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

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
0	0	.00021	.00021	.00020	.00019	.00019	.00018	.00018	.00018	.00017	.00017	.00016	.00016	.00016	.00016	.00015	.00015	.00015	.00015	.00015	.00014
1	0	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005
1	1	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003
2	0	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005
2	1	.00009	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003
2	2	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003
3	0	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005
3	1	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003
3	2	.00009	.00009	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
3	3	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
4	0	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005
4	1	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
4	2	.00010	.00009	.00009	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
4	3	.00011	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
4	4	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003
5	0	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005
5	1	.00010	.00009	.00009	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
5	2	.00011	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
5	3	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003
5	4	.00012	.00011	.00010	.00009	.00009	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003
5	5	.00012	.00012	.00011	.00010	.00009	.00009	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
6	0	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005
6	1	.00011	.00010	.00009	.00009	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003
6	2	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003
6	3	.00012	.00011	.00010	.00009	.00009	.00008	.00007	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003
6	4	.00012	.00012	.00011	.00010	.00009	.00009	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
6	5	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004
6	6	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004
7	0	.00014	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006
7	1	.00011	.00011	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003
7	2	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003
7	3	.00013	.00012	.00011	.00010	.00009	.00009	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
7	4	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004
7	5	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004
7	6	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004
7	7	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005
8	0	.00015	.00014	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006
8	1	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
8	2	.00013	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004
8	3	.00013	.00012	.00011	.00011	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004
8	4	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004
8	5	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004
8	6	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005
8	7	.00017	.00016	.00014	.00013	.00012	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005
8	8	.00018	.00017	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005
9	0	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006
9	1	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004
9	2	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00007	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004
9	3	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004
9	4	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004

Ages		Interest Rate																				
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
9	5	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005
9	6	.00017	.00016	.00014	.00013	.00012	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005
9	7	.00018	.00017	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005
9	8	.00019	.00018	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006
9	9	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00008	.00007	.00007	.00006	.00006
10	0	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007
10	1	.00014	.00013	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004
10	2	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004
10	3	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004
10	4	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005
10	5	.00017	.00016	.00014	.00013	.00012	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005
10	6	.00018	.00017	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005
10	7	.00019	.00018	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006
10	8	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00008	.00007	.00007	.00006	.00006
10	9	.00022	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007
10	10	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007
11	0	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
11	1	.00015	.00013	.00012	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004
11	2	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005
11	3	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005
11	4	.00017	.00016	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005
11	5	.00018	.00017	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005
11	6	.00019	.00018	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006
11	7	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00008	.00007	.00007	.00006	.00006
11	8	.00022	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007
11	9	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007
11	10	.00024	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008
11	11	.00026	.00024	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008
12	0	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009
12	1	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005
12	2	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005
12	3	.00017	.00016	.00015	.00013	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005
12	4	.00018	.00017	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005
12	5	.00019	.00018	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006
12	6	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00008	.00007	.00007	.00006	.00006
12	7	.00021	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007
12	8	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007
12	9	.00024	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008
12	10	.00026	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008
12	11	.00028	.00026	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009
12	12	.00029	.00027	.00026	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010
13	0	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010
13	1	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005
13	2	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00006	.00005
13	3	.00018	.00017	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005
13	4	.00019	.00018	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00008	.00007	.00007	.00006	.00006	.00006
13	5	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00008	.00008	.00008	.00007	.00007	.00006	.00006
13	6	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007
13	7	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007
13	8	.00024	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008

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

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
13	9	.00026	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008
13	10	.00028	.00026	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009
13	11	.00029	.00027	.00026	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010
13	12	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00017	.00016	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010
13	13	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00012	.00011
14	0	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010
14	1	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00006
14	2	.00018	.00017	.00016	.00014	.00013	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006
14	3	.00019	.00018	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006
14	4	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00008	.00008	.00008	.00007	.00007	.00006	.00006
14	5	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007
14	6	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007
14	7	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008
14	8	.00026	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00009	.00008
14	9	.00027	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009
14	10	.00029	.00027	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009
14	11	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010
14	12	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00012	.00011
14	13	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012
14	14	.00038	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013
15	0	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011
15	1	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006
15	2	.00019	.00018	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006
15	3	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006
15	4	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007
15	5	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007
15	6	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007
15	7	.00025	.00024	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008
15	8	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00009	.00009	.00009
15	9	.00029	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009
15	10	.00031	.00029	.00027	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010
15	11	.00033	.00031	.00029	.00027	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00011	.00011
15	12	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012
15	13	.00037	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013
15	14	.00040	.00037	.00035	.00033	.00030	.00029	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00014
15	15	.00042	.00039	.00037	.00034	.00032	.00030	.00029	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00014
16	0	.00026	.00025	.00024	.00023	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012
16	1	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006
16	2	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006
16	3	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007
16	4	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007
16	5	.00024	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007
16	6	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00015	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008
16	7	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008
16	8	.00029	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009
16	9	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010
16	10	.00033	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011
16	11	.00035	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00013	.00013	.00012	.00011
16	12	.00037	.00035	.00032	.00030	.00028	.00027	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012
16	13	.00040	.00037	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013

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

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
16	14	.00042	.00039	.00037	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00014
16	15	.00044	.00042	.00039	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00020	.00019	.00018	.00018	.00017	.00016	.00015
16	16	.00047	.00044	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016
17	0	.00028	.00026	.00025	.00024	.00023	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00013
17	1	.00020	.00019	.00018	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
17	2	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007
17	3	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007
17	4	.00023	.00022	.00020	.00019	.00018	.00016	.00015	.00014	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007
17	5	.00025	.00023	.00021	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008
17	6	.00026	.00025	.00023	.00021	.00020	.00019	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008
17	7	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009
17	8	.00030	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00016	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010
17	9	.00032	.00030	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010
17	10	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011
17	11	.00037	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012
17	12	.00039	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013
17	13	.00042	.00039	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014
17	14	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015
17	15	.00047	.00044	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00020	.00019	.00019	.00018	.00017	.00016
17	16	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017
17	17	.00052	.00049	.00046	.00043	.00040	.00038	.00035	.00033	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018
18	0	.00029	.00028	.00026	.00025	.00024	.00023	.00021	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013
18	1	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007
18	2	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007
18	3	.00023	.00022	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007
18	4	.00025	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008
18	5	.00026	.00024	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008
18	6	.00028	.00026	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009
18	7	.00030	.00027	.00026	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009
18	8	.00032	.00029	.00027	.00026	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010
18	9	.00034	.00031	.00029	.00027	.00026	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011
18	10	.00036	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012
18	11	.00038	.00036	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013
18	12	.00041	.00038	.00036	.00033	.00031	.00029	.00028	.00026	.00024	.00023	.00022	.00021	.00020	.00018	.00018	.00017	.00016	.00015	.00014	.00014
18	13	.00044	.00041	.00038	.00036	.00034	.00031	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015
18	14	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016
18	15	.00049	.00046	.00043	.00040	.00038	.00036	.00033	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00019	.00018	.00017
18	16	.00052	.00049	.00046	.00043	.00040	.00038	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018
18	17	.00055	.00051	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019
18	18	.00058	.00054	.00051	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020
19	0	.00030	.00029	.00027	.00026	.00025	.00024	.00022	.00021	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014	.00014
19	1	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007
19	2	.00023	.00021	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007
19	3	.00024	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008
19	4	.00026	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008
19	5	.00027	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00009	.00009	.00009
19	6	.00029	.00027	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009
19	7	.00031	.00029	.00027	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010
19	8	.00033	.00031	.00029	.00027	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011
19	9	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00016	.00015	.00014	.00013	.00013	.00012	.00011

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

| Ages | | Interest Rate | | | | | | | | | | | | | | | | | | |
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
19	10	.00038	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012
19	11	.00040	.00038	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013
19	12	.00043	.00040	.00038	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00019	.00018	.00018	.00017	.00016	.00015	.00014
19	13	.00046	.00043	.00040	.00038	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00016
19	14	.00049	.00046	.00043	.00040	.00038	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00017
19	15	.00052	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00030	.00028	.00026	.00025	.00024	.00023	.00021	.00020	.00019	.00019	.00018
19	16	.00055	.00051	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019
19	17	.00058	.00054	.00051	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020
19	18	.00061	.00057	.00053	.00050	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00021
19	19	.00064	.00060	.00056	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00027	.00025	.00024	.00023	.00022
20	0	.00032	.00030	.00029	.00027	.00026	.00025	.00024	.00022	.00021	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014
20	1	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008
20	2	.00024	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00009	.00008	.00008
20	3	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008
20	4	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008
20	5	.00029	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00009	.00009
20	6	.00031	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010
20	7	.00033	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010
20	8	.00035	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011
20	9	.00037	.00035	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012
20	10	.00040	.00037	.00034	.00032	.00030	.00028	.00027	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013
20	11	.00042	.00040	.00037	.00035	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014
20	12	.00045	.00042	.00039	.00037	.00035	.00032	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00018	.00017	.00016	.00015
20	13	.00048	.00045	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016
20	14	.00051	.00048	.00045	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00018
20	15	.00054	.00051	.00048	.00045	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00021	.00020	.00020	.00019
20	16	.00058	.00054	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00020
20	17	.00061	.00057	.00053	.00050	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00021
20	18	.00064	.00060	.00056	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00027	.00025	.00024	.00023	.00022
20	19	.00067	.00063	.00059	.00055	.00052	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027	.00025	.00024	.00023
20	20	.00071	.00066	.00062	.00058	.00055	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027	.00025	.00024
21	0	.00033	.00032	.00030	.00028	.00027	.00026	.00025	.00024	.00022	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00017	.00016	.00015	.00015
21	1	.00024	.00023	.00021	.00020	.00019	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008
21	2	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00009	.00009	.00009	.00008
21	3	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008
21	4	.00028	.00026	.00025	.00023	.00021	.00020	.00019	.00018	.00016	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009
21	5	.00030	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00016	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009
21	6	.00032	.00030	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010
21	7	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011
21	8	.00036	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012
21	9	.00039	.00036	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013
21	10	.00042	.00039	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014
21	11	.00044	.00042	.00039	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015
21	12	.00048	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00018	.00017	.00016
21	13	.00051	.00047	.00044	.00041	.00039	.00037	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017
21	14	.00054	.00050	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018
21	15	.00057	.00053	.00050	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00020
21	16	.00060	.00057	.00053	.00050	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021
21	17	.00064	.00060	.00056	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00027	.00025	.00024	.00023	.00022
21	18	.00067	.00063	.00059	.00055	.00052	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027	.00025	.00024	.00023

Ages O	Y	Interest Rate 14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
21	19	.00071	.00066	.00062	.00058	.00055	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027	.00025	.00024
21	20	.00075	.00070	.00065	.00061	.00057	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027	.00025
21	21	.00078	.00073	.00069	.00065	.00061	.00057	.00054	.00050	.00048	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027
22	0	.00035	.00033	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016
22	1	.00026	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008
22	2	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00009
22	3	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009
22	4	.00030	.00028	.00026	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009
22	5	.00032	.00029	.00027	.00026	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010
22	6	.00034	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00017	.00016	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00011
22	7	.00036	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011
22	8	.00038	.00036	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012
22	9	.00041	.00038	.00036	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013
22	10	.00044	.00041	.00038	.00036	.00033	.00031	.00029	.00028	.00026	.00024	.00023	.00022	.00021	.00019	.00018	.00018	.00017	.00016	.00015	.00014
22	11	.00047	.00044	.00041	.00038	.00036	.00034	.00031	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015
22	12	.00050	.00047	.00044	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00018	.00017
22	13	.00053	.00050	.00047	.00044	.00041	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018
22	14	.00057	.00053	.00050	.00046	.00044	.00041	.00039	.00036	.00034	.00032	.00031	.00029	.00027	.00026	.00025	.00023	.00022	.00021	.00020	.00019
22	15	.00060	.00056	.00053	.00049	.00046	.00044	.00041	.00039	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021
22	16	.00064	.00059	.00056	.00052	.00049	.00046	.00043	.00041	.00039	.00036	.00034	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022
22	17	.00067	.00063	.00059	.00055	.00052	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027	.00025	.00024	.00023
22	18	.00071	.00066	.00062	.00058	.00055	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027	.00025	.00024
22	19	.00074	.00070	.00065	.00061	.00057	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027	.00025
22	20	.00078	.00073	.00069	.00065	.00061	.00057	.00054	.00050	.00048	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027
22	21	.00083	.00077	.00072	.00068	.00064	.00060	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028
22	22	.00087	.00082	.00076	.00072	.00067	.00063	.00060	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030
23	0	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016
23	1	.00027	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009
23	2	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00016	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009
23	3	.00029	.00027	.00026	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009
23	4	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00010	.00010
23	5	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011
23	6	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011
23	7	.00038	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00017	.00017	.00016	.00015	.00014	.00013	.00013	.00012
23	8	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013
23	9	.00043	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014
23	10	.00046	.00043	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00019	.00018	.00018	.00017	.00016	.00015
23	11	.00049	.00046	.00043	.00040	.00038	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016
23	12	.00052	.00049	.00046	.00043	.00040	.00038	.00036	.00033	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00018
23	13	.00056	.00052	.00049	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019
23	14	.00060	.00056	.00052	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00023	.00022	.00021	.00020
23	15	.00063	.00059	.00055	.00052	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022
23	16	.00067	.00063	.00059	.00055	.00052	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023
23	17	.00071	.00066	.00062	.00058	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027	.00025	.00024
23	18	.00074	.00070	.00065	.00061	.00057	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027	.00026
23	19	.00078	.00073	.00069	.00064	.00061	.00057	.00054	.00050	.00048	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027
23	20	.00083	.00077	.00072	.00068	.00064	.00060	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028
23	21	.00087	.00081	.00076	.00072	.00067	.00063	.00060	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030
23	22	.00092	.00086	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031
23	23	.00097	.00091	.00085	.00080	.00075	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00035	.00033

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

| Ages | | Interest Rate | | | | | | | | | | | | | | | | | | | |
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
24	0	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017
24	1	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009
24	2	.00029	.00027	.00026	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010
24	3	.00031	.00029	.00027	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00010	.00010
24	4	.00033	.00031	.00028	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00010
24	5	.00035	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011
24	6	.00037	.00035	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012
24	7	.00040	.00037	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00018	.00017	.00017	.00016	.00015	.00014	.00013	.00013
24	8	.00042	.00039	.00037	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014
24	9	.00045	.00042	.00039	.00037	.00034	.00032	.00030	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015
24	10	.00048	.00045	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00019	.00018	.00018	.00017	.00016
24	11	.00052	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017
24	12	.00055	.00052	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00030	.00028	.00026	.00025	.00024	.00023	.00021	.00020	.00019	.00019
24	13	.00059	.00055	.00052	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00026	.00024	.00023	.00022	.00021	.00020
24	14	.00063	.00059	.00055	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00024	.00022	.00021
24	15	.00066	.00062	.00058	.00055	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00023
24	16	.00070	.00066	.00062	.00058	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027	.00025	.00024
24	17	.00074	.00070	.00065	.00061	.00057	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027	.00026
24	18	.00078	.00073	.00069	.00064	.00061	.00057	.00054	.00050	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027
24	19	.00083	.00077	.00072	.00068	.00064	.00060	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028
24	20	.00087	.00081	.00076	.00072	.00067	.00063	.00060	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030
24	21	.00092	.00086	.00080	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00035	.00033	.00031
24	22	.00097	.00091	.00085	.00080	.00075	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00035	.00033
24	23	.00102	.00095	.00090	.00084	.00079	.00074	.00070	.00066	.00062	.00059	.00055	.00052	.00050	.00047	.00045	.00042	.00040	.00038	.00037	.00035
24	24	.00108	.00101	.00094	.00089	.00083	.00078	.00074	.00070	.00066	.00062	.00059	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00037
25	0	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018
25	1	.00030	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010
25	2	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010
25	3	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00010
25	4	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011
25	5	.00037	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012
25	6	.00039	.00036	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013
25	7	.00042	.00039	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00017	.00016	.00015	.00014	.00013
25	8	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014
25	9	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00016
25	10	.00051	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017
25	11	.00054	.00051	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018
25	12	.00058	.00054	.00051	.00048	.00045	.00042	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00020
25	13	.00062	.00058	.00054	.00051	.00048	.00045	.00042	.00040	.00038	.00035	.00033	.00032	.00030	.00028	.00027	.00026	.00024	.00023	.00022	.00021
25	14	.00066	.00062	.00058	.00054	.00051	.00048	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00024	.00023
25	15	.00070	.00065	.00061	.00058	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00027	.00025	.00024
25	16	.00074	.00069	.00065	.00061	.00057	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027	.00026
25	17	.00078	.00073	.00069	.00064	.00060	.00057	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027
25	18	.00082	.00077	.00072	.00068	.00064	.00060	.00057	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028
25	19	.00087	.00081	.00076	.00072	.00067	.00063	.00060	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00035	.00033	.00031	.00030
25	20	.00092	.00086	.00080	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00035	.00033	.00031
25	21	.00097	.00091	.00085	.00080	.00075	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00035	.00033
25	22	.00102	.00095	.00090	.00084	.00079	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00037	.00035
25	23	.00108	.00101	.00094	.00089	.00083	.00078	.00074	.00070	.00066	.00062	.00059	.00055	.00053	.00050	.00047	.00045	.00043	.00041	.00039	.00037
25	24	.00113	.00106	.00100	.00094	.00088	.00083	.00078	.00074	.00069	.00066	.00062	.00059	.00055	.00053	.00050	.00047	.00045	.00043	.00041	.00039

Ages		Interest Rate																				
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
25	25	.00120	.00112	.00105	.00099	.00093	.00088	.00082	.00078	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041
26	0	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00020	.00019
26	1	.00031	.00029	.00027	.00026	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00010
26	2	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011
26	3	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011
26	4	.00036	.00034	.00031	.00029	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012
26	5	.00038	.00036	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012
26	6	.00041	.00038	.00036	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013
26	7	.00044	.00041	.00038	.00036	.00033	.00031	.00029	.00028	.00026	.00024	.00023	.00022	.00021	.00019	.00018	.00017	.00017	.00016	.00015	.00014
26	8	.00047	.00044	.00041	.00038	.00036	.00033	.00031	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015
26	9	.00050	.00047	.00044	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016
26	10	.00053	.00050	.00047	.00044	.00041	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018
26	11	.00057	.00053	.00050	.00047	.00044	.00041	.00039	.00037	.00034	.00032	.00031	.00029	.00027	.00026	.00025	.00023	.00022	.00021	.00020	.00019
26	12	.00061	.00057	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021
26	13	.00065	.00061	.00057	.00054	.00050	.00047	.00045	.00042	.00040	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026	.00025	.00023	.00022
26	14	.00069	.00065	.00061	.00057	.00054	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024
26	15	.00074	.00069	.00065	.00061	.00057	.00054	.00050	.00048	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00027	.00026
26	16	.00078	.00073	.00068	.00064	.00060	.00057	.00053	.00050	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027
26	17	.00082	.00077	.00072	.00068	.00064	.00060	.00057	.00053	.00050	.00048	.00045	.00043	.00040	.00038	.00036	.00035	.00033	.00031	.00030	.00029
26	18	.00087	.00081	.00076	.00072	.00067	.00063	.00060	.00056	.00053	.00050	.00047	.00045	.00043	.00040	.00038	.00036	.00035	.00033	.00031	.00030
26	19	.00092	.00086	.00080	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00043	.00040	.00038	.00036	.00035	.00033	.00032
26	20	.00097	.00090	.00085	.00080	.00075	.00070	.00066	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00043	.00040	.00038	.00037	.00035	.00033
26	21	.00102	.00095	.00090	.00084	.00079	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00035
26	22	.00108	.00101	.00095	.00089	.00083	.00078	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00047	.00045	.00043	.00041	.00039	.00037
26	23	.00113	.00106	.00100	.00094	.00088	.00083	.00078	.00074	.00069	.00066	.00062	.00059	.00056	.00053	.00050	.00047	.00045	.00043	.00041	.00039
26	24	.00120	.00112	.00105	.00099	.00093	.00088	.00082	.00078	.00073	.00069	.00066	.00062	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041
26	25	.00126	.00119	.00111	.00105	.00098	.00093	.00087	.00082	.00078	.00073	.00069	.00066	.00062	.00059	.00056	.00053	.00050	.00048	.00046	.00044
26	26	.00134	.00125	.00118	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00073	.00069	.00066	.00062	.00059	.00056	.00053	.00051	.00048	.00046
27	0	.00045	.00042	.00040	.00038	.00036	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020
27	1	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00012	.00011
27	2	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011
27	3	.00036	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012
27	4	.00038	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012
27	5	.00040	.00038	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013
27	6	.00043	.00040	.00038	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014
27	7	.00046	.00043	.00040	.00038	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00019	.00018	.00018	.00017	.00016	.00015
27	8	.00049	.00046	.00043	.00040	.00038	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016
27	9	.00052	.00049	.00046	.00043	.00040	.00038	.00036	.00033	.00032	.00030	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017
27	10	.00056	.00052	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019
27	11	.00060	.00056	.00053	.00049	.00046	.00043	.00041	.00039	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00022	.00021	.00020
27	12	.00064	.00060	.00056	.00053	.00050	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022
27	13	.00069	.00064	.00060	.00056	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00024
27	14	.00073	.00068	.00064	.00060	.00057	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00027	.00025
27	15	.00077	.00073	.00068	.00064	.00060	.00057	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027
27	16	.00082	.00077	.00072	.00068	.00064	.00060	.00056	.00053	.00050	.00048	.00045	.00043	.00040	.00038	.00036	.00035	.00033	.00031	.00030	.00029
27	17	.00087	.00081	.00076	.00072	.00067	.00063	.00060	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00038	.00037	.00035	.00033	.00032	.00030
27	18	.00091	.00086	.00080	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032
27	19	.00097	.00090	.00085	.00080	.00075	.00071	.00066	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00033
27	20	.00102	.00095	.00090	.00084	.00079	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00035
27	21	.00107	.00101	.00095	.00089	.00083	.00079	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037

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

Ages		Interest Rate																				
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
27	22	.00113	.00106	.00100	.00094	.00088	.00083	.00078	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039
27	23	.00120	.00112	.00105	.00099	.00093	.00088	.00083	.00078	.00073	.00069	.00066	.00062	.00059	.00056	.00053	.00050	.00048	.00046	.00043	.00041
27	24	.00126	.00119	.00111	.00105	.00098	.00093	.00087	.00082	.00078	.00073	.00069	.00066	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044
27	25	.00133	.00125	.00118	.00111	.00104	.00098	.00092	.00087	.00082	.00078	.00073	.00069	.00066	.00062	.00059	.00056	.00054	.00051	.00048	.00046
27	26	.00141	.00132	.00124	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049
27	27	.00149	.00140	.00131	.00124	.00116	.00110	.00103	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00054	.00052
28	0	.00047	.00045	.00042	.00040	.00038	.00037	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021
28	1	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012
28	2	.00036	.00033	.00031	.00029	.00028	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012
28	3	.00038	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012
28	4	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013
28	5	.00042	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014
28	6	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00016	.00015
28	7	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016
28	8	.00052	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017
28	9	.00055	.00052	.00048	.00045	.00042	.00040	.00038	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018
28	10	.00059	.00055	.00052	.00048	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020
28	11	.00063	.00059	.00055	.00052	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022
28	12	.00068	.00063	.00059	.00056	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00026	.00024	.00023
28	13	.00072	.00068	.00063	.00060	.00056	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00034	.00032	.00030	.00029	.00028	.00026	.00025
28	14	.00077	.00072	.00068	.00063	.00060	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027
28	15	.00082	.00076	.00072	.00067	.00063	.00060	.00056	.00053	.00050	.00047	.00045	.00043	.00040	.00038	.00036	.00035	.00033	.00031	.00030	.00029
28	16	.00086	.00081	.00076	.00071	.00067	.00063	.00060	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030
28	17	.00091	.00086	.00080	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032
28	18	.00096	.00090	.00085	.00080	.00075	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00034
28	19	.00102	.00095	.00090	.00084	.00079	.00074	.00070	.00066	.00063	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035
28	20	.00107	.00101	.00094	.00089	.00084	.00079	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037
28	21	.00113	.00106	.00100	.00094	.00088	.00083	.00078	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00048	.00046	.00043	.00041	.00039
28	22	.00120	.00112	.00105	.00099	.00093	.00088	.00083	.00078	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00048	.00046	.00044	.00042
28	23	.00126	.00118	.00111	.00105	.00098	.00093	.00087	.00082	.00078	.00073	.00069	.00066	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044
28	24	.00133	.00125	.00118	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00073	.00070	.00066	.00063	.00059	.00056	.00054	.00051	.00049	.00046
28	25	.00141	.00132	.00124	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049
28	26	.00149	.00140	.00131	.00124	.00116	.00110	.00103	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00055	.00052
28	27	.00158	.00148	.00139	.00131	.00123	.00116	.00109	.00103	.00098	.00092	.00087	.00083	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00055
28	28	.00167	.00156	.00147	.00138	.00130	.00123	.00116	.00109	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00071	.00068	.00064	.00061	.00059
29	0	.00050	.00047	.00045	.00042	.00040	.00039	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022
29	1	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012
29	2	.00038	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013
29	3	.00040	.00037	.00035	.00032	.00030	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013
29	4	.00042	.00039	.00037	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014
29	5	.00045	.00042	.00039	.00037	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015
29	6	.00048	.00045	.00042	.00039	.00037	.00034	.00032	.00030	.00029	.00027	.00025	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00017	.00016
29	7	.00051	.00048	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017
29	8	.00054	.00051	.00048	.00045	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018
29	9	.00058	.00054	.00051	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020
29	10	.00062	.00058	.00054	.00051	.00048	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00023	.00022	.00021
29	11	.00066	.00062	.00058	.00055	.00051	.00048	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00023
29	12	.00071	.00067	.00062	.00059	.00055	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00028	.00027	.00026	.00025
29	13	.00076	.00071	.00067	.00063	.00059	.00056	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00027
29	14	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
29	15	.00086	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030
29	16	.00091	.00085	.00080	.00075	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032
29	17	.00096	.00090	.00085	.00080	.00075	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00036	.00034
29	18	.00102	.00095	.00089	.00084	.00079	.00075	.00070	.00066	.00063	.00059	.00056	.00053	.00050	.00048	.00046	.00043	.00041	.00039	.00037	.00036
29	19	.00107	.00101	.00094	.00089	.00084	.00079	.00074	.00070	.00066	.00063	.00059	.00056	.00053	.00050	.00048	.00046	.00043	.00041	.00039	.00038
29	20	.00113	.00106	.00100	.00094	.00088	.00083	.00078	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040
29	21	.00119	.00112	.00105	.00099	.00093	.00088	.00083	.00078	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042
29	22	.00126	.00118	.00111	.00105	.00098	.00093	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00059	.00056	.00054	.00051	.00048	.00046	.00044
29	23	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00047
29	24	.00141	.00132	.00124	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00052	.00049
29	25	.00149	.00140	.00131	.00124	.00116	.00110	.00103	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00055	.00052
29	26	.00157	.00148	.00139	.00131	.00123	.00116	.00109	.00103	.00098	.00092	.00087	.00083	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00055
29	27	.00166	.00156	.00147	.00138	.00130	.00123	.00116	.00109	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00071	.00068	.00064	.00061	.00059
29	28	.00176	.00165	.00156	.00146	.00138	.00130	.00123	.00116	.00110	.00104	.00098	.00093	.00088	.00084	.00080	.00076	.00072	.00068	.00065	.00062
29	29	.00186	.00175	.00165	.00155	.00146	.00138	.00130	.00123	.00116	.00110	.00104	.00099	.00094	.00089	.00084	.00080	.00076	.00073	.00069	.00066
30	0	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00025	.00024
30	1	.00038	.00036	.00033	.00031	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013
30	2	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00013
30	3	.00042	.00039	.00037	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014
30	4	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015
30	5	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00016
30	6	.00050	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00029	.00027	.00025	.00024	.00023	.00022	.00021	.00019	.00019	.00018	.00017
30	7	.00053	.00050	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018
30	8	.00057	.00053	.00050	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019
30	9	.00061	.00057	.00054	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021
30	10	.00065	.00061	.00057	.00054	.00051	.00048	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00024	.00022
30	11	.00070	.00065	.00061	.00058	.00054	.00051	.00048	.00045	.00043	.00041	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027	.00025	.00024
30	12	.00075	.00070	.00066	.00062	.00058	.00055	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026
30	13	.00080	.00075	.00070	.00066	.00062	.00059	.00055	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00030	.00028
30	14	.00085	.00080	.00075	.00071	.00066	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00035	.00033	.00032	.00030
30	15	.00090	.00085	.00080	.00075	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032
30	16	.00096	.00090	.00084	.00079	.00075	.00071	.00067	.00063	.00059	.00056	.00053	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00036	.00034
30	17	.00101	.00095	.00089	.00084	.00079	.00075	.00070	.00066	.00063	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00041	.00040	.00038	.00036
30	18	.00107	.00100	.00094	.00089	.00084	.00079	.00074	.00070	.00066	.00063	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038
30	19	.00113	.00106	.00100	.00094	.00088	.00083	.00078	.00074	.00070	.00066	.00063	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040
30	20	.00119	.00112	.00105	.00099	.00093	.00088	.00083	.00078	.00074	.00070	.00066	.00063	.00059	.00056	.00054	.00051	.00049	.00046	.00044	.00042
30	21	.00126	.00118	.00111	.00104	.00098	.00093	.00087	.00083	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00046	.00044
30	22	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00047
30	23	.00141	.00132	.00124	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00052	.00049
30	24	.00149	.00140	.00131	.00123	.00116	.00109	.00103	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00055	.00052
30	25	.00157	.00148	.00139	.00131	.00123	.00116	.00109	.00103	.00098	.00092	.00087	.00083	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00055
30	26	.00166	.00156	.00147	.00138	.00130	.00123	.00116	.00109	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00071	.00068	.00065	.00061	.00059
30	27	.00176	.00165	.00155	.00146	.00138	.00130	.00123	.00116	.00110	.00104	.00098	.00093	.00088	.00084	.00080	.00076	.00072	.00069	.00065	.00062
30	28	.00186	.00175	.00165	.00155	.00146	.00138	.00130	.00123	.00116	.00110	.00104	.00099	.00094	.00089	.00084	.00080	.00076	.00073	.00069	.00066
30	29	.00197	.00185	.00174	.00164	.00155	.00146	.00138	.00130	.00123	.00117	.00111	.00105	.00099	.00094	.00090	.00085	.00081	.00077	.00074	.00070
30	30	.00208	.00196	.00184	.00174	.00164	.00155	.00146	.00138	.00131	.00124	.00117	.00111	.00106	.00100	.00095	.00091	.00086	.00082	.00078	.00075
31	0	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
31	1	.00040	.00038	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014
31	2	.00042	.00039	.00037	.00034	.00032	.00030	.00029	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00014
31	3	.00044	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015

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

| Ages | | Interest Rate | | | | | | | | | | | | | | | | | | | |
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
31	4	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00016
31	5	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00017
31	6	.00053	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018
31	7	.00056	.00053	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00031	.00029	.00027	.00026	.00025	.00023	.00022	.00021	.00020	.00019
31	8	.00060	.00056	.00053	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021
31	9	.00064	.00060	.00056	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00026	.00024	.00023	.00022
31	10	.00069	.00064	.00060	.00057	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00028	.00026	.00025	.00024
31	11	.00074	.00069	.00065	.00061	.00057	.00054	.00051	.00048	.00045	.00043	.00041	.00038	.00036	.00035	.00033	.00031	.00030	.00028	.00027	.00026
31	12	.00079	.00074	.00069	.00065	.00061	.00058	.00055	.00051	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00029	.00028
31	13	.00084	.00079	.00074	.00070	.00066	.00062	.00058	.00055	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030
31	14	.00090	.00084	.00079	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032
31	15	.00095	.00089	.00084	.00079	.00074	.00070	.00066	.00063	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00036	.00034
31	16	.00101	.00095	.00089	.00084	.00079	.00074	.00070	.00066	.00063	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00036
31	17	.00107	.00100	.00094	.00089	.00084	.00079	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00048	.00046	.00044	.00042	.00040	.00038
31	18	.00113	.00106	.00099	.00094	.00088	.00083	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040
31	19	.00119	.00112	.00105	.00099	.00093	.00088	.00083	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00047	.00044	.00042
31	20	.00126	.00118	.00111	.00104	.00098	.00093	.00087	.00083	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00047	.00045
31	21	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00083	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00052	.00049	.00047
31	22	.00140	.00132	.00124	.00117	.00110	.00103	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00055	.00052	.00050
31	23	.00148	.00139	.00131	.00123	.00116	.00109	.00103	.00098	.00092	.00087	.00083	.00078	.00074	.00070	.00067	.00064	.00061	.00058	.00055	.00052
31	24	.00157	.00147	.00138	.00130	.00123	.00116	.00109	.00103	.00098	.00092	.00087	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055
31	25	.00166	.00156	.00147	.00138	.00130	.00123	.00116	.00109	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00071	.00068	.00065	.00062	.00059
31	26	.00175	.00165	.00155	.00146	.00138	.00130	.00123	.00116	.00109	.00104	.00098	.00093	.00088	.00084	.00080	.00076	.00072	.00069	.00065	.00062
31	27	.00186	.00175	.00164	.00155	.00146	.00138	.00130	.00123	.00116	.00110	.00104	.00099	.00094	.00089	.00084	.00080	.00076	.00073	.00069	.00066
31	28	.00196	.00185	.00174	.00164	.00155	.00146	.00138	.00130	.00123	.00117	.00110	.00105	.00099	.00094	.00090	.00085	.00081	.00077	.00074	.00070
31	29	.00208	.00196	.00184	.00174	.00164	.00155	.00146	.00138	.00131	.00124	.00117	.00111	.00106	.00100	.00095	.00091	.00086	.00082	.00078	.00075
31	30	.00220	.00207	.00195	.00184	.00174	.00164	.00155	.00147	.00139	.00131	.00124	.00118	.00112	.00106	.00101	.00096	.00092	.00087	.00083	.00079
31	31	.00233	.00219	.00207	.00195	.00184	.00174	.00164	.00155	.00147	.00139	.00132	.00125	.00119	.00113	.00108	.00102	.00097	.00093	.00089	.00085
32	0	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
32	1	.00042	.00040	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015
32	2	.00044	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00020	.00019	.00018	.00018	.00017	.00016	.00015
32	3	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00017	.00016
32	4	.00049	.00046	.00043	.00040	.00038	.00036	.00033	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00017
32	5	.00052	.00049	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018
32	6	.00055	.00052	.00049	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019
32	7	.00059	.00055	.00052	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00031	.00029	.00027	.00026	.00025	.00023	.00022	.00021	.00020
32	8	.00063	.00059	.00055	.00052	.00049	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00027	.00025	.00024	.00023	.00022
32	9	.00067	.00063	.00059	.00056	.00052	.00049	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026	.00025	.00023
32	10	.00072	.00068	.00064	.00060	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00027	.00025
32	11	.00077	.00073	.00068	.00064	.00060	.00057	.00054	.00051	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027
32	12	.00083	.00078	.00073	.00069	.00065	.00061	.00058	.00054	.00051	.00049	.00046	.00044	.00041	.00039	.00037	.00036	.00034	.00032	.00031	.00030
32	13	.00088	.00083	.00078	.00073	.00069	.00065	.00062	.00058	.00055	.00052	.00049	.00047	.00045	.00042	.00040	.00038	.00037	.00035	.00033	.00032
32	14	.00094	.00089	.00083	.00078	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00036	.00034
32	15	.00100	.00094	.00089	.00083	.00079	.00074	.00070	.00066	.00063	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00036
32	16	.00106	.00100	.00094	.00088	.00083	.00079	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038
32	17	.00112	.00106	.00099	.00093	.00088	.00083	.00079	.00074	.00070	.00067	.00063	.00060	.00057	.00054	.00051	.00049	.00047	.00044	.00042	.00041
32	18	.00119	.00111	.00105	.00099	.00093	.00088	.00083	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043
32	19	.00125	.00118	.00111	.00104	.00098	.00093	.00088	.00083	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045
32	20	.00132	.00124	.00117	.00110	.00104	.00098	.00092	.00087	.00083	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00055	.00052	.00050	.00047
32	21	.00140	.00131	.00124	.00116	.00110	.00103	.00098	.00092	.00087	.00083	.00078	.00074	.00070	.00067	.00064	.00060	.00058	.00055	.00052	.00050

Ages O	Y	Interest Rate																			
		14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
32	22	.00148	.00139	.00131	.00123	.00116	.00109	.00103	.00098	.00092	.00087	.00083	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00055	.00053
32	23	.00156	.00147	.00138	.00130	.00123	.00116	.00109	.00103	.00098	.00092	.00087	.00083	.00079	.00075	.00071	.00068	.00064	.00061	.00058	.00056
32	24	.00165	.00155	.00146	.00138	.00130	.00122	.00116	.00109	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00071	.00068	.00065	.00062	.00059
32	25	.00175	.00164	.00155	.00146	.00137	.00130	.00122	.00116	.00109	.00104	.00098	.00093	.00088	.00084	.00080	.00076	.00072	.00069	.00065	.00062
32	26	.00185	.00174	.00164	.00154	.00146	.00137	.00130	.00123	.00116	.00110	.00104	.00099	.00094	.00089	.00084	.00080	.00076	.00073	.00069	.00066
32	27	.00196	.00184	.00174	.00164	.00154	.00146	.00138	.00130	.00123	.00116	.00110	.00105	.00099	.00094	.00090	.00085	.00081	.00077	.00074	.00070
32	28	.00207	.00195	.00184	.00173	.00164	.00154	.00146	.00138	.00131	.00124	.00117	.00111	.00105	.00100	.00095	.00091	.00086	.00082	.00078	.00075
32	29	.00220	.00207	.00195	.00184	.00173	.00164	.00155	.00146	.00139	.00131	.00124	.00118	.00112	.00106	.00101	.00096	.00092	.00087	.00083	.00079
32	30	.00232	.00219	.00206	.00195	.00184	.00174	.00164	.00155	.00147	.00139	.00132	.00125	.00119	.00113	.00108	.00102	.00097	.00093	.00089	.00085
32	31	.00246	.00232	.00219	.00206	.00195	.00184	.00174	.00165	.00156	.00148	.00140	.00133	.00126	.00120	.00114	.00109	.00104	.00099	.00094	.00090
32	32	.00260	.00245	.00231	.00218	.00206	.00195	.00185	.00175	.00166	.00157	.00149	.00141	.00134	.00128	.00121	.00116	.00110	.00105	.00100	.00096
33	0	.00061	.00058	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00036	.00035	.00034	.00032	.00031	.00030	.00029	.00028
33	1	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016
33	2	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016
33	3	.00048	.00045	.00043	.00040	.00038	.00035	.00033	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00018	.00017
33	4	.00051	.00048	.00045	.00042	.00040	.00038	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00020	.00019	.00019	.00018
33	5	.00055	.00051	.00048	.00045	.00042	.00040	.00038	.00035	.00033	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019
33	6	.00058	.00055	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020
33	7	.00062	.00058	.00055	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022
33	8	.00066	.00062	.00058	.00055	.00052	.00049	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023
33	9	.00071	.00067	.00063	.00059	.00055	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026	.00025
33	10	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027
33	11	.00081	.00076	.00072	.00068	.00064	.00060	.00057	.00054	.00051	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029
33	12	.00087	.00082	.00077	.00072	.00068	.00064	.00061	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031
33	13	.00093	.00087	.00082	.00077	.00073	.00069	.00065	.00062	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00034
33	14	.00099	.00093	.00088	.00083	.00078	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00048	.00046	.00043	.00041	.00040	.00038	.00036
33	15	.00105	.00099	.00093	.00088	.00083	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038
33	16	.00112	.00105	.00099	.00093	.00088	.00083	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041
33	17	.00118	.00111	.00105	.00099	.00093	.00088	.00083	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043
33	18	.00125	.00117	.00111	.00104	.00098	.00093	.00088	.00083	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00055	.00052	.00050	.00047	.00045
33	19	.00132	.00124	.00117	.00110	.00104	.00098	.00092	.00087	.00083	.00078	.00074	.00070	.00067	.00064	.00061	.00058	.00055	.00052	.00050	.00048
33	20	.00139	.00131	.00123	.00116	.00110	.00103	.00098	.00092	.00087	.00083	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00050
33	21	.00147	.00138	.00130	.00123	.00116	.00109	.00103	.00098	.00092	.00087	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00056	.00053
33	22	.00156	.00146	.00138	.00130	.00122	.00116	.00109	.00103	.00098	.00092	.00088	.00083	.00079	.00075	.00071	.00068	.00065	.00062	.00059	.00056
33	23	.00165	.00155	.00146	.00137	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00059
33	24	.00174	.00164	.00154	.00145	.00137	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00084	.00080	.00076	.00072	.00069	.00066	.00063
33	25	.00184	.00173	.00163	.00154	.00145	.00137	.00129	.00122	.00116	.00110	.00104	.00099	.00094	.00089	.00084	.00080	.00076	.00073	.00069	.00066
33	26	.00195	.00184	.00173	.00163	.00154	.00145	.00137	.00130	.00123	.00116	.00110	.00105	.00099	.00094	.00090	.00085	.00081	.00077	.00074	.00070
33	27	.00207	.00195	.00183	.00173	.00163	.00154	.00146	.00138	.00130	.00123	.00117	.00111	.00105	.00100	.00095	.00091	.00086	.00082	.00078	.00075
33	28	.00219	.00206	.00194	.00183	.00173	.00163	.00154	.00146	.00138	.00131	.00124	.00118	.00112	.00106	.00101	.00096	.00092	.00087	.00083	.00079
33	29	.00232	.00218	.00206	.00194	.00183	.00173	.00164	.00155	.00147	.00139	.00132	.00125	.00119	.00113	.00107	.00102	.00097	.00093	.00089	.00084
33	30	.00246	.00231	.00218	.00206	.00195	.00184	.00174	.00165	.00156	.00148	.00140	.00133	.00126	.00120	.00114	.00109	.00104	.00099	.00094	.00090
33	31	.00260	.00245	.00231	.00218	.00206	.00195	.00184	.00175	.00165	.00157	.00149	.00141	.00134	.00128	.00121	.00116	.00110	.00105	.00100	.00096
33	32	.00275	.00259	.00245	.00231	.00219	.00207	.00196	.00185	.00176	.00167	.00158	.00150	.00143	.00136	.00129	.00123	.00117	.00112	.00107	.00102
33	33	.00291	.00275	.00259	.00245	.00232	.00219	.00208	.00197	.00186	.00177	.00168	.00160	.00152	.00144	.00137	.00131	.00125	.00119	.00113	.00108
34	0	.00065	.00062	.00059	.00056	.00053	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00036	.00034	.00033	.00032	.00031	.00030
34	1	.00047	.00044	.00041	.00039	.00037	.00034	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00018	.00017
34	2	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017
34	3	.00051	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018
34	4	.00054	.00051	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019

Section 2

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

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
34	5	.00057	.00054	.00051	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00032	.00030	.00028	.00027	.00026	.00024	.00023	.00022	.00021	.00020
34	6	.00061	.00057	.00054	.00051	.00048	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00024	.00022	.00021
34	7	.00065	.00061	.00058	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00023
34	8	.00070	.00065	.00062	.00058	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00026	.00025
34	9	.00075	.00070	.00066	.00062	.00058	.00055	.00052	.00049	.00046	.00044	.00042	.00039	.00037	.00036	.00034	.00032	.00031	.00029	.00028	.00026
34	10	.00080	.00075	.00071	.00066	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00035	.00033	.00031	.00030	.00029
34	11	.00086	.00080	.00076	.00071	.00067	.00063	.00060	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031
34	12	.00092	.00086	.00081	.00076	.00072	.00068	.00064	.00061	.00057	.00054	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00035	.00033
34	13	.00098	.00092	.00087	.00082	.00077	.00073	.00069	.00065	.00062	.00058	.00055	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00036
34	14	.00104	.00098	.00092	.00087	.00082	.00078	.00073	.00069	.00066	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038
34	15	.00111	.00104	.00098	.00093	.00087	.00083	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041
34	16	.00118	.00111	.00104	.00098	.00093	.00088	.00083	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00055	.00052	.00050	.00047	.00045	.00043
34	17	.00124	.00117	.00110	.00104	.00098	.00093	.00088	.00083	.00079	.00074	.00071	.00067	.00064	.00061	.00058	.00055	.00052	.00050	.00048	.00046
34	18	.00131	.00124	.00116	.00110	.00104	.00098	.00092	.00088	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048
34	19	.00139	.00131	.00123	.00116	.00109	.00103	.00098	.00092	.00087	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00056	.00053	.00051
34	20	.00147	.00138	.00130	.00123	.00116	.00109	.00103	.00098	.00092	.00088	.00083	.00079	.00075	.00071	.00068	.00064	.00061	.00059	.00056	.00053
34	21	.00155	.00146	.00137	.00130	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00056
34	22	.00164	.00154	.00145	.00137	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00084	.00079	.00076	.00072	.00069	.00065	.00062	.00060
34	23	.00173	.00163	.00154	.00145	.00137	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00084	.00080	.00076	.00072	.00069	.00066	.00063
34	24	.00184	.00173	.00163	.00153	.00145	.00137	.00129	.00122	.00116	.00110	.00104	.00099	.00094	.00089	.00085	.00080	.00077	.00073	.00070	.00067
34	25	.00194	.00183	.00172	.00162	.00153	.00145	.00137	.00129	.00123	.00116	.00110	.00104	.00099	.00094	.00090	.00085	.00081	.00077	.00074	.00070
34	26	.00206	.00194	.00183	.00172	.00163	.00154	.00145	.00137	.00130	.00123	.00117	.00111	.00105	.00100	.00095	.00090	.00086	.00082	.00078	.00075
34	27	.00218	.00205	.00194	.00183	.00172	.00163	.00154	.00146	.00138	.00131	.00124	.00118	.00112	.00106	.00101	.00096	.00092	.00087	.00083	.00079
34	28	.00231	.00218	.00205	.00194	.00183	.00173	.00163	.00155	.00146	.00139	.00132	.00125	.00119	.00113	.00107	.00102	.00097	.00093	.00088	.00084
34	29	.00245	.00231	.00218	.00205	.00194	.00183	.00173	.00164	.00156	.00147	.00140	.00133	.00126	.00120	.00114	.00109	.00104	.00099	.00094	.00090
34	30	.00259	.00245	.00231	.00218	.00206	.00195	.00184	.00174	.00165	.00157	.00149	.00141	.00134	.00128	.00121	.00116	.00110	.00105	.00100	.00096
34	31	.00275	.00259	.00245	.00231	.00218	.00206	.00195	.00185	.00175	.00166	.00158	.00150	.00143	.00136	.00129	.00123	.00117	.00112	.00107	.00102
34	32	.00291	.00274	.00259	.00245	.00231	.00219	.00207	.00196	.00186	.00177	.00168	.00159	.00152	.00144	.00137	.00131	.00125	.00119	.00113	.00108
34	33	.00308	.00291	.00274	.00259	.00245	.00232	.00220	.00209	.00198	.00188	.00178	.00169	.00161	.00153	.00146	.00139	.00133	.00127	.00121	.00115
34	34	.00326	.00307	.00291	.00275	.00260	.00246	.00233	.00221	.00210	.00199	.00189	.00180	.00171	.00163	.00155	.00148	.00141	.00135	.00129	.00123
35	0	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032
35	1	.00049	.00046	.00043	.00041	.00039	.00036	.00034	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018
35	2	.00051	.00048	.00045	.00042	.00040	.00038	.00035	.00034	.00032	.00030	.00028	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018
35	3	.00054	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019
35	4	.00057	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00026	.00024	.00023	.00022	.00021	.00020
35	5	.00060	.00057	.00053	.00050	.00047	.00044	.00042	.00040	.00037	.00035	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00023	.00022	.00021
35	6	.00064	.00060	.00057	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00023
35	7	.00069	.00064	.00061	.00057	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027	.00026	.00024
35	8	.00073	.00069	.00065	.00061	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026
35	9	.00078	.00074	.00069	.00065	.00062	.00058	.00055	.00052	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00030	.00028
35	10	.00084	.00079	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030
35	11	.00090	.00085	.00080	.00075	.00071	.00067	.00063	.00060	.00057	.00054	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00033
35	12	.00096	.00091	.00085	.00080	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00035
35	13	.00103	.00097	.00091	.00086	.00081	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00038
35	14	.00110	.00103	.00097	.00092	.00087	.00082	.00078	.00073	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00047	.00045	.00043	.00041
35	15	.00117	.00110	.00104	.00098	.00092	.00087	.00083	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00045	.00043
35	16	.00124	.00116	.00110	.00104	.00098	.00092	.00087	.00083	.00079	.00074	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046
35	17	.00131	.00123	.00116	.00110	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00071	.00068	.00064	.00061	.00058	.00056	.00053	.00051	.00049
35	18	.00138	.00130	.00123	.00116	.00109	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00071	.00068	.00065	.00062	.00059	.00056	.00054	.00051
35	19	.00146	.00138	.00130	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00056	.00054

| Ages | | Interest Rate | | | | | | | | | | | | | | | | | | | |
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
35	20	.00154	.00145	.00137	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00057
35	21	.00163	.00154	.00145	.00137	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00084	.00080	.00076	.00072	.00069	.00066	.00063	.00060
35	22	.00173	.00163	.00153	.00144	.00136	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00089	.00084	.00080	.00076	.00073	.00069	.00066	.00063
35	23	.00183	.00172	.00162	.00153	.00144	.00136	.00129	.00122	.00116	.00110	.00104	.00099	.00094	.00089	.00085	.00081	.00077	.00073	.00070	.00067
35	24	.00193	.00182	.00172	.00162	.00153	.00144	.00137	.00129	.00122	.00116	.00110	.00104	.00099	.00094	.00090	.00085	.00081	.00078	.00074	.00071
35	25	.00205	.00193	.00182	.00172	.00162	.00153	.00145	.00137	.00130	.00123	.00117	.00111	.00105	.00100	.00095	.00091	.00086	.00082	.00078	.00075
35	26	.00217	.00204	.00193	.00182	.00172	.00162	.00153	.00145	.00138	.00130	.00124	.00117	.00112	.00106	.00101	.00096	.00092	.00087	.00083	.00080
35	27	.00230	.00217	.00204	.00193	.00182	.00172	.00163	.00154	.00146	.00139	.00131	.00125	.00119	.00113	.00107	.00102	.00097	.00093	.00089	.00085
35	28	.00244	.00230	.00217	.00205	.00193	.00183	.00173	.00164	.00155	.00147	.00140	.00133	.00126	.00120	.00114	.00109	.00103	.00099	.00094	.00090
35	29	.00258	.00244	.00230	.00217	.00205	.00194	.00184	.00174	.00165	.00156	.00148	.00141	.00134	.00127	.00121	.00115	.00110	.00105	.00100	.00096
35	30	.00274	.00258	.00244	.00230	.00218	.00206	.00195	.00185	.00175	.00166	.00158	.00150	.00142	.00135	.00129	.00123	.00117	.00112	.00107	.00102
35	31	.00290	.00274	.00259	.00244	.00231	.00219	.00207	.00196	.00186	.00177	.00168	.00159	.00151	.00144	.00137	.00131	.00125	.00119	.00113	.00108
35	32	.00307	.00290	.00274	.00259	.00245	.00232	.00220	.00208	.00198	.00188	.00178	.00169	.00161	.00153	.00146	.00139	.00133	.00127	.00121	.00115
35	33	.00325	.00307	.00290	.00275	.00260	.00246	.00233	.00221	.00210	.00199	.00189	.00180	.00171	.00163	.00155	.00148	.00141	.00135	.00129	.00123
35	34	.00344	.00325	.00308	.00291	.00276	.00261	.00248	.00235	.00223	.00212	.00201	.00191	.00182	.00173	.00165	.00158	.00150	.00143	.00137	.00131
35	35	.00364	.00344	.00326	.00308	.00292	.00277	.00263	.00249	.00237	.00225	.00214	.00203	.00194	.00184	.00176	.00168	.00160	.00153	.00146	.00140
36	0	.00072	.00069	.00066	.00063	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00038	.00036	.00035	.00034
36	1	.00052	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019
36	2	.00053	.00050	.00047	.00045	.00042	.00040	.00037	.00035	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00023	.00022	.00021	.00020	.00019
36	3	.00056	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00032	.00030	.00028	.00027	.00026	.00024	.00023	.00022	.00021	.00020
36	4	.00060	.00056	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00032	.00030	.00028	.00027	.00026	.00025	.00023	.00022	.00021
36	5	.00063	.00060	.00056	.00053	.00050	.00047	.00044	.00042	.00040	.00037	.00035	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00024	.00023
36	6	.00068	.00063	.00060	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00027	.00025	.00024
36	7	.00072	.00068	.00064	.00060	.00057	.00053	.00050	.00048	.00045	.00043	.00041	.00038	.00036	.00035	.00033	.00031	.00030	.00028	.00027	.00026
36	8	.00077	.00072	.00068	.00064	.00061	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00029	.00028
36	9	.00082	.00078	.00073	.00069	.00065	.00061	.00058	.00055	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030
36	10	.00088	.00083	.00078	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032
36	11	.00095	.00089	.00084	.00079	.00075	.00071	.00067	.00063	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00035
36	12	.00101	.00095	.00090	.00085	.00080	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00038
36	13	.00108	.00102	.00096	.00091	.00086	.00081	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00051	.00049	.00046	.00044	.00042	.00041
36	14	.00115	.00109	.00103	.00097	.00091	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00052	.00050	.00047	.00045	.00043
36	15	.00123	.00116	.00109	.00103	.00097	.00092	.00087	.00083	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00051	.00048	.00046
36	16	.00130	.00123	.00116	.00109	.00103	.00098	.00092	.00088	.00083	.00079	.00075	.00071	.00068	.00065	.00062	.00059	.00056	.00054	.00051	.00049
36	17	.00138	.00130	.00122	.00116	.00109	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00057	.00054	.00052
36	18	.00145	.00137	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00084	.00079	.00076	.00072	.00069	.00065	.00062	.00060	.00057	.00054
36	19	.00154	.00145	.00137	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00084	.00080	.00076	.00072	.00069	.00066	.00063	.00060	.00057
36	20	.00162	.00153	.00144	.00136	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00084	.00080	.00076	.00073	.00069	.00066	.00063	.00060
36	21	.00172	.00162	.00153	.00144	.00136	.00129	.00122	.00115	.00109	.00104	.00098	.00093	.00089	.00085	.00080	.00077	.00073	.00070	.00067	.00064
36	22	.00182	.00171	.00161	.00152	.00144	.00136	.00129	.00122	.00115	.00110	.00104	.00099	.00094	.00089	.00085	.00081	.00077	.00074	.00070	.00067
36	23	.00192	.00181	.00171	.00161	.00152	.00144	.00136	.00129	.00122	.00116	.00110	.00104	.00099	.00094	.00090	.00086	.00082	.00078	.00074	.00071
36	24	.00204	.00192	.00181	.00171	.00161	.00153	.00144	.00137	.00129	.00123	.00116	.00111	.00105	.00100	.00095	.00091	.00086	.00082	.00079	.00075
36	25	.00216	.00203	.00192	.00181	.00171	.00162	.00153	.00145	.00137	.00130	.00124	.00117	.00111	.00106	.00101	.00096	.00092	.00087	.00083	.00080
36	26	.00229	.00215	.00203	.00192	.00181	.00171	.00162	.00154	.00146	.00138	.00131	.00124	.00118	.00113	.00107	.00102	.00097	.00093	.00089	.00085
36	27	.00242	.00229	.00216	.00204	.00192	.00182	.00172	.00163	.00155	.00147	.00139	.00132	.00126	.00120	.00114	.00108	.00103	.00099	.00094	.00090
36	28	.00257	.00242	.00229	.00216	.00204	.00193	.00183	.00173	.00164	.00156	.00148	.00141	.00134	.00127	.00121	.00115	.00110	.00105	.00100	.00096
36	29	.00273	.00257	.00243	.00229	.00217	.00205	.00194	.00184	.00175	.00166	.00157	.00150	.00142	.00135	.00129	.00123	.00117	.00112	.00107	.00102
36	30	.00289	.00273	.00258	.00243	.00230	.00218	.00206	.00196	.00186	.00176	.00167	.00159	.00151	.00144	.00137	.00131	.00124	.00119	.00113	.00108
36	31	.00306	.00289	.00273	.00258	.00244	.00231	.00219	.00208	.00197	.00187	.00178	.00169	.00161	.00153	.00146	.00139	.00133	.00126	.00121	.00115
36	32	.00325	.00307	.00290	.00274	.00259	.00246	.00233	.00221	.00210	.00199	.00189	.00180	.00171	.00163	.00155	.00148	.00141	.00135	.00129	.00123
36	33	.00344	.00325	.00307	.00291	.00275	.00261	.00247	.00235	.00223	.00211	.00201	.00191	.00182	.00173	.00165	.00157	.00150	.00143	.00137	.00131

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

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
36	34	.00364	.00344	.00326	.00308	.00292	.00277	.00262	.00249	.00236	.00225	.00214	.00203	.00194	.00184	.00176	.00168	.00160	.00153	.00146	.00139
36	35	.00385	.00365	.00345	.00327	.00310	.00294	.00279	.00264	.00251	.00239	.00227	.00216	.00206	.00196	.00187	.00178	.00170	.00163	.00155	.00149
36	36	.00408	.00386	.00365	.00346	.00328	.00311	.00296	.00281	.00267	.00254	.00241	.00230	.00219	.00209	.00199	.00190	.00181	.00173	.00166	.00158
37	0	.00076	.00073	.00070	.00066	.00064	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00040	.00039	.00038	.00036
37	1	.00054	.00051	.00048	.00045	.00043	.00041	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027	.00026	.00024	.00023	.00022	.00021	.00020
37	2	.00056	.00053	.00050	.00047	.00044	.00042	.00040	.00037	.00035	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021
37	3	.00059	.00056	.00052	.00049	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026	.00025	.00024	.00022	.00021
37	4	.00063	.00059	.00055	.00052	.00049	.00046	.00044	.00042	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026	.00025	.00024	.00023
37	5	.00067	.00063	.00059	.00056	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024
37	6	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027	.00026
37	7	.00076	.00071	.00067	.00063	.00060	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00028
37	8	.00081	.00076	.00072	.00068	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00044	.00041	.00039	.00038	.00036	.00034	.00032	.00031	.00030
37	9	.00087	.00082	.00077	.00072	.00068	.00065	.00061	.00058	.00055	.00052	.00049	.00047	.00045	.00042	.00040	.00038	.00037	.00035	.00033	.00032
37	10	.00093	.00087	.00082	.00078	.00073	.00069	.00066	.00062	.00059	.00056	.00053	.00050	.00048	.00046	.00043	.00041	.00039	.00038	.00036	.00034
37	11	.00099	.00094	.00088	.00083	.00079	.00074	.00070	.00067	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037
37	12	.00106	.00100	.00095	.00089	.00084	.00080	.00076	.00072	.00068	.00065	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040
37	13	.00114	.00107	.00101	.00096	.00090	.00086	.00081	.00077	.00073	.00069	.00066	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043
37	14	.00121	.00114	.00108	.00102	.00096	.00091	.00087	.00082	.00078	.00074	.00070	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046
37	15	.00129	.00122	.00115	.00109	.00103	.00097	.00092	.00087	.00083	.00079	.00075	.00071	.00068	.00065	.00062	.00059	.00056	.00054	.00051	.00049
37	16	.00137	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00057	.00054	.00052
37	17	.00145	.00137	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00084	.00080	.00076	.00072	.00069	.00066	.00063	.00060	.00057	.00055
37	18	.00153	.00144	.00136	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00084	.00080	.00076	.00073	.00069	.00066	.00063	.00061	.00058
37	19	.00162	.00152	.00144	.00136	.00128	.00122	.00115	.00109	.00103	.00098	.00093	.00089	.00084	.00080	.00077	.00073	.00070	.00067	.00064	.00061
37	20	.00171	.00161	.00152	.00144	.00136	.00128	.00122	.00115	.00109	.00104	.00099	.00094	.00089	.00085	.00081	.00077	.00074	.00070	.00067	.00064
37	21	.00181	.00170	.00161	.00152	.00144	.00136	.00129	.00122	.00116	.00110	.00104	.00099	.00094	.00090	.00085	.00081	.00078	.00074	.00071	.00068
37	22	.00191	.00180	.00170	.00161	.00152	.00144	.00136	.00129	.00122	.00116	.00110	.00105	.00099	.00095	.00090	.00086	.00082	.00078	.00075	.00071
37	23	.00202	.00191	.00180	.00170	.00161	.00152	.00144	.00136	.00129	.00123	.00116	.00111	.00105	.00100	.00095	.00091	.00087	.00083	.00079	.00076
37	24	.00214	.00202	.00191	.00180	.00170	.00161	.00152	.00144	.00137	.00130	.00123	.00117	.00111	.00106	.00101	.00096	.00092	.00088	.00084	.00080
37	25	.00227	.00214	.00202	.00191	.00181	.00171	.00162	.00153	.00145	.00138	.00131	.00124	.00118	.00112	.00107	.00102	.00097	.00093	.00089	.00085
37	26	.00241	.00227	.00214	.00203	.00191	.00181	.00172	.00163	.00154	.00146	.00139	.00132	.00125	.00119	.00114	.00108	.00103	.00099	.00094	.00090
37	27	.00255	.00241	.00228	.00215	.00203	.00192	.00182	.00173	.00164	.00155	.00148	.00140	.00133	.00127	.00121	.00115	.00110	.00105	.00100	.00096
37	28	.00271	.00256	.00241	.00228	.00216	.00204	.00194	.00183	.00174	.00165	.00157	.00149	.00142	.00135	.00129	.00122	.00117	.00111	.00106	.00102
37	29	.00287	.00271	.00256	.00242	.00229	.00217	.00206	.00195	.00185	.00176	.00167	.00159	.00151	.00144	.00137	.00130	.00124	.00119	.00113	.00108
37	30	.00305	.00288	.00272	.00257	.00243	.00231	.00218	.00207	.00197	.00187	.00177	.00169	.00160	.00153	.00146	.00139	.00132	.00126	.00121	.00115
37	31	.00323	.00305	.00289	.00273	.00259	.00245	.00232	.00220	.00209	.00198	.00189	.00179	.00171	.00163	.00155	.00148	.00141	.00135	.00128	.00123
37	32	.00343	.00324	.00306	.00290	.00274	.00260	.00247	.00234	.00222	.00211	.00201	.00191	.00182	.00173	.00165	.00157	.00150	.00143	.00137	.00131
37	33	.00363	.00343	.00325	.00307	.00291	.00276	.00262	.00249	.00236	.00224	.00213	.00203	.00193	.00184	.00176	.00167	.00160	.00153	.00146	.00139
37	34	.00385	.00364	.00344	.00326	.00309	.00293	.00278	.00264	.00251	.00239	.00227	.00216	.00206	.00196	.00187	.00178	.00170	.00163	.00155	.00149
37	35	.00407	.00386	.00365	.00346	.00328	.00311	.00295	.00281	.00267	.00254	.00241	.00230	.00219	.00209	.00199	.00190	.00181	.00173	.00166	.00158
37	36	.00431	.00408	.00387	.00367	.00348	.00330	.00314	.00298	.00283	.00269	.00257	.00244	.00233	.00222	.00212	.00202	.00193	.00185	.00177	.00169
37	37	.00456	.00432	.00410	.00389	.00369	.00350	.00333	.00316	.00301	.00286	.00273	.00260	.00248	.00236	.00226	.00215	.00206	.00197	.00188	.00180
38	0	.00081	.00077	.00074	.00070	.00067	.00065	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039
38	1	.00057	.00054	.00051	.00048	.00045	.00043	.00041	.00038	.00036	.00035	.00033	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022
38	2	.00059	.00056	.00052	.00049	.00047	.00044	.00042	.00040	.00037	.00036	.00034	.00032	.00030	.00029	.00028	.00026	.00025	.00024	.00023	.00022
38	3	.00062	.00058	.00055	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00024	.00023
38	4	.00066	.00062	.00058	.00055	.00052	.00049	.00046	.00044	.00042	.00039	.00037	.00035	.00034	.00032	.00030	.00029	.00028	.00026	.00025	.00024
38	5	.00070	.00066	.00062	.00058	.00055	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00027	.00026
38	6	.00075	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00035	.00033	.00031	.00030	.00029	.00027
38	7	.00080	.00075	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00029
38	8	.00085	.00080	.00076	.00071	.00067	.00064	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00031

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

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
38	9	.00091	.00086	.00081	.00076	.00072	.00068	.00065	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00034
38	10	.00098	.00092	.00087	.00082	.00077	.00073	.00069	.00066	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00037
38	11	.00105	.00099	.00093	.00088	.00083	.00079	.00074	.00071	.00067	.00064	.00060	.00057	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00040
38	12	.00112	.00106	.00100	.00094	.00089	.00084	.00080	.00076	.00072	.00068	.00065	.00062	.00059	.00056	.00053	.00051	.00049	.00047	.00045	.00043
38	13	.00120	.00113	.00107	.00101	.00095	.00090	.00086	.00081	.00077	.00073	.00070	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00046
38	14	.00128	.00120	.00114	.00108	.00102	.00096	.00091	.00087	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00059	.00056	.00054	.00051	.00049
38	15	.00136	.00128	.00121	.00114	.00108	.00103	.00097	.00092	.00088	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00060	.00057	.00055	.00052
38	16	.00144	.00136	.00128	.00121	.00115	.00109	.00103	.00098	.00093	.00088	.00084	.00080	.00076	.00073	.00069	.00066	.00063	.00060	.00058	.00055
38	17	.00152	.00144	.00136	.00128	.00121	.00115	.00109	.00103	.00098	.00093	.00089	.00084	.00080	.00077	.00073	.00070	.00067	.00064	.00061	.00058
38	18	.00161	.00152	.00143	.00136	.00128	.00121	.00115	.00109	.00104	.00098	.00094	.00089	.00085	.00081	.00077	.00074	.00070	.00067	.00064	.00062
38	19	.00170	.00160	.00152	.00143	.00135	.00128	.00122	.00115	.00109	.00104	.00099	.00094	.00089	.00085	.00081	.00078	.00074	.00071	.00068	.00065
38	20	.00180	.00170	.00160	.00151	.00143	.00136	.00128	.00122	.00116	.00110	.00104	.00099	.00094	.00090	.00086	.00082	.00078	.00075	.00071	.00068
38	21	.00190	.00179	.00169	.00160	.00151	.00143	.00136	.00129	.00122	.00116	.00110	.00105	.00100	.00095	.00091	.00086	.00082	.00079	.00075	.00072
38	22	.00201	.00190	.00179	.00169	.00160	.00152	.00144	.00136	.00129	.00123	.00117	.00111	.00105	.00100	.00096	.00091	.00087	.00083	.00080	.00076
38	23	.00213	.00201	.00190	.00179	.00170	.00160	.00152	.00144	.00137	.00130	.00123	.00117	.00112	.00106	.00101	.00097	.00092	.00088	.00084	.00080
38	24	.00226	.00213	.00201	.00190	.00180	.00170	.00161	.00153	.00145	.00137	.00131	.00124	.00118	.00113	.00107	.00102	.00098	.00093	.00089	.00085
38	25	.00239	.00226	.00213	.00201	.00190	.00180	.00171	.00162	.00154	.00146	.00139	.00132	.00125	.00119	.00114	.00108	.00103	.00099	.00094	.00090
38	26	.00253	.00239	.00226	.00214	.00202	.00191	.00181	.00172	.00163	.00155	.00147	.00140	.00133	.00127	.00121	.00115	.00110	.00105	.00100	.00096
38	27	.00269	.00254	.00240	.00227	.00215	.00203	.00193	.00183	.00173	.00165	.00156	.00149	.00141	.00135	.00128	.00122	.00117	.00111	.00106	.00102
38	28	.00285	.00270	.00255	.00241	.00228	.00216	.00205	.00194	.00184	.00175	.00166	.00158	.00150	.00143	.00136	.00130	.00124	.00119	.00113	.00108
38	29	.00303	.00286	.00270	.00256	.00242	.00229	.00217	.00206	.00196	.00186	.00177	.00168	.00160	.00152	.00145	.00138	.00132	.00126	.00121	.00115
38	30	.00321	.00304	.00287	.00272	.00257	.00244	.00231	.00219	.00208	.00198	.00188	.00179	.00170	.00162	.00155	.00147	.00141	.00134	.00128	.00123
38	31	.00341	.00322	.00305	.00289	.00273	.00259	.00246	.00233	.00221	.00210	.00200	.00190	.00181	.00173	.00165	.00157	.00150	.00143	.00137	.00131
38	32	.00362	.00342	.00324	.00306	.00290	.00275	.00261	.00248	.00235	.00224	.00213	.00203	.00193	.00184	.00175	.00167	.00160	.00152	.00146	.00139
38	33	.00383	.00363	.00343	.00325	.00308	.00292	.00277	.00263	.00250	.00238	.00226	.00216	.00205	.00196	.00187	.00178	.00170	.00162	.00155	.00149
38	34	.00406	.00385	.00364	.00345	.00327	.00310	.00295	.00280	.00266	.00253	.00241	.00229	.00219	.00208	.00199	.00190	.00181	.00173	.00166	.00158
38	35	.00431	.00408	.00386	.00366	.00347	.00330	.00313	.00298	.00283	.00269	.00256	.00244	.00233	.00222	.00212	.00202	.00193	.00185	.00176	.00169
38	36	.00456	.00432	.00409	.00388	.00369	.00350	.00332	.00316	.00301	.00286	.00273	.00260	.00248	.00236	.00225	.00215	.00206	.00197	.00188	.00180
38	37	.00483	.00458	.00434	.00412	.00391	.00371	.00353	.00336	.00319	.00304	.00290	.00276	.00263	.00251	.00240	.00229	.00219	.00210	.00201	.00192
38	38	.00511	.00485	.00460	.00436	.00415	.00394	.00375	.00357	.00339	.00323	.00308	.00294	.00280	.00268	.00256	.00244	.00234	.00224	.00214	.00205
39	0	.00085	.00082	.00078	.00075	.00071	.00068	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044	.00043	.00041
39	1	.00060	.00057	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026	.00025	.00024	.00023
39	2	.00062	.00058	.00055	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00027	.00025	.00024	.00023
39	3	.00065	.00061	.00058	.00055	.00052	.00049	.00046	.00044	.00042	.00039	.00037	.00036	.00034	.00032	.00031	.00029	.00028	.00027	.00025	.00024
39	4	.00069	.00065	.00061	.00058	.00055	.00052	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00027	.00026
39	5	.00073	.00069	.00065	.00062	.00058	.00055	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00029	.00027
39	6	.00078	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029
39	7	.00084	.00079	.00074	.00070	.00066	.00063	.00059	.00056	.00053	.00051	.00048	.00046	.00043	.00041	.00039	.00038	.00036	.00034	.00033	.00031
39	8	.00089	.00084	.00080	.00075	.00071	.00067	.00064	.00060	.00057	.00054	.00051	.00049	.00047	.00044	.00042	.00040	.00038	.00037	.00035	.00034
39	9	.00096	.00090	.00085	.00080	.00076	.00072	.00068	.00065	.00061	.00058	.00055	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00038	.00036
39	10	.00103	.00097	.00091	.00086	.00082	.00077	.00073	.00069	.00066	.00063	.00059	.00057	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00039
39	11	.00110	.00104	.00098	.00093	.00088	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042
39	12	.00118	.00111	.00105	.00099	.00094	.00089	.00084	.00080	.00076	.00072	.00069	.00065	.00062	.00059	.00057	.00054	.00052	.00050	.00047	.00045
39	13	.00126	.00119	.00112	.00106	.00101	.00095	.00090	.00086	.00082	.00077	.00074	.00070	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049
39	14	.00134	.00127	.00120	.00113	.00107	.00102	.00097	.00092	.00087	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00060	.00057	.00055	.00052
39	15	.00143	.00135	.00127	.00121	.00114	.00108	.00103	.00098	.00093	.00088	.00084	.00080	.00076	.00073	.00069	.00066	.00063	.00061	.00058	.00056
39	16	.00151	.00143	.00135	.00128	.00121	.00115	.00109	.00103	.00098	.00093	.00089	.00085	.00081	.00077	.00074	.00070	.00067	.00064	.00062	.00059
39	17	.00160	.00151	.00143	.00135	.00128	.00121	.00115	.00109	.00104	.00099	.00094	.00089	.00085	.00081	.00078	.00074	.00071	.00068	.00065	.00062
39	18	.00169	.00160	.00151	.00143	.00135	.00128	.00122	.00115	.00110	.00104	.00099	.00094	.00090	.00086	.00082	.00078	.00075	.00071	.00068	.00066
39	19	.00179	.00169	.00160	.00151	.00143	.00135	.00128	.00122	.00116	.00110	.00105	.00100	.00095	.00090	.00086	.00082	.00079	.00075	.00072	.00069

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

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
39	20	.00189	.00178	.00169	.00160	.00151	.00143	.00136	.00129	.00122	.00116	.00110	.00105	.00100	.00095	.00091	.00087	.00083	.00079	.00076	.00073
39	21	.00200	.00189	.00178	.00169	.00160	.00151	.00143	.00136	.00129	.00123	.00117	.00111	.00106	.00101	.00096	.00092	.00088	.00084	.00080	.00077
39	22	.00212	.00200	.00189	.00178	.00169	.00160	.00152	.00144	.00137	.00130	.00123	.00117	.00112	.00106	.00102	.00097	.00093	.00088	.00085	.00081
39	23	.00224	.00211	.00200	.00189	.00179	.00169	.00161	.00152	.00145	.00137	.00131	.00124	.00118	.00113	.00107	.00102	.00098	.00093	.00089	.00085
39	24	.00237	.00224	.00212	.00200	.00189	.00179	.00170	.00161	.00153	.00145	.00138	.00132	.00125	.00119	.00114	.00109	.00104	.00099	.00095	.00090
39	25	.00252	.00238	.00224	.00212	.00201	.00190	.00180	.00171	.00162	.00154	.00147	.00140	.00133	.00127	.00121	.00115	.00110	.00105	.00100	.00096
39	26	.00267	.00252	.00238	.00225	.00213	.00202	.00192	.00182	.00172	.00164	.00156	.00148	.00141	.00134	.00128	.00122	.00117	.00111	.00106	.00102
39	27	.00283	.00268	.00253	.00239	.00227	.00215	.00204	.00193	.00183	.00174	.00166	.00158	.00150	.00143	.00136	.00130	.00124	.00118	.00113	.00108
39	28	.00301	.00284	.00269	.00254	.00241	.00228	.00216	.00205	.00195	.00185	.00176	.00168	.00160	.00152	.00145	.00138	.00132	.00126	.00120	.00115
39	29	.00319	.00302	.00285	.00270	.00256	.00242	.00230	.00218	.00207	.00197	.00187	.00178	.00170	.00162	.00154	.00147	.00140	.00134	.00128	.00123
39	30	.00339	.00320	.00303	.00287	.00272	.00258	.00244	.00232	.00220	.00210	.00199	.00190	.00181	.00172	.00164	.00157	.00150	.00143	.00137	.00131
39	31	.00359	.00340	.00322	.00305	.00289	.00274	.00260	.00247	.00235	.00223	.00212	.00202	.00192	.00183	.00175	.00167	.00159	.00152	.00146	.00139
39	32	.00381	.00361	.00342	.00324	.00307	.00291	.00276	.00262	.00249	.00237	.00226	.00215	.00205	.00195	.00186	.00178	.00170	.00162	.00155	.00148
39	33	.00404	.00383	.00363	.00344	.00326	.00309	.00294	.00279	.00265	.00252	.00240	.00229	.00218	.00208	.00198	.00189	.00181	.00173	.00165	.00158
39	34	.00429	.00406	.00385	.00365	.00346	.00329	.00312	.00297	.00282	.00268	.00256	.00244	.00232	.00221	.00211	.00202	.00193	.00184	.00176	.00169
39	35	.00455	.00431	.00408	.00387	.00368	.00349	.00332	.00315	.00300	.00286	.00272	.00259	.00247	.00236	.00225	.00215	.00206	.00197	.00188	.00180
39	36	.00482	.00457	.00433	.00411	.00390	.00371	.00352	.00335	.00319	.00304	.00289	.00276	.00263	.00251	.00240	.00229	.00219	.00210	.00201	.00192
39	37	.00510	.00484	.00459	.00436	.00414	.00394	.00374	.00356	.00339	.00323	.00308	.00294	.00280	.00268	.00256	.00244	.00234	.00223	.00214	.00205
39	38	.00541	.00513	.00487	.00462	.00439	.00418	.00398	.00378	.00360	.00344	.00328	.00312	.00298	.00285	.00272	.00260	.00249	.00238	.00228	.00219
39	39	.00572	.00543	.00516	.00490	.00466	.00443	.00422	.00402	.00383	.00365	.00348	.00332	.00317	.00303	.00290	.00277	.00265	.00254	.00243	.00233
40	0	.00090	.00086	.00083	.00079	.00076	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054	.00052	.00050	.00049	.00047	.00046	.00044
40	1	.00063	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00029	.00028	.00027	.00026	.00024
40	2	.00065	.00061	.00058	.00055	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027	.00026	.00025
40	3	.00069	.00065	.00061	.00058	.00054	.00052	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027	.00026
40	4	.00073	.00068	.00065	.00061	.00058	.00055	.00052	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027
40	5	.00077	.00073	.00069	.00065	.00061	.00058	.00055	.00052	.00049	.00047	.00045	.00042	.00040	.00038	.00037	.00035	.00033	.00032	.00030	.00029
40	6	.00082	.00078	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00032	.00031
40	7	.00088	.00083	.00078	.00074	.00070	.00066	.00063	.00059	.00056	.00054	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00036	.00035	.00033
40	8	.00094	.00089	.00084	.00079	.00075	.00071	.00067	.00064	.00060	.00057	.00055	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00036
40	9	.00101	.00095	.00090	.00085	.00080	.00076	.00072	.00068	.00065	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038
40	10	.00108	.00102	.00096	.00091	.00086	.00081	.00077	.00073	.00070	.00066	.00063	.00060	.00057	.00054	.00052	.00050	.00047	.00045	.00043	.00041
40	11	.00115	.00109	.00103	.00097	.00092	.00087	.00083	.00079	.00075	.00071	.00068	.00064	.00061	.00059	.00056	.00053	.00051	.00049	.00047	.00045
40	12	.00124	.00117	.00110	.00105	.00099	.00094	.00089	.00085	.00080	.00076	.00073	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00050	.00048
40	13	.00132	.00125	.00118	.00112	.00106	.00101	.00095	.00091	.00086	.00082	.00078	.00074	.00071	.00068	.00065	.00062	.00059	.00057	.00054	.00052
40	14	.00141	.00133	.00126	.00119	.00113	.00107	.00102	.00097	.00092	.00088	.00083	.00080	.00076	.00072	.00069	.00066	.00063	.00061	.00058	.00056
40	15	.00150	.00142	.00134	.00127	.00120	.00114	.00108	.00103	.00098	.00093	.00089	.00085	.00081	.00077	.00074	.00070	.00067	.00065	.00062	.00059
40	16	.00159	.00150	.00142	.00135	.00128	.00121	.00115	.00109	.00104	.00099	.00094	.00090	.00086	.00082	.00078	.00075	.00071	.00068	.00066	.00063
40	17	.00168	.00159	.00151	.00143	.00135	.00128	.00122	.00116	.00110	.00105	.00100	.00095	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00066
40	18	.00178	.00168	.00159	.00151	.00143	.00135	.00128	.00122	.00116	.00110	.00105	.00100	.00095	.00091	.00087	.00083	.00079	.00076	.00073	.00070
40	19	.00188	.00178	.00168	.00159	.00151	.00143	.00136	.00129	.00122	.00116	.00111	.00105	.00101	.00096	.00092	.00088	.00084	.00080	.00077	.00073
40	20	.00199	.00188	.00178	.00168	.00159	.00151	.00143	.00136	.00129	.00123	.00117	.00111	.00106	.00101	.00097	.00092	.00088	.00084	.00081	.00077
40	21	.00210	.00199	.00188	.00178	.00168	.00160	.00151	.00144	.00137	.00130	.00124	.00118	.00112	.00107	.00102	.00097	.00093	.00089	.00085	.00082
40	22	.00222	.00210	.00199	.00188	.00178	.00169	.00160	.00152	.00144	.00137	.00131	.00124	.00118	.00113	.00108	.00103	.00098	.00094	.00090	.00086
40	23	.00235	.00222	.00210	.00199	.00189	.00179	.00170	.00161	.00153	.00145	.00138	.00132	.00125	.00119	.00114	.00109	.00104	.00099	.00095	.00091
40	24	.00249	.00236	.00223	.00211	.00200	.00189	.00180	.00170	.00162	.00154	.00146	.00139	.00133	.00127	.00121	.00115	.00110	.00105	.00101	.00096
40	25	.00265	.00250	.00236	.00224	.00212	.00201	.00191	.00181	.00172	.00163	.00155	.00148	.00141	.00134	.00128	.00122	.00117	.00111	.00107	.00102
40	26	.00281	.00265	.00251	.00238	.00225	.00213	.00202	.00192	.00182	.00173	.00165	.00157	.00150	.00143	.00136	.00130	.00124	.00118	.00113	.00108
40	27	.00298	.00282	.00267	.00252	.00239	.00227	.00215	.00204	.00194	.00184	.00175	.00167	.00159	.00152	.00145	.00138	.00132	.00126	.00120	.00115
40	28	.00316	.00299	.00283	.00268	.00254	.00241	.00229	.00217	.00206	.00196	.00187	.00178	.00169	.00161	.00154	.00147	.00140	.00134	.00128	.00123
40	29	.00336	.00318	.00301	.00285	.00270	.00256	.00243	.00231	.00219	.00209	.00198	.00189	.00180	.00172	.00164	.00156	.00149	.00143	.00136	.00131

| Ages | | Interest Rate | | | | | | | | | | | | | | | | | | | |
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
40	30	.00357	.00338	.00320	.00303	.00287	.00272	.00259	.00246	.00233	.00222	.00211	.00201	.00192	.00183	.00174	.00166	.00159	.00152	.00145	.00139
40	31	.00379	.00358	.00340	.00322	.00305	.00290	.00275	.00261	.00248	.00236	.00225	.00214	.00204	.00195	.00186	.00177	.00169	.00162	.00155	.00148
40	32	.00402	.00381	.00361	.00342	.00324	.00308	.00292	.00278	.00264	.00251	.00239	.00228	.00217	.00207	.00198	.00189	.00181	.00173	.00165	.00158
40	33	.00427	.00404	.00383	.00363	.00345	.00327	.00311	.00296	.00281	.00268	.00255	.00243	.00231	.00221	.00211	.00201	.00192	.00184	.00176	.00169
40	34	.00453	.00429	.00407	.00386	.00366	.00348	.00331	.00314	.00299	.00285	.00271	.00259	.00247	.00235	.00225	.00215	.00205	.00196	.00188	.00180
40	35	.00480	.00455	.00432	.00410	.00389	.00370	.00351	.00334	.00318	.00303	.00289	.00275	.00263	.00251	.00239	.00229	.00219	.00209	.00200	.00192
40	36	.00509	.00483	.00458	.00435	.00413	.00393	.00374	.00355	.00338	.00322	.00307	.00293	.00280	.00267	.00255	.00244	.00233	.00223	.00214	.00205
40	37	.00539	.00512	.00486	.00462	.00439	.00417	.00397	.00378	.00360	.00343	.00327	.00312	.00298	.00285	.00272	.00260	.00249	.00238	.00228	.00218
40	38	.00572	.00543	.00515	.00490	.00466	.00443	.00422	.00402	.00383	.00365	.00348	.00332	.00317	.00303	.00290	.00277	.00265	.00254	.00243	.00233
40	39	.00605	.00575	.00546	.00519	.00494	.00470	.00448	.00427	.00407	.00388	.00370	.00354	.00338	.00323	.00309	.00295	.00283	.00271	.00260	.00249
40	40	.00641	.00609	.00579	.00551	.00524	.00499	.00475	.00453	.00432	.00413	.00394	.00376	.00360	.00344	.00329	.00315	.00302	.00289	.00277	.00266
41	0	.00096	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00069	.00066	.00064	.00062	.00059	.00057	.00056	.00054	.00052	.00050	.00049	.00047
41	1	.00066	.00063	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00032	.00031	.00030	.00028	.00027	.00026
41	2	.00068	.00065	.00061	.00058	.00055	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00032	.00030	.00029	.00028	.00026
41	3	.00072	.00068	.00064	.00061	.00057	.00054	.00052	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00031	.00030	.00029	.00027
41	4	.00076	.00072	.00068	.00064	.00061	.00057	.00054	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00032	.00030	.00029
41	5	.00081	.00076	.00072	.00068	.00065	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031
41	6	.00086	.00082	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00050	.00048	.00046	.00043	.00041	.00040	.00038	.00036	.00034	.00033
41	7	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00047	.00044	.00042	.00040	.00039	.00037	.00035
41	8	.00099	.00093	.00088	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00052	.00050	.00048	.00045	.00043	.00042	.00040	.00038
41	9	.00106	.00100	.00094	.00089	.00085	.00080	.00076	.00072	.00069	.00065	.00062	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041
41	10	.00113	.00107	.00101	.00096	.00091	.00086	.00082	.00077	.00074	.00070	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044
41	11	.00121	.00115	.00108	.00103	.00097	.00092	.00088	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00050	.00048
41	12	.00130	.00123	.00116	.00110	.00104	.00099	.00094	.00089	.00085	.00081	.00077	.00074	.00070	.00067	.00064	.00061	.00059	.00056	.00054	.00051
41	13	.00139	.00132	.00125	.00118	.00112	.00106	.00101	.00096	.00091	.00087	.00083	.00079	.00075	.00072	.00069	.00066	.00063	.00060	.00058	.00055
41	14	.00148	.00140	.00133	.00126	.00119	.00113	.00108	.00102	.00097	.00093	.00088	.00084	.00081	.00077	.00074	.00070	.00067	.00065	.00062	.00059
41	15	.00158	.00149	.00141	.00134	.00127	.00121	.00115	.00109	.00104	.00099	.00094	.00090	.00086	.00082	.00078	.00075	.00072	.00069	.00066	.00063
41	16	.00167	.00158	.00150	.00142	.00135	.00128	.00121	.00115	.00110	.00105	.00100	.00095	.00091	.00087	.00083	.00079	.00076	.00073	.00070	.00067
41	17	.00177	.00167	.00159	.00150	.00142	.00135	.00128	.00122	.00116	.00111	.00105	.00101	.00096	.00092	.00088	.00084	.00080	.00077	.00074	.00071
41	18	.00187	.00177	.00167	.00159	.00150	.00143	.00136	.00129	.00123	.00117	.00111	.00106	.00101	.00097	.00092	.00088	.00084	.00081	.00077	.00074
41	19	.00198	.00187	.00177	.00168	.00159	.00151	.00143	.00136	.00129	.00123	.00117	.00112	.00107	.00102	.00097	.00093	.00089	.00085	.00082	.00078
41	20	.00209	.00197	.00187	.00177	.00168	.00159	.00151	.00144	.00137	.00130	.00124	.00118	.00112	.00107	.00103	.00098	.00094	.00090	.00086	.00082
41	21	.00221	.00209	.00198	.00187	.00177	.00168	.00160	.00152	.00144	.00137	.00131	.00125	.00119	.00113	.00108	.00103	.00099	.00095	.00091	.00087
41	22	.00234	.00221	.00209	.00198	.00188	.00178	.00169	.00161	.00153	.00145	.00138	.00132	.00126	.00120	.00114	.00109	.00104	.00100	.00096	.00092
41	23	.00248	.00234	.00221	.00210	.00199	.00189	.00179	.00170	.00162	.00154	.00146	.00139	.00133	.00127	.00121	.00116	.00110	.00106	.00101	.00097
41	24	.00262	.00248	.00235	.00222	.00211	.00200	.00190	.00180	.00171	.00163	.00155	.00148	.00141	.00134	.00128	.00122	.00117	.00112	.00107	.00102
41	25	.00278	.00263	.00249	.00236	.00224	.00212	.00201	.00191	.00182	.00173	.00164	.00157	.00149	.00142	.00136	.00130	.00124	.00119	.00113	.00109
41	26	.00295	.00279	.00264	.00250	.00237	.00225	.00214	.00203	.00193	.00183	.00175	.00166	.00159	.00151	.00144	.00138	.00132	.00126	.00120	.00115
41	27	.00313	.00297	.00281	.00266	.00252	.00239	.00227	.00216	.00205	.00195	.00186	.00177	.00169	.00161	.00153	.00146	.00140	.00134	.00128	.00123
41	28	.00333	.00315	.00298	.00283	.00268	.00254	.00241	.00229	.00218	.00208	.00198	.00188	.00179	.00171	.00163	.00156	.00149	.00142	.00136	.00130
41	29	.00354	.00335	.00317	.00301	.00285	.00270	.00257	.00244	.00232	.00221	.00210	.00200	.00191	.00182	.00174	.00166	.00159	.00152	.00145	.00139
41	30	.00376	.00356	.00337	.00319	.00303	.00288	.00273	.00260	.00247	.00235	.00224	.00213	.00203	.00194	.00185	.00177	.00169	.00162	.00155	.00148
41	31	.00399	.00378	.00358	.00340	.00322	.00306	.00291	.00276	.00263	.00250	.00238	.00227	.00217	.00207	.00197	.00188	.00180	.00172	.00165	.00158
41	32	.00424	.00401	.00380	.00361	.00343	.00325	.00309	.00294	.00280	.00266	.00254	.00242	.00231	.00220	.00210	.00201	.00192	.00184	.00176	.00168
41	33	.00450	.00426	.00404	.00384	.00364	.00346	.00329	.00313	.00298	.00284	.00270	.00258	.00246	.00235	.00224	.00214	.00205	.00196	.00187	.00179
41	34	.00477	.00453	.00429	.00408	.00387	.00368	.00350	.00333	.00317	.00302	.00288	.00274	.00262	.00250	.00239	.00228	.00218	.00209	.00200	.00192
41	35	.00507	.00480	.00456	.00433	.00411	.00391	.00372	.00354	.00337	.00321	.00306	.00292	.00279	.00266	.00255	.00243	.00233	.00223	.00213	.00204
41	36	.00537	.00510	.00484	.00460	.00437	.00416	.00396	.00377	.00359	.00342	.00326	.00311	.00297	.00284	.00271	.00260	.00248	.00238	.00228	.00218
41	37	.00570	.00541	.00514	.00488	.00464	.00442	.00421	.00401	.00382	.00364	.00347	.00332	.00317	.00303	.00289	.00277	.00265	.00254	.00243	.00233
41	38	.00604	.00574	.00545	.00518	.00493	.00469	.00447	.00426	.00406	.00387	.00370	.00353	.00337	.00323	.00308	.00295	.00283	.00271	.00259	.00249

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

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
41	39	.00640	.00608	.00578	.00550	.00523	.00499	.00475	.00453	.00432	.00412	.00394	.00376	.00359	.00344	.00329	.00315	.00301	.00289	.00277	.00266
41	40	.00678	.00644	.00613	.00583	.00556	.00529	.00505	.00481	.00459	.00438	.00419	.00400	.00383	.00366	.00350	.00336	.00322	.00308	.00296	.00284
41	41	.00717	.00682	.00649	.00618	.00589	.00562	.00536	.00511	.00488	.00466	.00446	.00426	.00408	.00390	.00374	.00358	.00343	.00329	.00316	.00303
42	0	.00102	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00064	.00061	.00059	.00058	.00056	.00054	.00052	.00051
42	1	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00048	.00046	.00043	.00041	.00040	.00038	.00036	.00034	.00033	.00032	.00030	.00029	.00028
42	2	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00049	.00047	.00045	.00042	.00040	.00039	.00037	.00035	.00034	.00032	.00031	.00029	.00028
42	3	.00076	.00071	.00067	.00064	.00060	.00057	.00054	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00037	.00035	.00033	.00032	.00031	.00029
42	4	.00080	.00076	.00071	.00068	.00064	.00061	.00057	.00055	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031
42	5	.00085	.00080	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00034	.00033
42	6	.00091	.00086	.00081	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035
42	7	.00097	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00038
42	8	.00104	.00098	.00093	.00088	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00051	.00048	.00046	.00044	.00042	.00040
42	9	.00111	.00105	.00099	.00094	.00089	.00084	.00080	.00076	.00072	.00069	.00066	.00063	.00060	.00057	.00054	.00052	.00050	.00048	.00046	.00044
42	10	.00119	.00112	.00106	.00101	.00096	.00091	.00086	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00059	.00056	.00054	.00051	.00049	.00047
42	11	.00127	.00121	.00114	.00108	.00103	.00097	.00093	.00088	.00084	.00080	.00076	.00072	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00051
42	12	.00137	.00129	.00122	.00116	.00110	.00105	.00099	.00095	.00090	.00086	.00082	.00078	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055
42	13	.00146	.00138	.00131	.00124	.00118	.00112	.00107	.00101	.00096	.00092	.00088	.00084	.00080	.00076	.00073	.00070	.00067	.00064	.00062	.00059
42	14	.00156	.00148	.00140	.00133	.00126	.00120	.00114	.00108	.00103	.00098	.00094	.00089	.00085	.00082	.00078	.00075	.00072	.00069	.00066	.00063
42	15	.00166	.00157	.00149	.00141	.00134	.00127	.00121	.00115	.00110	.00105	.00100	.00095	.00091	.00087	.00083	.00080	.00076	.00073	.00070	.00067
42	16	.00176	.00166	.00158	.00150	.00142	.00135	.00128	.00122	.00116	.00111	.00106	.00101	.00096	.00092	.00088	.00084	.00081	.00077	.00074	.00071
42	17	.00186	.00176	.00167	.00158	.00150	.00143	.00136	.00129	.00123	.00117	.00112	.00107	.00102	.00097	.00093	.00089	.00085	.00082	.00078	.00075
42	18	.00197	.00186	.00176	.00167	.00159	.00151	.00143	.00136	.00130	.00124	.00118	.00112	.00107	.00102	.00098	.00094	.00090	.00086	.00082	.00079
42	19	.00208	.00196	.00186	.00176	.00167	.00159	.00151	.00144	.00137	.00130	.00124	.00118	.00113	.00108	.00103	.00099	.00095	.00091	.00087	.00083
42	20	.00219	.00208	.00197	.00186	.00177	.00168	.00160	.00152	.00144	.00137	.00131	.00125	.00119	.00114	.00109	.00104	.00100	.00095	.00091	.00088
42	21	.00232	.00220	.00208	.00197	.00187	.00178	.00169	.00160	.00153	.00145	.00138	.00132	.00126	.00120	.00115	.00110	.00105	.00101	.00096	.00092
42	22	.00246	.00232	.00220	.00209	.00198	.00188	.00178	.00170	.00161	.00154	.00146	.00139	.00133	.00127	.00121	.00116	.00111	.00106	.00102	.00097
42	23	.00260	.00246	.00233	.00221	.00210	.00199	.00189	.00180	.00171	.00163	.00155	.00148	.00141	.00134	.00128	.00123	.00117	.00112	.00107	.00103
42	24	.00276	.00261	.00247	.00234	.00222	.00211	.00200	.00190	.00181	.00172	.00164	.00156	.00149	.00142	.00136	.00130	.00124	.00119	.00114	.00109
42	25	.00292	.00277	.00262	.00248	.00236	.00224	.00212	.00202	.00192	.00183	.00174	.00166	.00158	.00151	.00144	.00138	.00132	.00126	.00121	.00116
42	26	.00310	.00294	.00278	.00264	.00250	.00237	.00226	.00214	.00204	.00194	.00185	.00176	.00168	.00160	.00153	.00146	.00140	.00134	.00128	.00123
42	27	.00330	.00312	.00296	.00280	.00266	.00252	.00240	.00228	.00217	.00206	.00197	.00187	.00179	.00170	.00163	.00156	.00149	.00142	.00136	.00130
42	28	.00350	.00332	.00314	.00298	.00283	.00268	.00255	.00242	.00231	.00220	.00209	.00199	.00190	.00181	.00173	.00166	.00158	.00151	.00145	.00139
42	29	.00372	.00352	.00334	.00317	.00301	.00286	.00271	.00258	.00245	.00234	.00223	.00212	.00202	.00193	.00185	.00176	.00169	.00161	.00154	.00148
42	30	.00395	.00375	.00355	.00337	.00320	.00304	.00289	.00275	.00261	.00249	.00237	.00226	.00216	.00206	.00197	.00188	.00180	.00172	.00165	.00158
42	31	.00420	.00398	.00378	.00358	.00340	.00323	.00307	.00292	.00278	.00265	.00252	.00241	.00230	.00219	.00209	.00200	.00191	.00183	.00175	.00168
42	32	.00446	.00423	.00401	.00381	.00362	.00344	.00327	.00311	.00296	.00282	.00269	.00256	.00245	.00234	.00223	.00213	.00204	.00195	.00187	.00179
42	33	.00474	.00449	.00426	.00405	.00385	.00366	.00348	.00331	.00315	.00300	.00286	.00273	.00261	.00249	.00238	.00228	.00218	.00208	.00200	.00191
42	34	.00503	.00477	.00453	.00430	.00409	.00389	.00370	.00352	.00336	.00320	.00305	.00291	.00278	.00265	.00254	.00243	.00232	.00222	.00213	.00204
42	35	.00534	.00507	.00481	.00458	.00435	.00414	.00394	.00375	.00357	.00341	.00325	.00310	.00296	.00283	.00271	.00259	.00248	.00237	.00227	.00218
42	36	.00567	.00538	.00511	.00486	.00462	.00440	.00419	.00399	.00380	.00363	.00346	.00331	.00316	.00302	.00289	.00276	.00264	.00253	.00243	.00233
42	37	.00601	.00571	.00543	.00516	.00491	.00468	.00446	.00425	.00405	.00386	.00369	.00352	.00337	.00322	.00308	.00295	.00282	.00270	.00259	.00248
42	38	.00638	.00606	.00576	.00548	.00522	.00497	.00474	.00452	.00431	.00411	.00393	.00375	.00359	.00343	.00328	.00314	.00301	.00288	.00277	.00265
42	39	.00676	.00643	.00612	.00582	.00554	.00528	.00504	.00480	.00458	.00438	.00418	.00400	.00382	.00366	.00350	.00335	.00321	.00308	.00295	.00283
42	40	.00716	.00682	.00649	.00618	.00589	.00561	.00535	.00511	.00488	.00466	.00445	.00426	.00407	.00390	.00373	.00358	.00343	.00329	.00315	.00303
42	41	.00759	.00722	.00688	.00655	.00625	.00596	.00569	.00543	.00519	.00496	.00474	.00453	.00434	.00415	.00398	.00381	.00366	.00351	.00337	.00323
42	42	.00803	.00765	.00729	.00695	.00663	.00632	.00604	.00577	.00551	.00527	.00504	.00482	.00462	.00443	.00424	.00407	.00390	.00374	.00360	.00345
43	0	.00108	.00103	.00099	.00095	.00091	.00088	.00084	.00081	.00078	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00055
43	1	.00073	.00069	.00066	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030
43	2	.00076	.00071	.00068	.00064	.00061	.00058	.00055	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033	.00031	.00030
43	3	.00079	.00075	.00071	.00067	.00064	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00033	.00031

Ages		Interest Rate																		
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
43	4	.00084	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033
43	5	.00089	.00084	.00080	.00076	.00072	.00068	.00065	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00036	.00035
43	6	.00095	.00090	.00085	.00081	.00076	.00073	.00069	.00065	.00062	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00039	.00037
43	7	.00102	.00096	.00091	.00086	.00082	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00040
43	8	.00109	.00103	.00097	.00092	.00088	.00083	.00079	.00075	.00071	.00068	.00065	.00062	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043
43	9	.00117	.00110	.00104	.00099	.00094	.00089	.00085	.00080	.00077	.00073	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00051	.00048	.00046
43	10	.00125	.00118	.00112	.00106	.00101	.00096	.00091	.00086	.00082	.00078	.00075	.00071	.00068	.00065	.00062	.00059	.00057	.00055	.00052	.00050
43	11	.00134	.00127	.00120	.00114	.00108	.00103	.00098	.00093	.00089	.00084	.00080	.00077	.00073	.00070	.00067	.00064	.00061	.00059	.00056	.00054
43	12	.00144	.00136	.00129	.00122	.00116	.00110	.00105	.00100	.00095	.00091	.00087	.00083	.00079	.00075	.00072	.00069	.00066	.00063	.00061	.00058
43	13	.00154	.00146	.00138	.00131	.00124	.00118	.00112	.00107	.00102	.00097	.00093	.00089	.00085	.00081	.00078	.00074	.00071	.00068	.00066	.00063
43	14	.00164	.00155	.00147	.00140	.00133	.00126	.00120	.00114	.00109	.00104	.00099	.00095	.00091	.00087	.00083	.00079	.00076	.00073	.00070	.00067
43	15	.00174	.00165	.00157	.00149	.00141	.00134	.00128	.00122	.00116	.00111	.00106	.00101	.00096	.00092	.00088	.00085	.00081	.00078	.00075	.00072
43	16	.00185	.00175	.00166	.00158	.00150	.00142	.00135	.00129	.00123	.00117	.00112	.00107	.00102	.00098	.00094	.00090	.00086	.00082	.00079	.00076
43	17	.00195	.00185	.00176	.00167	.00158	.00151	.00143	.00136	.00130	.00124	.00118	.00113	.00108	.00103	.00099	.00095	.00091	.00087	.00083	.00080
43	18	.00206	.00196	.00185	.00176	.00167	.00159	.00151	.00144	.00137	.00131	.00125	.00119	.00114	.00109	.00104	.00100	.00095	.00092	.00088	.00084
43	19	.00218	.00207	.00196	.00186	.00176	.00168	.00159	.00152	.00145	.00138	.00131	.00125	.00120	.00115	.00110	.00105	.00100	.00096	.00092	.00089
43	20	.00230	.00218	.00207	.00196	.00186	.00177	.00168	.00160	.00153	.00145	.00139	.00132	.00126	.00121	.00116	.00111	.00106	.00101	.00097	.00093
43	21	.00244	.00231	.00219	.00208	.00197	.00187	.00178	.00169	.00161	.00154	.00146	.00140	.00133	.00128	.00122	.00117	.00112	.00107	.00103	.00098
43	22	.00258	.00244	.00232	.00220	.00208	.00198	.00188	.00179	.00170	.00162	.00155	.00148	.00141	.00135	.00129	.00123	.00118	.00113	.00108	.00104
43	23	.00273	.00259	.00245	.00233	.00221	.00210	.00199	.00190	.00180	.00172	.00164	.00156	.00149	.00142	.00136	.00130	.00125	.00119	.00114	.00110
43	24	.00290	.00274	.00260	.00246	.00234	.00222	.00211	.00201	.00191	.00182	.00174	.00166	.00158	.00151	.00144	.00138	.00132	.00126	.00121	.00116
43	25	.00307	.00291	.00276	.00262	.00248	.00236	.00224	.00213	.00203	.00193	.00184	.00176	.00168	.00160	.00153	.00146	.00140	.00134	.00128	.00123
43	26	.00326	.00309	.00293	.00278	.00264	.00250	.00238	.00226	.00215	.00205	.00196	.00187	.00178	.00170	.00162	.00155	.00148	.00142	.00136	.00130
43	27	.00346	.00328	.00311	.00295	.00280	.00266	.00253	.00241	.00229	.00218	.00208	.00198	.00189	.00181	.00173	.00165	.00158	.00151	.00145	.00139
43	28	.00368	.00349	.00331	.00314	.00298	.00283	.00269	.00256	.00244	.00232	.00221	.00211	.00201	.00192	.00184	.00176	.00168	.00161	.00154	.00148
43	29	.00391	.00371	.00352	.00334	.00317	.00301	.00286	.00273	.00260	.00247	.00236	.00225	.00215	.00205	.00196	.00187	.00179	.00171	.00164	.00157
43	30	.00416	.00394	.00374	.00355	.00337	.00321	.00305	.00290	.00276	.00263	.00251	.00239	.00229	.00218	.00209	.00199	.00191	.00183	.00175	.00168
43	31	.00442	.00419	.00398	.00378	.00359	.00341	.00325	.00309	.00294	.00280	.00267	.00255	.00244	.00233	.00222	.00213	.00203	.00195	.00187	.00179
43	32	.00470	.00446	.00423	.00402	.00382	.00363	.00345	.00329	.00313	.00299	.00285	.00272	.00260	.00248	.00237	.00227	.00217	.00208	.00199	.00191
43	33	.00499	.00474	.00450	.00427	.00406	.00386	.00368	.00350	.00334	.00318	.00303	.00290	.00277	.00264	.00253	.00242	.00231	.00222	.00212	.00204
43	34	.00530	.00503	.00478	.00454	.00432	.00411	.00391	.00373	.00355	.00339	.00323	.00309	.00295	.00282	.00270	.00258	.00247	.00236	.00227	.00217
43	35	.00563	.00535	.00508	.00483	.00460	.00437	.00417	.00397	.00378	.00361	.00345	.00329	.00314	.00301	.00288	.00275	.00264	.00252	.00242	.00232
43	36	.00598	.00568	.00540	.00514	.00489	.00465	.00443	.00423	.00403	.00385	.00367	.00351	.00335	.00321	.00307	.00294	.00281	.00270	.00258	.00248
43	37	.00635	.00603	.00574	.00546	.00520	.00495	.00472	.00450	.00429	.00410	.00391	.00374	.00357	.00342	.00327	.00313	.00300	.00288	.00276	.00265
43	38	.00673	.00640	.00609	.00580	.00552	.00526	.00502	.00479	.00457	.00436	.00417	.00399	.00381	.00365	.00349	.00334	.00320	.00307	.00295	.00283
43	39	.00714	.00679	.00647	.00616	.00587	.00560	.00534	.00509	.00486	.00465	.00444	.00425	.00406	.00389	.00372	.00357	.00342	.00328	.00315	.00302
43	40	.00757	.00721	.00686	.00654	.00623	.00595	.00567	.00542	.00518	.00495	.00473	.00452	.00433	.00415	.00397	.00381	.00365	.00350	.00336	.00323
43	41	.00802	.00764	.00728	.00694	.00662	.00632	.00603	.00576	.00551	.00526	.00504	.00482	.00462	.00442	.00424	.00406	.00390	.00374	.00359	.00345
43	42	.00850	.00810	.00772	.00736	.00703	.00671	.00641	.00612	.00586	.00560	.00536	.00513	.00492	.00471	.00452	.00434	.00416	.00399	.00384	.00369
43	43	.00899	.00857	.00818	.00781	.00745	.00712	.00680	.00651	.00622	.00596	.00570	.00546	.00524	.00502	.00482	.00462	.00444	.00426	.00410	.00394
44	0	.00114	.00109	.00105	.00101	.00097	.00093	.00090	.00087	.00083	.00081	.00078	.00075	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00059
44	1	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00054	.00051	.00049	.00046	.00044	.00042	.00041	.00039	.00037	.00036	.00034	.00033	.00032
44	2	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00040	.00038	.00036	.00035	.00033	.00032
44	3	.00083	.00079	.00075	.00071	.00067	.00064	.00060	.00057	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00033
44	4	.00088	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00052	.00050	.00048	.00046	.00043	.00042	.00040	.00038	.00036	.00035
44	5	.00094	.00089	.00084	.00080	.00075	.00072	.00068	.00065	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00041	.00039	.00037
44	6	.00100	.00095	.00090	.00085	.00080	.00076	.00073	.00069	.00066	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00040
44	7	.00107	.00101	.00096	.00091	.00086	.00082	.00078	.00074	.00070	.00067	.00064	.00061	.00058	.00055	.00053	.00051	.00049	.00046	.00044	.00043
44	8	.00114	.00108	.00102	.00097	.00092	.00088	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00060	.00057	.00054	.00052	.00050	.00048	.00046
44	9	.00122	.00116	.00110	.00104	.00099	.00094	.00089	.00085	.00081	.00077	.00074	.00070	.00067	.00064	.00061	.00059	.00056	.00054	.00052	.00049

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

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
44	10	.00131	.00124	.00118	.00112	.00106	.00101	.00096	.00091	.00087	.00083	.00079	.00076	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00053
44	11	.00141	.00133	.00126	.00120	.00114	.00108	.00103	.00098	.00094	.00089	.00085	.00081	.00078	.00074	.00071	.00068	.00065	.00063	.00060	.00058
44	12	.00151	.00143	.00136	.00129	.00122	.00116	.00111	.00106	.00101	.00096	.00092	.00088	.00084	.00080	.00077	.00073	.00070	.00068	.00065	.00062
44	13	.00161	.00153	.00145	.00138	.00131	.00125	.00119	.00113	.00108	.00103	.00098	.00094	.00090	.00086	.00082	.00079	.00076	.00073	.00070	.00067
44	14	.00172	.00163	.00155	.00147	.00140	.00133	.00127	.00121	.00115	.00110	.00105	.00101	.00096	.00092	.00088	.00084	.00081	.00078	.00075	.00072
44	15	.00183	.00174	.00165	.00157	.00149	.00142	.00135	.00129	.00123	.00117	.00112	.00107	.00102	.00098	.00094	.00090	.00086	.00083	.00080	.00076
44	16	.00194	.00184	.00175	.00166	.00158	.00150	.00143	.00136	.00130	.00124	.00119	.00113	.00108	.00104	.00099	.00095	.00091	.00088	.00084	.00081
44	17	.00205	.00195	.00185	.00176	.00167	.00159	.00151	.00144	.00137	.00131	.00125	.00120	.00114	.00110	.00105	.00101	.00096	.00093	.00089	.00085
44	18	.00217	.00206	.00195	.00185	.00176	.00168	.00159	.00152	.00145	.00138	.00132	.00126	.00121	.00115	.00110	.00106	.00101	.00097	.00093	.00090
44	19	.00229	.00217	.00206	.00196	.00186	.00177	.00168	.00160	.00153	.00146	.00139	.00133	.00127	.00122	.00116	.00111	.00107	.00102	.00098	.00094
44	20	.00242	.00229	.00218	.00207	.00196	.00187	.00178	.00169	.00161	.00154	.00147	.00140	.00134	.00128	.00123	.00117	.00112	.00108	.00103	.00099
44	21	.00256	.00243	.00230	.00218	.00208	.00197	.00188	.00179	.00170	.00162	.00155	.00148	.00141	.00135	.00129	.00124	.00119	.00114	.00109	.00105
44	22	.00271	.00257	.00243	.00231	.00220	.00209	.00199	.00189	.00180	.00172	.00164	.00156	.00149	.00143	.00137	.00131	.00125	.00120	.00115	.00110
44	23	.00287	.00272	.00258	.00245	.00232	.00221	.00210	.00200	.00191	.00182	.00173	.00165	.00158	.00151	.00144	.00138	.00132	.00127	.00122	.00117
44	24	.00304	.00288	.00273	.00259	.00246	.00234	.00223	.00212	.00202	.00192	.00184	.00175	.00167	.00160	.00153	.00146	.00140	.00134	.00129	.00123
44	25	.00322	.00306	.00290	.00275	.00261	.00248	.00236	.00225	.00214	.00204	.00195	.00186	.00177	.00170	.00162	.00155	.00148	.00142	.00136	.00131
44	26	.00342	.00325	.00308	.00292	.00278	.00264	.00251	.00239	.00228	.00217	.00207	.00197	.00188	.00180	.00172	.00165	.00158	.00151	.00145	.00139
44	27	.00364	.00345	.00327	.00311	.00295	.00281	.00267	.00254	.00242	.00231	.00220	.00210	.00200	.00192	.00183	.00175	.00168	.00161	.00154	.00148
44	28	.00387	.00367	.00348	.00330	.00314	.00299	.00284	.00270	.00258	.00245	.00234	.00223	.00213	.00204	.00195	.00186	.00179	.00171	.00164	.00157
44	29	.00411	.00390	.00370	.00352	.00334	.00318	.00302	.00288	.00274	.00261	.00249	.00238	.00227	.00217	.00208	.00199	.00190	.00182	.00175	.00167
44	30	.00437	.00415	.00394	.00374	.00356	.00338	.00322	.00306	.00292	.00278	.00266	.00254	.00242	.00231	.00221	.00212	.00203	.00194	.00186	.00178
44	31	.00465	.00441	.00419	.00398	.00378	.00360	.00343	.00326	.00311	.00297	.00283	.00270	.00258	.00247	.00236	.00226	.00216	.00207	.00198	.00190
44	32	.00494	.00469	.00445	.00423	.00403	.00383	.00365	.00348	.00331	.00316	.00302	.00288	.00275	.00263	.00252	.00241	.00230	.00221	.00212	.00203
44	33	.00525	.00499	.00474	.00450	.00428	.00408	.00388	.00370	.00353	.00337	.00321	.00307	.00293	.00280	.00268	.00257	.00246	.00236	.00226	.00217
44	34	.00558	.00530	.00504	.00479	.00456	.00434	.00414	.00394	.00376	.00359	.00343	.00327	.00313	.00299	.00286	.00274	.00262	.00251	.00241	.00231
44	35	.00593	.00563	.00536	.00510	.00485	.00462	.00440	.00420	.00401	.00382	.00365	.00349	.00334	.00319	.00305	.00292	.00280	.00269	.00257	.00247
44	36	.00630	.00599	.00570	.00542	.00516	.00492	.00469	.00447	.00427	.00407	.00389	.00372	.00356	.00340	.00326	.00312	.00299	.00287	.00275	.00264
44	37	.00669	.00636	.00605	.00576	.00549	.00523	.00499	.00476	.00455	.00434	.00415	.00397	.00379	.00363	.00348	.00333	.00319	.00306	.00294	.00282
44	38	.00710	.00676	.00643	.00613	.00584	.00557	.00531	.00507	.00484	.00463	.00442	.00423	.00405	.00388	.00371	.00356	.00341	.00327	.00314	.00301
44	39	.00754	.00717	.00683	.00651	.00621	.00592	.00565	.00540	.00516	.00493	.00471	.00451	.00432	.00413	.00396	.00380	.00364	.00349	.00335	.00322
44	40	.00799	.00761	.00725	.00692	.00660	.00630	.00601	.00574	.00549	.00525	.00502	.00481	.00460	.00441	.00423	.00405	.00389	.00373	.00358	.00344
44	41	.00848	.00808	.00770	.00734	.00701	.00669	.00639	.00611	.00584	.00559	.00535	.00512	.00491	.00470	.00451	.00433	.00415	.00399	.00383	.00368
44	42	.00898	.00856	.00817	.00780	.00744	.00711	.00680	.00650	.00622	.00595	.00570	.00546	.00523	.00502	.00481	.00462	.00443	.00426	.00409	.00394
44	43	.00951	.00907	.00866	.00827	.00790	.00755	.00722	.00691	.00661	.00633	.00606	.00581	.00557	.00535	.00513	.00493	.00473	.00455	.00437	.00421
44	44	.01007	.00961	.00918	.00877	.00838	.00801	.00767	.00734	.00703	.00673	.00645	.00619	.00594	.00570	.00547	.00525	.00505	.00485	.00467	.00449
45	0	.00121	.00116	.00112	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00083	.00080	.00078	.00075	.00073	.00071	.00069	.00067	.00065	.00063
45	1	.00081	.00076	.00073	.00069	.00066	.00062	.00059	.00057	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00036	.00035	.00034
45	2	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034
45	3	.00087	.00083	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035
45	4	.00092	.00087	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037
45	5	.00098	.00093	.00088	.00084	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00040
45	6	.00105	.00099	.00094	.00089	.00085	.00080	.00076	.00073	.00069	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00042
45	7	.00112	.00106	.00101	.00095	.00091	.00086	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00059	.00056	.00054	.00051	.00049	.00047	.00045
45	8	.00120	.00113	.00108	.00102	.00097	.00092	.00088	.00083	.00080	.00076	.00072	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00051	.00049
45	9	.00128	.00122	.00115	.00109	.00104	.00099	.00094	.00090	.00085	.00081	.00078	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053
45	10	.00138	.00130	.00124	.00118	.00112	.00106	.00101	.00096	.00092	.00088	.00084	.00080	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057
45	11	.00148	.00140	.00133	.00126	.00120	.00114	.00109	.00104	.00099	.00094	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00067	.00064	.00061
45	12	.00158	.00150	.00143	.00136	.00129	.00123	.00117	.00111	.00106	.00101	.00097	.00093	.00089	.00085	.00081	.00078	.00075	.00072	.00069	.00066
45	13	.00169	.00161	.00153	.00145	.00138	.00132	.00125	.00120	.00114	.00109	.00104	.00100	.00095	.00091	.00087	.00084	.00081	.00077	.00074	.00071
45	14	.00181	.00172	.00163	.00155	.00148	.00140	.00134	.00128	.00122	.00116	.00111	.00106	.00102	.00098	.00094	.00090	.00086	.00083	.00080	.00076

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

Ages O	Ages Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
45	15	.00192	.00183	.00173	.00165	.00157	.00149	.00142	.00136	.00130	.00124	.00118	.00113	.00108	.00104	.00100	.00096	.00092	.00088	.00085	.00081
45	16	.00204	.00193	.00184	.00175	.00166	.00158	.00151	.00144	.00137	.00131	.00125	.00120	.00115	.00110	.00105	.00101	.00097	.00093	.00090	.00086
45	17	.00215	.00205	.00194	.00185	.00176	.00167	.00159	.00152	.00145	.00139	.00132	.00127	.00121	.00116	.00111	.00107	.00102	.00098	.00095	.00091
45	18	.00228	.00216	.00205	.00195	.00185	.00177	.00168	.00160	.00153	.00146	.00140	.00134	.00128	.00122	.00117	.00112	.00108	.00103	.00099	.00096
45	19	.00240	.00228	.00217	.00206	.00196	.00186	.00177	.00169	.00161	.00154	.00147	.00141	.00135	.00129	.00123	.00118	.00113	.00109	.00105	.00100
45	20	.00254	.00241	.00229	.00217	.00207	.00197	.00187	.00179	.00170	.00162	.00155	.00148	.00142	.00136	.00130	.00125	.00119	.00115	.00110	.00106
45	21	.00269	.00255	.00242	.00230	.00218	.00208	.00198	.00189	.00180	.00172	.00164	.00157	.00150	.00143	.00137	.00131	.00126	.00121	.00116	.00111
45	22	.00284	.00269	.00256	.00243	.00231	.00220	.00209	.00199	.00190	.00181	.00173	.00165	.00158	.00151	.00145	.00139	.00133	.00127	.00122	.00117
45	23	.00301	.00285	.00271	.00257	.00245	.00233	.00222	.00211	.00201	.00192	.00183	.00175	.00167	.00160	.00153	.00147	.00140	.00135	.00129	.00124
45	24	.00319	.00302	.00287	.00273	.00259	.00247	.00235	.00224	.00213	.00203	.00194	.00185	.00177	.00169	.00162	.00155	.00149	.00142	.00137	.00131
45	25	.00338	.00321	.00305	.00289	.00275	.00262	.00249	.00237	.00226	.00216	.00206	.00197	.00188	.00180	.00172	.00164	.00158	.00151	.00145	.00139
45	26	.00359	.00341	.00324	.00307	.00292	.00278	.00265	.00252	.00240	.00229	.00219	.00209	.00199	.00191	.00182	.00175	.00167	.00160	.00154	.00148
45	27	.00382	.00362	.00344	.00327	.00311	.00296	.00281	.00268	.00255	.00244	.00233	.00222	.00212	.00203	.00194	.00186	.00178	.00171	.00164	.00157
45	28	.00406	.00385	.00366	.00348	.00331	.00314	.00299	.00285	.00272	.00259	.00248	.00236	.00226	.00216	.00207	.00198	.00189	.00182	.00174	.00167
45	29	.00432	.00410	.00389	.00370	.00352	.00335	.00319	.00304	.00290	.00276	.00264	.00252	.00241	.00230	.00220	.00211	.00202	.00193	.00185	.00178
45	30	.00459	.00436	.00414	.00394	.00374	.00356	.00339	.00323	.00308	.00294	.00281	.00268	.00256	.00245	.00235	.00225	.00215	.00206	.00198	.00190
45	31	.00488	.00464	.00441	.00419	.00399	.00379	.00361	.00344	.00328	.00313	.00299	.00286	.00273	.00261	.00250	.00239	.00229	.00220	.00211	.00202
45	32	.00519	.00493	.00469	.00446	.00424	.00404	.00385	.00367	.00350	.00334	.00319	.00305	.00291	.00279	.00267	.00255	.00245	.00235	.00225	.00216
45	33	.00552	.00525	.00499	.00474	.00452	.00430	.00410	.00391	.00373	.00356	.00340	.00325	.00311	.00297	.00285	.00272	.00261	.00250	.00240	.00230
45	34	.00587	.00558	.00531	.00505	.00481	.00458	.00437	.00416	.00397	.00379	.00363	.00347	.00331	.00317	.00304	.00291	.00279	.00267	.00256	.00246
45	35	.00624	.00593	.00564	.00537	.00512	.00488	.00465	.00444	.00424	.00405	.00387	.00370	.00354	.00338	.00324	.00310	.00298	.00285	.00274	.00263
45	36	.00663	.00631	.00600	.00572	.00545	.00519	.00495	.00473	.00451	.00431	.00412	.00394	.00377	.00361	.00346	.00331	.00318	.00305	.00293	.00281
45	37	.00704	.00670	.00638	.00608	.00580	.00553	.00528	.00504	.00481	.00460	.00440	.00421	.00403	.00385	.00369	.00354	.00339	.00326	.00313	.00300
45	38	.00748	.00712	.00679	.00647	.00617	.00588	.00562	.00536	.00513	.00490	.00469	.00449	.00429	.00411	.00394	.00378	.00363	.00348	.00334	.00321
45	39	.00794	.00757	.00721	.00688	.00656	.00626	.00598	.00571	.00546	.00522	.00500	.00478	.00458	.00439	.00421	.00404	.00387	.00372	.00357	.00343
45	40	.00843	.00804	.00766	.00731	.00698	.00666	.00636	.00608	.00582	.00557	.00533	.00510	.00489	.00469	.00449	.00431	.00414	.00397	.00382	.00367
45	41	.00894	.00853	.00814	.00777	.00742	.00708	.00677	.00647	.00619	.00593	.00568	.00544	.00521	.00500	.00480	.00460	.00442	.00425	.00408	.00392
45	42	.00948	.00905	.00864	.00825	.00788	.00753	.00720	.00689	.00659	.00631	.00605	.00580	.00556	.00533	.00512	.00492	.00472	.00454	.00436	.00420
45	43	.01005	.00959	.00916	.00875	.00837	.00800	.00765	.00733	.00702	.00672	.00644	.00618	.00593	.00569	.00546	.00525	.00504	.00485	.00466	.00449
45	44	.01064	.01016	.00971	.00928	.00888	.00849	.00813	.00779	.00746	.00715	.00686	.00658	.00631	.00606	.00582	.00560	.00538	.00518	.00498	.00479
45	45	.01126	.01076	.01029	.00984	.00941	.00901	.00863	.00827	.00793	.00760	.00729	.00700	.00672	.00646	.00621	.00597	.00574	.00552	.00532	.00512
46	0	.00128	.00123	.00118	.00114	.00110	.00106	.00102	.00098	.00095	.00092	.00089	.00086	.00083	.00081	.00078	.00076	.00074	.00072	.00070	.00068
46	1	.00085	.00080	.00076	.00073	.00069	.00066	.00063	.00060	.00057	.00054	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036
46	2	.00087	.00083	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00048	.00046	.00044	.00043	.00041	.00039	.00038	.00036
46	3	.00091	.00087	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00051	.00048	.00046	.00044	.00042	.00041	.00039	.00037
46	4	.00097	.00092	.00087	.00083	.00078	.00075	.00071	.00068	.00064	.00061	.00059	.00056	.00053	.00051	.00049	.00047	.00045	.00043	.00041	.00039
46	5	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00050	.00048	.00046	.00044	.00042
46	6	.00110	.00104	.00099	.00094	.00089	.00085	.00081	.00077	.00073	.00070	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049	.00047	.00045
46	7	.00117	.00111	.00106	.00100	.00095	.00091	.00086	.00082	.00078	.00075	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00052	.00050	.00048
46	8	.00126	.00119	.00113	.00107	.00102	.00097	.00092	.00088	.00084	.00080	.00076	.00073	.00070	.00067	.00064	.00061	.00059	.00056	.00054	.00052
46	9	.00135	.00128	.00121	.00115	.00109	.00104	.00099	.00095	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00063	.00061	.00058	.00056
46	10	.00144	.00137	.00130	.00124	.00118	.00112	.00107	.00102	.00097	.00093	.00088	.00085	.00081	.00077	.00074	.00071	.00068	.00065	.00063	.00060
46	11	.00155	.00147	.00140	.00133	.00126	.00120	.00115	.00109	.00104	.00100	.00095	.00091	.00087	.00084	.00080	.00077	.00074	.00071	.00068	.00065
46	12	.00166	.00158	.00150	.00143	.00136	.00129	.00123	.00118	.00112	.00107	.00103	.00098	.00094	.00090	.00086	.00083	.00079	.00076	.00073	.00071
46	13	.00178	.00169	.00161	.00153	.00145	.00139	.00132	.00126	.00120	.00115	.00110	.00105	.00101	.00097	.00093	.00089	.00086	.00082	.00079	.00076
46	14	.00190	.00180	.00171	.00163	.00155	.00148	.00141	.00135	.00129	.00123	.00118	.00113	.00108	.00104	.00099	.00095	.00092	.00088	.00085	.00081
46	15	.00202	.00192	.00182	.00173	.00165	.00157	.00150	.00143	.00137	.00131	.00125	.00120	.00115	.00110	.00106	.00101	.00097	.00094	.00090	.00087
46	16	.00214	.00203	.00193	.00184	.00175	.00167	.00159	.00152	.00145	.00139	.00133	.00127	.00122	.00117	.00112	.00107	.00103	.00099	.00095	.00092
46	17	.00226	.00215	.00204	.00194	.00185	.00176	.00168	.00160	.00153	.00147	.00140	.00134	.00128	.00123	.00118	.00113	.00109	.00105	.00101	.00097
46	18	.00239	.00227	.00216	.00205	.00195	.00186	.00177	.00169	.00162	.00154	.00148	.00141	.00135	.00130	.00124	.00119	.00114	.00110	.00106	.00102

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

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
46	19	.00252	.00239	.00227	.00216	.00206	.00196	.00187	.00178	.00170	.00163	.00156	.00149	.00142	.00136	.00131	.00125	.00120	.00116	.00111	.00107
46	20	.00266	.00253	.00240	.00228	.00217	.00207	.00197	.00188	.00180	.00172	.00164	.00157	.00150	.00144	.00138	.00132	.00127	.00122	.00117	.00112
46	21	.00282	.00267	.00254	.00242	.00230	.00219	.00209	.00199	.00190	.00181	.00173	.00166	.00158	.00152	.00145	.00139	.00134	.00128	.00123	.00118
46	22	.00298	.00283	.00269	.00255	.00243	.00231	.00220	.00210	.00201	.00191	.00183	.00175	.00167	.00160	.00153	.00147	.00141	.00135	.00130	.00125
46	23	.00315	.00299	.00284	.00270	.00257	.00245	.00233	.00222	.00212	.00203	.00193	.00185	.00177	.00169	.00162	.00155	.00149	.00143	.00137	.00132
46	24	.00334	.00317	.00301	.00287	.00273	.00260	.00247	.00236	.00225	.00215	.00205	.00196	.00187	.00179	.00172	.00164	.00158	.00151	.00145	.00139
46	25	.00355	.00337	.00320	.00304	.00289	.00275	.00262	.00250	.00238	.00228	.00217	.00208	.00199	.00190	.00182	.00174	.00167	.00160	.00154	.00148
46	26	.00377	.00358	.00340	.00323	.00307	.00293	.00279	.00266	.00253	.00242	.00231	.00221	.00211	.00202	.00193	.00185	.00177	.00170	.00163	.00157
46	27	.00400	.00380	.00361	.00343	.00327	.00311	.00296	.00282	.00269	.00257	.00246	.00235	.00224	.00215	.00206	.00197	.00189	.00181	.00174	.00167
46	28	.00426	.00404	.00384	.00365	.00348	.00331	.00315	.00301	.00287	.00274	.00261	.00250	.00239	.00229	.00219	.00210	.00201	.00193	.00185	.00177
46	29	.00453	.00430	.00409	.00389	.00370	.00352	.00336	.00320	.00305	.00292	.00278	.00266	.00254	.00243	.00233	.00223	.00214	.00205	.00197	.00189
46	30	.00482	.00458	.00435	.00414	.00394	.00375	.00358	.00341	.00325	.00311	.00297	.00284	.00271	.00260	.00248	.00238	.00228	.00219	.00210	.00201
46	31	.00512	.00487	.00463	.00441	.00420	.00400	.00381	.00363	.00347	.00331	.00316	.00302	.00289	.00277	.00265	.00254	.00243	.00233	.00224	.00215
46	32	.00545	.00518	.00493	.00469	.00447	.00426	.00406	.00387	.00369	.00353	.00337	.00322	.00308	.00295	.00283	.00271	.00260	.00249	.00239	.00229
46	33	.00580	.00551	.00525	.00499	.00476	.00453	.00432	.00413	.00394	.00376	.00360	.00344	.00329	.00315	.00302	.00289	.00277	.00266	.00255	.00245
46	34	.00617	.00587	.00558	.00532	.00507	.00483	.00461	.00440	.00420	.00401	.00383	.00367	.00351	.00336	.00322	.00308	.00296	.00284	.00272	.00261
46	35	.00656	.00624	.00594	.00566	.00539	.00514	.00491	.00469	.00448	.00428	.00409	.00391	.00374	.00359	.00344	.00329	.00316	.00303	.00291	.00279
46	36	.00697	.00664	.00632	.00602	.00574	.00548	.00523	.00499	.00477	.00456	.00436	.00417	.00400	.00383	.00367	.00352	.00337	.00324	.00311	.00299
46	37	.00741	.00706	.00673	.00641	.00612	.00584	.00557	.00532	.00509	.00486	.00465	.00445	.00427	.00409	.00392	.00376	.00361	.00346	.00332	.00319
46	38	.00788	.00750	.00715	.00682	.00651	.00621	.00594	.00567	.00542	.00519	.00496	.00475	.00455	.00436	.00418	.00401	.00385	.00370	.00355	.00342
46	39	.00837	.00798	.00761	.00726	.00693	.00662	.00632	.00604	.00578	.00553	.00529	.00507	.00486	.00466	.00447	.00429	.00412	.00395	.00380	.00365
46	40	.00889	.00847	.00808	.00772	.00737	.00704	.00673	.00644	.00616	.00590	.00565	.00541	.00519	.00497	.00477	.00458	.00440	.00423	.00406	.00391
46	41	.00943	.00900	.00859	.00820	.00784	.00749	.00716	.00685	.00656	.00628	.00602	.00577	.00553	.00531	.00510	.00489	.00470	.00452	.00435	.00418
46	42	.01001	.00955	.00912	.00872	.00833	.00797	.00762	.00730	.00699	.00670	.00642	.00615	.00591	.00567	.00544	.00523	.00502	.00483	.00465	.00447
46	43	.01061	.01013	.00968	.00926	.00885	.00847	.00811	.00776	.00744	.00713	.00684	.00656	.00630	.00605	.00581	.00558	.00537	.00516	.00497	.00478
46	44	.01124	.01074	.01027	.00982	.00940	.00900	.00862	.00826	.00792	.00759	.00728	.00699	.00671	.00645	.00620	.00596	.00573	.00552	.00531	.00511
46	45	.01190	.01138	.01088	.01041	.00997	.00955	.00915	.00877	.00841	.00807	.00775	.00744	.00715	.00687	.00661	.00635	.00611	.00589	.00567	.00546
46	46	.01259	.01204	.01152	.01103	.01057	.01013	.00971	.00931	.00894	.00858	.00824	.00791	.00761	.00731	.00704	.00677	.00652	.00628	.00605	.00583
47	0	.00136	.00131	.00126	.00121	.00117	.00112	.00108	.00105	.00101	.00098	.00095	.00092	.00089	.00086	.00084	.00081	.00079	.00077	.00075	.00073
47	1	.00089	.00084	.00080	.00076	.00073	.00069	.00066	.00063	.00060	.00057	.00055	.00053	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038
47	2	.00091	.00087	.00082	.00078	.00074	.00071	.00068	.00064	.00061	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038
47	3	.00096	.00091	.00086	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049	.00047	.00045	.00043	.00041	.00040
47	4	.00101	.00096	.00091	.00087	.00082	.00078	.00075	.00071	.00068	.00065	.00062	.00059	.00056	.00054	.00052	.00049	.00047	.00045	.00044	.00042
47	5	.00108	.00102	.00097	.00092	.00088	.00083	.00079	.00076	.00072	.00069	.00066	.00063	.00060	.00057	.00055	.00053	.00050	.00048	.00046	.00045
47	6	.00115	.00109	.00104	.00098	.00094	.00089	.00085	.00081	.00077	.00074	.00070	.00067	.00064	.00061	.00059	.00056	.00054	.00052	.00050	.00048
47	7	.00123	.00117	.00111	.00105	.00100	.00095	.00091	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00063	.00060	.00058	.00056	.00053	.00051
47	8	.00132	.00125	.00119	.00113	.00107	.00102	.00097	.00093	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055
47	9	.00141	.00134	.00127	.00121	.00115	.00110	.00104	.00100	.00095	.00091	.00087	.00083	.00079	.00076	.00073	.00070	.00067	.00064	.00062	.00059
47	10	.00151	.00144	.00137	.00130	.00124	.00118	.00112	.00107	.00102	.00098	.00093	.00089	.00086	.00082	.00079	.00075	.00072	.00069	.00067	.00064
47	11	.00162	.00154	.00147	.00140	.00133	.00127	.00121	.00115	.00110	.00105	.00101	.00096	.00092	.00088	.00085	.00081	.00078	.00075	.00072	.00069
47	12	.00174	.00165	.00157	.00150	.00143	.00136	.00130	.00124	.00118	.00113	.00108	.00104	.00099	.00095	.00091	.00088	.00084	.00081	.00078	.00075
47	13	.00186	.00177	.00169	.00161	.00153	.00146	.00139	.00133	.00127	.00122	.00116	.00112	.00107	.00103	.00098	.00094	.00091	.00087	.00084	.00081
47	14	.00199	.00189	.00180	.00172	.00163	.00156	.00149	.00142	.00136	.00130	.00125	.00119	.00114	.00110	.00105	.00101	.00097	.00093	.00090	.00087
47	15	.00212	.00201	.00192	.00182	.00174	.00166	.00158	.00151	.00145	.00138	.00132	.00127	.00122	.00117	.00112	.00108	.00103	.00099	.00096	.00092
47	16	.00224	.00213	.00203	.00193	.00184	.00176	.00168	.00160	.00153	.00147	.00140	.00134	.00129	.00124	.00119	.00114	.00110	.00105	.00101	.00098
47	17	.00237	.00225	.00214	.00204	.00195	.00186	.00177	.00169	.00162	.00155	.00148	.00142	.00136	.00130	.00125	.00120	.00115	.00111	.00107	.00103
47	18	.00250	.00238	.00226	.00215	.00205	.00196	.00187	.00178	.00170	.00163	.00156	.00149	.00143	.00137	.00132	.00126	.00121	.00117	.00112	.00108
47	19	.00264	.00251	.00239	.00227	.00217	.00206	.00197	.00188	.00180	.00172	.00164	.00157	.00151	.00144	.00139	.00133	.00128	.00123	.00118	.00114
47	20	.00279	.00265	.00252	.00240	.00229	.00218	.00208	.00198	.00189	.00181	.00173	.00166	.00159	.00152	.00146	.00140	.00134	.00129	.00124	.00119
47	21	.00295	.00280	.00267	.00254	.00242	.00230	.00220	.00209	.00200	.00191	.00183	.00175	.00167	.00160	.00154	.00148	.00142	.00136	.00131	.00126

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
47	22	.00312	.00296	.00282	.00268	.00255	.00243	.00232	.00221	.00211	.00202	.00193	.00185	.00177	.00169	.00162	.00156	.00149	.00143	.00138	.00133
47	23	.00330	.00314	.00298	.00284	.00270	.00258	.00246	.00234	.00224	.00214	.00204	.00195	.00187	.00179	.00172	.00164	.00158	.00152	.00146	.00140
47	24	.00350	.00333	.00316	.00301	.00286	.00273	.00260	.00248	.00237	.00226	.00216	.00207	.00198	.00189	.00182	.00174	.00167	.00160	.00154	.00148
47	25	.00372	.00353	.00336	.00319	.00304	.00290	.00276	.00263	.00251	.00240	.00229	.00219	.00210	.00201	.00192	.00185	.00177	.00170	.00163	.00157
47	26	.00395	.00375	.00356	.00339	.00323	.00308	.00293	.00280	.00267	.00255	.00244	.00233	.00223	.00213	.00204	.00196	.00188	.00180	.00173	.00166
47	27	.00419	.00399	.00379	.00361	.00343	.00327	.00312	.00297	.00284	.00271	.00259	.00248	.00237	.00227	.00217	.00208	.00200	.00192	.00184	.00177
47	28	.00446	.00424	.00403	.00384	.00365	.00348	.00332	.00317	.00302	.00289	.00276	.00264	.00252	.00242	.00231	.00222	.00213	.00204	.00196	.00188
47	29	.00475	.00451	.00429	.00409	.00389	.00371	.00353	.00337	.00322	.00308	.00294	.00281	.00269	.00257	.00247	.00236	.00227	.00218	.00209	.00201
47	30	.00505	.00480	.00457	.00435	.00414	.00395	.00377	.00359	.00343	.00328	.00313	.00300	.00287	.00274	.00263	.00252	.00242	.00232	.00223	.00214
47	31	.00537	.00511	.00486	.00463	.00441	.00421	.00401	.00383	.00366	.00349	.00334	.00319	.00306	.00293	.00280	.00269	.00258	.00247	.00237	.00228
47	32	.00572	.00544	.00518	.00493	.00470	.00448	.00427	.00408	.00390	.00372	.00356	.00341	.00326	.00312	.00299	.00287	.00275	.00264	.00253	.00243
47	33	.00608	.00579	.00551	.00525	.00501	.00477	.00456	.00435	.00415	.00397	.00380	.00363	.00348	.00333	.00319	.00306	.00294	.00282	.00271	.00260
47	34	.00647	.00616	.00587	.00559	.00533	.00509	.00485	.00464	.00443	.00423	.00405	.00388	.00371	.00356	.00341	.00327	.00313	.00301	.00289	.00278
47	35	.00689	.00656	.00625	.00596	.00568	.00542	.00517	.00494	.00472	.00452	.00432	.00414	.00396	.00380	.00364	.00349	.00335	.00322	.00309	.00297
47	36	.00733	.00698	.00665	.00634	.00605	.00578	.00552	.00527	.00504	.00482	.00461	.00442	.00423	.00405	.00389	.00373	.00358	.00344	.00330	.00317
47	37	.00779	.00742	.00708	.00675	.00644	.00615	.00588	.00562	.00537	.00514	.00492	.00471	.00452	.00433	.00415	.00398	.00382	.00367	.00353	.00339
47	38	.00828	.00790	.00753	.00719	.00686	.00655	.00626	.00599	.00573	.00548	.00525	.00503	.00482	.00462	.00444	.00426	.00409	.00393	.00378	.00363
47	39	.00880	.00840	.00801	.00765	.00731	.00698	.00667	.00638	.00611	.00585	.00560	.00537	.00515	.00494	.00474	.00455	.00437	.00420	.00404	.00388
47	40	.00935	.00893	.00852	.00814	.00778	.00743	.00711	.00680	.00651	.00624	.00598	.00573	.00550	.00527	.00506	.00486	.00467	.00449	.00432	.00416
47	41	.00993	.00948	.00906	.00866	.00827	.00791	.00757	.00725	.00694	.00665	.00638	.00612	.00587	.00563	.00541	.00520	.00500	.00480	.00462	.00445
47	42	.01055	.01007	.00963	.00920	.00880	.00842	.00806	.00772	.00740	.00709	.00680	.00653	.00626	.00602	.00578	.00555	.00534	.00514	.00494	.00476
47	43	.01119	.01069	.01022	.00978	.00936	.00896	.00858	.00822	.00788	.00756	.00725	.00696	.00668	.00642	.00617	.00593	.00571	.00549	.00529	.00509
47	44	.01186	.01134	.01085	.01038	.00994	.00952	.00912	.00875	.00839	.00805	.00773	.00742	.00713	.00685	.00659	.00634	.00610	.00587	.00565	.00545
47	45	.01256	.01202	.01150	.01101	.01055	.01011	.00969	.00930	.00892	.00856	.00822	.00790	.00759	.00730	.00702	.00676	.00651	.00627	.00604	.00582
47	46	.01330	.01273	.01219	.01167	.01119	.01073	.01029	.00987	.00948	.00910	.00875	.00841	.00809	.00778	.00749	.00721	.00694	.00669	.00645	.00622
47	47	.01406	.01346	.01290	.01236	.01185	.01137	.01091	.01048	.01006	.00967	.00929	.00894	.00860	.00828	.00797	.00767	.00739	.00713	.00687	.00663
48	0	.00144	.00138	.00133	.00128	.00124	.00119	.00115	.00112	.00108	.00104	.00101	.00098	.00095	.00092	.00089	.00087	.00084	.00082	.00080	.00078
48	1	.00093	.00088	.00084	.00080	.00076	.00073	.00069	.00066	.00063	.00061	.00058	.00056	.00053	.00051	.00049	.00047	.00045	.00044	.00042	.00040
48	2	.00096	.00091	.00086	.00082	.00078	.00074	.00071	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00050	.00048	.00046	.00044	.00042	.00041
48	3	.00100	.00095	.00090	.00086	.00082	.00078	.00074	.00071	.00068	.00065	.00062	.00059	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00042
48	4	.00106	.00101	.00096	.00091	.00086	.00082	.00078	.00075	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044
48	5	.00113	.00107	.00102	.00097	.00092	.00088	.00083	.00080	.00076	.00073	.00069	.00066	.00063	.00061	.00058	.00056	.00053	.00051	.00049	.00047
48	6	.00120	.00114	.00109	.00103	.00098	.00094	.00089	.00085	.00081	.00077	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00051
48	7	.00129	.00122	.00116	.00110	.00105	.00100	.00095	.00091	.00087	.00083	.00079	.00076	.00073	.00070	.00067	.00064	.00061	.00059	.00057	.00054
48	8	.00138	.00131	.00124	.00118	.00113	.00107	.00102	.00098	.00093	.00089	.00085	.00081	.00078	.00075	.00072	.00069	.00066	.00063	.00061	.00058
48	9	.00148	.00140	.00133	.00127	.00121	.00115	.00110	.00105	.00100	.00096	.00092	.00088	.00084	.00080	.00077	.00074	.00071	.00068	.00066	.00063
48	10	.00158	.00151	.00143	.00136	.00130	.00124	.00118	.00113	.00108	.00103	.00099	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00071	.00068
48	11	.00170	.00162	.00154	.00147	.00140	.00133	.00127	.00121	.00116	.00111	.00106	.00102	.00098	.00094	.00090	.00086	.00083	.00080	.00077	.00074
48	12	.00182	.00174	.00165	.00157	.00150	.00143	.00137	.00131	.00125	.00120	.00115	.00110	.00105	.00101	.00097	.00093	.00089	.00086	.00083	.00080
48	13	.00195	.00186	.00177	.00169	.00161	.00154	.00147	.00140	.00134	.00128	.00123	.00118	.00113	.00109	.00104	.00100	.00096	.00093	.00089	.00086
48	14	.00209	.00199	.00189	.00180	.00172	.00164	.00157	.00150	.00143	.00137	.00132	.00126	.00121	.00116	.00112	.00107	.00103	.00099	.00096	.00092
48	15	.00222	.00211	.00201	.00192	.00183	.00175	.00167	.00159	.00153	.00146	.00140	.00134	.00129	.00124	.00119	.00114	.00110	.00106	.00102	.00098
48	16	.00235	.00224	.00213	.00203	.00194	.00185	.00177	.00169	.00162	.00155	.00148	.00142	.00136	.00131	.00126	.00121	.00116	.00112	.00108	.00104
48	17	.00248	.00236	.00225	.00215	.00205	.00195	.00187	.00178	.00171	.00163	.00156	.00150	.00144	.00138	.00133	.00127	.00122	.00118	.00113	.00109
48	18	.00262	.00249	.00237	.00226	.00216	.00206	.00197	.00188	.00180	.00172	.00165	.00158	.00151	.00145	.00139	.00134	.00129	.00124	.00119	.00115
48	19	.00277	.00263	.00251	.00239	.00228	.00217	.00207	.00198	.00189	.00181	.00173	.00166	.00159	.00153	.00147	.00141	.00135	.00130	.00125	.00121
48	20	.00292	.00278	.00264	.00252	.00240	.00229	.00219	.00209	.00200	.00191	.00183	.00175	.00168	.00161	.00154	.00148	.00142	.00137	.00132	.00127
48	21	.00309	.00294	.00280	.00266	.00254	.00242	.00231	.00221	.00211	.00202	.00193	.00185	.00177	.00170	.00163	.00156	.00150	.00144	.00139	.00133
48	22	.00327	.00311	.00296	.00281	.00268	.00256	.00244	.00233	.00223	.00213	.00204	.00195	.00187	.00179	.00172	.00165	.00158	.00152	.00146	.00141
48	23	.00346	.00329	.00313	.00298	.00284	.00271	.00258	.00246	.00235	.00225	.00215	.00206	.00197	.00189	.00181	.00174	.00167	.00161	.00154	.00148

