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

Ages		Adjusted Payout 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	.00016	.00016	.00015	.00015	.00015	.00014	.00014	.00014	.00014	.00014	.00013	.00013	.00013	.00013	.00013	.00013	.00013	.00012	.00012	.00012
1	0	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
1	1	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001
2	0	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
2	1	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001
2	2	.00004	.00004	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001	.00001
3	0	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
3	1	.00004	.00004	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001
3	2	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001
3	3	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001
4	0	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00003
4	1	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001
4	2	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001
4	3	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001
4	4	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001
5	0	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003
5	1	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001
5	2	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001
5	3	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001
5	4	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001
5	5	.00005	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001
6	0	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003
6	1	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001
6	2	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001
6	3	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001
6	4	.00005	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001
6	5	.00006	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
6	6	.00006	.00006	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002
7	0	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
7	1	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001
7	2	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001
7	3	.00005	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001
7	4	.00006	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
7	5	.00006	.00006	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002
7	6	.00007	.00006	.00006	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002
7	7	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002
8	0	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004	.00003	.00003
8	1	.00005	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
8	2	.00006	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
8	3	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
8	4	.00006	.00006	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002
8	5	.00007	.00006	.00006	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002
8	6	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002
8	7	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002
8	8	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002
9	0	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00004
9	1	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002
9	2	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002
9	3	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002
9	4	.00007	.00006	.00006	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002

Ages O	Y	Adjusted Payout 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%
9	5	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002
9	6	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002
9	7	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002
9	8	.00009	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002
9	9	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
10	0	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005	.00004	.00004	.00004
10	1	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002
10	2	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002
10	3	.00007	.00006	.00006	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002
10	4	.00007	.00006	.00006	.00006	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002
10	5	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002
10	6	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002
10	7	.00009	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002
10	8	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
10	9	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
10	10	.00011	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003
11	0	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005	.00005
11	1	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002
11	2	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002
11	3	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002
11	4	.00008	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002
11	5	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002
11	6	.00009	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002
11	7	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
11	8	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
11	9	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003
11	10	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003
11	11	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004
12	0	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00006	.00005	.00005
12	1	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002
12	2	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002
12	3	.00008	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002	.00002
12	4	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002	.00002
12	5	.00009	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003
12	6	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
12	7	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
12	8	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003
12	9	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003
12	10	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004
12	11	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004
12	12	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00005
13	0	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00006	.00006	.00006	.00006
13	1	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002
13	2	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003	.00002
13	3	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00002
13	4	.00009	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003
13	5	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
13	6	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
13	7	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003
13	8	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003

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

Ages		Adjusted Payout 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	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004
13	10	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004
13	11	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004
13	12	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005
13	13	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005
14	0	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00007	.00007	.00007	.00007	.00007
14	1	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003
14	2	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003	.00003
14	3	.00009	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003	.00003
14	4	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
14	5	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
14	6	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003
14	7	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003
14	8	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
14	9	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004
14	10	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004
14	11	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00006	.00005	.00005	.00005
14	12	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00006	.00005
14	13	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006
14	14	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006
15	0	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008	.00008	.00008	.00007	.00007
15	1	.00009	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
15	2	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
15	3	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
15	4	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
15	5	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003
15	6	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003
15	7	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
15	8	.00013	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004
15	9	.00014	.00013	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004
15	10	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005
15	11	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005
15	12	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00006
15	13	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006
15	14	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
15	15	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007
16	0	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00009	.00008	.00008	.00008	.00008
16	1	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
16	2	.00009	.00009	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003	.00003
16	3	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003	.00003
16	4	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003
16	5	.00011	.00010	.00009	.00009	.00008	.00007	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003
16	6	.00012	.00011	.00010	.00009	.00009	.00008	.00007	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
16	7	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004
16	8	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004
16	9	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004
16	10	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005
16	11	.00017	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005
16	12	.00018	.00017	.00015	.00014	.00013	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006
16	13	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006

Ages		Adjusted Payout 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%
16	14	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007
16	15	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
16	16	.00023	.00021	.00020	.00019	.00018	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008
17	0	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00008	.00008	.00008
17	1	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003
17	2	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003	.00003
17	3	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00003	.00003	.00003
17	4	.00011	.00010	.00009	.00009	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003
17	5	.00011	.00011	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003
17	6	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004
17	7	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004
17	8	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004
17	9	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005
17	10	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005
17	11	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006
17	12	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006
17	13	.00020	.00019	.00018	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007
17	14	.00022	.00020	.00019	.00018	.00016	.00015	.00014	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007
17	15	.00023	.00021	.00020	.00019	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00009	.00008	.00008
17	16	.00024	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008
17	17	.00026	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009	.00009
18	0	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00009	.00008
18	1	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003
18	2	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003
18	3	.00011	.00010	.00009	.00009	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003	.00003
18	4	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003
18	5	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
18	6	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004
18	7	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004
18	8	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005
18	9	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005
18	10	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005
18	11	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007	.00006	.00006
18	12	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
18	13	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007
18	14	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008
18	15	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00009	.00008
18	16	.00026	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00010	.00009	.00009
18	17	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009
18	18	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00010	.00010
19	0	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010	.00009	.00009	.00009	.00009
19	1	.00011	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003
19	2	.00011	.00010	.00009	.00009	.00008	.00007	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003
19	3	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004	.00003
19	4	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004	.00004
19	5	.00013	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004
19	6	.00014	.00012	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004
19	7	.00014	.00013	.00012	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004
19	8	.00016	.00014	.00013	.00012	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005
19	9	.00017	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005

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

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

Ages		Adjusted Payout 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%
21	19	.00035	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00011
21	20	.00037	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012
21	21	.00039	.00036	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00013
22	0	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010	.00010
22	1	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004
22	2	.00013	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004	.00004
22	3	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004	.00004
22	4	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004
22	5	.00015	.00014	.00013	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004
22	6	.00016	.00015	.00013	.00013	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005
22	7	.00017	.00016	.00014	.00013	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005
22	8	.00018	.00017	.00016	.00014	.00013	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005
22	9	.00019	.00018	.00017	.00016	.00014	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006
22	10	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00006
22	11	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007
22	12	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008
22	13	.00026	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00009
22	14	.00028	.00026	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009
22	15	.00030	.00027	.00026	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010
22	16	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010
22	17	.00033	.00031	.00029	.00027	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00011	.00011
22	18	.00035	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00011
22	19	.00037	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012
22	20	.00039	.00036	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00013
22	21	.00041	.00038	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013
22	22	.00043	.00040	.00037	.00035	.00032	.00030	.00028	.00027	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014
23	0	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00011	.00011	.00011	.00010	.00010
23	1	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004
23	2	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004	.00004
23	3	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004	.00004
23	4	.00015	.00014	.00013	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004
23	5	.00016	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005
23	6	.00017	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005
23	7	.00018	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005
23	8	.00019	.00018	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006
23	9	.00020	.00019	.00018	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006
23	10	.00022	.00020	.00019	.00018	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007
23	11	.00024	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007
23	12	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00009	.00009	.00009	.00008
23	13	.00027	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009
23	14	.00029	.00027	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010
23	15	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010
23	16	.00033	.00031	.00029	.00027	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00011	.00011
23	17	.00035	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00011
23	18	.00037	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012
23	19	.00039	.00036	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013
23	20	.00041	.00038	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013
23	21	.00043	.00040	.00037	.00035	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014
23	22	.00045	.00042	.00039	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014
23	23	.00048	.00044	.00041	.00038	.00036	.00034	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015

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

Ages		Adjusted Payout 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	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011	.00011
24	1	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004
24	2	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004	.00004
24	3	.00015	.00013	.00013	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005	.00004
24	4	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005
24	5	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005
24	6	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005
24	7	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006
24	8	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006
24	9	.00022	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007
24	10	.00023	.00022	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008	.00007
24	11	.00025	.00023	.00022	.00020	.00019	.00018	.00016	.00015	.00014	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008
24	12	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00009	.00009	.00009
24	13	.00029	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009
24	14	.00031	.00029	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011	.00010
24	15	.00033	.00031	.00028	.00027	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011	.00011
24	16	.00035	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00011
24	17	.00037	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012
24	18	.00039	.00036	.00034	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013
24	19	.00041	.00038	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013
24	20	.00043	.00040	.00037	.00035	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014
24	21	.00045	.00042	.00039	.00037	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014
24	22	.00048	.00044	.00041	.00039	.00036	.00034	.00031	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015
24	23	.00050	.00047	.00044	.00041	.00038	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016
24	24	.00053	.00049	.00046	.00043	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00019	.00018	.00018	.00017
25	0	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00012	.00012	.00012	.00011	.00011
25	1	.00014	.00013	.00012	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005
25	2	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00004
25	3	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005	.00005
25	4	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005
25	5	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005
25	6	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005
25	7	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006
25	8	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006
25	9	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007
25	10	.00024	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00008
25	11	.00026	.00024	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008
25	12	.00028	.00026	.00025	.00023	.00021	.00020	.00019	.00018	.00016	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010	.00009
25	13	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010
25	14	.00033	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00011
25	15	.00035	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012	.00011
25	16	.00037	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012
25	17	.00039	.00036	.00034	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013
25	18	.00041	.00038	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013
25	19	.00043	.00040	.00037	.00035	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014
25	20	.00045	.00042	.00039	.00037	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015
25	21	.00048	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015
25	22	.00050	.00047	.00044	.00041	.00038	.00036	.00033	.00031	.00029	.00028	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016
25	23	.00053	.00049	.00046	.00043	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017
25	24	.00056	.00052	.00049	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018

Table U(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%
25	25	.00059	.00055	.00051	.00048	.00045	.00042	.00039	.00037	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019
26	0	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00014	.00014	.00014	.00013	.00013	.00012	.00012	.00012
26	1	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005
26	2	.00016	.00014	.00013	.00012	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005
26	3	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005	.00005
26	4	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005
26	5	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005
26	6	.00019	.00018	.00017	.00016	.00014	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006
26	7	.00021	.00019	.00018	.00017	.00016	.00014	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006
26	8	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007
26	9	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007
26	10	.00026	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008
26	11	.00028	.00026	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009
26	12	.00030	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010
26	13	.00032	.00030	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010
26	14	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011
26	15	.00037	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013	.00012
26	16	.00039	.00036	.00034	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013
26	17	.00041	.00038	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013
26	18	.00043	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014
26	19	.00045	.00042	.00039	.00037	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015
26	20	.00048	.00045	.00042	.00039	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015
26	21	.00051	.00047	.00044	.00041	.00038	.00036	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016
26	22	.00053	.00050	.00046	.00043	.00040	.00038	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017
26	23	.00056	.00052	.00049	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018
26	24	.00060	.00055	.00052	.00048	.00045	.00042	.00039	.00037	.00035	.00032	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019
26	25	.00063	.00059	.00055	.00051	.00047	.00044	.00042	.00039	.00037	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020
26	26	.00067	.00062	.00058	.00054	.00050	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021
27	0	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013	.00013	.00012
27	1	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005
27	2	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005	.00005
27	3	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005	.00005
27	4	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005
27	5	.00019	.00018	.00017	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00008	.00007	.00007	.00006	.00006	.00006
27	6	.00021	.00019	.00018	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006
27	7	.00022	.00020	.00019	.00018	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007
27	8	.00024	.00022	.00020	.00019	.00018	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007
27	9	.00025	.00024	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008
27	10	.00027	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008
27	11	.00029	.00027	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009
27	12	.00032	.00029	.00027	.00026	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010
27	13	.00034	.00032	.00029	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00012	.00011
27	14	.00036	.00034	.00032	.00029	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012
27	15	.00039	.00036	.00034	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013
27	16	.00041	.00038	.00036	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00013
27	17	.00043	.00040	.00038	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014
27	18	.00046	.00042	.00040	.00037	.00035	.00032	.00030	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015
27	19	.00048	.00045	.00042	.00039	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00016
27	20	.00051	.00047	.00044	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016
27	21	.00053	.00050	.00046	.00043	.00040	.00038	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017

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

Ages O	Y	Adjusted Payout 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%
27	22	.00056	.00053	.00049	.00046	.00043	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018
27	23	.00060	.00055	.00052	.00048	.00045	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019
27	24	.00063	.00059	.00055	.00051	.00048	.00044	.00042	.00039	.00037	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020
27	25	.00067	.00062	.00058	.00054	.00050	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021
27	26	.00071	.00066	.00061	.00057	.00053	.00050	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022
27	27	.00075	.00070	.00065	.00061	.00057	.00053	.00050	.00046	.00044	.00041	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00023
28	0	.00027	.00026	.00025	.00024	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00013	.00013
28	1	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005
28	2	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006	.00005
28	3	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006	.00005
28	4	.00019	.00018	.00017	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00008	.00007	.00007	.00006	.00006	.00006
28	5	.00020	.00019	.00018	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00008	.00007	.00007	.00006	.00006
28	6	.00022	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006
28	7	.00023	.00022	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007
28	8	.00025	.00023	.00022	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008
28	9	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00016	.00015	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008
28	10	.00029	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00009	.00009
28	11	.00031	.00029	.00027	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010
28	12	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011	.00011
28	13	.00036	.00033	.00031	.00029	.00027	.00026	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012
28	14	.00038	.00036	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013
28	15	.00041	.00038	.00036	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00013
28	16	.00043	.00040	.00038	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00014
28	17	.00046	.00043	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015
28	18	.00048	.00045	.00042	.00039	.00037	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00017	.00016
28	19	.00051	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016
28	20	.00054	.00050	.00047	.00043	.00041	.00038	.00036	.00033	.00031	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017
28	21	.00057	.00053	.00049	.00046	.00043	.00040	.00038	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018
28	22	.00060	.00056	.00052	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00025	.00023	.00022	.00021	.00020	.00019
28	23	.00063	.00059	.00055	.00051	.00048	.00045	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020
28	24	.00067	.00062	.00058	.00054	.00050	.00047	.00044	.00041	.00039	.00037	.00034	.00032	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021
28	25	.00071	.00066	.00061	.00057	.00053	.00050	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022
28	26	.00075	.00070	.00065	.00061	.00057	.00053	.00050	.00046	.00044	.00041	.00039	.00036	.00034	.00032	.00031	.00029	.00027	.00026	.00025	.00023
28	27	.00079	.00074	.00069	.00064	.00060	.00056	.00053	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00031	.00029	.00027	.00026	.00025
28	28	.00084	.00078	.00073	.00068	.00064	.00060	.00056	.00052	.00049	.00046	.00043	.00041	.00039	.00036	.00034	.00033	.00031	.00029	.00028	.00026
29	0	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00016	.00016	.00015	.00015	.00014	.00014	.00014
29	1	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006
29	2	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006	.00006
29	3	.00019	.00018	.00017	.00015	.00014	.00013	.00013	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006	.00006	.00006
29	4	.00020	.00019	.00018	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00008	.00007	.00007	.00006	.00006
29	5	.00022	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006
29	6	.00023	.00021	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007
29	7	.00025	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007
29	8	.00026	.00025	.00023	.00021	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008
29	9	.00028	.00026	.00025	.00023	.00021	.00020	.00019	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009
29	10	.00031	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010
29	11	.00033	.00031	.00029	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00010
29	12	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00016	.00015	.00014	.00013	.00013	.00012	.00011
29	13	.00038	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012
29	14	.00041	.00038	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013

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%
29	15	.00043	.00040	.00038	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00014
29	16	.00046	.00043	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00018	.00017	.00016	.00015
29	17	.00048	.00045	.00042	.00039	.00037	.00035	.00032	.00030	.00029	.00027	.00025	.00024	.00023	.00022	.00020	.00019	.00018	.00018	.00017	.00016
29	18	.00051	.00048	.00044	.00042	.00039	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00018	.00017
29	19	.00054	.00050	.00047	.00044	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017
29	20	.00057	.00053	.00049	.00046	.00043	.00040	.00038	.00035	.00033	.00031	.00030	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019	.00018
29	21	.00060	.00056	.00052	.00049	.00045	.00043	.00040	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019
29	22	.00063	.00059	.00055	.00051	.00048	.00045	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020
29	23	.00067	.00062	.00058	.00054	.00051	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00025	.00023	.00022	.00021
29	24	.00071	.00066	.00061	.00057	.00054	.00050	.00047	.00044	.00041	.00039	.00037	.00034	.00032	.00031	.00029	.00027	.00026	.00025	.00023	.00022
29	25	.00075	.00070	.00065	.00061	.00057	.00053	.00050	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00031	.00029	.00027	.00026	.00025	.00023
29	26	.00079	.00074	.00069	.00064	.00060	.00056	.00053	.00049	.00046	.00043	.00041	.00039	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025
29	27	.00084	.00078	.00073	.00068	.00064	.00060	.00056	.00052	.00049	.00046	.00043	.00041	.00039	.00036	.00034	.00033	.00031	.00029	.00028	.00026
29	28	.00089	.00083	.00078	.00072	.00068	.00063	.00059	.00056	.00052	.00049	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028
29	29	.00095	.00088	.00082	.00077	.00072	.00067	.00063	.00059	.00055	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00030
30	0	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00017	.00017	.00016	.00016	.00015	.00015	.00014
30	1	.00019	.00018	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00006	.00006
30	2	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006	.00006
30	3	.00020	.00019	.00018	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007	.00006
30	4	.00022	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00006
30	5	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007
30	6	.00024	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007
30	7	.00026	.00024	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008
30	8	.00028	.00026	.00024	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009
30	9	.00030	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009
30	10	.00032	.00030	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010
30	11	.00035	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011
30	12	.00037	.00035	.00033	.00030	.00028	.00027	.00025	.00023	.00022	.00021	.00020	.00018	.00017	.00017	.00016	.00015	.00014	.00013	.00013	.00012
30	13	.00040	.00038	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013
30	14	.00043	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014
30	15	.00046	.00043	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00019	.00018	.00018	.00017	.00016	.00015
30	16	.00049	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016
30	17	.00051	.00048	.00045	.00042	.00039	.00037	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017
30	18	.00054	.00050	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018
30	19	.00057	.00053	.00050	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00020	.00019	.00019
30	20	.00060	.00056	.00052	.00049	.00046	.00043	.00040	.00038	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019
30	21	.00064	.00059	.00055	.00052	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00021	.00020
30	22	.00067	.00063	.00058	.00054	.00051	.00048	.00045	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00022	.00021
30	23	.00071	.00066	.00062	.00057	.00054	.00050	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00022
30	24	.00075	.00070	.00065	.00061	.00057	.00053	.00050	.00047	.00044	.00041	.00039	.00037	.00034	.00033	.00031	.00029	.00028	.00026	.00025	.00024
30	25	.00079	.00074	.00069	.00064	.00060	.00056	.00053	.00049	.00046	.00044	.00041	.00039	.00036	.00034	.00033	.00031	.00029	.00028	.00026	.00025
30	26	.00084	.00078	.00073	.00068	.00064	.00060	.00056	.00052	.00049	.00046	.00044	.00041	.00039	.00036	.00034	.00033	.00031	.00029	.00028	.00026
30	27	.00089	.00083	.00078	.00072	.00068	.00063	.00059	.00056	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028
30	28	.00095	.00088	.00082	.00077	.00072	.00067	.00063	.00059	.00056	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00030
30	29	.00101	.00094	.00088	.00082	.00076	.00072	.00067	.00063	.00059	.00055	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00032
30	30	.00107	.00100	.00093	.00087	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00052	.00049	.00047	.00044	.00042	.00039	.00037	.00035	.00034
31	0	.00032	.00031	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00017	.00017	.00016	.00016	.00015
31	1	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00007
31	2	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007	.00006
31	3	.00022	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007	.00007

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

Ages		Adjusted Payout 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	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007
31	5	.00024	.00023	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007
31	6	.00026	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008
31	7	.00028	.00026	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008
31	8	.00030	.00028	.00026	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009
31	9	.00032	.00030	.00028	.00026	.00024	.00022	.00021	.00020	.00019	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010
31	10	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011
31	11	.00037	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012
31	12	.00040	.00037	.00035	.00032	.00030	.00028	.00027	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013
31	13	.00043	.00040	.00037	.00035	.00032	.00030	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014
31	14	.00046	.00042	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00017	.00016	.00015
31	15	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016
31	16	.00051	.00048	.00045	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017
31	17	.00054	.00051	.00047	.00044	.00041	.00039	.00037	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018
31	18	.00057	.00053	.00050	.00047	.00044	.00041	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019
31	19	.00060	.00056	.00053	.00049	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020
31	20	.00064	.00059	.00055	.00052	.00048	.00045	.00043	.00040	.00038	.00035	.00033	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021
31	21	.00067	.00063	.00059	.00055	.00051	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022
31	22	.00071	.00066	.00062	.00058	.00054	.00051	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023
31	23	.00075	.00070	.00065	.00061	.00057	.00053	.00050	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024
31	24	.00080	.00074	.00069	.00065	.00060	.00056	.00053	.00050	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025
31	25	.00084	.00079	.00073	.00068	.00064	.00060	.00056	.00053	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00027
31	26	.00089	.00083	.00078	.00072	.00068	.00063	.00059	.00056	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028
31	27	.00095	.00088	.00082	.00077	.00072	.00067	.00063	.00059	.00056	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00030
31	28	.00101	.00094	.00088	.00082	.00076	.00072	.00067	.00063	.00059	.00055	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00032
31	29	.00107	.00100	.00093	.00087	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00052	.00049	.00047	.00044	.00042	.00039	.00037	.00035	.00034
31	30	.00114	.00106	.00099	.00092	.00086	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00044	.00042	.00040	.00038	.00036
31	31	.00121	.00112	.00105	.00098	.00092	.00086	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038
32	0	.00034	.00033	.00031	.00030	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00020	.00019	.00018	.00018	.00017	.00017	.00016
32	1	.00021	.00020	.00019	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00009	.00008	.00008	.00007	.00007
32	2	.00022	.00020	.00019	.00018	.00016	.00015	.00014	.00014	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00008	.00008	.00008	.00007	.00007
32	3	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007	.00007
32	4	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007
32	5	.00026	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008
32	6	.00027	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008
32	7	.00029	.00027	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00009	.00009
32	8	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010
32	9	.00034	.00031	.00029	.00027	.00026	.00024	.00022	.00021	.00020	.00019	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011	.00011
32	10	.00036	.00034	.00032	.00029	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00012
32	11	.00039	.00036	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013
32	12	.00042	.00039	.00037	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014
32	13	.00045	.00042	.00039	.00037	.00034	.00032	.00030	.00029	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015
32	14	.00048	.00045	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016
32	15	.00051	.00048	.00045	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017
32	16	.00054	.00051	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018
32	17	.00058	.00054	.00050	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00031	.00029	.00027	.00026	.00025	.00023	.00022	.00021	.00020	.00019
32	18	.00061	.00057	.00053	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020
32	19	.00064	.00060	.00056	.00052	.00049	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021
32	20	.00068	.00063	.00059	.00055	.00051	.00048	.00045	.00043	.00040	.00038	.00035	.00034	.00032	.00030	.00028	.00027	.00026	.00024	.00023	.00022
32	21	.00071	.00067	.00062	.00058	.00054	.00051	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00032	.00030	.00028	.00027	.00025	.00024	.00023

Ages		Adjusted Payout 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%
32	22	.00075	.00070	.00066	.00061	.00057	.00054	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024
32	23	.00080	.00074	.00069	.00065	.00061	.00057	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025
32	24	.00084	.00079	.00073	.00068	.00064	.00060	.00056	.00053	.00050	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027
32	25	.00089	.00083	.00078	.00073	.00068	.00064	.00060	.00056	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028
32	26	.00095	.00088	.00082	.00077	.00072	.00067	.00063	.00059	.00056	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00030
32	27	.00101	.00094	.00087	.00082	.00076	.00072	.00067	.00063	.00059	.00056	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00032
32	28	.00107	.00100	.00093	.00087	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00052	.00049	.00047	.00044	.00042	.00039	.00037	.00035	.00034
32	29	.00113	.00106	.00099	.00092	.00086	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00044	.00042	.00040	.00038	.00036
32	30	.00121	.00112	.00105	.00098	.00092	.00086	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038
32	31	.00128	.00119	.00112	.00104	.00098	.00091	.00086	.00081	.00076	.00071	.00067	.00063	.00060	.00056	.00053	.00050	.00048	.00045	.00043	.00041
32	32	.00136	.00127	.00119	.00111	.00104	.00097	.00091	.00086	.00081	.00076	.00071	.00067	.00063	.00060	.00057	.00054	.00051	.00048	.00046	.00043
33	0	.00037	.00035	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00022	.00021	.00020	.00019	.00019	.00018	.00018	.00017
33	1	.00023	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007
33	2	.00023	.00022	.00020	.00019	.00018	.00016	.00015	.00014	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007
33	3	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008	.00007
33	4	.00026	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008
33	5	.00027	.00025	.00024	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008
33	6	.00029	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009
33	7	.00031	.00029	.00027	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010
33	8	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00010
33	9	.00036	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00017	.00016	.00016	.00015	.00014	.00013	.00012	.00012	.00011
33	10	.00038	.00036	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012
33	11	.00041	.00039	.00036	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00013
33	12	.00045	.00042	.00039	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015
33	13	.00048	.00045	.00042	.00039	.00037	.00034	.00032	.00030	.00029	.00027	.00025	.00024	.00023	.00022	.00020	.00019	.00018	.00018	.00017	.00016
33	14	.00051	.00048	.00045	.00042	.00039	.00037	.00035	.00032	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017
33	15	.00054	.00051	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018
33	16	.00058	.00054	.00050	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019
33	17	.00061	.00057	.00053	.00050	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00022	.00021	.00020
33	18	.00064	.00060	.00056	.00052	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00031	.00029	.00027	.00026	.00025	.00024	.00022	.00021
33	19	.00068	.00063	.00059	.00055	.00052	.00049	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00023	.00022
33	20	.00072	.00067	.00062	.00058	.00055	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00023
33	21	.00076	.00071	.00066	.00062	.00058	.00054	.00051	.00048	.00045	.00042	.00040	.00038	.00035	.00034	.00032	.00030	.00029	.00027	.00026	.00025
33	22	.00080	.00074	.00070	.00065	.00061	.00057	.00053	.00050	.00047	.00044	.00042	.00040	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026
33	23	.00084	.00079	.00074	.00069	.00064	.00060	.00056	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00032	.00030	.00028	.00027
33	24	.00089	.00083	.00078	.00073	.00068	.00064	.00060	.00056	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00032	.00030	.00029
33	25	.00095	.00088	.00082	.00077	.00072	.00067	.00063	.00059	.00056	.00052	.00049	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00032	.00030
33	26	.00100	.00094	.00087	.00082	.00076	.00072	.00067	.00063	.00059	.00056	.00052	.00049	.00047	.00044	.00042	.00039	.00037	.00035	.00034	.00032
33	27	.00107	.00100	.00093	.00087	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00034
33	28	.00113	.00106	.00099	.00092	.00086	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00044	.00042	.00040	.00038	.00036
33	29	.00120	.00112	.00105	.00098	.00092	.00086	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038
33	30	.00128	.00119	.00112	.00104	.00098	.00091	.00086	.00081	.00076	.00071	.00067	.00063	.00060	.00056	.00053	.00050	.00048	.00045	.00043	.00041
33	31	.00136	.00127	.00119	.00111	.00104	.00097	.00091	.00086	.00081	.00076	.00071	.00067	.00063	.00060	.00057	.00054	.00051	.00048	.00046	.00043
33	32	.00145	.00135	.00126	.00118	.00111	.00104	.00097	.00091	.00086	.00081	.00076	.00072	.00068	.00064	.00060	.00057	.00054	.00051	.00049	.00046
33	33	.00154	.00143	.00134	.00126	.00118	.00110	.00103	.00097	.00091	.00086	.00081	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00049
34	0	.00039	.00037	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00022	.00021	.00021	.00020	.00019	.00019	.00018
34	1	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008
34	2	.00024	.00023	.00021	.00020	.00019	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008	.00008
34	3	.00026	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008	.00008
34	4	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009	.00008

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

| Ages | | Adjusted Payout 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%
34	5	.00029	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009
34	6	.00031	.00029	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010
34	7	.00033	.00031	.00029	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010
34	8	.00035	.00033	.00031	.00029	.00027	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011
34	9	.00038	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012
34	10	.00041	.00038	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013
34	11	.00044	.00041	.00038	.00036	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014
34	12	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00016
34	13	.00051	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017
34	14	.00054	.00051	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018
34	15	.00058	.00054	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00021	.00020	.00020
34	16	.00061	.00057	.00053	.00050	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021
34	17	.00065	.00060	.00056	.00053	.00050	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022
34	18	.00068	.00064	.00059	.00056	.00052	.00049	.00046	.00043	.00041	.00039	.00036	.00034	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023
34	19	.00072	.00067	.00063	.00059	.00055	.00052	.00048	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024
34	20	.00076	.00071	.00066	.00062	.00058	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025
34	21	.00080	.00075	.00070	.00065	.00061	.00057	.00054	.00051	.00048	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00028	.00026
34	22	.00085	.00079	.00074	.00069	.00065	.00061	.00057	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027
34	23	.00090	.00084	.00078	.00073	.00068	.00064	.00060	.00056	.00053	.00050	.00047	.00044	.00042	.00040	.00037	.00036	.00034	.00032	.00030	.00029
34	24	.00095	.00088	.00083	.00077	.00072	.00068	.00063	.00060	.00056	.00053	.00050	.00047	.00044	.00042	.00040	.00037	.00036	.00034	.00032	.00030
34	25	.00100	.00094	.00088	.00082	.00077	.00072	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00032
34	26	.00107	.00099	.00093	.00087	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00044	.00042	.00040	.00038	.00036	.00034
34	27	.00113	.00106	.00099	.00092	.00086	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036
34	28	.00120	.00112	.00105	.00098	.00092	.00086	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00043	.00040	.00038
34	29	.00128	.00119	.00111	.00104	.00098	.00091	.00086	.00081	.00076	.00071	.00067	.00063	.00060	.00056	.00053	.00050	.00048	.00045	.00043	.00041
34	30	.00136	.00127	.00119	.00111	.00104	.00097	.00091	.00086	.00081	.00076	.00071	.00067	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00043
34	31	.00144	.00135	.00126	.00118	.00110	.00104	.00097	.00091	.00086	.00081	.00076	.00072	.00068	.00064	.00060	.00057	.00054	.00051	.00049	.00046
34	32	.00153	.00143	.00134	.00126	.00118	.00110	.00103	.00097	.00091	.00086	.00081	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00049
34	33	.00163	.00152	.00143	.00134	.00125	.00117	.00110	.00104	.00097	.00092	.00086	.00081	.00077	.00073	.00069	.00065	.00062	.00058	.00055	.00053
34	34	.00173	.00162	.00152	.00142	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00073	.00069	.00066	.00062	.00059	.00056
35	0	.00041	.00039	.00037	.00036	.00034	.00032	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00024	.00023	.00022	.00021	.00021	.00020	.00019
35	1	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008
35	2	.00026	.00024	.00023	.00021	.00020	.00019	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00011	.00011	.00010	.00010	.00009	.00009	.00008
35	3	.00027	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00009	.00009	.00009
35	4	.00029	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00009	.00009
35	5	.00031	.00028	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00009
35	6	.00033	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010
35	7	.00035	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011
35	8	.00037	.00035	.00033	.00030	.00028	.00027	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012
35	9	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013
35	10	.00043	.00040	.00038	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014
35	11	.00046	.00043	.00041	.00038	.00036	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015
35	12	.00050	.00047	.00044	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00017
35	13	.00054	.00050	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018
35	14	.00057	.00054	.00050	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00021	.00020	.00019
35	15	.00061	.00057	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021
35	16	.00065	.00061	.00057	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022
35	17	.00068	.00064	.00060	.00056	.00053	.00049	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00026	.00024	.00023
35	18	.00072	.00067	.00063	.00059	.00055	.00052	.00049	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024
35	19	.00076	.00071	.00067	.00062	.00058	.00055	.00052	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027	.00025

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%
															Adjusted Payout Rate						
35	20	.00080	.00075	.00070	.00066	.00062	.00058	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027
35	21	.00085	.00079	.00074	.00069	.00065	.00061	.00057	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028
35	22	.00090	.00084	.00078	.00073	.00069	.00064	.00060	.00057	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029
35	23	.00095	.00089	.00083	.00077	.00073	.00068	.00064	.00060	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00031
35	24	.00100	.00094	.00088	.00082	.00077	.00072	.00068	.00063	.00060	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00032
35	25	.00107	.00099	.00093	.00087	.00081	.00076	.00072	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034
35	26	.00113	.00105	.00099	.00092	.00086	.00081	.00076	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036
35	27	.00120	.00112	.00105	.00098	.00092	.00086	.00081	.00076	.00071	.00067	.00063	.00060	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039
35	28	.00128	.00119	.00111	.00104	.00098	.00091	.00086	.00081	.00076	.00071	.00067	.00063	.00060	.00056	.00053	.00051	.00048	.00045	.00043	.00041
35	29	.00136	.00127	.00118	.00111	.00104	.00097	.00091	.00086	.00081	.00076	.00071	.00067	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00044
35	30	.00144	.00135	.00126	.00118	.00110	.00104	.00097	.00091	.00086	.00081	.00076	.00072	.00068	.00064	.00061	.00057	.00054	.00051	.00049	.00046
35	31	.00153	.00143	.00134	.00125	.00118	.00110	.00103	.00097	.00091	.00086	.00081	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00049
35	32	.00163	.00152	.00143	.00134	.00125	.00117	.00110	.00104	.00097	.00092	.00086	.00082	.00077	.00073	.00069	.00065	.00062	.00058	.00055	.00053
35	33	.00173	.00162	.00152	.00142	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00073	.00069	.00066	.00062	.00059	.00056
35	34	.00184	.00172	.00161	.00151	.00142	.00133	.00125	.00118	.00111	.00104	.00098	.00093	.00088	.00083	.00078	.00074	.00070	.00067	.00063	.00060
35	35	.00196	.00183	.00172	.00161	.00151	.00142	.00133	.00125	.00118	.00111	.00105	.00099	.00093	.00088	.00084	.00079	.00075	.00071	.00068	.00064
36	0	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00032	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022	.00021	.00021
36	1	.00027	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009
36	2	.00027	.00026	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00010	.00010	.00009	.00009
36	3	.00029	.00027	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010	.00009
36	4	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010
36	5	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010
36	6	.00035	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011
36	7	.00037	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012
36	8	.00040	.00037	.00035	.00032	.00030	.00028	.00027	.00025	.00023	.00022	.00021	.00020	.00018	.00017	.00017	.00016	.00015	.00014	.00013	.00013
36	9	.00043	.00040	.00037	.00035	.00033	.00030	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014
36	10	.00046	.00043	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00019	.00018	.00017	.00017	.00016	.00015
36	11	.00049	.00046	.00043	.00040	.00038	.00035	.00033	.00031	.00030	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016
36	12	.00053	.00050	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018
36	13	.00057	.00053	.00050	.00047	.00044	.00041	.00039	.00037	.00034	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019
36	14	.00061	.00057	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021
36	15	.00065	.00061	.00057	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00032	.00030	.00028	.00027	.00026	.00024	.00023	.00022
36	16	.00069	.00064	.00060	.00056	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026	.00025	.00024
36	17	.00072	.00068	.00064	.00060	.00056	.00053	.00049	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026	.00025
36	18	.00076	.00072	.00067	.00063	.00059	.00055	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026
36	19	.00081	.00075	.00071	.00066	.00062	.00058	.00055	.00052	.00049	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00029	.00027
36	20	.00085	.00080	.00074	.00070	.00065	.00061	.00058	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028
36	21	.00090	.00084	.00079	.00074	.00069	.00065	.00061	.00057	.00054	.00051	.00048	.00045	.00043	.00041	.00038	.00037	.00035	.00033	.00031	.00030
36	22	.00095	.00089	.00083	.00078	.00073	.00068	.00064	.00060	.00057	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00035	.00033	.00031
36	23	.00101	.00094	.00088	.00082	.00077	.00072	.00068	.00064	.00060	.00057	.00053	.00050	.00048	.00045	.00043	.00040	.00038	.00036	.00035	.00033
36	24	.00106	.00099	.00093	.00087	.00082	.00076	.00072	.00068	.00064	.00060	.00056	.00053	.00050	.00048	.00045	.00043	.00040	.00038	.00036	.00035
36	25	.00113	.00105	.00099	.00092	.00086	.00081	.00076	.00072	.00067	.00063	.00060	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037
36	26	.00120	.00112	.00105	.00098	.00092	.00086	.00081	.00076	.00071	.00067	.00063	.00060	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039
36	27	.00127	.00119	.00111	.00104	.00098	.00091	.00086	.00081	.00076	.00071	.00067	.00063	.00060	.00057	.00054	.00051	.00048	.00046	.00043	.00041
36	28	.00135	.00126	.00118	.00111	.00104	.00097	.00091	.00086	.00081	.00076	.00072	.00068	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00044
36	29	.00144	.00135	.00126	.00118	.00110	.00104	.00097	.00091	.00086	.00081	.00076	.00072	.00068	.00064	.00061	.00057	.00054	.00052	.00049	.00047
36	30	.00153	.00143	.00134	.00125	.00117	.00110	.00103	.00097	.00091	.00086	.00081	.00077	.00072	.00068	.00065	.00061	.00058	.00055	.00052	.00050
36	31	.00163	.00152	.00142	.00133	.00125	.00117	.00110	.00104	.00097	.00092	.00086	.00082	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053
36	32	.00173	.00162	.00152	.00142	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00073	.00069	.00066	.00062	.00059	.00056
36	33	.00184	.00172	.00161	.00151	.00142	.00133	.00125	.00118	.00111	.00104	.00098	.00093	.00088	.00083	.00078	.00074	.00070	.00067	.00063	.00060

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%
											Adjusted Payout Rate										
36	34	.00196	.00183	.00172	.00161	.00151	.00142	.00133	.00125	.00118	.00111	.00105	.00099	.00093	.00088	.00084	.00079	.00075	.00071	.00068	.00064
36	35	.00208	.00195	.00183	.00171	.00161	.00151	.00142	.00134	.00126	.00119	.00112	.00106	.00100	.00094	.00089	.00085	.00080	.00076	.00072	.00069
36	36	.00222	.00208	.00195	.00183	.00171	.00161	.00152	.00143	.00134	.00127	.00120	.00113	.00107	.00101	.00095	.00090	.00086	.00081	.00077	.00073
37	0	.00047	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00023	.00023	.00022
37	1	.00028	.00027	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010
37	2	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011	.00011	.00010	.00010
37	3	.00030	.00028	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010	.00010
37	4	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010
37	5	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011
37	6	.00037	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012
37	7	.00039	.00037	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00013	.00013
37	8	.00042	.00039	.00037	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014
37	9	.00045	.00042	.00039	.00037	.00035	.00032	.00030	.00029	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015
37	10	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016
37	11	.00052	.00049	.00046	.00043	.00040	.00038	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017
37	12	.00056	.00053	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019
37	13	.00060	.00056	.00053	.00050	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021
37	14	.00064	.00060	.00057	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00032	.00030	.00028	.00027	.00026	.00024	.00023	.00022
37	15	.00069	.00064	.00060	.00057	.00053	.00050	.00047	.00044	.00042	.00040	.00037	.00035	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00024
37	16	.00073	.00068	.00064	.00060	.00056	.00053	.00050	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025
37	17	.00077	.00072	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026
37	18	.00081	.00076	.00071	.00067	.00063	.00059	.00055	.00052	.00049	.00047	.00044	.00042	.00039	.00037	.00035	.00034	.00032	.00031	.00029	.00028
37	19	.00085	.00080	.00075	.00070	.00066	.00062	.00058	.00055	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00034	.00032	.00030	.00029
37	20	.00090	.00084	.00079	.00074	.00070	.00065	.00061	.00058	.00055	.00051	.00049	.00046	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00030
37	21	.00095	.00089	.00083	.00078	.00073	.00069	.00065	.00061	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00032
37	22	.00101	.00094	.00088	.00083	.00077	.00073	.00068	.00064	.00061	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00033
37	23	.00107	.00100	.00093	.00087	.00082	.00077	.00072	.00068	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035
37	24	.00113	.00105	.00099	.00092	.00087	.00081	.00076	.00072	.00068	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037
37	25	.00120	.00112	.00105	.00098	.00092	.00086	.00081	.00076	.00072	.00068	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039
37	26	.00127	.00119	.00111	.00104	.00098	.00091	.00086	.00081	.00076	.00072	.00068	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00044	.00041
37	27	.00135	.00126	.00118	.00111	.00104	.00097	.00091	.00086	.00081	.00076	.00072	.00068	.00064	.00060	.00057	.00054	.00051	.00049	.00046	.00044
37	28	.00144	.00134	.00126	.00118	.00110	.00103	.00097	.00091	.00086	.00081	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00049	.00047
37	29	.00153	.00143	.00134	.00125	.00117	.00110	.00103	.00097	.00092	.00086	.00081	.00077	.00072	.00068	.00065	.00061	.00058	.00055	.00052	.00050
37	30	.00162	.00152	.00142	.00133	.00125	.00117	.00110	.00104	.00097	.00092	.00087	.00082	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053
37	31	.00173	.00162	.00151	.00142	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00059	.00056
37	32	.00184	.00172	.00161	.00151	.00142	.00133	.00125	.00118	.00111	.00104	.00098	.00093	.00088	.00083	.00078	.00074	.00070	.00067	.00063	.00060
37	33	.00196	.00183	.00172	.00161	.00151	.00142	.00133	.00125	.00118	.00111	.00105	.00099	.00094	.00088	.00084	.00079	.00075	.00071	.00068	.00064
37	34	.00208	.00195	.00183	.00171	.00161	.00151	.00142	.00134	.00126	.00119	.00112	.00106	.00100	.00094	.00089	.00085	.00080	.00076	.00072	.00069
37	35	.00222	.00208	.00195	.00183	.00171	.00161	.00152	.00143	.00134	.00127	.00120	.00113	.00107	.00101	.00095	.00090	.00086	.00081	.00077	.00073
37	36	.00236	.00221	.00207	.00194	.00183	.00172	.00162	.00152	.00143	.00135	.00128	.00121	.00114	.00108	.00102	.00097	.00092	.00087	.00083	.00078
37	37	.00251	.00235	.00221	.00207	.00195	.00183	.00172	.00162	.00153	.00144	.00136	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00084
38	0	.00049	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025	.00024	.00024
38	1	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010
38	2	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00017	.00016	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011	.00010
38	3	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011	.00010
38	4	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012	.00011
38	5	.00036	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012
38	6	.00039	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012
38	7	.00042	.00039	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013
38	8	.00044	.00042	.00039	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015

Ages O	Y	Adjusted Payout 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%
38	9	.00048	.00045	.00042	.00039	.00037	.00034	.00032	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00017	.00016
38	10	.00051	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017
38	11	.00055	.00052	.00049	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019
38	12	.00060	.00056	.00052	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00022	.00021	.00020
38	13	.00064	.00060	.00056	.00053	.00050	.00047	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00026	.00024	.00023	.00022
38	14	.00068	.00064	.00060	.00056	.00053	.00050	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00028	.00026	.00025	.00024
38	15	.00073	.00068	.00064	.00060	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00027	.00025
38	16	.00077	.00072	.00068	.00064	.00060	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027
38	17	.00081	.00076	.00072	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028
38	18	.00086	.00080	.00075	.00071	.00067	.00063	.00059	.00056	.00052	.00050	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030
38	19	.00091	.00085	.00080	.00075	.00070	.00066	.00062	.00058	.00055	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031
38	20	.00096	.00089	.00084	.00079	.00074	.00069	.00065	.00062	.00058	.00055	.00052	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00033
38	21	.00101	.00095	.00089	.00083	.00078	.00073	.00069	.00065	.00061	.00058	.00055	.00052	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00034
38	22	.00107	.00100	.00094	.00088	.00082	.00077	.00073	.00068	.00065	.00061	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038	.00036
38	23	.00113	.00106	.00099	.00093	.00087	.00082	.00077	.00072	.00068	.00064	.00061	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038
38	24	.00120	.00112	.00105	.00098	.00092	.00086	.00081	.00076	.00072	.00068	.00064	.00061	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040
38	25	.00127	.00119	.00111	.00104	.00098	.00092	.00086	.00081	.00076	.00072	.00068	.00064	.00061	.00057	.00054	.00051	.00049	.00046	.00044	.00042
38	26	.00135	.00126	.00118	.00111	.00104	.00097	.00091	.00086	.00081	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00049	.00047	.00044
38	27	.00143	.00134	.00125	.00117	.00110	.00103	.00097	.00091	.00086	.00081	.00077	.00072	.00068	.00065	.00061	.00058	.00055	.00052	.00050	.00047
38	28	.00152	.00142	.00133	.00125	.00117	.00110	.00103	.00097	.00092	.00086	.00081	.00077	.00073	.00069	.00065	.00062	.00058	.00055	.00053	.00050
38	29	.00162	.00152	.00142	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00077	.00073	.00069	.00066	.00062	.00059	.00056	.00053
38	30	.00172	.00161	.00151	.00142	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057
38	31	.00183	.00172	.00161	.00151	.00142	.00133	.00125	.00118	.00111	.00104	.00098	.00093	.00088	.00083	.00079	.00074	.00071	.00067	.00064	.00060
38	32	.00195	.00183	.00171	.00161	.00151	.00142	.00133	.00125	.00118	.00111	.00105	.00099	.00094	.00089	.00084	.00079	.00075	.00071	.00068	.00064
38	33	.00208	.00195	.00182	.00171	.00161	.00151	.00142	.00134	.00126	.00119	.00112	.00106	.00100	.00095	.00089	.00085	.00080	.00076	.00072	.00069
38	34	.00221	.00207	.00194	.00182	.00171	.00161	.00151	.00143	.00134	.00127	.00120	.00113	.00107	.00101	.00096	.00091	.00086	.00081	.00077	.00073
38	35	.00235	.00221	.00207	.00194	.00183	.00172	.00162	.00152	.00143	.00135	.00128	.00121	.00114	.00108	.00102	.00097	.00092	.00087	.00083	.00079
38	36	.00251	.00235	.00221	.00207	.00195	.00183	.00172	.00162	.00153	.00144	.00136	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00084
38	37	.00267	.00250	.00235	.00221	.00208	.00195	.00184	.00173	.00163	.00154	.00146	.00138	.00130	.00123	.00117	.00111	.00105	.00100	.00095	.00090
38	38	.00284	.00266	.00250	.00235	.00221	.00208	.00196	.00185	.00175	.00165	.00156	.00147	.00139	.00132	.00125	.00119	.00112	.00107	.00101	.00096
39	0	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00036	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027	.00026	.00025
39	1	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00012	.00011
39	2	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00013	.00013	.00012	.00011	.00011
39	3	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012	.00011
39	4	.00036	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012	.00012
39	5	.00038	.00036	.00034	.00032	.00030	.00028	.00026	.00024	.00023	.00022	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00012
39	6	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00017	.00016	.00015	.00014	.00013
39	7	.00044	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014
39	8	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00016
39	9	.00051	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017
39	10	.00054	.00051	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00031	.00030	.00028	.00026	.00025	.00024	.00023	.00021	.00020	.00019	.00018
39	11	.00059	.00055	.00052	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020
39	12	.00063	.00059	.00055	.00052	.00049	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00027	.00025	.00024	.00023	.00022
39	13	.00068	.00064	.00060	.00056	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00024
39	14	.00072	.00068	.00064	.00060	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027	.00026
39	15	.00077	.00072	.00068	.00064	.00060	.00057	.00053	.00050	.00048	.00045	.00043	.00040	.00038	.00036	.00035	.00033	.00031	.00030	.00029	.00027
39	16	.00082	.00077	.00072	.00068	.00064	.00060	.00057	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029
39	17	.00086	.00081	.00076	.00071	.00067	.00063	.00060	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030
39	18	.00091	.00085	.00080	.00075	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032
39	19	.00096	.00090	.00084	.00079	.00075	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00047	.00045	.00043	.00040	.00038	.00037	.00035	.00033

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%
											Adjusted Payout Rate										
39	20	.00101	.00095	.00089	.00084	.00079	.00074	.00070	.00066	.00062	.00058	.00055	.00052	.00050	.00047	.00045	.00042	.00040	.00038	.00037	.00035
39	21	.00107	.00100	.00094	.00088	.00083	.00078	.00073	.00069	.00065	.00062	.00058	.00055	.00052	.00049	.00047	.00045	.00042	.00040	.00038	.00037
39	22	.00113	.00106	.00099	.00093	.00087	.00082	.00077	.00073	.00069	.00065	.00061	.00058	.00055	.00052	.00049	.00047	.00044	.00042	.00040	.00038
39	23	.00120	.00112	.00105	.00098	.00092	.00087	.00082	.00077	.00073	.00068	.00065	.00061	.00058	.00055	.00052	.00049	.00047	.00045	.00042	.00040
39	24	.00127	.00119	.00111	.00104	.00098	.00092	.00087	.00081	.00077	.00072	.00068	.00065	.00061	.00058	.00055	.00052	.00049	.00047	.00045	.00042
39	25	.00134	.00126	.00118	.00111	.00104	.00098	.00092	.00086	.00081	.00077	.00072	.00068	.00065	.00061	.00058	.00055	.00052	.00050	.00047	.00045
39	26	.00143	.00134	.00125	.00117	.00110	.00104	.00097	.00092	.00086	.00081	.00077	.00073	.00069	.00065	.00061	.00058	.00055	.00053	.00050	.00047
39	27	.00152	.00142	.00133	.00125	.00117	.00110	.00103	.00097	.00092	.00087	.00082	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00050
39	28	.00161	.00151	.00142	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00073	.00069	.00066	.00062	.00059	.00056	.00054
39	29	.00172	.00161	.00151	.00141	.00133	.00125	.00117	.00110	.00104	.00098	.00093	.00087	.00083	.00078	.00074	.00070	.00066	.00063	.00060	.00057
39	30	.00183	.00171	.00161	.00151	.00141	.00133	.00125	.00118	.00111	.00104	.00099	.00093	.00088	.00083	.00079	.00075	.00071	.00067	.00064	.00061
39	31	.00195	.00182	.00171	.00160	.00151	.00142	.00133	.00125	.00118	.00111	.00105	.00099	.00094	.00089	.00084	.00080	.00076	.00072	.00068	.00065
39	32	.00207	.00194	.00182	.00171	.00160	.00151	.00142	.00134	.00126	.00119	.00112	.00106	.00100	.00095	.00090	.00085	.00081	.00076	.00073	.00069
39	33	.00221	.00207	.00194	.00182	.00171	.00161	.00151	.00143	.00134	.00127	.00120	.00113	.00107	.00101	.00096	.00091	.00086	.00082	.00078	.00074
39	34	.00235	.00220	.00207	.00194	.00182	.00172	.00161	.00152	.00143	.00135	.00128	.00121	.00114	.00108	.00102	.00097	.00092	.00087	.00083	.00079
39	35	.00250	.00235	.00220	.00207	.00194	.00183	.00172	.00162	.00153	.00144	.00136	.00129	.00122	.00115	.00109	.00104	.00098	.00093	.00089	.00084
39	36	.00266	.00250	.00235	.00221	.00207	.00195	.00184	.00173	.00163	.00154	.00146	.00138	.00130	.00123	.00117	.00111	.00105	.00100	.00095	.00090
39	37	.00283	.00266	.00250	.00235	.00221	.00208	.00196	.00185	.00175	.00165	.00156	.00147	.00139	.00132	.00125	.00119	.00112	.00107	.00101	.00096
39	38	.00302	.00283	.00266	.00251	.00236	.00222	.00209	.00198	.00186	.00176	.00166	.00157	.00149	.00141	.00134	.00127	.00120	.00114	.00109	.00103
39	39	.00321	.00302	.00284	.00267	.00252	.00237	.00224	.00211	.00199	.00188	.00178	.00168	.00159	.00151	.00143	.00136	.00129	.00123	.00117	.00111
40	0	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029	.00028	.00027
40	1	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012
40	2	.00035	.00032	.00030	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013	.00012	.00012
40	3	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00013	.00013	.00012
40	4	.00038	.00036	.00034	.00031	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00013	.00013
40	5	.00041	.00038	.00036	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00019	.00018	.00017	.00017	.00016	.00015	.00014	.00013
40	6	.00044	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014
40	7	.00047	.00044	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015
40	8	.00050	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00019	.00018	.00018	.00017
40	9	.00054	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018
40	10	.00058	.00054	.00051	.00048	.00045	.00042	.00040	.00037	.00035	.00033	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020
40	11	.00062	.00058	.00055	.00051	.00048	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022
40	12	.00067	.00063	.00059	.00055	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00028	.00027	.00026	.00025	.00023
40	13	.00072	.00067	.00063	.00060	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00027	.00025
40	14	.00077	.00072	.00068	.00064	.00060	.00057	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027
40	15	.00082	.00077	.00072	.00068	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00029
40	16	.00087	.00081	.00076	.00072	.00068	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00036	.00034	.00032	.00031
40	17	.00092	.00086	.00081	.00076	.00071	.00067	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00036	.00034	.00033
40	18	.00097	.00091	.00085	.00080	.00075	.00071	.00067	.00063	.00060	.00056	.00053	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00036	.00034
40	19	.00102	.00095	.00090	.00084	.00079	.00075	.00070	.00066	.00063	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00036
40	20	.00107	.00101	.00094	.00089	.00083	.00079	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037
40	21	.00113	.00106	.00100	.00094	.00088	.00083	.00078	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039
40	22	.00120	.00112	.00105	.00099	.00093	.00087	.00082	.00078	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041
40	23	.00127	.00119	.00111	.00105	.00098	.00092	.00087	.00082	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00050	.00048	.00045	.00043
40	24	.00134	.00126	.00118	.00111	.00104	.00098	.00092	.00087	.00082	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00050	.00048	.00046
40	25	.00143	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00051	.00048
40	26	.00151	.00142	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00077	.00073	.00069	.00066	.00062	.00059	.00056	.00053	.00051
40	27	.00161	.00151	.00141	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054
40	28	.00171	.00160	.00150	.00141	.00133	.00125	.00117	.00110	.00104	.00098	.00093	.00088	.00083	.00078	.00074	.00070	.00067	.00063	.00060	.00057
40	29	.00182	.00171	.00160	.00150	.00141	.00133	.00125	.00118	.00111	.00105	.00099	.00093	.00088	.00084	.00079	.00075	.00071	.00068	.00064	.00061

