53834	.53356	.52886	.52424	.51969	.51522	.51081	.50648	.50221	.49802	.49388	.48982	.48581	.48187	.47799	.47416
109	84	.57624	.57123	.56629	.56144	.55666	.55195	.54732	.54277	.53828	.53386	.52951	.52523	.52101	.51686	.51277	.50874	.50477	.50086	.49701	.49321
109	85	.59435	.58944	.58460	.57984	.57516	.57054	.56599	.56151	.55710	.55275	.54847	.54425	.54009	.53600	.53196	.52798	.52406	.52019	.51638	.51262
109	86	.61241	.60762	.60289	.59824	.59365	.58913	.58468	.58029	.57596	.57170	.56749	.56335	.55926	.55523	.55126	.54734	.54348	.53966	.53591	.53220
109	87	.63015	.62548	.62087	.61633	.61185	.60744	.60309	.59880	.59456	.59039	.58627	.58221	.57820	.57425	.57035	.56650	.56270	.55895	.55526	.55161
109	88	.64753	.64299	.63851	.63409	.62973	.62543	.62118	.61700	.61287	.60879	.60477	.60079	.59688	.59301	.58919	.58542	.58170	.57802	.57439	.57081
109	89	.66454	.66013	.65579	.65150	.64726	.64308	.63895	.63488	.63086	.62689	.62297	.61909	.61527	.61149	.60776	.60408	.60044	.59685	.59330	.58979
109	90	.68115	.67689	.67268	.66853	.66442	.66037	.65637	.65241	.64851	.64465	.64084	.63707	.63335	.62968	.62604	.62246	.61891	.61540	.61194	.60851
109	91	.69706	.69294	.68887	.68486	.68089	.67696	.67309	.66925	.66547	.66173	.65803	.65437	.65076	.64719	.64366	.64017	.63672	.63330	.62993	.62659
109	92	.71190	.70792	.70399	.70011	.69627	.69247	.68872	.68501	.68134	.67771	.67412	.67058	.66707	.66360	.66017	.65678	.65342	.65010	.64682	.64357
109	93	.72569	.72184	.71804	.71429	.71057	.70689	.70326	.69967	.69611	.69259	.68911	.68567	.68227	.67890	.67557	.67227	.66901	.66578	.66258	.65942
109	94	.73861	.73490	.73123	.72759	.72400	.72044	.71692	.71344	.71000	.70659	.70321	.69988	.69657	.69330	.69006	.68686	.68369	.68055	.67744	.67437
109	95	.75097	.74739	.74384	.74033	.73686	.73342	.73002	.72665	.72331	.72001	.71674	.71351	.71031	.70713	.70399	.70088	.69781	.69476	.69174	.68875
109	96	.76267	.75922	.75579	.75240	.74905	.74572	.74243	.73917	.73595	.73275	.72959	.72646	.72335	.72028	.71724	.71422	.71123	.70828	.70534	.70244
109	97	.77356	.77022	.76691	.76363	.76039	.75718	.75399	.75084	.74772	.74463	.74156	.73853	.73552	.73254	.72959	.72666	.72376	.72089	.71804	.71522
109	98	.78382	.78059	.77740	.77423	.77110	.76799	.76491	.76186	.75884	.75584	.75287	.74993	.74702	.74413	.74126	.73842	.73561	.73282	.73006	.72732
109	99	.79390	.79079	.78771	.78465	.78162	.77862	.77565	.77270	.76978	.76688	.76401	.76117	.75834	.75555	.75277	.75002	.74730	.74459	.74191	.73926
109	100	.80376	.80076	.79779	.79485	.79193	.78904	.78617	.78333	.78051	.77771	.77494	.77219	.76946	.76676	.76408	.76142	.75878	.75616	.75357	.75099
109	101	.81353	.81066	.80780	.80497	.80217	.79938	.79662	.79388	.79117	.78847	.78580	.78315	.78052	.77791	.77532	.77275	.77021	.76768	.76517	.76268
109	102	.82318	.82042	.81768	.81496	.81227	.80960	.80694	.80431	.80170	.79911	.79654	.79399	.79146	.78894	.78645	.78397	.78152	.77908	.77666	.77426
109	103	.83278	.83014	.82752	.82491	.82233	.81977	.81723	.81470	.81220	.80971	.80724	.80479	.80236	.79994	.79755	.79517	.79280	.79046	.78813	.78582
109	104	.84310	.84059	.83810	.83563	.83317	.83073	.82831	.82591	.82352	.82115	.81879	.81646	.81413	.81183	.80954	.80726	.80501	.80276	.80054	.79832

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

Section 2

Ages		Interest Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
109	105	.85318	.85079	.84843	.84607	.84374	.84142	.83911	.83682	.83455	.83229	.83005	.82782	.82560	.82340	.82121	.81904	.81688	.81474	.81260	.81049
109	106	.86633	.86413	.86193	.85975	.85758	.85543	.85329	.85116	.84904	.84694	.84485	.84277	.84071	.83866	.83662	.83459	.83257	.83057	.82857	.82659
109	107	.88247	.88049	.87852	.87656	.87460	.87266	.87073	.86881	.86690	.86500	.86311	.86124	.85937	.85751	.85566	.85382	.85199	.85017	.84835	.84655
109	108	.90825	.90666	.90507	.90350	.90193	.90037	.89881	.89727	.89572	.89419	.89266	.89114	.88963	.88812	.88662	.88513	.88364	.88216	.88068	.87922
109	109	.95372	.95290	.95208	.95126	.95045	.94964	.94883	.94803	.94723	.94643	.94563	.94484	.94405	.94326	.94248	.94170	.94092	.94014	.93937	.93860