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

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
48	24	.00367	.00348	.00332	.00316	.00301	.00287	.00274	.00261	.00249	.00238	.00228	.00218	.00209	.00200	.00192	.00184	.00177	.00170	.00163	.00157
48	25	.00389	.00370	.00352	.00335	.00319	.00304	.00290	.00277	.00265	.00253	.00242	.00231	.00222	.00212	.00204	.00195	.00187	.00180	.00173	.00166
48	26	.00413	.00393	.00374	.00356	.00339	.00323	.00308	.00294	.00281	.00269	.00257	.00246	.00235	.00225	.00216	.00207	.00199	.00191	.00183	.00176
48	27	.00439	.00418	.00397	.00378	.00361	.00344	.00328	.00313	.00299	.00286	.00273	.00261	.00250	.00240	.00230	.00220	.00212	.00203	.00195	.00188
48	28	.00467	.00444	.00423	.00403	.00384	.00366	.00349	.00333	.00318	.00304	.00291	.00278	.00267	.00255	.00245	.00235	.00225	.00216	.00208	.00200
48	29	.00497	.00473	.00450	.00429	.00409	.00390	.00372	.00355	.00339	.00324	.00310	.00297	.00284	.00272	.00261	.00250	.00240	.00230	.00221	.00213
48	30	.00529	.00503	.00479	.00457	.00435	.00415	.00396	.00378	.00361	.00345	.00330	.00316	.00303	.00290	.00278	.00267	.00256	.00246	.00236	.00227
48	31	.00563	.00536	.00510	.00486	.00464	.00442	.00422	.00403	.00385	.00368	.00352	.00337	.00323	.00309	.00296	.00284	.00273	.00262	.00252	.00242
48	32	.00599	.00571	.00543	.00518	.00494	.00471	.00450	.00430	.00411	.00393	.00376	.00360	.00344	.00330	.00316	.00303	.00291	.00280	.00269	.00258
48	33	.00638	.00607	.00579	.00552	.00526	.00502	.00479	.00458	.00438	.00419	.00401	.00384	.00367	.00352	.00338	.00324	.00311	.00299	.00287	.00276
48	34	.00679	.00647	.00616	.00588	.00561	.00535	.00511	.00488	.00467	.00447	.00428	.00409	.00392	.00376	.00361	.00346	.00332	.00319	.00306	.00295
48	35	.00723	.00689	.00656	.00626	.00598	.00571	.00545	.00521	.00498	.00477	.00456	.00437	.00419	.00402	.00385	.00370	.00355	.00341	.00328	.00315
48	36	.00769	.00733	.00699	.00667	.00637	.00608	.00581	.00556	.00532	.00509	.00487	.00467	.00447	.00429	.00411	.00395	.00379	.00364	.00350	.00337
48	37	.00818	.00780	.00744	.00710	.00678	.00648	.00620	.00593	.00567	.00543	.00520	.00498	.00478	.00458	.00440	.00422	.00405	.00390	.00375	.00360
48	38	.00870	.00830	.00792	.00757	.00723	.00691	.00661	.00632	.00605	.00579	.00555	.00532	.00510	.00490	.00470	.00451	.00434	.00417	.00401	.00385
48	39	.00925	.00883	.00843	.00805	.00770	.00736	.00704	.00674	.00645	.00618	.00592	.00568	.00545	.00523	.00502	.00482	.00464	.00446	.00429	.00413
48	40	.00984	.00939	.00897	.00857	.00820	.00784	.00750	.00718	.00688	.00660	.00632	.00607	.00582	.00559	.00537	.00516	.00496	.00477	.00459	.00442
48	41	.01045	.00999	.00954	.00912	.00873	.00835	.00800	.00766	.00734	.00704	.00675	.00648	.00622	.00597	.00574	.00551	.00530	.00510	.00491	.00473
48	42	.01110	.01061	.01015	.00970	.00929	.00889	.00852	.00816	.00782	.00750	.00720	.00691	.00664	.00638	.00613	.00590	.00567	.00546	.00526	.00506
48	43	.01179	.01127	.01078	.01032	.00988	.00946	.00907	.00869	.00834	.00800	.00768	.00738	.00709	.00681	.00655	.00630	.00606	.00584	.00562	.00542
48	44	.01250	.01196	.01145	.01096	.01050	.01006	.00965	.00925	.00888	.00853	.00819	.00787	.00756	.00727	.00699	.00673	.00648	.00624	.00601	.00580
48	45	.01325	.01268	.01215	.01164	.01115	.01069	.01026	.00984	.00945	.00908	.00872	.00838	.00806	.00775	.00746	.00718	.00692	.00667	.00643	.00620
48	46	.01403	.01344	.01287	.01234	.01183	.01135	.01089	.01046	.01005	.00965	.00928	.00892	.00859	.00826	.00796	.00766	.00738	.00712	.00686	.00662
48	47	.01484	.01422	.01363	.01307	.01254	.01204	.01156	.01110	.01067	.01026	.00986	.00949	.00913	.00880	.00847	.00816	.00787	.00759	.00732	.00707
48	48	.01568	.01503	.01442	.01383	.01328	.01275	.01225	.01177	.01132	.01089	.01048	.01008	.00971	.00935	.00901	.00869	.00838	.00808	.00780	.00753
49	0	.00152	.00147	.00141	.00136	.00131	.00127	.00123	.00119	.00115	.00111	.00108	.00105	.00101	.00098	.00096	.00093	.00090	.00088	.00086	.00083
49	1	.00097	.00093	.00088	.00084	.00080	.00077	.00073	.00070	.00067	.00064	.00061	.00059	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00043
49	2	.00100	.00095	.00090	.00086	.00082	.00078	.00075	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00050	.00048	.00047	.00045	.00043
49	3	.00105	.00100	.00095	.00090	.00086	.00082	.00078	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00045
49	4	.00111	.00105	.00100	.00095	.00091	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00051	.00049	.00047
49	5	.00118	.00112	.00107	.00101	.00097	.00092	.00088	.00084	.00080	.00076	.00073	.00070	.00067	.00064	.00061	.00059	.00057	.00054	.00052	.00050
49	6	.00126	.00120	.00114	.00108	.00103	.00098	.00094	.00089	.00085	.00082	.00078	.00075	.00071	.00068	.00066	.00063	.00060	.00058	.00056	.00054
49	7	.00135	.00128	.00122	.00116	.00110	.00105	.00100	.00096	.00091	.00087	.00084	.00080	.00077	.00073	.00070	.00068	.00065	.00062	.00060	.00058
49	8	.00144	.00137	.00130	.00124	.00118	.00113	.00108	.00103	.00098	.00094	.00090	.00086	.00082	.00079	.00076	.00073	.00070	.00067	.00064	.00062
49	9	.00154	.00147	.00140	.00133	.00127	.00121	.00116	.00110	.00105	.00101	.00097	.00092	.00089	.00085	.00082	.00078	.00075	.00072	.00070	.00067
49	10	.00166	.00158	.00150	.00143	.00136	.00130	.00124	.00119	.00114	.00109	.00104	.00100	.00096	.00092	.00088	.00085	.00081	.00078	.00075	.00072
49	11	.00178	.00169	.00161	.00154	.00147	.00140	.00134	.00128	.00122	.00117	.00112	.00108	.00103	.00099	.00095	.00091	.00088	.00084	.00081	.00078
49	12	.00191	.00182	.00173	.00165	.00158	.00151	.00144	.00138	.00132	.00126	.00121	.00116	.00111	.00107	.00103	.00099	.00095	.00091	.00088	.00085
49	13	.00205	.00195	.00186	.00177	.00169	.00162	.00154	.00148	.00141	.00136	.00130	.00125	.00120	.00115	.00110	.00106	.00102	.00098	.00095	.00091
49	14	.00219	.00208	.00198	.00189	.00181	.00173	.00165	.00158	.00151	.00145	.00139	.00133	.00128	.00123	.00118	.00114	.00109	.00105	.00101	.00098
49	15	.00232	.00221	.00211	.00201	.00192	.00184	.00176	.00168	.00161	.00154	.00148	.00142	.00136	.00131	.00126	.00121	.00116	.00112	.00108	.00104
49	16	.00246	.00234	.00224	.00213	.00204	.00194	.00186	.00178	.00170	.00163	.00156	.00150	.00144	.00138	.00133	.00128	.00123	.00119	.00114	.00110
49	17	.00260	.00248	.00236	.00225	.00215	.00205	.00196	.00188	.00180	.00172	.00165	.00158	.00152	.00146	.00140	.00135	.00130	.00125	.00120	.00116
49	18	.00274	.00261	.00249	.00238	.00227	.00216	.00207	.00198	.00189	.00181	.00174	.00167	.00160	.00154	.00148	.00142	.00136	.00131	.00126	.00122
49	19	.00290	.00276	.00263	.00250	.00239	.00228	.00218	.00208	.00199	.00191	.00183	.00175	.00168	.00162	.00155	.00149	.00143	.00138	.00133	.00128
49	20	.00306	.00291	.00277	.00264	.00252	.00241	.00230	.00220	.00210	.00201	.00193	.00185	.00177	.00170	.00163	.00157	.00151	.00145	.00140	.00135
49	21	.00323	.00308	.00293	.00279	.00266	.00254	.00243	.00232	.00222	.00212	.00203	.00195	.00187	.00179	.00172	.00165	.00159	.00153	.00147	.00142
49	22	.00342	.00325	.00310	.00295	.00281	.00269	.00256	.00245	.00234	.00224	.00215	.00206	.00197	.00189	.00182	.00174	.00167	.00161	.00155	.00149
49	23	.00362	.00344	.00328	.00312	.00298	.00284	.00271	.00259	.00248	.00237	.00227	.00217	.00208	.00200	.00192	.00184	.00177	.00170	.00163	.00157
49	24	.00383	.00365	.00347	.00331	.00316	.00301	.00287	.00275	.00262	.00251	.00240	.00230	.00220	.00211	.00203	.00195	.00187	.00180	.00173	.00166

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
49	25	.00407	.00387	.00369	.00351	.00335	.00319	.00305	.00291	.00278	.00266	.00255	.00244	.00234	.00224	.00215	.00206	.00198	.00190	.00183	.00176
49	26	.00432	.00411	.00391	.00373	.00356	.00339	.00324	.00309	.00296	.00283	.00271	.00259	.00248	.00238	.00228	.00219	.00210	.00202	.00194	.00187
49	27	.00459	.00437	.00416	.00397	.00378	.00361	.00345	.00329	.00315	.00301	.00288	.00276	.00264	.00253	.00243	.00233	.00224	.00215	.00207	.00199
49	28	.00489	.00465	.00443	.00422	.00403	.00384	.00367	.00350	.00335	.00320	.00306	.00293	.00281	.00270	.00258	.00248	.00238	.00229	.00220	.00211
49	29	.00520	.00495	.00472	.00450	.00429	.00409	.00391	.00373	.00357	.00341	.00327	.00313	.00300	.00287	.00275	.00264	.00254	.00244	.00234	.00225
49	30	.00554	.00527	.00502	.00479	.00457	.00436	.00416	.00398	.00380	.00364	.00348	.00333	.00319	.00306	.00294	.00282	.00271	.00260	.00250	.00240
49	31	.00589	.00561	.00535	.00510	.00487	.00464	.00444	.00424	.00405	.00388	.00371	.00355	.00341	.00327	.00313	.00301	.00289	.00277	.00267	.00256
49	32	.00628	.00598	.00570	.00543	.00518	.00495	.00473	.00452	.00432	.00414	.00396	.00379	.00363	.00348	.00334	.00321	.00308	.00296	.00284	.00274
49	33	.00668	.00637	.00607	.00579	.00553	.00528	.00504	.00482	.00461	.00441	.00422	.00405	.00388	.00372	.00357	.00343	.00329	.00316	.00304	.00292
49	34	.00711	.00678	.00647	.00617	.00589	.00563	.00538	.00514	.00492	.00471	.00451	.00432	.00414	.00397	.00381	.00366	.00351	.00338	.00325	.00312
49	35	.00757	.00722	.00689	.00658	.00628	.00600	.00574	.00549	.00525	.00502	.00481	.00461	.00442	.00424	.00407	.00391	.00376	.00361	.00347	.00334
49	36	.00806	.00769	.00734	.00701	.00669	.00640	.00612	.00585	.00560	.00536	.00514	.00493	.00472	.00453	.00435	.00418	.00401	.00386	.00371	.00357
49	37	.00858	.00819	.00782	.00747	.00713	.00682	.00652	.00624	.00598	.00573	.00549	.00526	.00505	.00484	.00465	.00447	.00429	.00413	.00397	.00382
49	38	.00913	.00872	.00833	.00795	.00760	.00727	.00696	.00666	.00638	.00611	.00586	.00562	.00539	.00518	.00497	.00478	.00459	.00442	.00425	.00409
49	39	.00972	.00928	.00886	.00847	.00810	.00775	.00742	.00711	.00681	.00653	.00626	.00600	.00576	.00553	.00532	.00511	.00491	.00473	.00455	.00438
49	40	.01033	.00987	.00944	.00902	.00863	.00826	.00791	.00758	.00726	.00697	.00668	.00641	.00616	.00591	.00568	.00546	.00526	.00506	.00487	.00469
49	41	.01099	.01050	.01004	.00961	.00919	.00880	.00843	.00808	.00775	.00743	.00713	.00685	.00658	.00632	.00608	.00584	.00562	.00541	.00521	.00502
49	42	.01168	.01117	.01068	.01022	.00979	.00938	.00899	.00862	.00827	.00793	.00762	.00732	.00703	.00676	.00650	.00625	.00602	.00579	.00558	.00538
49	43	.01240	.01187	.01136	.01088	.01042	.00999	.00957	.00918	.00881	.00846	.00813	.00781	.00751	.00722	.00694	.00668	.00644	.00620	.00597	.00576
49	44	.01317	.01260	.01207	.01156	.01108	.01063	.01019	.00978	.00939	.00902	.00867	.00833	.00801	.00771	.00742	.00714	.00688	.00663	.00639	.00616
49	45	.01396	.01337	.01281	.01228	.01178	.01130	.01084	.01041	.01000	.00961	.00924	.00888	.00855	.00823	.00792	.00763	.00735	.00709	.00683	.00659
49	46	.01479	.01417	.01359	.01303	.01250	.01200	.01152	.01107	.01064	.01023	.00983	.00946	.00911	.00877	.00845	.00814	.00785	.00757	.00730	.00705
49	47	.01566	.01501	.01440	.01381	.01326	.01273	.01223	.01175	.01130	.01087	.01046	.01007	.00969	.00934	.00900	.00868	.00837	.00807	.00779	.00752
49	48	.01655	.01588	.01524	.01463	.01405	.01350	.01297	.01247	.01200	.01154	.01111	.01070	.01031	.00994	.00958	.00924	.00891	.00860	.00831	.00802
49	49	.01748	.01678	.01611	.01547	.01487	.01429	.01374	.01322	.01272	.01225	.01180	.01136	.01095	.01056	.01019	.00983	.00949	.00916	.00885	.00855
50	0	.00161	.00155	.00150	.00145	.00140	.00135	.00130	.00126	.00122	.00119	.00115	.00111	.00108	.00105	.00102	.00099	.00097	.00094	.00092	.00089
50	1	.00102	.00097	.00092	.00088	.00084	.00080	.00077	.00074	.00070	.00067	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045
50	2	.00105	.00100	.00095	.00090	.00086	.00082	.00078	.00075	.00072	.00069	.00066	.00063	.00060	.00058	.00056	.00053	.00051	.00049	.00047	.00046
50	3	.00110	.00104	.00099	.00094	.00090	.00086	.00082	.00078	.00075	.00072	.00068	.00066	.00063	.00060	.00058	.00055	.00053	.00051	.00049	.00047
50	4	.00116	.00110	.00105	.00100	.00095	.00091	.00087	.00083	.00079	.00076	.00072	.00069	.00066	.00064	.00061	.00058	.00056	.00054	.00052	.00050
50	5	.00123	.00117	.00112	.00106	.00101	.00097	.00092	.00088	.00084	.00080	.00077	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053
50	6	.00132	.00125	.00119	.00113	.00108	.00103	.00098	.00094	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00067	.00064	.00061	.00059	.00057
50	7	.00141	.00134	.00127	.00121	.00116	.00110	.00105	.00101	.00096	.00092	.00088	.00084	.00081	.00078	.00074	.00071	.00069	.00066	.00063	.00061
50	8	.00151	.00143	.00136	.00130	.00124	.00118	.00113	.00108	.00103	.00099	.00095	.00091	.00087	.00083	.00080	.00077	.00074	.00071	.00068	.00066
50	9	.00162	.00154	.00146	.00140	.00133	.00127	.00121	.00116	.00111	.00106	.00102	.00098	.00094	.00090	.00086	.00083	.00080	.00077	.00074	.00071
50	10	.00173	.00165	.00157	.00150	.00143	.00137	.00131	.00125	.00120	.00115	.00110	.00105	.00101	.00097	.00093	.00089	.00086	.00083	.00080	.00077
50	11	.00186	.00177	.00169	.00161	.00154	.00147	.00141	.00135	.00129	.00123	.00118	.00113	.00109	.00105	.00101	.00097	.00093	.00089	.00086	.00083
50	12	.00200	.00191	.00182	.00173	.00166	.00158	.00151	.00145	.00139	.00133	.00128	.00122	.00117	.00113	.00109	.00104	.00100	.00097	.00093	.00090
50	13	.00214	.00204	.00195	.00186	.00178	.00170	.00162	.00156	.00149	.00143	.00137	.00132	.00126	.00121	.00117	.00112	.00108	.00104	.00100	.00097
50	14	.00229	.00218	.00208	.00199	.00190	.00181	.00174	.00166	.00159	.00153	.00147	.00141	.00135	.00130	.00125	.00120	.00116	.00112	.00108	.00104
50	15	.00243	.00232	.00221	.00211	.00202	.00193	.00185	.00177	.00170	.00163	.00156	.00150	.00144	.00138	.00133	.00128	.00123	.00119	.00115	.00111
50	16	.00258	.00246	.00234	.00224	.00214	.00204	.00196	.00187	.00179	.00172	.00165	.00159	.00152	.00146	.00141	.00136	.00130	.00126	.00121	.00117
50	17	.00272	.00259	.00248	.00236	.00226	.00216	.00206	.00198	.00189	.00182	.00174	.00167	.00161	.00154	.00148	.00143	.00138	.00132	.00128	.00123
50	18	.00287	.00274	.00261	.00249	.00238	.00227	.00218	.00208	.00199	.00191	.00183	.00176	.00169	.00162	.00156	.00150	.00145	.00139	.00134	.00129
50	19	.00303	.00289	.00275	.00263	.00251	.00240	.00229	.00219	.00210	.00201	.00193	.00185	.00178	.00171	.00164	.00158	.00152	.00146	.00141	.00136
50	20	.00320	.00305	.00290	.00277	.00264	.00253	.00242	.00231	.00221	.00212	.00203	.00195	.00187	.00180	.00173	.00166	.00160	.00154	.00148	.00143
50	21	.00338	.00322	.00307	.00293	.00279	.00267	.00255	.00244	.00233	.00224	.00214	.00205	.00197	.00189	.00182	.00175	.00168	.00162	.00156	.00150
50	22	.00357	.00340	.00324	.00309	.00295	.00282	.00269	.00258	.00246	.00236	.00226	.00217	.00208	.00200	.00192	.00184	.00177	.00170	.00164	.00158
50	23	.00378	.00360	.00343	.00327	.00312	.00298	.00285	.00272	.00261	.00249	.00239	.00229	.00220	.00211	.00202	.00195	.00187	.00180	.00173	.00167
50	24	.00401	.00382	.00364	.00347	.00331	.00316	.00302	.00288	.00276	.00264	.00253	.00242	.00232	.00223	.00214	.00206	.00198	.00190	.00183	.00176

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

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
50	25	.00425	.00405	.00386	.00368	.00351	.00335	.00320	.00306	.00293	.00280	.00268	.00257	.00246	.00236	.00227	.00218	.00209	.00201	.00194	.00186
50	26	.00452	.00430	.00410	.00391	.00373	.00356	.00340	.00325	.00311	.00297	.00285	.00273	.00262	.00251	.00241	.00231	.00222	.00214	.00206	.00198
50	27	.00480	.00457	.00436	.00416	.00397	.00379	.00362	.00346	.00331	.00316	.00303	.00290	.00278	.00267	.00256	.00246	.00236	.00227	.00219	.00210
50	28	.00511	.00487	.00464	.00442	.00422	.00403	.00385	.00368	.00352	.00337	.00323	.00309	.00296	.00284	.00273	.00262	.00252	.00242	.00233	.00224
50	29	.00544	.00518	.00494	.00471	.00450	.00429	.00410	.00392	.00375	.00359	.00344	.00329	.00316	.00303	.00291	.00279	.00268	.00258	.00248	.00239
50	30	.00579	.00552	.00526	.00502	.00479	.00457	.00437	.00418	.00400	.00383	.00367	.00351	.00337	.00323	.00310	.00298	.00286	.00275	.00264	.00254
50	31	.00617	.00588	.00560	.00535	.00510	.00487	.00466	.00446	.00426	.00408	.00391	.00375	.00359	.00344	.00331	.00318	.00305	.00293	.00282	.00271
50	32	.00657	.00626	.00597	.00570	.00544	.00520	.00497	.00475	.00455	.00435	.00417	.00400	.00383	.00368	.00353	.00339	.00326	.00313	.00301	.00290
50	33	.00699	.00667	.00636	.00607	.00580	.00554	.00530	.00507	.00485	.00464	.00445	.00426	.00409	.00392	.00377	.00362	.00348	.00334	.00322	.00309
50	34	.00745	.00710	.00678	.00647	.00618	.00591	.00565	.00541	.00518	.00496	.00475	.00455	.00437	.00419	.00402	.00387	.00371	.00357	.00344	.00331
50	35	.00793	.00757	.00722	.00690	.00659	.00630	.00603	.00577	.00552	.00529	.00507	.00486	.00467	.00448	.00430	.00413	.00397	.00382	.00367	.00354
50	36	.00845	.00806	.00770	.00735	.00703	.00672	.00643	.00616	.00590	.00565	.00542	.00520	.00499	.00479	.00460	.00442	.00425	.00408	.00393	.00378
50	37	.00900	.00859	.00820	.00784	.00750	.00717	.00686	.00657	.00630	.00603	.00579	.00555	.00533	.00512	.00491	.00472	.00454	.00437	.00420	.00405
50	38	.00958	.00915	.00874	.00836	.00799	.00765	.00732	.00701	.00672	.00644	.00618	.00593	.00569	.00547	.00526	.00505	.00486	.00468	.00450	.00433
50	39	.01019	.00974	.00931	.00890	.00852	.00816	.00781	.00749	.00718	.00688	.00660	.00634	.00609	.00585	.00562	.00541	.00520	.00500	.00482	.00464
50	40	.01085	.01037	.00992	.00949	.00908	.00870	.00833	.00799	.00766	.00735	.00705	.00677	.00651	.00625	.00601	.00578	.00557	.00536	.00516	.00497
50	41	.01154	.01103	.01056	.01011	.00968	.00927	.00889	.00852	.00818	.00785	.00754	.00724	.00696	.00669	.00643	.00619	.00596	.00574	.00553	.00533
50	42	.01227	.01174	.01124	.01076	.01031	.00988	.00948	.00909	.00873	.00838	.00805	.00773	.00743	.00715	.00688	.00662	.00638	.00614	.00592	.00571
50	43	.01304	.01248	.01195	.01145	.01098	.01053	.01010	.00969	.00931	.00894	.00859	.00826	.00794	.00764	.00736	.00708	.00682	.00658	.00634	.00611
50	44	.01385	.01326	.01271	.01218	.01168	.01121	.01076	.01033	.00992	.00954	.00917	.00882	.00848	.00817	.00786	.00757	.00730	.00704	.00679	.00655
50	45	.01469	.01408	.01350	.01295	.01242	.01192	.01145	.01100	.01057	.01016	.00977	.00940	.00905	.00872	.00840	.00809	.00780	.00752	.00726	.00701
50	46	.01558	.01494	.01433	.01375	.01319	.01267	.01217	.01170	.01125	.01082	.01041	.01002	.00965	.00930	.00896	.00864	.00833	.00804	.00776	.00749
50	47	.01650	.01582	.01519	.01458	.01400	.01345	.01293	.01243	.01196	.01151	.01108	.01067	.01028	.00991	.00955	.00921	.00889	.00858	.00828	.00800
50	48	.01745	.01675	.01608	.01545	.01484	.01427	.01372	.01320	.01270	.01223	.01178	.01135	.01094	.01055	.01017	.00981	.00947	.00915	.00884	.00854
50	49	.01844	.01771	.01701	.01635	.01572	.01511	.01454	.01400	.01348	.01298	.01251	.01206	.01163	.01121	.01082	.01045	.01009	.00974	.00942	.00910
50	50	.01947	.01870	.01798	.01728	.01663	.01600	.01540	.01483	.01428	.01376	.01327	.01280	.01234	.01191	.01150	.01111	.01073	.01037	.01002	.00969
51	0	.00170	.00164	.00159	.00153	.00148	.00143	.00139	.00134	.00130	.00126	.00122	.00119	.00116	.00112	.00109	.00106	.00103	.00101	.00098	.00096
51	1	.00107	.00102	.00097	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00050	.00048
51	2	.00109	.00104	.00099	.00095	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00056	.00054	.00052	.00050	.00048
51	3	.00114	.00109	.00104	.00099	.00094	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00063	.00061	.00059	.00056	.00054	.00052	.00050
51	4	.00121	.00115	.00110	.00104	.00100	.00095	.00091	.00087	.00083	.00079	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00055	.00053
51	5	.00129	.00122	.00117	.00111	.00106	.00101	.00097	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00066	.00063	.00061	.00058	.00056
51	6	.00137	.00131	.00125	.00119	.00113	.00108	.00103	.00099	.00094	.00090	.00086	.00083	.00079	.00076	.00073	.00070	.00067	.00065	.00062	.00060
51	7	.00147	.00140	.00133	.00127	.00121	.00116	.00111	.00106	.00101	.00097	.00093	.00089	.00085	.00082	.00078	.00075	.00072	.00070	.00067	.00065
51	8	.00157	.00150	.00143	.00136	.00130	.00124	.00119	.00113	.00109	.00104	.00100	.00095	.00092	.00088	.00084	.00081	.00078	.00075	.00072	.00069
51	9	.00169	.00161	.00153	.00146	.00140	.00133	.00127	.00122	.00117	.00112	.00107	.00103	.00099	.00095	.00091	.00087	.00084	.00081	.00078	.00075
51	10	.00181	.00173	.00165	.00157	.00150	.00144	.00137	.00131	.00126	.00121	.00116	.00111	.00106	.00102	.00098	.00095	.00091	.00088	.00084	.00081
51	11	.00195	.00186	.00177	.00169	.00162	.00154	.00148	.00142	.00136	.00130	.00125	.00120	.00115	.00110	.00106	.00102	.00098	.00095	.00091	.00088
51	12	.00209	.00200	.00190	.00182	.00174	.00166	.00159	.00152	.00146	.00140	.00134	.00129	.00124	.00119	.00115	.00110	.00106	.00102	.00099	.00095
51	13	.00224	.00214	.00204	.00195	.00186	.00178	.00171	.00164	.00157	.00151	.00145	.00139	.00133	.00128	.00123	.00119	.00115	.00110	.00106	.00103
51	14	.00239	.00228	.00218	.00208	.00199	.00191	.00183	.00175	.00168	.00161	.00155	.00149	.00143	.00137	.00132	.00127	.00123	.00118	.00114	.00110
51	15	.00255	.00243	.00232	.00222	.00212	.00203	.00194	.00186	.00178	.00171	.00164	.00158	.00152	.00146	.00141	.00135	.00131	.00126	.00121	.00117
51	16	.00270	.00257	.00246	.00235	.00224	.00215	.00206	.00197	.00189	.00181	.00174	.00167	.00161	.00155	.00149	.00143	.00138	.00133	.00129	.00124
51	17	.00285	.00272	.00259	.00248	.00237	.00227	.00217	.00208	.00199	.00191	.00184	.00176	.00170	.00163	.00157	.00151	.00146	.00140	.00135	.00131
51	18	.00300	.00286	.00273	.00261	.00250	.00239	.00229	.00219	.00210	.00201	.00193	.00186	.00178	.00171	.00165	.00159	.00153	.00147	.00142	.00137
51	19	.00317	.00302	.00288	.00275	.00263	.00251	.00241	.00230	.00221	.00212	.00203	.00195	.00187	.00180	.00173	.00167	.00161	.00155	.00149	.00144
51	20	.00334	.00319	.00304	.00290	.00277	.00265	.00254	.00243	.00233	.00223	.00214	.00205	.00197	.00190	.00182	.00175	.00169	.00163	.00157	.00151
51	21	.00353	.00337	.00321	.00306	.00293	.00280	.00268	.00256	.00245	.00235	.00226	.00216	.00208	.00200	.00192	.00185	.00178	.00171	.00165	.00159
51	22	.00373	.00356	.00339	.00324	.00309	.00296	.00283	.00271	.00259	.00248	.00238	.00228	.00219	.00211	.00202	.00195	.00187	.00180	.00174	.00167
51	23	.00395	.00376	.00359	.00343	.00327	.00313	.00299	.00286	.00274	.00262	.00251	.00241	.00232	.00222	.00214	.00205	.00198	.00190	.00183	.00176

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
51	24	.00418	.00399	.00380	.00363	.00347	.00331	.00317	.00303	.00290	.00278	.00266	.00255	.00245	.00235	.00226	.00217	.00209	.00201	.00193	.00186
51	25	.00444	.00423	.00403	.00385	.00368	.00351	.00336	.00321	.00307	.00294	.00282	.00271	.00260	.00249	.00239	.00230	.00221	.00213	.00205	.00197
51	26	.00472	.00449	.00429	.00409	.00390	.00373	.00357	.00341	.00327	.00313	.00300	.00287	.00276	.00265	.00254	.00244	.00235	.00226	.00217	.00209
51	27	.00501	.00478	.00456	.00435	.00415	.00397	.00379	.00363	.00347	.00333	.00319	.00306	.00293	.00281	.00270	.00260	.00250	.00240	.00231	.00222
51	28	.00534	.00509	.00485	.00463	.00442	.00422	.00404	.00386	.00370	.00354	.00339	.00325	.00312	.00300	.00288	.00276	.00266	.00256	.00246	.00237
51	29	.00568	.00542	.00517	.00493	.00471	.00450	.00430	.00412	.00394	.00377	.00362	.00347	.00333	.00319	.00307	.00295	.00283	.00272	.00262	.00252
51	30	.00605	.00577	.00550	.00525	.00502	.00480	.00459	.00439	.00420	.00402	.00386	.00370	.00355	.00340	.00327	.00314	.00302	.00290	.00279	.00269
51	31	.00644	.00614	.00586	.00560	.00535	.00511	.00489	.00468	.00448	.00429	.00411	.00394	.00378	.00363	.00349	.00335	.00322	.00310	.00298	.00287
51	32	.00686	.00655	.00625	.00597	.00570	.00545	.00521	.00499	.00478	.00458	.00439	.00421	.00404	.00387	.00372	.00358	.00344	.00331	.00318	.00306
51	33	.00731	.00698	.00666	.00636	.00608	.00581	.00556	.00532	.00510	.00488	.00468	.00449	.00431	.00414	.00397	.00382	.00367	.00353	.00340	.00327
51	34	.00779	.00743	.00710	.00678	.00648	.00620	.00593	.00568	.00544	.00521	.00500	.00480	.00460	.00442	.00425	.00408	.00392	.00377	.00363	.00350
51	35	.00830	.00792	.00757	.00723	.00692	.00662	.00633	.00606	.00581	.00557	.00534	.00512	.00492	.00472	.00454	.00436	.00420	.00404	.00389	.00374
51	36	.00884	.00844	.00807	.00771	.00738	.00706	.00676	.00647	.00620	.00595	.00570	.00547	.00526	.00505	.00485	.00467	.00449	.00432	.00416	.00400
51	37	.00942	.00900	.00860	.00822	.00787	.00753	.00721	.00691	.00662	.00635	.00610	.00585	.00562	.00540	.00519	.00499	.00480	.00462	.00445	.00429
51	38	.01003	.00959	.00917	.00877	.00839	.00804	.00770	.00738	.00707	.00679	.00651	.00625	.00601	.00577	.00555	.00534	.00514	.00495	.00476	.00459
51	39	.01068	.01021	.00977	.00935	.00895	.00857	.00822	.00788	.00756	.00725	.00696	.00669	.00642	.00618	.00594	.00571	.00550	.00530	.00510	.00492
51	40	.01137	.01088	.01041	.00997	.00954	.00915	.00877	.00841	.00807	.00775	.00744	.00715	.00687	.00661	.00635	.00612	.00589	.00567	.00546	.00527
51	41	.01210	.01158	.01109	.01062	.01018	.00976	.00936	.00898	.00862	.00827	.00795	.00764	.00735	.00707	.00680	.00655	.00631	.00608	.00586	.00565
51	42	.01288	.01233	.01181	.01131	.01085	.01040	.00998	.00958	.00920	.00884	.00849	.00817	.00786	.00756	.00728	.00701	.00675	.00651	.00627	.00605
51	43	.01369	.01312	.01257	.01205	.01156	.01109	.01064	.01022	.00982	.00944	.00907	.00873	.00840	.00808	.00778	.00750	.00723	.00697	.00672	.00649
51	44	.01455	.01395	.01337	.01282	.01230	.01181	.01134	.01090	.01047	.01007	.00969	.00932	.00897	.00864	.00832	.00802	.00773	.00746	.00720	.00695
51	45	.01545	.01481	.01421	.01363	.01309	.01257	.01208	.01161	.01116	.01074	.01033	.00995	.00958	.00923	.00889	.00857	.00827	.00798	.00770	.00744
51	46	.01639	.01572	.01509	.01448	.01391	.01337	.01285	.01235	.01189	.01144	.01101	.01060	.01022	.00985	.00950	.00916	.00884	.00853	.00824	.00796
51	47	.01737	.01667	.01600	.01537	.01477	.01420	.01365	.01314	.01264	.01217	.01172	.01130	.01089	.01050	.01013	.00977	.00943	.00911	.00880	.00850
51	48	.01838	.01765	.01696	.01629	.01567	.01507	.01450	.01395	.01343	.01294	.01247	.01202	.01159	.01118	.01079	.01041	.01006	.00972	.00939	.00908
51	49	.01944	.01867	.01795	.01726	.01660	.01597	.01537	.01480	.01426	.01374	.01325	.01278	.01233	.01189	.01148	.01109	.01071	.01035	.01001	.00968
51	50	.02053	.01973	.01898	.01826	.01757	.01691	.01629	.01569	.01512	.01458	.01406	.01357	.01310	.01264	.01221	.01180	.01140	.01102	.01066	.01031
51	51	.02166	.02083	.02005	.01929	.01858	.01789	.01724	.01662	.01602	.01545	.01491	.01439	.01390	.01342	.01297	.01254	.01212	.01173	.01134	.01098
52	0	.00180	.00174	.00168	.00162	.00157	.00152	.00147	.00143	.00138	.00134	.00130	.00127	.00123	.00120	.00117	.00113	.00111	.00108	.00105	.00102
52	1	.00111	.00106	.00101	.00097	.00093	.00089	.00085	.00081	.00078	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051
52	2	.00114	.00109	.00104	.00099	.00094	.00090	.00086	.00083	.00079	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00055	.00053	.00051
52	3	.00119	.00114	.00108	.00103	.00099	.00094	.00090	.00086	.00082	.00079	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00055	.00053
52	4	.00126	.00120	.00115	.00109	.00104	.00100	.00095	.00091	.00087	.00083	.00080	.00077	.00073	.00070	.00068	.00065	.00063	.00060	.00058	.00056
52	5	.00134	.00128	.00122	.00116	.00111	.00106	.00101	.00097	.00093	.00089	.00085	.00082	.00078	.00075	.00072	.00069	.00067	.00064	.00062	.00059
52	6	.00143	.00137	.00130	.00124	.00118	.00113	.00108	.00103	.00099	.00095	.00091	.00087	.00084	.00080	.00077	.00074	.00071	.00068	.00066	.00063
52	7	.00153	.00146	.00139	.00133	.00127	.00121	.00116	.00111	.00106	.00102	.00097	.00093	.00090	.00086	.00083	.00080	.00076	.00074	.00071	.00068
52	8	.00164	.00157	.00149	.00142	.00136	.00130	.00124	.00119	.00114	.00109	.00105	.00100	.00096	.00093	.00089	.00086	.00082	.00079	.00076	.00073
52	9	.00176	.00168	.00160	.00153	.00146	.00140	.00134	.00128	.00123	.00118	.00113	.00108	.00104	.00100	.00096	.00092	.00089	.00086	.00082	.00079
52	10	.00189	.00181	.00172	.00165	.00157	.00150	.00144	.00138	.00132	.00127	.00122	.00117	.00112	.00108	.00104	.00100	.00096	.00093	.00089	.00086
52	11	.00204	.00194	.00185	.00177	.00169	.00162	.00155	.00149	.00143	.00137	.00131	.00126	.00121	.00117	.00112	.00108	.00104	.00100	.00097	.00093
52	12	.00219	.00209	.00199	.00191	.00182	.00174	.00167	.00160	.00154	.00147	.00142	.00136	.00131	.00126	.00121	.00117	.00112	.00108	.00105	.00101
52	13	.00234	.00224	.00214	.00204	.00196	.00187	.00179	.00172	.00165	.00158	.00152	.00146	.00141	.00135	.00130	.00126	.00121	.00117	.00113	.00109
52	14	.00250	.00239	.00228	.00218	.00209	.00200	.00192	.00184	.00177	.00169	.00163	.00157	.00151	.00145	.00140	.00135	.00130	.00125	.00121	.00117
52	15	.00266	.00254	.00243	.00232	.00222	.00213	.00204	.00196	.00188	.00180	.00173	.00167	.00160	.00154	.00149	.00143	.00138	.00133	.00129	.00124
52	16	.00282	.00269	.00257	.00246	.00235	.00225	.00216	.00207	.00199	.00191	.00183	.00176	.00170	.00163	.00157	.00152	.00146	.00141	.00136	.00131
52	17	.00298	.00284	.00271	.00260	.00248	.00238	.00228	.00218	.00210	.00201	.00193	.00186	.00179	.00172	.00166	.00160	.00154	.00148	.00143	.00138
52	18	.00314	.00299	.00286	.00273	.00262	.00250	.00240	.00230	.00221	.00212	.00203	.00195	.00188	.00181	.00174	.00168	.00162	.00156	.00150	.00145
52	19	.00331	.00316	.00301	.00288	.00276	.00264	.00253	.00242	.00232	.00223	.00214	.00205	.00198	.00190	.00183	.00176	.00170	.00164	.00158	.00152
52	20	.00349	.00333	.00318	.00304	.00290	.00278	.00266	.00255	.00244	.00235	.00225	.00216	.00208	.00200	.00192	.00185	.00178	.00172	.00166	.00160
52	21	.00369	.00352	.00336	.00321	.00307	.00293	.00281	.00269	.00258	.00247	.00237	.00228	.00219	.00210	.00202	.00195	.00188	.00181	.00174	.00168

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

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
52	22	.00389	.00372	.00355	.00339	.00324	.00310	.00296	.00284	.00272	.00261	.00250	.00240	.00231	.00222	.00213	.00205	.00198	.00190	.00184	.00177
52	23	.00412	.00393	.00375	.00358	.00342	.00327	.00313	.00300	.00287	.00276	.00264	.00254	.00244	.00234	.00225	.00217	.00209	.00201	.00194	.00187
52	24	.00437	.00416	.00397	.00380	.00363	.00347	.00332	.00318	.00304	.00292	.00280	.00268	.00258	.00248	.00238	.00229	.00220	.00212	.00204	.00197
52	25	.00463	.00442	.00422	.00403	.00385	.00368	.00352	.00337	.00323	.00309	.00297	.00285	.00273	.00262	.00252	.00243	.00233	.00225	.00216	.00209
52	26	.00492	.00469	.00448	.00428	.00409	.00391	.00374	.00358	.00343	.00328	.00315	.00302	.00290	.00279	.00268	.00257	.00248	.00238	.00230	.00221
52	27	.00523	.00499	.00476	.00455	.00435	.00416	.00398	.00381	.00364	.00349	.00335	.00321	.00308	.00296	.00285	.00274	.00263	.00253	.00244	.00235
52	28	.00557	.00531	.00507	.00484	.00463	.00442	.00423	.00405	.00388	.00372	.00357	.00342	.00328	.00315	.00303	.00291	.00280	.00270	.00260	.00250
52	29	.00593	.00566	.00540	.00516	.00493	.00471	.00451	.00432	.00413	.00396	.00380	.00365	.00350	.00336	.00323	.00311	.00299	.00287	.00277	.00267
52	30	.00631	.00603	.00575	.00549	.00525	.00502	.00481	.00460	.00441	.00422	.00405	.00389	.00373	.00358	.00344	.00331	.00318	.00306	.00295	.00284
52	31	.00673	.00642	.00613	.00586	.00560	.00535	.00512	.00491	.00470	.00451	.00432	.00415	.00398	.00382	.00367	.00353	.00340	.00327	.00315	.00303
52	32	.00717	.00684	.00653	.00624	.00597	.00571	.00547	.00523	.00501	.00481	.00461	.00442	.00425	.00408	.00392	.00377	.00363	.00349	.00336	.00324
52	33	.00764	.00729	.00696	.00666	.00637	.00609	.00583	.00558	.00535	.00513	.00492	.00472	.00454	.00436	.00419	.00403	.00387	.00373	.00359	.00346
52	34	.00814	.00777	.00743	.00710	.00679	.00650	.00622	.00596	.00571	.00548	.00526	.00505	.00485	.00466	.00447	.00430	.00414	.00399	.00384	.00370
52	35	.00867	.00829	.00792	.00757	.00725	.00694	.00664	.00637	.00610	.00585	.00562	.00539	.00518	.00498	.00478	.00460	.00443	.00426	.00411	.00396
52	36	.00924	.00883	.00845	.00808	.00773	.00740	.00709	.00680	.00652	.00625	.00600	.00576	.00554	.00532	.00512	.00492	.00474	.00456	.00439	.00423
52	37	.00985	.00942	.00901	.00862	.00825	.00790	.00757	.00726	.00696	.00668	.00641	.00616	.00592	.00569	.00547	.00527	.00507	.00488	.00470	.00453
52	38	.01050	.01004	.00960	.00919	.00880	.00843	.00808	.00775	.00744	.00714	.00686	.00659	.00633	.00609	.00586	.00564	.00543	.00523	.00504	.00485
52	39	.01118	.01070	.01024	.00980	.00939	.00900	.00863	.00828	.00795	.00763	.00733	.00704	.00677	.00651	.00627	.00603	.00581	.00560	.00539	.00520
52	40	.01191	.01140	.01091	.01045	.01002	.00961	.00922	.00884	.00849	.00815	.00784	.00753	.00724	.00697	.00671	.00646	.00622	.00600	.00578	.00557
52	41	.01268	.01214	.01163	.01115	.01069	.01025	.00984	.00944	.00907	.00872	.00838	.00806	.00775	.00746	.00718	.00692	.00667	.00643	.00620	.00598
52	42	.01350	.01293	.01239	.01188	.01140	.01094	.01050	.01008	.00969	.00931	.00896	.00861	.00829	.00798	.00769	.00741	.00714	.00688	.00664	.00641
52	43	.01436	.01377	.01320	.01266	.01215	.01166	.01120	.01076	.01034	.00995	.00957	.00921	.00887	.00854	.00823	.00793	.00765	.00738	.00712	.00687
52	44	.01527	.01464	.01405	.01348	.01294	.01243	.01194	.01148	.01104	.01062	.01022	.00984	.00948	.00913	.00880	.00849	.00819	.00790	.00763	.00736
52	45	.01622	.01556	.01494	.01434	.01378	.01324	.01272	.01224	.01177	.01133	.01091	.01051	.01012	.00976	.00941	.00908	.00876	.00845	.00816	.00789
52	46	.01722	.01653	.01587	.01524	.01465	.01408	.01354	.01303	.01254	.01208	.01163	.01121	.01080	.01042	.01005	.00970	.00936	.00904	.00873	.00844
52	47	.01826	.01753	.01684	.01619	.01556	.01497	.01440	.01386	.01335	.01286	.01239	.01194	.01152	.01111	.01072	.01035	.01000	.00966	.00933	.00902
52	48	.01934	.01858	.01786	.01717	.01652	.01589	.01530	.01473	.01419	.01368	.01318	.01272	.01227	.01184	.01143	.01104	.01066	.01031	.00996	.00964
52	49	.02046	.01967	.01891	.01819	.01751	.01686	.01623	.01564	.01507	.01453	.01402	.01352	.01305	.01260	.01217	.01176	.01137	.01099	.01063	.01028
52	50	.02162	.02080	.02001	.01926	.01854	.01786	.01721	.01659	.01599	.01543	.01489	.01437	.01387	.01340	.01295	.01252	.01210	.01171	.01133	.01096
52	51	.02283	.02197	.02115	.02036	.01962	.01890	.01822	.01757	.01695	.01636	.01579	.01525	.01473	.01424	.01376	.01331	.01287	.01246	.01206	.01167
52	52	.02407	.02318	.02232	.02151	.02073	.01998	.01927	.01860	.01795	.01733	.01673	.01617	.01563	.01511	.01461	.01413	.01368	.01324	.01282	.01242
53	0	.00190	.00184	.00178	.00172	.00166	.00161	.00156	.00152	.00147	.00143	.00139	.00135	.00131	.00128	.00124	.00121	.00118	.00115	.00112	.00110
53	1	.00116	.00111	.00106	.00101	.00097	.00093	.00089	.00085	.00082	.00079	.00075	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054
53	2	.00119	.00114	.00108	.00103	.00099	.00095	.00090	.00087	.00083	.00080	.00076	.00073	.00070	.00068	.00065	.00063	.00060	.00058	.00056	.00054
53	3	.00125	.00119	.00113	.00108	.00103	.00099	.00094	.00090	.00087	.00083	.00079	.00076	.00073	.00070	.00068	.00065	.00063	.00060	.00058	.00056
53	4	.00132	.00125	.00120	.00114	.00109	.00104	.00100	.00095	.00091	.00087	.00084	.00080	.00077	.00074	.00071	.00069	.00066	.00063	.00061	.00059
53	5	.00140	.00133	.00127	.00121	.00116	.00111	.00106	.00101	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073	.00070	.00067	.00065	.00063
53	6	.00149	.00142	.00136	.00130	.00124	.00118	.00113	.00108	.00104	.00100	.00095	.00092	.00088	.00084	.00081	.00078	.00075	.00072	.00070	.00067
53	7	.00160	.00152	.00145	.00139	.00133	.00127	.00121	.00116	.00111	.00107	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00075	.00072
53	8	.00171	.00163	.00156	.00149	.00142	.00136	.00130	.00125	.00120	.00115	.00110	.00106	.00101	.00097	.00094	.00090	.00087	.00084	.00081	.00078
53	9	.00184	.00175	.00168	.00160	.00153	.00146	.00140	.00134	.00129	.00123	.00118	.00114	.00109	.00105	.00101	.00097	.00094	.00090	.00087	.00084
53	10	.00198	.00189	.00180	.00172	.00165	.00158	.00151	.00145	.00139	.00133	.00128	.00123	.00118	.00114	.00109	.00105	.00101	.00098	.00094	.00091
53	11	.00213	.00203	.00194	.00185	.00177	.00170	.00163	.00156	.00150	.00144	.00138	.00133	.00128	.00123	.00118	.00114	.00110	.00106	.00102	.00099
53	12	.00228	.00218	.00209	.00199	.00191	.00183	.00175	.00168	.00161	.00155	.00149	.00143	.00138	.00133	.00128	.00123	.00119	.00115	.00111	.00107
53	13	.00245	.00234	.00224	.00214	.00205	.00196	.00188	.00181	.00173	.00167	.00160	.00154	.00148	.00143	.00138	.00133	.00128	.00124	.00119	.00115
53	14	.00261	.00250	.00239	.00229	.00219	.00210	.00201	.00193	.00186	.00178	.00171	.00165	.00159	.00153	.00147	.00142	.00137	.00132	.00128	.00124
53	15	.00278	.00266	.00254	.00243	.00233	.00223	.00214	.00206	.00197	.00190	.00182	.00176	.00169	.00163	.00157	.00151	.00146	.00141	.00136	.00132
53	16	.00294	.00281	.00269	.00257	.00247	.00236	.00227	.00218	.00209	.00201	.00193	.00186	.00179	.00172	.00166	.00160	.00154	.00149	.00144	.00139
53	17	.00311	.00297	.00284	.00272	.00260	.00249	.00239	.00229	.00220	.00212	.00203	.00196	.00188	.00181	.00175	.00169	.00163	.00157	.00152	.00146
53	18	.00328	.00313	.00299	.00286	.00274	.00263	.00252	.00241	.00232	.00223	.00214	.00206	.00198	.00191	.00184	.00177	.00171	.00165	.00159	.00154

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

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

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
53	19	.00345	.00330	.00315	.00301	.00289	.00276	.00265	.00254	.00244	.00234	.00225	.00216	.00208	.00200	.00193	.00186	.00179	.00173	.00167	.00161
53	20	.00364	.00348	.00332	.00318	.00304	.00291	.00279	.00267	.00257	.00246	.00237	.00227	.00219	.00211	.00203	.00195	.00188	.00182	.00175	.00169
53	21	.00384	.00367	.00351	.00335	.00321	.00307	.00294	.00282	.00271	.00260	.00249	.00240	.00230	.00222	.00213	.00206	.00198	.00191	.00184	.00178
53	22	.00406	.00388	.00370	.00354	.00339	.00324	.00311	.00298	.00285	.00274	.00263	.00253	.00243	.00234	.00225	.00216	.00209	.00201	.00194	.00187
53	23	.00430	.00410	.00392	.00374	.00358	.00343	.00328	.00315	.00302	.00289	.00278	.00267	.00256	.00247	.00237	.00228	.00220	.00212	.00204	.00197
53	24	.00455	.00434	.00415	.00397	.00379	.00363	.00347	.00333	.00319	.00306	.00294	.00282	.00271	.00261	.00251	.00241	.00232	.00224	.00216	.00208
53	25	.00483	.00461	.00440	.00421	.00402	.00385	.00368	.00353	.00338	.00324	.00311	.00299	.00287	.00276	.00266	.00256	.00246	.00237	.00228	.00220
53	26	.00513	.00489	.00467	.00447	.00427	.00409	.00391	.00375	.00359	.00345	.00331	.00317	.00305	.00293	.00282	.00271	.00261	.00251	.00242	.00234
53	27	.00545	.00521	.00497	.00475	.00454	.00435	.00416	.00399	.00382	.00366	.00352	.00338	.00324	.00312	.00300	.00288	.00277	.00267	.00257	.00248
53	28	.00580	.00554	.00529	.00506	.00484	.00463	.00443	.00424	.00407	.00390	.00374	.00359	.00345	.00332	.00319	.00307	.00295	.00284	.00274	.00264
53	29	.00618	.00590	.00564	.00539	.00515	.00493	.00472	.00452	.00433	.00416	.00399	.00383	.00368	.00354	.00340	.00327	.00315	.00303	.00292	.00281
53	30	.00658	.00629	.00601	.00574	.00549	.00526	.00503	.00482	.00462	.00443	.00425	.00408	.00392	.00377	.00362	.00349	.00336	.00323	.00311	.00300
53	31	.00701	.00670	.00640	.00612	.00585	.00560	.00537	.00514	.00493	.00473	.00454	.00436	.00418	.00402	.00387	.00372	.00358	.00345	.00332	.00320
53	32	.00747	.00714	.00682	.00653	.00624	.00598	.00572	.00548	.00526	.00504	.00484	.00465	.00447	.00429	.00413	.00397	.00382	.00368	.00355	.00342
53	33	.00797	.00761	.00728	.00696	.00666	.00638	.00611	.00585	.00561	.00539	.00517	.00496	.00477	.00458	.00441	.00424	.00408	.00393	.00379	.00365
53	34	.00849	.00812	.00776	.00742	.00711	.00680	.00652	.00625	.00599	.00575	.00552	.00530	.00509	.00490	.00471	.00453	.00436	.00420	.00405	.00390
53	35	.00905	.00866	.00828	.00792	.00758	.00726	.00696	.00667	.00640	.00614	.00590	.00567	.00545	.00524	.00504	.00485	.00467	.00450	.00433	.00418
53	36	.00965	.00923	.00883	.00845	.00809	.00776	.00743	.00713	.00684	.00657	.00631	.00606	.00582	.00560	.00539	.00519	.00499	.00481	.00464	.00447
53	37	.01029	.00984	.00942	.00902	.00864	.00828	.00794	.00762	.00731	.00702	.00674	.00648	.00623	.00599	.00576	.00555	.00534	.00515	.00496	.00479
53	38	.01097	.01050	.01005	.00962	.00922	.00884	.00848	.00814	.00781	.00750	.00721	.00693	.00666	.00641	.00617	.00594	.00572	.00552	.00532	.00513
53	39	.01169	.01119	.01072	.01027	.00984	.00944	.00906	.00869	.00835	.00802	.00771	.00741	.00713	.00686	.00661	.00636	.00613	.00591	.00570	.00550
53	40	.01246	.01193	.01143	.01096	.01051	.01008	.00967	.00929	.00892	.00858	.00824	.00793	.00763	.00734	.00707	.00681	.00657	.00633	.00611	.00589
53	41	.01327	.01272	.01219	.01169	.01121	.01076	.01033	.00992	.00954	.00917	.00882	.00848	.00817	.00786	.00757	.00730	.00704	.00679	.00655	.00632
53	42	.01414	.01355	.01299	.01246	.01196	.01149	.01103	.01060	.01019	.00980	.00943	.00908	.00874	.00842	.00811	.00782	.00754	.00728	.00702	.00678
53	43	.01505	.01443	.01384	.01329	.01276	.01225	.01178	.01132	.01089	.01047	.01008	.00971	.00935	.00901	.00869	.00838	.00808	.00780	.00753	.00727
53	44	.01601	.01536	.01474	.01416	.01360	.01307	.01256	.01208	.01162	.01119	.01077	.01038	.01000	.00964	.00930	.00897	.00865	.00836	.00807	.00780
53	45	.01702	.01633	.01569	.01507	.01448	.01392	.01339	.01288	.01240	.01194	.01150	.01108	.01069	.01030	.00994	.00959	.00926	.00895	.00864	.00835
53	46	.01807	.01736	.01667	.01603	.01541	.01482	.01426	.01373	.01322	.01273	.01227	.01183	.01141	.01101	.01062	.01026	.00991	.00957	.00925	.00894
53	47	.01917	.01842	.01771	.01703	.01638	.01576	.01517	.01461	.01408	.01357	.01308	.01261	.01217	.01175	.01134	.01095	.01058	.01023	.00989	.00956
53	48	.02032	.01953	.01878	.01807	.01739	.01674	.01612	.01554	.01497	.01444	.01392	.01344	.01297	.01252	.01209	.01169	.01129	.01092	.01056	.01022
53	49	.02151	.02069	.01990	.01916	.01845	.01777	.01712	.01650	.01591	.01535	.01481	.01430	.01380	.01333	.01288	.01245	.01204	.01165	.01127	.01091
53	50	.02275	.02189	.02107	.02029	.01955	.01884	.01816	.01751	.01689	.01630	.01574	.01520	.01468	.01419	.01371	.01326	.01283	.01241	.01202	.01163
53	51	.02403	.02314	.02228	.02147	.02069	.01995	.01924	.01856	.01792	.01730	.01671	.01614	.01560	.01508	.01458	.01411	.01365	.01322	.01280	.01240
53	52	.02536	.02442	.02353	.02269	.02187	.02110	.02036	.01965	.01898	.01833	.01771	.01712	.01655	.01601	.01549	.01499	.01451	.01405	.01361	.01319
53	53	.02672	.02575	.02483	.02394	.02310	.02229	.02152	.02078	.02008	.01940	.01875	.01813	.01754	.01697	.01643	.01591	.01540	.01492	.01446	.01402
54	0	.00201	.00194	.00188	.00182	.00176	.00171	.00166	.00161	.00156	.00152	.00147	.00143	.00140	.00136	.00132	.00129	.00126	.00123	.00120	.00117
54	1	.00121	.00116	.00111	.00106	.00102	.00097	.00093	.00089	.00086	.00083	.00079	.00076	.00073	.00071	.00068	.00066	.00063	.00061	.00059	.00057
54	2	.00124	.00118	.00113	.00108	.00103	.00099	.00095	.00091	.00087	.00084	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00061	.00059	.00057
54	3	.00130	.00124	.00118	.00113	.00108	.00103	.00099	.00095	.00091	.00087	.00083	.00080	.00077	.00074	.00071	.00068	.00066	.00063	.00061	.00059
54	4	.00137	.00131	.00125	.00119	.00114	.00109	.00104	.00100	.00096	.00092	.00088	.00084	.00081	.00078	.00075	.00072	.00069	.00067	.00064	.00062
54	5	.00146	.00139	.00133	.00127	.00121	.00116	.00111	.00106	.00102	.00098	.00094	.00090	.00086	.00083	.00080	.00077	.00074	.00071	.00069	.00066
54	6	.00156	.00149	.00142	.00135	.00129	.00124	.00119	.00114	.00109	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00073	.00071
54	7	.00167	.00159	.00152	.00145	.00139	.00133	.00127	.00122	.00117	.00112	.00107	.00103	.00099	.00095	.00092	.00088	.00085	.00082	.00079	.00076
54	8	.00179	.00170	.00163	.00156	.00149	.00142	.00136	.00131	.00125	.00120	.00115	.00111	.00107	.00103	.00099	.00095	.00091	.00088	.00085	.00082
54	9	.00192	.00183	.00175	.00167	.00160	.00153	.00147	.00141	.00135	.00130	.00124	.00120	.00115	.00111	.00106	.00103	.00099	.00095	.00092	.00089
54	10	.00206	.00197	.00188	.00180	.00172	.00165	.00158	.00152	.00146	.00140	.00134	.00129	.00124	.00120	.00115	.00111	.00107	.00103	.00100	.00096
54	11	.00222	.00212	.00203	.00194	.00186	.00178	.00171	.00164	.00157	.00151	.00145	.00140	.00134	.00129	.00125	.00120	.00116	.00112	.00108	.00104
54	12	.00238	.00228	.00218	.00209	.00200	.00192	.00184	.00176	.00169	.00163	.00157	.00151	.00145	.00140	.00135	.00130	.00125	.00121	.00117	.00113
54	13	.00256	.00244	.00234	.00224	.00215	.00206	.00197	.00190	.00182	.00175	.00168	.00162	.00156	.00151	.00145	.00140	.00135	.00131	.00126	.00122
54	14	.00273	.00261	.00250	.00239	.00229	.00220	.00211	.00203	.00195	.00187	.00180	.00174	.00167	.00161	.00155	.00150	.00145	.00140	.00135	.00131

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

Ages		Interest Rate																		
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
54	15	.00290	.00278	.00266	.00255	.00244	.00234	.00225	.00216	.00207	.00199	.00192	.00185	.00178	.00172	.00165	.00160	.00154	.00149	.00144	.00139
54	16	.00307	.00294	.00281	.00269	.00258	.00248	.00238	.00228	.00219	.00211	.00203	.00195	.00188	.00181	.00175	.00169	.00163	.00158	.00152	.00147
54	17	.00324	.00310	.00297	.00284	.00272	.00261	.00251	.00241	.00231	.00222	.00214	.00206	.00198	.00191	.00184	.00178	.00172	.00166	.00160	.00155
54	18	.00342	.00327	.00313	.00299	.00287	.00275	.00264	.00253	.00243	.00234	.00225	.00216	.00208	.00201	.00194	.00187	.00180	.00174	.00168	.00162
54	19	.00360	.00344	.00329	.00315	.00302	.00289	.00277	.00266	.00256	.00246	.00236	.00227	.00219	.00211	.00203	.00196	.00189	.00182	.00176	.00170
54	20	.00380	.00363	.00347	.00332	.00318	.00305	.00292	.00280	.00269	.00259	.00249	.00239	.00230	.00222	.00214	.00206	.00199	.00192	.00185	.00179
54	21	.00401	.00383	.00366	.00350	.00335	.00321	.00308	.00296	.00284	.00272	.00262	.00252	.00242	.00233	.00225	.00217	.00209	.00201	.00194	.00188
54	22	.00423	.00404	.00387	.00370	.00354	.00339	.00325	.00312	.00299	.00287	.00276	.00265	.00255	.00246	.00237	.00228	.00220	.00212	.00205	.00197
54	23	.00448	.00428	.00409	.00391	.00374	.00358	.00343	.00329	.00316	.00303	.00291	.00280	.00269	.00259	.00250	.00240	.00232	.00223	.00216	.00208
54	24	.00474	.00453	.00433	.00414	.00396	.00379	.00364	.00349	.00334	.00321	.00308	.00296	.00285	.00274	.00264	.00254	.00245	.00236	.00228	.00220
54	25	.00503	.00480	.00459	.00439	.00420	.00402	.00385	.00369	.00354	.00340	.00327	.00314	.00302	.00290	.00279	.00269	.00259	.00250	.00241	.00232
54	26	.00534	.00510	.00488	.00466	.00446	.00427	.00409	.00392	.00376	.00361	.00347	.00333	.00320	.00308	.00296	.00285	.00275	.00265	.00255	.00246
54	27	.00568	.00543	.00519	.00496	.00475	.00454	.00435	.00417	.00400	.00384	.00369	.00354	.00340	.00327	.00315	.00303	.00292	.00281	.00271	.00262
54	28	.00605	.00578	.00552	.00528	.00505	.00484	.00463	.00444	.00426	.00409	.00393	.00377	.00362	.00349	.00335	.00323	.00311	.00300	.00289	.00279
54	29	.00644	.00615	.00588	.00562	.00538	.00515	.00494	.00473	.00454	.00436	.00418	.00402	.00386	.00371	.00357	.00344	.00331	.00319	.00308	.00297
54	30	.00686	.00655	.00627	.00599	.00574	.00549	.00526	.00505	.00484	.00465	.00446	.00428	.00412	.00396	.00381	.00367	.00353	.00340	.00328	.00316
54	31	.00731	.00698	.00668	.00639	.00612	.00586	.00561	.00538	.00516	.00495	.00476	.00457	.00439	.00422	.00406	.00391	.00377	.00363	.00350	.00338
54	32	.00779	.00745	.00712	.00681	.00652	.00625	.00599	.00574	.00551	.00529	.00508	.00488	.00469	.00451	.00434	.00418	.00402	.00388	.00374	.00360
54	33	.00830	.00794	.00759	.00727	.00696	.00667	.00639	.00613	.00588	.00565	.00542	.00521	.00501	.00482	.00464	.00446	.00430	.00414	.00399	.00385
54	34	.00885	.00847	.00810	.00775	.00743	.00712	.00682	.00654	.00628	.00603	.00579	.00557	.00535	.00515	.00495	.00477	.00459	.00443	.00427	.00412
54	35	.00944	.00903	.00864	.00828	.00793	.00760	.00729	.00699	.00671	.00644	.00619	.00595	.00572	.00550	.00530	.00510	.00491	.00474	.00457	.00440
54	36	.01007	.00964	.00922	.00883	.00847	.00812	.00778	.00747	.00717	.00689	.00662	.00636	.00612	.00589	.00567	.00546	.00526	.00507	.00489	.00471
54	37	.01074	.01028	.00984	.00943	.00904	.00867	.00832	.00798	.00766	.00736	.00708	.00681	.00655	.00630	.00607	.00584	.00563	.00543	.00523	.00505
54	38	.01145	.01097	.01050	.01007	.00965	.00926	.00889	.00853	.00819	.00787	.00757	.00728	.00701	.00674	.00649	.00626	.00603	.00581	.00561	.00541
54	39	.01221	.01170	.01121	.01074	.01031	.00989	.00949	.00912	.00876	.00842	.00810	.00779	.00750	.00722	.00695	.00670	.00646	.00623	.00601	.00580
54	40	.01302	.01247	.01196	.01147	.01100	.01056	.01014	.00975	.00937	.00901	.00866	.00834	.00803	.00773	.00745	.00718	.00692	.00668	.00645	.00622
54	41	.01388	.01330	.01276	.01224	.01175	.01128	.01084	.01042	.01002	.00963	.00927	.00892	.00859	.00828	.00798	.00769	.00742	.00716	.00691	.00668
54	42	.01479	.01418	.01361	.01306	.01254	.01205	.01158	.01113	.01071	.01030	.00992	.00955	.00920	.00887	.00855	.00825	.00796	.00768	.00742	.00716
54	43	.01575	.01511	.01450	.01393	.01338	.01286	.01236	.01189	.01144	.01102	.01061	.01022	.00985	.00950	.00916	.00884	.00853	.00823	.00795	.00768
54	44	.01676	.01609	.01545	.01485	.01427	.01372	.01320	.01270	.01222	.01177	.01134	.01093	.01054	.01016	.00981	.00946	.00914	.00883	.00853	.00824
54	45	.01783	.01712	.01645	.01581	.01520	.01463	.01407	.01355	.01305	.01257	.01212	.01168	.01127	.01087	.01049	.01013	.00978	.00945	.00914	.00883
54	46	.01894	.01820	.01750	.01683	.01619	.01558	.01500	.01444	.01392	.01341	.01293	.01247	.01203	.01162	.01122	.01083	.01047	.01012	.00978	.00946
54	47	.02011	.01933	.01859	.01789	.01721	.01657	.01596	.01538	.01483	.01430	.01379	.01331	.01284	.01240	.01198	.01157	.01119	.01082	.01046	.01012
54	48	.02132	.02051	.01973	.01899	.01829	.01762	.01698	.01636	.01578	.01522	.01469	.01418	.01369	.01323	.01278	.01235	.01195	.01156	.01118	.01082
54	49	.02259	.02173	.02092	.02015	.01941	.01870	.01803	.01739	.01678	.01619	.01563	.01509	.01458	.01409	.01362	.01317	.01274	.01233	.01194	.01156
54	50	.02390	.02301	.02216	.02135	.02058	.01984	.01914	.01846	.01782	.01721	.01662	.01606	.01552	.01500	.01451	.01404	.01358	.01315	.01273	.01233
54	51	.02526	.02434	.02345	.02260	.02180	.02102	.02029	.01958	.01891	.01827	.01765	.01706	.01649	.01595	.01543	.01494	.01446	.01400	.01357	.01315
54	52	.02667	.02571	.02478	.02390	.02306	.02225	.02148	.02074	.02004	.01937	.01872	.01810	.01751	.01694	.01640	.01588	.01538	.01490	.01444	.01400
54	53	.02813	.02712	.02616	.02524	.02436	.02352	.02272	.02195	.02121	.02051	.01983	.01919	.01857	.01797	.01740	.01686	.01633	.01583	.01535	.01488
54	54	.02962	.02858	.02758	.02662	.02571	.02483	.02399	.02319	.02243	.02169	.02099	.02031	.01966	.01904	.01845	.01787	.01733	.01680	.01629	.01581
55	0	.00212	.00205	.00198	.00192	.00186	.00181	.00175	.00170	.00166	.00161	.00157	.00152	.00148	.00145	.00141	.00137	.00134	.00131	.00128	.00125
55	1	.00126	.00121	.00116	.00111	.00106	.00102	.00098	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00072	.00069	.00067	.00064	.00062	.00060
55	2	.00129	.00123	.00118	.00113	.00108	.00103	.00099	.00095	.00091	.00088	.00084	.00081	.00078	.00075	.00072	.00069	.00067	.00065	.00062	.00060
55	3	.00135	.00129	.00123	.00118	.00113	.00108	.00103	.00099	.00095	.00091	.00087	.00084	.00081	.00078	.00075	.00072	.00069	.00067	.00064	.00062
55	4	.00143	.00136	.00130	.00124	.00119	.00114	.00109	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00073	.00070	.00068	.00065
55	5	.00152	.00145	.00138	.00132	.00127	.00121	.00116	.00111	.00107	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00075	.00072	.00070
55	6	.00162	.00155	.00148	.00141	.00135	.00129	.00124	.00119	.00114	.00109	.00105	.00101	.00097	.00093	.00090	.00086	.00083	.00080	.00077	.00074
55	7	.00174	.00166	.00158	.00151	.00145	.00139	.00133	.00127	.00122	.00117	.00113	.00108	.00104	.00100	.00096	.00093	.00089	.00086	.00083	.00080
55	8	.00186	.00178	.00170	.00162	.00155	.00149	.00143	.00137	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00096	.00093	.00090	.00086
55	9	.00200	.00191	.00182	.00175	.00167	.00160	.00154	.00147	.00141	.00136	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00097	.00093

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
												Interest Rate									
55	10	.00215	.00205	.00196	.00188	.00180	.00173	.00166	.00159	.00153	.00147	.00141	.00136	.00131	.00126	.00121	.00117	.00113	.00109	.00105	.00101
55	11	.00231	.00221	.00211	.00203	.00194	.00186	.00179	.00171	.00165	.00158	.00152	.00147	.00141	.00136	.00131	.00126	.00122	.00118	.00114	.00110
55	12	.00248	.00238	.00228	.00218	.00209	.00201	.00193	.00185	.00178	.00171	.00164	.00158	.00153	.00147	.00142	.00137	.00132	.00128	.00123	.00119
55	13	.00267	.00255	.00244	.00234	.00225	.00215	.00207	.00199	.00191	.00184	.00177	.00171	.00164	.00158	.00153	.00148	.00143	.00138	.00133	.00129
55	14	.00285	.00273	.00261	.00250	.00240	.00230	.00221	.00213	.00205	.00197	.00189	.00183	.00176	.00170	.00164	.00158	.00153	.00148	.00143	.00138
55	15	.00303	.00290	.00278	.00266	.00255	.00245	.00235	.00226	.00218	.00209	.00202	.00194	.00187	.00181	.00174	.00168	.00163	.00157	.00152	.00147
55	16	.00320	.00307	.00294	.00282	.00270	.00259	.00249	.00239	.00230	.00222	.00213	.00205	.00198	.00191	.00184	.00178	.00172	.00166	.00161	.00156
55	17	.00338	.00324	.00310	.00297	.00285	.00273	.00263	.00252	.00243	.00233	.00225	.00216	.00209	.00201	.00194	.00187	.00181	.00175	.00169	.00164
55	18	.00356	.00341	.00326	.00313	.00300	.00288	.00276	.00265	.00255	.00245	.00236	.00227	.00219	.00211	.00204	.00197	.00190	.00184	.00177	.00172
55	19	.00375	.00359	.00344	.00329	.00315	.00303	.00290	.00279	.00268	.00258	.00248	.00239	.00230	.00222	.00214	.00206	.00199	.00192	.00186	.00180
55	20	.00395	.00378	.00362	.00347	.00332	.00319	.00306	.00294	.00282	.00271	.00261	.00251	.00242	.00233	.00225	.00217	.00209	.00202	.00195	.00189
55	21	.00417	.00399	.00382	.00366	.00350	.00336	.00322	.00309	.00297	.00286	.00275	.00264	.00255	.00245	.00236	.00228	.00220	.00212	.00205	.00198
55	22	.00441	.00421	.00403	.00386	.00370	.00354	.00340	.00326	.00313	.00301	.00290	.00279	.00268	.00258	.00249	.00240	.00231	.00223	.00216	.00208
55	23	.00466	.00446	.00426	.00408	.00391	.00374	.00359	.00345	.00331	.00318	.00306	.00294	.00283	.00272	.00262	.00253	.00244	.00235	.00227	.00219
55	24	.00493	.00472	.00451	.00432	.00414	.00396	.00380	.00365	.00350	.00336	.00323	.00311	.00299	.00288	.00277	.00267	.00258	.00248	.00240	.00231
55	25	.00523	.00500	.00478	.00458	.00438	.00420	.00403	.00386	.00371	.00356	.00342	.00329	.00317	.00305	.00293	.00283	.00273	.00263	.00254	.00245
55	26	.00556	.00531	.00508	.00486	.00466	.00446	.00428	.00410	.00394	.00378	.00363	.00349	.00336	.00323	.00311	.00300	.00289	.00279	.00269	.00260
55	27	.00591	.00565	.00540	.00517	.00495	.00474	.00455	.00436	.00419	.00402	.00386	.00371	.00357	.00344	.00331	.00319	.00307	.00296	.00286	.00276
55	28	.00629	.00601	.00575	.00551	.00527	.00505	.00484	.00464	.00446	.00428	.00411	.00395	.00380	.00366	.00352	.00339	.00327	.00315	.00304	.00293
55	29	.00670	.00641	.00613	.00586	.00562	.00538	.00516	.00495	.00475	.00456	.00438	.00421	.00405	.00390	.00375	.00361	.00348	.00336	.00324	.00313
55	30	.00714	.00683	.00653	.00625	.00599	.00574	.00550	.00528	.00506	.00486	.00467	.00449	.00432	.00416	.00400	.00385	.00371	.00358	.00345	.00333
55	31	.00761	.00728	.00696	.00666	.00638	.00612	.00587	.00563	.00540	.00519	.00498	.00479	.00461	.00443	.00427	.00411	.00396	.00382	.00368	.00355
55	32	.00811	.00776	.00742	.00711	.00681	.00653	.00626	.00600	.00576	.00554	.00532	.00511	.00492	.00473	.00456	.00439	.00423	.00408	.00393	.00379
55	33	.00865	.00827	.00792	.00758	.00727	.00697	.00668	.00641	.00615	.00591	.00568	.00546	.00525	.00506	.00487	.00469	.00452	.00436	.00420	.00405
55	34	.00922	.00882	.00845	.00809	.00776	.00744	.00713	.00685	.00657	.00632	.00607	.00584	.00562	.00540	.00520	.00501	.00483	.00466	.00449	.00434
55	35	.00984	.00942	.00902	.00864	.00828	.00794	.00762	.00732	.00703	.00675	.00649	.00624	.00600	.00578	.00557	.00536	.00517	.00498	.00481	.00464
55	36	.01049	.01005	.00962	.00922	.00884	.00848	.00814	.00782	.00751	.00722	.00694	.00667	.00642	.00618	.00596	.00574	.00553	.00534	.00515	.00497
55	37	.01119	.01072	.01027	.00985	.00945	.00906	.00870	.00836	.00803	.00772	.00742	.00714	.00687	.00662	.00638	.00614	.00592	.00571	.00551	.00532
55	38	.01194	.01144	.01097	.01052	.01009	.00968	.00930	.00893	.00859	.00826	.00794	.00764	.00736	.00709	.00683	.00658	.00635	.00612	.00591	.00570
55	39	.01274	.01221	.01171	.01123	.01078	.01035	.00994	.00955	.00918	.00883	.00850	.00818	.00788	.00759	.00731	.00705	.00680	.00656	.00633	.00612
55	40	.01359	.01303	.01250	.01199	.01151	.01106	.01062	.01021	.00982	.00945	.00909	.00876	.00844	.00813	.00784	.00756	.00729	.00704	.00679	.00656
55	41	.01449	.01390	.01334	.01280	.01230	.01182	.01136	.01092	.01051	.01011	.00974	.00938	.00903	.00871	.00840	.00810	.00782	.00755	.00729	.00704
55	42	.01545	.01482	.01423	.01367	.01313	.01262	.01214	.01168	.01124	.01082	.01042	.01004	.00968	.00933	.00900	.00869	.00838	.00810	.00782	.00756
55	43	.01646	.01580	.01518	.01458	.01402	.01348	.01297	.01248	.01202	.01157	.01115	.01075	.01036	.01000	.00964	.00931	.00899	.00868	.00839	.00811
55	44	.01753	.01684	.01618	.01555	.01496	.01439	.01385	.01333	.01284	.01237	.01193	.01150	.01109	.01070	.01033	.00998	.00964	.00931	.00900	.00871
55	45	.01866	.01793	.01723	.01657	.01595	.01535	.01478	.01423	.01371	.01322	.01275	.01229	.01186	.01145	.01106	.01068	.01032	.00998	.00965	.00933
55	46	.01983	.01907	.01834	.01765	.01698	.01635	.01575	.01518	.01463	.01411	.01361	.01313	.01268	.01224	.01183	.01143	.01105	.01069	.01034	.01000
55	47	.02107	.02026	.01950	.01877	.01807	.01741	.01678	.01617	.01560	.01505	.01452	.01402	.01354	.01308	.01264	.01222	.01182	.01143	.01106	.01071
55	48	.02235	.02151	.02071	.01994	.01921	.01851	.01785	.01721	.01661	.01603	.01548	.01495	.01444	.01395	.01349	.01305	.01262	.01221	.01182	.01145
55	49	.02369	.02281	.02197	.02116	.02040	.01967	.01897	.01830	.01767	.01706	.01648	.01592	.01539	.01488	.01439	.01392	.01347	.01304	.01263	.01223
55	50	.02508	.02416	.02328	.02244	.02164	.02088	.02014	.01944	.01878	.01814	.01753	.01694	.01638	.01584	.01533	.01484	.01436	.01391	.01348	.01306
55	51	.02653	.02557	.02465	.02377	.02293	.02213	.02137	.02063	.01993	.01926	.01862	.01801	.01742	.01686	.01631	.01580	.01530	.01482	.01437	.01393
55	52	.02802	.02702	.02606	.02515	.02427	.02344	.02264	.02187	.02114	.02044	.01976	.01912	.01850	.01791	.01734	.01680	.01628	.01578	.01530	.01483
55	53	.02957	.02852	.02753	.02657	.02566	.02479	.02395	.02315	.02239	.02165	.02095	.02028	.01963	.01901	.01841	.01784	.01730	.01677	.01626	.01578
55	54	.03116	.03007	.02904	.02804	.02709	.02618	.02531	.02448	.02368	.02291	.02218	.02147	.02080	.02015	.01953	.01893	.01836	.01780	.01727	.01677
55	55	.03280	.03167	.03059	.02956	.02857	.02762	.02672	.02585	.02501	.02422	.02345	.02271	.02201	.02133	.02068	.02006	.01946	.01888	.01832	.01779
56	0	.00223	.00216	.00209	.00203	.00197	.00191	.00186	.00181	.00176	.00171	.00166	.00162	.00158	.00154	.00150	.00146	.00143	.00140	.00136	.00133
56	1	.00132	.00126	.00121	.00116	.00111	.00106	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00075	.00073	.00070	.00068	.00066	.00063
56	2	.00134	.00129	.00123	.00118	.00113	.00108	.00104	.00099	.00095	.00092	.00088	.00085	.00082	.00079	.00076	.00073	.00070	.00068	.00066	.00063
56	3	.00140	.00134	.00128	.00123	.00117	.00112	.00108	.00103	.00099	.00095	.00092	.00088	.00085	.00081	.00078	.00076	.00073	.00070	.00068	.00065

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

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
56	4	.00148	.00142	.00135	.00130	.00124	.00119	.00114	.00109	.00105	.00101	.00097	.00093	.00089	.00086	.00083	.00080	.00077	.00074	.00071	.00069
56	5	.00158	.00151	.00144	.00138	.00132	.00126	.00121	.00116	.00111	.00107	.00103	.00099	.00095	.00091	.00088	.00085	.00082	.00079	.00076	.00073
56	6	.00169	.00161	.00154	.00147	.00141	.00135	.00129	.00124	.00119	.00114	.00110	.00106	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078
56	7	.00180	.00172	.00165	.00158	.00151	.00145	.00139	.00133	.00128	.00123	.00118	.00113	.00109	.00105	.00101	.00097	.00094	.00091	.00087	.00084
56	8	.00194	.00185	.00177	.00169	.00162	.00155	.00149	.00143	.00137	.00132	.00127	.00122	.00117	.00113	.00109	.00105	.00101	.00098	.00094	.00091
56	9	.00208	.00199	.00190	.00182	.00175	.00167	.00161	.00154	.00148	.00142	.00137	.00132	.00127	.00122	.00118	.00113	.00109	.00106	.00102	.00098
56	10	.00224	.00214	.00205	.00196	.00188	.00180	.00173	.00166	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00123	.00119	.00114	.00111	.00107
56	11	.00241	.00230	.00221	.00211	.00203	.00195	.00187	.00180	.00173	.00166	.00160	.00154	.00148	.00143	.00138	.00133	.00129	.00124	.00120	.00116
56	12	.00259	.00248	.00238	.00228	.00218	.00210	.00201	.00194	.00186	.00179	.00173	.00166	.00160	.00155	.00149	.00144	.00139	.00135	.00130	.00126
56	13	.00278	.00266	.00255	.00245	.00235	.00225	.00217	.00208	.00200	.00193	.00186	.00179	.00173	.00167	.00161	.00155	.00150	.00145	.00140	.00136
56	14	.00297	.00284	.00273	.00261	.00251	.00241	.00232	.00223	.00214	.00206	.00199	.00192	.00185	.00179	.00172	.00167	.00161	.00156	.00151	.00146
56	15	.00316	.00302	.00290	.00278	.00267	.00256	.00246	.00237	.00228	.00220	.00212	.00204	.00197	.00190	.00184	.00177	.00171	.00166	.00160	.00155
56	16	.00334	.00320	.00307	.00294	.00282	.00271	.00261	.00251	.00241	.00232	.00224	.00216	.00208	.00201	.00194	.00188	.00181	.00175	.00170	.00164
56	17	.00352	.00337	.00323	.00310	.00298	.00286	.00275	.00264	.00254	.00245	.00236	.00227	.00219	.00212	.00204	.00197	.00191	.00184	.00178	.00173
56	18	.00371	.00355	.00340	.00326	.00313	.00301	.00289	.00278	.00267	.00257	.00248	.00239	.00230	.00222	.00214	.00207	.00200	.00193	.00187	.00181
56	19	.00391	.00374	.00358	.00343	.00330	.00316	.00304	.00292	.00281	.00270	.00260	.00251	.00242	.00233	.00225	.00217	.00210	.00203	.00196	.00190
56	20	.00412	.00394	.00377	.00362	.00347	.00333	.00320	.00307	.00295	.00284	.00274	.00263	.00254	.00245	.00236	.00228	.00220	.00213	.00206	.00199
56	21	.00434	.00416	.00398	.00381	.00366	.00351	.00337	.00324	.00311	.00299	.00288	.00277	.00267	.00258	.00248	.00240	.00231	.00224	.00216	.00209
56	22	.00459	.00439	.00420	.00402	.00386	.00370	.00355	.00341	.00328	.00315	.00303	.00292	.00281	.00271	.00261	.00252	.00243	.00235	.00227	.00220
56	23	.00485	.00464	.00444	.00425	.00408	.00391	.00375	.00360	.00346	.00333	.00320	.00308	.00297	.00286	.00276	.00266	.00256	.00248	.00239	.00231
56	24	.00513	.00491	.00470	.00450	.00431	.00414	.00397	.00381	.00366	.00352	.00338	.00326	.00313	.00302	.00291	.00281	.00271	.00261	.00252	.00244
56	25	.00544	.00521	.00498	.00477	.00457	.00438	.00421	.00404	.00388	.00373	.00358	.00345	.00332	.00320	.00308	.00297	.00286	.00276	.00267	.00258
56	26	.00578	.00553	.00529	.00507	.00485	.00465	.00447	.00429	.00412	.00396	.00380	.00366	.00352	.00339	.00327	.00315	.00304	.00293	.00283	.00273
56	27	.00615	.00588	.00563	.00539	.00516	.00495	.00475	.00456	.00438	.00421	.00404	.00389	.00374	.00360	.00347	.00335	.00323	.00311	.00301	.00290
56	28	.00654	.00626	.00599	.00574	.00550	.00527	.00506	.00485	.00466	.00448	.00430	.00414	.00398	.00384	.00370	.00356	.00343	.00331	.00320	.00309
56	29	.00697	.00666	.00638	.00611	.00586	.00561	.00539	.00517	.00497	.00477	.00459	.00441	.00425	.00409	.00394	.00379	.00366	.00353	.00341	.00329
56	30	.00742	.00710	.00680	.00651	.00624	.00599	.00574	.00551	.00529	.00509	.00489	.00470	.00453	.00436	.00420	.00405	.00390	.00376	.00363	.00351
56	31	.00791	.00757	.00725	.00694	.00666	.00638	.00612	.00588	.00565	.00543	.00522	.00502	.00483	.00465	.00448	.00432	.00416	.00401	.00387	.00374
56	32	.00843	.00807	.00773	.00741	.00710	.00681	.00653	.00627	.00603	.00579	.00557	.00536	.00516	.00496	.00478	.00461	.00444	.00429	.00414	.00399
56	33	.00900	.00861	.00825	.00790	.00758	.00727	.00698	.00670	.00644	.00619	.00595	.00572	.00551	.00530	.00511	.00492	.00475	.00458	.00442	.00427
56	34	.00959	.00919	.00880	.00844	.00809	.00776	.00745	.00715	.00687	.00661	.00635	.00611	.00589	.00567	.00546	.00526	.00508	.00490	.00473	.00456
56	35	.01024	.00981	.00940	.00901	.00864	.00829	.00796	.00765	.00735	.00706	.00680	.00654	.00629	.00606	.00584	.00563	.00543	.00524	.00506	.00488
56	36	.01093	.01047	.01003	.00962	.00923	.00886	.00851	.00817	.00786	.00755	.00727	.00699	.00673	.00649	.00625	.00603	.00581	.00561	.00541	.00523
56	37	.01166	.01117	.01071	.01027	.00986	.00947	.00909	.00874	.00840	.00808	.00778	.00748	.00721	.00694	.00669	.00645	.00623	.00601	.00580	.00560
56	38	.01244	.01193	.01144	.01098	.01054	.01012	.00972	.00935	.00899	.00865	.00832	.00801	.00772	.00744	.00717	.00691	.00667	.00644	.00622	.00601
56	39	.01328	.01273	.01222	.01172	.01126	.01082	.01040	.01000	.00961	.00925	.00891	.00858	.00827	.00797	.00768	.00741	.00715	.00690	.00667	.00644
56	40	.01417	.01359	.01304	.01252	.01203	.01156	.01112	.01069	.01029	.00990	.00954	.00919	.00885	.00854	.00823	.00794	.00767	.00740	.00715	.00691
56	41	.01511	.01451	.01393	.01338	.01286	.01236	.01189	.01144	.01101	.01060	.01021	.00984	.00949	.00915	.00883	.00852	.00823	.00795	.00768	.00742
56	42	.01612	.01548	.01487	.01429	.01374	.01321	.01271	.01223	.01178	.01135	.01093	.01054	.01017	.00981	.00946	.00914	.00882	.00853	.00824	.00797
56	43	.01719	.01651	.01587	.01525	.01467	.01411	.01359	.01308	.01260	.01214	.01171	.01129	.01089	.01051	.01015	.00980	.00947	.00915	.00885	.00855
56	44	.01831	.01760	.01692	.01628	.01566	.01507	.01451	.01398	.01347	.01299	.01253	.01208	.01166	.01126	.01087	.01050	.01015	.00981	.00949	.00918
56	45	.01950	.01875	.01803	.01735	.01670	.01608	.01549	.01493	.01439	.01388	.01339	.01293	.01248	.01205	.01164	.01125	.01088	.01052	.01018	.00985
56	46	.02074	.01995	.01920	.01848	.01780	.01715	.01653	.01593	.01537	.01483	.01431	.01382	.01334	.01289	.01246	.01205	.01165	.01127	.01091	.01056
56	47	.02204	.02121	.02042	.01967	.01895	.01826	.01761	.01699	.01639	.01582	.01527	.01475	.01425	.01377	.01332	.01288	.01246	.01206	.01168	.01131
56	48	.02340	.02253	.02170	.02091	.02016	.01943	.01875	.01809	.01746	.01686	.01628	.01574	.01521	.01471	.01422	.01376	.01332	.01289	.01249	.01210
56	49	.02481	.02390	.02304	.02221	.02141	.02066	.01993	.01924	.01858	.01795	.01735	.01677	.01621	.01568	.01518	.01469	.01422	.01377	.01334	.01293
56	50	.02629	.02534	.02443	.02356	.02273	.02194	.02118	.02045	.01976	.01910	.01846	.01785	.01727	.01671	.01618	.01566	.01517	.01470	.01425	.01381
56	51	.02782	.02683	.02588	.02497	.02410	.02327	.02248	.02172	.02099	.02029	.01963	.01899	.01838	.01779	.01723	.01669	.01617	.01567	.01519	.01473
56	52	.02941	.02837	.02738	.02643	.02552	.02466	.02383	.02303	.02227	.02154	.02084	.02017	.01953	.01891	.01832	.01775	.01721	.01669	.01618	.01570
56	53	.03105	.02997	.02893	.02794	.02700	.02609	.02522	.02439	.02360	.02283	.02210	.02140	.02073	.02008	.01946	.01887	.01829	.01775	.01722	.01671

Ages		Interest Rate																				
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
56	54	.03274	.03161	.03054	.02951	.02852	.02757	.02667	.02580	.02497	.02417	.02341	.02268	.02197	.02130	.02065	.02002	.01942	.01885	.01829	.01776
56	55	.03448	.03331	.03219	.03112	.03009	.02911	.02817	.02726	.02639	.02556	.02477	.02400	.02326	.02256	.02188	.02123	.02060	.02000	.01942	.01886
56	56	.03626	.03505	.03389	.03278	.03171	.03069	.02971	.02877	.02787	.02700	.02617	.02537	.02460	.02386	.02316	.02247	.02182	.02119	.02058	.02000
57	0	.00235	.00228	.00221	.00214	.00208	.00202	.00196	.00191	.00186	.00181	.00176	.00172	.00167	.00163	.00159	.00156	.00152	.00149	.00145	.00142
57	1	.00137	.00131	.00126	.00121	.00116	.00111	.00107	.00103	.00099	.00095	.00092	.00088	.00085	.00082	.00079	.00077	.00074	.00071	.00069	.00067
57	2	.00140	.00134	.00128	.00123	.00117	.00113	.00108	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00077	.00074	.00071	.00069	.00067
57	3	.00146	.00140	.00133	.00128	.00122	.00117	.00113	.00108	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00074	.00071	.00069
57	4	.00154	.00147	.00141	.00135	.00129	.00124	.00119	.00114	.00109	.00105	.00101	.00097	.00093	.00090	.00087	.00083	.00080	.00078	.00075	.00072
57	5	.00164	.00157	.00150	.00144	.00137	.00132	.00126	.00121	.00116	.00112	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00083	.00080	.00077
57	6	.00175	.00167	.00160	.00153	.00147	.00141	.00135	.00130	.00124	.00120	.00115	.00111	.00106	.00102	.00099	.00095	.00092	.00088	.00085	.00082
57	7	.00188	.00179	.00172	.00164	.00158	.00151	.00145	.00139	.00134	.00128	.00123	.00119	.00114	.00110	.00106	.00102	.00099	.00095	.00092	.00089
57	8	.00201	.00192	.00184	.00176	.00169	.00162	.00156	.00149	.00144	.00138	.00133	.00128	.00123	.00119	.00114	.00110	.00106	.00103	.00099	.00096
57	9	.00216	.00207	.00198	.00190	.00182	.00175	.00168	.00161	.00155	.00149	.00143	.00138	.00133	.00128	.00123	.00119	.00115	.00111	.00107	.00104
57	10	.00233	.00223	.00213	.00205	.00196	.00188	.00181	.00174	.00167	.00161	.00155	.00149	.00144	.00139	.00134	.00129	.00125	.00120	.00116	.00113
57	11	.00251	.00240	.00230	.00221	.00212	.00203	.00195	.00188	.00181	.00174	.00167	.00161	.00156	.00150	.00145	.00140	.00135	.00131	.00126	.00122
57	12	.00270	.00258	.00248	.00238	.00228	.00219	.00211	.00203	.00195	.00188	.00181	.00174	.00168	.00162	.00157	.00152	.00146	.00142	.00137	.00133
57	13	.00289	.00277	.00266	.00255	.00245	.00236	.00227	.00218	.00210	.00202	.00195	.00188	.00181	.00175	.00169	.00164	.00158	.00153	.00148	.00143
57	14	.00309	.00296	.00284	.00273	.00262	.00252	.00242	.00233	.00225	.00216	.00209	.00201	.00194	.00188	.00181	.00175	.00170	.00164	.00159	.00154
57	15	.00329	.00315	.00302	.00290	.00279	.00268	.00258	.00248	.00239	.00230	.00222	.00214	.00207	.00200	.00193	.00187	.00181	.00175	.00169	.00164
57	16	.00348	.00333	.00320	.00307	.00295	.00284	.00273	.00263	.00253	.00244	.00235	.00227	.00219	.00211	.00204	.00197	.00191	.00185	.00179	.00173
57	17	.00367	.00352	.00337	.00324	.00311	.00299	.00287	.00277	.00266	.00257	.00247	.00239	.00230	.00222	.00215	.00208	.00201	.00194	.00188	.00182
57	18	.00386	.00370	.00355	.00341	.00327	.00314	.00302	.00291	.00280	.00270	.00260	.00251	.00242	.00233	.00225	.00218	.00211	.00204	.00197	.00191
57	19	.00406	.00389	.00373	.00358	.00344	.00330	.00318	.00305	.00294	.00283	.00273	.00263	.00254	.00245	.00236	.00228	.00221	.00213	.00207	.00200
57	20	.00428	.00410	.00393	.00377	.00362	.00348	.00334	.00321	.00309	.00298	.00287	.00276	.00266	.00257	.00248	.00240	.00232	.00224	.00217	.00210
57	21	.00452	.00432	.00414	.00397	.00381	.00366	.00352	.00338	.00325	.00313	.00302	.00291	.00280	.00270	.00261	.00252	.00243	.00235	.00227	.00220
57	22	.00477	.00456	.00437	.00419	.00402	.00386	.00371	.00356	.00343	.00330	.00318	.00306	.00295	.00284	.00274	.00265	.00256	.00247	.00239	.00231
57	23	.00504	.00482	.00462	.00443	.00425	.00408	.00392	.00376	.00362	.00348	.00335	.00323	.00311	.00300	.00289	.00279	.00269	.00260	.00252	.00243
57	24	.00533	.00510	.00489	.00469	.00449	.00431	.00414	.00398	.00382	.00368	.00354	.00341	.00328	.00317	.00305	.00295	.00284	.00275	.00265	.00257
57	25	.00565	.00541	.00518	.00497	.00476	.00457	.00439	.00422	.00405	.00390	.00375	.00361	.00348	.00335	.00323	.00312	.00301	.00290	.00281	.00271
57	26	.00600	.00575	.00550	.00527	.00506	.00485	.00466	.00447	.00430	.00413	.00398	.00383	.00369	.00355	.00343	.00330	.00319	.00308	.00297	.00287
57	27	.00638	.00611	.00585	.00561	.00538	.00516	.00495	.00476	.00457	.00440	.00423	.00407	.00392	.00378	.00364	.00351	.00339	.00327	.00316	.00305
57	28	.00679	.00650	.00623	.00597	.00572	.00549	.00527	.00506	.00487	.00468	.00450	.00433	.00417	.00402	.00387	.00374	.00360	.00348	.00336	.00325
57	29	.00724	.00693	.00664	.00636	.00610	.00585	.00562	.00540	.00519	.00499	.00480	.00462	.00444	.00428	.00413	.00398	.00384	.00371	.00358	.00346
57	30	.00771	.00738	.00707	.00678	.00650	.00624	.00599	.00575	.00553	.00532	.00511	.00492	.00474	.00457	.00440	.00424	.00409	.00395	.00382	.00369
57	31	.00822	.00787	.00754	.00723	.00693	.00665	.00639	.00614	.00590	.00567	.00545	.00525	.00506	.00487	.00469	.00453	.00437	.00421	.00407	.00393
57	32	.00876	.00839	.00804	.00771	.00740	.00710	.00682	.00655	.00629	.00605	.00582	.00560	.00540	.00520	.00501	.00483	.00466	.00450	.00434	.00420
57	33	.00935	.00895	.00858	.00823	.00790	.00758	.00728	.00699	.00672	.00646	.00622	.00599	.00577	.00555	.00535	.00516	.00498	.00481	.00464	.00448
57	34	.00997	.00956	.00916	.00879	.00843	.00809	.00777	.00747	.00718	.00691	.00665	.00640	.00616	.00594	.00572	.00552	.00533	.00514	.00496	.00480
57	35	.01064	.01020	.00978	.00938	.00901	.00865	.00831	.00798	.00768	.00739	.00711	.00684	.00659	.00635	.00612	.00591	.00570	.00550	.00531	.00513
57	36	.01136	.01089	.01045	.01002	.00962	.00924	.00888	.00854	.00821	.00790	.00760	.00732	.00705	.00680	.00656	.00632	.00610	.00589	.00569	.00550
57	37	.01213	.01163	.01116	.01071	.01028	.00988	.00949	.00913	.00878	.00845	.00814	.00784	.00755	.00728	.00702	.00677	.00654	.00631	.00610	.00589
57	38	.01295	.01242	.01192	.01144	.01099	.01056	.01015	.00977	.00940	.00904	.00871	.00839	.00809	.00780	.00752	.00726	.00701	.00677	.00654	.00632
57	39	.01382	.01326	.01273	.01223	.01175	.01129	.01086	.01045	.01006	.00968	.00933	.00899	.00866	.00835	.00806	.00778	.00751	.00725	.00701	.00678
57	40	.01475	.01416	.01360	.01307	.01256	.01208	.01162	.01118	.01076	.01037	.00999	.00963	.00928	.00895	.00864	.00834	.00806	.00778	.00752	.00727
57	41	.01575	.01512	.01453	.01396	.01343	.01291	.01243	.01196	.01152	.01110	.01070	.01032	.00995	.00960	.00927	.00895	.00865	.00835	.00808	.00781
57	42	.01680	.01614	.01552	.01492	.01435	.01381	.01329	.01280	.01233	.01189	.01146	.01105	.01067	.01029	.00994	.00960	.00928	.00897	.00867	.00839
57	43	.01793	.01723	.01657	.01593	.01533	.01476	.01422	.01370	.01320	.01273	.01227	.01184	.01143	.01104	.01066	.01030	.00996	.00963	.00931	.00901
57	44	.01911	.01838	.01768	.01701	.01638	.01577	.01519	.01464	.01412	.01362	.01314	.01268	.01225	.01183	.01143	.01105	.01068	.01033	.01000	.00968
57	45	.02036	.01958	.01885	.01815	.01748	.01684	.01623	.01565	.01509	.01456	.01406	.01357	.01311	.01267	.01224	.01184	.01145	.01108	.01072	.01038
57	46	.02167	.02085	.02008	.01934	.01863	.01796	.01732	.01671	.01612	.01556	.01503	.01451	.01402	.01356	.01311	.01268	.01227	.01187	.01150	.01113

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

Ages		Interest Rate																		
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
57	47	.02304	.02218	.02137	.02059	.01985	.01914	.01846	.01782	.01720	.01661	.01604	.01550	.01499	.01449	.01402	.01356	.01313	.01271	.01231	.01193
57	48	.02447	.02357	.02272	.02190	.02112	.02038	.01966	.01898	.01833	.01771	.01712	.01655	.01600	.01548	.01498	.01450	.01404	.01360	.01317	.01277
57	49	.02596	.02502	.02413	.02327	.02245	.02167	.02092	.02021	.01952	.01887	.01824	.01764	.01707	.01652	.01599	.01548	.01500	.01453	.01408	.01365
57	50	.02752	.02654	.02560	.02470	.02385	.02302	.02224	.02149	.02077	.02008	.01942	.01879	.01819	.01761	.01705	.01652	.01600	.01551	.01504	.01459
57	51	.02914	.02812	.02713	.02620	.02530	.02444	.02362	.02283	.02207	.02135	.02066	.02000	.01936	.01875	.01816	.01760	.01706	.01655	.01605	.01557
57	52	.03082	.02975	.02873	.02774	.02681	.02591	.02505	.02422	.02343	.02267	.02195	.02125	.02058	.01994	.01933	.01874	.01817	.01763	.01710	.01660
57	53	.03256	.03144	.03037	.02935	.02837	.02743	.02653	.02567	.02484	.02405	.02329	.02256	.02186	.02119	.02054	.01992	.01933	.01875	.01820	.01767
57	54	.03435	.03319	.03207	.03101	.02998	.02901	.02807	.02717	.02630	.02547	.02468	.02392	.02318	.02248	.02180	.02115	.02053	.01993	.01935	.01880
57	55	.03620	.03499	.03383	.03272	.03166	.03063	.02966	.02872	.02782	.02695	.02612	.02532	.02456	.02382	.02312	.02244	.02178	.02115	.02055	.01996
57	56	.03810	.03684	.03564	.03448	.03338	.03232	.03130	.03032	.02938	.02848	.02762	.02678	.02598	.02522	.02448	.02377	.02308	.02242	.02179	.02118
57	57	.04005	.03875	.03750	.03630	.03515	.03405	.03299	.03197	.03100	.03006	.02916	.02829	.02746	.02666	.02589	.02514	.02443	.02374	.02308	.02244
58	0	.00248	.00240	.00233	.00226	.00220	.00213	.00208	.00202	.00197	.00192	.00187	.00182	.00178	.00173	.00169	.00165	.00162	.00158	.00154	.00151
58	1	.00143	.00137	.00131	.00126	.00121	.00116	.00112	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00083	.00080	.00078	.00075	.00073	.00070
58	2	.00145	.00139	.00133	.00128	.00122	.00117	.00113	.00108	.00104	.00100	.00096	.00093	.00089	.00086	.00083	.00080	.00078	.00075	.00072	.00070
58	3	.00151	.00145	.00139	.00133	.00127	.00122	.00117	.00113	.00108	.00104	.00100	.00096	.00093	.00089	.00086	.00083	.00080	.00077	.00075	.00072
58	4	.00160	.00153	.00146	.00140	.00134	.00129	.00124	.00119	.00114	.00110	.00105	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00079	.00076
58	5	.00170	.00163	.00156	.00149	.00143	.00137	.00132	.00126	.00121	.00117	.00112	.00108	.00104	.00100	.00097	.00093	.00090	.00087	.00084	.00081
58	6	.00182	.00174	.00167	.00160	.00153	.00147	.00141	.00135	.00130	.00125	.00120	.00116	.00111	.00107	.00103	.00100	.00096	.00093	.00090	.00087
58	7	.00195	.00186	.00179	.00171	.00164	.00157	.00151	.00145	.00139	.00134	.00129	.00124	.00120	.00115	.00111	.00107	.00103	.00100	.00096	.00093
58	8	.00209	.00200	.00192	.00184	.00176	.00169	.00162	.00156	.00150	.00144	.00139	.00134	.00129	.00124	.00120	.00116	.00112	.00108	.00104	.00101
58	9	.00225	.00215	.00206	.00198	.00190	.00182	.00175	.00168	.00162	.00156	.00150	.00144	.00139	.00134	.00129	.00125	.00121	.00117	.00113	.00109
58	10	.00242	.00232	.00222	.00213	.00205	.00197	.00189	.00182	.00175	.00168	.00162	.00156	.00151	.00145	.00140	.00135	.00131	.00127	.00122	.00118
58	11	.00261	.00250	.00239	.00230	.00221	.00212	.00204	.00196	.00189	.00182	.00175	.00169	.00163	.00157	.00152	.00147	.00142	.00137	.00133	.00129
58	12	.00280	.00269	.00258	.00248	.00238	.00229	.00220	.00212	.00204	.00197	.00190	.00183	.00177	.00170	.00165	.00159	.00154	.00149	.00144	.00140
58	13	.00301	.00289	.00277	.00266	.00256	.00246	.00237	.00228	.00220	.00212	.00204	.00197	.00190	.00184	.00178	.00172	.00166	.00161	.00156	.00151
58	14	.00322	.00309	.00296	.00285	.00274	.00263	.00253	.00244	.00235	.00227	.00219	.00211	.00204	.00197	.00191	.00184	.00178	.00173	.00167	.00162
58	15	.00342	.00328	.00315	.00303	.00291	.00280	.00270	.00260	.00250	.00241	.00233	.00225	.00217	.00210	.00203	.00196	.00190	.00184	.00178	.00173
58	16	.00362	.00347	.00333	.00320	.00308	.00296	.00285	.00275	.00265	.00255	.00246	.00238	.00230	.00222	.00214	.00207	.00201	.00194	.00188	.00183
58	17	.00382	.00366	.00351	.00338	.00324	.00312	.00300	.00289	.00279	.00269	.00259	.00250	.00242	.00233	.00226	.00218	.00211	.00204	.00198	.00192
58	18	.00402	.00385	.00370	.00355	.00341	.00328	.00316	.00304	.00293	.00282	.00272	.00263	.00253	.00245	.00237	.00229	.00221	.00214	.00208	.00201
58	19	.00423	.00405	.00389	.00373	.00359	.00345	.00332	.00319	.00307	.00296	.00286	.00275	.00266	.00257	.00248	.00240	.00232	.00224	.00217	.00210
58	20	.00445	.00427	.00409	.00393	.00377	.00363	.00349	.00335	.00323	.00311	.00300	.00289	.00279	.00269	.00260	.00252	.00243	.00235	.00228	.00221
58	21	.00469	.00450	.00431	.00414	.00397	.00382	.00367	.00353	.00340	.00327	.00316	.00304	.00293	.00283	.00274	.00264	.00255	.00247	.00239	.00231
58	22	.00495	.00474	.00455	.00436	.00419	.00402	.00387	.00372	.00358	.00345	.00332	.00320	.00309	.00298	.00288	.00278	.00269	.00260	.00251	.00243
58	23	.00523	.00501	.00480	.00461	.00442	.00425	.00408	.00393	.00378	.00364	.00350	.00338	.00325	.00314	.00303	.00293	.00283	.00273	.00264	.00256
58	24	.00554	.00530	.00508	.00488	.00468	.00449	.00432	.00415	.00399	.00384	.00370	.00357	.00344	.00331	.00320	.00309	.00298	.00288	.00279	.00270
58	25	.00587	.00562	.00539	.00517	.00496	.00476	.00457	.00440	.00423	.00407	.00392	.00377	.00364	.00351	.00338	.00327	.00315	.00305	.00295	.00285
58	26	.00623	.00597	.00572	.00548	.00526	.00505	.00485	.00467	.00449	.00432	.00416	.00400	.00386	.00372	.00359	.00346	.00334	.00323	.00312	.00302
58	27	.00662	.00635	.00608	.00583	.00560	.00537	.00516	.00496	.00477	.00459	.00442	.00425	.00410	.00395	.00381	.00368	.00355	.00343	.00332	.00321
58	28	.00705	.00675	.00647	.00621	.00596	.00572	.00549	.00528	.00508	.00488	.00470	.00453	.00436	.00421	.00406	.00391	.00378	.00365	.00353	.00341
58	29	.00751	.00719	.00690	.00661	.00635	.00609	.00585	.00563	.00541	.00520	.00501	.00482	.00465	.00448	.00432	.00417	.00402	.00389	.00376	.00363
58	30	.00800	.00767	.00735	.00705	.00676	.00650	.00624	.00600	.00577	.00555	.00534	.00514	.00496	.00478	.00461	.00445	.00429	.00414	.00400	.00387
58	31	.00853	.00817	.00784	.00752	.00721	.00693	.00666	.00640	.00615	.00592	.00570	.00549	.00529	.00510	.00491	.00474	.00458	.00442	.00427	.00413
58	32	.00910	.00872	.00836	.00802	.00770	.00739	.00710	.00683	.00657	.00632	.00608	.00586	.00564	.00544	.00525	.00506	.00489	.00472	.00456	.00441
58	33	.00970	.00930	.00892	.00856	.00822	.00789	.00758	.00729	.00701	.00675	.00650	.00626	.00603	.00581	.00561	.00541	.00522	.00504	.00487	.00471
58	34	.01036	.00993	.00952	.00914	.00877	.00843	.00810	.00779	.00749	.00721	.00694	.00669	.00644	.00621	.00599	.00578	.00558	.00539	.00521	.00503
58	35	.01105	.01060	.01017	.00976	.00938	.00901	.00866	.00833	.00801	.00771	.00743	.00715	.00690	.00665	.00641	.00619	.00597	.00577	.00558	.00539
58	36	.01180	.01132	.01086	.01043	.01002	.00963	.00926	.00890	.00857	.00825	.00795	.00766	.00738	.00712	.00687	.00663	.00640	.00618	.00597	.00577
58	37	.01260	.01209	.01161	.01115	.01071	.01030	.00990	.00952	.00917	.00883	.00850	.00820	.00790	.00762	.00735	.00710	.00685	.00662	.00640	.00619
58	38	.01346	.01292	.01240	.01192	.01145	.01101	.01059	.01019	.00981	.00945	.00911	.00878	.00846	.00816	.00788	.00761	.00735	.00710	.00686	.00663

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

O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
58	39	.01437	.01380	.01325	.01274	.01224	.01178	.01133	.01091	.01050	.01012	.00975	.00940	.00907	.00875	.00845	.00816	.00788	.00761	.00736	.00712
58	40	.01535	.01474	.01416	.01362	.01309	.01260	.01213	.01168	.01125	.01084	.01045	.01008	.00972	.00938	.00906	.00875	.00845	.00817	.00790	.00764
58	41	.01639	.01575	.01514	.01456	.01400	.01348	.01298	.01250	.01204	.01161	.01120	.01080	.01042	.01006	.00972	.00939	.00907	.00877	.00849	.00821
58	42	.01750	.01682	.01617	.01556	.01497	.01442	.01389	.01338	.01290	.01244	.01200	.01158	.01118	.01079	.01043	.01008	.00974	.00942	.00911	.00882
58	43	.01867	.01796	.01728	.01663	.01601	.01542	.01486	.01432	.01381	.01332	.01285	.01241	.01198	.01158	.01119	.01081	.01046	.01012	.00979	.00948
58	44	.01992	.01916	.01844	.01776	.01711	.01648	.01589	.01532	.01478	.01426	.01377	.01330	.01284	.01241	.01200	.01160	.01122	.01086	.01051	.01018
58	45	.02123	.02043	.01967	.01895	.01826	.01760	.01698	.01638	.01580	.01526	.01473	.01423	.01376	.01330	.01286	.01244	.01204	.01165	.01128	.01093
58	46	.02261	.02177	.02097	.02021	.01948	.01879	.01813	.01749	.01689	.01631	.01576	.01523	.01472	.01424	.01377	.01333	.01290	.01249	.01210	.01173
58	47	.02405	.02317	.02233	.02153	.02076	.02003	.01933	.01867	.01803	.01742	.01683	.01627	.01574	.01523	.01474	.01426	.01381	.01338	.01297	.01257
58	48	.02556	.02463	.02375	.02291	.02211	.02134	.02060	.01990	.01923	.01858	.01797	.01738	.01681	.01627	.01575	.01525	.01478	.01432	.01388	.01346
58	49	.02713	.02616	.02524	.02436	.02351	.02270	.02193	.02119	.02048	.01981	.01916	.01854	.01794	.01737	.01682	.01630	.01579	.01531	.01484	.01440
58	50	.02878	.02776	.02680	.02587	.02498	.02414	.02332	.02255	.02180	.02109	.02041	.01975	.01913	.01852	.01795	.01739	.01686	.01635	.01586	.01539
58	51	.03049	.02943	.02842	.02745	.02652	.02563	.02478	.02396	.02318	.02244	.02172	.02103	.02037	.01974	.01913	.01855	.01799	.01745	.01693	.01643
58	52	.03227	.03116	.03010	.02909	.02811	.02718	.02629	.02544	.02462	.02384	.02308	.02236	.02167	.02100	.02036	.01975	.01916	.01859	.01805	.01753
58	53	.03410	.03295	.03184	.03078	.02977	.02880	.02787	.02697	.02612	.02530	.02451	.02375	.02302	.02232	.02165	.02101	.02039	.01979	.01922	.01867
58	54	.03600	.03480	.03365	.03254	.03148	.03047	.02950	.02856	.02767	.02681	.02598	.02519	.02443	.02370	.02299	.02232	.02167	.02104	.02044	.01986
58	55	.03796	.03671	.03551	.03436	.03326	.03220	.03118	.03021	.02928	.02838	.02752	.02669	.02589	.02513	.02439	.02368	.02300	.02234	.02171	.02111
58	56	.03997	.03867	.03743	.03623	.03509	.03398	.03293	.03191	.03094	.03000	.02910	.02824	.02741	.02661	.02584	.02510	.02438	.02370	.02304	.02240
58	57	.04204	.04069	.03940	.03816	.03697	.03583	.03473	.03367	.03266	.03168	.03075	.02984	.02898	.02814	.02734	.02657	.02582	.02510	.02441	.02375
58	58	.04416	.04276	.04143	.04014	.03890	.03772	.03658	.03548	.03443	.03341	.03244	.03150	.03059	.02973	.02889	.02808	.02730	.02656	.02583	.02514
59	0	.00260	.00252	.00245	.00238	.00231	.00225	.00219	.00213	.00208	.00203	.00198	.00193	.00188	.00184	.00179	.00175	.00171	.00168	.00164	.00161
59	1	.00148	.00142	.00136	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00097	.00093	.00090	.00087	.00084	.00082	.00079	.00076	.00074
59	2	.00151	.00144	.00138	.00133	.00127	.00122	.00117	.00113	.00109	.00105	.00101	.00097	.00094	.00090	.00087	.00084	.00081	.00079	.00076	.00073
59	3	.00157	.00150	.00144	.00138	.00132	.00127	.00122	.00117	.00113	.00109	.00104	.00101	.00097	.00093	.00090	.00087	.00084	.00081	.00078	.00076
59	4	.00166	.00159	.00152	.00146	.00140	.00134	.00129	.00124	.00119	.00114	.00110	.00106	.00102	.00098	.00095	.00092	.00088	.00085	.00082	.00080
59	5	.00177	.00169	.00162	.00155	.00149	.00143	.00137	.00132	.00127	.00122	.00117	.00113	.00109	.00105	.00101	.00097	.00094	.00091	.00088	.00085
59	6	.00189	.00181	.00173	.00166	.00159	.00153	.00147	.00141	.00135	.00130	.00125	.00121	.00116	.00112	.00108	.00104	.00101	.00097	.00094	.00091
59	7	.00202	.00194	.00185	.00178	.00171	.00164	.00157	.00151	.00145	.00140	.00135	.00130	.00125	.00121	.00116	.00112	.00108	.00105	.00101	.00098
59	8	.00217	.00208	.00199	.00191	.00183	.00176	.00169	.00163	.00156	.00151	.00145	.00140	.00135	.00130	.00125	.00121	.00117	.00113	.00109	.00106
59	9	.00233	.00224	.00214	.00206	.00197	.00190	.00182	.00175	.00169	.00163	.00157	.00151	.00146	.00140	.00136	.00131	.00127	.00122	.00118	.00114
59	10	.00251	.00241	.00231	.00222	.00213	.00205	.00197	.00190	.00182	.00176	.00169	.00163	.00158	.00152	.00147	.00142	.00137	.00133	.00128	.00124
59	11	.00271	.00260	.00249	.00239	.00230	.00221	.00213	.00205	.00197	.00190	.00183	.00177	.00171	.00165	.00159	.00154	.00149	.00144	.00140	.00135
59	12	.00291	.00280	.00269	.00258	.00248	.00239	.00230	.00221	.00213	.00206	.00198	.00191	.00185	.00179	.00173	.00167	.00162	.00157	.00152	.00147
59	13	.00313	.00300	.00289	.00277	.00267	.00257	.00247	.00238	.00230	.00222	.00214	.00206	.00199	.00193	.00186	.00180	.00175	.00169	.00164	.00159
59	14	.00334	.00321	.00309	.00297	.00285	.00275	.00265	.00255	.00246	.00237	.00229	.00221	.00214	.00207	.00200	.00194	.00187	.00182	.00176	.00171
59	15	.00356	.00341	.00328	.00315	.00303	.00292	.00281	.00271	.00262	.00252	.00244	.00235	.00228	.00220	.00213	.00206	.00200	.00193	.00187	.00182
59	16	.00376	.00361	.00347	.00334	.00321	.00309	.00298	.00287	.00277	.00267	.00258	.00249	.00241	.00233	.00225	.00218	.00211	.00204	.00198	.00192
59	17	.00397	.00381	.00366	.00352	.00338	.00326	.00313	.00302	.00291	.00281	.00271	.00262	.00253	.00245	.00237	.00229	.00222	.00215	.00208	.00202
59	18	.00417	.00400	.00385	.00370	.00355	.00342	.00329	.00317	.00306	.00295	.00285	.00275	.00266	.00257	.00248	.00240	.00232	.00225	.00218	.00211
59	19	.00439	.00421	.00404	.00388	.00373	.00359	.00346	.00333	.00321	.00310	.00299	.00288	.00278	.00269	.00260	.00252	.00244	.00236	.00228	.00221
59	20	.00462	.00443	.00425	.00409	.00393	.00378	.00364	.00350	.00337	.00325	.00314	.00303	.00292	.00282	.00273	.00264	.00255	.00247	.00239	.00232
59	21	.00487	.00467	.00448	.00430	.00414	.00398	.00383	.00368	.00355	.00342	.00330	.00318	.00307	.00297	.00287	.00277	.00268	.00259	.00251	.00243
59	22	.00514	.00493	.00473	.00454	.00436	.00419	.00403	.00388	.00374	.00360	.00347	.00335	.00323	.00312	.00301	.00291	.00282	.00272	.00264	.00255
59	23	.00543	.00520	.00499	.00479	.00460	.00442	.00425	.00409	.00394	.00380	.00366	.00353	.00340	.00329	.00317	.00307	.00296	.00287	.00277	.00268
59	24	.00574	.00550	.00528	.00507	.00487	.00468	.00450	.00433	.00416	.00401	.00386	.00372	.00359	.00347	.00335	.00323	.00313	.00302	.00292	.00283
59	25	.00609	.00583	.00559	.00537	.00516	.00495	.00476	.00458	.00441	.00424	.00409	.00394	.00380	.00367	.00354	.00342	.00331	.00320	.00309	.00299
59	26	.00646	.00619	.00594	.00570	.00547	.00526	.00505	.00486	.00468	.00450	.00434	.00418	.00403	.00389	.00375	.00362	.00350	.00338	.00327	.00317
59	27	.00687	.00658	.00631	.00606	.00582	.00559	.00537	.00517	.00497	.00479	.00461	.00444	.00428	.00413	.00399	.00385	.00372	.00360	.00348	.00336
59	28	.00731	.00701	.00672	.00645	.00619	.00595	.00572	.00550	.00529	.00509	.00491	.00473	.00456	.00440	.00424	.00410	.00396	.00382	.00370	.00358
59	29	.00778	.00746	.00716	.00687	.00660	.00634	.00609	.00586	.00564	.00543	.00523	.00504	.00486	.00468	.00452	.00436	.00421	.00407	.00394	.00381

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

Ages O	Y	Interest Rate 14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
59	30	.00830	.00795	.00763	.00732	.00703	.00676	.00649	.00624	.00601	.00578	.00557	.00537	.00518	.00499	.00482	.00465	.00449	.00434	.00420	.00406
59	31	.00884	.00848	.00813	.00781	.00750	.00720	.00693	.00666	.00641	.00617	.00594	.00573	.00552	.00533	.00514	.00496	.00479	.00463	.00448	.00433
59	32	.00943	.00904	.00868	.00833	.00800	.00769	.00739	.00711	.00684	.00659	.00634	.00611	.00589	.00569	.00549	.00530	.00511	.00494	.00478	.00462
59	33	.01006	.00965	.00926	.00889	.00854	.00821	.00789	.00759	.00731	.00704	.00678	.00653	.00630	.00607	.00586	.00566	.00547	.00528	.00510	.00494
59	34	.01074	.01030	.00989	.00950	.00912	.00877	.00843	.00811	.00781	.00752	.00724	.00698	.00673	.00649	.00627	.00605	.00584	.00565	.00546	.00528
59	35	.01147	.01100	.01056	.01015	.00975	.00937	.00902	.00867	.00835	.00804	.00775	.00747	.00720	.00695	.00671	.00648	.00626	.00604	.00584	.00565
59	36	.01225	.01175	.01129	.01084	.01042	.01002	.00964	.00928	.00893	.00860	.00829	.00799	.00771	.00744	.00718	.00693	.00670	.00647	.00626	.00605
59	37	.01308	.01256	.01206	.01159	.01114	.01072	.01031	.00993	.00956	.00921	.00888	.00856	.00826	.00797	.00769	.00743	.00718	.00694	.00671	.00649
59	38	.01397	.01342	.01289	.01239	.01192	.01146	.01103	.01062	.01023	.00986	.00951	.00917	.00885	.00854	.00824	.00796	.00770	.00744	.00719	.00696
59	39	.01493	.01434	.01378	.01325	.01275	.01227	.01181	.01137	.01096	.01056	.01019	.00983	.00948	.00915	.00884	.00854	.00825	.00798	.00772	.00747
59	40	.01595	.01532	.01473	.01417	.01364	.01313	.01264	.01218	.01174	.01132	.01092	.01053	.01017	.00982	.00948	.00916	.00886	.00857	.00829	.00802
59	41	.01703	.01638	.01575	.01516	.01459	.01405	.01353	.01304	.01257	.01213	.01170	.01129	.01090	.01053	.01018	.00984	.00951	.00920	.00890	.00862
59	42	.01819	.01750	.01684	.01621	.01561	.01503	.01449	.01397	.01347	.01300	.01254	.01211	.01170	.01130	.01092	.01056	.01022	.00988	.00957	.00926
59	43	.01943	.01869	.01799	.01733	.01669	.01609	.01551	.01496	.01443	.01393	.01344	.01299	.01255	.01213	.01172	.01134	.01097	.01062	.01028	.00996
59	44	.02073	.01996	.01922	.01851	.01784	.01720	.01659	.01601	.01545	.01492	.01441	.01392	.01345	.01301	.01258	.01217	.01178	.01140	.01104	.01070
59	45	.02211	.02129	.02051	.01977	.01906	.01838	.01774	.01712	.01653	.01596	.01542	.01491	.01441	.01394	.01349	.01305	.01264	.01224	.01186	.01149
59	46	.02355	.02269	.02187	.02109	.02034	.01963	.01895	.01829	.01767	.01707	.01650	.01596	.01543	.01493	.01445	.01399	.01355	.01313	.01272	.01233
59	47	.02507	.02417	.02330	.02248	.02169	.02094	.02022	.01953	.01887	.01824	.01764	.01706	.01651	.01598	.01547	.01498	.01451	.01407	.01363	.01322
59	48	.02666	.02571	.02480	.02393	.02311	.02231	.02155	.02083	.02014	.01947	.01883	.01822	.01764	.01708	.01654	.01603	.01553	.01506	.01460	.01416
59	49	.02832	.02732	.02637	.02546	.02459	.02375	.02296	.02219	.02146	.02076	.02009	.01945	.01883	.01824	.01767	.01713	.01661	.01610	.01562	.01516
59	50	.03005	.02901	.02801	.02705	.02614	.02526	.02443	.02363	.02286	.02212	.02141	.02074	.02009	.01946	.01886	.01829	.01774	.01721	.01670	.01621
59	51	.03186	.03076	.02972	.02872	.02776	.02684	.02597	.02512	.02432	.02354	.02280	.02209	.02140	.02075	.02012	.01951	.01893	.01837	.01783	.01732
59	52	.03373	.03259	.03150	.03045	.02945	.02849	.02757	.02668	.02584	.02503	.02425	.02350	.02278	.02209	.02143	.02079	.02018	.01959	.01902	.01848
59	53	.03567	.03448	.03334	.03225	.03120	.03019	.02923	.02831	.02742	.02657	.02575	.02497	.02421	.02349	.02279	.02212	.02148	.02086	.02026	.01969
59	54	.03768	.03644	.03525	.03411	.03301	.03196	.03096	.02999	.02906	.02817	.02732	.02650	.02571	.02495	.02422	.02351	.02284	.02219	.02156	.02096
59	55	.03975	.03846	.03722	.03603	.03489	.03380	.03275	.03174	.03077	.02984	.02894	.02808	.02726	.02646	.02570	.02496	.02425	.02357	.02291	.02228
59	56	.04188	.04054	.03925	.03801	.03683	.03569	.03460	.03354	.03253	.03156	.03063	.02973	.02887	.02804	.02724	.02647	.02572	.02501	.02432	.02366
59	57	.04407	.04268	.04134	.04006	.03883	.03764	.03650	.03541	.03436	.03335	.03237	.03144	.03054	.02967	.02883	.02803	.02725	.02650	.02578	.02509
59	58	.04632	.04488	.04349	.04216	.04088	.03965	.03847	.03733	.03624	.03518	.03417	.03320	.03226	.03135	.03048	.02964	.02883	.02805	.02730	.02657
59	59	.04862	.04712	.04569	.04431	.04298	.04171	.04048	.03930	.03816	.03707	.03602	.03500	.03402	.03308	.03218	.03130	.03046	.02964	.02886	.02810
60	0	.00273	.00265	.00258	.00251	.00244	.00237	.00231	.00225	.00219	.00214	.00209	.00204	.00199	.00194	.00190	.00186	.00182	.00178	.00174	.00170
60	1	.00154	.00147	.00142	.00136	.00131	.00126	.00121	.00117	.00113	.00109	.00105	.00101	.00098	.00094	.00091	.00088	.00085	.00083	.00080	.00078
60	2	.00156	.00150	.00144	.00138	.00132	.00127	.00122	.00118	.00113	.00109	.00105	.00101	.00098	.00094	.00091	.00088	.00085	.00082	.00080	.00077
60	3	.00163	.00156	.00149	.00143	.00138	.00132	.00127	.00122	.00117	.00113	.00109	.00105	.00101	.00098	.00094	.00091	.00088	.00085	.00082	.00079
60	4	.00172	.00165	.00158	.00151	.00145	.00139	.00134	.00129	.00124	.00119	.00115	.00111	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00083
60	5	.00183	.00175	.00168	.00161	.00155	.00148	.00143	.00137	.00132	.00127	.00122	.00118	.00113	.00109	.00106	.00102	.00098	.00095	.00092	.00089
60	6	.00195	.00187	.00179	.00172	.00165	.00159	.00152	.00147	.00141	.00136	.00131	.00126	.00121	.00117	.00113	.00109	.00105	.00102	.00098	.00095
60	7	.00209	.00201	.00192	.00185	.00177	.00170	.00164	.00157	.00152	.00146	.00141	.00135	.00131	.00126	.00122	.00117	.00113	.00110	.00106	.00102
60	8	.00225	.00216	.00207	.00198	.00191	.00183	.00176	.00169	.00163	.00157	.00151	.00146	.00141	.00136	.00131	.00127	.00122	.00118	.00114	.00111
60	9	.00242	.00232	.00223	.00214	.00205	.00197	.00190	.00183	.00176	.00170	.00163	.00158	.00152	.00147	.00142	.00137	.00133	.00128	.00124	.00120
60	10	.00261	.00250	.00240	.00231	.00222	.00213	.00205	.00198	.00190	.00183	.00177	.00171	.00165	.00159	.00154	.00149	.00144	.00139	.00135	.00131
60	11	.00281	.00270	.00259	.00249	.00239	.00230	.00222	.00214	.00206	.00199	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00147	.00142
60	12	.00303	.00291	.00279	.00268	.00258	.00249	.00240	.00231	.00223	.00215	.00207	.00200	.00194	.00187	.00181	.00175	.00170	.00164	.00159	.00154
60	13	.00325	.00312	.00300	.00289	.00278	.00268	.00258	.00249	.00240	.00231	.00224	.00216	.00209	.00202	.00195	.00189	.00183	.00178	.00172	.00167
60	14	.00347	.00334	.00321	.00309	.00297	.00286	.00276	.00266	.00257	.00248	.00239	.00231	.00224	.00217	.00210	.00203	.00197	.00191	.00185	.00179
60	15	.00369	.00355	.00341	.00328	.00316	.00305	.00294	.00283	.00273	.00264	.00255	.00246	.00238	.00231	.00223	.00216	.00209	.00203	.00197	.00191
60	16	.00391	.00375	.00361	.00347	.00334	.00322	.00310	.00299	.00289	.00279	.00269	.00260	.00252	.00244	.00236	.00228	.00221	.00215	.00208	.00202
60	17	.00412	.00396	.00380	.00366	.00352	.00339	.00327	.00315	.00304	.00294	.00284	.00274	.00265	.00256	.00248	.00240	.00233	.00226	.00219	.00212
60	18	.00433	.00416	.00400	.00385	.00370	.00356	.00343	.00331	.00319	.00308	.00298	.00287	.00278	.00269	.00260	.00252	.00244	.00236	.00229	.00222
60	19	.00455	.00437	.00420	.00404	.00389	.00374	.00360	.00347	.00335	.00323	.00312	.00301	.00291	.00282	.00272	.00264	.00255	.00247	.00240	.00232

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
60	20	.00479	.00460	.00442	.00425	.00409	.00393	.00379	.00365	.00352	.00339	.00328	.00316	.00306	.00295	.00286	.00276	.00268	.00259	.00251	.00243
60	21	.00505	.00485	.00466	.00447	.00430	.00414	.00398	.00384	.00370	.00357	.00344	.00332	.00321	.00310	.00300	.00290	.00281	.00272	.00263	.00255
60	22	.00533	.00511	.00491	.00471	.00453	.00436	.00420	.00404	.00389	.00375	.00362	.00350	.00338	.00326	.00315	.00305	.00295	.00285	.00276	.00268
60	23	.00562	.00540	.00518	.00498	.00478	.00460	.00443	.00426	.00411	.00396	.00382	.00368	.00356	.00343	.00332	.00321	.00310	.00300	.00291	.00282
60	24	.00595	.00571	.00548	.00526	.00506	.00486	.00468	.00450	.00434	.00418	.00403	.00389	.00375	.00362	.00350	.00338	.00327	.00317	.00306	.00297
60	25	.00630	.00605	.00580	.00557	.00536	.00515	.00495	.00477	.00459	.00442	.00426	.00411	.00397	.00383	.00370	.00358	.00346	.00335	.00324	.00313
60	26	.00669	.00642	.00616	.00591	.00568	.00546	.00525	.00506	.00487	.00469	.00452	.00436	.00421	.00406	.00392	.00379	.00366	.00354	.00343	.00332
60	27	.00711	.00682	.00655	.00629	.00604	.00581	.00559	.00537	.00518	.00499	.00481	.00463	.00447	.00431	.00417	.00403	.00389	.00376	.00364	.00352
60	28	.00757	.00726	.00697	.00669	.00643	.00618	.00594	.00572	.00551	.00530	.00511	.00493	.00476	.00459	.00443	.00428	.00414	.00400	.00387	.00375
60	29	.00806	.00773	.00742	.00713	.00685	.00658	.00633	.00609	.00587	.00565	.00545	.00525	.00507	.00489	.00472	.00456	.00441	.00426	.00412	.00399
60	30	.00859	.00824	.00791	.00760	.00730	.00702	.00675	.00650	.00625	.00602	.00581	.00560	.00540	.00521	.00503	.00486	.00470	.00454	.00439	.00425
60	31	.00916	.00879	.00844	.00810	.00779	.00749	.00720	.00693	.00667	.00643	.00619	.00597	.00576	.00556	.00537	.00518	.00501	.00484	.00468	.00453
60	32	.00977	.00937	.00900	.00864	.00831	.00799	.00768	.00740	.00712	.00686	.00661	.00637	.00615	.00593	.00573	.00553	.00535	.00517	.00500	.00484
60	33	.01042	.01000	.00961	.00923	.00887	.00853	.00821	.00790	.00761	.00733	.00706	.00681	.00657	.00634	.00612	.00591	.00571	.00552	.00534	.00517
60	34	.01113	.01068	.01026	.00986	.00948	.00911	.00877	.00844	.00813	.00783	.00755	.00728	.00702	.00678	.00655	.00632	.00611	.00591	.00571	.00553
60	35	.01188	.01141	.01096	.01053	.01013	.00974	.00938	.00903	.00869	.00838	.00808	.00779	.00752	.00725	.00701	.00677	.00654	.00632	.00612	.00592
60	36	.01269	.01219	.01171	.01126	.01083	.01042	.01003	.00966	.00930	.00897	.00864	.00834	.00805	.00777	.00750	.00725	.00701	.00677	.00655	.00634
60	37	.01356	.01303	.01252	.01204	.01158	.01114	.01073	.01033	.00996	.00960	.00926	.00893	.00862	.00832	.00804	.00777	.00751	.00726	.00702	.00680
60	38	.01449	.01392	.01339	.01287	.01239	.01192	.01148	.01106	.01066	.01028	.00992	.00957	.00924	.00892	.00862	.00833	.00805	.00779	.00753	.00729
60	39	.01548	.01488	.01431	.01377	.01325	.01276	.01229	.01185	.01142	.01101	.01062	.01025	.00990	.00956	.00924	.00893	.00864	.00835	.00808	.00783
60	40	.01655	.01591	.01531	.01473	.01418	.01366	.01316	.01269	.01223	.01180	.01139	.01100	.01062	.01026	.00992	.00959	.00927	.00897	.00868	.00841
60	41	.01769	.01701	.01637	.01576	.01518	.01463	.01410	.01359	.01311	.01265	.01221	.01179	.01139	.01101	.01064	.01029	.00996	.00964	.00933	.00903
60	42	.01890	.01819	.01751	.01686	.01625	.01566	.01510	.01456	.01405	.01356	.01310	.01265	.01223	.01182	.01143	.01106	.01070	.01036	.01003	.00971
60	43	.02019	.01943	.01872	.01803	.01738	.01676	.01617	.01560	.01506	.01454	.01404	.01357	.01312	.01268	.01227	.01187	.01149	.01113	.01078	.01044
60	44	.02155	.02076	.02000	.01928	.01859	.01793	.01730	.01670	.01613	.01558	.01505	.01455	.01407	.01361	.01317	.01275	.01234	.01196	.01158	.01123
60	45	.02299	.02216	.02136	.02059	.01987	.01917	.01851	.01787	.01726	.01668	.01613	.01559	.01508	.01460	.01413	.01368	.01325	.01284	.01244	.01206
60	46	.02451	.02363	.02279	.02198	.02121	.02048	.01978	.01911	.01846	.01785	.01726	.01670	.01616	.01564	.01514	.01467	.01421	.01377	.01335	.01295
60	47	.02610	.02517	.02429	.02344	.02263	.02186	.02112	.02041	.01973	.01908	.01846	.01786	.01729	.01674	.01622	.01571	.01523	.01476	.01432	.01389
60	48	.02777	.02679	.02586	.02497	.02412	.02330	.02252	.02177	.02106	.02037	.01972	.01909	.01848	.01790	.01735	.01682	.01630	.01581	.01534	.01489
60	49	.02951	.02849	.02751	.02657	.02568	.02482	.02400	.02321	.02246	.02174	.02104	.02038	.01974	.01913	.01854	.01798	.01744	.01692	.01642	.01594
60	50	.03134	.03026	.02924	.02825	.02731	.02641	.02555	.02472	.02393	.02317	.02244	.02174	.02107	.02042	.01980	.01921	.01864	.01809	.01756	.01705
60	51	.03324	.03212	.03104	.03001	.02902	.02808	.02717	.02630	.02547	.02467	.02390	.02317	.02246	.02178	.02113	.02050	.01990	.01932	.01876	.01822
60	52	.03521	.03404	.03291	.03184	.03080	.02981	.02886	.02795	.02708	.02624	.02543	.02466	.02391	.02320	.02251	.02185	.02122	.02061	.02002	.01945
60	53	.03726	.03603	.03486	.03373	.03265	.03161	.03062	.02967	.02875	.02787	.02702	.02621	.02543	.02468	.02396	.02326	.02260	.02195	.02133	.02074
60	54	.03938	.03810	.03687	.03570	.03457	.03348	.03245	.03145	.03049	.02957	.02868	.02783	.02701	.02622	.02547	.02474	.02404	.02336	.02271	.02208
60	55	.04156	.04023	.03896	.03773	.03655	.03542	.03434	.03329	.03229	.03133	.03040	.02951	.02866	.02783	.02704	.02627	.02554	.02483	.02415	.02349
60	56	.04382	.04244	.04111	.03983	.03860	.03743	.03630	.03521	.03416	.03316	.03219	.03126	.03036	.02950	.02867	.02787	.02710	.02636	.02564	.02495
60	57	.04614	.04470	.04332	.04200	.04072	.03950	.03832	.03719	.03610	.03505	.03404	.03307	.03213	.03123	.03036	.02953	.02872	.02794	.02719	.02647
60	58	.04852	.04703	.04560	.04422	.04290	.04163	.04040	.03922	.03809	.03700	.03595	.03493	.03396	.03302	.03211	.03124	.03040	.02959	.02880	.02805
60	59	.05095	.04941	.04793	.04650	.04513	.04381	.04253	.04131	.04013	.03900	.03791	.03685	.03584	.03486	.03392	.03301	.03213	.03128	.03046	.02967
60	60	.05343	.05184	.05030	.04882	.04740	.04604	.04472	.04345	.04223	.04105	.03992	.03882	.03777	.03675	.03577	.03482	.03391	.03302	.03217	.03135
61	0	.00287	.00278	.00271	.00263	.00256	.00250	.00243	.00237	.00231	.00226	.00220	.00215	.00210	.00205	.00201	.00197	.00192	.00188	.00184	.00181
61	1	.00159	.00153	.00147	.00141	.00136	.00131	.00126	.00122	.00117	.00113	.00109	.00106	.00102	.00099	.00095	.00092	.00089	.00087	.00084	.00081
61	2	.00162	.00155	.00149	.00143	.00137	.00132	.00127	.00122	.00118	.00114	.00109	.00106	.00102	.00098	.00095	.00092	.00089	.00086	.00083	.00081
61	3	.00168	.00161	.00155	.00149	.00143	.00137	.00132	.00127	.00122	.00118	.00113	.00109	.00105	.00102	.00098	.00095	.00092	.00089	.00086	.00083
61	4	.00178	.00170	.00163	.00157	.00151	.00145	.00139	.00134	.00129	.00124	.00119	.00115	.00111	.00107	.00103	.00100	.00097	.00093	.00090	.00087
61	5	.00189	.00181	.00174	.00167	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00123	.00118	.00114	.00110	.00106	.00103	.00099	.00096	.00093
61	6	.00202	.00194	.00186	.00179	.00171	.00165	.00158	.00152	.00147	.00141	.00136	.00131	.00127	.00122	.00118	.00114	.00110	.00106	.00103	.00100
61	7	.00217	.00208	.00200	.00192	.00184	.00177	.00170	.00164	.00158	.00152	.00146	.00141	.00136	.00131	.00127	.00123	.00119	.00115	.00111	.00107
61	8	.00233	.00223	.00214	.00206	.00198	.00190	.00183	.00176	.00170	.00164	.00158	.00152	.00147	.00142	.00137	.00132	.00128	.00124	.00120	.00116