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%
40	30	.00194	.00182	.00171	.00160	.00150	.00141	.00133	.00125	.00118	.00111	.00105	.00099	.00094	.00089	.00084	.00080	.00076	.00072	.00068	.00065
40	31	.00207	.00194	.00182	.00171	.00160	.00151	.00142	.00134	.00126	.00119	.00112	.00106	.00100	.00095	.00090	.00085	.00081	.00077	.00073	.00069
40	32	.00220	.00206	.00193	.00182	.00171	.00161	.00151	.00142	.00134	.00127	.00120	.00113	.00107	.00101	.00096	.00091	.00086	.00082	.00078	.00074
40	33	.00234	.00220	.00206	.00194	.00182	.00171	.00161	.00152	.00143	.00135	.00128	.00121	.00114	.00108	.00102	.00097	.00092	.00087	.00083	.00079
40	34	.00249	.00234	.00220	.00206	.00194	.00183	.00172	.00162	.00153	.00144	.00136	.00129	.00122	.00115	.00109	.00104	.00098	.00093	.00089	.00084
40	35	.00266	.00249	.00234	.00220	.00207	.00195	.00184	.00173	.00163	.00154	.00146	.00138	.00130	.00123	.00117	.00111	.00105	.00100	.00095	.00090
40	36	.00283	.00266	.00250	.00235	.00221	.00208	.00196	.00185	.00174	.00165	.00156	.00147	.00139	.00132	.00125	.00119	.00113	.00107	.00102	.00097
40	37	.00301	.00283	.00266	.00250	.00236	.00222	.00209	.00197	.00186	.00176	.00166	.00157	.00149	.00141	.00134	.00127	.00121	.00114	.00109	.00103
40	38	.00321	.00302	.00284	.00267	.00251	.00237	.00223	.00211	.00199	.00188	.00178	.00168	.00159	.00151	.00143	.00136	.00129	.00123	.00117	.00111
40	39	.00342	.00321	.00302	.00285	.00268	.00253	.00239	.00225	.00213	.00201	.00190	.00180	.00171	.00162	.00153	.00146	.00138	.00131	.00125	.00119
40	40	.00364	.00342	.00322	.00304	.00286	.00270	.00255	.00241	.00227	.00215	.00204	.00193	.00183	.00173	.00164	.00156	.00148	.00141	.00134	.00128
41	0	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00035	.00034	.00033	.00032	.00031	.00030	.00029
41	1	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013
41	2	.00037	.00034	.00032	.00030	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014	.00013	.00013
41	3	.00038	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014	.00013
41	4	.00041	.00038	.00036	.00033	.00031	.00029	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014	.00014
41	5	.00043	.00040	.00038	.00036	.00033	.00031	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014
41	6	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015
41	7	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00017
41	8	.00053	.00050	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018
41	9	.00057	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00020	.00019
41	10	.00061	.00057	.00054	.00051	.00048	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00023	.00022	.00021
41	11	.00066	.00062	.00058	.00055	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023
41	12	.00071	.00067	.00063	.00059	.00055	.00052	.00049	.00047	.00044	.00042	.00040	.00037	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025
41	13	.00076	.00072	.00067	.00063	.00060	.00056	.00053	.00050	.00048	.00045	.00043	.00040	.00038	.00037	.00035	.00033	.00031	.00030	.00029	.00027
41	14	.00081	.00077	.00072	.00068	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00036	.00034	.00032	.00031	.00029
41	15	.00087	.00081	.00077	.00072	.00068	.00064	.00061	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031
41	16	.00092	.00086	.00081	.00076	.00072	.00068	.00064	.00061	.00057	.00054	.00052	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00035	.00033
41	17	.00097	.00091	.00086	.00081	.00076	.00072	.00068	.00064	.00061	.00057	.00054	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00037	.00035
41	18	.00102	.00096	.00090	.00085	.00080	.00075	.00071	.00067	.00064	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038	.00037
41	19	.00108	.00101	.00095	.00090	.00084	.00079	.00075	.00071	.00067	.00063	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038
41	20	.00114	.00107	.00100	.00094	.00089	.00084	.00079	.00074	.00070	.00067	.00063	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040
41	21	.00120	.00113	.00106	.00100	.00094	.00088	.00083	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042
41	22	.00127	.00119	.00112	.00105	.00099	.00093	.00088	.00083	.00078	.00074	.00070	.00066	.00063	.00059	.00056	.00054	.00051	.00049	.00046	.00044
41	23	.00134	.00126	.00118	.00111	.00105	.00098	.00093	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00059	.00056	.00054	.00051	.00049	.00046
41	24	.00142	.00133	.00125	.00118	.00111	.00104	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049
41	25	.00151	.00142	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00052
41	26	.00160	.00150	.00141	.00132	.00125	.00117	.00110	.00104	.00098	.00093	.00087	.00083	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00055
41	27	.00171	.00160	.00150	.00141	.00132	.00125	.00117	.00111	.00104	.00098	.00093	.00088	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058
41	28	.00182	.00170	.00160	.00150	.00141	.00133	.00125	.00118	.00111	.00105	.00099	.00094	.00089	.00084	.00080	.00075	.00072	.00068	.00065	.00062
41	29	.00193	.00181	.00170	.00160	.00150	.00141	.00133	.00125	.00118	.00112	.00105	.00100	.00094	.00089	.00085	.00080	.00076	.00072	.00069	.00066
41	30	.00206	.00193	.00181	.00170	.00160	.00151	.00142	.00134	.00126	.00119	.00112	.00106	.00101	.00095	.00090	.00086	.00081	.00077	.00073	.00070
41	31	.00219	.00206	.00193	.00181	.00170	.00160	.00151	.00142	.00134	.00127	.00120	.00113	.00107	.00102	.00096	.00091	.00087	.00082	.00078	.00074
41	32	.00233	.00219	.00206	.00193	.00182	.00171	.00161	.00152	.00143	.00135	.00128	.00121	.00114	.00108	.00103	.00097	.00092	.00088	.00083	.00079
41	33	.00249	.00233	.00219	.00206	.00194	.00182	.00172	.00162	.00153	.00144	.00136	.00129	.00122	.00116	.00110	.00104	.00099	.00094	.00089	.00085
41	34	.00265	.00249	.00234	.00220	.00207	.00195	.00183	.00173	.00163	.00154	.00146	.00138	.00130	.00124	.00117	.00111	.00105	.00100	.00095	.00091
41	35	.00282	.00265	.00249	.00234	.00221	.00208	.00196	.00185	.00174	.00165	.00156	.00147	.00139	.00132	.00125	.00119	.00113	.00107	.00102	.00097
41	36	.00301	.00283	.00266	.00250	.00235	.00222	.00209	.00197	.00186	.00176	.00166	.00157	.00149	.00141	.00134	.00127	.00121	.00115	.00109	.00104
41	37	.00320	.00301	.00283	.00267	.00251	.00237	.00223	.00211	.00199	.00188	.00178	.00168	.00159	.00151	.00143	.00136	.00129	.00123	.00117	.00111
41	38	.00341	.00321	.00302	.00284	.00268	.00253	.00238	.00225	.00213	.00201	.00190	.00180	.00171	.00162	.00154	.00146	.00138	.00132	.00125	.00119

Section 2 Table U(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%
													Adjusted Payout Rate								
41	39	.00363	.00342	.00322	.00303	.00286	.00270	.00255	.00241	.00227	.00215	.00204	.00193	.00183	.00173	.00164	.00156	.00148	.00141	.00134	.00128
41	40	.00387	.00364	.00343	.00324	.00305	.00288	.00272	.00257	.00243	.00230	.00218	.00206	.00196	.00186	.00176	.00167	.00159	.00151	.00144	.00137
41	41	.00412	.00388	.00366	.00345	.00326	.00308	.00291	.00275	.00260	.00246	.00233	.00221	.00210	.00199	.00189	.00180	.00171	.00162	.00155	.00147
42	0	.00064	.00061	.00059	.00056	.00054	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00039	.00038	.00037	.00036	.00034	.00033	.00032	.00031
42	1	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00017	.00016	.00015	.00014	.00014
42	2	.00039	.00037	.00034	.00032	.00030	.00029	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015	.00014	.00013
42	3	.00041	.00038	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015	.00014
42	4	.00043	.00040	.00038	.00036	.00033	.00031	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015
42	5	.00046	.00043	.00040	.00038	.00035	.00033	.00031	.00030	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015
42	6	.00049	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00017
42	7	.00052	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018
42	8	.00056	.00053	.00049	.00046	.00044	.00041	.00039	.00037	.00034	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019
42	9	.00060	.00057	.00053	.00050	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00032	.00030	.00028	.00027	.00026	.00024	.00023	.00022	.00021
42	10	.00065	.00061	.00057	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00023
42	11	.00070	.00066	.00062	.00058	.00055	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026	.00025
42	12	.00075	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027
42	13	.00081	.00076	.00072	.00067	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00029
42	14	.00086	.00081	.00076	.00072	.00068	.00064	.00061	.00057	.00054	.00052	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00032
42	15	.00092	.00086	.00081	.00077	.00072	.00068	.00065	.00061	.00058	.00055	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00034
42	16	.00097	.00092	.00086	.00081	.00077	.00072	.00068	.00065	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00036
42	17	.00103	.00097	.00091	.00086	.00081	.00076	.00072	.00068	.00065	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00038
42	18	.00109	.00102	.00096	.00090	.00085	.00080	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039
42	19	.00114	.00107	.00101	.00095	.00090	.00085	.00080	.00075	.00071	.00068	.00064	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041
42	20	.00121	.00113	.00107	.00100	.00094	.00089	.00084	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043
42	21	.00127	.00120	.00112	.00106	.00100	.00094	.00089	.00084	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00052	.00050	.00047	.00045
42	22	.00135	.00126	.00119	.00112	.00105	.00099	.00093	.00088	.00083	.00079	.00075	.00071	.00067	.00064	.00060	.00057	.00055	.00052	.00050	.00047
42	23	.00142	.00134	.00126	.00118	.00111	.00105	.00099	.00093	.00088	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00052	.00050
42	24	.00151	.00142	.00133	.00125	.00118	.00111	.00104	.00098	.00093	.00088	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00052
42	25	.00160	.00150	.00141	.00133	.00125	.00117	.00111	.00104	.00099	.00093	.00088	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055
42	26	.00170	.00159	.00150	.00141	.00132	.00125	.00117	.00111	.00105	.00099	.00093	.00088	.00084	.00079	.00075	.00072	.00068	.00065	.00062	.00059
42	27	.00181	.00170	.00159	.00150	.00141	.00133	.00125	.00118	.00111	.00105	.00099	.00094	.00089	.00084	.00080	.00076	.00072	.00069	.00065	.00062
42	28	.00192	.00181	.00170	.00159	.00150	.00141	.00133	.00125	.00118	.00112	.00106	.00100	.00095	.00090	.00085	.00081	.00077	.00073	.00069	.00066
42	29	.00205	.00192	.00181	.00170	.00160	.00150	.00142	.00134	.00126	.00119	.00113	.00106	.00101	.00096	.00091	.00086	.00082	.00078	.00074	.00070
42	30	.00218	.00205	.00192	.00181	.00170	.00160	.00151	.00142	.00134	.00127	.00120	.00114	.00107	.00102	.00097	.00092	.00087	.00083	.00079	.00075
42	31	.00232	.00218	.00205	.00193	.00181	.00171	.00161	.00152	.00143	.00135	.00128	.00121	.00115	.00109	.00103	.00098	.00093	.00088	.00084	.00080
42	32	.00248	.00232	.00218	.00205	.00193	.00182	.00172	.00162	.00153	.00144	.00136	.00129	.00122	.00116	.00110	.00104	.00099	.00094	.00089	.00085
42	33	.00264	.00248	.00233	.00219	.00206	.00194	.00183	.00173	.00163	.00154	.00146	.00138	.00131	.00124	.00117	.00111	.00106	.00100	.00096	.00091
42	34	.00281	.00264	.00248	.00234	.00220	.00207	.00195	.00184	.00174	.00165	.00156	.00147	.00140	.00132	.00125	.00119	.00113	.00107	.00102	.00097
42	35	.00300	.00282	.00265	.00249	.00235	.00221	.00209	.00197	.00186	.00176	.00166	.00157	.00149	.00141	.00134	.00127	.00121	.00115	.00109	.00104
42	36	.00319	.00300	.00283	.00266	.00251	.00236	.00223	.00210	.00199	.00188	.00178	.00168	.00160	.00151	.00143	.00136	.00129	.00123	.00117	.00111
42	37	.00340	.00320	.00301	.00284	.00268	.00252	.00238	.00225	.00213	.00201	.00190	.00180	.00171	.00162	.00154	.00146	.00139	.00132	.00125	.00119
42	38	.00363	.00341	.00321	.00303	.00286	.00269	.00254	.00240	.00227	.00215	.00204	.00193	.00183	.00173	.00165	.00156	.00148	.00141	.00134	.00128
42	39	.00386	.00364	.00343	.00323	.00305	.00288	.00272	.00257	.00243	.00230	.00218	.00206	.00196	.00186	.00176	.00167	.00159	.00151	.00144	.00137
42	40	.00412	.00388	.00366	.00345	.00325	.00307	.00290	.00275	.00260	.00246	.00233	.00221	.00210	.00199	.00189	.00180	.00171	.00162	.00155	.00147
42	41	.00439	.00413	.00390	.00368	.00347	.00328	.00310	.00294	.00278	.00263	.00250	.00237	.00225	.00213	.00203	.00193	.00183	.00174	.00166	.00158
42	42	.00467	.00440	.00416	.00393	.00371	.00351	.00332	.00314	.00297	.00282	.00267	.00254	.00241	.00229	.00217	.00207	.00197	.00187	.00178	.00170
43	0	.00069	.00065	.00063	.00060	.00058	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00042	.00041	.00040	.00038	.00037	.00036	.00035	.00034
43	1	.00040	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00015
43	2	.00041	.00039	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00015	.00014
43	3	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00016	.00015

Ages O	Y	Adjusted Payout 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%
43	4	.00046	.00043	.00040	.00038	.00035	.00033	.00031	.00030	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00016
43	5	.00048	.00045	.00043	.00040	.00038	.00036	.00033	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00021	.00020	.00019	.00018	.00017	.00017
43	6	.00052	.00049	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018
43	7	.00055	.00052	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00031	.00029	.00027	.00026	.00025	.00023	.00022	.00021	.00020	.00019
43	8	.00060	.00056	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021
43	9	.00064	.00060	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00024	.00022
43	10	.00069	.00065	.00061	.00057	.00054	.00051	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00026	.00025
43	11	.00074	.00070	.00066	.00062	.00058	.00055	.00052	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00027
43	12	.00080	.00075	.00071	.00067	.00063	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00029
43	13	.00086	.00081	.00076	.00072	.00068	.00064	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00032
43	14	.00092	.00086	.00081	.00077	.00072	.00068	.00065	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034
43	15	.00098	.00092	.00087	.00082	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00036
43	16	.00103	.00097	.00092	.00086	.00082	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038
43	17	.00109	.00103	.00097	.00091	.00086	.00081	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00051	.00049	.00046	.00044	.00042	.00040
43	18	.00115	.00108	.00102	.00096	.00091	.00086	.00081	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00051	.00049	.00046	.00044	.00042
43	19	.00121	.00114	.00107	.00101	.00095	.00090	.00085	.00080	.00076	.00072	.00068	.00065	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044
43	20	.00128	.00120	.00113	.00107	.00100	.00095	.00090	.00085	.00080	.00076	.00072	.00068	.00065	.00062	.00059	.00056	.00053	.00051	.00048	.00046
43	21	.00135	.00127	.00119	.00112	.00106	.00100	.00094	.00089	.00084	.00080	.00076	.00072	.00068	.00065	.00062	.00059	.00056	.00053	.00051	.00049
43	22	.00143	.00134	.00126	.00119	.00112	.00105	.00099	.00094	.00089	.00084	.00080	.00076	.00072	.00068	.00065	.00062	.00059	.00056	.00053	.00051
43	23	.00151	.00142	.00133	.00125	.00118	.00111	.00105	.00099	.00094	.00089	.00084	.00080	.00076	.00072	.00068	.00065	.00062	.00059	.00056	.00053
43	24	.00160	.00150	.00141	.00133	.00125	.00118	.00111	.00105	.00099	.00094	.00089	.00084	.00080	.00076	.00072	.00068	.00065	.00062	.00059	.00056
43	25	.00170	.00159	.00150	.00141	.00133	.00125	.00118	.00111	.00105	.00099	.00094	.00089	.00084	.00080	.00076	.00072	.00069	.00065	.00062	.00059
43	26	.00180	.00169	.00159	.00149	.00141	.00133	.00125	.00118	.00111	.00105	.00100	.00094	.00090	.00085	.00081	.00077	.00073	.00069	.00066	.00063
43	27	.00192	.00180	.00169	.00159	.00150	.00141	.00133	.00125	.00119	.00112	.00106	.00100	.00095	.00090	.00086	.00081	.00077	.00074	.00070	.00067
43	28	.00204	.00191	.00180	.00169	.00159	.00150	.00142	.00134	.00126	.00119	.00113	.00107	.00101	.00096	.00091	.00087	.00082	.00078	.00074	.00071
43	29	.00217	.00204	.00192	.00180	.00170	.00160	.00151	.00142	.00134	.00127	.00120	.00114	.00108	.00102	.00097	.00092	.00088	.00083	.00079	.00075
43	30	.00231	.00217	.00204	.00192	.00181	.00170	.00161	.00152	.00143	.00135	.00128	.00121	.00115	.00109	.00103	.00098	.00093	.00089	.00084	.00080
43	31	.00246	.00231	.00218	.00205	.00193	.00182	.00171	.00162	.00153	.00144	.00137	.00129	.00123	.00116	.00110	.00105	.00099	.00095	.00090	.00086
43	32	.00263	.00247	.00232	.00218	.00206	.00194	.00183	.00173	.00163	.00154	.00146	.00138	.00131	.00124	.00118	.00112	.00106	.00101	.00096	.00091
43	33	.00280	.00263	.00247	.00233	.00219	.00207	.00195	.00184	.00174	.00165	.00156	.00147	.00140	.00132	.00126	.00119	.00113	.00108	.00103	.00098
43	34	.00298	.00280	.00264	.00248	.00234	.00221	.00208	.00197	.00186	.00176	.00166	.00157	.00149	.00141	.00134	.00127	.00121	.00115	.00110	.00104
43	35	.00318	.00299	.00282	.00265	.00250	.00236	.00222	.00210	.00199	.00188	.00178	.00168	.00160	.00151	.00144	.00136	.00130	.00123	.00117	.00112
43	36	.00339	.00319	.00300	.00283	.00267	.00252	.00238	.00225	.00212	.00201	.00190	.00180	.00171	.00162	.00154	.00146	.00139	.00132	.00126	.00120
43	37	.00361	.00340	.00320	.00302	.00285	.00269	.00254	.00240	.00227	.00215	.00203	.00193	.00183	.00173	.00165	.00156	.00149	.00141	.00135	.00128
43	38	.00385	.00363	.00342	.00322	.00304	.00287	.00271	.00257	.00243	.00230	.00218	.00206	.00196	.00186	.00176	.00167	.00159	.00152	.00144	.00137
43	39	.00411	.00387	.00365	.00344	.00325	.00307	.00290	.00274	.00260	.00246	.00233	.00221	.00210	.00199	.00189	.00180	.00171	.00162	.00155	.00147
43	40	.00438	.00413	.00389	.00367	.00347	.00328	.00310	.00293	.00278	.00263	.00249	.00237	.00224	.00213	.00203	.00193	.00183	.00174	.00166	.00158
43	41	.00467	.00440	.00415	.00392	.00371	.00350	.00331	.00314	.00297	.00282	.00267	.00253	.00241	.00229	.00217	.00207	.00197	.00187	.00178	.00170
43	42	.00497	.00469	.00443	.00419	.00396	.00374	.00354	.00336	.00318	.00302	.00286	.00272	.00258	.00245	.00233	.00222	.00211	.00201	.00192	.00183
43	43	.00529	.00500	.00472	.00446	.00422	.00400	.00379	.00359	.00340	.00323	.00306	.00291	.00277	.00263	.00250	.00238	.00227	.00216	.00206	.00197
44	0	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00055	.00053	.00051	.00049	.00047	.00046	.00044	.00043	.00041	.00040	.00039	.00038	.00037
44	1	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00017	.00016
44	2	.00044	.00041	.00039	.00036	.00034	.00032	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017	.00016	.00016
44	3	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00020	.00019	.00018	.00018	.00017	.00016
44	4	.00048	.00045	.00043	.00040	.00038	.00036	.00033	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00020	.00019	.00018	.00018	.00017
44	5	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018
44	6	.00055	.00051	.00048	.00046	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00023	.00022	.00021	.00020	.00019
44	7	.00059	.00055	.00052	.00049	.00046	.00043	.00041	.00039	.00036	.00034	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021
44	8	.00063	.00059	.00056	.00052	.00049	.00047	.00044	.00042	.00039	.00037	.00035	.00033	.00032	.00030	.00028	.00027	.00026	.00024	.00023	.00022
44	9	.00068	.00064	.00060	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00027	.00025	.00024

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

Ages		Adjusted Payout 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	.00073	.00069	.00065	.00061	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00030	.00029	.00028	.00026
44	11	.00079	.00074	.00070	.00066	.00062	.00059	.00055	.00052	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00035	.00033	.00032	.00030	.00029
44	12	.00085	.00080	.00075	.00071	.00067	.00063	.00060	.00057	.00054	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031
44	13	.00091	.00086	.00081	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034
44	14	.00097	.00092	.00086	.00082	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00037
44	15	.00103	.00097	.00092	.00087	.00082	.00078	.00073	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00039
44	16	.00110	.00103	.00097	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041
44	17	.00116	.00109	.00103	.00097	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00047	.00045	.00043
44	18	.00122	.00115	.00108	.00102	.00096	.00091	.00086	.00082	.00077	.00073	.00070	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00045
44	19	.00128	.00121	.00114	.00107	.00101	.00096	.00091	.00086	.00081	.00077	.00073	.00070	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00048
44	20	.00135	.00127	.00120	.00113	.00107	.00101	.00095	.00090	.00085	.00081	.00077	.00073	.00069	.00066	.00063	.00060	.00057	.00054	.00052	.00050
44	21	.00143	.00135	.00127	.00119	.00113	.00106	.00100	.00095	.00090	.00085	.00081	.00077	.00073	.00069	.00066	.00063	.00060	.00057	.00055	.00052
44	22	.00151	.00142	.00134	.00126	.00119	.00112	.00106	.00100	.00095	.00090	.00085	.00081	.00077	.00073	.00069	.00066	.00063	.00060	.00057	.00055
44	23	.00160	.00150	.00141	.00133	.00126	.00118	.00112	.00106	.00100	.00095	.00090	.00085	.00081	.00077	.00073	.00069	.00066	.00063	.00060	.00057
44	24	.00169	.00159	.00150	.00141	.00133	.00125	.00118	.00112	.00106	.00100	.00095	.00090	.00085	.00081	.00077	.00073	.00070	.00066	.00063	.00060
44	25	.00180	.00169	.00159	.00149	.00141	.00133	.00125	.00118	.00112	.00106	.00100	.00095	.00090	.00086	.00081	.00077	.00074	.00070	.00067	.00064
44	26	.00191	.00179	.00169	.00159	.00149	.00141	.00133	.00126	.00119	.00112	.00106	.00101	.00096	.00091	.00086	.00082	.00078	.00074	.00071	.00068
44	27	.00203	.00191	.00179	.00169	.00159	.00150	.00141	.00134	.00126	.00120	.00113	.00107	.00102	.00097	.00092	.00087	.00083	.00079	.00075	.00072
44	28	.00216	.00203	.00191	.00180	.00169	.00160	.00151	.00142	.00134	.00127	.00120	.00114	.00108	.00103	.00097	.00093	.00088	.00084	.00080	.00076
44	29	.00230	.00216	.00203	.00191	.00180	.00170	.00160	.00152	.00143	.00136	.00128	.00122	.00115	.00109	.00104	.00099	.00094	.00089	.00085	.00081
44	30	.00245	.00230	.00217	.00204	.00192	.00181	.00171	.00162	.00153	.00144	.00137	.00130	.00123	.00117	.00111	.00105	.00100	.00095	.00091	.00086
44	31	.00261	.00245	.00231	.00217	.00205	.00193	.00182	.00172	.00163	.00154	.00146	.00138	.00131	.00124	.00118	.00112	.00107	.00101	.00097	.00092
44	32	.00278	.00262	.00246	.00232	.00219	.00206	.00195	.00184	.00174	.00164	.00156	.00147	.00140	.00133	.00126	.00120	.00114	.00108	.00103	.00098
44	33	.00297	.00279	.00263	.00247	.00233	.00220	.00208	.00196	.00186	.00176	.00166	.00157	.00149	.00142	.00134	.00128	.00121	.00116	.00110	.00105
44	34	.00316	.00298	.00280	.00264	.00249	.00235	.00222	.00210	.00198	.00188	.00178	.00168	.00160	.00151	.00144	.00137	.00130	.00124	.00118	.00112
44	35	.00337	.00318	.00299	.00282	.00266	.00251	.00237	.00224	.00212	.00200	.00190	.00180	.00171	.00162	.00154	.00146	.00139	.00132	.00126	.00120
44	36	.00360	.00339	.00319	.00301	.00284	.00268	.00253	.00239	.00226	.00214	.00203	.00192	.00183	.00173	.00165	.00156	.00149	.00142	.00135	.00128
44	37	.00384	.00361	.00341	.00321	.00303	.00286	.00271	.00256	.00242	.00229	.00217	.00206	.00195	.00186	.00176	.00167	.00159	.00152	.00144	.00138
44	38	.00409	.00386	.00364	.00343	.00324	.00306	.00289	.00274	.00259	.00245	.00233	.00221	.00209	.00199	.00189	.00180	.00171	.00163	.00155	.00148
44	39	.00436	.00411	.00388	.00366	.00346	.00327	.00309	.00293	.00277	.00263	.00249	.00236	.00224	.00213	.00202	.00192	.00183	.00174	.00166	.00158
44	40	.00465	.00439	.00414	.00391	.00370	.00350	.00331	.00313	.00297	.00281	.00267	.00253	.00240	.00228	.00217	.00207	.00197	.00187	.00178	.00170
44	41	.00496	.00468	.00442	.00418	.00395	.00374	.00354	.00335	.00318	.00301	.00286	.00271	.00258	.00245	.00233	.00222	.00211	.00201	.00192	.00183
44	42	.00529	.00499	.00472	.00446	.00422	.00399	.00378	.00359	.00340	.00323	.00306	.00291	.00276	.00263	.00250	.00238	.00227	.00216	.00206	.00197
44	43	.00563	.00532	.00503	.00476	.00451	.00427	.00404	.00383	.00364	.00345	.00328	.00312	.00296	.00282	.00268	.00256	.00244	.00232	.00222	.00211
44	44	.00600	.00567	.00536	.00508	.00481	.00456	.00432	.00410	.00389	.00370	.00351	.00334	.00318	.00302	.00288	.00274	.00262	.00250	.00238	.00227
45	0	.00078	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053	.00051	.00049	.00048	.00046	.00045	.00043	.00042	.00041	.00040
45	1	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00027	.00026	.00025	.00024	.00022	.00021	.00020	.00019	.00019	.00018	.00017
45	2	.00046	.00044	.00041	.00039	.00036	.00034	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00022	.00021	.00020	.00019	.00018	.00018	.00017
45	3	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00017
45	4	.00051	.00048	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00030	.00028	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019	.00018
45	5	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00023	.00022	.00021	.00020	.00019
45	6	.00058	.00055	.00051	.00048	.00046	.00043	.00041	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00021	.00020
45	7	.00062	.00058	.00055	.00052	.00049	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00026	.00024	.00023	.00022
45	8	.00067	.00063	.00059	.00056	.00052	.00050	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00028	.00026	.00025	.00024
45	9	.00072	.00068	.00064	.00060	.00057	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00029	.00027	.00026
45	10	.00077	.00073	.00069	.00065	.00061	.00058	.00055	.00052	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028
45	11	.00083	.00078	.00074	.00070	.00066	.00062	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031
45	12	.00090	.00085	.00080	.00075	.00071	.00067	.00064	.00060	.00057	.00054	.00052	.00049	.00047	.00044	.00042	.00040	.00039	.00037	.00035	.00034
45	13	.00096	.00091	.00086	.00081	.00077	.00072	.00069	.00065	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00037
45	14	.00103	.00097	.00092	.00087	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039

Table U(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%
									Adjusted Payout Rate												
45	15	.00110	.00103	.00098	.00092	.00087	.00083	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042
45	16	.00116	.00110	.00103	.00098	.00092	.00087	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00048	.00046	.00044
45	17	.00123	.00116	.00109	.00103	.00097	.00092	.00087	.00083	.00079	.00075	.00071	.00068	.00064	.00061	.00058	.00056	.00053	.00051	.00049	.00047
45	18	.00129	.00122	.00115	.00108	.00103	.00097	.00092	.00087	.00083	.00078	.00075	.00071	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049
45	19	.00136	.00128	.00121	.00114	.00108	.00102	.00097	.00091	.00087	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00056	.00053	.00051
45	20	.00143	.00135	.00127	.00120	.00114	.00107	.00102	.00096	.00091	.00086	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00056	.00053
45	21	.00151	.00143	.00134	.00127	.00120	.00113	.00107	.00101	.00096	.00091	.00086	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00059	.00056
45	22	.00160	.00150	.00142	.00134	.00126	.00119	.00113	.00107	.00101	.00096	.00091	.00086	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00059
45	23	.00169	.00159	.00150	.00141	.00133	.00126	.00119	.00113	.00107	.00101	.00096	.00091	.00086	.00082	.00078	.00074	.00071	.00068	.00065	.00062
45	24	.00179	.00168	.00159	.00150	.00141	.00133	.00126	.00119	.00113	.00107	.00101	.00096	.00091	.00087	.00082	.00078	.00075	.00071	.00068	.00065
45	25	.00190	.00179	.00168	.00159	.00150	.00141	.00133	.00126	.00119	.00113	.00107	.00102	.00096	.00092	.00087	.00083	.00079	.00075	.00072	.00068
45	26	.00202	.00190	.00179	.00168	.00159	.00150	.00142	.00134	.00127	.00120	.00114	.00108	.00102	.00097	.00092	.00088	.00084	.00080	.00076	.00072
45	27	.00215	.00202	.00190	.00179	.00169	.00159	.00150	.00142	.00135	.00127	.00121	.00114	.00109	.00103	.00098	.00093	.00089	.00085	.00081	.00077
45	28	.00228	.00215	.00202	.00191	.00180	.00170	.00160	.00151	.00143	.00136	.00128	.00122	.00116	.00110	.00104	.00099	.00094	.00090	.00086	.00082
45	29	.00243	.00229	.00216	.00203	.00191	.00181	.00171	.00161	.00153	.00144	.00137	.00130	.00123	.00117	.00111	.00106	.00100	.00096	.00091	.00087
45	30	.00259	.00244	.00230	.00216	.00204	.00193	.00182	.00172	.00163	.00154	.00146	.00138	.00131	.00125	.00118	.00113	.00107	.00102	.00097	.00093
45	31	.00276	.00260	.00245	.00231	.00218	.00205	.00194	.00183	.00174	.00164	.00156	.00147	.00140	.00133	.00126	.00120	.00114	.00109	.00104	.00099
45	32	.00295	.00277	.00261	.00246	.00232	.00219	.00207	.00196	.00185	.00175	.00166	.00157	.00149	.00142	.00135	.00128	.00122	.00116	.00110	.00105
45	33	.00314	.00296	.00279	.00263	.00248	.00234	.00221	.00209	.00198	.00187	.00177	.00168	.00160	.00151	.00144	.00137	.00130	.00124	.00118	.00112
45	34	.00335	.00316	.00297	.00280	.00265	.00250	.00236	.00223	.00211	.00200	.00189	.00180	.00170	.00162	.00154	.00146	.00139	.00132	.00126	.00120
45	35	.00358	.00337	.00317	.00299	.00283	.00267	.00252	.00239	.00226	.00214	.00203	.00192	.00182	.00173	.00165	.00156	.00149	.00142	.00135	.00129
45	36	.00381	.00359	.00339	.00320	.00302	.00285	.00270	.00255	.00241	.00229	.00217	.00206	.00195	.00185	.00176	.00167	.00159	.00152	.00145	.00138
45	37	.00407	.00384	.00362	.00342	.00323	.00305	.00288	.00273	.00258	.00245	.00232	.00220	.00209	.00198	.00189	.00179	.00171	.00163	.00155	.00148
45	38	.00434	.00409	.00386	.00365	.00345	.00326	.00308	.00292	.00276	.00262	.00248	.00236	.00224	.00213	.00202	.00192	.00183	.00174	.00166	.00158
45	39	.00463	.00437	.00413	.00390	.00368	.00348	.00330	.00312	.00296	.00280	.00266	.00253	.00240	.00228	.00217	.00206	.00196	.00187	.00178	.00170
45	40	.00494	.00466	.00440	.00416	.00394	.00372	.00353	.00334	.00317	.00300	.00285	.00271	.00257	.00244	.00233	.00221	.00211	.00201	.00191	.00183
45	41	.00527	.00498	.00470	.00445	.00421	.00398	.00377	.00358	.00339	.00322	.00305	.00290	.00276	.00262	.00250	.00238	.00226	.00216	.00206	.00196
45	42	.00562	.00531	.00502	.00475	.00450	.00426	.00404	.00383	.00363	.00345	.00327	.00311	.00296	.00281	.00268	.00255	.00243	.00232	.00221	.00211
45	43	.00599	.00566	.00536	.00507	.00480	.00455	.00432	.00410	.00389	.00369	.00351	.00334	.00317	.00302	.00288	.00274	.00261	.00249	.00238	.00227
45	44	.00638	.00604	.00571	.00541	.00513	.00486	.00461	.00438	.00416	.00395	.00376	.00358	.00340	.00324	.00309	.00294	.00281	.00268	.00256	.00244
45	45	.00679	.00643	.00609	.00577	.00547	.00519	.00493	.00468	.00445	.00423	.00402	.00383	.00365	.00347	.00331	.00316	.00301	.00288	.00275	.00263
46	0	.00084	.00080	.00077	.00074	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00053	.00051	.00050	.00048	.00047	.00045	.00044	.00043
46	1	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018
46	2	.00049	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018
46	3	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00023	.00022	.00021	.00020	.00019	.00018
46	4	.00054	.00051	.00048	.00045	.00042	.00040	.00038	.00036	.00034	.00032	.00030	.00029	.00027	.00026	.00025	.00023	.00022	.00021	.00020	.00019
46	5	.00057	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00021	.00020
46	6	.00061	.00058	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00036	.00035	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022
46	7	.00066	.00062	.00058	.00055	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026	.00025	.00024
46	8	.00071	.00066	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027	.00026
46	9	.00076	.00072	.00067	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00029	.00028
46	10	.00082	.00077	.00073	.00069	.00065	.00061	.00058	.00055	.00052	.00049	.00047	.00045	.00042	.00040	.00038	.00037	.00035	.00033	.00032	.00030
46	11	.00088	.00083	.00078	.00074	.00070	.00066	.00063	.00060	.00056	.00054	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00036	.00035	.00033
46	12	.00095	.00090	.00085	.00080	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00050	.00048	.00045	.00043	.00041	.00040	.00038	.00036
46	13	.00102	.00096	.00091	.00086	.00081	.00077	.00073	.00069	.00066	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039
46	14	.00109	.00103	.00097	.00092	.00087	.00083	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042
46	15	.00116	.00110	.00104	.00098	.00093	.00088	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00056	.00054	.00051	.00049	.00047	.00045
46	16	.00123	.00116	.00110	.00104	.00098	.00093	.00088	.00084	.00080	.00076	.00072	.00069	.00065	.00062	.00060	.00057	.00054	.00052	.00050	.00048
46	17	.00130	.00123	.00116	.00109	.00104	.00098	.00093	.00088	.00084	.00080	.00076	.00072	.00069	.00066	.00063	.00060	.00057	.00055	.00052	.00050
46	18	.00137	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00088	.00084	.00080	.00076	.00072	.00069	.00066	.00063	.00060	.00057	.00055	.00053

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

Ages		Adjusted Payout 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%
46	19	.00144	.00136	.00128	.00121	.00115	.00108	.00103	.00097	.00092	.00088	.00083	.00079	.00076	.00072	.00069	.00066	.00063	.00060	.00057	.00055
46	20	.00152	.00143	.00135	.00128	.00121	.00114	.00108	.00102	.00097	.00092	.00088	.00083	.00079	.00076	.00072	.00069	.00066	.00063	.00060	.00057
46	21	.00160	.00151	.00142	.00134	.00127	.00120	.00114	.00108	.00102	.00097	.00092	.00088	.00083	.00079	.00076	.00072	.00069	.00066	.00063	.00060
46	22	.00169	.00159	.00150	.00142	.00134	.00127	.00120	.00114	.00108	.00102	.00097	.00092	.00088	.00083	.00079	.00076	.00072	.00069	.00066	.00063
46	23	.00179	.00168	.00159	.00150	.00141	.00134	.00127	.00120	.00114	.00108	.00102	.00097	.00092	.00088	.00084	.00080	.00076	.00072	.00069	.00066
46	24	.00189	.00178	.00168	.00159	.00150	.00141	.00134	.00127	.00120	.00114	.00108	.00102	.00097	.00093	.00088	.00084	.00080	.00076	.00073	.00070
46	25	.00201	.00189	.00178	.00168	.00159	.00150	.00142	.00134	.00127	.00120	.00114	.00108	.00103	.00098	.00093	.00089	.00085	.00081	.00077	.00073
46	26	.00213	.00201	.00189	.00178	.00168	.00159	.00150	.00142	.00135	.00128	.00121	.00115	.00109	.00104	.00099	.00094	.00090	.00085	.00081	.00078
46	27	.00227	.00214	.00201	.00190	.00179	.00169	.00160	.00151	.00143	.00136	.00129	.00122	.00116	.00110	.00105	.00100	.00095	.00091	.00086	.00082
46	28	.00242	.00227	.00214	.00202	.00191	.00180	.00170	.00161	.00152	.00144	.00137	.00130	.00123	.00117	.00111	.00106	.00101	.00096	.00092	.00088
46	29	.00257	.00242	.00228	.00215	.00203	.00192	.00181	.00172	.00162	.00154	.00146	.00138	.00131	.00125	.00119	.00113	.00108	.00102	.00098	.00093
46	30	.00274	.00258	.00243	.00230	.00217	.00205	.00193	.00183	.00173	.00164	.00156	.00148	.00140	.00133	.00127	.00120	.00115	.00109	.00104	.00099
46	31	.00292	.00275	.00260	.00245	.00231	.00218	.00206	.00195	.00185	.00175	.00166	.00157	.00149	.00142	.00135	.00128	.00122	.00116	.00111	.00106
46	32	.00312	.00294	.00277	.00261	.00246	.00233	.00220	.00208	.00197	.00187	.00177	.00168	.00159	.00151	.00144	.00137	.00130	.00124	.00118	.00113
46	33	.00333	.00313	.00295	.00279	.00263	.00249	.00235	.00222	.00211	.00199	.00189	.00179	.00170	.00162	.00154	.00146	.00139	.00133	.00126	.00121
46	34	.00355	.00334	.00315	.00298	.00281	.00265	.00251	.00238	.00225	.00213	.00202	.00192	.00182	.00173	.00164	.00156	.00149	.00142	.00135	.00129
46	35	.00379	.00357	.00337	.00318	.00300	.00284	.00268	.00254	.00241	.00228	.00216	.00205	.00195	.00185	.00176	.00167	.00159	.00152	.00145	.00138
46	36	.00404	.00381	.00360	.00339	.00321	.00303	.00287	.00272	.00257	.00244	.00231	.00219	.00208	.00198	.00188	.00179	.00171	.00163	.00155	.00148
46	37	.00431	.00407	.00384	.00363	.00343	.00324	.00307	.00290	.00275	.00261	.00248	.00235	.00223	.00212	.00202	.00192	.00183	.00174	.00166	.00158
46	38	.00460	.00434	.00410	.00388	.00366	.00347	.00328	.00311	.00295	.00279	.00265	.00252	.00239	.00227	.00216	.00206	.00196	.00187	.00178	.00170
46	39	.00491	.00464	.00438	.00414	.00392	.00371	.00351	.00333	.00315	.00299	.00284	.00270	.00256	.00244	.00232	.00221	.00210	.00200	.00191	.00182
46	40	.00524	.00495	.00468	.00443	.00419	.00397	.00376	.00356	.00338	.00321	.00304	.00289	.00275	.00262	.00249	.00237	.00226	.00215	.00205	.00196
46	41	.00559	.00529	.00500	.00473	.00448	.00424	.00402	.00381	.00362	.00343	.00326	.00310	.00295	.00281	.00267	.00255	.00243	.00231	.00221	.00211
46	42	.00597	.00564	.00534	.00505	.00479	.00454	.00430	.00408	.00388	.00368	.00350	.00333	.00317	.00301	.00287	.00273	.00261	.00249	.00237	.00227
46	43	.00636	.00602	.00570	.00540	.00512	.00485	.00460	.00437	.00415	.00394	.00375	.00357	.00340	.00323	.00308	.00294	.00280	.00267	.00255	.00244
46	44	.00678	.00642	.00608	.00576	.00547	.00519	.00492	.00468	.00444	.00422	.00402	.00383	.00364	.00347	.00331	.00316	.00301	.00288	.00275	.00263
46	45	.00722	.00684	.00648	.00615	.00583	.00554	.00526	.00500	.00475	.00452	.00430	.00410	.00391	.00372	.00355	.00339	.00323	.00309	.00295	.00282
46	46	.00768	.00728	.00691	.00655	.00622	.00591	.00562	.00534	.00508	.00484	.00461	.00439	.00418	.00399	.00381	.00364	.00347	.00332	.00317	.00303
47	0	.00090	.00086	.00082	.00079	.00076	.00073	.00071	.00068	.00066	.00063	.00061	.00059	.00057	.00055	.00054	.00052	.00050	.00049	.00048	.00046
47	1	.00051	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00026	.00025	.00023	.00022	.00021	.00020	.00020
47	2	.00052	.00049	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00026	.00024	.00023	.00022	.00021	.00020	.00019
47	3	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021	.00020
47	4	.00057	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022	.00021
47	5	.00061	.00057	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00033	.00031	.00029	.00028	.00027	.00025	.00024	.00023	.00022
47	6	.00065	.00061	.00058	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026	.00025	.00023
47	7	.00070	.00065	.00062	.00058	.00055	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00029	.00028	.00027	.00025
47	8	.00075	.00070	.00066	.00063	.00059	.00056	.00053	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027
47	9	.00080	.00076	.00071	.00067	.00064	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030
47	10	.00087	.00082	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033
47	11	.00093	.00088	.00083	.00079	.00074	.00070	.00067	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00036
47	12	.00101	.00095	.00090	.00085	.00080	.00076	.00072	.00069	.00065	.00062	.00059	.00056	.00053	.00051	.00049	.00046	.00044	.00042	.00041	.00039
47	13	.00108	.00102	.00096	.00091	.00086	.00082	.00078	.00074	.00070	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042
47	14	.00116	.00109	.00103	.00098	.00093	.00088	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00049	.00047	.00045
47	15	.00123	.00116	.00110	.00104	.00099	.00094	.00089	.00084	.00080	.00076	.00073	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00051	.00048
47	16	.00130	.00123	.00116	.00110	.00104	.00099	.00094	.00089	.00085	.00081	.00077	.00073	.00070	.00067	.00064	.00061	.00058	.00056	.00053	.00051
47	17	.00137	.00130	.00123	.00116	.00110	.00104	.00099	.00094	.00089	.00085	.00081	.00077	.00074	.00070	.00067	.00064	.00061	.00059	.00056	.00054
47	18	.00145	.00137	.00129	.00122	.00116	.00110	.00104	.00099	.00094	.00089	.00085	.00081	.00077	.00074	.00070	.00067	.00064	.00061	.00059	.00056
47	19	.00152	.00144	.00136	.00128	.00122	.00115	.00109	.00104	.00098	.00094	.00089	.00085	.00081	.00077	.00074	.00070	.00067	.00064	.00061	.00059
47	20	.00160	.00151	.00143	.00135	.00128	.00121	.00115	.00109	.00103	.00098	.00093	.00089	.00085	.00081	.00077	.00074	.00070	.00067	.00064	.00062
47	21	.00169	.00160	.00151	.00143	.00135	.00128	.00121	.00115	.00109	.00103	.00098	.00093	.00089	.00085	.00081	.00077	.00074	.00070	.00067	.00064

Ages		Adjusted Payout 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	.00179	.00169	.00159	.00150	.00142	.00134	.00127	.00121	.00115	.00109	.00103	.00098	.00094	.00089	.00085	.00081	.00077	.00074	.00071	.00068
47	23	.00189	.00178	.00168	.00159	.00150	.00142	.00134	.00127	.00121	.00115	.00109	.00104	.00099	.00094	.00089	.00085	.00081	.00078	.00074	.00071
47	24	.00200	.00189	.00178	.00168	.00159	.00150	.00142	.00135	.00128	.00121	.00115	.00109	.00104	.00099	.00094	.00090	.00086	.00082	.00078	.00075
47	25	.00212	.00200	.00189	.00178	.00168	.00159	.00151	.00143	.00135	.00128	.00122	.00116	.00110	.00105	.00100	.00095	.00090	.00086	.00082	.00079
47	26	.00225	.00212	.00200	.00189	.00179	.00169	.00160	.00151	.00143	.00136	.00129	.00123	.00116	.00111	.00105	.00100	.00096	.00091	.00087	.00083
47	27	.00240	.00226	.00213	.00201	.00190	.00180	.00170	.00161	.00152	.00144	.00137	.00130	.00124	.00118	.00112	.00107	.00102	.00097	.00093	.00088
47	28	.00255	.00240	.00227	.00214	.00202	.00191	.00181	.00171	.00162	.00154	.00146	.00138	.00132	.00125	.00119	.00113	.00108	.00103	.00098	.00094
47	29	.00272	.00256	.00242	.00228	.00215	.00204	.00193	.00182	.00173	.00164	.00155	.00148	.00140	.00133	.00127	.00121	.00115	.00110	.00105	.00100
47	30	.00290	.00273	.00258	.00243	.00230	.00217	.00205	.00194	.00184	.00175	.00166	.00157	.00149	.00142	.00135	.00129	.00123	.00117	.00111	.00106
47	31	.00309	.00291	.00275	.00259	.00245	.00232	.00219	.00207	.00196	.00186	.00177	.00168	.00159	.00151	.00144	.00137	.00131	.00125	.00119	.00113
47	32	.00330	.00311	.00293	.00277	.00261	.00247	.00234	.00221	.00210	.00199	.00189	.00179	.00170	.00162	.00154	.00146	.00139	.00133	.00127	.00121
47	33	.00352	.00332	.00313	.00295	.00279	.00264	.00250	.00236	.00224	.00212	.00201	.00191	.00182	.00173	.00164	.00156	.00149	.00142	.00135	.00129
47	34	.00375	.00354	.00334	.00315	.00298	.00282	.00267	.00253	.00239	.00227	.00215	.00204	.00194	.00185	.00176	.00167	.00159	.00152	.00145	.00138
47	35	.00400	.00378	.00357	.00337	.00318	.00301	.00285	.00270	.00256	.00243	.00230	.00219	.00208	.00198	.00188	.00179	.00170	.00162	.00155	.00148
47	36	.00428	.00403	.00381	.00360	.00340	.00322	.00305	.00289	.00274	.00260	.00246	.00234	.00222	.00211	.00201	.00192	.00182	.00174	.00166	.00158
47	37	.00456	.00431	.00407	.00385	.00364	.00344	.00326	.00309	.00293	.00278	.00264	.00251	.00238	.00227	.00216	.00205	.00196	.00186	.00178	.00170
47	38	.00487	.00460	.00435	.00411	.00389	.00368	.00349	.00331	.00314	.00298	.00283	.00269	.00255	.00243	.00231	.00220	.00210	.00200	.00191	.00182
47	39	.00520	.00492	.00465	.00440	.00416	.00394	.00373	.00354	.00336	.00319	.00303	.00288	.00274	.00260	.00248	.00236	.00225	.00215	.00205	.00196
47	40	.00555	.00525	.00497	.00470	.00445	.00422	.00400	.00379	.00360	.00342	.00325	.00309	.00294	.00279	.00266	.00254	.00242	.00231	.00220	.00210
47	41	.00593	.00561	.00531	.00502	.00476	.00451	.00428	.00406	.00386	.00366	.00348	.00331	.00315	.00300	.00286	.00272	.00260	.00248	.00237	.00226
47	42	.00633	.00599	.00567	.00537	.00509	.00483	.00458	.00435	.00413	.00393	.00373	.00355	.00338	.00322	.00307	.00293	.00279	.00267	.00255	.00243
47	43	.00675	.00639	.00606	.00574	.00544	.00517	.00490	.00466	.00443	.00421	.00400	.00381	.00363	.00346	.00330	.00315	.00300	.00287	.00274	.00262
47	44	.00720	.00682	.00647	.00613	.00582	.00552	.00525	.00499	.00474	.00451	.00429	.00409	.00390	.00371	.00354	.00338	.00323	.00308	.00295	.00282
47	45	.00767	.00727	.00690	.00654	.00621	.00590	.00561	.00533	.00507	.00483	.00460	.00438	.00418	.00398	.00380	.00363	.00347	.00331	.00317	.00303
47	46	.00816	.00774	.00735	.00698	.00663	.00630	.00599	.00570	.00543	.00517	.00492	.00469	.00448	.00427	.00408	.00390	.00372	.00356	.00341	.00326
47	47	.00868	.00824	.00782	.00743	.00707	.00672	.00639	.00609	.00580	.00552	.00527	.00502	.00479	.00458	.00437	.00418	.00399	.00382	.00366	.00350
48	0	.00096	.00092	.00088	.00085	.00082	.00079	.00076	.00073	.00070	.00068	.00066	.00064	.00062	.00060	.00058	.00056	.00054	.00053	.00051	.00050
48	1	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021
48	2	.00055	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00027	.00026	.00025	.00024	.00023	.00022	.00021
48	3	.00057	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021
48	4	.00060	.00057	.00054	.00051	.00048	.00045	.00043	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027	.00025	.00024	.00023	.00022
48	5	.00064	.00060	.00057	.00054	.00051	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00028	.00027	.00026	.00025	.00023
48	6	.00068	.00065	.00061	.00057	.00054	.00051	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00034	.00032	.00030	.00029	.00028	.00026	.00025
48	7	.00073	.00069	.00065	.00062	.00058	.00055	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00028	.00027
48	8	.00079	.00074	.00070	.00066	.00063	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00029
48	9	.00085	.00080	.00076	.00071	.00068	.00064	.00061	.00057	.00055	.00052	.00049	.00047	.00045	.00042	.00040	.00038	.00037	.00035	.00033	.00032
48	10	.00091	.00086	.00082	.00077	.00073	.00069	.00066	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035
48	11	.00099	.00093	.00088	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00038
48	12	.00106	.00100	.00095	.00090	.00085	.00081	.00077	.00073	.00069	.00066	.00063	.00060	.00057	.00054	.00052	.00050	.00048	.00045	.00044	.00042
48	13	.00114	.00108	.00102	.00097	.00092	.00087	.00083	.00079	.00075	.00071	.00068	.00065	.00062	.00059	.00056	.00054	.00052	.00049	.00047	.00045
48	14	.00122	.00116	.00109	.00104	.00098	.00093	.00089	.00084	.00080	.00076	.00073	.00069	.00066	.00063	.00061	.00058	.00055	.00053	.00051	.00049
48	15	.00130	.00123	.00116	.00110	.00105	.00099	.00094	.00090	.00085	.00081	.00078	.00074	.00071	.00067	.00065	.00062	.00059	.00057	.00054	.00052
48	16	.00138	.00130	.00123	.00117	.00111	.00105	.00100	.00095	.00090	.00086	.00082	.00078	.00075	.00071	.00068	.00065	.00062	.00060	.00057	.00055
48	17	.00145	.00137	.00130	.00123	.00117	.00111	.00105	.00100	.00095	.00091	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00063	.00060	.00058
48	18	.00153	.00145	.00137	.00130	.00123	.00116	.00111	.00105	.00100	.00095	.00091	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00063	.00060
48	19	.00161	.00152	.00144	.00136	.00129	.00122	.00116	.00110	.00105	.00100	.00095	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00063
48	20	.00170	.00160	.00151	.00143	.00136	.00129	.00122	.00116	.00110	.00105	.00100	.00095	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00066
48	21	.00179	.00169	.00160	.00151	.00143	.00135	.00128	.00122	.00116	.00110	.00105	.00100	.00095	.00091	.00086	.00083	.00079	.00075	.00072	.00069
48	22	.00189	.00178	.00168	.00159	.00151	.00143	.00135	.00128	.00122	.00116	.00110	.00105	.00100	.00095	.00091	.00087	.00083	.00079	.00076	.00072
48	23	.00200	.00188	.00178	.00168	.00159	.00151	.00143	.00135	.00128	.00122	.00116	.00110	.00105	.00100	.00095	.00091	.00087	.00083	.00079	.00076

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%
											Adjusted Payout Rate										
48	24	.00211	.00199	.00188	.00178	.00168	.00159	.00151	.00143	.00136	.00129	.00122	.00116	.00111	.00106	.00101	.00096	.00092	.00087	.00084	.00080
48	25	.00224	.00211	.00199	.00188	.00178	.00169	.00160	.00151	.00144	.00136	.00130	.00123	.00117	.00112	.00106	.00101	.00097	.00092	.00088	.00084
48	26	.00238	.00224	.00212	.00200	.00189	.00179	.00169	.00161	.00152	.00145	.00137	.00131	.00124	.00118	.00113	.00107	.00102	.00098	.00093	.00089
48	27	.00253	.00239	.00225	.00213	.00201	.00190	.00180	.00171	.00162	.00154	.00146	.00139	.00132	.00126	.00120	.00114	.00109	.00104	.00099	.00095
48	28	.00269	.00254	.00240	.00227	.00214	.00203	.00192	.00182	.00172	.00163	.00155	.00148	.00140	.00133	.00127	.00121	.00115	.00110	.00105	.00101
48	29	.00287	.00271	.00256	.00241	.00228	.00216	.00204	.00194	.00184	.00174	.00165	.00157	.00149	.00142	.00135	.00129	.00123	.00117	.00112	.00107
48	30	.00306	.00289	.00272	.00257	.00243	.00230	.00218	.00206	.00196	.00186	.00176	.00167	.00159	.00151	.00144	.00137	.00131	.00125	.00119	.00114
48	31	.00326	.00308	.00291	.00275	.00260	.00246	.00232	.00220	.00209	.00198	.00188	.00179	.00170	.00162	.00154	.00146	.00140	.00133	.00127	.00121
48	32	.00348	.00328	.00310	.00293	.00277	.00262	.00248	.00235	.00223	.00211	.00201	.00191	.00181	.00172	.00164	.00156	.00149	.00142	.00136	.00129
48	33	.00371	.00350	.00331	.00313	.00296	.00280	.00265	.00251	.00238	.00226	.00214	.00204	.00194	.00184	.00175	.00167	.00159	.00152	.00145	.00138
48	34	.00396	.00374	.00353	.00334	.00316	.00299	.00283	.00268	.00254	.00241	.00229	.00218	.00207	.00197	.00187	.00179	.00170	.00162	.00155	.00148
48	35	.00423	.00400	.00378	.00357	.00338	.00320	.00303	.00287	.00272	.00258	.00245	.00233	.00222	.00211	.00201	.00191	.00182	.00174	.00166	.00158
48	36	.00452	.00427	.00403	.00381	.00361	.00342	.00324	.00307	.00291	.00276	.00262	.00249	.00237	.00226	.00215	.00205	.00195	.00186	.00177	.00169
48	37	.00483	.00456	.00431	.00408	.00386	.00366	.00346	.00328	.00312	.00296	.00281	.00267	.00254	.00242	.00230	.00219	.00209	.00199	.00190	.00182
48	38	.00516	.00487	.00461	.00436	.00413	.00391	.00371	.00352	.00334	.00317	.00301	.00286	.00272	.00259	.00247	.00235	.00224	.00214	.00204	.00195
48	39	.00551	.00521	.00493	.00466	.00442	.00419	.00397	.00377	.00357	.00340	.00323	.00307	.00292	.00278	.00265	.00252	.00241	.00230	.00219	.00209
48	40	.00588	.00556	.00527	.00499	.00473	.00448	.00425	.00403	.00383	.00364	.00346	.00329	.00313	.00298	.00284	.00271	.00259	.00247	.00236	.00225
48	41	.00628	.00594	.00563	.00533	.00506	.00480	.00455	.00432	.00411	.00390	.00371	.00353	.00336	.00320	.00305	.00291	.00278	.00265	.00253	.00242
48	42	.00671	.00635	.00602	.00570	.00541	.00513	.00487	.00463	.00440	.00419	.00398	.00379	.00361	.00344	.00328	.00313	.00299	.00285	.00273	.00261
48	43	.00716	.00678	.00643	.00610	.00579	.00549	.00522	.00496	.00472	.00449	.00427	.00407	.00388	.00370	.00353	.00337	.00321	.00307	.00293	.00281
48	44	.00764	.00724	.00687	.00652	.00619	.00588	.00559	.00531	.00505	.00481	.00458	.00437	.00416	.00397	.00379	.00362	.00346	.00330	.00316	.00302
48	45	.00814	.00772	.00733	.00696	.00661	.00628	.00598	.00568	.00541	.00515	.00491	.00468	.00447	.00426	.00407	.00389	.00371	.00355	.00340	.00325
48	46	.00867	.00823	.00781	.00742	.00706	.00671	.00639	.00608	.00579	.00552	.00526	.00502	.00479	.00457	.00437	.00417	.00399	.00382	.00365	.00350
48	47	.00922	.00876	.00832	.00791	.00753	.00716	.00682	.00649	.00619	.00590	.00563	.00537	.00513	.00490	.00468	.00447	.00428	.00410	.00392	.00376
48	48	.00980	.00931	.00886	.00842	.00802	.00763	.00727	.00693	.00661	.00630	.00602	.00574	.00549	.00524	.00501	.00479	.00459	.00439	.00421	.00403
49	0	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00076	.00073	.00071	.00068	.00066	.00064	.00062	.00060	.00059	.00057	.00055	.00054
49	1	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00029	.00028	.00027	.00026	.00025	.00023	.00023
49	2	.00058	.00055	.00052	.00049	.00046	.00044	.00041	.00039	.00037	.00035	.00034	.00032	.00031	.00029	.00028	.00026	.00025	.00024	.00023	.00022
49	3	.00060	.00057	.00054	.00051	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024	.00023
49	4	.00064	.00060	.00057	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024
49	5	.00068	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00028	.00026	.00025
49	6	.00072	.00068	.00064	.00061	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00030	.00028	.00027
49	7	.00077	.00073	.00069	.00065	.00062	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029
49	8	.00083	.00079	.00074	.00070	.00066	.00063	.00060	.00056	.00054	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031
49	9	.00090	.00085	.00080	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034
49	10	.00097	.00091	.00086	.00082	.00077	.00073	.00070	.00066	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037
49	11	.00104	.00099	.00093	.00088	.00084	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00056	.00053	.00051	.00049	.00047	.00045	.00043	.00041
49	12	.00112	.00106	.00101	.00095	.00090	.00086	.00082	.00078	.00074	.00070	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049	.00047	.00045
49	13	.00121	.00114	.00108	.00103	.00097	.00093	.00088	.00084	.00080	.00076	.00072	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00051	.00049
49	14	.00129	.00122	.00116	.00110	.00104	.00099	.00094	.00090	.00085	.00081	.00078	.00074	.00071	.00068	.00065	.00062	.00059	.00057	.00055	.00052
49	15	.00138	.00130	.00123	.00117	.00111	.00106	.00100	.00096	.00091	.00087	.00083	.00079	.00075	.00072	.00069	.00066	.00063	.00061	.00058	.00056
49	16	.00146	.00138	.00131	.00124	.00118	.00112	.00106	.00101	.00096	.00092	.00087	.00084	.00080	.00076	.00073	.00070	.00067	.00064	.00062	.00059
49	17	.00154	.00145	.00138	.00131	.00124	.00118	.00112	.00106	.00101	.00097	.00092	.00088	.00084	.00080	.00077	.00073	.00070	.00067	.00065	.00062
49	18	.00162	.00153	.00145	.00137	.00130	.00124	.00117	.00112	.00106	.00101	.00097	.00092	.00088	.00084	.00080	.00077	.00074	.00071	.00068	.00065
49	19	.00170	.00161	.00152	.00144	.00137	.00130	.00123	.00117	.00112	.00106	.00101	.00096	.00092	.00088	.00084	.00080	.00077	.00074	.00071	.00068
49	20	.00179	.00169	.00160	.00152	.00144	.00136	.00130	.00123	.00117	.00111	.00106	.00101	.00097	.00092	.00088	.00084	.00081	.00077	.00074	.00071
49	21	.00189	.00178	.00169	.00160	.00151	.00144	.00136	.00129	.00123	.00117	.00111	.00106	.00101	.00097	.00092	.00088	.00084	.00081	.00077	.00074
49	22	.00199	.00188	.00178	.00168	.00160	.00151	.00144	.00136	.00129	.00123	.00117	.00112	.00106	.00102	.00097	.00093	.00088	.00085	.00081	.00078
49	23	.00211	.00199	.00188	.00178	.00168	.00160	.00151	.00144	.00136	.00130	.00123	.00118	.00112	.00107	.00102	.00097	.00093	.00089	.00085	.00081
49	24	.00223	.00210	.00199	.00188	.00178	.00169	.00160	.00152	.00144	.00137	.00130	.00124	.00118	.00113	.00107	.00102	.00098	.00094	.00089	.00086

Ages		Adjusted Payout 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	.00236	.00223	.00211	.00199	.00189	.00179	.00169	.00161	.00153	.00145	.00138	.00131	.00125	.00119	.00113	.00108	.00103	.00099	.00094	.00090
49	26	.00251	.00237	.00224	.00212	.00200	.00190	.00180	.00170	.00162	.00154	.00146	.00139	.00132	.00126	.00120	.00115	.00109	.00104	.00100	.00095
49	27	.00267	.00252	.00238	.00225	.00213	.00202	.00191	.00181	.00172	.00163	.00155	.00148	.00140	.00134	.00127	.00122	.00116	.00111	.00106	.00101
49	28	.00284	.00268	.00253	.00240	.00227	.00215	.00203	.00193	.00183	.00174	.00165	.00157	.00149	.00142	.00136	.00129	.00123	.00118	.00112	.00108
49	29	.00303	.00286	.00270	.00255	.00242	.00229	.00217	.00205	.00195	.00185	.00176	.00167	.00159	.00151	.00144	.00138	.00131	.00125	.00120	.00114
49	30	.00323	.00305	.00288	.00272	.00258	.00244	.00231	.00219	.00208	.00197	.00187	.00178	.00170	.00161	.00154	.00147	.00140	.00133	.00127	.00122
49	31	.00344	.00325	.00307	.00290	.00275	.00260	.00246	.00234	.00222	.00210	.00200	.00190	.00181	.00172	.00164	.00156	.00149	.00142	.00136	.00130
49	32	.00367	.00347	.00328	.00310	.00293	.00278	.00263	.00249	.00237	.00225	.00213	.00203	.00193	.00184	.00175	.00167	.00159	.00152	.00145	.00138
49	33	.00392	.00370	.00350	.00331	.00313	.00297	.00281	.00266	.00253	.00240	.00228	.00217	.00206	.00196	.00187	.00178	.00170	.00162	.00155	.00148
49	34	.00418	.00395	.00374	.00353	.00335	.00317	.00300	.00285	.00270	.00257	.00244	.00232	.00220	.00210	.00200	.00190	.00182	.00173	.00165	.00158
49	35	.00447	.00422	.00399	.00378	.00358	.00339	.00321	.00305	.00289	.00274	.00261	.00248	.00236	.00225	.00214	.00204	.00194	.00186	.00177	.00169
49	36	.00477	.00451	.00427	.00404	.00382	.00362	.00343	.00326	.00309	.00294	.00279	.00265	.00253	.00241	.00229	.00218	.00208	.00199	.00190	.00181
49	37	.00510	.00482	.00456	.00432	.00409	.00388	.00368	.00349	.00331	.00315	.00299	.00284	.00271	.00258	.00246	.00234	.00223	.00213	.00203	.00194
49	38	.00545	.00515	.00488	.00462	.00438	.00415	.00394	.00374	.00355	.00337	.00320	.00305	.00290	.00276	.00263	.00251	.00240	.00229	.00218	.00209
49	39	.00582	.00551	.00522	.00494	.00468	.00444	.00421	.00400	.00380	.00361	.00344	.00327	.00311	.00297	.00283	.00269	.00257	.00245	.00234	.00224
49	40	.00622	.00589	.00558	.00529	.00501	.00475	.00451	.00429	.00407	.00387	.00369	.00351	.00334	.00318	.00303	.00289	.00276	.00264	.00252	.00241
49	41	.00665	.00629	.00596	.00566	.00536	.00509	.00484	.00459	.00437	.00415	.00395	.00377	.00359	.00342	.00326	.00311	.00297	.00284	.00271	.00259
49	42	.00710	.00673	.00638	.00605	.00574	.00545	.00518	.00492	.00468	.00446	.00424	.00404	.00385	.00367	.00350	.00335	.00319	.00305	.00292	.00279
49	43	.00758	.00719	.00682	.00647	.00614	.00584	.00555	.00528	.00502	.00478	.00455	.00434	.00414	.00395	.00377	.00360	.00344	.00328	.00314	.00301
49	44	.00809	.00768	.00729	.00692	.00657	.00625	.00594	.00565	.00538	.00513	.00489	.00466	.00444	.00424	.00405	.00387	.00370	.00353	.00338	.00324
49	45	.00863	.00819	.00778	.00739	.00703	.00668	.00636	.00605	.00577	.00549	.00524	.00500	.00477	.00455	.00435	.00416	.00397	.00380	.00364	.00348
49	46	.00919	.00873	.00830	.00789	.00750	.00714	.00680	.00648	.00617	.00588	.00561	.00536	.00511	.00489	.00467	.00446	.00427	.00409	.00391	.00375
49	47	.00979	.00930	.00884	.00841	.00801	.00762	.00726	.00692	.00660	.00629	.00601	.00574	.00548	.00524	.00501	.00479	.00458	.00439	.00420	.00403
49	48	.01041	.00990	.00941	.00896	.00853	.00813	.00775	.00739	.00705	.00673	.00642	.00614	.00586	.00561	.00536	.00513	.00491	.00471	.00451	.00432
49	49	.01105	.01052	.01001	.00954	.00909	.00866	.00826	.00788	.00752	.00718	.00686	.00656	.00627	.00600	.00574	.00550	.00527	.00505	.00484	.00464
50	0	.00109	.00105	.00101	.00097	.00094	.00090	.00087	.00084	.00081	.00079	.00076	.00074	.00071	.00069	.00067	.00065	.00063	.00062	.00060	.00058
50	1	.00060	.00057	.00054	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00029	.00027	.00026	.00025	.00024
50	2	.00061	.00058	.00054	.00052	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00032	.00031	.00030	.00028	.00027	.00026	.00025	.00024
50	3	.00063	.00060	.00057	.00054	.00051	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00028	.00026	.00025	.00024
50	4	.00067	.00063	.00060	.00056	.00053	.00051	.00048	.00045	.00043	.00041	.00039	.00037	.00035	.00033	.00032	.00030	.00029	.00028	.00026	.00025
50	5	.00071	.00067	.00064	.00060	.00057	.00054	.00051	.00048	.00046	.00044	.00041	.00039	.00037	.00036	.00034	.00032	.00031	.00029	.00028	.00027
50	6	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00032	.00030	.00029
50	7	.00082	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00032	.00031
50	8	.00088	.00083	.00078	.00074	.00070	.00067	.00063	.00060	.00057	.00054	.00051	.00049	.00047	.00044	.00042	.00040	.00039	.00037	.00035	.00034
50	9	.00095	.00089	.00085	.00080	.00076	.00072	.00068	.00065	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00037
50	10	.00102	.00096	.00091	.00086	.00082	.00078	.00074	.00070	.00067	.00064	.00060	.00058	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00040
50	11	.00110	.00104	.00099	.00093	.00089	.00084	.00080	.00076	.00072	.00069	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044
50	12	.00119	.00112	.00106	.00101	.00096	.00091	.00087	.00082	.00078	.00075	.00071	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00050	.00048
50	13	.00128	.00121	.00115	.00109	.00103	.00098	.00093	.00089	.00085	.00081	.00077	.00074	.00070	.00067	.00064	.00062	.00059	.00057	.00054	.00052
50	14	.00137	.00129	.00123	.00116	.00111	.00105	.00100	.00095	.00091	.00087	.00083	.00079	.00076	.00072	.00069	.00066	.00063	.00061	.00058	.00056
50	15	.00145	.00138	.00131	.00124	.00118	.00112	.00107	.00102	.00097	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00065	.00062	.00060
50	16	.00154	.00146	.00138	.00131	.00125	.00119	.00113	.00107	.00102	.00098	.00093	.00089	.00085	.00081	.00078	.00075	.00072	.00069	.00066	.00063
50	17	.00162	.00154	.00146	.00138	.00131	.00125	.00119	.00113	.00108	.00103	.00098	.00094	.00090	.00086	.00082	.00078	.00075	.00072	.00069	.00066
50	18	.00171	.00162	.00153	.00145	.00138	.00131	.00125	.00119	.00113	.00108	.00103	.00098	.00094	.00090	.00086	.00082	.00079	.00075	.00072	.00069
50	19	.00179	.00170	.00161	.00153	.00145	.00138	.00131	.00124	.00119	.00113	.00108	.00103	.00098	.00094	.00090	.00086	.00082	.00079	.00076	.00073
50	20	.00189	.00179	.00169	.00161	.00152	.00145	.00137	.00131	.00124	.00119	.00113	.00108	.00103	.00098	.00094	.00090	.00086	.00082	.00079	.00076
50	21	.00199	.00188	.00178	.00169	.00160	.00152	.00145	.00137	.00131	.00125	.00119	.00113	.00108	.00103	.00099	.00094	.00090	.00086	.00083	.00079
50	22	.00210	.00199	.00188	.00178	.00169	.00160	.00152	.00145	.00138	.00131	.00125	.00119	.00113	.00108	.00103	.00099	.00095	.00090	.00087	.00083
50	23	.00222	.00210	.00199	.00188	.00178	.00169	.00160	.00152	.00145	.00138	.00131	.00125	.00119	.00114	.00109	.00104	.00099	.00095	.00091	.00087
50	24	.00235	.00222	.00210	.00199	.00188	.00179	.00170	.00161	.00153	.00146	.00138	.00132	.00126	.00120	.00114	.00109	.00105	.00100	.00096	.00092

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%
												Adjusted Payout Rate									
50	25	.00249	.00235	.00223	.00211	.00200	.00189	.00179	.00170	.00162	.00154	.00146	.00139	.00133	.00127	.00121	.00115	.00110	.00105	.00101	.00097
50	26	.00264	.00250	.00236	.00224	.00212	.00201	.00190	.00181	.00172	.00163	.00155	.00148	.00141	.00134	.00128	.00122	.00117	.00112	.00107	.00102
50	27	.00281	.00266	.00251	.00238	.00225	.00213	.00202	.00192	.00182	.00173	.00165	.00157	.00149	.00142	.00136	.00130	.00124	.00118	.00113	.00108
50	28	.00299	.00283	.00268	.00253	.00240	.00227	.00215	.00204	.00194	.00184	.00175	.00167	.00159	.00151	.00144	.00138	.00132	.00126	.00120	.00115
50	29	.00319	.00302	.00285	.00270	.00255	.00242	.00229	.00218	.00207	.00196	.00187	.00178	.00169	.00161	.00154	.00147	.00140	.00134	.00128	.00122
50	30	.00340	.00321	.00304	.00288	.00272	.00258	.00245	.00232	.00220	.00209	.00199	.00189	.00180	.00172	.00164	.00156	.00149	.00142	.00136	.00130
50	31	.00363	.00343	.00324	.00307	.00291	.00275	.00261	.00248	.00235	.00223	.00212	.00202	.00192	.00183	.00175	.00167	.00159	.00152	.00145	.00139
50	32	.00387	.00366	.00346	.00327	.00310	.00294	.00279	.00264	.00251	.00239	.00227	.00216	.00205	.00196	.00186	.00178	.00170	.00162	.00155	.00148
50	33	.00413	.00391	.00370	.00350	.00331	.00314	.00298	.00282	.00268	.00255	.00242	.00230	.00219	.00209	.00199	.00190	.00181	.00173	.00165	.00158
50	34	.00441	.00417	.00395	.00374	.00354	.00335	.00318	.00302	.00287	.00272	.00259	.00246	.00235	.00223	.00213	.00203	.00194	.00185	.00177	.00169
50	35	.00471	.00446	.00422	.00399	.00378	.00359	.00340	.00323	.00307	.00292	.00277	.00264	.00251	.00239	.00228	.00217	.00207	.00198	.00189	.00181
50	36	.00504	.00476	.00451	.00427	.00405	.00384	.00364	.00346	.00328	.00312	.00297	.00282	.00269	.00256	.00244	.00233	.00222	.00212	.00203	.00194
50	37	.00538	.00509	.00482	.00457	.00433	.00411	.00390	.00370	.00352	.00334	.00318	.00303	.00288	.00275	.00262	.00250	.00238	.00227	.00217	.00208
50	38	.00575	.00545	.00516	.00489	.00463	.00440	.00417	.00396	.00377	.00358	.00341	.00324	.00309	.00294	.00281	.00268	.00256	.00244	.00233	.00223
50	39	.00615	.00582	.00552	.00523	.00496	.00471	.00447	.00425	.00404	.00384	.00365	.00348	.00331	.00316	.00301	.00288	.00274	.00262	.00251	.00240
50	40	.00657	.00623	.00590	.00560	.00531	.00504	.00479	.00455	.00433	.00412	.00392	.00373	.00356	.00339	.00324	.00309	.00295	.00282	.00269	.00258
50	41	.00702	.00666	.00631	.00599	.00569	.00540	.00513	.00488	.00464	.00442	.00421	.00401	.00382	.00365	.00348	.00332	.00317	.00303	.00290	.00277
50	42	.00751	.00712	.00675	.00641	.00609	.00579	.00550	.00523	.00498	.00474	.00452	.00431	.00411	.00392	.00374	.00357	.00341	.00326	.00312	.00299
50	43	.00802	.00761	.00722	.00686	.00652	.00620	.00590	.00561	.00534	.00509	.00485	.00462	.00441	.00421	.00402	.00384	.00367	.00351	.00336	.00322
50	44	.00856	.00813	.00772	.00734	.00698	.00664	.00632	.00601	.00573	.00546	.00521	.00497	.00474	.00453	.00432	.00413	.00395	.00378	.00362	.00346
50	45	.00914	.00868	.00825	.00784	.00746	.00710	.00676	.00644	.00614	.00585	.00558	.00533	.00509	.00486	.00465	.00444	.00425	.00407	.00389	.00373
50	46	.00974	.00926	.00880	.00838	.00797	.00759	.00723	.00689	.00657	.00627	.00598	.00571	.00546	.00522	.00499	.00477	.00457	.00437	.00419	.00401
50	47	.01037	.00987	.00939	.00893	.00851	.00811	.00773	.00737	.00703	.00671	.00641	.00612	.00585	.00559	.00535	.00512	.00490	.00470	.00450	.00432
50	48	.01104	.01050	.01000	.00952	.00907	.00865	.00825	.00787	.00751	.00717	.00685	.00655	.00626	.00599	.00574	.00549	.00526	.00504	.00483	.00464
50	49	.01173	.01117	.01064	.01014	.00967	.00922	.00880	.00840	.00802	.00766	.00732	.00700	.00670	.00641	.00614	.00588	.00564	.00541	.00518	.00497
50	50	.01246	.01187	.01131	.01078	.01029	.00982	.00937	.00895	.00855	.00818	.00782	.00748	.00716	.00686	.00657	.00630	.00604	.00579	.00556	.00534
51	0	.00116	.00112	.00108	.00104	.00100	.00097	.00093	.00090	.00087	.00084	.00082	.00079	.00077	.00075	.00072	.00070	.00068	.00066	.00065	.00063
51	1	.00063	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00033	.00032	.00031	.00029	.00028	.00027	.00026
51	2	.00064	.00061	.00057	.00054	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00036	.00035	.00033	.00031	.00030	.00029	.00027	.00026	.00025
51	3	.00067	.00063	.00060	.00057	.00054	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00036	.00034	.00032	.00031	.00029	.00028	.00027	.00026
51	4	.00071	.00067	.00063	.00060	.00056	.00053	.00051	.00048	.00046	.00043	.00041	.00039	.00037	.00036	.00034	.00032	.00031	.00029	.00028	.00027
51	5	.00075	.00071	.00067	.00063	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00029
51	6	.00080	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00032	.00031
51	7	.00086	.00081	.00077	.00073	.00069	.00065	.00062	.00059	.00056	.00053	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00036	.00035	.00033
51	8	.00092	.00087	.00083	.00078	.00074	.00070	.00067	.00064	.00060	.00057	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00038	.00036
51	9	.00100	.00094	.00089	.00085	.00080	.00076	.00072	.00069	.00065	.00062	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00039
51	10	.00108	.00102	.00096	.00091	.00087	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00059	.00056	.00053	.00051	.00049	.00047	.00045	.00043
51	11	.00116	.00110	.00104	.00099	.00094	.00089	.00085	.00081	.00077	.00073	.00070	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049	.00047
51	12	.00125	.00119	.00113	.00107	.00102	.00097	.00092	.00088	.00083	.00080	.00076	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00053	.00051
51	13	.00135	.00128	.00121	.00115	.00109	.00104	.00099	.00094	.00090	.00086	.00082	.00078	.00075	.00072	.00069	.00066	.00063	.00060	.00058	.00056
51	14	.00144	.00137	.00130	.00123	.00117	.00112	.00106	.00101	.00097	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00065	.00063	.00060
51	15	.00153	.00146	.00138	.00131	.00125	.00119	.00113	.00108	.00103	.00098	.00094	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00067	.00064
51	16	.00162	.00154	.00146	.00139	.00132	.00126	.00120	.00114	.00109	.00104	.00099	.00095	.00091	.00087	.00083	.00080	.00077	.00073	.00071	.00068
51	17	.00171	.00162	.00154	.00146	.00139	.00132	.00126	.00120	.00115	.00109	.00104	.00100	.00095	.00091	.00088	.00084	.00080	.00077	.00074	.00071
51	18	.00180	.00171	.00162	.00154	.00146	.00139	.00132	.00126	.00120	.00115	.00109	.00105	.00100	.00096	.00092	.00088	.00084	.00081	.00077	.00074
51	19	.00189	.00179	.00170	.00161	.00153	.00146	.00139	.00132	.00126	.00120	.00115	.00109	.00105	.00100	.00096	.00092	.00088	.00084	.00081	.00078
51	20	.00199	.00189	.00179	.00170	.00161	.00153	.00146	.00139	.00132	.00126	.00120	.00115	.00110	.00105	.00100	.00096	.00092	.00088	.00085	.00081
51	21	.00210	.00199	.00188	.00179	.00170	.00161	.00153	.00146	.00139	.00132	.00126	.00120	.00115	.00110	.00105	.00101	.00096	.00092	.00088	.00085
51	22	.00221	.00210	.00199	.00188	.00179	.00170	.00161	.00153	.00146	.00139	.00133	.00126	.00121	.00115	.00110	.00105	.00101	.00097	.00093	.00089
51	23	.00234	.00221	.00210	.00199	.00188	.00179	.00170	.00162	.00154	.00146	.00139	.00133	.00127	.00121	.00116	.00111	.00106	.00101	.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%
											Adjusted Payout Rate										
51	24	.00247	.00234	.00222	.00210	.00199	.00189	.00180	.00171	.00162	.00154	.00147	.00140	.00134	.00128	.00122	.00117	.00112	.00107	.00102	.00098
51	25	.00262	.00248	.00235	.00222	.00211	.00200	.00190	.00181	.00172	.00163	.00156	.00148	.00141	.00135	.00129	.00123	.00118	.00113	.00108	.00103
51	26	.00278	.00263	.00249	.00236	.00224	.00212	.00202	.00191	.00182	.00173	.00165	.00157	.00150	.00143	.00136	.00130	.00124	.00119	.00114	.00109
51	27	.00296	.00280	.00265	.00251	.00238	.00226	.00214	.00203	.00193	.00184	.00175	.00167	.00159	.00152	.00145	.00138	.00132	.00126	.00121	.00116
51	28	.00315	.00298	.00282	.00267	.00253	.00240	.00228	.00217	.00206	.00196	.00186	.00177	.00169	.00161	.00154	.00147	.00140	.00134	.00128	.00123
51	29	.00336	.00318	.00301	.00285	.00270	.00256	.00243	.00231	.00219	.00208	.00198	.00189	.00180	.00172	.00164	.00156	.00149	.00143	.00137	.00131
51	30	.00358	.00339	.00321	.00304	.00288	.00273	.00259	.00246	.00234	.00222	.00211	.00201	.00192	.00183	.00174	.00167	.00159	.00152	.00145	.00139
51	31	.00382	.00361	.00342	.00324	.00307	.00291	.00276	.00262	.00249	.00237	.00226	.00215	.00205	.00195	.00186	.00178	.00170	.00162	.00155	.00148
51	32	.00408	.00386	.00365	.00346	.00328	.00311	.00295	.00280	.00266	.00253	.00241	.00229	.00218	.00208	.00198	.00189	.00181	.00173	.00165	.00158
51	33	.00435	.00412	.00390	.00369	.00350	.00332	.00315	.00299	.00284	.00270	.00257	.00245	.00233	.00222	.00212	.00202	.00193	.00185	.00176	.00169
51	34	.00465	.00440	.00417	.00395	.00374	.00355	.00337	.00320	.00304	.00289	.00275	.00262	.00249	.00238	.00227	.00216	.00207	.00197	.00189	.00180
51	35	.00497	.00470	.00445	.00422	.00400	.00380	.00360	.00342	.00325	.00309	.00294	.00280	.00267	.00254	.00243	.00232	.00221	.00211	.00202	.00193
51	36	.00531	.00503	.00476	.00451	.00428	.00406	.00386	.00366	.00348	.00331	.00315	.00300	.00286	.00273	.00260	.00248	.00237	.00226	.00216	.00207
51	37	.00568	.00537	.00509	.00483	.00458	.00435	.00413	.00392	.00373	.00355	.00338	.00322	.00306	.00292	.00279	.00266	.00254	.00243	.00232	.00222
51	38	.00607	.00575	.00545	.00517	.00490	.00465	.00442	.00420	.00400	.00380	.00362	.00345	.00329	.00313	.00299	.00285	.00273	.00260	.00249	.00238
51	39	.00649	.00615	.00583	.00553	.00525	.00499	.00474	.00450	.00428	.00408	.00388	.00370	.00353	.00336	.00321	.00306	.00293	.00280	.00268	.00256
51	40	.00694	.00658	.00624	.00592	.00562	.00534	.00508	.00483	.00459	.00437	.00417	.00397	.00379	.00361	.00345	.00329	.00315	.00301	.00288	.00275
51	41	.00742	.00704	.00668	.00634	.00602	.00572	.00544	.00518	.00493	.00470	.00447	.00427	.00407	.00388	.00371	.00354	.00338	.00324	.00310	.00296
51	42	.00793	.00753	.00715	.00679	.00645	.00613	.00584	.00555	.00529	.00504	.00480	.00458	.00437	.00417	.00399	.00381	.00364	.00348	.00333	.00319
51	43	.00848	.00805	.00765	.00727	.00691	.00657	.00626	.00596	.00568	.00541	.00516	.00492	.00470	.00449	.00429	.00410	.00392	.00375	.00359	.00344
51	44	.00906	.00860	.00818	.00778	.00740	.00704	.00670	.00639	.00609	.00581	.00554	.00529	.00505	.00482	.00461	.00441	.00422	.00404	.00387	.00371
51	45	.00967	.00919	.00874	.00831	.00791	.00754	.00718	.00684	.00653	.00623	.00594	.00568	.00542	.00518	.00496	.00474	.00454	.00435	.00416	.00399
51	46	.01031	.00981	.00933	.00888	.00846	.00806	.00768	.00733	.00699	.00667	.00637	.00609	.00582	.00557	.00532	.00510	.00488	.00467	.00448	.00430
51	47	.01099	.01046	.00995	.00948	.00903	.00861	.00821	.00784	.00748	.00714	.00683	.00652	.00624	.00597	.00571	.00547	.00524	.00502	.00482	.00462
51	48	.01170	.01114	.01061	.01011	.00964	.00919	.00877	.00837	.00800	.00764	.00731	.00699	.00668	.00640	.00613	.00587	.00562	.00539	.00517	.00496
51	49	.01244	.01185	.01129	.01077	.01027	.00980	.00936	.00894	.00854	.00817	.00781	.00747	.00715	.00685	.00656	.00629	.00603	.00578	.00555	.00533
51	50	.01321	.01259	.01201	.01146	.01094	.01044	.00998	.00953	.00912	.00872	.00834	.00799	.00765	.00733	.00702	.00674	.00646	.00620	.00595	.00572
51	51	.01402	.01337	.01276	.01218	.01163	.01112	.01062	.01016	.00972	.00930	.00890	.00853	.00817	.00783	.00751	.00721	.00692	.00664	.00638	.00613
52	0	.00124	.00119	.00115	.00111	.00107	.00103	.00100	.00097	.00094	.00091	.00088	.00085	.00083	.00080	.00078	.00076	.00074	.00072	.00070	.00068
52	1	.00067	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033	.00031	.00030	.00029	.00028
52	2	.00068	.00064	.00061	.00057	.00055	.00052	.00049	.00047	.00045	.00042	.00040	.00039	.00037	.00035	.00034	.00032	.00031	.00029	.00028	.00027
52	3	.00070	.00067	.00063	.00060	.00057	.00054	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00029	.00027
52	4	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00048	.00046	.00044	.00042	.00040	.00038	.00036	.00034	.00033	.00031	.00030	.00029
52	5	.00079	.00075	.00071	.00067	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00044	.00042	.00040	.00038	.00037	.00035	.00033	.00032	.00031
52	6	.00084	.00080	.00076	.00072	.00068	.00064	.00061	.00058	.00055	.00052	.00050	.00048	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033
52	7	.00091	.00086	.00081	.00077	.00073	.00069	.00066	.00062	.00059	.00056	.00054	.00051	.00049	.00047	.00044	.00042	.00040	.00039	.00037	.00035
52	8	.00097	.00092	.00087	.00083	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00038
52	9	.00105	.00099	.00094	.00089	.00085	.00081	.00077	.00073	.00069	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00042
52	10	.00113	.00107	.00102	.00097	.00092	.00087	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00050	.00048	.00046
52	11	.00122	.00116	.00110	.00105	.00099	.00094	.00090	.00086	.00082	.00078	.00074	.00071	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00050
52	12	.00132	.00125	.00119	.00113	.00107	.00102	.00097	.00093	.00089	.00084	.00081	.00077	.00074	.00071	.00068	.00065	.00062	.00059	.00057	.00055
52	13	.00142	.00135	.00128	.00122	.00116	.00110	.00105	.00100	.00096	.00091	.00087	.00083	.00080	.00076	.00073	.00070	.00067	.00065	.00062	.00060
52	14	.00152	.00144	.00137	.00130	.00124	.00118	.00113	.00108	.00103	.00098	.00094	.00090	.00086	.00082	.00079	.00076	.00072	.00070	.00067	.00064
52	15	.00162	.00154	.00146	.00139	.00132	.00126	.00120	.00115	.00109	.00104	.00100	.00096	.00091	.00088	.00084	.00081	.00077	.00074	.00071	.00069
52	16	.00171	.00163	.00154	.00147	.00140	.00133	.00127	.00121	.00116	.00110	.00106	.00101	.00097	.00093	.00089	.00085	.00082	.00079	.00075	.00073
52	17	.00181	.00171	.00163	.00155	.00147	.00140	.00134	.00127	.00122	.00116	.00111	.00106	.00102	.00097	.00093	.00090	.00086	.00082	.00079	.00076
52	18	.00190	.00180	.00171	.00163	.00155	.00147	.00140	.00134	.00128	.00122	.00116	.00111	.00106	.00102	.00098	.00094	.00090	.00086	.00083	.00080
52	19	.00199	.00189	.00180	.00171	.00162	.00154	.00147	.00140	.00134	.00128	.00122	.00116	.00111	.00107	.00102	.00098	.00094	.00090	.00086	.00083
52	20	.00210	.00199	.00189	.00179	.00170	.00162	.00154	.00147	.00140	.00134	.00128	.00122	.00117	.00112	.00107	.00102	.00098	.00094	.00090	.00087
52	21	.00221	.00210	.00199	.00189	.00179	.00170	.00162	.00154	.00147	.00140	.00134	.00128	.00122	.00117	.00112	.00107	.00103	.00099	.00095	.00091

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

Ages O	Y	Adjusted Payout 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%
52	22	.00233	.00221	.00209	.00199	.00189	.00179	.00171	.00162	.00155	.00148	.00141	.00134	.00128	.00123	.00117	.00112	.00108	.00103	.00099	.00095
52	23	.00246	.00233	.00221	.00210	.00199	.00189	.00180	.00171	.00163	.00155	.00148	.00141	.00135	.00129	.00123	.00118	.00113	.00108	.00104	.00100
52	24	.00260	.00247	.00234	.00222	.00210	.00200	.00190	.00181	.00172	.00164	.00156	.00149	.00142	.00136	.00130	.00124	.00119	.00114	.00109	.00105
52	25	.00276	.00261	.00248	.00235	.00223	.00211	.00201	.00191	.00182	.00173	.00165	.00157	.00150	.00143	.00137	.00131	.00125	.00120	.00115	.00110
52	26	.00293	.00277	.00263	.00249	.00236	.00224	.00213	.00203	.00193	.00184	.00175	.00167	.00159	.00152	.00145	.00139	.00133	.00127	.00122	.00116
52	27	.00312	.00295	.00279	.00265	.00251	.00238	.00227	.00215	.00205	.00195	.00186	.00177	.00169	.00161	.00154	.00147	.00141	.00135	.00129	.00123
52	28	.00332	.00314	.00297	.00282	.00267	.00254	.00241	.00229	.00218	.00207	.00198	.00188	.00180	.00171	.00164	.00156	.00149	.00143	.00137	.00131
52	29	.00354	.00335	.00317	.00300	.00285	.00270	.00257	.00244	.00232	.00221	.00210	.00200	.00191	.00182	.00174	.00166	.00159	.00152	.00146	.00139
52	30	.00377	.00357	.00338	.00320	.00304	.00288	.00274	.00260	.00247	.00235	.00224	.00214	.00204	.00194	.00186	.00177	.00169	.00162	.00155	.00148
52	31	.00402	.00381	.00360	.00342	.00324	.00308	.00292	.00278	.00264	.00251	.00239	.00228	.00217	.00207	.00198	.00189	.00181	.00173	.00165	.00158
52	32	.00429	.00406	.00385	.00365	.00346	.00328	.00312	.00296	.00282	.00268	.00255	.00243	.00232	.00221	.00211	.00202	.00193	.00184	.00176	.00169
52	33	.00458	.00434	.00411	.00390	.00370	.00351	.00333	.00317	.00301	.00286	.00273	.00260	.00248	.00236	.00225	.00215	.00206	.00197	.00188	.00180
52	34	.00489	.00463	.00439	.00416	.00395	.00375	.00356	.00338	.00322	.00306	.00292	.00278	.00265	.00253	.00241	.00230	.00220	.00210	.00201	.00192
52	35	.00523	.00495	.00470	.00445	.00422	.00401	.00381	.00362	.00344	.00328	.00312	.00297	.00284	.00270	.00258	.00246	.00235	.00225	.00215	.00206
52	36	.00559	.00530	.00502	.00476	.00452	.00429	.00408	.00388	.00369	.00351	.00334	.00319	.00304	.00290	.00276	.00264	.00252	.00241	.00231	.00221
52	37	.00598	.00567	.00537	.00510	.00484	.00460	.00437	.00415	.00395	.00376	.00358	.00341	.00325	.00311	.00296	.00283	.00270	.00259	.00247	.00237
52	38	.00639	.00606	.00575	.00546	.00518	.00492	.00468	.00445	.00423	.00403	.00384	.00366	.00349	.00333	.00318	.00304	.00290	.00278	.00266	.00254
52	39	.00684	.00648	.00615	.00584	.00555	.00527	.00501	.00477	.00454	.00432	.00412	.00393	.00375	.00358	.00342	.00326	.00312	.00298	.00285	.00273
52	40	.00731	.00694	.00659	.00626	.00594	.00565	.00538	.00512	.00487	.00464	.00442	.00422	.00402	.00384	.00367	.00351	.00335	.00321	.00307	.00294
52	41	.00782	.00743	.00705	.00670	.00637	.00606	.00577	.00549	.00523	.00498	.00475	.00453	.00433	.00413	.00395	.00377	.00361	.00345	.00330	.00316
52	42	.00837	.00795	.00755	.00718	.00683	.00650	.00618	.00589	.00561	.00535	.00510	.00487	.00465	.00444	.00424	.00406	.00388	.00372	.00356	.00341
52	43	.00895	.00850	.00808	.00769	.00731	.00696	.00663	.00632	.00602	.00575	.00548	.00523	.00500	.00478	.00457	.00437	.00418	.00400	.00383	.00367
52	44	.00957	.00909	.00865	.00823	.00783	.00746	.00711	.00678	.00646	.00617	.00589	.00562	.00537	.00514	.00491	.00470	.00450	.00431	.00413	.00396
52	45	.01022	.00972	.00925	.00880	.00838	.00799	.00762	.00726	.00693	.00662	.00632	.00604	.00577	.00552	.00528	.00506	.00484	.00464	.00445	.00426
52	46	.01090	.01038	.00988	.00941	.00897	.00855	.00815	.00778	.00743	.00709	.00678	.00648	.00620	.00593	.00568	.00544	.00521	.00499	.00479	.00459
52	47	.01162	.01107	.01054	.01005	.00958	.00914	.00872	.00833	.00795	.00760	.00726	.00695	.00665	.00636	.00609	.00584	.00560	.00537	.00515	.00494
52	48	.01238	.01179	.01124	.01072	.01022	.00976	.00932	.00890	.00851	.00813	.00778	.00744	.00712	.00682	.00654	.00626	.00601	.00576	.00553	.00531
52	49	.01317	.01255	.01197	.01142	.01090	.01041	.00995	.00951	.00909	.00869	.00832	.00796	.00763	.00731	.00700	.00672	.00644	.00618	.00594	.00570
52	50	.01400	.01335	.01274	.01216	.01161	.01110	.01061	.01014	.00970	.00929	.00889	.00851	.00816	.00782	.00750	.00719	.00690	.00663	.00637	.00612
52	51	.01486	.01418	.01354	.01293	.01236	.01182	.01130	.01081	.01035	.00991	.00949	.00910	.00872	.00836	.00802	.00770	.00739	.00710	.00682	.00656
52	52	.01576	.01505	.01438	.01374	.01314	.01257	.01202	.01151	.01102	.01056	.01012	.00970	.00931	.00893	.00857	.00823	.00791	.00760	.00730	.00702
53	0	.00132	.00127	.00123	.00118	.00114	.00111	.00107	.00103	.00100	.00097	.00094	.00091	.00089	.00086	.00084	.00081	.00079	.00077	.00075	.00073
53	1	.00070	.00067	.00063	.00060	.00057	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00033	.00032	.00031	.00029
53	2	.00071	.00067	.00064	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033	.00031	.00030	.00029
53	3	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00033	.00032	.00031	.00029
53	4	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00033	.00032	.00031
53	5	.00083	.00079	.00074	.00071	.00067	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033
53	6	.00089	.00084	.00080	.00075	.00072	.00068	.00065	.00061	.00058	.00056	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00036	.00035
53	7	.00095	.00090	.00085	.00081	.00077	.00073	.00069	.00066	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00038
53	8	.00102	.00097	.00092	.00087	.00083	.00079	.00075	.00071	.00068	.00065	.00062	.00059	.00056	.00053	.00051	.00049	.00047	.00045	.00043	.00041
53	9	.00110	.00105	.00099	.00094	.00090	.00085	.00081	.00077	.00073	.00070	.00067	.00064	.00061	.00058	.00055	.00053	.00051	.00049	.00047	.00045
53	10	.00119	.00113	.00107	.00102	.00097	.00092	.00088	.00084	.00080	.00076	.00072	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00051	.00049
53	11	.00129	.00122	.00116	.00110	.00105	.00100	.00095	.00091	.00087	.00083	.00079	.00075	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00053
53	12	.00139	.00132	.00126	.00119	.00114	.00108	.00103	.00098	.00094	.00090	.00086	.00082	.00078	.00075	.00072	.00069	.00066	.00063	.00061	.00059
53	13	.00150	.00142	.00135	.00129	.00123	.00117	.00111	.00106	.00101	.00097	.00093	.00089	.00085	.00081	.00078	.00075	.00072	.00069	.00066	.00064
53	14	.00160	.00152	.00145	.00138	.00131	.00125	.00119	.00114	.00109	.00104	.00100	.00095	.00091	.00088	.00084	.00081	.00077	.00074	.00071	.00069
53	15	.00171	.00162	.00154	.00147	.00140	.00133	.00127	.00121	.00116	.00111	.00106	.00102	.00097	.00093	.00090	.00086	.00083	.00079	.00076	.00073
53	16	.00180	.00171	.00163	.00155	.00148	.00141	.00134	.00128	.00123	.00117	.00112	.00107	.00103	.00099	.00095	.00091	.00087	.00084	.00081	.00078
53	17	.00190	.00181	.00172	.00163	.00156	.00148	.00142	.00135	.00129	.00123	.00118	.00113	.00108	.00104	.00099	.00095	.00092	.00088	.00085	.00081
53	18	.00200	.00190	.00180	.00172	.00163	.00156	.00148	.00142	.00135	.00129	.00124	.00118	.00113	.00109	.00104	.00100	.00096	.00092	.00088	.00085