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

Ages																Interest Rate					
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
61	9	.00251	.00241	.00231	.00222	.00213	.00205	.00198	.00190	.00183	.00177	.00170	.00164	.00159	.00153	.00148	.00143	.00139	.00134	.00130	.00126
61	10	.00270	.00259	.00249	.00240	.00230	.00222	.00214	.00206	.00198	.00191	.00185	.00178	.00172	.00166	.00161	.00156	.00151	.00146	.00141	.00137
61	11	.00291	.00280	.00269	.00259	.00249	.00240	.00231	.00223	.00215	.00207	.00200	.00193	.00187	.00181	.00175	.00169	.00164	.00159	.00154	.00149
61	12	.00314	.00302	.00290	.00279	.00269	.00259	.00249	.00241	.00232	.00224	.00217	.00209	.00202	.00196	.00189	.00183	.00178	.00172	.00167	.00162
61	13	.00337	.00324	.00312	.00300	.00289	.00279	.00269	.00259	.00250	.00242	.00234	.00226	.00218	.00211	.00205	.00198	.00192	.00186	.00181	.00175
61	14	.00361	.00347	.00334	.00321	.00309	.00298	.00288	.00278	.00268	.00259	.00250	.00242	.00234	.00227	.00220	.00213	.00206	.00200	.00194	.00188
61	15	.00383	.00369	.00355	.00342	.00329	.00317	.00306	.00295	.00285	.00275	.00266	.00258	.00249	.00241	.00234	.00226	.00220	.00213	.00207	.00201
61	16	.00406	.00390	.00375	.00361	.00348	.00335	.00324	.00312	.00301	.00291	.00282	.00272	.00263	.00255	.00247	.00239	.00232	.00225	.00218	.00212
61	17	.00427	.00411	.00395	.00380	.00366	.00353	.00341	.00329	.00317	.00306	.00296	.00286	.00277	.00268	.00260	.00252	.00244	.00237	.00230	.00223
61	18	.00449	.00432	.00415	.00400	.00385	.00371	.00358	.00345	.00333	.00322	.00311	.00300	.00291	.00281	.00272	.00264	.00256	.00248	.00240	.00233
61	19	.00472	.00454	.00436	.00420	.00404	.00389	.00375	.00362	.00349	.00337	.00326	.00315	.00304	.00295	.00285	.00276	.00267	.00259	.00251	.00244
61	20	.00497	.00477	.00459	.00441	.00425	.00409	.00394	.00380	.00367	.00354	.00342	.00330	.00319	.00309	.00299	.00289	.00280	.00272	.00263	.00255
61	21	.00523	.00503	.00483	.00465	.00447	.00430	.00415	.00400	.00385	.00372	.00359	.00347	.00335	.00324	.00314	.00304	.00294	.00285	.00276	.00268
61	22	.00552	.00530	.00509	.00489	.00471	.00453	.00436	.00421	.00406	.00391	.00378	.00365	.00352	.00341	.00329	.00319	.00309	.00299	.00290	.00281
61	23	.00582	.00559	.00537	.00516	.00497	.00478	.00460	.00443	.00427	.00412	.00398	.00384	.00371	.00359	.00347	.00335	.00325	.00314	.00304	.00295
61	24	.00616	.00591	.00568	.00546	.00525	.00505	.00486	.00468	.00451	.00435	.00420	.00405	.00391	.00378	.00366	.00354	.00342	.00331	.00321	.00311
61	25	.00653	.00626	.00602	.00578	.00556	.00535	.00515	.00496	.00478	.00461	.00444	.00429	.00414	.00400	.00387	.00374	.00362	.00350	.00339	.00328
61	26	.00692	.00665	.00638	.00613	.00590	.00567	.00546	.00526	.00507	.00488	.00471	.00454	.00439	.00424	.00410	.00396	.00383	.00371	.00359	.00347
61	27	.00736	.00706	.00678	.00652	.00627	.00603	.00580	.00559	.00538	.00519	.00500	.00483	.00466	.00450	.00435	.00420	.00407	.00393	.00381	.00369
61	28	.00783	.00752	.00722	.00694	.00667	.00641	.00617	.00594	.00573	.00552	.00532	.00514	.00496	.00479	.00463	.00447	.00432	.00418	.00405	.00392
61	29	.00834	.00801	.00769	.00739	.00710	.00683	.00658	.00633	.00610	.00588	.00567	.00547	.00528	.00510	.00493	.00476	.00460	.00445	.00431	.00417
61	30	.00889	.00853	.00820	.00788	.00757	.00728	.00701	.00675	.00650	.00627	.00604	.00583	.00563	.00543	.00525	.00507	.00491	.00475	.00459	.00445
61	31	.00948	.00910	.00874	.00840	.00808	.00777	.00748	.00720	.00694	.00669	.00645	.00622	.00600	.00580	.00560	.00541	.00523	.00506	.00490	.00474
61	32	.01011	.00971	.00932	.00896	.00862	.00829	.00798	.00768	.00740	.00714	.00688	.00664	.00641	.00619	.00598	.00578	.00559	.00540	.00523	.00506
61	33	.01079	.01036	.00995	.00957	.00920	.00885	.00852	.00821	.00791	.00762	.00735	.00709	.00685	.00661	.00639	.00617	.00597	.00577	.00559	.00541
61	34	.01152	.01106	.01063	.01022	.00983	.00946	.00911	.00877	.00845	.00815	.00786	.00758	.00732	.00707	.00683	.00660	.00638	.00617	.00597	.00578
61	35	.01230	.01182	.01136	.01092	.01051	.01011	.00974	.00938	.00904	.00872	.00841	.00811	.00783	.00757	.00731	.00707	.00683	.00661	.00639	.00619
61	36	.01314	.01263	.01214	.01168	.01124	.01082	.01042	.01004	.00968	.00933	.00900	.00869	.00839	.00810	.00783	.00757	.00732	.00708	.00685	.00663
61	37	.01404	.01350	.01298	.01249	.01202	.01157	.01115	.01074	.01036	.00999	.00964	.00930	.00898	.00868	.00839	.00811	.00784	.00759	.00734	.00711
61	38	.01501	.01443	.01388	.01336	.01286	.01239	.01194	.01150	.01109	.01070	.01033	.00997	.00963	.00931	.00899	.00870	.00841	.00814	.00788	.00763
61	39	.01605	.01543	.01485	.01429	.01376	.01326	.01278	.01232	.01189	.01147	.01107	.01069	.01033	.00998	.00965	.00933	.00903	.00874	.00846	.00819
61	40	.01715	.01650	.01589	.01530	.01473	.01420	.01369	.01320	.01274	.01229	.01187	.01147	.01108	.01071	.01036	.01002	.00969	.00938	.00908	.00880
61	41	.01834	.01765	.01700	.01637	.01578	.01521	.01467	.01415	.01366	.01318	.01273	.01230	.01189	.01150	.01112	.01076	.01041	.01008	.00976	.00946
61	42	.01961	.01888	.01818	.01752	.01689	.01629	.01571	.01516	.01464	.01414	.01366	.01320	.01276	.01234	.01194	.01156	.01119	.01084	.01050	.01017
61	43	.02095	.02018	.01945	.01875	.01808	.01744	.01683	.01625	.01569	.01516	.01465	.01417	.01370	.01325	.01283	.01242	.01203	.01165	.01129	.01094
61	44	.02238	.02157	.02079	.02005	.01934	.01867	.01802	.01741	.01682	.01625	.01571	.01520	.01470	.01423	.01377	.01334	.01292	.01252	.01214	.01177
61	45	.02389	.02303	.02221	.02143	.02068	.01997	.01929	.01863	.01801	.01741	.01684	.01629	.01577	.01526	.01478	.01432	.01387	.01345	.01304	.01265
61	46	.02548	.02457	.02371	.02289	.02210	.02134	.02062	.01993	.01927	.01864	.01803	.01745	.01689	.01636	.01585	.01536	.01489	.01444	.01400	.01358
61	47	.02715	.02619	.02528	.02441	.02358	.02279	.02203	.02130	.02060	.01993	.01929	.01867	.01809	.01752	.01698	.01646	.01596	.01548	.01502	.01458
61	48	.02889	.02789	.02694	.02602	.02515	.02431	.02350	.02274	.02200	.02129	.02062	.01997	.01934	.01875	.01817	.01762	.01709	.01658	.01610	.01563
61	49	.03072	.02967	.02867	.02771	.02678	.02590	.02506	.02425	.02347	.02273	.02201	.02133	.02067	.02004	.01943	.01885	.01829	.01775	.01723	.01674
61	50	.03264	.03154	.03048	.02947	.02851	.02758	.02669	.02584	.02502	.02424	.02348	.02276	.02207	.02140	.02076	.02015	.01955	.01899	.01844	.01791
61	51	.03464	.03349	.03238	.03132	.03031	.02933	.02840	.02750	.02664	.02582	.02503	.02427	.02354	.02283	.02216	.02151	.02089	.02029	.01971	.01915
61	52	.03672	.03551	.03435	.03324	.03218	.03116	.03018	.02924	.02834	.02747	.02664	.02584	.02507	.02433	.02362	.02294	.02228	.02165	.02104	.02045
61	53	.03887	.03761	.03640	.03524	.03413	.03306	.03204	.03105	.03010	.02920	.02832	.02748	.02668	.02590	.02515	.02443	.02374	.02308	.02243	.02182
61	54	.04110	.03979	.03853	.03731	.03615	.03503	.03396	.03293	.03194	.03099	.03007	.02919	.02835	.02753	.02675	.02599	.02527	.02457	.02389	.02324
61	55	.04341	.04204	.04072	.03946	.03825	.03708	.03596	.03488	.03385	.03285	.03190	.03097	.03009	.02923	.02841	.02762	.02686	.02612	.02541	.02473
61	56	.04579	.04437	.04300	.04168	.04042	.03920	.03803	.03691	.03583	.03479	.03379	.03282	.03189	.03100	.03014	.02931	.02851	.02774	.02700	.02628
61	57	.04824	.04676	.04534	.04397	.04265	.04139	.04017	.03900	.03787	.03679	.03575	.03474	.03377	.03284	.03194	.03107	.03023	.02942	.02865	.02789
61	58	.05076	.04922	.04775	.04632	.04496	.04364	.04238	.04116	.03999	.03886	.03777	.03672	.03571	.03473	.03379	.03289	.03201	.03117	.03035	.02957

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
61	59	.05333	.05174	.05021	.04874	.04732	.04595	.04464	.04337	.04215	.04098	.03984	.03875	.03770	.03668	.03571	.03476	.03385	.03297	.03212	.03129
61	60	.05596	.05431	.05273	.05120	.04973	.04832	.04695	.04564	.04437	.04315	.04198	.04084	.03975	.03869	.03767	.03669	.03574	.03482	.03393	.03308
61	61	.05864	.05694	.05530	.05372	.05220	.05074	.04933	.04797	.04665	.04539	.04417	.04299	.04185	.04076	.03970	.03867	.03768	.03673	.03581	.03491
62	0	.00300	.00292	.00284	.00277	.00269	.00263	.00256	.00250	.00244	.00238	.00232	.00227	.00222	.00217	.00212	.00208	.00203	.00199	.00195	.00191
62	1	.00165	.00159	.00152	.00147	.00141	.00136	.00131	.00127	.00122	.00118	.00114	.00110	.00106	.00103	.00100	.00097	.00094	.00091	.00088	.00085
62	2	.00167	.00161	.00154	.00148	.00142	.00137	.00132	.00127	.00122	.00118	.00114	.00110	.00106	.00103	.00099	.00096	.00093	.00090	.00087	.00084
62	3	.00174	.00167	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00122	.00118	.00114	.00110	.00106	.00102	.00099	.00096	.00093	.00090	.00087
62	4	.00184	.00176	.00169	.00162	.00156	.00150	.00144	.00139	.00134	.00129	.00124	.00120	.00116	.00112	.00108	.00104	.00101	.00097	.00094	.00091
62	5	.00196	.00188	.00180	.00173	.00166	.00160	.00154	.00148	.00142	.00137	.00132	.00128	.00123	.00119	.00115	.00111	.00107	.00104	.00100	.00097
62	6	.00209	.00201	.00193	.00185	.00178	.00171	.00164	.00158	.00153	.00147	.00142	.00137	.00132	.00127	.00123	.00119	.00115	.00111	.00108	.00104
62	7	.00224	.00215	.00207	.00199	.00191	.00184	.00177	.00170	.00164	.00158	.00152	.00147	.00142	.00137	.00132	.00128	.00124	.00120	.00116	.00112
62	8	.00241	.00231	.00222	.00214	.00205	.00198	.00190	.00183	.00177	.00170	.00164	.00159	.00153	.00148	.00143	.00138	.00134	.00129	.00125	.00121
62	9	.00260	.00249	.00239	.00230	.00221	.00213	.00205	.00198	.00191	.00184	.00178	.00171	.00166	.00160	.00155	.00150	.00145	.00140	.00136	.00132
62	10	.00280	.00269	.00259	.00249	.00239	.00230	.00222	.00214	.00206	.00199	.00192	.00186	.00180	.00174	.00168	.00163	.00157	.00153	.00148	.00143
62	11	.00302	.00290	.00279	.00269	.00259	.00249	.00240	.00232	.00224	.00216	.00209	.00202	.00195	.00189	.00183	.00177	.00171	.00166	.00161	.00156
62	12	.00326	.00313	.00301	.00290	.00279	.00269	.00260	.00251	.00242	.00234	.00226	.00218	.00211	.00205	.00198	.00192	.00186	.00180	.00175	.00170
62	13	.00350	.00337	.00324	.00312	.00301	.00290	.00280	.00270	.00261	.00252	.00244	.00236	.00228	.00221	.00214	.00207	.00201	.00195	.00189	.00184
62	14	.00374	.00360	.00347	.00334	.00322	.00310	.00300	.00289	.00279	.00270	.00261	.00253	.00245	.00237	.00230	.00223	.00216	.00210	.00203	.00198
62	15	.00398	.00383	.00369	.00355	.00342	.00330	.00319	.00308	.00297	.00287	.00278	.00269	.00261	.00252	.00245	.00237	.00230	.00223	.00217	.00211
62	16	.00421	.00405	.00390	.00375	.00362	.00349	.00337	.00325	.00314	.00304	.00294	.00284	.00275	.00267	.00259	.00251	.00243	.00236	.00229	.00222
62	17	.00443	.00426	.00410	.00395	.00381	.00367	.00355	.00342	.00331	.00320	.00309	.00299	.00290	.00280	.00272	.00263	.00256	.00248	.00241	.00234
62	18	.00466	.00448	.00431	.00415	.00400	.00386	.00372	.00359	.00347	.00335	.00324	.00314	.00304	.00294	.00285	.00276	.00268	.00260	.00252	.00245
62	19	.00489	.00471	.00453	.00436	.00420	.00405	.00390	.00377	.00364	.00351	.00340	.00329	.00318	.00308	.00298	.00289	.00280	.00272	.00263	.00256
62	20	.00515	.00495	.00476	.00458	.00441	.00425	.00410	.00395	.00382	.00369	.00356	.00344	.00333	.00323	.00312	.00302	.00293	.00284	.00276	.00268
62	21	.00542	.00521	.00501	.00482	.00464	.00447	.00431	.00416	.00401	.00387	.00374	.00362	.00350	.00338	.00328	.00317	.00307	.00298	.00289	.00280
62	22	.00571	.00549	.00528	.00508	.00489	.00471	.00454	.00437	.00422	.00407	.00393	.00380	.00368	.00356	.00344	.00333	.00323	.00313	.00303	.00294
62	23	.00603	.00579	.00557	.00535	.00515	.00496	.00478	.00461	.00445	.00429	.00414	.00400	.00387	.00374	.00362	.00350	.00339	.00329	.00319	.00309
62	24	.00637	.00612	.00588	.00566	.00544	.00524	.00505	.00487	.00469	.00453	.00437	.00422	.00408	.00395	.00382	.00369	.00358	.00346	.00336	.00325
62	25	.00675	.00648	.00623	.00599	.00576	.00555	.00534	.00515	.00497	.00479	.00462	.00447	.00431	.00417	.00403	.00390	.00378	.00366	.00354	.00343
62	26	.00716	.00688	.00661	.00635	.00611	.00588	.00567	.00546	.00526	.00508	.00490	.00473	.00457	.00442	.00427	.00413	.00400	.00387	.00375	.00363
62	27	.00761	.00731	.00702	.00675	.00650	.00625	.00602	.00580	.00559	.00540	.00521	.00503	.00486	.00469	.00454	.00439	.00425	.00411	.00398	.00386
62	28	.00810	.00778	.00747	.00719	.00691	.00665	.00641	.00617	.00595	.00574	.00554	.00535	.00516	.00499	.00482	.00466	.00451	.00437	.00423	.00410
62	29	.00862	.00828	.00796	.00765	.00736	.00709	.00682	.00658	.00634	.00611	.00590	.00569	.00550	.00531	.00514	.00497	.00481	.00465	.00450	.00436
62	30	.00919	.00883	.00848	.00816	.00785	.00755	.00727	.00701	.00676	.00652	.00629	.00607	.00586	.00566	.00547	.00529	.00512	.00496	.00480	.00465
62	31	.00980	.00941	.00905	.00870	.00837	.00806	.00776	.00748	.00721	.00695	.00671	.00647	.00625	.00604	.00584	.00564	.00546	.00528	.00512	.00496
62	32	.01045	.01004	.00965	.00928	.00893	.00860	.00828	.00798	.00769	.00742	.00716	.00691	.00667	.00645	.00623	.00602	.00583	.00564	.00546	.00529
62	33	.01115	.01072	.01030	.00991	.00954	.00918	.00884	.00852	.00822	.00792	.00765	.00738	.00713	.00689	.00666	.00644	.00623	.00603	.00583	.00565
62	34	.01191	.01145	.01101	.01059	.01019	.00981	.00945	.00911	.00878	.00847	.00817	.00789	.00762	.00736	.00712	.00688	.00666	.00644	.00624	.00604
62	35	.01272	.01223	.01176	.01132	.01089	.01049	.01011	.00974	.00939	.00906	.00875	.00844	.00816	.00788	.00762	.00737	.00713	.00690	.00668	.00647
62	36	.01360	.01307	.01257	.01210	.01165	.01122	.01081	.01042	.01005	.00970	.00936	.00904	.00873	.00844	.00816	.00789	.00764	.00739	.00716	.00693
62	37	.01453	.01398	.01345	.01294	.01246	.01201	.01157	.01116	.01076	.01039	.01003	.00969	.00936	.00904	.00875	.00846	.00818	.00792	.00767	.00743
62	38	.01554	.01495	.01438	.01385	.01334	.01286	.01239	.01195	.01153	.01113	.01075	.01038	.01003	.00970	.00938	.00907	.00878	.00850	.00823	.00797
62	39	.01661	.01599	.01539	.01482	.01428	.01377	.01327	.01281	.01236	.01193	.01152	.01113	.01076	.01040	.01006	.00974	.00942	.00912	.00884	.00856
62	40	.01777	.01710	.01647	.01587	.01529	.01475	.01422	.01372	.01325	.01279	.01236	.01194	.01155	.01117	.01080	.01045	.01012	.00980	.00950	.00920
62	41	.01900	.01830	.01763	.01699	.01638	.01580	.01524	.01471	.01421	.01372	.01326	.01282	.01240	.01199	.01160	.01123	.01088	.01054	.01021	.00990
62	42	.02032	.01958	.01887	.01819	.01754	.01693	.01634	.01578	.01524	.01472	.01423	.01376	.01331	.01288	.01247	.01207	.01169	.01133	.01098	.01065
62	43	.02172	.02094	.02019	.01947	.01879	.01813	.01751	.01691	.01634	.01579	.01527	.01477	.01429	.01383	.01339	.01297	.01257	.01218	.01181	.01145
62	44	.02322	.02239	.02159	.02083	.02011	.01942	.01876	.01812	.01752	.01694	.01638	.01585	.01534	.01486	.01439	.01394	.01351	.01310	.01270	.01232
62	45	.02479	.02392	.02308	.02228	.02151	.02078	.02008	.01941	.01877	.01815	.01756	.01700	.01646	.01594	.01545	.01497	.01451	.01407	.01365	.01325
62	46	.02646	.02553	.02465	.02380	.02299	.02222	.02148	.02077	.02009	.01944	.01882	.01822	.01765	.01710	.01657	.01606	.01558	.01511	.01466	.01423

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

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
62	47	.02820	.02723	.02629	.02540	.02455	.02373	.02295	.02220	.02148	.02080	.02014	.01950	.01890	.01832	.01776	.01722	.01671	.01621	.01574	.01528
62	48	.03003	.02901	.02803	.02709	.02619	.02533	.02450	.02371	.02295	.02223	.02153	.02086	.02022	.01961	.01901	.01845	.01790	.01738	.01687	.01639
62	49	.03195	.03087	.02984	.02885	.02791	.02700	.02613	.02530	.02450	.02374	.02300	.02230	.02162	.02097	.02034	.01974	.01916	.01861	.01807	.01756
62	50	.03396	.03283	.03175	.03071	.02972	.02876	.02785	.02697	.02613	.02532	.02455	.02380	.02309	.02240	.02174	.02111	.02050	.01991	.01934	.01880
62	51	.03606	.03488	.03374	.03265	.03161	.03061	.02965	.02873	.02784	.02699	.02618	.02539	.02464	.02391	.02322	.02255	.02190	.02128	.02068	.02011
62	52	.03824	.03700	.03581	.03467	.03358	.03253	.03152	.03056	.02963	.02873	.02788	.02705	.02626	.02550	.02476	.02405	.02337	.02272	.02209	.02148
62	53	.04051	.03921	.03797	.03678	.03563	.03453	.03348	.03246	.03149	.03055	.02965	.02878	.02795	.02715	.02638	.02563	.02492	.02423	.02356	.02292
62	54	.04286	.04151	.04021	.03896	.03776	.03661	.03551	.03445	.03343	.03244	.03150	.03059	.02972	.02887	.02806	.02728	.02653	.02580	.02510	.02443
62	55	.04529	.04388	.04252	.04122	.03997	.03877	.03762	.03651	.03544	.03441	.03342	.03247	.03155	.03067	.02982	.02900	.02821	.02745	.02671	.02600
62	56	.04780	.04633	.04492	.04357	.04226	.04101	.03981	.03865	.03753	.03646	.03542	.03443	.03347	.03254	.03165	.03079	.02996	.02916	.02839	.02765
62	57	.05039	.04886	.04739	.04598	.04463	.04332	.04207	.04086	.03969	.03857	.03749	.03645	.03545	.03448	.03355	.03265	.03178	.03095	.03014	.02936
62	58	.05304	.05146	.04994	.04847	.04706	.04571	.04440	.04314	.04193	.04076	.03963	.03855	.03750	.03649	.03552	.03458	.03367	.03280	.03195	.03113
62	59	.05576	.05412	.05254	.05102	.04956	.04815	.04679	.04548	.04422	.04301	.04184	.04070	.03961	.03856	.03755	.03657	.03562	.03471	.03382	.03297
62	60	.05854	.05684	.05521	.05363	.05212	.05065	.04924	.04789	.04658	.04531	.04410	.04292	.04179	.04069	.03963	.03861	.03762	.03667	.03575	.03486
62	61	.06138	.05962	.05793	.05630	.05473	.05322	.05176	.05035	.04899	.04768	.04642	.04520	.04402	.04288	.04178	.04072	.03969	.03870	.03774	.03681
62	62	.06428	.06247	.06072	.05904	.05742	.05585	.05434	.05288	.05148	.05012	.04881	.04754	.04632	.04514	.04400	.04289	.04183	.04079	.03980	.03883
63	0	.00315	.00306	.00298	.00290	.00283	.00276	.00269	.00263	.00256	.00251	.00245	.00239	.00234	.00229	.00224	.00220	.00215	.00211	.00207	.00203
63	1	.00171	.00164	.00158	.00152	.00147	.00141	.00136	.00132	.00127	.00123	.00119	.00115	.00111	.00107	.00104	.00101	.00098	.00095	.00092	.00089
63	2	.00173	.00166	.00160	.00153	.00148	.00142	.00137	.00132	.00127	.00123	.00119	.00114	.00111	.00107	.00103	.00100	.00097	.00094	.00091	.00088
63	3	.00180	.00173	.00166	.00159	.00153	.00148	.00142	.00137	.00132	.00127	.00123	.00118	.00114	.00110	.00107	.00103	.00100	.00097	.00094	.00091
63	4	.00190	.00182	.00175	.00168	.00162	.00156	.00150	.00144	.00139	.00134	.00129	.00125	.00120	.00116	.00112	.00109	.00105	.00102	.00098	.00095
63	5	.00202	.00194	.00186	.00179	.00172	.00166	.00159	.00154	.00148	.00143	.00138	.00133	.00128	.00124	.00120	.00116	.00112	.00108	.00105	.00101
63	6	.00216	.00208	.00199	.00192	.00184	.00177	.00171	.00164	.00158	.00153	.00147	.00142	.00137	.00133	.00128	.00124	.00120	.00116	.00112	.00109
63	7	.00232	.00223	.00214	.00206	.00198	.00190	.00183	.00177	.00170	.00164	.00158	.00153	.00148	.00143	.00138	.00133	.00129	.00125	.00121	.00117
63	8	.00249	.00239	.00230	.00221	.00213	.00205	.00197	.00190	.00183	.00177	.00171	.00165	.00159	.00154	.00149	.00144	.00140	.00135	.00131	.00127
63	9	.00269	.00258	.00248	.00239	.00230	.00221	.00213	.00206	.00198	.00191	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00147	.00142	.00138
63	10	.00290	.00279	.00268	.00258	.00248	.00239	.00231	.00223	.00215	.00207	.00200	.00194	.00187	.00181	.00175	.00170	.00165	.00159	.00155	.00150
63	11	.00313	.00301	.00289	.00279	.00269	.00259	.00250	.00241	.00233	.00225	.00217	.00210	.00203	.00197	.00191	.00185	.00179	.00174	.00168	.00163
63	12	.00337	.00324	.00312	.00301	.00290	.00280	.00270	.00261	.00252	.00244	.00236	.00228	.00221	.00214	.00207	.00201	.00195	.00189	.00183	.00178
63	13	.00363	.00349	.00336	.00324	.00312	.00301	.00291	.00281	.00272	.00263	.00254	.00246	.00238	.00231	.00224	.00217	.00211	.00204	.00198	.00193
63	14	.00388	.00373	.00360	.00347	.00334	.00323	.00312	.00301	.00291	.00282	.00273	.00264	.00256	.00248	.00240	.00233	.00226	.00219	.00213	.00207
63	15	.00412	.00397	.00382	.00369	.00356	.00343	.00332	.00320	.00310	.00300	.00290	.00281	.00272	.00264	.00256	.00248	.00241	.00234	.00227	.00221
63	16	.00436	.00420	.00404	.00390	.00376	.00363	.00351	.00339	.00327	.00317	.00307	.00297	.00288	.00279	.00270	.00262	.00255	.00247	.00240	.00233
63	17	.00459	.00442	.00426	.00410	.00396	.00382	.00369	.00356	.00345	.00333	.00322	.00312	.00302	.00293	.00284	.00276	.00267	.00260	.00252	.00245
63	18	.00482	.00464	.00447	.00431	.00416	.00401	.00387	.00374	.00361	.00349	.00338	.00327	.00317	.00307	.00298	.00289	.00280	.00272	.00264	.00256
63	19	.00507	.00488	.00469	.00452	.00436	.00421	.00406	.00392	.00379	.00366	.00354	.00343	.00332	.00321	.00311	.00302	.00293	.00284	.00276	.00268
63	20	.00533	.00512	.00493	.00475	.00458	.00442	.00426	.00411	.00397	.00384	.00371	.00359	.00348	.00337	.00326	.00316	.00307	.00297	.00289	.00280
63	21	.00561	.00539	.00519	.00500	.00482	.00464	.00448	.00432	.00417	.00403	.00390	.00377	.00365	.00353	.00342	.00331	.00321	.00312	.00302	.00294
63	22	.00591	.00568	.00547	.00526	.00507	.00488	.00471	.00455	.00439	.00424	.00410	.00396	.00383	.00371	.00359	.00348	.00337	.00327	.00317	.00308
63	23	.00623	.00599	.00576	.00555	.00534	.00515	.00496	.00479	.00462	.00446	.00431	.00417	.00403	.00390	.00378	.00366	.00354	.00343	.00333	.00323
63	24	.00659	.00633	.00609	.00586	.00564	.00544	.00524	.00505	.00488	.00471	.00455	.00440	.00425	.00411	.00398	.00385	.00373	.00362	.00351	.00340
63	25	.00698	.00670	.00645	.00620	.00597	.00575	.00555	.00535	.00516	.00498	.00481	.00465	.00449	.00435	.00420	.00407	.00394	.00382	.00370	.00359
63	26	.00740	.00711	.00684	.00658	.00633	.00610	.00588	.00567	.00547	.00528	.00510	.00492	.00476	.00460	.00445	.00431	.00417	.00404	.00392	.00380
63	27	.00786	.00756	.00727	.00699	.00673	.00648	.00625	.00602	.00581	.00561	.00541	.00523	.00505	.00489	.00473	.00457	.00443	.00429	.00416	.00403
63	28	.00837	.00804	.00773	.00744	.00716	.00690	.00664	.00641	.00618	.00596	.00576	.00556	.00537	.00520	.00503	.00486	.00471	.00456	.00442	.00428
63	29	.00891	.00856	.00823	.00792	.00763	.00734	.00708	.00682	.00658	.00635	.00613	.00592	.00572	.00553	.00535	.00518	.00501	.00485	.00470	.00456
63	30	.00949	.00912	.00877	.00844	.00813	.00783	.00754	.00727	.00701	.00677	.00653	.00631	.00610	.00589	.00570	.00552	.00534	.00517	.00501	.00485
63	31	.01012	.00973	.00936	.00900	.00867	.00835	.00804	.00775	.00748	.00722	.00697	.00673	.00650	.00629	.00608	.00588	.00569	.00551	.00534	.00517
63	32	.01080	.01038	.00998	.00961	.00925	.00891	.00858	.00828	.00798	.00770	.00744	.00718	.00694	.00671	.00649	.00628	.00608	.00588	.00570	.00552
63	33	.01152	.01108	.01066	.01026	.00988	.00951	.00917	.00884	.00853	.00823	.00795	.00767	.00742	.00717	.00693	.00671	.00649	.00629	.00609	.00590

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

Section 2

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
63	34	.01230	.01183	.01138	.01096	.01055	.01017	.00980	.00945	.00911	.00880	.00849	.00820	.00793	.00766	.00741	.00717	.00694	.00672	.00651	.00631
63	35	.01315	.01264	.01217	.01171	.01128	.01087	.01048	.01011	.00975	.00941	.00909	.00878	.00849	.00820	.00793	.00768	.00743	.00720	.00697	.00675
63	36	.01405	.01352	.01301	.01253	.01207	.01163	.01121	.01082	.01044	.01008	.00973	.00940	.00909	.00879	.00850	.00822	.00796	.00771	.00747	.00724
63	37	.01502	.01445	.01392	.01340	.01291	.01245	.01200	.01158	.01118	.01079	.01042	.01007	.00974	.00942	.00911	.00881	.00853	.00826	.00801	.00776
63	38	.01606	.01546	.01489	.01434	.01382	.01333	.01286	.01241	.01198	.01157	.01117	.01080	.01044	.01010	.00977	.00946	.00916	.00887	.00859	.00833
63	39	.01718	.01654	.01593	.01536	.01480	.01428	.01377	.01329	.01284	.01240	.01198	.01158	.01120	.01083	.01048	.01015	.00983	.00952	.00923	.00894
63	40	.01838	.01770	.01706	.01644	.01586	.01530	.01476	.01425	.01377	.01330	.01285	.01243	.01202	.01163	.01126	.01090	.01056	.01023	.00992	.00961
63	41	.01966	.01895	.01826	.01761	.01699	.01639	.01583	.01528	.01477	.01427	.01380	.01334	.01291	.01249	.01210	.01172	.01135	.01100	.01066	.01034
63	42	.02104	.02028	.01955	.01886	.01820	.01757	.01697	.01639	.01584	.01532	.01481	.01433	.01387	.01342	.01300	.01259	.01220	.01183	.01147	.01113
63	43	.02250	.02170	.02093	.02020	.01950	.01883	.01819	.01758	.01700	.01644	.01590	.01539	.01490	.01442	.01397	.01354	.01312	.01273	.01234	.01198
63	44	.02406	.02321	.02240	.02162	.02088	.02017	.01950	.01885	.01823	.01763	.01706	.01652	.01600	.01550	.01501	.01455	.01411	.01369	.01328	.01289
63	45	.02570	.02481	.02395	.02313	.02235	.02160	.02088	.02019	.01953	.01890	.01830	.01772	.01717	.01664	.01612	.01563	.01516	.01471	.01428	.01386
63	46	.02744	.02649	.02559	.02472	.02390	.02310	.02234	.02162	.02092	.02025	.01961	.01900	.01841	.01785	.01730	.01678	.01628	.01580	.01534	.01490
63	47	.02926	.02827	.02731	.02640	.02553	.02469	.02389	.02312	.02238	.02168	.02100	.02035	.01973	.01913	.01855	.01800	.01747	.01696	.01647	.01600
63	48	.03118	.03013	.02913	.02816	.02724	.02636	.02552	.02470	.02393	.02318	.02246	.02178	.02112	.02048	.01987	.01929	.01873	.01819	.01766	.01716
63	49	.03319	.03209	.03103	.03002	.02905	.02812	.02723	.02637	.02555	.02476	.02401	.02328	.02258	.02191	.02127	.02065	.02005	.01948	.01893	.01840
63	50	.03530	.03414	.03303	.03196	.03094	.02997	.02903	.02813	.02726	.02643	.02564	.02487	.02413	.02343	.02274	.02209	.02146	.02085	.02027	.01971
63	51	.03750	.03628	.03512	.03400	.03293	.03190	.03092	.02997	.02906	.02819	.02735	.02654	.02576	.02502	.02430	.02361	.02294	.02230	.02168	.02109
63	52	.03979	.03852	.03730	.03613	.03500	.03393	.03289	.03190	.03094	.03002	.02914	.02829	.02747	.02668	.02593	.02520	.02449	.02382	.02317	.02254
63	53	.04217	.04084	.03956	.03834	.03716	.03603	.03495	.03390	.03290	.03194	.03101	.03011	.02925	.02843	.02763	.02686	.02612	.02541	.02472	.02406
63	54	.04464	.04325	.04192	.04064	.03941	.03822	.03709	.03599	.03494	.03393	.03296	.03202	.03112	.03025	.02941	.02860	.02782	.02707	.02635	.02565
63	55	.04719	.04575	.04435	.04302	.04173	.04050	.03931	.03817	.03706	.03601	.03499	.03400	.03306	.03214	.03127	.03042	.02960	.02881	.02805	.02732
63	56	.04984	.04833	.04688	.04549	.04415	.04286	.04162	.04042	.03927	.03816	.03710	.03607	.03508	.03412	.03320	.03231	.03145	.03063	.02983	.02906
63	57	.05256	.05100	.04949	.04804	.04664	.04530	.04400	.04276	.04156	.04040	.03929	.03821	.03717	.03617	.03521	.03428	.03338	.03252	.03168	.03087
63	58	.05537	.05374	.05217	.05066	.04921	.04781	.04647	.04517	.04392	.04271	.04155	.04043	.03934	.03830	.03729	.03632	.03538	.03447	.03360	.03275
63	59	.05824	.05655	.05492	.05336	.05185	.05040	.04900	.04765	.04634	.04509	.04388	.04271	.04158	.04049	.03944	.03842	.03744	.03650	.03558	.03469
63	60	.06117	.05942	.05774	.05612	.05455	.05304	.05159	.05019	.04884	.04753	.04627	.04505	.04388	.04275	.04165	.04059	.03957	.03858	.03762	.03670
63	61	.06417	.06236	.06062	.05894	.05732	.05576	.05425	.05280	.05139	.05004	.04873	.04747	.04625	.04507	.04393	.04283	.04176	.04073	.03974	.03877
63	62	.06724	.06538	.06358	.06184	.06016	.05855	.05699	.05548	.05403	.05262	.05127	.04996	.04869	.04746	.04628	.04514	.04403	.04296	.04192	.04092
63	63	.07038	.06846	.06660	.06481	.06308	.06141	.05979	.05824	.05673	.05528	.05387	.05252	.05120	.04993	.04870	.04752	.04637	.04525	.04418	.04313
64	0	.00329	.00321	.00312	.00305	.00297	.00290	.00283	.00276	.00270	.00264	.00258	.00252	.00247	.00242	.00237	.00232	.00227	.00223	.00218	.00214
64	1	.00177	.00170	.00164	.00158	.00152	.00147	.00141	.00137	.00132	.00128	.00123	.00119	.00116	.00112	.00109	.00105	.00102	.00099	.00096	.00093
64	2	.00179	.00172	.00165	.00159	.00153	.00147	.00142	.00137	.00132	.00127	.00123	.00119	.00115	.00111	.00108	.00104	.00101	.00098	.00095	.00092
64	3	.00186	.00178	.00171	.00165	.00159	.00153	.00147	.00142	.00137	.00132	.00127	.00123	.00119	.00115	.00111	.00107	.00104	.00101	.00098	.00095
64	4	.00196	.00188	.00181	.00174	.00167	.00161	.00155	.00149	.00144	.00139	.00134	.00129	.00125	.00121	.00117	.00113	.00109	.00106	.00102	.00099
64	5	.00209	.00200	.00193	.00185	.00178	.00171	.00165	.00159	.00153	.00148	.00143	.00138	.00133	.00129	.00124	.00120	.00116	.00113	.00109	.00106
64	6	.00223	.00214	.00206	.00198	.00191	.00184	.00177	.00170	.00164	.00158	.00153	.00148	.00143	.00138	.00133	.00129	.00125	.00121	.00117	.00113
64	7	.00240	.00230	.00221	.00213	.00205	.00197	.00190	.00183	.00177	.00171	.00165	.00159	.00154	.00149	.00144	.00139	.00135	.00130	.00126	.00122
64	8	.00258	.00248	.00238	.00229	.00220	.00212	.00205	.00197	.00190	.00184	.00178	.00172	.00166	.00160	.00155	.00150	.00145	.00141	.00137	.00132
64	9	.00278	.00267	.00257	.00247	.00238	.00229	.00221	.00213	.00206	.00199	.00192	.00186	.00180	.00174	.00168	.00163	.00158	.00153	.00148	.00144
64	10	.00300	.00288	.00277	.00267	.00257	.00248	.00239	.00231	.00223	.00216	.00209	.00202	.00195	.00189	.00183	.00177	.00172	.00167	.00162	.00157
64	11	.00324	.00311	.00300	.00289	.00279	.00269	.00259	.00250	.00242	.00234	.00226	.00219	.00212	.00205	.00199	.00193	.00187	.00181	.00176	.00171
64	12	.00349	.00336	.00324	.00312	.00301	.00291	.00281	.00271	.00262	.00253	.00245	.00237	.00230	.00223	.00216	.00210	.00203	.00197	.00192	.00186
64	13	.00375	.00362	.00349	.00336	.00324	.00313	.00303	.00292	.00283	.00274	.00265	.00257	.00249	.00241	.00234	.00227	.00220	.00214	.00208	.00202
64	14	.00402	.00387	.00373	.00360	.00347	.00335	.00324	.00313	.00303	.00293	.00284	.00275	.00267	.00259	.00251	.00244	.00236	.00230	.00223	.00217
64	15	.00427	.00411	.00397	.00383	.00369	.00357	.00345	.00333	.00323	.00312	.00302	.00293	.00284	.00275	.00267	.00259	.00252	.00245	.00238	.00231
64	16	.00452	.00435	.00419	.00405	.00391	.00377	.00365	.00352	.00341	.00330	.00320	.00310	.00300	.00291	.00282	.00274	.00266	.00259	.00251	.00244
64	17	.00475	.00458	.00442	.00426	.00411	.00397	.00383	.00371	.00359	.00347	.00336	.00326	.00315	.00306	.00297	.00288	.00280	.00272	.00264	.00257
64	18	.00499	.00481	.00463	.00447	.00431	.00416	.00402	.00389	.00376	.00364	.00352	.00341	.00330	.00320	.00311	.00301	.00293	.00284	.00276	.00268
64	19	.00524	.00505	.00486	.00469	.00452	.00437	.00422	.00407	.00394	.00381	.00369	.00357	.00346	.00335	.00325	.00315	.00306	.00297	.00289	.00280

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

Ages		Interest Rate																		
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
64	20	.00551	.00530	.00511	.00492	.00475	.00458	.00442	.00427	.00413	.00399	.00386	.00374	.00362	.00351	.00340	.00330	.00320	.00311	.00302	.00293
64	21	.00580	.00558	.00537	.00518	.00499	.00482	.00465	.00449	.00434	.00419	.00406	.00393	.00380	.00368	.00357	.00346	.00336	.00326	.00316	.00307
64	22	.00611	.00587	.00566	.00545	.00525	.00507	.00489	.00472	.00456	.00441	.00426	.00412	.00399	.00386	.00374	.00363	.00352	.00341	.00331	.00322
64	23	.00644	.00620	.00596	.00574	.00554	.00534	.00515	.00497	.00480	.00464	.00448	.00434	.00420	.00406	.00394	.00381	.00370	.00359	.00348	.00338
64	24	.00680	.00654	.00630	.00607	.00584	.00563	.00543	.00524	.00506	.00489	.00473	.00457	.00442	.00428	.00415	.00402	.00389	.00378	.00366	.00355
64	25	.00720	.00693	.00667	.00642	.00618	.00596	.00575	.00555	.00535	.00517	.00500	.00483	.00467	.00452	.00438	.00424	.00411	.00399	.00386	.00375
64	26	.00764	.00735	.00707	.00681	.00656	.00632	.00609	.00588	.00567	.00548	.00529	.00512	.00495	.00479	.00464	.00449	.00435	.00422	.00409	.00397
64	27	.00812	.00781	.00751	.00723	.00696	.00671	.00647	.00624	.00603	.00582	.00562	.00543	.00526	.00508	.00492	.00476	.00462	.00447	.00434	.00421
64	28	.00864	.00830	.00799	.00769	.00741	.00714	.00688	.00664	.00641	.00619	.00598	.00578	.00559	.00540	.00523	.00506	.00491	.00475	.00461	.00447
64	29	.00920	.00884	.00851	.00819	.00789	.00760	.00733	.00707	.00682	.00659	.00637	.00615	.00595	.00575	.00557	.00539	.00522	.00506	.00490	.00475
64	30	.00980	.00942	.00907	.00873	.00841	.00810	.00781	.00754	.00727	.00702	.00678	.00656	.00634	.00613	.00593	.00574	.00556	.00539	.00522	.00506
64	31	.01045	.01005	.00967	.00931	.00897	.00864	.00833	.00804	.00776	.00749	.00723	.00699	.00676	.00654	.00633	.00612	.00593	.00574	.00557	.00540
64	32	.01114	.01072	.01031	.00993	.00957	.00922	.00889	.00858	.00828	.00799	.00772	.00746	.00721	.00698	.00675	.00653	.00633	.00613	.00594	.00576
64	33	.01189	.01144	.01101	.01060	.01022	.00985	.00950	.00916	.00884	.00854	.00825	.00797	.00771	.00745	.00721	.00698	.00676	.00655	.00635	.00615
64	34	.01270	.01222	.01176	.01133	.01092	.01052	.01015	.00979	.00945	.00913	.00882	.00852	.00824	.00797	.00771	.00746	.00723	.00700	.00679	.00658
64	35	.01357	.01306	.01258	.01211	.01167	.01126	.01086	.01048	.01011	.00977	.00944	.00912	.00882	.00853	.00825	.00799	.00774	.00750	.00727	.00704
64	36	.01451	.01396	.01345	.01296	.01249	.01204	.01162	.01121	.01083	.01046	.01010	.00977	.00944	.00914	.00884	.00856	.00829	.00803	.00779	.00755
64	37	.01551	.01494	.01439	.01386	.01337	.01289	.01244	.01201	.01159	.01120	.01082	.01046	.01012	.00979	.00948	.00918	.00889	.00861	.00835	.00809
64	38	.01659	.01598	.01540	.01484	.01431	.01381	.01332	.01286	.01243	.01201	.01160	.01122	.01085	.01050	.01017	.00985	.00954	.00924	.00896	.00869
64	39	.01775	.01710	.01648	.01589	.01533	.01479	.01428	.01379	.01332	.01287	.01245	.01204	.01165	.01127	.01091	.01057	.01024	.00993	.00962	.00933
64	40	.01900	.01831	.01765	.01702	.01642	.01585	.01531	.01479	.01429	.01381	.01336	.01292	.01250	.01210	.01172	.01135	.01100	.01067	.01034	.01003
64	41	.02033	.01960	.01890	.01824	.01760	.01700	.01642	.01586	.01533	.01483	.01434	.01388	.01343	.01301	.01260	.01221	.01183	.01147	.01113	.01079
64	42	.02176	.02099	.02025	.01954	.01887	.01822	.01761	.01702	.01645	.01592	.01540	.01491	.01443	.01398	.01354	.01313	.01273	.01234	.01197	.01162
64	43	.02328	.02246	.02168	.02093	.02022	.01954	.01888	.01826	.01766	.01709	.01654	.01601	.01551	.01502	.01456	.01412	.01369	.01328	.01289	.01251
64	44	.02491	.02404	.02321	.02242	.02166	.02094	.02024	.01958	.01895	.01834	.01775	.01720	.01666	.01615	.01565	.01518	.01472	.01429	.01387	.01346
64	45	.02662	.02570	.02483	.02399	.02319	.02242	.02169	.02099	.02031	.01967	.01905	.01846	.01789	.01734	.01681	.01631	.01583	.01536	.01492	.01449
64	46	.02843	.02747	.02654	.02566	.02481	.02400	.02322	.02248	.02176	.02108	.02042	.01979	.01919	.01861	.01805	.01752	.01700	.01651	.01603	.01558
64	47	.03034	.02932	.02834	.02741	.02651	.02566	.02484	.02405	.02330	.02257	.02188	.02121	.02057	.01995	.01936	.01879	.01825	.01772	.01722	.01673
64	48	.03234	.03127	.03024	.02925	.02831	.02741	.02654	.02571	.02491	.02415	.02341	.02271	.02203	.02138	.02075	.02015	.01957	.01901	.01847	.01796
64	49	.03444	.03331	.03223	.03119	.03020	.02925	.02833	.02746	.02662	.02581	.02503	.02429	.02357	.02288	.02222	.02158	.02097	.02037	.01981	.01926
64	50	.03664	.03546	.03432	.03323	.03219	.03119	.03022	.02930	.02841	.02756	.02674	.02595	.02520	.02447	.02377	.02309	.02244	.02182	.02122	.02064
64	51	.03895	.03771	.03651	.03537	.03427	.03322	.03221	.03123	.03030	.02940	.02854	.02771	.02691	.02614	.02540	.02469	.02400	.02334	.02270	.02209
64	52	.04135	.04005	.03880	.03760	.03645	.03534	.03428	.03326	.03227	.03133	.03042	.02955	.02871	.02790	.02712	.02636	.02564	.02494	.02427	.02362
64	53	.04385	.04248	.04118	.03992	.03871	.03755	.03644	.03537	.03434	.03334	.03239	.03147	.03058	.02973	.02891	.02812	.02736	.02662	.02591	.02523
64	54	.04644	.04501	.04365	.04233	.04107	.03986	.03869	.03757	.03648	.03544	.03444	.03348	.03255	.03165	.03079	.02995	.02915	.02838	.02763	.02691
64	55	.04912	.04764	.04621	.04484	.04352	.04225	.04103	.03985	.03872	.03763	.03658	.03557	.03459	.03365	.03274	.03187	.03103	.03021	.02942	.02867
64	56	.05190	.05036	.04887	.04744	.04606	.04473	.04346	.04223	.04104	.03990	.03880	.03774	.03672	.03574	.03479	.03387	.03298	.03213	.03130	.03050
64	57	.05477	.05316	.05161	.05012	.04869	.04731	.04597	.04469	.04346	.04226	.04111	.04001	.03894	.03791	.03691	.03595	.03502	.03412	.03326	.03242
64	58	.05772	.05605	.05444	.05289	.05140	.04996	.04857	.04724	.04595	.04470	.04350	.04235	.04123	.04015	.03911	.03810	.03713	.03619	.03529	.03441
64	59	.06075	.05902	.05734	.05573	.05418	.05269	.05124	.04985	.04851	.04721	.04596	.04476	.04359	.04247	.04138	.04033	.03932	.03833	.03739	.03647
64	60	.06385	.06205	.06032	.05865	.05704	.05548	.05398	.05254	.05114	.04980	.04850	.04724	.04603	.04485	.04372	.04263	.04157	.04054	.03955	.03859
64	61	.06701	.06515	.06336	.06163	.05996	.05835	.05680	.05530	.05385	.05245	.05110	.04979	.04853	.04731	.04613	.04499	.04389	.04282	.04179	.04079
64	62	.07026	.06834	.06648	.06470	.06297	.06130	.05969	.05814	.05664	.05519	.05378	.05243	.05112	.04985	.04863	.04744	.04629	.04518	.04411	.04306
64	63	.07358	.07160	.06968	.06784	.06605	.06433	.06267	.06106	.05950	.05800	.05655	.05514	.05378	.05247	.05120	.04997	.04877	.04762	.04650	.04542
64	64	.07697	.07493	.07295	.07105	.06921	.06743	.06571	.06405	.06244	.06089	.05939	.05793	.05652	.05516	.05384	.05257	.05133	.05013	.04897	.04785
65	0	.00345	.00336	.00327	.00319	.00312	.00304	.00297	.00290	.00284	.00277	.00271	.00266	.00260	.00255	.00250	.00245	.00240	.00235	.00231	.00226
65	1	.00182	.00176	.00169	.00163	.00157	.00152	.00147	.00142	.00137	.00133	.00128	.00124	.00120	.00117	.00113	.00110	.00106	.00103	.00100	.00098
65	2	.00184	.00177	.00170	.00164	.00158	.00152	.00147	.00142	.00137	.00132	.00128	.00124	.00120	.00116	.00112	.00109	.00105	.00102	.00099	.00096
65	3	.00192	.00184	.00177	.00170	.00164	.00158	.00152	.00147	.00142	.00137	.00132	.00128	.00123	.00119	.00115	.00112	.00108	.00105	.00102	.00099
65	4	.00202	.00194	.00187	.00180	.00173	.00166	.00160	.00155	.00149	.00144	.00139	.00134	.00130	.00125	.00121	.00117	.00114	.00110	.00107	.00103

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
65	5	.00215	.00207	.00199	.00191	.00184	.00177	.00171	.00165	.00159	.00153	.00148	.00143	.00138	.00134	.00129	.00125	.00121	.00117	.00114	.00110
65	6	.00230	.00221	.00213	.00205	.00197	.00190	.00183	.00176	.00170	.00164	.00159	.00153	.00148	.00143	.00139	.00134	.00130	.00126	.00122	.00118
65	7	.00247	.00238	.00229	.00220	.00212	.00204	.00197	.00190	.00183	.00177	.00171	.00165	.00160	.00154	.00149	.00145	.00140	.00136	.00131	.00127
65	8	.00266	.00256	.00246	.00237	.00228	.00220	.00212	.00205	.00198	.00191	.00184	.00178	.00172	.00167	.00161	.00156	.00151	.00147	.00142	.00138
65	9	.00287	.00276	.00265	.00256	.00246	.00238	.00229	.00221	.00214	.00207	.00200	.00193	.00187	.00181	.00175	.00170	.00164	.00159	.00155	.00150
65	10	.00310	.00298	.00287	.00277	.00267	.00257	.00248	.00240	.00232	.00224	.00217	.00210	.00203	.00197	.00191	.00185	.00179	.00174	.00169	.00164
65	11	.00334	.00322	.00310	.00299	.00289	.00279	.00269	.00260	.00251	.00243	.00235	.00228	.00221	.00214	.00207	.00201	.00195	.00189	.00184	.00179
65	12	.00361	.00348	.00335	.00324	.00312	.00302	.00291	.00282	.00272	.00264	.00255	.00247	.00240	.00232	.00225	.00219	.00212	.00206	.00200	.00195
65	13	.00388	.00374	.00361	.00348	.00336	.00325	.00314	.00304	.00294	.00285	.00276	.00267	.00259	.00251	.00244	.00237	.00230	.00223	.00217	.00211
65	14	.00416	.00401	.00387	.00373	.00360	.00348	.00337	.00326	.00315	.00305	.00296	.00287	.00278	.00270	.00262	.00254	.00247	.00240	.00233	.00227
65	15	.00442	.00426	.00411	.00397	.00383	.00371	.00358	.00347	.00336	.00325	.00315	.00305	.00296	.00287	.00279	.00271	.00263	.00256	.00249	.00242
65	16	.00467	.00451	.00435	.00420	.00405	.00392	.00379	.00366	.00355	.00343	.00333	.00323	.00313	.00304	.00295	.00286	.00278	.00270	.00263	.00256
65	17	.00492	.00474	.00457	.00441	.00426	.00412	.00398	.00385	.00373	.00361	.00350	.00339	.00329	.00319	.00310	.00301	.00292	.00284	.00276	.00269
65	18	.00517	.00498	.00480	.00463	.00447	.00432	.00418	.00404	.00391	.00378	.00367	.00355	.00344	.00334	.00324	.00315	.00306	.00297	.00289	.00281
65	19	.00542	.00522	.00504	.00486	.00469	.00453	.00438	.00423	.00409	.00396	.00384	.00372	.00360	.00349	.00339	.00329	.00319	.00310	.00302	.00293
65	20	.00569	.00549	.00529	.00510	.00492	.00475	.00459	.00444	.00429	.00415	.00402	.00389	.00377	.00366	.00355	.00344	.00334	.00325	.00315	.00306
65	21	.00599	.00577	.00556	.00536	.00517	.00499	.00482	.00466	.00451	.00436	.00422	.00408	.00396	.00383	.00372	.00361	.00350	.00340	.00330	.00321
65	22	.00631	.00607	.00585	.00564	.00544	.00525	.00507	.00490	.00473	.00458	.00443	.00429	.00415	.00402	.00390	.00378	.00367	.00356	.00346	.00336
65	23	.00665	.00640	.00617	.00594	.00573	.00553	.00534	.00515	.00498	.00482	.00466	.00451	.00437	.00423	.00410	.00397	.00385	.00374	.00363	.00353
65	24	.00702	.00676	.00651	.00627	.00605	.00583	.00563	.00544	.00525	.00508	.00491	.00475	.00460	.00446	.00432	.00418	.00406	.00394	.00382	.00371
65	25	.00743	.00715	.00689	.00664	.00640	.00617	.00595	.00575	.00555	.00537	.00519	.00502	.00486	.00471	.00456	.00442	.00428	.00415	.00403	.00391
65	26	.00788	.00758	.00730	.00703	.00678	.00654	.00631	.00609	.00588	.00568	.00550	.00532	.00514	.00498	.00482	.00467	.00453	.00439	.00426	.00414
65	27	.00837	.00806	.00776	.00747	.00720	.00695	.00670	.00647	.00625	.00604	.00584	.00564	.00546	.00529	.00512	.00496	.00481	.00466	.00452	.00439
65	28	.00891	.00857	.00825	.00795	.00766	.00739	.00713	.00688	.00664	.00642	.00620	.00600	.00580	.00562	.00544	.00527	.00511	.00495	.00480	.00466
65	29	.00948	.00913	.00879	.00846	.00816	.00787	.00759	.00732	.00707	.00683	.00660	.00639	.00618	.00598	.00579	.00561	.00543	.00527	.00511	.00496
65	30	.01010	.00972	.00936	.00902	.00869	.00838	.00809	.00780	.00754	.00728	.00704	.00680	.00658	.00637	.00617	.00597	.00579	.00561	.00544	.00528
65	31	.01077	.01037	.00998	.00962	.00927	.00894	.00862	.00832	.00804	.00776	.00750	.00726	.00702	.00679	.00658	.00637	.00617	.00598	.00580	.00563
65	32	.01149	.01106	.01065	.01026	.00989	.00954	.00920	.00888	.00858	.00828	.00801	.00774	.00749	.00725	.00702	.00680	.00658	.00638	.00619	.00600
65	33	.01226	.01181	.01137	.01096	.01056	.01018	.00983	.00949	.00916	.00885	.00855	.00827	.00800	.00774	.00750	.00726	.00703	.00682	.00661	.00641
65	34	.01310	.01261	.01215	.01170	.01128	.01088	.01050	.01014	.00979	.00946	.00914	.00884	.00855	.00828	.00801	.00776	.00752	.00729	.00707	.00686
65	35	.01400	.01348	.01299	.01252	.01207	.01164	.01123	.01085	.01048	.01012	.00979	.00946	.00916	.00886	.00858	.00831	.00805	.00780	.00757	.00734
65	36	.01497	.01441	.01389	.01339	.01291	.01246	.01202	.01161	.01122	.01084	.01048	.01014	.00981	.00949	.00919	.00890	.00863	.00836	.00811	.00786
65	37	.01600	.01542	.01486	.01433	.01382	.01334	.01288	.01243	.01201	.01161	.01123	.01086	.01051	.01017	.00985	.00954	.00925	.00897	.00869	.00843
65	38	.01712	.01650	.01591	.01534	.01480	.01429	.01380	.01333	.01288	.01245	.01204	.01165	.01127	.01091	.01057	.01024	.00993	.00962	.00933	.00905
65	39	.01832	.01766	.01703	.01643	.01586	.01531	.01479	.01429	.01381	.01335	.01292	.01250	.01210	.01171	.01135	.01100	.01066	.01034	.01003	.00973
65	40	.01961	.01891	.01824	.01760	.01699	.01641	.01586	.01532	.01482	.01433	.01386	.01342	.01299	.01258	.01219	.01182	.01145	.01111	.01078	.01046
65	41	.02100	.02026	.01955	.01887	.01822	.01760	.01701	.01644	.01590	.01538	.01489	.01441	.01396	.01352	.01310	.01270	.01232	.01195	.01160	.01126
65	42	.02248	.02170	.02094	.02022	.01954	.01888	.01825	.01765	.01707	.01652	.01599	.01549	.01500	.01454	.01409	.01366	.01325	.01286	.01248	.01212
65	43	.02407	.02323	.02244	.02167	.02094	.02025	.01958	.01894	.01833	.01774	.01718	.01664	.01613	.01563	.01516	.01470	.01426	.01384	.01344	.01305
65	44	.02576	.02487	.02403	.02322	.02245	.02171	.02100	.02032	.01967	.01905	.01845	.01788	.01733	.01680	.01630	.01581	.01535	.01490	.01447	.01405
65	45	.02754	.02661	.02571	.02486	.02404	.02326	.02251	.02179	.02110	.02044	.01981	.01920	.01861	.01805	.01752	.01700	.01650	.01602	.01557	.01512
65	46	.02943	.02844	.02750	.02660	.02573	.02490	.02411	.02335	.02262	.02192	.02124	.02060	.01998	.01938	.01881	.01826	.01773	.01723	.01674	.01627
65	47	.03141	.03037	.02938	.02842	.02751	.02664	.02580	.02499	.02422	.02348	.02276	.02208	.02142	.02079	.02019	.01960	.01904	.01850	.01798	.01748
65	48	.03350	.03241	.03136	.03035	.02939	.02846	.02758	.02673	.02591	.02513	.02437	.02365	.02295	.02228	.02164	.02102	.02043	.01985	.01930	.01877
65	49	.03570	.03454	.03344	.03238	.03136	.03039	.02945	.02856	.02769	.02687	.02607	.02530	.02457	.02386	.02318	.02252	.02189	.02128	.02070	.02014
65	50	.03800	.03679	.03563	.03451	.03344	.03242	.03143	.03049	.02958	.02870	.02786	.02705	.02628	.02553	.02481	.02411	.02345	.02280	.02218	.02158
65	51	.04041	.03914	.03792	.03675	.03563	.03455	.03351	.03251	.03156	.03064	.02975	.02890	.02808	.02729	.02652	.02579	.02509	.02441	.02375	.02312
65	52	.04292	.04159	.04031	.03909	.03791	.03677	.03568	.03464	.03363	.03266	.03173	.03083	.02996	.02913	.02833	.02755	.02681	.02609	.02540	.02473
65	53	.04554	.04415	.04281	.04152	.04028	.03910	.03795	.03685	.03579	.03477	.03379	.03285	.03194	.03106	.03022	.02940	.02861	.02786	.02712	.02642
65	54	.04826	.04680	.04540	.04405	.04276	.04151	.04031	.03916	.03805	.03698	.03595	.03496	.03400	.03308	.03219	.03133	.03050	.02971	.02893	.02819

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

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
65	55	.05107	.04955	.04809	.04668	.04533	.04403	.04277	.04157	.04040	.03928	.03820	.03716	.03616	.03519	.03425	.03335	.03248	.03164	.03083	.03005
65	56	.05399	.05241	.05088	.04941	.04800	.04664	.04533	.04407	.04285	.04168	.04054	.03945	.03840	.03739	.03641	.03546	.03455	.03366	.03281	.03199
65	57	.05701	.05536	.05377	.05224	.05077	.04935	.04798	.04666	.04539	.04416	.04298	.04184	.04074	.03967	.03865	.03765	.03670	.03577	.03488	.03401
65	58	.06011	.05840	.05675	.05515	.05362	.05214	.05072	.04934	.04801	.04673	.04550	.04431	.04316	.04204	.04097	.03993	.03893	.03796	.03702	.03611
65	59	.06330	.06152	.05980	.05815	.05655	.05502	.05353	.05210	.05072	.04938	.04810	.04685	.04565	.04449	.04337	.04228	.04123	.04022	.03924	.03829
65	60	.06656	.06471	.06294	.06122	.05956	.05797	.05642	.05494	.05350	.05211	.05077	.04947	.04822	.04701	.04584	.04471	.04362	.04256	.04153	.04054
65	61	.06990	.06799	.06615	.06437	.06265	.06100	.05940	.05785	.05636	.05492	.05352	.05217	.05087	.04961	.04839	.04721	.04607	.04497	.04390	.04287
65	62	.07333	.07135	.06945	.06761	.06583	.06411	.06246	.06085	.05931	.05781	.05636	.05496	.05361	.05230	.05103	.04981	.04862	.04747	.04635	.04528
65	63	.07683	.07480	.07283	.07093	.06909	.06732	.06560	.06394	.06234	.06079	.05929	.05784	.05643	.05507	.05376	.05248	.05125	.05005	.04889	.04777
65	64	.08042	.07832	.07629	.07433	.07243	.07060	.06882	.06711	.06545	.06385	.06229	.06079	.05934	.05793	.05656	.05524	.05396	.05272	.05152	.05035
65	65	.08407	.08191	.07982	.07780	.07584	.07395	.07212	.07035	.06864	.06698	.06538	.06382	.06232	.06086	.05945	.05808	.05675	.05546	.05422	.05301
66	0	.00360	.00351	.00343	.00334	.00327	.00319	.00312	.00305	.00298	.00292	.00285	.00280	.00274	.00268	.00263	.00258	.00253	.00248	.00244	.00239
66	1	.00188	.00181	.00175	.00169	.00163	.00157	.00152	.00147	.00142	.00138	.00133	.00129	.00125	.00121	.00118	.00114	.00111	.00108	.00105	.00102
66	2	.00190	.00183	.00176	.00169	.00163	.00158	.00152	.00147	.00142	.00137	.00133	.00128	.00124	.00120	.00116	.00113	.00109	.00106	.00103	.00100
66	3	.00197	.00190	.00183	.00176	.00169	.00163	.00157	.00152	.00147	.00142	.00137	.00132	.00128	.00124	.00120	.00116	.00113	.00109	.00106	.00103
66	4	.00208	.00200	.00193	.00185	.00178	.00172	.00166	.00160	.00154	.00149	.00144	.00139	.00135	.00130	.00126	.00122	.00118	.00114	.00111	.00108
66	5	.00222	.00213	.00205	.00197	.00190	.00183	.00177	.00170	.00164	.00159	.00153	.00148	.00143	.00139	.00134	.00130	.00126	.00122	.00118	.00115
66	6	.00237	.00228	.00220	.00211	.00204	.00196	.00189	.00183	.00176	.00170	.00164	.00159	.00154	.00149	.00144	.00139	.00135	.00131	.00127	.00123
66	7	.00255	.00245	.00236	.00227	.00219	.00211	.00204	.00196	.00190	.00183	.00177	.00171	.00166	.00160	.00155	.00150	.00146	.00141	.00137	.00133
66	8	.00274	.00264	.00254	.00245	.00236	.00227	.00219	.00212	.00205	.00198	.00191	.00185	.00179	.00173	.00168	.00163	.00158	.00153	.00148	.00144
66	9	.00296	.00285	.00274	.00264	.00255	.00246	.00237	.00229	.00222	.00214	.00207	.00200	.00194	.00188	.00182	.00177	.00171	.00166	.00161	.00156
66	10	.00320	.00308	.00297	.00286	.00276	.00266	.00257	.00249	.00240	.00233	.00225	.00218	.00211	.00205	.00198	.00192	.00187	.00181	.00176	.00171
66	11	.00346	.00333	.00321	.00310	.00299	.00289	.00279	.00270	.00261	.00253	.00245	.00237	.00230	.00223	.00216	.00209	.00203	.00197	.00192	.00186
66	12	.00373	.00360	.00347	.00335	.00324	.00313	.00302	.00292	.00283	.00274	.00265	.00257	.00249	.00242	.00235	.00228	.00221	.00215	.00209	.00203
66	13	.00402	.00387	.00374	.00361	.00349	.00337	.00326	.00316	.00306	.00296	.00287	.00278	.00270	.00262	.00254	.00247	.00240	.00233	.00227	.00221
66	14	.00430	.00415	.00400	.00387	.00374	.00361	.00350	.00338	.00328	.00318	.00308	.00299	.00290	.00281	.00273	.00265	.00258	.00251	.00244	.00237
66	15	.00457	.00441	.00426	.00411	.00398	.00384	.00372	.00360	.00349	.00338	.00328	.00318	.00309	.00300	.00291	.00283	.00275	.00267	.00260	.00253
66	16	.00483	.00466	.00450	.00435	.00420	.00406	.00393	.00381	.00369	.00357	.00346	.00336	.00326	.00317	.00307	.00299	.00290	.00282	.00275	.00267
66	17	.00509	.00491	.00474	.00457	.00442	.00427	.00413	.00400	.00388	.00376	.00364	.00353	.00343	.00333	.00323	.00314	.00305	.00297	.00289	.00281
66	18	.00534	.00515	.00497	.00480	.00464	.00448	.00433	.00419	.00406	.00393	.00381	.00370	.00359	.00348	.00338	.00328	.00319	.00310	.00302	.00294
66	19	.00560	.00540	.00521	.00503	.00486	.00470	.00454	.00439	.00425	.00412	.00399	.00387	.00375	.00364	.00353	.00343	.00333	.00324	.00315	.00306
66	20	.00588	.00567	.00547	.00528	.00510	.00492	.00476	.00460	.00446	.00431	.00418	.00405	.00393	.00381	.00370	.00359	.00349	.00339	.00329	.00320
66	21	.00619	.00596	.00575	.00555	.00535	.00517	.00500	.00483	.00468	.00453	.00438	.00425	.00412	.00399	.00387	.00376	.00365	.00355	.00345	.00335
66	22	.00651	.00627	.00605	.00583	.00563	.00544	.00525	.00508	.00491	.00475	.00460	.00446	.00432	.00419	.00406	.00394	.00383	.00372	.00361	.00351
66	23	.00686	.00661	.00637	.00614	.00593	.00572	.00553	.00534	.00517	.00500	.00484	.00468	.00454	.00440	.00427	.00414	.00402	.00390	.00379	.00368
66	24	.00724	.00698	.00672	.00648	.00625	.00604	.00583	.00563	.00545	.00527	.00510	.00494	.00478	.00463	.00449	.00436	.00423	.00410	.00398	.00387
66	25	.00767	.00738	.00711	.00686	.00661	.00638	.00616	.00595	.00576	.00557	.00539	.00521	.00505	.00489	.00474	.00460	.00446	.00433	.00420	.00408
66	26	.00813	.00782	.00754	.00727	.00701	.00676	.00653	.00631	.00610	.00589	.00570	.00552	.00534	.00517	.00501	.00486	.00472	.00458	.00444	.00431
66	27	.00863	.00831	.00801	.00772	.00744	.00718	.00693	.00670	.00647	.00626	.00605	.00586	.00567	.00549	.00532	.00516	.00500	.00485	.00471	.00457
66	28	.00918	.00884	.00851	.00821	.00791	.00764	.00737	.00712	.00688	.00665	.00643	.00622	.00602	.00583	.00565	.00548	.00531	.00515	.00500	.00486
66	29	.00977	.00941	.00907	.00874	.00843	.00813	.00785	.00758	.00732	.00708	.00685	.00662	.00641	.00621	.00602	.00583	.00565	.00548	.00532	.00516
66	30	.01041	.01003	.00966	.00931	.00898	.00866	.00836	.00808	.00780	.00754	.00729	.00706	.00683	.00661	.00641	.00621	.00602	.00584	.00567	.00550
66	31	.01110	.01069	.01030	.00993	.00957	.00924	.00892	.00861	.00832	.00804	.00778	.00752	.00728	.00705	.00683	.00662	.00642	.00622	.00604	.00586
66	32	.01184	.01140	.01099	.01059	.01021	.00985	.00951	.00919	.00888	.00858	.00830	.00803	.00777	.00752	.00729	.00706	.00685	.00664	.00644	.00625
66	33	.01264	.01217	.01173	.01131	.01091	.01052	.01016	.00981	.00948	.00917	.00886	.00858	.00830	.00804	.00778	.00754	.00731	.00709	.00688	.00668
66	34	.01350	.01300	.01253	.01208	.01165	.01125	.01086	.01049	.01014	.00980	.00948	.00917	.00887	.00859	.00832	.00807	.00782	.00758	.00735	.00714
66	35	.01443	.01390	.01340	.01292	.01246	.01203	.01162	.01122	.01085	.01049	.01014	.00981	.00950	.00920	.00891	.00863	.00837	.00812	.00787	.00764
66	36	.01542	.01486	.01433	.01382	.01334	.01287	.01243	.01201	.01161	.01123	.01086	.01051	.01017	.00985	.00954	.00925	.00897	.00870	.00844	.00819
66	37	.01650	.01590	.01533	.01479	.01428	.01379	.01332	.01287	.01244	.01203	.01164	.01126	.01090	.01056	.01023	.00992	.00961	.00933	.00905	.00878
66	38	.01765	.01702	.01642	.01584	.01529	.01477	.01427	.01379	.01333	.01290	.01248	.01208	.01170	.01133	.01098	.01064	.01032	.01001	.00971	.00943

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
66	39	.01890	.01822	.01758	.01697	.01639	.01583	.01530	.01479	.01430	.01384	.01339	.01296	.01255	.01216	.01179	.01143	.01108	.01075	.01043	.01013
66	40	.02023	.01952	.01884	.01819	.01757	.01697	.01641	.01587	.01535	.01485	.01438	.01392	.01348	.01307	.01267	.01228	.01191	.01156	.01122	.01089
66	41	.02167	.02091	.02019	.01950	.01884	.01821	.01761	.01703	.01648	.01595	.01544	.01496	.01449	.01405	.01362	.01321	.01281	.01244	.01207	.01172
66	42	.02321	.02241	.02164	.02091	.02021	.01954	.01890	.01828	.01770	.01713	.01659	.01608	.01558	.01511	.01465	.01421	.01379	.01339	.01300	.01263
66	43	.02485	.02400	.02319	.02241	.02167	.02096	.02028	.01963	.01900	.01841	.01783	.01728	.01675	.01625	.01576	.01529	.01484	.01441	.01400	.01360
66	44	.02661	.02571	.02485	.02402	.02324	.02248	.02176	.02107	.02040	.01977	.01916	.01857	.01801	.01747	.01695	.01646	.01598	.01552	.01508	.01465
66	45	.02846	.02751	.02660	.02573	.02490	.02410	.02333	.02260	.02189	.02122	.02057	.01995	.01935	.01878	.01823	.01770	.01719	.01670	.01623	.01577
66	46	.03043	.02942	.02846	.02754	.02666	.02581	.02500	.02422	.02348	.02276	.02207	.02141	.02078	.02017	.01958	.01902	.01848	.01796	.01746	.01697
66	47	.03250	.03144	.03042	.02945	.02852	.02762	.02676	.02594	.02515	.02439	.02366	.02296	.02229	.02164	.02102	.02042	.01985	.01929	.01876	.01824
66	48	.03467	.03356	.03249	.03146	.03048	.02953	.02863	.02776	.02692	.02612	.02535	.02460	.02389	.02321	.02255	.02191	.02130	.02071	.02014	.01960
66	49	.03696	.03578	.03466	.03358	.03254	.03154	.03059	.02967	.02879	.02794	.02712	.02634	.02558	.02486	.02416	.02349	.02284	.02221	.02161	.02103
66	50	.03936	.03813	.03694	.03581	.03471	.03366	.03266	.03169	.03076	.02986	.02900	.02817	.02737	.02661	.02587	.02515	.02447	.02381	.02317	.02255
66	51	.04188	.04059	.03934	.03815	.03700	.03589	.03483	.03381	.03283	.03189	.03098	.03010	.02926	.02845	.02767	.02692	.02619	.02549	.02482	.02416
66	52	.04451	.04315	.04184	.04059	.03938	.03822	.03711	.03603	.03500	.03401	.03305	.03213	.03124	.03039	.02956	.02877	.02800	.02726	.02655	.02586
66	53	.04725	.04582	.04445	.04314	.04187	.04066	.03949	.03836	.03727	.03623	.03522	.03425	.03332	.03242	.03155	.03071	.02990	.02912	.02837	.02764
66	54	.05009	.04860	.04717	.04579	.04447	.04319	.04196	.04078	.03964	.03855	.03749	.03647	.03549	.03454	.03362	.03274	.03189	.03107	.03027	.02950
66	55	.05304	.05149	.04999	.04855	.04717	.04583	.04455	.04331	.04211	.04096	.03985	.03878	.03775	.03676	.03579	.03487	.03397	.03310	.03227	.03146
66	56	.05610	.05448	.05292	.05142	.04997	.04857	.04723	.04593	.04468	.04348	.04232	.04120	.04011	.03907	.03806	.03709	.03614	.03524	.03436	.03351
66	57	.05927	.05758	.05595	.05439	.05288	.05142	.05002	.04866	.04736	.04610	.04488	.04371	.04257	.04148	.04042	.03940	.03841	.03746	.03654	.03564
66	58	.06253	.06077	.05908	.05745	.05588	.05436	.05290	.05148	.05012	.04881	.04753	.04631	.04512	.04398	.04287	.04180	.04077	.03977	.03880	.03786
66	59	.06588	.06406	.06230	.06060	.05896	.05738	.05586	.05439	.05297	.05160	.05027	.04899	.04775	.04656	.04540	.04428	.04320	.04216	.04114	.04016
66	60	.06931	.06742	.06560	.06383	.06213	.06049	.05891	.05738	.05590	.05447	.05309	.05176	.05047	.04922	.04801	.04685	.04572	.04462	.04356	.04254
66	61	.07283	.07087	.06898	.06715	.06539	.06369	.06204	.06045	.05892	.05743	.05600	.05461	.05327	.05197	.05071	.04949	.04832	.04717	.04607	.04500
66	62	.07644	.07442	.07246	.07057	.06874	.06698	.06527	.06363	.06203	.06049	.05900	.05756	.05616	.05481	.05350	.05223	.05101	.04982	.04867	.04755
66	63	.08014	.07805	.07603	.07408	.07219	.07036	.06860	.06689	.06524	.06364	.06209	.06060	.05915	.05774	.05638	.05507	.05379	.05256	.05136	.05019
66	64	.08393	.08177	.07968	.07767	.07572	.07383	.07201	.07024	.06853	.06688	.06528	.06372	.06222	.06077	.05936	.05799	.05666	.05538	.05414	.05293
66	65	.08779	.08557	.08342	.08134	.07933	.07738	.07550	.07367	.07191	.07020	.06854	.06694	.06538	.06388	.06241	.06100	.05963	.05829	.05700	.05575
66	66	.09173	.08944	.08723	.08509	.08302	.08101	.07907	.07719	.07537	.07361	.07190	.07024	.06863	.06707	.06556	.06410	.06267	.06130	.05996	.05866
67	0	.00377	.00368	.00359	.00350	.00342	.00335	.00327	.00320	.00313	.00307	.00300	.00294	.00288	.00283	.00277	.00272	.00267	.00262	.00257	.00253
67	1	.00194	.00187	.00181	.00174	.00168	.00163	.00157	.00152	.00147	.00143	.00138	.00134	.00130	.00126	.00122	.00119	.00116	.00112	.00109	.00106
67	2	.00196	.00188	.00181	.00175	.00169	.00163	.00157	.00152	.00147	.00142	.00137	.00133	.00129	.00125	.00121	.00117	.00114	.00110	.00107	.00104
67	3	.00203	.00195	.00188	.00181	.00175	.00169	.00163	.00157	.00152	.00147	.00142	.00137	.00133	.00128	.00124	.00121	.00117	.00113	.00110	.00107
67	4	.00214	.00206	.00198	.00191	.00184	.00178	.00171	.00165	.00160	.00154	.00149	.00144	.00139	.00135	.00131	.00127	.00123	.00119	.00115	.00112
67	5	.00228	.00220	.00211	.00204	.00196	.00189	.00182	.00176	.00170	.00164	.00159	.00154	.00149	.00144	.00139	.00135	.00131	.00127	.00123	.00119
67	6	.00244	.00235	.00226	.00218	.00210	.00203	.00195	.00189	.00182	.00176	.00170	.00165	.00159	.00154	.00149	.00145	.00140	.00136	.00132	.00128
67	7	.00262	.00253	.00243	.00234	.00226	.00218	.00210	.00203	.00196	.00190	.00183	.00177	.00172	.00166	.00161	.00156	.00151	.00147	.00142	.00138
67	8	.00283	.00272	.00262	.00253	.00244	.00235	.00227	.00219	.00212	.00205	.00198	.00192	.00186	.00180	.00174	.00169	.00164	.00159	.00154	.00150
67	9	.00305	.00294	.00283	.00273	.00263	.00254	.00246	.00237	.00229	.00222	.00215	.00208	.00201	.00195	.00189	.00184	.00178	.00173	.00168	.00163
67	10	.00330	.00318	.00306	.00296	.00285	.00276	.00266	.00258	.00249	.00241	.00234	.00226	.00219	.00213	.00206	.00200	.00194	.00189	.00183	.00178
67	11	.00357	.00344	.00332	.00320	.00309	.00299	.00289	.00280	.00271	.00262	.00254	.00246	.00239	.00231	.00225	.00218	.00212	.00206	.00200	.00194
67	12	.00385	.00372	.00359	.00347	.00335	.00324	.00313	.00303	.00294	.00285	.00276	.00267	.00259	.00252	.00244	.00237	.00231	.00224	.00218	.00212
67	13	.00415	.00401	.00387	.00374	.00361	.00349	.00338	.00328	.00317	.00308	.00298	.00289	.00281	.00273	.00265	.00257	.00250	.00243	.00237	.00230
67	14	.00444	.00429	.00414	.00400	.00387	.00375	.00363	.00351	.00340	.00330	.00320	.00311	.00302	.00293	.00285	.00277	.00269	.00262	.00255	.00248
67	15	.00473	.00456	.00441	.00426	.00412	.00399	.00386	.00374	.00362	.00351	.00341	.00331	.00321	.00312	.00303	.00295	.00287	.00279	.00272	.00265
67	16	.00499	.00482	.00466	.00450	.00435	.00421	.00408	.00395	.00383	.00371	.00360	.00350	.00340	.00330	.00321	.00312	.00303	.00295	.00287	.00280
67	17	.00526	.00507	.00490	.00474	.00458	.00443	.00429	.00415	.00403	.00390	.00379	.00367	.00357	.00346	.00337	.00327	.00318	.00310	.00301	.00293
67	18	.00552	.00532	.00514	.00497	.00480	.00464	.00449	.00435	.00422	.00409	.00396	.00385	.00373	.00362	.00352	.00342	.00333	.00324	.00315	.00307
67	19	.00578	.00558	.00539	.00520	.00503	.00486	.00471	.00456	.00441	.00428	.00415	.00402	.00390	.00379	.00368	.00358	.00348	.00338	.00329	.00320
67	20	.00607	.00586	.00565	.00546	.00527	.00510	.00493	.00477	.00462	.00448	.00434	.00421	.00408	.00396	.00385	.00374	.00363	.00353	.00344	.00334
67	21	.00638	.00616	.00594	.00573	.00554	.00535	.00518	.00501	.00485	.00470	.00455	.00441	.00428	.00415	.00403	.00391	.00380	.00370	.00359	.00350

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

Ages		Interest Rate																		
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
67	22	.00671	.00647	.00624	.00603	.00582	.00562	.00544	.00526	.00509	.00493	.00478	.00463	.00449	.00435	.00422	.00410	.00398	.00387	.00376	.00366
67	23	.00707	.00682	.00658	.00635	.00613	.00592	.00572	.00553	.00535	.00518	.00502	.00486	.00471	.00457	.00444	.00431	.00418	.00406	.00395	.00384
67	24	.00747	.00720	.00694	.00670	.00646	.00624	.00603	.00583	.00564	.00546	.00529	.00512	.00496	.00481	.00467	.00453	.00440	.00427	.00415	.00403
67	25	.00790	.00761	.00734	.00708	.00683	.00660	.00638	.00616	.00596	.00577	.00558	.00541	.00524	.00508	.00493	.00478	.00464	.00450	.00438	.00425
67	26	.00837	.00807	.00778	.00750	.00724	.00699	.00675	.00653	.00631	.00611	.00591	.00572	.00554	.00537	.00521	.00505	.00490	.00476	.00462	.00449
67	27	.00889	.00857	.00826	.00797	.00769	.00742	.00717	.00693	.00670	.00648	.00627	.00607	.00588	.00570	.00553	.00536	.00520	.00505	.00490	.00476
67	28	.00946	.00911	.00878	.00847	.00817	.00789	.00762	.00736	.00712	.00689	.00666	.00645	.00625	.00606	.00587	.00569	.00552	.00536	.00521	.00506
67	29	.01007	.00970	.00935	.00901	.00870	.00840	.00811	.00784	.00758	.00733	.00709	.00687	.00665	.00644	.00625	.00606	.00588	.00570	.00554	.00538
67	30	.01072	.01033	.00996	.00960	.00927	.00895	.00864	.00835	.00807	.00781	.00755	.00731	.00708	.00686	.00665	.00645	.00626	.00607	.00589	.00572
67	31	.01143	.01101	.01062	.01024	.00988	.00954	.00921	.00890	.00861	.00832	.00805	.00780	.00755	.00731	.00709	.00687	.00667	.00647	.00628	.00610
67	32	.01219	.01175	.01132	.01092	.01054	.01018	.00983	.00950	.00918	.00888	.00859	.00832	.00805	.00780	.00756	.00733	.00711	.00690	.00670	.00650
67	33	.01301	.01254	.01209	.01166	.01126	.01087	.01050	.01014	.00981	.00949	.00918	.00888	.00860	.00834	.00808	.00783	.00760	.00737	.00715	.00695
67	34	.01390	.01339	.01292	.01246	.01203	.01161	.01122	.01084	.01048	.01014	.00981	.00950	.00920	.00891	.00864	.00837	.00812	.00788	.00765	.00742
67	35	.01485	.01432	.01381	.01333	.01286	.01242	.01200	.01160	.01122	.01085	.01050	.01016	.00984	.00954	.00924	.00896	.00869	.00843	.00819	.00795
67	36	.01588	.01531	.01477	.01426	.01376	.01329	.01285	.01242	.01201	.01162	.01124	.01089	.01054	.01022	.00990	.00960	.00931	.00904	.00877	.00852
67	37	.01699	.01639	.01581	.01526	.01474	.01424	.01376	.01330	.01287	.01245	.01205	.01167	.01130	.01095	.01062	.01029	.00999	.00969	.00941	.00913
67	38	.01819	.01754	.01693	.01635	.01579	.01526	.01475	.01426	.01379	.01335	.01292	.01252	.01213	.01175	.01139	.01105	.01072	.01040	.01010	.00981
67	39	.01947	.01879	.01814	.01752	.01692	.01635	.01581	.01529	.01480	.01432	.01387	.01343	.01302	.01262	.01223	.01187	.01151	.01118	.01085	.01054
67	40	.02085	.02013	.01944	.01878	.01814	.01754	.01696	.01641	.01588	.01538	.01489	.01443	.01398	.01356	.01315	.01276	.01238	.01202	.01167	.01133
67	41	.02234	.02157	.02084	.02014	.01946	.01882	.01821	.01762	.01706	.01652	.01600	.01551	.01503	.01458	.01414	.01372	.01332	.01293	.01256	.01220
67	42	.02394	.02312	.02234	.02160	.02088	.02020	.01955	.01892	.01832	.01775	.01720	.01667	.01617	.01568	.01522	.01477	.01434	.01392	.01353	.01314
67	43	.02564	.02478	.02395	.02316	.02240	.02168	.02099	.02032	.01969	.01908	.01849	.01793	.01739	.01687	.01637	.01590	.01544	.01500	.01457	.01416
67	44	.02746	.02655	.02567	.02483	.02403	.02326	.02253	.02182	.02114	.02050	.01987	.01927	.01870	.01815	.01762	.01711	.01662	.01615	.01570	.01526
67	45	.02939	.02842	.02750	.02661	.02576	.02495	.02416	.02342	.02270	.02201	.02135	.02071	.02010	.01951	.01895	.01841	.01789	.01738	.01690	.01644
67	46	.03143	.03041	.02943	.02849	.02759	.02673	.02590	.02511	.02435	.02362	.02291	.02224	.02159	.02097	.02037	.01979	.01924	.01870	.01819	.01769
67	47	.03358	.03250	.03147	.03048	.02953	.02862	.02774	.02690	.02609	.02532	.02457	.02386	.02317	.02251	.02187	.02126	.02067	.02010	.01955	.01902
67	48	.03585	.03471	.03362	.03258	.03157	.03061	.02968	.02879	.02794	.02712	.02633	.02557	.02484	.02414	.02347	.02282	.02219	.02158	.02100	.02044
67	49	.03823	.03703	.03589	.03478	.03372	.03271	.03173	.03079	.02989	.02902	.02819	.02739	.02661	.02587	.02515	.02446	.02380	.02316	.02254	.02195
67	50	.04074	.03948	.03827	.03711	.03599	.03492	.03389	.03290	.03195	.03104	.03015	.02931	.02849	.02770	.02694	.02621	.02551	.02483	.02418	.02354
67	51	.04337	.04204	.04077	.03955	.03838	.03725	.03617	.03513	.03412	.03316	.03223	.03133	.03047	.02964	.02883	.02806	.02732	.02660	.02590	.02524
67	52	.04611	.04472	.04339	.04211	.04088	.03969	.03855	.03745	.03640	.03538	.03440	.03345	.03254	.03167	.03082	.03000	.02922	.02846	.02772	.02702
67	53	.04897	.04752	.04612	.04478	.04348	.04224	.04104	.03989	.03878	.03771	.03667	.03568	.03472	.03380	.03290	.03204	.03121	.03041	.02964	.02889
67	54	.05194	.05042	.04896	.04755	.04620	.04489	.04364	.04243	.04126	.04014	.03905	.03801	.03700	.03602	.03509	.03418	.03330	.03246	.03164	.03085
67	55	.05503	.05344	.05192	.05044	.04903	.04766	.04634	.04508	.04385	.04267	.04153	.04044	.03938	.03835	.03737	.03641	.03549	.03460	.03374	.03291
67	56	.05824	.05658	.05499	.05345	.05197	.05054	.04916	.04783	.04655	.04532	.04412	.04297	.04186	.04079	.03975	.03875	.03778	.03684	.03594	.03506
67	57	.06156	.05983	.05817	.05656	.05502	.05353	.05209	.05070	.04936	.04807	.04682	.04561	.04445	.04332	.04224	.04119	.04017	.03919	.03824	.03732
67	58	.06498	.06318	.06145	.05978	.05817	.05661	.05511	.05367	.05227	.05092	.04961	.04835	.04713	.04596	.04482	.04372	.04265	.04162	.04062	.03966
67	59	.06850	.06663	.06483	.06309	.06141	.05980	.05823	.05672	.05526	.05386	.05249	.05118	.04991	.04867	.04748	.04633	.04522	.04414	.04310	.04208
67	60	.07210	.07017	.06830	.06649	.06475	.06307	.06144	.05987	.05835	.05688	.05547	.05409	.05277	.05148	.05024	.04904	.04787	.04674	.04565	.04460
67	61	.07580	.07380	.07186	.06999	.06818	.06643	.06474	.06311	.06153	.06001	.05853	.05710	.05572	.05438	.05309	.05183	.05062	.04944	.04830	.04719
67	62	.07961	.07753	.07552	.07359	.07171	.06990	.06815	.06646	.06482	.06323	.06170	.06021	.05877	.05738	.05603	.05473	.05346	.05223	.05105	.04989
67	63	.08351	.08136	.07929	.07728	.07535	.07347	.07166	.06990	.06820	.06656	.06497	.06342	.06193	.06048	.05908	.05772	.05641	.05513	.05389	.05269
67	64	.08750	.08529	.08315	.08108	.07907	.07713	.07526	.07344	.07168	.06998	.06833	.06673	.06518	.06368	.06223	.06082	.05945	.05812	.05683	.05559
67	65	.09158	.08930	.08709	.08496	.08289	.08089	.07895	.07707	.07526	.07349	.07179	.07013	.06853	.06697	.06547	.06400	.06258	.06121	.05987	.05857
67	66	.09574	.09339	.09112	.08892	.08680	.08473	.08273	.08080	.07892	.07710	.07534	.07363	.07197	.07036	.06880	.06729	.06582	.06439	.06301	.06166
67	67	.09999	.09758	.09525	.09299	.09079	.08867	.08661	.08462	.08269	.08081	.07899	.07723	.07551	.07385	.07224	.07068	.06916	.06768	.06624	.06485
68	0	.00394	.00384	.00375	.00367	.00359	.00351	.00343	.00336	.00329	.00322	.00316	.00309	.00303	.00298	.00292	.00287	.00281	.00276	.00272	.00267
68	1	.00200	.00193	.00186	.00180	.00174	.00168	.00163	.00158	.00153	.00148	.00143	.00139	.00135	.00131	.00127	.00124	.00120	.00117	.00114	.00111
68	2	.00201	.00194	.00187	.00180	.00174	.00168	.00162	.00157	.00152	.00147	.00142	.00138	.00133	.00129	.00125	.00122	.00118	.00115	.00111	.00108
68	3	.00209	.00201	.00194	.00187	.00180	.00174	.00168	.00162	.00157	.00152	.00147	.00142	.00137	.00133	.00129	.00125	.00121	.00118	.00114	.00111

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
68	4	.00220	.00212	.00204	.00197	.00190	.00183	.00177	.00171	.00165	.00159	.00154	.00149	.00144	.00140	.00135	.00131	.00127	.00123	.00120	.00116
68	5	.00235	.00226	.00218	.00210	.00202	.00195	.00188	.00182	.00176	.00170	.00164	.00159	.00154	.00149	.00144	.00140	.00135	.00131	.00127	.00124
68	6	.00251	.00242	.00233	.00225	.00217	.00209	.00202	.00195	.00188	.00182	.00176	.00170	.00165	.00160	.00155	.00150	.00145	.00141	.00137	.00133
68	7	.00270	.00260	.00251	.00242	.00233	.00225	.00217	.00210	.00203	.00196	.00190	.00184	.00178	.00172	.00167	.00162	.00157	.00152	.00148	.00144
68	8	.00291	.00280	.00270	.00260	.00251	.00243	.00234	.00227	.00219	.00212	.00205	.00199	.00192	.00186	.00181	.00175	.00170	.00165	.00160	.00156
68	9	.00314	.00303	.00292	.00282	.00272	.00263	.00254	.00245	.00237	.00230	.00223	.00216	.00209	.00203	.00196	.00191	.00185	.00180	.00174	.00170
68	10	.00340	.00328	.00316	.00305	.00295	.00285	.00276	.00267	.00258	.00250	.00242	.00235	.00227	.00221	.00214	.00208	.00202	.00196	.00191	.00185
68	11	.00368	.00355	.00343	.00331	.00320	.00309	.00299	.00290	.00280	.00272	.00263	.00255	.00248	.00240	.00234	.00227	.00220	.00214	.00208	.00203
68	12	.00398	.00384	.00371	.00358	.00347	.00335	.00325	.00314	.00305	.00295	.00286	.00278	.00270	.00262	.00254	.00247	.00240	.00234	.00227	.00221
68	13	.00429	.00414	.00400	.00387	.00374	.00362	.00351	.00340	.00329	.00319	.00310	.00301	.00292	.00284	.00276	.00268	.00261	.00254	.00247	.00240
68	14	.00459	.00443	.00428	.00414	.00401	.00388	.00376	.00364	.00353	.00343	.00333	.00323	.00314	.00305	.00296	.00288	.00281	.00273	.00266	.00259
68	15	.00488	.00472	.00456	.00441	.00427	.00413	.00400	.00388	.00376	.00365	.00354	.00344	.00334	.00325	.00316	.00307	.00299	.00291	.00284	.00276
68	16	.00516	.00498	.00482	.00466	.00451	.00437	.00423	.00410	.00398	.00386	.00374	.00364	.00353	.00343	.00334	.00325	.00316	.00308	.00300	.00292
68	17	.00543	.00524	.00507	.00490	.00474	.00459	.00445	.00431	.00418	.00405	.00393	.00382	.00371	.00361	.00351	.00341	.00332	.00323	.00315	.00306
68	18	.00569	.00550	.00531	.00514	.00497	.00481	.00466	.00451	.00437	.00424	.00412	.00400	.00388	.00377	.00367	.00357	.00347	.00338	.00329	.00320
68	19	.00597	.00576	.00557	.00538	.00520	.00504	.00488	.00472	.00458	.00444	.00430	.00418	.00406	.00394	.00383	.00372	.00362	.00352	.00343	.00334
68	20	.00626	.00605	.00584	.00564	.00546	.00528	.00511	.00495	.00479	.00465	.00451	.00437	.00424	.00412	.00400	.00389	.00378	.00368	.00358	.00349
68	21	.00658	.00635	.00613	.00592	.00573	.00554	.00536	.00519	.00503	.00487	.00472	.00458	.00444	.00432	.00419	.00407	.00396	.00385	.00375	.00365
68	22	.00692	.00668	.00645	.00623	.00602	.00582	.00563	.00545	.00527	.00511	.00495	.00480	.00466	.00452	.00439	.00427	.00415	.00403	.00392	.00381
68	23	.00729	.00703	.00679	.00655	.00633	.00612	.00592	.00573	.00554	.00537	.00520	.00505	.00489	.00475	.00461	.00448	.00435	.00423	.00411	.00400
68	24	.00769	.00742	.00716	.00691	.00667	.00645	.00624	.00603	.00584	.00566	.00548	.00531	.00515	.00500	.00485	.00471	.00457	.00444	.00432	.00420
68	25	.00814	.00784	.00757	.00730	.00705	.00682	.00659	.00637	.00617	.00597	.00579	.00561	.00544	.00527	.00512	.00497	.00482	.00469	.00455	.00443
68	26	.00862	.00831	.00802	.00774	.00747	.00722	.00698	.00675	.00653	.00632	.00612	.00593	.00575	.00558	.00541	.00525	.00510	.00495	.00481	.00468
68	27	.00915	.00882	.00851	.00821	.00793	.00766	.00741	.00716	.00693	.00671	.00649	.00629	.00610	.00591	.00574	.00557	.00540	.00525	.00510	.00496
68	28	.00973	.00938	.00905	.00873	.00843	.00814	.00787	.00761	.00736	.00713	.00690	.00668	.00648	.00628	.00609	.00591	.00574	.00557	.00541	.00526
68	29	.01036	.00998	.00963	.00929	.00897	.00867	.00838	.00810	.00783	.00758	.00734	.00711	.00689	.00668	.00648	.00629	.00610	.00592	.00576	.00559
68	30	.01103	.01064	.01026	.00990	.00956	.00923	.00892	.00863	.00835	.00808	.00782	.00757	.00734	.00711	.00690	.00669	.00650	.00631	.00613	.00595
68	31	.01176	.01134	.01093	.01055	.01019	.00984	.00951	.00920	.00890	.00861	.00833	.00807	.00782	.00758	.00735	.00713	.00692	.00672	.00653	.00634
68	32	.01254	.01209	.01166	.01126	.01087	.01050	.01015	.00981	.00949	.00918	.00889	.00861	.00834	.00809	.00784	.00761	.00738	.00717	.00696	.00676
68	33	.01339	.01291	.01245	.01202	.01161	.01121	.01084	.01048	.01013	.00981	.00950	.00920	.00891	.00864	.00837	.00812	.00788	.00765	.00743	.00722
68	34	.01430	.01379	.01330	.01284	.01240	.01198	.01158	.01120	.01083	.01048	.01015	.00983	.00952	.00923	.00895	.00868	.00843	.00818	.00794	.00772
68	35	.01528	.01474	.01422	.01373	.01326	.01282	.01239	.01198	.01159	.01122	.01086	.01052	.01019	.00988	.00958	.00930	.00902	.00876	.00850	.00826
68	36	.01634	.01577	.01522	.01469	.01419	.01372	.01326	.01283	.01241	.01201	.01163	.01127	.01092	.01059	.01027	.00996	.00966	.00938	.00911	.00885
68	37	.01748	.01687	.01629	.01573	.01520	.01469	.01420	.01374	.01330	.01287	.01247	.01208	.01170	.01135	.01101	.01068	.01036	.01006	.00977	.00949
68	38	.01872	.01807	.01744	.01685	.01628	.01574	.01523	.01473	.01426	.01381	.01337	.01296	.01256	.01218	.01181	.01146	.01112	.01080	.01049	.01019
68	39	.02004	.01935	.01869	.01806	.01746	.01688	.01633	.01580	.01530	.01481	.01435	.01391	.01348	.01308	.01269	.01231	.01195	.01160	.01127	.01095
68	40	.02147	.02074	.02003	.01936	.01872	.01811	.01752	.01696	.01642	.01591	.01541	.01494	.01449	.01405	.01364	.01323	.01285	.01248	.01212	.01178
68	41	.02301	.02223	.02148	.02077	.02009	.01944	.01881	.01821	.01764	.01709	.01657	.01606	.01558	.01511	.01467	.01424	.01383	.01343	.01305	.01269
68	42	.02466	.02383	.02304	.02229	.02156	.02087	.02020	.01957	.01896	.01837	.01781	.01727	.01676	.01626	.01579	.01533	.01489	.01447	.01406	.01367
68	43	.02643	.02555	.02471	.02391	.02314	.02240	.02170	.02102	.02037	.01975	.01915	.01858	.01803	.01750	.01699	.01651	.01604	.01558	.01515	.01473
68	44	.02832	.02739	.02650	.02565	.02483	.02405	.02330	.02258	.02189	.02123	.02059	.01998	.01940	.01883	.01829	.01777	.01727	.01679	.01633	.01588
68	45	.03032	.02933	.02839	.02749	.02662	.02580	.02500	.02424	.02351	.02280	.02213	.02148	.02086	.02026	.01968	.01913	.01859	.01808	.01758	.01711
68	46	.03244	.03140	.03040	.02945	.02853	.02765	.02681	.02600	.02523	.02448	.02376	.02307	.02241	.02177	.02116	.02057	.02000	.01946	.01893	.01842
68	47	.03467	.03357	.03252	.03151	.03055	.02962	.02872	.02787	.02705	.02625	.02549	.02476	.02406	.02338	.02273	.02210	.02150	.02092	.02036	.01982
68	48	.03703	.03587	.03476	.03370	.03267	.03169	.03075	.02984	.02897	.02813	.02733	.02655	.02581	.02509	.02440	.02373	.02309	.02247	.02188	.02130
68	49	.03951	.03829	.03712	.03600	.03492	.03388	.03289	.03193	.03101	.03012	.02927	.02845	.02766	.02690	.02616	.02546	.02478	.02412	.02349	.02288
68	50	.04212	.04083	.03960	.03842	.03728	.03619	.03514	.03413	.03316	.03222	.03132	.03045	.02962	.02881	.02804	.02729	.02657	.02587	.02520	.02455
68	51	.04485	.04351	.04221	.04097	.03977	.03862	.03752	.03645	.03543	.03444	.03349	.03257	.03169	.03084	.03002	.02923	.02846	.02772	.02701	.02633
68	52	.04772	.04630	.04494	.04364	.04238	.04117	.04001	.03888	.03780	.03676	.03576	.03480	.03386	.03297	.03210	.03126	.03045	.02968	.02892	.02820
68	53	.05070	.04922	.04779	.04642	.04510	.04383	.04261	.04143	.04030	.03920	.03814	.03713	.03614	.03520	.03428	.03340	.03255	.03172	.03093	.03016

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

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
68	54	.05381	.05226	.05076	.04933	.04794	.04661	.04533	.04409	.04290	.04175	.04064	.03957	.03853	.03753	.03657	.03564	.03474	.03387	.03304	.03222
68	55	.05704	.05542	.05386	.05235	.05090	.04951	.04816	.04686	.04561	.04441	.04324	.04212	.04103	.03998	.03897	.03799	.03704	.03613	.03524	.03439
68	56	.06039	.05870	.05707	.05550	.05398	.05252	.05112	.04976	.04845	.04718	.04596	.04478	.04364	.04254	.04147	.04044	.03945	.03849	.03756	.03666
68	57	.06386	.06210	.06040	.05876	.05718	.05566	.05418	.05276	.05139	.05007	.04879	.04755	.04636	.04520	.04409	.04301	.04196	.04095	.03997	.03903
68	58	.06745	.06562	.06384	.06214	.06049	.05890	.05736	.05588	.05445	.05306	.05172	.05043	.04918	.04797	.04680	.04567	.04457	.04351	.04249	.04149
68	59	.07114	.06923	.06739	.06561	.06390	.06224	.06064	.05909	.05760	.05615	.05475	.05340	.05210	.05083	.04961	.04842	.04728	.04617	.04509	.04405
68	60	.07492	.07294	.07103	.06918	.06740	.06568	.06401	.06240	.06084	.05934	.05788	.05647	.05511	.05379	.05251	.05127	.05008	.04891	.04779	.04670
68	61	.07881	.07676	.07478	.07286	.07101	.06922	.06749	.06581	.06419	.06263	.06111	.05964	.05822	.05684	.05551	.05422	.05297	.05176	.05058	.04944
68	62	.08281	.08068	.07863	.07665	.07473	.07287	.07107	.06933	.06765	.06602	.06445	.06292	.06144	.06001	.05862	.05728	.05597	.05471	.05348	.05229
68	63	.08692	.08472	.08260	.08054	.07855	.07663	.07477	.07297	.07122	.06953	.06790	.06631	.06477	.06328	.06184	.06044	.05908	.05777	.05649	.05525
68	64	.09112	.08886	.08666	.08454	.08248	.08050	.07857	.07670	.07490	.07315	.07145	.06980	.06821	.06666	.06517	.06371	.06230	.06093	.05960	.05831
68	65	.09542	.09309	.09082	.08863	.08651	.08446	.08247	.08054	.07867	.07686	.07510	.07340	.07175	.07015	.06859	.06708	.06562	.06420	.06282	.06148
68	66	.09982	.09741	.09508	.09283	.09064	.08852	.08647	.08448	.08255	.08068	.07886	.07710	.07539	.07373	.07213	.07056	.06905	.06757	.06614	.06475
68	67	.10431	.10184	.09944	.09712	.09487	.09269	.09058	.08852	.08653	.08460	.08273	.08091	.07915	.07743	.07577	.07415	.07258	.07106	.06958	.06814
68	68	.10888	.10635	.10389	.10150	.09919	.09695	.09477	.09266	.09061	.08862	.08669	.08482	.08300	.08123	.07951	.07784	.07622	.07465	.07311	.07162
69	0	.00411	.00402	.00393	.00384	.00375	.00367	.00360	.00352	.00345	.00338	.00332	.00325	.00319	.00313	.00307	.00302	.00297	.00291	.00286	.00282
69	1	.00206	.00199	.00192	.00186	.00180	.00174	.00168	.00163	.00158	.00153	.00149	.00144	.00140	.00136	.00132	.00128	.00125	.00122	.00118	.00115
69	2	.00207	.00200	.00192	.00186	.00179	.00173	.00168	.00162	.00157	.00152	.00147	.00142	.00138	.00134	.00130	.00126	.00123	.00119	.00116	.00113
69	3	.00215	.00207	.00199	.00192	.00186	.00179	.00173	.00167	.00162	.00156	.00151	.00147	.00142	.00138	.00133	.00129	.00126	.00122	.00118	.00115
69	4	.00226	.00218	.00210	.00203	.00195	.00189	.00182	.00176	.00170	.00165	.00159	.00154	.00149	.00145	.00140	.00136	.00132	.00128	.00124	.00121
69	5	.00241	.00232	.00224	.00216	.00208	.00201	.00194	.00187	.00181	.00175	.00170	.00164	.00159	.00154	.00149	.00145	.00140	.00136	.00132	.00128
69	6	.00258	.00249	.00240	.00231	.00223	.00215	.00208	.00201	.00194	.00188	.00182	.00176	.00171	.00165	.00160	.00155	.00151	.00146	.00142	.00138
69	7	.00278	.00268	.00258	.00249	.00240	.00232	.00224	.00217	.00209	.00203	.00196	.00190	.00184	.00178	.00173	.00168	.00163	.00158	.00153	.00149
69	8	.00299	.00288	.00278	.00268	.00259	.00250	.00242	.00234	.00226	.00219	.00212	.00205	.00199	.00193	.00187	.00182	.00176	.00171	.00166	.00162
69	9	.00323	.00312	.00301	.00290	.00281	.00271	.00262	.00254	.00245	.00238	.00230	.00223	.00216	.00210	.00204	.00198	.00192	.00187	.00181	.00176
69	10	.00350	.00338	.00326	.00315	.00304	.00294	.00285	.00276	.00267	.00259	.00251	.00243	.00236	.00229	.00222	.00216	.00210	.00204	.00198	.00193
69	11	.00379	.00366	.00353	.00342	.00330	.00320	.00309	.00300	.00290	.00281	.00273	.00265	.00257	.00250	.00242	.00236	.00229	.00223	.00217	.00211
69	12	.00410	.00396	.00383	.00370	.00358	.00347	.00336	.00325	.00315	.00306	.00297	.00288	.00280	.00272	.00264	.00257	.00250	.00243	.00237	.00231
69	13	.00442	.00427	.00413	.00400	.00387	.00375	.00363	.00352	.00341	.00331	.00321	.00312	.00303	.00295	.00287	.00279	.00271	.00264	.00257	.00251
69	14	.00474	.00458	.00443	.00428	.00415	.00402	.00389	.00378	.00366	.00356	.00345	.00335	.00326	.00317	.00308	.00300	.00292	.00284	.00277	.00270
69	15	.00504	.00487	.00471	.00456	.00441	.00428	.00415	.00402	.00390	.00379	.00368	.00357	.00347	.00338	.00329	.00320	.00312	.00303	.00296	.00288
69	16	.00532	.00515	.00498	.00482	.00467	.00452	.00438	.00425	.00412	.00400	.00389	.00378	.00367	.00357	.00347	.00338	.00329	.00321	.00312	.00305
69	17	.00560	.00541	.00524	.00507	.00490	.00475	.00460	.00447	.00433	.00421	.00408	.00397	.00386	.00375	.00365	.00355	.00346	.00337	.00328	.00320
69	18	.00587	.00568	.00549	.00531	.00514	.00498	.00482	.00468	.00453	.00440	.00427	.00415	.00403	.00392	.00381	.00371	.00361	.00352	.00343	.00334
69	19	.00616	.00595	.00575	.00556	.00538	.00521	.00505	.00489	.00474	.00460	.00447	.00434	.00421	.00410	.00398	.00387	.00377	.00367	.00357	.00348
69	20	.00646	.00624	.00603	.00583	.00564	.00546	.00528	.00512	.00496	.00482	.00467	.00454	.00441	.00428	.00416	.00405	.00394	.00383	.00373	.00363
69	21	.00678	.00655	.00633	.00612	.00592	.00572	.00554	.00537	.00520	.00505	.00490	.00475	.00461	.00448	.00436	.00423	.00412	.00401	.00390	.00380
69	22	.00713	.00688	.00665	.00642	.00621	.00601	.00582	.00563	.00546	.00529	.00513	.00498	.00483	.00470	.00456	.00443	.00431	.00419	.00408	.00397
69	23	.00751	.00725	.00700	.00676	.00653	.00632	.00612	.00592	.00574	.00556	.00539	.00523	.00507	.00493	.00479	.00465	.00452	.00440	.00428	.00416
69	24	.00792	.00764	.00738	.00713	.00689	.00666	.00644	.00624	.00604	.00585	.00567	.00550	.00534	.00518	.00503	.00489	.00475	.00462	.00449	.00437
69	25	.00837	.00808	.00780	.00753	.00728	.00704	.00681	.00659	.00638	.00618	.00599	.00581	.00563	.00547	.00531	.00516	.00501	.00487	.00473	.00461
69	26	.00887	.00855	.00826	.00797	.00770	.00745	.00720	.00697	.00675	.00654	.00633	.00614	.00596	.00578	.00561	.00545	.00529	.00514	.00500	.00486
69	27	.00942	.00908	.00877	.00846	.00818	.00790	.00764	.00740	.00716	.00693	.00672	.00651	.00632	.00613	.00595	.00577	.00561	.00545	.00530	.00515
69	28	.01001	.00965	.00932	.00900	.00869	.00840	.00812	.00786	.00761	.00737	.00714	.00692	.00671	.00651	.00631	.00613	.00595	.00579	.00562	.00547
69	29	.01065	.01027	.00991	.00957	.00925	.00894	.00864	.00836	.00809	.00784	.00759	.00736	.00713	.00692	.00672	.00652	.00633	.00615	.00598	.00581
69	30	.01134	.01094	.01056	.01020	.00985	.00952	.00921	.00891	.00862	.00835	.00808	.00783	.00760	.00737	.00715	.00694	.00674	.00655	.00636	.00618
69	31	.01209	.01166	.01125	.01087	.01050	.01015	.00981	.00949	.00919	.00889	.00862	.00835	.00809	.00785	.00762	.00739	.00718	.00697	.00678	.00659
69	32	.01289	.01244	.01200	.01159	.01120	.01082	.01047	.01012	.00980	.00949	.00919	.00891	.00863	.00837	.00812	.00788	.00765	.00743	.00722	.00702
69	33	.01376	.01327	.01281	.01237	.01196	.01156	.01118	.01081	.01046	.01013	.00981	.00951	.00922	.00894	.00867	.00842	.00817	.00794	.00771	.00750
69	34	.01469	.01418	.01369	.01322	.01277	.01235	.01194	.01155	.01118	.01083	.01049	.01016	.00985	.00956	.00927	.00900	.00874	.00848	.00824	.00801

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
69	35	.01571	.01516	.01464	.01414	.01366	.01321	.01278	.01236	.01197	.01159	.01123	.01088	.01055	.01023	.00992	.00963	.00935	.00908	.00882	.00858
69	36	.01680	.01622	.01566	.01513	.01462	.01414	.01368	.01323	.01281	.01241	.01202	.01165	.01130	.01096	.01063	.01032	.01002	.00973	.00945	.00919
69	37	.01798	.01735	.01676	.01620	.01566	.01514	.01465	.01418	.01373	.01330	.01288	.01249	.01211	.01175	.01140	.01106	.01074	.01043	.01014	.00985
69	38	.01925	.01859	.01796	.01735	.01678	.01623	.01571	.01520	.01472	.01426	.01382	.01340	.01299	.01261	.01223	.01188	.01153	.01120	.01089	.01058
69	39	.02061	.01991	.01924	.01860	.01799	.01741	.01685	.01631	.01580	.01531	.01484	.01438	.01395	.01354	.01314	.01276	.01239	.01204	.01170	.01137
69	40	.02209	.02134	.02063	.01995	.01930	.01868	.01808	.01751	.01696	.01644	.01594	.01546	.01499	.01455	.01413	.01372	.01332	.01295	.01258	.01224
69	41	.02368	.02289	.02213	.02141	.02071	.02005	.01942	.01881	.01823	.01767	.01713	.01662	.01613	.01565	.01520	.01476	.01434	.01394	.01355	.01318
69	42	.02538	.02454	.02374	.02297	.02224	.02153	.02086	.02021	.01959	.01900	.01843	.01788	.01735	.01685	.01636	.01589	.01545	.01501	.01460	.01420
69	43	.02721	.02632	.02547	.02466	.02387	.02313	.02241	.02172	.02106	.02043	.01982	.01924	.01867	.01814	.01762	.01712	.01664	.01618	.01574	.01531
69	44	.02917	.02822	.02732	.02646	.02563	.02483	.02407	.02334	.02264	.02196	.02132	.02069	.02010	.01952	.01897	.01844	.01793	.01744	.01696	.01651
69	45	.03124	.03024	.02929	.02837	.02749	.02665	.02584	.02506	.02432	.02360	.02291	.02225	.02162	.02100	.02042	.01985	.01931	.01878	.01828	.01779
69	46	.03344	.03238	.03137	.03040	.02947	.02858	.02772	.02690	.02611	.02535	.02462	.02391	.02324	.02259	.02196	.02136	.02078	.02022	.01968	.01916
69	47	.03576	.03464	.03357	.03255	.03156	.03062	.02971	.02884	.02800	.02719	.02642	.02567	.02496	.02426	.02360	.02296	.02234	.02175	.02117	.02062
69	48	.03820	.03703	.03590	.03482	.03378	.03278	.03182	.03089	.03001	.02915	.02833	.02754	.02678	.02605	.02534	.02466	.02400	.02337	.02276	.02217
69	49	.04078	.03954	.03835	.03721	.03611	.03506	.03404	.03307	.03213	.03122	.03036	.02952	.02871	.02793	.02718	.02646	.02577	.02509	.02445	.02382
69	50	.04349	.04219	.04094	.03973	.03858	.03746	.03639	.03536	.03437	.03342	.03250	.03161	.03076	.02994	.02914	.02838	.02764	.02693	.02624	.02557
69	51	.04634	.04497	.04366	.04239	.04117	.04000	.03887	.03779	.03674	.03573	.03476	.03382	.03292	.03205	.03121	.03040	.02962	.02887	.02814	.02743
69	52	.04932	.04788	.04650	.04517	.04389	.04266	.04147	.04033	.03922	.03816	.03714	.03615	.03520	.03428	.03339	.03253	.03171	.03091	.03014	.02939
69	53	.05243	.05093	.04947	.04808	.04673	.04544	.04419	.04299	.04183	.04071	.03963	.03859	.03758	.03661	.03568	.03477	.03390	.03306	.03224	.03145
69	54	.05567	.05409	.05257	.05111	.04970	.04834	.04703	.04577	.04455	.04337	.04224	.04114	.04008	.03906	.03808	.03712	.03620	.03531	.03445	.03362
69	55	.05904	.05739	.05580	.05427	.05279	.05137	.04999	.04867	.04739	.04616	.04496	.04381	.04270	.04163	.04059	.03959	.03862	.03768	.03677	.03589
69	56	.06255	.06082	.05916	.05756	.05601	.05452	.05308	.05170	.05036	.04906	.04781	.04660	.04544	.04431	.04322	.04216	.04114	.04016	.03920	.03828
69	57	.06618	.06438	.06265	.06098	.05936	.05780	.05630	.05485	.05344	.05209	.05078	.04951	.04829	.04711	.04596	.04485	.04378	.04275	.04174	.04077
69	58	.06993	.06806	.06625	.06451	.06283	.06120	.05963	.05811	.05665	.05523	.05386	.05253	.05125	.05001	.04881	.04765	.04653	.04544	.04439	.04336
69	59	.07379	.07185	.06997	.06815	.06640	.06470	.06307	.06148	.05995	.05847	.05704	.05566	.05432	.05302	.05177	.05055	.04937	.04823	.04713	.04606
69	60	.07776	.07574	.07379	.07190	.07008	.06831	.06661	.06496	.06337	.06182	.06033	.05888	.05749	.05613	.05482	.05355	.05232	.05112	.04997	.04885
69	61	.08184	.07974	.07772	.07576	.07386	.07203	.07026	.06854	.06689	.06528	.06372	.06222	.06076	.05935	.05798	.05665	.05537	.05412	.05291	.05174
69	62	.08604	.08387	.08177	.07974	.07777	.07587	.07403	.07225	.07053	.06886	.06724	.06567	.06415	.06268	.06126	.05987	.05853	.05723	.05597	.05475
69	63	.09035	.08811	.08594	.08383	.08180	.07983	.07792	.07607	.07429	.07255	.07087	.06924	.06767	.06614	.06465	.06321	.06182	.06046	.05915	.05787
69	64	.09478	.09246	.09022	.08804	.08594	.08390	.08193	.08001	.07816	.07636	.07462	.07293	.07129	.06970	.06816	.06666	.06521	.06380	.06243	.06111
69	65	.09931	.09692	.09460	.09236	.09019	.08808	.08604	.08406	.08214	.08028	.07848	.07673	.07503	.07338	.07178	.07023	.06872	.06726	.06583	.06445
69	66	.10394	.10148	.09910	.09678	.09454	.09237	.09026	.08822	.08624	.08431	.08245	.08064	.07888	.07717	.07552	.07391	.07234	.07083	.06935	.06792
69	67	.10869	.10615	.10370	.10132	.09901	.09677	.09460	.09250	.09045	.08847	.08654	.08467	.08285	.08109	.07937	.07771	.07609	.07452	.07299	.07150
69	68	.11352	.11092	.10840	.10595	.10358	.10128	.09904	.09687	.09477	.09272	.09074	.08881	.08693	.08511	.08334	.08162	.07995	.07832	.07674	.07520
69	69	.11842	.11576	.11317	.11066	.10823	.10586	.10357	.10134	.09917	.09707	.09502	.09303	.09110	.08923	.08740	.08563	.08390	.08222	.08059	.07900
70	0	.00429	.00420	.00410	.00401	.00393	.00385	.00377	.00369	.00362	.00355	.00348	.00342	.00335	.00329	.00323	.00318	.00312	.00307	.00302	.00297
70	1	.00212	.00205	.00198	.00192	.00185	.00179	.00174	.00168	.00163	.00158	.00154	.00149	.00145	.00141	.00137	.00133	.00130	.00126	.00123	.00120
70	2	.00213	.00205	.00198	.00191	.00185	.00179	.00173	.00167	.00162	.00157	.00152	.00147	.00143	.00139	.00135	.00131	.00127	.00123	.00120	.00117
70	3	.00220	.00212	.00205	.00198	.00191	.00184	.00178	.00172	.00167	.00161	.00156	.00151	.00147	.00142	.00138	.00134	.00130	.00126	.00123	.00119
70	4	.00232	.00224	.00216	.00208	.00201	.00194	.00187	.00181	.00175	.00170	.00164	.00159	.00154	.00149	.00145	.00141	.00136	.00132	.00129	.00125
70	5	.00247	.00238	.00230	.00222	.00214	.00207	.00200	.00193	.00187	.00181	.00175	.00169	.00164	.00159	.00154	.00150	.00145	.00141	.00137	.00133
70	6	.00265	.00255	.00246	.00238	.00229	.00222	.00214	.00207	.00200	.00194	.00188	.00182	.00176	.00171	.00166	.00161	.00156	.00151	.00147	.00143
70	7	.00285	.00275	.00265	.00256	.00247	.00239	.00231	.00223	.00216	.00209	.00202	.00196	.00190	.00184	.00179	.00174	.00168	.00164	.00159	.00154
70	8	.00307	.00296	.00286	.00276	.00267	.00258	.00249	.00241	.00234	.00226	.00219	.00212	.00206	.00200	.00194	.00188	.00183	.00177	.00172	.00168
70	9	.00332	.00321	.00310	.00299	.00289	.00279	.00270	.00262	.00253	.00246	.00238	.00231	.00224	.00217	.00211	.00205	.00199	.00193	.00188	.00183
70	10	.00360	.00348	.00336	.00325	.00314	.00304	.00294	.00285	.00276	.00267	.00259	.00252	.00244	.00237	.00230	.00224	.00218	.00212	.00206	.00200
70	11	.00390	.00377	.00364	.00352	.00341	.00330	.00320	.00310	.00300	.00291	.00283	.00274	.00266	.00259	.00252	.00245	.00238	.00231	.00225	.00219
70	12	.00422	.00408	.00395	.00382	.00370	.00358	.00347	.00337	.00326	.00317	.00308	.00299	.00290	.00282	.00274	.00267	.00260	.00253	.00246	.00240
70	13	.00456	.00441	.00426	.00413	.00400	.00387	.00375	.00364	.00353	.00343	.00333	.00324	.00315	.00306	.00298	.00290	.00282	.00275	.00268	.00261
70	14	.00488	.00472	.00457	.00442	.00429	.00415	.00403	.00391	.00379	.00369	.00358	.00348	.00339	.00329	.00320	.00312	.00304	.00296	.00289	.00281

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

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
70	15	.00519	.00502	.00486	.00471	.00456	.00442	.00429	.00416	.00404	.00393	.00382	.00371	.00361	.00351	.00342	.00333	.00324	.00316	.00308	.00300
70	16	.00549	.00531	.00514	.00498	.00482	.00468	.00453	.00440	.00427	.00415	.00403	.00392	.00381	.00371	.00361	.00352	.00343	.00334	.00325	.00317
70	17	.00577	.00558	.00540	.00523	.00507	.00491	.00477	.00462	.00449	.00436	.00424	.00412	.00400	.00390	.00379	.00369	.00360	.00350	.00342	.00333
70	18	.00605	.00585	.00566	.00548	.00531	.00515	.00499	.00484	.00470	.00456	.00443	.00431	.00419	.00407	.00396	.00386	.00376	.00366	.00357	.00348
70	19	.00634	.00613	.00593	.00574	.00556	.00538	.00522	.00506	.00491	.00477	.00463	.00450	.00437	.00425	.00414	.00403	.00392	.00382	.00372	.00363
70	20	.00665	.00643	.00621	.00601	.00582	.00564	.00546	.00530	.00514	.00499	.00484	.00470	.00457	.00444	.00432	.00421	.00409	.00399	.00388	.00378
70	21	.00698	.00675	.00652	.00631	.00611	.00591	.00573	.00555	.00538	.00522	.00507	.00492	.00478	.00465	.00452	.00440	.00428	.00417	.00406	.00395
70	22	.00734	.00709	.00685	.00662	.00641	.00620	.00601	.00582	.00565	.00548	.00531	.00516	.00501	.00487	.00473	.00460	.00448	.00436	.00424	.00413
70	23	.00772	.00746	.00721	.00697	.00674	.00652	.00632	.00612	.00593	.00575	.00558	.00542	.00526	.00511	.00496	.00483	.00469	.00457	.00445	.00433
70	24	.00814	.00786	.00760	.00734	.00710	.00687	.00665	.00644	.00624	.00605	.00587	.00570	.00553	.00537	.00522	.00507	.00493	.00480	.00467	.00455
70	25	.00861	.00831	.00803	.00776	.00750	.00726	.00702	.00680	.00659	.00639	.00619	.00601	.00583	.00566	.00550	.00535	.00520	.00505	.00492	.00479
70	26	.00912	.00880	.00850	.00821	.00794	.00768	.00743	.00720	.00697	.00675	.00655	.00635	.00616	.00599	.00581	.00565	.00549	.00534	.00519	.00505
70	27	.00968	.00934	.00902	.00871	.00842	.00815	.00788	.00763	.00739	.00716	.00695	.00674	.00654	.00634	.00616	.00599	.00582	.00566	.00550	.00535
70	28	.01028	.00992	.00958	.00926	.00895	.00866	.00838	.00811	.00785	.00761	.00738	.00715	.00694	.00674	.00654	.00635	.00617	.00600	.00584	.00568
70	29	.01094	.01056	.01020	.00985	.00952	.00921	.00891	.00863	.00835	.00809	.00784	.00761	.00738	.00716	.00695	.00675	.00656	.00638	.00620	.00603
70	30	.01165	.01125	.01086	.01049	.01014	.00981	.00949	.00918	.00889	.00862	.00835	.00810	.00786	.00762	.00740	.00719	.00698	.00679	.00660	.00642
70	31	.01241	.01198	.01157	.01118	.01081	.01045	.01011	.00979	.00948	.00918	.00890	.00863	.00837	.00812	.00788	.00766	.00744	.00723	.00703	.00683
70	32	.01324	.01278	.01234	.01192	.01153	.01115	.01078	.01044	.01011	.00979	.00949	.00920	.00892	.00866	.00841	.00816	.00793	.00771	.00749	.00728
70	33	.01413	.01364	.01317	.01273	.01230	.01190	.01151	.01115	.01079	.01046	.01013	.00982	.00953	.00925	.00898	.00872	.00847	.00823	.00800	.00778
70	34	.01509	.01457	.01407	.01360	.01315	.01272	.01230	.01191	.01153	.01117	.01083	.01050	.01018	.00988	.00959	.00931	.00905	.00879	.00855	.00831
70	35	.01613	.01558	.01505	.01454	.01406	.01360	.01316	.01274	.01234	.01196	.01159	.01124	.01090	.01058	.01027	.00997	.00968	.00941	.00915	.00889
70	36	.01725	.01666	.01610	.01556	.01505	.01456	.01409	.01364	.01321	.01280	.01241	.01203	.01167	.01133	.01100	.01068	.01037	.01008	.00980	.00953
70	37	.01846	.01783	.01723	.01666	.01612	.01559	.01509	.01462	.01416	.01372	.01330	.01290	.01251	.01214	.01179	.01145	.01112	.01081	.01051	.01022
70	38	.01977	.01910	.01846	.01785	.01727	.01672	.01618	.01567	.01519	.01472	.01427	.01384	.01343	.01303	.01266	.01229	.01194	.01161	.01128	.01097
70	39	.02118	.02047	.01979	.01914	.01852	.01793	.01736	.01682	.01630	.01580	.01532	.01486	.01442	.01400	.01359	.01320	.01283	.01247	.01213	.01179
70	40	.02270	.02194	.02122	.02053	.01987	.01924	.01864	.01806	.01750	.01697	.01646	.01597	.01550	.01505	.01462	.01420	.01380	.01342	.01305	.01269
70	41	.02434	.02354	.02277	.02204	.02133	.02066	.02002	.01940	.01881	.01824	.01770	.01718	.01667	.01619	.01573	.01529	.01486	.01445	.01405	.01367
70	42	.02610	.02525	.02443	.02366	.02291	.02219	.02151	.02085	.02022	.01962	.01904	.01848	.01795	.01743	.01694	.01646	.01601	.01557	.01514	.01473
70	43	.02799	.02709	.02622	.02540	.02460	.02384	.02312	.02242	.02175	.02110	.02048	.01989	.01932	.01877	.01824	.01774	.01725	.01678	.01632	.01589
70	44	.03001	.02905	.02814	.02726	.02642	.02561	.02484	.02410	.02338	.02270	.02204	.02141	.02080	.02021	.01965	.01911	.01859	.01809	.01760	.01714
70	45	.03216	.03114	.03017	.02924	.02835	.02750	.02667	.02588	.02513	.02440	.02370	.02302	.02238	.02175	.02116	.02058	.02002	.01949	.01897	.01847
70	46	.03443	.03336	.03234	.03135	.03041	.02950	.02863	.02779	.02699	.02621	.02547	.02475	.02406	.02340	.02276	.02215	.02156	.02098	.02043	.01990
70	47	.03683	.03570	.03462	.03358	.03258	.03162	.03069	.02981	.02895	.02813	.02734	.02658	.02585	.02515	.02447	.02382	.02319	.02258	.02199	.02143
70	48	.03937	.03818	.03703	.03593	.03488	.03386	.03288	.03194	.03104	.03017	.02933	.02853	.02775	.02700	.02628	.02559	.02492	.02427	.02365	.02305
70	49	.04204	.04079	.03958	.03842	.03730	.03623	.03520	.03420	.03325	.03233	.03144	.03059	.02977	.02897	.02821	.02747	.02676	.02607	.02541	.02477
70	50	.04486	.04354	.04227	.04104	.03987	.03873	.03765	.03660	.03559	.03461	.03368	.03277	.03190	.03106	.03025	.02947	.02872	.02799	.02728	.02660
70	51	.04782	.04643	.04509	.04381	.04257	.04137	.04023	.03912	.03805	.03703	.03604	.03508	.03416	.03327	.03241	.03159	.03079	.03002	.02927	.02855
70	52	.05092	.04946	.04806	.04670	.04540	.04414	.04293	.04177	.04064	.03956	.03852	.03751	.03654	.03560	.03469	.03382	.03297	.03215	.03136	.03060
70	53	.05416	.05263	.05115	.04973	.04836	.04704	.04577	.04454	.04336	.04222	.04112	.04006	.03903	.03804	.03708	.03616	.03527	.03440	.03357	.03276
70	54	.05753	.05593	.05438	.05289	.05145	.05007	.04873	.04745	.04620	.04500	.04384	.04273	.04165	.04060	.03959	.03862	.03768	.03676	.03588	.03503
70	55	.06105	.05937	.05775	.05619	.05468	.05323	.05183	.05048	.04917	.04791	.04670	.04552	.04438	.04329	.04222	.04120	.04020	.03924	.03831	.03741
70	56	.06470	.06295	.06125	.05962	.05805	.05653	.05506	.05364	.05227	.05095	.04968	.04844	.04725	.04609	.04498	.04390	.04285	.04184	.04086	.03991
70	57	.06849	.06666	.06490	.06319	.06155	.05996	.05842	.05694	.05551	.05412	.05278	.05149	.05024	.04903	.04785	.04672	.04562	.04456	.04353	.04253
70	58	.07241	.07051	.06866	.06689	.06517	.06351	.06191	.06036	.05886	.05741	.05601	.05466	.05334	.05208	.05085	.04966	.04850	.04739	.04631	.04526
70	59	.07645	.07447	.07255	.07070	.06891	.06718	.06551	.06389	.06233	.06081	.05935	.05793	.05656	.05523	.05395	.05270	.05149	.05032	.04919	.04809
70	60	.08060	.07854	.07655	.07462	.07276	.07096	.06922	.06753	.06590	.06433	.06280	.06132	.05989	.05850	.05715	.05585	.05459	.05336	.05218	.05102
70	61	.08487	.08273	.08067	.07867	.07673	.07486	.07305	.07130	.06960	.06796	.06636	.06482	.06333	.06188	.06047	.05911	.05779	.05651	.05527	.05407
70	62	.08927	.08706	.08491	.08284	.08083	.07889	.07701	.07519	.07342	.07171	.07006	.06845	.06689	.06539	.06392	.06250	.06113	.05979	.05849	.05724
70	63	.09380	.09151	.08929	.08714	.08506	.08305	.08110	.07921	.07738	.07560	.07388	.07221	.07059	.06902	.06750	.06602	.06459	.06319	.06184	.06053
70	64	.09845	.09608	.09379	.09157	.08942	.08733	.08531	.08335	.08145	.07961	.07782	.07609	.07441	.07278	.07120	.06966	.06817	.06672	.06531	.06394

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
70	65	.10322	.10077	.09840	.09611	.09389	.09173	.08964	.08761	.08565	.08374	.08189	.08009	.07835	.07666	.07501	.07342	.07187	.07036	.06890	.06748
70	66	.10809	.10558	.10314	.10077	.09848	.09625	.09409	.09200	.08997	.08800	.08608	.08422	.08242	.08066	.07896	.07730	.07570	.07413	.07261	.07114
70	67	.11309	.11050	.10799	.10556	.10319	.10090	.09867	.09651	.09442	.09238	.09040	.08848	.08661	.08480	.08304	.08132	.07966	.07804	.07646	.07493
70	68	.11819	.11553	.11295	.11045	.10802	.10566	.10336	.10114	.09898	.09688	.09484	.09285	.09093	.08905	.08723	.08546	.08374	.08206	.08043	.07885
70	69	.12337	.12064	.11800	.11542	.11293	.11050	.10815	.10586	.10363	.10147	.09937	.09733	.09534	.09341	.09153	.08970	.08793	.08619	.08451	.08287
70	70	.12860	.12581	.12310	.12046	.11790	.11542	.11300	.11065	.10836	.10614	.10398	.10188	.09984	.09785	.09591	.09403	.09220	.09041	.08867	.08698
71	0	.00448	.00438	.00428	.00419	.00411	.00402	.00394	.00386	.00379	.00372	.00365	.00358	.00352	.00346	.00340	.00334	.00328	.00323	.00318	.00313
71	1	.00218	.00211	.00204	.00197	.00191	.00185	.00179	.00174	.00169	.00164	.00159	.00154	.00150	.00146	.00142	.00138	.00135	.00131	.00128	.00124
71	2	.00218	.00211	.00203	.00196	.00190	.00184	.00178	.00172	.00167	.00162	.00157	.00152	.00148	.00143	.00139	.00135	.00131	.00128	.00124	.00121
71	3	.00226	.00218	.00210	.00203	.00196	.00190	.00183	.00177	.00172	.00166	.00161	.00156	.00151	.00147	.00143	.00138	.00134	.00131	.00127	.00123
71	4	.00238	.00230	.00221	.00214	.00206	.00199	.00193	.00186	.00180	.00175	.00169	.00164	.00159	.00154	.00150	.00145	.00141	.00137	.00133	.00129
71	5	.00254	.00245	.00236	.00228	.00220	.00212	.00205	.00199	.00192	.00186	.00180	.00175	.00169	.00164	.00159	.00155	.00150	.00146	.00142	.00138
71	6	.00272	.00262	.00253	.00244	.00236	.00228	.00220	.00213	.00206	.00200	.00193	.00187	.00182	.00176	.00171	.00166	.00161	.00156	.00152	.00148
71	7	.00292	.00282	.00272	.00263	.00254	.00246	.00238	.00230	.00222	.00215	.00209	.00202	.00196	.00190	.00185	.00179	.00174	.00169	.00164	.00160
71	8	.00315	.00304	.00294	.00284	.00274	.00265	.00257	.00249	.00241	.00233	.00226	.00219	.00213	.00206	.00200	.00195	.00189	.00184	.00179	.00174
71	9	.00341	.00329	.00318	.00308	.00297	.00288	.00279	.00270	.00261	.00253	.00246	.00238	.00231	.00225	.00218	.00212	.00206	.00200	.00195	.00190
71	10	.00370	.00357	.00345	.00334	.00323	.00313	.00303	.00294	.00285	.00276	.00268	.00260	.00252	.00245	.00238	.00232	.00225	.00219	.00213	.00208
71	11	.00401	.00388	.00375	.00363	.00351	.00340	.00330	.00320	.00310	.00301	.00292	.00284	.00276	.00268	.00261	.00253	.00247	.00240	.00234	.00228
71	12	.00435	.00420	.00407	.00394	.00381	.00370	.00358	.00348	.00337	.00328	.00318	.00309	.00301	.00292	.00284	.00277	.00270	.00263	.00256	.00249
71	13	.00469	.00454	.00439	.00426	.00412	.00400	.00388	.00376	.00365	.00355	.00345	.00335	.00326	.00317	.00309	.00301	.00293	.00286	.00278	.00272
71	14	.00503	.00487	.00471	.00457	.00443	.00429	.00416	.00404	.00393	.00382	.00371	.00361	.00351	.00342	.00333	.00324	.00316	.00308	.00300	.00293
71	15	.00535	.00518	.00502	.00486	.00471	.00457	.00444	.00431	.00418	.00407	.00395	.00385	.00374	.00364	.00355	.00346	.00337	.00329	.00320	.00313
71	16	.00566	.00547	.00530	.00514	.00498	.00483	.00469	.00455	.00442	.00430	.00418	.00406	.00396	.00385	.00375	.00365	.00356	.00347	.00339	.00330
71	17	.00595	.00576	.00557	.00540	.00523	.00508	.00493	.00478	.00464	.00451	.00439	.00427	.00415	.00404	.00394	.00383	.00374	.00364	.00355	.00347
71	18	.00623	.00603	.00584	.00565	.00548	.00531	.00516	.00500	.00486	.00472	.00459	.00446	.00434	.00422	.00411	.00401	.00390	.00381	.00371	.00362
71	19	.00653	.00631	.00611	.00592	.00573	.00556	.00539	.00523	.00508	.00493	.00479	.00466	.00453	.00441	.00429	.00418	.00407	.00397	.00387	.00377
71	20	.00684	.00662	.00640	.00620	.00600	.00582	.00564	.00547	.00531	.00516	.00501	.00487	.00474	.00461	.00448	.00436	.00425	.00414	.00404	.00393
71	21	.00718	.00694	.00672	.00650	.00630	.00610	.00591	.00573	.00556	.00540	.00525	.00510	.00496	.00482	.00469	.00456	.00444	.00433	.00422	.00411
71	22	.00755	.00729	.00705	.00682	.00661	.00640	.00620	.00601	.00583	.00566	.00550	.00534	.00519	.00504	.00491	.00477	.00465	.00452	.00441	.00430
71	23	.00794	.00767	.00742	.00717	.00694	.00672	.00651	.00631	.00612	.00594	.00577	.00560	.00544	.00529	.00514	.00500	.00487	.00474	.00462	.00450
71	24	.00837	.00809	.00782	.00756	.00731	.00708	.00686	.00665	.00644	.00625	.00607	.00589	.00572	.00556	.00541	.00526	.00511	.00498	.00485	.00472
71	25	.00884	.00854	.00826	.00798	.00772	.00748	.00724	.00701	.00680	.00660	.00640	.00621	.00603	.00586	.00570	.00554	.00539	.00524	.00510	.00497
71	26	.00936	.00904	.00874	.00845	.00817	.00791	.00766	.00742	.00719	.00697	.00676	.00657	.00637	.00619	.00602	.00585	.00569	.00553	.00539	.00524
71	27	.00994	.00959	.00927	.00896	.00867	.00839	.00812	.00787	.00763	.00739	.00717	.00696	.00676	.00656	.00638	.00620	.00603	.00586	.00570	.00555
71	28	.01056	.01019	.00985	.00952	.00921	.00891	.00863	.00836	.00810	.00785	.00761	.00739	.00717	.00696	.00677	.00658	.00639	.00622	.00605	.00589
71	29	.01123	.01085	.01048	.01013	.00980	.00948	.00918	.00889	.00861	.00835	.00810	.00786	.00762	.00740	.00719	.00699	.00679	.00661	.00643	.00626
71	30	.01196	.01155	.01116	.01078	.01043	.01009	.00977	.00946	.00917	.00889	.00862	.00836	.00811	.00788	.00765	.00744	.00723	.00703	.00684	.00665
71	31	.01274	.01230	.01189	.01149	.01111	.01075	.01041	.01008	.00977	.00947	.00918	.00891	.00864	.00839	.00815	.00792	.00770	.00748	.00728	.00708
71	32	.01358	.01312	.01268	.01225	.01185	.01147	.01110	.01075	.01042	.01010	.00979	.00950	.00922	.00895	.00869	.00844	.00821	.00798	.00776	.00755
71	33	.01450	.01400	.01353	.01308	.01265	.01224	.01185	.01148	.01112	.01078	.01045	.01014	.00984	.00955	.00928	.00901	.00876	.00852	.00828	.00806
71	34	.01548	.01495	.01445	.01397	.01352	.01308	.01266	.01226	.01188	.01152	.01117	.01083	.01051	.01021	.00991	.00963	.00936	.00910	.00885	.00861
71	35	.01655	.01599	.01545	.01494	.01446	.01399	.01355	.01312	.01271	.01232	.01195	.01159	.01125	.01092	.01061	.01031	.01002	.00974	.00947	.00921
71	36	.01770	.01710	.01653	.01599	.01547	.01497	.01450	.01405	.01361	.01320	.01280	.01242	.01205	.01170	.01136	.01104	.01073	.01043	.01014	.00987
71	37	.01894	.01831	.01770	.01712	.01657	.01604	.01553	.01505	.01459	.01414	.01372	.01331	.01292	.01254	.01218	.01184	.01150	.01119	.01088	.01058
71	38	.02029	.01961	.01897	.01835	.01776	.01720	.01666	.01614	.01564	.01517	.01472	.01428	.01386	.01346	.01308	.01271	.01235	.01201	.01168	.01136
71	39	.02173	.02102	.02033	.01967	.01905	.01845	.01787	.01732	.01679	.01629	.01580	.01534	.01489	.01446	.01405	.01365	.01327	.01291	.01255	.01222
71	40	.02330	.02254	.02181	.02111	.02044	.01980	.01919	.01860	.01804	.01750	.01698	.01648	.01600	.01555	.01511	.01468	.01428	.01388	.01351	.01315
71	41	.02499	.02418	.02340	.02266	.02195	.02127	.02061	.01999	.01939	.01881	.01826	.01773	.01722	.01673	.01626	.01581	.01537	.01495	.01455	.01416
71	42	.02681	.02594	.02512	.02433	.02358	.02285	.02216	.02149	.02085	.02024	.01965	.01908	.01854	.01802	.01751	.01703	.01656	.01612	.01568	.01527
71	43	.02876	.02784	.02697	.02613	.02533	.02456	.02382	.02311	.02243	.02177	.02115	.02054	.01996	.01940	.01887	.01835	.01785	.01737	.01691	.01647