Ages		Adjusted Payout 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%
53	19	.00210	.00199	.00189	.00180	.00171	.00163	.00156	.00148	.00142	.00135	.00129	.00124	.00118	.00113	.00109	.00104	.00100	.00096	.00092	.00089
53	20	.00221	.00210	.00199	.00189	.00180	.00171	.00163	.00156	.00149	.00142	.00136	.00130	.00124	.00119	.00114	.00109	.00105	.00100	.00096	.00093
53	21	.00233	.00221	.00210	.00199	.00189	.00180	.00172	.00164	.00156	.00149	.00142	.00136	.00130	.00124	.00119	.00114	.00109	.00105	.00101	.00097
53	22	.00245	.00233	.00221	.00210	.00199	.00190	.00180	.00172	.00164	.00156	.00149	.00143	.00136	.00130	.00125	.00120	.00115	.00110	.00106	.00101
53	23	.00259	.00245	.00233	.00221	.00210	.00200	.00190	.00181	.00173	.00165	.00157	.00150	.00143	.00137	.00131	.00126	.00120	.00115	.00111	.00106
53	24	.00274	.00259	.00246	.00234	.00222	.00211	.00201	.00191	.00182	.00174	.00166	.00158	.00151	.00144	.00138	.00132	.00127	.00121	.00116	.00112
53	25	.00290	.00275	.00261	.00247	.00235	.00223	.00212	.00202	.00192	.00183	.00175	.00167	.00159	.00152	.00146	.00139	.00134	.00128	.00123	.00118
53	26	.00308	.00292	.00277	.00262	.00249	.00237	.00225	.00214	.00204	.00194	.00185	.00177	.00169	.00161	.00154	.00147	.00141	.00135	.00130	.00124
53	27	.00327	.00310	.00294	.00279	.00265	.00252	.00239	.00228	.00217	.00206	.00197	.00188	.00179	.00171	.00164	.00156	.00150	.00143	.00137	.00132
53	28	.00349	.00330	.00313	.00297	.00282	.00268	.00255	.00242	.00231	.00220	.00209	.00200	.00190	.00182	.00174	.00166	.00159	.00152	.00146	.00140
53	29	.00372	.00352	.00334	.00316	.00300	.00285	.00271	.00258	.00246	.00234	.00223	.00213	.00203	.00194	.00185	.00177	.00169	.00162	.00155	.00149
53	30	.00396	.00375	.00356	.00337	.00320	.00304	.00289	.00275	.00262	.00249	.00238	.00226	.00216	.00206	.00197	.00188	.00180	.00172	.00165	.00158
53	31	.00423	.00400	.00380	.00360	.00342	.00325	.00308	.00293	.00279	.00266	.00253	.00242	.00230	.00220	.00210	.00201	.00192	.00184	.00176	.00168
53	32	.00451	.00427	.00405	.00384	.00365	.00346	.00329	.00313	.00298	.00284	.00270	.00258	.00246	.00235	.00224	.00214	.00205	.00196	.00188	.00180
53	33	.00482	.00456	.00433	.00411	.00390	.00370	.00352	.00335	.00318	.00303	.00289	.00275	.00263	.00251	.00239	.00229	.00219	.00209	.00200	.00192
53	34	.00515	.00488	.00462	.00439	.00417	.00396	.00376	.00358	.00340	.00324	.00309	.00295	.00281	.00268	.00256	.00245	.00234	.00224	.00214	.00205
53	35	.00550	.00521	.00495	.00469	.00446	.00423	.00403	.00383	.00364	.00347	.00331	.00315	.00301	.00287	.00274	.00262	.00250	.00240	.00229	.00220
53	36	.00588	.00558	.00529	.00502	.00477	.00453	.00431	.00410	.00390	.00372	.00354	.00338	.00322	.00308	.00294	.00281	.00268	.00257	.00246	.00235
53	37	.00629	.00596	.00566	.00537	.00511	.00485	.00461	.00439	.00418	.00398	.00380	.00362	.00345	.00330	.00315	.00301	.00288	.00275	.00263	.00252
53	38	.00673	.00638	.00606	.00575	.00547	.00520	.00495	.00471	.00448	.00427	.00407	.00388	.00371	.00354	.00338	.00323	.00309	.00296	.00283	.00271
53	39	.00720	.00683	.00649	.00616	.00586	.00557	.00530	.00505	.00481	.00458	.00437	.00417	.00398	.00380	.00363	.00347	.00332	.00317	.00304	.00291
53	40	.00770	.00731	.00695	.00660	.00628	.00597	.00569	.00541	.00516	.00492	.00469	.00448	.00427	.00408	.00390	.00373	.00357	.00341	.00327	.00313
53	41	.00824	.00783	.00744	.00707	.00673	.00641	.00610	.00581	.00554	.00528	.00504	.00481	.00459	.00439	.00420	.00401	.00384	.00368	.00352	.00337
53	42	.00882	.00838	.00797	.00758	.00722	.00687	.00654	.00624	.00595	.00567	.00541	.00517	.00494	.00472	.00451	.00432	.00413	.00396	.00379	.00363
53	43	.00944	.00897	.00854	.00812	.00773	.00737	.00702	.00669	.00639	.00609	.00582	.00556	.00531	.00508	.00486	.00465	.00445	.00426	.00409	.00392
53	44	.01009	.00960	.00914	.00870	.00829	.00790	.00753	.00718	.00686	.00655	.00625	.00597	.00571	.00546	.00523	.00501	.00479	.00459	.00440	.00422
53	45	.01078	.01026	.00977	.00931	.00887	.00846	.00807	.00770	.00735	.00702	.00671	.00642	.00614	.00587	.00562	.00539	.00516	.00495	.00474	.00455
53	46	.01151	.01096	.01045	.00996	.00949	.00906	.00864	.00825	.00788	.00753	.00720	.00689	.00659	.00631	.00604	.00579	.00555	.00532	.00511	.00490
53	47	.01228	.01170	.01115	.01064	.01015	.00968	.00925	.00883	.00844	.00807	.00772	.00739	.00707	.00677	.00649	.00622	.00597	.00572	.00549	.00527
53	48	.01308	.01247	.01190	.01135	.01083	.01035	.00989	.00945	.00903	.00864	.00827	.00792	.00758	.00727	.00696	.00668	.00641	.00615	.00590	.00567
53	49	.01393	.01328	.01268	.01210	.01156	.01104	.01056	.01009	.00966	.00924	.00885	.00848	.00812	.00779	.00747	.00716	.00687	.00660	.00634	.00609
53	50	.01481	.01413	.01350	.01289	.01232	.01178	.01126	.01078	.01031	.00988	.00946	.00907	.00869	.00834	.00800	.00768	.00737	.00708	.00680	.00654
53	51	.01573	.01502	.01435	.01372	.01312	.01255	.01200	.01149	.01100	.01054	.01010	.00969	.00929	.00892	.00856	.00822	.00789	.00759	.00729	.00701
53	52	.01669	.01595	.01525	.01458	.01395	.01335	.01278	.01224	.01173	.01124	.01078	.01034	.00992	.00952	.00915	.00879	.00845	.00812	.00781	.00751
53	53	.01769	.01691	.01617	.01548	.01481	.01419	.01359	.01302	.01248	.01197	.01148	.01102	.01058	.01016	.00977	.00939	.00902	.00868	.00835	.00804
54	0	.00141	.00136	.00131	.00126	.00122	.00118	.00114	.00111	.00107	.00104	.00101	.00098	.00095	.00092	.00090	.00087	.00085	.00083	.00081	.00079
54	1	.00074	.00070	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00039	.00037	.00035	.00034	.00033	.00031
54	2	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00052	.00050	.00048	.00045	.00043	.00041	.00040	.00038	.00036	.00035	.00033	.00032	.00031
54	3	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00035	.00034	.00033	.00031
54	4	.00082	.00078	.00074	.00070	.00066	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00037	.00036	.00034	.00033
54	5	.00087	.00083	.00078	.00074	.00070	.00067	.00064	.00061	.00058	.00055	.00052	.00050	.00047	.00045	.00043	.00041	.00040	.00038	.00036	.00035
54	6	.00093	.00088	.00084	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00056	.00053	.00051	.00049	.00046	.00044	.00042	.00041	.00039	.00037
54	7	.00100	.00095	.00090	.00085	.00081	.00077	.00073	.00070	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00040
54	8	.00108	.00102	.00097	.00092	.00087	.00083	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00050	.00047	.00045	.00044
54	9	.00116	.00110	.00105	.00099	.00094	.00090	.00085	.00081	.00078	.00074	.00071	.00067	.00064	.00062	.00059	.00056	.00054	.00052	.00050	.00047
54	10	.00125	.00119	.00113	.00108	.00102	.00097	.00093	.00088	.00084	.00080	.00077	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00054	.00052
54	11	.00136	.00129	.00122	.00116	.00111	.00106	.00101	.00096	.00092	.00087	.00084	.00080	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057
54	12	.00146	.00139	.00132	.00126	.00120	.00114	.00109	.00104	.00099	.00095	.00091	.00087	.00083	.00080	.00076	.00073	.00070	.00068	.00065	.00062
54	13	.00158	.00150	.00143	.00136	.00129	.00123	.00118	.00113	.00108	.00103	.00098	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00071	.00068
54	14	.00169	.00161	.00153	.00146	.00139	.00132	.00126	.00121	.00115	.00110	.00106	.00101	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073

| Ages | | Adjusted Payout 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	.00180	.00171	.00163	.00155	.00148	.00141	.00135	.00129	.00123	.00118	.00113	.00108	.00103	.00099	.00095	.00092	.00088	.00085	.00081	.00078
54	16	.00190	.00181	.00172	.00164	.00156	.00149	.00142	.00136	.00130	.00124	.00119	.00114	.00109	.00105	.00101	.00097	.00093	.00089	.00086	.00083
54	17	.00200	.00190	.00181	.00173	.00164	.00157	.00150	.00143	.00137	.00131	.00125	.00120	.00115	.00110	.00106	.00102	.00098	.00094	.00090	.00087
54	18	.00210	.00200	.00190	.00181	.00173	.00165	.00157	.00150	.00143	.00137	.00131	.00126	.00120	.00115	.00111	.00106	.00102	.00098	.00094	.00091
54	19	.00221	.00210	.00200	.00190	.00181	.00173	.00165	.00157	.00150	.00143	.00137	.00131	.00126	.00121	.00116	.00111	.00107	.00102	.00098	.00095
54	20	.00232	.00221	.00210	.00200	.00190	.00181	.00173	.00165	.00157	.00150	.00144	.00138	.00132	.00126	.00121	.00116	.00111	.00107	.00103	.00099
54	21	.00245	.00232	.00221	.00210	.00200	.00190	.00181	.00173	.00165	.00158	.00151	.00144	.00138	.00132	.00127	.00121	.00117	.00112	.00107	.00103
54	22	.00258	.00245	.00232	.00221	.00210	.00200	.00191	.00182	.00173	.00166	.00158	.00151	.00145	.00139	.00133	.00127	.00122	.00117	.00112	.00108
54	23	.00272	.00258	.00245	.00233	.00222	.00211	.00201	.00191	.00183	.00174	.00166	.00159	.00152	.00146	.00139	.00134	.00128	.00123	.00118	.00113
54	24	.00288	.00273	.00259	.00246	.00234	.00223	.00212	.00202	.00192	.00184	.00175	.00168	.00160	.00153	.00147	.00140	.00135	.00129	.00124	.00119
54	25	.00305	.00289	.00274	.00260	.00248	.00235	.00224	.00214	.00204	.00194	.00185	.00177	.00169	.00162	.00155	.00148	.00142	.00136	.00131	.00125
54	26	.00323	.00307	.00291	.00276	.00263	.00250	.00238	.00226	.00216	.00206	.00196	.00187	.00179	.00171	.00164	.00157	.00150	.00144	.00138	.00132
54	27	.00344	.00326	.00309	.00294	.00279	.00265	.00252	.00240	.00229	.00218	.00208	.00199	.00190	.00182	.00174	.00166	.00159	.00152	.00146	.00140
54	28	.00366	.00347	.00329	.00313	.00297	.00282	.00269	.00256	.00244	.00232	.00221	.00211	.00202	.00193	.00184	.00177	.00169	.00162	.00155	.00149
54	29	.00390	.00370	.00351	.00333	.00316	.00301	.00286	.00272	.00259	.00247	.00236	.00225	.00215	.00205	.00196	.00188	.00180	.00172	.00165	.00158
54	30	.00416	.00394	.00374	.00355	.00337	.00321	.00305	.00290	.00277	.00264	.00251	.00240	.00229	.00219	.00209	.00200	.00191	.00183	.00176	.00168
54	31	.00444	.00421	.00399	.00379	.00360	.00342	.00325	.00310	.00295	.00281	.00268	.00256	.00244	.00233	.00223	.00213	.00204	.00195	.00187	.00179
54	32	.00474	.00449	.00426	.00404	.00384	.00365	.00347	.00331	.00315	.00300	.00286	.00273	.00261	.00249	.00238	.00227	.00218	.00208	.00200	.00191
54	33	.00506	.00480	.00455	.00432	.00411	.00390	.00371	.00353	.00336	.00321	.00306	.00292	.00278	.00266	.00254	.00243	.00232	.00223	.00213	.00204
54	34	.00540	.00513	.00486	.00462	.00439	.00417	.00397	.00378	.00360	.00343	.00327	.00312	.00298	.00284	.00272	.00260	.00249	.00238	.00228	.00218
54	35	.00578	.00548	.00520	.00494	.00470	.00446	.00425	.00404	.00385	.00367	.00350	.00334	.00319	.00304	.00291	.00278	.00266	.00255	.00244	.00234
54	36	.00618	.00586	.00557	.00529	.00503	.00478	.00455	.00433	.00412	.00393	.00375	.00358	.00341	.00326	.00312	.00298	.00285	.00273	.00261	.00250
54	37	.00661	.00627	.00596	.00566	.00538	.00512	.00487	.00464	.00442	.00421	.00402	.00383	.00366	.00350	.00334	.00320	.00306	.00293	.00280	.00269
54	38	.00707	.00672	.00638	.00606	.00576	.00548	.00522	.00497	.00474	.00452	.00431	.00411	.00393	.00375	.00359	.00343	.00328	.00314	.00301	.00288
54	39	.00757	.00719	.00683	.00649	.00618	.00588	.00560	.00533	.00508	.00485	.00463	.00442	.00422	.00403	.00385	.00368	.00353	.00338	.00323	.00310
54	40	.00810	.00770	.00732	.00696	.00662	.00630	.00601	.00572	.00546	.00521	.00497	.00474	.00453	.00433	.00414	.00396	.00379	.00363	.00348	.00333
54	41	.00868	.00825	.00784	.00746	.00710	.00676	.00644	.00614	.00586	.00559	.00534	.00510	.00487	.00466	.00446	.00426	.00408	.00391	.00375	.00359
54	42	.00929	.00883	.00840	.00800	.00762	.00726	.00692	.00660	.00629	.00601	.00574	.00548	.00524	.00501	.00480	.00459	.00440	.00421	.00404	.00387
54	43	.00994	.00946	.00900	.00857	.00817	.00778	.00742	.00708	.00676	.00646	.00617	.00590	.00564	.00539	.00516	.00494	.00474	.00454	.00435	.00417
54	44	.01063	.01012	.00964	.00918	.00875	.00835	.00797	.00760	.00726	.00694	.00663	.00634	.00606	.00580	.00556	.00532	.00510	.00489	.00469	.00450
54	45	.01137	.01083	.01032	.00983	.00938	.00895	.00854	.00816	.00779	.00745	.00712	.00681	.00652	.00624	.00598	.00573	.00549	.00527	.00505	.00485
54	46	.01214	.01157	.01103	.01052	.01004	.00958	.00915	.00874	.00836	.00799	.00764	.00732	.00700	.00671	.00643	.00616	.00591	.00567	.00544	.00523
54	47	.01296	.01235	.01178	.01124	.01073	.01025	.00979	.00936	.00895	.00856	.00820	.00785	.00752	.00720	.00691	.00662	.00635	.00610	.00586	.00563
54	48	.01381	.01318	.01257	.01201	.01147	.01096	.01047	.01002	.00958	.00917	.00878	.00841	.00806	.00773	.00741	.00711	.00683	.00655	.00630	.00605
54	49	.01471	.01404	.01341	.01281	.01224	.01170	.01119	.01071	.01025	.00981	.00940	.00901	.00864	.00828	.00795	.00763	.00733	.00704	.00676	.00650
54	50	.01565	.01495	.01428	.01365	.01305	.01248	.01194	.01143	.01095	.01049	.01005	.00964	.00925	.00887	.00852	.00818	.00786	.00755	.00726	.00698
54	51	.01663	.01589	.01519	.01453	.01390	.01330	.01274	.01220	.01169	.01120	.01074	.01031	.00989	.00949	.00912	.00876	.00842	.00809	.00778	.00749
54	52	.01766	.01688	.01615	.01545	.01479	.01416	.01357	.01300	.01246	.01195	.01147	.01100	.01057	.01015	.00975	.00937	.00901	.00867	.00834	.00803
54	53	.01872	.01791	.01714	.01641	.01571	.01506	.01443	.01384	.01327	.01273	.01222	.01174	.01127	.01083	.01041	.01001	.00963	.00927	.00892	.00859
54	54	.01982	.01897	.01817	.01740	.01668	.01599	.01533	.01471	.01411	.01355	.01301	.01250	.01201	.01155	.01111	.01068	.01028	.00990	.00953	.00918
55	0	.00149	.00144	.00139	.00135	.00130	.00126	.00122	.00118	.00115	.00111	.00108	.00105	.00102	.00099	.00096	.00094	.00091	.00089	.00087	.00085
55	1	.00078	.00074	.00070	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049	.00046	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00033
55	2	.00079	.00075	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035	.00034	.00033
55	3	.00082	.00077	.00073	.00070	.00066	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035	.00033
55	4	.00086	.00081	.00077	.00073	.00070	.00066	.00063	.00060	.00057	.00054	.00052	.00049	.00047	.00045	.00043	.00041	.00039	.00038	.00036	.00035
55	5	.00091	.00087	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00037
55	6	.00098	.00093	.00088	.00084	.00079	.00075	.00072	.00068	.00065	.00062	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00039
55	7	.00105	.00100	.00095	.00090	.00085	.00081	.00077	.00074	.00070	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049	.00046	.00045	.00043
55	8	.00113	.00107	.00102	.00097	.00092	.00088	.00083	.00079	.00076	.00072	.00069	.00066	.00063	.00060	.00057	.00055	.00053	.00050	.00048	.00046
55	9	.00122	.00116	.00110	.00105	.00099	.00095	.00090	.00086	.00082	.00078	.00075	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00051

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%
									Adjusted Payout Rate												
55	10	.00132	.00125	.00119	.00113	.00108	.00103	.00098	.00093	.00089	.00085	.00081	.00078	.00074	.00071	.00068	.00065	.00063	.00060	.00058	.00055
55	11	.00143	.00135	.00129	.00123	.00117	.00111	.00106	.00101	.00097	.00093	.00089	.00085	.00081	.00078	.00075	.00071	.00069	.00066	.00063	.00061
55	12	.00154	.00146	.00139	.00133	.00127	.00121	.00115	.00110	.00105	.00101	.00096	.00092	.00088	.00085	.00081	.00078	.00075	.00072	.00069	.00067
55	13	.00166	.00158	.00150	.00143	.00137	.00130	.00125	.00119	.00114	.00109	.00104	.00100	.00096	.00092	.00088	.00085	.00081	.00078	.00075	.00072
55	14	.00178	.00169	.00161	.00154	.00146	.00140	.00134	.00128	.00122	.00117	.00112	.00107	.00103	.00099	.00095	.00091	.00088	.00084	.00081	.00078
55	15	.00189	.00180	.00171	.00163	.00156	.00149	.00142	.00136	.00130	.00125	.00120	.00115	.00110	.00106	.00101	.00097	.00094	.00090	.00087	.00084
55	16	.00200	.00190	.00181	.00173	.00165	.00158	.00151	.00144	.00138	.00132	.00126	.00121	.00116	.00112	.00107	.00103	.00099	.00095	.00092	.00088
55	17	.00211	.00200	.00191	.00182	.00174	.00166	.00158	.00151	.00145	.00139	.00133	.00127	.00122	.00117	.00113	.00108	.00104	.00100	.00096	.00093
55	18	.00221	.00210	.00200	.00191	.00182	.00174	.00166	.00159	.00152	.00145	.00139	.00133	.00128	.00123	.00118	.00113	.00109	.00105	.00101	.00097
55	19	.00232	.00221	.00210	.00200	.00191	.00182	.00174	.00166	.00159	.00152	.00145	.00139	.00134	.00128	.00123	.00118	.00113	.00109	.00105	.00101
55	20	.00244	.00232	.00221	.00210	.00200	.00191	.00182	.00174	.00166	.00159	.00152	.00146	.00140	.00134	.00129	.00123	.00118	.00114	.00110	.00105
55	21	.00257	.00244	.00232	.00221	.00211	.00201	.00191	.00183	.00175	.00167	.00160	.00153	.00146	.00140	.00135	.00129	.00124	.00119	.00114	.00110
55	22	.00271	.00257	.00244	.00233	.00221	.00211	.00201	.00192	.00183	.00175	.00168	.00160	.00153	.00147	.00141	.00135	.00130	.00125	.00120	.00115
55	23	.00286	.00271	.00258	.00245	.00233	.00222	.00212	.00202	.00193	.00184	.00176	.00168	.00161	.00154	.00148	.00142	.00136	.00131	.00125	.00121
55	24	.00302	.00287	.00272	.00259	.00246	.00235	.00224	.00213	.00203	.00194	.00186	.00177	.00170	.00162	.00156	.00149	.00143	.00137	.00132	.00127
55	25	.00320	.00303	.00288	.00274	.00261	.00248	.00236	.00225	.00215	.00205	.00196	.00187	.00179	.00171	.00164	.00157	.00151	.00145	.00139	.00133
55	26	.00339	.00322	.00306	.00291	.00276	.00263	.00251	.00239	.00228	.00217	.00207	.00198	.00190	.00181	.00174	.00166	.00159	.00153	.00147	.00141
55	27	.00361	.00342	.00325	.00309	.00294	.00279	.00266	.00254	.00242	.00231	.00220	.00210	.00201	.00192	.00184	.00176	.00169	.00162	.00155	.00149
55	28	.00384	.00364	.00346	.00329	.00313	.00297	.00283	.00270	.00257	.00245	.00234	.00224	.00214	.00204	.00196	.00187	.00179	.00172	.00165	.00158
55	29	.00409	.00388	.00369	.00350	.00333	.00317	.00302	.00287	.00274	.00261	.00249	.00238	.00228	.00218	.00208	.00199	.00191	.00183	.00175	.00168
55	30	.00436	.00414	.00393	.00373	.00355	.00338	.00321	.00306	.00292	.00278	.00266	.00254	.00242	.00232	.00222	.00212	.00203	.00195	.00187	.00179
55	31	.00465	.00442	.00419	.00398	.00379	.00360	.00343	.00327	.00311	.00297	.00283	.00271	.00258	.00247	.00236	.00226	.00217	.00207	.00199	.00191
55	32	.00497	.00471	.00448	.00425	.00404	.00385	.00366	.00349	.00332	.00317	.00302	.00289	.00276	.00264	.00252	.00241	.00231	.00221	.00212	.00203
55	33	.00531	.00504	.00478	.00454	.00432	.00411	.00391	.00373	.00355	.00339	.00323	.00308	.00295	.00282	.00269	.00258	.00247	.00236	.00226	.00217
55	34	.00567	.00538	.00511	.00486	.00462	.00439	.00418	.00398	.00380	.00362	.00346	.00330	.00315	.00301	.00288	.00275	.00264	.00253	.00242	.00232
55	35	.00606	.00576	.00547	.00520	.00494	.00470	.00448	.00426	.00406	.00388	.00370	.00353	.00337	.00322	.00308	.00295	.00282	.00270	.00259	.00248
55	36	.00648	.00616	.00585	.00556	.00529	.00503	.00479	.00457	.00435	.00415	.00396	.00378	.00361	.00345	.00330	.00316	.00303	.00290	.00278	.00266
55	37	.00694	.00659	.00626	.00596	.00567	.00539	.00514	.00489	.00467	.00445	.00425	.00406	.00387	.00370	.00354	.00339	.00324	.00311	.00298	.00285
55	38	.00743	.00706	.00671	.00638	.00607	.00578	.00551	.00525	.00500	.00477	.00456	.00435	.00416	.00398	.00380	.00364	.00348	.00334	.00320	.00307
55	39	.00795	.00756	.00719	.00684	.00651	.00620	.00591	.00563	.00537	.00512	.00489	.00467	.00447	.00427	.00408	.00391	.00374	.00359	.00344	.00330
55	40	.00851	.00809	.00770	.00733	.00698	.00665	.00634	.00604	.00576	.00550	.00526	.00502	.00480	.00459	.00439	.00420	.00403	.00386	.00370	.00355
55	41	.00912	.00867	.00825	.00786	.00749	.00713	.00680	.00649	.00619	.00591	.00565	.00540	.00516	.00494	.00473	.00452	.00433	.00415	.00398	.00382
55	42	.00977	.00929	.00885	.00843	.00803	.00766	.00730	.00697	.00665	.00636	.00607	.00581	.00555	.00531	.00509	.00487	.00467	.00448	.00429	.00412
55	43	.01046	.00996	.00948	.00904	.00861	.00822	.00784	.00749	.00715	.00683	.00653	.00625	.00598	.00572	.00548	.00525	.00503	.00482	.00463	.00444
55	44	.01119	.01066	.01016	.00969	.00924	.00882	.00842	.00804	.00768	.00734	.00702	.00672	.00643	.00616	.00590	.00565	.00542	.00520	.00499	.00479
55	45	.01197	.01141	.01088	.01037	.00990	.00945	.00903	.00863	.00825	.00789	.00755	.00722	.00692	.00663	.00635	.00609	.00584	.00560	.00538	.00517
55	46	.01279	.01220	.01164	.01110	.01060	.01013	.00968	.00925	.00885	.00846	.00810	.00776	.00743	.00712	.00683	.00655	.00629	.00603	.00579	.00557
55	47	.01366	.01303	.01243	.01187	.01134	.01084	.01036	.00991	.00948	.00908	.00869	.00833	.00798	.00765	.00734	.00704	.00676	.00649	.00624	.00599
55	48	.01456	.01390	.01328	.01268	.01212	.01159	.01109	.01061	.01015	.00972	.00932	.00893	.00856	.00821	.00788	.00756	.00726	.00698	.00671	.00645
55	49	.01552	.01482	.01416	.01353	.01294	.01238	.01185	.01134	.01086	.01041	.00998	.00957	.00918	.00881	.00845	.00812	.00780	.00749	.00721	.00693
55	50	.01652	.01578	.01509	.01443	.01381	.01321	.01265	.01212	.01161	.01113	.01067	.01024	.00983	.00943	.00906	.00871	.00837	.00804	.00774	.00744
55	51	.01756	.01679	.01606	.01537	.01471	.01409	.01350	.01294	.01240	.01189	.01141	.01095	.01051	.01010	.00970	.00933	.00897	.00863	.00830	.00799
55	52	.01865	.01785	.01708	.01635	.01566	.01501	.01438	.01379	.01323	.01269	.01218	.01170	.01124	.01080	.01038	.00998	.00960	.00924	.00889	.00856
55	53	.01979	.01894	.01814	.01737	.01665	.01596	.01531	.01468	.01409	.01353	.01299	.01248	.01199	.01153	.01109	.01067	.01027	.00988	.00952	.00917
55	54	.02096	.02008	.01924	.01844	.01768	.01696	.01627	.01561	.01499	.01440	.01383	.01330	.01278	.01230	.01183	.01139	.01096	.01056	.01017	.00980
55	55	.02218	.02126	.02038	.01954	.01875	.01799	.01727	.01658	.01593	.01531	.01472	.01415	.01361	.01310	.01261	.01214	.01169	.01127	.01086	.01047
56	0	.00159	.00153	.00148	.00143	.00139	.00134	.00130	.00126	.00123	.00119	.00116	.00112	.00109	.00106	.00103	.00101	.00098	.00096	.00093	.00091
56	1	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00042	.00040	.00039	.00037	.00036
56	2	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049	.00046	.00044	.00043	.00041	.00039	.00037	.00036	.00035
56	3	.00085	.00081	.00077	.00073	.00070	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00037	.00035

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

Ages O	Y	Adjusted Payout 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%
56	4	.00090	.00085	.00081	.00077	.00073	.00070	.00066	.00063	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00038	.00037
56	5	.00096	.00091	.00086	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049	.00046	.00044	.00043	.00041	.00039
56	6	.00103	.00097	.00092	.00088	.00083	.00079	.00076	.00072	.00069	.00065	.00062	.00060	.00057	.00054	.00052	.00050	.00048	.00046	.00044	.00042
56	7	.00110	.00105	.00099	.00094	.00090	.00085	.00081	.00078	.00074	.00071	.00067	.00064	.00061	.00059	.00056	.00054	.00051	.00049	.00047	.00045
56	8	.00119	.00113	.00107	.00102	.00097	.00092	.00088	.00084	.00080	.00076	.00073	.00070	.00066	.00064	.00061	.00058	.00056	.00053	.00051	.00049
56	9	.00128	.00122	.00116	.00110	.00105	.00100	.00095	.00091	.00087	.00083	.00079	.00076	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00054
56	10	.00138	.00132	.00125	.00119	.00114	.00108	.00103	.00099	.00094	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00067	.00064	.00061	.00059
56	11	.00150	.00142	.00136	.00129	.00123	.00117	.00112	.00107	.00102	.00098	.00094	.00090	.00086	.00082	.00079	.00076	.00073	.00070	.00067	.00065
56	12	.00162	.00154	.00147	.00140	.00133	.00127	.00122	.00116	.00111	.00107	.00102	.00098	.00094	.00090	.00086	.00083	.00080	.00077	.00074	.00071
56	13	.00174	.00166	.00158	.00151	.00144	.00138	.00132	.00126	.00120	.00115	.00111	.00106	.00102	.00098	.00094	.00090	.00087	.00083	.00080	.00077
56	14	.00187	.00178	.00170	.00162	.00155	.00148	.00141	.00135	.00129	.00124	.00119	.00114	.00109	.00105	.00101	.00097	.00093	.00090	.00087	.00083
56	15	.00199	.00189	.00181	.00172	.00165	.00157	.00150	.00144	.00138	.00132	.00127	.00122	.00117	.00112	.00108	.00104	.00100	.00096	.00092	.00089
56	16	.00210	.00200	.00191	.00182	.00174	.00166	.00159	.00152	.00146	.00140	.00134	.00128	.00123	.00118	.00114	.00109	.00105	.00101	.00098	.00094
56	17	.00221	.00211	.00201	.00192	.00183	.00175	.00167	.00160	.00153	.00147	.00141	.00135	.00130	.00124	.00120	.00115	.00111	.00106	.00103	.00099
56	18	.00232	.00221	.00211	.00201	.00192	.00183	.00175	.00168	.00160	.00154	.00147	.00141	.00136	.00130	.00125	.00120	.00116	.00111	.00107	.00103
56	19	.00244	.00232	.00221	.00211	.00201	.00192	.00184	.00175	.00168	.00161	.00154	.00148	.00142	.00136	.00131	.00125	.00121	.00116	.00112	.00108
56	20	.00256	.00244	.00232	.00221	.00211	.00201	.00192	.00184	.00176	.00168	.00161	.00154	.00148	.00142	.00136	.00131	.00126	.00121	.00117	.00112
56	21	.00270	.00256	.00244	.00233	.00222	.00212	.00202	.00193	.00184	.00176	.00169	.00162	.00155	.00149	.00143	.00137	.00132	.00127	.00122	.00117
56	22	.00284	.00270	.00257	.00245	.00233	.00222	.00212	.00203	.00194	.00185	.00177	.00170	.00163	.00156	.00149	.00143	.00138	.00132	.00127	.00122
56	23	.00299	.00285	.00271	.00258	.00246	.00234	.00223	.00213	.00204	.00195	.00186	.00178	.00171	.00164	.00157	.00150	.00144	.00139	.00133	.00128
56	24	.00316	.00301	.00286	.00272	.00259	.00247	.00236	.00225	.00215	.00205	.00196	.00188	.00180	.00172	.00165	.00158	.00152	.00146	.00140	.00135
56	25	.00335	.00318	.00303	.00288	.00274	.00261	.00249	.00238	.00227	.00217	.00207	.00198	.00190	.00182	.00174	.00167	.00160	.00154	.00148	.00142
56	26	.00355	.00338	.00321	.00305	.00291	.00277	.00264	.00252	.00240	.00229	.00219	.00210	.00201	.00192	.00184	.00176	.00169	.00162	.00156	.00150
56	27	.00378	.00359	.00341	.00324	.00309	.00294	.00280	.00267	.00255	.00244	.00233	.00222	.00213	.00204	.00195	.00187	.00179	.00172	.00165	.00159
56	28	.00402	.00382	.00363	.00345	.00329	.00313	.00298	.00284	.00271	.00259	.00247	.00236	.00226	.00216	.00207	.00199	.00190	.00183	.00175	.00168
56	29	.00429	.00407	.00387	.00368	.00350	.00333	.00318	.00303	.00289	.00276	.00263	.00252	.00241	.00230	.00220	.00211	.00202	.00194	.00186	.00179
56	30	.00457	.00434	.00412	.00392	.00373	.00355	.00338	.00323	.00308	.00294	.00281	.00268	.00256	.00245	.00235	.00225	.00215	.00207	.00198	.00190
56	31	.00488	.00463	.00440	.00418	.00398	.00379	.00361	.00344	.00328	.00313	.00299	.00286	.00273	.00261	.00250	.00240	.00230	.00220	.00211	.00203
56	32	.00520	.00494	.00470	.00447	.00425	.00405	.00385	.00367	.00350	.00334	.00319	.00305	.00292	.00279	.00267	.00256	.00245	.00235	.00225	.00216
56	33	.00556	.00528	.00502	.00477	.00454	.00432	.00412	.00393	.00374	.00357	.00341	.00326	.00312	.00298	.00285	.00273	.00261	.00251	.00240	.00231
56	34	.00594	.00564	.00536	.00510	.00486	.00462	.00440	.00420	.00400	.00382	.00365	.00348	.00333	.00319	.00305	.00292	.00280	.00268	.00257	.00246
56	35	.00635	.00604	.00574	.00546	.00520	.00495	.00471	.00449	.00429	.00409	.00391	.00373	.00357	.00341	.00326	.00312	.00299	.00287	.00275	.00264
56	36	.00680	.00646	.00614	.00584	.00556	.00530	.00505	.00481	.00459	.00438	.00418	.00400	.00382	.00365	.00350	.00335	.00321	.00307	.00295	.00283
56	37	.00728	.00692	.00658	.00626	.00596	.00568	.00541	.00516	.00492	.00470	.00449	.00429	.00410	.00392	.00375	.00359	.00344	.00330	.00316	.00303
56	38	.00779	.00741	.00705	.00671	.00639	.00608	.00580	.00553	.00528	.00504	.00481	.00460	.00440	.00421	.00403	.00386	.00369	.00354	.00339	.00326
56	39	.00834	.00793	.00755	.00719	.00685	.00653	.00622	.00594	.00567	.00541	.00517	.00494	.00472	.00452	.00433	.00414	.00397	.00380	.00365	.00350
56	40	.00894	.00850	.00809	.00771	.00734	.00700	.00668	.00637	.00608	.00581	.00555	.00531	.00508	.00486	.00465	.00446	.00427	.00409	.00393	.00377
56	41	.00957	.00911	.00868	.00827	.00788	.00752	.00717	.00684	.00654	.00625	.00597	.00571	.00546	.00523	.00501	.00480	.00460	.00441	.00423	.00406
56	42	.01026	.00977	.00931	.00887	.00846	.00807	.00770	.00735	.00703	.00672	.00642	.00614	.00588	.00563	.00539	.00517	.00495	.00475	.00456	.00438
56	43	.01099	.01047	.00998	.00951	.00908	.00866	.00827	.00790	.00755	.00722	.00691	.00661	.00633	.00606	.00581	.00557	.00534	.00512	.00492	.00472
56	44	.01176	.01121	.01069	.01020	.00974	.00930	.00888	.00849	.00812	.00776	.00743	.00711	.00681	.00653	.00626	.00600	.00576	.00552	.00530	.00509
56	45	.01259	.01200	.01145	.01093	.01044	.00997	.00953	.00911	.00872	.00834	.00799	.00765	.00733	.00702	.00674	.00646	.00620	.00595	.00572	.00549
56	46	.01346	.01284	.01226	.01171	.01118	.01069	.01022	.00978	.00936	.00896	.00858	.00822	.00788	.00755	.00725	.00695	.00668	.00641	.00616	.00592
56	47	.01437	.01372	.01311	.01252	.01197	.01144	.01095	.01048	.01003	.00961	.00921	.00882	.00846	.00812	.00779	.00748	.00718	.00690	.00663	.00638
56	48	.01534	.01465	.01400	.01338	.01280	.01224	.01172	.01122	.01075	.01030	.00987	.00947	.00908	.00871	.00837	.00804	.00772	.00742	.00714	.00686
56	49	.01635	.01563	.01494	.01429	.01367	.01309	.01253	.01200	.01150	.01103	.01057	.01014	.00974	.00935	.00898	.00863	.00829	.00797	.00767	.00738
56	50	.01741	.01665	.01593	.01524	.01459	.01397	.01339	.01283	.01230	.01180	.01132	.01086	.01043	.01002	.00963	.00925	.00890	.00856	.00824	.00793
56	51	.01853	.01772	.01696	.01624	.01556	.01491	.01429	.01370	.01314	.01261	.01210	.01162	.01116	.01073	.01031	.00992	.00954	.00918	.00884	.00851
56	52	.01969	.01884	.01805	.01729	.01657	.01588	.01523	.01461	.01402	.01346	.01293	.01242	.01194	.01148	.01104	.01062	.01022	.00984	.00947	.00913
56	53	.02089	.02001	.01917	.01838	.01762	.01690	.01621	.01556	.01494	.01435	.01379	.01326	.01274	.01226	.01179	.01135	.01093	.01053	.01014	.00977

| Ages | | Adjusted Payout 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	.02214	.02122	.02034	.01951	.01872	.01796	.01724	.01656	.01591	.01528	.01469	.01413	.01359	.01308	.01259	.01212	.01168	.01125	.01084	.01046
56	55	.02344	.02248	.02156	.02069	.01986	.01907	.01831	.01759	.01691	.01626	.01564	.01504	.01448	.01394	.01342	.01293	.01246	.01201	.01158	.01117
56	56	.02479	.02378	.02282	.02191	.02104	.02021	.01943	.01867	.01796	.01727	.01662	.01600	.01540	.01483	.01429	.01377	.01328	.01281	.01235	.01192
57	0	.00169	.00163	.00158	.00153	.00148	.00143	.00139	.00135	.00131	.00127	.00123	.00120	.00117	.00114	.00111	.00108	.00105	.00103	.00100	.00098
57	1	.00086	.00082	.00078	.00074	.00071	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00050	.00048	.00046	.00044	.00043	.00041	.00039	.00038
57	2	.00086	.00082	.00078	.00074	.00071	.00067	.00064	.00061	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041	.00040	.00038	.00037
57	3	.00090	.00085	.00081	.00077	.00073	.00070	.00066	.00063	.00060	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00041	.00039	.00037
57	4	.00094	.00090	.00085	.00081	.00077	.00073	.00070	.00067	.00063	.00061	.00058	.00055	.00053	.00050	.00048	.00046	.00044	.00042	.00041	.00039
57	5	.00100	.00095	.00091	.00086	.00082	.00078	.00074	.00071	.00068	.00064	.00061	.00059	.00056	.00054	.00051	.00049	.00047	.00045	.00043	.00041
57	6	.00107	.00102	.00097	.00092	.00088	.00084	.00080	.00076	.00072	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00050	.00048	.00046	.00044
57	7	.00115	.00110	.00104	.00099	.00094	.00090	.00086	.00082	.00078	.00074	.00071	.00068	.00065	.00062	.00059	.00057	.00055	.00052	.00050	.00048
57	8	.00124	.00118	.00112	.00107	.00102	.00097	.00092	.00088	.00084	.00080	.00077	.00073	.00070	.00067	.00064	.00062	.00059	.00057	.00054	.00052
57	9	.00134	.00128	.00121	.00116	.00110	.00105	.00100	.00096	.00091	.00087	.00083	.00080	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057
57	10	.00145	.00138	.00131	.00125	.00119	.00114	.00109	.00104	.00099	.00095	.00091	.00087	.00083	.00080	.00077	.00074	.00071	.00068	.00065	.00063
57	11	.00157	.00150	.00142	.00136	.00130	.00124	.00118	.00113	.00108	.00103	.00099	.00095	.00091	.00087	.00084	.00080	.00077	.00074	.00071	.00069
57	12	.00170	.00162	.00154	.00147	.00141	.00134	.00128	.00123	.00118	.00113	.00108	.00103	.00099	.00095	.00092	.00088	.00085	.00081	.00078	.00075
57	13	.00183	.00174	.00166	.00159	.00152	.00145	.00139	.00133	.00127	.00122	.00117	.00112	.00108	.00103	.00099	.00096	.00092	.00089	.00085	.00082
57	14	.00196	.00187	.00178	.00170	.00163	.00156	.00149	.00143	.00137	.00131	.00126	.00121	.00116	.00111	.00107	.00103	.00099	.00096	.00092	.00089
57	15	.00209	.00199	.00190	.00181	.00173	.00166	.00159	.00152	.00146	.00140	.00134	.00129	.00124	.00119	.00114	.00110	.00106	.00102	.00098	.00095
57	16	.00221	.00210	.00201	.00192	.00183	.00175	.00168	.00161	.00154	.00148	.00142	.00136	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100
57	17	.00232	.00221	.00211	.00202	.00193	.00184	.00176	.00169	.00162	.00155	.00149	.00143	.00137	.00132	.00127	.00122	.00118	.00113	.00109	.00105
57	18	.00244	.00232	.00222	.00212	.00202	.00193	.00185	.00177	.00169	.00162	.00156	.00150	.00144	.00138	.00133	.00128	.00123	.00118	.00114	.00110
57	19	.00256	.00244	.00232	.00222	.00212	.00202	.00194	.00185	.00177	.00170	.00163	.00156	.00150	.00144	.00138	.00133	.00128	.00123	.00119	.00114
57	20	.00269	.00256	.00244	.00233	.00222	.00212	.00203	.00194	.00186	.00178	.00170	.00163	.00157	.00151	.00145	.00139	.00134	.00129	.00124	.00119
57	21	.00283	.00269	.00256	.00244	.00233	.00223	.00213	.00203	.00195	.00186	.00179	.00171	.00164	.00158	.00151	.00145	.00140	.00134	.00129	.00125
57	22	.00298	.00283	.00270	.00257	.00245	.00234	.00224	.00214	.00204	.00196	.00187	.00179	.00172	.00165	.00158	.00152	.00146	.00141	.00135	.00130
57	23	.00314	.00298	.00284	.00271	.00258	.00246	.00235	.00225	.00215	.00205	.00197	.00188	.00181	.00173	.00166	.00160	.00153	.00147	.00142	.00136
57	24	.00331	.00315	.00300	.00286	.00272	.00260	.00248	.00237	.00226	.00216	.00207	.00198	.00190	.00182	.00175	.00168	.00161	.00155	.00149	.00143
57	25	.00351	.00334	.00318	.00302	.00288	.00275	.00262	.00250	.00239	.00229	.00219	.00209	.00200	.00192	.00184	.00177	.00170	.00163	.00157	.00151
57	26	.00372	.00354	.00337	.00320	.00305	.00291	.00278	.00265	.00253	.00242	.00231	.00221	.00212	.00203	.00195	.00187	.00179	.00172	.00165	.00159
57	27	.00396	.00376	.00358	.00341	.00324	.00309	.00295	.00281	.00269	.00257	.00246	.00235	.00225	.00215	.00206	.00198	.00190	.00182	.00175	.00168
57	28	.00421	.00400	.00381	.00362	.00345	.00329	.00314	.00299	.00286	.00273	.00261	.00250	.00239	.00229	.00219	.00210	.00202	.00194	.00186	.00179
57	29	.00449	.00426	.00406	.00386	.00368	.00350	.00334	.00319	.00304	.00291	.00278	.00266	.00254	.00243	.00233	.00224	.00214	.00206	.00198	.00190
57	30	.00478	.00455	.00432	.00411	.00392	.00373	.00356	.00340	.00324	.00310	.00296	.00283	.00271	.00259	.00248	.00238	.00228	.00219	.00210	.00202
57	31	.00510	.00485	.00461	.00439	.00418	.00398	.00380	.00362	.00346	.00330	.00316	.00302	.00289	.00276	.00265	.00254	.00243	.00233	.00224	.00215
57	32	.00545	.00518	.00492	.00469	.00446	.00425	.00405	.00387	.00369	.00352	.00337	.00322	.00308	.00295	.00282	.00270	.00259	.00249	.00239	.00229
57	33	.00582	.00553	.00526	.00501	.00477	.00454	.00433	.00413	.00394	.00377	.00360	.00344	.00329	.00315	.00301	.00289	.00277	.00266	.00255	.00245
57	34	.00622	.00591	.00562	.00535	.00510	.00486	.00463	.00442	.00422	.00403	.00385	.00368	.00352	.00337	.00322	.00309	.00296	.00284	.00272	.00261
57	35	.00665	.00633	.00602	.00573	.00546	.00520	.00496	.00473	.00451	.00431	.00412	.00394	.00377	.00360	.00345	.00331	.00317	.00304	.00292	.00280
57	36	.00712	.00677	.00644	.00613	.00584	.00557	.00531	.00507	.00484	.00462	.00441	.00422	.00404	.00386	.00370	.00354	.00340	.00326	.00312	.00300
57	37	.00762	.00725	.00690	.00657	.00626	.00597	.00569	.00543	.00518	.00495	.00473	.00452	.00433	.00414	.00397	.00380	.00364	.00349	.00335	.00322
57	38	.00816	.00777	.00739	.00704	.00671	.00640	.00610	.00582	.00556	.00531	.00508	.00486	.00465	.00445	.00426	.00408	.00391	.00375	.00360	.00345
57	39	.00874	.00832	.00792	.00755	.00720	.00686	.00655	.00625	.00597	.00570	.00545	.00522	.00499	.00478	.00458	.00438	.00420	.00403	.00387	.00371
57	40	.00937	.00892	.00850	.00810	.00772	.00737	.00703	.00671	.00641	.00613	.00586	.00561	.00537	.00514	.00492	.00472	.00452	.00434	.00416	.00400
57	41	.01004	.00956	.00911	.00869	.00829	.00791	.00755	.00721	.00689	.00659	.00630	.00603	.00577	.00553	.00530	.00508	.00487	.00467	.00449	.00431
57	42	.01076	.01025	.00978	.00932	.00890	.00849	.00811	.00775	.00741	.00709	.00678	.00649	.00622	.00595	.00571	.00547	.00525	.00504	.00484	.00465
57	43	.01153	.01099	.01049	.01001	.00955	.00912	.00872	.00833	.00797	.00762	.00730	.00699	.00669	.00641	.00615	.00590	.00566	.00543	.00522	.00501
57	44	.01235	.01178	.01124	.01073	.01025	.00979	.00936	.00895	.00857	.00820	.00785	.00752	.00721	.00691	.00663	.00636	.00610	.00586	.00563	.00541
57	45	.01322	.01262	.01205	.01151	.01099	.01051	.01005	.00962	.00920	.00881	.00844	.00809	.00775	.00744	.00714	.00685	.00658	.00632	.00607	.00584
57	46	.01414	.01350	.01290	.01233	.01178	.01127	.01078	.01032	.00988	.00947	.00907	.00870	.00834	.00800	.00768	.00737	.00708	.00681	.00654	.00629

Section 2 — Table U(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%
57	47	.01511	.01444	.01380	.01319	.01262	.01207	.01155	.01106	.01060	.01016	.00974	.00934	.00896	.00860	.00826	.00793	.00762	.00733	.00705	.00678
57	48	.01613	.01542	.01474	.01410	.01350	.01292	.01237	.01185	.01136	.01089	.01045	.01002	.00962	.00924	.00887	.00853	.00820	.00788	.00758	.00730
57	49	.01721	.01645	.01574	.01506	.01442	.01381	.01323	.01268	.01216	.01167	.01119	.01075	.01032	.00991	.00952	.00916	.00881	.00847	.00815	.00785
57	50	.01833	.01754	.01679	.01608	.01540	.01476	.01414	.01356	.01301	.01249	.01199	.01151	.01106	.01063	.01022	.00983	.00945	.00910	.00876	.00844
57	51	.01952	.01868	.01789	.01714	.01643	.01575	.01510	.01449	.01391	.01335	.01282	.01232	.01184	.01138	.01095	.01053	.01014	.00976	.00940	.00906
57	52	.02075	.01987	.01904	.01825	.01750	.01679	.01611	.01546	.01485	.01426	.01370	.01317	.01266	.01218	.01172	.01128	.01086	.01046	.01008	.00972
57	53	.02203	.02111	.02024	.01941	.01862	.01787	.01716	.01648	.01583	.01521	.01462	.01406	.01353	.01302	.01253	.01207	.01162	.01120	.01080	.01041
57	54	.02336	.02240	.02149	.02062	.01979	.01900	.01825	.01754	.01685	.01621	.01559	.01500	.01443	.01389	.01338	.01289	.01242	.01197	.01155	.01114
57	55	.02475	.02374	.02279	.02187	.02101	.02018	.01939	.01864	.01793	.01724	.01659	.01597	.01538	.01481	.01427	.01375	.01326	.01279	.01234	.01190
57	56	.02618	.02513	.02413	.02318	.02227	.02141	.02058	.01979	.01904	.01833	.01764	.01699	.01637	.01577	.01520	.01466	.01414	.01364	.01316	.01271
57	57	.02766	.02657	.02553	.02453	.02358	.02268	.02182	.02099	.02021	.01946	.01874	.01805	.01740	.01677	.01617	.01560	.01505	.01453	.01403	.01355
58	0	.00179	.00173	.00167	.00162	.00157	.00152	.00148	.00144	.00139	.00136	.00132	.00128	.00125	.00122	.00118	.00116	.00113	.00110	.00107	.00105
58	1	.00090	.00086	.00082	.00078	.00075	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00042	.00040
58	2	.00090	.00086	.00082	.00078	.00074	.00071	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00050	.00048	.00046	.00044	.00042	.00040	.00039
58	3	.00094	.00089	.00085	.00081	.00077	.00073	.00070	.00067	.00064	.00061	.00058	.00055	.00053	.00051	.00049	.00047	.00045	.00043	.00041	.00040
58	4	.00099	.00094	.00089	.00085	.00081	.00077	.00073	.00070	.00067	.00064	.00061	.00058	.00056	.00053	.00051	.00049	.00047	.00045	.00043	.00041
58	5	.00105	.00100	.00095	.00090	.00086	.00082	.00078	.00074	.00071	.00068	.00065	.00062	.00059	.00057	.00054	.00052	.00050	.00048	.00046	.00044
58	6	.00112	.00107	.00102	.00097	.00092	.00088	.00084	.00080	.00076	.00073	.00069	.00066	.00063	.00061	.00058	.00056	.00053	.00051	.00049	.00047
58	7	.00121	.00115	.00109	.00104	.00099	.00094	.00090	.00086	.00082	.00078	.00075	.00072	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00051
58	8	.00130	.00124	.00118	.00112	.00107	.00102	.00097	.00093	.00089	.00085	.00081	.00078	.00074	.00071	.00068	.00065	.00063	.00060	.00058	.00055
58	9	.00140	.00134	.00127	.00121	.00116	.00110	.00105	.00101	.00096	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00066	.00063	.00060
58	10	.00152	.00145	.00138	.00132	.00126	.00120	.00115	.00109	.00105	.00100	.00096	.00092	.00088	.00084	.00081	.00078	.00075	.00072	.00069	.00066
58	11	.00165	.00157	.00150	.00143	.00136	.00130	.00124	.00119	.00114	.00109	.00105	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00073
58	12	.00178	.00170	.00162	.00155	.00148	.00141	.00135	.00129	.00124	.00119	.00114	.00109	.00105	.00101	.00097	.00093	.00090	.00086	.00083	.00080
58	13	.00192	.00183	.00175	.00167	.00160	.00153	.00146	.00140	.00134	.00129	.00124	.00119	.00114	.00110	.00105	.00101	.00098	.00094	.00091	.00087
58	14	.00206	.00196	.00187	.00179	.00171	.00164	.00157	.00151	.00144	.00138	.00133	.00128	.00123	.00118	.00114	.00109	.00105	.00101	.00098	.00094
58	15	.00219	.00209	.00200	.00191	.00183	.00175	.00167	.00160	.00154	.00148	.00142	.00136	.00131	.00126	.00121	.00117	.00112	.00108	.00104	.00101
58	16	.00232	.00221	.00211	.00202	.00193	.00185	.00177	.00170	.00163	.00156	.00150	.00144	.00138	.00133	.00128	.00123	.00119	.00115	.00110	.00107
58	17	.00244	.00233	.00222	.00212	.00203	.00194	.00186	.00178	.00171	.00164	.00157	.00151	.00145	.00140	.00135	.00129	.00125	.00120	.00116	.00112
58	18	.00256	.00244	.00233	.00222	.00213	.00203	.00195	.00187	.00179	.00172	.00165	.00158	.00152	.00146	.00141	.00135	.00130	.00126	.00121	.00117
58	19	.00268	.00256	.00244	.00233	.00223	.00213	.00204	.00195	.00187	.00179	.00172	.00165	.00159	.00153	.00147	.00141	.00136	.00131	.00126	.00122
58	20	.00282	.00268	.00256	.00244	.00234	.00223	.00214	.00204	.00196	.00188	.00180	.00173	.00166	.00159	.00153	.00147	.00142	.00137	.00132	.00127
58	21	.00296	.00282	.00269	.00257	.00245	.00234	.00224	.00214	.00205	.00197	.00189	.00181	.00174	.00167	.00160	.00154	.00148	.00143	.00137	.00132
58	22	.00312	.00297	.00283	.00270	.00258	.00246	.00235	.00225	.00215	.00206	.00198	.00189	.00182	.00175	.00168	.00161	.00155	.00149	.00144	.00138
58	23	.00328	.00313	.00298	.00284	.00271	.00259	.00247	.00237	.00226	.00217	.00208	.00199	.00191	.00183	.00176	.00169	.00162	.00156	.00150	.00145
58	24	.00347	.00330	.00314	.00300	.00286	.00273	.00261	.00249	.00238	.00228	.00218	.00209	.00201	.00192	.00185	.00177	.00171	.00164	.00158	.00152
58	25	.00367	.00349	.00333	.00317	.00302	.00289	.00276	.00263	.00252	.00241	.00231	.00221	.00212	.00203	.00195	.00187	.00180	.00173	.00166	.00160
58	26	.00389	.00370	.00353	.00336	.00320	.00306	.00292	.00279	.00266	.00255	.00244	.00234	.00224	.00215	.00206	.00198	.00190	.00182	.00175	.00169
58	27	.00414	.00394	.00375	.00357	.00340	.00325	.00310	.00296	.00283	.00270	.00259	.00248	.00237	.00228	.00218	.00209	.00201	.00193	.00186	.00178
58	28	.00440	.00419	.00399	.00380	.00362	.00345	.00329	.00315	.00301	.00287	.00275	.00263	.00252	.00242	.00232	.00222	.00213	.00205	.00197	.00189
58	29	.00469	.00446	.00425	.00405	.00386	.00368	.00351	.00335	.00320	.00306	.00293	.00280	.00268	.00257	.00246	.00236	.00227	.00218	.00209	.00201
58	30	.00500	.00476	.00453	.00431	.00411	.00392	.00374	.00357	.00341	.00326	.00312	.00298	.00286	.00274	.00262	.00252	.00241	.00232	.00223	.00214
58	31	.00534	.00508	.00483	.00460	.00438	.00418	.00399	.00381	.00364	.00348	.00332	.00318	.00304	.00292	.00280	.00268	.00257	.00247	.00237	.00228
58	32	.00570	.00542	.00516	.00491	.00468	.00446	.00426	.00406	.00388	.00371	.00355	.00339	.00325	.00311	.00298	.00286	.00274	.00263	.00253	.00243
58	33	.00609	.00579	.00551	.00525	.00500	.00477	.00455	.00434	.00415	.00396	.00379	.00363	.00347	.00332	.00318	.00305	.00293	.00281	.00270	.00259
58	34	.00650	.00619	.00589	.00561	.00535	.00510	.00486	.00464	.00444	.00424	.00405	.00388	.00371	.00355	.00340	.00326	.00313	.00300	.00288	.00277
58	35	.00696	.00662	.00630	.00601	.00572	.00546	.00521	.00497	.00475	.00454	.00434	.00415	.00397	.00380	.00365	.00349	.00335	.00322	.00309	.00296
58	36	.00745	.00709	.00675	.00643	.00613	.00585	.00558	.00533	.00509	.00486	.00465	.00445	.00426	.00408	.00391	.00374	.00359	.00345	.00331	.00318
58	37	.00797	.00759	.00723	.00689	.00657	.00626	.00598	.00571	.00545	.00521	.00499	.00477	.00457	.00437	.00419	.00402	.00385	.00370	.00355	.00341
58	38	.00854	.00813	.00775	.00738	.00704	.00672	.00641	.00613	.00585	.00559	.00535	.00512	.00490	.00469	.00450	.00431	.00414	.00397	.00381	.00366