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

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
											Interest Rate										
71	44	.03084	.02987	.02895	.02806	.02720	.02639	.02560	.02485	.02412	.02343	.02276	.02211	.02150	.02090	.02033	.01978	.01925	.01873	.01824	.01777
71	45	.03306	.03203	.03105	.03011	.02920	.02834	.02750	.02670	.02593	.02519	.02448	.02380	.02314	.02250	.02189	.02130	.02074	.02019	.01967	.01916
71	46	.03541	.03433	.03329	.03229	.03133	.03041	.02953	.02868	.02786	.02707	.02632	.02559	.02489	.02421	.02356	.02294	.02233	.02175	.02119	.02065
71	47	.03790	.03675	.03565	.03460	.03358	.03261	.03167	.03077	.02990	.02907	.02827	.02749	.02675	.02603	.02534	.02467	.02403	.02341	.02281	.02224
71	48	.04053	.03932	.03816	.03704	.03597	.03494	.03394	.03299	.03207	.03119	.03034	.02951	.02872	.02796	.02723	.02652	.02584	.02518	.02454	.02393
71	49	.04330	.04202	.04080	.03962	.03849	.03740	.03635	.03534	.03437	.03343	.03253	.03166	.03082	.03001	.02923	.02848	.02776	.02705	.02638	.02572
71	50	.04622	.04488	.04358	.04234	.04115	.04000	.03889	.03782	.03680	.03581	.03485	.03393	.03305	.03219	.03136	.03057	.02980	.02905	.02833	.02764
71	51	.04929	.04788	.04652	.04521	.04395	.04274	.04157	.04045	.03936	.03832	.03731	.03634	.03540	.03449	.03362	.03277	.03196	.03117	.03041	.02967
71	52	.05251	.05103	.04960	.04822	.04690	.04562	.04439	.04321	.04206	.04096	.03989	.03887	.03788	.03692	.03599	.03510	.03424	.03340	.03260	.03181
71	53	.05587	.05432	.05282	.05137	.04998	.04864	.04734	.04610	.04489	.04373	.04261	.04153	.04048	.03947	.03849	.03755	.03664	.03575	.03490	.03407
71	54	.05938	.05775	.05618	.05466	.05320	.05179	.05043	.04912	.04785	.04663	.04545	.04431	.04321	.04214	.04111	.04012	.03915	.03822	.03732	.03645
71	55	.06304	.06133	.05968	.05810	.05657	.05509	.05366	.05228	.05095	.04967	.04843	.04723	.04607	.04495	.04386	.04281	.04180	.04082	.03987	.03894
71	56	.06684	.06506	.06334	.06168	.06007	.05853	.05703	.05559	.05419	.05285	.05154	.05028	.04906	.04788	.04674	.04564	.04457	.04354	.04253	.04156
71	57	.07079	.06893	.06714	.06540	.06373	.06211	.06054	.05903	.05757	.05616	.05479	.05347	.05219	.05095	.04976	.04860	.04747	.04638	.04533	.04431
71	58	.07488	.07294	.07107	.06926	.06751	.06582	.06419	.06260	.06108	.05960	.05817	.05678	.05544	.05415	.05289	.05167	.05049	.04935	.04824	.04717
71	59	.07910	.07708	.07513	.07324	.07142	.06965	.06795	.06630	.06470	.06316	.06166	.06021	.05881	.05745	.05614	.05486	.05363	.05243	.05127	.05014
71	60	.08343	.08133	.07931	.07734	.07545	.07361	.07183	.07011	.06845	.06684	.06528	.06376	.06230	.06088	.05950	.05817	.05687	.05562	.05440	.05322
71	61	.08790	.08572	.08361	.08157	.07960	.07769	.07584	.07405	.07232	.07064	.06901	.06744	.06591	.06442	.06299	.06159	.06024	.05893	.05766	.05642
71	62	.09250	.09025	.08806	.08595	.08390	.08192	.07999	.07813	.07633	.07458	.07289	.07125	.06965	.06811	.06661	.06515	.06374	.06237	.06104	.05975
71	63	.09725	.09491	.09265	.09046	.08834	.08628	.08429	.08235	.08048	.07866	.07690	.07519	.07354	.07193	.07037	.06885	.06738	.06595	.06456	.06322
71	64	.10212	.09971	.09737	.09510	.09290	.09077	.08871	.08671	.08476	.08288	.08105	.07928	.07755	.07588	.07426	.07268	.07115	.06966	.06822	.06681
71	65	.10712	.10463	.10221	.09987	.09760	.09540	.09326	.09119	.08918	.08722	.08533	.08349	.08170	.07996	.07828	.07664	.07505	.07350	.07200	.07054
71	66	.11225	.10968	.10719	.10477	.10243	.10015	.09795	.09580	.09372	.09170	.08974	.08783	.08598	.08418	.08244	.08074	.07909	.07748	.07592	.07440
71	67	.11751	.11486	.11230	.10981	.10739	.10505	.10277	.10056	.09841	.09632	.09430	.09232	.09041	.08855	.08674	.08498	.08327	.08160	.07998	.07841
71	68	.12288	.12016	.11752	.11496	.11248	.11006	.10772	.10544	.10322	.10107	.09898	.09694	.09496	.09304	.09117	.08935	.08758	.08586	.08418	.08255
71	69	.12834	.12555	.12285	.12022	.11766	.11518	.11277	.11042	.10814	.10592	.10377	.10167	.09963	.09765	.09572	.09384	.09201	.09023	.08849	.08680
71	70	.13387	.13101	.12824	.12554	.12292	.12037	.11789	.11548	.11314	.11086	.10864	.10648	.10438	.10234	.10035	.09841	.09653	.09469	.09290	.09116
71	71	.13943	.13651	.13367	.13090	.12822	.12561	.12307	.12060	.11819	.11585	.11358	.11136	.10920	.10710	.10505	.10306	.10112	.09923	.09738	.09559
72	0	.00466	.00456	.00447	.00437	.00429	.00420	.00412	.00404	.00397	.00389	.00382	.00376	.00369	.00363	.00357	.00351	.00345	.00340	.00334	.00329
72	1	.00224	.00217	.00210	.00203	.00197	.00191	.00185	.00179	.00174	.00169	.00164	.00160	.00155	.00151	.00147	.00143	.00139	.00136	.00132	.00129
72	2	.00224	.00216	.00209	.00202	.00195	.00189	.00183	.00177	.00172	.00166	.00162	.00157	.00152	.00148	.00144	.00140	.00136	.00132	.00129	.00125
72	3	.00231	.00223	.00216	.00208	.00201	.00195	.00188	.00182	.00177	.00171	.00166	.00161	.00156	.00151	.00147	.00143	.00139	.00135	.00131	.00128
72	4	.00244	.00235	.00227	.00219	.00212	.00205	.00198	.00192	.00185	.00180	.00174	.00169	.00164	.00159	.00154	.00150	.00145	.00141	.00137	.00134
72	5	.00260	.00251	.00242	.00234	.00226	.00218	.00211	.00204	.00198	.00191	.00185	.00180	.00174	.00169	.00164	.00159	.00155	.00150	.00146	.00142
72	6	.00278	.00269	.00259	.00250	.00242	.00234	.00226	.00219	.00212	.00205	.00199	.00193	.00187	.00182	.00176	.00171	.00166	.00162	.00157	.00153
72	7	.00300	.00289	.00279	.00270	.00261	.00252	.00244	.00236	.00229	.00222	.00215	.00208	.00202	.00196	.00191	.00185	.00180	.00175	.00170	.00165
72	8	.00323	.00312	.00302	.00291	.00282	.00273	.00264	.00256	.00248	.00240	.00233	.00226	.00219	.00213	.00207	.00201	.00195	.00190	.00185	.00180
72	9	.00350	.00338	.00327	.00316	.00306	.00296	.00287	.00278	.00269	.00261	.00253	.00246	.00239	.00232	.00225	.00219	.00213	.00207	.00202	.00196
72	10	.00380	.00367	.00355	.00343	.00333	.00322	.00312	.00303	.00293	.00285	.00276	.00268	.00261	.00253	.00246	.00240	.00233	.00227	.00221	.00215
72	11	.00412	.00399	.00386	.00373	.00362	.00350	.00340	.00330	.00320	.00311	.00302	.00293	.00285	.00277	.00270	.00262	.00255	.00249	.00242	.00236
72	12	.00447	.00432	.00419	.00405	.00393	.00381	.00370	.00359	.00348	.00338	.00329	.00320	.00311	.00303	.00295	.00287	.00279	.00272	.00265	.00259
72	13	.00483	.00467	.00452	.00438	.00425	.00412	.00400	.00389	.00378	.00367	.00357	.00347	.00338	.00329	.00320	.00312	.00304	.00296	.00289	.00282
72	14	.00517	.00501	.00485	.00471	.00456	.00443	.00430	.00418	.00406	.00395	.00384	.00373	.00364	.00354	.00345	.00336	.00328	.00320	.00312	.00304
72	15	.00551	.00533	.00517	.00501	.00486	.00472	.00458	.00445	.00433	.00421	.00409	.00398	.00388	.00378	.00368	.00359	.00350	.00341	.00333	.00325
72	16	.00582	.00564	.00546	.00530	.00514	.00499	.00484	.00470	.00457	.00445	.00432	.00421	.00410	.00399	.00389	.00379	.00370	.00361	.00352	.00344
72	17	.00612	.00593	.00574	.00557	.00540	.00524	.00509	.00494	.00480	.00467	.00454	.00442	.00430	.00419	.00408	.00398	.00388	.00378	.00369	.00360
72	18	.00641	.00621	.00601	.00583	.00565	.00548	.00532	.00517	.00502	.00488	.00475	.00462	.00450	.00438	.00426	.00416	.00405	.00395	.00385	.00376
72	19	.00671	.00650	.00629	.00610	.00591	.00573	.00556	.00540	.00525	.00510	.00496	.00482	.00469	.00457	.00445	.00433	.00422	.00412	.00402	.00392
72	20	.00704	.00681	.00659	.00638	.00619	.00600	.00582	.00565	.00549	.00533	.00518	.00504	.00490	.00477	.00464	.00452	.00441	.00430	.00419	.00409
72	21	.00738	.00714	.00691	.00669	.00649	.00629	.00610	.00592	.00574	.00558	.00542	.00527	.00513	.00499	.00486	.00473	.00461	.00449	.00438	.00427

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
72	22	.00775	.00750	.00725	.00702	.00680	.00659	.00639	.00620	.00602	.00585	.00568	.00552	.00537	.00522	.00508	.00495	.00482	.00469	.00457	.00446
72	23	.00815	.00788	.00763	.00738	.00715	.00693	.00671	.00651	.00632	.00613	.00596	.00579	.00563	.00547	.00532	.00518	.00504	.00491	.00479	.00467
72	24	.00859	.00831	.00803	.00777	.00753	.00729	.00707	.00685	.00665	.00645	.00626	.00608	.00591	.00575	.00559	.00544	.00530	.00516	.00502	.00490
72	25	.00908	.00877	.00848	.00821	.00794	.00769	.00746	.00723	.00701	.00680	.00660	.00641	.00623	.00606	.00589	.00573	.00558	.00543	.00529	.00515
72	26	.00961	.00928	.00898	.00868	.00840	.00814	.00788	.00764	.00741	.00719	.00698	.00678	.00658	.00640	.00622	.00605	.00589	.00573	.00558	.00544
72	27	.01019	.00985	.00952	.00921	.00891	.00863	.00836	.00810	.00786	.00762	.00740	.00718	.00698	.00678	.00659	.00641	.00623	.00607	.00591	.00575
72	28	.01083	.01046	.01011	.00978	.00947	.00917	.00888	.00860	.00834	.00809	.00785	.00762	.00740	.00719	.00699	.00680	.00661	.00644	.00626	.00610
72	29	.01152	.01113	.01076	.01040	.01007	.00975	.00944	.00915	.00887	.00860	.00835	.00810	.00787	.00765	.00743	.00722	.00703	.00684	.00666	.00648
72	30	.01226	.01185	.01145	.01108	.01072	.01038	.01005	.00974	.00944	.00916	.00888	.00862	.00837	.00813	.00791	.00769	.00747	.00727	.00708	.00689
72	31	.01306	.01262	.01220	.01180	.01142	.01105	.01071	.01037	.01006	.00975	.00946	.00918	.00892	.00866	.00842	.00818	.00796	.00774	.00753	.00733
72	32	.01392	.01345	.01301	.01258	.01217	.01179	.01141	.01106	.01072	.01040	.01009	.00979	.00951	.00923	.00897	.00872	.00848	.00825	.00803	.00781
72	33	.01486	.01436	.01388	.01343	.01299	.01258	.01218	.01181	.01145	.01110	.01077	.01045	.01015	.00986	.00958	.00931	.00905	.00880	.00857	.00834
72	34	.01587	.01533	.01483	.01434	.01388	.01344	.01302	.01261	.01223	.01186	.01151	.01117	.01084	.01053	.01023	.00995	.00967	.00941	.00915	.00891
72	35	.01696	.01639	.01585	.01534	.01485	.01438	.01393	.01349	.01308	.01269	.01231	.01195	.01160	.01127	.01095	.01064	.01035	.01006	.00979	.00953
72	36	.01814	.01754	.01696	.01641	.01589	.01539	.01491	.01445	.01401	.01359	.01318	.01280	.01242	.01207	.01173	.01140	.01108	.01078	.01049	.01021
72	37	.01941	.01877	.01816	.01758	.01702	.01648	.01597	.01548	.01501	.01456	.01413	.01372	.01332	.01294	.01257	.01222	.01188	.01156	.01125	.01095
72	38	.02079	.02011	.01946	.01884	.01824	.01767	.01712	.01660	.01610	.01562	.01516	.01472	.01429	.01389	.01350	.01312	.01276	.01241	.01208	.01176
72	39	.02228	.02156	.02086	.02020	.01956	.01896	.01837	.01782	.01728	.01677	.01628	.01581	.01535	.01492	.01450	.01410	.01371	.01334	.01298	.01264
72	40	.02389	.02312	.02238	.02167	.02100	.02035	.01973	.01914	.01857	.01802	.01749	.01699	.01651	.01604	.01559	.01516	.01475	.01435	.01397	.01360
72	41	.02563	.02481	.02402	.02327	.02255	.02186	.02120	.02057	.01996	.01938	.01882	.01828	.01776	.01726	.01679	.01633	.01588	.01546	.01505	.01465
72	42	.02750	.02663	.02580	.02500	.02423	.02350	.02280	.02212	.02147	.02085	.02025	.01968	.01913	.01859	.01808	.01759	.01712	.01666	.01622	.01580
72	43	.02951	.02859	.02770	.02685	.02604	.02526	.02451	.02379	.02310	.02244	.02180	.02119	.02060	.02003	.01949	.01896	.01846	.01797	.01750	.01705
72	44	.03166	.03068	.02974	.02884	.02798	.02715	.02636	.02559	.02486	.02415	.02347	.02282	.02219	.02159	.02100	.02044	.01990	.01938	.01888	.01840
72	45	.03395	.03291	.03192	.03096	.03005	.02917	.02832	.02751	.02673	.02598	.02526	.02456	.02389	.02325	.02263	.02203	.02145	.02090	.02036	.01984
72	46	.03638	.03528	.03423	.03322	.03225	.03131	.03042	.02956	.02873	.02793	.02716	.02642	.02571	.02502	.02436	.02372	.02311	.02252	.02195	.02139
72	47	.03895	.03779	.03668	.03561	.03458	.03359	.03264	.03172	.03084	.03000	.02918	.02840	.02764	.02691	.02621	.02553	.02487	.02424	.02363	.02304
72	48	.04167	.04044	.03926	.03813	.03705	.03600	.03499	.03402	.03309	.03219	.03133	.03050	.02969	.02892	.02817	.02745	.02675	.02608	.02543	.02481
72	49	.04453	.04324	.04200	.04080	.03966	.03855	.03749	.03646	.03547	.03452	.03361	.03272	.03187	.03105	.03025	.02949	.02875	.02804	.02735	.02668
72	50	.04756	.04620	.04489	.04363	.04242	.04125	.04013	.03904	.03800	.03699	.03602	.03509	.03418	.03331	.03247	.03166	.03087	.03012	.02938	.02867
72	51	.05074	.04931	.04793	.04661	.04533	.04410	.04291	.04177	.04067	.03960	.03858	.03759	.03663	.03571	.03482	.03396	.03313	.03232	.03155	.03079
72	52	.05408	.05257	.05113	.04973	.04839	.04709	.04584	.04463	.04347	.04235	.04127	.04022	.03921	.03824	.03729	.03638	.03550	.03465	.03383	.03303
72	53	.05757	.05599	.05447	.05300	.05159	.05022	.04891	.04764	.04642	.04523	.04409	.04299	.04192	.04089	.03990	.03894	.03801	.03710	.03623	.03539
72	54	.06121	.05955	.05796	.05642	.05494	.05350	.05212	.05079	.04950	.04826	.04705	.04589	.04477	.04368	.04263	.04162	.04063	.03968	.03876	.03787
72	55	.06501	.06327	.06160	.05999	.05844	.05693	.05548	.05408	.05273	.05142	.05016	.04893	.04775	.04661	.04550	.04443	.04340	.04239	.04142	.04048
72	56	.06896	.06715	.06540	.06372	.06209	.06051	.05899	.05753	.05611	.05473	.05340	.05212	.05088	.04968	.04851	.04738	.04629	.04524	.04421	.04322
72	57	.07308	.07118	.06936	.06760	.06589	.06425	.06265	.06112	.05963	.05819	.05680	.05545	.05414	.05288	.05166	.05047	.04933	.04821	.04714	.04609
72	58	.07733	.07536	.07346	.07162	.06984	.06812	.06645	.06485	.06329	.06178	.06032	.05891	.05754	.05622	.05494	.05369	.05249	.05132	.05019	.04909
72	59	.08172	.07967	.07769	.07577	.07391	.07212	.07038	.06870	.06708	.06550	.06398	.06250	.06107	.05968	.05834	.05703	.05577	.05454	.05335	.05220
72	60	.08625	.08411	.08205	.08005	.07812	.07625	.07444	.07269	.07099	.06935	.06775	.06621	.06471	.06326	.06186	.06049	.05917	.05788	.05664	.05543
72	61	.09091	.08869	.08655	.08447	.08246	.08052	.07863	.07681	.07504	.07333	.07166	.07005	.06849	.06698	.06551	.06408	.06270	.06136	.06005	.05879
72	62	.09572	.09342	.09120	.08904	.08696	.08494	.08298	.08108	.07924	.07745	.07572	.07405	.07242	.07084	.06930	.06782	.06637	.06497	.06361	.06228
72	63	.10068	.09830	.09600	.09376	.09160	.08950	.08747	.08550	.08359	.08173	.07993	.07819	.07649	.07485	.07325	.07170	.07019	.06873	.06731	.06592
72	64	.10578	.10332	.10094	.09863	.09639	.09421	.09211	.09006	.08808	.08615	.08428	.08247	.08071	.07900	.07734	.07572	.07415	.07263	.07115	.06970
72	65	.11102	.10848	.10602	.10363	.10131	.09907	.09688	.09477	.09271	.09072	.08878	.08689	.08507	.08329	.08156	.07988	.07825	.07667	.07513	.07363
72	66	.11640	.11378	.11124	.10877	.10638	.10406	.10181	.09962	.09749	.09542	.09342	.09147	.08957	.08773	.08594	.08420	.08250	.08086	.07925	.07769
72	67	.12192	.11922	.11661	.11407	.11160	.10920	.10688	.10462	.10242	.10029	.09821	.09619	.09423	.09232	.09047	.08866	.08691	.08520	.08354	.08192
72	68	.12757	.12480	.12210	.11949	.11695	.11448	.11209	.10975	.10749	.10529	.10314	.10106	.09903	.09706	.09514	.09327	.09146	.08969	.08797	.08629
72	69	.13332	.13047	.12771	.12502	.12241	.11987	.11741	.11501	.11267	.11040	.10820	.10605	.10396	.10192	.09994	.09801	.09613	.09430	.09252	.09079
72	70	.13914	.13622	.13339	.13063	.12795	.12535	.12281	.12035	.11795	.11561	.11334	.11113	.10898	.10688	.10484	.10285	.10091	.09902	.09718	.09539
72	71	.14500	.14202	.13912	.13630	.13355	.13088	.12828	.12575	.12329	.12089	.11856	.11628	.11407	.11191	.10981	.10776	.10576	.10382	.10192	.10007

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

Ages O	Y	Interest Rate 14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
72	72	.15089	.14785	.14488	.14200	.13919	.13645	.13379	.13120	.12868	.12622	.12382	.12149	.11922	.11700	.11484	.11274	.11068	.10868	.10673	.10483
73	0	.00485	.00475	.00465	.00456	.00447	.00438	.00430	.00422	.00415	.00407	.00400	.00393	.00386	.00380	.00374	.00368	.00362	.00356	.00351	.00346
73	1	.00230	.00222	.00215	.00209	.00202	.00196	.00190	.00185	.00179	.00174	.00169	.00165	.00160	.00156	.00152	.00148	.00144	.00141	.00137	.00134
73	2	.00229	.00221	.00214	.00207	.00200	.00194	.00188	.00182	.00177	.00171	.00166	.00161	.00157	.00152	.00148	.00144	.00140	.00137	.00133	.00130
73	3	.00237	.00229	.00221	.00213	.00206	.00200	.00193	.00187	.00181	.00176	.00171	.00165	.00161	.00156	.00151	.00147	.00143	.00139	.00135	.00132
73	4	.00249	.00241	.00232	.00224	.00217	.00210	.00203	.00197	.00190	.00185	.00179	.00174	.00168	.00163	.00159	.00154	.00150	.00146	.00142	.00138
73	5	.00266	.00256	.00248	.00239	.00231	.00224	.00216	.00209	.00203	.00197	.00191	.00185	.00179	.00174	.00169	.00164	.00159	.00155	.00151	.00147
73	6	.00285	.00275	.00265	.00256	.00248	.00240	.00232	.00225	.00218	.00211	.00205	.00198	.00193	.00187	.00181	.00176	.00171	.00167	.00162	.00158
73	7	.00307	.00296	.00286	.00277	.00267	.00259	.00251	.00243	.00235	.00228	.00221	.00214	.00208	.00202	.00196	.00191	.00185	.00180	.00175	.00171
73	8	.00331	.00320	.00309	.00299	.00289	.00280	.00271	.00263	.00255	.00247	.00240	.00233	.00226	.00219	.00213	.00207	.00201	.00196	.00191	.00186
73	9	.00359	.00347	.00335	.00324	.00314	.00304	.00295	.00286	.00277	.00269	.00261	.00253	.00246	.00239	.00232	.00226	.00220	.00214	.00208	.00203
73	10	.00390	.00377	.00364	.00353	.00342	.00331	.00321	.00311	.00302	.00293	.00285	.00277	.00269	.00262	.00254	.00248	.00241	.00235	.00229	.00223
73	11	.00423	.00409	.00396	.00384	.00372	.00361	.00350	.00339	.00330	.00320	.00311	.00303	.00294	.00286	.00279	.00271	.00264	.00257	.00251	.00245
73	12	.00459	.00444	.00430	.00417	.00404	.00392	.00381	.00370	.00359	.00349	.00340	.00330	.00321	.00313	.00305	.00297	.00289	.00282	.00275	.00268
73	13	.00496	.00480	.00465	.00451	.00438	.00425	.00413	.00401	.00390	.00379	.00369	.00359	.00349	.00340	.00331	.00323	.00315	.00307	.00300	.00293
73	14	.00532	.00515	.00500	.00485	.00470	.00457	.00443	.00431	.00419	.00408	.00397	.00386	.00376	.00366	.00357	.00348	.00340	.00331	.00324	.00316
73	15	.00566	.00549	.00532	.00516	.00501	.00486	.00473	.00459	.00447	.00435	.00423	.00412	.00401	.00391	.00381	.00372	.00363	.00354	.00346	.00337
73	16	.00599	.00580	.00562	.00545	.00529	.00514	.00499	.00486	.00472	.00459	.00447	.00435	.00424	.00413	.00403	.00393	.00383	.00374	.00365	.00357
73	17	.00629	.00610	.00591	.00573	.00556	.00540	.00525	.00510	.00496	.00482	.00469	.00457	.00445	.00434	.00423	.00412	.00402	.00393	.00383	.00374
73	18	.00659	.00638	.00619	.00600	.00582	.00565	.00549	.00533	.00518	.00504	.00491	.00478	.00465	.00453	.00442	.00431	.00420	.00410	.00400	.00390
73	19	.00690	.00668	.00647	.00628	.00609	.00591	.00574	.00557	.00542	.00527	.00512	.00498	.00485	.00473	.00461	.00449	.00438	.00427	.00417	.00407
73	20	.00723	.00700	.00678	.00657	.00637	.00618	.00600	.00583	.00566	.00550	.00535	.00521	.00507	.00493	.00481	.00468	.00457	.00445	.00435	.00424
73	21	.00758	.00734	.00710	.00688	.00667	.00647	.00628	.00610	.00592	.00576	.00560	.00545	.00530	.00516	.00502	.00489	.00477	.00465	.00454	.00443
73	22	.00796	.00770	.00745	.00722	.00700	.00679	.00658	.00639	.00621	.00603	.00586	.00570	.00554	.00540	.00525	.00512	.00499	.00486	.00474	.00462
73	23	.00837	.00809	.00783	.00759	.00735	.00713	.00691	.00671	.00651	.00632	.00615	.00597	.00581	.00565	.00550	.00536	.00522	.00509	.00496	.00484
73	24	.00881	.00852	.00825	.00799	.00774	.00750	.00727	.00705	.00685	.00665	.00646	.00628	.00610	.00594	.00578	.00563	.00548	.00534	.00520	.00507
73	25	.00931	.00900	.00871	.00843	.00816	.00791	.00767	.00744	.00722	.00701	.00681	.00662	.00643	.00626	.00609	.00592	.00577	.00562	.00547	.00534
73	26	.00985	.00952	.00921	.00892	.00863	.00837	.00811	.00786	.00763	.00741	.00719	.00699	.00679	.00660	.00642	.00625	.00609	.00593	.00577	.00563
73	27	.01045	.01010	.00977	.00945	.00916	.00887	.00860	.00834	.00809	.00785	.00762	.00740	.00720	.00700	.00680	.00662	.00644	.00627	.00611	.00596
73	28	.01109	.01073	.01037	.01004	.00972	.00942	.00913	.00885	.00858	.00833	.00809	.00786	.00763	.00742	.00722	.00702	.00683	.00665	.00648	.00631
73	29	.01180	.01141	.01103	.01068	.01034	.01001	.00970	.00941	.00913	.00886	.00860	.00835	.00811	.00789	.00767	.00746	.00726	.00707	.00688	.00670
73	30	.01256	.01214	.01174	.01136	.01100	.01066	.01033	.01001	.00971	.00942	.00915	.00888	.00863	.00839	.00816	.00793	.00772	.00751	.00732	.00713
73	31	.01338	.01293	.01251	.01210	.01172	.01135	.01100	.01066	.01034	.01004	.00974	.00946	.00919	.00893	.00868	.00845	.00822	.00800	.00779	.00758
73	32	.01426	.01378	.01333	.01290	.01249	.01210	.01173	.01137	.01103	.01070	.01038	.01008	.00979	.00952	.00925	.00900	.00875	.00852	.00829	.00808
73	33	.01521	.01471	.01423	.01377	.01333	.01292	.01252	.01213	.01177	.01142	.01108	.01076	.01045	.01016	.00988	.00960	.00934	.00909	.00885	.00862
73	34	.01625	.01571	.01520	.01471	.01424	.01380	.01337	.01296	.01257	.01220	.01184	.01150	.01117	.01085	.01055	.01026	.00998	.00971	.00945	.00921
73	35	.01737	.01679	.01625	.01573	.01523	.01476	.01430	.01387	.01345	.01305	.01267	.01230	.01195	.01161	.01129	.01098	.01068	.01039	.01011	.00985
73	36	.01857	.01797	.01739	.01683	.01630	.01579	.01531	.01484	.01440	.01397	.01356	.01317	.01280	.01244	.01209	.01176	.01144	.01113	.01083	.01055
73	37	.01988	.01923	.01861	.01802	.01746	.01692	.01640	.01590	.01543	.01497	.01454	.01412	.01372	.01333	.01296	.01260	.01226	.01193	.01162	.01131
73	38	.02129	.02060	.01995	.01932	.01871	.01814	.01759	.01706	.01655	.01606	.01560	.01515	.01472	.01431	.01391	.01353	.01316	.01281	.01247	.01215
73	39	.02282	.02209	.02139	.02072	.02007	.01946	.01887	.01831	.01777	.01725	.01675	.01627	.01581	.01537	.01495	.01454	.01415	.01377	.01341	.01306
73	40	.02447	.02369	.02295	.02223	.02155	.02090	.02027	.01967	.01909	.01853	.01800	.01749	.01700	.01653	.01608	.01564	.01522	.01482	.01443	.01405
73	41	.02626	.02543	.02464	.02388	.02315	.02245	.02178	.02114	.02053	.01994	.01937	.01882	.01830	.01779	.01731	.01684	.01639	.01596	.01554	.01514
73	42	.02818	.02730	.02646	.02565	.02488	.02414	.02343	.02274	.02209	.02146	.02085	.02027	.01971	.01917	.01865	.01815	.01767	.01721	.01676	.01633
73	43	.03025	.02932	.02842	.02757	.02674	.02595	.02520	.02447	.02377	.02310	.02245	.02183	.02123	.02066	.02010	.01957	.01906	.01856	.01808	.01762
73	44	.03247	.03148	.03053	.02962	.02874	.02791	.02710	.02633	.02558	.02487	.02418	.02352	.02288	.02226	.02167	.02110	.02056	.02003	.01952	.01902
73	45	.03482	.03378	.03277	.03180	.03088	.02999	.02913	.02831	.02752	.02676	.02602	.02532	.02464	.02398	.02335	.02275	.02216	.02160	.02105	.02053
73	46	.03733	.03622	.03516	.03413	.03315	.03221	.03130	.03042	.02958	.02877	.02799	.02724	.02652	.02583	.02515	.02451	.02388	.02328	.02270	.02214
73	47	.03998	.03881	.03768	.03660	.03556	.03456	.03359	.03267	.03178	.03092	.03009	.02929	.02852	.02778	.02707	.02638	.02571	.02507	.02445	.02385
73	48	.04279	.04155	.04036	.03921	.03811	.03705	.03603	.03505	.03410	.03319	.03231	.03147	.03065	.02986	.02910	.02837	.02766	.02698	.02632	.02568

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

Section 2

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
73	49	.04575	.04444	.04318	.04198	.04081	.03969	.03861	.03757	.03657	.03561	.03468	.03378	.03291	.03208	.03127	.03049	.02974	.02901	.02831	.02763
73	50	.04888	.04750	.04617	.04490	.04367	.04249	.04135	.04025	.03919	.03817	.03718	.03623	.03531	.03443	.03357	.03275	.03195	.03118	.03043	.02971
73	51	.05217	.05072	.04933	.04798	.04669	.04544	.04424	.04308	.04196	.04088	.03984	.03883	.03786	.03692	.03602	.03514	.03429	.03347	.03268	.03192
73	52	.05562	.05410	.05263	.05122	.04986	.04854	.04727	.04605	.04487	.04373	.04263	.04157	.04054	.03955	.03859	.03766	.03677	.03590	.03506	.03425
73	53	.05924	.05764	.05610	.05461	.05318	.05180	.05046	.04917	.04793	.04673	.04557	.04445	.04336	.04231	.04130	.04032	.03937	.03845	.03757	.03671
73	54	.06301	.06134	.05972	.05816	.05665	.05520	.05380	.05244	.05113	.04987	.04865	.04747	.04632	.04522	.04415	.04311	.04211	.04114	.04020	.03929
73	55	.06695	.06520	.06350	.06187	.06029	.05876	.05729	.05587	.05449	.05316	.05188	.05063	.04943	.04827	.04714	.04605	.04499	.04397	.04298	.04202
73	56	.07106	.06922	.06745	.06574	.06409	.06249	.06094	.05945	.05801	.05661	.05526	.05395	.05269	.05146	.05028	.04913	.04801	.04694	.04589	.04488
73	57	.07533	.07341	.07156	.06977	.06804	.06637	.06475	.06319	.06168	.06021	.05879	.05742	.05609	.05481	.05356	.05235	.05118	.05005	.04895	.04788
73	58	.07976	.07776	.07582	.07396	.07215	.07040	.06871	.06707	.06549	.06396	.06247	.06103	.05964	.05829	.05698	.05571	.05448	.05329	.05213	.05101
73	59	.08432	.08224	.08023	.07828	.07639	.07457	.07280	.07109	.06944	.06784	.06628	.06478	.06332	.06190	.06053	.05920	.05791	.05666	.05544	.05427
73	60	.08903	.08687	.08477	.08274	.08078	.07888	.07703	.07525	.07352	.07185	.07023	.06865	.06713	.06565	.06421	.06282	.06147	.06016	.05888	.05765
73	61	.09389	.09164	.08946	.08735	.08531	.08333	.08141	.07955	.07775	.07601	.07431	.07267	.07108	.06953	.06803	.06657	.06516	.06379	.06246	.06116
73	62	.09891	.09657	.09431	.09212	.09000	.08794	.08595	.08401	.08214	.08032	.07856	.07684	.07518	.07357	.07201	.07048	.06901	.06757	.06618	.06483
73	63	.10408	.10167	.09932	.09705	.09485	.09272	.09065	.08864	.08669	.08480	.08296	.08118	.07945	.07777	.07614	.07455	.07301	.07151	.07006	.06864
73	64	.10942	.10692	.10449	.10214	.09986	.09765	.09550	.09341	.09139	.08943	.08752	.08567	.08387	.08212	.08042	.07877	.07717	.07561	.07409	.07261
73	65	.11490	.11231	.10981	.10738	.10502	.10272	.10050	.09834	.09625	.09421	.09223	.09031	.08844	.08662	.08486	.08314	.08147	.07985	.07827	.07673
73	66	.12053	.11786	.11528	.11277	.11033	.10796	.10566	.10343	.10126	.09915	.09710	.09511	.09317	.09129	.08945	.08767	.08594	.08425	.08261	.08101
73	67	.12632	.12357	.12091	.11832	.11580	.11336	.11099	.10868	.10644	.10426	.10214	.10007	.09807	.09612	.09422	.09237	.09057	.08882	.08712	.08546
73	68	.13224	.12942	.12668	.12401	.12142	.11891	.11646	.11408	.11176	.10951	.10732	.10519	.10312	.10110	.09914	.09722	.09536	.09355	.09178	.09006
73	69	.13828	.13538	.13257	.12983	.12717	.12458	.12206	.11961	.11722	.11490	.11264	.11044	.10830	.10622	.10419	.10221	.10029	.09841	.09658	.09480
73	70	.14441	.14143	.13855	.13573	.13300	.13034	.12775	.12523	.12278	.12039	.11806	.11580	.11360	.11145	.10935	.10732	.10533	.10339	.10150	.09966
73	71	.15058	.14754	.14458	.14170	.13890	.13617	.13351	.13093	.12841	.12596	.12357	.12124	.11897	.11676	.11460	.11250	.11045	.10846	.10651	.10461
73	72	.15679	.15368	.15066	.14771	.14484	.14205	.13933	.13668	.13410	.13158	.12913	.12674	.12441	.12214	.11992	.11776	.11565	.11360	.11159	.10964
73	73	.16302	.15985	.15676	.15375	.15082	.14796	.14518	.14247	.13982	.13725	.13473	.13228	.12990	.12757	.12529	.12308	.12091	.11880	.11674	.11473
74	0	.00504	.00494	.00484	.00475	.00466	.00457	.00449	.00441	.00433	.00425	.00418	.00411	.00404	.00398	.00392	.00385	.00379	.00374	.00368	.00363
74	1	.00236	.00228	.00221	.00214	.00208	.00201	.00196	.00190	.00185	.00179	.00175	.00170	.00165	.00161	.00157	.00153	.00149	.00145	.00142	.00139
74	2	.00234	.00227	.00219	.00212	.00205	.00199	.00193	.00187	.00181	.00176	.00171	.00166	.00161	.00157	.00153	.00149	.00145	.00141	.00137	.00134
74	3	.00242	.00234	.00226	.00218	.00211	.00205	.00198	.00192	.00186	.00180	.00175	.00170	.00165	.00160	.00156	.00152	.00147	.00143	.00140	.00136
74	4	.00255	.00246	.00238	.00230	.00222	.00215	.00208	.00202	.00195	.00189	.00184	.00178	.00173	.00168	.00163	.00159	.00154	.00150	.00146	.00142
74	5	.00271	.00262	.00253	.00245	.00237	.00229	.00222	.00215	.00208	.00202	.00196	.00190	.00184	.00179	.00174	.00169	.00164	.00160	.00155	.00151
74	6	.00291	.00281	.00272	.00262	.00254	.00246	.00238	.00230	.00223	.00217	.00210	.00204	.00198	.00192	.00187	.00181	.00176	.00171	.00167	.00162
74	7	.00314	.00303	.00293	.00283	.00274	.00265	.00257	.00249	.00241	.00234	.00227	.00220	.00214	.00208	.00202	.00196	.00191	.00186	.00181	.00176
74	8	.00339	.00327	.00317	.00306	.00296	.00287	.00278	.00270	.00261	.00254	.00246	.00239	.00232	.00226	.00219	.00213	.00208	.00202	.00197	.00191
74	9	.00367	.00355	.00343	.00332	.00322	.00312	.00302	.00293	.00285	.00276	.00268	.00261	.00253	.00246	.00239	.00233	.00227	.00221	.00215	.00209
74	10	.00399	.00386	.00374	.00362	.00351	.00340	.00330	.00320	.00311	.00302	.00293	.00285	.00277	.00270	.00262	.00255	.00249	.00242	.00236	.00230
74	11	.00434	.00420	.00407	.00394	.00382	.00371	.00360	.00349	.00339	.00330	.00321	.00312	.00303	.00295	.00288	.00280	.00273	.00266	.00259	.00253
74	12	.00471	.00456	.00442	.00429	.00416	.00404	.00392	.00381	.00370	.00360	.00350	.00341	.00332	.00323	.00315	.00307	.00299	.00292	.00285	.00278
74	13	.00509	.00493	.00478	.00464	.00450	.00437	.00425	.00413	.00402	.00391	.00380	.00370	.00361	.00352	.00343	.00334	.00326	.00318	.00310	.00303
74	14	.00546	.00530	.00514	.00498	.00484	.00470	.00457	.00444	.00432	.00421	.00410	.00399	.00389	.00379	.00370	.00360	.00352	.00343	.00335	.00328
74	15	.00582	.00564	.00547	.00531	.00516	.00501	.00487	.00474	.00461	.00449	.00437	.00426	.00415	.00404	.00394	.00385	.00376	.00367	.00358	.00350
74	16	.00615	.00596	.00578	.00561	.00545	.00530	.00515	.00501	.00487	.00474	.00462	.00450	.00438	.00428	.00417	.00407	.00397	.00388	.00379	.00370
74	17	.00646	.00627	.00608	.00590	.00573	.00556	.00541	.00526	.00512	.00498	.00485	.00472	.00460	.00449	.00438	.00427	.00417	.00407	.00397	.00388
74	18	.00677	.00656	.00636	.00617	.00599	.00582	.00565	.00550	.00535	.00520	.00507	.00493	.00481	.00469	.00457	.00446	.00435	.00425	.00415	.00405
74	19	.00708	.00686	.00665	.00645	.00626	.00608	.00591	.00574	.00558	.00543	.00529	.00515	.00501	.00489	.00476	.00465	.00453	.00442	.00432	.00422
74	20	.00742	.00718	.00696	.00675	.00655	.00636	.00618	.00600	.00583	.00567	.00552	.00537	.00523	.00510	.00497	.00485	.00473	.00461	.00450	.00439
74	21	.00778	.00753	.00730	.00707	.00686	.00666	.00647	.00628	.00610	.00594	.00577	.00562	.00547	.00533	.00519	.00506	.00494	.00481	.00470	.00459
74	22	.00816	.00790	.00765	.00742	.00719	.00698	.00677	.00658	.00639	.00621	.00604	.00588	.00572	.00557	.00543	.00529	.00516	.00503	.00491	.00479
74	23	.00858	.00830	.00804	.00779	.00755	.00733	.00711	.00690	.00670	.00652	.00633	.00616	.00600	.00584	.00568	.00554	.00540	.00526	.00513	.00501
74	24	.00903	.00874	.00846	.00820	.00795	.00771	.00748	.00726	.00705	.00685	.00666	.00647	.00630	.00613	.00597	.00581	.00566	.00552	.00538	.00525

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

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
74	25	.00953	.00923	.00893	.00865	.00838	.00813	.00788	.00765	.00743	.00722	.00701	.00682	.00663	.00645	.00628	.00612	.00596	.00581	.00566	.00552
74	26	.01009	.00976	.00944	.00915	.00886	.00859	.00833	.00809	.00785	.00762	.00741	.00720	.00700	.00681	.00663	.00645	.00629	.00612	.00597	.00582
74	27	.01070	.01035	.01001	.00970	.00940	.00911	.00883	.00857	.00832	.00808	.00785	.00763	.00742	.00721	.00702	.00683	.00665	.00648	.00632	.00616
74	28	.01136	.01099	.01063	.01030	.00997	.00967	.00937	.00909	.00883	.00857	.00833	.00809	.00787	.00765	.00744	.00724	.00705	.00687	.00670	.00653
74	29	.01208	.01168	.01131	.01095	.01060	.01028	.00996	.00967	.00938	.00911	.00885	.00860	.00836	.00813	.00791	.00770	.00749	.00730	.00711	.00693
74	30	.01285	.01243	.01203	.01165	.01128	.01094	.01060	.01028	.00998	.00969	.00941	.00914	.00889	.00864	.00841	.00818	.00797	.00776	.00756	.00736
74	31	.01369	.01324	.01281	.01241	.01202	.01165	.01129	.01095	.01063	.01032	.01002	.00973	.00946	.00920	.00895	.00871	.00848	.00825	.00804	.00783
74	32	.01459	.01411	.01366	.01322	.01281	.01241	.01203	.01167	.01133	.01100	.01068	.01037	.01008	.00980	.00953	.00928	.00903	.00879	.00856	.00834
74	33	.01556	.01506	.01457	.01411	.01367	.01325	.01284	.01246	.01209	.01173	.01140	.01107	.01076	.01046	.01017	.00990	.00963	.00938	.00913	.00890
74	34	.01662	.01608	.01556	.01507	.01460	.01415	.01372	.01331	.01291	.01253	.01217	.01182	.01149	.01117	.01087	.01057	.01029	.01002	.00976	.00950
74	35	.01776	.01719	.01664	.01611	.01561	.01513	.01467	.01423	.01381	.01341	.01302	.01265	.01229	.01195	.01163	.01131	.01101	.01072	.01044	.01017
74	36	.01900	.01839	.01780	.01724	.01671	.01619	.01570	.01523	.01479	.01435	.01394	.01355	.01316	.01280	.01245	.01211	.01179	.01148	.01118	.01089
74	37	.02034	.01968	.01906	.01846	.01789	.01735	.01682	.01632	.01584	.01538	.01494	.01452	.01411	.01372	.01335	.01298	.01264	.01230	.01198	.01167
74	38	.02178	.02109	.02043	.01979	.01918	.01860	.01804	.01751	.01700	.01650	.01603	.01558	.01514	.01473	.01432	.01394	.01357	.01321	.01287	.01253
74	39	.02335	.02261	.02190	.02123	.02058	.01996	.01936	.01879	.01825	.01772	.01722	.01673	.01627	.01582	.01539	.01498	.01458	.01420	.01383	.01347
74	40	.02504	.02426	.02350	.02278	.02209	.02143	.02080	.02019	.01961	.01905	.01851	.01799	.01749	.01702	.01656	.01611	.01569	.01528	.01488	.01450
74	41	.02687	.02604	.02524	.02447	.02374	.02303	.02236	.02171	.02109	.02049	.01991	.01936	.01883	.01832	.01783	.01736	.01690	.01646	.01604	.01563
74	42	.02885	.02796	.02711	.02630	.02552	.02477	.02405	.02336	.02269	.02205	.02144	.02085	.02029	.01974	.01921	.01871	.01822	.01775	.01730	.01686
74	43	.03098	.03004	.02913	.02827	.02744	.02664	.02587	.02514	.02443	.02375	.02309	.02247	.02186	.02128	.02072	.02017	.01965	.01915	.01867	.01820
74	44	.03326	.03226	.03130	.03038	.02950	.02865	.02783	.02705	.02630	.02557	.02488	.02421	.02356	.02294	.02234	.02176	.02120	.02067	.02015	.01965
74	45	.03568	.03463	.03361	.03263	.03170	.03080	.02993	.02910	.02830	.02753	.02678	.02607	.02538	.02472	.02408	.02346	.02287	.02229	.02174	.02121
74	46	.03827	.03715	.03607	.03504	.03404	.03309	.03217	.03128	.03043	.02961	.02882	.02806	.02733	.02662	.02594	.02528	.02465	.02404	.02345	.02288
74	47	.04100	.03981	.03867	.03758	.03653	.03551	.03454	.03360	.03270	.03183	.03099	.03018	.02940	.02865	.02792	.02722	.02655	.02590	.02527	.02466
74	48	.04389	.04264	.04143	.04028	.03916	.03809	.03706	.03606	.03511	.03418	.03329	.03243	.03161	.03081	.03004	.02929	.02857	.02788	.02721	.02656
74	49	.04695	.04562	.04435	.04313	.04195	.04082	.03973	.03867	.03766	.03668	.03574	.03483	.03395	.03310	.03228	.03149	.03073	.02999	.02927	.02858
74	50	.05018	.04878	.04744	.04615	.04491	.04371	.04256	.04144	.04037	.03933	.03834	.03737	.03644	.03554	.03467	.03383	.03302	.03223	.03148	.03074
74	51	.05358	.05211	.05070	.04934	.04803	.04677	.04555	.04437	.04324	.04214	.04109	.04007	.03908	.03813	.03721	.03632	.03546	.03462	.03382	.03304
74	52	.05715	.05561	.05412	.05269	.05131	.04998	.04870	.04746	.04626	.04510	.04399	.04291	.04186	.04086	.03988	.03894	.03803	.03714	.03629	.03546
74	53	.06089	.05927	.05771	.05621	.05475	.05335	.05200	.05069	.04943	.04821	.04703	.04590	.04479	.04373	.04270	.04170	.04074	.03980	.03890	.03802
74	54	.06480	.06310	.06146	.05988	.05836	.05688	.05546	.05409	.05276	.05147	.05023	.04903	.04787	.04675	.04566	.04461	.04359	.04260	.04165	.04072
74	55	.06888	.06710	.06538	.06373	.06213	.06058	.05909	.05764	.05625	.05490	.05359	.05233	.05110	.04992	.04877	.04766	.04659	.04555	.04454	.04356
74	56	.07313	.07127	.06948	.06774	.06607	.06445	.06288	.06136	.05990	.05848	.05711	.05578	.05449	.05325	.05204	.05087	.04974	.04864	.04757	.04654
74	57	.07757	.07562	.07375	.07193	.07018	.06848	.06684	.06525	.06371	.06223	.06078	.05939	.05804	.05673	.05546	.05423	.05304	.05188	.05076	.04967
74	58	.08216	.08013	.07817	.07628	.07444	.07267	.07095	.06929	.06768	.06612	.06461	.06315	.06173	.06036	.05903	.05773	.05648	.05527	.05409	.05294
74	59	.08690	.08479	.08275	.08077	.07886	.07701	.07521	.07348	.07179	.07016	.06858	.06705	.06557	.06413	.06273	.06137	.06006	.05878	.05754	.05634
74	60	.09180	.08960	.08747	.08541	.08342	.08149	.07962	.07781	.07605	.07435	.07270	.07109	.06954	.06803	.06657	.06515	.06377	.06244	.06114	.05987
74	61	.09685	.09457	.09235	.09021	.08814	.08613	.08418	.08229	.08046	.07868	.07696	.07529	.07366	.07209	.07056	.06907	.06763	.06623	.06487	.06355
74	62	.10207	.09970	.09741	.09518	.09303	.09094	.08891	.08694	.08504	.08319	.08139	.07965	.07795	.07631	.07471	.07316	.07165	.07019	.06877	.06738
74	63	.10747	.10502	.10264	.10033	.09809	.09592	.09381	.09177	.08979	.08786	.08599	.08418	.08241	.08070	.07903	.07742	.07584	.07432	.07283	.07138
74	64	.11303	.11049	.10803	.10564	.10332	.10107	.09888	.09676	.09470	.09270	.09076	.08887	.08704	.08525	.08352	.08183	.08020	.07860	.07705	.07554
74	65	.11875	.11613	.11358	.11111	.10871	.10638	.10412	.10192	.09978	.09771	.09569	.09373	.09182	.08997	.08817	.08642	.08471	.08305	.08144	.07986
74	66	.12464	.12193	.11930	.11675	.11427	.11186	.10952	.10724	.10503	.10288	.10079	.09876	.09678	.09486	.09299	.09117	.08939	.08767	.08599	.08435
74	67	.13070	.12791	.12520	.12256	.12000	.11752	.11510	.11275	.11046	.10824	.10607	.10397	.10192	.09993	.09799	.09610	.09426	.09247	.09073	.08903
74	68	.13691	.13404	.13125	.12854	.12590	.12333	.12084	.11841	.11605	.11376	.11152	.10935	.10723	.10517	.10316	.10120	.09930	.09744	.09563	.09387
74	69	.14324	.14030	.13743	.13464	.13193	.12929	.12672	.12422	.12179	.11942	.11711	.11487	.11268	.11055	.10848	.10645	.10448	.10256	.10069	.09887
74	70	.14968	.14665	.14371	.14085	.13806	.13535	.13271	.13014	.12763	.12519	.12282	.12051	.11825	.11605	.11391	.11183	.10979	.10781	.10587	.10399
74	71	.15617	.15307	.15006	.14712	.14427	.14148	.13877	.13613	.13356	.13106	.12861	.12623	.12391	.12165	.11945	.11729	.11520	.11315	.11115	.10921
74	72	.16271	.15954	.15646	.15345	.15053	.14768	.14490	.14219	.13955	.13698	.13448	.13203	.12965	.12732	.12506	.12284	.12068	.11858	.11652	.11452
74	73	.16926	.16603	.16288	.15981	.15682	.15391	.15107	.14830	.14560	.14296	.14039	.13789	.13544	.13306	.13073	.12846	.12624	.12407	.12196	.11990
74	74	.17586	.17256	.16935	.16622	.16317	.16019	.15729	.15446	.15170	.14900	.14637	.14381	.14131	.13886	.13648	.13415	.13187	.12965	.12748	.12536

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
75	0	.00524	.00514	.00504	.00494	.00485	.00476	.00468	.00460	.00452	.00444	.00437	.00430	.00423	.00416	.00410	.00404	.00397	.00392	.00386	.00380
75	1	.00241	.00234	.00227	.00220	.00213	.00207	.00201	.00195	.00190	.00185	.00180	.00175	.00170	.00166	.00162	.00158	.00154	.00150	.00147	.00143
75	2	.00240	.00232	.00224	.00217	.00210	.00204	.00198	.00192	.00186	.00181	.00176	.00171	.00166	.00161	.00157	.00153	.00149	.00145	.00142	.00138
75	3	.00247	.00239	.00231	.00223	.00216	.00209	.00203	.00197	.00191	.00185	.00180	.00175	.00170	.00165	.00160	.00156	.00152	.00148	.00144	.00140
75	4	.00260	.00251	.00243	.00235	.00227	.00220	.00213	.00206	.00200	.00194	.00188	.00183	.00178	.00172	.00168	.00163	.00159	.00154	.00150	.00146
75	5	.00277	.00268	.00259	.00250	.00242	.00234	.00227	.00220	.00213	.00207	.00201	.00195	.00189	.00184	.00178	.00173	.00169	.00164	.00160	.00155
75	6	.00297	.00287	.00277	.00268	.00260	.00251	.00244	.00236	.00229	.00222	.00215	.00209	.00203	.00197	.00192	.00186	.00181	.00176	.00172	.00167
75	7	.00320	.00310	.00299	.00290	.00280	.00271	.00263	.00255	.00247	.00240	.00233	.00226	.00220	.00213	.00208	.00202	.00196	.00191	.00186	.00181
75	8	.00346	.00335	.00324	.00313	.00303	.00294	.00285	.00276	.00268	.00260	.00253	.00246	.00239	.00232	.00226	.00219	.00214	.00208	.00202	.00197
75	9	.00375	.00363	.00352	.00340	.00330	.00320	.00310	.00301	.00292	.00284	.00276	.00268	.00260	.00253	.00246	.00240	.00234	.00227	.00222	.00216
75	10	.00408	.00395	.00383	.00371	.00360	.00349	.00338	.00329	.00319	.00310	.00301	.00293	.00285	.00278	.00270	.00263	.00256	.00250	.00244	.00238
75	11	.00444	.00430	.00417	.00404	.00392	.00381	.00370	.00359	.00349	.00339	.00330	.00321	.00313	.00304	.00296	.00289	.00282	.00275	.00268	.00261
75	12	.00483	.00468	.00454	.00440	.00427	.00415	.00403	.00392	.00381	.00371	.00361	.00351	.00342	.00333	.00325	.00317	.00309	.00302	.00294	.00287
75	13	.00522	.00506	.00491	.00477	.00463	.00450	.00437	.00425	.00414	.00403	.00392	.00382	.00372	.00363	.00354	.00345	.00337	.00329	.00321	.00314
75	14	.00561	.00544	.00528	.00512	.00498	.00484	.00470	.00458	.00445	.00434	.00422	.00412	.00401	.00391	.00382	.00373	.00364	.00355	.00347	.00339
75	15	.00597	.00579	.00562	.00546	.00531	.00516	.00502	.00488	.00475	.00463	.00451	.00439	.00428	.00418	.00408	.00398	.00389	.00380	.00371	.00363
75	16	.00631	.00612	.00594	.00577	.00561	.00545	.00530	.00516	.00502	.00489	.00477	.00464	.00453	.00442	.00431	.00421	.00411	.00401	.00392	.00384
75	17	.00663	.00643	.00624	.00606	.00589	.00573	.00557	.00542	.00527	.00513	.00500	.00488	.00475	.00464	.00452	.00442	.00431	.00421	.00412	.00402
75	18	.00694	.00673	.00653	.00634	.00616	.00599	.00582	.00566	.00551	.00537	.00523	.00509	.00496	.00484	.00472	.00461	.00450	.00439	.00429	.00420
75	19	.00726	.00704	.00683	.00663	.00644	.00625	.00608	.00591	.00575	.00560	.00545	.00531	.00518	.00505	.00492	.00480	.00469	.00458	.00447	.00437
75	20	.00760	.00737	.00715	.00693	.00673	.00654	.00635	.00618	.00601	.00585	.00569	.00554	.00540	.00527	.00513	.00501	.00489	.00477	.00466	.00455
75	21	.00797	.00772	.00749	.00726	.00705	.00685	.00665	.00646	.00629	.00611	.00595	.00579	.00564	.00550	.00536	.00523	.00510	.00498	.00486	.00475
75	22	.00836	.00810	.00785	.00761	.00739	.00717	.00696	.00677	.00658	.00640	.00623	.00606	.00590	.00575	.00560	.00546	.00533	.00520	.00507	.00495
75	23	.00879	.00851	.00824	.00799	.00775	.00752	.00731	.00710	.00690	.00671	.00652	.00635	.00618	.00602	.00587	.00572	.00557	.00544	.00531	.00518
75	24	.00925	.00896	.00868	.00841	.00815	.00791	.00768	.00746	.00725	.00705	.00685	.00667	.00649	.00632	.00615	.00600	.00585	.00570	.00556	.00543
75	25	.00976	.00945	.00915	.00887	.00860	.00834	.00810	.00786	.00764	.00742	.00722	.00702	.00683	.00665	.00648	.00631	.00615	.00600	.00585	.00571
75	26	.01032	.00999	.00968	.00938	.00909	.00882	.00856	.00831	.00807	.00784	.00762	.00741	.00721	.00702	.00683	.00666	.00649	.00632	.00617	.00601
75	27	.01095	.01059	.01026	.00994	.00963	.00934	.00907	.00880	.00855	.00830	.00807	.00785	.00763	.00743	.00723	.00705	.00686	.00669	.00652	.00636
75	28	.01162	.01125	.01089	.01055	.01023	.00992	.00962	.00934	.00907	.00881	.00856	.00832	.00810	.00788	.00767	.00747	.00728	.00709	.00691	.00674
75	29	.01235	.01196	.01158	.01121	.01087	.01054	.01022	.00992	.00964	.00936	.00910	.00884	.00860	.00837	.00814	.00793	.00772	.00753	.00734	.00715
75	30	.01315	.01272	.01232	.01193	.01156	.01121	.01088	.01056	.01025	.00995	.00967	.00940	.00915	.00890	.00866	.00843	.00821	.00800	.00780	.00760
75	31	.01400	.01355	.01312	.01270	.01231	.01194	.01158	.01124	.01091	.01060	.01030	.01001	.00973	.00947	.00921	.00897	.00874	.00851	.00829	.00809
75	32	.01492	.01443	.01398	.01354	.01312	.01272	.01234	.01198	.01163	.01129	.01097	.01066	.01037	.01009	.00982	.00955	.00930	.00906	.00883	.00861
75	33	.01591	.01540	.01491	.01445	.01400	.01357	.01317	.01278	.01241	.01205	.01171	.01138	.01106	.01076	.01047	.01019	.00992	.00967	.00942	.00918
75	34	.01699	.01644	.01592	.01543	.01495	.01450	.01406	.01365	.01325	.01287	.01250	.01215	.01182	.01149	.01118	.01088	.01060	.01032	.01006	.00980
75	35	.01816	.01758	.01702	.01649	.01599	.01550	.01504	.01460	.01417	.01376	.01337	.01300	.01264	.01229	.01196	.01164	.01134	.01104	.01076	.01048
75	36	.01942	.01880	.01821	.01765	.01711	.01659	.01610	.01562	.01517	.01473	.01432	.01392	.01353	.01316	.01281	.01247	.01214	.01182	.01152	.01123
75	37	.02079	.02013	.01950	.01890	.01832	.01777	.01724	.01674	.01625	.01579	.01534	.01491	.01450	.01411	.01373	.01336	.01301	.01267	.01235	.01204
75	38	.02227	.02157	.02090	.02026	.01964	.01906	.01849	.01795	.01744	.01694	.01646	.01600	.01557	.01514	.01474	.01435	.01397	.01361	.01326	.01292
75	39	.02387	.02312	.02241	.02173	.02107	.02045	.01985	.01927	.01872	.01819	.01768	.01719	.01672	.01627	.01583	.01542	.01501	.01463	.01425	.01389
75	40	.02560	.02481	.02405	.02332	.02263	.02196	.02132	.02071	.02012	.01955	.01901	.01848	.01798	.01750	.01703	.01659	.01615	.01574	.01534	.01495
75	41	.02748	.02664	.02583	.02506	.02432	.02361	.02292	.02227	.02164	.02104	.02046	.01990	.01936	.01884	.01835	.01787	.01740	.01696	.01653	.01612
75	42	.02951	.02861	.02776	.02693	.02615	.02539	.02466	.02396	.02329	.02265	.02203	.02143	.02086	.02031	.01977	.01926	.01877	.01829	.01783	.01739
75	43	.03169	.03074	.02983	.02896	.02812	.02731	.02654	.02580	.02508	.02439	.02373	.02310	.02248	.02189	.02132	.02078	.02025	.01974	.01925	.01877
75	44	.03404	.03303	.03206	.03113	.03024	.02938	.02856	.02777	.02701	.02628	.02557	.02489	.02424	.02361	.02300	.02242	.02185	.02131	.02078	.02027
75	45	.03653	.03546	.03444	.03345	.03250	.03160	.03072	.02988	.02907	.02829	.02754	.02681	.02612	.02545	.02480	.02417	.02357	.02299	.02243	.02188
75	46	.03919	.03806	.03697	.03593	.03492	.03396	.03303	.03213	.03127	.03044	.02964	.02887	.02813	.02742	.02673	.02606	.02542	.02479	.02420	.02362
75	47	.04200	.04080	.03965	.03855	.03748	.03646	.03547	.03452	.03361	.03273	.03188	.03106	.03027	.02951	.02878	.02807	.02738	.02672	.02608	.02546
75	48	.04498	.04371	.04250	.04133	.04020	.03912	.03807	.03707	.03610	.03516	.03426	.03339	.03255	.03174	.03096	.03021	.02948	.02877	.02809	.02743
75	49	.04813	.04679	.04551	.04427	.04308	.04194	.04083	.03977	.03874	.03775	.03679	.03587	.03498	.03412	.03329	.03249	.03171	.03096	.03023	.02953

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

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
75	50	.05146	.05005	.04870	.04739	.04613	.04492	.04376	.04263	.04154	.04049	.03948	.03850	.03756	.03665	.03577	.03491	.03409	.03329	.03252	.03177
75	51	.05497	.05349	.05206	.05069	.04936	.04808	.04685	.04566	.04451	.04340	.04233	.04130	.04030	.03933	.03840	.03749	.03662	.03577	.03495	.03416
75	52	.05866	.05710	.05560	.05415	.05275	.05141	.05011	.04885	.04764	.04647	.04533	.04424	.04318	.04216	.04117	.04021	.03929	.03839	.03752	.03668
75	53	.06252	.06088	.05931	.05778	.05631	.05490	.05353	.05220	.05092	.04969	.04849	.04734	.04622	.04514	.04410	.04308	.04210	.04115	.04023	.03934
75	54	.06656	.06484	.06319	.06159	.06004	.05855	.05711	.05572	.05437	.05307	.05181	.05060	.04942	.04828	.04717	.04610	.04507	.04406	.04309	.04215
75	55	.07078	.06898	.06725	.06557	.06395	.06238	.06087	.05941	.05799	.05662	.05530	.05401	.05277	.05157	.05041	.04928	.04818	.04712	.04610	.04510
75	56	.07519	.07331	.07149	.06973	.06803	.06639	.06480	.06327	.06178	.06034	.05895	.05760	.05629	.05503	.05380	.05261	.05146	.05034	.04926	.04821
75	57	.07978	.07781	.07591	.07407	.07230	.07058	.06891	.06730	.06574	.06423	.06277	.06136	.05998	.05865	.05736	.05611	.05490	.05372	.05258	.05147
75	58	.08454	.08249	.08050	.07858	.07673	.07493	.07319	.07150	.06987	.06829	.06675	.06527	.06383	.06243	.06108	.05976	.05849	.05725	.05605	.05488
75	59	.08946	.08732	.08525	.08325	.08131	.07943	.07761	.07585	.07414	.07249	.07088	.06933	.06782	.06635	.06493	.06355	.06221	.06092	.05965	.05843
75	60	.09454	.09231	.09016	.08807	.08605	.08409	.08219	.08036	.07857	.07684	.07516	.07354	.07196	.07042	.06894	.06749	.06609	.06472	.06340	.06211
75	61	.09979	.09747	.09523	.09306	.09096	.08892	.08694	.08502	.08316	.08136	.07960	.07790	.07625	.07465	.07309	.07158	.07011	.06869	.06730	.06595
75	62	.10522	.10282	.10049	.09823	.09605	.09392	.09187	.08987	.08793	.08605	.08422	.08245	.08073	.07906	.07743	.07585	.07431	.07282	.07137	.06996
75	63	.11083	.10835	.10593	.10359	.10132	.09912	.09698	.09490	.09289	.09093	.08903	.08718	.08538	.08364	.08194	.08030	.07869	.07713	.07562	.07414
75	64	.11663	.11405	.11155	.10913	.10677	.10449	.10227	.10011	.09802	.09598	.09401	.09208	.09022	.08840	.08663	.08492	.08324	.08162	.08004	.07850
75	65	.12259	.11993	.11735	.11484	.11240	.11003	.10773	.10550	.10332	.10121	.09916	.09716	.09522	.09333	.09150	.08971	.08797	.08628	.08463	.08302
75	66	.12874	.12599	.12332	.12073	.11821	.11576	.11338	.11107	.10882	.10663	.10450	.10243	.10041	.09845	.09654	.09469	.09288	.09112	.08940	.08773
75	67	.13507	.13224	.12948	.12681	.12421	.12168	.11922	.11683	.11450	.11224	.11003	.10789	.10580	.10377	.10179	.09986	.09798	.09615	.09437	.09264
75	68	.14157	.13865	.13582	.13306	.13038	.12777	.12523	.12276	.12036	.11802	.11574	.11353	.11137	.10926	.10721	.10522	.10327	.10137	.09953	.09772
75	69	.14820	.14521	.14229	.13946	.13670	.13401	.13140	.12886	.12638	.12396	.12161	.11932	.11709	.11492	.11280	.11073	.10872	.10676	.10484	.10298
75	70	.15495	.15187	.14888	.14597	.14314	.14037	.13769	.13507	.13252	.13003	.12761	.12525	.12295	.12070	.11852	.11638	.11430	.11228	.11030	.10837
75	71	.16176	.15862	.15555	.15256	.14966	.14682	.14406	.14137	.13875	.13619	.13370	.13127	.12890	.12659	.12434	.12214	.12000	.11790	.11586	.11387
75	72	.16863	.16541	.16228	.15922	.15624	.15334	.15051	.14775	.14506	.14244	.13988	.13738	.13495	.13257	.13025	.12799	.12578	.12363	.12152	.11947
75	73	.17554	.17225	.16904	.16592	.16287	.15990	.15701	.15418	.15143	.14874	.14611	.14355	.14106	.13862	.13624	.13391	.13164	.12943	.12726	.12515
75	74	.18248	.17913	.17586	.17267	.16956	.16653	.16357	.16068	.15786	.15511	.15243	.14980	.14725	.14475	.14230	.13992	.13759	.13532	.13309	.13092
75	75	.18947	.18606	.18273	.17948	.17631	.17322	.17020	.16725	.16437	.16156	.15882	.15614	.15352	.15096	.14847	.14603	.14364	.14131	.13903	.13680
76	0	.00544	.00534	.00524	.00514	.00505	.00496	.00488	.00479	.00471	.00464	.00456	.00449	.00442	.00435	.00429	.00422	.00416	.00410	.00404	.00399
76	1	.00247	.00239	.00232	.00225	.00219	.00212	.00206	.00201	.00195	.00190	.00185	.00180	.00176	.00171	.00167	.00163	.00159	.00155	.00152	.00148
76	2	.00245	.00237	.00229	.00222	.00215	.00209	.00202	.00197	.00191	.00185	.00180	.00175	.00171	.00166	.00162	.00157	.00153	.00150	.00146	.00142
76	3	.00252	.00244	.00236	.00228	.00221	.00214	.00208	.00201	.00195	.00190	.00184	.00179	.00174	.00169	.00165	.00160	.00156	.00152	.00148	.00144
76	4	.00265	.00256	.00248	.00240	.00232	.00225	.00218	.00211	.00205	.00199	.00193	.00187	.00182	.00177	.00172	.00167	.00163	.00158	.00154	.00150
76	5	.00282	.00273	.00264	.00255	.00247	.00239	.00232	.00225	.00218	.00212	.00205	.00199	.00194	.00188	.00183	.00178	.00173	.00169	.00164	.00160
76	6	.00303	.00293	.00283	.00274	.00265	.00257	.00249	.00241	.00234	.00227	.00221	.00214	.00208	.00202	.00197	.00191	.00186	.00181	.00176	.00172
76	7	.00327	.00316	.00306	.00296	.00287	.00278	.00269	.00261	.00253	.00246	.00239	.00232	.00225	.00219	.00213	.00207	.00202	.00196	.00191	.00186
76	8	.00353	.00342	.00331	.00320	.00310	.00301	.00292	.00283	.00275	.00267	.00259	.00252	.00245	.00238	.00232	.00225	.00219	.00214	.00208	.00203
76	9	.00384	.00371	.00359	.00348	.00338	.00327	.00318	.00308	.00299	.00291	.00283	.00275	.00267	.00260	.00253	.00247	.00240	.00234	.00228	.00222
76	10	.00418	.00404	.00392	.00380	.00368	.00357	.00347	.00337	.00328	.00318	.00310	.00301	.00293	.00285	.00278	.00271	.00264	.00257	.00251	.00245
76	11	.00455	.00440	.00427	.00414	.00402	.00390	.00379	.00369	.00358	.00349	.00339	.00330	.00322	.00313	.00305	.00298	.00290	.00283	.00276	.00270
76	12	.00494	.00479	.00465	.00451	.00438	.00426	.00414	.00403	.00392	.00381	.00371	.00362	.00352	.00343	.00335	.00327	.00319	.00311	.00304	.00297
76	13	.00535	.00519	.00504	.00489	.00475	.00462	.00449	.00437	.00426	.00415	.00404	.00394	.00384	.00374	.00365	.00356	.00348	.00340	.00332	.00325
76	14	.00575	.00558	.00542	.00526	.00511	.00497	.00484	.00471	.00459	.00447	.00435	.00425	.00414	.00404	.00394	.00385	.00376	.00367	.00359	.00351
76	15	.00612	.00594	.00577	.00561	.00545	.00530	.00516	.00502	.00489	.00477	.00465	.00453	.00442	.00431	.00421	.00411	.00402	.00393	.00384	.00375
76	16	.00647	.00628	.00610	.00593	.00576	.00561	.00546	.00531	.00517	.00504	.00491	.00479	.00467	.00456	.00445	.00435	.00425	.00415	.00406	.00397
76	17	.00680	.00660	.00641	.00623	.00605	.00589	.00573	.00558	.00543	.00529	.00516	.00503	.00491	.00479	.00467	.00456	.00446	.00436	.00426	.00417
76	18	.00712	.00691	.00671	.00651	.00633	.00616	.00599	.00583	.00567	.00553	.00539	.00525	.00512	.00500	.00488	.00476	.00465	.00455	.00444	.00434
76	19	.00745	.00722	.00701	.00681	.00661	.00643	.00625	.00608	.00592	.00577	.00562	.00548	.00534	.00521	.00508	.00496	.00484	.00473	.00462	.00452
76	20	.00779	.00756	.00733	.00712	.00691	.00672	.00653	.00635	.00618	.00602	.00586	.00571	.00557	.00543	.00530	.00517	.00505	.00493	.00482	.00471
76	21	.00817	.00792	.00768	.00745	.00724	.00703	.00683	.00665	.00647	.00629	.00613	.00597	.00582	.00567	.00553	.00540	.00527	.00514	.00502	.00491
76	22	.00856	.00830	.00805	.00781	.00758	.00736	.00715	.00696	.00676	.00658	.00641	.00624	.00608	.00593	.00578	.00564	.00550	.00537	.00524	.00512
76	23	.00899	.00871	.00845	.00819	.00795	.00772	.00750	.00729	.00709	.00690	.00671	.00654	.00637	.00620	.00605	.00590	.00575	.00561	.00548	.00535

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

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
76	24	.00947	.00917	.00889	.00862	.00836	.00812	.00788	.00766	.00745	.00724	.00705	.00686	.00668	.00651	.00634	.00618	.00603	.00588	.00574	.00561
76	25	.00999	.00967	.00937	.00909	.00882	.00856	.00831	.00807	.00785	.00763	.00742	.00722	.00703	.00685	.00667	.00651	.00634	.00619	.00604	.00589
76	26	.01056	.01023	.00991	.00960	.00932	.00904	.00878	.00853	.00828	.00805	.00783	.00762	.00742	.00723	.00704	.00686	.00669	.00652	.00636	.00621
76	27	.01119	.01084	.01050	.01018	.00987	.00958	.00930	.00903	.00877	.00853	.00830	.00807	.00785	.00765	.00745	.00726	.00708	.00690	.00673	.00657
76	28	.01188	.01150	.01114	.01080	.01048	.01016	.00987	.00958	.00931	.00905	.00880	.00856	.00833	.00811	.00790	.00769	.00750	.00731	.00713	.00696
76	29	.01263	.01223	.01185	.01148	.01113	.01080	.01048	.01018	.00989	.00961	.00934	.00909	.00884	.00861	.00838	.00817	.00796	.00776	.00757	.00738
76	30	.01343	.01301	.01260	.01221	.01184	.01149	.01115	.01083	.01052	.01022	.00994	.00966	.00940	.00915	.00891	.00868	.00846	.00824	.00804	.00784
76	31	.01430	.01385	.01341	.01300	.01261	.01223	.01187	.01152	.01119	.01088	.01057	.01028	.01000	.00974	.00948	.00923	.00900	.00877	.00855	.00834
76	32	.01524	.01475	.01429	.01385	.01343	.01303	.01264	.01228	.01192	.01159	.01126	.01095	.01066	.01037	.01010	.00983	.00958	.00934	.00910	.00888
76	33	.01625	.01574	.01525	.01478	.01433	.01390	.01349	.01310	.01272	.01236	.01202	.01168	.01137	.01106	.01077	.01049	.01022	.00996	.00970	.00946
76	34	.01735	.01680	.01628	.01578	.01530	.01484	.01441	.01399	.01358	.01320	.01283	.01248	.01214	.01181	.01150	.01120	.01091	.01063	.01036	.01010
76	35	.01854	.01796	.01740	.01687	.01636	.01587	.01540	.01496	.01453	.01412	.01372	.01334	.01298	.01263	.01230	.01197	.01166	.01137	.01108	.01080
76	36	.01983	.01921	.01862	.01805	.01750	.01698	.01649	.01601	.01555	.01511	.01469	.01429	.01390	.01352	.01317	.01282	.01249	.01217	.01186	.01157
76	37	.02123	.02057	.01993	.01933	.01875	.01819	.01766	.01715	.01666	.01619	.01574	.01531	.01489	.01449	.01411	.01374	.01339	.01304	.01272	.01240
76	38	.02274	.02204	.02136	.02072	.02010	.01951	.01894	.01839	.01787	.01737	.01689	.01643	.01598	.01556	.01515	.01475	.01437	.01400	.01365	.01331
76	39	.02438	.02363	.02291	.02222	.02156	.02093	.02033	.01975	.01919	.01865	.01814	.01765	.01717	.01671	.01627	.01585	.01544	.01505	.01467	.01431
76	40	.02615	.02535	.02459	.02386	.02316	.02248	.02184	.02122	.02062	.02005	.01950	.01897	.01847	.01798	.01751	.01705	.01662	.01620	.01579	.01540
76	41	.02808	.02723	.02642	.02564	.02489	.02417	.02348	.02282	.02219	.02158	.02099	.02043	.01988	.01936	.01886	.01837	.01791	.01746	.01702	.01660
76	42	.03016	.02925	.02839	.02756	.02677	.02600	.02527	.02456	.02389	.02324	.02261	.02201	.02143	.02087	.02033	.01981	.01931	.01883	.01836	.01792
76	43	.03239	.03144	.03052	.02964	.02879	.02798	.02720	.02645	.02573	.02503	.02436	.02372	.02310	.02250	.02193	.02137	.02084	.02032	.01983	.01935
76	44	.03480	.03378	.03281	.03187	.03097	.03011	.02928	.02848	.02771	.02697	.02626	.02557	.02491	.02427	.02366	.02307	.02249	.02194	.02141	.02090
76	45	.03736	.03629	.03525	.03426	.03330	.03238	.03150	.03065	.02983	.02904	.02829	.02755	.02685	.02617	.02551	.02488	.02427	.02368	.02311	.02256
76	46	.04009	.03895	.03786	.03680	.03579	.03481	.03388	.03297	.03210	.03126	.03046	.02968	.02893	.02820	.02750	.02683	.02618	.02555	.02494	.02435
76	47	.04298	.04178	.04062	.03950	.03843	.03739	.03640	.03544	.03452	.03362	.03277	.03194	.03114	.03037	.02962	.02891	.02821	.02754	.02689	.02626
76	48	.04605	.04477	.04355	.04236	.04123	.04013	.03908	.03806	.03708	.03614	.03523	.03435	.03350	.03268	.03189	.03112	.03038	.02967	.02897	.02831
76	49	.04929	.04794	.04665	.04540	.04420	.04304	.04192	.04085	.03981	.03881	.03784	.03691	.03600	.03513	.03429	.03348	.03269	.03193	.03120	.03048
76	50	.05272	.05130	.04993	.04862	.04735	.04612	.04494	.04380	.04270	.04164	.04062	.03963	.03867	.03775	.03686	.03599	.03516	.03435	.03357	.03281
76	51	.05634	.05485	.05341	.05202	.05068	.04939	.04814	.04693	.04577	.04465	.04357	.04252	.04151	.04053	.03958	.03866	.03778	.03692	.03609	.03528
76	52	.06014	.05857	.05705	.05559	.05418	.05282	.05150	.05023	.04901	.04782	.04667	.04557	.04450	.04346	.04246	.04149	.04055	.03964	.03875	.03790
76	53	.06413	.06248	.06088	.05934	.05786	.05643	.05504	.05370	.05241	.05116	.04995	.04878	.04765	.04655	.04549	.04446	.04347	.04250	.04157	.04067
76	54	.06830	.06657	.06489	.06328	.06172	.06021	.05875	.05734	.05598	.05466	.05339	.05215	.05096	.04980	.04868	.04760	.04654	.04553	.04454	.04358
76	55	.07266	.07085	.06909	.06740	.06576	.06417	.06264	.06116	.05973	.05834	.05700	.05570	.05444	.05322	.05204	.05089	.04978	.04871	.04766	.04665
76	56	.07722	.07532	.07348	.07170	.06999	.06832	.06672	.06516	.06366	.06220	.06079	.05942	.05809	.05681	.05557	.05436	.05319	.05205	.05095	.04988
76	57	.08197	.07998	.07806	.07620	.07440	.07266	.07098	.06935	.06777	.06624	.06475	.06332	.06192	.06057	.05926	.05799	.05676	.05557	.05441	.05328
76	58	.08690	.08482	.08281	.08087	.07899	.07717	.07541	.07370	.07205	.07044	.06889	.06738	.06592	.06450	.06313	.06179	.06050	.05924	.05802	.05683
76	59	.09199	.08983	.08774	.08571	.08375	.08185	.08000	.07822	.07649	.07481	.07318	.07160	.07007	.06858	.06714	.06574	.06438	.06306	.06177	.06052
76	60	.09726	.09501	.09283	.09071	.08867	.08668	.08476	.08290	.08109	.07933	.07763	.07598	.07437	.07282	.07131	.06984	.06841	.06702	.06568	.06437
76	61	.10270	.10036	.09809	.09589	.09376	.09170	.08969	.08775	.08586	.08403	.08225	.08052	.07885	.07722	.07564	.07410	.07261	.07115	.06974	.06837
76	62	.10834	.10591	.10355	.10127	.09905	.09690	.09482	.09279	.09082	.08891	.08706	.08526	.08351	.08181	.08016	.07855	.07699	.07547	.07399	.07255
76	63	.11418	.11166	.10921	.10684	.10454	.10231	.10014	.09803	.09598	.09400	.09206	.09019	.08836	.08659	.08487	.08319	.08156	.07997	.07842	.07692
76	64	.12020	.11759	.11506	.11260	.11022	.10790	.10565	.10346	.10133	.09927	.09726	.09530	.09340	.09156	.08976	.08801	.08631	.08465	.08304	.08147
76	65	.12641	.12372	.12110	.11855	.11608	.11368	.11135	.10908	.10687	.10472	.10264	.10061	.09863	.09671	.09484	.09302	.09125	.08953	.08785	.08621
76	66	.13282	.13003	.12733	.12470	.12214	.11966	.11724	.11489	.11260	.11038	.10822	.10611	.10406	.10207	.10012	.09823	.09639	.09459	.09284	.09114
76	67	.13943	.13655	.13376	.13105	.12841	.12584	.12334	.12091	.11855	.11625	.11401	.11182	.10970	.10763	.10561	.10365	.10174	.09987	.09805	.09628
76	68	.14621	.14326	.14038	.13759	.13486	.13222	.12964	.12713	.12468	.12230	.11999	.11773	.11553	.11339	.11130	.10926	.10728	.10535	.10346	.10162
76	69	.15316	.15012	.14716	.14428	.14148	.13875	.13610	.13351	.13099	.12853	.12614	.12381	.12154	.11932	.11716	.11505	.11300	.11100	.10904	.10714
76	70	.16022	.15710	.15406	.15111	.14823	.14542	.14269	.14002	.13743	.13490	.13243	.13003	.12768	.12540	.12317	.12099	.11887	.11680	.11478	.11280
76	71	.16737	.16417	.16106	.15802	.15507	.15219	.14938	.14664	.14397	.14137	.13883	.13636	.13394	.13159	.12929	.12705	.12486	.12272	.12063	.11859
76	72	.17458	.17131	.16812	.16501	.16199	.15903	.15615	.15335	.15061	.14793	.14533	.14278	.14030	.13788	.13551	.13320	.13094	.12874	.12659	.12449
76	73	.18183	.17849	.17523	.17206	.16896	.16594	.16299	.16011	.15731	.15457	.15189	.14928	.14673	.14425	.14181	.13944	.13712	.13486	.13264	.13048

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

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
76	74	.18914	.18573	.18241	.17917	.17600	.17292	.16990	.16696	.16409	.16128	.15855	.15587	.15326	.15071	.14822	.14578	.14340	.14107	.13880	.13658
76	75	.19650	.19303	.18965	.18634	.18312	.17997	.17689	.17389	.17096	.16809	.16529	.16256	.15989	.15727	.15472	.15223	.14979	.14740	.14507	.14279
76	76	.20392	.20039	.19695	.19359	.19031	.18710	.18397	.18091	.17791	.17499	.17214	.16934	.16661	.16395	.16134	.15879	.15629	.15385	.15146	.14913
77	0	.00565	.00555	.00545	.00535	.00526	.00517	.00508	.00500	.00492	.00484	.00476	.00469	.00462	.00455	.00448	.00442	.00436	.00430	.00424	.00418
77	1	.00253	.00245	.00238	.00231	.00224	.00218	.00212	.00206	.00201	.00195	.00190	.00185	.00181	.00176	.00172	.00168	.00164	.00160	.00157	.00153
77	2	.00250	.00242	.00234	.00227	.00220	.00214	.00207	.00201	.00196	.00190	.00185	.00180	.00175	.00171	.00166	.00162	.00158	.00154	.00150	.00147
77	3	.00257	.00249	.00241	.00233	.00226	.00219	.00212	.00206	.00200	.00194	.00189	.00183	.00178	.00173	.00169	.00164	.00160	.00156	.00152	.00148
77	4	.00270	.00261	.00253	.00245	.00237	.00229	.00222	.00216	.00209	.00203	.00197	.00192	.00186	.00181	.00176	.00172	.00167	.00163	.00158	.00154
77	5	.00288	.00278	.00269	.00260	.00252	.00244	.00237	.00230	.00223	.00216	.00210	.00204	.00198	.00193	.00188	.00183	.00178	.00173	.00168	.00164
77	6	.00309	.00298	.00289	.00280	.00271	.00262	.00254	.00247	.00239	.00232	.00226	.00219	.00213	.00207	.00202	.00196	.00191	.00186	.00181	.00176
77	7	.00333	.00322	.00312	.00302	.00293	.00284	.00275	.00267	.00259	.00251	.00244	.00237	.00231	.00224	.00218	.00213	.00207	.00202	.00196	.00191
77	8	.00360	.00349	.00338	.00327	.00317	.00307	.00298	.00289	.00281	.00273	.00265	.00258	.00251	.00244	.00238	.00231	.00225	.00220	.00214	.00209
77	9	.00391	.00379	.00367	.00356	.00345	.00335	.00325	.00316	.00307	.00298	.00290	.00282	.00274	.00267	.00260	.00253	.00247	.00241	.00235	.00229
77	10	.00426	.00413	.00400	.00388	.00377	.00366	.00355	.00345	.00336	.00327	.00318	.00309	.00301	.00293	.00286	.00279	.00272	.00265	.00258	.00252
77	11	.00465	.00450	.00437	.00424	.00412	.00400	.00389	.00378	.00368	.00358	.00348	.00339	.00331	.00322	.00314	.00306	.00299	.00292	.00285	.00278
77	12	.00506	.00491	.00476	.00462	.00449	.00437	.00425	.00413	.00402	.00392	.00382	.00372	.00363	.00354	.00345	.00337	.00329	.00321	.00314	.00306
77	13	.00548	.00532	.00516	.00502	.00488	.00474	.00462	.00449	.00438	.00426	.00416	.00405	.00395	.00386	.00376	.00368	.00359	.00351	.00343	.00335
77	14	.00589	.00572	.00555	.00540	.00525	.00511	.00497	.00484	.00472	.00460	.00448	.00437	.00427	.00417	.00407	.00397	.00388	.00380	.00371	.00363
77	15	.00628	.00610	.00592	.00576	.00560	.00545	.00531	.00517	.00504	.00491	.00479	.00467	.00456	.00445	.00435	.00425	.00415	.00406	.00397	.00388
77	16	.00663	.00644	.00626	.00609	.00592	.00576	.00561	.00546	.00532	.00519	.00506	.00494	.00482	.00471	.00460	.00449	.00439	.00429	.00420	.00411
77	17	.00697	.00677	.00658	.00639	.00622	.00605	.00589	.00574	.00559	.00545	.00531	.00518	.00506	.00494	.00482	.00471	.00461	.00450	.00440	.00431
77	18	.00730	.00708	.00688	.00669	.00650	.00632	.00615	.00599	.00584	.00569	.00555	.00541	.00528	.00515	.00503	.00492	.00480	.00470	.00459	.00449
77	19	.00763	.00740	.00719	.00698	.00679	.00660	.00642	.00625	.00609	.00593	.00578	.00564	.00550	.00537	.00524	.00512	.00500	.00489	.00478	.00467
77	20	.00798	.00774	.00752	.00730	.00709	.00690	.00671	.00653	.00636	.00619	.00604	.00588	.00574	.00560	.00546	.00534	.00521	.00509	.00498	.00487
77	21	.00836	.00811	.00787	.00764	.00742	.00722	.00702	.00683	.00665	.00647	.00631	.00615	.00599	.00585	.00570	.00557	.00544	.00531	.00519	.00507
77	22	.00876	.00850	.00824	.00800	.00777	.00755	.00734	.00714	.00695	.00677	.00659	.00642	.00626	.00610	.00596	.00581	.00567	.00554	.00541	.00529
77	23	.00920	.00892	.00865	.00840	.00815	.00792	.00770	.00749	.00728	.00709	.00690	.00672	.00655	.00639	.00623	.00608	.00593	.00579	.00566	.00553
77	24	.00968	.00938	.00910	.00883	.00857	.00832	.00809	.00786	.00765	.00744	.00724	.00706	.00687	.00670	.00653	.00637	.00622	.00607	.00593	.00579
77	25	.01021	.00989	.00959	.00931	.00903	.00877	.00852	.00828	.00805	.00784	.00763	.00743	.00723	.00705	.00687	.00670	.00654	.00638	.00623	.00608
77	26	.01079	.01046	.01014	.00983	.00954	.00926	.00900	.00874	.00850	.00827	.00805	.00783	.00763	.00743	.00724	.00706	.00689	.00672	.00656	.00641
77	27	.01144	.01108	.01074	.01042	.01011	.00981	.00953	.00926	.00900	.00876	.00852	.00829	.00807	.00787	.00766	.00747	.00729	.00711	.00694	.00677
77	28	.01214	.01176	.01140	.01105	.01072	.01041	.01011	.00982	.00955	.00928	.00903	.00879	.00856	.00834	.00812	.00792	.00772	.00753	.00735	.00717
77	29	.01290	.01250	.01211	.01174	.01139	.01106	.01074	.01043	.01014	.00986	.00959	.00933	.00909	.00885	.00862	.00840	.00819	.00799	.00780	.00761
77	30	.01372	.01329	.01288	.01249	.01212	.01176	.01142	.01109	.01078	.01048	.01020	.00992	.00966	.00940	.00916	.00893	.00870	.00849	.00828	.00808
77	31	.01460	.01415	.01371	.01329	.01290	.01252	.01215	.01181	.01147	.01115	.01085	.01056	.01027	.01000	.00974	.00950	.00926	.00903	.00880	.00859
77	32	.01556	.01507	.01461	.01416	.01374	.01333	.01295	.01258	.01222	.01188	.01155	.01124	.01094	.01065	.01038	.01011	.00985	.00961	.00937	.00914
77	33	.01659	.01607	.01558	.01511	.01465	.01422	.01381	.01341	.01303	.01267	.01232	.01199	.01167	.01136	.01106	.01078	.01051	.01024	.00999	.00975
77	34	.01771	.01716	.01663	.01613	.01565	.01518	.01474	.01432	.01392	.01353	.01316	.01280	.01246	.01213	.01181	.01151	.01121	.01093	.01066	.01040
77	35	.01892	.01834	.01778	.01724	.01673	.01623	.01576	.01531	.01488	.01447	.01407	.01369	.01332	.01297	.01263	.01230	.01199	.01169	.01140	.01112
77	36	.02024	.01961	.01902	.01844	.01790	.01737	.01687	.01639	.01593	.01548	.01506	.01465	.01426	.01388	.01352	.01317	.01284	.01251	.01220	.01190
77	37	.02166	.02100	.02036	.01975	.01916	.01861	.01807	.01756	.01706	.01659	.01614	.01570	.01528	.01488	.01449	.01412	.01376	.01341	.01308	.01276
77	38	.02321	.02250	.02182	.02117	.02055	.01995	.01938	.01883	.01830	.01780	.01731	.01685	.01640	.01597	.01555	.01515	.01477	.01440	.01404	.01370
77	39	.02488	.02412	.02340	.02271	.02205	.02141	.02080	.02021	.01965	.01911	.01859	.01809	.01762	.01715	.01671	.01628	.01587	.01547	.01509	.01472
77	40	.02669	.02589	.02512	.02438	.02368	.02300	.02235	.02172	.02112	.02055	.01999	.01946	.01895	.01845	.01798	.01752	.01708	.01665	.01625	.01585
77	41	.02866	.02781	.02699	.02620	.02545	.02473	.02403	.02337	.02273	.02211	.02152	.02095	.02040	.01988	.01937	.01888	.01840	.01795	.01751	.01709
77	42	.03079	.02988	.02901	.02818	.02737	.02660	.02587	.02516	.02447	.02382	.02318	.02258	.02199	.02143	.02088	.02036	.01985	.01936	.01889	.01844
77	43	.03308	.03212	.03119	.03031	.02945	.02863	.02785	.02709	.02636	.02566	.02499	.02434	.02371	.02311	.02253	.02197	.02143	.02090	.02040	.01991
77	44	.03555	.03452	.03354	.03260	.03169	.03082	.02998	.02918	.02840	.02766	.02694	.02624	.02558	.02493	.02431	.02371	.02313	.02258	.02204	.02152
77	45	.03818	.03709	.03605	.03505	.03409	.03316	.03227	.03141	.03059	.02979	.02902	.02829	.02757	.02689	.02622	.02558	.02497	.02437	.02379	.02324
77	46	.04098	.03983	.03873	.03766	.03664	.03566	.03471	.03380	.03292	.03208	.03126	.03048	.02972	.02898	.02828	.02760	.02694	.02630	.02568	.02509

Ages		Interest Rate																		
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
77	47	.04395	.04273	.04156	.04044	.03936	.03831	.03731	.03634	.03541	.03451	.03364	.03281	.03200	.03122	.03047	.02974	.02904	.02836	.02770	.02706
77	48	.04710	.04581	.04458	.04338	.04224	.04113	.04007	.03904	.03805	.03710	.03618	.03529	.03443	.03360	.03280	.03203	.03128	.03055	.02985	.02918
77	49	.05043	.04907	.04777	.04651	.04530	.04413	.04300	.04191	.04086	.03985	.03887	.03793	.03702	.03614	.03529	.03446	.03367	.03290	.03215	.03143
77	50	.05396	.05253	.05115	.04982	.04854	.04731	.04611	.04496	.04385	.04278	.04175	.04074	.03978	.03884	.03794	.03706	.03622	.03540	.03461	.03384
77	51	.05769	.05618	.05473	.05333	.05197	.05067	.04941	.04820	.04702	.04589	.04479	.04373	.04271	.04172	.04076	.03983	.03893	.03806	.03722	.03640
77	52	.06160	.06002	.05849	.05701	.05559	.05421	.05288	.05160	.05036	.04916	.04800	.04688	.04580	.04475	.04373	.04275	.04180	.04088	.03998	.03912
77	53	.06571	.06405	.06244	.06089	.05939	.05794	.05654	.05519	.05388	.05261	.05139	.05021	.04906	.04795	.04688	.04584	.04483	.04385	.04290	.04199
77	54	.07001	.06826	.06658	.06495	.06337	.06185	.06037	.05895	.05757	.05624	.05495	.05370	.05249	.05132	.05018	.04908	.04802	.04698	.04598	.04501
77	55	.07451	.07268	.07091	.06920	.06754	.06594	.06440	.06290	.06145	.06005	.05869	.05737	.05610	.05486	.05366	.05250	.05138	.05029	.04923	.04820
77	56	.07922	.07730	.07545	.07365	.07192	.07024	.06861	.06704	.06552	.06404	.06261	.06123	.05989	.05859	.05732	.05610	.05491	.05376	.05264	.05156
77	57	.08413	.08212	.08018	.07830	.07648	.07473	.07302	.07137	.06977	.06823	.06673	.06527	.06386	.06249	.06116	.05988	.05862	.05741	.05623	.05509
77	58	.08922	.08713	.08510	.08314	.08124	.07940	.07761	.07589	.07421	.07259	.07101	.06949	.06801	.06657	.06517	.06382	.06250	.06123	.05999	.05878
77	59	.09450	.09231	.09020	.08815	.08616	.08424	.08238	.08057	.07882	.07712	.07547	.07387	.07231	.07081	.06934	.06792	.06654	.06520	.06389	.06263
77	60	.09994	.09767	.09547	.09333	.09126	.08926	.08731	.08542	.08359	.08181	.08009	.07841	.07679	.07521	.07367	.07218	.07073	.06933	.06796	.06663
77	61	.10558	.10322	.10093	.09870	.09655	.09446	.09243	.09046	.08855	.08669	.08489	.08314	.08144	.07979	.07818	.07662	.07510	.07363	.07219	.07080
77	62	.11143	.10897	.10659	.10428	.10204	.09986	.09775	.09570	.09370	.09177	.08989	.08806	.08629	.08456	.08288	.08125	.07966	.07812	.07662	.07516
77	63	.11749	.11494	.11247	.11007	.10774	.10548	.10328	.10114	.09907	.09706	.09510	.09319	.09134	.08954	.08779	.08608	.08443	.08281	.08124	.07971
77	64	.12374	.12111	.11855	.11606	.11364	.11129	.10901	.10679	.10464	.10254	.10050	.09852	.09659	.09472	.09289	.09112	.08939	.08770	.08606	.08446
77	65	.13020	.12748	.12482	.12225	.11975	.11731	.11495	.11265	.11041	.10823	.10611	.10405	.10205	.10010	.09820	.09635	.09454	.09279	.09108	.08941
77	66	.13687	.13405	.13131	.12865	.12606	.12354	.12109	.11871	.11639	.11413	.11194	.10980	.10771	.10569	.10371	.10179	.09991	.09809	.09631	.09457
77	67	.14375	.14085	.13802	.13527	.13260	.12999	.12746	.12500	.12259	.12026	.11798	.11577	.11361	.11150	.10945	.10745	.10551	.10361	.10176	.09995
77	68	.15084	.14784	.14493	.14210	.13934	.13665	.13404	.13149	.12901	.12659	.12424	.12194	.11971	.11753	.11540	.11333	.11131	.10934	.10742	.10555
77	69	.15809	.15501	.15201	.14910	.14626	.14349	.14079	.13817	.13561	.13311	.13068	.12831	.12600	.12374	.12155	.11940	.11731	.11527	.11328	.11133
77	70	.16547	.16231	.15924	.15624	.15332	.15047	.14769	.14499	.14235	.13978	.13727	.13483	.13244	.13012	.12785	.12563	.12347	.12136	.11930	.11728
77	71	.17296	.16972	.16656	.16348	.16049	.15756	.15471	.15193	.14922	.14657	.14399	.14147	.13901	.13662	.13427	.13199	.12976	.12758	.12545	.12337
77	72	.18051	.17720	.17397	.17082	.16774	.16474	.16182	.15896	.15618	.15346	.15081	.14822	.14569	.14322	.14081	.13846	.13616	.13391	.13172	.12957
77	73	.18813	.18474	.18143	.17821	.17507	.17200	.16900	.16608	.16322	.16044	.15771	.15506	.15246	.14992	.14745	.14503	.14266	.14035	.13809	.13588
77	74	.19580	.19235	.18898	.18568	.18247	.17933	.17627	.17328	.17036	.16751	.16472	.16199	.15933	.15673	.15419	.15171	.14928	.14690	.14458	.14231
77	75	.20355	.20003	.19660	.19324	.18996	.18676	.18364	.18058	.17760	.17468	.17183	.16904	.16632	.16366	.16105	.15851	.15602	.15358	.15120	.14887
77	76	.21137	.20779	.20430	.20088	.19754	.19428	.19110	.18798	.18494	.18196	.17905	.17621	.17342	.17070	.16804	.16544	.16289	.16039	.15795	.15557
77	77	.21923	.21560	.21205	.20858	.20519	.20187	.19863	.19546	.19236	.18933	.18636	.18346	.18062	.17785	.17513	.17247	.16987	.16732	.16482	.16238
78	0	.00587	.00576	.00566	.00556	.00547	.00538	.00529	.00521	.00512	.00505	.00497	.00490	.00482	.00476	.00469	.00462	.00456	.00450	.00444	.00438
78	1	.00258	.00251	.00243	.00236	.00230	.00223	.00217	.00211	.00206	.00201	.00195	.00191	.00186	.00181	.00177	.00173	.00169	.00165	.00161	.00158
78	2	.00255	.00247	.00239	.00232	.00225	.00218	.00212	.00206	.00200	.00195	.00190	.00184	.00180	.00175	.00171	.00166	.00162	.00158	.00154	.00151
78	3	.00262	.00253	.00245	.00238	.00230	.00223	.00217	.00210	.00204	.00199	.00193	.00188	.00183	.00178	.00173	.00169	.00164	.00160	.00156	.00152
78	4	.00275	.00266	.00257	.00249	.00241	.00234	.00227	.00220	.00214	.00208	.00202	.00196	.00191	.00186	.00181	.00176	.00171	.00167	.00162	.00158
78	5	.00293	.00283	.00274	.00265	.00257	.00249	.00242	.00234	.00228	.00221	.00215	.00209	.00203	.00197	.00192	.00187	.00182	.00177	.00173	.00168
78	6	.00314	.00304	.00294	.00285	.00276	.00268	.00260	.00252	.00244	.00237	.00231	.00224	.00218	.00212	.00206	.00201	.00196	.00190	.00186	.00181
78	7	.00339	.00328	.00318	.00308	.00298	.00289	.00281	.00272	.00265	.00257	.00250	.00243	.00236	.00230	.00224	.00218	.00212	.00207	.00201	.00196
78	8	.00367	.00355	.00344	.00334	.00324	.00314	.00305	.00296	.00287	.00279	.00271	.00264	.00257	.00250	.00243	.00237	.00231	.00225	.00220	.00214
78	9	.00399	.00387	.00375	.00363	.00352	.00342	.00332	.00323	.00314	.00305	.00297	.00289	.00281	.00274	.00267	.00260	.00253	.00247	.00241	.00235
78	10	.00435	.00422	.00409	.00397	.00385	.00374	.00364	.00353	.00344	.00334	.00326	.00317	.00309	.00301	.00293	.00286	.00279	.00272	.00266	.00259
78	11	.00475	.00460	.00447	.00434	.00421	.00409	.00398	.00387	.00377	.00367	.00357	.00348	.00339	.00331	.00323	.00315	.00307	.00300	.00293	.00286
78	12	.00517	.00502	.00487	.00473	.00460	.00447	.00435	.00424	.00413	.00402	.00392	.00382	.00373	.00364	.00355	.00346	.00338	.00331	.00323	.00316
78	13	.00560	.00544	.00529	.00514	.00500	.00486	.00474	.00461	.00449	.00438	.00427	.00417	.00407	.00397	.00388	.00379	.00370	.00362	.00354	.00346
78	14	.00603	.00586	.00569	.00553	.00538	.00524	.00510	.00497	.00485	.00473	.00461	.00450	.00439	.00429	.00419	.00410	.00400	.00392	.00383	.00375
78	15	.00643	.00624	.00607	.00590	.00575	.00559	.00545	.00531	.00518	.00505	.00493	.00481	.00470	.00459	.00448	.00438	.00428	.00419	.00410	.00401
78	16	.00679	.00660	.00642	.00624	.00607	.00591	.00576	.00561	.00547	.00534	.00521	.00508	.00497	.00485	.00474	.00463	.00453	.00443	.00434	.00425
78	17	.00714	.00694	.00674	.00656	.00638	.00621	.00605	.00589	.00575	.00560	.00547	.00534	.00521	.00509	.00497	.00486	.00475	.00465	.00455	.00445
78	18	.00747	.00725	.00705	.00685	.00667	.00649	.00632	.00616	.00600	.00585	.00571	.00557	.00544	.00531	.00519	.00507	.00496	.00485	.00474	.00464

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

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
78	19	.00781	.00758	.00736	.00716	.00696	.00677	.00660	.00642	.00626	.00610	.00595	.00581	.00567	.00553	.00540	.00528	.00516	.00505	.00494	.00483
78	20	.00816	.00793	.00770	.00748	.00727	.00708	.00689	.00671	.00653	.00637	.00621	.00605	.00591	.00577	.00563	.00550	.00537	.00525	.00514	.00503
78	21	.00855	.00830	.00806	.00783	.00761	.00740	.00720	.00701	.00683	.00665	.00648	.00632	.00617	.00602	.00587	.00574	.00561	.00548	.00536	.00524
78	22	.00896	.00869	.00844	.00820	.00796	.00774	.00753	.00733	.00714	.00695	.00677	.00660	.00644	.00628	.00613	.00599	.00585	.00571	.00558	.00546
78	23	.00940	.00912	.00885	.00859	.00835	.00812	.00789	.00768	.00747	.00728	.00709	.00691	.00674	.00657	.00641	.00626	.00611	.00597	.00583	.00570
78	24	.00989	.00959	.00931	.00903	.00877	.00853	.00829	.00806	.00785	.00764	.00744	.00725	.00707	.00689	.00672	.00656	.00640	.00625	.00611	.00597
78	25	.01043	.01011	.00981	.00952	.00924	.00898	.00873	.00849	.00826	.00804	.00783	.00763	.00743	.00725	.00707	.00689	.00673	.00657	.00642	.00627
78	26	.01102	.01068	.01036	.01006	.00976	.00948	.00922	.00896	.00872	.00848	.00826	.00804	.00784	.00764	.00745	.00727	.00709	.00692	.00676	.00660
78	27	.01168	.01132	.01098	.01065	.01034	.01004	.00976	.00949	.00923	.00898	.00874	.00851	.00829	.00808	.00788	.00768	.00750	.00732	.00714	.00698
78	28	.01239	.01201	.01165	.01130	.01097	.01065	.01035	.01006	.00978	.00952	.00926	.00902	.00879	.00856	.00835	.00814	.00794	.00775	.00757	.00739
78	29	.01316	.01276	.01237	.01200	.01165	.01131	.01099	.01068	.01039	.01011	.00984	.00958	.00933	.00909	.00886	.00864	.00843	.00822	.00803	.00784
78	30	.01400	.01357	.01316	.01276	.01239	.01203	.01169	.01136	.01104	.01074	.01045	.01018	.00991	.00966	.00941	.00918	.00895	.00873	.00852	.00832
78	31	.01490	.01444	.01400	.01358	.01318	.01280	.01244	.01209	.01175	.01143	.01112	.01083	.01054	.01027	.01001	.00976	.00951	.00928	.00906	.00884
78	32	.01587	.01538	.01491	.01447	.01404	.01363	.01324	.01287	.01251	.01217	.01184	.01153	.01122	.01093	.01065	.01038	.01013	.00988	.00964	.00941
78	33	.01692	.01640	.01590	.01543	.01497	.01454	.01412	.01373	.01334	.01298	.01263	.01229	.01197	.01166	.01136	.01107	.01079	.01053	.01027	.01003
78	34	.01806	.01750	.01698	.01647	.01598	.01552	.01508	.01465	.01424	.01385	.01348	.01312	.01277	.01244	.01212	.01182	.01152	.01124	.01096	.01070
78	35	.01930	.01871	.01814	.01760	.01709	.01659	.01612	.01566	.01523	.01481	.01441	.01403	.01366	.01330	.01296	.01263	.01232	.01201	.01172	.01144
78	36	.02064	.02001	.01941	.01883	.01828	.01775	.01725	.01676	.01630	.01585	.01542	.01501	.01462	.01424	.01387	.01352	.01318	.01286	.01254	.01224
78	37	.02209	.02142	.02078	.02016	.01957	.01901	.01847	.01796	.01746	.01698	.01653	.01609	.01566	.01526	.01487	.01449	.01413	.01378	.01344	.01312
78	38	.02366	.02295	.02227	.02161	.02099	.02039	.01981	.01926	.01873	.01822	.01773	.01726	.01681	.01637	.01595	.01555	.01516	.01479	.01443	.01408
78	39	.02537	.02461	.02388	.02318	.02252	.02188	.02126	.02067	.02011	.01956	.01904	.01854	.01805	.01759	.01714	.01671	.01629	.01589	.01551	.01514
78	40	.02722	.02641	.02564	.02490	.02418	.02350	.02285	.02222	.02161	.02103	.02047	.01994	.01942	.01892	.01844	.01798	.01754	.01711	.01669	.01629
78	41	.02923	.02837	.02755	.02676	.02600	.02527	.02457	.02390	.02326	.02264	.02204	.02147	.02091	.02038	.01987	.01937	.01890	.01844	.01799	.01757
78	42	.03141	.03049	.02962	.02878	.02797	.02720	.02645	.02574	.02505	.02439	.02375	.02313	.02254	.02197	.02143	.02090	.02039	.01989	.01942	.01896
78	43	.03375	.03278	.03185	.03096	.03010	.02928	.02848	.02772	.02699	.02628	.02560	.02495	.02431	.02371	.02312	.02255	.02201	.02148	.02097	.02048
78	44	.03628	.03525	.03426	.03331	.03240	.03152	.03068	.02986	.02908	.02833	.02760	.02691	.02623	.02558	.02495	.02435	.02377	.02320	.02266	.02213
78	45	.03897	.03788	.03683	.03582	.03485	.03392	.03302	.03216	.03133	.03053	.02975	.02901	.02829	.02759	.02693	.02628	.02566	.02505	.02447	.02391
78	46	.04185	.04069	.03958	.03851	.03748	.03649	.03553	.03462	.03373	.03288	.03205	.03126	.03049	.02976	.02904	.02835	.02769	.02704	.02642	.02582
78	47	.04489	.04367	.04249	.04136	.04027	.03922	.03820	.03723	.03629	.03538	.03450	.03366	.03284	.03206	.03130	.03056	.02985	.02916	.02850	.02786
78	48	.04812	.04683	.04558	.04438	.04323	.04212	.04104	.04001	.03901	.03805	.03712	.03622	.03535	.03452	.03371	.03292	.03217	.03143	.03073	.03004
78	49	.05154	.05018	.04886	.04759	.04637	.04519	.04406	.04296	.04190	.04088	.03990	.03894	.03802	.03713	.03627	.03544	.03463	.03386	.03310	.03237
78	50	.05517	.05373	.05234	.05100	.04971	.04847	.04727	.04610	.04498	.04390	.04286	.04185	.04087	.03992	.03901	.03813	.03727	.03644	.03564	.03486
78	51	.05901	.05749	.05602	.05461	.05325	.05193	.05066	.04944	.04825	.04711	.04600	.04493	.04389	.04289	.04192	.04098	.04008	.03920	.03834	.03752
78	52	.06303	.06144	.05990	.05841	.05697	.05558	.05424	.05295	.05170	.05049	.04932	.04818	.04709	.04603	.04500	.04401	.04304	.04211	.04120	.04033
78	53	.06726	.06559	.06396	.06240	.06089	.05943	.05801	.05665	.05533	.05405	.05281	.05162	.05046	.04934	.04825	.04720	.04618	.04519	.04423	.04330
78	54	.07169	.06993	.06823	.06658	.06499	.06346	.06197	.06053	.05914	.05779	.05649	.05523	.05401	.05282	.05167	.05056	.04948	.04843	.04742	.04643
78	55	.07633	.07449	.07270	.07097	.06930	.06769	.06613	.06461	.06315	.06173	.06036	.05903	.05774	.05649	.05528	.05410	.05296	.05186	.05078	.04974
78	56	.08118	.07925	.07738	.07557	.07382	.07212	.07048	.06889	.06736	.06586	.06442	.06302	.06166	.06035	.05907	.05783	.05663	.05546	.05433	.05323
78	57	.08625	.08422	.08227	.08037	.07854	.07676	.07504	.07338	.07176	.07019	.06868	.06721	.06578	.06439	.06305	.06174	.06048	.05925	.05805	.05689
78	58	.09151	.08940	.08735	.08537	.08345	.08159	.07979	.07805	.07635	.07471	.07312	.07157	.07007	.06862	.06721	.06583	.06450	.06321	.06195	.06073
78	59	.09696	.09475	.09262	.09055	.08855	.08660	.08472	.08289	.08112	.07940	.07773	.07611	.07454	.07302	.07153	.07009	.06869	.06733	.06601	.06472
78	60	.10259	.10030	.09807	.09592	.09382	.09180	.08983	.08792	.08607	.08427	.08253	.08083	.07918	.07758	.07603	.07452	.07305	.07162	.07023	.06888
78	61	.10842	.10603	.10372	.10148	.09930	.09718	.09513	.09314	.09121	.08933	.08751	.08573	.08401	.08234	.08071	.07913	.07759	.07609	.07464	.07322
78	62	.11447	.11199	.10959	.10725	.10499	.10279	.10065	.09858	.09656	.09460	.09270	.09085	.08905	.08730	.08560	.08394	.08233	.08077	.07924	.07776
78	63	.12075	.11818	.11568	.11326	.11090	.10861	.10639	.10423	.10213	.10009	.09811	.09618	.09430	.09248	.09070	.08897	.08729	.08565	.08406	.08250
78	64	.12724	.12458	.12199	.11947	.11703	.11466	.11235	.11010	.10792	.10580	.10373	.10172	.09977	.09787	.09602	.09421	.09246	.09075	.08908	.08746
78	65	.13395	.13119	.12851	.12591	.12337	.12091	.11852	.11619	.11392	.11172	.10957	.10748	.10545	.10347	.10154	.09966	.09783	.09605	.09431	.09262
78	66	.14087	.13803	.13526	.13256	.12994	.12739	.12491	.12250	.12015	.11786	.11564	.11347	.11136	.10930	.10729	.10534	.10344	.10158	.09977	.09801
78	67	.14804	.14510	.14224	.13946	.13675	.13412	.13155	.12905	.12662	.12425	.12194	.11970	.11750	.11537	.11329	.11126	.10928	.10735	.10547	.10363
78	68	.15541	.15239	.14944	.14657	.14378	.14106	.13841	.13583	.13331	.13086	.12848	.12615	.12388	.12167	.11951	.11740	.11535	.11335	.11139	.10949

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
78	69	.16298	.15986	.15683	.15388	.15100	.14820	.14547	.14280	.14021	.13768	.13521	.13280	.13046	.12817	.12594	.12376	.12163	.11955	.11753	.11555
78	70	.17069	.16749	.16437	.16134	.15838	.15549	.15268	.14994	.14727	.14466	.14211	.13963	.13721	.13484	.13253	.13028	.12808	.12593	.12384	.12179
78	71	.17851	.17523	.17203	.16892	.16588	.16292	.16003	.15721	.15445	.15177	.14915	.14659	.14409	.14165	.13927	.13695	.13468	.13246	.13029	.12818
78	72	.18642	.18306	.17979	.17660	.17348	.17044	.16747	.16458	.16175	.15899	.15630	.15367	.15110	.14859	.14614	.14374	.14140	.13911	.13688	.13469
78	73	.19439	.19096	.18762	.18435	.18116	.17805	.17501	.17204	.16914	.16631	.16355	.16085	.15821	.15563	.15311	.15064	.14823	.14588	.14358	.14133
78	74	.20245	.19895	.19553	.19219	.18894	.18575	.18264	.17961	.17664	.17374	.17091	.16814	.16543	.16279	.16020	.15767	.15520	.15278	.15041	.14809
78	75	.21059	.20702	.20354	.20014	.19681	.19357	.19039	.18729	.18426	.18129	.17839	.17556	.17279	.17008	.16743	.16484	.16230	.15982	.15739	.15501
78	76	.21882	.21519	.21164	.20818	.20479	.20149	.19825	.19509	.19199	.18897	.18601	.18311	.18028	.17751	.17480	.17214	.16955	.16701	.16452	.16208
78	77	.22710	.22342	.21982	.21630	.21285	.20949	.20619	.20297	.19982	.19674	.19372	.19077	.18788	.18505	.18229	.17957	.17692	.17432	.17178	.16929
78	78	.23541	.23167	.22802	.22445	.22095	.21753	.21419	.21092	.20771	.20458	.20151	.19850	.19556	.19268	.18986	.18709	.18439	.18173	.17914	.17659
79	0	.00608	.00598	.00588	.00578	.00568	.00559	.00551	.00542	.00534	.00526	.00518	.00511	.00504	.00497	.00490	.00483	.00477	.00471	.00465	.00459
79	1	.00264	.00256	.00249	.00242	.00235	.00229	.00223	.00217	.00211	.00206	.00201	.00196	.00191	.00187	.00182	.00178	.00174	.00170	.00166	.00163
79	2	.00260	.00252	.00244	.00237	.00230	.00223	.00217	.00211	.00205	.00199	.00194	.00189	.00184	.00179	.00175	.00171	.00167	.00163	.00159	.00155
79	3	.00266	.00258	.00250	.00242	.00235	.00228	.00221	.00215	.00209	.00203	.00197	.00192	.00187	.00182	.00177	.00173	.00168	.00164	.00160	.00156
79	4	.00280	.00271	.00262	.00254	.00246	.00239	.00231	.00225	.00218	.00212	.00206	.00200	.00195	.00190	.00185	.00180	.00175	.00171	.00166	.00162
79	5	.00298	.00288	.00279	.00270	.00262	.00254	.00246	.00239	.00232	.00226	.00219	.00213	.00207	.00202	.00196	.00191	.00186	.00181	.00177	.00172
79	6	.00319	.00309	.00299	.00290	.00281	.00273	.00264	.00257	.00249	.00242	.00235	.00229	.00223	.00217	.00211	.00205	.00200	.00195	.00190	.00185
79	7	.00345	.00334	.00323	.00313	.00304	.00295	.00286	.00278	.00270	.00262	.00255	.00248	.00241	.00235	.00229	.00223	.00217	.00211	.00206	.00201
79	8	.00374	.00362	.00351	.00340	.00330	.00320	.00311	.00302	.00293	.00285	.00277	.00270	.00263	.00256	.00249	.00243	.00237	.00231	.00225	.00219
79	9	.00406	.00394	.00382	.00370	.00359	.00349	.00339	.00330	.00320	.00312	.00303	.00295	.00288	.00280	.00273	.00266	.00260	.00253	.00247	.00241
79	10	.00443	.00430	.00417	.00405	.00393	.00382	.00372	.00361	.00352	.00342	.00333	.00325	.00316	.00308	.00301	.00293	.00286	.00279	.00273	.00266
79	11	.00484	.00470	.00456	.00443	.00431	.00419	.00407	.00396	.00386	.00376	.00366	.00357	.00348	.00340	.00331	.00323	.00316	.00308	.00301	.00294
79	12	.00528	.00513	.00498	.00484	.00471	.00458	.00446	.00434	.00423	.00412	.00402	.00392	.00383	.00373	.00365	.00356	.00348	.00340	.00332	.00325
79	13	.00573	.00556	.00541	.00526	.00512	.00498	.00485	.00473	.00461	.00450	.00439	.00428	.00418	.00408	.00399	.00390	.00381	.00373	.00364	.00357
79	14	.00616	.00599	.00583	.00567	.00552	.00537	.00523	.00510	.00498	.00485	.00474	.00463	.00452	.00441	.00431	.00422	.00412	.00404	.00395	.00387
79	15	.00657	.00639	.00622	.00605	.00589	.00574	.00559	.00545	.00532	.00519	.00506	.00494	.00483	.00472	.00461	.00451	.00441	.00432	.00423	.00414
79	16	.00695	.00676	.00657	.00640	.00623	.00607	.00591	.00576	.00562	.00549	.00536	.00523	.00511	.00499	.00488	.00477	.00467	.00457	.00447	.00438
79	17	.00730	.00710	.00690	.00672	.00654	.00637	.00621	.00605	.00590	.00576	.00562	.00549	.00536	.00524	.00512	.00501	.00490	.00480	.00469	.00460
79	18	.00764	.00742	.00722	.00702	.00683	.00666	.00648	.00632	.00616	.00601	.00587	.00573	.00559	.00547	.00534	.00522	.00511	.00500	.00489	.00479
79	19	.00798	.00775	.00754	.00733	.00713	.00694	.00676	.00659	.00643	.00627	.00611	.00597	.00583	.00569	.00556	.00544	.00532	.00520	.00509	.00498
79	20	.00835	.00811	.00788	.00766	.00745	.00725	.00706	.00688	.00670	.00654	.00638	.00622	.00607	.00593	.00580	.00566	.00554	.00542	.00530	.00518
79	21	.00874	.00848	.00824	.00801	.00779	.00758	.00738	.00719	.00700	.00683	.00666	.00649	.00634	.00619	.00604	.00591	.00577	.00564	.00552	.00540
79	22	.00915	.00888	.00863	.00838	.00815	.00793	.00772	.00751	.00732	.00713	.00695	.00678	.00662	.00646	.00631	.00616	.00602	.00588	.00575	.00563
79	23	.00960	.00932	.00905	.00879	.00854	.00831	.00808	.00787	.00766	.00747	.00728	.00709	.00692	.00675	.00659	.00644	.00629	.00615	.00601	.00588
79	24	.01010	.00980	.00951	.00924	.00898	.00873	.00849	.00826	.00804	.00783	.00763	.00744	.00726	.00708	.00691	.00674	.00659	.00644	.00629	.00615
79	25	.01064	.01032	.01002	.00973	.00945	.00919	.00894	.00869	.00846	.00824	.00803	.00782	.00763	.00744	.00726	.00709	.00692	.00676	.00660	.00646
79	26	.01124	.01091	.01058	.01027	.00998	.00970	.00943	.00917	.00893	.00869	.00847	.00825	.00804	.00784	.00765	.00747	.00729	.00712	.00695	.00680
79	27	.01191	.01155	.01121	.01088	.01057	.01027	.00998	.00971	.00945	.00920	.00896	.00873	.00851	.00830	.00809	.00790	.00771	.00752	.00735	.00718
79	28	.01264	.01225	.01189	.01154	.01121	.01089	.01059	.01030	.01002	.00975	.00949	.00925	.00901	.00879	.00857	.00836	.00816	.00797	.00778	.00760
79	29	.01342	.01302	.01263	.01226	.01190	.01157	.01124	.01093	.01064	.01035	.01008	.00982	.00957	.00932	.00909	.00887	.00866	.00845	.00825	.00806
79	30	.01427	.01384	.01343	.01303	.01266	.01229	.01195	.01162	.01130	.01100	.01071	.01043	.01016	.00991	.00966	.00942	.00919	.00897	.00876	.00856
79	31	.01519	.01473	.01429	.01387	.01346	.01308	.01271	.01236	.01202	.01170	.01139	.01109	.01081	.01053	.01027	.01001	.00977	.00954	.00931	.00909
79	32	.01617	.01568	.01521	.01477	.01434	.01393	.01354	.01316	.01280	.01246	.01212	.01181	.01150	.01121	.01093	.01066	.01040	.01015	.00990	.00967
79	33	.01724	.01672	.01622	.01574	.01529	.01485	.01443	.01403	.01365	.01328	.01293	.01259	.01226	.01195	.01165	.01136	.01108	.01081	.01055	.01031
79	34	.01840	.01784	.01731	.01680	.01632	.01585	.01540	.01498	.01457	.01417	.01380	.01343	.01309	.01275	.01243	.01212	.01182	.01154	.01126	.01099
79	35	.01966	.01907	.01850	.01796	.01744	.01694	.01647	.01601	.01557	.01515	.01475	.01436	.01399	.01363	.01329	.01296	.01264	.01233	.01203	.01175
79	36	.02102	.02039	.01979	.01921	.01866	.01812	.01762	.01713	.01666	.01621	.01578	.01537	.01497	.01459	.01422	.01386	.01352	.01319	.01288	.01257
79	37	.02250	.02183	.02118	.02057	.01998	.01941	.01887	.01835	.01785	.01737	.01691	.01646	.01604	.01563	.01523	.01486	.01449	.01414	.01380	.01347
79	38	.02410	.02339	.02270	.02204	.02141	.02081	.02023	.01968	.01914	.01863	.01814	.01766	.01721	.01677	.01635	.01594	.01555	.01517	.01481	.01446
79	39	.02584	.02508	.02435	.02365	.02298	.02233	.02172	.02112	.02055	.02000	.01948	.01897	.01849	.01802	.01756	.01713	.01671	.01631	.01592	.01554

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

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
79	40	.02773	.02692	.02614	.02539	.02468	.02399	.02333	.02270	.02209	.02151	.02095	.02040	.01988	.01938	.01890	.01843	.01798	.01755	.01713	.01673
79	41	.02978	.02892	.02809	.02730	.02654	.02580	.02510	.02443	.02378	.02315	.02255	.02197	.02141	.02088	.02036	.01986	.01938	.01892	.01847	.01804
79	42	.03201	.03109	.03021	.02936	.02855	.02777	.02702	.02630	.02561	.02494	.02430	.02368	.02309	.02251	.02196	.02143	.02091	.02041	.01993	.01947
79	43	.03440	.03343	.03249	.03160	.03073	.02990	.02910	.02834	.02760	.02689	.02620	.02554	.02490	.02429	.02370	.02313	.02258	.02204	.02153	.02103
79	44	.03699	.03595	.03496	.03400	.03308	.03220	.03135	.03053	.02975	.02899	.02826	.02755	.02687	.02622	.02559	.02498	.02439	.02382	.02327	.02273
79	45	.03974	.03865	.03759	.03658	.03560	.03466	.03376	.03289	.03205	.03124	.03046	.02971	.02899	.02829	.02761	.02696	.02633	.02572	.02513	.02456
79	46	.04269	.04152	.04040	.03933	.03829	.03730	.03634	.03541	.03452	.03366	.03283	.03203	.03126	.03051	.02979	.02909	.02842	.02777	.02714	.02654
79	47	.04581	.04457	.04339	.04225	.04115	.04009	.03908	.03809	.03714	.03623	.03535	.03450	.03367	.03288	.03211	.03137	.03065	.02996	.02929	.02864
79	48	.04912	.04782	.04656	.04536	.04419	.04307	.04199	.04095	.03994	.03897	.03804	.03713	.03626	.03541	.03459	.03380	.03304	.03230	.03158	.03089
79	49	.05263	.05125	.04993	.04865	.04742	.04624	.04509	.04399	.04292	.04189	.04090	.03994	.03901	.03811	.03724	.03640	.03559	.03480	.03404	.03330
79	50	.05635	.05490	.05350	.05216	.05086	.04960	.04839	.04722	.04609	.04500	.04395	.04293	.04194	.04099	.04006	.03917	.03831	.03747	.03666	.03587
79	51	.06029	.05876	.05729	.05586	.05449	.05317	.05189	.05065	.04946	.04830	.04718	.04610	.04506	.04405	.04307	.04212	.04120	.04031	.03945	.03861
79	52	.06443	.06282	.06127	.05977	.05832	.05692	.05557	.05427	.05301	.05178	.05060	.04946	.04835	.04728	.04625	.04524	.04427	.04332	.04241	.04152
79	53	.06878	.06708	.06545	.06388	.06235	.06088	.05946	.05808	.05675	.05546	.05421	.05300	.05183	.05070	.04960	.04854	.04751	.04651	.04554	.04460
79	54	.07333	.07156	.06984	.06819	.06658	.06503	.06353	.06208	.06068	.05932	.05801	.05673	.05550	.05430	.05314	.05201	.05092	.04987	.04884	.04784
79	55	.07811	.07625	.07445	.07271	.07102	.06940	.06782	.06629	.06482	.06339	.06200	.06066	.05935	.05809	.05687	.05568	.05453	.05341	.05232	.05127
79	56	.08310	.08115	.07927	.07744	.07568	.07397	.07231	.07071	.06916	.06765	.06620	.06478	.06341	.06208	.06079	.05954	.05832	.05714	.05599	.05488
79	57	.08832	.08628	.08431	.08240	.08055	.07876	.07702	.07534	.07371	.07213	.07060	.06911	.06767	.06627	.06491	.06359	.06231	.06106	.05985	.05868
79	58	.09374	.09161	.08955	.08756	.08562	.08375	.08193	.08017	.07846	.07680	.07519	.07363	.07211	.07064	.06921	.06783	.06648	.06517	.06389	.06266
79	59	.09936	.09714	.09499	.09291	.09088	.08892	.08702	.08518	.08339	.08165	.07997	.07833	.07674	.07520	.07370	.07224	.07082	.06944	.06810	.06680
79	60	.10518	.10286	.10062	.09845	.09634	.09429	.09230	.09038	.08851	.08669	.08493	.08321	.08155	.07993	.07836	.07683	.07534	.07389	.07249	.07112
79	61	.11120	.10879	.10646	.10419	.10200	.09986	.09779	.09578	.09383	.09193	.09008	.08829	.08655	.08486	.08321	.08161	.08005	.07853	.07706	.07562
79	62	.11745	.11495	.11253	.11017	.10788	.10566	.10350	.10141	.09937	.09739	.09547	.09360	.09178	.09000	.08828	.08661	.08498	.08339	.08184	.08034
79	63	.12395	.12135	.11883	.11639	.11401	.11170	.10945	.10727	.10515	.10309	.10108	.09913	.09723	.09538	.09358	.09183	.09013	.08847	.08685	.08528
79	64	.13067	.12798	.12537	.12283	.12036	.11796	.11563	.11336	.11115	.10901	.10692	.10489	.10291	.10098	.09911	.09728	.09550	.09377	.09208	.09043
79	65	.13761	.13483	.13213	.12950	.12694	.12445	.12203	.11968	.11739	.11516	.11299	.11087	.10881	.10681	.10485	.10295	.10110	.09929	.09753	.09581
79	66	.14480	.14193	.13913	.13641	.13376	.13119	.12868	.12624	.12386	.12155	.11930	.11710	.11496	.11288	.11084	.10886	.10693	.10505	.10321	.10142
79	67	.15224	.14927	.14639	.14358	.14084	.13818	.13558	.13306	.13060	.12820	.12586	.12359	.12137	.11920	.11709	.11503	.11303	.11107	.10916	.10729
79	68	.15991	.15686	.15388	.15098	.14816	.14541	.14273	.14012	.13757	.13509	.13267	.13031	.12801	.12577	.12358	.12145	.11936	.11733	.11535	.11341
79	69	.16778	.16464	.16158	.15859	.15568	.15285	.15008	.14739	.14476	.14220	.13970	.13726	.13488	.13256	.13030	.12808	.12593	.12382	.12176	.11975
79	70	.17582	.17259	.16944	.16637	.16338	.16046	.15762	.15484	.15213	.14949	.14691	.14439	.14194	.13954	.13719	.13491	.13267	.13049	.12836	.12628
79	71	.18398	.18067	.17744	.17429	.17121	.16821	.16529	.16243	.15964	.15692	.15427	.15167	.14914	.14667	.14425	.14189	.13958	.13733	.13513	.13297
79	72	.19224	.18885	.18554	.18231	.17916	.17608	.17308	.17015	.16728	.16448	.16175	.15908	.15648	.15393	.15144	.14901	.14663	.14430	.14203	.13981
79	73	.20058	.19712	.19373	.19043	.18720	.18405	.18097	.17796	.17502	.17215	.16935	.16661	.16393	.16131	.15875	.15625	.15380	.15140	.14906	.14677
79	74	.20902	.20548	.20202	.19865	.19535	.19212	.18897	.18590	.18289	.17995	.17707	.17426	.17151	.16883	.16620	.16363	.16111	.15865	.15624	.15389
79	75	.21756	.21395	.21042	.20698	.20361	.20032	.19711	.19396	.19089	.18788	.18494	.18206	.17925	.17649	.17380	.17116	.16858	.16606	.16358	.16116
79	76	.22620	.22253	.21894	.21543	.21200	.20865	.20537	.20216	.19902	.19595	.19295	.19001	.18713	.18432	.18156	.17886	.17622	.17363	.17110	.16861
79	77	.23491	.23119	.22754	.22398	.22049	.21708	.21374	.21047	.20727	.20414	.20108	.19808	.19514	.19227	.18945	.18670	.18400	.18135	.17876	.17622
79	78	.24366	.23989	.23619	.23257	.22903	.22556	.22217	.21885	.21560	.21241	.20929	.20624	.20325	.20032	.19745	.19464	.19188	.18918	.18653	.18394
79	79	.25238	.24855	.24481	.24114	.23755	.23404	.23060	.22723	.22393	.22069	.21753	.21442	.21138	.20840	.20548	.20262	.19981	.19706	.19436	.19172
80	0	.00631	.00620	.00610	.00600	.00590	.00581	.00572	.00564	.00556	.00548	.00540	.00532	.00525	.00518	.00511	.00505	.00498	.00492	.00486	.00480
80	1	.00269	.00261	.00254	.00247	.00240	.00234	.00228	.00222	.00216	.00211	.00206	.00201	.00196	.00192	.00187	.00183	.00179	.00175	.00171	.00168
80	2	.00264	.00256	.00249	.00241	.00234	.00228	.00221	.00215	.00209	.00204	.00198	.00193	.00188	.00184	.00179	.00175	.00171	.00167	.00163	.00159
80	3	.00271	.00262	.00254	.00247	.00239	.00232	.00225	.00219	.00213	.00207	.00201	.00196	.00191	.00186	.00181	.00177	.00172	.00168	.00164	.00160
80	4	.00284	.00275	.00266	.00258	.00250	.00243	.00236	.00229	.00222	.00216	.00210	.00204	.00199	.00194	.00189	.00184	.00179	.00175	.00170	.00166
80	5	.00302	.00293	.00283	.00275	.00266	.00258	.00251	.00243	.00236	.00230	.00223	.00217	.00211	.00206	.00200	.00195	.00190	.00185	.00181	.00176
80	6	.00324	.00314	.00304	.00295	.00286	.00277	.00269	.00261	.00254	.00247	.00240	.00233	.00227	.00221	.00215	.00210	.00204	.00199	.00194	.00189
80	7	.00350	.00339	.00329	.00319	.00309	.00300	.00291	.00283	.00275	.00267	.00260	.00253	.00246	.00240	.00233	.00227	.00222	.00216	.00211	.00206
80	8	.00380	.00368	.00357	.00346	.00336	.00326	.00317	.00308	.00299	.00291	.00283	.00275	.00268	.00261	.00254	.00248	.00242	.00236	.00230	.00225
80	9	.00413	.00401	.00389	.00377	.00366	.00356	.00346	.00336	.00327	.00318	.00310	.00302	.00294	.00286	.00279	.00272	.00266	.00259	.00253	.00247

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
80	10	.00451	.00438	.00425	.00413	.00401	.00390	.00379	.00369	.00359	.00350	.00341	.00332	.00323	.00315	.00308	.00300	.00293	.00286	.00280	.00273
80	11	.00493	.00479	.00465	.00452	.00439	.00427	.00416	.00405	.00394	.00384	.00375	.00365	.00356	.00348	.00339	.00332	.00324	.00316	.00309	.00302
80	12	.00538	.00523	.00508	.00494	.00481	.00468	.00456	.00444	.00433	.00422	.00412	.00402	.00392	.00383	.00374	.00366	.00357	.00349	.00342	.00334
80	13	.00585	.00568	.00553	.00538	.00523	.00510	.00497	.00484	.00472	.00461	.00450	.00439	.00429	.00419	.00409	.00400	.00392	.00383	.00375	.00367
80	14	.00630	.00612	.00596	.00580	.00565	.00550	.00536	.00523	.00510	.00498	.00486	.00475	.00464	.00453	.00443	.00434	.00424	.00415	.00407	.00398
80	15	.00672	.00653	.00636	.00619	.00603	.00588	.00573	.00559	.00545	.00532	.00520	.00508	.00496	.00485	.00475	.00464	.00454	.00445	.00436	.00427
80	16	.00710	.00691	.00672	.00655	.00638	.00621	.00606	.00591	.00577	.00563	.00550	.00537	.00525	.00513	.00502	.00491	.00481	.00471	.00461	.00452
80	17	.00746	.00726	.00706	.00687	.00670	.00652	.00636	.00620	.00605	.00591	.00577	.00564	.00551	.00539	.00527	.00516	.00505	.00494	.00484	.00474
80	18	.00781	.00759	.00738	.00719	.00700	.00682	.00664	.00648	.00632	.00617	.00602	.00588	.00575	.00562	.00550	.00538	.00526	.00515	.00504	.00494
80	19	.00815	.00792	.00771	.00750	.00730	.00711	.00693	.00676	.00659	.00643	.00628	.00613	.00599	.00585	.00572	.00559	.00547	.00536	.00524	.00513
80	20	.00852	.00828	.00805	.00783	.00762	.00742	.00723	.00705	.00687	.00670	.00654	.00639	.00624	.00609	.00596	.00582	.00570	.00557	.00546	.00534
80	21	.00892	.00866	.00842	.00819	.00797	.00776	.00756	.00736	.00718	.00700	.00683	.00666	.00651	.00636	.00621	.00607	.00594	.00581	.00568	.00556
80	22	.00934	.00907	.00881	.00857	.00834	.00811	.00790	.00769	.00750	.00731	.00713	.00696	.00679	.00663	.00648	.00633	.00619	.00605	.00592	.00579
80	23	.00980	.00951	.00924	.00898	.00873	.00850	.00827	.00805	.00785	.00765	.00746	.00728	.00710	.00693	.00677	.00661	.00646	.00632	.00618	.00605
80	24	.01030	.01000	.00971	.00943	.00917	.00892	.00868	.00845	.00823	.00802	.00782	.00763	.00744	.00726	.00709	.00693	.00677	.00661	.00647	.00633
80	25	.01085	.01053	.01023	.00994	.00966	.00939	.00914	.00889	.00866	.00844	.00822	.00802	.00782	.00763	.00745	.00728	.00711	.00695	.00679	.00664
80	26	.01146	.01112	.01080	.01049	.01019	.00991	.00964	.00938	.00914	.00890	.00867	.00845	.00824	.00804	.00785	.00766	.00749	.00731	.00715	.00699
80	27	.01214	.01178	.01143	.01111	.01079	.01049	.01020	.00993	.00967	.00941	.00917	.00894	.00872	.00850	.00830	.00810	.00791	.00773	.00755	.00738
80	28	.01288	.01249	.01213	.01178	.01144	.01112	.01082	.01052	.01024	.00998	.00972	.00947	.00924	.00901	.00879	.00858	.00838	.00818	.00799	.00781
80	29	.01368	.01327	.01288	.01251	.01215	.01181	.01148	.01117	.01087	.01059	.01031	.01005	.00980	.00956	.00932	.00910	.00888	.00868	.00848	.00828
80	30	.01454	.01410	.01369	.01329	.01291	.01255	.01221	.01187	.01156	.01125	.01096	.01068	.01041	.01015	.00990	.00966	.00943	.00921	.00900	.00879
80	31	.01547	.01500	.01456	.01414	.01374	.01335	.01298	.01263	.01229	.01196	.01165	.01135	.01106	.01079	.01052	.01027	.01002	.00979	.00956	.00934
80	32	.01647	.01598	.01551	.01506	.01463	.01421	.01382	.01344	.01308	.01273	.01240	.01208	.01177	.01148	.01120	.01092	.01066	.01041	.01017	.00993
80	33	.01756	.01703	.01653	.01605	.01559	.01515	.01473	.01433	.01394	.01357	.01322	.01288	.01255	.01223	.01193	.01164	.01136	.01109	.01083	.01058
80	34	.01873	.01817	.01764	.01713	.01664	.01617	.01572	.01529	.01488	.01448	.01410	.01374	.01339	.01305	.01273	.01242	.01212	.01183	.01155	.01128
80	35	.02001	.01942	.01885	.01830	.01778	.01728	.01680	.01634	.01590	.01548	.01508	.01469	.01431	.01395	.01360	.01327	.01295	.01264	.01234	.01206
80	36	.02140	.02076	.02016	.01957	.01902	.01849	.01797	.01748	.01701	.01656	.01613	.01571	.01531	.01493	.01456	.01420	.01386	.01352	.01321	.01290
80	37	.02290	.02222	.02157	.02096	.02036	.01979	.01925	.01873	.01822	.01774	.01728	.01683	.01640	.01599	.01559	.01521	.01484	.01449	.01415	.01382
80	38	.02453	.02381	.02312	.02246	.02183	.02122	.02064	.02008	.01954	.01903	.01853	.01806	.01760	.01716	.01673	.01632	.01593	.01555	.01518	.01483
80	39	.02630	.02553	.02480	.02410	.02342	.02277	.02215	.02156	.02098	.02043	.01990	.01939	.01890	.01843	.01798	.01754	.01712	.01671	.01632	.01594
80	40	.02822	.02741	.02663	.02588	.02516	.02447	.02381	.02317	.02256	.02197	.02140	.02086	.02033	.01983	.01934	.01887	.01842	.01798	.01756	.01716
80	41	.03031	.02945	.02862	.02782	.02705	.02632	.02561	.02493	.02428	.02365	.02304	.02246	.02190	.02136	.02084	.02034	.01985	.01939	.01893	.01850
80	42	.03258	.03166	.03078	.02993	.02911	.02833	.02757	.02685	.02615	.02548	.02484	.02421	.02361	.02304	.02248	.02194	.02142	.02092	.02044	.01997
80	43	.03503	.03405	.03311	.03221	.03134	.03051	.02970	.02893	.02819	.02747	.02678	.02612	.02548	.02486	.02426	.02369	.02313	.02260	.02208	.02158
80	44	.03767	.03663	.03563	.03467	.03375	.03286	.03200	.03118	.03039	.02963	.02889	.02818	.02750	.02684	.02620	.02558	.02499	.02442	.02386	.02332
80	45	.04049	.03938	.03832	.03730	.03632	.03538	.03447	.03359	.03275	.03194	.03115	.03040	.02967	.02896	.02828	.02762	.02699	.02638	.02578	.02521
80	46	.04349	.04233	.04120	.04012	.03908	.03808	.03711	.03618	.03528	.03442	.03358	.03278	.03200	.03125	.03052	.02982	.02914	.02848	.02785	.02724
80	47	.04669	.04545	.04426	.04311	.04201	.04094	.03992	.03893	.03798	.03706	.03617	.03531	.03448	.03368	.03291	.03216	.03144	.03074	.03006	.02940
80	48	.05008	.04877	.04751	.04630	.04513	.04400	.04291	.04186	.04085	.03987	.03893	.03802	.03713	.03628	.03546	.03466	.03389	.03314	.03242	.03172
80	49	.05367	.05229	.05096	.04968	.04844	.04724	.04609	.04498	.04391	.04287	.04187	.04090	.03996	.03906	.03818	.03733	.03651	.03572	.03495	.03420
80	50	.05749	.05603	.05462	.05327	.05196	.05070	.04948	.04830	.04716	.04607	.04500	.04398	.04298	.04202	.04109	.04019	.03932	.03847	.03765	.03686
80	51	.06152	.05999	.05851	.05708	.05569	.05436	.05307	.05183	.05062	.04946	.04834	.04725	.04619	.04517	.04419	.04323	.04230	.04140	.04053	.03969
80	52	.06577	.06415	.06259	.06109	.05963	.05822	.05686	.05555	.05428	.05305	.05186	.05070	.04959	.04851	.04746	.04645	.04546	.04451	.04359	.04269
80	53	.07023	.06853	.06689	.06531	.06377	.06229	.06086	.05947	.05813	.05683	.05557	.05435	.05317	.05203	.05092	.04985	.04881	.04780	.04682	.04587
80	54	.07491	.07313	.07140	.06974	.06812	.06656	.06505	.06359	.06218	.06081	.05948	.05820	.05695	.05574	.05457	.05344	.05233	.05126	.05023	.04922
80	55	.07982	.07795	.07614	.07439	.07269	.07105	.06947	.06793	.06644	.06500	.06360	.06224	.06093	.05965	.05842	.05722	.05605	.05492	.05383	.05276
80	56	.08496	.08300	.08110	.07926	.07748	.07576	.07410	.07248	.07092	.06940	.06793	.06650	.06512	.06377	.06247	.06120	.05997	.05878	.05762	.05650
80	57	.09032	.08827	.08629	.08436	.08250	.08070	.07895	.07725	.07561	.07401	.07247	.07097	.06951	.06810	.06673	.06539	.06410	.06284	.06162	.06043
80	58	.09591	.09376	.09169	.08968	.08773	.08584	.08401	.08223	.08051	.07884	.07721	.07564	.07411	.07262	.07118	.06978	.06841	.06709	.06580	.06455
80	59	.10169	.09946	.09729	.09519	.09316	.09118	.08926	.08740	.08560	.08385	.08215	.08049	.07889	.07733	.07581	.07434	.07291	.07151	.07016	.06884

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

Ages		Interest Rate																		
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
80	60	.10768	.10536	.10310	.10091	.09878	.09672	.09472	.09277	.09088	.08905	.08727	.08554	.08386	.08222	.08063	.07909	.07759	.07612	.07470	.07331
80	61	.11389	.11147	.10912	.10684	.10462	.10247	.10038	.09835	.09638	.09447	.09260	.09079	.08903	.08732	.08566	.08404	.08246	.08093	.07944	.07798
80	62	.12035	.11783	.11538	.11301	.11070	.10846	.10629	.10417	.10212	.10012	.09817	.09628	.09444	.09266	.09091	.08922	.08757	.08596	.08440	.08288
80	63	.12705	.12444	.12190	.11943	.11703	.11470	.11244	.11024	.10810	.10601	.10399	.10201	.10010	.09823	.09641	.09464	.09291	.09123	.08960	.08800
80	64	.13400	.13129	.12865	.12610	.12361	.12119	.11883	.11654	.11432	.11215	.11004	.10798	.10598	.10403	.10214	.10029	.09849	.09673	.09502	.09336
80	65	.14118	.13838	.13565	.13300	.13042	.12791	.12547	.12309	.12078	.11852	.11633	.11419	.11211	.11008	.10811	.10618	.10430	.10247	.10069	.09895
80	66	.14862	.14573	.14291	.14016	.13749	.13489	.13236	.12990	.12750	.12516	.12288	.12066	.11850	.11639	.11433	.11233	.11037	.10846	.10660	.10479
80	67	.15634	.15335	.15043	.14760	.14484	.14215	.13953	.13698	.13449	.13207	.12970	.12740	.12516	.12297	.12083	.11875	.11671	.11473	.11279	.11090
80	68	.16430	.16121	.15821	.15529	.15244	.14966	.14695	.14432	.14174	.13924	.13679	.13440	.13208	.12981	.12759	.12543	.12332	.12126	.11925	.11728
80	69	.17248	.16930	.16621	.16320	.16026	.15740	.15461	.15188	.14923	.14664	.14411	.14164	.13923	.13688	.13459	.13235	.13016	.12802	.12594	.12390
80	70	.18083	.17757	.17440	.17130	.16828	.16533	.16245	.15965	.15691	.15423	.15162	.14908	.14659	.14416	.14179	.13947	.13721	.13499	.13283	.13072
80	71	.18933	.18599	.18273	.17954	.17644	.17341	.17045	.16756	.16474	.16199	.15930	.15668	.15411	.15161	.14916	.14676	.14442	.14214	.13990	.13772
80	72	.19794	.19452	.19118	.18791	.18473	.18162	.17858	.17562	.17272	.16989	.16712	.16442	.16178	.15920	.15667	.15421	.15179	.14944	.14713	.14487
80	73	.20665	.20315	.19973	.19639	.19313	.18994	.18683	.18379	.18081	.17791	.17507	.17229	.16958	.16692	.16433	.16179	.15930	.15687	.15449	.15217
80	74	.21546	.21189	.20840	.20498	.20165	.19839	.19520	.19209	.18904	.18607	.18316	.18031	.17752	.17480	.17213	.16952	.16697	.16447	.16202	.15963
80	75	.22440	.22075	.21719	.21371	.21031	.20698	.20373	.20054	.19743	.19438	.19140	.18849	.18563	.18284	.18011	.17743	.17481	.17224	.16973	.16727
80	76	.23345	.22975	.22612	.22258	.21911	.21571	.21240	.20915	.20597	.20286	.19981	.19683	.19391	.19106	.18826	.18552	.18284	.18021	.17763	.17511
80	77	.24260	.23884	.23515	.23155	.22802	.22457	.22119	.21788	.21464	.21147	.20836	.20532	.20234	.19943	.19657	.19377	.19102	.18833	.18570	.18312
80	78	.25180	.24799	.24425	.24059	.23701	.23350	.23006	.22670	.22340	.22018	.21701	.21392	.21088	.20791	.20499	.20214	.19934	.19659	.19390	.19126
80	79	.26098	.25712	.25333	.24962	.24599	.24243	.23895	.23553	.23219	.22891	.22570	.22255	.21946	.21644	.21347	.21056	.20771	.20491	.20217	.19948
80	80	.27006	.26615	.26232	.25857	.25489	.25129	.24776	.24430	.24091	.23759	.23433	.23113	.22800	.22493	.22191	.21896	.21606	.21321	.21042	.20768
81	0	.00653	.00642	.00632	.00622	.00613	.00603	.00594	.00586	.00578	.00570	.00562	.00554	.00547	.00540	.00533	.00526	.00520	.00514	.00507	.00501
81	1	.00275	.00267	.00259	.00252	.00246	.00239	.00233	.00227	.00221	.00216	.00211	.00206	.00201	.00197	.00192	.00188	.00184	.00180	.00176	.00173
81	2	.00269	.00261	.00253	.00246	.00239	.00232	.00226	.00220	.00214	.00208	.00203	.00198	.00193	.00188	.00183	.00179	.00175	.00171	.00167	.00163
81	3	.00275	.00267	.00258	.00251	.00243	.00236	.00230	.00223	.00217	.00211	.00205	.00200	.00195	.00190	.00185	.00181	.00176	.00172	.00168	.00164
81	4	.00288	.00279	.00271	.00262	.00254	.00247	.00240	.00233	.00226	.00220	.00214	.00208	.00203	.00198	.00192	.00188	.00183	.00178	.00174	.00170
81	5	.00307	.00297	.00288	.00279	.00271	.00263	.00255	.00248	.00241	.00234	.00228	.00221	.00215	.00210	.00204	.00199	.00194	.00189	.00185	.00180
81	6	.00329	.00319	.00309	.00299	.00290	.00282	.00274	.00266	.00258	.00251	.00244	.00238	.00231	.00225	.00219	.00214	.00208	.00203	.00198	.00193
81	7	.00356	.00344	.00334	.00324	.00314	.00305	.00296	.00288	.00280	.00272	.00265	.00258	.00251	.00244	.00238	.00232	.00226	.00221	.00215	.00210
81	8	.00385	.00374	.00362	.00352	.00341	.00331	.00322	.00313	.00304	.00296	.00288	.00281	.00273	.00266	.00260	.00253	.00247	.00241	.00235	.00229
81	9	.00420	.00407	.00395	.00384	.00373	.00362	.00352	.00342	.00333	.00324	.00316	.00308	.00300	.00292	.00285	.00278	.00271	.00265	.00259	.00253
81	10	.00459	.00445	.00433	.00420	.00408	.00397	.00386	.00376	.00366	.00357	.00348	.00339	.00330	.00322	.00315	.00307	.00300	.00293	.00286	.00280
81	11	.00502	.00488	.00474	.00461	.00448	.00436	.00424	.00413	.00403	.00393	.00383	.00373	.00364	.00356	.00347	.00339	.00332	.00324	.00317	.00310
81	12	.00548	.00533	.00518	.00504	.00491	.00478	.00466	.00454	.00442	.00432	.00421	.00411	.00401	.00392	.00383	.00375	.00366	.00358	.00351	.00343
81	13	.00596	.00580	.00564	.00549	.00535	.00521	.00508	.00495	.00483	.00472	.00460	.00450	.00439	.00429	.00420	.00411	.00402	.00393	.00385	.00377
81	14	.00642	.00625	.00608	.00592	.00577	.00562	.00548	.00535	.00522	.00510	.00498	.00487	.00476	.00465	.00455	.00445	.00436	.00427	.00418	.00409
81	15	.00686	.00667	.00649	.00633	.00616	.00601	.00586	.00572	.00558	.00545	.00533	.00521	.00509	.00498	.00487	.00477	.00467	.00457	.00448	.00439
81	16	.00725	.00706	.00687	.00669	.00652	.00636	.00620	.00605	.00591	.00577	.00564	.00551	.00539	.00527	.00516	.00505	.00494	.00484	.00474	.00465
81	17	.00762	.00741	.00722	.00703	.00685	.00668	.00651	.00635	.00620	.00606	.00592	.00578	.00566	.00553	.00541	.00530	.00519	.00508	.00498	.00488
81	18	.00797	.00775	.00754	.00734	.00715	.00697	.00680	.00663	.00647	.00632	.00618	.00604	.00590	.00577	.00564	.00552	.00541	.00529	.00519	.00508
81	19	.00832	.00809	.00787	.00766	.00746	.00727	.00709	.00692	.00675	.00659	.00643	.00628	.00614	.00601	.00587	.00575	.00562	.00551	.00539	.00528
81	20	.00869	.00845	.00822	.00800	.00779	.00759	.00740	.00721	.00704	.00687	.00670	.00655	.00640	.00625	.00612	.00598	.00585	.00573	.00561	.00549
81	21	.00910	.00884	.00860	.00836	.00814	.00793	.00773	.00753	.00735	.00717	.00700	.00683	.00667	.00652	.00637	.00623	.00610	.00597	.00584	.00572
81	22	.00952	.00925	.00899	.00875	.00851	.00829	.00807	.00787	.00767	.00748	.00730	.00713	.00696	.00680	.00665	.00650	.00636	.00622	.00608	.00596
81	23	.00998	.00970	.00943	.00917	.00892	.00868	.00845	.00823	.00803	.00783	.00764	.00745	.00728	.00711	.00694	.00679	.00663	.00649	.00635	.00621
81	24	.01049	.01019	.00990	.00962	.00936	.00911	.00887	.00864	.00842	.00821	.00800	.00781	.00762	.00744	.00727	.00710	.00694	.00679	.00664	.00650
81	25	.01105	.01073	.01043	.01013	.00985	.00959	.00933	.00909	.00885	.00863	.00841	.00821	.00801	.00782	.00764	.00746	.00729	.00713	.00697	.00682
81	26	.01167	.01133	.01101	.01070	.01040	.01012	.00984	.00958	.00934	.00910	.00887	.00865	.00844	.00824	.00804	.00786	.00768	.00750	.00734	.00718
81	27	.01236	.01200	.01165	.01132	.01101	.01071	.01042	.01014	.00988	.00962	.00938	.00915	.00892	.00871	.00850	.00830	.00811	.00793	.00775	.00758
81	28	.01311	.01272	.01236	.01200	.01167	.01135	.01104	.01075	.01047	.01020	.00994	.00969	.00945	.00922	.00900	.00879	.00859	.00839	.00820	.00802

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
81	29	.01392	.01351	.01312	.01275	.01239	.01205	.01172	.01141	.01111	.01082	.01054	.01028	.01003	.00978	.00955	.00932	.00910	.00889	.00869	.00850
81	30	.01480	.01436	.01394	.01354	.01316	.01280	.01245	.01212	.01180	.01149	.01120	.01092	.01065	.01039	.01014	.00990	.00966	.00944	.00923	.00902
81	31	.01574	.01527	.01483	.01441	.01400	.01361	.01324	.01289	.01255	.01222	.01191	.01160	.01132	.01104	.01077	.01051	.01027	.01003	.00980	.00958
81	32	.01675	.01626	.01579	.01534	.01490	.01449	.01409	.01372	.01335	.01300	.01267	.01235	.01204	.01174	.01146	.01118	.01092	.01066	.01042	.01018
81	33	.01786	.01733	.01683	.01635	.01589	.01544	.01502	.01462	.01423	.01386	.01350	.01316	.01283	.01251	.01221	.01191	.01163	.01136	.01110	.01084
81	34	.01905	.01849	.01795	.01744	.01695	.01648	.01603	.01560	.01518	.01478	.01440	.01404	.01368	.01335	.01302	.01271	.01240	.01211	.01183	.01156
81	35	.02035	.01975	.01918	.01863	.01811	.01761	.01713	.01667	.01622	.01580	.01539	.01500	.01462	.01426	.01391	.01358	.01325	.01294	.01264	.01235
81	36	.02175	.02112	.02051	.01993	.01937	.01883	.01832	.01783	.01736	.01690	.01647	.01605	.01564	.01526	.01488	.01453	.01418	.01385	.01352	.01321
81	37	.02328	.02260	.02195	.02133	.02073	.02016	.01962	.01909	.01859	.01810	.01764	.01719	.01676	.01634	.01594	.01556	.01519	.01483	.01449	.01415
81	38	.02494	.02422	.02352	.02286	.02223	.02162	.02103	.02047	.01993	.01941	.01892	.01844	.01798	.01753	.01711	.01669	.01630	.01591	.01555	.01519
81	39	.02674	.02597	.02523	.02452	.02385	.02320	.02257	.02198	.02140	.02085	.02031	.01980	.01931	.01883	.01838	.01793	.01751	.01710	.01670	.01632
81	40	.02869	.02787	.02709	.02634	.02562	.02492	.02426	.02362	.02300	.02241	.02184	.02130	.02077	.02026	.01977	.01930	.01884	.01840	.01798	.01757
81	41	.03082	.02995	.02912	.02832	.02755	.02681	.02610	.02542	.02476	.02413	.02352	.02294	.02237	.02183	.02130	.02080	.02031	.01984	.01938	.01894
81	42	.03313	.03221	.03132	.03047	.02965	.02886	.02810	.02738	.02668	.02600	.02535	.02473	.02412	.02354	.02298	.02244	.02192	.02141	.02092	.02045
81	43	.03563	.03465	.03370	.03280	.03192	.03109	.03028	.02950	.02876	.02804	.02734	.02667	.02603	.02541	.02481	.02423	.02367	.02313	.02261	.02210
81	44	.03832	.03728	.03627	.03531	.03438	.03349	.03263	.03181	.03101	.03024	.02950	.02879	.02810	.02743	.02679	.02617	.02557	.02500	.02444	.02390
81	45	.04120	.04009	.03903	.03800	.03702	.03607	.03515	.03427	.03342	.03261	.03182	.03106	.03032	.02961	.02893	.02827	.02763	.02701	.02641	.02583
81	46	.04427	.04310	.04197	.04088	.03983	.03883	.03786	.03692	.03602	.03515	.03431	.03349	.03271	.03195	.03122	.03052	.02983	.02917	.02853	.02792
81	47	.04753	.04629	.04509	.04394	.04283	.04176	.04073	.03974	.03878	.03785	.03696	.03609	.03526	.03445	.03367	.03292	.03219	.03149	.03080	.03014
81	48	.05100	.04968	.04842	.04720	.04602	.04489	.04380	.04274	.04172	.04074	.03979	.03887	.03798	.03712	.03629	.03549	.03472	.03396	.03323	.03253
81	49	.05467	.05329	.05195	.05066	.04941	.04821	.04706	.04594	.04486	.04381	.04280	.04183	.04089	.03997	.03909	.03824	.03741	.03661	.03583	.03508
81	50	.05858	.05711	.05570	.05434	.05302	.05175	.05053	.04934	.04820	.04709	.04602	.04499	.04399	.04302	.04208	.04117	.04029	.03944	.03862	.03781
81	51	.06271	.06117	.05968	.05824	.05685	.05551	.05421	.05296	.05175	.05058	.04945	.04835	.04729	.04626	.04527	.04430	.04337	.04246	.04158	.04073
81	52	.06706	.06544	.06387	.06235	.06089	.05947	.05810	.05678	.05550	.05426	.05306	.05190	.05078	.04969	.04864	.04761	.04662	.04566	.04473	.04383
81	53	.07164	.06993	.06828	.06668	.06514	.06365	.06221	.06081	.05946	.05815	.05688	.05566	.05447	.05332	.05220	.05112	.05007	.04905	.04806	.04710
81	54	.07644	.07464	.07291	.07123	.06961	.06804	.06652	.06505	.06362	.06224	.06091	.05961	.05836	.05714	.05596	.05481	.05370	.05262	.05158	.05056
81	55	.08147	.07959	.07777	.07600	.07430	.07265	.07105	.06951	.06801	.06655	.06514	.06378	.06245	.06117	.05992	.05871	.05754	.05640	.05529	.05422
81	56	.08674	.08477	.08286	.08101	.07923	.07749	.07582	.07419	.07261	.07108	.06960	.06816	.06677	.06541	.06410	.06282	.06158	.06038	.05921	.05807
81	57	.09225	.09019	.08819	.08626	.08439	.08257	.08081	.07910	.07745	.07584	.07428	.07277	.07130	.06988	.06849	.06715	.06584	.06457	.06334	.06214
81	58	.09799	.09584	.09375	.09173	.08976	.08786	.08602	.08423	.08249	.08081	.07917	.07758	.07604	.07454	.07309	.07167	.07029	.06896	.06766	.06639
81	59	.10394	.10169	.09951	.09740	.09535	.09336	.09143	.08956	.08774	.08597	.08426	.08259	.08097	.07940	.07787	.07638	.07494	.07353	.07216	.07083
81	60	.11010	.10776	.10549	.10328	.10114	.09906	.09705	.09509	.09319	.09134	.08954	.08780	.08610	.08445	.08285	.08129	.07977	.07829	.07686	.07546
81	61	.11649	.11405	.11169	.10939	.10716	.10499	.10289	.10084	.09886	.09693	.09505	.09322	.09145	.08972	.08804	.08641	.08482	.08327	.08176	.08029
81	62	.12314	.12060	.11814	.11575	.11343	.11117	.10898	.10685	.10478	.10276	.10080	.09889	.09704	.09523	.09347	.09176	.09010	.08847	.08689	.08535
81	63	.13005	.12742	.12486	.12238	.11996	.11762	.11533	.11311	.11095	.10885	.10681	.10482	.10288	.10100	.09916	.09737	.09563	.09393	.09227	.09066
81	64	.13721	.13448	.13183	.12926	.12675	.12431	.12194	.11963	.11738	.11520	.11307	.11099	.10897	.10701	.10509	.10322	.10140	.09963	.09790	.09621
81	65	.14463	.14181	.13906	.13639	.13379	.13126	.12880	.12640	.12407	.12180	.11958	.11742	.11532	.11327	.11128	.10933	.10743	.10558	.10377	.10201
81	66	.15232	.14940	.14656	.14380	.14111	.13849	.13593	.13345	.13103	.12867	.12637	.12412	.12194	.11981	.11773	.11570	.11373	.11180	.10992	.10808
81	67	.16030	.15729	.15435	.15150	.14871	.14600	.14336	.14079	.13828	.13583	.13344	.13112	.12885	.12664	.12448	.12237	.12032	.11831	.11635	.11444
81	68	.16854	.16544	.16241	.15946	.15659	.15379	.15106	.14840	.14580	.14327	.14080	.13839	.13604	.13374	.13150	.12932	.12718	.12510	.12306	.12107
81	69	.17702	.17383	.17071	.16767	.16471	.16182	.15901	.15626	.15358	.15096	.14841	.14591	.14348	.14110	.13878	.13652	.13430	.13214	.13003	.12796
81	70	.18569	.18241	.17921	.17608	.17304	.17006	.16716	.16433	.16156	.15886	.15622	.15365	.15113	.14868	.14628	.14393	.14164	.13940	.13721	.13507
81	71	.19452	.19115	.18787	.18466	.18153	.17847	.17548	.17257	.16972	.16694	.16422	.16157	.15897	.15644	.15396	.15154	.14917	.14685	.14459	.14237
81	72	.20348	.20003	.19666	.19337	.19016	.18702	.18395	.18095	.17803	.17517	.17237	.16964	.16697	.16436	.16180	.15930	.15686	.15447	.15213	.14985
81	73	.21254	.20901	.20557	.20220	.19891	.19569	.19255	.18947	.18647	.18353	.18066	.17785	.17511	.17242	.16979	.16722	.16470	.16224	.15983	.15747
81	74	.22173	.21813	.21461	.21116	.20780	.20451	.20129	.19814	.19506	.19205	.18911	.18623	.18341	.18065	.17795	.17531	.17272	.17019	.16771	.16528
81	75	.23106	.22739	.22379	.22028	.21684	.21348	.21020	.20698	.20383	.20075	.19774	.19479	.19190	.18907	.18630	.18359	.18093	.17833	.17578	.17329
81	76	.24053	.23679	.23313	.22956	.22605	.22263	.21927	.21599	.21277	.20963	.20655	.20353	.20058	.19768	.19485	.19207	.18935	.18668	.18407	.18151
81	77	.25011	.24632	.24260	.23896	.23539	.23191	.22849	.22515	.22187	.21866	.21552	.21244	.20942	.20647	.20357	.20073	.19795	.19522	.19255	.18993
81	78	.25977	.25591	.25214	.24844	.24483	.24128	.23781	.23441	.23107	.22781	.22461	.22147	.21840	.21538	.21243	.20953	.20669	.20391	.20117	.19850

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

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
												Interest Rate									
81	79	.26941	.26551	.26169	.25794	.25427	.25068	.24715	.24370	.24032	.23700	.23374	.23056	.22743	.22436	.22135	.21840	.21551	.21267	.20989	.20715
81	80	.27896	.27501	.27115	.26736	.26364	.26000	.25644	.25294	.24951	.24614	.24284	.23960	.23643	.23331	.23026	.22726	.22431	.22143	.21859	.21581
81	81	.28833	.28435	.28045	.27662	.27287	.26919	.26558	.26204	.25857	.25516	.25182	.24854	.24532	.24217	.23907	.23602	.23304	.23010	.22723	.22440
82	0	.00675	.00664	.00654	.00644	.00635	.00625	.00616	.00608	.00600	.00592	.00584	.00576	.00569	.00562	.00555	.00548	.00542	.00535	.00529	.00523
82	1	.00280	.00272	.00264	.00257	.00251	.00244	.00238	.00232	.00227	.00221	.00216	.00211	.00206	.00202	.00197	.00193	.00189	.00185	.00181	.00177
82	2	.00273	.00265	.00257	.00250	.00243	.00236	.00230	.00224	.00218	.00212	.00207	.00202	.00197	.00192	.00188	.00183	.00179	.00175	.00171	.00167
82	3	.00279	.00271	.00262	.00255	.00247	.00240	.00233	.00227	.00221	.00215	.00209	.00204	.00199	.00194	.00189	.00184	.00180	.00176	.00171	.00167
82	4	.00292	.00283	.00274	.00266	.00258	.00251	.00244	.00237	.00230	.00224	.00218	.00212	.00207	.00201	.00196	.00191	.00187	.00182	.00178	.00173
82	5	.00311	.00301	.00292	.00283	.00275	.00267	.00259	.00252	.00245	.00238	.00231	.00225	.00219	.00214	.00208	.00203	.00198	.00193	.00188	.00184
82	6	.00333	.00323	.00313	.00304	.00295	.00286	.00278	.00270	.00263	.00255	.00248	.00242	.00235	.00229	.00223	.00218	.00212	.00207	.00202	.00197
82	7	.00360	.00349	.00339	.00329	.00319	.00310	.00301	.00292	.00284	.00277	.00269	.00262	.00255	.00249	.00242	.00236	.00230	.00225	.00219	.00214
82	8	.00391	.00379	.00368	.00357	.00346	.00337	.00327	.00318	.00309	.00301	.00293	.00286	.00278	.00271	.00264	.00258	.00252	.00246	.00240	.00234
82	9	.00426	.00413	.00401	.00390	.00379	.00368	.00358	.00348	.00339	.00330	.00322	.00313	.00305	.00298	.00291	.00284	.00277	.00270	.00264	.00258
82	10	.00466	.00453	.00440	.00427	.00415	.00404	.00393	.00383	.00373	.00363	.00354	.00345	.00337	.00329	.00321	.00313	.00306	.00299	.00292	.00286
82	11	.00510	.00496	.00482	.00469	.00456	.00444	.00432	.00421	.00411	.00400	.00391	.00381	.00372	.00363	.00355	.00347	.00339	.00332	.00324	.00317
82	12	.00558	.00543	.00528	.00514	.00500	.00487	.00475	.00463	.00452	.00441	.00430	.00420	.00410	.00401	.00392	.00383	.00375	.00367	.00359	.00352
82	13	.00607	.00591	.00575	.00560	.00545	.00532	.00518	.00506	.00494	.00482	.00471	.00460	.00450	.00440	.00430	.00421	.00412	.00403	.00395	.00387
82	14	.00655	.00637	.00620	.00604	.00589	.00574	.00560	.00547	.00534	.00522	.00510	.00498	.00487	.00477	.00466	.00457	.00447	.00438	.00429	.00420
82	15	.00699	.00680	.00663	.00646	.00630	.00614	.00599	.00585	.00571	.00558	.00546	.00533	.00522	.00511	.00500	.00489	.00479	.00470	.00460	.00451
82	16	.00739	.00720	.00701	.00683	.00666	.00650	.00634	.00619	.00605	.00591	.00577	.00565	.00552	.00541	.00529	.00518	.00508	.00497	.00487	.00478
82	17	.00777	.00756	.00736	.00718	.00699	.00682	.00666	.00650	.00635	.00620	.00606	.00593	.00580	.00567	.00555	.00544	.00532	.00522	.00511	.00501
82	18	.00812	.00790	.00770	.00750	.00731	.00713	.00695	.00678	.00662	.00647	.00632	.00618	.00605	.00592	.00579	.00567	.00555	.00544	.00533	.00522
82	19	.00848	.00825	.00803	.00782	.00762	.00743	.00725	.00707	.00690	.00674	.00659	.00644	.00629	.00616	.00602	.00590	.00577	.00565	.00554	.00543
82	20	.00886	.00862	.00838	.00816	.00795	.00775	.00756	.00737	.00719	.00702	.00686	.00670	.00655	.00641	.00627	.00613	.00601	.00588	.00576	.00564
82	21	.00927	.00901	.00877	.00853	.00831	.00810	.00789	.00770	.00751	.00733	.00716	.00699	.00683	.00668	.00653	.00639	.00626	.00612	.00600	.00587
82	22	.00970	.00943	.00917	.00892	.00869	.00846	.00824	.00804	.00784	.00765	.00747	.00729	.00713	.00697	.00681	.00666	.00652	.00638	.00624	.00612
82	23	.01016	.00988	.00960	.00934	.00909	.00886	.00863	.00841	.00820	.00800	.00781	.00762	.00745	.00727	.00711	.00695	.00680	.00665	.00651	.00638
82	24	.01068	.01037	.01009	.00981	.00954	.00929	.00905	.00882	.00860	.00838	.00818	.00799	.00780	.00762	.00744	.00728	.00712	.00696	.00681	.00667
82	25	.01125	.01093	.01062	.01033	.01005	.00978	.00952	.00928	.00904	.00882	.00860	.00839	.00819	.00800	.00782	.00764	.00747	.00731	.00715	.00699
82	26	.01187	.01153	.01121	.01089	.01060	.01031	.01004	.00978	.00953	.00929	.00906	.00884	.00863	.00843	.00823	.00804	.00786	.00769	.00752	.00736
82	27	.01257	.01221	.01186	.01153	.01121	.01091	.01062	.01035	.01008	.00983	.00958	.00935	.00912	.00891	.00870	.00850	.00831	.00812	.00794	.00777
82	28	.01333	.01294	.01258	.01222	.01189	.01156	.01126	.01096	.01068	.01041	.01015	.00990	.00966	.00943	.00921	.00899	.00879	.00859	.00840	.00822
82	29	.01415	.01374	.01335	.01298	.01262	.01227	.01195	.01163	.01133	.01104	.01077	.01050	.01024	.01000	.00976	.00954	.00932	.00911	.00891	.00871
82	30	.01504	.01460	.01419	.01379	.01341	.01304	.01269	.01236	.01204	.01173	.01143	.01115	.01088	.01062	.01036	.01012	.00989	.00966	.00945	.00924
82	31	.01600	.01553	.01509	.01466	.01425	.01387	.01349	.01314	.01279	.01247	.01215	.01185	.01156	.01128	.01101	.01075	.01050	.01026	.01003	.00981
82	32	.01703	.01653	.01606	.01560	.01517	.01476	.01436	.01398	.01361	.01326	.01293	.01260	.01229	.01200	.01171	.01143	.01117	.01091	.01067	.01043
82	33	.01815	.01762	.01711	.01663	.01617	.01573	.01530	.01490	.01451	.01413	.01377	.01343	.01310	.01278	.01247	.01218	.01189	.01162	.01136	.01110
82	34	.01935	.01879	.01825	.01774	.01725	.01677	.01632	.01589	.01547	.01507	.01469	.01432	.01397	.01363	.01330	.01299	.01268	.01239	.01211	.01184
82	35	.02067	.02007	.01950	.01895	.01843	.01792	.01744	.01698	.01653	.01611	.01570	.01530	.01493	.01456	.01421	.01387	.01355	.01324	.01293	.01264
82	36	.02210	.02146	.02085	.02026	.01970	.01917	.01865	.01816	.01768	.01723	.01679	.01637	.01596	.01558	.01520	.01484	.01449	.01416	.01383	.01352
82	37	.02364	.02296	.02231	.02169	.02109	.02052	.01997	.01944	.01893	.01845	.01798	.01753	.01710	.01668	.01628	.01589	.01552	.01516	.01481	.01448
82	38	.02533	.02460	.02391	.02324	.02261	.02200	.02141	.02085	.02030	.01978	.01928	.01880	.01834	.01789	.01746	.01705	.01665	.01627	.01590	.01554
82	39	.02715	.02638	.02564	.02494	.02426	.02360	.02298	.02238	.02180	.02124	.02071	.02019	.01970	.01922	.01876	.01832	.01789	.01748	.01708	.01669
82	40	.02914	.02832	.02753	.02678	.02606	.02536	.02469	.02405	.02343	.02284	.02227	.02172	.02119	.02068	.02018	.01971	.01925	.01881	.01838	.01797
82	41	.03131	.03044	.02960	.02879	.02802	.02728	.02657	.02588	.02522	.02459	.02398	.02339	.02282	.02228	.02175	.02124	.02075	.02028	.01982	.01938
82	42	.03366	.03273	.03184	.03098	.03016	.02937	.02861	.02788	.02718	.02650	.02585	.02522	.02461	.02403	.02346	.02292	.02239	.02188	.02139	.02092
82	43	.03620	.03521	.03427	.03336	.03248	.03164	.03083	.03005	.02930	.02858	.02788	.02721	.02656	.02593	.02533	.02475	.02419	.02364	.02312	.02261
82	44	.03894	.03790	.03689	.03592	.03499	.03409	.03323	.03240	.03160	.03083	.03009	.02937	.02868	.02801	.02736	.02674	.02614	.02556	.02499	.02445
82	45	.04187	.04076	.03969	.03867	.03768	.03672	.03581	.03492	.03407	.03325	.03246	.03169	.03095	.03024	.02955	.02888	.02824	.02762	.02701	.02643
82	46	.04501	.04383	.04270	.04161	.04056	.03954	.03857	.03763	.03672	.03585	.03500	.03419	.03340	.03264	.03190	.03119	.03050	.02984	.02919	.02857

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
82	47	.04833	.04709	.04589	.04473	.04362	.04254	.04151	.04051	.03954	.03861	.03771	.03685	.03601	.03520	.03441	.03365	.03292	.03221	.03152	.03086
82	48	.05187	.05055	.04928	.04806	.04688	.04574	.04464	.04358	.04256	.04157	.04061	.03969	.03880	.03793	.03710	.03629	.03551	.03475	.03402	.03331
82	49	.05563	.05423	.05289	.05160	.05035	.04914	.04798	.04685	.04577	.04472	.04370	.04272	.04177	.04086	.03997	.03911	.03828	.03747	.03669	.03593
82	50	.05962	.05815	.05673	.05536	.05404	.05276	.05153	.05034	.04919	.04808	.04700	.04596	.04496	.04398	.04304	.04212	.04124	.04038	.03955	.03874
82	51	.06384	.06229	.06080	.05935	.05796	.05661	.05531	.05405	.05283	.05165	.05051	.04941	.04834	.04731	.04631	.04534	.04440	.04348	.04260	.04174
82	52	.06829	.06666	.06509	.06356	.06209	.06067	.05930	.05797	.05668	.05543	.05423	.05306	.05193	.05083	.04977	.04874	.04774	.04677	.04583	.04492
82	53	.07298	.07126	.06960	.06800	.06645	.06495	.06350	.06210	.06074	.05942	.05815	.05691	.05572	.05456	.05343	.05234	.05129	.05026	.04926	.04829
82	54	.07789	.07609	.07434	.07266	.07103	.06945	.06792	.06645	.06501	.06363	.06228	.06098	.05971	.05849	.05730	.05615	.05503	.05394	.05288	.05186
82	55	.08304	.08115	.07933	.07756	.07584	.07418	.07258	.07102	.06951	.06805	.06663	.06526	.06393	.06263	.06138	.06016	.05897	.05783	.05671	.05562
82	56	.08845	.08647	.08455	.08269	.08090	.07916	.07747	.07583	.07425	.07271	.07122	.06977	.06836	.06700	.06568	.06439	.06314	.06193	.06075	.05960
82	57	.09410	.09203	.09002	.08808	.08619	.08437	.08260	.08088	.07921	.07760	.07603	.07451	.07303	.07159	.07020	.06884	.06753	.06624	.06500	.06379
82	58	.09999	.09782	.09572	.09369	.09172	.08981	.08795	.08615	.08440	.08271	.08106	.07946	.07791	.07640	.07493	.07350	.07212	.07077	.06946	.06818
82	59	.10609	.10383	.10164	.09952	.09746	.09546	.09352	.09163	.08980	.08802	.08630	.08462	.08299	.08140	.07986	.07836	.07690	.07549	.07410	.07276
82	60	.11242	.11006	.10778	.10556	.10341	.10132	.09929	.09732	.09541	.09355	.09174	.08998	.08827	.08661	.08499	.08342	.08189	.08040	.07895	.07754
82	61	.11898	.11653	.11415	.11184	.10960	.10742	.10530	.10325	.10125	.09930	.09741	.09557	.09378	.09204	.09035	.08870	.08709	.08553	.08401	.08253
82	62	.12581	.12327	.12079	.11839	.11605	.11378	.11158	.10943	.10734	.10531	.10334	.10142	.09955	.09773	.09595	.09423	.09255	.09091	.08931	.08776
82	63	.13292	.13028	.12771	.12521	.12278	.12042	.11812	.11589	.11371	.11160	.10954	.10753	.10558	.10368	.10182	.10002	.09826	.09655	.09488	.09325
82	64	.14030	.13756	.13489	.13230	.12978	.12732	.12493	.12261	.12035	.11814	.11600	.11391	.11187	.10989	.10795	.10607	.10423	.10244	.10070	.09899
82	65	.14794	.14510	.14234	.13966	.13704	.13449	.13201	.12960	.12725	.12496	.12273	.12055	.11843	.11636	.11435	.11238	.11047	.10860	.10678	.10500
82	66	.15587	.15294	.15008	.14730	.14459	.14195	.13938	.13688	.13444	.13206	.12974	.12748	.12528	.12313	.12103	.11898	.11699	.11504	.11314	.11128
82	67	.16411	.16108	.15813	.15525	.15245	.14972	.14706	.14447	.14194	.13947	.13707	.13472	.13243	.13020	.12802	.12589	.12382	.12179	.11981	.11788
82	68	.17263	.16951	.16646	.16349	.16060	.15778	.15503	.15235	.14973	.14718	.14469	.14226	.13988	.13757	.13530	.13310	.13094	.12883	.12678	.12476
82	69	.18140	.17819	.17505	.17199	.16901	.16610	.16326	.16049	.15779	.15515	.15257	.15006	.14760	.14520	.14286	.14057	.13833	.13615	.13401	.13192
82	70	.19039	.18708	.18386	.18071	.17764	.17464	.17172	.16886	.16607	.16335	.16069	.15809	.15555	.15307	.15065	.14828	.14596	.14370	.14149	.13932
82	71	.19954	.19615	.19284	.18960	.18645	.18337	.18036	.17742	.17455	.17174	.16900	.16632	.16370	.16114	.15863	.15619	.15379	.15145	.14916	.14692
82	72	.20883	.20536	.20196	.19865	.19541	.19225	.18916	.18614	.18318	.18030	.17748	.17472	.17202	.16938	.16680	.16427	.16180	.15939	.15702	.15471
82	73	.21825	.21469	.21122	.20783	.20451	.20127	.19810	.19500	.19197	.18900	.18610	.18327	.18049	.17778	.17512	.17252	.16998	.16749	.16505	.16266
82	74	.22781	.22418	.22063	.21716	.21377	.21045	.20720	.20403	.20092	.19788	.19491	.19200	.18915	.18636	.18363	.18096	.17834	.17578	.17327	.17081
82	75	.23752	.23382	.23020	.22666	.22320	.21981	.21649	.21324	.21007	.20696	.20391	.20093	.19801	.19515	.19235	.18961	.18692	.18429	.18171	.17918
82	76	.24740	.24363	.23995	.23634	.23281	.22935	.22597	.22266	.21941	.21623	.21312	.21007	.20708	.20416	.20129	.19848	.19573	.19303	.19038	.18779
82	77	.25741	.25359	.24984	.24617	.24258	.23906	.23561	.23223	.22893	.22569	.22251	.21940	.21635	.21336	.21043	.20755	.20474	.20197	.19927	.19661
82	78	.26751	.26363	.25983	.25610	.25245	.24888	.24537	.24194	.23857	.23527	.23204	.22887	.22576	.22271	.21972	.21679	.21391	.21109	.20832	.20561
82	79	.27762	.27369	.26984	.26606	.26236	.25873	.25518	.25169	.24827	.24492	.24163	.23840	.23524	.23214	.22909	.22611	.22318	.22030	.21748	.21471
82	80	.28764	.28367	.27977	.27595	.27220	.26853	.26493	.26139	.25793	.25453	.25119	.24792	.24470	.24155	.23846	.23542	.23244	.22951	.22664	.22382
82	81	.29750	.29349	.28955	.28569	.28191	.27819	.27455	.27098	.26747	.26402	.26065	.25733	.25407	.25088	.24774	.24466	.24163	.23866	.23574	.23287
82	82	.30714	.30310	.29913	.29524	.29142	.28768	.28400	.28039	.27684	.27336	.26995	.26659	.26330	.26006	.25688	.25376	.25069	.24768	.24472	.24181
83	0	.00697	.00686	.00676	.00666	.00657	.00647	.00638	.00630	.00622	.00613	.00606	.00598	.00591	.00584	.00577	.00570	.00563	.00557	.00551	.00545
83	1	.00285	.00277	.00269	.00262	.00256	.00249	.00243	.00237	.00231	.00226	.00221	.00216	.00211	.00206	.00202	.00198	.00194	.00190	.00186	.00182
83	2	.00277	.00269	.00262	.00254	.00247	.00240	.00234	.00228	.00222	.00216	.00211	.00206	.00201	.00196	.00192	.00187	.00183	.00179	.00175	.00171
83	3	.00283	.00275	.00266	.00259	.00251	.00244	.00237	.00231	.00225	.00219	.00213	.00208	.00202	.00197	.00192	.00188	.00183	.00179	.00175	.00171
83	4	.00296	.00287	.00278	.00270	.00262	.00254	.00247	.00240	.00234	.00227	.00221	.00216	.00210	.00205	.00200	.00195	.00190	.00185	.00181	.00177
83	5	.00315	.00305	.00296	.00287	.00278	.00270	.00263	.00255	.00248	.00241	.00235	.00229	.00223	.00217	.00212	.00206	.00201	.00196	.00192	.00187
83	6	.00338	.00327	.00317	.00308	.00299	.00290	.00282	.00274	.00266	.00259	.00252	.00246	.00239	.00233	.00227	.00222	.00216	.00211	.00206	.00201
83	7	.00365	.00354	.00343	.00333	.00323	.00314	.00305	.00297	.00289	.00281	.00273	.00266	.00259	.00253	.00247	.00240	.00235	.00229	.00223	.00218
83	8	.00396	.00384	.00373	.00362	.00351	.00341	.00332	.00323	.00314	.00306	.00298	.00290	.00283	.00276	.00269	.00262	.00256	.00250	.00244	.00239
83	9	.00432	.00419	.00407	.00395	.00384	.00374	.00363	.00354	.00344	.00336	.00327	.00319	.00311	.00303	.00296	.00289	.00282	.00275	.00269	.00263
83	10	.00473	.00459	.00446	.00434	.00422	.00411	.00400	.00389	.00379	.00370	.00361	.00352	.00343	.00335	.00327	.00320	.00312	.00305	.00298	.00292
83	11	.00518	.00504	.00490	.00476	.00464	.00452	.00440	.00429	.00418	.00408	.00398	.00389	.00379	.00371	.00362	.00354	.00346	.00339	.00331	.00324
83	12	.00567	.00552	.00537	.00523	.00509	.00496	.00484	.00472	.00460	.00449	.00439	.00429	.00419	.00410	.00400	.00392	.00383	.00375	.00367	.00360
83	13	.00618	.00601	.00585	.00570	.00556	.00542	.00529	.00516	.00504	.00492	.00481	.00470	.00459	.00449	.00440	.00430	.00421	.00413	.00404	.00396

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

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
83	14	.00666	.00649	.00632	.00616	.00601	.00586	.00572	.00558	.00545	.00533	.00521	.00509	.00498	.00488	.00477	.00467	.00458	.00449	.00440	.00431
83	15	.00712	.00693	.00675	.00658	.00642	.00627	.00612	.00597	.00584	.00571	.00558	.00546	.00534	.00523	.00512	.00501	.00491	.00481	.00472	.00463
83	16	.00753	.00733	.00715	.00697	.00680	.00663	.00647	.00632	.00618	.00604	.00591	.00578	.00565	.00553	.00542	.00531	.00520	.00510	.00500	.00490
83	17	.00791	.00770	.00751	.00732	.00714	.00696	.00680	.00664	.00649	.00634	.00620	.00606	.00593	.00581	.00569	.00557	.00546	.00535	.00525	.00515
83	18	.00827	.00805	.00784	.00764	.00745	.00727	.00710	.00693	.00677	.00662	.00647	.00632	.00619	.00606	.00593	.00581	.00569	.00558	.00547	.00536
83	19	.00863	.00840	.00818	.00797	.00777	.00758	.00740	.00722	.00705	.00689	.00673	.00658	.00644	.00630	.00617	.00604	.00592	.00580	.00568	.00557
83	20	.00902	.00877	.00854	.00832	.00811	.00791	.00771	.00753	.00735	.00718	.00701	.00686	.00670	.00656	.00642	.00628	.00615	.00603	.00591	.00579
83	21	.00943	.00917	.00893	.00869	.00847	.00826	.00805	.00786	.00767	.00749	.00731	.00715	.00699	.00683	.00669	.00654	.00641	.00628	.00615	.00602
83	22	.00987	.00959	.00933	.00909	.00885	.00863	.00841	.00820	.00800	.00781	.00763	.00745	.00729	.00712	.00697	.00682	.00667	.00653	.00640	.00627
83	23	.01034	.01005	.00978	.00951	.00926	.00903	.00880	.00858	.00837	.00817	.00797	.00779	.00761	.00744	.00727	.00711	.00696	.00681	.00667	.00654
83	24	.01086	.01055	.01026	.00999	.00972	.00947	.00922	.00899	.00877	.00856	.00835	.00816	.00797	.00779	.00761	.00744	.00728	.00713	.00698	.00683
83	25	.01143	.01111	.01080	.01051	.01023	.00996	.00970	.00946	.00922	.00899	.00878	.00857	.00837	.00818	.00799	.00781	.00764	.00748	.00732	.00716
83	26	.01207	.01173	.01140	.01109	.01079	.01050	.01023	.00997	.00972	.00948	.00925	.00903	.00881	.00861	.00841	.00822	.00804	.00787	.00770	.00753
83	27	.01278	.01241	.01206	.01173	.01141	.01111	.01082	.01054	.01028	.01002	.00978	.00954	.00931	.00910	.00889	.00869	.00849	.00831	.00813	.00795
83	28	.01354	.01316	.01279	.01243	.01210	.01177	.01146	.01117	.01088	.01061	.01035	.01010	.00986	.00963	.00941	.00919	.00899	.00879	.00860	.00841
83	29	.01438	.01397	.01357	.01320	.01284	.01249	.01216	.01185	.01155	.01126	.01098	.01071	.01046	.01021	.00997	.00975	.00953	.00931	.00911	.00891
83	30	.01528	.01484	.01442	.01402	.01364	.01327	.01292	.01258	.01226	.01195	.01166	.01137	.01110	.01084	.01058	.01034	.01011	.00988	.00966	.00945
83	31	.01624	.01578	.01533	.01491	.01450	.01411	.01373	.01338	.01303	.01270	.01239	.01208	.01179	.01151	.01124	.01098	.01073	.01049	.01026	.01004
83	32	.01729	.01679	.01632	.01586	.01543	.01501	.01461	.01423	.01386	.01351	.01318	.01285	.01254	.01224	.01195	.01168	.01141	.01115	.01090	.01067
83	33	.01842	.01789	.01739	.01690	.01644	.01599	.01557	.01516	.01477	.01440	.01404	.01369	.01336	.01304	.01273	.01243	.01215	.01187	.01161	.01135
83	34	.01964	.01908	.01854	.01803	.01753	.01706	.01661	.01617	.01575	.01535	.01497	.01460	.01424	.01390	.01357	.01326	.01295	.01266	.01237	.01210
83	35	.02098	.02038	.01980	.01926	.01873	.01822	.01774	.01728	.01683	.01640	.01599	.01560	.01522	.01485	.01450	.01416	.01383	.01352	.01321	.01292
83	36	.02242	.02178	.02117	.02059	.02002	.01949	.01897	.01847	.01800	.01754	.01710	.01668	.01627	.01588	.01550	.01514	.01479	.01446	.01413	.01382
83	37	.02399	.02331	.02266	.02203	.02143	.02086	.02031	.01978	.01927	.01878	.01831	.01786	.01742	.01701	.01660	.01621	.01584	.01548	.01513	.01480
83	38	.02570	.02497	.02428	.02361	.02297	.02236	.02177	.02120	.02066	.02014	.01964	.01915	.01869	.01824	.01781	.01739	.01699	.01661	.01623	.01587
83	39	.02755	.02678	.02604	.02533	.02465	.02399	.02336	.02276	.02218	.02162	.02108	.02057	.02007	.01959	.01913	.01868	.01825	.01784	.01744	.01705
83	40	.02957	.02875	.02796	.02720	.02647	.02578	.02511	.02446	.02384	.02325	.02267	.02212	.02159	.02107	.02058	.02010	.01964	.01920	.01877	.01835
83	41	.03177	.03089	.03005	.02925	.02847	.02773	.02702	.02633	.02567	.02503	.02442	.02382	.02325	.02271	.02218	.02167	.02117	.02070	.02024	.01979
83	42	.03416	.03323	.03233	.03148	.03065	.02986	.02910	.02836	.02766	.02698	.02632	.02569	.02508	.02449	.02393	.02338	.02285	.02234	.02185	.02137
83	43	.03674	.03575	.03481	.03389	.03301	.03217	.03136	.03057	.02982	.02909	.02840	.02772	.02707	.02644	.02583	.02525	.02468	.02414	.02361	.02310
83	44	.03953	.03848	.03747	.03650	.03557	.03467	.03381	.03297	.03217	.03139	.03065	.02993	.02923	.02856	.02791	.02728	.02668	.02609	.02553	.02498
83	45	.04252	.04140	.04033	.03930	.03831	.03735	.03643	.03554	.03469	.03386	.03307	.03230	.03156	.03084	.03015	.02948	.02883	.02820	.02760	.02701
83	46	.04571	.04453	.04339	.04230	.04124	.04023	.03925	.03830	.03739	.03652	.03567	.03485	.03406	.03329	.03255	.03184	.03115	.03048	.02983	.02920
83	47	.04910	.04785	.04664	.04548	.04437	.04329	.04225	.04125	.04028	.03934	.03844	.03757	.03673	.03591	.03512	.03436	.03362	.03291	.03222	.03155
83	48	.05271	.05138	.05011	.04888	.04770	.04655	.04545	.04439	.04336	.04236	.04140	.04048	.03958	.03871	.03787	.03706	.03627	.03551	.03477	.03406
83	49	.05654	.05514	.05379	.05249	.05124	.05003	.04886	.04773	.04664	.04558	.04457	.04358	.04263	.04170	.04081	.03995	.03911	.03830	.03751	.03675
83	50	.06061	.05913	.05771	.05634	.05501	.05373	.05249	.05130	.05014	.04902	.04794	.04690	.04589	.04491	.04396	.04304	.04215	.04128	.04044	.03963
83	51	.06492	.06337	.06187	.06042	.05902	.05766	.05636	.05509	.05387	.05268	.05154	.05043	.04936	.04832	.04731	.04633	.04539	.04447	.04358	.04271
83	52	.06947	.06783	.06625	.06472	.06324	.06182	.06044	.05910	.05781	.05656	.05534	.05417	.05303	.05193	.05086	.04983	.04882	.04785	.04690	.04598
83	53	.07425	.07253	.07087	.06926	.06770	.06620	.06474	.06333	.06197	.06064	.05936	.05812	.05692	.05575	.05462	.05352	.05246	.05143	.05042	.04945
83	54	.07928	.07747	.07572	.07403	.07239	.07080	.06927	.06779	.06635	.06495	.06360	.06229	.06102	.05979	.05859	.05743	.05630	.05521	.05414	.05311
83	55	.08455	.08265	.08082	.07904	.07732	.07565	.07404	.07248	.07096	.06949	.06807	.06668	.06534	.06404	.06278	.06155	.06036	.05920	.05808	.05698
83	56	.09008	.08809	.08617	.08430	.08250	.08075	.07905	.07741	.07582	.07427	.07277	.07131	.06990	.06853	.06719	.06590	.06464	.06342	.06223	.06108
83	57	.09587	.09379	.09177	.08982	.08793	.08609	.08431	.08259	.08091	.07929	.07771	.07618	.07469	.07325	.07184	.07048	.06915	.06786	.06661	.06539
83	58	.10190	.09972	.09762	.09557	.09359	.09167	.08981	.08800	.08624	.08454	.08288	.08127	.07971	.07819	.07671	.07527	.07388	.07252	.07120	.06991
83	59	.10815	.10588	.10368	.10155	.09948	.09747	.09552	.09362	.09178	.09000	.08826	.08657	.08493	.08333	.08178	.08027	.07880	.07738	.07598	.07463
83	60	.11464	.11227	.10998	.10775	.10559	.10349	.10145	.09947	.09755	.09567	.09386	.09209	.09037	.08869	.08706	.08548	.08394	.08244	.08097	.07955
83	61	.12137	.11891	.11652	.11420	.11194	.10975	.10763	.10556	.10355	.10159	.09969	.09784	.09604	.09428	.09258	.09092	.08930	.08772	.08619	.08469
83	62	.12838	.12582	.12334	.12092	.11857	.11629	.11407	.11192	.10982	.10777	.10579	.10385	.10197	.10014	.09835	.09661	.09492	.09327	.09166	.09009
83	63	.13568	.13302	.13044	.12793	.12549	.12312	.12081	.11856	.11637	.11424	.11217	.11015	.10818	.10627	.10440	.10258	.10081	.09908	.09740	.09576

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
83	64	.14326	.14050	.13783	.13522	.13268	.13022	.12782	.12548	.12320	.12098	.11882	.11672	.11467	.11267	.11072	.10882	.10697	.10517	.10341	.10169
83	65	.15112	.14827	.14549	.14279	.14016	.13760	.13511	.13268	.13031	.12801	.12576	.12357	.12144	.11935	.11732	.11534	.11341	.11153	.10969	.10789
83	66	.15929	.15634	.15347	.15067	.14795	.14529	.14271	.14019	.13773	.13534	.13300	.13072	.12850	.12634	.12422	.12216	.12015	.11818	.11627	.11439
83	67	.16777	.16473	.16176	.15887	.15605	.15331	.15063	.14802	.14547	.14299	.14057	.13821	.13590	.13365	.13145	.12931	.12721	.12517	.12317	.12122
83	68	.17656	.17342	.17036	.16738	.16447	.16163	.15886	.15616	.15353	.15096	.14845	.14600	.14361	.14127	.13899	.13676	.13459	.13246	.13039	.12836
83	69	.18562	.18239	.17923	.17616	.17316	.17023	.16737	.16459	.16186	.15921	.15661	.15408	.15160	.14918	.14682	.14451	.14225	.14005	.13789	.13578
83	70	.19490	.19158	.18834	.18517	.18208	.17907	.17612	.17325	.17044	.16770	.16502	.16240	.15984	.15734	.15489	.15250	.15016	.14788	.14564	.14346
83	71	.20437	.20096	.19763	.19438	.19120	.18810	.18507	.18211	.17922	.17639	.17363	.17093	.16829	.16570	.16318	.16071	.15829	.15593	.15362	.15135
83	72	.21399	.21050	.20709	.20375	.20049	.19731	.19420	.19115	.18818	.18527	.18243	.17964	.17692	.17426	.17166	.16911	.16662	.16417	.16178	.15945
83	73	.22375	.22018	.21669	.21327	.20993	.20667	.20348	.20035	.19730	.19431	.19139	.18853	.18573	.18299	.18031	.17769	.17512	.17260	.17014	.16772
83	74	.23367	.23002	.22645	.22296	.21955	.21621	.21294	.20974	.20661	.20355	.20055	.19761	.19474	.19192	.18917	.18647	.18383	.18124	.17870	.17621
83	75	.24377	.24005	.23641	.23284	.22936	.22594	.22260	.21933	.21613	.21299	.20992	.20691	.20397	.20108	.19825	.19548	.19277	.19011	.18750	.18494
83	76	.25405	.25026	.24655	.24292	.23937	.23589	.23248	.22914	.22587	.22266	.21952	.21645	.21343	.21048	.20758	.20474	.20196	.19923	.19656	.19393
83	77	.26449	.26064	.25687	.25317	.24956	.24601	.24254	.23913	.23580	.23253	.22933	.22619	.22311	.22009	.21713	.21422	.21138	.20858	.20585	.20316
83	78	.27503	.27113	.26730	.26355	.25987	.25627	.25274	.24928	.24588	.24255	.23929	.23609	.23295	.22987	.22685	.22389	.22098	.21813	.21533	.21258
83	79	.28560	.28165	.27777	.27397	.27024	.26658	.26300	.25948	.25604	.25265	.24934	.24608	.24289	.23975	.23668	.23366	.23069	.22778	.22493	.22212
83	80	.29609	.29209	.28817	.28433	.28055	.27685	.27322	.26966	.26616	.26273	.25936	.25606	.25282	.24963	.24650	.24343	.24042	.23746	.23455	.23170
83	81	.30643	.30239	.29843	.29455	.29074	.28700	.28332	.27972	.27618	.27271	.26929	.26595	.26266	.25943	.25625	.25314	.25008	.24707	.24412	.24121
83	82	.31656	.31249	.30850	.30458	.30074	.29696	.29325	.28961	.28604	.28252	.27908	.27569	.27236	.26909	.26588	.26272	.25962	.25657	.25357	.25063
83	83	.32647	.32237	.31836	.31441	.31054	.30673	.30299	.29932	.29572	.29217	.28869	.28527	.28191	.27860	.27535	.27216	.26902	.26594	.26291	.25992
84	0	.00719	.00708	.00698	.00688	.00679	.00669	.00661	.00652	.00644	.00636	.00628	.00620	.00613	.00606	.00599	.00592	.00585	.00579	.00573	.00567
84	1	.00290	.00282	.00274	.00267	.00260	.00254	.00248	.00242	.00236	.00231	.00226	.00221	.00216	.00211	.00207	.00202	.00198	.00194	.00191	.00187
84	2	.00282	.00273	.00266	.00258	.00251	.00244	.00238	.00232	.00226	.00220	.00215	.00210	.00205	.00200	.00195	.00191	.00187	.00183	.00179	.00175
84	3	.00287	.00278	.00270	.00262	.00255	.00248	.00241	.00234	.00228	.00222	.00217	.00211	.00206	.00201	.00196	.00191	.00187	.00183	.00178	.00174
84	4	.00300	.00290	.00282	.00273	.00266	.00258	.00251	.00244	.00237	.00231	.00225	.00219	.00214	.00208	.00203	.00198	.00193	.00189	.00184	.00180
84	5	.00318	.00309	.00299	.00290	.00282	.00274	.00266	.00259	.00252	.00245	.00239	.00232	.00226	.00221	.00215	.00210	.00205	.00200	.00195	.00190
84	6	.00341	.00331	.00321	.00312	.00303	.00294	.00286	.00278	.00270	.00263	.00256	.00249	.00243	.00237	.00231	.00225	.00220	.00214	.00209	.00204
84	7	.00369	.00358	.00347	.00337	.00327	.00318	.00309	.00301	.00293	.00285	.00277	.00270	.00263	.00257	.00250	.00244	.00238	.00233	.00227	.00222
84	8	.00401	.00389	.00377	.00366	.00356	.00346	.00337	.00327	.00319	.00310	.00302	.00295	.00287	.00280	.00273	.00267	.00260	.00254	.00248	.00243
84	9	.00437	.00424	.00412	.00401	.00390	.00379	.00369	.00359	.00350	.00341	.00332	.00324	.00316	.00308	.00301	.00294	.00287	.00280	.00274	.00268
84	10	.00479	.00466	.00453	.00440	.00428	.00417	.00406	.00395	.00385	.00376	.00367	.00358	.00349	.00341	.00333	.00325	.00318	.00311	.00304	.00297
84	11	.00526	.00511	.00497	.00484	.00471	.00459	.00447	.00436	.00425	.00415	.00405	.00395	.00386	.00378	.00369	.00361	.00353	.00345	.00338	.00331
84	12	.00576	.00560	.00545	.00531	.00518	.00505	.00492	.00480	.00469	.00458	.00447	.00437	.00427	.00418	.00409	.00400	.00391	.00383	.00375	.00368
84	13	.00628	.00611	.00595	.00580	.00566	.00552	.00538	.00526	.00513	.00502	.00490	.00479	.00469	.00459	.00449	.00440	.00431	.00422	.00414	.00405
84	14	.00678	.00660	.00643	.00627	.00612	.00597	.00583	.00569	.00556	.00544	.00532	.00520	.00509	.00498	.00488	.00478	.00468	.00459	.00450	.00442
84	15	.00724	.00706	.00688	.00671	.00654	.00639	.00624	.00609	.00596	.00582	.00570	.00558	.00546	.00534	.00524	.00513	.00503	.00493	.00483	.00474
84	16	.00766	.00747	.00728	.00710	.00693	.00676	.00660	.00645	.00631	.00617	.00603	.00590	.00578	.00566	.00555	.00543	.00533	.00522	.00512	.00503
84	17	.00805	.00784	.00765	.00746	.00727	.00710	.00693	.00677	.00662	.00647	.00633	.00620	.00607	.00594	.00582	.00570	.00559	.00548	.00538	.00527
84	18	.00842	.00820	.00799	.00779	.00760	.00741	.00724	.00707	.00691	.00676	.00661	.00646	.00633	.00619	.00607	.00594	.00583	.00571	.00560	.00549
84	19	.00878	.00855	.00833	.00812	.00792	.00773	.00754	.00737	.00720	.00703	.00688	.00673	.00658	.00644	.00631	.00618	.00606	.00594	.00582	.00571
84	20	.00917	.00893	.00869	.00847	.00826	.00806	.00786	.00768	.00750	.00733	.00716	.00700	.00685	.00670	.00656	.00643	.00630	.00617	.00605	.00593
84	21	.00959	.00933	.00908	.00885	.00863	.00841	.00821	.00801	.00782	.00764	.00747	.00730	.00714	.00699	.00684	.00669	.00656	.00642	.00629	.00617
84	22	.01003	.00976	.00950	.00925	.00901	.00878	.00857	.00836	.00816	.00797	.00779	.00761	.00744	.00728	.00712	.00697	.00683	.00669	.00655	.00642
84	23	.01051	.01022	.00994	.00968	.00943	.00919	.00896	.00874	.00853	.00833	.00813	.00795	.00777	.00760	.00743	.00727	.00712	.00697	.00683	.00669
84	24	.01103	.01073	.01043	.01016	.00989	.00964	.00939	.00916	.00894	.00872	.00852	.00832	.00813	.00795	.00778	.00761	.00744	.00729	.00714	.00699
84	25	.01161	.01129	.01098	.01069	.01040	.01014	.00988	.00963	.00939	.00917	.00895	.00874	.00854	.00835	.00816	.00798	.00781	.00764	.00748	.00733
84	26	.01225	.01191	.01158	.01127	.01097	.01069	.01041	.01015	.00990	.00966	.00943	.00920	.00899	.00879	.00859	.00840	.00822	.00804	.00787	.00771
84	27	.01297	.01261	.01226	.01192	.01161	.01130	.01101	.01073	.01047	.01021	.00996	.00973	.00950	.00928	.00907	.00887	.00868	.00849	.00831	.00813
84	28	.01375	.01336	.01299	.01264	.01230	.01197	.01166	.01137	.01108	.01081	.01055	.01030	.01006	.00982	.00960	.00939	.00918	.00898	.00879	.00860
84	29	.01459	.01418	.01379	.01341	.01305	.01270	.01238	.01206	.01176	.01147	.01119	.01092	.01066	.01041	.01018	.00995	.00973	.00951	.00931	.00911

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

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
84	30	.01550	.01506	.01464	.01424	.01386	.01349	.01314	.01281	.01248	.01217	.01188	.01159	.01132	.01105	.01080	.01055	.01032	.01009	.00987	.00966
84	31	.01648	.01601	.01557	.01514	.01473	.01434	.01397	.01361	.01326	.01293	.01262	.01231	.01202	.01174	.01147	.01121	.01096	.01071	.01048	.01026
84	32	.01754	.01704	.01656	.01611	.01567	.01526	.01486	.01447	.01411	.01376	.01342	.01309	.01278	.01248	.01219	.01191	.01164	.01139	.01114	.01090
84	33	.01868	.01815	.01765	.01716	.01670	.01625	.01583	.01542	.01503	.01465	.01429	.01394	.01361	.01329	.01298	.01268	.01240	.01212	.01185	.01160
84	34	.01992	.01936	.01882	.01830	.01781	.01733	.01688	.01644	.01602	.01562	.01524	.01487	.01451	.01417	.01384	.01352	.01321	.01292	.01263	.01236
84	35	.02128	.02067	.02010	.01955	.01902	.01851	.01803	.01756	.01712	.01669	.01627	.01588	.01550	.01513	.01478	.01444	.01411	.01379	.01349	.01319
84	36	.02274	.02210	.02148	.02090	.02033	.01979	.01927	.01878	.01830	.01784	.01740	.01698	.01657	.01618	.01580	.01544	.01508	.01475	.01442	.01410
84	37	.02432	.02364	.02299	.02236	.02176	.02118	.02063	.02010	.01959	.01910	.01863	.01818	.01774	.01732	.01692	.01653	.01615	.01579	.01544	.01510
84	38	.02605	.02533	.02463	.02396	.02332	.02271	.02212	.02155	.02100	.02048	.01998	.01949	.01903	.01858	.01814	.01773	.01732	.01693	.01656	.01620
84	39	.02793	.02716	.02641	.02570	.02502	.02436	.02373	.02313	.02255	.02199	.02145	.02093	.02043	.01995	.01948	.01904	.01861	.01819	.01779	.01740
84	40	.02998	.02915	.02836	.02760	.02688	.02618	.02550	.02486	.02424	.02364	.02306	.02251	.02197	.02146	.02096	.02048	.02002	.01957	.01914	.01873
84	41	.03221	.03133	.03049	.02968	.02891	.02816	.02744	.02675	.02609	.02545	.02484	.02424	.02367	.02312	.02259	.02207	.02158	.02110	.02064	.02019
84	42	.03463	.03370	.03281	.03195	.03112	.03032	.02956	.02882	.02812	.02743	.02678	.02614	.02553	.02494	.02437	.02382	.02329	.02278	.02228	.02180
84	43	.03726	.03627	.03532	.03440	.03352	.03268	.03186	.03108	.03032	.02959	.02889	.02821	.02756	.02693	.02632	.02573	.02516	.02461	.02408	.02357
84	44	.04010	.03904	.03803	.03706	.03612	.03522	.03435	.03352	.03271	.03193	.03118	.03046	.02976	.02909	.02844	.02781	.02720	.02661	.02604	.02549
84	45	.04313	.04201	.04094	.03991	.03891	.03795	.03703	.03614	.03528	.03445	.03365	.03288	.03214	.03142	.03072	.03005	.02940	.02877	.02816	.02757
84	46	.04638	.04519	.04405	.04296	.04190	.04088	.03990	.03895	.03804	.03716	.03631	.03548	.03469	.03392	.03318	.03246	.03177	.03109	.03044	.02981
84	47	.04983	.04857	.04737	.04620	.04508	.04400	.04296	.04195	.04098	.04004	.03914	.03826	.03741	.03660	.03580	.03504	.03430	.03358	.03288	.03221
84	48	.05350	.05217	.05090	.04966	.04848	.04733	.04622	.04516	.04412	.04313	.04216	.04123	.04033	.03946	.03862	.03780	.03701	.03624	.03550	.03478
84	49	.05740	.05600	.05465	.05335	.05209	.05087	.04970	.04857	.04747	.04642	.04539	.04440	.04345	.04252	.04162	.04075	.03991	.03910	.03830	.03754
84	50	.06155	.06007	.05865	.05727	.05594	.05465	.05341	.05221	.05105	.04993	.04885	.04780	.04678	.04579	.04484	.04392	.04302	.04215	.04131	.04049
84	51	.06595	.06439	.06289	.06143	.06003	.05867	.05736	.05609	.05486	.05367	.05252	.05141	.05033	.04929	.04827	.04729	.04634	.04542	.04452	.04365
84	52	.07059	.06895	.06736	.06583	.06435	.06291	.06153	.06019	.05889	.05763	.05642	.05524	.05409	.05299	.05191	.05087	.04986	.04888	.04793	.04701
84	53	.07547	.07374	.07208	.07046	.06890	.06739	.06593	.06451	.06314	.06182	.06053	.05928	.05807	.05690	.05577	.05466	.05359	.05255	.05154	.05056
84	54	.08060	.07879	.07703	.07534	.07369	.07210	.07056	.06907	.06763	.06623	.06487	.06355	.06228	.06104	.05983	.05867	.05753	.05643	.05536	.05432
84	55	.08599	.08408	.08224	.08046	.07874	.07706	.07544	.07387	.07235	.07088	.06944	.06806	.06671	.06540	.06413	.06290	.06170	.06053	.05940	.05830
84	56	.09164	.08965	.08772	.08585	.08403	.08228	.08058	.07893	.07732	.07577	.07426	.07280	.07138	.07000	.06866	.06736	.06610	.06487	.06367	.06251
84	57	.09756	.09547	.09345	.09149	.08959	.08775	.08596	.08423	.08255	.08092	.07933	.07779	.07630	.07485	.07343	.07206	.07073	.06943	.06817	.06694
84	58	.10372	.10154	.09943	.09738	.09539	.09346	.09159	.08978	.08801	.08630	.08463	.08302	.08145	.07992	.07843	.07699	.07558	.07422	.07289	.07159
84	59	.11013	.10785	.10564	.10350	.10142	.09941	.09745	.09554	.09370	.09190	.09015	.08846	.08681	.08520	.08364	.08212	.08065	.07921	.07781	.07645
84	60	.11676	.11439	.11209	.10985	.10768	.10558	.10353	.10154	.09961	.09773	.09590	.09412	.09239	.09071	.08907	.08748	.08592	.08441	.08294	.08151
84	61	.12366	.12119	.11879	.11646	.11420	.11200	.10986	.10778	.10576	.10380	.10188	.10002	.09821	.09645	.09473	.09306	.09144	.08985	.08831	.08680
84	62	.13084	.12827	.12578	.12336	.12100	.11871	.11648	.11431	.11220	.11015	.10815	.10621	.10431	.10247	.10067	.09892	.09722	.09556	.09394	.09236
84	63	.13832	.13566	.13307	.13055	.12810	.12571	.12339	.12113	.11894	.11680	.11471	.11268	.11070	.10878	.10690	.10507	.10328	.10155	.09985	.09819
84	64	.14610	.14334	.14065	.13803	.13549	.13301	.13060	.12825	.12596	.12373	.12156	.11944	.11738	.11537	.11341	.11150	.10963	.10781	.10604	.10431
84	65	.15418	.15131	.14853	.14581	.14317	.14060	.13810	.13566	.13328	.13096	.12870	.12650	.12435	.12225	.12021	.11822	.11627	.11437	.11252	.11071
84	66	.16257	.15961	.15672	.15391	.15118	.14851	.14591	.14338	.14091	.13851	.13616	.13387	.13163	.12945	.12732	.12525	.12322	.12124	.11931	.11742
84	67	.17130	.16824	.16526	.16236	.15953	.15677	.15408	.15145	.14889	.14640	.14396	.14158	.13926	.13700	.13478	.13262	.13052	.12845	.12644	.12447
84	68	.18034	.17719	.17412	.17112	.16820	.16535	.16257	.15985	.15720	.15462	.15209	.14963	.14722	.14487	.14257	.14033	.13814	.13600	.13390	.13186
84	69	.18968	.18643	.18327	.18018	.17716	.17422	.17135	.16855	.16581	.16314	.16052	.15797	.15548	.15305	.15067	.14834	.14607	.14384	.14167	.13954
84	70	.19926	.19592	.19266	.18949	.18638	.18335	.18039	.17750	.17467	.17191	.16922	.16658	.16400	.16148	.15902	.15661	.15426	.15195	.14970	.14750
84	71	.20903	.20561	.20226	.19900	.19581	.19269	.18964	.18667	.18376	.18091	.17813	.17541	.17275	.17015	.16761	.16512	.16268	.16030	.15796	.15568
84	72	.21898	.21547	.21204	.20869	.20542	.20221	.19908	.19602	.19303	.19010	.18724	.18444	.18170	.17902	.17639	.17383	.17131	.16885	.16644	.16408
84	73	.22908	.22549	.22198	.21855	.21519	.21191	.20870	.20556	.20248	.19948	.19653	.19365	.19083	.18807	.18537	.18273	.18013	.17760	.17511	.17268
84	74	.23935	.23569	.23210	.22859	.22516	.22180	.21851	.21529	.21214	.20906	.20604	.20308	.20019	.19735	.19457	.19185	.18918	.18657	.18401	.18150
84	75	.24983	.24609	.24243	.23884	.23534	.23190	.22854	.22525	.22203	.21887	.21578	.21275	.20978	.20687	.20402	.20123	.19849	.19580	.19317	.19059
84	76	.26051	.25670	.25297	.24932	.24574	.24224	.23881	.23545	.23216	.22893	.22577	.22267	.21963	.21665	.21373	.21087	.20806	.20531	.20261	.19996
84	77	.27136	.26749	.26370	.25999	.25635	.25279	.24929	.24587	.24251	.23922	.23599	.23282	.22972	.22668	.22369	.22076	.21789	.21507	.21230	.20959
84	78	.28235	.27842	.27458	.27081	.26711	.26349	.25993	.25645	.25303	.24968	.24639	.24316	.24000	.23689	.23385	.23086	.22792	.22504	.22221	.21944
84	79	.29338	.28940	.28550	.28168	.27793	.27426	.27065	.26711	.26364	.26023	.25689	.25361	.25039	.24723	.24412	.24108	.23808	.23515	.23226	.22943

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

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
84	80	.30434	.30032	.29638	.29252	.28872	.28500	.28134	.27776	.27423	.27078	.26739	.26405	.26078	.25757	.25442	.25132	.24827	.24529	.24235	.23946
84	81	.31516	.31111	.30713	.30322	.29938	.29562	.29192	.28830	.28473	.28123	.27779	.27442	.27110	.26784	.26464	.26150	.25841	.25537	.25239	.24945
84	82	.32578	.32169	.31768	.31374	.30987	.30607	.30234	.29868	.29507	.29154	.28806	.28465	.28129	.27799	.27475	.27156	.26843	.26535	.26232	.25935
84	83	.33618	.33207	.32803	.32406	.32017	.31634	.31258	.30888	.30525	.30168	.29817	.29472	.29133	.28799	.28472	.28149	.27833	.27521	.27214	.26913
84	84	.34639	.34226	.33820	.33421	.33030	.32644	.32266	.31894	.31528	.31168	.30815	.30467	.30125	.29789	.29458	.29133	.28813	.28498	.28188	.27883
85	0	.00741	.00731	.00721	.00711	.00701	.00692	.00683	.00674	.00666	.00658	.00650	.00643	.00635	.00628	.00621	.00614	.00608	.00601	.00595	.00589
85	1	.00294	.00287	.00279	.00272	.00265	.00259	.00253	.00247	.00241	.00236	.00230	.00225	.00221	.00216	.00211	.00207	.00203	.00199	.00195	.00191
85	2	.00285	.00277	.00270	.00262	.00255	.00248	.00242	.00236	.00230	.00224	.00219	.00214	.00209	.00204	.00199	.00195	.00191	.00187	.00183	.00179
85	3	.00290	.00282	.00274	.00266	.00258	.00251	.00244	.00238	.00232	.00226	.00220	.00215	.00209	.00204	.00199	.00195	.00190	.00186	.00182	.00178
85	4	.00303	.00294	.00285	.00277	.00269	.00261	.00254	.00247	.00241	.00234	.00228	.00222	.00217	.00211	.00206	.00201	.00197	.00192	.00188	.00183
85	5	.00322	.00312	.00303	.00294	.00285	.00277	.00270	.00262	.00255	.00248	.00242	.00236	.00230	.00224	.00218	.00213	.00208	.00203	.00198	.00194
85	6	.00345	.00335	.00325	.00315	.00306	.00297	.00289	.00281	.00274	.00266	.00259	.00253	.00246	.00240	.00234	.00228	.00223	.00218	.00213	.00208
85	7	.00373	.00362	.00351	.00341	.00331	.00322	.00313	.00305	.00296	.00289	.00281	.00274	.00267	.00260	.00254	.00248	.00242	.00236	.00231	.00225
85	8	.00405	.00393	.00382	.00371	.00360	.00350	.00341	.00332	.00323	.00315	.00307	.00299	.00291	.00284	.00277	.00271	.00264	.00258	.00252	.00247
85	9	.00442	.00430	.00417	.00406	.00394	.00384	.00374	.00364	.00354	.00345	.00337	.00328	.00321	.00313	.00305	.00298	.00291	.00285	.00278	.00272
85	10	.00485	.00471	.00458	.00446	.00434	.00423	.00412	.00401	.00391	.00381	.00372	.00363	.00355	.00346	.00338	.00331	.00323	.00316	.00309	.00303
85	11	.00533	.00518	.00504	.00491	.00478	.00466	.00454	.00443	.00432	.00422	.00412	.00402	.00393	.00384	.00376	.00367	.00359	.00352	.00344	.00337
85	12	.00584	.00569	.00554	.00539	.00526	.00513	.00500	.00488	.00477	.00466	.00455	.00445	.00435	.00425	.00416	.00407	.00399	.00391	.00383	.00375
85	13	.00637	.00621	.00605	.00589	.00575	.00561	.00548	.00535	.00523	.00511	.00500	.00489	.00478	.00468	.00458	.00449	.00440	.00431	.00422	.00414
85	14	.00688	.00671	.00654	.00638	.00622	.00608	.00593	.00580	.00567	.00554	.00542	.00531	.00519	.00509	.00498	.00488	.00479	.00469	.00460	.00452
85	15	.00736	.00717	.00700	.00682	.00666	.00650	.00635	.00621	.00607	.00594	.00581	.00569	.00557	.00546	.00535	.00524	.00514	.00504	.00495	.00485
85	16	.00779	.00759	.00741	.00723	.00705	.00689	.00673	.00658	.00643	.00629	.00616	.00603	.00590	.00578	.00567	.00556	.00545	.00534	.00524	.00515
85	17	.00819	.00798	.00778	.00759	.00741	.00723	.00707	.00691	.00675	.00661	.00646	.00633	.00620	.00607	.00595	.00583	.00572	.00561	.00550	.00540
85	18	.00855	.00834	.00813	.00793	.00773	.00755	.00738	.00721	.00705	.00689	.00674	.00660	.00646	.00633	.00620	.00608	.00596	.00584	.00573	.00563
85	19	.00893	.00870	.00847	.00826	.00806	.00787	.00768	.00751	.00734	.00717	.00702	.00687	.00672	.00658	.00645	.00632	.00619	.00607	.00596	.00584
85	20	.00932	.00907	.00884	.00862	.00841	.00820	.00801	.00782	.00764	.00747	.00731	.00715	.00699	.00685	.00671	.00657	.00644	.00631	.00619	.00607
85	21	.00974	.00948	.00924	.00900	.00878	.00856	.00836	.00816	.00797	.00779	.00761	.00745	.00729	.00713	.00698	.00684	.00670	.00657	.00644	.00631
85	22	.01018	.00991	.00965	.00940	.00917	.00894	.00872	.00851	.00831	.00812	.00794	.00776	.00759	.00743	.00727	.00712	.00697	.00683	.00670	.00657
85	23	.01067	.01038	.01010	.00984	.00959	.00935	.00912	.00890	.00869	.00849	.00829	.00810	.00792	.00775	.00759	.00743	.00727	.00712	.00698	.00684
85	24	.01120	.01089	.01060	.01032	.01006	.00980	.00956	.00932	.00910	.00889	.00868	.00848	.00829	.00811	.00793	.00776	.00760	.00744	.00729	.00715
85	25	.01179	.01146	.01115	.01086	.01057	.01030	.01005	.00980	.00956	.00933	.00912	.00891	.00871	.00851	.00833	.00815	.00797	.00781	.00765	.00749
85	26	.01243	.01209	.01176	.01145	.01115	.01086	.01059	.01032	.01007	.00983	.00960	.00938	.00916	.00896	.00876	.00857	.00839	.00821	.00804	.00787
85	27	.01316	.01279	.01244	.01211	.01179	.01149	.01120	.01092	.01065	.01039	.01014	.00991	.00968	.00946	.00925	.00905	.00885	.00867	.00848	.00831
85	28	.01394	.01356	.01319	.01283	.01249	.01217	.01186	.01156	.01127	.01100	.01074	.01049	.01024	.01001	.00979	.00957	.00936	.00916	.00897	.00879
85	29	.01480	.01439	.01399	.01361	.01325	.01291	.01258	.01226	.01196	.01167	.01139	.01112	.01086	.01061	.01037	.01014	.00992	.00971	.00950	.00931
85	30	.01572	.01528	.01486	.01446	.01408	.01371	.01336	.01302	.01269	.01238	.01209	.01180	.01152	.01126	.01101	.01076	.01052	.01030	.01008	.00987
85	31	.01671	.01624	.01580	.01537	.01496	.01457	.01419	.01383	.01349	.01316	.01284	.01253	.01224	.01196	.01168	.01142	.01117	.01093	.01069	.01047
85	32	.01778	.01728	.01680	.01635	.01591	.01549	.01509	.01471	.01434	.01399	.01365	.01332	.01301	.01271	.01242	.01214	.01187	.01161	.01136	.01112
85	33	.01894	.01841	.01790	.01741	.01695	.01650	.01608	.01567	.01527	.01490	.01454	.01419	.01385	.01353	.01322	.01292	.01264	.01236	.01209	.01183
85	34	.02019	.01963	.01908	.01857	.01807	.01760	.01714	.01670	.01628	.01588	.01549	.01512	.01477	.01442	.01409	.01377	.01346	.01317	.01288	.01261
85	35	.02156	.02096	.02038	.01983	.01930	.01879	.01831	.01784	.01739	.01696	.01655	.01615	.01577	.01540	.01505	.01470	.01438	.01406	.01375	.01346
85	36	.02304	.02239	.02178	.02119	.02063	.02009	.01957	.01907	.01859	.01813	.01769	.01727	.01686	.01646	.01608	.01572	.01537	.01503	.01470	.01438
85	37	.02464	.02396	.02330	.02268	.02207	.02150	.02094	.02041	.01990	.01941	.01894	.01848	.01804	.01762	.01722	.01683	.01645	.01609	.01573	.01540
85	38	.02639	.02566	.02497	.02430	.02365	.02304	.02245	.02188	.02133	.02081	.02030	.01982	.01935	.01890	.01846	.01805	.01764	.01725	.01687	.01651
85	39	.02829	.02752	.02677	.02606	.02538	.02472	.02409	.02348	.02290	.02234	.02180	.02128	.02078	.02029	.01983	.01938	.01895	.01853	.01812	.01773
85	40	.03036	.02954	.02875	.02799	.02726	.02656	.02588	.02524	.02461	.02401	.02344	.02288	.02234	.02183	.02133	.02085	.02038	.01994	.01950	.01909
85	41	.03263	.03175	.03091	.03010	.02932	.02857	.02785	.02716	.02650	.02586	.02524	.02464	.02407	.02352	.02298	.02247	.02197	.02149	.02103	.02058
85	42	.03509	.03415	.03326	.03239	.03157	.03077	.03000	.02927	.02856	.02787	.02721	.02658	.02596	.02537	.02480	.02425	.02372	.02320	.02270	.02222
85	43	.03775	.03676	.03581	.03489	.03401	.03316	.03234	.03156	.03080	.03007	.02936	.02868	.02803	.02740	.02678	.02619	.02562	.02507	.02454	.02402
85	44	.04063	.03958	.03856	.03759	.03665	.03575	.03488	.03404	.03323	.03245	.03170	.03098	.03028	.02960	.02895	.02831	.02770	.02711	.02654	.02599

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

Ages		Interest Rate																		
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
85	45	.04371	.04260	.04152	.04048	.03949	.03853	.03760	.03671	.03585	.03502	.03421	.03344	.03269	.03197	.03127	.03060	.02995	.02931	.02870	.02811
85	46	.04701	.04583	.04469	.04359	.04253	.04151	.04052	.03957	.03866	.03777	.03692	.03609	.03530	.03453	.03378	.03306	.03236	.03169	.03103	.03040
85	47	.05052	.04927	.04806	.04689	.04577	.04468	.04364	.04263	.04166	.04071	.03981	.03893	.03808	.03726	.03646	.03569	.03495	.03423	.03353	.03285
85	48	.05426	.05293	.05165	.05041	.04922	.04807	.04696	.04589	.04486	.04386	.04289	.04196	.04105	.04018	.03933	.03851	.03772	.03695	.03621	.03548
85	49	.05823	.05682	.05547	.05416	.05290	.05169	.05051	.04937	.04828	.04721	.04619	.04520	.04423	.04330	.04240	.04153	.04069	.03987	.03907	.03830
85	50	.06245	.06097	.05954	.05816	.05683	.05554	.05429	.05309	.05193	.05080	.04971	.04866	.04764	.04665	.04569	.04477	.04387	.04299	.04215	.04133
85	51	.06693	.06537	.06386	.06240	.06100	.05964	.05832	.05705	.05582	.05462	.05347	.05235	.05127	.05022	.04920	.04822	.04726	.04634	.04544	.04456
85	52	.07166	.07001	.06842	.06689	.06540	.06397	.06258	.06123	.05993	.05867	.05745	.05626	.05512	.05401	.05293	.05188	.05087	.04988	.04893	.04800
85	53	.07664	.07491	.07323	.07162	.07005	.06854	.06707	.06565	.06428	.06294	.06165	.06040	.05919	.05801	.05687	.05576	.05469	.05364	.05263	.05164
85	54	.08187	.08005	.07829	.07659	.07494	.07335	.07180	.07031	.06886	.06745	.06609	.06477	.06349	.06224	.06104	.05986	.05872	.05762	.05654	.05550
85	55	.08736	.08546	.08361	.08182	.08009	.07842	.07679	.07522	.07369	.07221	.07077	.06938	.06802	.06671	.06544	.06420	.06299	.06182	.06069	.05958
85	56	.09313	.09113	.08920	.08732	.08551	.08375	.08204	.08038	.07878	.07722	.07571	.07424	.07281	.07143	.07008	.06877	.06750	.06627	.06506	.06389
85	57	.09917	.09708	.09506	.09309	.09119	.08934	.08755	.08581	.08412	.08249	.08090	.07935	.07785	.07639	.07497	.07359	.07225	.07095	.06968	.06845
85	58	.10548	.10329	.10117	.09912	.09712	.09519	.09331	.09149	.08972	.08800	.08633	.08470	.08312	.08159	.08010	.07865	.07723	.07586	.07452	.07322
85	59	.11202	.10974	.10752	.10538	.10329	.10127	.09930	.09739	.09554	.09373	.09198	.09028	.08862	.08701	.08544	.08392	.08243	.08099	.07958	.07821
85	60	.11880	.11642	.11412	.11187	.10970	.10758	.10553	.10353	.10159	.09970	.09787	.09608	.09435	.09266	.09101	.08941	.08785	.08633	.08485	.08341
85	61	.12585	.12338	.12097	.11864	.11637	.11416	.11202	.10993	.10790	.10593	.10401	.10214	.10032	.09855	.09682	.09514	.09351	.09191	.09036	.08885
85	62	.13320	.13063	.12813	.12570	.12333	.12103	.11880	.11662	.11450	.11244	.11044	.10848	.10658	.10473	.10292	.10116	.09945	.09778	.09615	.09456
85	63	.14086	.13819	.13559	.13307	.13061	.12821	.12589	.12362	.12141	.11926	.11717	.11513	.11314	.11121	.10932	.10748	.10569	.10394	.10223	.10056
85	64	.14883	.14606	.14336	.14074	.13819	.13570	.13328	.13092	.12862	.12638	.12420	.12207	.12000	.11798	.11601	.11409	.11221	.11039	.10860	.10686
85	65	.15711	.15424	.15145	.14872	.14607	.14349	.14098	.13853	.13614	.13381	.13154	.12933	.12717	.12506	.12301	.12100	.11905	.11714	.11527	.11345
85	66	.16572	.16275	.15986	.15704	.15430	.15162	.14901	.14647	.14399	.14157	.13921	.13691	.13466	.13247	.13033	.12824	.12621	.12421	.12227	.12037
85	67	.17468	.17162	.16863	.16572	.16288	.16011	.15741	.15477	.15220	.14969	.14724	.14486	.14252	.14024	.13802	.13585	.13373	.13165	.12963	.12765
85	68	.18399	.18082	.17774	.17473	.17180	.16894	.16615	.16342	.16076	.15816	.15562	.15315	.15073	.14836	.14605	.14380	.14159	.13944	.13733	.13527
85	69	.19359	.19034	.18716	.18406	.18104	.17808	.17520	.17238	.16963	.16695	.16432	.16176	.15925	.15680	.15441	.15207	.14978	.14754	.14535	.14321
85	70	.20346	.20011	.19684	.19365	.19054	.18749	.18452	.18162	.17878	.17600	.17329	.17064	.16805	.16552	.16304	.16062	.15825	.15593	.15366	.15144
85	71	.21353	.21010	.20674	.20346	.20026	.19713	.19407	.19108	.18816	.18530	.18250	.17977	.17709	.17448	.17192	.16941	.16696	.16456	.16221	.15991
85	72	.22380	.22028	.21684	.21347	.21018	.20697	.20383	.20075	.19774	.19480	.19192	.18911	.18635	.18365	.18101	.17843	.17589	.17342	.17099	.16861
85	73	.23422	.23062	.22710	.22366	.22029	.21699	.21376	.21061	.20752	.20450	.20154	.19864	.19581	.19303	.19031	.18765	.18504	.18248	.17998	.17752
85	74	.24485	.24117	.23757	.23405	.23060	.22722	.22392	.22069	.21752	.21442	.21138	.20841	.20550	.20264	.19985	.19711	.19442	.19179	.18921	.18668
85	75	.25569	.25194	.24826	.24467	.24115	.23770	.23432	.23101	.22777	.22460	.22149	.21844	.21545	.21253	.20966	.20684	.20408	.20138	.19873	.19613
85	76	.26676	.26294	.25920	.25554	.25195	.24843	.24498	.24160	.23829	.23505	.23187	.22875	.22569	.22269	.21975	.21687	.21404	.21127	.20855	.20587
85	77	.27804	.27415	.27035	.26662	.26297	.25938	.25587	.25243	.24905	.24574	.24250	.23931	.23619	.23312	.23012	.22717	.22427	.22143	.21864	.21591
85	78	.28946	.28552	.28166	.27788	.27416	.27052	.26695	.26345	.26001	.25664	.25333	.25009	.24690	.24378	.24071	.23770	.23474	.23184	.22898	.22619
85	79	.30095	.29696	.29305	.28921	.28545	.28175	.27813	.27457	.27108	.26765	.26429	.26099	.25775	.25456	.25144	.24837	.24535	.24239	.23948	.23663
85	80	.31239	.30836	.30440	.30052	.29671	.29297	.28929	.28569	.28215	.27867	.27526	.27190	.26861	.26538	.26220	.25908	.25601	.25300	.25004	.24712
85	81	.32369	.31962	.31563	.31171	.30785	.30407	.30036	.29671	.29313	.28961	.28615	.28275	.27941	.27613	.27291	.26974	.26662	.26356	.26055	.25759
85	82	.33480	.33070	.32667	.32272	.31883	.31502	.31127	.30758	.30396	.30040	.29691	.29347	.29009	.28677	.28350	.28029	.27713	.27403	.27098	.26797
85	83	.34570	.34157	.33752	.33354	.32963	.32578	.32200	.31829	.31463	.31104	.30751	.30404	.30063	.29727	.29397	.29072	.28753	.28438	.28129	.27825
85	84	.35641	.35227	.34820	.34420	.34027	.33640	.33259	.32885	.32518	.32156	.31800	.31450	.31106	.30767	.30434	.30106	.29784	.29466	.29154	.28846
85	85	.36696	.36281	.35872	.35471	.35076	.34687	.34305	.33929	.33560	.33196	.32838	.32486	.32139	.31798	.31463	.31132	.30807	.30487	.30172	.29862
86	0	.00764	.00753	.00743	.00733	.00724	.00715	.00706	.00697	.00689	.00681	.00673	.00665	.00658	.00651	.00644	.00637	.00631	.00624	.00618	.00612
86	1	.00299	.00291	.00284	.00277	.00270	.00263	.00257	.00251	.00246	.00240	.00235	.00230	.00225	.00221	.00216	.00212	.00208	.00204	.00200	.00196
86	2	.00289	.00281	.00273	.00266	.00259	.00252	.00246	.00240	.00234	.00228	.00223	.00217	.00212	.00208	.00203	.00199	.00194	.00190	.00186	.00182
86	3	.00294	.00285	.00277	.00269	.00262	.00255	.00248	.00241	.00235	.00229	.00223	.00218	.00213	.00208	.00203	.00198	.00194	.00189	.00185	.00181
86	4	.00306	.00297	.00288	.00280	.00272	.00265	.00257	.00250	.00244	.00237	.00231	.00226	.00220	.00215	.00209	.00204	.00200	.00195	.00191	.00186
86	5	.00325	.00315	.00306	.00297	.00289	.00280	.00273	.00265	.00258	.00251	.00245	.00239	.00233	.00227	.00221	.00216	.00211	.00206	.00201	.00197
86	6	.00348	.00338	.00328	.00318	.00309	.00301	.00292	.00284	.00277	.00270	.00263	.00256	.00249	.00243	.00237	.00232	.00226	.00221	.00216	.00211
86	7	.00377	.00365	.00355	.00345	.00335	.00326	.00317	.00308	.00300	.00292	.00285	.00277	.00270	.00264	.00257	.00251	.00245	.00240	.00234	.00229
86	8	.00409	.00397	.00386	.00375	.00364	.00354	.00345	.00336	.00327	.00318	.00310	.00303	.00295	.00288	.00281	.00275	.00268	.00262	.00256	.00250

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
										Interest Rate										
86	9	.00447	.00434	.00422	.00410	.00399	.00388	.00378	.00368	.00359	.00350	.00341	.00333	.00325	.00317	.00310	.00303	.00296	.00289	.00283	.00277
86	10	.00491	.00477	.00464	.00451	.00439	.00428	.00417	.00406	.00396	.00387	.00377	.00368	.00360	.00352	.00344	.00336	.00328	.00321	.00314	.00308
86	11	.00539	.00524	.00510	.00497	.00484	.00472	.00460	.00449	.00438	.00428	.00418	.00408	.00399	.00390	.00382	.00373	.00365	.00358	.00350	.00343
86	12	.00592	.00576	.00561	.00547	.00533	.00520	.00508	.00496	.00484	.00473	.00462	.00452	.00442	.00433	.00424	.00415	.00406	.00398	.00390	.00382
86	13	.00646	.00630	.00614	.00598	.00584	.00570	.00557	.00544	.00531	.00520	.00508	.00497	.00487	.00477	.00467	.00457	.00448	.00439	.00431	.00423
86	14	.00699	.00681	.00664	.00648	.00632	.00618	.00603	.00590	.00577	.00564	.00552	.00541	.00529	.00519	.00508	.00498	.00488	.00479	.00470	.00461
86	15	.00747	.00729	.00711	.00694	.00677	.00662	.00647	.00632	.00618	.00605	.00592	.00580	.00568	.00557	.00546	.00535	.00525	.00515	.00505	.00496
86	16	.00791	.00772	.00753	.00735	.00717	.00701	.00685	.00670	.00655	.00641	.00628	.00615	.00602	.00590	.00579	.00567	.00557	.00546	.00536	.00526
86	17	.00831	.00811	.00791	.00772	.00753	.00736	.00719	.00703	.00688	.00673	.00659	.00645	.00632	.00619	.00607	.00595	.00584	.00573	.00563	.00552
86	18	.00869	.00847	.00826	.00806	.00787	.00768	.00751	.00734	.00718	.00702	.00687	.00673	.00659	.00646	.00633	.00621	.00609	.00597	.00586	.00575
86	19	.00906	.00883	.00861	.00840	.00820	.00800	.00782	.00764	.00747	.00731	.00715	.00700	.00686	.00672	.00658	.00645	.00633	.00620	.00609	.00597
86	20	.00946	.00922	.00898	.00876	.00855	.00834	.00815	.00796	.00778	.00761	.00744	.00728	.00713	.00698	.00684	.00671	.00657	.00645	.00632	.00621
86	21	.00989	.00963	.00938	.00915	.00892	.00871	.00850	.00830	.00811	.00793	.00776	.00759	.00743	.00727	.00712	.00698	.00684	.00671	.00658	.00645
86	22	.01033	.01006	.00980	.00955	.00931	.00909	.00887	.00866	.00846	.00827	.00808	.00791	.00774	.00757	.00742	.00726	.00712	.00698	.00684	.00671
86	23	.01082	.01053	.01026	.00999	.00974	.00950	.00927	.00905	.00884	.00864	.00844	.00825	.00807	.00790	.00773	.00757	.00742	.00727	.00713	.00699
86	24	.01135	.01105	.01076	.01048	.01021	.00996	.00971	.00948	.00926	.00904	.00883	.00864	.00845	.00826	.00809	.00792	.00775	.00760	.00744	.00730
86	25	.01195	.01163	.01132	.01102	.01074	.01047	.01021	.00996	.00972	.00949	.00928	.00907	.00886	.00867	.00848	.00830	.00813	.00796	.00780	.00765
86	26	.01260	.01226	.01193	.01162	.01132	.01103	.01076	.01049	.01024	.01000	.00977	.00954	.00933	.00912	.00892	.00873	.00855	.00837	.00820	.00804
86	27	.01334	.01297	.01262	.01229	.01197	.01166	.01137	.01109	.01082	.01057	.01032	.01008	.00985	.00963	.00942	.00922	.00902	.00884	.00865	.00848
86	28	.01413	.01374	.01337	.01302	.01268	.01235	.01204	.01174	.01146	.01118	.01092	.01067	.01043	.01019	.00997	.00975	.00954	.00934	.00915	.00896
86	29	.01500	.01458	.01419	.01381	.01345	.01310	.01277	.01245	.01215	.01186	.01158	.01131	.01105	.01080	.01056	.01033	.01011	.00990	.00969	.00949
86	30	.01593	.01549	.01507	.01466	.01428	.01391	.01356	.01322	.01290	.01259	.01229	.01200	.01173	.01146	.01120	.01096	.01072	.01049	.01027	.01006
86	31	.01693	.01646	.01601	.01558	.01517	.01478	.01441	.01405	.01370	.01337	.01305	.01274	.01245	.01217	.01189	.01163	.01138	.01114	.01090	.01067
86	32	.01801	.01751	.01703	.01657	.01614	.01572	.01532	.01493	.01457	.01421	.01387	.01355	.01323	.01293	.01264	.01236	.01209	.01183	.01158	.01134
86	33	.01918	.01865	.01814	.01765	.01719	.01674	.01631	.01590	.01551	.01513	.01477	.01442	.01409	.01376	.01345	.01315	.01287	.01259	.01232	.01206
86	34	.02044	.01988	.01934	.01882	.01832	.01785	.01739	.01695	.01653	.01613	.01574	.01537	.01501	.01467	.01433	.01401	.01371	.01341	.01312	.01285
86	35	.02183	.02122	.02065	.02009	.01956	.01906	.01857	.01810	.01765	.01722	.01681	.01641	.01603	.01566	.01530	.01496	.01463	.01431	.01401	.01371
86	36	.02332	.02268	.02206	.02147	.02091	.02037	.01985	.01935	.01887	.01841	.01797	.01754	.01713	.01674	.01636	.01599	.01564	.01530	.01497	.01465
86	37	.02494	.02426	.02360	.02297	.02237	.02179	.02124	.02071	.02019	.01970	.01923	.01877	.01834	.01791	.01751	.01711	.01674	.01637	.01602	.01568
86	38	.02671	.02598	.02528	.02461	.02397	.02336	.02276	.02219	.02165	.02112	.02062	.02013	.01966	.01921	.01877	.01835	.01795	.01755	.01718	.01681
86	39	.02863	.02786	.02711	.02640	.02571	.02506	.02442	.02382	.02323	.02267	.02213	.02161	.02111	.02062	.02016	.01971	.01927	.01885	.01845	.01806
86	40	.03073	.02991	.02911	.02835	.02762	.02692	.02625	.02560	.02497	.02437	.02379	.02324	.02270	.02218	.02168	.02120	.02073	.02028	.01985	.01943
86	41	.03302	.03214	.03130	.03049	.02971	.02896	.02824	.02755	.02688	.02624	.02562	.02503	.02445	.02390	.02336	.02285	.02235	.02187	.02140	.02095
86	42	.03552	.03458	.03368	.03282	.03199	.03119	.03042	.02969	.02897	.02829	.02763	.02699	.02638	.02578	.02521	.02466	.02412	.02361	.02311	.02262
86	43	.03822	.03722	.03627	.03535	.03447	.03362	.03280	.03201	.03125	.03052	.02981	.02913	.02848	.02784	.02723	.02664	.02606	.02551	.02498	.02446
86	44	.04114	.04008	.03907	.03809	.03715	.03625	.03538	.03454	.03373	.03294	.03219	.03146	.03076	.03008	.02943	.02880	.02818	.02759	.02702	.02646
86	45	.04427	.04315	.04207	.04103	.04003	.03907	.03814	.03725	.03639	.03555	.03475	.03397	.03322	.03250	.03180	.03112	.03047	.02983	.02922	.02863
86	46	.04762	.04643	.04529	.04418	.04312	.04210	.04111	.04016	.03925	.03836	.03750	.03668	.03588	.03510	.03436	.03363	.03293	.03226	.03160	.03096
86	47	.05118	.04992	.04871	.04754	.04642	.04533	.04428	.04327	.04230	.04135	.04044	.03956	.03871	.03789	.03709	.03632	.03557	.03485	.03415	.03347
86	48	.05497	.05364	.05236	.05112	.04993	.04878	.04767	.04659	.04556	.04455	.04359	.04265	.04174	.04087	.04002	.03919	.03840	.03763	.03688	.03615
86	49	.05901	.05760	.05624	.05494	.05367	.05245	.05128	.05014	.04904	.04797	.04694	.04595	.04499	.04405	.04315	.04227	.04143	.04060	.03981	.03903
86	50	.06330	.06182	.06039	.05900	.05767	.05638	.05513	.05392	.05276	.05163	.05054	.04948	.04846	.04747	.04651	.04558	.04467	.04380	.04295	.04212
86	51	.06786	.06630	.06479	.06333	.06192	.06055	.05923	.05796	.05672	.05553	.05437	.05325	.05216	.05111	.05009	.04910	.04814	.04721	.04631	.04543
86	52	.07267	.07102	.06943	.06789	.06640	.06496	.06357	.06222	.06092	.05965	.05843	.05724	.05609	.05498	.05390	.05285	.05183	.05084	.04988	.04895
86	53	.07774	.07600	.07433	.07271	.07114	.06962	.06815	.06673	.06535	.06402	.06272	.06147	.06025	.05907	.05792	.05681	.05573	.05469	.05367	.05268
86	54	.08307	.08124	.07948	.07778	.07613	.07453	.07298	.07148	.07003	.06862	.06725	.06593	.06464	.06339	.06218	.06101	.05986	.05875	.05767	.05663
86	55	.08867	.08676	.08491	.08312	.08138	.07970	.07807	.07649	.07496	.07348	.07204	.07064	.06928	.06796	.06668	.06544	.06423	.06306	.06192	.06081
86	56	.09455	.09255	.09061	.08873	.08691	.08514	.08343	.08177	.08016	.07860	.07708	.07561	.07418	.07279	.07144	.07012	.06885	.06761	.06640	.06523
86	57	.10071	.09861	.09659	.09462	.09271	.09086	.08906	.08732	.08563	.08398	.08239	.08084	.07933	.07787	.07644	.07506	.07371	.07241	.07113	.06989
86	58	.10714	.10495	.10283	.10077	.09877	.09683	.09495	.09312	.09134	.08962	.08794	.08631	.08473	.08319	.08169	.08024	.07882	.07744	.07610	.07479

Ages		Interest Rate																		
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
86	59	.11381	.11153	.10931	.10716	.10507	.10304	.10107	.09916	.09730	.09549	.09373	.09202	.09036	.08874	.08717	.08563	.08414	.08269	.08128	.07990
86	60	.12074	.11836	.11604	.11380	.11162	.10950	.10744	.10543	.10349	.10159	.09975	.09796	.09622	.09452	.09287	.09126	.08970	.08817	.08668	.08523
86	61	.12794	.12546	.12305	.12071	.11843	.11622	.11407	.11198	.10994	.10796	.10604	.10416	.10234	.10056	.09883	.09714	.09550	.09390	.09234	.09081
86	62	.13545	.13287	.13036	.12792	.12556	.12325	.12101	.11883	.11670	.11464	.11262	.11066	.10875	.10689	.10508	.10331	.10159	.09991	.09828	.09668
86	63	.14328	.14060	.13800	.13546	.13300	.13060	.12827	.12599	.12378	.12162	.11952	.11748	.11548	.11354	.11164	.10979	.10799	.10623	.10452	.10285
86	64	.15143	.14865	.14595	.14332	.14076	.13827	.13584	.13347	.13117	.12892	.12673	.12460	.12252	.12049	.11851	.11658	.11470	.11286	.11106	.10931
86	65	.15990	.15703	.15423	.15150	.14884	.14625	.14373	.14127	.13888	.13654	.13426	.13204	.12987	.12776	.12569	.12368	.12171	.11980	.11792	.11609
86	66	.16872	.16575	.16285	.16002	.15727	.15459	.15197	.14942	.14693	.14451	.14214	.13983	.13757	.13537	.13322	.13113	.12908	.12708	.12512	.12321
86	67	.17791	.17484	.17185	.16893	.16608	.16330	.16059	.15795	.15537	.15285	.15039	.14800	.14565	.14337	.14113	.13895	.13682	.13473	.13269	.13070
86	68	.18746	.18429	.18120	.17819	.17524	.17237	.16957	.16684	.16417	.16156	.15901	.15653	.15410	.15172	.14940	.14713	.14492	.14275	.14063	.13856
86	69	.19733	.19407	.19088	.18777	.18474	.18178	.17888	.17606	.17330	.17060	.16797	.16539	.16288	.16042	.15801	.15566	.15336	.15111	.14891	.14676
86	70	.20747	.20411	.20084	.19764	.19452	.19146	.18848	.18557	.18272	.17993	.17721	.17455	.17195	.16940	.16691	.16448	.16210	.15976	.15748	.15525
86	71	.21784	.21439	.21103	.20774	.20453	.20139	.19832	.19532	.19238	.18951	.18671	.18396	.18127	.17865	.17607	.17355	.17109	.16868	.16631	.16400
86	72	.22840	.22488	.22143	.21805	.21476	.21153	.20838	.20529	.20227	.19932	.19643	.19360	.19083	.18812	.18547	.18287	.18032	.17783	.17539	.17300
86	73	.23915	.23554	.23201	.22856	.22518	.22187	.21863	.21547	.21237	.20933	.20636	.20345	.20060	.19781	.19508	.19240	.18978	.18721	.18469	.18222
86	74	.25011	.24642	.24282	.23928	.23583	.23244	.22913	.22588	.22270	.21959	.21654	.21355	.21063	.20776	.20495	.20219	.19949	.19684	.19425	.19170
86	75	.26131	.25755	.25387	.25026	.24673	.24327	.23988	.23656	.23331	.23012	.22700	.22394	.22093	.21799	.21511	.21228	.20950	.20678	.20411	.20150
86	76	.27277	.26894	.26519	.26151	.25791	.25438	.25092	.24753	.24421	.24095	.23776	.23462	.23155	.22854	.22558	.22268	.21984	.21704	.21430	.21162
86	77	.28445	.28056	.27675	.27301	.26934	.26575	.26222	.25877	.25538	.25205	.24879	.24559	.24245	.23937	.23635	.23338	.23047	.22761	.22480	.22205
86	78	.29631	.29236	.28849	.28469	.28097	.27732	.27373	.27022	.26676	.26338	.26006	.25679	.25359	.25045	.24736	.24433	.24136	.23844	.23557	.23275
86	79	.30825	.30425	.30033	.29648	.29270	.28900	.28536	.28179	.27828	.27484	.27146	.26815	.26489	.26169	.25854	.25546	.25242	.24944	.24651	.24364
86	80	.32015	.31611	.31215	.30826	.30443	.30068	.29699	.29338	.28982	.28633	.28290	.27953	.27622	.27297	.26977	.26663	.26355	.26051	.25753	.25460
86	81	.33194	.32786	.32386	.31992	.31606	.31227	.30854	.30488	.30128	.29775	.29427	.29086	.28750	.28420	.28096	.27777	.27464	.27156	.26853	.26554
86	82	.34353	.33943	.33539	.33143	.32753	.32370	.31994	.31624	.31261	.30903	.30552	.30207	.29867	.29533	.29205	.28882	.28564	.28251	.27944	.27641
86	83	.35493	.35080	.34674	.34275	.33882	.33497	.33117	.32745	.32378	.32017	.31663	.31314	.30971	.30633	.30301	.29974	.29653	.29337	.29025	.28719
86	84	.36615	.36201	.35793	.35392	.34997	.34609	.34228	.33853	.33483	.33120	.32763	.32411	.32065	.31725	.31390	.31060	.30735	.30416	.30101	.29791
86	85	.37722	.37306	.36897	.36495	.36099	.35709	.35326	.34949	.34578	.34213	.33853	.33499	.33151	.32808	.32471	.32139	.31811	.31489	.31172	.30860
86	86	.38801	.38384	.37975	.37572	.37175	.36785	.36400	.36022	.35650	.35283	.34922	.34567	.34217	.33872	.33533	.33199	.32869	.32545	.32226	.31911
87	0	.00786	.00775	.00765	.00755	.00746	.00737	.00728	.00719	.00711	.00703	.00695	.00688	.00680	.00673	.00666	.00660	.00653	.00647	.00640	.00634
87	1	.00304	.00296	.00288	.00281	.00274	.00268	.00262	.00256	.00250	.00245	.00239	.00234	.00230	.00225	.00221	.00216	.00212	.00208	.00204	.00201
87	2	.00293	.00285	.00277	.00270	.00263	.00256	.00249	.00243	.00237	.00232	.00226	.00221	.00216	.00211	.00207	.00202	.00198	.00194	.00190	.00186
87	3	.00297	.00288	.00280	.00272	.00265	.00258	.00251	.00244	.00238	.00232	.00227	.00221	.00216	.00211	.00206	.00201	.00197	.00192	.00188	.00184
87	4	.00309	.00300	.00291	.00283	.00275	.00268	.00260	.00253	.00247	.00240	.00234	.00228	.00223	.00217	.00212	.00207	.00203	.00198	.00193	.00189
87	5	.00328	.00318	.00309	.00300	.00292	.00283	.00276	.00268	.00261	.00254	.00248	.00242	.00236	.00230	.00224	.00219	.00214	.00209	.00204	.00200
87	6	.00352	.00341	.00331	.00322	.00312	.00304	.00295	.00287	.00280	.00273	.00266	.00259	.00252	.00246	.00240	.00235	.00229	.00224	.00219	.00214
87	7	.00380	.00369	.00358	.00348	.00338	.00329	.00320	.00311	.00303	.00295	.00288	.00281	.00274	.00267	.00261	.00254	.00248	.00243	.00237	.00232
87	8	.00413	.00401	.00389	.00378	.00368	.00358	.00348	.00339	.00330	.00322	.00314	.00306	.00299	.00292	.00285	.00278	.00272	.00265	.00259	.00254
87	9	.00451	.00438	.00426	.00414	.00403	.00393	.00382	.00372	.00363	.00354	.00345	.00337	.00329	.00321	.00314	.00307	.00300	.00293	.00287	.00280
87	10	.00496	.00482	.00469	.00456	.00444	.00433	.00422	.00411	.00401	.00392	.00382	.00373	.00365	.00356	.00348	.00341	.00333	.00326	.00319	.00312
87	11	.00545	.00530	.00516	.00503	.00490	.00478	.00466	.00455	.00444	.00434	.00424	.00414	.00405	.00396	.00387	.00379	.00371	.00363	.00356	.00349
87	12	.00599	.00583	.00568	.00554	.00540	.00527	.00515	.00503	.00491	.00480	.00469	.00459	.00449	.00440	.00431	.00422	.00413	.00405	.00397	.00389
87	13	.00655	.00638	.00622	.00607	.00592	.00578	.00565	.00552	.00540	.00528	.00516	.00506	.00495	.00485	.00475	.00465	.00456	.00448	.00439	.00431
87	14	.00708	.00691	.00674	.00657	.00642	.00627	.00613	.00599	.00586	.00574	.00562	.00550	.00539	.00528	.00517	.00507	.00498	.00488	.00479	.00470
87	15	.00758	.00739	.00721	.00704	.00688	.00672	.00657	.00643	.00629	.00616	.00603	.00590	.00579	.00567	.00556	.00545	.00535	.00525	.00516	.00506
87	16	.00803	.00783	.00764	.00746	.00729	.00712	.00696	.00681	.00667	.00652	.00639	.00626	.00613	.00601	.00590	.00578	.00568	.00557	.00547	.00537
87	17	.00844	.00823	.00803	.00784	.00765	.00748	.00731	.00715	.00700	.00685	.00671	.00657	.00644	.00631	.00619	.00607	.00596	.00585	.00574	.00564
87	18	.00881	.00859	.00838	.00818	.00799	.00781	.00763	.00746	.00730	.00715	.00700	.00685	.00671	.00658	.00645	.00633	.00621	.00609	.00598	.00587
87	19	.00919	.00896	.00874	.00853	.00833	.00813	.00795	.00777	.00760	.00744	.00728	.00713	.00698	.00684	.00671	.00658	.00645	.00633	.00621	.00610
87	20	.00959	.00935	.00912	.00889	.00868	.00848	.00828	.00809	.00791	.00774	.00758	.00742	.00726	.00712	.00697	.00684	.00670	.00658	.00645	.00633
87	21	.01002	.00977	.00952	.00928	.00906	.00884	.00864	.00844	.00825	.00807	.00789	.00772	.00756	.00741	.00726	.00711	.00697	.00684	.00671	.00659

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
87	22	.01048	.01020	.00994	.00969	.00945	.00923	.00901	.00880	.00860	.00841	.00822	.00805	.00788	.00771	.00755	.00740	.00726	.00711	.00698	.00685
87	23	.01097	.01068	.01040	.01014	.00989	.00964	.00941	.00919	.00898	.00878	.00858	.00840	.00822	.00804	.00788	.00771	.00756	.00741	.00727	.00713
87	24	.01150	.01120	.01091	.01063	.01036	.01011	.00986	.00963	.00940	.00919	.00898	.00878	.00859	.00841	.00823	.00806	.00790	.00774	.00759	.00744
87	25	.01210	.01178	.01147	.01117	.01089	.01062	.01036	.01011	.00988	.00965	.00943	.00922	.00902	.00882	.00863	.00845	.00828	.00811	.00795	.00779
87	26	.01277	.01242	.01209	.01178	.01148	.01119	.01091	.01065	.01040	.01016	.00992	.00970	.00949	.00928	.00908	.00889	.00870	.00853	.00835	.00819
87	27	.01350	.01314	.01279	.01246	.01214	.01183	.01154	.01126	.01099	.01073	.01048	.01025	.01002	.00980	.00959	.00938	.00919	.00900	.00882	.00864
87	28	.01431	.01392	.01355	.01319	.01285	.01253	.01222	.01192	.01163	.01136	.01109	.01084	.01060	.01036	.01014	.00992	.00971	.00951	.00932	.00913
87	29	.01518	.01477	.01437	.01399	.01363	.01329	.01296	.01264	.01233	.01204	.01176	.01149	.01123	.01098	.01074	.01051	.01029	.01008	.00987	.00967
87	30	.01612	.01568	.01526	.01486	.01447	.01411	.01375	.01341	.01309	.01278	.01248	.01219	.01192	.01165	.01139	.01115	.01091	.01068	.01046	.01025
87	31	.01713	.01666	.01622	.01579	.01538	.01498	.01461	.01425	.01390	.01357	.01325	.01294	.01265	.01237	.01209	.01183	.01158	.01133	.01110	.01087
87	32	.01822	.01772	.01725	.01679	.01635	.01593	.01553	.01515	.01478	.01442	.01408	.01376	.01344	.01314	.01285	.01257	.01230	.01204	.01179	.01154
87	33	.01941	.01887	.01836	.01788	.01741	.01697	.01654	.01613	.01573	.01536	.01499	.01464	.01431	.01398	.01367	.01337	.01308	.01281	.01254	.01228
87	34	.02068	.02012	.01957	.01906	.01856	.01808	.01763	.01719	.01677	.01636	.01598	.01560	.01524	.01490	.01457	.01424	.01394	.01364	.01335	.01307
87	35	.02208	.02147	.02090	.02034	.01981	.01931	.01882	.01835	.01790	.01747	.01706	.01666	.01627	.01590	.01555	.01520	.01487	.01456	.01425	.01395
87	36	.02359	.02294	.02233	.02174	.02117	.02063	.02011	.01961	.01913	.01867	.01823	.01780	.01739	.01700	.01661	.01625	.01589	.01555	.01522	.01490
87	37	.02522	.02454	.02388	.02326	.02265	.02207	.02152	.02099	.02047	.01998	.01951	.01905	.01861	.01819	.01778	.01739	.01701	.01664	.01629	.01595
87	38	.02701	.02628	.02558	.02491	.02427	.02365	.02306	.02249	.02194	.02142	.02091	.02042	.01995	.01950	.01906	.01864	.01823	.01784	.01746	.01710
87	39	.02895	.02818	.02743	.02672	.02603	.02537	.02474	.02413	.02355	.02298	.02244	.02192	.02142	.02093	.02047	.02001	.01958	.01916	.01875	.01836
87	40	.03107	.03025	.02945	.02869	.02796	.02726	.02658	.02593	.02531	.02471	.02413	.02357	.02303	.02251	.02201	.02153	.02106	.02061	.02018	.01976
87	41	.03339	.03251	.03167	.03086	.03008	.02933	.02861	.02791	.02725	.02660	.02598	.02539	.02481	.02426	.02372	.02320	.02270	.02222	.02175	.02130
87	42	.03591	.03498	.03408	.03322	.03239	.03159	.03082	.03008	.02937	.02868	.02802	.02738	.02676	.02617	.02559	.02504	.02450	.02399	.02349	.02300
87	43	.03865	.03766	.03670	.03578	.03490	.03405	.03323	.03244	.03168	.03094	.03024	.02956	.02890	.02826	.02765	.02705	.02648	.02593	.02539	.02487
87	44	.04161	.04055	.03954	.03856	.03762	.03671	.03584	.03500	.03419	.03341	.03265	.03192	.03122	.03054	.02988	.02925	.02864	.02804	.02747	.02691
87	45	.04478	.04366	.04258	.04154	.04054	.03958	.03865	.03775	.03689	.03606	.03525	.03447	.03372	.03300	.03230	.03162	.03096	.03033	.02971	.02912
87	46	.04818	.04699	.04585	.04474	.04368	.04266	.04167	.04072	.03980	.03891	.03805	.03722	.03642	.03565	.03490	.03417	.03347	.03279	.03213	.03150
87	47	.05179	.05053	.04932	.04815	.04702	.04594	.04489	.04387	.04290	.04195	.04104	.04016	.03930	.03848	.03768	.03690	.03616	.03543	.03473	.03405
87	48	.05564	.05431	.05302	.05179	.05059	.04944	.04833	.04725	.04621	.04521	.04424	.04330	.04239	.04151	.04066	.03984	.03904	.03826	.03751	.03679
87	49	.05973	.05833	.05697	.05566	.05440	.05317	.05199	.05085	.04975	.04869	.04766	.04666	.04569	.04476	.04385	.04297	.04212	.04130	.04050	.03972
87	50	.06410	.06261	.06118	.05979	.05846	.05716	.05591	.05471	.05354	.05241	.05131	.05026	.04923	.04824	.04727	.04634	.04543	.04456	.04370	.04288
87	51	.06873	.06716	.06565	.06419	.06278	.06141	.06009	.05881	.05757	.05638	.05522	.05409	.05301	.05195	.05093	.04994	.04898	.04804	.04714	.04626
87	52	.07362	.07197	.07037	.06883	.06734	.06590	.06451	.06315	.06185	.06058	.05935	.05816	.05701	.05589	.05481	.05376	.05274	.05174	.05078	.04985
87	53	.07877	.07703	.07536	.07373	.07216	.07064	.06917	.06775	.06637	.06503	.06373	.06247	.06125	.06007	.05892	.05781	.05672	.05567	.05465	.05366
87	54	.08419	.08236	.08060	.07889	.07724	.07564	.07409	.07259	.07113	.06972	.06835	.06702	.06573	.06448	.06327	.06209	.06094	.05983	.05874	.05769
87	55	.08989	.08797	.08612	.08433	.08259	.08091	.07928	.07770	.07616	.07468	.07323	.07183	.07047	.06915	.06786	.06662	.06540	.06423	.06308	.06197
87	56	.09587	.09387	.09193	.09005	.08822	.08646	.08474	.08308	.08146	.07990	.07838	.07690	.07547	.07407	.07272	.07140	.07012	.06888	.06767	.06649
87	57	.10215	.10005	.09802	.09605	.09414	.09228	.09048	.08874	.08704	.08540	.08380	.08224	.08073	.07926	.07784	.07645	.07510	.07379	.07251	.07126
87	58	.10870	.10650	.10438	.10232	.10032	.09837	.09649	.09466	.09288	.09115	.08947	.08784	.08625	.08470	.08320	.08174	.08032	.07893	.07759	.07627
87	59	.11550	.11321	.11099	.10883	.10674	.10471	.10274	.10082	.09895	.09714	.09538	.09367	.09200	.09038	.08880	.08726	.08577	.08431	.08289	.08151
87	60	.12256	.12017	.11786	.11561	.11342	.11130	.10923	.10723	.10528	.10338	.10153	.09974	.09799	.09629	.09463	.09302	.09145	.08992	.08842	.08697
87	61	.12990	.12741	.12500	.12266	.12038	.11816	.11601	.11391	.11187	.10989	.10796	.10608	.10425	.10246	.10073	.09904	.09739	.09578	.09421	.09268
87	62	.13756	.13497	.13246	.13002	.12765	.12534	.12309	.12091	.11878	.11671	.11469	.11272	.11081	.10894	.10713	.10535	.10363	.10194	.10030	.09869
87	63	.14555	.14287	.14026	.13772	.13525	.13285	.13051	.12823	.12601	.12385	.12175	.11969	.11769	.11574	.11384	.11199	.11018	.10842	.10670	.10502
87	64	.15387	.15109	.14838	.14575	.14318	.14069	.13825	.13588	.13357	.13132	.12913	.12699	.12490	.12286	.12088	.11894	.11705	.11521	.11341	.11165
87	65	.16253	.15965	.15684	.15411	.15145	.14886	.14633	.14387	.14146	.13912	.13684	.13461	.13243	.13031	.12824	.12622	.12425	.12232	.12044	.11860
87	66	.17155	.16857	.16566	.16283	.16008	.15739	.15477	.15221	.14972	.14728	.14491	.14259	.14033	.13812	.13597	.13386	.13180	.12979	.12783	.12591
87	67	.18095	.17788	.17488	.17195	.16910	.16632	.16360	.16095	.15837	.15584	.15338	.15097	.14862	.14633	.14408	.14189	.13975	.13766	.13561	.13361
87	68	.19073	.18756	.18446	.18144	.17850	.17562	.17281	.17007	.16739	.16478	.16223	.15973	.15729	.15491	.15258	.15031	.14808	.14590	.14378	.14170
87	69	.20085	.19758	.19439	.19128	.18824	.18527	.18237	.17954	.17677	.17407	.17143	.16884	.16632	.16385	.16143	.15907	.15676	.15450	.15229	.15013
87	70	.21125	.20789	.20461	.20141	.19828	.19522	.19223	.18931	.18645	.18366	.18093	.17826	.17565	.17310	.17060	.16815	.16576	.16342	.16113	.15888
87	71	.22190	.21845	.21508	.21179	.20857	.20542	.20235	.19934	.19639	.19352	.19070	.18795	.18525	.18261	.18003	.17750	.17503	.17260	.17023	.16790

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

Ages		Interest Rate																		
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
87	72	.23276	.22922	.22577	.22239	.21909	.21585	.21269	.20960	.20657	.20361	.20071	.19787	.19509	.19237	.18971	.18710	.18454	.18204	.17959	.17718
87	73	.24381	.24020	.23666	.23320	.22981	.22650	.22325	.22008	.21697	.21393	.21095	.20803	.20517	.20237	.19962	.19693	.19430	.19171	.18918	.18670
87	74	.25509	.25140	.24779	.24425	.24078	.23739	.23407	.23081	.22763	.22450	.22144	.21845	.21551	.21263	.20981	.20704	.20433	.20167	.19906	.19650
87	75	.26664	.26287	.25918	.25557	.25203	.24857	.24517	.24184	.23858	.23538	.23224	.22917	.22616	.22320	.22031	.21747	.21468	.21195	.20926	.20663
87	76	.27846	.27463	.27087	.26719	.26358	.26004	.25658	.25318	.24984	.24657	.24337	.24022	.23714	.23411	.23115	.22823	.22538	.22257	.21982	.21711
87	77	.29054	.28664	.28282	.27908	.27540	.27180	.26827	.26480	.26140	.25807	.25479	.25158	.24843	.24534	.24230	.23932	.23640	.23352	.23070	.22793
87	78	.30281	.29886	.29498	.29118	.28745	.28379	.28019	.27667	.27321	.26981	.26648	.26321	.25999	.25684	.25374	.25069	.24770	.24477	.24188	.23905
87	79	.31519	.31119	.30726	.30341	.29962	.29591	.29226	.28868	.28517	.28172	.27833	.27500	.27173	.26851	.26536	.26225	.25921	.25621	.25327	.25037
87	80	.32755	.32351	.31954	.31564	.31181	.30805	.30436	.30073	.29716	.29366	.29022	.28684	.28352	.28025	.27704	.27389	.27079	.26774	.26474	.26179
87	81	.33980	.33572	.33172	.32778	.32391	.32011	.31637	.31270	.30909	.30555	.30206	.29864	.29527	.29196	.28870	.28550	.28235	.27925	.27620	.27321
87	82	.35188	.34777	.34373	.33976	.33586	.33202	.32825	.32455	.32090	.31732	.31379	.31033	.30692	.30356	.30027	.29702	.29383	.29069	.28760	.28456
87	83	.36376	.35963	.35556	.35157	.34764	.34378	.33998	.33624	.33256	.32895	.32539	.32189	.31845	.31506	.31172	.30844	.30521	.30203	.29891	.29583
87	84	.37549	.37134	.36726	.36324	.35929	.35541	.35159	.34783	.34413	.34048	.33690	.33337	.32990	.32648	.32312	.31981	.31654	.31333	.31017	.30706
87	85	.38707	.38291	.37882	.37479	.37083	.36693	.36309	.35931	.35559	.35193	.34833	.34478	.34128	.33784	.33446	.33112	.32783	.32459	.32140	.31826
87	86	.39838	.39422	.39012	.38609	.38212	.37821	.37436	.37057	.36684	.36317	.35955	.35599	.35248	.34902	.34561	.34225	.33895	.33569	.33248	.32932
87	87	.40927	.40511	.40102	.39699	.39301	.38910	.38525	.38146	.37772	.37404	.37041	.36684	.36332	.35985	.35643	.35306	.34974	.34647	.34324	.34006
88	0	.00808	.00797	.00787	.00777	.00768	.00759	.00750	.00741	.00733	.00725	.00718	.00710	.00703	.00696	.00689	.00682	.00675	.00669	.00663	.00657
88	1	.00308	.00300	.00293	.00286	.00279	.00272	.00266	.00260	.00255	.00249	.00244	.00239	.00234	.00229	.00225	.00221	.00216	.00212	.00209	.00205
88	2	.00296	.00288	.00280	.00273	.00266	.00259	.00253	.00247	.00241	.00235	.00230	.00225	.00220	.00215	.00210	.00206	.00201	.00197	.00193	.00189
88	3	.00300	.00291	.00283	.00275	.00268	.00261	.00254	.00248	.00241	.00235	.00230	.00224	.00219	.00214	.00209	.00204	.00200	.00195	.00191	.00187
88	4	.00312	.00303	.00294	.00286	.00278	.00270	.00263	.00256	.00250	.00243	.00237	.00231	.00226	.00220	.00215	.00210	.00205	.00201	.00196	.00192
88	5	.00331	.00321	.00312	.00303	.00294	.00286	.00278	.00271	.00264	.00257	.00251	.00244	.00238	.00233	.00227	.00222	.00217	.00212	.00207	.00202
88	6	.00354	.00344	.00334	.00324	.00315	.00307	.00298	.00290	.00283	.00275	.00268	.00262	.00255	.00249	.00243	.00237	.00232	.00226	.00221	.00216
88	7	.00383	.00372	.00361	.00351	.00341	.00332	.00323	.00314	.00306	.00298	.00291	.00284	.00277	.00270	.00263	.00257	.00251	.00246	.00240	.00235
88	8	.00416	.00404	.00393	.00382	.00371	.00361	.00352	.00342	.00334	.00325	.00317	.00309	.00302	.00295	.00288	.00281	.00275	.00269	.00263	.00257
88	9	.00455	.00442	.00430	.00418	.00407	.00396	.00386	.00376	.00367	.00358	.00349	.00341	.00333	.00325	.00317	.00310	.00303	.00297	.00290	.00284
88	10	.00500	.00487	.00473	.00461	.00449	.00437	.00426	.00416	.00406	.00396	.00387	.00378	.00369	.00361	.00353	.00345	.00338	.00330	.00323	.00317
88	11	.00551	.00536	.00522	.00509	.00496	.00483	.00472	.00460	.00450	.00439	.00429	.00419	.00410	.00401	.00393	.00384	.00376	.00369	.00361	.00354
88	12	.00606	.00590	.00575	.00561	.00547	.00534	.00521	.00509	.00498	.00487	.00476	.00466	.00456	.00446	.00437	.00428	.00419	.00411	.00403	.00395
88	13	.00662	.00646	.00630	.00615	.00600	.00586	.00573	.00560	.00547	.00536	.00524	.00513	.00503	.00492	.00483	.00473	.00464	.00455	.00446	.00438
88	14	.00717	.00700	.00683	.00666	.00651	.00636	.00622	.00608	.00595	.00583	.00570	.00559	.00547	.00537	.00526	.00516	.00506	.00497	.00488	.00479
88	15	.00768	.00749	.00731	.00714	.00698	.00682	.00667	.00653	.00639	.00625	.00613	.00600	.00588	.00577	.00566	.00555	.00545	.00535	.00525	.00516
88	16	.00814	.00794	.00775	.00757	.00740	.00723	.00707	.00692	.00677	.00663	.00650	.00637	.00624	.00612	.00600	.00589	.00578	.00568	.00558	.00548
88	17	.00855	.00834	.00814	.00795	.00777	.00759	.00743	.00727	.00711	.00696	.00682	.00668	.00655	.00643	.00630	.00618	.00607	.00596	.00585	.00575
88	18	.00893	.00871	.00850	.00830	.00811	.00793	.00775	.00758	.00742	.00726	.00711	.00697	.00683	.00670	.00657	.00644	.00632	.00621	.00610	.00599
88	19	.00932	.00908	.00886	.00865	.00845	.00826	.00807	.00789	.00772	.00756	.00740	.00725	.00710	.00696	.00683	.00670	.00657	.00645	.00633	.00622
88	20	.00972	.00948	.00924	.00902	.00881	.00860	.00841	.00822	.00804	.00787	.00770	.00754	.00739	.00724	.00710	.00696	.00683	.00670	.00658	.00646
88	21	.01015	.00989	.00965	.00941	.00919	.00897	.00877	.00857	.00838	.00820	.00802	.00785	.00769	.00754	.00739	.00724	.00710	.00697	.00684	.00671
88	22	.01061	.01033	.01007	.00983	.00959	.00936	.00914	.00893	.00873	.00854	.00836	.00818	.00801	.00784	.00768	.00753	.00739	.00724	.00711	.00697
88	23	.01110	.01081	.01054	.01027	.01002	.00978	.00955	.00933	.00912	.00891	.00872	.00853	.00835	.00818	.00801	.00785	.00769	.00754	.00740	.00726
88	24	.01164	.01134	.01105	.01077	.01050	.01025	.01000	.00977	.00954	.00933	.00912	.00892	.00873	.00855	.00837	.00820	.00803	.00788	.00772	.00758
88	25	.01225	.01192	.01161	.01132	.01104	.01076	.01051	.01026	.01002	.00979	.00957	.00936	.00916	.00896	.00878	.00859	.00842	.00825	.00809	.00794
88	26	.01292	.01257	.01224	.01193	.01163	.01134	.01106	.01080	.01055	.01031	.01007	.00985	.00963	.00943	.00923	.00904	.00885	.00867	.00850	.00834
88	27	.01366	.01330	.01295	.01261	.01229	.01199	.01169	.01141	.01115	.01089	.01064	.01040	.01017	.00995	.00974	.00954	.00934	.00915	.00897	.00879
88	28	.01447	.01408	.01371	.01336	.01302	.01269	.01238	.01208	.01180	.01152	.01126	.01100	.01076	.01053	.01030	.01008	.00988	.00967	.00948	.00929
88	29	.01536	.01494	.01455	.01417	.01381	.01346	.01313	.01281	.01251	.01221	.01193	.01166	.01140	.01115	.01091	.01068	.01046	.01024	.01004	.00984
88	30	.01631	.01586	.01544	.01504	.01466	.01429	.01393	.01359	.01327	.01296	.01266	.01237	.01209	.01183	.01157	.01133	.01109	.01086	.01064	.01043
88	31	.01732	.01686	.01641	.01598	.01557	.01517	.01480	.01444	.01409	.01376	.01344	.01313	.01284	.01255	.01228	.01202	.01176	.01152	.01128	.01106
88	32	.01842	.01792	.01745	.01699	.01655	.01613	.01573	.01535	.01498	.01462	.01428	.01395	.01364	.01334	.01305	.01276	.01249	.01223	.01198	.01174
88	33	.01962	.01909	.01858	.01809	.01762	.01718	.01675	.01634	.01594	.01556	.01520	.01485	.01452	.01419	.01388	.01358	.01329	.01301	.01274	.01248

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
88	34	.02091	.02034	.01980	.01928	.01878	.01830	.01785	.01741	.01699	.01658	.01620	.01582	.01546	.01512	.01478	.01446	.01415	.01385	.01357	.01329
88	35	.02231	.02171	.02113	.02058	.02005	.01954	.01905	.01858	.01814	.01770	.01729	.01689	.01650	.01613	.01578	.01543	.01510	.01478	.01448	.01418
88	36	.02384	.02319	.02258	.02199	.02142	.02088	.02036	.01986	.01938	.01892	.01847	.01805	.01764	.01724	.01686	.01649	.01614	.01579	.01546	.01515
88	37	.02549	.02480	.02415	.02352	.02291	.02234	.02178	.02125	.02073	.02024	.01977	.01931	.01887	.01845	.01804	.01764	.01726	.01690	.01654	.01620
88	38	.02729	.02656	.02586	.02519	.02455	.02393	.02334	.02277	.02222	.02169	.02118	.02070	.02023	.01977	.01934	.01891	.01851	.01811	.01773	.01737
88	39	.02925	.02848	.02773	.02702	.02633	.02567	.02504	.02443	.02384	.02328	.02274	.02221	.02171	.02122	.02076	.02030	.01987	.01945	.01904	.01865
88	40	.03139	.03057	.02977	.02901	.02828	.02758	.02690	.02625	.02562	.02502	.02444	.02388	.02334	.02282	.02232	.02184	.02137	.02092	.02048	.02006
88	41	.03374	.03286	.03201	.03120	.03042	.02967	.02895	.02825	.02759	.02694	.02632	.02572	.02515	.02459	.02405	.02354	.02303	.02255	.02208	.02163
88	42	.03629	.03535	.03445	.03359	.03276	.03196	.03119	.03045	.02973	.02905	.02838	.02774	.02713	.02653	.02596	.02540	.02486	.02435	.02384	.02336
88	43	.03906	.03806	.03710	.03618	.03530	.03445	.03363	.03284	.03208	.03134	.03063	.02995	.02929	.02865	.02804	.02745	.02687	.02631	.02578	.02526
88	44	.04205	.04099	.03998	.03900	.03806	.03715	.03628	.03544	.03462	.03384	.03308	.03235	.03165	.03097	.03031	.02968	.02906	.02847	.02789	.02733
88	45	.04526	.04414	.04306	.04202	.04102	.04005	.03912	.03823	.03736	.03653	.03572	.03494	.03419	.03346	.03276	.03208	.03142	.03079	.03017	.02957
88	46	.04870	.04751	.04637	.04526	.04420	.04317	.04219	.04123	.04031	.03942	.03856	.03773	.03693	.03616	.03541	.03468	.03398	.03330	.03264	.03200
88	47	.05236	.05110	.04989	.04872	.04759	.04650	.04545	.04444	.04346	.04251	.04160	.04071	.03986	.03903	.03823	.03746	.03671	.03598	.03528	.03459
88	48	.05626	.05493	.05364	.05240	.05121	.05006	.04894	.04787	.04683	.04582	.04485	.04391	.04300	.04212	.04126	.04044	.03964	.03886	.03811	.03738
88	49	.06041	.05900	.05765	.05633	.05507	.05385	.05267	.05152	.05042	.04935	.04832	.04732	.04635	.04542	.04451	.04363	.04278	.04195	.04115	.04037
88	50	.06484	.06335	.06191	.06053	.05919	.05790	.05665	.05544	.05427	.05314	.05204	.05098	.04995	.04896	.04799	.04706	.04615	.04527	.04442	.04359
88	51	.06954	.06797	.06646	.06499	.06358	.06221	.06089	.05961	.05837	.05717	.05601	.05489	.05380	.05274	.05172	.05072	.04976	.04882	.04791	.04703
88	52	.07450	.07285	.07125	.06971	.06822	.06678	.06538	.06403	.06272	.06145	.06022	.05903	.05787	.05675	.05567	.05461	.05359	.05260	.05163	.05069
88	53	.07973	.07799	.07631	.07469	.07312	.07160	.07012	.06870	.06731	.06597	.06467	.06341	.06219	.06101	.05986	.05874	.05765	.05660	.05558	.05458
88	54	.08523	.08341	.08164	.07994	.07828	.07668	.07513	.07362	.07217	.07075	.06938	.06805	.06676	.06550	.06429	.06310	.06195	.06084	.05975	.05870
88	55	.09102	.08911	.08726	.08546	.08373	.08204	.08041	.07882	.07729	.07580	.07435	.07295	.07158	.07026	.06897	.06772	.06651	.06533	.06418	.06306
88	56	.09711	.09510	.09316	.09128	.08945	.08768	.08597	.08430	.08269	.08112	.07960	.07812	.07668	.07528	.07393	.07261	.07132	.07007	.06886	.06768
88	57	.10349	.10139	.09936	.09739	.09547	.09362	.09182	.09007	.08837	.08672	.08512	.08356	.08205	.08058	.07915	.07776	.07640	.07509	.07380	.07256
88	58	.11015	.10796	.10583	.10377	.10177	.09982	.09793	.09610	.09432	.09259	.09090	.08927	.08768	.08613	.08462	.08316	.08173	.08035	.07899	.07768
88	59	.11707	.11478	.11256	.11040	.10831	.10628	.10430	.10238	.10051	.09870	.09693	.09522	.09354	.09192	.09034	.08880	.08730	.08584	.08441	.08303
88	60	.12426	.12187	.11955	.11730	.11511	.11299	.11092	.10891	.10696	.10506	.10321	.10141	.09966	.09795	.09629	.09468	.09310	.09157	.09007	.08861
88	61	.13173	.12924	.12683	.12448	.12220	.11998	.11783	.11573	.11368	.11170	.10976	.10788	.10604	.10426	.10252	.10082	.09917	.09756	.09599	.09445
88	62	.13953	.13694	.13443	.13199	.12961	.12730	.12505	.12286	.12073	.11866	.11663	.11466	.11275	.11088	.10905	.10728	.10555	.10386	.10221	.10060
88	63	.14767	.14499	.14238	.13984	.13737	.13496	.13262	.13034	.12812	.12595	.12384	.12178	.11978	.11783	.11592	.11406	.11225	.11048	.10875	.10707
88	64	.15616	.15338	.15067	.14803	.14546	.14296	.14052	.13815	.13583	.13358	.13138	.12924	.12714	.12510	.12311	.12117	.11928	.11743	.11562	.11386
88	65	.16499	.16211	.15930	.15656	.15390	.15130	.14877	.14630	.14390	.14155	.13926	.13703	.13485	.13273	.13065	.12862	.12664	.12471	.12283	.12098
88	66	.17419	.17121	.16831	.16547	.16271	.16002	.15740	.15484	.15234	.14990	.14752	.14520	.14293	.14072	.13856	.13644	.13438	.13237	.13040	.12847
88	67	.18380	.18072	.17772	.17479	.17194	.16915	.16643	.16378	.16119	.15866	.15619	.15378	.15142	.14912	.14687	.14468	.14253	.14043	.13838	.13637
88	68	.19380	.19063	.18753	.18450	.18155	.17867	.17586	.17312	.17043	.16781	.16526	.16276	.16031	.15792	.15559	.15331	.15107	.14889	.14676	.14467
88	69	.20415	.20088	.19769	.19458	.19153	.18856	.18566	.18282	.18005	.17734	.17469	.17210	.16957	.16710	.16467	.16231	.15999	.15772	.15551	.15334
88	70	.21481	.21145	.20816	.20495	.20182	.19876	.19576	.19284	.18998	.18718	.18444	.18177	.17915	.17659	.17408	.17163	.16923	.16688	.16458	.16233
88	71	.22572	.22227	.21889	.21560	.21238	.20922	.20614	.20313	.20018	.19730	.19448	.19172	.18901	.18637	.18378	.18124	.17876	.17633	.17395	.17161
88	72	.23685	.23332	.22986	.22648	.22317	.21993	.21677	.21367	.21064	.20767	.20476	.20192	.19913	.19640	.19373	.19111	.18855	.18604	.18358	.18116
88	73	.24820	.24458	.24104	.23757	.23418	.23087	.22762	.22444	.22132	.21827	.21529	.21236	.20949	.20668	.20393	.20123	.19859	.19600	.19346	.19097
88	74	.25979	.25609	.25247	.24893	.24546	.24207	.23874	.23548	.23229	.22916	.22609	.22309	.22014	.21725	.21442	.21165	.20893	.20626	.20364	.20107
88	75	.27166	.26789	.26420	.26058	.25704	.25357	.25017	.24683	.24356	.24036	.23722	.23414	.23112	.22816	.22525	.22240	.21960	.21686	.21417	.21153
88	76	.28384	.28000	.27624	.27255	.26894	.26540	.26193	.25852	.25518	.25191	.24869	.24554	.24245	.23942	.23644	.23352	.23065	.22783	.22507	.22236
88	77	.29629	.29239	.28857	.28482	.28114	.27753	.27400	.27053	.26712	.26378	.26050	.25728	.25412	.25102	.24797	.24498	.24205	.23916	.23633	.23355
88	78	.30896	.30501	.30113	.29733	.29359	.28993	.28633	.28280	.27933	.27593	.27259	.26930	.26608	.26292	.25981	.25676	.25376	.25081	.24791	.24507
88	79	.32177	.31776	.31383	.30998	.30619	.30247	.29882	.29524	.29172	.28826	.28486	.28152	.27824	.27502	.27185	.26874	.26568	.26268	.25972	.25682
88	80	.33457	.33053	.32655	.32265	.31882	.31506	.31136	.30773	.30415	.30065	.29720	.29381	.29048	.28720	.28399	.28082	.27771	.27465	.27164	.26868
88	81	.34727	.34319	.33919	.33525	.33138	.32757	.32383	.32016	.31654	.31299	.30950	.30607	.30269	.29937	.29610	.29289	.28973	.28662	.28356	.28055
88	82	.35981	.35571	.35167	.34770	.34379	.33996	.33618	.33247	.32882	.32523	.32170	.31823	.31481	.31145	.30814	.30489	.30168	.29853	.29543	.29237
88	83	.37217	.36804	.36398	.35998	.35606	.35219	.34839	.34465	.34097	.33734	.33378	.33027	.32682	.32343	.32008	.31679	.31355	.31036	.30722	.30413