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%
58	39	.00915	.00872	.00831	.00792	.00755	.00721	.00688	.00657	.00628	.00601	.00575	.00550	.00527	.00504	.00483	.00464	.00445	.00427	.00410	.00393
58	40	.00981	.00935	.00891	.00850	.00811	.00774	.00739	.00706	.00675	.00646	.00618	.00591	.00566	.00543	.00520	.00499	.00478	.00459	.00441	.00424
58	41	.01052	.01002	.00956	.00912	.00870	.00831	.00794	.00759	.00726	.00694	.00665	.00636	.00610	.00584	.00560	.00537	.00515	.00495	.00475	.00457
58	42	.01128	.01075	.01026	.00979	.00935	.00893	.00853	.00816	.00781	.00747	.00715	.00685	.00656	.00629	.00603	.00579	.00556	.00533	.00512	.00492
58	43	.01209	.01153	.01101	.01051	.01004	.00959	.00917	.00877	.00840	.00804	.00770	.00737	.00707	.00678	.00650	.00624	.00599	.00575	.00553	.00532
58	44	.01295	.01236	.01181	.01128	.01078	.01031	.00986	.00943	.00903	.00865	.00828	.00794	.00761	.00730	.00701	.00673	.00646	.00621	.00597	.00574
58	45	.01387	.01325	.01266	.01210	.01156	.01106	.01058	.01013	.00970	.00930	.00891	.00854	.00820	.00786	.00755	.00725	.00697	.00669	.00644	.00619
58	46	.01485	.01418	.01356	.01296	.01240	.01187	.01136	.01088	.01042	.00999	.00958	.00919	.00882	.00846	.00813	.00781	.00751	.00722	.00694	.00668
58	47	.01587	.01517	.01451	.01388	.01328	.01272	.01218	.01167	.01118	.01072	.01029	.00987	.00948	.00910	.00874	.00840	.00808	.00777	.00748	.00720
58	48	.01695	.01621	.01551	.01484	.01421	.01361	.01305	.01250	.01199	.01150	.01104	.01060	.01018	.00978	.00940	.00903	.00869	.00836	.00805	.00775
58	49	.01809	.01731	.01657	.01586	.01520	.01456	.01396	.01339	.01284	.01233	.01183	.01137	.01092	.01050	.01009	.00971	.00934	.00899	.00865	.00834
58	50	.01928	.01846	.01768	.01694	.01623	.01556	.01493	.01432	.01375	.01320	.01268	.01218	.01171	.01126	.01083	.01042	.01003	.00966	.00930	.00896
58	51	.02053	.01967	.01885	.01807	.01732	.01662	.01595	.01531	.01470	.01412	.01357	.01304	.01254	.01206	.01161	.01117	.01076	.01036	.00999	.00963
58	52	.02184	.02093	.02007	.01925	.01846	.01772	.01701	.01634	.01570	.01509	.01450	.01395	.01342	.01291	.01243	.01197	.01153	.01111	.01071	.01033
58	53	.02320	.02225	.02134	.02048	.01966	.01887	.01813	.01742	.01674	.01610	.01548	.01490	.01434	.01380	.01329	.01281	.01234	.01190	.01147	.01107
58	54	.02462	.02362	.02267	.02176	.02090	.02008	.01929	.01855	.01784	.01716	.01651	.01589	.01530	.01474	.01420	.01369	.01320	.01273	.01228	.01185
58	55	.02609	.02504	.02405	.02310	.02219	.02133	.02051	.01973	.01898	.01827	.01758	.01693	.01631	.01572	.01515	.01461	.01409	.01359	.01312	.01267
58	56	.02761	.02652	.02548	.02449	.02354	.02264	.02178	.02095	.02017	.01942	.01871	.01802	.01737	.01674	.01615	.01558	.01503	.01451	.01401	.01353
58	57	.02919	.02805	.02696	.02593	.02494	.02399	.02309	.02223	.02141	.02062	.01987	.01916	.01847	.01781	.01719	.01659	.01601	.01546	.01493	.01443
58	58	.03082	.02963	.02850	.02742	.02638	.02540	.02446	.02356	.02270	.02187	.02109	.02033	.01962	.01893	.01827	.01764	.01703	.01645	.01590	.01537
59	0	.00189	.00183	.00177	.00172	.00167	.00162	.00157	.00153	.00148	.00144	.00141	.00137	.00133	.00130	.00127	.00123	.00120	.00118	.00115	.00112
59	1	.00094	.00090	.00086	.00082	.00078	.00075	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046	.00044	.00043
59	2	.00094	.00090	.00086	.00082	.00078	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00052	.00050	.00048	.00046	.00045	.00043	.00041
59	3	.00098	.00093	.00089	.00084	.00080	.00077	.00073	.00070	.00067	.00064	.00061	.00058	.00056	.00054	.00051	.00049	.00047	.00045	.00044	.00042
59	4	.00103	.00098	.00093	.00089	.00085	.00081	.00077	.00073	.00070	.00067	.00064	.00061	.00059	.00056	.00054	.00052	.00049	.00047	.00045	.00044
59	5	.00110	.00104	.00099	.00095	.00090	.00086	.00082	.00078	.00075	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00050	.00048	.00046
59	6	.00117	.00112	.00106	.00101	.00096	.00092	.00088	.00084	.00080	.00076	.00073	.00070	.00067	.00064	.00061	.00059	.00056	.00054	.00052	.00050
59	7	.00126	.00120	.00114	.00109	.00104	.00099	.00095	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00064	.00061	.00058	.00056	.00054
59	8	.00136	.00129	.00123	.00117	.00112	.00107	.00102	.00098	.00093	.00089	.00085	.00082	.00078	.00075	.00072	.00069	.00066	.00063	.00061	.00059
59	9	.00147	.00140	.00133	.00127	.00121	.00116	.00111	.00106	.00101	.00097	.00093	.00089	.00085	.00082	.00078	.00075	.00072	.00069	.00067	.00064
59	10	.00159	.00152	.00145	.00138	.00132	.00126	.00120	.00115	.00110	.00106	.00101	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073	.00070
59	11	.00172	.00164	.00157	.00150	.00143	.00137	.00131	.00125	.00120	.00115	.00110	.00106	.00102	.00098	.00094	.00090	.00087	.00083	.00080	.00077
59	12	.00187	.00178	.00170	.00162	.00155	.00149	.00142	.00136	.00131	.00125	.00120	.00115	.00111	.00107	.00103	.00099	.00095	.00091	.00088	.00085
59	13	.00201	.00192	.00184	.00175	.00168	.00161	.00154	.00148	.00142	.00136	.00130	.00125	.00120	.00116	.00112	.00107	.00103	.00100	.00096	.00093
59	14	.00216	.00206	.00197	.00188	.00180	.00173	.00165	.00159	.00152	.00146	.00140	.00135	.00130	.00125	.00120	.00116	.00112	.00108	.00104	.00100
59	15	.00229	.00219	.00210	.00200	.00192	.00184	.00176	.00169	.00162	.00156	.00150	.00144	.00138	.00133	.00128	.00124	.00119	.00115	.00111	.00107
59	16	.00243	.00232	.00222	.00212	.00203	.00194	.00186	.00179	.00171	.00165	.00158	.00152	.00146	.00141	.00136	.00131	.00126	.00121	.00117	.00113
59	17	.00255	.00244	.00233	.00223	.00213	.00204	.00196	.00188	.00180	.00173	.00166	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00123	.00119
59	18	.00268	.00256	.00244	.00234	.00223	.00214	.00205	.00197	.00189	.00181	.00174	.00167	.00161	.00155	.00149	.00143	.00138	.00133	.00128	.00124
59	19	.00281	.00268	.00256	.00245	.00234	.00224	.00214	.00206	.00197	.00189	.00182	.00174	.00168	.00161	.00155	.00149	.00144	.00139	.00134	.00129
59	20	.00295	.00281	.00268	.00256	.00245	.00235	.00225	.00215	.00206	.00198	.00190	.00182	.00175	.00168	.00162	.00156	.00150	.00145	.00139	.00134
59	21	.00310	.00295	.00282	.00269	.00257	.00246	.00236	.00226	.00216	.00207	.00199	.00191	.00183	.00176	.00169	.00163	.00157	.00151	.00146	.00140
59	22	.00326	.00311	.00296	.00283	.00270	.00258	.00247	.00237	.00227	.00217	.00208	.00200	.00192	.00184	.00177	.00170	.00164	.00158	.00152	.00147
59	23	.00343	.00327	.00312	.00298	.00284	.00272	.00260	.00249	.00238	.00228	.00219	.00210	.00201	.00193	.00186	.00179	.00172	.00165	.00159	.00153
59	24	.00363	.00345	.00329	.00314	.00300	.00286	.00274	.00262	.00251	.00240	.00230	.00221	.00212	.00203	.00195	.00188	.00180	.00174	.00167	.00161
59	25	.00384	.00365	.00348	.00332	.00317	.00303	.00289	.00277	.00265	.00253	.00243	.00233	.00223	.00214	.00206	.00198	.00190	.00183	.00176	.00169
59	26	.00407	.00387	.00369	.00352	.00336	.00321	.00306	.00293	.00280	.00268	.00257	.00246	.00236	.00226	.00217	.00209	.00201	.00193	.00185	.00179
59	27	.00432	.00412	.00392	.00374	.00357	.00340	.00325	.00311	.00297	.00285	.00272	.00261	.00250	.00240	.00230	.00221	.00212	.00204	.00196	.00189
59	28	.00460	.00438	.00417	.00398	.00379	.00362	.00346	.00330	.00316	.00302	.00289	.00277	.00266	.00255	.00244	.00235	.00225	.00217	.00208	.00200
59	29	.00490	.00466	.00444	.00424	.00404	.00386	.00368	.00352	.00336	.00322	.00308	.00295	.00283	.00271	.00260	.00250	.00240	.00230	.00221	.00213

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

| Ages | | Adjusted Payout 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%
59	30	.00522	.00497	.00474	.00451	.00431	.00411	.00392	.00375	.00358	.00343	.00328	.00314	.00301	.00289	.00277	.00266	.00255	.00245	.00235	.00226
59	31	.00557	.00530	.00505	.00482	.00459	.00438	.00418	.00400	.00382	.00365	.00350	.00335	.00321	.00307	.00295	.00283	.00272	.00261	.00251	.00241
59	32	.00595	.00566	.00539	.00514	.00490	.00468	.00447	.00427	.00408	.00390	.00373	.00357	.00342	.00328	.00314	.00302	.00290	.00278	.00267	.00257
59	33	.00635	.00605	.00576	.00549	.00524	.00500	.00477	.00456	.00436	.00417	.00399	.00382	.00366	.00350	.00336	.00322	.00309	.00297	.00285	.00274
59	34	.00679	.00647	.00616	.00587	.00560	.00535	.00510	.00488	.00466	.00446	.00426	.00408	.00391	.00375	.00359	.00344	.00331	.00317	.00305	.00293
59	35	.00727	.00692	.00659	.00629	.00600	.00572	.00546	.00522	.00499	.00477	.00456	.00437	.00418	.00401	.00384	.00369	.00354	.00340	.00326	.00314
59	36	.00778	.00741	.00706	.00673	.00642	.00613	.00585	.00559	.00535	.00511	.00489	.00468	.00448	.00430	.00412	.00395	.00379	.00364	.00350	.00336
59	37	.00833	.00794	.00756	.00721	.00688	.00657	.00627	.00599	.00573	.00548	.00525	.00502	.00481	.00461	.00442	.00424	.00407	.00390	.00375	.00360
59	38	.00893	.00851	.00811	.00773	.00738	.00705	.00673	.00643	.00615	.00588	.00563	.00539	.00516	.00495	.00475	.00455	.00437	.00419	.00403	.00387
59	39	.00957	.00912	.00870	.00830	.00792	.00756	.00722	.00691	.00660	.00632	.00605	.00579	.00555	.00532	.00510	.00489	.00470	.00451	.00433	.00416
59	40	.01026	.00978	.00933	.00890	.00850	.00812	.00776	.00742	.00710	.00679	.00650	.00623	.00597	.00572	.00549	.00527	.00505	.00485	.00466	.00448
59	41	.01100	.01049	.01001	.00956	.00913	.00872	.00834	.00798	.00763	.00731	.00700	.00670	.00643	.00616	.00591	.00567	.00545	.00523	.00503	.00483
59	42	.01180	.01126	.01075	.01026	.00981	.00938	.00897	.00858	.00821	.00786	.00753	.00722	.00692	.00664	.00637	.00611	.00587	.00564	.00542	.00521
59	43	.01265	.01208	.01154	.01102	.01054	.01008	.00964	.00923	.00883	.00846	.00811	.00777	.00746	.00715	.00687	.00659	.00633	.00609	.00585	.00563
59	44	.01357	.01296	.01238	.01183	.01132	.01083	.01036	.00992	.00950	.00911	.00873	.00837	.00803	.00771	.00740	.00711	.00683	.00657	.00632	.00608
59	45	.01453	.01389	.01328	.01270	.01215	.01163	.01113	.01066	.01022	.00980	.00939	.00901	.00865	.00830	.00798	.00766	.00737	.00708	.00682	.00656
59	46	.01556	.01488	.01423	.01361	.01303	.01248	.01195	.01145	.01098	.01053	.01010	.00970	.00931	.00894	.00859	.00826	.00794	.00764	.00735	.00708
59	47	.01664	.01592	.01523	.01458	.01396	.01338	.01282	.01229	.01179	.01131	.01085	.01042	.01001	.00962	.00924	.00889	.00855	.00823	.00792	.00763
59	48	.01778	.01702	.01629	.01560	.01495	.01433	.01374	.01317	.01264	.01213	.01165	.01119	.01075	.01034	.00994	.00956	.00920	.00885	.00853	.00821
59	49	.01898	.01818	.01741	.01668	.01599	.01533	.01471	.01411	.01354	.01301	.01249	.01201	.01154	.01110	.01068	.01027	.00989	.00952	.00917	.00884
59	50	.02025	.01939	.01859	.01782	.01709	.01639	.01573	.01510	.01450	.01393	.01339	.01287	.01238	.01191	.01146	.01103	.01062	.01023	.00986	.00951
59	51	.02157	.02068	.01982	.01901	.01824	.01751	.01681	.01615	.01551	.01491	.01433	.01379	.01326	.01277	.01229	.01184	.01140	.01099	.01059	.01021
59	52	.02296	.02201	.02112	.02026	.01945	.01868	.01794	.01724	.01657	.01594	.01533	.01475	.01420	.01367	.01316	.01268	.01222	.01178	.01136	.01096
59	53	.02440	.02341	.02247	.02157	.02072	.01990	.01913	.01839	.01769	.01701	.01637	.01576	.01518	.01462	.01408	.01358	.01309	.01262	.01218	.01175
59	54	.02590	.02486	.02388	.02293	.02204	.02118	.02037	.01959	.01885	.01814	.01746	.01682	.01620	.01561	.01505	.01451	.01400	.01351	.01303	.01258
59	55	.02746	.02638	.02534	.02435	.02341	.02252	.02166	.02084	.02006	.01932	.01861	.01793	.01728	.01666	.01606	.01550	.01495	.01443	.01393	.01346
59	56	.02908	.02795	.02686	.02583	.02485	.02391	.02301	.02215	.02133	.02055	.01980	.01909	.01840	.01775	.01712	.01653	.01595	.01540	.01488	.01438
59	57	.03076	.02957	.02844	.02736	.02633	.02535	.02441	.02351	.02265	.02183	.02105	.02030	.01958	.01889	.01823	.01760	.01700	.01642	.01587	.01534
59	58	.03249	.03125	.03007	.02895	.02787	.02684	.02586	.02492	.02402	.02316	.02234	.02155	.02080	.02008	.01939	.01873	.01809	.01748	.01690	.01634
59	59	.03426	.03298	.03175	.03058	.02946	.02838	.02736	.02638	.02544	.02454	.02368	.02285	.02206	.02131	.02058	.01989	.01922	.01859	.01797	.01739
60	0	.00200	.00194	.00188	.00182	.00177	.00172	.00167	.00162	.00158	.00154	.00150	.00146	.00142	.00138	.00135	.00132	.00129	.00126	.00123	.00120
60	1	.00098	.00094	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057	.00054	.00052	.00050	.00049	.00047	.00045
60	2	.00099	.00094	.00090	.00085	.00082	.00078	.00075	.00071	.00068	.00065	.00063	.00060	.00058	.00055	.00053	.00051	.00049	.00047	.00045	.00044
60	3	.00102	.00097	.00093	.00088	.00084	.00080	.00077	.00073	.00070	.00067	.00064	.00061	.00059	.00056	.00054	.00052	.00050	.00048	.00046	.00044
60	4	.00108	.00102	.00097	.00093	.00089	.00084	.00081	.00077	.00074	.00070	.00067	.00064	.00062	.00059	.00057	.00054	.00052	.00050	.00048	.00046
60	5	.00114	.00109	.00104	.00099	.00094	.00090	.00086	.00082	.00078	.00075	.00072	.00069	.00066	.00063	.00060	.00058	.00055	.00053	.00051	.00049
60	6	.00123	.00117	.00111	.00106	.00101	.00096	.00092	.00088	.00084	.00080	.00077	.00073	.00070	.00067	.00065	.00062	.00059	.00057	.00055	.00053
60	7	.00132	.00125	.00120	.00114	.00109	.00104	.00099	.00095	.00091	.00087	.00083	.00079	.00076	.00073	.00070	.00067	.00064	.00062	.00059	.00057
60	8	.00142	.00135	.00129	.00123	.00117	.00112	.00107	.00102	.00098	.00094	.00090	.00086	.00082	.00079	.00076	.00073	.00070	.00067	.00064	.00062
60	9	.00153	.00146	.00140	.00133	.00127	.00122	.00116	.00111	.00106	.00102	.00098	.00094	.00090	.00086	.00083	.00079	.00076	.00073	.00070	.00068
60	10	.00166	.00159	.00151	.00145	.00138	.00132	.00126	.00121	.00116	.00111	.00106	.00102	.00098	.00094	.00090	.00087	.00083	.00080	.00077	.00074
60	11	.00180	.00172	.00164	.00157	.00150	.00144	.00138	.00132	.00126	.00121	.00116	.00112	.00107	.00103	.00099	.00095	.00092	.00088	.00085	.00082
60	12	.00195	.00186	.00178	.00170	.00163	.00156	.00150	.00143	.00138	.00132	.00127	.00122	.00117	.00113	.00108	.00104	.00100	.00097	.00093	.00090
60	13	.00211	.00201	.00192	.00184	.00176	.00169	.00162	.00155	.00149	.00143	.00138	.00132	.00127	.00122	.00118	.00114	.00109	.00105	.00102	.00098
60	14	.00226	.00216	.00206	.00198	.00189	.00181	.00174	.00167	.00160	.00154	.00148	.00142	.00137	.00132	.00127	.00122	.00118	.00114	.00110	.00106
60	15	.00240	.00230	.00220	.00210	.00202	.00193	.00185	.00178	.00171	.00164	.00158	.00152	.00146	.00141	.00136	.00131	.00126	.00122	.00117	.00113
60	16	.00254	.00243	.00232	.00222	.00213	.00204	.00196	.00188	.00181	.00174	.00167	.00161	.00155	.00149	.00143	.00138	.00133	.00129	.00124	.00120
60	17	.00267	.00255	.00244	.00234	.00224	.00215	.00206	.00198	.00190	.00182	.00175	.00169	.00162	.00156	.00151	.00145	.00140	.00135	.00130	.00126
60	18	.00280	.00268	.00256	.00245	.00235	.00225	.00216	.00207	.00198	.00191	.00183	.00176	.00170	.00163	.00157	.00151	.00146	.00141	.00136	.00131
60	19	.00294	.00281	.00268	.00257	.00246	.00235	.00225	.00216	.00207	.00199	.00191	.00184	.00177	.00170	.00164	.00158	.00152	.00147	.00142	.00137

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%
									Adjusted Payout Rate												
60	20	.00308	.00294	.00281	.00269	.00257	.00246	.00236	.00226	.00217	.00208	.00200	.00192	.00185	.00178	.00171	.00165	.00159	.00153	.00148	.00142
60	21	.00324	.00309	.00295	.00282	.00270	.00258	.00247	.00237	.00227	.00218	.00209	.00201	.00193	.00186	.00179	.00172	.00166	.00160	.00154	.00149
60	22	.00340	.00325	.00310	.00296	.00283	.00271	.00260	.00249	.00238	.00229	.00219	.00211	.00202	.00195	.00187	.00180	.00173	.00167	.00161	.00155
60	23	.00359	.00342	.00326	.00312	.00298	.00285	.00273	.00261	.00250	.00240	.00230	.00221	.00212	.00204	.00196	.00189	.00181	.00175	.00168	.00162
60	24	.00379	.00361	.00344	.00329	.00314	.00300	.00287	.00275	.00263	.00252	.00242	.00232	.00223	.00214	.00206	.00198	.00191	.00183	.00177	.00170
60	25	.00400	.00382	.00364	.00348	.00332	.00317	.00303	.00290	.00278	.00266	.00255	.00245	.00235	.00226	.00217	.00209	.00201	.00193	.00186	.00179
60	26	.00424	.00405	.00386	.00368	.00352	.00336	.00321	.00307	.00294	.00282	.00270	.00259	.00248	.00239	.00229	.00220	.00212	.00204	.00196	.00189
60	27	.00451	.00430	.00410	.00391	.00373	.00357	.00341	.00326	.00312	.00299	.00286	.00275	.00263	.00253	.00243	.00233	.00224	.00216	.00208	.00200
60	28	.00480	.00457	.00436	.00416	.00397	.00379	.00362	.00347	.00332	.00318	.00304	.00292	.00280	.00268	.00258	.00248	.00238	.00229	.00220	.00212
60	29	.00511	.00487	.00464	.00443	.00423	.00404	.00386	.00369	.00353	.00338	.00324	.00310	.00297	.00285	.00274	.00263	.00253	.00243	.00234	.00225
60	30	.00545	.00519	.00495	.00472	.00451	.00430	.00411	.00393	.00376	.00360	.00345	.00330	.00317	.00304	.00292	.00280	.00269	.00259	.00249	.00239
60	31	.00581	.00554	.00528	.00503	.00481	.00459	.00438	.00419	.00401	.00384	.00367	.00352	.00338	.00324	.00311	.00298	.00287	.00275	.00265	.00255
60	32	.00620	.00591	.00563	.00537	.00513	.00490	.00468	.00447	.00428	.00409	.00392	.00376	.00360	.00345	.00331	.00318	.00305	.00294	.00282	.00271
60	33	.00663	.00632	.00602	.00574	.00548	.00523	.00500	.00478	.00457	.00437	.00419	.00401	.00385	.00369	.00354	.00340	.00326	.00313	.00301	.00290
60	34	.00709	.00675	.00644	.00614	.00586	.00560	.00535	.00511	.00489	.00468	.00448	.00429	.00411	.00394	.00378	.00363	.00349	.00335	.00322	.00309
60	35	.00758	.00723	.00689	.00657	.00627	.00599	.00572	.00547	.00523	.00501	.00480	.00459	.00440	.00422	.00405	.00389	.00373	.00358	.00344	.00331
60	36	.00812	.00774	.00738	.00704	.00672	.00642	.00613	.00586	.00561	.00537	.00514	.00492	.00472	.00452	.00434	.00416	.00400	.00384	.00369	.00355
60	37	.00869	.00829	.00791	.00754	.00720	.00688	.00658	.00629	.00601	.00576	.00551	.00528	.00506	.00485	.00465	.00447	.00429	.00412	.00396	.00381
60	38	.00932	.00888	.00848	.00809	.00773	.00738	.00706	.00675	.00646	.00618	.00592	.00567	.00543	.00521	.00500	.00480	.00461	.00443	.00425	.00409
60	39	.00999	.00953	.00909	.00868	.00829	.00792	.00757	.00724	.00693	.00664	.00636	.00609	.00584	.00560	.00537	.00516	.00495	.00476	.00457	.00440
60	40	.01071	.01022	.00976	.00932	.00890	.00851	.00814	.00779	.00745	.00714	.00684	.00655	.00628	.00603	.00578	.00555	.00533	.00512	.00492	.00474
60	41	.01149	.01097	.01047	.01001	.00956	.00914	.00875	.00837	.00802	.00768	.00736	.00705	.00676	.00649	.00623	.00598	.00575	.00552	.00531	.00511
60	42	.01233	.01177	.01125	.01075	.01028	.00983	.00941	.00901	.00863	.00826	.00792	.00760	.00729	.00699	.00671	.00645	.00620	.00596	.00573	.00551
60	43	.01323	.01264	.01208	.01155	.01104	.01057	.01012	.00969	.00928	.00890	.00853	.00818	.00785	.00754	.00724	.00696	.00669	.00643	.00618	.00595
60	44	.01419	.01356	.01297	.01240	.01187	.01136	.01088	.01042	.00999	.00958	.00919	.00882	.00846	.00813	.00781	.00750	.00721	.00694	.00668	.00643
60	45	.01521	.01454	.01391	.01331	.01274	.01220	.01169	.01121	.01074	.01031	.00989	.00949	.00912	.00876	.00842	.00809	.00778	.00749	.00721	.00694
60	46	.01629	.01558	.01491	.01428	.01367	.01310	.01256	.01204	.01155	.01108	.01064	.01022	.00981	.00943	.00907	.00872	.00839	.00807	.00777	.00749
60	47	.01743	.01668	.01597	.01530	.01466	.01405	.01347	.01292	.01240	.01191	.01143	.01098	.01056	.01015	.00976	.00939	.00904	.00870	.00838	.00807
60	48	.01863	.01784	.01709	.01638	.01570	.01506	.01444	.01386	.01331	.01278	.01228	.01180	.01134	.01091	.01050	.01010	.00972	.00937	.00902	.00870
60	49	.01990	.01906	.01827	.01752	.01680	.01612	.01547	.01485	.01426	.01370	.01317	.01266	.01218	.01172	.01128	.01086	.01046	.01007	.00971	.00936
60	50	.02123	.02035	.01951	.01872	.01796	.01724	.01655	.01590	.01528	.01469	.01412	.01358	.01307	.01258	.01211	.01166	.01124	.01083	.01044	.01007
60	51	.02263	.02170	.02082	.01998	.01918	.01842	.01770	.01701	.01635	.01572	.01512	.01455	.01401	.01349	.01299	.01252	.01207	.01163	.01122	.01082
60	52	.02410	.02312	.02219	.02131	.02047	.01966	.01890	.01817	.01747	.01681	.01618	.01557	.01500	.01445	.01392	.01342	.01294	.01248	.01204	.01162
60	53	.02562	.02460	.02362	.02269	.02181	.02096	.02016	.01939	.01865	.01795	.01729	.01665	.01604	.01546	.01490	.01437	.01386	.01337	.01291	.01246
60	54	.02721	.02614	.02511	.02414	.02321	.02232	.02147	.02066	.01989	.01915	.01845	.01777	.01713	.01651	.01593	.01536	.01483	.01431	.01382	.01335
60	55	.02887	.02774	.02667	.02564	.02467	.02373	.02284	.02199	.02118	.02040	.01966	.01895	.01827	.01763	.01700	.01641	.01584	.01530	.01478	.01428
60	56	.03058	.02941	.02828	.02721	.02619	.02521	.02427	.02338	.02253	.02171	.02093	.02019	.01947	.01879	.01813	.01751	.01691	.01633	.01578	.01526
60	57	.03236	.03113	.02996	.02884	.02777	.02674	.02576	.02483	.02393	.02308	.02226	.02147	.02072	.02000	.01932	.01866	.01803	.01742	.01684	.01628
60	58	.03420	.03292	.03169	.03052	.02940	.02833	.02731	.02633	.02539	.02449	.02363	.02281	.02202	.02127	.02055	.01985	.01919	.01855	.01794	.01735
60	59	.03609	.03475	.03348	.03225	.03109	.02997	.02890	.02788	.02690	.02596	.02506	.02420	.02337	.02258	.02182	.02109	.02040	.01973	.01908	.01847
60	60	.03803	.03664	.03531	.03404	.03282	.03166	.03054	.02947	.02845	.02747	.02653	.02563	.02476	.02394	.02314	.02238	.02165	.02095	.02027	.01962
61	0	.00211	.00205	.00199	.00193	.00187	.00182	.00177	.00172	.00168	.00163	.00159	.00155	.00151	.00147	.00144	.00140	.00137	.00134	.00131	.00128
61	1	.00103	.00098	.00094	.00090	.00086	.00082	.00079	.00076	.00073	.00070	.00067	.00064	.00062	.00060	.00057	.00055	.00053	.00051	.00050	.00048
61	2	.00103	.00098	.00094	.00089	.00085	.00082	.00078	.00075	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00054	.00052	.00050	.00048	.00046
61	3	.00106	.00101	.00097	.00092	.00088	.00084	.00080	.00077	.00073	.00070	.00067	.00065	.00062	.00059	.00057	.00055	.00053	.00050	.00049	.00047
61	4	.00112	.00107	.00102	.00097	.00093	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00065	.00062	.00060	.00057	.00055	.00053	.00051	.00049
61	5	.00119	.00114	.00108	.00103	.00099	.00094	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00066	.00063	.00061	.00058	.00056	.00054	.00052
61	6	.00128	.00122	.00116	.00111	.00106	.00101	.00096	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00065	.00063	.00060	.00058	.00055
61	7	.00137	.00131	.00125	.00119	.00114	.00109	.00104	.00099	.00095	.00091	.00087	.00083	.00080	.00077	.00073	.00071	.00068	.00065	.00062	.00060
61	8	.00148	.00141	.00135	.00129	.00123	.00117	.00112	.00107	.00103	.00098	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00071	.00068	.00065

Table U(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%
											Adjusted Payout Rate										
61	9	.00160	.00153	.00146	.00139	.00133	.00127	.00122	.00117	.00112	.00107	.00103	.00098	.00094	.00091	.00087	.00084	.00080	.00077	.00074	.00071
61	10	.00174	.00166	.00158	.00151	.00145	.00138	.00133	.00127	.00122	.00117	.00112	.00107	.00103	.00099	.00095	.00092	.00088	.00085	.00082	.00079
61	11	.00188	.00180	.00172	.00164	.00157	.00151	.00144	.00138	.00133	.00127	.00122	.00117	.00113	.00109	.00104	.00100	.00097	.00093	.00090	.00087
61	12	.00204	.00195	.00187	.00178	.00171	.00164	.00157	.00151	.00145	.00139	.00133	.00128	.00123	.00119	.00114	.00110	.00106	.00102	.00099	.00095
61	13	.00220	.00211	.00202	.00193	.00185	.00177	.00170	.00163	.00157	.00151	.00145	.00139	.00134	.00129	.00124	.00120	.00116	.00112	.00108	.00104
61	14	.00236	.00226	.00216	.00207	.00199	.00190	.00183	.00176	.00169	.00162	.00156	.00150	.00145	.00139	.00134	.00129	.00125	.00120	.00116	.00112
61	15	.00251	.00240	.00230	.00221	.00211	.00203	.00195	.00187	.00180	.00173	.00166	.00160	.00154	.00149	.00143	.00138	.00133	.00129	.00124	.00120
61	16	.00266	.00254	.00243	.00233	.00224	.00214	.00206	.00198	.00190	.00183	.00176	.00169	.00163	.00157	.00151	.00146	.00141	.00136	.00131	.00127
61	17	.00279	.00267	.00256	.00245	.00235	.00225	.00216	.00208	.00200	.00192	.00185	.00178	.00171	.00165	.00159	.00153	.00148	.00143	.00138	.00133
61	18	.00293	.00280	.00268	.00257	.00246	.00236	.00226	.00217	.00209	.00201	.00193	.00186	.00179	.00172	.00166	.00160	.00154	.00149	.00144	.00139
61	19	.00307	.00293	.00281	.00269	.00257	.00247	.00237	.00227	.00218	.00210	.00201	.00194	.00187	.00180	.00173	.00167	.00161	.00155	.00150	.00145
61	20	.00322	.00308	.00294	.00281	.00270	.00258	.00248	.00238	.00228	.00219	.00210	.00202	.00195	.00187	.00181	.00174	.00168	.00162	.00156	.00151
61	21	.00338	.00323	.00309	.00295	.00283	.00271	.00259	.00249	.00239	.00229	.00220	.00212	.00204	.00196	.00189	.00182	.00175	.00169	.00163	.00157
61	22	.00355	.00339	.00324	.00310	.00297	.00284	.00272	.00261	.00250	.00240	.00231	.00222	.00213	.00205	.00197	.00190	.00183	.00176	.00170	.00164
61	23	.00374	.00357	.00341	.00326	.00312	.00299	.00286	.00274	.00263	.00252	.00242	.00232	.00223	.00215	.00207	.00199	.00192	.00185	.00178	.00172
61	24	.00395	.00377	.00360	.00344	.00329	.00315	.00301	.00288	.00276	.00265	.00254	.00244	.00235	.00226	.00217	.00209	.00201	.00194	.00187	.00180
61	25	.00418	.00398	.00380	.00363	.00347	.00332	.00318	.00304	.00292	.00280	.00268	.00258	.00247	.00238	.00229	.00220	.00212	.00204	.00196	.00189
61	26	.00443	.00422	.00403	.00385	.00368	.00352	.00336	.00322	.00309	.00296	.00284	.00272	.00261	.00251	.00241	.00232	.00223	.00215	.00207	.00199
61	27	.00470	.00448	.00428	.00409	.00390	.00373	.00357	.00342	.00327	.00314	.00301	.00289	.00277	.00266	.00256	.00246	.00236	.00228	.00219	.00211
61	28	.00500	.00477	.00455	.00434	.00415	.00397	.00380	.00363	.00348	.00333	.00319	.00306	.00294	.00282	.00271	.00261	.00251	.00241	.00232	.00224
61	29	.00533	.00508	.00485	.00463	.00442	.00422	.00404	.00387	.00370	.00355	.00340	.00326	.00313	.00300	.00288	.00277	.00267	.00256	.00247	.00238
61	30	.00568	.00541	.00516	.00493	.00471	.00450	.00430	.00412	.00394	.00378	.00362	.00347	.00333	.00320	.00307	.00295	.00284	.00273	.00262	.00253
61	31	.00606	.00577	.00551	.00526	.00502	.00480	.00459	.00439	.00420	.00403	.00386	.00370	.00355	.00340	.00327	.00314	.00302	.00290	.00279	.00269
61	32	.00646	.00616	.00588	.00561	.00536	.00512	.00490	.00469	.00448	.00429	.00411	.00394	.00378	.00363	.00349	.00335	.00322	.00309	.00298	.00286
61	33	.00691	.00659	.00628	.00600	.00573	.00547	.00523	.00501	.00479	.00459	.00440	.00421	.00404	.00388	.00372	.00358	.00344	.00330	.00318	.00306
61	34	.00738	.00704	.00672	.00641	.00612	.00585	.00560	.00535	.00512	.00491	.00470	.00451	.00432	.00415	.00398	.00382	.00367	.00353	.00339	.00327
61	35	.00790	.00754	.00719	.00686	.00656	.00627	.00599	.00573	.00549	.00525	.00503	.00482	.00463	.00444	.00426	.00409	.00393	.00378	.00363	.00349
61	36	.00846	.00807	.00770	.00735	.00702	.00671	.00642	.00614	.00588	.00563	.00539	.00517	.00496	.00476	.00457	.00438	.00421	.00405	.00389	.00374
61	37	.00906	.00865	.00825	.00788	.00753	.00720	.00688	.00659	.00630	.00604	.00578	.00554	.00532	.00510	.00490	.00470	.00452	.00434	.00418	.00402
61	38	.00971	.00927	.00885	.00845	.00808	.00772	.00739	.00707	.00677	.00648	.00621	.00595	.00571	.00548	.00526	.00505	.00485	.00466	.00449	.00432
61	39	.01042	.00994	.00949	.00907	.00867	.00829	.00793	.00759	.00727	.00696	.00667	.00640	.00614	.00589	.00565	.00543	.00522	.00502	.00482	.00464
61	40	.01117	.01067	.01019	.00974	.00931	.00891	.00852	.00816	.00781	.00749	.00718	.00688	.00660	.00634	.00609	.00585	.00562	.00540	.00519	.00500
61	41	.01199	.01145	.01094	.01046	.01001	.00957	.00916	.00878	.00841	.00806	.00773	.00741	.00711	.00683	.00656	.00630	.00606	.00582	.00560	.00539
61	42	.01287	.01230	.01176	.01124	.01076	.01029	.00986	.00944	.00905	.00868	.00832	.00798	.00766	.00736	.00707	.00679	.00653	.00628	.00604	.00582
61	43	.01381	.01321	.01263	.01208	.01156	.01107	.01061	.01016	.00974	.00934	.00896	.00860	.00826	.00794	.00762	.00733	.00705	.00678	.00653	.00628
61	44	.01482	.01418	.01356	.01298	.01243	.01191	.01141	.01094	.01049	.01006	.00966	.00927	.00891	.00856	.00823	.00791	.00761	.00732	.00705	.00679
61	45	.01589	.01521	.01456	.01394	.01335	.01279	.01226	.01176	.01128	.01083	.01040	.00999	.00960	.00922	.00887	.00853	.00821	.00790	.00761	.00733
61	46	.01703	.01630	.01561	.01495	.01433	.01374	.01318	.01264	.01213	.01165	.01119	.01075	.01033	.00994	.00956	.00920	.00885	.00852	.00821	.00791
61	47	.01823	.01746	.01673	.01603	.01537	.01474	.01414	.01357	.01303	.01252	.01203	.01156	.01112	.01069	.01029	.00990	.00954	.00919	.00885	.00853
61	48	.01950	.01868	.01791	.01717	.01647	.01580	.01517	.01456	.01399	.01344	.01292	.01242	.01195	.01150	.01107	.01066	.01027	.00989	.00953	.00919
61	49	.02083	.01997	.01915	.01837	.01763	.01692	.01625	.01561	.01500	.01442	.01387	.01334	.01284	.01236	.01190	.01146	.01104	.01064	.01026	.00990
61	50	.02224	.02133	.02046	.01964	.01886	.01811	.01740	.01672	.01607	.01546	.01487	.01431	.01378	.01327	.01278	.01232	.01187	.01145	.01104	.01065
61	51	.02372	.02276	.02184	.02098	.02015	.01936	.01861	.01789	.01721	.01656	.01594	.01534	.01477	.01423	.01372	.01322	.01275	.01230	.01187	.01145
61	52	.02526	.02425	.02329	.02238	.02150	.02067	.01988	.01912	.01840	.01771	.01705	.01642	.01582	.01525	.01470	.01418	.01368	.01320	.01274	.01230
61	53	.02687	.02581	.02480	.02384	.02292	.02205	.02121	.02041	.01965	.01892	.01823	.01756	.01693	.01632	.01574	.01519	.01466	.01415	.01366	.01319
61	54	.02856	.02744	.02638	.02537	.02440	.02348	.02260	.02176	.02096	.02019	.01946	.01876	.01809	.01745	.01683	.01625	.01568	.01515	.01463	.01414
61	55	.03030	.02914	.02803	.02696	.02595	.02498	.02406	.02317	.02233	.02152	.02075	.02001	.01930	.01863	.01798	.01736	.01676	.01620	.01565	.01513
61	56	.03212	.03090	.02974	.02863	.02756	.02655	.02558	.02465	.02376	.02291	.02210	.02132	.02058	.01986	.01918	.01853	.01790	.01730	.01672	.01617
61	57	.03401	.03273	.03152	.03035	.02924	.02817	.02716	.02618	.02525	.02436	.02351	.02269	.02191	.02116	.02044	.01975	.01909	.01845	.01785	.01726
61	58	.03596	.03463	.03335	.03214	.03097	.02986	.02880	.02778	.02680	.02587	.02497	.02411	.02329	.02250	.02175	.02102	.02033	.01966	.01902	.01840

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%
													Adjusted Payout Rate								
61	59	.03796	.03657	.03525	.03398	.03276	.03160	.03049	.02942	.02840	.02742	.02648	.02559	.02472	.02390	.02310	.02234	.02161	.02091	.02024	.01959
61	60	.04002	.03858	.03720	.03587	.03461	.03340	.03223	.03112	.03005	.02903	.02805	.02711	.02621	.02534	.02451	.02371	.02295	.02221	.02150	.02082
61	61	.04213	.04063	.03920	.03783	.03651	.03525	.03404	.03288	.03176	.03070	.02967	.02869	.02774	.02684	.02597	.02513	.02433	.02356	.02282	.02211
62	0	.00223	.00217	.00210	.00204	.00198	.00193	.00188	.00183	.00178	.00173	.00169	.00165	.00161	.00157	.00153	.00149	.00146	.00143	.00139	.00136
62	1	.00107	.00103	.00098	.00094	.00090	.00086	.00083	.00079	.00076	.00073	.00070	.00068	.00065	.00063	.00060	.00058	.00056	.00054	.00052	.00051
62	2	.00107	.00102	.00098	.00093	.00089	.00085	.00082	.00078	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00056	.00054	.00052	.00050	.00049
62	3	.00111	.00106	.00101	.00096	.00092	.00088	.00084	.00080	.00077	.00074	.00071	.00068	.00065	.00062	.00060	.00058	.00055	.00053	.00051	.00049
62	4	.00117	.00111	.00106	.00101	.00097	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00065	.00063	.00060	.00058	.00055	.00053	.00051
62	5	.00124	.00118	.00113	.00108	.00103	.00098	.00094	.00090	.00086	.00082	.00079	.00075	.00072	.00069	.00067	.00064	.00061	.00059	.00057	.00054
62	6	.00133	.00127	.00121	.00115	.00110	.00105	.00101	.00096	.00092	.00088	.00085	.00081	.00078	.00074	.00071	.00069	.00066	.00063	.00061	.00058
62	7	.00143	.00137	.00130	.00124	.00119	.00114	.00109	.00104	.00099	.00095	.00091	.00087	.00084	.00080	.00077	.00074	.00071	.00068	.00066	.00063
62	8	.00154	.00147	.00141	.00134	.00128	.00123	.00117	.00112	.00108	.00103	.00099	.00095	.00091	.00087	.00084	.00081	.00077	.00074	.00072	.00069
62	9	.00167	.00159	.00152	.00146	.00139	.00133	.00128	.00122	.00117	.00112	.00108	.00103	.00099	.00095	.00092	.00088	.00085	.00081	.00078	.00075
62	10	.00181	.00173	.00165	.00158	.00151	.00145	.00139	.00133	.00128	.00123	.00118	.00113	.00109	.00104	.00100	.00097	.00093	.00089	.00086	.00083
62	11	.00197	.00188	.00180	.00172	.00165	.00158	.00151	.00145	.00139	.00134	.00129	.00124	.00119	.00114	.00110	.00106	.00102	.00098	.00095	.00091
62	12	.00213	.00204	.00195	.00187	.00179	.00172	.00165	.00158	.00152	.00146	.00140	.00135	.00130	.00125	.00120	.00116	.00112	.00108	.00104	.00101
62	13	.00230	.00220	.00211	.00202	.00194	.00186	.00178	.00171	.00165	.00158	.00152	.00147	.00141	.00136	.00131	.00127	.00122	.00118	.00114	.00110
62	14	.00247	.00236	.00226	.00217	.00208	.00200	.00192	.00184	.00177	.00171	.00164	.00158	.00152	.00147	.00142	.00137	.00132	.00127	.00123	.00119
62	15	.00263	.00251	.00241	.00231	.00222	.00213	.00204	.00197	.00189	.00182	.00175	.00169	.00163	.00157	.00151	.00146	.00141	.00136	.00132	.00127
62	16	.00278	.00266	.00255	.00244	.00234	.00225	.00216	.00208	.00200	.00192	.00185	.00178	.00172	.00166	.00160	.00154	.00149	.00144	.00139	.00134
62	17	.00292	.00279	.00268	.00257	.00246	.00236	.00227	.00218	.00210	.00202	.00194	.00187	.00180	.00174	.00168	.00162	.00156	.00151	.00146	.00141
62	18	.00306	.00293	.00280	.00269	.00258	.00247	.00237	.00228	.00219	.00211	.00203	.00195	.00188	.00182	.00175	.00169	.00163	.00157	.00152	.00147
62	19	.00320	.00307	.00294	.00281	.00270	.00259	.00248	.00238	.00229	.00220	.00212	.00204	.00196	.00189	.00182	.00176	.00170	.00164	.00158	.00153
62	20	.00336	.00321	.00308	.00294	.00282	.00271	.00260	.00249	.00239	.00230	.00221	.00213	.00205	.00198	.00190	.00184	.00177	.00171	.00165	.00159
62	21	.00353	.00337	.00323	.00309	.00296	.00284	.00272	.00261	.00251	.00241	.00232	.00223	.00214	.00206	.00199	.00192	.00185	.00178	.00172	.00166
62	22	.00371	.00354	.00339	.00324	.00310	.00297	.00285	.00274	.00263	.00252	.00242	.00233	.00224	.00216	.00208	.00200	.00193	.00186	.00180	.00173
62	23	.00390	.00373	.00356	.00341	.00326	.00313	.00300	.00287	.00276	.00265	.00254	.00244	.00235	.00226	.00218	.00210	.00202	.00195	.00188	.00181
62	24	.00412	.00393	.00376	.00359	.00344	.00329	.00315	.00302	.00290	.00278	.00267	.00257	.00247	.00237	.00228	.00220	.00212	.00204	.00197	.00190
62	25	.00435	.00415	.00397	.00379	.00363	.00347	.00333	.00319	.00306	.00293	.00282	.00271	.00260	.00250	.00241	.00232	.00223	.00215	.00207	.00200
62	26	.00461	.00440	.00420	.00402	.00384	.00368	.00352	.00337	.00323	.00310	.00298	.00286	.00275	.00264	.00254	.00244	.00235	.00227	.00218	.00211
62	27	.00490	.00467	.00446	.00427	.00408	.00390	.00374	.00358	.00343	.00329	.00316	.00303	.00291	.00280	.00269	.00259	.00249	.00240	.00231	.00223
62	28	.00521	.00497	.00475	.00453	.00434	.00415	.00397	.00380	.00364	.00349	.00335	.00322	.00309	.00297	.00285	.00274	.00264	.00254	.00245	.00236
62	29	.00555	.00529	.00505	.00483	.00462	.00441	.00423	.00405	.00388	.00372	.00356	.00342	.00328	.00316	.00303	.00292	.00281	.00270	.00260	.00251
62	30	.00591	.00564	.00539	.00514	.00492	.00470	.00450	.00431	.00413	.00396	.00380	.00364	.00350	.00336	.00323	.00310	.00298	.00287	.00277	.00266
62	31	.00631	.00602	.00574	.00549	.00524	.00502	.00480	.00459	.00440	.00422	.00404	.00388	.00372	.00358	.00344	.00330	.00318	.00306	.00294	.00284
62	32	.00673	.00642	.00613	.00586	.00560	.00535	.00512	.00490	.00470	.00450	.00431	.00414	.00397	.00381	.00366	.00352	.00339	.00326	.00314	.00302
62	33	.00719	.00686	.00655	.00626	.00598	.00572	.00547	.00524	.00502	.00481	.00461	.00442	.00424	.00407	.00391	.00376	.00362	.00348	.00335	.00322
62	34	.00769	.00734	.00700	.00669	.00639	.00612	.00585	.00560	.00536	.00514	.00493	.00473	.00454	.00435	.00418	.00402	.00386	.00372	.00358	.00344
62	35	.00823	.00785	.00750	.00716	.00685	.00655	.00626	.00600	.00574	.00550	.00528	.00506	.00486	.00466	.00448	.00430	.00414	.00398	.00383	.00368
62	36	.00881	.00841	.00803	.00767	.00733	.00701	.00671	.00643	.00615	.00590	.00565	.00542	.00520	.00500	.00480	.00461	.00443	.00426	.00410	.00395
62	37	.00944	.00901	.00861	.00822	.00786	.00752	.00720	.00689	.00660	.00633	.00606	.00582	.00558	.00536	.00515	.00495	.00475	.00457	.00440	.00423
62	38	.01012	.00966	.00923	.00882	.00844	.00807	.00772	.00740	.00709	.00679	.00651	.00625	.00600	.00576	.00553	.00531	.00511	.00491	.00473	.00455
62	39	.01085	.01036	.00990	.00947	.00906	.00867	.00830	.00795	.00761	.00730	.00700	.00671	.00644	.00619	.00594	.00571	.00549	.00528	.00508	.00489
62	40	.01164	.01113	.01063	.01017	.00973	.00931	.00892	.00854	.00819	.00785	.00753	.00722	.00693	.00666	.00640	.00615	.00591	.00569	.00547	.00527
62	41	.01250	.01195	.01142	.01093	.01046	.01001	.00959	.00919	.00881	.00845	.00811	.00778	.00747	.00718	.00690	.00663	.00637	.00613	.00590	.00568
62	42	.01342	.01283	.01227	.01175	.01125	.01077	.01032	.00989	.00948	.00910	.00873	.00838	.00805	.00774	.00744	.00715	.00688	.00662	.00637	.00613
62	43	.01441	.01378	.01319	.01263	.01209	.01159	.01110	.01065	.01021	.00980	.00941	.00904	.00868	.00834	.00802	.00772	.00742	.00715	.00688	.00663
62	44	.01547	.01480	.01417	.01357	.01300	.01246	.01195	.01146	.01100	.01056	.01014	.00974	.00936	.00900	.00866	.00833	.00801	.00772	.00743	.00716
62	45	.01659	.01589	.01521	.01458	.01397	.01340	.01285	.01233	.01184	.01137	.01092	.01050	.01009	.00970	.00934	.00898	.00865	.00833	.00803	.00773
62	46	.01779	.01704	.01632	.01565	.01500	.01439	.01381	.01326	.01273	.01223	.01176	.01130	.01087	.01046	.01006	.00969	.00933	.00899	.00866	.00835

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%
											Adjusted Payout Rate										
62	47	.01905	.01825	.01750	.01678	.01610	.01545	.01483	.01424	.01368	.01315	.01264	.01216	.01170	.01126	.01084	.01044	.01005	.00969	.00934	.00901
62	48	.02038	.01954	.01874	.01798	.01726	.01657	.01591	.01529	.01469	.01413	.01359	.01307	.01258	.01211	.01166	.01124	.01083	.01044	.01007	.00971
62	49	.02178	.02090	.02005	.01924	.01848	.01775	.01705	.01639	.01576	.01516	.01459	.01404	.01352	.01302	.01254	.01209	.01165	.01124	.01084	.01046
62	50	.02327	.02233	.02143	.02058	.01977	.01900	.01827	.01756	.01690	.01626	.01565	.01507	.01451	.01398	.01348	.01299	.01253	.01209	.01166	.01126
62	51	.02482	.02383	.02289	.02199	.02114	.02032	.01954	.01880	.01809	.01742	.01677	.01616	.01557	.01500	.01447	.01395	.01346	.01299	.01254	.01211
62	52	.02645	.02541	.02442	.02347	.02257	.02171	.02089	.02010	.01935	.01864	.01796	.01730	.01668	.01608	.01551	.01497	.01444	.01394	.01347	.01301
62	53	.02816	.02706	.02602	.02502	.02407	.02316	.02230	.02147	.02068	.01992	.01920	.01851	.01785	.01722	.01661	.01604	.01548	.01495	.01444	.01396
62	54	.02993	.02878	.02768	.02664	.02564	.02468	.02377	.02290	.02206	.02127	.02050	.01978	.01908	.01841	.01777	.01716	.01657	.01601	.01547	.01496
62	55	.03178	.03057	.02942	.02832	.02727	.02627	.02531	.02439	.02351	.02267	.02187	.02110	.02037	.01966	.01899	.01834	.01772	.01713	.01656	.01601
62	56	.03370	.03244	.03123	.03008	.02898	.02793	.02692	.02595	.02503	.02415	.02330	.02249	.02172	.02098	.02026	.01958	.01893	.01830	.01770	.01712
62	57	.03570	.03438	.03312	.03191	.03076	.02965	.02859	.02758	.02661	.02569	.02480	.02395	.02313	.02235	.02160	.02088	.02019	.01953	.01889	.01828
62	58	.03776	.03638	.03506	.03380	.03260	.03144	.03033	.02927	.02826	.02729	.02635	.02546	.02460	.02378	.02299	.02224	.02151	.02081	.02014	.01950
62	59	.03988	.03845	.03707	.03576	.03449	.03329	.03213	.03102	.02996	.02894	.02796	.02703	.02613	.02526	.02444	.02364	.02288	.02214	.02144	.02076
62	60	.04207	.04057	.03914	.03777	.03645	.03519	.03398	.03283	.03172	.03065	.02963	.02865	.02771	.02680	.02593	.02510	.02430	.02353	.02279	.02208
62	61	.04431	.04276	.04127	.03984	.03847	.03716	.03590	.03469	.03353	.03242	.03135	.03033	.02934	.02840	.02749	.02661	.02577	.02497	.02419	.02344
62	62	.04662	.04501	.04346	.04198	.04056	.03919	.03788	.03662	.03541	.03425	.03314	.03207	.03104	.03005	.02910	.02819	.02731	.02646	.02565	.02487
63	0	.00235	.00229	.00222	.00216	.00210	.00204	.00199	.00193	.00188	.00184	.00179	.00175	.00171	.00166	.00163	.00159	.00155	.00152	.00149	.00145
63	1	.00112	.00107	.00103	.00098	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00061	.00059	.00057	.00055	.00053
63	2	.00112	.00107	.00102	.00097	.00093	.00089	.00085	.00082	.00079	.00075	.00072	.00069	.00067	.00064	.00062	.00059	.00057	.00055	.00053	.00051
63	3	.00115	.00110	.00105	.00100	.00096	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00068	.00065	.00063	.00060	.00058	.00056	.00054	.00052
63	4	.00121	.00116	.00110	.00105	.00101	.00096	.00092	.00088	.00084	.00081	.00078	.00074	.00071	.00068	.00066	.00063	.00061	.00058	.00056	.00054
63	5	.00129	.00123	.00118	.00112	.00107	.00103	.00098	.00094	.00090	.00086	.00082	.00079	.00076	.00073	.00070	.00067	.00064	.00062	.00060	.00057
63	6	.00138	.00132	.00126	.00120	.00115	.00110	.00105	.00101	.00096	.00092	.00089	.00085	.00081	.00078	.00075	.00072	.00069	.00067	.00064	.00062
63	7	.00149	.00142	.00136	.00130	.00124	.00119	.00113	.00109	.00104	.00100	.00096	.00092	.00088	.00084	.00081	.00078	.00075	.00072	.00069	.00067
63	8	.00161	.00154	.00147	.00140	.00134	.00128	.00123	.00118	.00113	.00108	.00104	.00099	.00095	.00092	.00088	.00085	.00081	.00078	.00075	.00073
63	9	.00174	.00166	.00159	.00152	.00145	.00139	.00133	.00128	.00123	.00118	.00113	.00108	.00104	.00100	.00096	.00093	.00089	.00086	.00083	.00080
63	10	.00189	.00181	.00173	.00165	.00158	.00152	.00145	.00139	.00134	.00128	.00123	.00119	.00114	.00110	.00106	.00102	.00098	.00094	.00091	.00088
63	11	.00205	.00196	.00188	.00180	.00172	.00165	.00159	.00152	.00146	.00140	.00135	.00130	.00125	.00120	.00116	.00112	.00108	.00104	.00100	.00096
63	12	.00222	.00213	.00204	.00195	.00187	.00180	.00173	.00166	.00159	.00153	.00147	.00142	.00137	.00132	.00127	.00122	.00118	.00114	.00110	.00106
63	13	.00240	.00230	.00220	.00211	.00203	.00195	.00187	.00180	.00173	.00166	.00160	.00154	.00149	.00143	.00138	.00133	.00129	.00124	.00120	.00116
63	14	.00258	.00247	.00237	.00227	.00218	.00209	.00201	.00194	.00186	.00179	.00173	.00166	.00160	.00155	.00149	.00144	.00139	.00134	.00130	.00126
63	15	.00274	.00263	.00252	.00242	.00232	.00223	.00214	.00206	.00199	.00191	.00184	.00178	.00171	.00165	.00159	.00154	.00149	.00144	.00139	.00134
63	16	.00290	.00278	.00266	.00256	.00245	.00236	.00227	.00218	.00210	.00202	.00195	.00188	.00181	.00175	.00169	.00163	.00157	.00152	.00147	.00142
63	17	.00305	.00292	.00280	.00269	.00258	.00248	.00238	.00229	.00220	.00212	.00204	.00197	.00190	.00183	.00177	.00171	.00165	.00159	.00154	.00149
63	18	.00319	.00306	.00293	.00281	.00270	.00259	.00249	.00239	.00230	.00222	.00213	.00206	.00198	.00191	.00185	.00178	.00172	.00166	.00161	.00155
63	19	.00334	.00320	.00307	.00294	.00282	.00271	.00260	.00250	.00240	.00231	.00223	.00215	.00207	.00199	.00192	.00186	.00179	.00173	.00167	.00162
63	20	.00350	.00335	.00321	.00308	.00295	.00283	.00272	.00261	.00251	.00242	.00233	.00224	.00216	.00208	.00201	.00193	.00187	.00180	.00174	.00168
63	21	.00368	.00352	.00337	.00323	.00309	.00297	.00285	.00274	.00263	.00253	.00243	.00234	.00225	.00217	.00209	.00202	.00195	.00188	.00182	.00176
63	22	.00386	.00369	.00354	.00339	.00325	.00311	.00299	.00287	.00275	.00265	.00254	.00245	.00236	.00227	.00219	.00211	.00203	.00196	.00190	.00183
63	23	.00406	.00389	.00372	.00356	.00341	.00327	.00313	.00301	.00289	.00278	.00267	.00257	.00247	.00238	.00229	.00221	.00213	.00205	.00198	.00191
63	24	.00429	.00410	.00392	.00375	.00359	.00344	.00330	.00316	.00304	.00292	.00280	.00270	.00259	.00250	.00240	.00232	.00223	.00215	.00208	.00200
63	25	.00453	.00433	.00414	.00396	.00379	.00363	.00348	.00334	.00320	.00308	.00295	.00284	.00273	.00263	.00253	.00244	.00235	.00226	.00218	.00211
63	26	.00480	.00458	.00438	.00419	.00401	.00384	.00368	.00353	.00339	.00325	.00312	.00300	.00288	.00277	.00267	.00257	.00248	.00239	.00230	.00222
63	27	.00510	.00487	.00465	.00445	.00426	.00408	.00391	.00374	.00359	.00345	.00331	.00318	.00306	.00294	.00283	.00272	.00262	.00253	.00243	.00235
63	28	.00542	.00518	.00495	.00473	.00453	.00433	.00415	.00398	.00381	.00366	.00351	.00337	.00324	.00312	.00300	.00289	.00278	.00268	.00258	.00249
63	29	.00577	.00551	.00527	.00503	.00482	.00461	.00442	.00423	.00406	.00389	.00374	.00359	.00345	.00331	.00319	.00307	.00295	.00284	.00274	.00264
63	30	.00615	.00587	.00561	.00536	.00513	.00491	.00470	.00451	.00432	.00414	.00398	.00382	.00367	.00353	.00339	.00326	.00314	.00302	.00291	.00281
63	31	.00656	.00626	.00598	.00572	.00547	.00524	.00501	.00480	.00460	.00442	.00424	.00407	.00391	.00376	.00361	.00347	.00334	.00322	.00310	.00299
63	32	.00700	.00668	.00639	.00610	.00584	.00559	.00535	.00513	.00491	.00471	.00452	.00434	.00417	.00400	.00385	.00370	.00356	.00343	.00330	.00318
63	33	.00748	.00714	.00682	.00652	.00624	.00597	.00572	.00548	.00525	.00503	.00483	.00463	.00445	.00427	.00411	.00395	.00380	.00366	.00352	.00339

Ages		Adjusted Payout 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%
63	34	.00800	.00764	.00730	.00697	.00667	.00638	.00611	.00585	.00561	.00538	.00516	.00495	.00476	.00457	.00439	.00422	.00406	.00391	.00376	.00363
63	35	.00856	.00817	.00781	.00747	.00714	.00683	.00654	.00627	.00601	.00576	.00553	.00530	.00509	.00489	.00470	.00452	.00435	.00418	.00403	.00388
63	36	.00916	.00875	.00837	.00800	.00765	.00732	.00701	.00672	.00644	.00617	.00592	.00568	.00546	.00524	.00504	.00484	.00466	.00448	.00432	.00416
63	37	.00982	.00938	.00897	.00857	.00820	.00785	.00752	.00720	.00690	.00662	.00635	.00610	.00585	.00562	.00540	.00520	.00500	.00481	.00463	.00446
63	38	.01053	.01006	.00962	.00920	.00880	.00843	.00807	.00773	.00741	.00711	.00682	.00655	.00629	.00604	.00581	.00558	.00537	.00517	.00497	.00479
63	39	.01129	.01079	.01032	.00987	.00945	.00905	.00867	.00831	.00797	.00764	.00733	.00704	.00676	.00649	.00624	.00600	.00577	.00556	.00535	.00515
63	40	.01212	.01159	.01109	.01061	.01016	.00973	.00932	.00893	.00857	.00822	.00789	.00757	.00728	.00699	.00672	.00646	.00622	.00598	.00576	.00555
63	41	.01302	.01245	.01191	.01140	.01092	.01046	.01003	.00961	.00922	.00885	.00849	.00816	.00784	.00753	.00724	.00697	.00670	.00645	.00621	.00599
63	42	.01398	.01338	.01280	.01226	.01174	.01126	.01079	.01035	.00993	.00953	.00915	.00879	.00845	.00812	.00781	.00752	.00723	.00697	.00671	.00646
63	43	.01502	.01437	.01376	.01318	.01263	.01211	.01162	.01115	.01070	.01027	.00987	.00948	.00911	.00876	.00843	.00811	.00781	.00752	.00725	.00698
63	44	.01612	.01544	.01479	.01417	.01359	.01303	.01250	.01200	.01152	.01107	.01064	.01022	.00983	.00946	.00910	.00876	.00843	.00813	.00783	.00755
63	45	.01730	.01658	.01589	.01523	.01461	.01402	.01345	.01292	.01241	.01192	.01146	.01102	.01060	.01020	.00982	.00945	.00911	.00877	.00846	.00815
63	46	.01856	.01779	.01705	.01636	.01569	.01506	.01446	.01389	.01335	.01283	.01234	.01187	.01142	.01099	.01059	.01020	.00982	.00947	.00913	.00881
63	47	.01988	.01906	.01829	.01755	.01684	.01617	.01554	.01493	.01435	.01380	.01327	.01277	.01229	.01184	.01140	.01099	.01059	.01021	.00985	.00950
63	48	.02128	.02041	.01959	.01881	.01806	.01735	.01667	.01603	.01541	.01483	.01427	.01374	.01323	.01274	.01228	.01183	.01141	.01100	.01062	.01025
63	49	.02276	.02184	.02097	.02014	.01935	.01860	.01788	.01719	.01654	.01592	.01532	.01476	.01422	.01370	.01320	.01273	.01228	.01185	.01143	.01104
63	50	.02431	.02335	.02243	.02155	.02071	.01992	.01916	.01843	.01774	.01708	.01645	.01584	.01527	.01472	.01419	.01369	.01321	.01275	.01231	.01189
63	51	.02595	.02493	.02396	.02304	.02215	.02131	.02051	.01974	.01900	.01830	.01764	.01700	.01639	.01580	.01524	.01471	.01420	.01371	.01324	.01279
63	52	.02767	.02660	.02557	.02460	.02366	.02277	.02192	.02111	.02034	.01960	.01889	.01821	.01756	.01694	.01635	.01578	.01524	.01472	.01422	.01374
63	53	.02947	.02834	.02726	.02623	.02525	.02431	.02341	.02255	.02173	.02095	.02020	.01949	.01880	.01814	.01752	.01692	.01634	.01579	.01526	.01475
63	54	.03134	.03015	.02902	.02794	.02690	.02591	.02497	.02407	.02320	.02237	.02158	.02083	.02010	.01941	.01874	.01811	.01750	.01691	.01635	.01581
63	55	.03329	.03204	.03085	.02972	.02863	.02759	.02660	.02565	.02474	.02387	.02303	.02223	.02147	.02074	.02003	.01936	.01871	.01810	.01750	.01693
63	56	.03532	.03402	.03277	.03158	.03044	.02934	.02830	.02730	.02634	.02543	.02455	.02371	.02290	.02213	.02139	.02068	.01999	.01934	.01871	.01811
63	57	.03743	.03607	.03476	.03351	.03232	.03117	.03008	.02903	.02802	.02706	.02613	.02525	.02440	.02359	.02281	.02206	.02134	.02065	.01998	.01935
63	58	.03961	.03819	.03682	.03552	.03426	.03307	.03192	.03082	.02976	.02875	.02778	.02685	.02596	.02511	.02428	.02350	.02274	.02201	.02131	.02064
63	59	.04186	.04037	.03895	.03758	.03628	.03502	.03382	.03267	.03157	.03051	.02949	.02852	.02758	.02668	.02582	.02499	.02419	.02343	.02269	.02198
63	60	.04417	.04262	.04114	.03972	.03835	.03705	.03579	.03459	.03343	.03232	.03126	.03024	.02926	.02832	.02741	.02654	.02570	.02490	.02413	.02338
63	61	.04655	.04494	.04340	.04191	.04049	.03913	.03782	.03657	.03536	.03420	.03309	.03202	.03100	.03001	.02906	.02815	.02727	.02643	.02562	.02484
63	62	.04900	.04733	.04573	.04419	.04271	.04129	.03993	.03862	.03736	.03616	.03499	.03388	.03281	.03177	.03078	.02983	.02891	.02803	.02717	.02636
63	63	.05153	.04979	.04813	.04653	.04500	.04352	.04211	.04074	.03944	.03818	.03697	.03580	.03468	.03361	.03257	.03157	.03061	.02969	.02880	.02794
64	0	.00248	.00241	.00234	.00228	.00222	.00216	.00210	.00205	.00200	.00195	.00190	.00185	.00181	.00177	.00173	.00169	.00165	.00162	.00158	.00155
64	1	.00117	.00112	.00107	.00103	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00075	.00072	.00069	.00067	.00065	.00062	.00060	.00058	.00056
64	2	.00116	.00111	.00106	.00101	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073	.00070	.00067	.00065	.00062	.00060	.00058	.00056	.00054
64	3	.00120	.00114	.00109	.00105	.00100	.00096	.00092	.00088	.00084	.00081	.00077	.00074	.00071	.00069	.00066	.00063	.00061	.00059	.00057	.00054
64	4	.00126	.00120	.00115	.00110	.00105	.00100	.00096	.00092	.00088	.00085	.00081	.00078	.00075	.00072	.00069	.00066	.00064	.00061	.00059	.00057
64	5	.00134	.00128	.00122	.00117	.00112	.00107	.00102	.00098	.00094	.00090	.00086	.00083	.00079	.00076	.00073	.00070	.00068	.00065	.00063	.00060
64	6	.00144	.00137	.00131	.00125	.00120	.00115	.00110	.00105	.00101	.00097	.00093	.00089	.00085	.00082	.00079	.00076	.00073	.00070	.00067	.00065
64	7	.00155	.00148	.00141	.00135	.00129	.00124	.00118	.00114	.00109	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00073	.00070
64	8	.00167	.00160	.00153	.00146	.00140	.00134	.00128	.00123	.00118	.00113	.00109	.00104	.00100	.00096	.00092	.00089	.00086	.00082	.00079	.00076
64	9	.00181	.00173	.00166	.00159	.00152	.00145	.00139	.00134	.00128	.00123	.00118	.00114	.00109	.00105	.00101	.00097	.00094	.00090	.00087	.00084
64	10	.00197	.00188	.00180	.00173	.00165	.00159	.00152	.00146	.00140	.00135	.00129	.00124	.00120	.00115	.00111	.00107	.00103	.00099	.00096	.00092
64	11	.00214	.00205	.00196	.00188	.00180	.00173	.00166	.00159	.00153	.00147	.00142	.00136	.00131	.00126	.00122	.00117	.00113	.00109	.00105	.00102
64	12	.00232	.00222	.00213	.00204	.00196	.00188	.00181	.00174	.00167	.00161	.00155	.00149	.00144	.00138	.00134	.00129	.00124	.00120	.00116	.00112
64	13	.00251	.00240	.00230	.00221	.00212	.00204	.00196	.00189	.00181	.00175	.00168	.00162	.00156	.00151	.00146	.00141	.00136	.00131	.00127	.00123
64	14	.00269	.00258	.00247	.00237	.00228	.00219	.00211	.00203	.00195	.00188	.00181	.00175	.00169	.00163	.00157	.00152	.00147	.00142	.00137	.00133
64	15	.00286	.00274	.00263	.00253	.00243	.00234	.00225	.00216	.00208	.00201	.00194	.00187	.00180	.00174	.00168	.00162	.00157	.00152	.00147	.00142
64	16	.00302	.00290	.00278	.00267	.00257	.00247	.00238	.00229	.00220	.00212	.00205	.00197	.00190	.00184	.00178	.00172	.00166	.00160	.00155	.00150
64	17	.00318	.00305	.00293	.00281	.00270	.00259	.00249	.00240	.00231	.00223	.00215	.00207	.00200	.00193	.00186	.00180	.00174	.00168	.00163	.00158
64	18	.00333	.00319	.00306	.00294	.00282	.00271	.00261	.00251	.00242	.00233	.00224	.00216	.00209	.00201	.00194	.00188	.00181	.00175	.00170	.00164
64	19	.00349	.00334	.00320	.00307	.00295	.00283	.00272	.00262	.00252	.00243	.00234	.00225	.00217	.00210	.00202	.00196	.00189	.00183	.00177	.00171

Ages O	Y	Adjusted Payout 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%
64	20	.00365	.00350	.00335	.00322	.00309	.00296	.00285	.00274	.00263	.00254	.00244	.00235	.00227	.00219	.00211	.00204	.00197	.00190	.00184	.00178
64	21	.00383	.00367	.00352	.00337	.00323	.00310	.00298	.00287	.00276	.00265	.00255	.00246	.00237	.00228	.00220	.00213	.00205	.00198	.00192	.00185
64	22	.00402	.00385	.00369	.00353	.00339	.00325	.00312	.00300	.00288	.00277	.00267	.00257	.00248	.00239	.00230	.00222	.00214	.00207	.00200	.00193
64	23	.00423	.00405	.00388	.00371	.00356	.00342	.00328	.00315	.00303	.00291	.00280	.00269	.00259	.00250	.00241	.00232	.00224	.00216	.00209	.00202
64	24	.00446	.00427	.00408	.00391	.00375	.00359	.00345	.00331	.00318	.00306	.00294	.00283	.00272	.00262	.00253	.00244	.00235	.00227	.00219	.00211
64	25	.00471	.00451	.00431	.00413	.00396	.00379	.00364	.00349	.00335	.00322	.00310	.00298	.00287	.00276	.00266	.00256	.00247	.00238	.00230	.00222
64	26	.00499	.00477	.00456	.00437	.00419	.00401	.00385	.00369	.00354	.00340	.00327	.00315	.00303	.00291	.00280	.00270	.00260	.00251	.00242	.00234
64	27	.00530	.00507	.00485	.00464	.00444	.00426	.00408	.00391	.00376	.00361	.00347	.00333	.00321	.00308	.00297	.00286	.00276	.00266	.00256	.00247
64	28	.00563	.00538	.00515	.00493	.00472	.00452	.00433	.00416	.00399	.00383	.00368	.00354	.00340	.00327	.00315	.00303	.00292	.00282	.00272	.00262
64	29	.00600	.00573	.00548	.00525	.00502	.00481	.00461	.00442	.00424	.00407	.00391	.00376	.00361	.00348	.00335	.00322	.00310	.00299	.00288	.00278
64	30	.00639	.00611	.00584	.00559	.00535	.00512	.00491	.00471	.00452	.00434	.00416	.00400	.00385	.00370	.00356	.00343	.00330	.00318	.00307	.00296
64	31	.00682	.00651	.00623	.00596	.00570	.00546	.00523	.00502	.00481	.00462	.00444	.00426	.00410	.00394	.00379	.00365	.00351	.00338	.00326	.00314
64	32	.00727	.00695	.00665	.00636	.00608	.00583	.00558	.00535	.00513	.00493	.00473	.00454	.00437	.00420	.00404	.00389	.00374	.00360	.00347	.00335
64	33	.00777	.00743	.00710	.00679	.00650	.00623	.00596	.00572	.00548	.00526	.00505	.00485	.00466	.00448	.00431	.00415	.00399	.00385	.00371	.00357
64	34	.00831	.00794	.00759	.00726	.00695	.00666	.00638	.00611	.00586	.00563	.00540	.00519	.00498	.00479	.00461	.00443	.00427	.00411	.00396	.00381
64	35	.00889	.00850	.00813	.00778	.00744	.00713	.00683	.00655	.00628	.00602	.00578	.00555	.00533	.00513	.00493	.00474	.00457	.00440	.00424	.00408
64	36	.00952	.00910	.00871	.00833	.00797	.00764	.00732	.00701	.00673	.00645	.00620	.00595	.00572	.00550	.00528	.00508	.00489	.00471	.00454	.00437
64	37	.01021	.00976	.00933	.00893	.00855	.00819	.00785	.00752	.00722	.00692	.00665	.00638	.00613	.00590	.00567	.00545	.00525	.00505	.00487	.00469
64	38	.01094	.01046	.01001	.00958	.00918	.00879	.00842	.00808	.00775	.00744	.00714	.00686	.00659	.00633	.00609	.00586	.00564	.00543	.00523	.00504
64	39	.01174	.01123	.01075	.01029	.00985	.00944	.00905	.00868	.00833	.00799	.00767	.00737	.00708	.00681	.00655	.00630	.00606	.00584	.00562	.00542
64	40	.01261	.01206	.01154	.01105	.01059	.01015	.00973	.00933	.00896	.00860	.00826	.00793	.00762	.00733	.00705	.00678	.00653	.00629	.00606	.00584
64	41	.01354	.01296	.01241	.01188	.01139	.01092	.01047	.01005	.00964	.00926	.00889	.00855	.00822	.00790	.00760	.00732	.00704	.00678	.00654	.00630
64	42	.01455	.01393	.01334	.01278	.01225	.01175	.01127	.01082	.01039	.00998	.00959	.00921	.00886	.00852	.00820	.00789	.00760	.00732	.00706	.00680
64	43	.01563	.01497	.01434	.01375	.01318	.01265	.01214	.01165	.01119	.01075	.01033	.00994	.00956	.00920	.00885	.00852	.00821	.00791	.00762	.00735
64	44	.01679	.01609	.01542	.01479	.01419	.01361	.01307	.01255	.01206	.01159	.01114	.01072	.01031	.00992	.00956	.00920	.00887	.00855	.00824	.00795
64	45	.01803	.01728	.01657	.01590	.01526	.01465	.01407	.01351	.01299	.01249	.01201	.01155	.01112	.01071	.01031	.00993	.00957	.00923	.00890	.00859
64	46	.01934	.01855	.01779	.01708	.01640	.01575	.01513	.01454	.01398	.01345	.01294	.01245	.01199	.01154	.01112	.01072	.01033	.00997	.00961	.00928
64	47	.02073	.01989	.01909	.01833	.01760	.01691	.01626	.01563	.01503	.01446	.01392	.01340	.01291	.01244	.01199	.01156	.01114	.01075	.01037	.01001
64	48	.02219	.02131	.02046	.01965	.01888	.01815	.01745	.01679	.01615	.01555	.01497	.01442	.01389	.01339	.01291	.01245	.01201	.01159	.01118	.01080
64	49	.02374	.02280	.02191	.02105	.02024	.01946	.01872	.01802	.01734	.01670	.01608	.01550	.01494	.01440	.01389	.01340	.01293	.01248	.01205	.01164
64	50	.02538	.02439	.02344	.02254	.02167	.02085	.02007	.01932	.01860	.01792	.01727	.01664	.01605	.01548	.01493	.01441	.01391	.01343	.01297	.01254
64	51	.02711	.02606	.02506	.02410	.02319	.02232	.02149	.02070	.01994	.01921	.01852	.01786	.01723	.01662	.01604	.01549	.01496	.01445	.01396	.01349
64	52	.02891	.02781	.02675	.02574	.02478	.02386	.02298	.02215	.02134	.02058	.01984	.01914	.01847	.01783	.01721	.01662	.01606	.01552	.01500	.01450
64	53	.03080	.02964	.02853	.02746	.02645	.02548	.02455	.02367	.02282	.02201	.02123	.02049	.01978	.01910	.01845	.01782	.01722	.01665	.01610	.01557
64	54	.03277	.03155	.03038	.02926	.02820	.02718	.02620	.02526	.02437	.02351	.02270	.02191	.02116	.02044	.01975	.01909	.01845	.01784	.01726	.01670
64	55	.03483	.03355	.03232	.03115	.03002	.02895	.02792	.02694	.02599	.02509	.02423	.02340	.02260	.02184	.02111	.02041	.01974	.01910	.01848	.01788
64	56	.03697	.03563	.03434	.03311	.03193	.03080	.02972	.02869	.02769	.02674	.02583	.02496	.02412	.02332	.02255	.02181	.02110	.02042	.01976	.01914
64	57	.03920	.03779	.03644	.03515	.03392	.03273	.03160	.03051	.02947	.02847	.02751	.02659	.02571	.02487	.02405	.02327	.02252	.02180	.02111	.02045
64	58	.04150	.04003	.03862	.03727	.03598	.03474	.03355	.03241	.03132	.03027	.02926	.02829	.02737	.02648	.02562	.02480	.02401	.02325	.02252	.02182
64	59	.04388	.04234	.04087	.03946	.03811	.03681	.03557	.03437	.03323	.03213	.03107	.03006	.02908	.02815	.02725	.02639	.02556	.02476	.02399	.02325
64	60	.04632	.04472	.04319	.04172	.04031	.03895	.03765	.03640	.03520	.03405	.03295	.03189	.03086	.02988	.02894	.02803	.02716	.02632	.02552	.02474
64	61	.04884	.04718	.04558	.04405	.04258	.04116	.03981	.03850	.03725	.03605	.03489	.03378	.03271	.03168	.03070	.02975	.02883	.02795	.02710	.02629
64	62	.05144	.04971	.04805	.04646	.04493	.04345	.04204	.04068	.03937	.03812	.03691	.03575	.03463	.03356	.03252	.03153	.03057	.02965	.02876	.02790
64	63	.05412	.05233	.05060	.04894	.04735	.04582	.04435	.04294	.04158	.04027	.03901	.03780	.03663	.03551	.03443	.03339	.03238	.03142	.03049	.02959
64	64	.05687	.05501	.05323	.05151	.04986	.04827	.04674	.04527	.04385	.04249	.04118	.03992	.03870	.03753	.03640	.03532	.03427	.03326	.03229	.03135
65	0	.00261	.00254	.00247	.00241	.00234	.00228	.00222	.00217	.00211	.00206	.00201	.00197	.00192	.00188	.00183	.00179	.00176	.00172	.00168	.00165
65	1	.00121	.00116	.00111	.00107	.00103	.00099	.00095	.00091	.00088	.00084	.00081	.00078	.00076	.00073	.00070	.00068	.00066	.00063	.00061	.00059
65	2	.00121	.00115	.00110	.00106	.00101	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073	.00071	.00068	.00065	.00063	.00061	.00059	.00057
65	3	.00124	.00119	.00114	.00109	.00104	.00100	.00096	.00092	.00088	.00084	.00081	.00078	.00075	.00072	.00069	.00066	.00064	.00062	.00059	.00057
65	4	.00131	.00125	.00119	.00114	.00109	.00105	.00100	.00096	.00092	.00088	.00085	.00081	.00078	.00075	.00072	.00069	.00067	.00064	.00062	.00060

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	5	.00139	.00133	.00127	.00122	.00116	.00111	.00107	.00102	.00098	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00071	.00068	.00066	.00063
65	6	.00149	.00143	.00136	.00130	.00125	.00120	.00114	.00110	.00105	.00101	.00097	.00093	.00089	.00086	.00082	.00079	.00076	.00073	.00071	.00068
65	7	.00161	.00154	.00147	.00141	.00135	.00129	.00124	.00118	.00114	.00109	.00105	.00100	.00097	.00093	.00089	.00086	.00083	.00079	.00076	.00074
65	8	.00174	.00166	.00159	.00152	.00146	.00140	.00134	.00128	.00123	.00118	.00114	.00109	.00105	.00101	.00097	.00093	.00090	.00086	.00083	.00080
65	9	.00188	.00180	.00172	.00165	.00158	.00152	.00146	.00140	.00134	.00129	.00124	.00119	.00114	.00110	.00106	.00102	.00098	.00095	.00091	.00088
65	10	.00205	.00196	.00188	.00180	.00172	.00166	.00159	.00153	.00147	.00141	.00136	.00130	.00126	.00121	.00116	.00112	.00108	.00104	.00101	.00097
65	11	.00222	.00213	.00204	.00196	.00188	.00181	.00173	.00167	.00160	.00154	.00148	.00143	.00138	.00133	.00128	.00123	.00119	.00115	.00111	.00107
65	12	.00242	.00232	.00222	.00213	.00205	.00197	.00189	.00182	.00175	.00169	.00162	.00156	.00151	.00145	.00140	.00136	.00131	.00126	.00122	.00118
65	13	.00261	.00250	.00240	.00231	.00222	.00213	.00205	.00198	.00190	.00183	.00177	.00170	.00164	.00159	.00153	.00148	.00143	.00138	.00134	.00129
65	14	.00280	.00269	.00258	.00248	.00238	.00229	.00221	.00213	.00205	.00197	.00190	.00184	.00177	.00171	.00165	.00160	.00155	.00150	.00145	.00140
65	15	.00298	.00286	.00275	.00264	.00254	.00245	.00235	.00227	.00218	.00211	.00203	.00196	.00189	.00183	.00177	.00171	.00165	.00160	.00155	.00150
65	16	.00315	.00303	.00291	.00279	.00269	.00258	.00249	.00240	.00231	.00223	.00215	.00207	.00200	.00193	.00187	.00181	.00175	.00169	.00164	.00159
65	17	.00331	.00318	.00305	.00293	.00282	.00271	.00261	.00252	.00242	.00234	.00225	.00217	.00210	.00203	.00196	.00189	.00183	.00177	.00172	.00166
65	18	.00347	.00333	.00320	.00307	.00295	.00284	.00273	.00263	.00253	.00244	.00235	.00227	.00219	.00212	.00204	.00198	.00191	.00185	.00179	.00173
65	19	.00363	.00348	.00334	.00321	.00308	.00296	.00285	.00274	.00264	.00255	.00245	.00237	.00228	.00220	.00213	.00206	.00199	.00192	.00186	.00180
65	20	.00380	.00365	.00350	.00336	.00322	.00310	.00298	.00287	.00276	.00266	.00256	.00247	.00238	.00230	.00222	.00214	.00207	.00200	.00194	.00187
65	21	.00399	.00382	.00366	.00352	.00338	.00324	.00312	.00300	.00289	.00278	.00268	.00258	.00249	.00240	.00232	.00224	.00216	.00209	.00202	.00195
65	22	.00419	.00401	.00384	.00369	.00354	.00340	.00326	.00314	.00302	.00291	.00280	.00270	.00260	.00251	.00242	.00233	.00225	.00218	.00211	.00204
65	23	.00440	.00421	.00404	.00387	.00371	.00357	.00343	.00329	.00317	.00305	.00293	.00282	.00272	.00262	.00253	.00244	.00236	.00228	.00220	.00213
65	24	.00464	.00444	.00425	.00408	.00391	.00375	.00360	.00346	.00333	.00320	.00308	.00296	.00286	.00275	.00265	.00256	.00247	.00238	.00230	.00223
65	25	.00490	.00469	.00449	.00430	.00412	.00396	.00380	.00365	.00351	.00337	.00324	.00312	.00301	.00290	.00279	.00269	.00260	.00251	.00242	.00234
65	26	.00519	.00496	.00475	.00455	.00436	.00418	.00402	.00386	.00370	.00356	.00342	.00329	.00317	.00305	.00294	.00284	.00274	.00264	.00255	.00246
65	27	.00551	.00527	.00504	.00483	.00463	.00444	.00426	.00409	.00393	.00377	.00363	.00349	.00336	.00323	.00312	.00300	.00290	.00279	.00270	.00260
65	28	.00585	.00560	.00536	.00513	.00492	.00471	.00452	.00434	.00417	.00400	.00385	.00370	.00356	.00343	.00330	.00318	.00307	.00296	.00286	.00276
65	29	.00623	.00596	.00570	.00546	.00523	.00501	.00481	.00462	.00443	.00426	.00409	.00393	.00379	.00364	.00351	.00338	.00326	.00314	.00303	.00293
65	30	.00664	.00635	.00607	.00582	.00557	.00534	.00512	.00491	.00472	.00453	.00435	.00419	.00403	.00388	.00373	.00359	.00346	.00334	.00322	.00311
65	31	.00708	.00677	.00648	.00620	.00594	.00569	.00546	.00524	.00503	.00483	.00464	.00446	.00429	.00413	.00397	.00383	.00369	.00355	.00343	.00331
65	32	.00755	.00722	.00691	.00661	.00634	.00607	.00582	.00559	.00536	.00515	.00495	.00475	.00457	.00440	.00423	.00408	.00393	.00379	.00365	.00352
65	33	.00807	.00771	.00738	.00707	.00677	.00649	.00622	.00597	.00573	.00550	.00528	.00508	.00488	.00469	.00452	.00435	.00419	.00404	.00389	.00376
65	34	.00863	.00825	.00789	.00756	.00724	.00693	.00665	.00638	.00612	.00588	.00564	.00542	.00522	.00502	.00483	.00465	.00448	.00431	.00416	.00401
65	35	.00923	.00883	.00845	.00809	.00775	.00742	.00712	.00683	.00655	.00629	.00604	.00581	.00558	.00537	.00517	.00497	.00479	.00462	.00445	.00429
65	36	.00989	.00946	.00905	.00867	.00830	.00796	.00763	.00732	.00702	.00674	.00648	.00622	.00598	.00575	.00554	.00533	.00513	.00495	.00477	.00460
65	37	.01060	.01014	.00970	.00929	.00890	.00853	.00818	.00785	.00753	.00723	.00695	.00668	.00642	.00617	.00594	.00572	.00551	.00530	.00511	.00493
65	38	.01136	.01087	.01041	.00997	.00955	.00916	.00878	.00843	.00809	.00777	.00746	.00717	.00690	.00663	.00638	.00614	.00592	.00570	.00549	.00530
65	39	.01220	.01167	.01118	.01071	.01026	.00984	.00944	.00906	.00869	.00835	.00802	.00771	.00741	.00713	.00686	.00661	.00636	.00613	.00591	.00570
65	40	.01310	.01254	.01201	.01151	.01103	.01058	.01015	.00974	.00935	.00898	.00863	.00830	.00798	.00768	.00739	.00712	.00685	.00660	.00636	.00614
65	41	.01407	.01348	.01291	.01237	.01187	.01138	.01092	.01049	.01007	.00968	.00930	.00894	.00860	.00828	.00797	.00767	.00739	.00712	.00687	.00662
65	42	.01512	.01449	.01388	.01331	.01277	.01225	.01176	.01130	.01085	.01043	.01003	.00964	.00928	.00893	.00860	.00828	.00798	.00769	.00742	.00715
65	43	.01625	.01558	.01493	.01432	.01375	.01319	.01267	.01217	.01170	.01124	.01081	.01040	.01001	.00964	.00928	.00894	.00862	.00831	.00801	.00773
65	44	.01747	.01675	.01606	.01541	.01479	.01421	.01365	.01311	.01261	.01212	.01166	.01122	.01081	.01041	.01002	.00966	.00931	.00898	.00866	.00836
65	45	.01876	.01799	.01726	.01657	.01591	.01529	.01469	.01412	.01358	.01307	.01257	.01210	.01166	.01123	.01082	.01043	.01006	.00970	.00936	.00904
65	46	.02013	.01932	.01855	.01781	.01711	.01644	.01581	.01520	.01462	.01407	.01355	.01305	.01257	.01211	.01167	.01126	.01086	.01048	.01011	.00976
65	47	.02158	.02072	.01990	.01912	.01838	.01767	.01699	.01635	.01573	.01514	.01458	.01405	.01354	.01305	.01258	.01214	.01171	.01130	.01091	.01054
65	48	.02312	.02221	.02134	.02051	.01972	.01897	.01825	.01756	.01691	.01628	.01569	.01512	.01457	.01405	.01356	.01308	.01262	.01219	.01177	.01137
65	49	.02475	.02378	.02286	.02198	.02115	.02035	.01958	.01886	.01816	.01750	.01686	.01625	.01567	.01512	.01459	.01408	.01360	.01313	.01269	.01226
65	50	.02647	.02545	.02447	.02354	.02265	.02181	.02100	.02023	.01949	.01878	.01811	.01746	.01685	.01626	.01569	.01515	.01463	.01414	.01366	.01321
65	51	.02828	.02720	.02617	.02519	.02425	.02335	.02250	.02168	.02090	.02015	.01943	.01875	.01809	.01747	.01686	.01629	.01574	.01521	.01470	.01422
65	52	.03018	.02904	.02795	.02691	.02592	.02498	.02407	.02321	.02238	.02159	.02083	.02010	.01941	.01874	.01810	.01749	.01691	.01634	.01581	.01529
65	53	.03216	.03096	.02982	.02873	.02768	.02668	.02573	.02481	.02394	.02310	.02230	.02153	.02079	.02008	.01941	.01876	.01814	.01754	.01697	.01642
65	54	.03424	.03298	.03177	.03062	.02952	.02847	.02746	.02649	.02557	.02469	.02384	.02302	.02225	.02150	.02078	.02010	.01944	.01880	.01820	.01761

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	.03640	.03508	.03382	.03261	.03145	.03034	.02928	.02826	.02729	.02635	.02546	.02460	.02378	.02299	.02223	.02150	.02080	.02013	.01949	.01887
65	56	.03866	.03727	.03595	.03468	.03346	.03229	.03118	.03011	.02908	.02810	.02715	.02625	.02538	.02455	.02375	.02298	.02224	.02153	.02085	.02020
65	57	.04101	.03956	.03817	.03683	.03556	.03433	.03316	.03204	.03096	.02992	.02893	.02798	.02706	.02618	.02534	.02453	.02375	.02300	.02228	.02159
65	58	.04344	.04192	.04047	.03907	.03774	.03645	.03522	.03404	.03291	.03182	.03078	.02978	.02882	.02789	.02700	.02615	.02533	.02454	.02378	.02305
65	59	.04595	.04436	.04284	.04139	.03999	.03865	.03736	.03612	.03493	.03379	.03270	.03165	.03064	.02966	.02873	.02783	.02697	.02614	.02534	.02457
65	60	.04853	.04688	.04529	.04377	.04231	.04091	.03956	.03827	.03703	.03583	.03469	.03358	.03252	.03150	.03052	.02958	.02867	.02780	.02696	.02615
65	61	.05119	.04947	.04782	.04624	.04471	.04325	.04185	.04050	.03920	.03795	.03675	.03559	.03448	.03342	.03239	.03140	.03044	.02953	.02864	.02779
65	62	.05394	.05216	.05044	.04879	.04720	.04568	.04421	.04280	.04145	.04015	.03889	.03769	.03652	.03541	.03433	.03329	.03229	.03133	.03040	.02951
65	63	.05678	.05492	.05314	.05143	.04978	.04819	.04667	.04520	.04379	.04243	.04112	.03986	.03865	.03748	.03635	.03527	.03422	.03321	.03224	.03131
65	64	.05970	.05777	.05592	.05414	.05243	.05078	.04920	.04767	.04620	.04479	.04343	.04211	.04085	.03963	.03845	.03732	.03623	.03517	.03416	.03318
65	65	.06269	.06070	.05879	.05694	.05517	.05346	.05181	.05023	.04870	.04723	.04581	.04445	.04313	.04186	.04063	.03945	.03831	.03721	.03615	.03513
66	0	.00275	.00268	.00261	.00254	.00247	.00241	.00235	.00229	.00224	.00218	.00213	.00208	.00204	.00199	.00195	.00191	.00186	.00183	.00179	.00175
66	1	.00126	.00121	.00116	.00111	.00107	.00103	.00099	.00095	.00092	.00088	.00085	.00082	.00079	.00076	.00074	.00071	.00069	.00067	.00065	.00062
66	2	.00125	.00120	.00115	.00110	.00105	.00101	.00097	.00093	.00090	.00086	.00083	.00080	.00077	.00074	.00071	.00069	.00066	.00064	.00062	.00060
66	3	.00129	.00123	.00118	.00113	.00108	.00104	.00099	.00095	.00092	.00088	.00085	.00081	.00078	.00075	.00072	.00070	.00067	.00065	.00062	.00060
66	4	.00136	.00130	.00124	.00119	.00114	.00109	.00104	.00100	.00096	.00092	.00088	.00085	.00082	.00078	.00075	.00073	.00070	.00067	.00065	.00062
66	5	.00145	.00138	.00132	.00126	.00121	.00116	.00111	.00107	.00102	.00098	.00094	.00090	.00087	.00083	.00080	.00077	.00074	.00072	.00069	.00066
66	6	.00155	.00148	.00142	.00136	.00130	.00124	.00119	.00114	.00110	.00105	.00101	.00097	.00093	.00090	.00086	.00083	.00080	.00077	.00074	.00071
66	7	.00167	.00160	.00153	.00146	.00140	.00134	.00129	.00124	.00119	.00114	.00109	.00105	.00101	.00097	.00093	.00090	.00086	.00083	.00080	.00077
66	8	.00180	.00173	.00165	.00158	.00152	.00145	.00140	.00134	.00129	.00123	.00119	.00114	.00110	.00106	.00102	.00098	.00094	.00091	.00087	.00084
66	9	.00196	.00187	.00179	.00172	.00165	.00158	.00152	.00146	.00140	.00135	.00129	.00125	.00120	.00115	.00111	.00107	.00103	.00099	.00096	.00093
66	10	.00213	.00204	.00195	.00187	.00180	.00173	.00166	.00159	.00153	.00147	.00142	.00137	.00131	.00127	.00122	.00118	.00114	.00110	.00106	.00102
66	11	.00231	.00222	.00213	.00204	.00196	.00188	.00181	.00174	.00168	.00161	.00155	.00150	.00144	.00139	.00134	.00130	.00125	.00121	.00117	.00113
66	12	.00251	.00241	.00231	.00222	.00214	.00205	.00198	.00190	.00183	.00177	.00170	.00164	.00158	.00153	.00147	.00142	.00138	.00133	.00129	.00124
66	13	.00272	.00261	.00251	.00241	.00232	.00223	.00215	.00207	.00199	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00150	.00146	.00141	.00136
66	14	.00292	.00280	.00269	.00259	.00249	.00240	.00231	.00223	.00215	.00207	.00200	.00193	.00186	.00180	.00174	.00168	.00163	.00157	.00152	.00148
66	15	.00311	.00299	.00287	.00276	.00266	.00256	.00246	.00237	.00229	.00221	.00213	.00206	.00199	.00192	.00186	.00180	.00174	.00168	.00163	.00158
66	16	.00329	.00316	.00303	.00292	.00281	.00270	.00260	.00251	.00242	.00233	.00225	.00218	.00210	.00203	.00197	.00190	.00184	.00178	.00173	.00167
66	17	.00345	.00331	.00319	.00306	.00295	.00284	.00273	.00263	.00254	.00245	.00236	.00228	.00221	.00213	.00206	.00199	.00193	.00187	.00181	.00175
66	18	.00361	.00347	.00333	.00320	.00308	.00297	.00286	.00275	.00265	.00256	.00247	.00238	.00230	.00222	.00215	.00208	.00201	.00195	.00189	.00183
66	19	.00378	.00363	.00348	.00335	.00322	.00310	.00298	.00287	.00277	.00267	.00257	.00248	.00240	.00232	.00224	.00216	.00209	.00203	.00196	.00190
66	20	.00396	.00380	.00364	.00350	.00336	.00324	.00311	.00300	.00289	.00278	.00268	.00259	.00250	.00241	.00233	.00225	.00218	.00211	.00204	.00198
66	21	.00415	.00398	.00382	.00367	.00352	.00339	.00326	.00313	.00302	.00291	.00280	.00270	.00261	.00252	.00243	.00235	.00227	.00220	.00213	.00206
66	22	.00435	.00417	.00400	.00384	.00369	.00355	.00341	.00328	.00316	.00304	.00293	.00283	.00273	.00263	.00254	.00245	.00237	.00229	.00222	.00214
66	23	.00457	.00438	.00420	.00403	.00387	.00372	.00358	.00344	.00331	.00319	.00307	.00296	.00285	.00275	.00266	.00256	.00248	.00239	.00231	.00224
66	24	.00482	.00462	.00442	.00424	.00407	.00391	.00376	.00361	.00348	.00335	.00322	.00310	.00299	.00289	.00278	.00269	.00259	.00251	.00242	.00234
66	25	.00509	.00487	.00467	.00448	.00430	.00413	.00396	.00381	.00366	.00352	.00339	.00327	.00315	.00304	.00293	.00283	.00273	.00263	.00255	.00246
66	26	.00539	.00516	.00494	.00474	.00454	.00436	.00419	.00402	.00387	.00372	.00358	.00345	.00332	.00320	.00309	.00298	.00287	.00278	.00268	.00259
66	27	.00572	.00547	.00524	.00502	.00482	.00462	.00444	.00427	.00410	.00394	.00379	.00365	.00352	.00339	.00327	.00315	.00304	.00293	.00283	.00274
66	28	.00607	.00581	.00557	.00534	.00512	.00491	.00471	.00453	.00435	.00418	.00402	.00387	.00373	.00359	.00346	.00334	.00322	.00311	.00300	.00290
66	29	.00646	.00619	.00593	.00568	.00544	.00522	.00501	.00481	.00463	.00445	.00428	.00412	.00396	.00382	.00368	.00355	.00342	.00330	.00319	.00308
66	30	.00689	.00659	.00631	.00605	.00580	.00556	.00534	.00512	.00492	.00473	.00455	.00438	.00421	.00406	.00391	.00377	.00363	.00351	.00338	.00327
66	31	.00734	.00703	.00673	.00645	.00618	.00593	.00569	.00546	.00524	.00504	.00485	.00466	.00449	.00432	.00416	.00401	.00387	.00373	.00360	.00347
66	32	.00783	.00750	.00718	.00688	.00659	.00632	.00607	.00582	.00559	.00537	.00517	.00497	.00478	.00460	.00443	.00427	.00412	.00397	.00383	.00370
66	33	.00837	.00801	.00767	.00735	.00704	.00675	.00648	.00622	.00597	.00574	.00552	.00531	.00510	.00491	.00473	.00456	.00439	.00424	.00409	.00394
66	34	.00895	.00856	.00820	.00785	.00753	.00722	.00693	.00665	.00638	.00613	.00590	.00567	.00545	.00525	.00506	.00487	.00469	.00453	.00436	.00421
66	35	.00958	.00916	.00878	.00841	.00806	.00773	.00741	.00712	.00683	.00657	.00631	.00607	.00584	.00562	.00541	.00521	.00502	.00484	.00467	.00451
66	36	.01026	.00982	.00940	.00901	.00863	.00828	.00794	.00763	.00732	.00704	.00676	.00650	.00626	.00602	.00580	.00558	.00538	.00519	.00500	.00483
66	37	.01099	.01052	.01008	.00966	.00926	.00888	.00852	.00818	.00786	.00755	.00726	.00698	.00671	.00646	.00622	.00599	.00577	.00556	.00537	.00518
66	38	.01179	.01129	.01082	.01037	.00994	.00953	.00915	.00878	.00844	.00811	.00779	.00749	.00721	.00694	.00668	.00644	.00620	.00598	.00576	.00556