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

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
88	84	.38439	.38024	.37617	.37215	.36820	.36432	.36049	.35673	.35302	.34938	.34579	.34225	.33877	.33535	.33197	.32865	.32538	.32216	.31899	.31586
88	85	.39648	.39232	.38823	.38421	.38025	.37635	.37251	.36873	.36501	.36134	.35773	.35418	.35068	.34723	.34383	.34048	.33719	.33394	.33074	.32759
88	86	.40830	.40415	.40006	.39603	.39206	.38815	.38431	.38052	.37678	.37311	.36948	.36591	.36240	.35893	.35552	.35215	.34884	.34557	.34235	.33917
88	87	.41971	.41556	.41148	.40745	.40348	.39957	.39572	.39193	.38819	.38450	.38087	.37730	.37377	.37029	.36687	.36349	.36016	.35688	.35364	.35045
88	88	.43067	.42653	.42245	.41843	.41447	.41056	.40672	.40292	.39918	.39550	.39187	.38829	.38476	.38127	.37784	.37446	.37112	.36783	.36458	.36138
89	0	.00829	.00819	.00808	.00799	.00789	.00780	.00772	.00763	.00755	.00747	.00739	.00732	.00725	.00718	.00711	.00704	.00698	.00691	.00685	.00679
89	1	.00312	.00304	.00297	.00290	.00283	.00276	.00270	.00264	.00259	.00253	.00248	.00243	.00238	.00234	.00229	.00225	.00221	.00217	.00213	.00209
89	2	.00300	.00292	.00284	.00276	.00269	.00263	.00256	.00250	.00244	.00238	.00233	.00228	.00223	.00218	.00213	.00209	.00205	.00201	.00197	.00193
89	3	.00303	.00294	.00286	.00278	.00271	.00264	.00257	.00250	.00244	.00238	.00232	.00227	.00222	.00217	.00212	.00207	.00203	.00198	.00194	.00190
89	4	.00315	.00306	.00297	.00289	.00281	.00273	.00266	.00259	.00252	.00246	.00240	.00234	.00228	.00223	.00218	.00213	.00208	.00203	.00199	.00195
89	5	.00334	.00324	.00314	.00305	.00297	.00289	.00281	.00274	.00267	.00260	.00253	.00247	.00241	.00235	.00230	.00224	.00219	.00214	.00209	.00205
89	6	.00357	.00347	.00336	.00327	.00318	.00309	.00301	.00293	.00285	.00278	.00271	.00264	.00258	.00252	.00246	.00240	.00234	.00229	.00224	.00219
89	7	.00386	.00375	.00364	.00354	.00344	.00335	.00326	.00317	.00309	.00301	.00293	.00286	.00279	.00273	.00266	.00260	.00254	.00248	.00243	.00237
89	8	.00419	.00407	.00396	.00385	.00374	.00364	.00355	.00345	.00337	.00328	.00320	.00312	.00305	.00298	.00291	.00284	.00278	.00271	.00265	.00260
89	9	.00459	.00446	.00433	.00422	.00410	.00400	.00389	.00380	.00370	.00361	.00352	.00344	.00336	.00328	.00321	.00314	.00307	.00300	.00293	.00287
89	10	.00504	.00491	.00478	.00465	.00453	.00441	.00430	.00420	.00410	.00400	.00391	.00382	.00373	.00365	.00357	.00349	.00341	.00334	.00327	.00321
89	11	.00556	.00541	.00527	.00514	.00501	.00488	.00477	.00465	.00454	.00444	.00434	.00424	.00415	.00406	.00398	.00389	.00381	.00373	.00366	.00359
89	12	.00612	.00596	.00581	.00567	.00553	.00540	.00527	.00515	.00504	.00493	.00482	.00472	.00462	.00452	.00443	.00434	.00425	.00417	.00409	.00401
89	13	.00670	.00653	.00637	.00622	.00607	.00593	.00580	.00567	.00555	.00543	.00531	.00520	.00510	.00499	.00490	.00480	.00471	.00462	.00453	.00445
89	14	.00726	.00708	.00691	.00675	.00659	.00644	.00630	.00617	.00603	.00591	.00579	.00567	.00556	.00545	.00534	.00524	.00515	.00505	.00496	.00487
89	15	.00777	.00759	.00741	.00724	.00707	.00691	.00676	.00662	.00648	.00635	.00622	.00610	.00598	.00586	.00575	.00564	.00554	.00544	.00534	.00525
89	16	.00824	.00804	.00785	.00767	.00750	.00733	.00717	.00702	.00687	.00673	.00660	.00647	.00634	.00622	.00610	.00599	.00588	.00578	.00567	.00558
89	17	.00866	.00845	.00825	.00806	.00788	.00770	.00753	.00737	.00722	.00707	.00693	.00679	.00666	.00653	.00641	.00629	.00618	.00607	.00596	.00586
89	18	.00904	.00882	.00861	.00841	.00822	.00804	.00786	.00769	.00753	.00737	.00722	.00708	.00694	.00681	.00668	.00655	.00643	.00632	.00621	.00610
89	19	.00943	.00920	.00898	.00877	.00856	.00837	.00818	.00801	.00784	.00767	.00751	.00736	.00722	.00708	.00694	.00681	.00668	.00656	.00645	.00633
89	20	.00984	.00959	.00936	.00914	.00892	.00872	.00852	.00834	.00816	.00798	.00782	.00766	.00750	.00736	.00721	.00708	.00694	.00682	.00669	.00657
89	21	.01027	.01002	.00977	.00953	.00931	.00909	.00889	.00869	.00850	.00832	.00814	.00797	.00781	.00766	.00751	.00736	.00722	.00709	.00696	.00683
89	22	.01073	.01046	.01020	.00995	.00971	.00948	.00927	.00906	.00886	.00866	.00848	.00830	.00813	.00797	.00781	.00765	.00751	.00737	.00723	.00710
89	23	.01123	.01094	.01066	.01040	.01015	.00991	.00968	.00946	.00924	.00904	.00884	.00866	.00848	.00830	.00814	.00797	.00782	.00767	.00752	.00738
89	24	.01178	.01147	.01118	.01090	.01063	.01038	.01013	.00990	.00967	.00946	.00925	.00905	.00886	.00868	.00850	.00833	.00816	.00801	.00785	.00770
89	25	.01238	.01206	.01175	.01145	.01117	.01090	.01064	.01039	.01015	.00993	.00971	.00949	.00929	.00910	.00891	.00873	.00855	.00839	.00822	.00807
89	26	.01306	.01271	.01238	.01207	.01177	.01148	.01120	.01094	.01069	.01044	.01021	.00999	.00977	.00957	.00937	.00917	.00899	.00881	.00864	.00847
89	27	.01381	.01344	.01309	.01276	.01244	.01213	.01184	.01156	.01129	.01103	.01079	.01055	.01032	.01010	.00989	.00968	.00949	.00930	.00911	.00894
89	28	.01463	.01424	.01387	.01351	.01317	.01285	.01253	.01224	.01195	.01167	.01141	.01116	.01091	.01068	.01045	.01024	.01003	.00982	.00963	.00944
89	29	.01552	.01510	.01471	.01433	.01397	.01362	.01329	.01297	.01267	.01237	.01209	.01182	.01156	.01131	.01107	.01084	.01062	.01040	.01020	.01000
89	30	.01648	.01603	.01561	.01521	.01483	.01446	.01410	.01376	.01344	.01313	.01283	.01254	.01226	.01200	.01174	.01149	.01126	.01103	.01081	.01059
89	31	.01750	.01703	.01659	.01616	.01575	.01535	.01498	.01462	.01427	.01394	.01362	.01331	.01301	.01273	.01246	.01219	.01194	.01170	.01146	.01123
89	32	.01861	.01811	.01763	.01718	.01674	.01632	.01592	.01553	.01516	.01481	.01447	.01414	.01383	.01352	.01323	.01295	.01268	.01242	.01216	.01192
89	33	.01981	.01928	.01877	.01829	.01782	.01737	.01695	.01653	.01614	.01576	.01540	.01505	.01471	.01439	.01407	.01377	.01348	.01321	.01294	.01268
89	34	.02111	.02055	.02001	.01949	.01899	.01851	.01806	.01762	.01720	.01679	.01640	.01603	.01567	.01532	.01499	.01467	.01436	.01406	.01377	.01349
89	35	.02253	.02193	.02135	.02080	.02027	.01976	.01927	.01880	.01835	.01792	.01751	.01711	.01672	.01635	.01599	.01565	.01532	.01500	.01469	.01439
89	36	.02407	.02343	.02281	.02222	.02165	.02111	.02059	.02009	.01961	.01915	.01870	.01828	.01786	.01747	.01709	.01672	.01636	.01602	.01569	.01537
89	37	.02573	.02505	.02439	.02376	.02316	.02258	.02202	.02149	.02098	.02048	.02001	.01955	.01911	.01869	.01828	.01788	.01750	.01714	.01678	.01644
89	38	.02755	.02682	.02612	.02545	.02481	.02419	.02360	.02303	.02248	.02195	.02144	.02095	.02048	.02003	.01959	.01917	.01876	.01837	.01799	.01762
89	39	.02953	.02875	.02801	.02729	.02661	.02595	.02531	.02470	.02412	.02355	.02301	.02249	.02198	.02150	.02103	.02058	.02014	.01972	.01931	.01892
89	40	.03169	.03086	.03007	.02931	.02858	.02787	.02720	.02655	.02592	.02532	.02474	.02418	.02364	.02312	.02261	.02213	.02166	.02121	.02077	.02035
89	41	.03406	.03318	.03233	.03152	.03074	.02999	.02927	.02857	.02790	.02726	.02664	.02604	.02546	.02490	.02437	.02385	.02335	.02286	.02239	.02194
89	42	.03663	.03570	.03480	.03393	.03310	.03230	.03153	.03079	.03007	.02939	.02872	.02808	.02747	.02687	.02629	.02574	.02520	.02468	.02418	.02369
89	43	.03943	.03843	.03748	.03656	.03567	.03482	.03400	.03321	.03245	.03171	.03100	.03032	.02966	.02902	.02841	.02781	.02724	.02668	.02614	.02562
89	44	.04246	.04140	.04038	.03941	.03846	.03756	.03668	.03584	.03503	.03424	.03349	.03276	.03205	.03137	.03071	.03007	.02946	.02886	.02829	.02773

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
89	45	.04570	.04458	.04350	.04246	.04146	.04050	.03957	.03867	.03780	.03697	.03616	.03538	.03463	.03390	.03320	.03252	.03186	.03122	.03060	.03001
89	46	.04918	.04799	.04685	.04575	.04468	.04366	.04267	.04171	.04079	.03990	.03904	.03821	.03741	.03663	.03588	.03515	.03445	.03377	.03311	.03247
89	47	.05289	.05163	.05041	.04924	.04812	.04703	.04598	.04496	.04398	.04303	.04212	.04123	.04038	.03955	.03875	.03797	.03722	.03649	.03579	.03511
89	48	.05684	.05550	.05422	.05298	.05178	.05063	.04951	.04844	.04740	.04639	.04542	.04448	.04356	.04268	.04183	.04100	.04020	.03942	.03867	.03794
89	49	.06104	.05963	.05827	.05696	.05569	.05447	.05329	.05215	.05104	.04998	.04894	.04794	.04697	.04603	.04513	.04425	.04339	.04256	.04176	.04098
89	50	.06552	.06404	.06260	.06121	.05987	.05858	.05733	.05612	.05495	.05382	.05272	.05166	.05063	.04963	.04867	.04773	.04682	.04594	.04508	.04425
89	51	.07029	.06872	.06720	.06574	.06433	.06296	.06163	.06035	.05911	.05791	.05675	.05563	.05454	.05348	.05245	.05146	.05049	.04955	.04864	.04776
89	52	.07532	.07366	.07207	.07053	.06903	.06759	.06619	.06484	.06353	.06226	.06103	.05984	.05868	.05756	.05647	.05541	.05439	.05339	.05243	.05149
89	53	.08062	.07888	.07720	.07558	.07401	.07248	.07101	.06958	.06820	.06686	.06556	.06430	.06307	.06188	.06073	.05961	.05853	.05747	.05644	.05545
89	54	.08620	.08438	.08262	.08091	.07925	.07765	.07609	.07459	.07313	.07171	.07034	.06901	.06772	.06646	.06524	.06406	.06291	.06179	.06070	.05964
89	55	.09208	.09017	.08831	.08652	.08478	.08309	.08146	.07987	.07834	.07684	.07540	.07399	.07263	.07130	.07001	.06876	.06754	.06636	.06521	.06409
89	56	.09826	.09625	.09431	.09243	.09060	.08883	.08711	.08545	.08383	.08226	.08073	.07925	.07781	.07642	.07506	.07373	.07245	.07120	.06998	.06880
89	57	.10474	.10264	.10061	.09863	.09672	.09486	.09306	.09131	.08961	.08796	.08636	.08480	.08328	.08181	.08038	.07898	.07763	.07631	.07502	.07377
89	58	.11151	.10931	.10719	.10512	.10312	.10117	.09928	.09745	.09566	.09393	.09225	.09061	.08902	.08747	.08596	.08449	.08306	.08167	.08032	.07900
89	59	.11854	.11625	.11403	.11187	.10977	.10774	.10576	.10384	.10197	.10015	.09839	.09667	.09499	.09337	.09178	.09024	.08874	.08727	.08585	.08446
89	60	.12584	.12345	.12113	.11888	.11669	.11457	.11250	.11049	.10853	.10663	.10478	.10298	.10122	.09952	.09785	.09623	.09465	.09312	.09162	.09016
89	61	.13343	.13095	.12853	.12619	.12390	.12168	.11953	.11743	.11538	.11339	.11146	.10957	.10773	.10594	.10420	.10250	.10084	.09923	.09766	.09612
89	62	.14137	.13878	.13627	.13383	.13145	.12914	.12688	.12469	.12256	.12048	.11846	.11649	.11456	.11269	.11087	.10909	.10735	.10566	.10401	.10240
89	63	.14965	.14697	.14436	.14182	.13935	.13694	.13459	.13231	.13008	.12792	.12581	.12375	.12174	.11978	.11787	.11601	.11419	.11242	.11069	.10900
89	64	.15829	.15551	.15280	.15016	.14759	.14509	.14265	.14027	.13795	.13570	.13349	.13135	.12925	.12721	.12522	.12327	.12137	.11952	.11771	.11594
89	65	.16728	.16440	.16159	.15886	.15619	.15359	.15106	.14859	.14618	.14383	.14154	.13930	.13712	.13499	.13291	.13088	.12890	.12696	.12507	.12322
89	66	.17666	.17368	.17077	.16794	.16518	.16248	.15986	.15729	.15479	.15235	.14997	.14765	.14538	.14316	.14099	.13888	.13681	.13479	.13282	.13089
89	67	.18646	.18338	.18038	.17745	.17459	.17181	.16908	.16643	.16384	.16130	.15883	.15642	.15406	.15175	.14950	.14730	.14515	.14304	.14099	.13898
89	68	.19667	.19349	.19039	.18737	.18442	.18154	.17872	.17597	.17329	.17067	.16810	.16560	.16315	.16076	.15842	.15613	.15390	.15171	.14957	.14748
89	69	.20724	.20397	.20078	.19766	.19462	.19164	.18874	.18590	.18312	.18041	.17776	.17517	.17263	.17015	.16773	.16535	.16303	.16076	.15854	.15636
89	70	.21813	.21477	.21149	.20828	.20514	.20208	.19908	.19615	.19329	.19049	.18775	.18507	.18245	.17988	.17737	.17492	.17251	.17016	.16785	.16559
89	71	.22929	.22584	.22247	.21917	.21595	.21279	.20971	.20669	.20374	.20086	.19803	.19527	.19256	.18991	.18731	.18477	.18229	.17985	.17746	.17512
89	72	.24069	.23715	.23369	.23031	.22700	.22377	.22060	.21750	.21446	.21149	.20858	.20573	.20294	.20021	.19753	.19491	.19234	.18982	.18735	.18493
89	73	.25231	.24869	.24515	.24168	.23829	.23497	.23172	.22854	.22542	.22237	.21938	.21645	.21358	.21076	.20800	.20530	.20265	.20005	.19751	.19501
89	74	.26419	.26049	.25688	.25333	.24986	.24646	.24313	.23987	.23668	.23354	.23047	.22746	.22451	.22162	.21879	.21601	.21328	.21060	.20798	.20540
89	75	.27637	.27260	.26891	.26530	.26175	.25828	.25487	.25154	.24827	.24506	.24191	.23883	.23580	.23283	.22992	.22707	.22426	.22151	.21882	.21617
89	76	.28888	.28505	.28129	.27760	.27399	.27045	.26697	.26356	.26022	.25694	.25372	.25057	.24747	.24443	.24145	.23852	.23564	.23282	.23005	.22733
89	77	.30169	.29780	.29398	.29023	.28655	.28294	.27940	.27593	.27252	.26917	.26589	.26267	.25950	.25639	.25334	.25035	.24740	.24451	.24168	.23889
89	78	.31475	.31080	.30693	.30312	.29939	.29572	.29212	.28859	.28512	.28171	.27837	.27508	.27185	.26868	.26557	.26251	.25950	.25655	.25364	.25079
89	79	.32796	.32396	.32004	.31618	.31240	.30868	.30503	.30144	.29791	.29445	.29105	.28771	.28442	.28120	.27802	.27491	.27184	.26883	.26587	.26295
89	80	.34119	.33715	.33318	.32928	.32545	.32169	.31799	.31435	.31078	.30727	.30382	.30043	.29709	.29381	.29059	.28742	.28430	.28123	.27821	.27524
89	81	.35434	.35026	.34626	.34232	.33845	.33465	.33091	.32723	.32362	.32006	.31657	.31313	.30975	.30642	.30315	.29993	.29676	.29365	.29058	.28756
89	82	.36733	.36322	.35919	.35522	.35132	.34748	.34371	.34000	.33635	.33276	.32922	.32575	.32233	.31896	.31565	.31239	.30918	.30602	.30291	.29984
89	83	.38014	.37602	.37196	.36797	.36405	.36018	.35638	.35264	.34896	.34534	.34177	.33826	.33481	.33141	.32806	.32476	.32152	.31832	.31517	.31207
89	84	.39284	.38870	.38463	.38062	.37668	.37280	.36897	.36521	.36151	.35786	.35427	.35073	.34725	.34382	.34044	.33711	.33384	.33061	.32743	.32429
89	85	.40542	.40128	.39720	.39318	.38922	.38533	.38149	.37772	.37399	.37033	.36672	.36316	.35966	.35621	.35281	.34946	.34615	.34290	.33969	.33653
89	86	.41776	.41361	.40953	.40551	.40155	.39765	.39381	.39002	.38629	.38261	.37899	.37542	.37190	.36844	.36502	.36165	.35833	.35505	.35183	.34865
89	87	.42968	.42554	.42146	.41745	.41349	.40958	.40574	.40195	.39822	.39453	.39091	.38733	.38380	.38033	.37690	.37352	.37018	.36690	.36365	.36046
89	88	.44115	.43702	.43295	.42894	.42499	.42110	.41726	.41347	.40974	.40605	.40243	.39885	.39532	.39184	.38840	.38502	.38168	.37838	.37513	.37192
89	89	.45213	.44802	.44397	.43997	.43603	.43215	.42831	.42454	.42081	.41713	.41351	.40993	.40641	.40293	.39949	.39610	.39276	.38946	.38621	.38300
90	0	.00850	.00839	.00829	.00820	.00811	.00802	.00793	.00785	.00776	.00769	.00761	.00754	.00746	.00739	.00732	.00726	.00719	.00713	.00707	.00701
90	1	.00316	.00308	.00301	.00294	.00287	.00280	.00274	.00268	.00263	.00257	.00252	.00247	.00242	.00238	.00233	.00229	.00225	.00221	.00217	.00213
90	2	.00303	.00295	.00287	.00280	.00272	.00266	.00259	.00253	.00247	.00242	.00236	.00231	.00226	.00221	.00217	.00212	.00208	.00204	.00200	.00196
90	3	.00306	.00297	.00289	.00281	.00274	.00266	.00260	.00253	.00247	.00241	.00235	.00230	.00224	.00219	.00215	.00210	.00205	.00201	.00197	.00193
90	4	.00317	.00308	.00299	.00291	.00283	.00276	.00268	.00261	.00255	.00248	.00242	.00236	.00231	.00225	.00220	.00215	.00210	.00206	.00201	.00197

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

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
90	5	.00336	.00326	.00317	.00308	.00299	.00291	.00283	.00276	.00269	.00262	.00256	.00249	.00243	.00237	.00232	.00227	.00221	.00216	.00212	.00207
90	6	.00359	.00349	.00339	.00329	.00320	.00312	.00303	.00295	.00288	.00280	.00273	.00267	.00260	.00254	.00248	.00242	.00237	.00231	.00226	.00221
90	7	.00388	.00377	.00366	.00356	.00346	.00337	.00328	.00320	.00311	.00303	.00296	.00289	.00282	.00275	.00269	.00262	.00256	.00251	.00245	.00240
90	8	.00422	.00410	.00398	.00387	.00377	.00367	.00357	.00348	.00339	.00331	.00323	.00315	.00308	.00300	.00293	.00287	.00280	.00274	.00268	.00262
90	9	.00462	.00449	.00437	.00425	.00414	.00403	.00393	.00383	.00373	.00364	.00355	.00347	.00339	.00331	.00324	.00317	.00310	.00303	.00296	.00290
90	10	.00508	.00494	.00481	.00469	.00457	.00445	.00434	.00424	.00413	.00404	.00394	.00385	.00377	.00368	.00360	.00353	.00345	.00338	.00331	.00324
90	11	.00560	.00546	.00531	.00518	.00505	.00493	.00481	.00470	.00459	.00449	.00438	.00429	.00420	.00411	.00402	.00394	.00386	.00378	.00370	.00363
90	12	.00617	.00602	.00587	.00572	.00559	.00546	.00533	.00521	.00509	.00498	.00487	.00477	.00467	.00457	.00448	.00439	.00431	.00422	.00414	.00407
90	13	.00676	.00660	.00644	.00628	.00614	.00600	.00586	.00574	.00561	.00549	.00538	.00527	.00516	.00506	.00496	.00487	.00477	.00469	.00460	.00452
90	14	.00733	.00716	.00699	.00682	.00667	.00652	.00638	.00624	.00611	.00598	.00586	.00575	.00563	.00553	.00542	.00532	.00522	.00513	.00504	.00495
90	15	.00786	.00767	.00749	.00732	.00716	.00700	.00685	.00671	.00657	.00643	.00631	.00618	.00606	.00595	.00584	.00573	.00563	.00553	.00543	.00534
90	16	.00833	.00813	.00794	.00776	.00759	.00742	.00727	.00711	.00697	.00683	.00669	.00656	.00643	.00631	.00620	.00608	.00597	.00587	.00577	.00567
90	17	.00876	.00855	.00835	.00816	.00798	.00780	.00763	.00747	.00732	.00717	.00703	.00689	.00676	.00663	.00651	.00639	.00628	.00616	.00606	.00595
90	18	.00915	.00893	.00872	.00852	.00833	.00814	.00797	.00780	.00763	.00748	.00733	.00718	.00704	.00691	.00678	.00666	.00654	.00642	.00631	.00620
90	19	.00954	.00931	.00908	.00887	.00867	.00848	.00829	.00811	.00794	.00778	.00762	.00747	.00732	.00718	.00705	.00692	.00679	.00667	.00655	.00644
90	20	.00995	.00970	.00947	.00925	.00903	.00883	.00863	.00845	.00827	.00809	.00793	.00777	.00761	.00747	.00732	.00719	.00705	.00693	.00680	.00668
90	21	.01039	.01013	.00988	.00965	.00942	.00921	.00900	.00880	.00861	.00843	.00825	.00809	.00792	.00777	.00762	.00747	.00733	.00720	.00707	.00694
90	22	.01085	.01058	.01031	.01007	.00983	.00960	.00938	.00917	.00897	.00878	.00859	.00842	.00825	.00808	.00792	.00777	.00762	.00748	.00734	.00721
90	23	.01135	.01106	.01078	.01052	.01027	.01003	.00980	.00957	.00936	.00916	.00896	.00878	.00860	.00842	.00825	.00809	.00794	.00779	.00764	.00750
90	24	.01190	.01159	.01130	.01102	.01075	.01050	.01025	.01002	.00979	.00958	.00937	.00917	.00898	.00880	.00862	.00845	.00829	.00813	.00797	.00783
90	25	.01251	.01219	.01188	.01158	.01130	.01103	.01077	.01052	.01028	.01005	.00983	.00962	.00942	.00922	.00903	.00885	.00868	.00851	.00835	.00819
90	26	.01319	.01284	.01251	.01220	.01190	.01161	.01134	.01107	.01082	.01058	.01034	.01012	.00990	.00970	.00950	.00930	.00912	.00894	.00877	.00860
90	27	.01395	.01358	.01323	.01290	.01258	.01227	.01198	.01170	.01143	.01117	.01092	.01068	.01045	.01023	.01002	.00982	.00962	.00943	.00925	.00907
90	28	.01477	.01438	.01401	.01365	.01331	.01299	.01268	.01238	.01209	.01182	.01155	.01130	.01106	.01082	.01060	.01038	.01017	.00997	.00977	.00958
90	29	.01567	.01525	.01486	.01448	.01412	.01377	.01344	.01312	.01282	.01252	.01224	.01197	.01171	.01146	.01122	.01099	.01077	.01055	.01035	.01014
90	30	.01663	.01619	.01577	.01537	.01498	.01461	.01426	.01392	.01360	.01329	.01299	.01270	.01242	.01215	.01190	.01165	.01141	.01118	.01096	.01075
90	31	.01767	.01720	.01675	.01632	.01591	.01552	.01514	.01478	.01444	.01410	.01378	.01348	.01318	.01290	.01262	.01236	.01210	.01186	.01162	.01140
90	32	.01879	.01829	.01781	.01735	.01691	.01650	.01609	.01571	.01534	.01498	.01464	.01431	.01400	.01370	.01340	.01312	.01285	.01259	.01234	.01209
90	33	.02000	.01947	.01896	.01847	.01800	.01756	.01713	.01672	.01632	.01594	.01558	.01523	.01489	.01457	.01426	.01396	.01367	.01339	.01312	.01286
90	34	.02131	.02074	.02020	.01968	.01918	.01871	.01825	.01781	.01739	.01698	.01659	.01622	.01586	.01551	.01518	.01486	.01455	.01425	.01396	.01368
90	35	.02274	.02213	.02156	.02100	.02047	.01996	.01948	.01901	.01856	.01812	.01771	.01731	.01692	.01655	.01620	.01585	.01552	.01520	.01489	.01459
90	36	.02428	.02364	.02302	.02243	.02187	.02133	.02080	.02030	.01982	.01936	.01892	.01849	.01808	.01768	.01730	.01693	.01658	.01623	.01590	.01558
90	37	.02596	.02528	.02462	.02399	.02339	.02281	.02225	.02172	.02120	.02071	.02024	.01978	.01934	.01891	.01850	.01811	.01773	.01736	.01701	.01667
90	38	.02779	.02706	.02636	.02569	.02505	.02443	.02384	.02327	.02272	.02219	.02168	.02119	.02072	.02027	.01983	.01941	.01900	.01861	.01823	.01786
90	39	.02979	.02901	.02826	.02755	.02686	.02620	.02557	.02496	.02437	.02381	.02327	.02274	.02224	.02175	.02128	.02083	.02039	.01997	.01956	.01917
90	40	.03197	.03114	.03034	.02958	.02885	.02815	.02747	.02682	.02619	.02559	.02501	.02445	.02391	.02339	.02289	.02240	.02193	.02148	.02104	.02062
90	41	.03435	.03347	.03262	.03181	.03103	.03028	.02956	.02886	.02820	.02755	.02693	.02633	.02575	.02520	.02466	.02414	.02364	.02315	.02268	.02223
90	42	.03695	.03601	.03511	.03425	.03342	.03262	.03185	.03111	.03039	.02970	.02904	.02840	.02778	.02719	.02661	.02605	.02552	.02500	.02449	.02401
90	43	.03977	.03878	.03782	.03690	.03602	.03516	.03434	.03355	.03279	.03206	.03135	.03066	.03000	.02936	.02875	.02815	.02758	.02702	.02648	.02596
90	44	.04283	.04178	.04076	.03978	.03884	.03793	.03706	.03621	.03540	.03462	.03386	.03313	.03242	.03174	.03108	.03045	.02983	.02923	.02866	.02810
90	45	.04611	.04499	.04391	.04287	.04187	.04090	.03997	.03908	.03821	.03737	.03657	.03579	.03503	.03431	.03360	.03292	.03226	.03162	.03101	.03041
90	46	.04963	.04844	.04730	.04619	.04513	.04410	.04311	.04216	.04124	.04035	.03949	.03865	.03785	.03707	.03632	.03559	.03489	.03421	.03355	.03291
90	47	.05337	.05211	.05090	.04973	.04860	.04751	.04646	.04545	.04447	.04352	.04260	.04172	.04086	.04003	.03923	.03845	.03770	.03697	.03627	.03558
90	48	.05737	.05603	.05475	.05351	.05231	.05116	.05004	.04897	.04792	.04692	.04594	.04500	.04409	.04321	.04235	.04153	.04072	.03995	.03919	.03846
90	49	.06162	.06021	.05885	.05754	.05627	.05505	.05387	.05273	.05162	.05055	.04952	.04852	.04755	.04661	.04570	.04482	.04396	.04313	.04233	.04155
90	50	.06615	.06467	.06323	.06185	.06051	.05921	.05796	.05675	.05558	.05445	.05335	.05229	.05126	.05026	.04929	.04835	.04744	.04656	.04571	.04487
90	51	.07098	.06941	.06789	.06643	.06502	.06365	.06232	.06104	.05980	.05860	.05744	.05631	.05522	.05416	.05313	.05214	.05117	.05023	.04932	.04844
90	52	.07607	.07442	.07282	.07128	.06979	.06834	.06694	.06559	.06428	.06301	.06178	.06059	.05943	.05831	.05722	.05616	.05513	.05414	.05317	.05223
90	53	.08144	.07971	.07803	.07640	.07483	.07331	.07183	.07040	.06902	.06768	.06638	.06511	.06389	.06270	.06155	.06043	.05934	.05828	.05725	.05625
90	54	.08710	.08528	.08351	.08180	.08015	.07854	.07699	.07548	.07402	.07261	.07123	.06990	.06861	.06735	.06613	.06494	.06379	.06267	.06158	.06052

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

Section 2

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
90	55	.09306	.09114	.08929	.08750	.08576	.08407	.08243	.08085	.07931	.07782	.07637	.07496	.07360	.07227	.07098	.06973	.06851	.06732	.06617	.06505
90	56	.09932	.09732	.09537	.09349	.09166	.08989	.08817	.08651	.08489	.08332	.08179	.08031	.07887	.07747	.07611	.07479	.07350	.07225	.07103	.06984
90	57	.10590	.10380	.10176	.09979	.09788	.09602	.09422	.09246	.09076	.08911	.08751	.08595	.08443	.08296	.08152	.08013	.07877	.07745	.07616	.07491
90	58	.11276	.11057	.10844	.10638	.10437	.10243	.10054	.09870	.09692	.09518	.09350	.09186	.09026	.08871	.08720	.08573	.08430	.08291	.08156	.08024
90	59	.11990	.11761	.11539	.11323	.11113	.10910	.10712	.10519	.10333	.10151	.09974	.09802	.09635	.09472	.09313	.09159	.09008	.08862	.08719	.08580
90	60	.12731	.12492	.12260	.12035	.11816	.11603	.11396	.11195	.11000	.10809	.10624	.10444	.10268	.10097	.09931	.09769	.09611	.09457	.09307	.09160
90	61	.13502	.13253	.13012	.12777	.12549	.12327	.12111	.11901	.11696	.11497	.11303	.11114	.10931	.10752	.10577	.10407	.10241	.10079	.09922	.09768
90	62	.14307	.14049	.13797	.13553	.13315	.13084	.12859	.12640	.12426	.12218	.12016	.11818	.11626	.11439	.11256	.11078	.10904	.10734	.10569	.10408
90	63	.15149	.14881	.14620	.14366	.14118	.13877	.13643	.13414	.13192	.12975	.12764	.12558	.12357	.12161	.11970	.11783	.11601	.11424	.11251	.11081
90	64	.16027	.15748	.15477	.15214	.14957	.14706	.14462	.14225	.13993	.13767	.13547	.13332	.13122	.12918	.12718	.12523	.12333	.12148	.11966	.11789
90	65	.16941	.16653	.16372	.16098	.15832	.15572	.15319	.15072	.14831	.14596	.14366	.14142	.13924	.13711	.13503	.13300	.13101	.12907	.12718	.12533
90	66	.17895	.17597	.17307	.17023	.16747	.16478	.16215	.15959	.15708	.15464	.15226	.14993	.14766	.14544	.14327	.14115	.13908	.13706	.13508	.13315
90	67	.18893	.18585	.18285	.17992	.17707	.17428	.17155	.16890	.16630	.16377	.16130	.15888	.15652	.15421	.15196	.14975	.14760	.14549	.14343	.14142
90	68	.19933	.19616	.19306	.19003	.18708	.18420	.18139	.17864	.17595	.17333	.17076	.16826	.16581	.16341	.16107	.15878	.15654	.15435	.15221	.15011
90	69	.21011	.20684	.20365	.20054	.19749	.19452	.19161	.18877	.18599	.18328	.18063	.17803	.17550	.17301	.17059	.16821	.16589	.16361	.16138	.15920
90	70	.22122	.21786	.21458	.21137	.20824	.20517	.20218	.19925	.19638	.19358	.19084	.18816	.18554	.18297	.18045	.17799	.17559	.17323	.17092	.16866
90	71	.23262	.22917	.22580	.22250	.21928	.21613	.21304	.21002	.20707	.20418	.20136	.19859	.19588	.19323	.19063	.18809	.18560	.18316	.18076	.17842
90	72	.24426	.24073	.23727	.23389	.23058	.22734	.22417	.22107	.21804	.21506	.21215	.20930	.20651	.20377	.20109	.19847	.19589	.19337	.19090	.18848
90	73	.25614	.25252	.24898	.24552	.24213	.23881	.23556	.23238	.22926	.22620	.22321	.22028	.21740	.21459	.21183	.20912	.20647	.20387	.20131	.19881
90	74	.26829	.26460	.26098	.25744	.25397	.25058	.24725	.24398	.24079	.23765	.23458	.23157	.22862	.22572	.22288	.22010	.21737	.21469	.21206	.20948
90	75	.28077	.27700	.27332	.26970	.26616	.26269	.25928	.25594	.25267	.24946	.24632	.24323	.24020	.23723	.23432	.23146	.22865	.22590	.22319	.22054
90	76	.29359	.28976	.28601	.28232	.27871	.27517	.27169	.26829	.26494	.26166	.25845	.25529	.25219	.24915	.24616	.24323	.24035	.23752	.23475	.23202
90	77	.30675	.30285	.29903	.29529	.29161	.28801	.28447	.28100	.27759	.27424	.27096	.26773	.26456	.26145	.25840	.25540	.25245	.24956	.24671	.24392
90	78	.32017	.31623	.31235	.30855	.30482	.30115	.29756	.29402	.29055	.28715	.28380	.28051	.27728	.27411	.27099	.26793	.26492	.26196	.25905	.25620
90	79	.33377	.32978	.32585	.32200	.31822	.31450	.31085	.30727	.30374	.30028	.29688	.29354	.29025	.28702	.28385	.28072	.27766	.27464	.27167	.26875
90	80	.34740	.34337	.33941	.33551	.33169	.32792	.32423	.32060	.31702	.31351	.31006	.30667	.30333	.30005	.29682	.29365	.29053	.28745	.28443	.28146
90	81	.36097	.35690	.35290	.34897	.34511	.34131	.33757	.33390	.33028	.32673	.32324	.31980	.31642	.31309	.30981	.30659	.30342	.30030	.29723	.29421
90	82	.37439	.37029	.36627	.36231	.35841	.35458	.35081	.34710	.34346	.33987	.33633	.33286	.32944	.32607	.32275	.31949	.31628	.31311	.31000	.30693
90	83	.38765	.38354	.37949	.37551	.37159	.36773	.36394	.36020	.35652	.35290	.34934	.34583	.34237	.33897	.33562	.33232	.32907	.32587	.32272	.31962
90	84	.40081	.39668	.39262	.38862	.38469	.38081	.37699	.37324	.36954	.36589	.36230	.35877	.35529	.35186	.34848	.34515	.34187	.33864	.33545	.33232
90	85	.41387	.40974	.40567	.40166	.39772	.39383	.39000	.38623	.38252	.37885	.37525	.37169	.36819	.36474	.36134	.35799	.35469	.35143	.34822	.34506
90	86	.42670	.42257	.41850	.41449	.41054	.40665	.40282	.39904	.39532	.39164	.38803	.38446	.38095	.37748	.37406	.37070	.36737	.36410	.36087	.35769
90	87	.43912	.43500	.43094	.42693	.42299	.41910	.41526	.41148	.40775	.40408	.40046	.39689	.39336	.38989	.38646	.38308	.37975	.37646	.37322	.37002
90	88	.45109	.44698	.44293	.43894	.43500	.43112	.42729	.42351	.41979	.41612	.41250	.40892	.40540	.40192	.39849	.39511	.39177	.38847	.38522	.38202
90	89	.46258	.45849	.45445	.45047	.44655	.44268	.43886	.43510	.43138	.42771	.42410	.42053	.41701	.41354	.41011	.40672	.40338	.40009	.39684	.39362
90	90	.47352	.46945	.46544	.46148	.45757	.45372	.44992	.44617	.44246	.43881	.43521	.43165	.42813	.42467	.42125	.41787	.41453	.41124	.40799	.40478
91	0	.00870	.00860	.00850	.00840	.00831	.00822	.00813	.00805	.00797	.00789	.00782	.00774	.00767	.00760	.00753	.00747	.00740	.00734	.00728	.00722
91	1	.00320	.00312	.00305	.00297	.00291	.00284	.00278	.00272	.00266	.00261	.00256	.00251	.00246	.00241	.00237	.00233	.00228	.00224	.00221	.00217
91	2	.00306	.00298	.00290	.00282	.00275	.00269	.00262	.00256	.00250	.00245	.00239	.00234	.00229	.00224	.00220	.00215	.00211	.00207	.00203	.00199
91	3	.00308	.00300	.00291	.00284	.00276	.00269	.00262	.00256	.00249	.00243	.00238	.00232	.00227	.00222	.00217	.00212	.00208	.00204	.00199	.00195
91	4	.00320	.00310	.00302	.00293	.00285	.00278	.00271	.00264	.00257	.00251	.00245	.00239	.00233	.00228	.00223	.00218	.00213	.00208	.00204	.00199
91	5	.00338	.00328	.00319	.00310	.00302	.00293	.00286	.00278	.00271	.00264	.00258	.00251	.00245	.00240	.00234	.00229	.00224	.00219	.00214	.00209
91	6	.00362	.00351	.00341	.00332	.00322	.00314	.00305	.00297	.00290	.00282	.00275	.00269	.00262	.00256	.00250	.00244	.00239	.00233	.00228	.00223
91	7	.00391	.00379	.00369	.00358	.00349	.00339	.00330	.00322	.00314	.00306	.00298	.00291	.00284	.00277	.00271	.00265	.00259	.00253	.00247	.00242
91	8	.00424	.00412	.00401	.00390	.00379	.00369	.00360	.00351	.00342	.00333	.00325	.00317	.00310	.00303	.00296	.00289	.00283	.00276	.00270	.00265
91	9	.00464	.00452	.00439	.00428	.00416	.00406	.00395	.00385	.00376	.00367	.00358	.00350	.00342	.00334	.00327	.00319	.00312	.00306	.00299	.00293
91	10	.00511	.00498	.00485	.00472	.00460	.00448	.00437	.00427	.00417	.00407	.00398	.00389	.00380	.00372	.00364	.00356	.00348	.00341	.00334	.00327
91	11	.00564	.00550	.00536	.00522	.00509	.00497	.00485	.00474	.00463	.00453	.00442	.00433	.00424	.00415	.00406	.00398	.00390	.00382	.00374	.00367
91	12	.00622	.00607	.00592	.00577	.00564	.00550	.00538	.00526	.00514	.00503	.00492	.00482	.00472	.00462	.00453	.00444	.00436	.00427	.00419	.00411
91	13	.00682	.00666	.00650	.00634	.00620	.00606	.00592	.00580	.00567	.00555	.00544	.00533	.00522	.00512	.00502	.00493	.00483	.00475	.00466	.00458

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

Ages O	Y	Interest Rate 14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
91	14	.00740	.00723	.00706	.00689	.00674	.00659	.00645	.00631	.00618	.00605	.00593	.00582	.00570	.00560	.00549	.00539	.00529	.00520	.00511	.00502
91	15	.00794	.00775	.00757	.00740	.00724	.00708	.00693	.00679	.00665	.00651	.00638	.00626	.00614	.00603	.00592	.00581	.00571	.00561	.00551	.00542
91	16	.00842	.00822	.00803	.00785	.00768	.00751	.00735	.00720	.00705	.00691	.00678	.00665	.00652	.00640	.00628	.00617	.00606	.00596	.00585	.00576
91	17	.00885	.00864	.00844	.00825	.00807	.00789	.00772	.00756	.00741	.00726	.00712	.00698	.00685	.00672	.00660	.00648	.00637	.00626	.00615	.00605
91	18	.00924	.00902	.00881	.00861	.00842	.00824	.00806	.00789	.00773	.00757	.00742	.00728	.00714	.00701	.00688	.00675	.00663	.00652	.00640	.00630
91	19	.00964	.00940	.00918	.00897	.00877	.00858	.00839	.00821	.00804	.00788	.00772	.00757	.00742	.00728	.00715	.00702	.00689	.00677	.00665	.00654
91	20	.01005	.00980	.00957	.00935	.00913	.00893	.00874	.00855	.00837	.00820	.00803	.00787	.00772	.00757	.00743	.00729	.00715	.00703	.00690	.00678
91	21	.01049	.01023	.00999	.00975	.00953	.00931	.00910	.00891	.00872	.00853	.00836	.00819	.00803	.00787	.00772	.00758	.00744	.00730	.00717	.00705
91	22	.01095	.01068	.01042	.01017	.00993	.00971	.00949	.00928	.00908	.00889	.00870	.00852	.00835	.00819	.00803	.00788	.00773	.00759	.00745	.00732
91	23	.01146	.01117	.01089	.01063	.01038	.01014	.00991	.00968	.00947	.00927	.00907	.00889	.00870	.00853	.00836	.00820	.00805	.00790	.00775	.00761
91	24	.01201	.01170	.01141	.01113	.01087	.01061	.01037	.01013	.00991	.00969	.00948	.00929	.00909	.00891	.00873	.00856	.00840	.00824	.00809	.00794
91	25	.01263	.01230	.01199	.01170	.01141	.01114	.01088	.01063	.01040	.01017	.00995	.00974	.00953	.00934	.00915	.00897	.00880	.00863	.00846	.00831
91	26	.01331	.01296	.01263	.01232	.01202	.01173	.01146	.01119	.01094	.01070	.01046	.01024	.01002	.00982	.00962	.00942	.00924	.00906	.00889	.00872
91	27	.01407	.01371	.01336	.01302	.01270	.01240	.01210	.01182	.01155	.01130	.01105	.01081	.01058	.01036	.01015	.00994	.00975	.00956	.00937	.00920
91	28	.01490	.01451	.01414	.01379	.01345	.01312	.01281	.01251	.01222	.01195	.01168	.01143	.01119	.01095	.01073	.01051	.01030	.01010	.00990	.00971
91	29	.01581	.01539	.01500	.01462	.01426	.01391	.01358	.01326	.01296	.01266	.01238	.01211	.01185	.01160	.01136	.01113	.01091	.01069	.01048	.01028
91	30	.01678	.01634	.01592	.01551	.01513	.01476	.01441	.01407	.01374	.01343	.01313	.01284	.01257	.01230	.01204	.01180	.01156	.01133	.01111	.01089
91	31	.01782	.01735	.01690	.01648	.01606	.01567	.01530	.01493	.01459	.01425	.01394	.01363	.01333	.01305	.01277	.01251	.01226	.01201	.01178	.01155
91	32	.01895	.01845	.01797	.01751	.01707	.01666	.01625	.01587	.01550	.01514	.01480	.01447	.01416	.01386	.01356	.01328	.01301	.01275	.01250	.01225
91	33	.02017	.01963	.01913	.01864	.01817	.01773	.01730	.01689	.01649	.01611	.01575	.01540	.01506	.01474	.01443	.01412	.01383	.01355	.01328	.01302
91	34	.02148	.02092	.02037	.01986	.01936	.01888	.01843	.01799	.01757	.01716	.01677	.01640	.01604	.01569	.01536	.01504	.01473	.01443	.01414	.01386
91	35	.02292	.02232	.02174	.02119	.02066	.02015	.01966	.01919	.01874	.01831	.01790	.01750	.01711	.01674	.01638	.01604	.01571	.01539	.01508	.01478
91	36	.02448	.02384	.02322	.02263	.02206	.02152	.02100	.02050	.02002	.01956	.01911	.01869	.01828	.01788	.01750	.01713	.01677	.01643	.01610	.01578
91	37	.02617	.02548	.02483	.02420	.02359	.02302	.02246	.02193	.02141	.02092	.02044	.01999	.01955	.01912	.01871	.01832	.01794	.01757	.01721	.01687
91	38	.02801	.02728	.02658	.02591	.02527	.02465	.02406	.02349	.02294	.02241	.02190	.02141	.02094	.02049	.02005	.01963	.01922	.01883	.01845	.01808
91	39	.03002	.02924	.02850	.02778	.02710	.02644	.02580	.02519	.02461	.02404	.02350	.02298	.02247	.02199	.02152	.02106	.02063	.02020	.01980	.01940
91	40	.03221	.03139	.03059	.02983	.02910	.02840	.02772	.02707	.02644	.02584	.02526	.02470	.02416	.02364	.02313	.02265	.02218	.02173	.02129	.02087
91	41	.03462	.03374	.03289	.03208	.03130	.03055	.02983	.02913	.02846	.02782	.02720	.02660	.02602	.02546	.02493	.02441	.02390	.02342	.02295	.02250
91	42	.03724	.03630	.03540	.03454	.03371	.03291	.03214	.03140	.03068	.02999	.02933	.02869	.02807	.02747	.02690	.02634	.02580	.02528	.02478	.02429
91	43	.04009	.03909	.03814	.03722	.03633	.03548	.03466	.03387	.03310	.03237	.03166	.03098	.03031	.02968	.02906	.02846	.02789	.02733	.02679	.02627
91	44	.04317	.04212	.04110	.04012	.03918	.03827	.03740	.03656	.03574	.03496	.03420	.03347	.03276	.03208	.03142	.03079	.03017	.02957	.02899	.02843
91	45	.04649	.04536	.04428	.04324	.04224	.04128	.04035	.03945	.03858	.03775	.03694	.03616	.03541	.03468	.03397	.03329	.03263	.03199	.03137	.03077
91	46	.05004	.04885	.04770	.04660	.04553	.04451	.04352	.04256	.04164	.04075	.03989	.03906	.03826	.03748	.03673	.03600	.03529	.03461	.03395	.03331
91	47	.05382	.05256	.05134	.05017	.04904	.04796	.04690	.04589	.04491	.04396	.04305	.04216	.04130	.04047	.03967	.03889	.03814	.03741	.03671	.03602
91	48	.05785	.05652	.05523	.05399	.05280	.05164	.05053	.04945	.04841	.04740	.04643	.04548	.04457	.04369	.04283	.04201	.04120	.04043	.03967	.03894
91	49	.06215	.06074	.05938	.05807	.05680	.05558	.05439	.05325	.05215	.05108	.05004	.04904	.04807	.04713	.04622	.04534	.04449	.04366	.04285	.04207
91	50	.06673	.06524	.06381	.06242	.06108	.05979	.05854	.05733	.05615	.05502	.05392	.05286	.05183	.05083	.04986	.04893	.04802	.04713	.04628	.04544
91	51	.07160	.07004	.06852	.06706	.06565	.06428	.06295	.06167	.06043	.05923	.05807	.05694	.05585	.05479	.05376	.05276	.05180	.05086	.04995	.04906
91	52	.07676	.07511	.07351	.07197	.07047	.06903	.06763	.06628	.06497	.06370	.06247	.06127	.06011	.05899	.05790	.05684	.05582	.05482	.05385	.05291
91	53	.08219	.08046	.07878	.07715	.07558	.07406	.07258	.07115	.06977	.06843	.06712	.06586	.06464	.06345	.06229	.06117	.06008	.05903	.05800	.05700
91	54	.08792	.08609	.08433	.08262	.08097	.07936	.07781	.07630	.07484	.07342	.07205	.07072	.06942	.06816	.06694	.06576	.06460	.06348	.06239	.06133
91	55	.09395	.09203	.09018	.08839	.08665	.08496	.08333	.08174	.08020	.07871	.07726	.07585	.07448	.07316	.07187	.07061	.06939	.06821	.06705	.06593
91	56	.10029	.09829	.09634	.09446	.09263	.09086	.08915	.08748	.08586	.08429	.08276	.08128	.07984	.07844	.07708	.07575	.07446	.07321	.07199	.07081
91	57	.10695	.10485	.10282	.10085	.09893	.09707	.09527	.09352	.09182	.09017	.08856	.08700	.08549	.08401	.08258	.08118	.07982	.07850	.07721	.07596
91	58	.11391	.11171	.10959	.10752	.10552	.10357	.10168	.09985	.09806	.09633	.09464	.09300	.09141	.08986	.08835	.08688	.08545	.08405	.08269	.08137
91	59	.12114	.11885	.11663	.11447	.11237	.11034	.10836	.10644	.10457	.10275	.10098	.09926	.09758	.09596	.09437	.09282	.09132	.08985	.08842	.08703
91	60	.12864	.12626	.12394	.12169	.11950	.11737	.11531	.11330	.11134	.10944	.10758	.10578	.10402	.10231	.10065	.09902	.09744	.09590	.09440	.09293
91	61	.13646	.13398	.13156	.12921	.12693	.12471	.12255	.12045	.11841	.11642	.11448	.11259	.11075	.10896	.10721	.10551	.10385	.10223	.10066	.09912
91	62	.14463	.14204	.13953	.13709	.13471	.13240	.13015	.12796	.12582	.12374	.12172	.11974	.11782	.11594	.11412	.11233	.11059	.10890	.10724	.10563
91	63	.15317	.15048	.14788	.14534	.14286	.14045	.13811	.13583	.13360	.13143	.12932	.12726	.12525	.12329	.12137	.11951	.11769	.11591	.11418	.11248

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

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
91	64	.16207	.15929	.15658	.15395	.15138	.14887	.14643	.14406	.14174	.13948	.13728	.13513	.13303	.13099	.12899	.12704	.12514	.12328	.12146	.11969
91	65	.17135	.16847	.16567	.16293	.16027	.15767	.15514	.15267	.15026	.14791	.14561	.14337	.14119	.13906	.13697	.13494	.13295	.13101	.12912	.12726
91	66	.18105	.17807	.17516	.17233	.16957	.16688	.16425	.16169	.15918	.15674	.15436	.15203	.14976	.14754	.14537	.14325	.14118	.13915	.13717	.13524
91	67	.19119	.18811	.18511	.18219	.17933	.17654	.17382	.17116	.16857	.16604	.16356	.16114	.15878	.15647	.15422	.15201	.14986	.14775	.14569	.14367
91	68	.20177	.19859	.19550	.19248	.18952	.18664	.18383	.18108	.17839	.17577	.17321	.17070	.16825	.16585	.16351	.16122	.15898	.15678	.15464	.15254
91	69	.21274	.20947	.20628	.20317	.20013	.19715	.19425	.19141	.18863	.18592	.18326	.18067	.17813	.17565	.17322	.17084	.16852	.16624	.16401	.16183
91	70	.22406	.22070	.21742	.21421	.21108	.20802	.20502	.20209	.19923	.19643	.19368	.19100	.18838	.18581	.18329	.18083	.17842	.17606	.17375	.17149
91	71	.23566	.23222	.22885	.22556	.22234	.21918	.21610	.21309	.21013	.20725	.20442	.20165	.19894	.19629	.19369	.19114	.18865	.18621	.18381	.18147
91	72	.24754	.24401	.24055	.23717	.23387	.23063	.22746	.22436	.22133	.21836	.21544	.21259	.20980	.20706	.20438	.20175	.19918	.19666	.19418	.19176
91	73	.25965	.25604	.25250	.24904	.24566	.24234	.23909	.23591	.23279	.22974	.22674	.22381	.22094	.21812	.21536	.21265	.20999	.20739	.20484	.20233
91	74	.27206	.26837	.26476	.26122	.25775	.25436	.25103	.24777	.24457	.24144	.23837	.23536	.23241	.22951	.22667	.22388	.22115	.21847	.21584	.21326
91	75	.28481	.28105	.27736	.27375	.27021	.26674	.26334	.26000	.25673	.25352	.25038	.24729	.24426	.24129	.23837	.23551	.23271	.22995	.22724	.22459
91	76	.29792	.29410	.29035	.28667	.28306	.27952	.27605	.27264	.26930	.26602	.26280	.25964	.25655	.25350	.25051	.24758	.24470	.24187	.23909	.23637
91	77	.31139	.30750	.30369	.29995	.29628	.29268	.28914	.28567	.28226	.27892	.27563	.27241	.26924	.26613	.26308	.26008	.25713	.25423	.25138	.24859
91	78	.32516	.32122	.31735	.31355	.30983	.30617	.30257	.29904	.29558	.29217	.28883	.28554	.28231	.27914	.27602	.27296	.26994	.26698	.26407	.26121
91	79	.33912	.33513	.33122	.32737	.32359	.31988	.31624	.31265	.30913	.30567	.30227	.29893	.29565	.29242	.28924	.28612	.28305	.28003	.27706	.27414
91	80	.35313	.34911	.34515	.34127	.33744	.33369	.33000	.32637	.32280	.31929	.31584	.31245	.30912	.30584	.30261	.29943	.29631	.29324	.29021	.28724
91	81	.36709	.36303	.35904	.35512	.35126	.34747	.34374	.34007	.33646	.33291	.32942	.32599	.32261	.31928	.31601	.31278	.30961	.30649	.30342	.30040
91	82	.38092	.37684	.37282	.36887	.36498	.36116	.35740	.35369	.35005	.34646	.34293	.33946	.33604	.33268	.32936	.32610	.32289	.31972	.31661	.31354
91	83	.39460	.39050	.38646	.38249	.37858	.37473	.37094	.36721	.36354	.35993	.35637	.35286	.34941	.34601	.34266	.33937	.33612	.33292	.32976	.32666
91	84	.40819	.40408	.40003	.39604	.39212	.38825	.38444	.38070	.37700	.37336	.36978	.36625	.36277	.35935	.35597	.35264	.34937	.34613	.34295	.33981
91	85	.42171	.41760	.41354	.40955	.40561	.40174	.39792	.39416	.39045	.38680	.38320	.37965	.37615	.37270	.36931	.36596	.36266	.35940	.35619	.35303
91	86	.43501	.43090	.42685	.42285	.41892	.41504	.41122	.40745	.40373	.40007	.39646	.39290	.38939	.38593	.38252	.37916	.37584	.37256	.36934	.36615
91	87	.44791	.44381	.43976	.43577	.43184	.42797	.42415	.42038	.41666	.41300	.40938	.40582	.40230	.39884	.39542	.39204	.38871	.38543	.38219	.37899
91	88	.46036	.45627	.45224	.44827	.44435	.44048	.43667	.43290	.42919	.42553	.42192	.41836	.41484	.41137	.40795	.40457	.40124	.39795	.39470	.39150
91	89	.47233	.46826	.46425	.46029	.45639	.45253	.44873	.44498	.44128	.43763	.43403	.43047	.42696	.42349	.42007	.41670	.41336	.41007	.40683	.40362
91	90	.48375	.47971	.47572	.47178	.46790	.46407	.46028	.45655	.45286	.44922	.44563	.44209	.43859	.43513	.43172	.42835	.42502	.42174	.41849	.41529
91	91	.49445	.49044	.48647	.48256	.47870	.47489	.47113	.46741	.46375	.46012	.45655	.45302	.44953	.44609	.44269	.43933	.43601	.43273	.42950	.42630
92	0	.00889	.00878	.00869	.00859	.00850	.00841	.00833	.00824	.00816	.00809	.00801	.00794	.00787	.00780	.00773	.00767	.00760	.00754	.00748	.00742
92	1	.00323	.00315	.00308	.00301	.00294	.00288	.00281	.00276	.00270	.00264	.00259	.00254	.00249	.00245	.00240	.00236	.00232	.00228	.00224	.00220
92	2	.00308	.00300	.00292	.00285	.00278	.00271	.00265	.00259	.00253	.00247	.00242	.00237	.00232	.00227	.00222	.00218	.00214	.00209	.00205	.00202
92	3	.00310	.00302	.00294	.00286	.00278	.00271	.00264	.00258	.00252	.00246	.00240	.00235	.00229	.00224	.00219	.00215	.00210	.00206	.00202	.00198
92	4	.00322	.00312	.00304	.00295	.00287	.00280	.00273	.00266	.00259	.00253	.00247	.00241	.00235	.00230	.00225	.00220	.00215	.00210	.00206	.00201
92	5	.00340	.00330	.00321	.00312	.00303	.00295	.00288	.00280	.00273	.00266	.00260	.00253	.00247	.00242	.00236	.00231	.00226	.00221	.00216	.00211
92	6	.00363	.00353	.00343	.00333	.00324	.00316	.00307	.00299	.00292	.00284	.00277	.00271	.00264	.00258	.00252	.00246	.00241	.00235	.00230	.00225
92	7	.00393	.00381	.00371	.00360	.00351	.00341	.00332	.00324	.00316	.00308	.00300	.00293	.00286	.00279	.00273	.00267	.00261	.00255	.00249	.00244
92	8	.00426	.00414	.00403	.00392	.00381	.00371	.00362	.00353	.00344	.00335	.00327	.00320	.00312	.00305	.00298	.00291	.00285	.00278	.00272	.00267
92	9	.00467	.00454	.00442	.00430	.00419	.00408	.00398	.00388	.00378	.00369	.00361	.00352	.00344	.00336	.00329	.00322	.00315	.00308	.00302	.00295
92	10	.00514	.00501	.00487	.00475	.00463	.00451	.00440	.00430	.00420	.00410	.00401	.00391	.00383	.00374	.00366	.00359	.00351	.00344	.00337	.00330
92	11	.00568	.00553	.00539	.00526	.00513	.00501	.00489	.00477	.00467	.00456	.00446	.00436	.00427	.00418	.00409	.00401	.00393	.00385	.00378	.00370
92	12	.00627	.00611	.00596	.00582	.00568	.00555	.00542	.00530	.00519	.00507	.00497	.00486	.00476	.00467	.00458	.00449	.00440	.00432	.00424	.00416
92	13	.00688	.00671	.00655	.00640	.00625	.00611	.00598	.00585	.00573	.00561	.00549	.00538	.00528	.00517	.00508	.00498	.00489	.00480	.00471	.00463
92	14	.00747	.00729	.00712	.00696	.00680	.00665	.00651	.00638	.00624	.00612	.00600	.00588	.00577	.00566	.00555	.00545	.00535	.00526	.00517	.00508
92	15	.00801	.00782	.00764	.00747	.00731	.00715	.00700	.00686	.00672	.00658	.00646	.00633	.00621	.00610	.00599	.00588	.00578	.00568	.00558	.00549
92	16	.00849	.00830	.00811	.00793	.00775	.00759	.00743	.00728	.00713	.00699	.00685	.00672	.00660	.00648	.00636	.00625	.00614	.00603	.00593	.00583
92	17	.00893	.00872	.00852	.00833	.00815	.00798	.00781	.00765	.00749	.00734	.00720	.00707	.00693	.00681	.00668	.00656	.00645	.00634	.00623	.00613
92	18	.00933	.00911	.00890	.00870	.00851	.00832	.00815	.00798	.00782	.00766	.00751	.00737	.00723	.00709	.00696	.00684	.00672	.00660	.00649	.00638
92	19	.00972	.00949	.00927	.00906	.00886	.00867	.00848	.00830	.00813	.00797	.00781	.00766	.00751	.00737	.00724	.00711	.00698	.00686	.00674	.00663
92	20	.01014	.00990	.00966	.00944	.00923	.00902	.00883	.00864	.00846	.00829	.00812	.00796	.00781	.00766	.00752	.00738	.00725	.00712	.00700	.00688
92	21	.01058	.01033	.01008	.00985	.00962	.00940	.00920	.00900	.00881	.00863	.00845	.00829	.00812	.00797	.00782	.00767	.00753	.00740	.00727	.00714

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

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
92	22	.01105	.01078	.01052	.01027	.01003	.00980	.00959	.00938	.00918	.00898	.00880	.00862	.00845	.00829	.00813	.00797	.00783	.00768	.00755	.00741
92	23	.01155	.01127	.01099	.01073	.01048	.01023	.01000	.00978	.00957	.00937	.00917	.00898	.00880	.00863	.00846	.00830	.00815	.00800	.00785	.00771
92	24	.01211	.01180	.01151	.01123	.01097	.01071	.01047	.01023	.01001	.00979	.00959	.00939	.00920	.00901	.00883	.00866	.00850	.00834	.00819	.00804
92	25	.01273	.01241	.01210	.01180	.01152	.01125	.01099	.01074	.01050	.01027	.01005	.00984	.00964	.00944	.00926	.00907	.00890	.00873	.00857	.00841
92	26	.01341	.01307	.01274	.01243	.01213	.01184	.01156	.01130	.01105	.01080	.01057	.01035	.01013	.00992	.00972	.00953	.00935	.00917	.00900	.00883
92	27	.01418	.01382	.01347	.01313	.01282	.01251	.01222	.01194	.01167	.01141	.01116	.01092	.01069	.01047	.01026	.01006	.00986	.00967	.00949	.00931
92	28	.01502	.01463	.01426	.01390	.01356	.01324	.01293	.01263	.01234	.01207	.01180	.01155	.01131	.01107	.01085	.01063	.01042	.01022	.01002	.00983
92	29	.01593	.01552	.01512	.01474	.01438	.01403	.01370	.01338	.01308	.01279	.01251	.01224	.01198	.01173	.01149	.01125	.01103	.01081	.01061	.01041
92	30	.01691	.01647	.01605	.01564	.01526	.01489	.01454	.01420	.01387	.01356	.01326	.01297	.01270	.01243	.01217	.01193	.01169	.01146	.01124	.01102
92	31	.01796	.01749	.01704	.01661	.01620	.01581	.01543	.01507	.01473	.01439	.01407	.01377	.01347	.01319	.01291	.01265	.01239	.01215	.01191	.01168
92	32	.01909	.01859	.01811	.01766	.01722	.01680	.01640	.01601	.01564	.01529	.01495	.01462	.01430	.01400	.01371	.01343	.01316	.01289	.01264	.01240
92	33	.02032	.01979	.01928	.01879	.01832	.01788	.01745	.01704	.01664	.01626	.01590	.01555	.01521	.01489	.01458	.01428	.01399	.01371	.01344	.01318
92	34	.02164	.02108	.02053	.02002	.01952	.01904	.01858	.01815	.01772	.01732	.01693	.01656	.01620	.01585	.01552	.01520	.01489	.01459	.01430	.01402
92	35	.02309	.02249	.02191	.02136	.02083	.02032	.01983	.01936	.01891	.01848	.01806	.01766	.01728	.01691	.01655	.01621	.01588	.01555	.01525	.01495
92	36	.02466	.02401	.02340	.02281	.02224	.02170	.02118	.02068	.02020	.01974	.01929	.01886	.01845	.01806	.01767	.01731	.01695	.01661	.01628	.01596
92	37	.02635	.02567	.02501	.02438	.02378	.02320	.02265	.02211	.02160	.02111	.02063	.02017	.01973	.01931	.01890	.01850	.01812	.01776	.01740	.01706
92	38	.02821	.02748	.02678	.02611	.02547	.02485	.02426	.02369	.02314	.02261	.02210	.02161	.02114	.02069	.02025	.01983	.01942	.01902	.01864	.01828
92	39	.03023	.02945	.02871	.02799	.02731	.02665	.02601	.02540	.02482	.02425	.02371	.02319	.02268	.02220	.02173	.02127	.02084	.02041	.02001	.01961
92	40	.03244	.03161	.03082	.03006	.02932	.02862	.02794	.02729	.02667	.02606	.02548	.02492	.02438	.02386	.02336	.02287	.02241	.02195	.02152	.02109
92	41	.03486	.03398	.03313	.03232	.03154	.03079	.03007	.02937	.02870	.02806	.02744	.02684	.02626	.02570	.02517	.02465	.02414	.02366	.02319	.02274
92	42	.03750	.03656	.03566	.03480	.03397	.03317	.03240	.03166	.03094	.03025	.02959	.02895	.02833	.02773	.02716	.02660	.02606	.02554	.02504	.02455
92	43	.04037	.03937	.03842	.03750	.03661	.03576	.03494	.03415	.03339	.03265	.03194	.03126	.03060	.02996	.02934	.02875	.02817	.02761	.02707	.02655
92	44	.04348	.04242	.04141	.04043	.03949	.03858	.03771	.03686	.03605	.03527	.03451	.03378	.03307	.03239	.03173	.03109	.03047	.02988	.02930	.02874
92	45	.04682	.04570	.04462	.04358	.04258	.04161	.04068	.03978	.03892	.03808	.03727	.03649	.03574	.03501	.03431	.03362	.03296	.03233	.03171	.03111
92	46	.05040	.04921	.04807	.04696	.04590	.04487	.04388	.04293	.04201	.04112	.04026	.03942	.03862	.03784	.03709	.03636	.03566	.03497	.03431	.03367
92	47	.05421	.05295	.05174	.05057	.04944	.04835	.04730	.04629	.04531	.04436	.04344	.04256	.04170	.04087	.04007	.03929	.03854	.03781	.03710	.03642
92	48	.05828	.05695	.05567	.05443	.05323	.05208	.05096	.04988	.04884	.04783	.04686	.04592	.04501	.04412	.04327	.04244	.04164	.04086	.04010	.03937
92	49	.06262	.06121	.05985	.05854	.05727	.05605	.05487	.05373	.05262	.05155	.05052	.04952	.04855	.04761	.04670	.04581	.04496	.04413	.04332	.04254
92	50	.06724	.06576	.06432	.06294	.06160	.06030	.05905	.05784	.05667	.05554	.05444	.05338	.05235	.05135	.05038	.04944	.04853	.04765	.04679	.04596
92	51	.07217	.07060	.06909	.06762	.06621	.06484	.06352	.06224	.06100	.05980	.05863	.05751	.05641	.05535	.05433	.05333	.05236	.05142	.05051	.04962
92	52	.07737	.07572	.07413	.07258	.07109	.06965	.06825	.06690	.06558	.06431	.06308	.06189	.06073	.05961	.05852	.05746	.05643	.05543	.05447	.05352
92	53	.08286	.08113	.07945	.07783	.07625	.07473	.07326	.07183	.07044	.06910	.06780	.06654	.06531	.06412	.06297	.06185	.06076	.05970	.05867	.05767
92	54	.08865	.08683	.08506	.08335	.08170	.08010	.07854	.07704	.07558	.07416	.07279	.07145	.07016	.06890	.06768	.06649	.06534	.06422	.06313	.06206
92	55	.09475	.09283	.09098	.08919	.08745	.08576	.08413	.08254	.08100	.07951	.07806	.07665	.07529	.07396	.07267	.07141	.07019	.06901	.06785	.06673
92	56	.10116	.09916	.09721	.09533	.09351	.09174	.09002	.08835	.08673	.08516	.08363	.08215	.08071	.07931	.07795	.07662	.07534	.07408	.07286	.07168
92	57	.10790	.10580	.10377	.10179	.09988	.09802	.09622	.09447	.09277	.09112	.08951	.08795	.08644	.08496	.08353	.08213	.08077	.07945	.07816	.07691
92	58	.11493	.11274	.11062	.10855	.10655	.10460	.10271	.10088	.09909	.09736	.09567	.09404	.09244	.09089	.08938	.08791	.08648	.08508	.08372	.08240
92	59	.12225	.11996	.11774	.11559	.11349	.11146	.10948	.10756	.10569	.10387	.10210	.10038	.09870	.09707	.09549	.09394	.09244	.09097	.08954	.08814
92	60	.12985	.12746	.12515	.12290	.12071	.11858	.11652	.11450	.11255	.11065	.10879	.10699	.10523	.10352	.10186	.10023	.09865	.09711	.09561	.09414
92	61	.13776	.13527	.13286	.13052	.12824	.12602	.12386	.12176	.11971	.11772	.11578	.11390	.11206	.11027	.10852	.10682	.10516	.10354	.10196	.10042
92	62	.14603	.14345	.14094	.13849	.13612	.13381	.13155	.12936	.12723	.12515	.12312	.12115	.11923	.11735	.11552	.11374	.11200	.11030	.10865	.10703
92	63	.15467	.15199	.14939	.14685	.14438	.14197	.13963	.13734	.13512	.13295	.13083	.12877	.12676	.12480	.12289	.12103	.11920	.11743	.11569	.11400
92	64	.16370	.16092	.15821	.15557	.15301	.15051	.14807	.14569	.14337	.14112	.13891	.13676	.13467	.13262	.13062	.12867	.12677	.12491	.12309	.12132
92	65	.17310	.17022	.16742	.16469	.16202	.15943	.15689	.15442	.15202	.14967	.14737	.14513	.14295	.14082	.13873	.13670	.13471	.13277	.13087	.12902
92	66	.18293	.17995	.17705	.17422	.17146	.16877	.16614	.16358	.16108	.15864	.15625	.15393	.15165	.14943	.14726	.14514	.14307	.14105	.13907	.13713
92	67	.19322	.19015	.18715	.18422	.18137	.17858	.17586	.17321	.17061	.16808	.16561	.16319	.16083	.15852	.15626	.15406	.15190	.14979	.14773	.14571
92	68	.20396	.20079	.19770	.19468	.19173	.18885	.18603	.18329	.18060	.17798	.17542	.17291	.17046	.16806	.16572	.16343	.16119	.15899	.15685	.15474
92	69	.21511	.21184	.20866	.20555	.20250	.19953	.19663	.19379	.19102	.18830	.18565	.18306	.18052	.17803	.17561	.17323	.17090	.16862	.16639	.16421
92	70	.22661	.22326	.21998	.21678	.21364	.21058	.20759	.20466	.20180	.19900	.19626	.19358	.19095	.18838	.18587	.18341	.18100	.17864	.17632	.17406
92	71	.23841	.23497	.23161	.22832	.22510	.22195	.21887	.21586	.21291	.21002	.20719	.20443	.20172	.19906	.19646	.19392	.19142	.18898	.18659	.18424

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Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
92	72	.25049	.24696	.24352	.24014	.23684	.23360	.23044	.22734	.22431	.22134	.21843	.21558	.21278	.21005	.20737	.20474	.20216	.19964	.19716	.19473
92	73	.26282	.25922	.25568	.25223	.24884	.24553	.24228	.23910	.23599	.23293	.22994	.22701	.22414	.22132	.21856	.21585	.21320	.21059	.20804	.20553
92	74	.27546	.27178	.26817	.26464	.26117	.25778	.25446	.25120	.24800	.24487	.24180	.23879	.23584	.23295	.23011	.22732	.22459	.22190	.21927	.21669
92	75	.28845	.28470	.28102	.27741	.27388	.27041	.26701	.26368	.26041	.25720	.25406	.25097	.24795	.24498	.24206	.23920	.23639	.23363	.23093	.22827
92	76	.30184	.29802	.29427	.29060	.28699	.28346	.27999	.27659	.27325	.26997	.26676	.26360	.26050	.25746	.25447	.25154	.24866	.24583	.24305	.24032
92	77	.31559	.31171	.30791	.30417	.30051	.29691	.29338	.28991	.28651	.28316	.27988	.27666	.27349	.27038	.26733	.26433	.26138	.25848	.25564	.25284
92	78	.32967	.32574	.32188	.31809	.31437	.31071	.30712	.30360	.30014	.29673	.29339	.29011	.28688	.28371	.28059	.27753	.27452	.27156	.26865	.26578
92	79	.34397	.33999	.33608	.33224	.32847	.32477	.32113	.31755	.31403	.31058	.30718	.30384	.30056	.29733	.29416	.29104	.28797	.28495	.28198	.27906
92	80	.35833	.35431	.35037	.34649	.34268	.33893	.33524	.33162	.32806	.32455	.32111	.31772	.31439	.31111	.30788	.30471	.30159	.29852	.29549	.29252
92	81	.37265	.36860	.36462	.36071	.35686	.35308	.34935	.34569	.34209	.33854	.33506	.33163	.32825	.32492	.32165	.31843	.31527	.31215	.30907	.30605
92	82	.38685	.38278	.37878	.37484	.37096	.36714	.36339	.35969	.35606	.35248	.34895	.34549	.34207	.33871	.33540	.33214	.32893	.32577	.32265	.31958
92	83	.40092	.39683	.39281	.38885	.38495	.38111	.37733	.37361	.36995	.36634	.36278	.35928	.35584	.35244	.34910	.34580	.34256	.33936	.33621	.33310
92	84	.41492	.41082	.40678	.40281	.39889	.39504	.39124	.38750	.38382	.38019	.37661	.37309	.36962	.36620	.36282	.35950	.35623	.35300	.34982	.34668
92	85	.42886	.42476	.42072	.41674	.41282	.40896	.40515	.40140	.39770	.39406	.39046	.38692	.38343	.37999	.37660	.37326	.36996	.36671	.36350	.36034
92	86	.44260	.43850	.43447	.43049	.42657	.42270	.41889	.41514	.41143	.40778	.40418	.40063	.39713	.39368	.39027	.38691	.38360	.38033	.37711	.37393
92	87	.45594	.45186	.44783	.44386	.43995	.43609	.43228	.42852	.42482	.42117	.41757	.41401	.41051	.40705	.40363	.40027	.39694	.39367	.39043	.38724
92	88	.46884	.46477	.46076	.45681	.45291	.44906	.44526	.44151	.43782	.43417	.43057	.42702	.42351	.42005	.41664	.41327	.40994	.40666	.40342	.40022
92	89	.48126	.47722	.47323	.46929	.46541	.46157	.45779	.45406	.45037	.44674	.44315	.43960	.43610	.43265	.42924	.42587	.42255	.41927	.41603	.41283
92	90	.49314	.48912	.48516	.48124	.47738	.47357	.46981	.46609	.46242	.45880	.45523	.45170	.44821	.44477	.44137	.43801	.43469	.43141	.42818	.42498
92	91	.50428	.50029	.49636	.49247	.48863	.48485	.48111	.47741	.47376	.47016	.46660	.46309	.45962	.45619	.45280	.44946	.44615	.44288	.43966	.43647
92	92	.51452	.51056	.50666	.50280	.49899	.49523	.49151	.48784	.48422	.48063	.47710	.47360	.47015	.46673	.46336	.46003	.45674	.45348	.45027	.44709
93	0	.00906	.00896	.00886	.00877	.00868	.00859	.00851	.00842	.00834	.00827	.00819	.00812	.00805	.00798	.00792	.00785	.00779	.00773	.00767	.00761
93	1	.00326	.00318	.00311	.00304	.00297	.00291	.00285	.00279	.00273	.00268	.00262	.00257	.00253	.00248	.00244	.00239	.00235	.00231	.00227	.00224
93	2	.00311	.00303	.00295	.00288	.00280	.00274	.00267	.00261	.00255	.00250	.00244	.00239	.00234	.00229	.00225	.00220	.00216	.00212	.00208	.00204
93	3	.00313	.00304	.00296	.00288	.00280	.00273	.00267	.00260	.00254	.00248	.00242	.00237	.00231	.00226	.00221	.00217	.00212	.00208	.00204	.00200
93	4	.00324	.00314	.00306	.00297	.00289	.00282	.00275	.00268	.00261	.00255	.00249	.00243	.00237	.00232	.00226	.00221	.00217	.00212	.00208	.00203
93	5	.00342	.00332	.00323	.00314	.00305	.00297	.00289	.00282	.00275	.00268	.00262	.00255	.00249	.00243	.00238	.00233	.00227	.00222	.00218	.00213
93	6	.00365	.00355	.00345	.00335	.00326	.00317	.00309	.00301	.00293	.00286	.00279	.00272	.00266	.00260	.00254	.00248	.00242	.00237	.00232	.00227
93	7	.00394	.00383	.00372	.00362	.00352	.00343	.00334	.00326	.00317	.00309	.00302	.00295	.00288	.00281	.00275	.00268	.00262	.00257	.00251	.00246
93	8	.00428	.00416	.00405	.00394	.00383	.00373	.00364	.00355	.00346	.00337	.00329	.00321	.00314	.00307	.00300	.00293	.00287	.00280	.00274	.00269
93	9	.00469	.00456	.00444	.00432	.00421	.00410	.00400	.00390	.00381	.00371	.00363	.00354	.00346	.00339	.00331	.00324	.00317	.00310	.00304	.00297
93	10	.00517	.00503	.00490	.00477	.00465	.00454	.00443	.00432	.00422	.00412	.00403	.00394	.00385	.00377	.00369	.00361	.00354	.00346	.00339	.00333
93	11	.00571	.00556	.00542	.00529	.00516	.00504	.00492	.00481	.00470	.00459	.00449	.00440	.00430	.00421	.00413	.00404	.00396	.00388	.00381	.00374
93	12	.00631	.00615	.00600	.00586	.00572	.00559	.00546	.00534	.00523	.00511	.00501	.00490	.00480	.00471	.00461	.00453	.00444	.00436	.00427	.00420
93	13	.00693	.00676	.00660	.00645	.00630	.00616	.00603	.00590	.00577	.00566	.00554	.00543	.00532	.00522	.00512	.00503	.00494	.00485	.00476	.00468
93	14	.00752	.00735	.00718	.00701	.00686	.00671	.00657	.00643	.00630	.00617	.00605	.00594	.00582	.00571	.00561	.00551	.00541	.00532	.00522	.00514
93	15	.00807	.00789	.00771	.00754	.00737	.00722	.00707	.00692	.00678	.00665	.00652	.00640	.00628	.00616	.00605	.00594	.00584	.00574	.00564	.00555
93	16	.00856	.00837	.00818	.00800	.00782	.00766	.00750	.00735	.00720	.00706	.00693	.00680	.00667	.00655	.00643	.00632	.00621	.00610	.00600	.00590
93	17	.00900	.00880	.00860	.00841	.00822	.00805	.00788	.00772	.00757	.00742	.00728	.00714	.00701	.00688	.00676	.00664	.00653	.00641	.00631	.00620
93	18	.00941	.00919	.00898	.00878	.00858	.00840	.00823	.00806	.00789	.00774	.00759	.00744	.00731	.00717	.00704	.00692	.00680	.00668	.00657	.00646
93	19	.00980	.00957	.00935	.00914	.00894	.00875	.00856	.00838	.00821	.00805	.00789	.00774	.00759	.00745	.00732	.00719	.00706	.00694	.00682	.00671
93	20	.01022	.00998	.00974	.00952	.00931	.00911	.00891	.00872	.00854	.00837	.00820	.00804	.00789	.00774	.00760	.00746	.00733	.00720	.00708	.00696
93	21	.01067	.01041	.01017	.00993	.00971	.00949	.00928	.00909	.00890	.00871	.00854	.00837	.00821	.00805	.00790	.00776	.00762	.00748	.00735	.00723
93	22	.01114	.01086	.01060	.01036	.01012	.00989	.00967	.00946	.00926	.00907	.00889	.00871	.00854	.00837	.00821	.00806	.00791	.00777	.00764	.00750
93	23	.01164	.01135	.01108	.01082	.01056	.01032	.01009	.00987	.00966	.00946	.00926	.00907	.00889	.00872	.00855	.00839	.00824	.00809	.00794	.00780
93	24	.01220	.01190	.01160	.01132	.01106	.01080	.01056	.01032	.01010	.00988	.00968	.00948	.00929	.00910	.00893	.00876	.00859	.00843	.00828	.00813
93	25	.01282	.01250	.01219	.01189	.01161	.01134	.01108	.01083	.01059	.01037	.01015	.00994	.00973	.00954	.00935	.00917	.00899	.00883	.00866	.00851
93	26	.01351	.01317	.01284	.01252	.01222	.01194	.01166	.01140	.01114	.01090	.01067	.01044	.01023	.01002	.00982	.00963	.00945	.00927	.00909	.00893
93	27	.01429	.01392	.01357	.01324	.01292	.01261	.01232	.01204	.01177	.01151	.01126	.01103	.01080	.01058	.01036	.01016	.00996	.00977	.00959	.00941
93	28	.01513	.01474	.01437	.01401	.01367	.01335	.01303	.01274	.01245	.01217	.01191	.01166	.01141	.01118	.01095	.01074	.01053	.01032	.01013	.00994

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

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
93	29	.01604	.01563	.01523	.01485	.01449	.01415	.01382	.01350	.01319	.01290	.01262	.01235	.01209	.01184	.01160	.01137	.01114	.01093	.01072	.01052
93	30	.01703	.01659	.01616	.01576	.01538	.01501	.01466	.01432	.01399	.01368	.01338	.01309	.01282	.01255	.01229	.01205	.01181	.01158	.01136	.01114
93	31	.01808	.01761	.01716	.01674	.01633	.01593	.01556	.01520	.01485	.01452	.01420	.01389	.01359	.01331	.01304	.01277	.01252	.01227	.01204	.01181
93	32	.01922	.01872	.01824	.01779	.01735	.01693	.01653	.01614	.01577	.01542	.01508	.01475	.01443	.01413	.01384	.01356	.01329	.01302	.01277	.01253
93	33	.02045	.01992	.01941	.01893	.01846	.01801	.01759	.01718	.01678	.01640	.01604	.01569	.01535	.01503	.01471	.01441	.01412	.01384	.01357	.01331
93	34	.02178	.02122	.02068	.02016	.01966	.01919	.01873	.01829	.01787	.01746	.01708	.01670	.01634	.01600	.01566	.01534	.01503	.01473	.01444	.01416
93	35	.02324	.02264	.02206	.02151	.02098	.02047	.01998	.01951	.01906	.01863	.01822	.01782	.01743	.01706	.01670	.01636	.01603	.01571	.01540	.01510
93	36	.02481	.02417	.02356	.02297	.02240	.02186	.02134	.02084	.02036	.01990	.01945	.01902	.01861	.01822	.01783	.01747	.01711	.01677	.01644	.01612
93	37	.02652	.02584	.02518	.02455	.02395	.02337	.02282	.02228	.02177	.02127	.02080	.02034	.01990	.01948	.01907	.01867	.01829	.01793	.01757	.01723
93	38	.02839	.02766	.02696	.02629	.02565	.02503	.02443	.02386	.02332	.02279	.02228	.02179	.02132	.02087	.02043	.02000	.01960	.01920	.01882	.01845
93	39	.03042	.02964	.02890	.02818	.02750	.02684	.02620	.02559	.02501	.02444	.02390	.02338	.02287	.02239	.02192	.02146	.02103	.02060	.02020	.01980
93	40	.03264	.03181	.03102	.03026	.02953	.02882	.02815	.02749	.02687	.02627	.02568	.02512	.02458	.02406	.02356	.02308	.02261	.02215	.02172	.02129
93	41	.03507	.03419	.03335	.03254	.03176	.03101	.03029	.02959	.02892	.02828	.02766	.02706	.02648	.02592	.02538	.02486	.02436	.02388	.02341	.02295
93	42	.03773	.03679	.03590	.03503	.03420	.03340	.03263	.03189	.03118	.03049	.02982	.02918	.02856	.02797	.02739	.02683	.02630	.02578	.02527	.02479
93	43	.04062	.03963	.03867	.03775	.03687	.03601	.03519	.03440	.03364	.03290	.03220	.03151	.03085	.03021	.02960	.02900	.02842	.02786	.02733	.02680
93	44	.04375	.04270	.04168	.04070	.03976	.03885	.03798	.03714	.03633	.03554	.03478	.03405	.03335	.03266	.03201	.03137	.03075	.03015	.02957	.02901
93	45	.04712	.04600	.04492	.04388	.04288	.04191	.04098	.04008	.03922	.03838	.03757	.03679	.03604	.03531	.03461	.03393	.03327	.03263	.03201	.03141
93	46	.05073	.04954	.04839	.04729	.04623	.04520	.04421	.04326	.04233	.04144	.04058	.03975	.03895	.03817	.03742	.03669	.03598	.03530	.03464	.03400
93	47	.05457	.05331	.05210	.05093	.04980	.04871	.04766	.04664	.04566	.04472	.04380	.04292	.04206	.04123	.04043	.03965	.03890	.03817	.03746	.03677
93	48	.05867	.05734	.05605	.05481	.05362	.05246	.05135	.05027	.04923	.04822	.04725	.04631	.04540	.04451	.04366	.04283	.04203	.04125	.04049	.03976
93	49	.06304	.06163	.06027	.05896	.05770	.05647	.05529	.05415	.05305	.05198	.05094	.04994	.04897	.04803	.04712	.04624	.04538	.04455	.04375	.04297
93	50	.06771	.06622	.06479	.06340	.06206	.06077	.05952	.05831	.05714	.05600	.05490	.05384	.05281	.05181	.05085	.04991	.04900	.04811	.04726	.04642
93	51	.07267	.07111	.06959	.06813	.06672	.06535	.06403	.06275	.06151	.06031	.05914	.05801	.05692	.05586	.05483	.05384	.05287	.05193	.05102	.05013
93	52	.07792	.07627	.07468	.07314	.07165	.07020	.06880	.06745	.06614	.06487	.06364	.06244	.06129	.06016	.05907	.05802	.05699	.05599	.05502	.05408
93	53	.08347	.08173	.08005	.07843	.07686	.07534	.07386	.07243	.07105	.06971	.06841	.06714	.06592	.06473	.06357	.06245	.06136	.06030	.05927	.05827
93	54	.08931	.08748	.08572	.08401	.08236	.08076	.07920	.07770	.07624	.07482	.07345	.07211	.07082	.06956	.06834	.06715	.06600	.06488	.06379	.06273
93	55	.09546	.09355	.09170	.08990	.08817	.08648	.08485	.08326	.08172	.08023	.07878	.07738	.07601	.07468	.07339	.07214	.07092	.06973	.06857	.06745
93	56	.10194	.09994	.09800	.09611	.09429	.09252	.09080	.08914	.08752	.08595	.08442	.08294	.08150	.08010	.07874	.07741	.07612	.07487	.07365	.07246
93	57	.10875	.10665	.10462	.10265	.10073	.09888	.09708	.09533	.09363	.09197	.09037	.08881	.08729	.08582	.08438	.08299	.08163	.08030	.07902	.07776
93	58	.11586	.11367	.11154	.10948	.10748	.10553	.10364	.10181	.10003	.09829	.09661	.09497	.09337	.09182	.09031	.08884	.08741	.08601	.08466	.08333
93	59	.12325	.12096	.11874	.11659	.11450	.11246	.11049	.10856	.10670	.10488	.10311	.10139	.09971	.09808	.09650	.09495	.09345	.09198	.09055	.08915
93	60	.13093	.12855	.12623	.12398	.12180	.11967	.11760	.11559	.11364	.11174	.10988	.10808	.10633	.10462	.10295	.10133	.09974	.09820	.09670	.09523
93	61	.13892	.13644	.13403	.13169	.12941	.12719	.12503	.12293	.12089	.11890	.11696	.11507	.11324	.11144	.10970	.10800	.10634	.10472	.10314	.10160
93	62	.14728	.14470	.14220	.13976	.13738	.13507	.13282	.13063	.12850	.12642	.12439	.12242	.12050	.11862	.11679	.11501	.11327	.11157	.10992	.10830
93	63	.15603	.15335	.15075	.14821	.14574	.14333	.14099	.13871	.13648	.13432	.13220	.13014	.12813	.12617	.12426	.12240	.12058	.11880	.11706	.11537
93	64	.16516	.16238	.15968	.15704	.15448	.15198	.14954	.14716	.14485	.14259	.14039	.13824	.13614	.13410	.13210	.13015	.12825	.12639	.12457	.12280
93	65	.17468	.17180	.16900	.16627	.16361	.16101	.15848	.15601	.15360	.15125	.14896	.14672	.14454	.14241	.14032	.13829	.13630	.13436	.13246	.13061
93	66	.18463	.18165	.17875	.17592	.17317	.17048	.16785	.16529	.16279	.16035	.15797	.15564	.15337	.15115	.14898	.14686	.14479	.14276	.14078	.13885
93	67	.19505	.19198	.18898	.18606	.18321	.18042	.17771	.17505	.17246	.16993	.16746	.16504	.16268	.16037	.15811	.15591	.15375	.15164	.14958	.14756
93	68	.20593	.20277	.19968	.19666	.19371	.19084	.18803	.18528	.18260	.17997	.17741	.17491	.17246	.17006	.16772	.16543	.16319	.16099	.15884	.15674
93	69	.21724	.21398	.21080	.20769	.20465	.20168	.19878	.19594	.19317	.19046	.18781	.18521	.18268	.18019	.17777	.17539	.17306	.17078	.16855	.16637
93	70	.22891	.22556	.22229	.21909	.21596	.21290	.20991	.20699	.20412	.20133	.19859	.19591	.19328	.19071	.18820	.18574	.18333	.18097	.17865	.17639
93	71	.24089	.23745	.23409	.23081	.22759	.22445	.22137	.21836	.21541	.21252	.20970	.20694	.20423	.20157	.19898	.19643	.19394	.19149	.18910	.18675
93	72	.25316	.24963	.24619	.24282	.23952	.23629	.23313	.23003	.22700	.22403	.22112	.21828	.21548	.21275	.21007	.20744	.20487	.20234	.19987	.19744
93	73	.26568	.26208	.25856	.25510	.25172	.24841	.24517	.24199	.23888	.23583	.23284	.22991	.22704	.22422	.22146	.21876	.21610	.21350	.21094	.20844
93	74	.27853	.27485	.27125	.26772	.26426	.26087	.25755	.25430	.25111	.24798	.24491	.24190	.23895	.23606	.23322	.23044	.22770	.22502	.22239	.21981
93	75	.29175	.28800	.28432	.28072	.27719	.27373	.27034	.26701	.26374	.26054	.25740	.25431	.25129	.24832	.24541	.24255	.23974	.23698	.23427	.23162
93	76	.30537	.30156	.29782	.29415	.29055	.28702	.28356	.28016	.27683	.27355	.27034	.26719	.26409	.26105	.25807	.25513	.25225	.24943	.24665	.24392
93	77	.31939	.31552	.31172	.30799	.30433	.30074	.29721	.29375	.29035	.28701	.28374	.28052	.27735	.27425	.27119	.26819	.26525	.26235	.25950	.25671
93	78	.33376	.32983	.32598	.32220	.31848	.31483	.31125	.30773	.30427	.30087	.29754	.29426	.29103	.28786	.28475	.28169	.27868	.27572	.27281	.26995

Ages											Interest Rate										
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
93	79	.34835	.34438	.34049	.33666	.33289	.32920	.32556	.32199	.31848	.31503	.31164	.30830	.30502	.30180	.29863	.29551	.29244	.28942	.28645	.28353
93	80	.36304	.35903	.35510	.35123	.34742	.34368	.34000	.33639	.33283	.32933	.32589	.32251	.31918	.31591	.31268	.30951	.30639	.30332	.30030	.29733
93	81	.37769	.37366	.36969	.36578	.36194	.35817	.35445	.35080	.34720	.34367	.34018	.33676	.33339	.33007	.32680	.32358	.32042	.31730	.31423	.31121
93	82	.39224	.38818	.38419	.38026	.37639	.37259	.36884	.36515	.36152	.35795	.35444	.35097	.34756	.34421	.34090	.33764	.33444	.33128	.32817	.32510
93	83	.40666	.40259	.39858	.39463	.39074	.38691	.38314	.37943	.37578	.37218	.36863	.36514	.36170	.35831	.35497	.35168	.34844	.34524	.34210	.33899
93	84	.42103	.41695	.41293	.40897	.40506	.40122	.39744	.39371	.39003	.38641	.38284	.37933	.37586	.37245	.36908	.36577	.36250	.35927	.35609	.35296
93	85	.43537	.43128	.42726	.42329	.41939	.41554	.41174	.40800	.40432	.40068	.39710	.39357	.39009	.38665	.38327	.37993	.37664	.37339	.37019	.36703
93	86	.44951	.44543	.44142	.43745	.43355	.42970	.42590	.42216	.41847	.41483	.41124	.40770	.40421	.40076	.39737	.39401	.39071	.38745	.38423	.38105
93	87	.46327	.45920	.45520	.45124	.44735	.44350	.43971	.43597	.43228	.42864	.42505	.42151	.41802	.41457	.41116	.40780	.40449	.40122	.39799	.39480
93	88	.47659	.47254	.46855	.46462	.46073	.45690	.45312	.44939	.44571	.44208	.43849	.43495	.43146	.42801	.42461	.42125	.41793	.41466	.41142	.40823
93	89	.48943	.48541	.48144	.47753	.47367	.46985	.46609	.46237	.45871	.45509	.45151	.44798	.44450	.44106	.43766	.43430	.43099	.42772	.42448	.42129
93	90	.50173	.49774	.49380	.48991	.48607	.48228	.47854	.47485	.47120	.46759	.46404	.46052	.45705	.45362	.45023	.44689	.44358	.44032	.43709	.43390
93	91	.51328	.50933	.50542	.50156	.49775	.49398	.49027	.48660	.48297	.47939	.47585	.47235	.46890	.46548	.46211	.45878	.45549	.45223	.44902	.44584
93	92	.52392	.51999	.51612	.51229	.50851	.50477	.50108	.49743	.49383	.49027	.48675	.48327	.47984	.47644	.47309	.46977	.46649	.46325	.46005	.45689
93	93	.53368	.52979	.52595	.52215	.51840	.51469	.51103	.50740	.50383	.50029	.49679	.49334	.48992	.48655	.48321	.47991	.47665	.47342	.47024	.46708
94	0	.00922	.00912	.00903	.00893	.00884	.00876	.00867	.00859	.00851	.00844	.00836	.00829	.00822	.00815	.00809	.00802	.00796	.00790	.00784	.00778
94	1	.00329	.00321	.00314	.00307	.00300	.00294	.00288	.00282	.00276	.00271	.00265	.00260	.00256	.00251	.00246	.00242	.00238	.00234	.00230	.00227
94	2	.00313	.00305	.00297	.00290	.00283	.00276	.00270	.00263	.00258	.00252	.00247	.00241	.00236	.00232	.00227	.00223	.00218	.00214	.00210	.00206
94	3	.00314	.00306	.00298	.00290	.00282	.00275	.00268	.00262	.00256	.00250	.00244	.00239	.00233	.00228	.00223	.00219	.00214	.00210	.00206	.00202
94	4	.00325	.00316	.00307	.00299	.00291	.00283	.00276	.00269	.00263	.00256	.00250	.00244	.00239	.00233	.00228	.00223	.00218	.00214	.00209	.00205
94	5	.00343	.00334	.00324	.00315	.00307	.00299	.00291	.00284	.00276	.00270	.00263	.00257	.00251	.00245	.00240	.00234	.00229	.00224	.00219	.00215
94	6	.00367	.00356	.00346	.00337	.00328	.00319	.00311	.00303	.00295	.00288	.00281	.00274	.00267	.00261	.00255	.00250	.00244	.00239	.00233	.00228
94	7	.00396	.00385	.00374	.00364	.00354	.00345	.00336	.00327	.00319	.00311	.00304	.00296	.00289	.00283	.00276	.00270	.00264	.00258	.00253	.00247
94	8	.00430	.00418	.00406	.00396	.00385	.00375	.00365	.00356	.00347	.00339	.00331	.00323	.00316	.00308	.00301	.00295	.00288	.00282	.00276	.00270
94	9	.00471	.00458	.00446	.00434	.00423	.00412	.00402	.00392	.00382	.00373	.00365	.00356	.00348	.00340	.00333	.00326	.00319	.00312	.00306	.00299
94	10	.00519	.00505	.00492	.00480	.00468	.00456	.00445	.00435	.00424	.00415	.00405	.00396	.00388	.00379	.00371	.00363	.00356	.00349	.00342	.00335
94	11	.00574	.00559	.00545	.00532	.00519	.00506	.00495	.00483	.00472	.00462	.00452	.00442	.00433	.00424	.00415	.00407	.00399	.00391	.00384	.00376
94	12	.00634	.00619	.00604	.00589	.00576	.00562	.00550	.00538	.00526	.00515	.00504	.00494	.00484	.00474	.00465	.00456	.00447	.00439	.00431	.00423
94	13	.00697	.00680	.00664	.00649	.00634	.00620	.00607	.00594	.00582	.00570	.00558	.00547	.00537	.00527	.00517	.00507	.00498	.00489	.00480	.00472
94	14	.00757	.00740	.00723	.00707	.00691	.00676	.00662	.00648	.00635	.00623	.00610	.00599	.00588	.00577	.00566	.00556	.00546	.00537	.00528	.00519
94	15	.00813	.00794	.00777	.00760	.00743	.00727	.00712	.00698	.00684	.00671	.00658	.00646	.00634	.00622	.00611	.00600	.00590	.00580	.00570	.00561
94	16	.00863	.00843	.00824	.00806	.00789	.00772	.00756	.00741	.00727	.00713	.00699	.00686	.00673	.00661	.00650	.00638	.00627	.00617	.00607	.00597
94	17	.00907	.00886	.00866	.00847	.00829	.00812	.00795	.00779	.00764	.00749	.00735	.00721	.00708	.00695	.00683	.00671	.00659	.00648	.00638	.00627
94	18	.00948	.00926	.00905	.00885	.00866	.00847	.00830	.00813	.00797	.00781	.00766	.00752	.00738	.00724	.00711	.00699	.00687	.00675	.00664	.00653
94	19	.00988	.00965	.00943	.00921	.00901	.00882	.00863	.00846	.00829	.00812	.00796	.00781	.00767	.00753	.00739	.00726	.00713	.00701	.00689	.00678
94	20	.01030	.01005	.00982	.00960	.00938	.00918	.00899	.00880	.00862	.00845	.00828	.00812	.00797	.00782	.00768	.00754	.00741	.00728	.00716	.00704
94	21	.01075	.01049	.01024	.01001	.00978	.00957	.00936	.00916	.00897	.00879	.00862	.00845	.00829	.00813	.00798	.00784	.00770	.00756	.00743	.00731
94	22	.01122	.01094	.01068	.01043	.01020	.00997	.00975	.00954	.00934	.00915	.00897	.00879	.00862	.00845	.00830	.00814	.00800	.00785	.00772	.00758
94	23	.01172	.01144	.01116	.01090	.01065	.01041	.01017	.00995	.00974	.00954	.00934	.00916	.00898	.00880	.00863	.00847	.00832	.00817	.00802	.00788
94	24	.01228	.01198	.01169	.01141	.01114	.01089	.01064	.01041	.01018	.00997	.00976	.00956	.00937	.00919	.00901	.00884	.00868	.00852	.00836	.00822
94	25	.01291	.01258	.01227	.01198	.01170	.01143	.01117	.01092	.01068	.01045	.01023	.01002	.00982	.00962	.00944	.00926	.00908	.00891	.00875	.00859
94	26	.01360	.01326	.01293	.01261	.01231	.01203	.01175	.01149	.01123	.01099	.01076	.01053	.01032	.01011	.00991	.00972	.00954	.00936	.00918	.00902
94	27	.01438	.01401	.01366	.01333	.01301	.01270	.01241	.01213	.01186	.01160	.01136	.01112	.01089	.01067	.01046	.01025	.01006	.00987	.00968	.00951
94	28	.01522	.01483	.01446	.01411	.01377	.01344	.01313	.01283	.01255	.01227	.01201	.01176	.01151	.01128	.01105	.01083	.01062	.01042	.01023	.01004
94	29	.01614	.01573	.01533	.01496	.01459	.01425	.01392	.01360	.01329	.01300	.01272	.01245	.01219	.01194	.01170	.01147	.01125	.01103	.01082	.01062
94	30	.01713	.01669	.01627	.01587	.01548	.01512	.01476	.01442	.01410	.01379	.01349	.01320	.01292	.01266	.01240	.01215	.01192	.01169	.01146	.01125
94	31	.01819	.01772	.01728	.01685	.01644	.01605	.01567	.01531	.01496	.01463	.01431	.01400	.01371	.01342	.01315	.01289	.01263	.01239	.01215	.01192
94	32	.01933	.01884	.01836	.01790	.01747	.01705	.01665	.01626	.01589	.01554	.01520	.01487	.01455	.01425	.01396	.01368	.01341	.01314	.01289	.01265
94	33	.02058	.02004	.01954	.01905	.01858	.01814	.01771	.01730	.01691	.01653	.01616	.01581	.01548	.01515	.01484	.01454	.01425	.01397	.01370	.01344
94	34	.02191	.02135	.02081	.02029	.01979	.01932	.01886	.01842	.01800	.01760	.01721	.01683	.01647	.01613	.01579	.01547	.01516	.01486	.01457	.01429

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

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
94	35	.02338	.02277	.02220	.02164	.02111	.02061	.02012	.01965	.01920	.01877	.01835	.01795	.01757	.01720	.01684	.01650	.01617	.01585	.01554	.01524
94	36	.02496	.02432	.02370	.02311	.02255	.02200	.02148	.02098	.02050	.02004	.01960	.01917	.01876	.01836	.01798	.01761	.01726	.01691	.01658	.01626
94	37	.02667	.02599	.02533	.02471	.02410	.02352	.02297	.02243	.02192	.02143	.02095	.02050	.02006	.01963	.01922	.01883	.01845	.01808	.01772	.01738
94	38	.02855	.02782	.02712	.02645	.02581	.02519	.02460	.02403	.02348	.02295	.02244	.02195	.02148	.02103	.02059	.02017	.01976	.01937	.01899	.01862
94	39	.03059	.02981	.02907	.02835	.02767	.02701	.02637	.02577	.02518	.02462	.02407	.02355	.02304	.02256	.02209	.02164	.02120	.02078	.02037	.01997
94	40	.03282	.03199	.03120	.03044	.02971	.02900	.02833	.02768	.02705	.02645	.02587	.02531	.02477	.02425	.02375	.02326	.02279	.02234	.02190	.02148
94	41	.03527	.03439	.03354	.03273	.03195	.03120	.03048	.02979	.02912	.02847	.02785	.02725	.02668	.02612	.02558	.02506	.02456	.02407	.02360	.02315
94	42	.03794	.03700	.03611	.03524	.03441	.03361	.03284	.03210	.03139	.03070	.03004	.02939	.02878	.02818	.02760	.02705	.02651	.02599	.02549	.02500
94	43	.04085	.03985	.03890	.03798	.03709	.03624	.03542	.03463	.03387	.03313	.03243	.03174	.03108	.03044	.02983	.02923	.02865	.02810	.02756	.02703
94	44	.04400	.04295	.04193	.04095	.04001	.03910	.03823	.03739	.03658	.03579	.03503	.03430	.03360	.03292	.03226	.03162	.03100	.03040	.02983	.02927
94	45	.04739	.04627	.04519	.04415	.04315	.04218	.04125	.04036	.03949	.03865	.03785	.03707	.03631	.03558	.03488	.03420	.03354	.03290	.03228	.03168
94	46	.05102	.04983	.04869	.04758	.04652	.04550	.04451	.04355	.04263	.04174	.04088	.04005	.03925	.03847	.03772	.03699	.03628	.03560	.03494	.03430
94	47	.05489	.05363	.05242	.05125	.05012	.04903	.04798	.04697	.04599	.04504	.04413	.04324	.04238	.04155	.04075	.03997	.03922	.03849	.03778	.03710
94	48	.05902	.05769	.05640	.05517	.05397	.05282	.05170	.05063	.04958	.04858	.04760	.04666	.04575	.04487	.04401	.04318	.04238	.04160	.04085	.04011
94	49	.06342	.06201	.06066	.05935	.05808	.05686	.05568	.05454	.05343	.05236	.05133	.05033	.04936	.04842	.04751	.04663	.04577	.04494	.04413	.04335
94	50	.06812	.06664	.06521	.06382	.06248	.06119	.05994	.05873	.05756	.05642	.05533	.05426	.05323	.05224	.05127	.05033	.04942	.04854	.04768	.04684
94	51	.07313	.07156	.07005	.06859	.06718	.06581	.06449	.06321	.06197	.06077	.05960	.05848	.05738	.05632	.05530	.05430	.05333	.05239	.05148	.05059
94	52	.07842	.07677	.07518	.07364	.07215	.07070	.06931	.06795	.06664	.06537	.06414	.06295	.06179	.06067	.05958	.05852	.05749	.05650	.05553	.05458
94	53	.08401	.08228	.08060	.07898	.07741	.07588	.07441	.07298	.07160	.07026	.06896	.06769	.06647	.06528	.06413	.06300	.06191	.06086	.05983	.05883
94	54	.08990	.08808	.08632	.08461	.08296	.08136	.07980	.07830	.07684	.07542	.07405	.07271	.07142	.07016	.06894	.06775	.06660	.06548	.06439	.06333
94	55	.09611	.09420	.09235	.09056	.08882	.08713	.08550	.08392	.08238	.08089	.07944	.07803	.07666	.07534	.07405	.07279	.07157	.07039	.06923	.06811
94	56	.10265	.10064	.09870	.09682	.09500	.09323	.09151	.08985	.08823	.08666	.08514	.08365	.08221	.08081	.07945	.07813	.07684	.07559	.07437	.07318
94	57	.10951	.10742	.10539	.10342	.10151	.09965	.09785	.09610	.09440	.09275	.09115	.08959	.08807	.08660	.08516	.08377	.08241	.08109	.07980	.07854
94	58	.11669	.11450	.11238	.11032	.10832	.10637	.10449	.10265	.10087	.09914	.09745	.09581	.09422	.09267	.09116	.08969	.08826	.08686	.08551	.08418
94	59	.12416	.12187	.11965	.11750	.11541	.11338	.11140	.10948	.10761	.10579	.10403	.10231	.10063	.09900	.09742	.09587	.09437	.09290	.09147	.09008
94	60	.13191	.12953	.12721	.12497	.12278	.12066	.11859	.11658	.11463	.11273	.11088	.10907	.10732	.10561	.10394	.10232	.10074	.09920	.09769	.09623
94	61	.13998	.13750	.13509	.13275	.13047	.12826	.12610	.12400	.12196	.11997	.11803	.11615	.11431	.11252	.11077	.10907	.10741	.10579	.10421	.10267
94	62	.14842	.14585	.14334	.14090	.13853	.13622	.13397	.13178	.12965	.12757	.12555	.12358	.12166	.11978	.11795	.11617	.11443	.11273	.11108	.10946
94	63	.15726	.15458	.15198	.14945	.14698	.14457	.14223	.13995	.13773	.13556	.13345	.13139	.12938	.12742	.12551	.12365	.12183	.12005	.11831	.11662
94	64	.16648	.16371	.16100	.15837	.15581	.15331	.15088	.14850	.14619	.14393	.14173	.13958	.13749	.13544	.13345	.13150	.12959	.12774	.12592	.12415
94	65	.17610	.17323	.17043	.16770	.16504	.16245	.15992	.15745	.15505	.15270	.15041	.14817	.14599	.14386	.14178	.13974	.13775	.13581	.13392	.13206
94	66	.18616	.18319	.18029	.17747	.17472	.17203	.16940	.16685	.16435	.16191	.15953	.15720	.15493	.15271	.15054	.14842	.14635	.14433	.14235	.14041
94	67	.19671	.19364	.19065	.18773	.18488	.18210	.17938	.17673	.17414	.17161	.16914	.16672	.16436	.16206	.15980	.15760	.15544	.15333	.15127	.14925
94	68	.20772	.20456	.20148	.19846	.19552	.19264	.18984	.18709	.18441	.18179	.17923	.17673	.17428	.17188	.16954	.16725	.16501	.16282	.16067	.15857
94	69	.21917	.21592	.21274	.20963	.20660	.20363	.20073	.19790	.19513	.19242	.18977	.18718	.18464	.18216	.17974	.17736	.17503	.17276	.17053	.16834
94	70	.23100	.22765	.22438	.22119	.21806	.21501	.21202	.20910	.20624	.20344	.20071	.19803	.19541	.19284	.19033	.18787	.18546	.18310	.18079	.17852
94	71	.24314	.23971	.23635	.23307	.22986	.22672	.22365	.22064	.21769	.21481	.21199	.20923	.20652	.20387	.20127	.19873	.19624	.19379	.19140	.18905
94	72	.25558	.25206	.24862	.24526	.24196	.23874	.23558	.23249	.22946	.22649	.22359	.22074	.21795	.21522	.21254	.20991	.20734	.20482	.20234	.19992
94	73	.26828	.26469	.26117	.25772	.25435	.25104	.24780	.24463	.24152	.23847	.23549	.23256	.22969	.22688	.22412	.22141	.21876	.21616	.21360	.21110
94	74	.28132	.27765	.27405	.27053	.26708	.26370	.26038	.25713	.25394	.25082	.24775	.24475	.24180	.23891	.23607	.23329	.23056	.22788	.22525	.22266
94	75	.29474	.29100	.28733	.28374	.28021	.27676	.27337	.27004	.26678	.26358	.26045	.25737	.25434	.25138	.24847	.24561	.24280	.24005	.23734	.23468
94	76	.30859	.30479	.30105	.29739	.29380	.29028	.28682	.28343	.28009	.27683	.27362	.27047	.26737	.26434	.26135	.25842	.25555	.25272	.24994	.24721
94	77	.32285	.31899	.31520	.31148	.30782	.30424	.30072	.29726	.29387	.29053	.28726	.28404	.28088	.27778	.27473	.27173	.26879	.26589	.26305	.26025
94	78	.33748	.33356	.32972	.32595	.32224	.31860	.31502	.31151	.30805	.30466	.30133	.29805	.29483	.29167	.28856	.28550	.28249	.27953	.27662	.27376
94	79	.35236	.34840	.34451	.34069	.33693	.33324	.32962	.32605	.32255	.31910	.31572	.31239	.30911	.30589	.30272	.29961	.29654	.29353	.29056	.28764
94	80	.36734	.36334	.35942	.35556	.35176	.34803	.34436	.34075	.33720	.33371	.33028	.32690	.32358	.32031	.31709	.31392	.31081	.30774	.30472	.30175
94	81	.38230	.37828	.37432	.37043	.36660	.36283	.35913	.35548	.35189	.34836	.34489	.34147	.33810	.33479	.33153	.32831	.32515	.32204	.31897	.31595
94	82	.39717	.39312	.38914	.38522	.38137	.37757	.37384	.37016	.36654	.36298	.35947	.35601	.35261	.34926	.34596	.34271	.33950	.33635	.33324	.33018
94	83	.41192	.40786	.40386	.39993	.39605	.39224	.38848	.38478	.38113	.37754	.37400	.37052	.36709	.36370	.36037	.35709	.35385	.35066	.34752	.34442
94	84	.42663	.42257	.41856	.41462	.41073	.40690	.40312	.39941	.39574	.39213	.38857	.38507	.38161	.37820	.37485	.37154	.36827	.36505	.36188	.35875

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
94	85	.44133	.43727	.43326	.42931	.42542	.42159	.41780	.41408	.41040	.40678	.40321	.39969	.39622	.39279	.38941	.38608	.38280	.37956	.37636	.37321
94	86	.45586	.45180	.44780	.44386	.43997	.43613	.43235	.42862	.42495	.42132	.41774	.41421	.41073	.40730	.40391	.40057	.39727	.39401	.39080	.38763
94	87	.47000	.46596	.46197	.45804	.45416	.45034	.44656	.44284	.43916	.43554	.43196	.42843	.42495	.42151	.41811	.41477	.41146	.40820	.40498	.40180
94	88	.48372	.47970	.47573	.47181	.46795	.46414	.46038	.45666	.45300	.44938	.44581	.44228	.43881	.43537	.43198	.42863	.42532	.42206	.41883	.41565
94	89	.49696	.49296	.48902	.48513	.48129	.47750	.47375	.47006	.46641	.46280	.45925	.45573	.45226	.44883	.44545	.44211	.43880	.43554	.43232	.42914
94	90	.50966	.50570	.50178	.49792	.49411	.49034	.48662	.48294	.47932	.47573	.47219	.46869	.46524	.46182	.45845	.45512	.45183	.44858	.44536	.44219
94	91	.52161	.51768	.51380	.50997	.50618	.50244	.49875	.49510	.49149	.48793	.48441	.48094	.47750	.47410	.47075	.46743	.46415	.46091	.45771	.45455
94	92	.53261	.52872	.52487	.52107	.51732	.51361	.50995	.50632	.50274	.49921	.49571	.49225	.48884	.48546	.48212	.47882	.47556	.47234	.46915	.46600
94	93	.54273	.53887	.53506	.53129	.52757	.52389	.52026	.51666	.51311	.50959	.50612	.50269	.49929	.49594	.49262	.48934	.48610	.48289	.47972	.47658
94	94	.55211	.54829	.54451	.54078	.53709	.53344	.52983	.52626	.52274	.51925	.51580	.51239	.50902	.50569	.50239	.49913	.49591	.49272	.48956	.48644
95	0	.00938	.00928	.00919	.00909	.00900	.00892	.00884	.00875	.00868	.00860	.00853	.00846	.00839	.00832	.00826	.00819	.00813	.00807	.00801	.00795
95	1	.00332	.00324	.00317	.00310	.00303	.00296	.00290	.00284	.00279	.00273	.00268	.00263	.00258	.00254	.00249	.00245	.00241	.00237	.00233	.00229
95	2	.00315	.00307	.00299	.00292	.00285	.00278	.00272	.00266	.00260	.00254	.00249	.00243	.00239	.00234	.00229	.00225	.00220	.00216	.00212	.00209
95	3	.00316	.00308	.00299	.00292	.00284	.00277	.00270	.00264	.00258	.00252	.00246	.00240	.00235	.00230	.00225	.00221	.00216	.00212	.00208	.00204
95	4	.00327	.00318	.00309	.00301	.00293	.00285	.00278	.00271	.00264	.00258	.00252	.00246	.00240	.00235	.00230	.00225	.00220	.00215	.00211	.00207
95	5	.00345	.00335	.00326	.00317	.00308	.00300	.00292	.00285	.00278	.00271	.00265	.00258	.00252	.00247	.00241	.00236	.00231	.00226	.00221	.00216
95	6	.00368	.00358	.00348	.00338	.00329	.00320	.00312	.00304	.00296	.00289	.00282	.00275	.00269	.00263	.00257	.00251	.00245	.00240	.00235	.00230
95	7	.00397	.00386	.00375	.00365	.00355	.00346	.00337	.00329	.00320	.00313	.00305	.00298	.00291	.00284	.00278	.00271	.00265	.00260	.00254	.00249
95	8	.00432	.00419	.00408	.00397	.00387	.00377	.00367	.00358	.00349	.00341	.00332	.00325	.00317	.00310	.00303	.00296	.00290	.00284	.00278	.00272
95	9	.00473	.00460	.00447	.00436	.00425	.00414	.00403	.00394	.00384	.00375	.00366	.00358	.00350	.00342	.00335	.00327	.00320	.00314	.00307	.00301
95	10	.00521	.00508	.00494	.00482	.00470	.00458	.00447	.00437	.00426	.00417	.00407	.00398	.00390	.00381	.00373	.00365	.00358	.00351	.00344	.00337
95	11	.00576	.00562	.00548	.00534	.00521	.00509	.00497	.00486	.00475	.00465	.00455	.00445	.00436	.00427	.00418	.00410	.00402	.00394	.00386	.00379
95	12	.00637	.00622	.00607	.00592	.00579	.00566	.00553	.00541	.00529	.00518	.00507	.00497	.00487	.00477	.00468	.00459	.00451	.00442	.00434	.00426
95	13	.00701	.00684	.00668	.00653	.00638	.00624	.00611	.00598	.00586	.00574	.00562	.00551	.00541	.00530	.00521	.00511	.00502	.00493	.00484	.00476
95	14	.00762	.00744	.00727	.00711	.00696	.00681	.00667	.00653	.00640	.00627	.00615	.00603	.00592	.00581	.00571	.00561	.00551	.00542	.00532	.00523
95	15	.00818	.00800	.00782	.00765	.00748	.00733	.00718	.00703	.00689	.00676	.00663	.00651	.00639	.00628	.00616	.00606	.00595	.00585	.00576	.00566
95	16	.00869	.00849	.00830	.00812	.00795	.00778	.00762	.00747	.00732	.00718	.00705	.00692	.00679	.00667	.00656	.00644	.00633	.00623	.00613	.00603
95	17	.00913	.00893	.00873	.00854	.00836	.00818	.00801	.00785	.00770	.00755	.00741	.00727	.00714	.00701	.00689	.00677	.00666	.00655	.00644	.00634
95	18	.00954	.00932	.00911	.00891	.00872	.00854	.00836	.00819	.00803	.00788	.00773	.00758	.00744	.00731	.00718	.00706	.00694	.00682	.00671	.00660
95	19	.00994	.00971	.00949	.00928	.00908	.00889	.00870	.00852	.00835	.00819	.00803	.00788	.00774	.00760	.00746	.00733	.00720	.00708	.00696	.00685
95	20	.01037	.01012	.00989	.00967	.00945	.00925	.00906	.00887	.00869	.00852	.00835	.00819	.00804	.00789	.00775	.00761	.00748	.00735	.00723	.00711
95	21	.01082	.01056	.01031	.01008	.00985	.00964	.00943	.00924	.00905	.00886	.00869	.00852	.00836	.00820	.00805	.00791	.00777	.00764	.00751	.00738
95	22	.01129	.01102	.01076	.01051	.01027	.01004	.00983	.00962	.00942	.00922	.00904	.00886	.00869	.00853	.00837	.00822	.00807	.00793	.00779	.00766
95	23	.01180	.01151	.01123	.01097	.01072	.01048	.01025	.01003	.00982	.00961	.00942	.00923	.00905	.00888	.00871	.00855	.00839	.00824	.00810	.00796
95	24	.01236	.01205	.01176	.01148	.01122	.01096	.01072	.01049	.01026	.01005	.00984	.00964	.00945	.00927	.00909	.00892	.00875	.00859	.00844	.00829
95	25	.01299	.01266	.01235	.01206	.01178	.01151	.01125	.01100	.01076	.01053	.01031	.01010	.00990	.00970	.00952	.00934	.00916	.00899	.00883	.00867
95	26	.01368	.01334	.01301	.01269	.01239	.01211	.01183	.01157	.01132	.01107	.01084	.01062	.01040	.01019	.01000	.00980	.00962	.00944	.00927	.00910
95	27	.01446	.01410	.01375	.01341	.01309	.01279	.01250	.01222	.01195	.01169	.01144	.01120	.01098	.01076	.01054	.01034	.01014	.00995	.00977	.00959
95	28	.01531	.01492	.01455	.01420	.01386	.01353	.01322	.01292	.01264	.01236	.01210	.01185	.01160	.01137	.01114	.01092	.01072	.01051	.01032	.01013
95	29	.01624	.01582	.01543	.01505	.01469	.01434	.01401	.01369	.01339	.01310	.01282	.01255	.01229	.01204	.01180	.01156	.01134	.01113	.01092	.01072
95	30	.01723	.01679	.01637	.01597	.01558	.01521	.01486	.01452	.01420	.01389	.01359	.01330	.01302	.01276	.01250	.01225	.01202	.01179	.01156	.01135
95	31	.01830	.01783	.01738	.01695	.01654	.01615	.01577	.01541	.01507	.01473	.01442	.01411	.01381	.01353	.01326	.01299	.01274	.01249	.01226	.01203
95	32	.01944	.01894	.01847	.01801	.01757	.01716	.01676	.01637	.01600	.01565	.01531	.01498	.01466	.01436	.01407	.01379	.01352	.01325	.01300	.01276
95	33	.02069	.02016	.01965	.01916	.01870	.01825	.01782	.01741	.01702	.01664	.01628	.01593	.01559	.01527	.01496	.01466	.01437	.01409	.01382	.01356
95	34	.02203	.02147	.02093	.02041	.01991	.01944	.01898	.01854	.01812	.01772	.01733	.01695	.01659	.01625	.01591	.01559	.01528	.01498	.01470	.01442
95	35	.02350	.02290	.02232	.02177	.02124	.02073	.02025	.01978	.01933	.01890	.01848	.01808	.01770	.01733	.01697	.01663	.01629	.01597	.01567	.01537
95	36	.02509	.02445	.02383	.02324	.02268	.02214	.02162	.02112	.02064	.02018	.01973	.01930	.01889	.01850	.01812	.01775	.01739	.01705	.01672	.01640
95	37	.02681	.02613	.02547	.02485	.02424	.02366	.02311	.02258	.02206	.02157	.02109	.02064	.02020	.01977	.01936	.01897	.01859	.01822	.01787	.01752
95	38	.02869	.02797	.02727	.02660	.02596	.02534	.02475	.02418	.02363	.02310	.02259	.02210	.02163	.02118	.02074	.02032	.01991	.01952	.01914	.01877
95	39	.03074	.02997	.02922	.02851	.02782	.02717	.02653	.02592	.02534	.02477	.02423	.02371	.02320	.02272	.02225	.02180	.02136	.02094	.02053	.02013

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

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
95	40	.03299	.03216	.03137	.03061	.02987	.02917	.02850	.02785	.02722	.02662	.02604	.02548	.02494	.02442	.02391	.02343	.02296	.02251	.02207	.02165
95	41	.03545	.03457	.03372	.03291	.03213	.03138	.03066	.02997	.02930	.02865	.02803	.02743	.02686	.02630	.02576	.02524	.02474	.02425	.02379	.02333
95	42	.03813	.03720	.03630	.03543	.03460	.03381	.03304	.03230	.03158	.03089	.03023	.02959	.02897	.02838	.02780	.02724	.02670	.02618	.02568	.02519
95	43	.04106	.04006	.03911	.03819	.03730	.03645	.03563	.03484	.03408	.03335	.03264	.03195	.03129	.03065	.03004	.02944	.02886	.02831	.02777	.02725
95	44	.04423	.04317	.04216	.04118	.04024	.03933	.03846	.03762	.03680	.03602	.03526	.03453	.03383	.03315	.03249	.03185	.03123	.03063	.03006	.02950
95	45	.04763	.04651	.04543	.04440	.04340	.04243	.04150	.04060	.03974	.03890	.03810	.03732	.03656	.03584	.03513	.03445	.03379	.03315	.03253	.03193
95	46	.05129	.05010	.04896	.04786	.04679	.04577	.04478	.04383	.04290	.04201	.04115	.04032	.03952	.03874	.03799	.03726	.03656	.03587	.03521	.03457
95	47	.05518	.05392	.05271	.05154	.05042	.04933	.04828	.04726	.04628	.04534	.04442	.04354	.04268	.04185	.04105	.04027	.03952	.03879	.03808	.03740
95	48	.05934	.05801	.05673	.05549	.05429	.05314	.05203	.05095	.04991	.04890	.04793	.04699	.04608	.04519	.04434	.04351	.04271	.04193	.04117	.04044
95	49	.06377	.06236	.06101	.05970	.05843	.05721	.05603	.05489	.05378	.05272	.05168	.05068	.04971	.04877	.04786	.04698	.04613	.04530	.04449	.04371
95	50	.06850	.06702	.06559	.06420	.06287	.06157	.06032	.05911	.05794	.05681	.05571	.05465	.05362	.05262	.05166	.05072	.04981	.04892	.04807	.04723
95	51	.07355	.07198	.07047	.06901	.06760	.06623	.06491	.06363	.06239	.06119	.06003	.05890	.05781	.05675	.05572	.05472	.05376	.05282	.05190	.05102
95	52	.07888	.07723	.07564	.07410	.07261	.07116	.06977	.06842	.06711	.06584	.06461	.06341	.06226	.06113	.06004	.05899	.05796	.05696	.05599	.05505
95	53	.08451	.08278	.08110	.07948	.07791	.07639	.07491	.07349	.07210	.07076	.06946	.06820	.06698	.06579	.06463	.06351	.06242	.06136	.06033	.05933
95	54	.09044	.08862	.08686	.08516	.08350	.08190	.08035	.07885	.07739	.07597	.07460	.07327	.07197	.07072	.06949	.06831	.06716	.06603	.06494	.06388
95	55	.09670	.09479	.09294	.09115	.08941	.08773	.08610	.08452	.08298	.08149	.08004	.07863	.07727	.07594	.07465	.07340	.07218	.07099	.06984	.06871
95	56	.10329	.10129	.09935	.09747	.09565	.09388	.09217	.09050	.08889	.08732	.08579	.08431	.08287	.08147	.08011	.07879	.07750	.07625	.07503	.07384
95	57	.11022	.10812	.10610	.10413	.10222	.10036	.09856	.09681	.09512	.09347	.09186	.09031	.08879	.08732	.08588	.08449	.08313	.08180	.08052	.07926
95	58	.11746	.11527	.11315	.11109	.10909	.10715	.10526	.10343	.10165	.09992	.09823	.09659	.09500	.09345	.09194	.09047	.08904	.08765	.08629	.08497
95	59	.12498	.12270	.12049	.11834	.11624	.11421	.11224	.11032	.10845	.10664	.10487	.10315	.10148	.09985	.09827	.09672	.09522	.09375	.09232	.09093
95	60	.13280	.13043	.12812	.12587	.12369	.12157	.11950	.11749	.11554	.11364	.11179	.10999	.10824	.10653	.10486	.10324	.10166	.10012	.09861	.09715
95	61	.14095	.13847	.13607	.13373	.13145	.12923	.12708	.12498	.12294	.12096	.11902	.11713	.11530	.11351	.11176	.11006	.10840	.10678	.10520	.10366
95	62	.14947	.14689	.14439	.14195	.13958	.13728	.13503	.13284	.13071	.12864	.12661	.12464	.12272	.12085	.11902	.11724	.11550	.11380	.11215	.11053
95	63	.15839	.15571	.15311	.15058	.14811	.14571	.14337	.14109	.13887	.13671	.13460	.13254	.13053	.12857	.12666	.12480	.12298	.12120	.11947	.11777
95	64	.16769	.16492	.16222	.15960	.15703	.15454	.15211	.14973	.14742	.14517	.14297	.14082	.13873	.13668	.13469	.13274	.13084	.12898	.12716	.12539
95	65	.17741	.17454	.17174	.16902	.16636	.16377	.16124	.15878	.15638	.15403	.15174	.14951	.14732	.14519	.14311	.14108	.13909	.13715	.13526	.13340
95	66	.18757	.18460	.18171	.17889	.17614	.17345	.17083	.16828	.16578	.16334	.16096	.15864	.15637	.15415	.15198	.14987	.14780	.14577	.14379	.14186
95	67	.19823	.19517	.19218	.18926	.18641	.18364	.18092	.17827	.17569	.17316	.17069	.16828	.16592	.16361	.16136	.15915	.15700	.15489	.15283	.15081
95	68	.20937	.20621	.20313	.20012	.19718	.19431	.19150	.18876	.18608	.18346	.18091	.17840	.17596	.17356	.17122	.16894	.16670	.16450	.16236	.16026
95	69	.22095	.21770	.21453	.21142	.20839	.20543	.20253	.19970	.19694	.19423	.19158	.18899	.18646	.18398	.18156	.17918	.17686	.17458	.17235	.17017
95	70	.23292	.22958	.22631	.22312	.22000	.21695	.21397	.21105	.20819	.20540	.20266	.19999	.19737	.19481	.19229	.18984	.18743	.18507	.18276	.18049
95	71	.24521	.24179	.23843	.23516	.23195	.22881	.22574	.22274	.21980	.21692	.21410	.21134	.20864	.20599	.20339	.20085	.19836	.19592	.19353	.19118
95	72	.25781	.25430	.25086	.24750	.24421	.24099	.23784	.23475	.23172	.22876	.22586	.22302	.22023	.21750	.21482	.21220	.20963	.20711	.20463	.20221
95	73	.27068	.26709	.26358	.26013	.25676	.25346	.25023	.24706	.24395	.24091	.23793	.23501	.23214	.22933	.22657	.22387	.22122	.21862	.21607	.21356
95	74	.28389	.28023	.27664	.27312	.26967	.26630	.26298	.25974	.25656	.25344	.25037	.24737	.24443	.24154	.23871	.23593	.23320	.23052	.22789	.22531
95	75	.29750	.29377	.29011	.28652	.28300	.27955	.27617	.27285	.26959	.26640	.26326	.26019	.25717	.25421	.25130	.24844	.24564	.24289	.24018	.23753
95	76	.31156	.30776	.30403	.30038	.29679	.29328	.28983	.28644	.28311	.27985	.27664	.27350	.27041	.26738	.26440	.26147	.25860	.25577	.25300	.25027
95	77	.32604	.32219	.31840	.31469	.31104	.30747	.30395	.30050	.29711	.29379	.29052	.28731	.28415	.28105	.27801	.27501	.27207	.26918	.26634	.26354
95	78	.34091	.33701	.33317	.32941	.32571	.32207	.31850	.31500	.31155	.30816	.30484	.30157	.29835	.29519	.29208	.28903	.28603	.28307	.28017	.27731
95	79	.35605	.35210	.34823	.34441	.34067	.33699	.33337	.32981	.32631	.32288	.31950	.31617	.31290	.30969	.30653	.30341	.30035	.29734	.29438	.29147
95	80	.37131	.36733	.36341	.35956	.35578	.35206	.34839	.34479	.34125	.33777	.33434	.33097	.32765	.32439	.32118	.31802	.31491	.31184	.30883	.30586
95	81	.38656	.38255	.37861	.37472	.37091	.36715	.36345	.35982	.35624	.35272	.34925	.34584	.34248	.33917	.33592	.33271	.32955	.32645	.32338	.32037
95	82	.40173	.39770	.39373	.38982	.38598	.38220	.37847	.37481	.37120	.36764	.36414	.36069	.35730	.35395	.35066	.34742	.34422	.34107	.33797	.33491
95	83	.41679	.41275	.40876	.40484	.40098	.39718	.39343	.38974	.38611	.38253	.37900	.37552	.37210	.36872	.36540	.36212	.35889	.35571	.35257	.34948
95	84	.43183	.42778	.42379	.41986	.41599	.41217	.40841	.40470	.40105	.39745	.39391	.39041	.38696	.38357	.38022	.37691	.37366	.37044	.36728	.36415
95	85	.44688	.44283	.43884	.43491	.43103	.42721	.42344	.41973	.41607	.41246	.40890	.40539	.40193	.39851	.39515	.39182	.38855	.38532	.38213	.37898
95	86	.46176	.45772	.45374	.44982	.44594	.44213	.43836	.43465	.43098	.42737	.42381	.42029	.41682	.41340	.41002	.40669	.40340	.40015	.39695	.39379
95	87	.47627	.47225	.46828	.46437	.46051	.45670	.45295	.44924	.44558	.44197	.43841	.43489	.43142	.42800	.42461	.42128	.41798	.41473	.41152	.40835
95	88	.49036	.48636	.48242	.47853	.47468	.47089	.46715	.46345	.45981	.45621	.45265	.44914	.44568	.44225	.43888	.43554	.43224	.42899	.42578	.42260
95	89	.50398	.50002	.49610	.49223	.48841	.48464	.48092	.47724	.47361	.47003	.46649	.46299	.45953	.45612	.45275	.44942	.44613	.44289	.43967	.43650

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
95	90	.51707	.51314	.50925	.50541	.50162	.49788	.49418	.49053	.48692	.48336	.47983	.47636	.47292	.46952	.46617	.46285	.45957	.45633	.45313	.44997
95	91	.52939	.52550	.52165	.51784	.51408	.51037	.50670	.50308	.49949	.49595	.49245	.48900	.48558	.48220	.47887	.47557	.47230	.46908	.46589	.46274
95	92	.54076	.53690	.53308	.52931	.52559	.52191	.51827	.51467	.51112	.50760	.50413	.50070	.49730	.49394	.49063	.48735	.48410	.48089	.47772	.47459
95	93	.55122	.54740	.54362	.53988	.53619	.53254	.52893	.52536	.52184	.51835	.51490	.51149	.50812	.50479	.50149	.49823	.49500	.49181	.48866	.48554
95	94	.56093	.55714	.55340	.54970	.54604	.54242	.53884	.53530	.53181	.52835	.52492	.52154	.51819	.51488	.51161	.50837	.50517	.50200	.49886	.49576
95	95	.57005	.56630	.56260	.55893	.55531	.55172	.54818	.54467	.54120	.53777	.53438	.53102	.52770	.52442	.52117	.51795	.51477	.51162	.50850	.50542
96	0	.00953	.00943	.00934	.00924	.00916	.00907	.00899	.00891	.00883	.00876	.00868	.00861	.00855	.00848	.00841	.00835	.00829	.00823	.00817	.00812
96	1	.00334	.00326	.00319	.00312	.00305	.00299	.00293	.00287	.00281	.00276	.00271	.00266	.00261	.00256	.00252	.00248	.00244	.00240	.00236	.00232
96	2	.00317	.00309	.00301	.00294	.00287	.00280	.00274	.00268	.00262	.00256	.00251	.00245	.00241	.00236	.00231	.00227	.00222	.00218	.00214	.00211
96	3	.00318	.00309	.00301	.00293	.00286	.00279	.00272	.00265	.00259	.00253	.00248	.00242	.00237	.00232	.00227	.00222	.00218	.00213	.00209	.00205
96	4	.00328	.00319	.00310	.00302	.00294	.00287	.00279	.00272	.00266	.00259	.00253	.00247	.00242	.00236	.00231	.00226	.00222	.00217	.00212	.00208
96	5	.00346	.00336	.00327	.00318	.00310	.00302	.00294	.00286	.00279	.00273	.00266	.00260	.00254	.00248	.00242	.00237	.00232	.00227	.00222	.00218
96	6	.00369	.00359	.00349	.00339	.00330	.00322	.00313	.00305	.00298	.00290	.00283	.00277	.00270	.00264	.00258	.00252	.00247	.00241	.00236	.00231
96	7	.00399	.00387	.00377	.00366	.00357	.00347	.00338	.00330	.00322	.00314	.00306	.00299	.00292	.00285	.00279	.00273	.00267	.00261	.00255	.00250
96	8	.00433	.00421	.00409	.00398	.00388	.00378	.00368	.00359	.00350	.00342	.00334	.00326	.00318	.00311	.00304	.00298	.00291	.00285	.00279	.00273
96	9	.00474	.00461	.00449	.00437	.00426	.00415	.00405	.00395	.00386	.00377	.00368	.00359	.00351	.00344	.00336	.00329	.00322	.00315	.00309	.00302
96	10	.00523	.00509	.00496	.00484	.00472	.00460	.00449	.00438	.00428	.00419	.00409	.00400	.00391	.00383	.00375	.00367	.00360	.00353	.00346	.00339
96	11	.00579	.00564	.00550	.00536	.00524	.00511	.00500	.00488	.00477	.00467	.00457	.00447	.00438	.00429	.00420	.00412	.00404	.00396	.00388	.00381
96	12	.00640	.00625	.00610	.00595	.00582	.00568	.00556	.00544	.00532	.00521	.00510	.00500	.00490	.00480	.00471	.00462	.00454	.00445	.00437	.00429
96	13	.00704	.00688	.00672	.00656	.00642	.00628	.00615	.00602	.00589	.00577	.00566	.00555	.00544	.00534	.00524	.00515	.00505	.00497	.00488	.00480
96	14	.00766	.00749	.00732	.00715	.00700	.00685	.00671	.00657	.00644	.00632	.00619	.00608	.00597	.00586	.00575	.00565	.00555	.00546	.00537	.00528
96	15	.00823	.00805	.00787	.00770	.00753	.00738	.00723	.00708	.00694	.00681	.00668	.00656	.00644	.00633	.00621	.00611	.00600	.00590	.00581	.00571
96	16	.00874	.00854	.00835	.00817	.00800	.00784	.00768	.00753	.00738	.00724	.00710	.00697	.00685	.00673	.00661	.00650	.00639	.00628	.00618	.00608
96	17	.00919	.00898	.00878	.00859	.00841	.00824	.00807	.00791	.00776	.00761	.00747	.00733	.00720	.00707	.00695	.00683	.00672	.00661	.00650	.00640
96	18	.00960	.00938	.00917	.00897	.00878	.00860	.00842	.00825	.00809	.00794	.00779	.00764	.00750	.00737	.00724	.00712	.00700	.00688	.00677	.00666
96	19	.01000	.00977	.00955	.00934	.00914	.00895	.00876	.00859	.00842	.00825	.00810	.00794	.00780	.00766	.00752	.00739	.00727	.00714	.00703	.00691
96	20	.01043	.01019	.00995	.00973	.00952	.00931	.00912	.00893	.00875	.00858	.00842	.00826	.00810	.00796	.00781	.00768	.00754	.00742	.00729	.00717
96	21	.01088	.01062	.01038	.01014	.00992	.00971	.00950	.00930	.00911	.00893	.00876	.00859	.00843	.00827	.00812	.00798	.00784	.00770	.00757	.00745
96	22	.01135	.01108	.01082	.01057	.01034	.01011	.00989	.00968	.00948	.00929	.00911	.00893	.00876	.00860	.00844	.00829	.00814	.00800	.00786	.00773
96	23	.01187	.01158	.01130	.01104	.01079	.01055	.01032	.01010	.00989	.00968	.00949	.00930	.00912	.00895	.00878	.00862	.00846	.00831	.00817	.00803
96	24	.01243	.01212	.01183	.01155	.01129	.01103	.01079	.01056	.01033	.01012	.00991	.00971	.00952	.00934	.00916	.00899	.00882	.00867	.00851	.00837
96	25	.01306	.01273	.01243	.01213	.01185	.01158	.01132	.01107	.01083	.01060	.01039	.01018	.00997	.00978	.00959	.00941	.00924	.00907	.00890	.00875
96	26	.01375	.01341	.01308	.01277	.01247	.01218	.01191	.01164	.01139	.01115	.01092	.01069	.01048	.01027	.01007	.00988	.00969	.00952	.00934	.00918
96	27	.01454	.01417	.01382	.01349	.01317	.01287	.01258	.01230	.01203	.01177	.01152	.01128	.01105	.01083	.01062	.01042	.01022	.01003	.00985	.00967
96	28	.01539	.01500	.01463	.01428	.01394	.01361	.01330	.01301	.01272	.01244	.01218	.01193	.01168	.01145	.01122	.01101	.01080	.01060	.01040	.01021
96	29	.01632	.01591	.01551	.01514	.01477	.01443	.01410	.01378	.01348	.01318	.01290	.01263	.01237	.01212	.01188	.01165	.01143	.01121	.01101	.01081
96	30	.01732	.01688	.01646	.01606	.01567	.01531	.01495	.01461	.01429	.01398	.01368	.01339	.01311	.01285	.01259	.01235	.01211	.01188	.01166	.01144
96	31	.01839	.01792	.01747	.01705	.01664	.01624	.01587	.01551	.01516	.01483	.01451	.01420	.01391	.01363	.01335	.01309	.01283	.01259	.01235	.01212
96	32	.01954	.01904	.01857	.01811	.01767	.01726	.01686	.01647	.01610	.01575	.01541	.01508	.01476	.01446	.01417	.01389	.01362	.01336	.01310	.01286
96	33	.02079	.02026	.01975	.01927	.01880	.01836	.01793	.01752	.01713	.01675	.01638	.01603	.01570	.01537	.01506	.01476	.01447	.01419	.01392	.01366
96	34	.02214	.02158	.02104	.02052	.02002	.01955	.01909	.01865	.01823	.01783	.01744	.01707	.01671	.01636	.01603	.01570	.01539	.01510	.01481	.01453
96	35	.02362	.02301	.02244	.02189	.02136	.02085	.02036	.01989	.01945	.01901	.01860	.01820	.01781	.01744	.01709	.01674	.01641	.01609	.01578	.01548
96	36	.02521	.02457	.02395	.02337	.02280	.02226	.02174	.02124	.02076	.02030	.01985	.01943	.01902	.01862	.01824	.01787	.01752	.01717	.01684	.01652
96	37	.02694	.02626	.02560	.02497	.02437	.02379	.02324	.02270	.02219	.02170	.02122	.02077	.02033	.01990	.01949	.01910	.01872	.01835	.01800	.01765
96	38	.02883	.02810	.02740	.02673	.02609	.02547	.02488	.02431	.02376	.02324	.02273	.02224	.02177	.02132	.02088	.02046	.02005	.01965	.01927	.01891
96	39	.03089	.03011	.02937	.02865	.02797	.02731	.02668	.02607	.02548	.02492	.02438	.02385	.02335	.02286	.02239	.02194	.02150	.02108	.02067	.02028
96	40	.03314	.03231	.03152	.03076	.03003	.02932	.02865	.02800	.02737	.02677	.02619	.02563	.02509	.02457	.02407	.02358	.02312	.02266	.02223	.02180
96	41	.03561	.03473	.03388	.03307	.03230	.03155	.03082	.03013	.02946	.02882	.02820	.02760	.02702	.02647	.02593	.02541	.02491	.02442	.02395	.02350
96	42	.03831	.03737	.03647	.03561	.03478	.03398	.03321	.03247	.03176	.03107	.03041	.02977	.02915	.02855	.02798	.02742	.02688	.02636	.02586	.02537
96	43	.04124	.04025	.03930	.03838	.03749	.03664	.03582	.03503	.03427	.03354	.03283	.03214	.03148	.03085	.03023	.02963	.02906	.02850	.02796	.02744