Table U(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%
											Adjusted Payout Rate										
66	39	.01265	.01212	.01161	.01113	.01068	.01024	.00983	.00944	.00907	.00871	.00838	.00806	.00775	.00746	.00719	.00692	.00667	.00643	.00620	.00598
66	40	.01359	.01302	.01248	.01197	.01148	.01101	.01057	.01016	.00976	.00938	.00902	.00867	.00835	.00804	.00774	.00746	.00718	.00693	.00668	.00644
66	41	.01461	.01400	.01342	.01287	.01235	.01185	.01138	.01094	.01051	.01010	.00972	.00935	.00900	.00866	.00834	.00804	.00775	.00747	.00721	.00695
66	42	.01570	.01505	.01444	.01385	.01329	.01277	.01226	.01178	.01133	.01089	.01048	.01008	.00971	.00935	.00901	.00868	.00837	.00807	.00778	.00751
66	43	.01688	.01619	.01553	.01491	.01431	.01375	.01321	.01270	.01221	.01175	.01130	.01088	.01048	.01009	.00973	.00937	.00904	.00872	.00841	.00812
66	44	.01815	.01741	.01671	.01605	.01541	.01481	.01423	.01369	.01317	.01267	.01219	.01174	.01131	.01090	.01051	.01013	.00977	.00943	.00910	.00878
66	45	.01950	.01872	.01797	.01726	.01659	.01594	.01533	.01475	.01419	.01366	.01315	.01267	.01221	.01176	.01134	.01094	.01055	.01019	.00983	.00950
66	46	.02094	.02010	.01931	.01856	.01784	.01715	.01650	.01588	.01528	.01472	.01417	.01366	.01316	.01269	.01224	.01181	.01140	.01100	.01063	.01026
66	47	.02246	.02157	.02073	.01993	.01917	.01844	.01774	.01708	.01645	.01584	.01526	.01471	.01419	.01368	.01320	.01274	.01230	.01188	.01147	.01108
66	48	.02407	.02313	.02224	.02139	.02058	.01980	.01906	.01836	.01768	.01704	.01642	.01584	.01527	.01474	.01422	.01373	.01326	.01281	.01238	.01196
66	49	.02577	.02478	.02383	.02293	.02207	.02125	.02046	.01971	.01900	.01831	.01766	.01703	.01643	.01586	.01531	.01479	.01429	.01380	.01334	.01290
66	50	.02757	.02652	.02552	.02457	.02365	.02278	.02195	.02116	.02040	.01967	.01897	.01831	.01767	.01706	.01648	.01592	.01538	.01487	.01437	.01390
66	51	.02947	.02836	.02730	.02629	.02533	.02441	.02353	.02268	.02188	.02110	.02037	.01966	.01898	.01833	.01771	.01712	.01655	.01600	.01547	.01497
66	52	.03146	.03029	.02918	.02811	.02709	.02612	.02518	.02429	.02344	.02262	.02184	.02109	.02037	.01968	.01902	.01839	.01778	.01720	.01664	.01610
66	53	.03355	.03232	.03114	.03002	.02894	.02791	.02692	.02598	.02508	.02421	.02338	.02259	.02183	.02110	.02040	.01973	.01908	.01846	.01787	.01730
66	54	.03573	.03443	.03320	.03201	.03088	.02979	.02875	.02776	.02680	.02589	.02501	.02417	.02337	.02259	.02185	.02114	.02046	.01980	.01917	.01856
66	55	.03800	.03665	.03534	.03410	.03291	.03176	.03067	.02962	.02861	.02765	.02672	.02583	.02498	.02416	.02338	.02263	.02190	.02121	.02054	.01990
66	56	.04038	.03895	.03759	.03628	.03503	.03382	.03267	.03157	.03051	.02949	.02851	.02758	.02668	.02582	.02499	.02419	.02342	.02269	.02198	.02130
66	57	.04285	.04136	.03993	.03855	.03724	.03598	.03477	.03360	.03249	.03142	.03039	.02940	.02846	.02755	.02667	.02583	.02502	.02424	.02350	.02278
66	58	.04541	.04385	.04235	.04092	.03954	.03821	.03694	.03572	.03455	.03343	.03235	.03131	.03031	.02935	.02843	.02755	.02669	.02587	.02508	.02432
66	59	.04806	.04643	.04486	.04336	.04191	.04053	.03920	.03792	.03669	.03551	.03438	.03329	.03224	.03123	.03026	.02933	.02843	.02757	.02673	.02593
66	60	.05079	.04908	.04745	.04588	.04437	.04292	.04153	.04019	.03891	.03767	.03648	.03534	.03424	.03318	.03216	.03118	.03024	.02933	.02845	.02761
66	61	.05360	.05182	.05012	.04848	.04691	.04540	.04395	.04255	.04120	.03991	.03867	.03747	.03632	.03521	.03414	.03311	.03212	.03116	.03024	.02936
66	62	.05650	.05466	.05289	.05118	.04954	.04797	.04645	.04499	.04359	.04224	.04094	.03968	.03848	.03732	.03620	.03512	.03408	.03308	.03211	.03118
66	63	.05950	.05759	.05575	.05397	.05227	.05063	.04905	.04753	.04607	.04466	.04330	.04199	.04073	.03952	.03835	.03722	.03613	.03508	.03407	.03309
66	64	.06259	.06061	.05869	.05686	.05508	.05338	.05174	.05015	.04863	.04716	.04575	.04438	.04307	.04180	.04058	.03940	.03826	.03716	.03610	.03508
66	65	.06577	.06371	.06173	.05982	.05799	.05622	.05451	.05287	.05128	.04975	.04828	.04686	.04549	.04417	.04290	.04166	.04048	.03933	.03822	.03715
66	66	.06903	.06690	.06485	.06288	.06098	.05914	.05737	.05567	.05402	.05244	.05091	.04943	.04801	.04663	.04530	.04402	.04278	.04159	.04043	.03932
67	0	.00290	.00282	.00275	.00268	.00261	.00254	.00248	.00242	.00237	.00231	.00226	.00221	.00216	.00211	.00207	.00202	.00198	.00194	.00190	.00186
67	1	.00131	.00126	.00121	.00116	.00112	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00083	.00080	.00078	.00075	.00072	.00070	.00068	.00066
67	2	.00130	.00124	.00119	.00114	.00110	.00105	.00101	.00097	.00093	.00090	.00087	.00083	.00080	.00077	.00075	.00072	.00069	.00067	.00065	.00063
67	3	.00134	.00128	.00123	.00117	.00113	.00108	.00104	.00099	.00095	.00092	.00088	.00085	.00082	.00079	.00076	.00073	.00070	.00068	.00065	.00063
67	4	.00141	.00134	.00129	.00123	.00118	.00113	.00109	.00104	.00100	.00096	.00092	.00089	.00085	.00082	.00079	.00076	.00073	.00070	.00068	.00066
67	5	.00150	.00143	.00137	.00131	.00126	.00120	.00116	.00111	.00106	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078	.00075	.00072	.00070
67	6	.00161	.00154	.00147	.00141	.00135	.00129	.00124	.00119	.00114	.00110	.00105	.00101	.00097	.00094	.00090	.00087	.00084	.00080	.00078	.00075
67	7	.00173	.00166	.00159	.00152	.00146	.00140	.00134	.00129	.00124	.00119	.00114	.00110	.00105	.00101	.00098	.00094	.00091	.00087	.00084	.00081
67	8	.00187	.00179	.00172	.00165	.00158	.00151	.00145	.00140	.00134	.00129	.00124	.00119	.00115	.00110	.00106	.00102	.00099	.00095	.00092	.00088
67	9	.00203	.00195	.00186	.00179	.00172	.00165	.00158	.00152	.00146	.00141	.00135	.00130	.00125	.00121	.00116	.00112	.00108	.00104	.00101	.00097
67	10	.00221	.00212	.00203	.00195	.00187	.00180	.00173	.00166	.00160	.00154	.00148	.00143	.00138	.00133	.00128	.00123	.00119	.00115	.00111	.00107
67	11	.00240	.00231	.00221	.00213	.00204	.00197	.00189	.00182	.00175	.00169	.00163	.00157	.00151	.00146	.00141	.00136	.00131	.00127	.00123	.00119
67	12	.00261	.00251	.00241	.00232	.00223	.00214	.00206	.00199	.00192	.00185	.00178	.00172	.00166	.00160	.00155	.00150	.00145	.00140	.00135	.00131
67	13	.00283	.00272	.00261	.00251	.00242	.00233	.00224	.00216	.00208	.00201	.00194	.00187	.00181	.00175	.00169	.00163	.00158	.00153	.00148	.00144
67	14	.00304	.00292	.00281	.00270	.00260	.00251	.00241	.00233	.00225	.00217	.00209	.00202	.00195	.00189	.00183	.00177	.00171	.00166	.00161	.00156
67	15	.00324	.00311	.00299	.00288	.00277	.00267	.00258	.00248	.00240	.00231	.00224	.00216	.00209	.00202	.00195	.00189	.00183	.00177	.00172	.00167
67	16	.00342	.00329	.00316	.00304	.00293	.00282	.00272	.00263	.00253	.00245	.00236	.00228	.00221	.00213	.00207	.00200	.00194	.00188	.00182	.00176
67	17	.00359	.00345	.00332	.00320	.00308	.00296	.00286	.00276	.00266	.00257	.00248	.00239	.00232	.00224	.00217	.00210	.00203	.00197	.00191	.00185
67	18	.00376	.00361	.00347	.00334	.00322	.00310	.00298	.00288	.00278	.00268	.00259	.00250	.00242	.00234	.00226	.00219	.00212	.00205	.00199	.00192
67	19	.00393	.00378	.00363	.00349	.00336	.00323	.00311	.00300	.00289	.00279	.00270	.00260	.00252	.00243	.00235	.00227	.00220	.00213	.00206	.00200
67	20	.00411	.00395	.00379	.00365	.00351	.00338	.00325	.00313	.00302	.00291	.00281	.00271	.00262	.00253	.00245	.00237	.00229	.00222	.00215	.00208
67	21	.00431	.00414	.00397	.00382	.00367	.00353	.00340	.00328	.00316	.00304	.00294	.00283	.00274	.00264	.00255	.00247	.00239	.00231	.00224	.00217

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

Ages		Adjusted Payout 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	.00452	.00434	.00416	.00400	.00385	.00370	.00356	.00343	.00330	.00318	.00307	.00296	.00286	.00276	.00266	.00258	.00249	.00241	.00233	.00226
67	23	.00475	.00456	.00437	.00420	.00403	.00388	.00373	.00359	.00346	.00333	.00321	.00310	.00299	.00288	.00279	.00269	.00260	.00252	.00243	.00236
67	24	.00500	.00480	.00460	.00442	.00424	.00408	.00392	.00377	.00363	.00350	.00337	.00325	.00313	.00302	.00292	.00282	.00272	.00263	.00255	.00246
67	25	.00528	.00506	.00486	.00466	.00447	.00430	.00413	.00397	.00382	.00368	.00355	.00342	.00330	.00318	.00307	.00296	.00286	.00277	.00267	.00259
67	26	.00559	.00535	.00513	.00493	.00473	.00454	.00437	.00420	.00404	.00389	.00374	.00361	.00348	.00335	.00324	.00312	.00302	.00291	.00282	.00272
67	27	.00593	.00568	.00545	.00522	.00501	.00481	.00463	.00445	.00428	.00412	.00396	.00382	.00368	.00355	.00342	.00330	.00319	.00308	.00298	.00288
67	28	.00630	.00603	.00578	.00555	.00532	.00511	.00491	.00472	.00454	.00437	.00420	.00405	.00390	.00376	.00363	.00350	.00338	.00326	.00315	.00305
67	29	.00670	.00642	.00615	.00590	.00566	.00544	.00522	.00502	.00482	.00464	.00447	.00430	.00414	.00399	.00385	.00372	.00359	.00346	.00334	.00323
67	30	.00714	.00684	.00655	.00628	.00603	.00579	.00556	.00534	.00513	.00494	.00475	.00458	.00441	.00425	.00409	.00395	.00381	.00368	.00355	.00343
67	31	.00761	.00729	.00698	.00670	.00642	.00617	.00592	.00569	.00547	.00526	.00506	.00487	.00469	.00452	.00436	.00420	.00405	.00391	.00378	.00365
67	32	.00812	.00778	.00745	.00714	.00685	.00658	.00631	.00607	.00583	.00561	.00539	.00519	.00500	.00482	.00464	.00447	.00432	.00416	.00402	.00388
67	33	.00867	.00831	.00796	.00763	.00732	.00702	.00674	.00648	.00622	.00599	.00576	.00554	.00533	.00514	.00495	.00477	.00460	.00444	.00429	.00414
67	34	.00927	.00888	.00851	.00816	.00782	.00751	.00721	.00692	.00665	.00640	.00615	.00592	.00570	.00549	.00529	.00510	.00492	.00474	.00458	.00442
67	35	.00992	.00950	.00911	.00873	.00838	.00804	.00772	.00741	.00712	.00685	.00659	.00634	.00610	.00588	.00566	.00546	.00526	.00507	.00490	.00473
67	36	.01063	.01018	.00976	.00935	.00897	.00861	.00827	.00794	.00763	.00734	.00706	.00679	.00654	.00630	.00606	.00585	.00564	.00544	.00525	.00506
67	37	.01139	.01091	.01046	.01003	.00962	.00924	.00887	.00852	.00819	.00787	.00757	.00728	.00701	.00675	.00651	.00627	.00605	.00583	.00563	.00543
67	38	.01222	.01171	.01123	.01077	.01033	.00992	.00952	.00915	.00879	.00845	.00813	.00782	.00753	.00725	.00699	.00674	.00649	.00626	.00604	.00583
67	39	.01312	.01257	.01206	.01156	.01110	.01065	.01023	.00983	.00945	.00909	.00874	.00841	.00810	.00780	.00752	.00725	.00699	.00674	.00650	.00628
67	40	.01409	.01351	.01296	.01243	.01193	.01146	.01101	.01058	.01017	.00978	.00941	.00906	.00872	.00840	.00810	.00780	.00753	.00726	.00701	.00676
67	41	.01515	.01453	.01394	.01338	.01284	.01234	.01185	.01139	.01096	.01054	.01014	.00976	.00940	.00906	.00873	.00842	.00812	.00783	.00756	.00730
67	42	.01629	.01563	.01500	.01440	.01383	.01329	.01277	.01228	.01181	.01136	.01094	.01053	.01015	.00978	.00943	.00909	.00877	.00846	.00817	.00788
67	43	.01752	.01681	.01614	.01550	.01489	.01431	.01376	.01324	.01274	.01226	.01180	.01137	.01095	.01056	.01018	.00982	.00947	.00914	.00883	.00853
67	44	.01884	.01809	.01737	.01669	.01604	.01542	.01483	.01427	.01374	.01323	.01274	.01227	.01183	.01141	.01100	.01061	.01024	.00989	.00955	.00922
67	45	.02025	.01945	.01869	.01796	.01727	.01661	.01598	.01538	.01481	.01426	.01374	.01324	.01277	.01231	.01188	.01146	.01107	.01069	.01032	.00997
67	46	.02175	.02090	.02009	.01931	.01858	.01788	.01721	.01657	.01596	.01537	.01482	.01428	.01378	.01329	.01283	.01238	.01195	.01155	.01116	.01078
67	47	.02334	.02244	.02157	.02075	.01997	.01922	.01851	.01783	.01718	.01655	.01596	.01539	.01485	.01433	.01383	.01336	.01290	.01247	.01205	.01165
67	48	.02502	.02406	.02315	.02228	.02145	.02065	.01989	.01917	.01847	.01781	.01718	.01657	.01600	.01544	.01491	.01440	.01392	.01345	.01300	.01257
67	49	.02680	.02579	.02482	.02390	.02301	.02217	.02136	.02059	.01986	.01915	.01848	.01783	.01722	.01662	.01606	.01552	.01500	.01450	.01402	.01356
67	50	.02869	.02762	.02659	.02561	.02467	.02378	.02292	.02211	.02132	.02058	.01986	.01917	.01852	.01789	.01728	.01671	.01615	.01562	.01511	.01462
67	51	.03068	.02954	.02846	.02742	.02643	.02549	.02458	.02371	.02288	.02209	.02133	.02060	.01990	.01923	.01859	.01797	.01738	.01681	.01627	.01575
67	52	.03277	.03157	.03042	.02933	.02828	.02728	.02632	.02540	.02452	.02368	.02287	.02210	.02136	.02065	.01996	.01931	.01868	.01808	.01750	.01695
67	53	.03496	.03369	.03249	.03133	.03023	.02917	.02815	.02718	.02625	.02536	.02450	.02368	.02290	.02214	.02142	.02073	.02006	.01942	.01880	.01821
67	54	.03725	.03592	.03465	.03343	.03226	.03115	.03008	.02905	.02807	.02712	.02622	.02535	.02452	.02372	.02295	.02222	.02151	.02083	.02018	.01955
67	55	.03964	.03824	.03691	.03562	.03440	.03322	.03209	.03101	.02997	.02898	.02802	.02711	.02622	.02538	.02457	.02379	.02304	.02232	.02162	.02096
67	56	.04214	.04067	.03927	.03792	.03663	.03539	.03420	.03306	.03197	.03092	.02991	.02895	.02802	.02712	.02627	.02544	.02465	.02388	.02315	.02244
67	57	.04474	.04320	.04173	.04032	.03896	.03766	.03641	.03521	.03406	.03296	.03190	.03088	.02990	.02895	.02805	.02718	.02634	.02553	.02476	.02401
67	58	.04743	.04583	.04428	.04280	.04138	.04002	.03871	.03745	.03624	.03508	.03396	.03289	.03186	.03087	.02991	.02899	.02811	.02726	.02644	.02565
67	59	.05022	.04854	.04693	.04538	.04389	.04246	.04109	.03977	.03850	.03728	.03611	.03498	.03390	.03285	.03185	.03088	.02995	.02905	.02819	.02735
67	60	.05309	.05134	.04966	.04804	.04648	.04499	.04355	.04217	.04084	.03956	.03834	.03715	.03601	.03492	.03386	.03284	.03186	.03092	.03001	.02913
67	61	.05606	.05423	.05248	.05079	.04917	.04761	.04611	.04466	.04327	.04193	.04065	.03941	.03821	.03706	.03595	.03488	.03386	.03286	.03191	.03098
67	62	.05913	.05723	.05540	.05364	.05195	.05032	.04876	.04725	.04580	.04440	.04305	.04175	.04050	.03930	.03814	.03702	.03594	.03490	.03389	.03292
67	63	.06230	.06032	.05842	.05660	.05484	.05314	.05151	.04994	.04842	.04696	.04555	.04420	.04289	.04163	.04042	.03924	.03811	.03702	.03597	.03495
67	64	.06556	.06352	.06154	.05964	.05782	.05605	.05435	.05272	.05114	.04962	.04815	.04674	.04537	.04406	.04279	.04156	.04038	.03923	.03813	.03707
67	65	.06892	.06680	.06476	.06279	.06089	.05906	.05729	.05559	.05395	.05237	.05084	.04937	.04794	.04657	.04525	.04397	.04273	.04154	.04039	.03927
67	66	.07238	.07019	.06807	.06603	.06406	.06216	.06033	.05857	.05686	.05522	.05363	.05210	.05062	.04919	.04781	.04647	.04518	.04394	.04273	.04157
67	67	.07594	.07367	.07148	.06937	.06734	.06537	.06348	.06165	.05988	.05817	.05652	.05493	.05339	.05191	.05047	.04908	.04774	.04644	.04519	.04397
68	0	.00305	.00297	.00289	.00282	.00275	.00269	.00262	.00256	.00250	.00245	.00239	.00234	.00229	.00224	.00219	.00215	.00210	.00206	.00202	.00198
68	1	.00136	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00097	.00093	.00090	.00087	.00084	.00081	.00079	.00076	.00074	.00071	.00069
68	2	.00134	.00129	.00124	.00119	.00114	.00109	.00105	.00101	.00097	.00094	.00090	.00087	.00084	.00081	.00078	.00075	.00073	.00070	.00068	.00066
68	3	.00138	.00133	.00127	.00122	.00117	.00112	.00108	.00103	.00099	.00096	.00092	.00088	.00085	.00082	.00079	.00076	.00073	.00071	.00068	.00066

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%
										Adjusted Payout Rate											
68	4	.00146	.00139	.00133	.00128	.00123	.00118	.00113	.00108	.00104	.00100	.00096	.00092	.00089	.00086	.00082	.00079	.00076	.00074	.00071	.00069
68	5	.00155	.00148	.00142	.00136	.00130	.00125	.00120	.00115	.00111	.00106	.00102	.00098	.00095	.00091	.00088	.00084	.00081	.00078	.00076	.00073
68	6	.00166	.00159	.00152	.00146	.00140	.00134	.00129	.00124	.00119	.00114	.00110	.00106	.00102	.00098	.00094	.00091	.00087	.00084	.00081	.00078
68	7	.00179	.00172	.00165	.00158	.00151	.00145	.00139	.00134	.00129	.00124	.00119	.00114	.00110	.00106	.00102	.00098	.00095	.00091	.00088	.00085
68	8	.00194	.00186	.00178	.00171	.00164	.00157	.00151	.00145	.00140	.00134	.00129	.00124	.00120	.00115	.00111	.00107	.00103	.00100	.00096	.00093
68	9	.00211	.00202	.00194	.00186	.00178	.00171	.00165	.00158	.00152	.00147	.00141	.00136	.00131	.00126	.00122	.00117	.00113	.00109	.00105	.00102
68	10	.00229	.00220	.00211	.00203	.00195	.00187	.00180	.00173	.00167	.00161	.00155	.00149	.00144	.00139	.00134	.00129	.00125	.00121	.00116	.00113
68	11	.00250	.00240	.00230	.00221	.00213	.00205	.00197	.00190	.00183	.00176	.00170	.00164	.00158	.00153	.00148	.00143	.00138	.00133	.00129	.00125
68	12	.00272	.00261	.00251	.00241	.00232	.00224	.00215	.00208	.00200	.00193	.00186	.00180	.00174	.00168	.00162	.00157	.00152	.00147	.00142	.00138
68	13	.00294	.00283	.00272	.00262	.00252	.00243	.00234	.00226	.00218	.00210	.00203	.00196	.00190	.00183	.00177	.00172	.00166	.00161	.00156	.00151
68	14	.00316	.00304	.00292	.00282	.00271	.00262	.00252	.00243	.00235	.00227	.00219	.00212	.00205	.00198	.00192	.00186	.00180	.00174	.00169	.00164
68	15	.00337	.00324	.00312	.00300	.00289	.00279	.00269	.00260	.00251	.00242	.00234	.00226	.00219	.00212	.00205	.00199	.00192	.00187	.00181	.00175
68	16	.00356	.00342	.00329	.00317	.00306	.00295	.00284	.00274	.00265	.00256	.00247	.00239	.00232	.00224	.00217	.00210	.00204	.00197	.00191	.00186
68	17	.00374	.00359	.00346	.00333	.00321	.00309	.00298	.00288	.00278	.00269	.00260	.00251	.00243	.00235	.00227	.00220	.00213	.00207	.00201	.00195
68	18	.00391	.00376	.00362	.00348	.00335	.00323	.00312	.00301	.00290	.00280	.00271	.00262	.00253	.00245	.00237	.00230	.00222	.00216	.00209	.00203
68	19	.00409	.00393	.00378	.00364	.00350	.00337	.00325	.00314	.00303	.00292	.00282	.00273	.00264	.00255	.00247	.00239	.00231	.00224	.00217	.00211
68	20	.00427	.00411	.00395	.00380	.00366	.00352	.00339	.00327	.00316	.00305	.00294	.00284	.00275	.00266	.00257	.00249	.00241	.00233	.00226	.00219
68	21	.00448	.00430	.00413	.00398	.00383	.00368	.00355	.00342	.00330	.00318	.00307	.00297	.00287	.00277	.00268	.00259	.00251	.00243	.00235	.00228
68	22	.00469	.00451	.00433	.00416	.00400	.00385	.00371	.00358	.00345	.00332	.00321	.00310	.00299	.00289	.00279	.00270	.00261	.00253	.00245	.00237
68	23	.00493	.00473	.00455	.00437	.00420	.00404	.00389	.00375	.00361	.00348	.00336	.00324	.00313	.00302	.00292	.00282	.00273	.00264	.00256	.00248
68	24	.00519	.00498	.00478	.00459	.00441	.00425	.00409	.00393	.00379	.00365	.00352	.00340	.00328	.00317	.00306	.00296	.00286	.00276	.00268	.00259
68	25	.00548	.00525	.00504	.00484	.00465	.00447	.00430	.00414	.00399	.00384	.00371	.00357	.00345	.00333	.00321	.00311	.00300	.00290	.00281	.00272
68	26	.00579	.00556	.00533	.00512	.00492	.00473	.00455	.00437	.00421	.00406	.00391	.00377	.00364	.00351	.00339	.00327	.00316	.00306	.00296	.00286
68	27	.00615	.00589	.00565	.00543	.00521	.00501	.00482	.00463	.00446	.00430	.00414	.00399	.00385	.00371	.00358	.00346	.00334	.00323	.00312	.00302
68	28	.00653	.00626	.00600	.00576	.00553	.00532	.00511	.00492	.00473	.00456	.00439	.00423	.00408	.00393	.00380	.00367	.00354	.00342	.00331	.00320
68	29	.00695	.00666	.00639	.00613	.00588	.00565	.00543	.00523	.00503	.00484	.00466	.00449	.00433	.00418	.00403	.00389	.00376	.00363	.00351	.00339
68	30	.00740	.00709	.00680	.00652	.00626	.00602	.00578	.00556	.00535	.00515	.00496	.00478	.00460	.00444	.00428	.00413	.00399	.00386	.00373	.00360
68	31	.00788	.00755	.00724	.00695	.00667	.00641	.00616	.00592	.00570	.00548	.00528	.00508	.00490	.00472	.00456	.00440	.00424	.00410	.00396	.00383
68	32	.00841	.00806	.00773	.00741	.00712	.00683	.00657	.00631	.00607	.00584	.00562	.00542	.00522	.00503	.00485	.00468	.00452	.00436	.00422	.00407
68	33	.00898	.00861	.00825	.00792	.00760	.00730	.00701	.00674	.00648	.00624	.00600	.00578	.00557	.00537	.00518	.00499	.00482	.00465	.00449	.00434
68	34	.00960	.00920	.00882	.00846	.00812	.00780	.00749	.00720	.00693	.00667	.00642	.00618	.00595	.00574	.00553	.00533	.00515	.00497	.00480	.00463
68	35	.01027	.00985	.00944	.00906	.00870	.00835	.00802	.00771	.00742	.00713	.00687	.00661	.00637	.00614	.00592	.00571	.00551	.00531	.00513	.00496
68	36	.01100	.01055	.01012	.00971	.00932	.00895	.00860	.00826	.00795	.00764	.00736	.00708	.00682	.00658	.00634	.00611	.00590	.00569	.00550	.00531
68	37	.01180	.01131	.01085	.01041	.00999	.00960	.00922	.00886	.00852	.00820	.00789	.00760	.00732	.00705	.00680	.00656	.00633	.00610	.00589	.00569
68	38	.01266	.01214	.01164	.01117	.01073	.01030	.00990	.00952	.00915	.00881	.00848	.00816	.00786	.00758	.00730	.00704	.00680	.00656	.00633	.00612
68	39	.01359	.01303	.01250	.01200	.01152	.01107	.01064	.01023	.00984	.00947	.00912	.00878	.00846	.00815	.00786	.00758	.00731	.00706	.00681	.00658
68	40	.01460	.01401	.01344	.01290	.01239	.01191	.01145	.01101	.01059	.01019	.00981	.00945	.00911	.00878	.00846	.00816	.00788	.00760	.00734	.00709
68	41	.01570	.01506	.01446	.01389	.01334	.01282	.01233	.01186	.01141	.01098	.01058	.01019	.00982	.00947	.00913	.00881	.00850	.00820	.00792	.00765
68	42	.01688	.01621	.01556	.01495	.01437	.01382	.01329	.01278	.01230	.01185	.01141	.01099	.01060	.01022	.00985	.00951	.00918	.00886	.00856	.00827
68	43	.01816	.01744	.01676	.01610	.01548	.01489	.01432	.01379	.01327	.01278	.01232	.01187	.01144	.01104	.01065	.01027	.00992	.00958	.00925	.00894
68	44	.01954	.01877	.01804	.01734	.01668	.01605	.01544	.01487	.01432	.01379	.01329	.01282	.01236	.01192	.01151	.01111	.01073	.01036	.01001	.00967
68	45	.02101	.02019	.01941	.01867	.01796	.01729	.01664	.01603	.01544	.01488	.01434	.01383	.01334	.01288	.01243	.01200	.01159	.01120	.01083	.01047
68	46	.02257	.02170	.02087	.02008	.01933	.01861	.01792	.01727	.01664	.01604	.01547	.01492	.01440	.01390	.01342	.01296	.01253	.01211	.01170	.01132
68	47	.02423	.02331	.02243	.02159	.02078	.02002	.01929	.01859	.01792	.01728	.01667	.01609	.01553	.01499	.01448	.01399	.01352	.01307	.01264	.01223
68	48	.02599	.02501	.02408	.02318	.02233	.02152	.02074	.01999	.01928	.01860	.01795	.01733	.01673	.01616	.01561	.01509	.01459	.01411	.01365	.01320
68	49	.02785	.02681	.02582	.02488	.02397	.02311	.02228	.02149	.02073	.02001	.01931	.01865	.01801	.01741	.01682	.01626	.01573	.01521	.01472	.01424
68	50	.02982	.02873	.02768	.02667	.02571	.02479	.02392	.02308	.02227	.02150	.02077	.02006	.01938	.01873	.01811	.01752	.01694	.01639	.01587	.01536
68	51	.03191	.03074	.02963	.02857	.02756	.02658	.02565	.02476	.02391	.02309	.02231	.02156	.02084	.02015	.01948	.01885	.01824	.01765	.01709	.01655
68	52	.03409	.03287	.03169	.03057	.02950	.02847	.02748	.02654	.02563	.02477	.02394	.02314	.02237	.02164	.02094	.02026	.01961	.01899	.01839	.01782
68	53	.03639	.03509	.03386	.03267	.03154	.03045	.02941	.02841	.02745	.02653	.02565	.02481	.02400	.02322	.02247	.02175	.02106	.02040	.01976	.01915

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

Ages		Adjusted Payout 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	54	.03879	.03743	.03612	.03487	.03367	.03253	.03143	.03037	.02936	.02839	.02746	.02656	.02570	.02488	.02409	.02333	.02259	.02189	.02121	.02056
68	55	.04130	.03987	.03849	.03718	.03592	.03471	.03355	.03244	.03137	.03034	.02936	.02841	.02750	.02663	.02579	.02498	.02421	.02346	.02275	.02205
68	56	.04392	.04242	.04097	.03959	.03827	.03699	.03577	.03460	.03347	.03239	.03135	.03035	.02939	.02847	.02758	.02673	.02591	.02512	.02436	.02363
68	57	.04665	.04508	.04356	.04211	.04072	.03938	.03810	.03686	.03568	.03454	.03344	.03239	.03138	.03040	.02947	.02856	.02770	.02686	.02606	.02528
68	58	.04949	.04784	.04625	.04473	.04327	.04187	.04052	.03922	.03797	.03678	.03562	.03451	.03345	.03242	.03143	.03048	.02957	.02869	.02784	.02702
68	59	.05242	.05069	.04904	.04744	.04591	.04444	.04303	.04167	.04036	.03910	.03789	.03672	.03560	.03452	.03348	.03248	.03152	.03059	.02969	.02882
68	60	.05544	.05364	.05191	.05025	.04865	.04711	.04563	.04420	.04283	.04151	.04024	.03902	.03784	.03670	.03561	.03456	.03354	.03256	.03162	.03071
68	61	.05857	.05669	.05489	.05315	.05148	.04987	.04832	.04683	.04540	.04401	.04268	.04140	.04016	.03897	.03783	.03672	.03565	.03462	.03363	.03267
68	62	.06181	.05985	.05797	.05616	.05442	.05274	.05112	.04957	.04807	.04662	.04523	.04389	.04259	.04134	.04014	.03898	.03786	.03678	.03573	.03473
68	63	.06515	.06312	.06116	.05928	.05746	.05572	.05403	.05241	.05084	.04933	.04788	.04647	.04512	.04381	.04255	.04134	.04016	.03903	.03794	.03688
68	64	.06860	.06649	.06446	.06250	.06062	.05880	.05704	.05535	.05372	.05215	.05063	.04916	.04775	.04638	.04507	.04380	.04257	.04138	.04023	.03913
68	65	.07216	.06997	.06786	.06583	.06387	.06198	.06016	.05840	.05670	.05506	.05348	.05195	.05048	.04906	.04768	.04635	.04507	.04383	.04263	.04147
68	66	.07581	.07355	.07137	.06926	.06723	.06527	.06338	.06155	.05979	.05808	.05644	.05485	.05332	.05183	.05040	.04901	.04767	.04638	.04513	.04392
68	67	.07958	.07724	.07499	.07281	.07071	.06868	.06671	.06482	.06299	.06122	.05951	.05786	.05626	.05472	.05323	.05179	.05039	.04904	.04774	.04647
68	68	.08345	.08103	.07871	.07646	.07428	.07218	.07015	.06819	.06629	.06446	.06269	.06098	.05932	.05772	.05617	.05467	.05321	.05181	.05045	.04913
69	0	.00321	.00312	.00305	.00297	.00290	.00283	.00277	.00271	.00264	.00259	.00253	.00248	.00242	.00237	.00233	.00228	.00223	.00219	.00215	.00211
69	1	.00141	.00136	.00130	.00125	.00121	.00116	.00112	.00108	.00104	.00101	.00097	.00094	.00091	.00088	.00085	.00082	.00080	.00077	.00075	.00073
69	2	.00139	.00134	.00128	.00123	.00118	.00114	.00109	.00105	.00101	.00098	.00094	.00091	.00088	.00084	.00082	.00079	.00076	.00074	.00071	.00069
69	3	.00143	.00137	.00132	.00126	.00121	.00116	.00112	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00082	.00080	.00077	.00074	.00072	.00069
69	4	.00150	.00144	.00138	.00132	.00127	.00122	.00117	.00112	.00108	.00104	.00100	.00096	.00093	.00089	.00086	.00083	.00080	.00077	.00074	.00072
69	5	.00160	.00153	.00147	.00141	.00135	.00130	.00125	.00120	.00115	.00111	.00106	.00102	.00098	.00095	.00091	.00088	.00085	.00082	.00079	.00076
69	6	.00172	.00165	.00158	.00151	.00145	.00139	.00134	.00129	.00124	.00119	.00114	.00110	.00106	.00102	.00098	.00095	.00091	.00088	.00085	.00082
69	7	.00185	.00178	.00170	.00163	.00157	.00151	.00145	.00139	.00134	.00129	.00124	.00119	.00115	.00110	.00106	.00103	.00099	.00095	.00092	.00089
69	8	.00201	.00192	.00185	.00177	.00170	.00163	.00157	.00151	.00145	.00140	.00135	.00130	.00125	.00120	.00116	.00112	.00108	.00104	.00100	.00097
69	9	.00218	.00209	.00201	.00193	.00185	.00178	.00171	.00165	.00159	.00153	.00147	.00142	.00137	.00132	.00127	.00123	.00118	.00114	.00110	.00107
69	10	.00238	.00228	.00219	.00211	.00202	.00195	.00187	.00180	.00174	.00168	.00162	.00156	.00150	.00145	.00140	.00135	.00131	.00126	.00122	.00118
69	11	.00259	.00249	.00239	.00230	.00221	.00213	.00205	.00198	.00191	.00184	.00177	.00171	.00165	.00160	.00154	.00149	.00144	.00140	.00135	.00131
69	12	.00282	.00271	.00261	.00251	.00242	.00233	.00225	.00217	.00209	.00202	.00195	.00188	.00182	.00176	.00170	.00164	.00159	.00154	.00149	.00145
69	13	.00305	.00294	.00283	.00272	.00263	.00253	.00244	.00236	.00228	.00220	.00212	.00205	.00199	.00192	.00186	.00180	.00174	.00169	.00164	.00159
69	14	.00328	.00316	.00304	.00293	.00283	.00273	.00263	.00254	.00245	.00237	.00229	.00222	.00215	.00208	.00201	.00195	.00189	.00183	.00178	.00172
69	15	.00350	.00337	.00324	.00313	.00302	.00291	.00281	.00271	.00262	.00253	.00245	.00237	.00229	.00222	.00215	.00209	.00202	.00196	.00190	.00185
69	16	.00370	.00356	.00343	.00330	.00319	.00308	.00297	.00287	.00277	.00268	.00259	.00251	.00243	.00235	.00228	.00221	.00214	.00207	.00201	.00195
69	17	.00388	.00374	.00360	.00347	.00335	.00323	.00312	.00301	.00291	.00281	.00272	.00263	.00254	.00246	.00239	.00231	.00224	.00217	.00211	.00205
69	18	.00406	.00391	.00376	.00363	.00349	.00337	.00325	.00314	.00303	.00293	.00283	.00274	.00265	.00257	.00249	.00241	.00234	.00227	.00220	.00213
69	19	.00424	.00408	.00393	.00378	.00365	.00352	.00339	.00327	.00316	.00305	.00295	.00285	.00276	.00267	.00259	.00251	.00243	.00235	.00228	.00222
69	20	.00444	.00427	.00411	.00395	.00381	.00367	.00354	.00342	.00330	.00318	.00308	.00297	.00288	.00278	.00269	.00261	.00253	.00245	.00237	.00230
69	21	.00465	.00447	.00430	.00414	.00398	.00384	.00370	.00357	.00344	.00332	.00321	.00310	.00300	.00290	.00281	.00272	.00263	.00255	.00247	.00240
69	22	.00487	.00468	.00450	.00433	.00417	.00401	.00387	.00373	.00360	.00347	.00335	.00324	.00313	.00303	.00293	.00283	.00274	.00266	.00257	.00249
69	23	.00511	.00491	.00472	.00454	.00437	.00421	.00405	.00390	.00377	.00363	.00351	.00339	.00327	.00316	.00306	.00296	.00286	.00277	.00268	.00260
69	24	.00538	.00517	.00496	.00477	.00459	.00442	.00425	.00410	.00395	.00381	.00368	.00355	.00343	.00331	.00320	.00310	.00300	.00290	.00281	.00272
69	25	.00568	.00545	.00523	.00503	.00484	.00465	.00448	.00432	.00416	.00401	.00387	.00373	.00360	.00348	.00336	.00325	.00315	.00304	.00295	.00285
69	26	.00600	.00576	.00553	.00531	.00511	.00492	.00473	.00456	.00439	.00423	.00408	.00394	.00380	.00367	.00354	.00343	.00331	.00320	.00310	.00300
69	27	.00636	.00611	.00586	.00563	.00541	.00521	.00501	.00482	.00465	.00448	.00432	.00416	.00402	.00388	.00375	.00362	.00350	.00339	.00328	.00317
69	28	.00676	.00649	.00623	.00598	.00575	.00553	.00532	.00512	.00493	.00475	.00458	.00441	.00426	.00411	.00397	.00384	.00371	.00358	.00347	.00336
69	29	.00719	.00690	.00662	.00636	.00611	.00587	.00565	.00544	.00524	.00504	.00486	.00469	.00452	.00436	.00421	.00407	.00393	.00380	.00368	.00356
69	30	.00765	.00734	.00705	.00677	.00650	.00625	.00601	.00578	.00557	.00536	.00517	.00498	.00481	.00464	.00448	.00432	.00418	.00404	.00390	.00378
69	31	.00816	.00782	.00751	.00721	.00693	.00666	.00640	.00616	.00593	.00571	.00550	.00530	.00511	.00493	.00476	.00460	.00444	.00429	.00415	.00401
69	32	.00870	.00834	.00801	.00769	.00738	.00710	.00682	.00656	.00632	.00608	.00586	.00565	.00545	.00525	.00507	.00489	.00473	.00457	.00441	.00427
69	33	.00929	.00891	.00855	.00821	.00788	.00758	.00729	.00701	.00674	.00649	.00625	.00603	.00581	.00560	.00541	.00522	.00504	.00487	.00471	.00455
69	34	.00993	.00952	.00914	.00877	.00843	.00810	.00779	.00749	.00721	.00694	.00668	.00644	.00621	.00599	.00577	.00557	.00538	.00520	.00502	.00486

Ages O	Y	Adjusted Payout 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%
69	35	.01063	.01019	.00978	.00939	.00902	.00867	.00833	.00802	.00771	.00743	.00715	.00689	.00664	.00640	.00618	.00596	.00576	.00556	.00537	.00519
69	36	.01138	.01092	.01048	.01006	.00966	.00929	.00893	.00859	.00826	.00796	.00766	.00738	.00712	.00686	.00662	.00639	.00617	.00595	.00575	.00556
69	37	.01220	.01171	.01124	.01079	.01036	.00996	.00958	.00921	.00886	.00853	.00822	.00792	.00763	.00736	.00710	.00685	.00661	.00639	.00617	.00596
69	38	.01309	.01256	.01206	.01158	.01113	.01069	.01028	.00989	.00952	.00917	.00883	.00851	.00820	.00791	.00763	.00736	.00710	.00686	.00663	.00640
69	39	.01406	.01349	.01295	.01244	.01196	.01149	.01105	.01063	.01024	.00986	.00949	.00915	.00882	.00850	.00820	.00792	.00764	.00738	.00713	.00689
69	40	.01511	.01450	.01393	.01338	.01286	.01237	.01189	.01144	.01102	.01061	.01022	.00985	.00950	.00916	.00884	.00853	.00823	.00795	.00768	.00742
69	41	.01625	.01560	.01499	.01440	.01385	.01332	.01281	.01233	.01187	.01144	.01102	.01062	.01024	.00988	.00953	.00920	.00888	.00858	.00829	.00801
69	42	.01748	.01679	.01614	.01551	.01492	.01435	.01381	.01329	.01280	.01234	.01189	.01146	.01105	.01066	.01029	.00994	.00960	.00927	.00896	.00866
69	43	.01881	.01808	.01738	.01671	.01607	.01547	.01489	.01434	.01381	.01331	.01283	.01238	.01194	.01152	.01112	.01074	.01037	.01002	.00969	.00937
69	44	.02024	.01946	.01871	.01800	.01732	.01668	.01606	.01547	.01491	.01437	.01386	.01337	.01290	.01245	.01202	.01161	.01122	.01084	.01048	.01014
69	45	.02177	.02094	.02014	.01938	.01866	.01797	.01731	.01668	.01608	.01551	.01496	.01443	.01393	.01345	.01299	.01255	.01213	.01173	.01134	.01097
69	46	.02340	.02252	.02167	.02086	.02009	.01935	.01865	.01798	.01734	.01672	.01614	.01558	.01504	.01453	.01403	.01356	.01311	.01268	.01226	.01186
69	47	.02513	.02419	.02329	.02243	.02161	.02082	.02008	.01936	.01868	.01802	.01739	.01680	.01622	.01567	.01514	.01464	.01416	.01369	.01325	.01282
69	48	.02697	.02597	.02501	.02410	.02322	.02239	.02159	.02083	.02010	.01940	.01874	.01810	.01748	.01690	.01633	.01579	.01528	.01478	.01430	.01385
69	49	.02891	.02785	.02683	.02587	.02494	.02405	.02321	.02240	.02162	.02088	.02016	.01948	.01883	.01820	.01760	.01703	.01647	.01594	.01543	.01495
69	50	.03097	.02985	.02877	.02774	.02676	.02582	.02492	.02406	.02324	.02245	.02169	.02096	.02027	.01960	.01896	.01834	.01775	.01719	.01664	.01612
69	51	.03314	.03196	.03082	.02973	.02869	.02770	.02674	.02583	.02495	.02411	.02331	.02254	.02179	.02108	.02040	.01975	.01912	.01852	.01793	.01738
69	52	.03543	.03418	.03298	.03183	.03073	.02967	.02866	.02769	.02676	.02587	.02502	.02420	.02341	.02266	.02193	.02123	.02056	.01992	.01930	.01871
69	53	.03783	.03651	.03524	.03403	.03286	.03175	.03068	.02965	.02867	.02773	.02682	.02595	.02512	.02432	.02355	.02280	.02209	.02141	.02075	.02012
69	54	.04034	.03895	.03762	.03634	.03511	.03393	.03280	.03172	.03068	.02968	.02872	.02780	.02692	.02607	.02525	.02446	.02371	.02298	.02228	.02161
69	55	.04297	.04151	.04010	.03876	.03746	.03622	.03503	.03389	.03279	.03173	.03072	.02975	.02881	.02791	.02704	.02621	.02541	.02464	.02390	.02318
69	56	.04572	.04418	.04271	.04129	.03993	.03862	.03737	.03616	.03500	.03389	.03282	.03179	.03080	.02985	.02893	.02805	.02720	.02639	.02560	.02484
69	57	.04859	.04698	.04543	.04394	.04251	.04113	.03981	.03854	.03732	.03615	.03502	.03394	.03289	.03189	.03092	.02999	.02909	.02823	.02740	.02659
69	58	.05157	.04988	.04825	.04669	.04519	.04375	.04236	.04103	.03974	.03851	.03732	.03618	.03508	.03402	.03300	.03202	.03107	.03016	.02928	.02843
69	59	.05465	.05288	.05118	.04954	.04797	.04646	.04500	.04360	.04226	.04096	.03971	.03851	.03735	.03624	.03516	.03412	.03313	.03216	.03124	.03034
69	60	.05783	.05598	.05420	.05249	.05085	.04927	.04774	.04627	.04486	.04350	.04219	.04093	.03971	.03854	.03741	.03632	.03527	.03425	.03328	.03233
69	61	.06112	.05919	.05734	.05555	.05383	.05218	.05058	.04905	.04757	.04614	.04477	.04345	.04217	.04094	.03975	.03861	.03750	.03644	.03541	.03441
69	62	.06453	.06252	.06059	.05873	.05693	.05520	.05354	.05193	.05039	.04890	.04746	.04607	.04473	.04344	.04220	.04100	.03984	.03872	.03764	.03659
69	63	.06806	.06597	.06396	.06202	.06015	.05835	.05661	.05494	.05332	.05176	.05026	.04881	.04741	.04606	.04476	.04350	.04228	.04110	.03997	.03887
69	64	.07170	.06953	.06744	.06542	.06348	.06160	.05979	.05805	.05636	.05474	.05317	.05166	.05019	.04878	.04742	.04610	.04483	.04360	.04241	.04126
69	65	.07545	.07320	.07103	.06894	.06692	.06497	.06309	.06127	.05952	.05783	.05619	.05461	.05309	.05161	.05019	.04881	.04748	.04619	.04495	.04374
69	66	.07931	.07699	.07474	.07257	.07047	.06845	.06650	.06461	.06279	.06103	.05933	.05768	.05609	.05456	.05307	.05163	.05024	.04890	.04760	.04634
69	67	.08330	.08089	.07857	.07632	.07415	.07206	.07003	.06808	.06618	.06436	.06259	.06088	.05922	.05762	.05608	.05458	.05313	.05173	.05037	.04906
69	68	.08739	.08491	.08251	.08019	.07794	.07578	.07368	.07165	.06969	.06780	.06596	.06419	.06247	.06081	.05920	.05764	.05613	.05467	.05326	.05189
69	69	.09158	.08902	.08654	.08415	.08183	.07959	.07742	.07533	.07330	.07134	.06944	.06760	.06582	.06409	.06242	.06080	.05924	.05772	.05625	.05482
70	0	.00337	.00329	.00321	.00313	.00306	.00299	.00292	.00286	.00279	.00273	.00268	.00262	.00257	.00251	.00246	.00242	.00237	.00232	.00228	.00224
70	1	.00146	.00141	.00135	.00130	.00126	.00121	.00117	.00113	.00109	.00105	.00102	.00098	.00095	.00092	.00089	.00086	.00084	.00081	.00079	.00076
70	2	.00144	.00138	.00133	.00128	.00123	.00118	.00114	.00109	.00105	.00102	.00098	.00095	.00091	.00088	.00085	.00082	.00080	.00077	.00074	.00072
70	3	.00148	.00142	.00136	.00131	.00125	.00121	.00116	.00111	.00107	.00103	.00099	.00096	.00092	.00089	.00086	.00083	.00080	.00077	.00075	.00072
70	4	.00155	.00149	.00143	.00137	.00131	.00126	.00121	.00117	.00112	.00108	.00104	.00100	.00096	.00093	.00090	.00086	.00083	.00080	.00078	.00075
70	5	.00165	.00159	.00152	.00146	.00140	.00134	.00129	.00124	.00119	.00115	.00110	.00106	.00102	.00099	.00095	.00092	.00088	.00085	.00082	.00080
70	6	.00178	.00170	.00163	.00157	.00150	.00144	.00139	.00133	.00128	.00123	.00119	.00114	.00110	.00106	.00102	.00099	.00095	.00092	.00089	.00085
70	7	.00192	.00184	.00176	.00169	.00162	.00156	.00150	.00144	.00139	.00134	.00129	.00124	.00119	.00115	.00111	.00107	.00103	.00100	.00096	.00093
70	8	.00207	.00199	.00191	.00183	.00176	.00169	.00163	.00157	.00151	.00145	.00140	.00135	.00130	.00125	.00121	.00117	.00113	.00109	.00105	.00101
70	9	.00226	.00217	.00208	.00200	.00192	.00185	.00178	.00171	.00165	.00159	.00153	.00148	.00142	.00137	.00133	.00128	.00124	.00119	.00115	.00112
70	10	.00246	.00236	.00227	.00218	.00210	.00202	.00195	.00188	.00181	.00174	.00168	.00162	.00157	.00151	.00146	.00141	.00137	.00132	.00128	.00124
70	11	.00268	.00258	.00248	.00239	.00230	.00222	.00214	.00206	.00199	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146	.00141	.00137
70	12	.00292	.00281	.00271	.00261	.00251	.00242	.00234	.00226	.00218	.00210	.00203	.00196	.00190	.00184	.00178	.00172	.00167	.00161	.00156	.00152
70	13	.00317	.00305	.00294	.00283	.00273	.00264	.00254	.00246	.00237	.00229	.00222	.00215	.00208	.00201	.00195	.00189	.00183	.00177	.00172	.00167
70	14	.00341	.00328	.00316	.00305	.00294	.00284	.00274	.00265	.00256	.00248	.00240	.00232	.00225	.00218	.00211	.00204	.00198	.00192	.00186	.00181