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

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
96	44	.04443	.04338	.04236	.04139	.04045	.03954	.03867	.03782	.03701	.03623	.03547	.03474	.03404	.03336	.03270	.03206	.03144	.03085	.03027	.02971
96	45	.04786	.04674	.04566	.04462	.04362	.04266	.04173	.04083	.03997	.03913	.03833	.03755	.03679	.03606	.03536	.03468	.03402	.03338	.03276	.03216
96	46	.05153	.05035	.04920	.04810	.04704	.04601	.04503	.04407	.04315	.04226	.04140	.04057	.03977	.03899	.03824	.03751	.03681	.03612	.03546	.03482
96	47	.05545	.05419	.05298	.05181	.05068	.04960	.04855	.04753	.04655	.04561	.04469	.04381	.04295	.04212	.04132	.04055	.03979	.03906	.03836	.03767
96	48	.05963	.05830	.05702	.05578	.05459	.05343	.05232	.05124	.05020	.04920	.04822	.04728	.04637	.04549	.04463	.04381	.04300	.04223	.04147	.04074
96	49	.06409	.06268	.06133	.06002	.05875	.05753	.05635	.05521	.05411	.05304	.05201	.05100	.05004	.04910	.04819	.04731	.04645	.04562	.04482	.04403
96	50	.06885	.06737	.06594	.06455	.06322	.06192	.06067	.05946	.05830	.05716	.05607	.05500	.05398	.05298	.05201	.05107	.05016	.04928	.04842	.04759
96	51	.07392	.07236	.07085	.06939	.06798	.06661	.06529	.06401	.06277	.06157	.06041	.05929	.05820	.05714	.05611	.05511	.05415	.05321	.05229	.05141
96	52	.07929	.07764	.07605	.07451	.07302	.07158	.07019	.06884	.06753	.06626	.06503	.06384	.06268	.06156	.06047	.05941	.05838	.05739	.05642	.05547
96	53	.08496	.08323	.08155	.07993	.07836	.07684	.07537	.07395	.07256	.07122	.06992	.06866	.06744	.06625	.06510	.06397	.06289	.06183	.06080	.05980
96	54	.09094	.08912	.08736	.08565	.08400	.08240	.08085	.07935	.07789	.07648	.07510	.07377	.07248	.07122	.07000	.06881	.06766	.06654	.06545	.06439
96	55	.09724	.09533	.09348	.09169	.08996	.08828	.08664	.08506	.08353	.08204	.08059	.07918	.07782	.07649	.07520	.07395	.07273	.07154	.07039	.06927
96	56	.10388	.10188	.09994	.09806	.09624	.09448	.09276	.09110	.08948	.08792	.08639	.08491	.08347	.08207	.08071	.07939	.07810	.07685	.07563	.07444
96	57	.11086	.10877	.10674	.10477	.10286	.10101	.09921	.09747	.09577	.09412	.09252	.09096	.08944	.08797	.08654	.08514	.08378	.08246	.08118	.07992
96	58	.11815	.11597	.11385	.11179	.10979	.10785	.10597	.10414	.10236	.10063	.09894	.09731	.09571	.09416	.09265	.09119	.08976	.08836	.08701	.08568
96	59	.12574	.12346	.12125	.11910	.11701	.11498	.11301	.11109	.10922	.10741	.10564	.10393	.10225	.10063	.09904	.09750	.09599	.09453	.09310	.09170
96	60	.13362	.13125	.12894	.12669	.12451	.12239	.12033	.11833	.11637	.11447	.11263	.11083	.10907	.10736	.10570	.10408	.10250	.10096	.09946	.09799
96	61	.14183	.13936	.13695	.13461	.13234	.13013	.12798	.12588	.12384	.12186	.11992	.11804	.11620	.11441	.11267	.11097	.10931	.10769	.10611	.10457
96	62	.15042	.14785	.14535	.14291	.14055	.13824	.13600	.13381	.13168	.12961	.12759	.12562	.12370	.12183	.12000	.11822	.11648	.11478	.11313	.11151
96	63	.15941	.15674	.15414	.15161	.14915	.14675	.14441	.14214	.13992	.13776	.13565	.13359	.13158	.12963	.12772	.12586	.12404	.12226	.12053	.11883
96	64	.16880	.16603	.16334	.16071	.15815	.15566	.15323	.15086	.14855	.14630	.14410	.14195	.13986	.13782	.13582	.13388	.13198	.13012	.12831	.12653
96	65	.17860	.17574	.17294	.17022	.16757	.16498	.16245	.15999	.15759	.15525	.15296	.15073	.14855	.14642	.14434	.14231	.14032	.13838	.13649	.13463
96	66	.18886	.18589	.18300	.18019	.17744	.17475	.17214	.16958	.16709	.16465	.16228	.15995	.15769	.15547	.15330	.15119	.14912	.14710	.14512	.14318
96	67	.19962	.19656	.19357	.19066	.18782	.18504	.18233	.17968	.17710	.17457	.17211	.16970	.16734	.16504	.16279	.16058	.15843	.15632	.15426	.15225
96	68	.21087	.20771	.20464	.20163	.19869	.19582	.19302	.19029	.18761	.18500	.18244	.17994	.17750	.17511	.17277	.17048	.16824	.16605	.16391	.16181
96	69	.22257	.21933	.21616	.21306	.21003	.20707	.20418	.20135	.19859	.19589	.19324	.19065	.18812	.18565	.18322	.18085	.17853	.17625	.17403	.17185
96	70	.23467	.23133	.22808	.22489	.22177	.21873	.21575	.21283	.20998	.20719	.20446	.20178	.19917	.19661	.19410	.19164	.18924	.18688	.18457	.18231
96	71	.24710	.24368	.24034	.23706	.23386	.23073	.22766	.22466	.22173	.21885	.21603	.21328	.21058	.20793	.20534	.20280	.20031	.19787	.19548	.19314
96	72	.25984	.25634	.25291	.24955	.24627	.24305	.23990	.23682	.23380	.23084	.22794	.22510	.22232	.21959	.21692	.21430	.21173	.20921	.20674	.20432
96	73	.27287	.26928	.26578	.26234	.25898	.25568	.25245	.24929	.24619	.24315	.24017	.23725	.23439	.23158	.22883	.22613	.22348	.22088	.21833	.21583
96	74	.28624	.28258	.27900	.27549	.27205	.26868	.26537	.26213	.25895	.25584	.25278	.24978	.24684	.24396	.24113	.23835	.23563	.23295	.23032	.22775
96	75	.30002	.29630	.29265	.28906	.28555	.28211	.27873	.27542	.27217	.26898	.26585	.26278	.25976	.25680	.25390	.25105	.24825	.24550	.24280	.24014
96	76	.31427	.31048	.30676	.30312	.29954	.29603	.29258	.28920	.28588	.28262	.27943	.27628	.27320	.27017	.26720	.26427	.26140	.25858	.25581	.25309
96	77	.32896	.32512	.32134	.31764	.31400	.31043	.30692	.30348	.30010	.29677	.29351	.29030	.28715	.28406	.28102	.27803	.27509	.27220	.26937	.26658
96	78	.34406	.34016	.33634	.33258	.32889	.32526	.32170	.31820	.31476	.31138	.30806	.30480	.30159	.29843	.29533	.29228	.28928	.28633	.28343	.28058
96	79	.35944	.35550	.35164	.34783	.34410	.34042	.33681	.33327	.32978	.32635	.32297	.31966	.31639	.31318	.31003	.30692	.30387	.30086	.29790	.29499
96	80	.37496	.37099	.36708	.36324	.35947	.35576	.35210	.34851	.34498	.34151	.33809	.33472	.33141	.32815	.32495	.32179	.31869	.31563	.31262	.30966
96	81	.39048	.38648	.38254	.37868	.37487	.37112	.36744	.36381	.36024	.35673	.35327	.34987	.34652	.34322	.33997	.33677	.33362	.33051	.32746	.32445
96	82	.40592	.40190	.39795	.39406	.39022	.38645	.38274	.37908	.37549	.37194	.36845	.36501	.36163	.35829	.35500	.35177	.34858	.34543	.34234	.33929
96	83	.42127	.41724	.41327	.40937	.40552	.40173	.39799	.39432	.39069	.38712	.38361	.38014	.37673	.37336	.37004	.36678	.36355	.36038	.35725	.35416
96	84	.43662	.43258	.42861	.42469	.42083	.41703	.41329	.40959	.40595	.40237	.39883	.39534	.39191	.38852	.38518	.38189	.37864	.37543	.37227	.36916
96	85	.45198	.44795	.44398	.44007	.43621	.43240	.42865	.42495	.42130	.41771	.41416	.41066	.40721	.40381	.40045	.39714	.39387	.39065	.38747	.38433
96	86	.46720	.46319	.45923	.45532	.45146	.44766	.44391	.44022	.43657	.43297	.42942	.42592	.42246	.41905	.41568	.41236	.40908	.40584	.40265	.39950
96	87	.48206	.47806	.47412	.47022	.46638	.46259	.45886	.45517	.45152	.44793	.44438	.44088	.43742	.43401	.43064	.42732	.42403	.42079	.41759	.41443
96	88	.49650	.49253	.48861	.48474	.48092	.47714	.47342	.46974	.46611	.46253	.45899	.45550	.45205	.44864	.44528	.44195	.43867	.43543	.43223	.42906
96	89	.51049	.50655	.50265	.49881	.49501	.49126	.48756	.48391	.48030	.47673	.47321	.46973	.46629	.46289	.45954	.45622	.45295	.44971	.44652	.44336
96	90	.52394	.52003	.51617	.51236	.50860	.50488	.50120	.49757	.49398	.49044	.48694	.48348	.48006	.47668	.47334	.47004	.46678	.46356	.46037	.45722
96	91	.53662	.53275	.52893	.52515	.52142	.51774	.51409	.51049	.50693	.50341	.49994	.49650	.49310	.48975	.48643	.48314	.47990	.47669	.47352	.47038
96	92	.54833	.54450	.54072	.53698	.53328	.52963	.52601	.52244	.51891	.51542	.51197	.50856	.50519	.50185	.49855	.49529	.49207	.48888	.48572	.48260
96	93	.55911	.55532	.55158	.54787	.54421	.54059	.53701	.53347	.52997	.52651	.52309	.51970	.51635	.51304	.50977	.50653	.50332	.50015	.49701	.49391

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
96	94	.56913	.56538	.56167	.55800	.55438	.55079	.54724	.54373	.54027	.53683	.53344	.53008	.52676	.52347	.52022	.51700	.51382	.51067	.50756	.50447
96	95	.57856	.57485	.57118	.56755	.56396	.56041	.55689	.55342	.54998	.54658	.54321	.53988	.53659	.53333	.53010	.52691	.52375	.52063	.51753	.51447
96	96	.58735	.58368	.58005	.57646	.57290	.56939	.56591	.56247	.55906	.55569	.55235	.54905	.54579	.54255	.53935	.53619	.53305	.52995	.52688	.52384
97	0	.00967	.00957	.00947	.00938	.00930	.00921	.00913	.00905	.00898	.00890	.00883	.00876	.00869	.00863	.00856	.00850	.00844	.00838	.00832	.00827
97	1	.00337	.00329	.00321	.00314	.00308	.00301	.00295	.00289	.00284	.00278	.00273	.00268	.00263	.00259	.00254	.00250	.00246	.00242	.00238	.00234
97	2	.00319	.00311	.00303	.00296	.00289	.00282	.00275	.00269	.00263	.00258	.00252	.00247	.00242	.00238	.00233	.00229	.00224	.00220	.00216	.00212
97	3	.00319	.00311	.00302	.00295	.00287	.00280	.00273	.00267	.00261	.00255	.00249	.00244	.00238	.00233	.00228	.00224	.00219	.00215	.00211	.00207
97	4	.00330	.00320	.00312	.00303	.00295	.00288	.00281	.00274	.00267	.00261	.00255	.00249	.00243	.00238	.00233	.00228	.00223	.00218	.00214	.00210
97	5	.00347	.00338	.00328	.00319	.00311	.00303	.00295	.00288	.00281	.00274	.00267	.00261	.00255	.00249	.00244	.00238	.00233	.00228	.00223	.00219
97	6	.00371	.00360	.00350	.00341	.00332	.00323	.00315	.00307	.00299	.00292	.00285	.00278	.00271	.00265	.00259	.00254	.00248	.00243	.00237	.00232
97	7	.00400	.00389	.00378	.00368	.00358	.00349	.00340	.00331	.00323	.00315	.00307	.00300	.00293	.00287	.00280	.00274	.00268	.00262	.00257	.00251
97	8	.00434	.00422	.00411	.00400	.00389	.00379	.00370	.00360	.00352	.00343	.00335	.00327	.00320	.00312	.00306	.00299	.00292	.00286	.00280	.00274
97	9	.00476	.00463	.00450	.00439	.00427	.00417	.00406	.00396	.00387	.00378	.00369	.00361	.00353	.00345	.00337	.00330	.00323	.00317	.00310	.00304
97	10	.00525	.00511	.00498	.00485	.00473	.00462	.00451	.00440	.00430	.00420	.00411	.00402	.00393	.00385	.00377	.00369	.00361	.00354	.00347	.00340
97	11	.00581	.00566	.00552	.00538	.00526	.00513	.00502	.00490	.00479	.00469	.00459	.00449	.00440	.00431	.00422	.00414	.00406	.00398	.00390	.00383
97	12	.00643	.00627	.00612	.00598	.00584	.00571	.00558	.00546	.00535	.00524	.00513	.00503	.00493	.00483	.00474	.00465	.00456	.00448	.00440	.00432
97	13	.00707	.00691	.00675	.00660	.00645	.00631	.00618	.00605	.00593	.00581	.00569	.00558	.00548	.00537	.00527	.00518	.00509	.00500	.00491	.00483
97	14	.00770	.00752	.00735	.00719	.00704	.00689	.00675	.00661	.00648	.00635	.00623	.00612	.00600	.00590	.00579	.00569	.00559	.00550	.00541	.00532
97	15	.00828	.00809	.00791	.00774	.00758	.00742	.00727	.00713	.00699	.00686	.00673	.00660	.00648	.00637	.00626	.00615	.00605	.00595	.00585	.00576
97	16	.00879	.00859	.00840	.00822	.00805	.00788	.00773	.00757	.00743	.00729	.00715	.00702	.00690	.00678	.00666	.00655	.00644	.00633	.00623	.00613
97	17	.00924	.00903	.00884	.00865	.00846	.00829	.00812	.00796	.00781	.00766	.00752	.00738	.00725	.00713	.00700	.00688	.00677	.00666	.00655	.00645
97	18	.00965	.00944	.00923	.00903	.00884	.00865	.00848	.00831	.00815	.00799	.00784	.00770	.00756	.00743	.00730	.00717	.00705	.00694	.00683	.00672
97	19	.01006	.00983	.00961	.00940	.00920	.00901	.00882	.00864	.00847	.00831	.00815	.00800	.00786	.00772	.00758	.00745	.00732	.00720	.00709	.00697
97	20	.01049	.01024	.01001	.00979	.00958	.00937	.00918	.00899	.00881	.00864	.00847	.00832	.00816	.00801	.00787	.00774	.00760	.00748	.00735	.00723
97	21	.01094	.01068	.01044	.01020	.00998	.00977	.00956	.00936	.00917	.00899	.00882	.00865	.00849	.00833	.00818	.00804	.00790	.00776	.00763	.00751
97	22	.01141	.01114	.01088	.01064	.01040	.01017	.00995	.00975	.00955	.00935	.00917	.00899	.00882	.00866	.00850	.00835	.00820	.00806	.00792	.00779
97	23	.01193	.01164	.01136	.01110	.01085	.01061	.01038	.01016	.00995	.00975	.00955	.00936	.00918	.00901	.00884	.00868	.00853	.00838	.00823	.00809
97	24	.01249	.01219	.01190	.01162	.01135	.01110	.01085	.01062	.01040	.01018	.00997	.00978	.00959	.00940	.00922	.00905	.00889	.00873	.00858	.00843
97	25	.01312	.01280	.01249	.01220	.01191	.01164	.01138	.01114	.01090	.01067	.01045	.01024	.01004	.00984	.00966	.00948	.00930	.00913	.00897	.00882
97	26	.01382	.01348	.01315	.01284	.01254	.01225	.01198	.01171	.01146	.01122	.01098	.01076	.01055	.01034	.01014	.00995	.00976	.00959	.00941	.00925
97	27	.01461	.01424	.01389	.01356	.01324	.01294	.01265	.01237	.01210	.01184	.01159	.01136	.01113	.01091	.01070	.01049	.01029	.01010	.00992	.00974
97	28	.01546	.01508	.01471	.01435	.01401	.01369	.01338	.01308	.01279	.01252	.01226	.01200	.01176	.01153	.01130	.01108	.01087	.01067	.01048	.01029
97	29	.01640	.01598	.01559	.01521	.01485	.01451	.01418	.01386	.01355	.01326	.01298	.01271	.01245	.01220	.01196	.01173	.01151	.01129	.01109	.01089
97	30	.01740	.01696	.01654	.01614	.01575	.01539	.01503	.01470	.01437	.01406	.01376	.01347	.01320	.01293	.01268	.01243	.01219	.01196	.01174	.01153
97	31	.01847	.01801	.01756	.01713	.01672	.01633	.01595	.01559	.01525	.01492	.01460	.01429	.01400	.01371	.01344	.01318	.01292	.01268	.01244	.01221
97	32	.01963	.01913	.01866	.01820	.01776	.01735	.01695	.01656	.01619	.01584	.01550	.01517	.01486	.01455	.01426	.01398	.01371	.01345	.01320	.01295
97	33	.02089	.02036	.01985	.01936	.01890	.01845	.01802	.01761	.01722	.01684	.01648	.01613	.01579	.01547	.01516	.01486	.01457	.01429	.01402	.01376
97	34	.02224	.02167	.02113	.02062	.02012	.01965	.01919	.01875	.01833	.01793	.01754	.01717	.01681	.01646	.01613	.01581	.01550	.01520	.01491	.01463
97	35	.02372	.02312	.02254	.02199	.02146	.02095	.02047	.02000	.01955	.01912	.01870	.01831	.01792	.01755	.01719	.01685	.01652	.01620	.01589	.01559
97	36	.02532	.02468	.02406	.02348	.02291	.02237	.02185	.02135	.02087	.02041	.01997	.01954	.01913	.01873	.01835	.01798	.01763	.01729	.01695	.01664
97	37	.02705	.02637	.02572	.02509	.02449	.02391	.02335	.02282	.02231	.02182	.02134	.02088	.02045	.02002	.01961	.01922	.01884	.01847	.01812	.01777
97	38	.02895	.02822	.02752	.02686	.02621	.02560	.02500	.02443	.02389	.02336	.02285	.02236	.02189	.02144	.02100	.02058	.02017	.01978	.01940	.01903
97	39	.03101	.03024	.02950	.02878	.02810	.02744	.02681	.02620	.02561	.02505	.02451	.02398	.02348	.02299	.02253	.02207	.02164	.02121	.02081	.02041
97	40	.03327	.03245	.03166	.03090	.03017	.02946	.02879	.02814	.02751	.02691	.02633	.02577	.02523	.02471	.02421	.02373	.02326	.02280	.02237	.02194
97	41	.03575	.03488	.03403	.03322	.03244	.03169	.03097	.03028	.02961	.02897	.02835	.02775	.02717	.02662	.02608	.02556	.02506	.02457	.02410	.02365
97	42	.03846	.03753	.03663	.03577	.03494	.03414	.03337	.03263	.03192	.03123	.03057	.02993	.02931	.02872	.02814	.02758	.02705	.02653	.02602	.02554
97	43	.04141	.04042	.03947	.03855	.03767	.03682	.03600	.03521	.03445	.03371	.03300	.03232	.03166	.03102	.03041	.02981	.02923	.02868	.02814	.02762
97	44	.04462	.04356	.04255	.04157	.04063	.03973	.03886	.03801	.03720	.03642	.03566	.03493	.03423	.03355	.03289	.03225	.03163	.03104	.03046	.02990
97	45	.04806	.04694	.04586	.04483	.04383	.04286	.04193	.04104	.04017	.03934	.03853	.03775	.03700	.03627	.03557	.03489	.03423	.03359	.03297	.03237
97	46	.05175	.05057	.04942	.04832	.04726	.04624	.04525	.04430	.04338	.04249	.04163	.04080	.04000	.03922	.03847	.03774	.03703	.03635	.03569	.03505

Ages O	Y	Interest Rate

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
97	47	.05569	.05443	.05322	.05205	.05093	.04984	.04879	.04778	.04680	.04585	.04494	.04406	.04320	.04237	.04157	.04079	.04004	.03931	.03860	.03792
97	48	.05989	.05856	.05728	.05604	.05485	.05370	.05259	.05151	.05047	.04947	.04849	.04755	.04664	.04576	.04490	.04408	.04327	.04250	.04174	.04101
97	49	.06437	.06297	.06161	.06030	.05904	.05782	.05664	.05550	.05440	.05333	.05230	.05130	.05033	.04939	.04848	.04760	.04675	.04592	.04511	.04433
97	50	.06916	.06768	.06625	.06487	.06353	.06224	.06099	.05978	.05861	.05748	.05639	.05532	.05430	.05330	.05233	.05139	.05049	.04960	.04875	.04791
97	51	.07427	.07270	.07119	.06974	.06832	.06696	.06564	.06436	.06312	.06192	.06076	.05964	.05855	.05749	.05646	.05547	.05450	.05356	.05265	.05176
97	52	.07966	.07802	.07643	.07489	.07340	.07196	.07057	.06922	.06791	.06664	.06541	.06422	.06306	.06194	.06085	.05980	.05877	.05777	.05680	.05586
97	53	.08537	.08364	.08196	.08035	.07878	.07726	.07579	.07436	.07298	.07164	.07034	.06908	.06786	.06667	.06552	.06440	.06331	.06225	.06122	.06022
97	54	.09138	.08957	.08781	.08610	.08445	.08285	.08130	.07980	.07835	.07693	.07556	.07423	.07294	.07168	.07046	.06927	.06812	.06700	.06591	.06485
97	55	.09773	.09582	.09397	.09218	.09045	.08877	.08714	.08556	.08402	.08253	.08109	.07968	.07832	.07699	.07570	.07445	.07323	.07205	.07089	.06977
97	56	.10441	.10241	.10048	.09860	.09678	.09502	.09330	.09164	.09003	.08846	.08694	.08546	.08402	.08262	.08126	.07994	.07865	.07740	.07618	.07499
97	57	.11144	.10935	.10732	.10536	.10345	.10160	.09980	.09805	.09636	.09471	.09311	.09155	.09004	.08857	.08713	.08574	.08438	.08306	.08177	.08052
97	58	.11878	.11660	.11448	.11243	.11043	.10849	.10661	.10478	.10300	.10127	.09959	.09795	.09636	.09481	.09330	.09184	.09041	.08902	.08766	.08634
97	59	.12642	.12415	.12194	.11979	.11770	.11567	.11370	.11178	.10992	.10811	.10634	.10463	.10296	.10133	.09975	.09820	.09670	.09523	.09381	.09241
97	60	.13436	.13199	.12968	.12744	.12526	.12314	.12108	.11908	.11713	.11523	.11338	.11159	.10983	.10813	.10646	.10484	.10326	.10172	.10022	.09876
97	61	.14263	.14016	.13776	.13542	.13315	.13094	.12879	.12670	.12466	.12267	.12074	.11886	.11702	.11524	.11349	.11179	.11014	.10852	.10694	.10540
97	62	.15128	.14871	.14622	.14378	.14142	.13912	.13687	.13469	.13256	.13049	.12847	.12650	.12458	.12271	.12089	.11911	.11737	.11568	.11402	.11241
97	63	.16034	.15768	.15508	.15255	.15009	.14770	.14536	.14309	.14087	.13871	.13660	.13455	.13254	.13059	.12868	.12682	.12500	.12322	.12149	.11980
97	64	.16980	.16704	.16435	.16172	.15917	.15668	.15425	.15188	.14957	.14732	.14513	.14298	.14089	.13885	.13686	.13491	.13301	.13116	.12935	.12757
97	65	.17968	.17682	.17403	.17131	.16866	.16607	.16355	.16109	.15869	.15635	.15407	.15184	.14966	.14753	.14545	.14342	.14144	.13950	.13761	.13576
97	66	.19002	.18706	.18418	.18136	.17861	.17594	.17332	.17077	.16828	.16585	.16347	.16115	.15889	.15667	.15451	.15239	.15033	.14830	.14633	.14439
97	67	.20088	.19782	.19484	.19193	.18909	.18632	.18361	.18097	.17839	.17586	.17340	.17099	.16864	.16633	.16408	.16188	.15973	.15763	.15557	.15355
97	68	.21223	.20908	.20600	.20300	.20007	.19720	.19441	.19167	.18900	.18639	.18383	.18134	.17890	.17651	.17417	.17189	.16965	.16746	.16532	.16322
97	69	.22404	.22080	.21764	.21454	.21152	.20857	.20568	.20285	.20009	.19739	.19475	.19217	.18964	.18716	.18474	.18237	.18005	.17778	.17555	.17338
97	70	.23626	.23293	.22968	.22649	.22338	.22034	.21736	.21445	.21160	.20882	.20609	.20342	.20081	.19825	.19574	.19329	.19088	.18853	.18622	.18396
97	71	.24882	.24540	.24206	.23880	.23560	.23247	.22941	.22641	.22348	.22061	.21780	.21504	.21234	.20970	.20711	.20458	.20209	.19965	.19727	.19492
97	72	.26169	.25819	.25477	.25142	.24814	.24493	.24179	.23871	.23569	.23274	.22984	.22701	.22423	.22150	.21883	.21622	.21365	.21113	.20866	.20624
97	73	.27485	.27128	.26778	.26435	.26099	.25770	.25447	.25132	.24822	.24519	.24221	.23930	.23644	.23363	.23088	.22819	.22554	.22295	.22040	.21790
97	74	.28838	.28473	.28115	.27765	.27421	.27084	.26755	.26431	.26114	.25803	.25497	.25198	.24905	.24617	.24334	.24056	.23784	.23517	.23255	.22997
97	75	.30232	.29860	.29496	.29138	.28788	.28444	.28107	.27776	.27451	.27133	.26820	.26514	.26213	.25917	.25627	.25342	.25063	.24788	.24518	.24253
97	76	.31674	.31296	.30925	.30561	.30204	.29853	.29509	.29172	.28841	.28515	.28196	.27882	.27575	.27272	.26975	.26683	.26396	.26115	.25838	.25566
97	77	.33162	.32778	.32402	.32032	.31669	.31313	.30963	.30619	.30281	.29950	.29624	.29304	.28990	.28681	.28377	.28079	.27785	.27497	.27213	.26935
97	78	.34692	.34304	.33922	.33547	.33179	.32817	.32462	.32113	.31770	.31432	.31101	.30775	.30455	.30140	.29830	.29525	.29226	.28932	.28642	.28357
97	79	.36253	.35860	.35474	.35095	.34722	.34356	.33996	.33642	.33294	.32951	.32615	.32284	.31958	.31638	.31323	.31013	.30708	.30408	.30112	.29822
97	80	.37828	.37432	.37043	.36660	.36283	.35913	.35549	.35191	.34838	.34492	.34151	.33815	.33485	.33160	.32840	.32525	.32215	.31910	.31609	.31313
97	81	.39405	.39006	.38614	.38228	.37849	.37475	.37108	.36746	.36390	.36040	.35695	.35355	.35021	.34692	.34367	.34048	.33734	.33424	.33119	.32819
97	82	.40975	.40574	.40180	.39792	.39410	.39034	.38664	.38300	.37941	.37587	.37239	.36896	.36559	.36226	.35898	.35575	.35257	.34943	.34634	.34330
97	83	.42536	.42135	.41740	.41350	.40967	.40589	.40217	.39850	.39489	.39133	.38783	.38437	.38097	.37761	.37430	.37104	.36783	.36466	.36153	.35845
97	84	.44099	.43697	.43301	.42911	.42527	.42148	.41775	.41407	.41044	.40687	.40334	.39987	.39644	.39306	.38973	.38645	.38321	.38001	.37686	.37375
97	85	.45665	.45264	.44869	.44479	.44094	.43715	.43342	.42973	.42610	.42252	.41898	.41549	.41206	.40866	.40532	.40202	.39876	.39554	.39237	.38924
97	86	.47219	.46819	.46425	.46036	.45652	.45274	.44901	.44532	.44169	.43810	.43457	.43108	.42763	.42423	.42088	.41757	.41430	.41108	.40789	.40475
97	87	.48737	.48339	.47946	.47559	.47177	.46800	.46428	.46060	.45698	.45340	.44987	.44638	.44294	.43954	.43618	.43287	.42960	.42636	.42317	.42002
97	88	.50214	.49819	.49429	.49044	.48664	.48288	.47918	.47552	.47191	.46834	.46482	.46134	.45791	.45452	.45117	.44786	.44459	.44136	.43817	.43501
97	89	.51646	.51254	.50867	.50485	.50108	.49735	.49367	.49003	.48644	.48289	.47939	.47593	.47251	.46913	.46579	.46249	.45923	.45600	.45282	.44967
97	90	.53025	.52637	.52253	.51875	.51501	.51131	.50766	.50405	.50048	.49696	.49348	.49004	.48664	.48328	.47995	.47667	.47342	.47021	.46704	.46391
97	91	.54327	.53943	.53563	.53188	.52818	.52452	.52090	.51732	.51378	.51029	.50683	.50342	.50004	.49670	.49340	.49013	.48691	.48372	.48056	.47744
97	92	.55529	.55150	.54774	.54403	.54036	.53674	.53315	.52960	.52610	.52263	.51921	.51582	.51246	.50915	.50587	.50263	.49942	.49625	.49311	.49001
97	93	.56638	.56262	.55891	.55524	.55160	.54801	.54446	.54095	.53747	.53404	.53064	.52728	.52395	.52066	.51741	.51419	.51101	.50786	.50474	.50165
97	94	.57669	.57297	.56930	.56566	.56207	.55851	.55500	.55152	.54807	.54467	.54130	.53797	.53467	.53141	.52818	.52498	.52182	.51869	.51560	.51253
97	95	.58640	.58273	.57909	.57550	.57194	.56842	.56494	.56149	.55809	.55471	.55138	.54807	.54480	.54157	.53837	.53520	.53206	.52896	.52589	.52284
97	96	.59546	.59183	.58824	.58468	.58116	.57768	.57424	.57083	.56745	.56411	.56081	.55753	.55429	.55109	.54791	.54477	.54166	.53858	.53553	.53252

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
97	97	.60384	.60024	.59669	.59317	.58969	.58624	.58283	.57946	.57611	.57280	.56953	.56629	.56308	.55990	.55675	.55364	.55055	.54750	.54447	.54148
98	0	.00980	.00970	.00961	.00952	.00943	.00935	.00927	.00919	.00911	.00904	.00897	.00890	.00883	.00877	.00870	.00864	.00858	.00852	.00846	.00841
98	1	.00339	.00331	.00324	.00317	.00310	.00303	.00297	.00291	.00286	.00280	.00275	.00270	.00266	.00261	.00257	.00252	.00248	.00244	.00240	.00237
98	2	.00320	.00312	.00305	.00297	.00290	.00284	.00277	.00271	.00265	.00260	.00254	.00249	.00244	.00239	.00235	.00230	.00226	.00222	.00218	.00214
98	3	.00321	.00312	.00304	.00296	.00289	.00282	.00275	.00268	.00262	.00256	.00250	.00245	.00240	.00235	.00230	.00225	.00221	.00216	.00212	.00208
98	4	.00331	.00322	.00313	.00305	.00297	.00289	.00282	.00275	.00268	.00262	.00256	.00250	.00244	.00239	.00234	.00229	.00224	.00220	.00215	.00211
98	5	.00349	.00339	.00329	.00321	.00312	.00304	.00296	.00289	.00282	.00275	.00268	.00262	.00256	.00250	.00245	.00239	.00234	.00229	.00225	.00220
98	6	.00372	.00361	.00351	.00342	.00333	.00324	.00316	.00308	.00300	.00293	.00286	.00279	.00273	.00266	.00260	.00255	.00249	.00244	.00239	.00234
98	7	.00401	.00390	.00379	.00369	.00359	.00350	.00341	.00332	.00324	.00316	.00309	.00301	.00294	.00288	.00281	.00275	.00269	.00263	.00258	.00252
98	8	.00435	.00423	.00412	.00401	.00390	.00380	.00371	.00361	.00353	.00344	.00336	.00328	.00321	.00314	.00307	.00300	.00293	.00287	.00281	.00275
98	9	.00477	.00464	.00452	.00440	.00429	.00418	.00408	.00398	.00388	.00379	.00370	.00362	.00354	.00346	.00339	.00331	.00325	.00318	.00311	.00305
98	10	.00526	.00512	.00499	.00487	.00475	.00463	.00452	.00442	.00431	.00422	.00412	.00403	.00395	.00386	.00378	.00370	.00363	.00356	.00349	.00342
98	11	.00583	.00568	.00554	.00540	.00527	.00515	.00503	.00492	.00481	.00471	.00461	.00451	.00442	.00433	.00424	.00416	.00408	.00400	.00392	.00385
98	12	.00645	.00629	.00615	.00600	.00587	.00573	.00561	.00549	.00537	.00526	.00515	.00505	.00495	.00485	.00476	.00467	.00458	.00450	.00442	.00434
98	13	.00710	.00694	.00678	.00663	.00648	.00634	.00621	.00608	.00595	.00584	.00572	.00561	.00551	.00540	.00530	.00521	.00512	.00503	.00494	.00486
98	14	.00773	.00756	.00739	.00723	.00707	.00693	.00678	.00665	.00652	.00639	.00627	.00615	.00604	.00593	.00583	.00573	.00563	.00553	.00544	.00535
98	15	.00832	.00813	.00795	.00778	.00762	.00746	.00731	.00717	.00703	.00690	.00677	.00665	.00653	.00641	.00630	.00619	.00609	.00599	.00589	.00580
98	16	.00883	.00863	.00845	.00827	.00809	.00793	.00777	.00762	.00747	.00733	.00720	.00707	.00694	.00682	.00671	.00659	.00649	.00638	.00628	.00618
98	17	.00929	.00908	.00888	.00869	.00851	.00834	.00817	.00801	.00786	.00771	.00757	.00743	.00730	.00717	.00705	.00693	.00682	.00671	.00660	.00650
98	18	.00970	.00949	.00928	.00908	.00889	.00870	.00853	.00836	.00820	.00804	.00789	.00775	.00761	.00748	.00735	.00723	.00711	.00699	.00688	.00677
98	19	.01011	.00988	.00966	.00945	.00925	.00906	.00887	.00870	.00853	.00836	.00821	.00805	.00791	.00777	.00763	.00750	.00738	.00726	.00714	.00703
98	20	.01054	.01030	.01006	.00984	.00963	.00943	.00923	.00905	.00887	.00869	.00853	.00837	.00822	.00807	.00793	.00779	.00766	.00753	.00741	.00729
98	21	.01100	.01074	.01049	.01026	.01004	.00982	.00962	.00942	.00923	.00905	.00887	.00871	.00854	.00839	.00824	.00809	.00796	.00782	.00769	.00757
98	22	.01147	.01120	.01094	.01069	.01045	.01023	.01001	.00980	.00960	.00941	.00923	.00905	.00888	.00872	.00856	.00841	.00826	.00812	.00798	.00785
98	23	.01198	.01170	.01142	.01116	.01091	.01067	.01044	.01022	.01001	.00980	.00961	.00942	.00924	.00907	.00890	.00874	.00859	.00844	.00829	.00815
98	24	.01255	.01224	.01195	.01168	.01141	.01116	.01091	.01068	.01046	.01024	.01003	.00984	.00965	.00946	.00929	.00911	.00895	.00879	.00864	.00849
98	25	.01318	.01286	.01255	.01226	.01197	.01170	.01145	.01120	.01096	.01073	.01051	.01030	.01010	.00991	.00972	.00954	.00936	.00920	.00903	.00888
98	26	.01388	.01354	.01321	.01290	.01260	.01231	.01204	.01177	.01152	.01128	.01105	.01082	.01061	.01040	.01020	.01001	.00983	.00965	.00948	.00931
98	27	.01467	.01431	.01396	.01363	.01331	.01300	.01271	.01243	.01216	.01191	.01166	.01142	.01119	.01097	.01076	.01056	.01036	.01017	.00999	.00981
98	28	.01553	.01514	.01477	.01442	.01408	.01376	.01345	.01315	.01286	.01259	.01233	.01207	.01183	.01160	.01137	.01115	.01094	.01074	.01055	.01036
98	29	.01647	.01606	.01566	.01528	.01492	.01458	.01425	.01393	.01363	.01334	.01305	.01279	.01253	.01228	.01204	.01181	.01158	.01137	.01116	.01096
98	30	.01747	.01703	.01662	.01621	.01583	.01546	.01511	.01477	.01445	.01414	.01384	.01355	.01328	.01301	.01275	.01251	.01227	.01204	.01182	.01160
98	31	.01855	.01808	.01764	.01721	.01680	.01641	.01603	.01567	.01533	.01500	.01468	.01437	.01408	.01379	.01352	.01326	.01300	.01276	.01252	.01229
98	32	.01971	.01921	.01874	.01828	.01785	.01743	.01703	.01664	.01628	.01592	.01558	.01526	.01494	.01464	.01435	.01407	.01379	.01353	.01328	.01304
98	33	.02097	.02044	.01993	.01945	.01898	.01854	.01811	.01770	.01731	.01693	.01657	.01622	.01588	.01556	.01525	.01495	.01466	.01438	.01411	.01385
98	34	.02233	.02177	.02123	.02071	.02021	.01974	.01928	.01884	.01842	.01802	.01763	.01726	.01690	.01655	.01622	.01590	.01559	.01529	.01500	.01473
98	35	.02381	.02321	.02264	.02209	.02156	.02105	.02056	.02010	.01965	.01922	.01880	.01840	.01802	.01765	.01729	.01695	.01662	.01630	.01599	.01569
98	36	.02542	.02478	.02416	.02358	.02301	.02247	.02195	.02145	.02097	.02051	.02007	.01964	.01923	.01884	.01846	.01809	.01773	.01739	.01706	.01674
98	37	.02716	.02648	.02582	.02520	.02459	.02402	.02346	.02293	.02242	.02192	.02145	.02099	.02055	.02013	.01972	.01933	.01895	.01858	.01823	.01788
98	38	.02906	.02833	.02764	.02697	.02633	.02571	.02512	.02455	.02400	.02347	.02297	.02248	.02201	.02156	.02112	.02070	.02029	.01990	.01952	.01915
98	39	.03113	.03036	.02961	.02890	.02822	.02756	.02693	.02632	.02573	.02517	.02463	.02411	.02360	.02312	.02265	.02220	.02176	.02134	.02093	.02054
98	40	.03340	.03257	.03178	.03102	.03029	.02959	.02892	.02827	.02764	.02704	.02646	.02590	.02536	.02484	.02434	.02386	.02339	.02294	.02250	.02208
98	41	.03589	.03501	.03417	.03336	.03258	.03183	.03111	.03042	.02975	.02911	.02849	.02789	.02731	.02675	.02622	.02570	.02520	.02471	.02424	.02379
98	42	.03861	.03767	.03678	.03591	.03509	.03429	.03352	.03278	.03207	.03138	.03072	.03008	.02946	.02886	.02829	.02773	.02720	.02668	.02617	.02569
98	43	.04157	.04058	.03962	.03871	.03782	.03697	.03615	.03537	.03461	.03387	.03316	.03248	.03182	.03118	.03057	.02997	.02940	.02884	.02830	.02778
98	44	.04479	.04374	.04272	.04175	.04081	.03990	.03903	.03819	.03738	.03659	.03584	.03511	.03440	.03372	.03306	.03243	.03181	.03121	.03064	.03008
98	45	.04824	.04713	.04605	.04501	.04401	.04305	.04212	.04123	.04036	.03953	.03872	.03794	.03719	.03646	.03576	.03508	.03442	.03378	.03316	.03256
98	46	.05196	.05077	.04963	.04853	.04747	.04644	.04546	.04450	.04358	.04270	.04184	.04101	.04020	.03943	.03868	.03795	.03724	.03656	.03590	.03526
98	47	.05591	.05465	.05344	.05228	.05115	.05006	.04902	.04800	.04703	.04608	.04517	.04428	.04343	.04260	.04180	.04102	.04027	.03954	.03883	.03815
98	48	.06013	.05880	.05752	.05629	.05509	.05394	.05283	.05176	.05072	.04971	.04874	.04780	.04689	.04601	.04515	.04433	.04352	.04275	.04199	.04126

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

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
98	49	.06463	.06323	.06188	.06057	.05931	.05809	.05691	.05577	.05467	.05360	.05257	.05157	.05060	.04966	.04875	.04787	.04702	.04619	.04538	.04460
98	50	.06945	.06797	.06654	.06516	.06382	.06253	.06128	.06008	.05891	.05778	.05668	.05562	.05459	.05360	.05263	.05169	.05078	.04990	.04904	.04821
98	51	.07458	.07302	.07151	.07005	.06864	.06728	.06596	.06468	.06344	.06225	.06109	.05996	.05887	.05781	.05679	.05579	.05482	.05389	.05297	.05209
98	52	.08001	.07836	.07677	.07524	.07375	.07231	.07092	.06957	.06826	.06699	.06576	.06457	.06342	.06230	.06121	.06015	.05912	.05813	.05716	.05622
98	53	.08574	.08402	.08234	.08072	.07916	.07764	.07617	.07474	.07336	.07202	.07073	.06947	.06824	.06706	.06590	.06478	.06370	.06264	.06161	.06061
98	54	.09179	.08998	.08822	.08652	.08487	.08327	.08172	.08022	.07876	.07735	.07598	.07465	.07336	.07210	.07088	.06970	.06855	.06743	.06634	.06528
98	55	.09817	.09627	.09442	.09264	.09090	.08922	.08759	.08601	.08448	.08299	.08155	.08014	.07878	.07745	.07617	.07491	.07370	.07251	.07136	.07024
98	56	.10490	.10290	.10097	.09909	.09727	.09551	.09380	.09214	.09052	.08896	.08744	.08596	.08452	.08312	.08176	.08044	.07916	.07790	.07669	.07550
98	57	.11197	.10988	.10786	.10589	.10399	.10214	.10034	.09860	.09690	.09526	.09366	.09210	.09059	.08912	.08769	.08629	.08494	.08361	.08233	.08108
98	58	.11936	.11718	.11507	.11301	.11102	.10908	.10720	.10537	.10359	.10186	.10018	.09855	.09696	.09541	.09390	.09244	.09101	.08962	.08826	.08694
98	59	.12705	.12478	.12257	.12042	.11834	.11631	.11434	.11243	.11056	.10875	.10699	.10528	.10361	.10198	.10040	.09886	.09735	.09589	.09446	.09307
98	60	.13504	.13267	.13037	.12813	.12595	.12383	.12178	.11977	.11783	.11593	.11408	.11229	.11054	.10883	.10717	.10555	.10397	.10243	.10093	.09947
98	61	.14337	.14090	.13850	.13616	.13389	.13169	.12954	.12745	.12541	.12343	.12150	.11962	.11778	.11600	.11425	.11256	.11090	.10929	.10771	.10617
98	62	.15208	.14951	.14701	.14459	.14222	.13992	.13768	.13550	.13337	.13130	.12929	.12732	.12540	.12353	.12171	.11993	.11820	.11650	.11485	.11324
98	63	.16120	.15853	.15594	.15342	.15096	.14856	.14623	.14396	.14174	.13959	.13748	.13543	.13343	.13147	.12957	.12770	.12589	.12412	.12238	.12069
98	64	.17073	.16797	.16528	.16265	.16010	.15761	.15519	.15282	.15052	.14827	.14608	.14393	.14185	.13981	.13782	.13587	.13397	.13212	.13031	.12854
98	65	.18068	.17782	.17503	.17231	.16967	.16708	.16457	.16211	.15971	.15737	.15509	.15286	.15068	.14856	.14648	.14446	.14247	.14054	.13864	.13679
98	66	.19110	.18814	.18526	.18244	.17970	.17702	.17441	.17186	.16938	.16695	.16457	.16226	.15999	.15778	.15562	.15351	.15144	.14942	.14745	.14551
98	67	.20204	.19898	.19601	.19310	.19026	.18749	.18479	.18215	.17957	.17705	.17459	.17218	.16983	.16753	.16528	.16309	.16094	.15883	.15677	.15476
98	68	.21348	.21034	.20727	.20427	.20134	.19848	.19568	.19295	.19028	.18767	.18512	.18263	.18019	.17780	.17547	.17319	.17095	.16877	.16662	.16453
98	69	.22540	.22216	.21900	.21591	.21289	.20994	.20706	.20424	.20148	.19878	.19615	.19356	.19104	.18857	.18615	.18378	.18146	.17919	.17697	.17479
98	70	.23773	.23440	.23115	.22797	.22487	.22183	.21886	.21595	.21311	.21032	.20760	.20493	.20232	.19976	.19726	.19481	.19241	.19006	.18775	.18549
98	71	.25040	.24699	.24366	.24039	.23720	.23408	.23102	.22803	.22510	.22223	.21942	.21667	.21398	.21134	.20876	.20622	.20374	.20130	.19892	.19658
98	72	.26340	.25990	.25649	.25314	.24987	.24666	.24352	.24045	.23744	.23449	.23160	.22877	.22599	.22327	.22060	.21799	.21543	.21291	.21045	.20803
98	73	.27669	.27312	.26962	.26620	.26285	.25956	.25634	.25319	.25010	.24707	.24410	.24119	.23833	.23553	.23279	.23009	.22745	.22486	.22232	.21982
98	74	.29035	.28670	.28313	.27964	.27621	.27285	.26955	.26632	.26316	.26005	.25700	.25402	.25108	.24821	.24538	.24261	.23990	.23723	.23461	.23203
98	75	.30444	.30073	.29709	.29352	.29002	.28659	.28322	.27992	.27668	.27350	.27039	.26732	.26432	.26137	.25847	.25563	.25284	.25009	.24740	.24475
98	76	.31902	.31524	.31154	.30791	.30435	.30085	.29742	.29405	.29074	.28750	.28431	.28118	.27810	.27508	.27212	.26920	.26634	.26353	.26076	.25805
98	77	.33407	.33025	.32649	.32280	.31918	.31562	.31213	.30870	.30533	.30202	.29877	.29558	.29244	.28935	.28632	.28334	.28041	.27753	.27470	.27192
98	78	.34957	.34569	.34189	.33815	.33447	.33086	.32732	.32383	.32041	.31704	.31374	.31048	.30729	.30414	.30105	.29801	.29502	.29208	.28919	.28635
98	79	.36538	.36147	.35762	.35384	.35012	.34646	.34287	.33934	.33587	.33245	.32909	.32579	.32254	.31934	.31620	.31310	.31006	.30706	.30411	.30121
98	80	.38135	.37741	.37352	.36971	.36595	.36226	.35863	.35506	.35154	.34808	.34468	.34133	.33804	.33479	.33160	.32846	.32536	.32232	.31932	.31636
98	81	.39735	.39338	.38947	.38562	.38184	.37812	.37445	.37085	.36730	.36380	.36036	.35697	.35364	.35035	.34712	.34393	.34080	.33771	.33466	.33166
98	82	.41329	.40930	.40537	.40151	.39770	.39395	.39026	.38663	.38305	.37953	.37605	.37264	.36927	.36595	.36268	.35946	.35628	.35315	.35007	.34703
98	83	.42916	.42516	.42122	.41734	.41352	.40975	.40605	.40239	.39879	.39524	.39175	.38830	.38491	.38156	.37826	.37501	.37180	.36864	.36553	.36245
98	84	.44505	.44105	.43710	.43322	.42939	.42561	.42189	.41823	.41461	.41105	.40754	.40407	.40066	.39729	.39397	.39069	.38746	.38428	.38113	.37803
98	85	.46099	.45700	.45306	.44918	.44535	.44158	.43785	.43418	.43056	.42699	.42347	.42000	.41657	.41319	.40985	.40656	.40331	.40011	.39695	.39383
98	86	.47682	.47284	.46892	.46505	.46123	.45746	.45374	.45008	.44646	.44289	.43937	.43589	.43246	.42907	.42573	.42243	.41917	.41596	.41278	.40965
98	87	.49230	.48835	.48444	.48059	.47678	.47303	.46933	.46567	.46206	.45850	.45498	.45151	.44808	.44469	.44135	.43805	.43479	.43157	.42839	.42525
98	88	.50738	.50346	.49958	.49575	.49197	.48824	.48455	.48091	.47732	.47377	.47026	.46680	.46338	.46000	.45667	.45337	.45012	.44690	.44372	.44058
98	89	.52202	.51813	.51428	.51048	.50673	.50303	.49937	.49575	.49218	.48865	.48516	.48172	.47831	.47495	.47163	.46834	.46510	.46189	.45872	.45558
98	90	.53614	.53228	.52847	.52471	.52099	.51732	.51369	.51011	.50656	.50306	.49960	.49617	.49279	.48945	.48614	.48287	.47964	.47645	.47329	.47017
98	91	.54947	.54566	.54190	.53817	.53449	.53086	.52726	.52371	.52019	.51672	.51329	.50989	.50653	.50321	.49993	.49668	.49347	.49030	.48716	.48405
98	92	.56181	.55804	.55431	.55063	.54699	.54339	.53983	.53631	.53283	.52939	.52598	.52261	.51928	.51599	.51273	.50951	.50632	.50317	.50005	.49696
98	93	.57318	.56946	.56577	.56213	.55853	.55496	.55144	.54795	.54451	.54110	.53772	.53438	.53108	.52781	.52458	.52138	.51822	.51509	.51199	.50892
98	94	.58377	.58008	.57644	.57284	.56928	.56575	.56226	.55881	.55540	.55202	.54868	.54537	.54210	.53886	.53565	.53248	.52934	.52623	.52315	.52011
98	95	.59375	.59011	.58651	.58295	.57943	.57594	.57249	.56907	.56569	.56235	.55904	.55576	.55252	.54931	.54613	.54299	.53987	.53679	.53374	.53072
98	96	.60307	.59948	.59592	.59240	.58892	.58547	.58206	.57868	.57533	.57202	.56875	.56550	.56229	.55911	.55596	.55284	.54976	.54670	.54368	.54068
98	97	.61169	.60814	.60462	.60114	.59769	.59428	.59091	.58756	.58425	.58098	.57773	.57452	.57134	.56819	.56507	.56198	.55892	.55589	.55289	.54991
98	98	.61978	.61627	.61279	.60935	.60594	.60256	.59922	.59591	.59264	.58939	.58618	.58300	.57985	.57673	.57364	.57057	.56754	.56454	.56156	.55861

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
99	0	.00993	.00983	.00974	.00965	.00956	.00948	.00940	.00932	.00925	.00917	.00910	.00903	.00897	.00890	.00884	.00878	.00872	.00866	.00861	.00855
99	1	.00341	.00333	.00326	.00319	.00312	.00306	.00299	.00294	.00288	.00283	.00277	.00272	.00268	.00263	.00259	.00254	.00250	.00246	.00243	.00239
99	2	.00322	.00314	.00306	.00299	.00292	.00285	.00279	.00273	.00267	.00261	.00256	.00251	.00246	.00241	.00236	.00232	.00228	.00224	.00220	.00216
99	3	.00322	.00313	.00305	.00297	.00290	.00283	.00276	.00270	.00263	.00258	.00252	.00246	.00241	.00236	.00231	.00227	.00222	.00218	.00214	.00210
99	4	.00332	.00323	.00314	.00306	.00298	.00290	.00283	.00276	.00270	.00263	.00257	.00251	.00246	.00240	.00235	.00230	.00225	.00221	.00216	.00212
99	5	.00350	.00340	.00331	.00322	.00313	.00305	.00297	.00290	.00283	.00276	.00270	.00263	.00257	.00251	.00246	.00241	.00235	.00230	.00226	.00221
99	6	.00373	.00362	.00352	.00343	.00334	.00325	.00317	.00309	.00301	.00294	.00287	.00280	.00274	.00267	.00261	.00256	.00250	.00245	.00240	.00235
99	7	.00402	.00391	.00380	.00370	.00360	.00351	.00342	.00333	.00325	.00317	.00310	.00302	.00295	.00289	.00282	.00276	.00270	.00264	.00259	.00253
99	8	.00436	.00424	.00413	.00402	.00391	.00381	.00372	.00362	.00354	.00345	.00337	.00329	.00322	.00315	.00308	.00301	.00294	.00288	.00282	.00276
99	9	.00478	.00465	.00453	.00441	.00430	.00419	.00409	.00399	.00389	.00380	.00372	.00363	.00355	.00347	.00340	.00333	.00326	.00319	.00312	.00306
99	10	.00528	.00514	.00501	.00488	.00476	.00465	.00453	.00443	.00433	.00423	.00414	.00405	.00396	.00388	.00380	.00372	.00364	.00357	.00350	.00343
99	11	.00584	.00569	.00555	.00542	.00529	.00517	.00505	.00494	.00483	.00472	.00462	.00453	.00443	.00434	.00426	.00417	.00409	.00402	.00394	.00387
99	12	.00647	.00632	.00617	.00602	.00589	.00576	.00563	.00551	.00539	.00528	.00517	.00507	.00497	.00488	.00478	.00469	.00461	.00452	.00444	.00436
99	13	.00713	.00696	.00681	.00665	.00651	.00637	.00623	.00611	.00598	.00586	.00575	.00564	.00553	.00543	.00533	.00524	.00515	.00506	.00497	.00489
99	14	.00777	.00759	.00742	.00726	.00711	.00696	.00682	.00668	.00655	.00642	.00630	.00619	.00607	.00597	.00586	.00576	.00566	.00557	.00548	.00539
99	15	.00836	.00817	.00799	.00782	.00766	.00750	.00735	.00721	.00707	.00694	.00681	.00668	.00657	.00645	.00634	.00623	.00613	.00603	.00593	.00584
99	16	.00887	.00868	.00849	.00831	.00814	.00797	.00781	.00766	.00752	.00738	.00724	.00711	.00699	.00687	.00675	.00664	.00653	.00642	.00632	.00622
99	17	.00933	.00913	.00893	.00874	.00856	.00839	.00822	.00806	.00791	.00776	.00762	.00748	.00735	.00722	.00710	.00698	.00687	.00676	.00665	.00655
99	18	.00975	.00953	.00932	.00912	.00893	.00875	.00858	.00841	.00825	.00809	.00794	.00780	.00766	.00753	.00740	.00728	.00716	.00704	.00693	.00682
99	19	.01016	.00993	.00971	.00950	.00930	.00911	.00892	.00875	.00858	.00841	.00826	.00811	.00796	.00782	.00768	.00755	.00743	.00731	.00719	.00708
99	20	.01059	.01035	.01011	.00989	.00968	.00948	.00928	.00910	.00892	.00875	.00858	.00842	.00827	.00812	.00798	.00784	.00771	.00758	.00746	.00734
99	21	.01105	.01079	.01055	.01031	.01009	.00987	.00967	.00947	.00928	.00910	.00893	.00876	.00860	.00844	.00829	.00815	.00801	.00788	.00775	.00762
99	22	.01152	.01125	.01099	.01075	.01051	.01028	.01006	.00986	.00966	.00947	.00928	.00911	.00893	.00877	.00861	.00846	.00831	.00817	.00804	.00790
99	23	.01204	.01175	.01148	.01121	.01096	.01072	.01049	.01027	.01006	.00986	.00967	.00948	.00930	.00913	.00896	.00880	.00864	.00849	.00835	.00821
99	24	.01260	.01230	.01201	.01173	.01147	.01121	.01097	.01074	.01051	.01030	.01009	.00989	.00970	.00952	.00934	.00917	.00901	.00885	.00870	.00855
99	25	.01324	.01292	.01261	.01231	.01203	.01176	.01150	.01126	.01102	.01079	.01057	.01036	.01016	.00997	.00978	.00960	.00942	.00926	.00909	.00894
99	26	.01394	.01360	.01327	.01296	.01266	.01237	.01210	.01183	.01158	.01134	.01111	.01089	.01067	.01046	.01026	.01007	.00989	.00971	.00954	.00937
99	27	.01473	.01437	.01402	.01369	.01337	.01307	.01277	.01249	.01223	.01197	.01172	.01148	.01126	.01104	.01083	.01062	.01043	.01024	.01005	.00988
99	28	.01560	.01521	.01484	.01448	.01415	.01382	.01351	.01321	.01293	.01265	.01239	.01214	.01190	.01166	.01144	.01122	.01101	.01081	.01061	.01043
99	29	.01653	.01612	.01573	.01535	.01499	.01465	.01432	.01400	.01370	.01340	.01312	.01285	.01260	.01235	.01211	.01188	.01165	.01144	.01123	.01103
99	30	.01754	.01711	.01669	.01629	.01590	.01553	.01518	.01484	.01452	.01421	.01391	.01362	.01335	.01308	.01283	.01258	.01234	.01211	.01189	.01168
99	31	.01863	.01816	.01771	.01729	.01688	.01648	.01611	.01575	.01540	.01507	.01475	.01445	.01415	.01387	.01360	.01333	.01308	.01284	.01260	.01237
99	32	.01979	.01929	.01882	.01836	.01793	.01751	.01711	.01672	.01636	.01600	.01566	.01534	.01502	.01472	.01443	.01415	.01388	.01361	.01336	.01312
99	33	.02105	.02052	.02002	.01953	.01907	.01862	.01820	.01779	.01739	.01702	.01665	.01630	.01597	.01564	.01533	.01503	.01474	.01446	.01419	.01393
99	34	.02242	.02185	.02131	.02079	.02030	.01982	.01937	.01893	.01851	.01811	.01772	.01735	.01699	.01664	.01631	.01599	.01568	.01538	.01509	.01481
99	35	.02390	.02330	.02273	.02218	.02165	.02114	.02066	.02019	.01974	.01931	.01890	.01850	.01811	.01774	.01739	.01704	.01671	.01639	.01608	.01579
99	36	.02551	.02487	.02426	.02367	.02311	.02257	.02205	.02155	.02107	.02061	.02017	.01974	.01933	.01893	.01855	.01819	.01783	.01749	.01716	.01684
99	37	.02726	.02658	.02592	.02530	.02469	.02412	.02356	.02303	.02252	.02203	.02155	.02110	.02066	.02023	.01983	.01943	.01905	.01869	.01833	.01799
99	38	.02917	.02844	.02774	.02707	.02643	.02582	.02523	.02466	.02411	.02358	.02308	.02259	.02212	.02166	.02123	.02081	.02040	.02001	.01963	.01926
99	39	.03124	.03047	.02973	.02901	.02833	.02767	.02704	.02643	.02585	.02528	.02474	.02422	.02372	.02323	.02276	.02231	.02188	.02145	.02105	.02065
99	40	.03352	.03269	.03190	.03114	.03041	.02971	.02904	.02839	.02776	.02716	.02658	.02602	.02548	.02496	.02446	.02398	.02351	.02306	.02262	.02220
99	41	.03601	.03514	.03429	.03348	.03271	.03196	.03124	.03055	.02988	.02924	.02862	.02802	.02744	.02689	.02635	.02583	.02533	.02484	.02437	.02392
99	42	.03874	.03781	.03691	.03605	.03522	.03443	.03366	.03292	.03221	.03152	.03086	.03022	.02960	.02901	.02843	.02787	.02734	.02682	.02632	.02583
99	43	.04172	.04073	.03977	.03886	.03797	.03712	.03631	.03552	.03476	.03402	.03332	.03263	.03197	.03134	.03072	.03013	.02955	.02899	.02845	.02793
99	44	.04495	.04390	.04288	.04191	.04097	.04006	.03919	.03835	.03754	.03676	.03600	.03527	.03457	.03389	.03323	.03259	.03198	.03138	.03080	.03024
99	45	.04842	.04730	.04622	.04519	.04419	.04323	.04230	.04141	.04054	.03971	.03890	.03812	.03737	.03664	.03594	.03526	.03460	.03396	.03335	.03275
99	46	.05215	.05096	.04982	.04872	.04766	.04664	.04565	.04470	.04378	.04289	.04203	.04120	.04040	.03962	.03887	.03815	.03744	.03676	.03610	.03546
99	47	.05612	.05486	.05365	.05249	.05136	.05028	.04923	.04822	.04724	.04629	.04538	.04450	.04364	.04281	.04201	.04124	.04049	.03976	.03905	.03837
99	48	.06036	.05903	.05775	.05652	.05532	.05417	.05306	.05199	.05095	.04994	.04897	.04803	.04712	.04624	.04539	.04456	.04376	.04298	.04223	.04150
99	49	.06488	.06348	.06213	.06082	.05956	.05834	.05716	.05602	.05492	.05385	.05282	.05182	.05086	.04992	.04901	.04813	.04727	.04645	.04564	.04486

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

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
99	50	.06972	.06824	.06681	.06543	.06410	.06281	.06156	.06035	.05918	.05805	.05696	.05590	.05487	.05388	.05291	.05197	.05106	.05018	.04933	.04849
99	51	.07488	.07332	.07181	.07035	.06894	.06758	.06626	.06498	.06375	.06255	.06139	.06027	.05918	.05812	.05709	.05610	.05513	.05419	.05328	.05240
99	52	.08033	.07869	.07710	.07556	.07408	.07264	.07125	.06990	.06859	.06732	.06610	.06491	.06375	.06263	.06154	.06049	.05946	.05847	.05750	.05656
99	53	.08610	.08437	.08270	.08108	.07951	.07800	.07653	.07511	.07373	.07239	.07109	.06983	.06861	.06742	.06627	.06515	.06407	.06301	.06198	.06098
99	54	.09218	.09036	.08861	.08691	.08526	.08366	.08211	.08061	.07916	.07775	.07638	.07505	.07376	.07250	.07128	.07010	.06895	.06783	.06674	.06568
99	55	.09859	.09669	.09485	.09306	.09133	.08965	.08802	.08644	.08491	.08342	.08198	.08058	.07921	.07789	.07660	.07535	.07413	.07295	.07180	.07068
99	56	.10536	.10336	.10143	.09956	.09774	.09598	.09427	.09261	.09100	.08943	.08791	.08643	.08500	.08360	.08224	.08092	.07964	.07839	.07717	.07598
99	57	.11247	.11039	.10836	.10640	.10450	.10265	.10085	.09911	.09742	.09577	.09417	.09262	.09111	.08964	.08821	.08681	.08546	.08414	.08285	.08160
99	58	.11991	.11773	.11562	.11356	.11157	.10964	.10776	.10593	.10415	.10243	.10075	.09911	.09752	.09598	.09447	.09301	.09158	.09019	.08883	.08751
99	59	.12765	.12537	.12317	.12102	.11894	.11691	.11495	.11303	.11117	.10936	.10760	.10589	.10422	.10260	.10102	.09947	.09797	.09651	.09508	.09369
99	60	.13569	.13332	.13101	.12878	.12660	.12449	.12243	.12043	.11849	.11659	.11475	.11295	.11120	.10950	.10784	.10622	.10464	.10311	.10161	.10014
99	61	.14406	.14159	.13920	.13686	.13460	.13239	.13025	.12816	.12612	.12414	.12221	.12033	.11850	.11672	.11498	.11328	.11163	.11001	.10844	.10690
99	62	.15283	.15026	.14777	.14534	.14298	.14068	.13845	.13627	.13414	.13207	.13006	.12810	.12618	.12431	.12249	.12071	.11898	.11729	.11564	.11402
99	63	.16201	.15935	.15676	.15423	.15178	.14939	.14706	.14479	.14257	.14042	.13831	.13626	.13426	.13231	.13041	.12855	.12673	.12496	.12323	.12154
99	64	.17160	.16884	.16615	.16354	.16099	.15850	.15608	.15372	.15141	.14917	.14697	.14484	.14275	.14071	.13872	.13678	.13488	.13303	.13122	.12945
99	65	.18162	.17876	.17598	.17326	.17062	.16804	.16552	.16307	.16068	.15834	.15606	.15383	.15166	.14954	.14746	.14544	.14346	.14152	.13963	.13778
99	66	.19211	.18915	.18628	.18347	.18073	.17805	.17545	.17290	.17042	.16799	.16562	.16330	.16104	.15883	.15667	.15456	.15250	.15048	.14851	.14658
99	67	.20313	.20008	.19711	.19421	.19137	.18861	.18591	.18327	.18069	.17818	.17572	.17331	.17097	.16867	.16642	.16423	.16208	.15998	.15792	.15591
99	68	.21466	.21152	.20846	.20546	.20254	.19968	.19689	.19416	.19150	.18889	.18634	.18385	.18142	.17903	.17670	.17442	.17219	.17001	.16787	.16577
99	69	.22668	.22345	.22029	.21721	.21419	.21125	.20837	.20555	.20280	.20010	.19747	.19489	.19237	.18990	.18748	.18512	.18280	.18053	.17831	.17614
99	70	.23911	.23579	.23255	.22938	.22627	.22324	.22027	.21737	.21453	.21175	.20903	.20637	.20376	.20121	.19871	.19626	.19386	.19151	.18921	.18695
99	71	.25190	.24849	.24517	.24191	.23872	.23560	.23255	.22956	.22664	.22378	.22097	.21822	.21553	.21290	.21032	.20779	.20531	.20288	.20049	.19816
99	72	.26501	.26152	.25811	.25478	.25151	.24831	.24517	.24210	.23910	.23615	.23327	.23044	.22767	.22495	.22229	.21968	.21712	.21460	.21214	.20973
99	73	.27842	.27486	.27137	.26796	.26461	.26133	.25812	.25497	.25188	.24886	.24589	.24299	.24014	.23734	.23460	.23191	.22927	.22668	.22414	.22165
99	74	.29221	.28858	.28501	.28152	.27810	.27475	.27146	.26824	.26507	.26197	.25893	.25595	.25302	.25015	.24733	.24457	.24185	.23919	.23657	.23400
99	75	.30644	.30274	.29911	.29555	.29206	.28863	.28527	.28198	.27875	.27557	.27246	.26940	.26640	.26346	.26057	.25773	.25494	.25220	.24951	.24687
99	76	.32117	.31741	.31372	.31009	.30654	.30305	.29962	.29626	.29296	.28972	.28654	.28341	.28035	.27733	.27437	.27146	.26860	.26580	.26304	.26032
99	77	.33640	.33258	.32883	.32515	.32154	.31799	.31451	.31108	.30772	.30442	.30118	.29799	.29486	.29178	.28875	.28578	.28285	.27998	.27715	.27437
99	78	.35208	.34821	.34442	.34069	.33702	.33342	.32988	.32641	.32299	.31963	.31633	.31309	.30990	.30676	.30368	.30064	.29766	.29472	.29184	.28900
99	79	.36809	.36419	.36035	.35658	.35287	.34923	.34564	.34212	.33865	.33525	.33190	.32860	.32536	.32217	.31903	.31594	.31291	.30992	.30697	.30408
99	80	.38428	.38034	.37647	.37266	.36892	.36524	.36162	.35805	.35455	.35110	.34770	.34436	.34108	.33784	.33466	.33152	.32843	.32539	.32240	.31945
99	81	.40049	.39654	.39264	.38881	.38503	.38132	.37767	.37407	.37053	.36705	.36362	.36024	.35691	.35364	.35041	.34723	.34410	.34102	.33798	.33499
99	82	.41667	.41269	.40878	.40492	.40113	.39740	.39372	.39009	.38653	.38301	.37955	.37614	.37278	.36947	.36621	.36300	.35983	.35671	.35364	.35061
99	83	.43277	.42879	.42487	.42100	.41719	.41344	.40975	.40611	.40252	.39898	.39550	.39206	.38868	.38534	.38205	.37881	.37561	.37246	.36935	.36629
99	84	.44892	.44493	.44100	.43713	.43332	.42956	.42586	.42220	.41860	.41505	.41155	.40810	.40470	.40134	.39803	.39476	.39154	.38837	.38523	.38214
99	85	.46513	.46116	.45724	.45337	.44956	.44580	.44209	.43844	.43483	.43128	.42777	.42431	.42089	.41752	.41420	.41092	.40768	.40449	.40134	.39823
99	86	.48125	.47729	.47338	.46953	.46573	.46198	.45828	.45463	.45103	.44747	.44396	.44050	.43708	.43371	.43038	.42709	.42385	.42064	.41748	.41436
99	87	.49702	.49309	.48920	.48537	.48159	.47785	.47417	.47053	.46694	.46339	.45989	.45643	.45302	.44965	.44632	.44303	.43978	.43658	.43341	.43028
99	88	.51241	.50850	.50465	.50084	.49708	.49337	.48970	.48608	.48251	.47898	.47549	.47204	.46864	.46528	.46196	.45868	.45544	.45223	.44907	.44594
99	89	.52736	.52349	.51967	.51589	.51216	.50848	.50484	.50125	.49769	.49419	.49072	.48729	.48391	.48056	.47725	.47398	.47075	.46756	.46440	.46128
99	90	.54179	.53796	.53418	.53044	.52675	.52310	.51950	.51593	.51241	.50893	.50548	.50208	.49872	.49539	.49211	.48886	.48564	.48247	.47933	.47622
99	91	.55544	.55166	.54792	.54422	.54057	.53696	.53339	.52986	.52637	.52292	.51951	.51613	.51280	.50950	.50623	.50301	.49982	.49666	.49354	.49045
99	92	.56807	.56434	.56064	.55699	.55338	.54980	.54627	.54278	.53932	.53590	.53252	.52918	.52587	.52260	.51936	.51616	.51299	.50986	.50675	.50369
99	93	.57974	.57604	.57239	.56878	.56521	.56167	.55818	.55472	.55130	.54791	.54457	.54125	.53797	.53473	.53152	.52834	.52520	.52209	.51901	.51596
99	94	.59059	.58695	.58334	.57977	.57624	.57274	.56929	.56586	.56248	.55913	.55581	.55253	.54928	.54607	.54289	.53974	.53662	.53354	.53048	.52746
99	95	.60084	.59724	.59368	.59015	.58666	.58321	.57979	.57641	.57306	.56974	.56646	.56321	.56000	.55681	.55366	.55054	.54745	.54439	.54136	.53837
99	96	.61043	.60687	.60335	.59987	.59642	.59301	.58963	.58628	.58297	.57969	.57644	.57323	.57004	.56689	.56377	.56068	.55762	.55459	.55159	.54861
99	97	.61929	.61578	.61230	.60886	.60545	.60207	.59873	.59542	.59215	.58890	.58569	.58251	.57935	.57623	.57314	.57008	.56705	.56404	.56107	.55812
99	98	.62761	.62414	.62071	.61730	.61393	.61060	.60729	.60402	.60078	.59757	.59439	.59124	.58812	.58503	.58197	.57893	.57593	.57295	.57000	.56708
99	99	.63568	.63225	.62886	.62550	.62217	.61887	.61561	.61237	.60916	.60599	.60284	.59973	.59664	.59358	.59055	.58755	.58457	.58163	.57871	.57581

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
											Interest Rate										
100	0	.01005	.00996	.00986	.00978	.00969	.00961	.00953	.00945	.00938	.00931	.00924	.00917	.00910	.00904	.00898	.00892	.00886	.00880	.00874	.00869
100	1	.00343	.00335	.00328	.00321	.00314	.00308	.00301	.00296	.00290	.00285	.00280	.00275	.00270	.00265	.00261	.00257	.00253	.00249	.00245	.00241
100	2	.00323	.00315	.00308	.00300	.00293	.00287	.00280	.00274	.00268	.00263	.00257	.00252	.00247	.00243	.00238	.00234	.00229	.00225	.00221	.00217
100	3	.00323	.00315	.00306	.00299	.00291	.00284	.00277	.00271	.00265	.00259	.00253	.00248	.00242	.00237	.00233	.00228	.00223	.00219	.00215	.00211
100	4	.00333	.00324	.00315	.00307	.00299	.00291	.00284	.00277	.00271	.00264	.00258	.00252	.00247	.00241	.00236	.00231	.00227	.00222	.00217	.00213
100	5	.00351	.00341	.00332	.00323	.00314	.00306	.00298	.00291	.00284	.00277	.00271	.00264	.00258	.00253	.00247	.00242	.00237	.00232	.00227	.00222
100	6	.00374	.00363	.00353	.00344	.00335	.00326	.00318	.00310	.00302	.00295	.00288	.00281	.00275	.00268	.00262	.00257	.00251	.00246	.00241	.00236
100	7	.00403	.00392	.00381	.00371	.00361	.00352	.00343	.00334	.00326	.00318	.00311	.00303	.00296	.00290	.00283	.00277	.00271	.00265	.00260	.00254
100	8	.00437	.00425	.00414	.00403	.00392	.00382	.00373	.00363	.00355	.00346	.00338	.00330	.00323	.00316	.00309	.00302	.00295	.00289	.00283	.00277
100	9	.00479	.00466	.00454	.00442	.00431	.00420	.00410	.00400	.00390	.00381	.00373	.00364	.00356	.00348	.00341	.00334	.00327	.00320	.00314	.00307
100	10	.00529	.00515	.00502	.00489	.00477	.00466	.00455	.00444	.00434	.00424	.00415	.00406	.00397	.00389	.00381	.00373	.00366	.00358	.00351	.00344
100	11	.00586	.00571	.00557	.00544	.00531	.00518	.00507	.00495	.00484	.00474	.00464	.00454	.00445	.00436	.00427	.00419	.00411	.00403	.00396	.00388
100	12	.00649	.00634	.00619	.00604	.00591	.00578	.00565	.00553	.00541	.00530	.00519	.00509	.00499	.00490	.00480	.00471	.00463	.00454	.00446	.00439
100	13	.00716	.00699	.00683	.00668	.00653	.00639	.00626	.00613	.00601	.00589	.00578	.00567	.00556	.00546	.00536	.00526	.00517	.00508	.00500	.00491
100	14	.00780	.00762	.00745	.00729	.00714	.00699	.00685	.00671	.00658	.00646	.00634	.00622	.00611	.00600	.00589	.00579	.00569	.00560	.00551	.00542
100	15	.00839	.00820	.00803	.00786	.00769	.00754	.00739	.00724	.00711	.00697	.00684	.00672	.00660	.00649	.00638	.00627	.00617	.00607	.00597	.00588
100	16	.00891	.00872	.00853	.00835	.00818	.00801	.00786	.00770	.00756	.00742	.00728	.00715	.00703	.00691	.00679	.00668	.00657	.00647	.00636	.00627
100	17	.00938	.00917	.00897	.00878	.00860	.00843	.00826	.00810	.00795	.00780	.00766	.00752	.00739	.00727	.00714	.00703	.00691	.00680	.00670	.00659
100	18	.00980	.00958	.00937	.00917	.00898	.00880	.00862	.00845	.00829	.00814	.00799	.00785	.00771	.00757	.00745	.00732	.00720	.00709	.00697	.00687
100	19	.01021	.00998	.00976	.00955	.00935	.00915	.00897	.00879	.00862	.00846	.00830	.00815	.00801	.00787	.00773	.00760	.00748	.00736	.00724	.00713
100	20	.01064	.01039	.01016	.00994	.00973	.00953	.00933	.00915	.00897	.00880	.00863	.00847	.00832	.00817	.00803	.00789	.00776	.00763	.00751	.00739
100	21	.01110	.01084	.01059	.01036	.01014	.00992	.00972	.00952	.00933	.00915	.00898	.00881	.00865	.00849	.00834	.00820	.00806	.00793	.00780	.00767
100	22	.01157	.01130	.01104	.01080	.01056	.01033	.01012	.00991	.00971	.00952	.00933	.00916	.00899	.00882	.00867	.00851	.00837	.00823	.00809	.00796
100	23	.01209	.01180	.01153	.01127	.01102	.01078	.01055	.01033	.01012	.00991	.00972	.00953	.00935	.00918	.00901	.00885	.00870	.00855	.00840	.00826
100	24	.01266	.01235	.01206	.01178	.01152	.01126	.01102	.01079	.01057	.01035	.01014	.00995	.00976	.00957	.00940	.00923	.00906	.00890	.00875	.00860
100	25	.01329	.01297	.01266	.01237	.01209	.01182	.01156	.01131	.01107	.01085	.01063	.01042	.01022	.01002	.00983	.00965	.00948	.00931	.00915	.00899
100	26	.01400	.01365	.01333	.01301	.01271	.01243	.01215	.01189	.01164	.01140	.01117	.01094	.01073	.01052	.01032	.01013	.00995	.00977	.00960	.00943
100	27	.01479	.01443	.01408	.01375	.01343	.01312	.01283	.01255	.01229	.01203	.01178	.01154	.01132	.01110	.01089	.01068	.01049	.01030	.01011	.00994
100	28	.01566	.01527	.01490	.01454	.01421	.01388	.01357	.01328	.01299	.01272	.01245	.01220	.01196	.01172	.01150	.01128	.01107	.01087	.01068	.01049
100	29	.01660	.01619	.01579	.01542	.01506	.01471	.01438	.01406	.01376	.01347	.01319	.01292	.01266	.01241	.01217	.01194	.01172	.01150	.01130	.01110
100	30	.01761	.01717	.01675	.01635	.01597	.01560	.01525	.01491	.01459	.01428	.01398	.01369	.01342	.01315	.01290	.01265	.01241	.01218	.01196	.01175
100	31	.01870	.01823	.01778	.01736	.01695	.01656	.01618	.01582	.01548	.01515	.01483	.01452	.01423	.01394	.01367	.01341	.01315	.01291	.01267	.01245
100	32	.01986	.01937	.01889	.01844	.01800	.01758	.01718	.01680	.01643	.01608	.01574	.01541	.01510	.01479	.01450	.01422	.01395	.01369	.01344	.01320
100	33	.02113	.02060	.02009	.01961	.01915	.01870	.01827	.01786	.01747	.01709	.01673	.01638	.01605	.01572	.01541	.01511	.01482	.01455	.01428	.01402
100	34	.02250	.02193	.02139	.02088	.02038	.01991	.01945	.01901	.01859	.01819	.01780	.01743	.01707	.01673	.01639	.01607	.01576	.01547	.01518	.01490
100	35	.02399	.02339	.02281	.02226	.02173	.02123	.02074	.02028	.01983	.01940	.01898	.01858	.01820	.01783	.01748	.01713	.01680	.01648	.01617	.01588
100	36	.02560	.02496	.02435	.02376	.02320	.02266	.02214	.02164	.02116	.02070	.02026	.01983	.01942	.01903	.01865	.01828	.01793	.01758	.01725	.01693
100	37	.02735	.02667	.02602	.02539	.02479	.02421	.02366	.02313	.02262	.02212	.02165	.02119	.02076	.02033	.01992	.01953	.01915	.01878	.01843	.01809
100	38	.02927	.02854	.02784	.02717	.02653	.02592	.02533	.02476	.02421	.02369	.02318	.02269	.02222	.02177	.02133	.02091	.02050	.02011	.01973	.01936
100	39	.03135	.03057	.02983	.02912	.02844	.02778	.02715	.02654	.02596	.02539	.02485	.02433	.02383	.02334	.02287	.02242	.02199	.02156	.02116	.02076
100	40	.03363	.03280	.03201	.03125	.03052	.02982	.02915	.02850	.02788	.02728	.02670	.02614	.02560	.02508	.02458	.02410	.02363	.02318	.02274	.02232
100	41	.03613	.03526	.03441	.03361	.03283	.03208	.03136	.03067	.03000	.02936	.02874	.02814	.02757	.02701	.02647	.02595	.02545	.02497	.02450	.02405
100	42	.03887	.03794	.03704	.03618	.03535	.03456	.03379	.03305	.03234	.03165	.03099	.03035	.02973	.02914	.02856	.02801	.02747	.02695	.02645	.02596
100	43	.04186	.04087	.03991	.03900	.03811	.03726	.03645	.03566	.03490	.03417	.03346	.03278	.03212	.03148	.03087	.03027	.02970	.02914	.02860	.02808
100	44	.04510	.04405	.04303	.04206	.04112	.04022	.03935	.03851	.03770	.03691	.03616	.03543	.03473	.03404	.03339	.03275	.03213	.03154	.03096	.03040
100	45	.04858	.04747	.04639	.04535	.04436	.04340	.04247	.04157	.04071	.03988	.03907	.03829	.03754	.03682	.03611	.03543	.03477	.03414	.03352	.03292
100	46	.05232	.05114	.05000	.04890	.04784	.04682	.04583	.04488	.04396	.04308	.04222	.04139	.04059	.03981	.03906	.03833	.03763	.03695	.03629	.03565
100	47	.05631	.05506	.05385	.05268	.05156	.05047	.04943	.04842	.04744	.04649	.04558	.04470	.04384	.04302	.04222	.04144	.04069	.03996	.03926	.03857
100	48	.06057	.05924	.05796	.05673	.05554	.05439	.05328	.05220	.05117	.05016	.04919	.04825	.04734	.04646	.04561	.04478	.04398	.04321	.04245	.04172
100	49	.06511	.06371	.06236	.06105	.05979	.05857	.05740	.05626	.05516	.05409	.05306	.05206	.05110	.05016	.04925	.04837	.04752	.04669	.04589	.04511

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

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
100	50	.06997	.06849	.06707	.06569	.06435	.06306	.06182	.06061	.05944	.05832	.05722	.05616	.05513	.05414	.05317	.05224	.05133	.05045	.04959	.04876
100	51	.07515	.07359	.07209	.07063	.06922	.06786	.06654	.06527	.06403	.06284	.06168	.06055	.05946	.05841	.05738	.05639	.05542	.05449	.05358	.05269
100	52	.08064	.07899	.07741	.07587	.07439	.07295	.07156	.07021	.06890	.06764	.06641	.06522	.06407	.06295	.06186	.06081	.05978	.05878	.05782	.05688
100	53	.08643	.08470	.08303	.08142	.07985	.07834	.07687	.07545	.07407	.07273	.07143	.07018	.06895	.06777	.06662	.06550	.06441	.06336	.06233	.06133
100	54	.09254	.09073	.08897	.08727	.08563	.08403	.08249	.08099	.07953	.07812	.07675	.07542	.07413	.07288	.07166	.07048	.06933	.06821	.06712	.06607
100	55	.09899	.09709	.09525	.09346	.09173	.09005	.08843	.08685	.08532	.08383	.08239	.08099	.07963	.07830	.07702	.07577	.07455	.07337	.07222	.07110
100	56	.10579	.10380	.10187	.10000	.09818	.09642	.09471	.09305	.09144	.08988	.08836	.08688	.08545	.08405	.08269	.08137	.08009	.07884	.07762	.07644
100	57	.11294	.11086	.10884	.10688	.10498	.10313	.10134	.09960	.09790	.09626	.09466	.09311	.09160	.09013	.08870	.08731	.08596	.08464	.08335	.08210
100	58	.12042	.11825	.11614	.11409	.11209	.11016	.10828	.10646	.10468	.10296	.10128	.09965	.09806	.09652	.09501	.09355	.09212	.09073	.08938	.08806
100	59	.12821	.12594	.12373	.12159	.11951	.11748	.11552	.11361	.11175	.10994	.10818	.10647	.10480	.10318	.10160	.10006	.09856	.09710	.09567	.09428
100	60	.13629	.13392	.13163	.12939	.12722	.12511	.12305	.12105	.11911	.11722	.11537	.11358	.11183	.11013	.10847	.10686	.10528	.10374	.10225	.10078
100	61	.14471	.14225	.13986	.13753	.13526	.13306	.13091	.12883	.12680	.12482	.12289	.12101	.11918	.11740	.11566	.11397	.11231	.11070	.10913	.10759
100	62	.15353	.15097	.14848	.14606	.14370	.14140	.13917	.13699	.13487	.13280	.13079	.12883	.12692	.12505	.12323	.12145	.11972	.11803	.11638	.11477
100	63	.16277	.16011	.15752	.15501	.15255	.15016	.14784	.14557	.14336	.14120	.13910	.13706	.13506	.13311	.13120	.12935	.12754	.12577	.12404	.12235
100	64	.17242	.16967	.16698	.16437	.16182	.15934	.15692	.15456	.15226	.15001	.14783	.14569	.14361	.14157	.13958	.13764	.13575	.13390	.13209	.13032
100	65	.18250	.17965	.17687	.17416	.17152	.16894	.16643	.16398	.16159	.15925	.15698	.15475	.15258	.15046	.14839	.14637	.14439	.14245	.14057	.13872
100	66	.19306	.19011	.18724	.18443	.18170	.17903	.17642	.17388	.17140	.16898	.16661	.16430	.16204	.15983	.15767	.15556	.15350	.15149	.14952	.14759
100	67	.20416	.20112	.19815	.19525	.19242	.18966	.18696	.18433	.18176	.17924	.17679	.17439	.17204	.16975	.16750	.16531	.16317	.16107	.15901	.15700
100	68	.21578	.21265	.20958	.20659	.20367	.20082	.19803	.19531	.19265	.19005	.18750	.18501	.18258	.18020	.17787	.17559	.17336	.17118	.16905	.16696
100	69	.22789	.22466	.22151	.21843	.21542	.21248	.20960	.20679	.20404	.20135	.19872	.19615	.19363	.19116	.18875	.18639	.18408	.18181	.17959	.17742
100	70	.24042	.23711	.23387	.23070	.22760	.22457	.22161	.21871	.21588	.21310	.21039	.20773	.20512	.20257	.20008	.19763	.19524	.19289	.19059	.18834
100	71	.25331	.24992	.24659	.24334	.24016	.23705	.23400	.23102	.22810	.22524	.22244	.21970	.21701	.21438	.21180	.20927	.20680	.20437	.20199	.19966
100	72	.26654	.26306	.25965	.25632	.25306	.24986	.24674	.24367	.24067	.23773	.23485	.23203	.22926	.22655	.22389	.22128	.21872	.21622	.21376	.21135
100	73	.28007	.27651	.27303	.26962	.26628	.26301	.25980	.25666	.25358	.25056	.24760	.24470	.24185	.23906	.23632	.23364	.23100	.22842	.22588	.22339
100	74	.29398	.29035	.28679	.28331	.27990	.27655	.27327	.27005	.26689	.26380	.26076	.25779	.25486	.25200	.24918	.24642	.24371	.24105	.23844	.23587
100	75	.30834	.30465	.30102	.29747	.29399	.29057	.28722	.28393	.28070	.27754	.27443	.27138	.26838	.26544	.26256	.25972	.25694	.25421	.25152	.24888
100	76	.32322	.31946	.31578	.31216	.30862	.30513	.30172	.29836	.29507	.29184	.28866	.28554	.28248	.27947	.27652	.27361	.27076	.26796	.26520	.26249
100	77	.33860	.33480	.33106	.32739	.32378	.32024	.31676	.31335	.31000	.30670	.30346	.30028	.29716	.29408	.29107	.28810	.28518	.28231	.27949	.27672
100	78	.35446	.35060	.34682	.34310	.33944	.33585	.33232	.32886	.32545	.32210	.31880	.31557	.31238	.30925	.30618	.30315	.30017	.29724	.29436	.29152
100	79	.37066	.36677	.36294	.35918	.35549	.35185	.34828	.34476	.34131	.33791	.33457	.33128	.32805	.32486	.32173	.31865	.31562	.31264	.30970	.30681
100	80	.38705	.38313	.37927	.37547	.37174	.36807	.36446	.36091	.35741	.35397	.35059	.34726	.34398	.34075	.33757	.33444	.33137	.32833	.32535	.32241
100	81	.40348	.39954	.39565	.39183	.38807	.38437	.38073	.37715	.37362	.37014	.36672	.36335	.36004	.35677	.35355	.35038	.34726	.34419	.34116	.33817
100	82	.41988	.41591	.41202	.40818	.40440	.40067	.39701	.39340	.38984	.38634	.38289	.37949	.37614	.37284	.36959	.36639	.36323	.36012	.35705	.35403
100	83	.43622	.43225	.42834	.42449	.42070	.41696	.41328	.40965	.40607	.40255	.39908	.39565	.39228	.38895	.38567	.38244	.37925	.37611	.37301	.36996
100	84	.45260	.44863	.44472	.44087	.43707	.43333	.42964	.42600	.42241	.41888	.41539	.41195	.40856	.40521	.40191	.39866	.39545	.39228	.38916	.38607
100	85	.46908	.46512	.46122	.45737	.45358	.44984	.44615	.44251	.43892	.43537	.43188	.42843	.42503	.42167	.41836	.41509	.41187	.40869	.40554	.40244
100	86	.48547	.48154	.47765	.47382	.47003	.46630	.46262	.45898	.45540	.45186	.44837	.44492	.44151	.43816	.43484	.43156	.42833	.42514	.42199	.41888
100	87	.50154	.49762	.49376	.48995	.48618	.48247	.47880	.47518	.47161	.46808	.46459	.46115	.45775	.45440	.45108	.44781	.44458	.44138	.43823	.43511
100	88	.51722	.51333	.50950	.50572	.50198	.49829	.49464	.49104	.48749	.48397	.48050	.47708	.47369	.47034	.46704	.46377	.46055	.45736	.45421	.45109
100	89	.53247	.52863	.52483	.52108	.51737	.51371	.51009	.50652	.50299	.49950	.49605	.49264	.48928	.48595	.48266	.47941	.47619	.47302	.46987	.46677
100	90	.54721	.54341	.53966	.53594	.53228	.52865	.52507	.52153	.51803	.51457	.51115	.50777	.50442	.50112	.49785	.49462	.49142	.48826	.48514	.48205
100	91	.56117	.55742	.55371	.55004	.54641	.54283	.53928	.53578	.53231	.52889	.52550	.52215	.51883	.51555	.51231	.50910	.50593	.50279	.49969	.49662
100	92	.57410	.57039	.56673	.56311	.55952	.55598	.55247	.54900	.54557	.54218	.53883	.53551	.53222	.52897	.52576	.52258	.51943	.51631	.51323	.51018
100	93	.58604	.58238	.57876	.57518	.57164	.56814	.56467	.56124	.55785	.55449	.55117	.54788	.54463	.54141	.53822	.53507	.53195	.52886	.52580	.52277
100	94	.59717	.59356	.58999	.58645	.58295	.57949	.57606	.57267	.56931	.56599	.56270	.55945	.55623	.55304	.54988	.54676	.54366	.54060	.53757	.53457
100	95	.60769	.60412	.60060	.59710	.59365	.59023	.58684	.58349	.58017	.57689	.57363	.57041	.56723	.56407	.56094	.55785	.55479	.55175	.54875	.54577
100	96	.61753	.61401	.61053	.60708	.60367	.60029	.59694	.59363	.59035	.58711	.58389	.58070	.57755	.57443	.57133	.56827	.56524	.56223	.55925	.55631
100	97	.62663	.62316	.61972	.61632	.61295	.60961	.60630	.60303	.59978	.59657	.59339	.59024	.58712	.58403	.58097	.57793	.57493	.57195	.56900	.56608
100	98	.63518	.63176	.62836	.62500	.62167	.61837	.61510	.61187	.60866	.60549	.60234	.59922	.59614	.59308	.59005	.58704	.58407	.58112	.57820	.57530
100	99	.64348	.64010	.63675	.63343	.63014	.62689	.62366	.62046	.61729	.61415	.61104	.60796	.60491	.60188	.59889	.59591	.59297	.59005	.58716	.58429

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
100	100	.65152	.64818	.64488	.64160	.63836	.63514	.63195	.62880	.62567	.62257	.61949	.61645	.61343	.61044	.60747	.60453	.60162	.59873	.59587	.59303
101	0	.01018	.01008	.00999	.00990	.00982	.00974	.00966	.00958	.00951	.00944	.00937	.00930	.00924	.00917	.00911	.00905	.00899	.00894	.00888	.00883
101	1	.00345	.00337	.00330	.00323	.00316	.00310	.00303	.00298	.00292	.00287	.00282	.00277	.00272	.00267	.00263	.00259	.00255	.00251	.00247	.00243
101	2	.00325	.00317	.00309	.00302	.00295	.00288	.00282	.00276	.00270	.00264	.00259	.00254	.00249	.00244	.00239	.00235	.00231	.00227	.00223	.00219
101	3	.00324	.00316	.00308	.00300	.00292	.00285	.00279	.00272	.00266	.00260	.00254	.00249	.00244	.00239	.00234	.00229	.00225	.00220	.00216	.00212
101	4	.00334	.00325	.00316	.00308	.00300	.00292	.00285	.00278	.00272	.00265	.00259	.00254	.00248	.00243	.00237	.00232	.00228	.00223	.00219	.00214
101	5	.00352	.00342	.00332	.00324	.00315	.00307	.00299	.00292	.00285	.00278	.00272	.00265	.00259	.00254	.00248	.00243	.00238	.00233	.00228	.00223
101	6	.00375	.00364	.00354	.00345	.00336	.00327	.00319	.00311	.00303	.00296	.00289	.00282	.00276	.00269	.00263	.00258	.00252	.00247	.00242	.00237
101	7	.00404	.00392	.00382	.00372	.00362	.00352	.00344	.00335	.00327	.00319	.00311	.00304	.00297	.00291	.00284	.00278	.00272	.00266	.00261	.00255
101	8	.00438	.00426	.00414	.00404	.00393	.00383	.00374	.00364	.00356	.00347	.00339	.00331	.00324	.00316	.00310	.00303	.00296	.00290	.00284	.00278
101	9	.00480	.00467	.00455	.00443	.00432	.00421	.00411	.00401	.00391	.00382	.00374	.00365	.00357	.00349	.00342	.00335	.00328	.00321	.00314	.00308
101	10	.00530	.00516	.00503	.00490	.00478	.00467	.00456	.00445	.00435	.00425	.00416	.00407	.00398	.00390	.00382	.00374	.00367	.00359	.00352	.00346
101	11	.00587	.00572	.00558	.00545	.00532	.00520	.00508	.00497	.00486	.00476	.00465	.00456	.00447	.00438	.00429	.00421	.00412	.00405	.00397	.00390
101	12	.00651	.00636	.00621	.00606	.00593	.00579	.00567	.00555	.00543	.00532	.00521	.00511	.00501	.00492	.00482	.00473	.00465	.00456	.00448	.00440
101	13	.00718	.00701	.00686	.00670	.00656	.00642	.00628	.00616	.00603	.00591	.00580	.00569	.00558	.00548	.00538	.00529	.00520	.00511	.00502	.00494
101	14	.00783	.00765	.00748	.00732	.00717	.00702	.00688	.00674	.00661	.00649	.00637	.00625	.00614	.00603	.00592	.00582	.00573	.00563	.00554	.00545
101	15	.00842	.00824	.00806	.00789	.00773	.00757	.00742	.00728	.00714	.00701	.00688	.00676	.00664	.00652	.00641	.00631	.00620	.00610	.00601	.00591
101	16	.00895	.00875	.00857	.00839	.00822	.00805	.00789	.00774	.00760	.00746	.00732	.00719	.00707	.00695	.00683	.00672	.00661	.00651	.00640	.00631
101	17	.00942	.00921	.00901	.00882	.00864	.00847	.00830	.00814	.00799	.00784	.00770	.00757	.00744	.00731	.00719	.00707	.00696	.00684	.00674	.00664
101	18	.00984	.00962	.00941	.00921	.00902	.00884	.00867	.00850	.00834	.00818	.00803	.00789	.00775	.00762	.00749	.00737	.00725	.00713	.00702	.00691
101	19	.01025	.01002	.00980	.00959	.00939	.00920	.00902	.00884	.00867	.00851	.00835	.00820	.00805	.00791	.00778	.00765	.00752	.00740	.00729	.00717
101	20	.01068	.01044	.01021	.00999	.00978	.00957	.00938	.00919	.00901	.00884	.00868	.00852	.00837	.00822	.00808	.00794	.00781	.00768	.00756	.00744
101	21	.01114	.01089	.01064	.01041	.01018	.00997	.00977	.00957	.00938	.00920	.00903	.00886	.00870	.00854	.00839	.00825	.00811	.00798	.00785	.00772
101	22	.01162	.01135	.01109	.01084	.01061	.01038	.01017	.00996	.00976	.00957	.00938	.00921	.00904	.00887	.00872	.00856	.00842	.00828	.00814	.00801
101	23	.01214	.01185	.01158	.01131	.01106	.01083	.01060	.01038	.01017	.00996	.00977	.00958	.00940	.00923	.00906	.00890	.00875	.00860	.00845	.00832
101	24	.01271	.01240	.01211	.01183	.01157	.01132	.01107	.01084	.01062	.01040	.01020	.01000	.00981	.00963	.00945	.00928	.00912	.00896	.00880	.00866
101	25	.01334	.01302	.01271	.01242	.01214	.01187	.01161	.01136	.01113	.01090	.01068	.01047	.01027	.01007	.00989	.00971	.00953	.00937	.00920	.00905
101	26	.01405	.01371	.01338	.01307	.01277	.01248	.01221	.01195	.01169	.01145	.01122	.01100	.01078	.01058	.01038	.01019	.01000	.00982	.00965	.00949
101	27	.01485	.01448	.01413	.01380	.01348	.01318	.01289	.01261	.01234	.01209	.01184	.01160	.01137	.01115	.01094	.01074	.01054	.01035	.01017	.01000
101	28	.01571	.01533	.01496	.01460	.01427	.01394	.01363	.01333	.01305	.01278	.01251	.01226	.01202	.01179	.01156	.01134	.01113	.01093	.01074	.01055
101	29	.01666	.01625	.01585	.01548	.01512	.01477	.01444	.01413	.01382	.01353	.01325	.01298	.01272	.01248	.01224	.01201	.01178	.01157	.01136	.01116
101	30	.01767	.01724	.01682	.01642	.01603	.01567	.01532	.01498	.01465	.01434	.01405	.01376	.01348	.01322	.01296	.01272	.01248	.01225	.01203	.01182
101	31	.01876	.01830	.01785	.01742	.01702	.01662	.01625	.01589	.01555	.01521	.01490	.01459	.01430	.01401	.01374	.01348	.01322	.01298	.01274	.01252
101	32	.01993	.01944	.01896	.01851	.01807	.01765	.01725	.01687	.01650	.01615	.01581	.01548	.01517	.01487	.01458	.01430	.01403	.01377	.01351	.01327
101	33	.02120	.02067	.02017	.01968	.01922	.01878	.01835	.01794	.01755	.01717	.01681	.01646	.01612	.01580	.01549	.01519	.01490	.01462	.01435	.01409
101	34	.02257	.02201	.02147	.02095	.02046	.01999	.01953	.01909	.01867	.01827	.01788	.01751	.01715	.01681	.01648	.01616	.01585	.01555	.01526	.01498
101	35	.02407	.02347	.02290	.02234	.02182	.02131	.02083	.02036	.01991	.01948	.01907	.01867	.01829	.01792	.01756	.01722	.01689	.01657	.01626	.01596
101	36	.02569	.02505	.02444	.02385	.02329	.02275	.02223	.02173	.02125	.02079	.02035	.01992	.01951	.01912	.01874	.01837	.01802	.01767	.01734	.01702
101	37	.02744	.02676	.02611	.02548	.02488	.02430	.02375	.02322	.02271	.02222	.02174	.02129	.02085	.02043	.02002	.01963	.01925	.01888	.01853	.01818
101	38	.02936	.02863	.02794	.02727	.02663	.02601	.02542	.02486	.02431	.02378	.02328	.02279	.02232	.02187	.02143	.02101	.02060	.02021	.01983	.01946
101	39	.03145	.03067	.02993	.02922	.02854	.02788	.02725	.02664	.02606	.02550	.02495	.02443	.02393	.02345	.02298	.02253	.02209	.02167	.02126	.02087
101	40	.03373	.03291	.03212	.03136	.03063	.02993	.02926	.02861	.02799	.02739	.02681	.02625	.02571	.02519	.02469	.02421	.02374	.02329	.02285	.02243
101	41	.03625	.03537	.03453	.03372	.03294	.03220	.03148	.03078	.03012	.02948	.02886	.02826	.02768	.02713	.02659	.02607	.02557	.02509	.02462	.02417
101	42	.03899	.03806	.03717	.03630	.03548	.03468	.03391	.03317	.03246	.03178	.03112	.03048	.02986	.02927	.02869	.02814	.02760	.02708	.02658	.02609
101	43	.04199	.04100	.04005	.03913	.03825	.03740	.03658	.03579	.03503	.03430	.03360	.03291	.03225	.03162	.03100	.03041	.02983	.02928	.02874	.02822
101	44	.04524	.04419	.04318	.04220	.04127	.04036	.03949	.03865	.03784	.03706	.03631	.03558	.03487	.03419	.03354	.03290	.03229	.03169	.03111	.03055
101	45	.04874	.04762	.04655	.04551	.04452	.04355	.04263	.04173	.04087	.04004	.03923	.03846	.03770	.03698	.03628	.03560	.03494	.03430	.03368	.03308
101	46	.05249	.05131	.05017	.04907	.04801	.04699	.04601	.04506	.04414	.04325	.04239	.04157	.04076	.03999	.03924	.03851	.03781	.03713	.03647	.03583
101	47	.05650	.05524	.05404	.05287	.05175	.05066	.04962	.04861	.04763	.04669	.04577	.04489	.04404	.04321	.04241	.04164	.04089	.04016	.03945	.03877
101	48	.06077	.05945	.05817	.05694	.05574	.05460	.05349	.05241	.05138	.05037	.04940	.04846	.04756	.04668	.04582	.04500	.04420	.04342	.04267	.04194

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
101	49	.06533	.06393	.06258	.06128	.06002	.05880	.05762	.05649	.05539	.05432	.05329	.05229	.05133	.05039	.04948	.04860	.04775	.04692	.04612	.04534
101	50	.07022	.06874	.06731	.06593	.06460	.06331	.06206	.06086	.05969	.05856	.05747	.05641	.05539	.05439	.05343	.05249	.05158	.05070	.04985	.04902
101	51	.07542	.07386	.07235	.07090	.06949	.06813	.06681	.06554	.06430	.06311	.06195	.06083	.05974	.05868	.05766	.05667	.05570	.05477	.05386	.05297
101	52	.08092	.07928	.07770	.07616	.07468	.07324	.07185	.07051	.06920	.06794	.06671	.06552	.06437	.06325	.06216	.06111	.06009	.05909	.05812	.05718
101	53	.08675	.08502	.08335	.08174	.08017	.07866	.07719	.07577	.07439	.07306	.07176	.07050	.06928	.06810	.06695	.06583	.06475	.06369	.06267	.06167
101	54	.09289	.09107	.08932	.08762	.08598	.08438	.08284	.08134	.07989	.07848	.07711	.07578	.07449	.07324	.07203	.07084	.06969	.06858	.06749	.06643
101	55	.09937	.09747	.09563	.09384	.09212	.09044	.08881	.08724	.08571	.08422	.08278	.08138	.08002	.07870	.07741	.07616	.07495	.07377	.07262	.07150
101	56	.10620	.10421	.10228	.10041	.09860	.09684	.09513	.09348	.09187	.09030	.08879	.08731	.08588	.08448	.08313	.08181	.08052	.07928	.07806	.07688
101	57	.11339	.11131	.10929	.10733	.10543	.10359	.10180	.10006	.09837	.09673	.09513	.09358	.09207	.09060	.08917	.08778	.08643	.08511	.08383	.08258
101	58	.12092	.11874	.11663	.11458	.11259	.11066	.10878	.10696	.10519	.10347	.10179	.10016	.09857	.09703	.09553	.09406	.09264	.09125	.08990	.08858
101	59	.12874	.12647	.12427	.12213	.12005	.11803	.11607	.11416	.11230	.11049	.10874	.10703	.10536	.10374	.10216	.10062	.09912	.09766	.09624	.09485
101	60	.13687	.13450	.13221	.12998	.12781	.12570	.12364	.12165	.11970	.11781	.11597	.11418	.11244	.11074	.10908	.10746	.10589	.10435	.10286	.10140
101	61	.14534	.14288	.14048	.13816	.13590	.13370	.13155	.12947	.12744	.12546	.12354	.12166	.11983	.11805	.11632	.11462	.11297	.11136	.10979	.10826
101	62	.15420	.15165	.14916	.14674	.14438	.14209	.13986	.13768	.13557	.13350	.13149	.12953	.12762	.12576	.12394	.12216	.12043	.11875	.11710	.11549
101	63	.16350	.16084	.15826	.15574	.15329	.15091	.14858	.14632	.14411	.14196	.13986	.13781	.13582	.13387	.13197	.13011	.12830	.12654	.12481	.12312
101	64	.17320	.17045	.16777	.16516	.16262	.16014	.15772	.15537	.15307	.15083	.14864	.14651	.14442	.14239	.14041	.13847	.13658	.13473	.13292	.13116
101	65	.18335	.18050	.17772	.17502	.17238	.16981	.16730	.16485	.16246	.16013	.15785	.15563	.15346	.15135	.14928	.14726	.14528	.14335	.14146	.13962
101	66	.19397	.19103	.18816	.18536	.18263	.17996	.17736	.17482	.17234	.16992	.16756	.16525	.16299	.16079	.15863	.15653	.15447	.15245	.15048	.14856
101	67	.20515	.20211	.19914	.19625	.19342	.19067	.18797	.18534	.18277	.18026	.17781	.17541	.17307	.17078	.16854	.16635	.16421	.16211	.16006	.15805
101	68	.21685	.21372	.21066	.20767	.20476	.20191	.19913	.19641	.19375	.19115	.18861	.18612	.18370	.18132	.17899	.17672	.17449	.17231	.17018	.16809
101	69	.22905	.22582	.22268	.21960	.21660	.21366	.21079	.20798	.20523	.20255	.19992	.19735	.19484	.19237	.18997	.18761	.18530	.18304	.18082	.17865
101	70	.24167	.23836	.23513	.23197	.22888	.22585	.22289	.22000	.21717	.21440	.21169	.20903	.20643	.20389	.20139	.19895	.19656	.19422	.19192	.18967
101	71	.25467	.25127	.24796	.24471	.24154	.23843	.23539	.23241	.22949	.22664	.22384	.22111	.21843	.21580	.21322	.21070	.20823	.20580	.20343	.20110
101	72	.26800	.26452	.26113	.25780	.25454	.25135	.24823	.24517	.24218	.23924	.23637	.23355	.23079	.22808	.22542	.22282	.22027	.21776	.21531	.21290
101	73	.28164	.27809	.27461	.27121	.26788	.26461	.26141	.25827	.25520	.25219	.24923	.24633	.24349	.24071	.23798	.23529	.23266	.23008	.22755	.22507
101	74	.29567	.29205	.28850	.28502	.28162	.27828	.27500	.27179	.26864	.26555	.26252	.25955	.25663	.25377	.25096	.24821	.24550	.24285	.24024	.23768
101	75	.31016	.30647	.30286	.29931	.29584	.29243	.28908	.28580	.28258	.27942	.27632	.27327	.27029	.26735	.26447	.26164	.25886	.25614	.25345	.25082
101	76	.32517	.32143	.31775	.31415	.31061	.30713	.30372	.30038	.29709	.29386	.29070	.28759	.28453	.28153	.27858	.27568	.27283	.27003	.26728	.26458
101	77	.34072	.33692	.33319	.32952	.32593	.32240	.31893	.31552	.31218	.30889	.30566	.30249	.29937	.29630	.29329	.29033	.28742	.28455	.28174	.27897
101	78	.35674	.35290	.34912	.34541	.34176	.33818	.33466	.33121	.32781	.32446	.32118	.31795	.31477	.31165	.30858	.30556	.30259	.29967	.29679	.29396
101	79	.37313	.36925	.36543	.36168	.35800	.35437	.35081	.34730	.34386	.34047	.33713	.33386	.33063	.32746	.32433	.32126	.31824	.31526	.31233	.30944
101	80	.38971	.38580	.38196	.37817	.37445	.37079	.36719	.36365	.36017	.35674	.35336	.35004	.34677	.34355	.34038	.33726	.33419	.33117	.32819	.32525
101	81	.40635	.40242	.39855	.39474	.39100	.38731	.38368	.38011	.37659	.37312	.36971	.36636	.36305	.35979	.35658	.35342	.35031	.34724	.34422	.34125
101	82	.42296	.41902	.41513	.41131	.40754	.40383	.40018	.39658	.39304	.38955	.38611	.38272	.37938	.37609	.37285	.36966	.36651	.36341	.36035	.35733
101	83	.43953	.43557	.43168	.42785	.42407	.42035	.41668	.41306	.40950	.40599	.40253	.39912	.39576	.39244	.38917	.38595	.38277	.37964	.37655	.37350
101	84	.45615	.45220	.44831	.44447	.44069	.43696	.43329	.42966	.42609	.42257	.41909	.41566	.41229	.40895	.40567	.40242	.39922	.39607	.39295	.38988
101	85	.47289	.46895	.46507	.46124	.45746	.45373	.45006	.44643	.44286	.43933	.43585	.43242	.42903	.42569	.42239	.41913	.41592	.41275	.40962	.40653
101	86	.48955	.48563	.48177	.47795	.47419	.47047	.46681	.46319	.45962	.45610	.45262	.44919	.44580	.44246	.43916	.43590	.43268	.42950	.42636	.42326
101	87	.50589	.50200	.49816	.49437	.49063	.48693	.48328	.47968	.47612	.47261	.46915	.46572	.46234	.45900	.45570	.45244	.44922	.44604	.44290	.43980
101	88	.52186	.51801	.51420	.51043	.50672	.50305	.49942	.49584	.49231	.48881	.48536	.48195	.47859	.47526	.47197	.46872	.46551	.46233	.45920	.45610
101	89	.53741	.53360	.52983	.52610	.52242	.51878	.51519	.51163	.50812	.50466	.50123	.49784	.49449	.49118	.48791	.48468	.48148	.47832	.47519	.47210
101	90	.55246	.54869	.54496	.54128	.53764	.53404	.53048	.52696	.52349	.52005	.51665	.51329	.50997	.50668	.50343	.50022	.49704	.49390	.49079	.48772
101	91	.56673	.56301	.55933	.55569	.55209	.54853	.54501	.54153	.53809	.53469	.53132	.52799	.52470	.52145	.51822	.51504	.51189	.50877	.50568	.50263
101	92	.57995	.57628	.57265	.56905	.56550	.56198	.55850	.55506	.55166	.54829	.54496	.54167	.53841	.53518	.53199	.52883	.52570	.52261	.51955	.51652
101	93	.59217	.58855	.58496	.58141	.57790	.57443	.57099	.56759	.56423	.56090	.55760	.55434	.55111	.54792	.54476	.54163	.53853	.53546	.53243	.52942
101	94	.60357	.60000	.59646	.59296	.58949	.58606	.58266	.57930	.57598	.57268	.56943	.56620	.56300	.55984	.55671	.55361	.55054	.54750	.54449	.54152
101	95	.61435	.61083	.60734	.60388	.60046	.59707	.59372	.59040	.58711	.58386	.58064	.57745	.57429	.57116	.56806	.56500	.56196	.55895	.55597	.55302
101	96	.62445	.62097	.61753	.61412	.61074	.60740	.60409	.60081	.59757	.59435	.59117	.58801	.58489	.58180	.57873	.57570	.57269	.56971	.56676	.56384
101	97	.63379	.63036	.62697	.62360	.62027	.61697	.61370	.61046	.60725	.60408	.60093	.59781	.59472	.59166	.58863	.58563	.58265	.57970	.57678	.57389
101	98	.64258	.63919	.63584	.63252	.62923	.62597	.62274	.61954	.61638	.61324	.61012	.60704	.60399	.60096	.59796	.59499	.59204	.58913	.58623	.58337

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
101	99	.65111	.64777	.64447	.64119	.63794	.63473	.63154	.62838	.62525	.62215	.61908	.61603	.61301	.61002	.60706	.60412	.60120	.59832	.59546	.59262
101	100	.65938	.65609	.65283	.64960	.64640	.64322	.64008	.63696	.63387	.63081	.62777	.62477	.62178	.61883	.61590	.61299	.61011	.60726	.60443	.60162
101	101	.66748	.66423	.66102	.65784	.65468	.65155	.64845	.64537	.64233	.63931	.63631	.63334	.63040	.62748	.62458	.62171	.61887	.61605	.61325	.61048
102	0	.01030	.01020	.01011	.01003	.00994	.00986	.00979	.00971	.00964	.00957	.00950	.00943	.00937	.00931	.00925	.00919	.00913	.00907	.00902	.00896
102	1	.00347	.00339	.00332	.00325	.00318	.00312	.00305	.00300	.00294	.00289	.00284	.00279	.00274	.00269	.00265	.00261	.00257	.00253	.00249	.00245
102	2	.00326	.00318	.00311	.00303	.00296	.00290	.00283	.00277	.00271	.00266	.00260	.00255	.00250	.00246	.00241	.00237	.00232	.00228	.00224	.00221
102	3	.00326	.00317	.00309	.00301	.00294	.00287	.00280	.00273	.00267	.00261	.00256	.00250	.00245	.00240	.00235	.00230	.00226	.00222	.00218	.00214
102	4	.00335	.00326	.00317	.00309	.00301	.00294	.00286	.00279	.00273	.00266	.00260	.00255	.00249	.00244	.00238	.00234	.00229	.00224	.00220	.00215
102	5	.00352	.00343	.00333	.00325	.00316	.00308	.00300	.00293	.00286	.00279	.00273	.00266	.00260	.00255	.00249	.00244	.00239	.00234	.00229	.00224
102	6	.00375	.00365	.00355	.00345	.00336	.00328	.00319	.00311	.00304	.00297	.00290	.00283	.00276	.00270	.00264	.00259	.00253	.00248	.00243	.00238
102	7	.00404	.00393	.00383	.00372	.00363	.00353	.00344	.00336	.00328	.00320	.00312	.00305	.00298	.00291	.00285	.00279	.00273	.00267	.00261	.00256
102	8	.00439	.00427	.00415	.00404	.00394	.00384	.00374	.00365	.00356	.00348	.00340	.00332	.00325	.00317	.00310	.00304	.00297	.00291	.00285	.00279
102	9	.00481	.00468	.00456	.00444	.00433	.00422	.00412	.00402	.00392	.00383	.00375	.00366	.00358	.00350	.00343	.00336	.00329	.00322	.00315	.00309
102	10	.00531	.00517	.00504	.00492	.00480	.00468	.00457	.00446	.00436	.00427	.00417	.00408	.00399	.00391	.00383	.00375	.00368	.00361	.00354	.00347
102	11	.00589	.00574	.00560	.00546	.00534	.00521	.00509	.00498	.00487	.00477	.00467	.00457	.00448	.00439	.00430	.00422	.00414	.00406	.00399	.00391
102	12	.00653	.00637	.00622	.00608	.00594	.00581	.00569	.00557	.00545	.00534	.00523	.00513	.00503	.00493	.00484	.00475	.00467	.00458	.00450	.00442
102	13	.00720	.00704	.00688	.00673	.00658	.00644	.00631	.00618	.00606	.00594	.00582	.00571	.00561	.00551	.00541	.00531	.00522	.00513	.00505	.00496
102	14	.00786	.00768	.00751	.00735	.00720	.00705	.00691	.00677	.00664	.00652	.00639	.00628	.00617	.00606	.00595	.00585	.00575	.00566	.00557	.00548
102	15	.00846	.00827	.00809	.00792	.00776	.00761	.00746	.00731	.00717	.00704	.00691	.00679	.00667	.00656	.00645	.00634	.00624	.00614	.00604	.00595
102	16	.00899	.00879	.00860	.00842	.00825	.00809	.00793	.00778	.00763	.00749	.00736	.00723	.00711	.00699	.00687	.00676	.00665	.00654	.00644	.00635
102	17	.00946	.00925	.00905	.00886	.00868	.00851	.00834	.00818	.00803	.00789	.00774	.00761	.00748	.00735	.00723	.00711	.00700	.00689	.00678	.00668
102	18	.00988	.00966	.00945	.00925	.00906	.00888	.00871	.00854	.00838	.00822	.00808	.00793	.00779	.00766	.00753	.00741	.00729	.00718	.00706	.00696
102	19	.01029	.01006	.00984	.00964	.00943	.00924	.00906	.00888	.00871	.00855	.00839	.00824	.00810	.00796	.00782	.00769	.00757	.00745	.00733	.00722
102	20	.01073	.01048	.01025	.01003	.00982	.00962	.00942	.00924	.00906	.00889	.00872	.00856	.00841	.00827	.00812	.00799	.00786	.00773	.00761	.00749
102	21	.01119	.01093	.01069	.01045	.01023	.01002	.00981	.00962	.00943	.00925	.00907	.00891	.00875	.00859	.00844	.00830	.00816	.00802	.00790	.00777
102	22	.01167	.01140	.01114	.01089	.01065	.01043	.01021	.01000	.00981	.00961	.00943	.00925	.00909	.00892	.00876	.00861	.00847	.00833	.00819	.00806
102	23	.01218	.01190	.01162	.01136	.01111	.01087	.01064	.01042	.01021	.01001	.00982	.00963	.00945	.00928	.00911	.00895	.00880	.00865	.00850	.00837
102	24	.01275	.01245	.01216	.01188	.01162	.01136	.01112	.01089	.01067	.01045	.01025	.01005	.00986	.00968	.00950	.00933	.00917	.00901	.00886	.00871
102	25	.01339	.01307	.01276	.01247	.01219	.01192	.01166	.01141	.01118	.01095	.01073	.01052	.01032	.01013	.00994	.00976	.00959	.00942	.00926	.00910
102	26	.01410	.01376	.01343	.01312	.01282	.01253	.01226	.01200	.01175	.01150	.01127	.01105	.01084	.01063	.01043	.01024	.01006	.00988	.00971	.00954
102	27	.01490	.01453	.01419	.01386	.01354	.01323	.01294	.01266	.01240	.01214	.01189	.01166	.01143	.01121	.01100	.01080	.01060	.01041	.01023	.01005
102	28	.01577	.01538	.01501	.01466	.01432	.01400	.01369	.01339	.01311	.01283	.01257	.01232	.01208	.01184	.01162	.01140	.01119	.01099	.01080	.01061
102	29	.01672	.01630	.01591	.01554	.01518	.01483	.01450	.01419	.01388	.01359	.01331	.01304	.01279	.01254	.01230	.01207	.01184	.01163	.01142	.01122
102	30	.01773	.01730	.01688	.01648	.01610	.01573	.01538	.01504	.01472	.01441	.01411	.01382	.01355	.01328	.01303	.01278	.01254	.01232	.01209	.01188
102	31	.01883	.01836	.01791	.01749	.01708	.01669	.01631	.01596	.01561	.01528	.01496	.01466	.01436	.01408	.01381	.01355	.01329	.01305	.01281	.01259
102	32	.02000	.01950	.01903	.01857	.01814	.01772	.01732	.01694	.01657	.01622	.01588	.01555	.01524	.01494	.01465	.01437	.01410	.01384	.01359	.01334
102	33	.02127	.02074	.02024	.01976	.01929	.01885	.01842	.01801	.01762	.01724	.01688	.01653	.01620	.01588	.01556	.01527	.01498	.01470	.01443	.01417
102	34	.02265	.02208	.02154	.02103	.02053	.02006	.01961	.01917	.01875	.01835	.01796	.01759	.01723	.01689	.01655	.01623	.01592	.01563	.01534	.01506
102	35	.02415	.02355	.02297	.02242	.02190	.02139	.02091	.02044	.01999	.01956	.01915	.01875	.01837	.01800	.01764	.01730	.01697	.01665	.01634	.01605
102	36	.02577	.02513	.02452	.02393	.02337	.02283	.02231	.02181	.02134	.02088	.02043	.02001	.01960	.01920	.01882	.01846	.01810	.01776	.01743	.01711
102	37	.02753	.02685	.02619	.02557	.02497	.02439	.02384	.02331	.02280	.02231	.02183	.02138	.02094	.02052	.02011	.01972	.01934	.01897	.01862	.01828
102	38	.02945	.02872	.02803	.02736	.02672	.02611	.02552	.02495	.02440	.02388	.02337	.02288	.02241	.02196	.02153	.02111	.02070	.02031	.01993	.01956
102	39	.03154	.03077	.03003	.02932	.02863	.02798	.02735	.02674	.02616	.02560	.02505	.02453	.02403	.02355	.02308	.02263	.02219	.02177	.02136	.02097
102	40	.03383	.03301	.03222	.03146	.03074	.03004	.02936	.02871	.02809	.02749	.02691	.02635	.02582	.02530	.02480	.02431	.02385	.02340	.02296	.02254
102	41	.03635	.03548	.03464	.03383	.03305	.03231	.03159	.03090	.03023	.02959	.02897	.02837	.02780	.02724	.02671	.02619	.02569	.02520	.02474	.02428
102	42	.03911	.03818	.03728	.03642	.03560	.03480	.03403	.03329	.03258	.03190	.03124	.03060	.02998	.02939	.02881	.02826	.02772	.02720	.02670	.02622
102	43	.04211	.04112	.04017	.03926	.03838	.03753	.03671	.03592	.03516	.03443	.03373	.03304	.03239	.03175	.03114	.03054	.02997	.02941	.02887	.02835
102	44	.04538	.04433	.04332	.04234	.04141	.04050	.03963	.03879	.03798	.03720	.03645	.03572	.03502	.03434	.03368	.03305	.03243	.03184	.03126	.03070
102	45	.04889	.04777	.04670	.04566	.04467	.04371	.04278	.04189	.04102	.04019	.03939	.03861	.03786	.03713	.03643	.03575	.03510	.03446	.03384	.03324
102	46	.05266	.05147	.05034	.04924	.04818	.04716	.04617	.04522	.04431	.04342	.04256	.04174	.04093	.04016	.03941	.03868	.03798	.03730	.03664	.03600

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

Ages		Interest Rate																		
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
102	47	.05667	.05542	.05421	.05305	.05193	.05084	.04980	.04879	.04781	.04687	.04596	.04508	.04422	.04340	.04260	.04182	.04107	.04035	.03964	.03896
102	48	.06097	.05964	.05836	.05713	.05594	.05479	.05368	.05261	.05157	.05057	.04960	.04867	.04776	.04688	.04603	.04520	.04440	.04362	.04287	.04214
102	49	.06554	.06415	.06279	.06149	.06023	.05901	.05784	.05670	.05560	.05454	.05351	.05251	.05155	.05061	.04971	.04883	.04797	.04715	.04634	.04557
102	50	.07044	.06897	.06754	.06616	.06483	.06355	.06230	.06110	.05993	.05880	.05771	.05665	.05563	.05463	.05367	.05274	.05183	.05095	.05009	.04926
102	51	.07567	.07411	.07261	.07115	.06975	.06839	.06707	.06580	.06457	.06337	.06221	.06109	.06000	.05895	.05793	.05693	.05597	.05503	.05412	.05324
102	52	.08120	.07956	.07798	.07644	.07496	.07353	.07214	.07079	.06949	.06822	.06700	.06581	.06466	.06354	.06245	.06140	.06038	.05938	.05842	.05748
102	53	.08705	.08532	.08366	.08204	.08048	.07897	.07750	.07608	.07471	.07337	.07208	.07082	.06960	.06842	.06727	.06615	.06507	.06401	.06299	.06199
102	54	.09322	.09141	.08965	.08796	.08631	.08472	.08318	.08168	.08023	.07882	.07745	.07613	.07484	.07359	.07237	.07119	.07004	.06893	.06784	.06678
102	55	.09973	.09783	.09599	.09421	.09248	.09081	.08918	.08761	.08608	.08460	.08316	.08176	.08040	.07908	.07779	.07654	.07533	.07415	.07300	.07188
102	56	.10659	.10461	.10268	.10081	.09900	.09724	.09554	.09388	.09227	.09071	.08919	.08772	.08629	.08490	.08354	.08222	.08094	.07969	.07848	.07730
102	57	.11382	.11174	.10973	.10777	.10587	.10403	.10224	.10050	.09881	.09717	.09558	.09403	.09252	.09105	.08963	.08824	.08689	.08557	.08429	.08304
102	58	.12138	.11921	.11710	.11506	.11307	.11114	.10927	.10744	.10567	.10395	.10228	.10065	.09906	.09752	.09602	.09456	.09314	.09175	.09040	.08908
102	59	.12925	.12698	.12478	.12264	.12057	.11855	.11659	.11468	.11283	.11102	.10927	.10756	.10589	.10428	.10270	.10116	.09966	.09821	.09678	.09540
102	60	.13742	.13506	.13276	.13053	.12837	.12626	.12421	.12222	.12028	.11839	.11655	.11476	.11301	.11132	.10966	.10805	.10648	.10494	.10345	.10199
102	61	.14593	.14348	.14109	.13876	.13650	.13431	.13217	.13008	.12806	.12608	.12416	.12229	.12046	.11868	.11695	.11526	.11361	.11200	.11043	.10889
102	62	.15485	.15229	.14981	.14739	.14504	.14275	.14052	.13835	.13623	.13417	.13216	.13020	.12829	.12643	.12462	.12285	.12112	.11943	.11778	.11618
102	63	.16419	.16154	.15896	.15645	.15400	.15162	.14930	.14703	.14483	.14268	.14058	.13854	.13655	.13460	.13270	.13085	.12904	.12728	.12555	.12387
102	64	.17395	.17121	.16853	.16592	.16338	.16091	.15849	.15614	.15384	.15161	.14942	.14729	.14521	.14318	.14120	.13926	.13737	.13553	.13372	.13196
102	65	.18416	.18131	.17854	.17584	.17320	.17063	.16813	.16568	.16330	.16097	.15870	.15648	.15431	.15220	.15013	.14811	.14614	.14421	.14233	.14048
102	66	.19485	.19191	.18904	.18624	.18351	.18085	.17825	.17572	.17324	.17083	.16846	.16616	.16391	.16170	.15955	.15745	.15539	.15338	.15142	.14949
102	67	.20609	.20306	.20009	.19720	.19438	.19163	.18894	.18631	.18375	.18124	.17879	.17640	.17406	.17177	.16954	.16735	.16521	.16311	.16107	.15906
102	68	.21787	.21474	.21169	.20871	.20580	.20295	.20017	.19746	.19480	.19221	.18967	.18719	.18477	.18239	.18007	.17780	.17558	.17340	.17127	.16918
102	69	.23015	.22694	.22379	.22072	.21772	.21479	.21192	.20912	.20638	.20370	.20107	.19851	.19600	.19354	.19113	.18878	.18647	.18421	.18200	.17983
102	70	.24287	.23957	.23634	.23318	.23010	.22708	.22413	.22124	.21841	.21564	.21294	.21029	.20769	.20515	.20266	.20022	.19783	.19549	.19320	.19095
102	71	.25596	.25258	.24926	.24602	.24286	.23975	.23672	.23374	.23084	.22799	.22520	.22246	.21979	.21716	.21459	.21207	.20961	.20719	.20481	.20249
102	72	.26939	.26593	.26254	.25922	.25597	.25278	.24967	.24662	.24363	.24070	.23782	.23501	.23225	.22955	.22690	.22430	.22176	.21926	.21681	.21440
102	73	.28314	.27960	.27613	.27274	.26941	.26615	.26296	.25983	.25676	.25375	.25080	.24791	.24508	.24230	.23957	.23689	.23427	.23169	.22916	.22668
102	74	.29729	.29367	.29013	.28667	.28327	.27993	.27666	.27346	.27032	.26724	.26421	.26125	.25834	.25548	.25268	.24993	.24722	.24457	.24197	.23941
102	75	.31190	.30822	.30462	.30108	.29761	.29421	.29087	.28760	.28439	.28123	.27814	.27510	.27212	.26919	.26632	.26349	.26072	.25800	.25532	.25269
102	76	.32705	.32332	.31965	.31605	.31252	.30906	.30565	.30232	.29904	.29582	.29266	.28955	.28650	.28351	.28056	.27767	.27483	.27204	.26929	.26660
102	77	.34274	.33895	.33523	.33158	.32799	.32447	.32101	.31762	.31428	.31100	.30778	.30461	.30150	.29844	.29543	.29248	.28957	.28672	.28391	.28115
102	78	.35893	.35510	.35133	.34763	.34400	.34043	.33692	.33347	.33008	.32674	.32347	.32025	.31708	.31396	.31090	.30789	.30492	.30201	.29914	.29631
102	79	.37550	.37163	.36783	.36409	.36041	.35680	.35324	.34975	.34631	.34293	.33961	.33634	.33312	.32996	.32684	.32378	.32076	.31779	.31487	.31199
102	80	.39227	.38838	.38454	.38077	.37707	.37342	.36983	.36630	.36282	.35940	.35604	.35273	.34947	.34626	.34310	.33999	.33692	.33391	.33093	.32801
102	81	.40911	.40520	.40134	.39755	.39381	.39014	.38652	.38296	.37945	.37600	.37260	.36925	.36596	.36271	.35951	.35636	.35326	.35020	.34719	.34422
102	82	.42593	.42200	.41813	.41432	.41057	.40687	.40324	.39965	.39612	.39264	.38921	.38584	.38251	.37923	.37600	.37282	.36968	.36659	.36354	.36053
102	83	.44272	.43878	.43491	.43109	.42732	.42361	.41996	.41636	.41281	.40931	.40587	.40247	.39912	.39582	.39256	.38935	.38618	.38306	.37998	.37694
102	84	.45958	.45564	.45177	.44795	.44418	.44047	.43681	.43320	.42964	.42613	.42267	.41926	.41589	.41258	.40930	.40607	.40288	.39974	.39663	.39357
102	85	.47656	.47264	.46878	.46497	.46121	.45750	.45384	.45023	.44668	.44316	.43970	.43628	.43291	.42958	.42629	.42305	.41985	.41669	.41357	.41050
102	86	.49349	.48959	.48575	.48195	.47821	.47451	.47087	.46727	.46372	.46021	.45675	.45333	.44996	.44663	.44334	.44010	.43689	.43373	.43060	.42751
102	87	.51011	.50624	.50242	.49865	.49493	.49125	.48763	.48404	.48051	.47701	.47356	.47016	.46679	.46347	.46018	.45694	.45374	.45057	.44745	.44436
102	88	.52636	.52253	.51874	.51501	.51131	.50767	.50406	.50050	.49699	.49351	.49008	.48669	.48334	.48003	.47676	.47353	.47033	.46717	.46405	.46097
102	89	.54221	.53842	.53467	.53097	.52731	.52370	.52013	.51660	.51311	.50967	.50626	.50289	.49956	.49627	.49302	.48980	.48662	.48348	.48037	.47730
102	90	.55756	.55382	.55012	.54646	.54284	.53927	.53574	.53224	.52879	.52538	.52200	.51866	.51536	.51210	.50887	.50568	.50252	.49939	.49631	.49325
102	91	.57213	.56844	.56479	.56118	.55760	.55407	.55058	.54713	.54371	.54034	.53700	.53369	.53042	.52719	.52399	.52082	.51769	.51459	.51153	.50849
102	92	.58564	.58200	.57840	.57484	.57131	.56783	.56438	.56096	.55759	.55425	.55094	.54767	.54444	.54124	.53807	.53493	.53183	.52876	.52572	.52271
102	93	.59814	.59455	.59100	.58748	.58400	.58056	.57716	.57378	.57045	.56715	.56388	.56064	.55744	.55427	.55114	.54803	.54496	.54191	.53890	.53592
102	94	.60981	.60627	.60276	.59930	.59586	.59247	.58910	.58577	.58248	.57922	.57598	.57279	.56962	.56649	.56338	.56031	.55726	.55425	.55126	.54831
102	95	.62085	.61736	.61391	.61049	.60710	.60375	.60043	.59715	.59389	.59067	.58748	.58432	.58119	.57809	.57502	.57198	.56897	.56599	.56303	.56010
102	96	.63120	.62776	.62436	.62099	.61765	.61434	.61107	.60783	.60461	.60143	.59828	.59516	.59207	.58900	.58597	.58296	.57998	.57703	.57411	.57121

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

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
102	97	.64079	.63740	.63404	.63071	.62742	.62416	.62093	.61773	.61455	.61141	.60830	.60521	.60216	.59913	.59613	.59316	.59021	.58729	.58440	.58153
102	98	.64980	.64646	.64315	.63987	.63662	.63340	.63021	.62705	.62392	.62082	.61774	.61469	.61167	.60868	.60571	.60277	.59986	.59697	.59411	.59127
102	99	.65857	.65527	.65201	.64878	.64557	.64240	.63925	.63613	.63304	.62998	.62694	.62393	.62095	.61799	.61506	.61216	.60928	.60642	.60359	.60078
102	100	.66706	.66382	.66061	.65742	.65426	.65113	.64803	.64495	.64191	.63888	.63589	.63292	.62997	.62705	.62416	.62129	.61844	.61562	.61282	.61005
102	101	.67539	.67220	.66903	.66590	.66279	.65970	.65664	.65361	.65061	.64763	.64467	.64174	.63884	.63595	.63310	.63026	.62745	.62467	.62190	.61916
102	102	.68355	.68041	.67729	.67420	.67114	.66810	.66509	.66210	.65914	.65620	.65329	.65040	.64754	.64469	.64188	.63908	.63631	.63356	.63083	.62812
103	0	.01042	.01033	.01024	.01015	.01007	.00999	.00991	.00984	.00977	.00970	.00963	.00956	.00950	.00944	.00938	.00932	.00926	.00921	.00915	.00910
103	1	.00348	.00341	.00333	.00326	.00320	.00313	.00307	.00302	.00296	.00291	.00286	.00281	.00276	.00271	.00267	.00263	.00259	.00255	.00251	.00247
103	2	.00328	.00320	.00312	.00305	.00298	.00291	.00285	.00279	.00273	.00267	.00262	.00257	.00252	.00247	.00242	.00238	.00234	.00230	.00226	.00222
103	3	.00327	.00318	.00310	.00302	.00295	.00288	.00281	.00275	.00268	.00262	.00257	.00251	.00246	.00241	.00236	.00232	.00227	.00223	.00219	.00215
103	4	.00336	.00327	.00318	.00310	.00302	.00295	.00287	.00280	.00274	.00268	.00261	.00256	.00250	.00245	.00240	.00235	.00230	.00225	.00221	.00217
103	5	.00353	.00344	.00334	.00325	.00317	.00309	.00301	.00294	.00287	.00280	.00273	.00267	.00261	.00256	.00250	.00245	.00240	.00235	.00230	.00225
103	6	.00376	.00366	.00356	.00346	.00337	.00329	.00320	.00312	.00305	.00297	.00290	.00284	.00277	.00271	.00265	.00259	.00254	.00249	.00243	.00238
103	7	.00405	.00394	.00383	.00373	.00363	.00354	.00345	.00337	.00329	.00321	.00313	.00306	.00299	.00292	.00286	.00280	.00274	.00268	.00262	.00257
103	8	.00440	.00428	.00416	.00405	.00395	.00385	.00375	.00366	.00357	.00349	.00341	.00333	.00325	.00318	.00311	.00305	.00298	.00292	.00286	.00280
103	9	.00482	.00469	.00456	.00445	.00433	.00423	.00412	.00403	.00393	.00384	.00375	.00367	.00359	.00351	.00344	.00336	.00330	.00323	.00316	.00310
103	10	.00532	.00518	.00505	.00493	.00481	.00469	.00458	.00447	.00437	.00428	.00418	.00409	.00401	.00392	.00384	.00376	.00369	.00362	.00355	.00348
103	11	.00590	.00575	.00561	.00548	.00535	.00523	.00511	.00500	.00489	.00478	.00468	.00459	.00449	.00440	.00432	.00423	.00415	.00407	.00400	.00393
103	12	.00655	.00639	.00624	.00610	.00596	.00583	.00570	.00558	.00547	.00536	.00525	.00515	.00505	.00495	.00486	.00477	.00468	.00460	.00452	.00444
103	13	.00723	.00706	.00690	.00675	.00660	.00646	.00633	.00620	.00608	.00596	.00585	.00574	.00563	.00553	.00543	.00534	.00524	.00516	.00507	.00499
103	14	.00788	.00771	.00754	.00738	.00722	.00708	.00693	.00680	.00667	.00654	.00642	.00631	.00619	.00609	.00598	.00588	.00578	.00569	.00560	.00551
103	15	.00849	.00830	.00813	.00796	.00779	.00764	.00749	.00734	.00721	.00707	.00695	.00682	.00671	.00659	.00648	.00637	.00627	.00617	.00608	.00598
103	16	.00902	.00883	.00864	.00846	.00829	.00812	.00797	.00782	.00767	.00753	.00740	.00727	.00714	.00702	.00691	.00680	.00669	.00658	.00648	.00638
103	17	.00949	.00929	.00909	.00890	.00872	.00855	.00838	.00822	.00807	.00792	.00778	.00765	.00752	.00739	.00727	.00715	.00704	.00693	.00682	.00672
103	18	.00992	.00970	.00949	.00929	.00910	.00892	.00875	.00858	.00842	.00827	.00812	.00797	.00784	.00770	.00758	.00745	.00733	.00722	.00711	.00700
103	19	.01033	.01011	.00989	.00968	.00948	.00929	.00910	.00893	.00876	.00859	.00844	.00829	.00814	.00800	.00787	.00774	.00761	.00749	.00738	.00726
103	20	.01077	.01053	.01030	.01007	.00986	.00966	.00947	.00928	.00910	.00893	.00877	.00861	.00846	.00831	.00817	.00803	.00790	.00777	.00765	.00753
103	21	.01123	.01098	.01073	.01050	.01028	.01006	.00986	.00966	.00947	.00929	.00912	.00895	.00879	.00864	.00849	.00834	.00821	.00807	.00794	.00782
103	22	.01171	.01144	.01118	.01094	.01070	.01047	.01026	.01005	.00985	.00966	.00948	.00930	.00913	.00897	.00881	.00866	.00851	.00837	.00824	.00811
103	23	.01223	.01194	.01167	.01141	.01116	.01092	.01069	.01047	.01026	.01006	.00987	.00968	.00950	.00933	.00916	.00900	.00885	.00870	.00855	.00841
103	24	.01280	.01250	.01221	.01193	.01167	.01141	.01117	.01094	.01071	.01050	.01029	.01010	.00991	.00972	.00955	.00938	.00922	.00906	.00891	.00876
103	25	.01344	.01312	.01281	.01252	.01224	.01197	.01171	.01146	.01123	.01100	.01078	.01057	.01037	.01018	.00999	.00981	.00964	.00947	.00931	.00915
103	26	.01415	.01381	.01348	.01317	.01287	.01258	.01231	.01205	.01180	.01156	.01132	.01110	.01089	.01068	.01048	.01029	.01011	.00993	.00976	.00959
103	27	.01495	.01459	.01424	.01391	.01359	.01329	.01300	.01272	.01245	.01219	.01195	.01171	.01148	.01126	.01105	.01085	.01065	.01047	.01028	.01011
103	28	.01582	.01544	.01507	.01471	.01438	.01405	.01374	.01345	.01316	.01289	.01263	.01238	.01213	.01190	.01168	.01146	.01125	.01105	.01086	.01067
103	29	.01677	.01636	.01597	.01559	.01523	.01489	.01456	.01424	.01394	.01365	.01337	.01310	.01284	.01260	.01236	.01213	.01190	.01169	.01148	.01128
103	30	.01779	.01736	.01694	.01654	.01616	.01579	.01544	.01510	.01478	.01447	.01417	.01389	.01361	.01334	.01309	.01284	.01261	.01238	.01216	.01195
103	31	.01889	.01842	.01798	.01755	.01714	.01675	.01638	.01602	.01568	.01534	.01503	.01472	.01443	.01415	.01387	.01361	.01336	.01311	.01288	.01265
103	32	.02006	.01957	.01909	.01864	.01821	.01779	.01739	.01701	.01664	.01629	.01595	.01562	.01531	.01501	.01472	.01444	.01417	.01391	.01366	.01341
103	33	.02134	.02081	.02031	.01982	.01936	.01892	.01849	.01808	.01769	.01731	.01695	.01660	.01627	.01595	.01564	.01534	.01505	.01477	.01450	.01424
103	34	.02272	.02216	.02162	.02110	.02061	.02013	.01968	.01924	.01883	.01842	.01804	.01766	.01731	.01696	.01663	.01631	.01600	.01570	.01542	.01514
103	35	.02422	.02362	.02305	.02250	.02197	.02147	.02098	.02052	.02007	.01964	.01923	.01883	.01845	.01808	.01772	.01738	.01705	.01673	.01642	.01613
103	36	.02585	.02521	.02460	.02401	.02345	.02291	.02239	.02190	.02142	.02096	.02052	.02009	.01968	.01929	.01891	.01854	.01819	.01785	.01752	.01720
103	37	.02761	.02693	.02628	.02565	.02505	.02448	.02392	.02339	.02288	.02239	.02192	.02146	.02103	.02060	.02020	.01980	.01943	.01906	.01871	.01837
103	38	.02954	.02881	.02812	.02745	.02681	.02620	.02561	.02504	.02449	.02397	.02346	.02298	.02251	.02206	.02162	.02120	.02079	.02040	.02002	.01966
103	39	.03163	.03086	.03012	.02941	.02873	.02807	.02744	.02684	.02625	.02569	.02515	.02463	.02413	.02364	.02318	.02273	.02229	.02187	.02146	.02107
103	40	.03393	.03311	.03232	.03156	.03084	.03014	.02946	.02882	.02819	.02759	.02701	.02646	.02592	.02540	.02490	.02442	.02395	.02350	.02306	.02264
103	41	.03646	.03558	.03474	.03394	.03316	.03241	.03169	.03100	.03034	.02970	.02908	.02848	.02791	.02735	.02682	.02630	.02580	.02532	.02485	.02440
103	42	.03922	.03829	.03740	.03654	.03571	.03491	.03415	.03341	.03270	.03201	.03135	.03072	.03010	.02951	.02893	.02838	.02784	.02732	.02682	.02634
103	43	.04224	.04125	.04029	.03938	.03850	.03765	.03684	.03605	.03529	.03456	.03385	.03317	.03251	.03188	.03126	.03067	.03010	.02954	.02900	.02848

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

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
103	44	.04551	.04446	.04345	.04248	.04154	.04064	.03977	.03893	.03812	.03734	.03659	.03586	.03516	.03448	.03382	.03319	.03257	.03198	.03140	.03084
103	45	.04903	.04792	.04684	.04581	.04481	.04385	.04293	.04204	.04117	.04034	.03954	.03876	.03801	.03729	.03659	.03591	.03525	.03461	.03400	.03340
103	46	.05281	.05163	.05049	.04940	.04834	.04732	.04634	.04539	.04447	.04358	.04273	.04190	.04110	.04033	.03958	.03885	.03815	.03747	.03681	.03617
103	47	.05684	.05559	.05439	.05322	.05210	.05102	.04997	.04897	.04799	.04705	.04614	.04526	.04440	.04358	.04278	.04201	.04126	.04053	.03982	.03914
103	48	.06115	.05983	.05855	.05732	.05613	.05498	.05388	.05280	.05177	.05077	.04980	.04886	.04795	.04708	.04622	.04540	.04460	.04382	.04307	.04234
103	49	.06575	.06435	.06300	.06170	.06044	.05922	.05805	.05691	.05581	.05475	.05372	.05273	.05176	.05083	.04992	.04904	.04819	.04737	.04656	.04579
103	50	.07067	.06919	.06777	.06639	.06506	.06377	.06253	.06133	.06016	.05904	.05794	.05689	.05586	.05487	.05391	.05297	.05207	.05119	.05033	.04950
103	51	.07591	.07436	.07286	.07140	.07000	.06864	.06732	.06605	.06482	.06362	.06247	.06135	.06026	.05921	.05818	.05719	.05623	.05529	.05439	.05350
103	52	.08147	.07983	.07825	.07671	.07523	.07380	.07241	.07107	.06976	.06850	.06728	.06609	.06494	.06382	.06274	.06168	.06066	.05967	.05870	.05777
103	53	.08734	.08562	.08395	.08234	.08078	.07927	.07780	.07638	.07501	.07367	.07238	.07113	.06991	.06873	.06758	.06646	.06538	.06433	.06330	.06231
103	54	.09353	.09173	.08998	.08828	.08664	.08505	.08351	.08201	.08056	.07915	.07779	.07646	.07518	.07393	.07271	.07153	.07038	.06927	.06818	.06713
103	55	.10008	.09818	.09634	.09456	.09284	.09116	.08954	.08797	.08644	.08496	.08352	.08212	.08076	.07945	.07816	.07692	.07570	.07452	.07337	.07226
103	56	.10698	.10499	.10306	.10120	.09939	.09763	.09593	.09427	.09267	.09111	.08959	.08812	.08669	.08530	.08395	.08263	.08135	.08010	.07889	.07771
103	57	.11424	.11216	.11015	.10819	.10630	.10445	.10267	.10093	.09924	.09761	.09601	.09446	.09296	.09149	.09007	.08868	.08733	.08602	.08473	.08349
103	58	.12184	.11967	.11756	.11552	.11353	.11161	.10973	.10791	.10615	.10443	.10275	.10113	.09954	.09800	.09650	.09504	.09362	.09224	.09089	.08957
103	59	.12974	.12748	.12528	.12315	.12107	.11906	.11710	.11519	.11334	.11154	.10978	.10808	.10642	.10480	.10322	.10169	.10019	.09874	.09731	.09593
103	60	.13796	.13560	.13331	.13108	.12891	.12681	.12476	.12277	.12083	.11895	.11711	.11532	.11358	.11188	.11023	.10862	.10705	.10552	.10402	.10257
103	61	.14651	.14406	.14167	.13935	.13709	.13490	.13276	.13068	.12866	.12669	.12476	.12289	.12107	.11929	.11756	.11587	.11422	.11262	.11105	.10952
103	62	.15547	.15292	.15044	.14803	.14568	.14339	.14116	.13899	.13688	.13482	.13282	.13086	.12895	.12709	.12528	.12351	.12179	.12010	.11846	.11685
103	63	.16487	.16222	.15964	.15713	.15469	.15231	.14999	.14773	.14553	.14338	.14129	.13925	.13726	.13532	.13342	.13157	.12976	.12800	.12628	.12459
103	64	.17468	.17194	.16926	.16666	.16412	.16165	.15924	.15689	.15460	.15236	.15018	.14806	.14598	.14395	.14197	.14004	.13815	.13631	.13451	.13275
103	65	.18494	.18210	.17933	.17663	.17400	.17144	.16893	.16649	.16411	.16179	.15952	.15730	.15514	.15303	.15096	.14895	.14698	.14505	.14317	.14133
103	66	.19569	.19276	.18989	.18710	.18438	.18172	.17913	.17659	.17412	.17171	.16935	.16705	.16480	.16260	.16045	.15835	.15630	.15429	.15233	.15041
103	67	.20701	.20398	.20102	.19813	.19532	.19257	.18988	.18726	.18470	.18220	.17975	.17736	.17503	.17274	.17051	.16832	.16619	.16410	.16205	.16005
103	68	.21886	.21574	.21269	.20972	.20681	.20397	.20120	.19848	.19583	.19324	.19071	.18824	.18581	.18344	.18113	.17886	.17664	.17446	.17234	.17025
103	69	.23123	.22802	.22488	.22182	.21882	.21589	.21303	.21023	.20750	.20482	.20220	.19964	.19713	.19468	.19228	.18992	.18762	.18537	.18316	.18100
103	70	.24404	.24074	.23752	.23437	.23129	.22827	.22533	.22244	.21962	.21686	.21416	.21151	.20892	.20638	.20390	.20147	.19908	.19675	.19446	.19221
103	71	.25722	.25384	.25054	.24731	.24414	.24105	.23802	.23505	.23215	.22930	.22652	.22379	.22112	.21850	.21593	.21342	.21095	.20854	.20617	.20385
103	72	.27076	.26730	.26391	.26060	.25736	.25418	.25107	.24802	.24504	.24212	.23925	.23644	.23369	.23099	.22835	.22576	.22321	.22072	.21827	.21587
103	73	.28461	.28108	.27762	.27423	.27091	.26766	.26447	.26134	.25828	.25528	.25234	.24945	.24662	.24385	.24113	.23846	.23584	.23327	.23074	.22827
103	74	.29886	.29526	.29173	.28827	.28488	.28155	.27829	.27509	.27196	.26888	.26586	.26291	.26000	.25715	.25435	.25161	.24891	.24627	.24367	.24112
103	75	.31360	.30993	.30633	.30281	.29935	.29595	.29262	.28936	.28615	.28301	.27992	.27689	.27391	.27099	.26812	.26530	.26254	.25982	.25715	.25453
103	76	.32888	.32516	.32150	.31791	.31439	.31093	.30754	.30421	.30094	.29773	.29458	.29148	.28844	.28545	.28251	.27963	.27679	.27400	.27127	.26857
103	77	.34472	.34094	.33723	.33359	.33001	.32650	.32305	.31966	.31633	.31306	.30985	.30669	.30359	.30054	.29754	.29459	.29169	.28884	.28604	.28328
103	78	.36107	.35725	.35349	.34981	.34618	.34262	.33912	.33568	.33230	.32898	.32571	.32250	.31934	.31623	.31317	.31017	.30721	.30430	.30144	.29863
103	79	.37781	.37396	.37017	.36644	.36278	.35917	.35563	.35215	.34872	.34535	.34204	.33878	.33557	.33241	.32931	.32625	.32324	.32028	.31736	.31450
103	80	.39478	.39090	.38708	.38332	.37962	.37599	.37241	.36889	.36543	.36202	.35866	.35536	.35211	.34891	.34576	.34266	.33961	.33660	.33364	.33072
103	81	.41182	.40792	.40408	.40030	.39657	.39291	.38931	.38576	.38227	.37882	.37544	.37210	.36881	.36558	.36239	.35925	.35616	.35311	.35010	.34714
103	82	.42885	.42493	.42108	.41728	.41354	.40986	.40624	.40267	.39915	.39568	.39227	.38890	.38559	.38232	.37910	.37593	.37280	.36972	.36668	.36368
103	83	.44585	.44193	.43807	.43426	.43052	.42683	.42319	.41960	.41607	.41258	.40915	.40576	.40243	.39914	.39589	.39269	.38954	.38643	.38336	.38033
103	84	.46294	.45902	.45516	.45136	.44761	.44392	.44027	.43668	.43314	.42964	.42620	.42280	.41945	.41614	.41288	.40966	.40649	.40335	.40026	.39721
103	85	.48017	.47627	.47243	.46863	.46489	.46120	.45756	.45397	.45043	.44694	.44349	.44008	.43673	.43341	.43014	.42691	.42373	.42058	.41747	.41441
103	86	.49737	.49349	.48967	.48589	.48217	.47849	.47487	.47129	.46775	.46426	.46082	.45742	.45406	.45075	.44748	.44425	.44106	.43790	.43479	.43172
103	87	.51426	.51041	.50662	.50287	.49917	.49552	.49191	.48835	.48483	.48135	.47792	.47453	.47119	.46788	.46461	.46139	.45820	.45505	.45194	.44886
103	88	.53080	.52699	.52323	.51951	.51585	.51222	.50864	.50510	.50161	.49815	.49474	.49137	.48804	.48475	.48150	.47828	.47510	.47196	.46886	.46579
103	89	.54694	.54318	.53946	.53578	.53215	.52856	.52501	.52151	.51804	.51462	.51123	.50789	.50458	.50131	.49807	.49488	.49172	.48859	.48550	.48244
103	90	.56260	.55888	.55521	.55158	.54799	.54444	.54094	.53747	.53404	.53065	.52730	.52398	.52070	.51746	.51425	.51108	.50794	.50484	.50177	.49873
103	91	.57747	.57381	.57018	.56660	.56306	.55956	.55610	.55267	.54928	.54593	.54261	.53933	.53609	.53288	.52970	.52656	.52345	.52037	.51733	.51431
103	92	.59127	.58766	.58409	.58056	.57707	.57361	.57019	.56681	.56346	.56015	.55687	.55363	.55042	.54724	.54410	.54099	.53791	.53486	.53184	.52885
103	93	.60405	.60049	.59697	.59349	.59005	.58664	.58326	.57992	.57662	.57334	.57010	.56690	.56372	.56058	.55747	.55439	.55134	.54832	.54533	.54237

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
103	94	.61598	.61248	.60901	.60558	.60218	.59882	.59549	.59219	.58893	.58570	.58250	.57933	.57619	.57308	.57001	.56696	.56394	.56095	.55799	.55506
103	95	.62729	.62384	.62043	.61704	.61369	.61038	.60709	.60384	.60062	.59743	.59427	.59114	.58804	.58498	.58193	.57892	.57594	.57298	.57005	.56715
103	96	.63790	.63450	.63114	.62780	.62450	.62124	.61800	.61479	.61161	.60847	.60535	.60226	.59920	.59617	.59316	.59019	.58724	.58431	.58142	.57855
103	97	.64772	.64438	.64106	.63778	.63453	.63130	.62811	.62494	.62181	.61870	.61562	.61257	.60955	.60656	.60359	.60065	.59773	.59484	.59198	.58914
103	98	.65697	.65368	.65041	.64717	.64397	.64079	.63764	.63452	.63142	.62836	.62532	.62230	.61932	.61636	.61343	.61052	.60764	.60478	.60195	.59914
103	99	.66597	.66272	.65951	.65632	.65316	.65002	.64692	.64384	.64079	.63777	.63477	.63180	.62885	.62593	.62303	.62016	.61731	.61449	.61169	.60892
103	100	.67470	.67151	.66834	.66520	.66209	.65900	.65594	.65291	.64990	.64692	.64396	.64103	.63812	.63524	.63238	.62955	.62674	.62395	.62119	.61844
103	101	.68326	.68012	.67700	.67391	.67085	.66781	.66480	.66181	.65885	.65591	.65300	.65011	.64724	.64440	.64158	.63878	.63601	.63326	.63053	.62783
103	102	.69165	.68856	.68550	.68246	.67944	.67645	.67349	.67055	.66763	.66474	.66187	.65902	.65619	.65339	.65061	.64786	.64512	.64241	.63972	.63705
103	103	.70001	.69697	.69396	.69097	.68801	.68507	.68215	.67926	.67639	.67354	.67071	.66791	.66513	.66237	.65963	.65692	.65422	.65154	.64889	.64626
104	0	.01055	.01046	.01037	.01029	.01021	.01013	.01005	.00998	.00991	.00984	.00977	.00971	.00964	.00958	.00952	.00947	.00941	.00935	.00930	.00925
104	1	.00350	.00343	.00335	.00328	.00322	.00315	.00309	.00304	.00298	.00293	.00288	.00283	.00278	.00273	.00269	.00265	.00261	.00257	.00253	.00249
104	2	.00329	.00321	.00313	.00306	.00299	.00293	.00286	.00280	.00274	.00269	.00263	.00258	.00253	.00249	.00244	.00240	.00235	.00231	.00227	.00224
104	3	.00328	.00319	.00311	.00303	.00296	.00289	.00282	.00276	.00270	.00264	.00258	.00253	.00247	.00242	.00238	.00233	.00229	.00224	.00220	.00216
104	4	.00337	.00328	.00319	.00311	.00303	.00296	.00288	.00282	.00275	.00269	.00263	.00257	.00251	.00246	.00241	.00236	.00231	.00226	.00222	.00218
104	5	.00354	.00345	.00335	.00326	.00318	.00310	.00302	.00295	.00288	.00281	.00274	.00268	.00262	.00257	.00251	.00246	.00241	.00236	.00231	.00226
104	6	.00377	.00367	.00357	.00347	.00338	.00329	.00321	.00313	.00306	.00298	.00291	.00285	.00278	.00272	.00266	.00260	.00255	.00249	.00244	.00239
104	7	.00406	.00395	.00384	.00374	.00364	.00355	.00346	.00338	.00329	.00321	.00314	.00307	.00300	.00293	.00287	.00280	.00275	.00269	.00263	.00258
104	8	.00440	.00428	.00417	.00406	.00395	.00385	.00376	.00367	.00358	.00350	.00341	.00334	.00326	.00319	.00312	.00305	.00299	.00293	.00287	.00281
104	9	.00482	.00470	.00457	.00446	.00434	.00424	.00413	.00403	.00394	.00385	.00376	.00368	.00360	.00352	.00345	.00337	.00330	.00324	.00317	.00311
104	10	.00533	.00519	.00506	.00494	.00482	.00470	.00459	.00448	.00438	.00429	.00419	.00410	.00402	.00393	.00385	.00377	.00370	.00363	.00356	.00349
104	11	.00591	.00576	.00562	.00549	.00536	.00524	.00512	.00501	.00490	.00480	.00469	.00460	.00451	.00442	.00433	.00425	.00417	.00409	.00401	.00394
104	12	.00656	.00641	.00626	.00612	.00598	.00585	.00572	.00560	.00549	.00537	.00527	.00516	.00506	.00497	.00488	.00479	.00470	.00462	.00454	.00446
104	13	.00725	.00708	.00692	.00677	.00663	.00649	.00635	.00623	.00610	.00598	.00587	.00576	.00565	.00555	.00545	.00536	.00527	.00518	.00509	.00501
104	14	.00791	.00773	.00757	.00741	.00725	.00710	.00696	.00683	.00670	.00657	.00645	.00633	.00622	.00611	.00601	.00591	.00581	.00572	.00563	.00554
104	15	.00852	.00834	.00816	.00799	.00783	.00767	.00752	.00738	.00724	.00711	.00698	.00686	.00674	.00663	.00652	.00641	.00631	.00621	.00611	.00602
104	16	.00906	.00886	.00868	.00850	.00833	.00816	.00800	.00785	.00771	.00757	.00744	.00731	.00718	.00706	.00695	.00683	.00673	.00662	.00652	.00642
104	17	.00953	.00933	.00913	.00894	.00876	.00859	.00842	.00826	.00811	.00797	.00782	.00769	.00756	.00743	.00731	.00719	.00708	.00697	.00686	.00676
104	18	.00996	.00974	.00953	.00934	.00915	.00896	.00879	.00862	.00846	.00831	.00816	.00802	.00788	.00775	.00762	.00750	.00738	.00726	.00715	.00704
104	19	.01038	.01015	.00993	.00972	.00952	.00933	.00914	.00897	.00880	.00864	.00848	.00833	.00819	.00805	.00791	.00778	.00766	.00754	.00742	.00731
104	20	.01081	.01057	.01034	.01012	.00991	.00971	.00951	.00933	.00915	.00898	.00881	.00866	.00850	.00836	.00822	.00808	.00795	.00782	.00770	.00758
104	21	.01128	.01102	.01078	.01054	.01032	.01011	.00990	.00971	.00952	.00934	.00917	.00900	.00884	.00868	.00854	.00839	.00825	.00812	.00799	.00787
104	22	.01176	.01149	.01123	.01098	.01075	.01052	.01031	.01010	.00990	.00971	.00953	.00935	.00918	.00902	.00886	.00871	.00856	.00842	.00829	.00816
104	23	.01228	.01199	.01172	.01146	.01121	.01097	.01074	.01052	.01031	.01011	.00991	.00973	.00955	.00938	.00921	.00905	.00890	.00875	.00860	.00847
104	24	.01285	.01254	.01225	.01198	.01171	.01146	.01122	.01099	.01076	.01055	.01034	.01015	.00996	.00978	.00960	.00943	.00927	.00911	.00896	.00881
104	25	.01349	.01317	.01286	.01257	.01228	.01202	.01176	.01151	.01128	.01105	.01083	.01062	.01042	.01023	.01004	.00986	.00969	.00952	.00936	.00920
104	26	.01420	.01386	.01353	.01322	.01292	.01263	.01236	.01210	.01185	.01161	.01138	.01115	.01094	.01073	.01054	.01035	.01016	.00998	.00981	.00965
104	27	.01500	.01464	.01429	.01396	.01364	.01334	.01305	.01277	.01250	.01225	.01200	.01177	.01154	.01132	.01111	.01091	.01071	.01052	.01034	.01016
104	28	.01588	.01549	.01512	.01477	.01443	.01411	.01380	.01350	.01322	.01295	.01268	.01243	.01219	.01196	.01173	.01152	.01131	.01111	.01091	.01073
104	29	.01683	.01642	.01603	.01565	.01529	.01495	.01462	.01430	.01400	.01371	.01343	.01316	.01291	.01266	.01242	.01219	.01197	.01175	.01155	.01135
104	30	.01785	.01742	.01700	.01660	.01622	.01585	.01550	.01516	.01484	.01453	.01423	.01395	.01367	.01341	.01315	.01291	.01267	.01244	.01222	.01201
104	31	.01895	.01849	.01804	.01762	.01721	.01682	.01644	.01609	.01574	.01541	.01509	.01479	.01450	.01421	.01394	.01368	.01343	.01318	.01295	.01272
104	32	.02013	.01963	.01916	.01871	.01827	.01786	.01746	.01708	.01671	.01636	.01602	.01569	.01538	.01508	.01479	.01451	.01424	.01398	.01373	.01348
104	33	.02141	.02088	.02038	.01990	.01943	.01899	.01856	.01816	.01776	.01739	.01703	.01668	.01634	.01602	.01571	.01541	.01512	.01485	.01458	.01432
104	34	.02279	.02223	.02169	.02118	.02068	.02021	.01976	.01932	.01890	.01850	.01811	.01774	.01738	.01704	.01671	.01639	.01608	.01578	.01550	.01522
104	35	.02430	.02370	.02313	.02258	.02205	.02155	.02106	.02060	.02015	.01972	.01931	.01891	.01853	.01816	.01781	.01746	.01713	.01682	.01651	.01621
104	36	.02593	.02529	.02468	.02409	.02353	.02299	.02248	.02198	.02150	.02104	.02060	.02018	.01977	.01937	.01899	.01863	.01827	.01793	.01760	.01729
104	37	.02770	.02702	.02636	.02574	.02514	.02456	.02401	.02348	.02297	.02248	.02201	.02155	.02112	.02069	.02029	.01990	.01952	.01915	.01880	.01846
104	38	.02963	.02890	.02821	.02754	.02690	.02629	.02570	.02513	.02459	.02406	.02356	.02307	.02260	.02215	.02171	.02129	.02089	.02050	.02012	.01975
104	39	.03173	.03096	.03022	.02951	.02882	.02817	.02754	.02693	.02635	.02579	.02525	.02473	.02423	.02374	.02328	.02283	.02239	.02197	.02157	.02117

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
104	40	.03403	.03321	.03242	.03166	.03094	.03024	.02957	.02892	.02830	.02770	.02712	.02656	.02603	.02551	.02501	.02453	.02406	.02361	.02317	.02275
104	41	.03656	.03569	.03485	.03404	.03327	.03252	.03180	.03111	.03045	.02981	.02919	.02859	.02802	.02747	.02693	.02641	.02591	.02543	.02496	.02451
104	42	.03934	.03841	.03751	.03665	.03583	.03503	.03427	.03353	.03282	.03213	.03147	.03084	.03022	.02963	.02906	.02850	.02797	.02745	.02695	.02646
104	43	.04236	.04137	.04042	.03951	.03863	.03778	.03696	.03618	.03542	.03469	.03398	.03330	.03264	.03201	.03140	.03080	.03023	.02967	.02914	.02862
104	44	.04565	.04460	.04359	.04261	.04168	.04078	.03991	.03907	.03826	.03748	.03673	.03600	.03530	.03462	.03396	.03333	.03272	.03212	.03155	.03099
104	45	.04918	.04806	.04699	.04596	.04496	.04400	.04308	.04219	.04133	.04049	.03969	.03892	.03817	.03744	.03674	.03606	.03541	.03477	.03415	.03356
104	46	.05297	.05179	.05066	.04956	.04850	.04748	.04650	.04555	.04464	.04375	.04290	.04207	.04127	.04050	.03975	.03902	.03832	.03764	.03698	.03634
104	47	.05702	.05577	.05456	.05340	.05228	.05120	.05015	.04915	.04817	.04723	.04632	.04544	.04459	.04376	.04296	.04219	.04144	.04072	.04001	.03933
104	48	.06134	.06002	.05874	.05751	.05633	.05518	.05407	.05300	.05197	.05097	.05000	.04906	.04815	.04728	.04643	.04560	.04480	.04403	.04328	.04255
104	49	.06595	.06456	.06321	.06191	.06065	.05944	.05826	.05713	.05603	.05497	.05394	.05294	.05198	.05105	.05014	.04926	.04841	.04759	.04679	.04601
104	50	.07089	.06942	.06800	.06662	.06529	.06401	.06276	.06156	.06040	.05927	.05818	.05713	.05610	.05511	.05415	.05321	.05231	.05143	.05058	.04975
104	51	.07616	.07461	.07311	.07165	.07025	.06889	.06758	.06631	.06508	.06388	.06273	.06161	.06052	.05947	.05845	.05746	.05650	.05556	.05465	.05377
104	52	.08174	.08010	.07852	.07699	.07551	.07408	.07269	.07135	.07004	.06878	.06756	.06638	.06523	.06411	.06303	.06197	.06095	.05996	.05900	.05806
104	53	.08764	.08591	.08425	.08264	.08108	.07957	.07811	.07669	.07532	.07398	.07269	.07144	.07022	.06904	.06789	.06678	.06570	.06464	.06362	.06263
104	54	.09386	.09205	.09030	.08861	.08697	.08538	.08384	.08235	.08090	.07949	.07813	.07680	.07552	.07427	.07306	.07188	.07073	.06962	.06853	.06748
104	55	.10043	.09854	.09670	.09492	.09320	.09153	.08991	.08834	.08681	.08533	.08389	.08250	.08114	.07982	.07854	.07729	.07608	.07490	.07376	.07264
104	56	.10736	.10538	.10346	.10159	.09978	.09803	.09633	.09468	.09307	.09151	.09000	.08853	.08710	.08571	.08436	.08304	.08177	.08052	.07931	.07813
104	57	.11466	.11259	.11058	.10862	.10673	.10489	.10310	.10137	.09969	.09805	.09646	.09491	.09341	.09194	.09052	.08913	.08779	.08647	.08519	.08395
104	58	.12230	.12013	.11803	.11599	.11401	.11208	.11021	.10839	.10663	.10491	.10324	.10161	.10003	.09849	.09700	.09554	.09412	.09274	.09139	.09007
104	59	.13025	.12799	.12579	.12366	.12159	.11957	.11762	.11571	.11386	.11206	.11031	.10861	.10695	.10533	.10376	.10223	.10073	.09928	.09786	.09648
104	60	.13850	.13615	.13386	.13163	.12947	.12737	.12532	.12334	.12140	.11952	.11768	.11590	.11416	.11246	.11081	.10920	.10763	.10611	.10461	.10316
104	61	.14710	.14465	.14227	.13995	.13770	.13550	.13337	.13129	.12927	.12730	.12538	.12352	.12170	.11992	.11819	.11650	.11486	.11325	.11169	.11016
104	62	.15611	.15356	.15109	.14867	.14633	.14404	.14182	.13965	.13754	.13549	.13349	.13153	.12963	.12777	.12596	.12420	.12247	.12079	.11915	.11754
104	63	.16555	.16291	.16034	.15783	.15539	.15302	.15070	.14844	.14625	.14410	.14201	.13997	.13799	.13605	.13415	.13231	.13050	.12874	.12702	.12534
104	64	.17542	.17268	.17001	.16742	.16488	.16241	.16001	.15766	.15537	.15314	.15096	.14884	.14677	.14474	.14277	.14084	.13895	.13711	.13531	.13355
104	65	.18574	.18290	.18014	.17745	.17482	.17226	.16976	.16732	.16495	.16262	.16036	.15815	.15599	.15388	.15182	.14981	.14784	.14592	.14404	.14220
104	66	.19656	.19363	.19077	.18798	.18526	.18261	.18002	.17749	.17502	.17261	.17026	.16796	.16571	.16352	.16137	.15928	.15723	.15522	.15326	.15134
104	67	.20794	.20491	.20196	.19908	.19627	.19353	.19085	.18823	.18567	.18317	.18073	.17835	.17602	.17374	.17151	.16933	.16719	.16511	.16306	.16106
104	68	.21987	.21676	.21372	.21075	.20784	.20501	.20224	.19953	.19689	.19430	.19178	.18930	.18689	.18452	.18221	.17994	.17773	.17556	.17343	.17135
104	69	.23232	.22912	.22599	.22293	.21994	.21702	.21416	.21137	.20864	.20597	.20336	.20080	.19830	.19585	.19345	.19110	.18880	.18655	.18435	.18219
104	70	.24523	.24194	.23872	.23558	.23250	.22950	.22655	.22368	.22086	.21811	.21541	.21277	.21018	.20765	.20517	.20274	.20036	.19803	.19575	.19351
104	71	.25851	.25514	.25184	.24862	.24546	.24237	.23935	.23639	.23349	.23065	.22787	.22515	.22248	.21987	.21731	.21480	.21234	.20993	.20757	.20525
104	72	.27215	.26870	.26532	.26202	.25878	.25561	.25251	.24947	.24649	.24357	.24072	.23791	.23517	.23248	.22984	.22725	.22471	.22222	.21978	.21739
104	73	.28611	.28258	.27913	.27575	.27244	.26920	.26602	.26290	.25985	.25685	.25392	.25104	.24822	.24545	.24273	.24007	.23745	.23489	.23237	.22990
104	74	.30048	.29688	.29336	.28991	.28653	.28321	.27996	.27677	.27364	.27057	.26756	.26461	.26171	.25887	.25608	.25334	.25065	.24801	.24542	.24288
104	75	.31534	.31168	.30809	.30457	.30112	.29774	.29442	.29116	.28796	.28483	.28175	.27872	.27576	.27284	.26998	.26717	.26441	.26170	.25904	.25642
104	76	.33076	.32704	.32340	.31982	.31631	.31286	.30948	.30616	.30289	.29969	.29655	.29346	.29042	.28744	.28452	.28164	.27881	.27603	.27330	.27062
104	77	.34675	.34298	.33928	.33565	.33208	.32858	.32514	.32176	.31845	.31518	.31198	.30883	.30574	.30269	.29970	.29677	.29387	.29103	.28824	.28549
104	78	.36326	.35946	.35571	.35204	.34842	.34487	.34139	.33796	.33459	.33127	.32802	.32481	.32166	.31857	.31552	.31252	.30958	.30668	.30382	.30102
104	79	.38019	.37635	.37257	.36886	.36521	.36162	.35809	.35461	.35120	.34784	.34454	.34129	.33809	.33495	.33185	.32880	.32580	.32285	.31995	.31709
104	80	.39735	.39348	.38968	.38594	.38225	.37863	.37507	.37156	.36811	.36471	.36137	.35808	.35484	.35166	.34852	.34542	.34238	.33938	.33643	.33352
104	81	.41460	.41071	.40689	.40312	.39942	.39577	.39218	.38865	.38517	.38174	.37836	.37504	.37177	.36854	.36537	.36224	.35916	.35612	.35313	.35018
104	82	.43184	.42795	.42411	.42033	.41661	.41294	.40934	.40578	.40228	.39883	.39543	.39208	.38877	.38552	.38231	.37915	.37604	.37297	.36994	.36696
104	83	.44907	.44517	.44133	.43755	.43382	.43014	.42652	.42295	.41943	.41596	.41255	.40918	.40585	.40258	.39935	.39616	.39302	.38992	.38687	.38385
104	84	.46640	.46251	.45867	.45489	.45116	.44748	.44386	.44028	.43676	.43328	.42985	.42647	.42313	.41984	.41660	.41339	.41023	.40711	.40404	.40100
104	85	.48390	.48002	.47620	.47243	.46871	.46504	.46142	.45785	.45433	.45085	.44742	.44403	.44069	.43739	.43414	.43093	.42776	.42462	.42153	.41848
104	86	.50138	.49753	.49372	.48997	.48627	.48262	.47901	.47545	.47194	.46847	.46505	.46167	.45833	.45503	.45178	.44856	.44539	.44226	.43916	.43610
104	87	.51856	.51474	.51097	.50725	.50357	.49994	.49636	.49282	.48932	.48587	.48246	.47909	.47576	.47248	.46923	.46602	.46285	.45972	.45663	.45357
104	88	.53541	.53163	.52789	.52420	.52056	.51696	.51340	.50989	.50642	.50299	.49960	.49625	.49294	.48967	.48644	.48325	.48009	.47697	.47388	.47083
104	89	.55186	.54813	.54444	.54079	.53719	.53362	.53010	.52662	.52318	.51979	.51642	.51310	.50982	.50657	.50336	.50018	.49704	.49394	.49087	.48783

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
104	90	.56784	.56416	.56052	.55692	.55336	.54984	.54636	.54292	.53952	.53616	.53283	.52954	.52629	.52307	.51989	.51674	.51363	.51054	.50750	.50448
104	91	.58304	.57941	.57582	.57228	.56877	.56530	.56186	.55847	.55511	.55179	.54850	.54525	.54203	.53884	.53569	.53257	.52949	.52644	.52341	.52042
104	92	.59716	.59359	.59005	.58656	.58310	.57967	.57629	.57294	.56962	.56634	.56309	.55988	.55670	.55355	.55043	.54735	.54429	.54127	.53828	.53531
104	93	.61023	.60672	.60324	.59979	.59638	.59301	.58967	.58636	.58309	.57985	.57664	.57347	.57032	.56721	.56413	.56108	.55806	.55507	.55210	.54917
104	94	.62246	.61899	.61557	.61217	.60881	.60549	.60220	.59893	.59571	.59251	.58934	.58621	.58310	.58003	.57698	.57397	.57098	.56802	.56509	.56218
104	95	.63405	.63064	.62727	.62393	.62062	.61734	.61410	.61088	.60770	.60455	.60142	.59833	.59527	.59223	.58922	.58624	.58329	.58036	.57747	.57459
104	96	.64493	.64158	.63826	.63497	.63171	.62849	.62529	.62212	.61898	.61588	.61280	.60974	.60672	.60372	.60075	.59781	.59489	.59200	.58914	.58630
104	97	.65502	.65172	.64845	.64522	.64201	.63883	.63568	.63255	.62946	.62639	.62335	.62034	.61736	.61440	.61147	.60856	.60568	.60282	.59999	.59719
104	98	.66452	.66127	.65806	.65487	.65170	.64857	.64547	.64239	.63934	.63631	.63331	.63034	.62740	.62448	.62158	.61871	.61586	.61304	.61024	.60747
104	99	.67377	.67058	.66741	.66427	.66116	.65807	.65501	.65198	.64897	.64599	.64304	.64011	.63720	.63432	.63146	.62863	.62582	.62304	.62027	.61753
104	100	.68275	.67961	.67650	.67341	.67035	.66731	.66430	.66131	.65835	.65541	.65250	.64961	.64675	.64391	.64109	.63830	.63553	.63278	.63005	.62734
104	101	.69157	.68848	.68542	.68238	.67937	.67639	.67342	.67048	.66757	.66468	.66181	.65897	.65615	.65335	.65057	.64782	.64508	.64237	.63968	.63702
104	102	.70021	.69718	.69417	.69118	.68822	.68529	.68237	.67948	.67662	.67377	.67095	.66815	.66537	.66262	.65988	.65717	.65448	.65180	.64915	.64652
104	103	.70882	.70584	.70288	.69995	.69705	.69416	.69130	.68846	.68564	.68284	.68007	.67731	.67458	.67187	.66917	.66650	.66385	.66122	.65861	.65602
104	104	.71795	.71504	.71215	.70927	.70642	.70360	.70079	.69800	.69524	.69249	.68977	.68707	.68438	.68172	.67908	.67645	.67385	.67126	.66869	.66615
105	0	.01068	.01059	.01050	.01042	.01034	.01026	.01019	.01011	.01004	.00997	.00991	.00984	.00978	.00972	.00966	.00961	.00955	.00950	.00944	.00939
105	1	.00352	.00345	.00337	.00330	.00324	.00317	.00311	.00306	.00300	.00295	.00290	.00285	.00280	.00275	.00271	.00267	.00263	.00259	.00255	.00252
105	2	.00331	.00323	.00315	.00308	.00301	.00294	.00288	.00282	.00276	.00270	.00265	.00260	.00255	.00250	.00246	.00241	.00237	.00233	.00229	.00225
105	3	.00329	.00321	.00312	.00305	.00297	.00290	.00284	.00277	.00271	.00265	.00259	.00254	.00249	.00244	.00239	.00234	.00230	.00226	.00221	.00217
105	4	.00338	.00329	.00320	.00312	.00304	.00297	.00289	.00283	.00276	.00270	.00264	.00258	.00252	.00247	.00242	.00237	.00232	.00228	.00223	.00219
105	5	.00355	.00346	.00336	.00327	.00319	.00311	.00303	.00296	.00289	.00282	.00275	.00269	.00263	.00258	.00252	.00247	.00242	.00237	.00232	.00227
105	6	.00378	.00368	.00358	.00348	.00339	.00330	.00322	.00314	.00307	.00299	.00292	.00286	.00279	.00273	.00267	.00261	.00256	.00250	.00245	.00240
105	7	.00407	.00396	.00385	.00375	.00365	.00356	.00347	.00338	.00330	.00322	.00315	.00308	.00301	.00294	.00288	.00281	.00275	.00270	.00264	.00259
105	8	.00441	.00429	.00418	.00407	.00396	.00386	.00377	.00368	.00359	.00350	.00342	.00334	.00327	.00320	.00313	.00306	.00300	.00293	.00287	.00282
105	9	.00483	.00470	.00458	.00446	.00435	.00424	.00414	.00404	.00395	.00386	.00377	.00369	.00361	.00353	.00345	.00338	.00331	.00324	.00318	.00312
105	10	.00534	.00520	.00507	.00494	.00482	.00471	.00460	.00449	.00439	.00430	.00420	.00411	.00403	.00394	.00386	.00378	.00371	.00364	.00357	.00350
105	11	.00592	.00578	.00564	.00550	.00537	.00525	.00513	.00502	.00491	.00481	.00471	.00461	.00452	.00443	.00434	.00426	.00418	.00410	.00403	.00395
105	12	.00658	.00642	.00627	.00613	.00599	.00586	.00574	.00562	.00550	.00539	.00528	.00518	.00508	.00499	.00489	.00480	.00472	.00464	.00456	.00448
105	13	.00727	.00710	.00694	.00679	.00665	.00651	.00638	.00625	.00612	.00601	.00589	.00578	.00568	.00558	.00548	.00538	.00529	.00520	.00512	.00503
105	14	.00794	.00776	.00759	.00743	.00728	.00713	.00699	.00686	.00673	.00660	.00648	.00636	.00625	.00614	.00604	.00594	.00584	.00575	.00566	.00557
105	15	.00855	.00837	.00819	.00802	.00786	.00770	.00755	.00741	.00727	.00714	.00701	.00689	.00677	.00666	.00655	.00644	.00634	.00624	.00615	.00605
105	16	.00909	.00890	.00871	.00853	.00836	.00820	.00804	.00789	.00775	.00761	.00747	.00734	.00722	.00710	.00698	.00687	.00676	.00666	.00656	.00646
105	17	.00957	.00937	.00917	.00898	.00880	.00863	.00846	.00831	.00815	.00801	.00787	.00773	.00760	.00747	.00735	.00723	.00712	.00701	.00691	.00680
105	18	.01000	.00978	.00958	.00938	.00919	.00901	.00883	.00867	.00851	.00835	.00820	.00806	.00792	.00779	.00766	.00754	.00742	.00731	.00720	.00709
105	19	.01042	.01019	.00997	.00976	.00956	.00937	.00919	.00901	.00884	.00868	.00853	.00838	.00823	.00809	.00796	.00783	.00771	.00758	.00747	.00736
105	20	.01086	.01061	.01038	.01016	.00995	.00975	.00956	.00937	.00919	.00902	.00886	.00870	.00855	.00840	.00826	.00813	.00800	.00787	.00775	.00763
105	21	.01132	.01107	.01082	.01059	.01037	.01015	.00995	.00975	.00957	.00939	.00921	.00905	.00889	.00873	.00858	.00844	.00830	.00817	.00804	.00792
105	22	.01180	.01153	.01128	.01103	.01079	.01057	.01035	.01015	.00995	.00976	.00957	.00940	.00923	.00907	.00891	.00876	.00861	.00847	.00834	.00821
105	23	.01232	.01204	.01176	.01150	.01125	.01102	.01079	.01057	.01036	.01016	.00996	.00978	.00960	.00943	.00926	.00910	.00895	.00880	.00866	.00852
105	24	.01289	.01259	.01230	.01203	.01176	.01151	.01127	.01104	.01081	.01060	.01039	.01020	.01001	.00983	.00965	.00948	.00932	.00916	.00901	.00886
105	25	.01354	.01321	.01291	.01261	.01233	.01207	.01181	.01156	.01133	.01110	.01088	.01067	.01047	.01028	.01009	.00991	.00974	.00957	.00941	.00926
105	26	.01425	.01391	.01358	.01327	.01297	.01269	.01241	.01215	.01190	.01166	.01143	.01121	.01099	.01079	.01059	.01040	.01022	.01004	.00987	.00970
105	27	.01505	.01469	.01434	.01401	.01370	.01339	.01310	.01283	.01256	.01230	.01206	.01182	.01159	.01138	.01116	.01096	.01077	.01058	.01040	.01022
105	28	.01593	.01554	.01518	.01482	.01449	.01416	.01386	.01356	.01328	.01300	.01274	.01249	.01225	.01202	.01179	.01158	.01137	.01117	.01097	.01079
105	29	.01689	.01648	.01608	.01571	.01535	.01501	.01468	.01436	.01406	.01377	.01349	.01322	.01297	.01272	.01248	.01225	.01203	.01181	.01161	.01141
105	30	.01791	.01748	.01706	.01666	.01628	.01591	.01556	.01523	.01490	.01460	.01430	.01401	.01374	.01347	.01322	.01297	.01274	.01251	.01229	.01208
105	31	.01901	.01855	.01810	.01768	.01727	.01688	.01651	.01615	.01581	.01548	.01516	.01486	.01456	.01428	.01401	.01375	.01350	.01325	.01302	.01279
105	32	.02020	.01970	.01923	.01877	.01834	.01793	.01753	.01715	.01678	.01643	.01609	.01576	.01545	.01515	.01486	.01458	.01431	.01405	.01380	.01356
105	33	.02148	.02095	.02045	.01997	.01950	.01906	.01864	.01823	.01784	.01746	.01710	.01675	.01642	.01610	.01579	.01549	.01520	.01492	.01465	.01440
105	34	.02286	.02230	.02176	.02125	.02076	.02028	.01983	.01940	.01898	.01858	.01819	.01782	.01746	.01712	.01679	.01647	.01616	.01586	.01558	.01530

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

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
105	35	.02438	.02378	.02321	.02266	.02213	.02163	.02114	.02068	.02023	.01980	.01939	.01899	.01861	.01824	.01789	.01755	.01722	.01690	.01659	.01629
105	36	.02601	.02537	.02476	.02418	.02361	.02308	.02256	.02206	.02159	.02113	.02069	.02026	.01985	.01946	.01908	.01871	.01836	.01802	.01769	.01737
105	37	.02778	.02710	.02645	.02583	.02523	.02465	.02410	.02357	.02306	.02257	.02210	.02164	.02121	.02079	.02038	.01999	.01961	.01924	.01889	.01855
105	38	.02972	.02899	.02830	.02763	.02699	.02638	.02579	.02522	.02468	.02416	.02365	.02316	.02270	.02225	.02181	.02139	.02099	.02059	.02022	.01985
105	39	.03182	.03105	.03031	.02960	.02892	.02827	.02764	.02703	.02645	.02589	.02535	.02483	.02433	.02384	.02338	.02293	.02249	.02207	.02167	.02128
105	40	.03413	.03331	.03252	.03177	.03104	.03034	.02967	.02902	.02840	.02780	.02722	.02667	.02613	.02561	.02511	.02463	.02417	.02372	.02328	.02286
105	41	.03667	.03580	.03496	.03415	.03338	.03263	.03191	.03122	.03056	.02992	.02930	.02871	.02813	.02758	.02704	.02653	.02603	.02554	.02508	.02463
105	42	.03945	.03852	.03763	.03677	.03594	.03515	.03438	.03365	.03294	.03225	.03159	.03096	.03034	.02975	.02918	.02862	.02809	.02757	.02707	.02659
105	43	.04248	.04149	.04054	.03963	.03875	.03790	.03709	.03630	.03555	.03482	.03411	.03343	.03277	.03214	.03153	.03094	.03036	.02981	.02927	.02875
105	44	.04578	.04473	.04372	.04275	.04181	.04091	.04004	.03921	.03840	.03762	.03687	.03614	.03544	.03476	.03411	.03347	.03286	.03227	.03169	.03113
105	45	.04932	.04821	.04714	.04610	.04511	.04415	.04323	.04234	.04148	.04065	.03985	.03907	.03832	.03760	.03690	.03622	.03556	.03493	.03431	.03372
105	46	.05313	.05195	.05081	.04972	.04866	.04765	.04666	.04572	.04480	.04392	.04306	.04224	.04144	.04066	.03992	.03919	.03849	.03781	.03715	.03652
105	47	.05719	.05594	.05474	.05358	.05246	.05137	.05033	.04932	.04835	.04741	.04650	.04562	.04477	.04395	.04315	.04238	.04163	.04090	.04020	.03952
105	48	.06153	.06021	.05893	.05770	.05652	.05537	.05426	.05320	.05216	.05116	.05020	.04926	.04835	.04748	.04663	.04580	.04501	.04423	.04348	.04275
105	49	.06616	.06476	.06342	.06212	.06086	.05965	.05847	.05734	.05624	.05518	.05416	.05316	.05220	.05127	.05036	.04949	.04864	.04781	.04701	.04623
105	50	.07112	.06964	.06822	.06685	.06552	.06424	.06299	.06179	.06063	.05951	.05842	.05736	.05634	.05535	.05439	.05346	.05255	.05167	.05082	.04999
105	51	.07641	.07485	.07335	.07190	.07050	.06914	.06783	.06656	.06533	.06414	.06299	.06187	.06078	.05973	.05871	.05772	.05676	.05583	.05492	.05404
105	52	.08201	.08037	.07879	.07726	.07578	.07435	.07297	.07163	.07033	.06907	.06784	.06666	.06551	.06440	.06331	.06226	.06124	.06025	.05929	.05835
105	53	.08793	.08621	.08455	.08294	.08138	.07987	.07841	.07700	.07562	.07429	.07300	.07175	.07053	.06935	.06821	.06710	.06601	.06496	.06394	.06295
105	54	.09418	.09237	.09063	.08894	.08730	.08571	.08417	.08268	.08123	.07983	.07847	.07714	.07586	.07461	.07340	.07222	.07108	.06997	.06888	.06783
105	55	.10078	.09889	.09706	.09528	.09356	.09189	.09027	.08870	.08718	.08570	.08426	.08287	.08151	.08020	.07892	.07767	.07646	.07529	.07414	.07303
105	56	.10775	.10577	.10384	.10198	.10018	.09843	.09673	.09508	.09347	.09192	.09041	.08894	.08751	.08612	.08477	.08346	.08218	.08094	.07973	.07855
105	57	.11508	.11301	.11100	.10905	.10716	.10532	.10354	.10181	.10013	.09849	.09690	.09536	.09386	.09239	.09097	.08959	.08824	.08693	.08565	.08441
105	58	.12276	.12060	.11850	.11646	.11448	.11255	.11069	.10887	.10711	.10539	.10372	.10210	.10052	.09899	.09749	.09603	.09462	.09323	.09189	.09058
105	59	.13075	.12849	.12630	.12417	.12210	.12009	.11813	.11623	.11439	.11259	.11084	.10914	.10748	.10587	.10430	.10277	.10128	.09982	.09841	.09702
105	60	.13904	.13669	.13441	.13219	.13003	.12793	.12589	.12390	.12197	.12009	.11826	.11647	.11474	.11304	.11140	.10979	.10822	.10670	.10521	.10375
105	61	.14769	.14524	.14286	.14055	.13830	.13611	.13398	.13190	.12989	.12792	.12600	.12414	.12232	.12055	.11882	.11714	.11549	.11389	.11233	.11080
105	62	.15674	.15420	.15173	.14932	.14698	.14470	.14248	.14031	.13821	.13616	.13416	.13221	.13031	.12845	.12664	.12488	.12316	.12148	.11984	.11824
105	63	.16624	.16360	.16103	.15853	.15609	.15372	.15141	.14916	.14696	.14482	.14274	.14070	.13872	.13678	.13489	.13305	.13125	.12949	.12777	.12609
105	64	.17616	.17343	.17076	.16817	.16564	.16317	.16077	.15843	.15614	.15392	.15174	.14962	.14755	.14553	.14356	.14163	.13975	.13791	.13612	.13436
105	65	.18654	.18370	.18095	.17826	.17563	.17308	.17058	.16815	.16578	.16346	.16120	.15899	.15684	.15473	.15267	.15067	.14870	.14678	.14491	.14307
105	66	.19741	.19449	.19164	.18885	.18614	.18349	.18091	.17838	.17592	.17351	.17116	.16887	.16663	.16444	.16230	.16020	.15816	.15616	.15420	.15229
105	67	.20887	.20585	.20290	.20003	.19722	.19448	.19181	.18920	.18664	.18415	.18171	.17933	.17701	.17473	.17250	.17033	.16820	.16612	.16408	.16208
105	68	.22088	.21777	.21474	.21177	.20888	.20605	.20328	.20058	.19794	.19536	.19284	.19037	.18796	.18560	.18329	.18103	.17882	.17665	.17453	.17246
105	69	.23342	.23022	.22710	.22405	.22106	.21815	.21530	.21251	.20978	.20712	.20451	.20196	.19946	.19702	.19463	.19228	.18999	.18774	.18554	.18339
105	70	.24641	.24313	.23992	.23679	.23372	.23072	.22778	.22491	.22210	.21935	.21666	.21403	.21145	.20892	.20645	.20402	.20165	.19932	.19704	.19481
105	71	.25980	.25643	.25314	.24993	.24678	.24369	.24068	.23773	.23483	.23200	.22923	.22652	.22385	.22125	.21869	.21619	.21374	.21133	.20897	.20666
105	72	.27354	.27010	.26673	.26343	.26020	.25704	.25395	.25091	.24794	.24503	.24218	.23939	.23665	.23396	.23133	.22875	.22622	.22374	.22130	.21891
105	73	.28761	.28409	.28065	.27728	.27397	.27074	.26757	.26446	.26141	.25843	.25550	.25263	.24981	.24705	.24434	.24168	.23908	.23652	.23401	.23154
105	74	.30209	.29851	.29499	.29155	.28818	.28487	.28163	.27845	.27533	.27227	.26927	.26632	.26343	.26060	.25781	.25508	.25240	.24977	.24718	.24464
105	75	.31707	.31342	.30985	.30634	.30290	.29952	.29621	.29297	.28978	.28665	.28358	.28056	.27761	.27470	.27185	.26904	.26629	.26359	.26093	.25832
105	76	.33263	.32893	.32529	.32172	.31822	.31479	.31142	.30810	.30485	.30166	.29853	.29545	.29242	.28945	.28653	.28366	.28084	.27807	.27535	.27267
105	77	.34877	.34502	.34133	.33771	.33416	.33067	.32724	.32387	.32056	.31731	.31412	.31098	.30790	.30486	.30188	.29895	.29607	.29324	.29045	.28771
105	78	.36546	.36166	.35794	.35427	.35067	.34714	.34366	.34024	.33688	.33358	.33034	.32715	.32401	.32092	.31788	.31490	.31196	.30907	.30622	.30343
105	79	.38257	.37874	.37498	.37128	.36765	.36407	.36055	.35709	.35369	.35035	.34706	.34382	.34063	.33750	.33441	.33138	.32839	.32545	.32255	.31970
105	80	.39993	.39608	.39229	.38856	.38490	.38129	.37774	.37425	.37081	.36743	.36410	.36082	.35760	.35442	.35129	.34821	.34518	.34220	.33925	.33636
105	81	.41739	.41352	.40971	.40597	.40228	.39865	.39507	.39155	.38809	.38467	.38131	.37801	.37475	.37153	.36837	.36526	.36219	.35916	.35618	.35324
105	82	.43485	.43098	.42716	.42340	.41969	.41605	.41245	.40892	.40543	.40199	.39861	.39527	.39199	.38875	.38556	.38241	.37931	.37625	.37324	.37026
105	83	.45231	.44844	.44461	.44085	.43714	.43348	.42988	.42633	.42283	.41938	.41597	.41262	.40931	.40605	.40284	.39967	.39654	.39346	.39042	.38741
105	84	.46989	.46602	.46221	.45844	.45474	.45108	.44747	.44392	.44041	.43695	.43354	.43018	.42686	.42359	.42036	.41717	.41402	.41092	.40786	.40484

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

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
105	85	.48766	.48381	.48001	.47626	.47256	.46891	.46531	.46176	.45826	.45480	.45139	.44803	.44470	.44143	.43819	.43499	.43184	.42872	.42565	.42261
105	86	.50542	.50160	.49782	.49410	.49042	.48679	.48320	.47967	.47618	.47273	.46933	.46597	.46265	.45937	.45614	.45294	.44979	.44667	.44359	.44055
105	87	.52291	.51912	.51538	.51168	.50803	.50442	.50086	.49735	.49388	.49045	.48706	.48371	.48041	.47714	.47392	.47073	.46758	.46447	.46139	.45835
105	88	.54007	.53632	.53261	.52895	.52534	.52177	.51824	.51475	.51131	.50790	.50454	.50121	.49793	.49468	.49147	.48829	.48516	.48206	.47899	.47596
105	89	.55685	.55315	.54949	.54587	.54230	.53877	.53528	.53183	.52841	.52504	.52171	.51841	.51515	.51193	.50874	.50559	.50247	.49939	.49634	.49333
105	90	.57317	.56952	.56591	.56235	.55882	.55533	.55189	.54848	.54511	.54177	.53847	.53521	.53198	.52879	.52564	.52251	.51942	.51636	.51334	.51035
105	91	.58870	.58511	.58156	.57805	.57457	.57114	.56774	.56437	.56104	.55775	.55449	.55127	.54808	.54493	.54180	.53871	.53565	.53263	.52963	.52666
105	92	.60314	.59961	.59612	.59266	.58924	.58585	.58250	.57918	.57590	.57265	.56943	.56625	.56310	.55998	.55689	.55384	.55081	.54782	.54485	.54191
105	93	.61653	.61305	.60961	.60621	.60284	.59950	.59620	.59293	.58969	.58649	.58331	.58017	.57706	.57398	.57093	.56791	.56492	.56196	.55902	.55611
105	94	.62905	.62563	.62225	.61890	.61558	.61229	.60904	.60581	.60262	.59946	.59633	.59323	.59016	.58712	.58411	.58112	.57817	.57524	.57234	.56946
105	95	.64094	.63758	.63425	.63095	.62768	.62445	.62125	.61807	.61493	.61181	.60873	.60567	.60264	.59964	.59667	.59372	.59080	.58791	.58504	.58220
105	96	.65210	.64880	.64553	.64228	.63907	.63589	.63273	.62961	.62651	.62344	.62040	.61739	.61440	.61144	.60851	.60560	.60272	.59986	.59703	.59422
105	97	.66246	.65921	.65599	.65280	.64964	.64650	.64340	.64032	.63727	.63424	.63124	.62827	.62533	.62241	.61951	.61664	.61380	.61098	.60818	.60541
105	98	.67222	.66902	.66586	.66272	.65960	.65652	.65346	.65042	.64742	.64444	.64148	.63855	.63565	.63277	.62991	.62708	.62427	.62149	.61872	.61598
105	99	.68173	.67859	.67547	.67238	.66932	.66628	.66327	.66029	.65733	.65439	.65148	.64859	.64573	.64289	.64008	.63728	.63451	.63176	.62904	.62634
105	100	.69097	.68788	.68482	.68179	.67878	.67579	.67283	.66989	.66698	.66409	.66122	.65838	.65556	.65276	.64999	.64723	.64450	.64179	.63911	.63644
105	101	.70004	.69701	.69400	.69102	.68806	.68513	.68222	.67933	.67647	.67362	.67080	.66801	.66523	.66248	.65975	.65703	.65434	.65167	.64903	.64640
105	102	.70894	.70596	.70301	.70008	.69718	.69430	.69144	.68860	.68578	.68299	.68022	.67747	.67473	.67203	.66934	.66667	.66402	.66139	.65878	.65619
105	103	.71779	.71487	.71198	.70911	.70626	.70343	.70062	.69783	.69507	.69232	.68960	.68690	.68421	.68155	.67890	.67628	.67367	.67109	.66852	.66597
105	104	.72719	.72433	.72150	.71869	.71590	.71313	.71038	.70765	.70494	.70225	.69958	.69693	.69430	.69168	.68909	.68651	.68396	.68142	.67889	.67639
105	105	.73684	.73405	.73129	.72854	.72581	.72310	.72041	.71774	.71509	.71246	.70984	.70724	.70466	.70210	.69956	.69703	.69452	.69203	.68956	.68710
106	0	.01085	.01076	.01068	.01059	.01051	.01044	.01036	.01029	.01022	.01016	.01009	.01003	.00997	.00991	.00985	.00979	.00974	.00969	.00964	.00959
106	1	.00355	.00347	.00340	.00333	.00326	.00320	.00314	.00308	.00303	.00297	.00292	.00287	.00283	.00278	.00274	.00270	.00266	.00262	.00258	.00254
106	2	.00332	.00324	.00317	.00309	.00303	.00296	.00290	.00284	.00278	.00272	.00267	.00262	.00257	.00252	.00248	.00243	.00239	.00235	.00231	.00227
106	3	.00331	.00322	.00314	.00306	.00299	.00292	.00285	.00279	.00272	.00267	.00261	.00256	.00250	.00245	.00241	.00236	.00231	.00227	.00223	.00219
106	4	.00339	.00330	.00322	.00313	.00306	.00298	.00291	.00284	.00277	.00271	.00265	.00259	.00254	.00248	.00243	.00238	.00233	.00229	.00225	.00220
106	5	.00356	.00347	.00337	.00329	.00320	.00312	.00304	.00297	.00290	.00283	.00277	.00270	.00265	.00259	.00253	.00248	.00243	.00238	.00233	.00229
106	6	.00379	.00369	.00359	.00349	.00340	.00331	.00323	.00315	.00308	.00300	.00293	.00287	.00280	.00274	.00268	.00262	.00257	.00252	.00246	.00241
106	7	.00408	.00397	.00386	.00376	.00366	.00357	.00348	.00339	.00331	.00323	.00316	.00309	.00302	.00295	.00289	.00282	.00276	.00271	.00265	.00260
106	8	.00442	.00430	.00418	.00408	.00397	.00387	.00378	.00368	.00360	.00351	.00343	.00335	.00328	.00321	.00314	.00307	.00301	.00294	.00288	.00283
106	9	.00484	.00471	.00459	.00447	.00436	.00425	.00415	.00405	.00396	.00387	.00378	.00370	.00361	.00354	.00346	.00339	.00332	.00325	.00319	.00313
106	10	.00535	.00521	.00508	.00495	.00483	.00472	.00461	.00450	.00440	.00431	.00421	.00412	.00404	.00395	.00387	.00379	.00372	.00365	.00358	.00351
106	11	.00593	.00579	.00565	.00551	.00539	.00526	.00515	.00503	.00492	.00482	.00472	.00462	.00453	.00444	.00436	.00427	.00419	.00411	.00404	.00397
106	12	.00660	.00644	.00629	.00615	.00601	.00588	.00576	.00564	.00552	.00541	.00530	.00520	.00510	.00500	.00491	.00482	.00474	.00465	.00457	.00450
106	13	.00729	.00713	.00697	.00682	.00667	.00653	.00640	.00627	.00615	.00603	.00592	.00581	.00570	.00560	.00550	.00541	.00532	.00523	.00514	.00506
106	14	.00797	.00779	.00762	.00746	.00731	.00716	.00702	.00689	.00676	.00663	.00651	.00640	.00628	.00618	.00607	.00597	.00587	.00578	.00569	.00560
106	15	.00859	.00840	.00823	.00806	.00790	.00774	.00759	.00745	.00731	.00718	.00705	.00693	.00681	.00670	.00659	.00648	.00638	.00628	.00619	.00609
106	16	.00914	.00894	.00875	.00858	.00841	.00824	.00808	.00793	.00779	.00765	.00752	.00739	.00726	.00714	.00703	.00692	.00681	.00671	.00661	.00651
106	17	.00962	.00941	.00922	.00903	.00885	.00868	.00851	.00835	.00820	.00805	.00791	.00778	.00765	.00752	.00740	.00728	.00717	.00706	.00696	.00685
106	18	.01005	.00983	.00962	.00943	.00924	.00906	.00888	.00872	.00856	.00840	.00825	.00811	.00797	.00784	.00772	.00759	.00747	.00736	.00725	.00714
106	19	.01047	.01024	.01002	.00981	.00961	.00942	.00924	.00906	.00890	.00873	.00858	.00843	.00829	.00815	.00801	.00788	.00776	.00764	.00752	.00741
106	20	.01091	.01067	.01044	.01022	.01000	.00980	.00961	.00943	.00925	.00908	.00891	.00876	.00860	.00846	.00832	.00818	.00805	.00792	.00780	.00768
106	21	.01137	.01112	.01088	.01064	.01042	.01021	.01000	.00981	.00962	.00944	.00927	.00910	.00894	.00879	.00864	.00850	.00836	.00823	.00810	.00797
106	22	.01186	.01159	.01133	.01108	.01085	.01062	.01041	.01020	.01000	.00981	.00963	.00946	.00929	.00912	.00897	.00882	.00867	.00853	.00840	.00827
106	23	.01238	.01209	.01182	.01156	.01131	.01107	.01084	.01063	.01042	.01021	.01002	.00984	.00966	.00949	.00932	.00916	.00901	.00886	.00872	.00858
106	24	.01295	.01265	.01236	.01208	.01182	.01157	.01132	.01109	.01087	.01066	.01045	.01026	.01007	.00989	.00971	.00954	.00938	.00922	.00907	.00892
106	25	.01359	.01327	.01296	.01267	.01239	.01212	.01187	.01162	.01139	.01116	.01094	.01073	.01053	.01034	.01015	.00998	.00980	.00964	.00948	.00932
106	26	.01430	.01396	.01364	.01333	.01303	.01275	.01247	.01221	.01196	.01172	.01149	.01127	.01106	.01085	.01065	.01046	.01028	.01010	.00993	.00977
106	27	.01511	.01475	.01441	.01407	.01376	.01346	.01317	.01289	.01262	.01237	.01212	.01188	.01166	.01144	.01123	.01103	.01083	.01064	.01046	.01029
106	28	.01599	.01561	.01524	.01489	.01455	.01423	.01392	.01363	.01334	.01307	.01281	.01256	.01232	.01208	.01186	.01165	.01144	.01124	.01104	.01086

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

Ages		Interest Rate																		
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
106	29	.01695	.01654	.01615	.01578	.01542	.01508	.01475	.01443	.01413	.01384	.01356	.01329	.01304	.01279	.01255	.01232	.01210	.01189	.01168	.01148
106	30	.01798	.01755	.01713	.01673	.01635	.01599	.01564	.01530	.01498	.01467	.01437	.01409	.01381	.01355	.01329	.01305	.01281	.01259	.01237	.01215
106	31	.01909	.01862	.01818	.01775	.01735	.01696	.01659	.01623	.01588	.01555	.01524	.01493	.01464	.01436	.01409	.01383	.01358	.01333	.01310	.01287
106	32	.02027	.01978	.01931	.01885	.01842	.01800	.01761	.01723	.01686	.01651	.01617	.01584	.01553	.01523	.01494	.01466	.01439	.01413	.01388	.01364
106	33	.02156	.02103	.02053	.02005	.01959	.01914	.01872	.01831	.01792	.01755	.01719	.01684	.01650	.01618	.01587	.01558	.01529	.01501	.01474	.01448
106	34	.02295	.02239	.02185	.02134	.02084	.02037	.01992	.01948	.01907	.01867	.01828	.01791	.01755	.01721	.01688	.01656	.01625	.01596	.01567	.01539
106	35	.02447	.02387	.02330	.02275	.02222	.02172	.02123	.02077	.02032	.01990	.01948	.01909	.01871	.01834	.01798	.01764	.01731	.01700	.01669	.01639
106	36	.02610	.02547	.02486	.02427	.02371	.02317	.02266	.02216	.02168	.02123	.02079	.02036	.01995	.01956	.01918	.01882	.01846	.01812	.01780	.01748
106	37	.02788	.02720	.02655	.02593	.02533	.02475	.02420	.02367	.02316	.02267	.02220	.02175	.02131	.02089	.02049	.02009	.01972	.01935	.01900	.01866
106	38	.02982	.02910	.02840	.02774	.02710	.02649	.02590	.02533	.02479	.02426	.02376	.02327	.02281	.02236	.02192	.02150	.02110	.02071	.02033	.01996
106	39	.03193	.03116	.03042	.02971	.02903	.02838	.02775	.02714	.02656	.02600	.02546	.02494	.02444	.02396	.02350	.02305	.02261	.02219	.02179	.02140
106	40	.03424	.03342	.03264	.03188	.03116	.03046	.02979	.02914	.02852	.02792	.02734	.02679	.02625	.02574	.02524	.02476	.02429	.02384	.02341	.02299
106	41	.03679	.03592	.03508	.03427	.03350	.03276	.03204	.03135	.03069	.03005	.02943	.02884	.02826	.02771	.02717	.02666	.02616	.02568	.02521	.02476
106	42	.03958	.03865	.03776	.03690	.03608	.03528	.03452	.03378	.03307	.03239	.03173	.03110	.03048	.02989	.02932	.02877	.02823	.02771	.02721	.02673
106	43	.04262	.04163	.04068	.03977	.03889	.03805	.03723	.03645	.03569	.03496	.03426	.03358	.03293	.03229	.03168	.03109	.03052	.02996	.02943	.02891
106	44	.04593	.04488	.04387	.04290	.04197	.04107	.04020	.03937	.03856	.03778	.03703	.03631	.03560	.03493	.03427	.03364	.03303	.03243	.03186	.03130
106	45	.04949	.04837	.04730	.04627	.04528	.04432	.04340	.04251	.04165	.04082	.04002	.03925	.03850	.03778	.03708	.03640	.03574	.03511	.03450	.03390
106	46	.05331	.05213	.05100	.04990	.04885	.04783	.04685	.04590	.04499	.04411	.04325	.04243	.04163	.04086	.04011	.03939	.03869	.03801	.03736	.03672
106	47	.05739	.05614	.05494	.05378	.05266	.05158	.05054	.04953	.04856	.04762	.04671	.04583	.04498	.04416	.04336	.04259	.04185	.04112	.04042	.03974
106	48	.06174	.06042	.05915	.05792	.05674	.05559	.05449	.05342	.05239	.05139	.05042	.04949	.04858	.04771	.04686	.04604	.04524	.04447	.04372	.04299
106	49	.06639	.06500	.06365	.06235	.06110	.05989	.05872	.05758	.05649	.05543	.05440	.05341	.05245	.05152	.05062	.04974	.04889	.04807	.04727	.04649
106	50	.07137	.06990	.06848	.06711	.06578	.06450	.06326	.06206	.06090	.05978	.05869	.05764	.05662	.05563	.05467	.05374	.05283	.05196	.05111	.05028
106	51	.07669	.07514	.07364	.07219	.07079	.06943	.06812	.06686	.06563	.06444	.06329	.06217	.06109	.06004	.05902	.05803	.05707	.05614	.05523	.05435
106	52	.08231	.08068	.07910	.07758	.07610	.07467	.07329	.07195	.07065	.06939	.06817	.06699	.06584	.06473	.06365	.06260	.06158	.06059	.05963	.05870
106	53	.08826	.08655	.08489	.08328	.08173	.08022	.07876	.07735	.07598	.07465	.07336	.07211	.07090	.06972	.06857	.06746	.06638	.06533	.06431	.06332
106	54	.09455	.09274	.09100	.08931	.08767	.08609	.08455	.08306	.08162	.08022	.07886	.07754	.07626	.07501	.07380	.07263	.07148	.07037	.06929	.06824
106	55	.10118	.09929	.09746	.09569	.09397	.09230	.09069	.08912	.08760	.08612	.08469	.08330	.08195	.08063	.07935	.07811	.07690	.07573	.07459	.07347
106	56	.10819	.10621	.10429	.10243	.10063	.09888	.09718	.09553	.09394	.09238	.09087	.08941	.08798	.08660	.08525	.08394	.08266	.08142	.08021	.07904
106	57	.11556	.11350	.11149	.10954	.10765	.10582	.10404	.10231	.10063	.09900	.09742	.09587	.09437	.09292	.09150	.09012	.08877	.08746	.08619	.08495
106	58	.12329	.12113	.11903	.11699	.11502	.11310	.11123	.10942	.10766	.10595	.10429	.10267	.10109	.09956	.09806	.09661	.09520	.09382	.09247	.09116
106	59	.13132	.12907	.12688	.12475	.12269	.12068	.11873	.11683	.11499	.11320	.11145	.10975	.10810	.10649	.10492	.10340	.10191	.10046	.09904	.09766
106	60	.13967	.13732	.13504	.13282	.13067	.12857	.12653	.12455	.12262	.12075	.11892	.11714	.11541	.11372	.11207	.11047	.10891	.10738	.10590	.10445
106	61	.14836	.14592	.14355	.14124	.13899	.13681	.13468	.13261	.13060	.12863	.12672	.12486	.12305	.12128	.11956	.11788	.11624	.11464	.11308	.11156
106	62	.15747	.15494	.15247	.15006	.14773	.14545	.14324	.14108	.13898	.13693	.13493	.13299	.13109	.12924	.12744	.12568	.12396	.12229	.12065	.11905
106	63	.16702	.16439	.16183	.15933	.15690	.15453	.15223	.14998	.14779	.14566	.14358	.14155	.13957	.13763	.13575	.13391	.13211	.13036	.12864	.12697
106	64	.17701	.17428	.17162	.16903	.16651	.16405	.16165	.15932	.15704	.15482	.15265	.15053	.14847	.14645	.14448	.14256	.14069	.13885	.13706	.13531
106	65	.18745	.18463	.18187	.17919	.17657	.17402	.17154	.16911	.16674	.16443	.16218	.15997	.15782	.15572	.15367	.15167	.14971	.14779	.14592	.14409
106	66	.19840	.19548	.19264	.18986	.18715	.18451	.18193	.17942	.17696	.17456	.17222	.16993	.16769	.16551	.16337	.16128	.15924	.15725	.15530	.15339
106	67	.20993	.20692	.20399	.20112	.19832	.19559	.19292	.19031	.18777	.18528	.18285	.18048	.17816	.17589	.17367	.17150	.16937	.16730	.16526	.16327
106	68	.22204	.21894	.21591	.21295	.21007	.20724	.20449	.20180	.19916	.19659	.19407	.19161	.18921	.18685	.18455	.18230	.18009	.17793	.17582	.17375
106	69	.23468	.23149	.22838	.22533	.22236	.21945	.21661	.21383	.21111	.20845	.20585	.20331	.20082	.19838	.19600	.19366	.19138	.18914	.18694	.18480
106	70	.24778	.24451	.24131	.23818	.23513	.23214	.22921	.22635	.22355	.22081	.21812	.21550	.21292	.21041	.20794	.20552	.20316	.20084	.19857	.19634
106	71	.26128	.25793	.25465	.25144	.24830	.24523	.24223	.23928	.23640	.23358	.23082	.22811	.22546	.22286	.22031	.21782	.21537	.21298	.21063	.20832
106	72	.27514	.27171	.26836	.26507	.26186	.25871	.25562	.25260	.24964	.24674	.24390	.24111	.23838	.23571	.23308	.23051	.22799	.22552	.22309	.22071
106	73	.28934	.28584	.28241	.27905	.27576	.27253	.26937	.26628	.26324	.26027	.25735	.25449	.25168	.24893	.24623	.24358	.24099	.23844	.23593	.23348
106	74	.30396	.30039	.29689	.29346	.29010	.28680	.28357	.28040	.27729	.27425	.27126	.26832	.26545	.26262	.25985	.25713	.25446	.25183	.24926	.24673
106	75	.31908	.31545	.31189	.30839	.30497	.30161	.29831	.29507	.29190	.28878	.28572	.28272	.27977	.27688	.27404	.27125	.26851	.26581	.26317	.26057
106	76	.33480	.33111	.32749	.32394	.32045	.31703	.31367	.31038	.30714	.30396	.30084	.29777	.29476	.29180	.28890	.28604	.28323	.28047	.27776	.27509
106	77	.35112	.34738	.34371	.34011	.33657	.33310	.32969	.32633	.32304	.31981	.31663	.31350	.31043	.30741	.30444	.30153	.29866	.29584	.29306	.29034
106	78	.36801	.36423	.36052	.35688	.35329	.34977	.34632	.34292	.33957	.33629	.33306	.32988	.32676	.32369	.32066	.31769	.31477	.31189	.30906	.30628

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

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

Ages											Interest Rate										
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
106	79	.38535	.38154	.37779	.37411	.37050	.36694	.36344	.36000	.35662	.35329	.35001	.34679	.34362	.34051	.33744	.33442	.33144	.32852	.32564	.32280
106	80	.40295	.39912	.39535	.39164	.38800	.38441	.38088	.37741	.37399	.37063	.36731	.36406	.36085	.35769	.35458	.35152	.34850	.34553	.34261	.33972
106	81	.42066	.41681	.41303	.40930	.40563	.40203	.39847	.39497	.39153	.38814	.38480	.38151	.37827	.37508	.37193	.36884	.36578	.36278	.35981	.35689
106	82	.43838	.43453	.43074	.42700	.42332	.41970	.41613	.41261	.40915	.40574	.40238	.39906	.39580	.39258	.38941	.38628	.38320	.38016	.37716	.37421
106	83	.45612	.45227	.44848	.44474	.44106	.43743	.43385	.43032	.42684	.42342	.42004	.41671	.41343	.41019	.40700	.40385	.40074	.39768	.39466	.39167
106	84	.47400	.47016	.46638	.46264	.45896	.45533	.45176	.44823	.44475	.44132	.43793	.43459	.43130	.42805	.42484	.42168	.41855	.41547	.41243	.40943
106	85	.49210	.48828	.48451	.48079	.47713	.47351	.46994	.46642	.46295	.45952	.45613	.45279	.44950	.44624	.44303	.43986	.43673	.43364	.43059	.42758
106	86	.51022	.50643	.50269	.49899	.49535	.49175	.48820	.48469	.48123	.47782	.47444	.47111	.46783	.46458	.46137	.45820	.45507	.45198	.44893	.44591
106	87	.52808	.52432	.52062	.51696	.51334	.50977	.50625	.50277	.49933	.49593	.49258	.48926	.48599	.48275	.47956	.47640	.47328	.47019	.46715	.46413
106	88	.54563	.54192	.53826	.53464	.53106	.52753	.52403	.52058	.51718	.51381	.51048	.50719	.50393	.50072	.49754	.49440	.49129	.48822	.48519	.48219
106	89	.56283	.55917	.55556	.55198	.54845	.54496	.54151	.53810	.53472	.53139	.52809	.52483	.52161	.51842	.51527	.51215	.50907	.50602	.50300	.50002
106	90	.57959	.57598	.57242	.56890	.56542	.56198	.55857	.55521	.55188	.54858	.54533	.54210	.53892	.53576	.53264	.52956	.52650	.52348	.52049	.51753
106	91	.59555	.59201	.58851	.58505	.58162	.57823	.57488	.57156	.56828	.56503	.56182	.55864	.55549	.55237	.54929	.54624	.54322	.54023	.53727	.53434
106	92	.61042	.60694	.60350	.60009	.59672	.59339	.59008	.58682	.58358	.58038	.57721	.57407	.57097	.56789	.56485	.56183	.55885	.55589	.55297	.55007
106	93	.62422	.62080	.61742	.61407	.61075	.60747	.60422	.60100	.59781	.59465	.59153	.58844	.58537	.58234	.57933	.57636	.57341	.57049	.56760	.56473
106	94	.63714	.63378	.63045	.62716	.62390	.62067	.61747	.61430	.61116	.60806	.60498	.60193	.59891	.59591	.59295	.59001	.58710	.58422	.58136	.57853
106	95	.64942	.64612	.64285	.63962	.63641	.63323	.63009	.62697	.62388	.62082	.61779	.61479	.61181	.60886	.60594	.60304	.60017	.59733	.59451	.59171
106	96	.66097	.65773	.65452	.65134	.64819	.64507	.64198	.63891	.63587	.63286	.62988	.62692	.62399	.62108	.61820	.61534	.61251	.60971	.60692	.60417
106	97	.67169	.66851	.66535	.66223	.65913	.65606	.65302	.65000	.64701	.64405	.64111	.63820	.63531	.63244	.62961	.62679	.62400	.62123	.61849	.61576
106	98	.68180	.67867	.67557	.67250	.66946	.66644	.66345	.66048	.65754	.65462	.65172	.64886	.64601	.64319	.64039	.63761	.63486	.63213	.62942	.62674
106	99	.69166	.68859	.68555	.68254	.67954	.67658	.67364	.67072	.66782	.66495	.66211	.65928	.65648	.65370	.65095	.64821	.64550	.64281	.64014	.63749
106	100	.70126	.69825	.69526	.69230	.68936	.68645	.68356	.68069	.67785	.67503	.67223	.66945	.66669	.66396	.66125	.65855	.65588	.65323	.65060	.64799
106	101	.71069	.70774	.70481	.70191	.69903	.69617	.69333	.69052	.68772	.68495	.68220	.67947	.67676	.67407	.67141	.66876	.66613	.66352	.66093	.65837
106	102	.71994	.71705	.71418	.71133	.70850	.70570	.70292	.70015	.69741	.69469	.69199	.68931	.68665	.68401	.68138	.67878	.67620	.67363	.67109	.66856
106	103	.72915	.72632	.72351	.72072	.71795	.71520	.71247	.70976	.70708	.70441	.70176	.69912	.69651	.69392	.69134	.68879	.68625	.68373	.68122	.67874
106	104	.73891	.73614	.73340	.73067	.72797	.72528	.72262	.71997	.71734	.71472	.71213	.70956	.70700	.70446	.70193	.69943	.69694	.69447	.69201	.68958
106	105	.74889	.74620	.74352	.74086	.73822	.73560	.73299	.73041	.72784	.72528	.72275	.72023	.71773	.71524	.71277	.71032	.70788	.70546	.70305	.70066
106	106	.76193	.75933	.75675	.75419	.75164	.74911	.74660	.74410	.74162	.73915	.73670	.73426	.73184	.72944	.72705	.72467	.72231	.71997	.71764	.71532
107	0	.01106	.01097	.01089	.01081	.01073	.01065	.01058	.01051	.01044	.01038	.01032	.01025	.01019	.01014	.01008	.01003	.00997	.00992	.00987	.00982
107	1	.00358	.00350	.00343	.00336	.00329	.00323	.00317	.00311	.00306	.00300	.00295	.00290	.00286	.00281	.00277	.00273	.00269	.00265	.00261	.00258
107	2	.00334	.00326	.00319	.00312	.00305	.00298	.00292	.00286	.00280	.00274	.00269	.00264	.00259	.00254	.00250	.00246	.00241	.00237	.00233	.00230
107	3	.00332	.00324	.00316	.00308	.00301	.00294	.00287	.00280	.00274	.00268	.00263	.00257	.00252	.00247	.00242	.00238	.00233	.00229	.00225	.00221
107	4	.00341	.00332	.00323	.00315	.00307	.00299	.00292	.00285	.00279	.00273	.00267	.00261	.00255	.00250	.00245	.00240	.00235	.00231	.00226	.00222
107	5	.00358	.00348	.00339	.00330	.00321	.00313	.00306	.00298	.00291	.00285	.00278	.00272	.00266	.00260	.00255	.00249	.00244	.00239	.00235	.00230
107	6	.00380	.00370	.00360	.00350	.00341	.00333	.00324	.00316	.00309	.00302	.00295	.00288	.00282	.00275	.00269	.00264	.00258	.00253	.00248	.00243
107	7	.00409	.00398	.00387	.00377	.00367	.00358	.00349	.00340	.00332	.00324	.00317	.00310	.00303	.00296	.00290	.00284	.00278	.00272	.00266	.00261
107	8	.00443	.00431	.00419	.00409	.00398	.00388	.00379	.00369	.00361	.00352	.00344	.00336	.00329	.00322	.00315	.00308	.00302	.00295	.00289	.00284
107	9	.00485	.00472	.00460	.00448	.00437	.00426	.00416	.00406	.00397	.00388	.00379	.00370	.00362	.00355	.00347	.00340	.00333	.00326	.00320	.00314
107	10	.00536	.00522	.00509	.00496	.00484	.00473	.00462	.00451	.00441	.00431	.00422	.00413	.00405	.00396	.00388	.00380	.00373	.00366	.00359	.00352
107	11	.00595	.00580	.00566	.00553	.00540	.00528	.00516	.00505	.00494	.00483	.00473	.00464	.00454	.00445	.00437	.00429	.00420	.00413	.00405	.00398
107	12	.00661	.00646	.00631	.00617	.00603	.00590	.00577	.00565	.00554	.00543	.00532	.00522	.00512	.00502	.00493	.00484	.00476	.00467	.00459	.00452
107	13	.00732	.00715	.00699	.00684	.00670	.00656	.00642	.00630	.00617	.00606	.00594	.00583	.00573	.00563	.00553	.00543	.00534	.00525	.00517	.00509
107	14	.00800	.00782	.00766	.00750	.00734	.00720	.00706	.00692	.00679	.00667	.00655	.00643	.00632	.00621	.00611	.00601	.00591	.00582	.00573	.00564
107	15	.00863	.00844	.00827	.00810	.00794	.00778	.00763	.00749	.00735	.00722	.00710	.00697	.00686	.00674	.00663	.00653	.00642	.00633	.00623	.00614
107	16	.00918	.00899	.00880	.00862	.00845	.00829	.00813	.00798	.00784	.00770	.00757	.00744	.00731	.00719	.00708	.00697	.00686	.00676	.00666	.00656
107	17	.00967	.00946	.00927	.00908	.00890	.00873	.00856	.00840	.00825	.00811	.00797	.00783	.00770	.00758	.00746	.00734	.00723	.00712	.00701	.00691
107	18	.01010	.00988	.00968	.00948	.00929	.00911	.00894	.00877	.00861	.00846	.00831	.00817	.00803	.00790	.00777	.00765	.00753	.00742	.00731	.00720
107	19	.01052	.01029	.01008	.00987	.00967	.00948	.00930	.00912	.00895	.00879	.00864	.00849	.00834	.00821	.00807	.00794	.00782	.00770	.00758	.00747
107	20	.01096	.01072	.01049	.01027	.01006	.00986	.00967	.00949	.00931	.00914	.00897	.00882	.00867	.00852	.00838	.00824	.00811	.00799	.00787	.00775
107	21	.01143	.01118	.01093	.01070	.01048	.01027	.01007	.00987	.00968	.00950	.00933	.00917	.00901	.00885	.00871	.00856	.00843	.00829	.00816	.00804

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

Ages O	Y	Interest Rate 14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
107	22	.01192	.01165	.01139	.01114	.01091	.01069	.01047	.01026	.01007	.00988	.00970	.00952	.00935	.00919	.00903	.00888	.00874	.00860	.00846	.00833
107	23	.01244	.01215	.01188	.01162	.01137	.01113	.01091	.01069	.01048	.01028	.01009	.00990	.00972	.00955	.00939	.00923	.00907	.00893	.00878	.00865
107	24	.01301	.01271	.01242	.01214	.01188	.01163	.01139	.01116	.01094	.01072	.01052	.01032	.01013	.00995	.00978	.00961	.00945	.00929	.00914	.00899
107	25	.01365	.01333	.01303	.01274	.01246	.01219	.01193	.01169	.01145	.01123	.01101	.01080	.01060	.01041	.01022	.01004	.00987	.00971	.00955	.00939
107	26	.01437	.01403	.01370	.01339	.01310	.01281	.01254	.01228	.01203	.01179	.01156	.01134	.01113	.01092	.01072	.01053	.01035	.01017	.01000	.00984
107	27	.01518	.01482	.01447	.01414	.01383	.01352	.01324	.01296	.01269	.01244	.01219	.01196	.01173	.01151	.01130	.01110	.01091	.01072	.01054	.01036
107	28	.01606	.01568	.01531	.01496	.01462	.01430	.01399	.01370	.01342	.01314	.01288	.01263	.01239	.01216	.01194	.01172	.01151	.01132	.01112	.01094
107	29	.01703	.01662	.01623	.01585	.01549	.01515	.01482	.01451	.01421	.01392	.01364	.01337	.01312	.01287	.01263	.01240	.01218	.01197	.01176	.01157
107	30	.01806	.01762	.01721	.01681	.01643	.01606	.01572	.01538	.01506	.01475	.01445	.01417	.01390	.01363	.01338	.01313	.01290	.01267	.01245	.01224
107	31	.01917	.01870	.01826	.01784	.01743	.01704	.01667	.01631	.01597	.01564	.01532	.01502	.01473	.01445	.01418	.01392	.01367	.01342	.01319	.01296
107	32	.02036	.01986	.01939	.01894	.01851	.01809	.01769	.01731	.01695	.01660	.01626	.01594	.01562	.01532	.01504	.01476	.01449	.01423	.01398	.01374
107	33	.02165	.02112	.02062	.02014	.01968	.01924	.01881	.01841	.01802	.01764	.01728	.01693	.01660	.01628	.01597	.01567	.01539	.01511	.01484	.01459
107	34	.02304	.02248	.02194	.02143	.02094	.02047	.02002	.01958	.01916	.01876	.01838	.01801	.01765	.01731	.01698	.01666	.01636	.01606	.01577	.01550
107	35	.02456	.02397	.02339	.02285	.02232	.02182	.02134	.02087	.02043	.02000	.01959	.01919	.01881	.01845	.01809	.01775	.01742	.01711	.01680	.01651
107	36	.02621	.02557	.02496	.02438	.02382	.02328	.02276	.02227	.02179	.02134	.02090	.02047	.02007	.01967	.01930	.01893	.01858	.01824	.01791	.01759
107	37	.02799	.02731	.02666	.02604	.02544	.02486	.02431	.02379	.02328	.02279	.02232	.02187	.02143	.02101	.02060	.02021	.01984	.01947	.01912	.01878
107	38	.02993	.02921	.02852	.02785	.02722	.02660	.02602	.02545	.02491	.02439	.02388	.02340	.02293	.02248	.02205	.02163	.02122	.02083	.02046	.02009
107	39	.03205	.03128	.03054	.02983	.02915	.02850	.02787	.02727	.02669	.02613	.02559	.02507	.02457	.02409	.02363	.02318	.02275	.02233	.02192	.02153
107	40	.03437	.03355	.03276	.03201	.03128	.03059	.02992	.02927	.02865	.02805	.02748	.02692	.02639	.02587	.02538	.02489	.02443	.02398	.02355	.02313
107	41	.03692	.03605	.03521	.03441	.03364	.03289	.03218	.03149	.03083	.03019	.02957	.02898	.02841	.02785	.02732	.02681	.02631	.02583	.02536	.02491
107	42	.03972	.03879	.03790	.03704	.03622	.03543	.03467	.03393	.03322	.03254	.03188	.03125	.03064	.03004	.02947	.02892	.02839	.02787	.02737	.02689
107	43	.04277	.04179	.04084	.03993	.03905	.03821	.03739	.03661	.03585	.03513	.03442	.03375	.03309	.03246	.03185	.03126	.03069	.03013	.02960	.02908
107	44	.04610	.04505	.04404	.04307	.04214	.04124	.04038	.03954	.03874	.03796	.03721	.03648	.03578	.03511	.03446	.03382	.03321	.03262	.03205	.03149
107	45	.04967	.04856	.04749	.04646	.04547	.04451	.04359	.04270	.04184	.04101	.04022	.03944	.03870	.03797	.03728	.03660	.03595	.03531	.03470	.03411
107	46	.05351	.05233	.05120	.05011	.04905	.04804	.04706	.04611	.04520	.04432	.04347	.04264	.04185	.04108	.04033	.03961	.03891	.03823	.03758	.03694
107	47	.05760	.05635	.05515	.05399	.05288	.05180	.05076	.04976	.04879	.04785	.04694	.04606	.04522	.04439	.04360	.04283	.04208	.04136	.04066	.03998
107	48	.06198	.06066	.05939	.05816	.05698	.05583	.05473	.05367	.05263	.05164	.05067	.04974	.04884	.04796	.04712	.04630	.04550	.04473	.04398	.04326
107	49	.06665	.06525	.06391	.06261	.06136	.06015	.05898	.05785	.05676	.05570	.05468	.05369	.05273	.05180	.05090	.05002	.04918	.04835	.04756	.04678
107	50	.07165	.07018	.06876	.06739	.06607	.06479	.06355	.06235	.06120	.06007	.05899	.05794	.05692	.05593	.05497	.05404	.05314	.05227	.05142	.05060
107	51	.07699	.07544	.07395	.07250	.07110	.06975	.06844	.06718	.06595	.06476	.06361	.06250	.06142	.06037	.05935	.05837	.05741	.05648	.05558	.05470
107	52	.08265	.08102	.07944	.07792	.07644	.07502	.07364	.07230	.07100	.06975	.06853	.06735	.06621	.06510	.06402	.06297	.06195	.06097	.06001	.05908
107	53	.08863	.08691	.08526	.08365	.08210	.08060	.07914	.07773	.07636	.07504	.07375	.07250	.07129	.07012	.06898	.06787	.06679	.06575	.06473	.06374
107	54	.09494	.09314	.09140	.08972	.08809	.08650	.08497	.08348	.08204	.08064	.07929	.07797	.07669	.07545	.07424	.07307	.07193	.07082	.06974	.06869
107	55	.10162	.09973	.09790	.09613	.09442	.09276	.09114	.08958	.08806	.08659	.08516	.08377	.08242	.08111	.07984	.07860	.07739	.07622	.07508	.07397
107	56	.10866	.10669	.10477	.10292	.10112	.09938	.09768	.09604	.09444	.09289	.09139	.08993	.08850	.08712	.08578	.08447	.08320	.08196	.08076	.07958
107	57	.11609	.11402	.11202	.11008	.10819	.10637	.10459	.10286	.10119	.09956	.09798	.09644	.09495	.09349	.09208	.09070	.08936	.08805	.08678	.08554
107	58	.12386	.12170	.11961	.11758	.11561	.11370	.11184	.11003	.10827	.10656	.10490	.10329	.10172	.10019	.09870	.09725	.09584	.09446	.09312	.09182
107	59	.13195	.12970	.12751	.12539	.12333	.12133	.11939	.11750	.11566	.11387	.11213	.11043	.10879	.10718	.10562	.10409	.10261	.10116	.09975	.09838
107	60	.14035	.13800	.13573	.13352	.13137	.12928	.12725	.12527	.12335	.12147	.11965	.11788	.11615	.11447	.11283	.11123	.10967	.10815	.10667	.10522
107	61	.14910	.14666	.14429	.14199	.13975	.13757	.13545	.13339	.13138	.12942	.12752	.12566	.12385	.12209	.12037	.11870	.11706	.11547	.11391	.11240
107	62	.15827	.15574	.15328	.15088	.14855	.14628	.14407	.14192	.13982	.13778	.13579	.13385	.13196	.13012	.12832	.12657	.12486	.12319	.12155	.11996
107	63	.16789	.16526	.16271	.16022	.15779	.15543	.15313	.15089	.14871	.14658	.14451	.14248	.14051	.13858	.13670	.13487	.13308	.13133	.12962	.12796
107	64	.17794	.17522	.17257	.16999	.16747	.16502	.16263	.16030	.15803	.15581	.15365	.15154	.14949	.14748	.14552	.14360	.14173	.13990	.13812	.13637
107	65	.18845	.18564	.18289	.18022	.17761	.17507	.17259	.17017	.16781	.16551	.16326	.16106	.15892	.15683	.15478	.15279	.15083	.14893	.14706	.14524
107	66	.19948	.19657	.19374	.19097	.18827	.18564	.18307	.18056	.17811	.17572	.17338	.17110	.16887	.16670	.16457	.16249	.16046	.15847	.15652	.15462
107	67	.21110	.20810	.20518	.20232	.19953	.19681	.19415	.19155	.18901	.18654	.18411	.18175	.17943	.17717	.17496	.17280	.17068	.16861	.16659	.16461
107	68	.22331	.22022	.21720	.21425	.21138	.20857	.20582	.20314	.20051	.19795	.19544	.19299	.19059	.18825	.18596	.18371	.18151	.17936	.17726	.17520
107	69	.23606	.23288	.22978	.22675	.22378	.22089	.21806	.21529	.21258	.20993	.20734	.20481	.20233	.19990	.19753	.19520	.19292	.19069	.18851	.18637
107	70	.24929	.24603	.24284	.23973	.23668	.23370	.23079	.22794	.22515	.22242	.21974	.21713	.21457	.21206	.20960	.20720	.20484	.20253	.20027	.19805
107	71	.26292	.25958	.25631	.25312	.24999	.24693	.24394	.24101	.23814	.23533	.23258	.22988	.22724	.22466	.22212	.21964	.21721	.21482	.21248	.21019

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
											Interest Rate										
107	72	.27692	.27350	.27016	.26689	.26369	.26055	.25748	.25447	.25153	.24864	.24581	.24304	.24032	.23766	.23505	.23249	.22998	.22751	.22510	.22273
107	73	.29126	.28777	.28436	.28101	.27774	.27453	.27138	.26830	.26528	.26232	.25941	.25657	.25378	.25104	.24835	.24572	.24313	.24060	.23811	.23566
107	74	.30602	.30247	.29899	.29557	.29223	.28895	.28573	.28258	.27949	.27646	.27348	.27056	.26770	.26489	.26213	.25943	.25677	.25416	.25160	.24908
107	75	.32131	.31769	.31415	.31067	.30726	.30392	.30064	.29742	.29426	.29116	.28812	.28513	.28220	.27932	.27650	.27372	.27100	.26832	.26569	.26310
107	76	.33720	.33353	.32993	.32640	.32293	.31953	.31619	.31291	.30969	.30653	.30343	.30038	.29738	.29444	.29155	.28871	.28592	.28318	.28048	.27783
107	77	.35372	.35000	.34635	.34277	.33926	.33580	.33241	.32908	.32580	.32259	.31943	.31632	.31327	.31027	.30732	.30442	.30157	.29876	.29601	.29330
107	78	.37083	.36708	.36339	.35977	.35621	.35271	.34928	.34590	.34258	.33931	.33610	.33295	.32984	.32679	.32379	.32084	.31793	.31507	.31226	.30949
107	79	.38842	.38464	.38092	.37727	.37367	.37014	.36667	.36325	.35989	.35658	.35333	.35013	.34699	.34389	.34084	.33784	.33489	.33198	.32912	.32631
107	80	.40630	.40250	.39876	.39508	.39146	.38790	.38440	.38095	.37756	.37422	.37093	.36770	.36451	.36138	.35829	.35525	.35226	.34931	.34641	.34355
107	81	.42430	.42049	.41673	.41304	.40940	.40582	.40230	.39883	.39541	.39204	.38873	.38547	.38225	.37909	.37597	.37290	.36987	.36689	.36395	.36105
107	82	.44233	.43851	.43475	.43105	.42740	.42381	.42027	.41679	.41335	.40997	.40664	.40335	.40011	.39692	.39378	.39068	.38762	.38461	.38164	.37871
107	83	.46039	.45658	.45282	.44911	.44546	.44187	.43832	.43483	.43139	.42799	.42464	.42134	.41809	.41488	.41172	.40860	.40552	.40249	.39949	.39654
107	84	.47862	.47482	.47107	.46738	.46373	.46014	.45660	.45310	.44966	.44626	.44291	.43960	.43634	.43313	.42995	.42682	.42373	.42068	.41767	.41470
107	85	.49711	.49333	.48960	.48592	.48230	.47872	.47519	.47170	.46827	.46488	.46153	.45823	.45497	.45175	.44857	.44544	.44234	.43928	.43627	.43329
107	86	.51564	.51190	.50820	.50455	.50095	.49739	.49389	.49042	.48700	.48363	.48029	.47700	.47375	.47054	.46737	.46424	.46115	.45810	.45508	.45210
107	87	.53394	.53024	.52658	.52297	.51940	.51588	.51240	.50896	.50557	.50221	.49890	.49563	.49240	.48920	.48605	.48293	.47985	.47680	.47379	.47082
107	88	.55197	.54831	.54470	.54113	.53760	.53412	.53068	.52727	.52391	.52059	.51731	.51406	.51086	.50769	.50455	.50145	.49839	.49536	.49237	.48941
107	89	.56968	.56607	.56251	.55900	.55552	.55208	.54868	.54532	.54200	.53872	.53547	.53226	.52909	.52595	.52284	.51977	.51674	.51373	.51076	.50782
107	90	.58697	.58343	.57993	.57647	.57305	.56966	.56632	.56301	.55973	.55649	.55329	.55012	.54699	.54389	.54082	.53778	.53478	.53180	.52886	.52595
107	91	.60349	.60002	.59658	.59318	.58982	.58649	.58320	.57994	.57672	.57353	.57038	.56725	.56416	.56110	.55807	.55508	.55211	.54918	.54627	.54339
107	92	.61889	.61548	.61211	.60877	.60547	.60220	.59896	.59576	.59259	.58945	.58635	.58327	.58022	.57721	.57422	.57127	.56834	.56544	.56257	.55973
107	93	.63321	.62986	.62655	.62328	.62003	.61682	.61364	.61049	.60737	.60428	.60123	.59820	.59520	.59223	.58928	.58637	.58348	.58062	.57779	.57498
107	94	.64664	.64336	.64011	.63690	.63371	.63056	.62743	.62434	.62127	.61823	.61523	.61225	.60929	.60637	.60347	.60060	.59775	.59493	.59214	.58937
107	95	.65943	.65622	.65303	.64988	.64676	.64366	.64059	.63755	.63454	.63155	.62860	.62567	.62276	.61988	.61703	.61420	.61140	.60862	.60587	.60314
107	96	.67148	.66833	.66521	.66211	.65905	.65601	.65300	.65001	.64706	.64412	.64122	.63834	.63548	.63265	.62984	.62706	.62430	.62156	.61885	.61616
107	97	.68267	.67959	.67653	.67349	.67048	.66750	.66454	.66161	.65870	.65582	.65297	.65013	.64732	.64454	.64178	.63904	.63632	.63363	.63095	.62830
107	98	.69325	.69022	.68722	.68424	.68129	.67836	.67546	.67258	.66972	.66689	.66408	.66129	.65853	.65579	.65307	.65038	.64770	.64505	.64242	.63981
107	99	.70358	.70062	.69767	.69475	.69186	.68899	.68614	.68331	.68051	.67773	.67497	.67223	.66952	.66683	.66415	.66150	.65887	.65626	.65367	.65110
107	100	.71366	.71075	.70787	.70501	.70217	.69936	.69657	.69379	.69104	.68832	.68561	.68292	.68026	.67761	.67498	.67238	.66979	.66723	.66468	.66215
107	101	.72357	.72073	.71791	.71511	.71233	.70958	.70684	.70412	.70143	.69876	.69610	.69347	.69085	.68825	.68568	.68312	.68058	.67806	.67555	.67307
107	102	.73332	.73054	.72778	.72505	.72233	.71963	.71695	.71429	.71166	.70904	.70643	.70385	.70129	.69874	.69621	.69370	.69121	.68874	.68628	.68384
107	103	.74300	.74029	.73759	.73492	.73226	.72962	.72700	.72440	.72182	.71926	.71671	.71418	.71167	.70917	.70670	.70424	.70179	.69936	.69695	.69456
107	104	.75328	.75063	.74801	.74540	.74281	.74024	.73769	.73515	.73263	.73013	.72764	.72517	.72272	.72028	.71786	.71545	.71306	.71069	.70833	.70599
107	105	.76372	.76115	.75859	.75606	.75354	.75103	.74854	.74607	.74361	.74117	.73875	.73634	.73394	.73156	.72920	.72685	.72451	.72219	.71989	.71760
107	106	.77730	.77483	.77238	.76994	.76752	.76511	.76272	.76034	.75798	.75563	.75329	.75097	.74866	.74637	.74409	.74182	.73957	.73732	.73510	.73288
107	107	.79516	.79285	.79054	.78825	.78598	.78371	.78146	.77922	.77699	.77477	.77257	.77038	.76820	.76603	.76388	.76173	.75960	.75748	.75537	.75327
108	0	.01139	.01130	.01122	.01115	.01107	.01100	.01093	.01086	.01080	.01074	.01068	.01062	.01056	.01051	.01045	.01040	.01035	.01030	.01026	.01021
108	1	.00361	.00354	.00347	.00340	.00333	.00327	.00321	.00315	.00310	.00304	.00299	.00295	.00290	.00286	.00281	.00277	.00273	.00269	.00266	.00262
108	2	.00337	.00329	.00322	.00314	.00307	.00301	.00295	.00289	.00283	.00277	.00272	.00267	.00262	.00257	.00253	.00249	.00244	.00240	.00237	.00233
108	3	.00334	.00326	.00318	.00310	.00303	.00296	.00289	.00283	.00277	.00271	.00265	.00260	.00254	.00250	.00245	.00240	.00236	.00231	.00227	.00223
108	4	.00343	.00334	.00325	.00317	.00309	.00301	.00294	.00287	.00281	.00275	.00269	.00263	.00257	.00252	.00247	.00242	.00237	.00233	.00228	.00224
108	5	.00359	.00350	.00340	.00332	.00323	.00315	.00307	.00300	.00293	.00286	.00280	.00274	.00268	.00262	.00257	.00251	.00246	.00241	.00236	.00232
108	6	.00382	.00371	.00361	.00352	.00343	.00334	.00326	.00318	.00310	.00303	.00296	.00290	.00283	.00277	.00271	.00265	.00260	.00255	.00249	.00245
108	7	.00410	.00399	.00388	.00378	.00369	.00359	.00350	.00342	.00334	.00326	.00318	.00311	.00304	.00298	.00291	.00285	.00279	.00273	.00268	.00263
108	8	.00444	.00432	.00421	.00410	.00399	.00389	.00380	.00371	.00362	.00353	.00345	.00338	.00330	.00323	.00316	.00309	.00303	.00297	.00291	.00285
108	9	.00486	.00473	.00461	.00449	.00438	.00427	.00417	.00407	.00398	.00389	.00380	.00372	.00364	.00356	.00348	.00341	.00334	.00328	.00321	.00315
108	10	.00537	.00523	.00510	.00497	.00485	.00474	.00463	.00452	.00442	.00433	.00423	.00414	.00406	.00397	.00389	.00382	.00374	.00367	.00360	.00353
108	11	.00596	.00581	.00567	.00554	.00541	.00529	.00517	.00506	.00495	.00485	.00475	.00465	.00456	.00447	.00438	.00430	.00422	.00414	.00407	.00399
108	12	.00663	.00647	.00633	.00618	.00605	.00592	.00579	.00567	.00556	.00545	.00534	.00524	.00514	.00504	.00495	.00486	.00478	.00469	.00461	.00453
108	13	.00734	.00717	.00702	.00687	.00672	.00658	.00645	.00632	.00620	.00608	.00597	.00586	.00576	.00565	.00556	.00546	.00537	.00528	.00520	.00511

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

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
											Interest Rate									
108	14	.00803	.00786	.00769	.00753	.00738	.00723	.00709	.00696	.00683	.00670	.00658	.00647	.00636	.00625	.00615	.00605	.00595	.00586	.00577	.00568
108	15	.00867	.00849	.00831	.00814	.00798	.00783	.00768	.00754	.00740	.00727	.00714	.00702	.00690	.00679	.00668	.00658	.00647	.00638	.00628	.00619
108	16	.00923	.00904	.00885	.00868	.00851	.00834	.00819	.00804	.00789	.00775	.00762	.00749	.00737	.00725	.00714	.00703	.00692	.00682	.00672	.00662
108	17	.00972	.00952	.00932	.00914	.00896	.00879	.00862	.00847	.00831	.00817	.00803	.00790	.00777	.00764	.00752	.00740	.00729	.00718	.00708	.00698
108	18	.01016	.00995	.00974	.00954	.00935	.00917	.00900	.00884	.00868	.00852	.00838	.00824	.00810	.00797	.00784	.00772	.00760	.00749	.00738	.00727
108	19	.01059	.01036	.01014	.00993	.00974	.00955	.00936	.00919	.00902	.00886	.00871	.00856	.00841	.00828	.00814	.00802	.00789	.00777	.00766	.00755
108	20	.01103	.01079	.01056	.01034	.01013	.00993	.00974	.00956	.00938	.00921	.00905	.00889	.00874	.00859	.00845	.00832	.00819	.00806	.00794	.00783
108	21	.01150	.01125	.01100	.01077	.01055	.01034	.01014	.00994	.00976	.00958	.00941	.00924	.00908	.00893	.00878	.00864	.00850	.00837	.00824	.00812
108	22	.01199	.01172	.01146	.01122	.01098	.01076	.01054	.01034	.01014	.00995	.00977	.00960	.00943	.00927	.00911	.00896	.00882	.00868	.00854	.00841
108	23	.01251	.01222	.01195	.01169	.01145	.01121	.01098	.01076	.01056	.01036	.01016	.00998	.00980	.00963	.00947	.00931	.00916	.00901	.00887	.00873
108	24	.01308	.01278	.01249	.01222	.01196	.01171	.01147	.01123	.01101	.01080	.01060	.01040	.01021	.01003	.00986	.00969	.00953	.00937	.00922	.00908
108	25	.01373	.01341	.01310	.01281	.01253	.01227	.01201	.01177	.01153	.01131	.01109	.01088	.01068	.01049	.01031	.01013	.00996	.00979	.00963	.00948
108	26	.01444	.01410	.01378	.01347	.01317	.01289	.01262	.01236	.01211	.01187	.01164	.01142	.01121	.01100	.01081	.01062	.01044	.01026	.01009	.00993
108	27	.01526	.01490	.01455	.01422	.01391	.01360	.01332	.01304	.01277	.01252	.01228	.01204	.01182	.01160	.01139	.01119	.01099	.01081	.01063	.01045
108	28	.01614	.01576	.01539	.01504	.01471	.01439	.01408	.01378	.01350	.01323	.01297	.01272	.01248	.01225	.01203	.01181	.01161	.01141	.01122	.01103
108	29	.01711	.01670	.01631	.01594	.01558	.01524	.01491	.01460	.01430	.01401	.01373	.01347	.01321	.01296	.01273	.01250	.01228	.01207	.01186	.01166
108	30	.01815	.01771	.01730	.01690	.01652	.01616	.01581	.01548	.01515	.01485	.01455	.01427	.01400	.01373	.01348	.01324	.01300	.01278	.01256	.01235
108	31	.01926	.01880	.01836	.01793	.01753	.01714	.01677	.01641	.01607	.01574	.01543	.01512	.01483	.01455	.01428	.01402	.01377	.01353	.01330	.01307
108	32	.02045	.01996	.01949	.01904	.01861	.01819	.01780	.01742	.01705	.01670	.01637	.01604	.01573	.01543	.01515	.01487	.01460	.01434	.01409	.01385
108	33	.02175	.02123	.02072	.02024	.01978	.01934	.01892	.01851	.01813	.01775	.01739	.01705	.01671	.01640	.01609	.01579	.01550	.01523	.01496	.01471
108	34	.02315	.02259	.02205	.02154	.02105	.02058	.02013	.01970	.01928	.01888	.01850	.01813	.01777	.01743	.01710	.01678	.01648	.01618	.01590	.01562
108	35	.02468	.02408	.02351	.02296	.02244	.02194	.02146	.02099	.02055	.02012	.01971	.01932	.01894	.01857	.01822	.01788	.01755	.01724	.01693	.01664
108	36	.02632	.02569	.02508	.02450	.02394	.02340	.02289	.02240	.02192	.02147	.02103	.02060	.02020	.01981	.01943	.01907	.01872	.01838	.01805	.01773
108	37	.02811	.02743	.02679	.02616	.02557	.02500	.02445	.02392	.02341	.02292	.02246	.02200	.02157	.02115	.02075	.02036	.01998	.01962	.01927	.01893
108	38	.03006	.02934	.02865	.02799	.02735	.02674	.02615	.02559	.02505	.02453	.02403	.02354	.02308	.02263	.02220	.02178	.02138	.02099	.02061	.02025
108	39	.03219	.03142	.03068	.02997	.02930	.02864	.02802	.02742	.02684	.02628	.02574	.02522	.02473	.02425	.02378	.02333	.02290	.02249	.02208	.02169
108	40	.03451	.03370	.03291	.03216	.03143	.03074	.03007	.02943	.02881	.02821	.02764	.02708	.02655	.02604	.02554	.02506	.02460	.02415	.02372	.02330
108	41	.03707	.03620	.03537	.03457	.03379	.03305	.03234	.03165	.03099	.03035	.02974	.02915	.02858	.02802	.02749	.02698	.02648	.02600	.02554	.02509
108	42	.03988	.03896	.03807	.03721	.03639	.03560	.03484	.03410	.03340	.03272	.03206	.03143	.03082	.03023	.02966	.02911	.02857	.02806	.02756	.02708
108	43	.04295	.04196	.04102	.04011	.03923	.03839	.03758	.03680	.03604	.03532	.03461	.03394	.03328	.03265	.03204	.03145	.03088	.03033	.02980	.02928
108	44	.04628	.04524	.04423	.04327	.04234	.04144	.04057	.03974	.03894	.03816	.03741	.03669	.03599	.03532	.03467	.03404	.03343	.03284	.03227	.03171
108	45	.04987	.04876	.04770	.04667	.04568	.04473	.04381	.04292	.04206	.04124	.04044	.03967	.03892	.03820	.03751	.03683	.03618	.03555	.03494	.03435
108	46	.05373	.05256	.05143	.05034	.04929	.04827	.04729	.04635	.04544	.04456	.04371	.04289	.04210	.04133	.04058	.03986	.03917	.03849	.03784	.03720
108	47	.05784	.05660	.05540	.05425	.05313	.05206	.05102	.05002	.04905	.04811	.04721	.04633	.04549	.04467	.04388	.04311	.04237	.04164	.04095	.04027
108	48	.06224	.06093	.05966	.05843	.05725	.05611	.05501	.05395	.05292	.05193	.05097	.05004	.04914	.04826	.04742	.04660	.04581	.04504	.04429	.04357
108	49	.06694	.06555	.06421	.06291	.06166	.06045	.05929	.05816	.05707	.05602	.05499	.05401	.05305	.05212	.05122	.05035	.04951	.04869	.04789	.04712
108	50	.07197	.07050	.06908	.06772	.06640	.06512	.06389	.06269	.06154	.06042	.05934	.05829	.05727	.05629	.05533	.05440	.05351	.05263	.05179	.05097
108	51	.07734	.07579	.07430	.07286	.07146	.07011	.06881	.06755	.06632	.06514	.06399	.06288	.06180	.06076	.05975	.05876	.05781	.05688	.05598	.05511
108	52	.08303	.08140	.07983	.07831	.07684	.07542	.07404	.07270	.07141	.07016	.06895	.06777	.06663	.06552	.06445	.06340	.06239	.06141	.06045	.05952
108	53	.08904	.08734	.08568	.08408	.08253	.08104	.07958	.07818	.07681	.07549	.07421	.07296	.07176	.07059	.06945	.06834	.06727	.06623	.06521	.06423
108	54	.09540	.09360	.09187	.09019	.08856	.08698	.08545	.08397	.08253	.08114	.07979	.07847	.07720	.07596	.07476	.07359	.07245	.07135	.07027	.06923
108	55	.10211	.10023	.09841	.09665	.09494	.09328	.09167	.09011	.08860	.08713	.08570	.08432	.08297	.08167	.08040	.07916	.07796	.07679	.07566	.07455
108	56	.10921	.10724	.10533	.10348	.10169	.09995	.09826	.09662	.09503	.09348	.09198	.09053	.08911	.08773	.08639	.08509	.08382	.08259	.08139	.08022
108	57	.11669	.11463	.11263	.11069	.10882	.10699	.10522	.10350	.10183	.10021	.09863	.09710	.09561	.09416	.09275	.09138	.09004	.08874	.08748	.08624
108	58	.12452	.12237	.12028	.11826	.11629	.11438	.11253	.11073	.10898	.10728	.10562	.10401	.10245	.10093	.09944	.09800	.09659	.09522	.09389	.09259
108	59	.13267	.13042	.12825	.12614	.12408	.12209	.12015	.11826	.11643	.11465	.11292	.11123	.10959	.10799	.10643	.10491	.10343	.10199	.10059	.09922
108	60	.14113	.13880	.13653	.13432	.13218	.13010	.12808	.12611	.12419	.12233	.12051	.11874	.11702	.11535	.11371	.11212	.11057	.10906	.10758	.10614
108	61	.14995	.14752	.14516	.14287	.14063	.13846	.13635	.13429	.13229	.13034	.12845	.12660	.12480	.12304	.12133	.11966	.11804	.11645	.11490	.11339
108	62	.15919	.15667	.15422	.15183	.14951	.14725	.14504	.14290	.14081	.13878	.13680	.13487	.13299	.13115	.12936	.12761	.12591	.12425	.12262	.12104
108	63	.16889	.16627	.16372	.16124	.15883	.15648	.15419	.15196	.14978	.14766	.14560	.14358	.14162	.13970	.13783	.13600	.13422	.13248	.13078	.12912

| Ages | | Interest Rate | | | | | | | | | | | | | | | | | | | |
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
108	64	.17902	.17631	.17367	.17110	.16859	.16615	.16377	.16145	.15919	.15698	.15483	.15273	.15068	.14869	.14673	.14483	.14297	.14115	.13937	.13764
108	65	.18962	.18681	.18408	.18141	.17882	.17629	.17382	.17141	.16906	.16677	.16453	.16234	.16021	.15813	.15609	.15411	.15217	.15027	.14841	.14660
108	66	.20073	.19784	.19501	.19226	.18957	.18695	.18439	.18189	.17946	.17708	.17475	.17248	.17027	.16810	.16598	.16391	.16189	.15991	.15798	.15609
108	67	.21246	.20947	.20655	.20371	.20093	.19822	.19558	.19299	.19047	.18800	.18559	.18324	.18094	.17869	.17649	.17434	.17223	.17018	.16816	.16619
108	68	.22477	.22170	.21869	.21576	.21290	.21010	.20737	.20470	.20209	.19954	.19705	.19461	.19222	.18989	.18761	.18538	.18319	.18106	.17896	.17692
108	69	.23765	.23449	.23140	.22839	.22544	.22256	.21974	.21699	.21430	.21166	.20909	.20657	.20410	.20169	.19933	.19701	.19475	.19253	.19036	.18824
108	70	.25102	.24778	.24461	.24151	.23848	.23552	.23262	.22979	.22702	.22430	.22165	.21905	.21650	.21401	.21157	.20918	.20684	.20454	.20229	.20009
108	71	.26481	.26149	.25825	.25507	.25196	.24892	.24595	.24303	.24018	.23739	.23465	.23198	.22935	.22678	.22427	.22180	.21938	.21701	.21469	.21241
108	72	.27898	.27559	.27226	.26901	.26583	.26271	.25966	.25667	.25375	.25088	.24807	.24531	.24262	.23997	.23738	.23483	.23234	.22990	.22750	.22515
108	73	.29349	.29002	.28663	.28331	.28006	.27687	.27374	.27068	.26768	.26474	.26186	.25903	.25626	.25354	.25087	.24826	.24569	.24317	.24070	.23828
108	74	.30843	.30490	.30144	.29805	.29473	.29147	.28828	.28515	.28208	.27907	.27612	.27322	.27038	.26759	.26486	.26217	.25953	.25694	.25440	.25191
108	75	.32390	.32031	.31679	.31334	.30996	.30664	.30339	.30019	.29706	.29398	.29096	.28800	.28509	.28224	.27943	.27668	.27397	.27132	.26871	.26615
108	76	.34000	.33636	.33279	.32928	.32584	.32247	.31915	.31590	.31271	.30957	.30649	.30347	.30050	.29758	.29472	.29190	.28913	.28641	.28374	.28111
108	77	.35675	.35306	.34945	.34589	.34241	.33898	.33562	.33231	.32907	.32588	.32275	.31967	.31664	.31367	.31074	.30787	.30505	.30227	.29954	.29685
108	78	.37413	.37041	.36675	.36316	.35964	.35617	.35276	.34942	.34612	.34289	.33971	.33658	.33351	.33049	.32751	.32459	.32171	.31888	.31610	.31336
108	79	.39202	.38828	.38459	.38097	.37741	.37391	.37047	.36709	.36376	.36049	.35727	.35411	.35099	.34793	.34491	.34194	.33902	.33614	.33331	.33053
108	80	.41024	.40647	.40277	.39913	.39555	.39203	.38856	.38515	.38179	.37849	.37524	.37204	.36889	.36579	.36274	.35973	.35677	.35386	.35099	.34816
108	81	.42860	.42483	.42112	.41747	.41387	.41033	.40685	.40342	.40004	.39671	.39344	.39021	.38704	.38391	.38083	.37779	.37480	.37186	.36895	.36609
108	82	.44702	.44324	.43953	.43587	.43227	.42872	.42522	.42178	.41839	.41505	.41176	.40852	.40532	.40217	.39907	.39601	.39299	.39002	.38709	.38420
108	83	.46547	.46170	.45799	.45434	.45073	.44719	.44369	.44024	.43684	.43350	.43020	.42694	.42373	.42057	.41745	.41437	.41134	.40835	.40540	.40249
108	84	.48412	.48037	.47667	.47303	.46944	.46590	.46241	.45897	.45557	.45223	.44892	.44567	.44246	.43929	.43616	.43308	.43003	.42703	.42406	.42114
108	85	.50308	.49936	.49570	.49208	.48851	.48498	.48151	.47808	.47470	.47136	.46807	.46482	.46162	.45845	.45533	.45224	.44920	.44619	.44322	.44029
108	86	.52215	.51847	.51484	.51125	.50771	.50422	.50077	.49737	.49401	.49069	.48742	.48419	.48099	.47784	.47473	.47166	.46862	.46562	.46266	.45973
108	87	.54102	.53739	.53380	.53025	.52675	.52330	.51988	.51651	.51318	.50990	.50665	.50344	.50027	.49714	.49404	.49099	.48797	.48498	.48203	.47912
108	88	.55965	.55607	.55253	.54903	.54558	.54217	.53880	.53547	.53218	.52893	.52571	.52254	.51940	.51630	.51323	.51020	.50720	.50424	.50131	.49841
108	89	.57801	.57449	.57102	.56758	.56418	.56082	.55750	.55422	.55098	.54777	.54460	.54146	.53836	.53530	.53226	.52927	.52630	.52337	.52047	.51760
108	90	.59604	.59259	.58918	.58580	.58247	.57917	.57591	.57268	.56949	.56633	.56321	.56013	.55707	.55405	.55106	.54810	.54518	.54228	.53942	.53658
108	91	.61333	.60995	.60661	.60331	.60004	.59680	.59361	.59044	.58731	.58421	.58114	.57811	.57510	.57213	.56919	.56628	.56340	.56054	.55772	.55492
108	92	.62949	.62619	.62292	.61969	.61648	.61331	.61018	.60707	.60400	.60096	.59795	.59497	.59202	.58909	.58620	.58334	.58050	.57769	.57491	.57216
108	93	.64454	.64131	.63811	.63495	.63181	.62871	.62563	.62259	.61957	.61659	.61363	.61071	.60781	.60494	.60209	.59928	.59649	.59372	.59099	.58828
108	94	.65871	.65555	.65242	.64932	.64625	.64321	.64020	.63722	.63426	.63134	.62844	.62556	.62272	.61990	.61711	.61434	.61160	.60888	.60619	.60352
108	95	.67227	.66918	.66612	.66309	.66009	.65711	.65417	.65124	.64835	.64548	.64264	.63983	.63704	.63427	.63153	.62881	.62612	.62345	.62081	.61818
108	96	.68508	.68206	.67907	.67611	.67317	.67027	.66738	.66452	.66169	.65888	.65610	.65334	.65060	.64789	.64520	.64254	.63990	.63728	.63468	.63210
108	97	.69699	.69405	.69113	.68823	.68536	.68251	.67969	.67689	.67412	.67137	.66864	.66593	.66325	.66059	.65795	.65534	.65275	.65017	.64762	.64509
108	98	.70827	.70539	.70254	.69971	.69690	.69411	.69135	.68861	.68589	.68320	.68053	.67788	.67525	.67264	.67005	.66748	.66494	.66241	.65991	.65742
108	99	.71934	.71653	.71374	.71097	.70823	.70551	.70281	.70013	.69747	.69483	.69222	.68962	.68705	.68449	.68196	.67944	.67695	.67447	.67201	.66957
108	100	.73017	.72743	.72471	.72201	.71933	.71667	.71403	.71142	.70882	.70624	.70368	.70115	.69863	.69613	.69364	.69118	.68874	.68631	.68390	.68151
108	101	.74088	.73821	.73556	.73292	.73031	.72772	.72515	.72259	.72006	.71754	.71504	.71256	.71010	.70766	.70523	.70282	.70043	.69806	.69570	.69336
108	102	.75141	.74881	.74623	.74367	.74112	.73860	.73609	.73360	.73113	.72867	.72623	.72381	.72141	.71902	.71665	.71430	.71196	.70964	.70734	.70505
108	103	.76196	.75943	.75693	.75443	.75196	.74950	.74706	.74464	.74223	.73984	.73746	.73510	.73276	.73043	.72812	.72582	.72354	.72128	.71903	.71679
108	104	.77307	.77062	.76819	.76578	.76338	.76099	.75863	.75627	.75394	.75162	.74931	.74702	.74474	.74248	.74023	.73799	.73577	.73357	.73138	.72920
108	105	.78435	.78199	.77964	.77730	.77498	.77267	.77037	.76809	.76583	.76358	.76134	.75911	.75690	.75470	.75252	.75035	.74819	.74605	.74391	.74179
108	106	.79888	.79662	.79438	.79216	.78994	.78774	.78555	.78337	.78121	.77906	.77692	.77479	.77267	.77057	.76847	.76639	.76432	.76227	.76022	.75819
108	107	.81773	.81563	.81355	.81148	.80942	.80737	.80533	.80330	.80128	.79927	.79727	.79528	.79330	.79133	.78938	.78743	.78549	.78356	.78164	.77973
108	108	.84863	.84684	.84506	.84328	.84152	.83976	.83801	.83627	.83453	.83280	.83108	.82937	.82767	.82597	.82428	.82260	.82093	.81926	.81760	.81595
109	0	.01195	.01187	.01180	.01173	.01166	.01159	.01153	.01147	.01141	.01136	.01130	.01125	.01120	.01115	.01110	.01106	.01101	.01097	.01093	.01089
109	1	.00366	.00358	.00351	.00344	.00338	.00332	.00326	.00320	.00315	.00309	.00304	.00300	.00295	.00291	.00286	.00282	.00278	.00274	.00271	.00267
109	2	.00340	.00332	.00325	.00317	.00310	.00304	.00298	.00292	.00286	.00280	.00275	.00270	.00265	.00261	.00256	.00252	.00248	.00244	.00240	.00236
109	3	.00337	.00328	.00320	.00312	.00305	.00298	.00291	.00285	.00279	.00273	.00268	.00262	.00257	.00252	.00247	.00243	.00238	.00234	.00230	.00226
109	4	.00344	.00335	.00327	.00319	.00311	.00303	.00296	.00289	.00283	.00277	.00271	.00265	.00259	.00254	.00249	.00244	.00239	.00235	.00230	.00226

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

Ages O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
109	5	.00361	.00351	.00342	.00333	.00325	.00317	.00309	.00302	.00295	.00288	.00282	.00276	.00270	.00264	.00258	.00253	.00248	.00243	.00238	.00234
109	6	.00383	.00373	.00363	.00353	.00344	.00336	.00327	.00320	.00312	.00305	.00298	.00291	.00285	.00279	.00273	.00267	.00262	.00256	.00251	.00246
109	7	.00412	.00400	.00390	.00380	.00370	.00361	.00352	.00343	.00335	.00327	.00320	.00313	.00306	.00299	.00293	.00287	.00281	.00275	.00270	.00264
109	8	.00445	.00433	.00422	.00411	.00401	.00391	.00381	.00372	.00363	.00355	.00347	.00339	.00332	.00324	.00317	.00311	.00304	.00298	.00292	.00287
109	9	.00487	.00474	.00462	.00450	.00439	.00428	.00418	.00408	.00399	.00390	.00381	.00373	.00365	.00357	.00350	.00342	.00335	.00329	.00322	.00316
109	10	.00538	.00524	.00511	.00498	.00486	.00475	.00464	.00453	.00443	.00434	.00424	.00415	.00407	.00398	.00390	.00383	.00375	.00368	.00361	.00354
109	11	.00597	.00582	.00568	.00555	.00542	.00530	.00518	.00507	.00496	.00486	.00476	.00466	.00457	.00448	.00439	.00431	.00423	.00415	.00408	.00400
109	12	.00664	.00649	.00634	.00620	.00606	.00593	.00580	.00568	.00557	.00546	.00535	.00525	.00515	.00506	.00496	.00488	.00479	.00471	.00463	.00455
109	13	.00736	.00719	.00704	.00689	.00674	.00660	.00647	.00634	.00622	.00610	.00599	.00588	.00578	.00568	.00558	.00548	.00539	.00531	.00522	.00514
109	14	.00806	.00789	.00772	.00756	.00741	.00726	.00712	.00699	.00686	.00673	.00661	.00650	.00639	.00628	.00618	.00608	.00598	.00589	.00580	.00571
109	15	.00871	.00853	.00835	.00818	.00802	.00787	.00772	.00758	.00744	.00731	.00718	.00706	.00695	.00683	.00672	.00662	.00652	.00642	.00633	.00623
109	16	.00928	.00908	.00890	.00872	.00855	.00839	.00824	.00809	.00794	.00781	.00767	.00755	.00742	.00730	.00719	.00708	.00697	.00687	.00677	.00668
109	17	.00978	.00957	.00938	.00919	.00901	.00884	.00868	.00852	.00837	.00823	.00809	.00796	.00783	.00770	.00758	.00747	.00736	.00725	.00714	.00704
109	18	.01022	.01000	.00980	.00960	.00941	.00924	.00906	.00890	.00874	.00859	.00844	.00830	.00817	.00803	.00791	.00779	.00767	.00756	.00745	.00734
109	19	.01065	.01042	.01020	.01000	.00980	.00961	.00943	.00925	.00909	.00893	.00877	.00863	.00848	.00835	.00821	.00809	.00796	.00785	.00773	.00762
109	20	.01109	.01085	.01062	.01041	.01020	.01000	.00981	.00962	.00945	.00928	.00912	.00896	.00881	.00867	.00853	.00839	.00826	.00814	.00802	.00790
109	21	.01157	.01131	.01107	.01084	.01062	.01041	.01021	.01001	.00983	.00965	.00948	.00932	.00916	.00901	.00886	.00872	.00858	.00845	.00832	.00820
109	22	.01205	.01179	.01153	.01129	.01105	.01083	.01062	.01041	.01022	.01003	.00985	.00967	.00951	.00935	.00919	.00904	.00890	.00876	.00863	.00850
109	23	.01258	.01229	.01202	.01176	.01152	.01128	.01106	.01084	.01063	.01043	.01024	.01006	.00988	.00971	.00955	.00939	.00924	.00909	.00895	.00881
109	24	.01315	.01285	.01256	.01229	.01203	.01178	.01154	.01131	.01109	.01088	.01068	.01048	.01029	.01011	.00994	.00977	.00961	.00946	.00931	.00916
109	25	.01380	.01348	.01317	.01288	.01261	.01234	.01209	.01184	.01161	.01138	.01117	.01096	.01076	.01057	.01039	.01021	.01004	.00987	.00972	.00956
109	26	.01451	.01417	.01385	.01354	.01325	.01296	.01269	.01243	.01219	.01195	.01172	.01150	.01129	.01108	.01089	.01070	.01052	.01034	.01018	.01001
109	27	.01533	.01497	.01463	.01430	.01398	.01368	.01339	.01312	.01285	.01260	.01236	.01212	.01190	.01168	.01147	.01127	.01108	.01089	.01072	.01054
109	28	.01622	.01584	.01547	.01512	.01479	.01447	.01416	.01387	.01358	.01331	.01306	.01281	.01257	.01234	.01212	.01190	.01170	.01150	.01131	.01112
109	29	.01719	.01678	.01639	.01602	.01566	.01532	.01500	.01469	.01439	.01410	.01382	.01356	.01330	.01306	.01282	.01259	.01237	.01216	.01196	.01176
109	30	.01823	.01780	.01738	.01699	.01661	.01625	.01590	.01557	.01525	.01494	.01465	.01436	.01409	.01383	.01358	.01333	.01310	.01288	.01266	.01245
109	31	.01935	.01889	.01845	.01802	.01762	.01723	.01686	.01651	.01617	.01584	.01553	.01522	.01493	.01465	.01438	.01413	.01388	.01364	.01340	.01318
109	32	.02055	.02005	.01958	.01913	.01870	.01829	.01790	.01752	.01715	.01681	.01647	.01615	.01584	.01554	.01525	.01498	.01471	.01445	.01420	.01396
109	33	.02185	.02133	.02082	.02034	.01989	.01945	.01902	.01862	.01823	.01786	.01750	.01716	.01683	.01651	.01620	.01590	.01562	.01534	.01508	.01482
109	34	.02325	.02269	.02216	.02165	.02116	.02069	.02024	.01981	.01939	.01899	.01861	.01824	.01789	.01755	.01722	.01690	.01660	.01630	.01602	.01575
109	35	.02478	.02419	.02362	.02307	.02255	.02205	.02157	.02111	.02067	.02024	.01983	.01944	.01906	.01870	.01834	.01801	.01768	.01736	.01706	.01677
109	36	.02644	.02580	.02520	.02462	.02406	.02352	.02301	.02252	.02204	.02159	.02115	.02073	.02033	.01994	.01956	.01920	.01885	.01851	.01819	.01787
109	37	.02823	.02755	.02691	.02629	.02569	.02512	.02457	.02405	.02354	.02305	.02259	.02214	.02170	.02129	.02088	.02049	.02012	.01976	.01941	.01907
109	38	.03019	.02947	.02878	.02812	.02748	.02687	.02629	.02573	.02519	.02467	.02416	.02368	.02322	.02277	.02234	.02192	.02152	.02113	.02076	.02040
109	39	.03232	.03155	.03081	.03011	.02943	.02878	.02816	.02756	.02698	.02642	.02589	.02537	.02487	.02440	.02393	.02349	.02306	.02264	.02224	.02185
109	40	.03465	.03383	.03305	.03230	.03158	.03088	.03022	.02957	.02896	.02836	.02779	.02724	.02670	.02619	.02570	.02522	.02476	.02431	.02388	.02346
109	41	.03722	.03635	.03552	.03471	.03394	.03320	.03249	.03181	.03115	.03051	.02990	.02931	.02874	.02819	.02766	.02715	.02665	.02617	.02571	.02526
109	42	.04003	.03911	.03822	.03737	.03655	.03576	.03500	.03427	.03356	.03288	.03223	.03160	.03099	.03040	.02983	.02928	.02875	.02824	.02774	.02726
109	43	.04311	.04213	.04118	.04027	.03940	.03856	.03775	.03697	.03622	.03549	.03479	.03412	.03347	.03284	.03223	.03164	.03108	.03053	.02999	.02948
109	44	.04646	.04542	.04441	.04345	.04252	.04162	.04076	.03993	.03913	.03836	.03761	.03689	.03619	.03552	.03487	.03424	.03364	.03305	.03248	.03193
109	45	.05006	.04896	.04789	.04687	.04588	.04493	.04401	.04313	.04227	.04145	.04065	.03988	.03914	.03842	.03773	.03706	.03641	.03578	.03517	.03458
109	46	.05394	.05277	.05164	.05055	.04950	.04849	.04752	.04658	.04567	.04479	.04394	.04313	.04233	.04157	.04083	.04011	.03941	.03874	.03809	.03746
109	47	.05807	.05683	.05564	.05448	.05337	.05230	.05126	.05026	.04930	.04836	.04746	.04659	.04575	.04493	.04414	.04337	.04263	.04192	.04122	.04054
109	48	.06249	.06118	.05991	.05869	.05751	.05638	.05528	.05422	.05319	.05220	.05124	.05031	.04942	.04855	.04771	.04689	.04610	.04533	.04459	.04387
109	49	.06721	.06582	.06448	.06319	.06194	.06074	.05958	.05845	.05736	.05631	.05529	.05431	.05335	.05243	.05154	.05067	.04983	.04901	.04822	.04745
109	50	.07226	.07080	.06939	.06802	.06670	.06543	.06420	.06301	.06186	.06074	.05966	.05862	.05760	.05662	.05567	.05475	.05385	.05298	.05214	.05132
109	51	.07766	.07612	.07463	.07319	.07180	.07046	.06915	.06790	.06668	.06550	.06435	.06324	.06217	.06113	.06012	.05914	.05819	.05726	.05637	.05550
109	52	.08338	.08176	.08019	.07868	.07721	.07579	.07442	.07309	.07180	.07055	.06934	.06817	.06703	.06593	.06486	.06382	.06281	.06183	.06088	.05995
109	53	.08943	.08773	.08608	.08449	.08294	.08145	.08000	.07860	.07724	.07592	.07464	.07340	.07220	.07103	.06990	.06880	.06773	.06669	.06568	.06470
109	54	.09582	.09403	.09230	.09063	.08900	.08743	.08591	.08443	.08300	.08161	.08026	.07895	.07768	.07645	.07525	.07408	.07295	.07185	.07078	.06974

Ages		Interest Rate																			
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
109	55	.10258	.10070	.09889	.09713	.09542	.09377	.09217	.09061	.08910	.08764	.08622	.08484	.08350	.08220	.08093	.07970	.07851	.07735	.07621	.07511
109	56	.10971	.10775	.10585	.10400	.10222	.10048	.09880	.09717	.09558	.09404	.09255	.09110	.08968	.08831	.08698	.08568	.08442	.08319	.08200	.08083
109	57	.11724	.11519	.11320	.11127	.10940	.10758	.10582	.10410	.10244	.10082	.09925	.09773	.09624	.09480	.09339	.09203	.09070	.08940	.08814	.08691
109	58	.12513	.12299	.12091	.11889	.11693	.11503	.11319	.11139	.10965	.10795	.10630	.10470	.10314	.10163	.10015	.09871	.09731	.09595	.09462	.09333
109	59	.13334	.13111	.12894	.12683	.12479	.12280	.12087	.11899	.11717	.11539	.11366	.11198	.11035	.10876	.10721	.10570	.10423	.10279	.10140	.10004
109	60	.14187	.13954	.13728	.13509	.13295	.13088	.12886	.12690	.12499	.12313	.12133	.11957	.11786	.11619	.11456	.11298	.11143	.10993	.10846	.10703
109	61	.15075	.14833	.14598	.14369	.14147	.13931	.13720	.13516	.13316	.13122	.12933	.12749	.12570	.12396	.12225	.12059	.11897	.11740	.11586	.11435
109	62	.16006	.15754	.15510	.15272	.15041	.14816	.14597	.14383	.14176	.13973	.13776	.13584	.13397	.13214	.13036	.12862	.12693	.12527	.12366	.12208
109	63	.16982	.16722	.16468	.16221	.15981	.15747	.15519	.15297	.15080	.14870	.14664	.14463	.14268	.14077	.13891	.13710	.13532	.13360	.13191	.13026
109	64	.18004	.17734	.17471	.17215	.16965	.16722	.16486	.16255	.16030	.15810	.15596	.15387	.15184	.14985	.14791	.14601	.14416	.14235	.14059	.13886
109	65	.19071	.18792	.18520	.18255	.17997	.17745	.17499	.17259	.17026	.16798	.16575	.16358	.16146	.15939	.15736	.15539	.15346	.15157	.14973	.14793
109	66	.20191	.19903	.19622	.19348	.19080	.18820	.18565	.18317	.18074	.17838	.17607	.17381	.17160	.16945	.16735	.16529	.16328	.16131	.15939	.15751
109	67	.21373	.21076	.20786	.20503	.20226	.19957	.19694	.19437	.19186	.18941	.18701	.18467	.18238	.18015	.17796	.17582	.17373	.17169	.16969	.16773
109	68	.22615	.22309	.22010	.21719	.21434	.21156	.20884	.20619	.20359	.20106	.19858	.19616	.19379	.19147	.18921	.18699	.18482	.18270	.18062	.17858
109	69	.23915	.23601	.23294	.22994	.22701	.22414	.22135	.21861	.21593	.21332	.21076	.20825	.20580	.20341	.20106	.19877	.19652	.19432	.19216	.19005
109	70	.25266	.24944	.24629	.24321	.24020	.23725	.23437	.23156	.22880	.22611	.22347	.22089	.21836	.21588	.21346	.21109	.20876	.20649	.20426	.20207
109	71	.26660	.26330	.26008	.25692	.25383	.25081	.24786	.24496	.24213	.23936	.23664	.23399	.23138	.22883	.22633	.22388	.22148	.21913	.21683	.21457
109	72	.28093	.27756	.27426	.27103	.26787	.26478	.26175	.25878	.25588	.25303	.25024	.24751	.24483	.24221	.23963	.23711	.23464	.23222	.22984	.22751
109	73	.29561	.29217	.28880	.28550	.28227	.27911	.27601	.27297	.27000	.26708	.26422	.26141	.25867	.25597	.25333	.25073	.24819	.24569	.24325	.24084
109	74	.31073	.30722	.30379	.30043	.29713	.29390	.29074	.28763	.28459	.28160	.27867	.27580	.27298	.27022	.26751	.26485	.26224	.25967	.25715	.25468
109	75	.32638	.32282	.31933	.31591	.31255	.30926	.30603	.30287	.29976	.29671	.29372	.29078	.28790	.28507	.28230	.27957	.27689	.27426	.27168	.26914
109	76	.34268	.33907	.33553	.33205	.32864	.32530	.32201	.31879	.31563	.31252	.30947	.30648	.30353	.30065	.29781	.29502	.29228	.28959	.28695	.28435
109	77	.35965	.35599	.35241	.34889	.34543	.34204	.33871	.33544	.33222	.32907	.32597	.32292	.31992	.31698	.31409	.31125	.30845	.30571	.30301	.30035
109	78	.37728	.37359	.36997	.36642	.36293	.35950	.35612	.35281	.34956	.34636	.34321	.34012	.33708	.33409	.33115	.32826	.32542	.32262	.31987	.31716
109	79	.39546	.39175	.38811	.38453	.38101	.37755	.37415	.37080	.36751	.36428	.36110	.35797	.35489	.35186	.34888	.34595	.34307	.34023	.33743	.33468
109	80	.41401	.41029	.40663	.40303	.39949	.39601	.39259	.38922	.38590	.38264	.37943	.37628	.37317	.37011	.36710	.36413	.36121	.35834	.35551	.35272
109	81	.43274	.42901	.42535	.42174	.41819	.41470	.41126	.40788	.40455	.40127	.39804	.39486	.39173	.38864	.38561	.38262	.37967	.37677	.37391	.37109
109	82	.45154	.44782	.44416	.44055	.43700	.43350	.43006	.42667	.42333	.42004	.41680	.41360	.41045	.40735	.40430	.40129	.39832	.39540	.39251	.38967
109	83	.47040	.46669	.46303	.45943	.45589	.45240	.44895	.44556	.44222	.43893	.43568	.43248	.42932	.42621	.42315	.42012	.41714	.41420	.41130	.40844
109	84	.48947	.48578	.48215	.47857	.47504	.47156	.46812	.46474	.46141	.45812	.45488	.45168	.44852	.44541	.44234	.43931	.43633	.43338	.43047	.42760
109	85	.50891	.50526	.50166	.49811	.49460	.49115	.48774	.48437	.48106	.47778	.47456	.47137	.46823	.46512	.46206	.45904	.45606	.45311	.45021	.44734
109	86	.52854	.52493	.52137	.51786	.51439	.51097	.50759	.50426	.50097	.49773	.49452	.49136	.48823	.48515	.48211	.47910	.47613	.47320	.47031	.46745
109	87	.54800	.54445	.54094	.53747	.53405	.53068	.52734	.52405	.52080	.51759	.51441	.51128	.50819	.50513	.50211	.49913	.49618	.49327	.49040	.48755
109	88	.56727	.56378	.56033	.55692	.55355	.55023	.54694	.54370	.54049	.53732	.53419	.53110	.52804	.52502	.52204	.51909	.51617	.51329	.51044	.50762
109	89	.58632	.58290	.57952	.57617	.57287	.56961	.56638	.56319	.56004	.55692	.55384	.55080	.54779	.54481	.54187	.53896	.53608	.53323	.53042	.52764
109	90	.60513	.60178	.59848	.59521	.59197	.58878	.58562	.58249	.57940	.57635	.57333	.57034	.56738	.56446	.56157	.55871	.55588	.55308	.55031	.54757
109	91	.62330	.62003	.61681	.61362	.61046	.60734	.60425	.60120	.59817	.59518	.59223	.58930	.58641	.58354	.58071	.57790	.57512	.57238	.56966	.56697
109	92	.64036	.63718	.63403	.63092	.62784	.62480	.62178	.61880	.61584	.61292	.61003	.60717	.60433	.60153	.59875	.59601	.59329	.59059	.58792	.58528
109	93	.65629	.65320	.65013	.64710	.64409	.64112	.63818	.63527	.63238	.62953	.62670	.62390	.62113	.61839	.61567	.61298	.61031	.60767	.60506	.60247
109	94	.67132	.66831	.66532	.66236	.65944	.65654	.65367	.65083	.64801	.64522	.64246	.63973	.63702	.63433	.63168	.62904	.62644	.62385	.62129	.61876
109	95	.68579	.68286	.67995	.67707	.67423	.67140	.66861	.66584	.66309	.66037	.65768	.65501	.65237	.64975	.64715	.64458	.64203	.63951	.63700	.63452
109	96	.69956	.69672	.69389	.69109	.68832	.68558	.68285	.68016	.67749	.67484	.67221	.66961	.66703	.66448	.66194	.65943	.65695	.65448	.65203	.64961
109	97	.71243	.70966	.70691	.70419	.70149	.69882	.69617	.69355	.69094	.68836	.68580	.68327	.68075	.67826	.67579	.67334	.67091	.66850	.66611	.66374
109	98	.72460	.72191	.71924	.71659	.71397	.71137	.70879	.70623	.70369	.70118	.69868	.69621	.69376	.69133	.68892	.68652	.68415	.68180	.67946	.67715
109	99	.73662	.73401	.73142	.72885	.72630	.72377	.72126	.71878	.71631	.71386	.71144	.70903	.70664	.70427	.70192	.69959	.69728	.69499	.69271	.69045
109	100	.74844	.74591	.74339	.74090	.73843	.73598	.73354	.73113	.72873	.72636	.72400	.72166	.71934	.71704	.71475	.71248	.71023	.70800	.70578	.70358
109	101	.76022	.75777	.75534	.75292	.75053	.74816	.74580	.74346	.74114	.73884	.73655	.73428	.73203	.72979	.72758	.72537	.72319	.72102	.71886	.71673
109	102	.77188	.76952	.76717	.76484	.76253	.76023	.75795	.75569	.75344	.75121	.74900	.74680	.74462	.74246	.74031	.73817	.73605	.73395	.73186	.72978
109	103	.78352	.78124	.77898	.77673	.77450	.77229	.77009	.76790	.76574	.76358	.76144	.75932	.75721	.75512	.75303	.75097	.74892	.74688	.74485	.74284
109	104	.79613	.79394	.79178	.78962	.78749	.78536	.78325	.78116	.77907	.77701	.77495	.77291	.77088	.76887	.76687	.76488	.76291	.76094	.75899	.75706

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

Ages		Interest Rate																		
O	Y	14.2%	14.4%	14.6%	14.8%	15.0%	15.2%	15.4%	15.6%	15.8%	16.0%	16.2%	16.4%	16.6%	16.8%	17.0%	17.2%	17.4%	17.6%	17.8%	18.0%
109	105	.80838	.80629	.80422	.80215	.80010	.79806	.79604	.79403	.79203	.79004	.78806	.78610	.78415	.78221	.78029	.77837	.77647	.77458	.77270	.77083
109	106	.82462	.82267	.82072	.81878	.81686	.81495	.81305	.81116	.80928	.80741	.80555	.80370	.80187	.80004	.79822	.79642	.79462	.79284	.79106	.78930
109	107	.84476	.84298	.84120	.83944	.83768	.83594	.83420	.83247	.83075	.82904	.82734	.82564	.82396	.82228	.82061	.81895	.81730	.81566	.81402	.81240
109	108	.87776	.87630	.87485	.87341	.87197	.87054	.86912	.86770	.86629	.86488	.86348	.86208	.86070	.85931	.85794	.85657	.85520	.85384	.85249	.85114
109	109	.93783	.93706	.93630	.93554	.93478	.93403	.93328	.93253	.93178	.93103	.93029	.92955	.92882	.92808	.92735	.92662	.92589	.92517	.92445	.92373