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

Ages		Adjusted Payout 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	.00363	.00350	.00337	.00325	.00314	.00303	.00293	.00283	.00274	.00265	.00256	.00248	.00240	.00233	.00226	.00219	.00212	.00206	.00200	.00194
70	16	.00384	.00370	.00357	.00344	.00332	.00320	.00310	.00299	.00289	.00280	.00271	.00262	.00254	.00246	.00239	.00231	.00224	.00218	.00211	.00205
70	17	.00403	.00388	.00374	.00361	.00348	.00336	.00325	.00314	.00303	.00294	.00284	.00275	.00266	.00258	.00250	.00243	.00235	.00228	.00222	.00215
70	18	.00422	.00406	.00391	.00377	.00364	.00351	.00339	.00328	.00317	.00306	.00296	.00287	.00278	.00269	.00261	.00253	.00245	.00238	.00231	.00224
70	19	.00440	.00424	.00408	.00394	.00379	.00366	.00353	.00341	.00330	.00319	.00308	.00298	.00289	.00280	.00271	.00263	.00255	.00247	.00240	.00233
70	20	.00460	.00443	.00427	.00411	.00396	.00382	.00369	.00356	.00344	.00332	.00321	.00311	.00301	.00291	.00282	.00273	.00265	.00257	.00249	.00242
70	21	.00482	.00464	.00446	.00430	.00414	.00399	.00385	.00372	.00359	.00347	.00335	.00324	.00314	.00304	.00294	.00285	.00276	.00267	.00259	.00252
70	22	.00505	.00485	.00467	.00450	.00433	.00417	.00403	.00388	.00375	.00362	.00350	.00338	.00327	.00316	.00306	.00297	.00287	.00278	.00270	.00262
70	23	.00530	.00509	.00490	.00471	.00454	.00437	.00422	.00407	.00392	.00379	.00366	.00354	.00342	.00331	.00320	.00310	.00300	.00290	.00282	.00273
70	24	.00557	.00535	.00515	.00495	.00477	.00459	.00442	.00427	.00412	.00397	.00384	.00370	.00358	.00346	.00335	.00324	.00314	.00304	.00294	.00285
70	25	.00588	.00564	.00543	.00522	.00502	.00484	.00466	.00449	.00433	.00418	.00403	.00389	.00376	.00364	.00352	.00340	.00329	.00319	.00309	.00299
70	26	.00621	.00597	.00573	.00551	.00530	.00511	.00492	.00474	.00457	.00441	.00425	.00411	.00397	.00383	.00370	.00358	.00347	.00336	.00325	.00315
70	27	.00658	.00632	.00608	.00584	.00562	.00541	.00521	.00502	.00484	.00466	.00450	.00434	.00419	.00405	.00392	.00379	.00366	.00354	.00343	.00332
70	28	.00699	.00671	.00645	.00620	.00596	.00574	.00552	.00532	.00513	.00494	.00477	.00460	.00444	.00429	.00415	.00401	.00388	.00375	.00363	.00352
70	29	.00744	.00714	.00686	.00659	.00634	.00610	.00587	.00565	.00545	.00525	.00506	.00489	.00472	.00455	.00440	.00425	.00411	.00398	.00385	.00373
70	30	.00791	.00760	.00730	.00701	.00674	.00649	.00624	.00601	.00579	.00558	.00538	.00519	.00501	.00484	.00467	.00452	.00437	.00422	.00409	.00395
70	31	.00843	.00809	.00777	.00747	.00718	.00691	.00665	.00640	.00616	.00594	.00573	.00552	.00533	.00515	.00497	.00480	.00464	.00449	.00434	.00420
70	32	.00899	.00863	.00829	.00796	.00765	.00736	.00708	.00682	.00657	.00633	.00610	.00588	.00568	.00548	.00529	.00511	.00494	.00478	.00462	.00447
70	33	.00960	.00922	.00885	.00850	.00817	.00786	.00756	.00728	.00701	.00675	.00651	.00628	.00605	.00584	.00564	.00545	.00527	.00509	.00492	.00476
70	34	.01026	.00985	.00946	.00909	.00873	.00840	.00808	.00778	.00749	.00721	.00695	.00670	.00647	.00624	.00602	.00582	.00562	.00543	.00525	.00508
70	35	.01098	.01054	.01012	.00972	.00935	.00899	.00865	.00832	.00801	.00772	.00744	.00717	.00692	.00668	.00644	.00622	.00601	.00581	.00562	.00543
70	36	.01176	.01129	.01084	.01042	.01001	.00963	.00926	.00892	.00859	.00827	.00797	.00768	.00741	.00715	.00690	.00666	.00644	.00622	.00601	.00581
70	37	.01261	.01210	.01163	.01117	.01074	.01033	.00994	.00956	.00921	.00887	.00855	.00824	.00795	.00767	.00740	.00715	.00690	.00667	.00645	.00623
70	38	.01353	.01299	.01248	.01199	.01153	.01109	.01067	.01027	.00989	.00953	.00918	.00885	.00854	.00824	.00795	.00768	.00742	.00717	.00693	.00670
70	39	.01453	.01395	.01341	.01288	.01239	.01192	.01147	.01104	.01063	.01024	.00987	.00952	.00918	.00886	.00855	.00826	.00798	.00771	.00745	.00720
70	40	.01562	.01500	.01441	.01386	.01333	.01282	.01234	.01188	.01145	.01103	.01063	.01025	.00989	.00954	.00921	.00890	.00859	.00831	.00803	.00776
70	41	.01680	.01614	.01551	.01492	.01435	.01381	.01330	.01281	.01234	.01189	.01146	.01106	.01067	.01030	.00994	.00960	.00928	.00896	.00867	.00838
70	42	.01808	.01738	.01671	.01607	.01546	.01489	.01434	.01381	.01331	.01283	.01237	.01193	.01152	.01112	.01074	.01037	.01002	.00969	.00937	.00906
70	43	.01946	.01871	.01800	.01732	.01667	.01605	.01546	.01490	.01436	.01385	.01336	.01289	.01244	.01201	.01160	.01121	.01084	.01048	.01013	.00980
70	44	.02095	.02015	.01939	.01866	.01797	.01731	.01668	.01608	.01550	.01495	.01443	.01393	.01345	.01299	.01255	.01212	.01172	.01133	.01096	.01061
70	45	.02254	.02169	.02088	.02010	.01936	.01866	.01798	.01734	.01673	.01614	.01558	.01504	.01452	.01403	.01356	.01311	.01268	.01226	.01186	.01148
70	46	.02423	.02333	.02246	.02164	.02085	.02010	.01938	.01870	.01804	.01741	.01681	.01624	.01568	.01516	.01465	.01417	.01370	.01326	.01283	.01242
70	47	.02603	.02507	.02415	.02328	.02244	.02164	.02087	.02014	.01944	.01877	.01813	.01751	.01692	.01636	.01582	.01530	.01480	.01432	.01387	.01343
70	48	.02794	.02692	.02595	.02502	.02412	.02327	.02246	.02168	.02093	.02022	.01953	.01887	.01825	.01764	.01706	.01651	.01598	.01547	.01498	.01451
70	49	.02997	.02889	.02785	.02686	.02592	.02501	.02414	.02331	.02252	.02176	.02103	.02033	.01966	.01901	.01840	.01780	.01723	.01669	.01616	.01566
70	50	.03212	.03097	.02987	.02882	.02782	.02686	.02594	.02506	.02421	.02340	.02262	.02188	.02116	.02048	.01982	.01919	.01858	.01800	.01744	.01690
70	51	.03439	.03317	.03201	.03090	.02984	.02882	.02784	.02691	.02601	.02515	.02432	.02353	.02277	.02204	.02134	.02066	.02001	.01939	.01879	.01822
70	52	.03678	.03549	.03427	.03309	.03197	.03089	.02985	.02886	.02791	.02699	.02611	.02527	.02446	.02369	.02294	.02222	.02153	.02087	.02023	.01962
70	53	.03928	.03793	.03664	.03539	.03420	.03306	.03197	.03092	.02991	.02894	.02801	.02711	.02626	.02543	.02464	.02388	.02314	.02244	.02176	.02111
70	54	.04191	.04049	.03912	.03781	.03655	.03535	.03419	.03308	.03201	.03099	.03000	.02906	.02815	.02727	.02643	.02562	.02484	.02409	.02337	.02268
70	55	.04466	.04316	.04173	.04035	.03902	.03775	.03653	.03535	.03423	.03314	.03210	.03110	.03014	.02921	.02832	.02746	.02664	.02584	.02508	.02434
70	56	.04754	.04597	.04445	.04300	.04161	.04027	.03898	.03774	.03655	.03541	.03431	.03325	.03223	.03125	.03031	.02940	.02853	.02768	.02687	.02609
70	57	.05055	.04889	.04731	.04578	.04431	.04290	.04155	.04025	.03899	.03779	.03663	.03551	.03444	.03340	.03240	.03144	.03052	.02963	.02877	.02794
70	58	.05367	.05194	.05027	.04867	.04713	.04565	.04423	.04286	.04154	.04027	.03905	.03787	.03674	.03564	.03459	.03358	.03260	.03166	.03075	.02987
70	59	.05690	.05509	.05334	.05167	.05005	.04850	.04701	.04557	.04418	.04285	.04156	.04033	.03913	.03798	.03687	.03580	.03477	.03378	.03282	.03189
70	60	.06024	.05835	.05652	.05477	.05308	.05145	.04989	.04838	.04693	.04553	.04418	.04288	.04162	.04041	.03925	.03812	.03703	.03599	.03498	.03400
70	61	.06370	.06172	.05982	.05798	.05622	.05452	.05288	.05130	.04978	.04831	.04690	.04553	.04421	.04294	.04172	.04054	.03939	.03829	.03723	.03620
70	62	.06728	.06522	.06324	.06132	.05948	.05771	.05599	.05434	.05275	.05121	.04973	.04830	.04692	.04559	.04430	.04306	.04186	.04070	.03958	.03850
70	63	.07099	.06885	.06678	.06479	.06287	.06102	.05923	.05751	.05585	.05424	.05269	.05119	.04975	.04835	.04701	.04570	.04445	.04323	.04205	.04092
70	64	.07483	.07260	.07045	.06838	.06638	.06445	.06259	.06079	.05906	.05738	.05577	.05420	.05269	.05123	.04982	.04846	.04714	.04587	.04463	.04344

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%
										Adjusted Payout Rate										
70	65	.07878	.07647	.07424	.07209	.07001	.06801	.06607	.06420	.06239	.06065	.05896	.05733	.05575	.05423	.05275	.05133	.04995	.04862	.04733	.04608
70	66	.08286	.08047	.07816	.07593	.07377	.07169	.06968	.06773	.06585	.06403	.06228	.06058	.05894	.05735	.05581	.05432	.05288	.05149	.05014	.04883
70	67	.08707	.08460	.08221	.07990	.07766	.07550	.07342	.07140	.06945	.06756	.06573	.06396	.06225	.06060	.05900	.05745	.05594	.05449	.05308	.05172
70	68	.09140	.08885	.08638	.08399	.08168	.07944	.07728	.07519	.07316	.07120	.06931	.06747	.06569	.06397	.06231	.06069	.05913	.05762	.05615	.05473
70	69	.09583	.09320	.09065	.08818	.08579	.08348	.08125	.07908	.07699	.07496	.07299	.07109	.06925	.06746	.06573	.06405	.06243	.06085	.05933	.05785
70	70	.10034	.09763	.09500	.09246	.09000	.08761	.08531	.08307	.08090	.07881	.07677	.07480	.07289	.07104	.06925	.06751	.06582	.06419	.06260	.06106
71	0	.00354	.00345	.00337	.00329	.00322	.00315	.00308	.00301	.00295	.00289	.00283	.00277	.00271	.00266	.00261	.00256	.00251	.00246	.00242	.00237
71	1	.00151	.00146	.00140	.00135	.00130	.00126	.00121	.00117	.00113	.00109	.00106	.00102	.00099	.00096	.00093	.00090	.00087	.00085	.00082	.00080
71	2	.00149	.00143	.00137	.00132	.00127	.00122	.00118	.00113	.00109	.00106	.00102	.00098	.00095	.00092	.00089	.00086	.00083	.00080	.00078	.00075
71	3	.00153	.00146	.00141	.00135	.00130	.00125	.00120	.00116	.00111	.00107	.00103	.00100	.00096	.00093	.00090	.00086	.00084	.00081	.00078	.00075
71	4	.00160	.00154	.00147	.00141	.00136	.00131	.00126	.00121	.00116	.00112	.00108	.00104	.00100	.00097	.00093	.00090	.00087	.00084	.00081	.00078
71	5	.00171	.00164	.00157	.00151	.00145	.00139	.00134	.00129	.00124	.00119	.00115	.00110	.00106	.00103	.00099	.00095	.00092	.00089	.00086	.00083
71	6	.00183	.00176	.00168	.00162	.00155	.00149	.00144	.00138	.00133	.00128	.00123	.00119	.00114	.00110	.00106	.00103	.00099	.00096	.00092	.00089
71	7	.00198	.00190	.00182	.00175	.00168	.00162	.00155	.00150	.00144	.00139	.00133	.00129	.00124	.00120	.00115	.00111	.00107	.00104	.00100	.00097
71	8	.00214	.00206	.00197	.00190	.00182	.00175	.00169	.00163	.00157	.00151	.00145	.00140	.00135	.00130	.00126	.00121	.00117	.00113	.00109	.00106
71	9	.00233	.00224	.00215	.00207	.00199	.00192	.00184	.00178	.00171	.00165	.00159	.00154	.00148	.00143	.00138	.00133	.00129	.00125	.00121	.00117
71	10	.00254	.00244	.00235	.00226	.00218	.00210	.00202	.00195	.00188	.00181	.00175	.00169	.00163	.00158	.00152	.00147	.00143	.00138	.00133	.00129
71	11	.00278	.00267	.00257	.00248	.00239	.00230	.00222	.00214	.00207	.00199	.00193	.00186	.00180	.00174	.00168	.00163	.00158	.00153	.00148	.00143
71	12	.00303	.00291	.00281	.00271	.00261	.00252	.00243	.00235	.00227	.00219	.00212	.00205	.00198	.00192	.00186	.00180	.00174	.00169	.00164	.00159
71	13	.00328	.00316	.00305	.00294	.00284	.00274	.00265	.00256	.00247	.00239	.00231	.00224	.00217	.00210	.00204	.00197	.00191	.00186	.00180	.00175
71	14	.00353	.00341	.00329	.00317	.00306	.00296	.00286	.00276	.00267	.00258	.00250	.00242	.00235	.00227	.00220	.00214	.00207	.00201	.00195	.00190
71	15	.00377	.00363	.00350	.00338	.00327	.00316	.00305	.00295	.00285	.00276	.00267	.00259	.00251	.00243	.00236	.00229	.00222	.00216	.00210	.00204
71	16	.00398	.00384	.00370	.00357	.00345	.00333	.00322	.00312	.00302	.00292	.00283	.00274	.00265	.00257	.00250	.00242	.00235	.00228	.00222	.00215
71	17	.00418	.00403	.00389	.00375	.00362	.00350	.00338	.00327	.00316	.00306	.00297	.00287	.00278	.00270	.00262	.00254	.00247	.00239	.00232	.00226
71	18	.00437	.00421	.00406	.00392	.00378	.00365	.00353	.00341	.00330	.00319	.00309	.00299	.00290	.00281	.00273	.00265	.00257	.00249	.00242	.00235
71	19	.00456	.00440	.00424	.00409	.00394	.00381	.00368	.00356	.00344	.00333	.00322	.00312	.00302	.00293	.00284	.00275	.00267	.00259	.00251	.00244
71	20	.00477	.00459	.00443	.00427	.00412	.00397	.00384	.00371	.00358	.00346	.00335	.00324	.00314	.00304	.00295	.00286	.00277	.00269	.00261	.00254
71	21	.00499	.00480	.00463	.00446	.00430	.00415	.00401	.00387	.00374	.00361	.00350	.00338	.00327	.00317	.00307	.00298	.00289	.00280	.00272	.00264
71	22	.00523	.00503	.00484	.00466	.00450	.00434	.00419	.00404	.00390	.00377	.00365	.00353	.00341	.00331	.00320	.00310	.00301	.00292	.00283	.00274
71	23	.00548	.00527	.00508	.00489	.00471	.00454	.00438	.00423	.00408	.00394	.00381	.00369	.00357	.00345	.00334	.00324	.00314	.00304	.00295	.00286
71	24	.00576	.00554	.00533	.00513	.00495	.00477	.00460	.00444	.00428	.00413	.00400	.00386	.00373	.00361	.00350	.00339	.00328	.00318	.00308	.00299
71	25	.00608	.00584	.00562	.00541	.00521	.00502	.00484	.00467	.00450	.00435	.00420	.00406	.00392	.00379	.00367	.00355	.00344	.00333	.00323	.00313
71	26	.00642	.00617	.00594	.00571	.00550	.00530	.00511	.00492	.00475	.00458	.00443	.00428	.00413	.00400	.00387	.00374	.00362	.00351	.00340	.00329
71	27	.00681	.00654	.00629	.00605	.00582	.00561	.00540	.00521	.00503	.00485	.00468	.00452	.00437	.00422	.00409	.00395	.00383	.00371	.00359	.00348
71	28	.00722	.00694	.00667	.00642	.00618	.00595	.00573	.00552	.00533	.00514	.00496	.00479	.00463	.00447	.00433	.00418	.00405	.00392	.00380	.00368
71	29	.00768	.00738	.00709	.00682	.00656	.00632	.00609	.00587	.00566	.00546	.00527	.00509	.00491	.00475	.00459	.00444	.00429	.00416	.00402	.00390
71	30	.00818	.00785	.00755	.00726	.00698	.00672	.00647	.00624	.00601	.00580	.00560	.00540	.00522	.00504	.00487	.00471	.00456	.00441	.00427	.00414
71	31	.00871	.00836	.00804	.00773	.00744	.00716	.00689	.00664	.00640	.00617	.00595	.00575	.00555	.00536	.00518	.00501	.00484	.00469	.00454	.00439
71	32	.00928	.00892	.00857	.00824	.00793	.00763	.00734	.00707	.00682	.00657	.00634	.00612	.00591	.00571	.00551	.00533	.00515	.00499	.00483	.00467
71	33	.00991	.00952	.00915	.00879	.00846	.00814	.00784	.00755	.00728	.00701	.00676	.00653	.00630	.00609	.00588	.00568	.00549	.00531	.00514	.00498
71	34	.01059	.01017	.00978	.00940	.00904	.00870	.00837	.00807	.00777	.00749	.00722	.00697	.00673	.00650	.00628	.00606	.00586	.00567	.00549	.00531
71	35	.01134	.01089	.01046	.01006	.00967	.00931	.00896	.00863	.00832	.00802	.00773	.00746	.00720	.00695	.00671	.00649	.00627	.00606	.00586	.00567
71	36	.01214	.01166	.01121	.01077	.01036	.00997	.00960	.00925	.00891	.00859	.00828	.00799	.00771	.00744	.00719	.00695	.00671	.00649	.00628	.00607
71	37	.01301	.01250	.01201	.01155	.01111	.01069	.01029	.00992	.00955	.00921	.00888	.00857	.00827	.00798	.00771	.00745	.00720	.00696	.00673	.00651
71	38	.01397	.01342	.01290	.01240	.01193	.01148	.01106	.01065	.01026	.00989	.00954	.00920	.00888	.00857	.00828	.00800	.00773	.00748	.00723	.00699
71	39	.01500	.01441	.01386	.01333	.01282	.01234	.01188	.01145	.01103	.01064	.01026	.00990	.00955	.00922	.00891	.00861	.00832	.00804	.00778	.00752
71	40	.01612	.01550	.01490	.01433	.01379	.01328	.01279	.01232	.01188	.01145	.01105	.01066	.01029	.00993	.00960	.00927	.00896	.00866	.00838	.00811
71	41	.01735	.01668	.01604	.01543	.01486	.01431	.01378	.01328	.01280	.01235	.01191	.01150	.01110	.01072	.01035	.01000	.00967	.00935	.00905	.00875
71	42	.01867	.01796	.01728	.01663	.01601	.01542	.01486	.01433	.01381	.01332	.01286	.01241	.01198	.01157	.01118	.01081	.01045	.01011	.00978	.00946
71	43	.02010	.01934	.01862	.01792	.01726	.01663	.01603	.01546	.01491	.01439	.01389	.01341	.01295	.01251	.01209	.01169	.01130	.01093	.01058	.01024

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

Ages		Adjusted Payout 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%
71	44	.02165	.02084	.02006	.01932	.01862	.01794	.01730	.01669	.01610	.01554	.01500	.01449	.01400	.01353	.01307	.01264	.01223	.01183	.01145	.01109
71	45	.02330	.02243	.02161	.02082	.02007	.01935	.01866	.01800	.01738	.01678	.01620	.01565	.01512	.01462	.01414	.01367	.01323	.01280	.01239	.01200
71	46	.02506	.02414	.02326	.02242	.02162	.02085	.02012	.01942	.01875	.01810	.01749	.01690	.01634	.01580	.01528	.01478	.01430	.01385	.01341	.01299
71	47	.02693	.02595	.02502	.02412	.02327	.02245	.02167	.02092	.02020	.01952	.01886	.01823	.01763	.01705	.01650	.01596	.01545	.01496	.01449	.01404
71	48	.02892	.02788	.02689	.02593	.02503	.02416	.02332	.02253	.02176	.02103	.02033	.01966	.01901	.01840	.01780	.01723	.01669	.01616	.01566	.01517
71	49	.03103	.02992	.02887	.02786	.02689	.02597	.02508	.02423	.02342	.02264	.02189	.02118	.02049	.01983	.01920	.01859	.01800	.01744	.01690	.01639
71	50	.03326	.03209	.03098	.02991	.02888	.02790	.02696	.02606	.02519	.02436	.02357	.02280	.02207	.02137	.02069	.02004	.01942	.01882	.01824	.01769
71	51	.03563	.03439	.03321	.03207	.03099	.02995	.02895	.02799	.02707	.02619	.02534	.02453	.02375	.02300	.02228	.02159	.02092	.02028	.01967	.01907
71	52	.03812	.03681	.03556	.03436	.03321	.03211	.03105	.03003	.02906	.02812	.02722	.02636	.02553	.02473	.02396	.02323	.02252	.02184	.02118	.02055
71	53	.04074	.03936	.03803	.03677	.03555	.03438	.03326	.03219	.03115	.03016	.02921	.02829	.02741	.02656	.02575	.02496	.02421	.02348	.02278	.02211
71	54	.04348	.04203	.04063	.03929	.03801	.03677	.03559	.03445	.03336	.03231	.03130	.03033	.02939	.02849	.02763	.02680	.02599	.02522	.02448	.02376
71	55	.04635	.04482	.04336	.04194	.04059	.03929	.03804	.03684	.03568	.03457	.03350	.03247	.03148	.03053	.02961	.02873	.02788	.02706	.02627	.02551
71	56	.04936	.04775	.04621	.04472	.04330	.04193	.04061	.03934	.03812	.03695	.03582	.03473	.03368	.03268	.03171	.03077	.02987	.02900	.02817	.02736
71	57	.05251	.05082	.04919	.04763	.04613	.04469	.04330	.04197	.04068	.03944	.03825	.03710	.03600	.03493	.03391	.03292	.03197	.03105	.03016	.02930
71	58	.05577	.05400	.05230	.05066	.04909	.04757	.04611	.04470	.04335	.04205	.04079	.03958	.03842	.03730	.03621	.03517	.03416	.03319	.03225	.03135
71	59	.05916	.05730	.05552	.05380	.05215	.05056	.04903	.04755	.04613	.04476	.04344	.04217	.04094	.03975	.03861	.03751	.03645	.03542	.03443	.03348
71	60	.06266	.06072	.05886	.05706	.05533	.05366	.05206	.05051	.04901	.04758	.04619	.04485	.04356	.04231	.04111	.03995	.03883	.03775	.03671	.03570
71	61	.06628	.06426	.06231	.06043	.05863	.05688	.05520	.05358	.05201	.05051	.04905	.04765	.04629	.04498	.04372	.04250	.04132	.04018	.03908	.03802
71	62	.07005	.06794	.06590	.06394	.06206	.06023	.05847	.05678	.05514	.05356	.05204	.05057	.04914	.04777	.04644	.04516	.04393	.04273	.04157	.04045
71	63	.07395	.07175	.06963	.06759	.06562	.06372	.06188	.06011	.05840	.05675	.05515	.05361	.05213	.05069	.04930	.04795	.04665	.04540	.04418	.04301
71	64	.07798	.07570	.07349	.07137	.06932	.06734	.06542	.06358	.06179	.06007	.05840	.05679	.05523	.05373	.05227	.05086	.04950	.04818	.04691	.04568
71	65	.08214	.07977	.07749	.07528	.07314	.07108	.06909	.06717	.06531	.06351	.06177	.06009	.05846	.05689	.05537	.05390	.05247	.05109	.04976	.04847
71	66	.08644	.08399	.08162	.07932	.07711	.07497	.07290	.07090	.06896	.06709	.06528	.06352	.06183	.06019	.05860	.05706	.05557	.05413	.05274	.05138
71	67	.09088	.08834	.08589	.08351	.08122	.07900	.07685	.07477	.07276	.07081	.06893	.06710	.06534	.06363	.06197	.06037	.05882	.05731	.05585	.05444
71	68	.09545	.09283	.09029	.08783	.08546	.08316	.08093	.07878	.07669	.07467	.07271	.07082	.06898	.06720	.06548	.06381	.06219	.06063	.05911	.05763
71	69	.10014	.09743	.09481	.09227	.08981	.08744	.08513	.08290	.08074	.07865	.07662	.07465	.07275	.07090	.06911	.06738	.06569	.06406	.06248	.06094
71	70	.10490	.10212	.09941	.09680	.09427	.09181	.08943	.08713	.08489	.08273	.08063	.07859	.07662	.07470	.07285	.07104	.06930	.06760	.06596	.06436
71	71	.10973	.10687	.10409	.10140	.09879	.09626	.09381	.09143	.08912	.08688	.08471	.08261	.08057	.07859	.07666	.07480	.07299	.07123	.06952	.06787
72	0	.00371	.00362	.00354	.00346	.00338	.00331	.00324	.00317	.00310	.00304	.00298	.00292	.00286	.00281	.00276	.00271	.00266	.00261	.00256	.00252
72	1	.00156	.00151	.00145	.00140	.00135	.00130	.00126	.00122	.00118	.00114	.00110	.00107	.00103	.00100	.00097	.00094	.00091	.00089	.00086	.00084
72	2	.00153	.00147	.00142	.00136	.00131	.00127	.00122	.00118	.00113	.00110	.00106	.00102	.00099	.00095	.00092	.00089	.00086	.00084	.00081	.00079
72	3	.00157	.00151	.00145	.00139	.00134	.00129	.00124	.00120	.00115	.00111	.00107	.00103	.00100	.00096	.00093	.00090	.00087	.00084	.00081	.00079
72	4	.00165	.00158	.00152	.00146	.00140	.00135	.00130	.00125	.00120	.00116	.00112	.00108	.00104	.00100	.00097	.00093	.00090	.00087	.00084	.00081
72	5	.00176	.00169	.00162	.00155	.00149	.00144	.00138	.00133	.00128	.00123	.00119	.00114	.00110	.00106	.00103	.00099	.00096	.00092	.00089	.00086
72	6	.00189	.00181	.00174	.00167	.00160	.00154	.00148	.00143	.00138	.00132	.00128	.00123	.00119	.00114	.00110	.00107	.00103	.00099	.00096	.00093
72	7	.00204	.00196	.00188	.00181	.00174	.00167	.00161	.00155	.00149	.00144	.00138	.00133	.00129	.00124	.00120	.00116	.00112	.00108	.00104	.00101
72	8	.00221	.00212	.00204	.00196	.00189	.00181	.00175	.00168	.00162	.00156	.00151	.00145	.00140	.00135	.00131	.00126	.00122	.00118	.00114	.00110
72	9	.00240	.00231	.00222	.00214	.00206	.00198	.00191	.00184	.00177	.00171	.00165	.00159	.00154	.00149	.00144	.00139	.00134	.00130	.00126	.00122
72	10	.00263	.00253	.00243	.00234	.00226	.00217	.00210	.00202	.00195	.00188	.00182	.00176	.00170	.00164	.00159	.00154	.00149	.00144	.00139	.00135
72	11	.00287	.00276	.00266	.00256	.00247	.00238	.00230	.00222	.00215	.00207	.00200	.00194	.00187	.00181	.00176	.00170	.00165	.00159	.00155	.00150
72	12	.00313	.00302	.00291	.00281	.00271	.00261	.00252	.00244	.00236	.00228	.00220	.00213	.00207	.00200	.00194	.00188	.00182	.00177	.00171	.00166
72	13	.00340	.00328	.00316	.00305	.00295	.00285	.00275	.00266	.00257	.00249	.00241	.00233	.00226	.00219	.00212	.00206	.00200	.00194	.00188	.00183
72	14	.00366	.00353	.00341	.00329	.00318	.00307	.00297	.00287	.00278	.00269	.00261	.00253	.00245	.00237	.00230	.00224	.00217	.00211	.00205	.00199
72	15	.00390	.00377	.00364	.00351	.00339	.00328	.00317	.00307	.00297	.00288	.00279	.00270	.00262	.00254	.00247	.00239	.00233	.00226	.00219	.00213
72	16	.00413	.00398	.00384	.00371	.00359	.00347	.00335	.00325	.00314	.00304	.00295	.00286	.00277	.00269	.00261	.00253	.00246	.00239	.00232	.00226
72	17	.00433	.00418	.00403	.00389	.00376	.00364	.00352	.00340	.00330	.00319	.00309	.00300	.00291	.00282	.00274	.00266	.00258	.00251	.00244	.00237
72	18	.00453	.00436	.00421	.00407	.00393	.00380	.00367	.00355	.00344	.00333	.00322	.00312	.00303	.00294	.00285	.00277	.00269	.00261	.00254	.00246
72	19	.00472	.00455	.00439	.00424	.00409	.00396	.00382	.00370	.00358	.00346	.00335	.00325	.00315	.00305	.00296	.00288	.00279	.00271	.00263	.00256
72	20	.00494	.00476	.00459	.00442	.00427	.00413	.00399	.00385	.00373	.00361	.00349	.00338	.00328	.00318	.00308	.00299	.00290	.00282	.00274	.00266
72	21	.00516	.00497	.00479	.00462	.00446	.00431	.00416	.00402	.00389	.00376	.00364	.00353	.00342	.00331	.00321	.00311	.00302	.00293	.00284	.00276

Ages		Adjusted Payout 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%
72	22	.00540	.00520	.00501	.00483	.00466	.00450	.00435	.00420	.00406	.00393	.00380	.00368	.00356	.00345	.00334	.00324	.00314	.00305	.00296	.00287
72	23	.00567	.00545	.00525	.00506	.00488	.00471	.00455	.00439	.00424	.00410	.00397	.00384	.00372	.00360	.00349	.00338	.00328	.00318	.00308	.00299
72	24	.00596	.00573	.00552	.00532	.00513	.00494	.00477	.00461	.00445	.00430	.00416	.00402	.00389	.00377	.00365	.00353	.00343	.00332	.00322	.00313
72	25	.00628	.00604	.00581	.00560	.00540	.00520	.00502	.00484	.00468	.00452	.00437	.00422	.00409	.00395	.00383	.00371	.00359	.00348	.00338	.00328
72	26	.00663	.00638	.00614	.00591	.00569	.00549	.00529	.00511	.00493	.00476	.00460	.00445	.00430	.00416	.00403	.00390	.00378	.00366	.00355	.00344
72	27	.00703	.00676	.00650	.00626	.00603	.00581	.00560	.00541	.00522	.00504	.00487	.00470	.00455	.00440	.00426	.00412	.00399	.00387	.00375	.00364
72	28	.00746	.00717	.00690	.00664	.00639	.00616	.00594	.00573	.00553	.00534	.00516	.00498	.00482	.00466	.00451	.00436	.00422	.00409	.00397	.00384
72	29	.00793	.00762	.00733	.00706	.00679	.00655	.00631	.00608	.00587	.00567	.00547	.00529	.00511	.00494	.00478	.00463	.00448	.00434	.00420	.00407
72	30	.00843	.00811	.00780	.00750	.00723	.00696	.00671	.00647	.00624	.00602	.00581	.00562	.00543	.00525	.00508	.00491	.00475	.00460	.00446	.00432
72	31	.00898	.00863	.00830	.00799	.00769	.00741	.00714	.00688	.00664	.00641	.00618	.00597	.00577	.00558	.00539	.00522	.00505	.00489	.00473	.00459
72	32	.00958	.00920	.00885	.00851	.00820	.00789	.00761	.00733	.00707	.00682	.00658	.00636	.00614	.00594	.00574	.00555	.00537	.00520	.00503	.00488
72	33	.01022	.00982	.00945	.00909	.00875	.00842	.00811	.00782	.00754	.00728	.00702	.00678	.00655	.00633	.00612	.00592	.00572	.00554	.00536	.00519
72	34	.01092	.01050	.01009	.00971	.00934	.00900	.00867	.00835	.00806	.00777	.00750	.00724	.00699	.00676	.00653	.00631	.00611	.00591	.00572	.00554
72	35	.01169	.01123	.01080	.01039	.01000	.00963	.00928	.00894	.00862	.00831	.00802	.00774	.00748	.00722	.00698	.00675	.00653	.00632	.00612	.00592
72	36	.01252	.01203	.01157	.01113	.01071	.01031	.00994	.00957	.00923	.00890	.00859	.00829	.00801	.00774	.00748	.00723	.00699	.00676	.00655	.00634
72	37	.01342	.01290	.01240	.01193	.01149	.01106	.01065	.01027	.00990	.00955	.00921	.00889	.00859	.00830	.00802	.00775	.00749	.00725	.00702	.00679
72	38	.01440	.01384	.01331	.01281	.01233	.01188	.01144	.01103	.01063	.01026	.00990	.00955	.00922	.00891	.00861	.00832	.00805	.00779	.00754	.00729
72	39	.01546	.01487	.01430	.01377	.01325	.01277	.01230	.01186	.01143	.01103	.01064	.01027	.00992	.00958	.00926	.00895	.00866	.00838	.00811	.00785
72	40	.01662	.01599	.01538	.01481	.01426	.01374	.01324	.01276	.01231	.01188	.01146	.01107	.01069	.01033	.00998	.00965	.00933	.00903	.00874	.00846
72	41	.01789	.01721	.01656	.01595	.01536	.01480	.01427	.01376	.01327	.01280	.01236	.01194	.01153	.01114	.01077	.01041	.01007	.00974	.00943	.00913
72	42	.01926	.01854	.01785	.01719	.01656	.01596	.01539	.01484	.01432	.01382	.01334	.01289	.01245	.01203	.01163	.01125	.01088	.01053	.01019	.00987
72	43	.02075	.01997	.01923	.01853	.01786	.01722	.01660	.01602	.01546	.01493	.01441	.01392	.01346	.01301	.01258	.01217	.01177	.01139	.01103	.01068
72	44	.02234	.02152	.02073	.01998	.01926	.01858	.01792	.01730	.01670	.01612	.01558	.01505	.01455	.01407	.01361	.01316	.01274	.01233	.01194	.01157
72	45	.02406	.02318	.02234	.02153	.02077	.02004	.01934	.01867	.01803	.01741	.01683	.01626	.01572	.01521	.01471	.01424	.01378	.01335	.01293	.01252
72	46	.02588	.02495	.02405	.02320	.02238	.02160	.02085	.02014	.01945	.01880	.01817	.01757	.01699	.01644	.01591	.01540	.01491	.01444	.01399	.01356
72	47	.02783	.02683	.02588	.02497	.02410	.02326	.02247	.02170	.02097	.02027	.01960	.01896	.01834	.01775	.01718	.01664	.01611	.01561	.01513	.01466
72	48	.02989	.02883	.02782	.02685	.02593	.02504	.02419	.02338	.02260	.02185	.02113	.02045	.01979	.01915	.01855	.01796	.01740	.01686	.01635	.01585
72	49	.03208	.03096	.02988	.02886	.02787	.02693	.02602	.02516	.02433	.02353	.02277	.02203	.02133	.02065	.02001	.01938	.01878	.01821	.01765	.01712
72	50	.03441	.03322	.03208	.03099	.02994	.02894	.02798	.02706	.02617	.02533	.02451	.02373	.02298	.02226	.02157	.02090	.02026	.01965	.01905	.01848
72	51	.03687	.03561	.03440	.03325	.03214	.03107	.03005	.02908	.02814	.02724	.02637	.02554	.02474	.02397	.02323	.02252	.02184	.02118	.02055	.01994
72	52	.03946	.03813	.03685	.03563	.03446	.03333	.03225	.03121	.03021	.02926	.02834	.02745	.02660	.02578	.02500	.02424	.02351	.02281	.02214	.02149
72	53	.04219	.04078	.03943	.03814	.03690	.03570	.03456	.03346	.03240	.03139	.03041	.02947	.02857	.02770	.02687	.02606	.02529	.02454	.02382	.02313
72	54	.04505	.04356	.04214	.04078	.03946	.03820	.03699	.03583	.03471	.03364	.03260	.03161	.03065	.02973	.02884	.02798	.02716	.02637	.02560	.02487
72	55	.04804	.04648	.04498	.04354	.04216	.04083	.03955	.03832	.03714	.03600	.03491	.03385	.03284	.03186	.03092	.03001	.02914	.02830	.02749	.02670
72	56	.05118	.04954	.04797	.04645	.04499	.04359	.04224	.04094	.03970	.03849	.03734	.03622	.03515	.03411	.03312	.03216	.03123	.03034	.02948	.02865
72	57	.05447	.05274	.05109	.04949	.04796	.04648	.04506	.04369	.04238	.04111	.03989	.03871	.03758	.03648	.03543	.03441	.03343	.03249	.03157	.03069
72	58	.05788	.05607	.05433	.05266	.05105	.04950	.04800	.04657	.04518	.04384	.04256	.04131	.04012	.03896	.03785	.03678	.03574	.03474	.03377	.03284
72	59	.06142	.05953	.05770	.05595	.05426	.05263	.05106	.04955	.04809	.04669	.04533	.04403	.04276	.04155	.04037	.03924	.03815	.03709	.03607	.03509
72	60	.06508	.06310	.06120	.05936	.05759	.05588	.05424	.05265	.05112	.04964	.04822	.04685	.04552	.04424	.04300	.04181	.04066	.03954	.03847	.03743
72	61	.06888	.06681	.06482	.06290	.06105	.05926	.05754	.05587	.05427	.05272	.05123	.04978	.04839	.04704	.04574	.04449	.04327	.04210	.04097	.03987
72	62	.07282	.07066	.06858	.06658	.06464	.06278	.06097	.05924	.05756	.05593	.05437	.05285	.05139	.04998	.04861	.04730	.04602	.04479	.04359	.04244
72	63	.07691	.07467	.07250	.07041	.06839	.06644	.06456	.06274	.06098	.05929	.05765	.05606	.05453	.05305	.05162	.05023	.04890	.04760	.04635	.04513
72	64	.08114	.07881	.07655	.07438	.07227	.07024	.06828	.06638	.06455	.06278	.06106	.05941	.05780	.05625	.05475	.05330	.05190	.05054	.04923	.04795
72	65	.08552	.08309	.08075	.07849	.07630	.07419	.07214	.07017	.06825	.06641	.06462	.06289	.06121	.05959	.05802	.05651	.05504	.05361	.05223	.05090
72	66	.09004	.08753	.08510	.08275	.08047	.07828	.07615	.07409	.07210	.07018	.06832	.06651	.06476	.06307	.06144	.05985	.05831	.05682	.05538	.05398
72	67	.09472	.09211	.08960	.08716	.08480	.08252	.08032	.07818	.07611	.07411	.07217	.07029	.06847	.06671	.06500	.06335	.06174	.06019	.05868	.05722
72	68	.09953	.09684	.09424	.09172	.08928	.08692	.08463	.08241	.08026	.07818	.07617	.07422	.07232	.07049	.06871	.06699	.06532	.06369	.06212	.06060
72	69	.10447	.10170	.09901	.09640	.09388	.09144	.08907	.08677	.08455	.08239	.08030	.07827	.07631	.07440	.07255	.07076	.06902	.06733	.06570	.06411
72	70	.10951	.10665	.10387	.10119	.09858	.09606	.09361	.09124	.08894	.08671	.08454	.08244	.08040	.07843	.07651	.07465	.07284	.07109	.06938	.06773
72	71	.11461	.11167	.10882	.10605	.10337	.10077	.09824	.09579	.09342	.09111	.08887	.08670	.08459	.08255	.08056	.07863	.07676	.07494	.07317	.07145

Table U(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%
											Adjusted Payout Rate										
72	72	.11978	.11676	.11382	.11098	.10822	.10554	.10294	.10042	.09797	.09559	.09328	.09104	.08886	.08675	.08469	.08269	.08075	.07887	.07704	.07526
73	0	.00388	.00379	.00371	.00363	.00355	.00348	.00340	.00333	.00327	.00320	.00314	.00308	.00302	.00296	.00291	.00286	.00281	.00276	.00271	.00266
73	1	.00161	.00156	.00150	.00145	.00140	.00135	.00131	.00126	.00122	.00118	.00115	.00111	.00108	.00104	.00101	.00098	.00095	.00093	.00090	.00087
73	2	.00158	.00152	.00146	.00141	.00136	.00131	.00126	.00122	.00118	.00113	.00110	.00106	.00103	.00099	.00096	.00093	.00090	.00087	.00085	.00082
73	3	.00162	.00155	.00149	.00144	.00138	.00133	.00128	.00124	.00119	.00115	.00111	.00107	.00103	.00100	.00097	.00093	.00090	.00087	.00085	.00082
73	4	.00170	.00163	.00156	.00150	.00145	.00139	.00134	.00129	.00124	.00120	.00116	.00111	.00108	.00104	.00100	.00097	.00094	.00091	.00088	.00085
73	5	.00181	.00173	.00167	.00160	.00154	.00148	.00143	.00137	.00132	.00127	.00123	.00118	.00114	.00110	.00106	.00103	.00099	.00096	.00093	.00090
73	6	.00194	.00186	.00179	.00172	.00165	.00159	.00153	.00148	.00142	.00137	.00132	.00127	.00123	.00119	.00114	.00111	.00107	.00103	.00100	.00096
73	7	.00210	.00201	.00194	.00186	.00179	.00172	.00166	.00160	.00154	.00149	.00143	.00138	.00133	.00129	.00124	.00120	.00116	.00112	.00108	.00105
73	8	.00227	.00219	.00210	.00202	.00195	.00187	.00181	.00174	.00168	.00162	.00156	.00151	.00145	.00140	.00136	.00131	.00127	.00123	.00119	.00115
73	9	.00248	.00238	.00229	.00221	.00213	.00205	.00198	.00190	.00184	.00177	.00171	.00165	.00160	.00154	.00149	.00144	.00140	.00135	.00131	.00127
73	10	.00271	.00261	.00251	.00242	.00233	.00225	.00217	.00209	.00202	.00195	.00189	.00182	.00176	.00171	.00165	.00160	.00155	.00150	.00145	.00141
73	11	.00296	.00285	.00275	.00265	.00256	.00247	.00238	.00230	.00223	.00215	.00208	.00201	.00195	.00189	.00183	.00177	.00171	.00166	.00161	.00156
73	12	.00324	.00312	.00301	.00290	.00280	.00271	.00262	.00253	.00245	.00237	.00229	.00222	.00215	.00208	.00202	.00196	.00190	.00184	.00179	.00174
73	13	.00352	.00339	.00327	.00316	.00305	.00295	.00286	.00276	.00267	.00259	.00251	.00243	.00236	.00228	.00222	.00215	.00209	.00203	.00197	.00191
73	14	.00379	.00365	.00353	.00341	.00330	.00319	.00308	.00299	.00289	.00280	.00271	.00263	.00255	.00248	.00240	.00233	.00227	.00220	.00214	.00208
73	15	.00404	.00390	.00377	.00364	.00352	.00340	.00330	.00319	.00309	.00300	.00290	.00282	.00273	.00265	.00257	.00250	.00243	.00236	.00230	.00223
73	16	.00427	.00412	.00398	.00385	.00372	.00360	.00348	.00337	.00327	.00317	.00307	.00298	.00289	.00281	.00272	.00265	.00257	.00250	.00243	.00236
73	17	.00448	.00433	.00418	.00404	.00390	.00378	.00365	.00354	.00343	.00332	.00322	.00312	.00303	.00294	.00286	.00277	.00270	.00262	.00255	.00248
73	18	.00468	.00452	.00436	.00421	.00407	.00394	.00381	.00369	.00357	.00346	.00336	.00325	.00316	.00306	.00297	.00289	.00281	.00273	.00265	.00258
73	19	.00489	.00471	.00455	.00439	.00425	.00411	.00397	.00384	.00372	.00360	.00349	.00339	.00328	.00319	.00309	.00300	.00292	.00283	.00275	.00268
73	20	.00510	.00492	.00475	.00458	.00443	.00428	.00414	.00400	.00387	.00375	.00363	.00352	.00342	.00331	.00321	.00312	.00303	.00294	.00286	.00278
73	21	.00533	.00514	.00496	.00479	.00462	.00447	.00432	.00418	.00404	.00391	.00379	.00367	.00356	.00345	.00335	.00325	.00315	.00306	.00297	.00289
73	22	.00558	.00538	.00519	.00500	.00483	.00467	.00451	.00436	.00422	.00408	.00395	.00383	.00371	.00359	.00348	.00338	.00328	.00318	.00309	.00300
73	23	.00585	.00564	.00543	.00524	.00506	.00488	.00472	.00456	.00441	.00426	.00413	.00399	.00387	.00375	.00363	.00352	.00342	.00332	.00322	.00313
73	24	.00615	.00592	.00570	.00550	.00531	.00512	.00494	.00478	.00462	.00446	.00432	.00418	.00405	.00392	.00380	.00368	.00357	.00347	.00336	.00327
73	25	.00648	.00624	.00601	.00579	.00558	.00539	.00520	.00502	.00485	.00469	.00454	.00439	.00425	.00412	.00399	.00386	.00375	.00363	.00353	.00342
73	26	.00684	.00658	.00634	.00611	.00589	.00568	.00548	.00530	.00512	.00494	.00478	.00462	.00447	.00433	.00420	.00407	.00394	.00382	.00371	.00360
73	27	.00725	.00697	.00672	.00647	.00624	.00601	.00580	.00560	.00541	.00523	.00505	.00489	.00473	.00458	.00443	.00429	.00416	.00403	.00391	.00380
73	28	.00769	.00740	.00712	.00686	.00661	.00638	.00615	.00594	.00573	.00554	.00535	.00518	.00501	.00484	.00469	.00454	.00440	.00427	.00414	.00401
73	29	.00817	.00786	.00757	.00729	.00702	.00677	.00653	.00630	.00608	.00588	.00568	.00549	.00531	.00514	.00497	.00482	.00466	.00452	.00438	.00425
73	30	.00869	.00836	.00805	.00775	.00747	.00720	.00694	.00670	.00646	.00624	.00603	.00583	.00564	.00545	.00528	.00511	.00495	.00480	.00465	.00451
73	31	.00926	.00890	.00857	.00825	.00795	.00766	.00739	.00712	.00688	.00664	.00641	.00620	.00599	.00580	.00561	.00543	.00526	.00509	.00494	.00478
73	32	.00987	.00949	.00913	.00879	.00847	.00816	.00787	.00759	.00732	.00707	.00683	.00660	.00638	.00617	.00597	.00577	.00559	.00541	.00525	.00508
73	33	.01053	.01013	.00974	.00938	.00903	.00871	.00839	.00809	.00781	.00754	.00728	.00703	.00680	.00657	.00636	.00615	.00596	.00577	.00559	.00541
73	34	.01125	.01082	.01041	.01002	.00965	.00930	.00896	.00864	.00834	.00805	.00777	.00751	.00726	.00702	.00678	.00656	.00635	.00615	.00596	.00577
73	35	.01204	.01157	.01114	.01072	.01032	.00995	.00959	.00925	.00892	.00861	.00831	.00803	.00776	.00750	.00725	.00702	.00679	.00658	.00637	.00617
73	36	.01289	.01240	.01193	.01148	.01106	.01065	.01027	.00990	.00955	.00922	.00890	.00860	.00831	.00803	.00777	.00751	.00727	.00704	.00681	.00660
73	37	.01381	.01329	.01279	.01231	.01186	.01142	.01101	.01062	.01025	.00989	.00955	.00922	.00891	.00861	.00833	.00805	.00779	.00754	.00730	.00707
73	38	.01483	.01426	.01373	.01322	.01273	.01227	.01183	.01141	.01100	.01062	.01025	.00990	.00957	.00925	.00894	.00865	.00837	.00810	.00784	.00760
73	39	.01592	.01532	.01475	.01420	.01368	.01319	.01271	.01226	.01183	.01142	.01103	.01065	.01029	.00995	.00962	.00930	.00900	.00871	.00844	.00817
73	40	.01712	.01648	.01586	.01528	.01472	.01419	.01369	.01320	.01274	.01230	.01188	.01147	.01109	.01072	.01036	.01003	.00970	.00939	.00909	.00881
73	41	.01843	.01774	.01708	.01646	.01586	.01529	.01475	.01423	.01374	.01326	.01281	.01238	.01196	.01156	.01118	.01082	.01047	.01014	.00982	.00951
73	42	.01985	.01911	.01841	.01774	.01710	.01649	.01591	.01536	.01482	.01432	.01383	.01336	.01292	.01249	.01208	.01169	.01132	.01096	.01061	.01028
73	43	.02138	.02059	.01985	.01913	.01845	.01780	.01717	.01658	.01601	.01546	.01494	.01444	.01397	.01351	.01307	.01265	.01224	.01186	.01149	.01113
73	44	.02303	.02220	.02140	.02063	.01990	.01921	.01854	.01790	.01729	.01671	.01615	.01562	.01510	.01461	.01414	.01369	.01325	.01284	.01244	.01205
73	45	.02481	.02391	.02306	.02225	.02147	.02072	.02001	.01933	.01867	.01805	.01745	.01688	.01633	.01580	.01529	.01481	.01434	.01390	.01347	.01305
73	46	.02670	.02575	.02484	.02397	.02314	.02235	.02158	.02086	.02016	.01949	.01885	.01824	.01765	.01708	.01654	.01602	.01552	.01504	.01458	.01413
73	47	.02871	.02770	.02673	.02581	.02492	.02407	.02326	.02249	.02174	.02103	.02034	.01968	.01905	.01845	.01787	.01731	.01678	.01626	.01577	.01529
73	48	.03085	.02978	.02875	.02777	.02682	.02592	.02506	.02423	.02343	.02267	.02194	.02124	.02056	.01992	.01929	.01870	.01812	.01757	.01704	.01653

| Ages | | Adjusted Payout 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%
73	49	.03313	.03198	.03089	.02985	.02884	.02788	.02696	.02608	.02523	.02442	.02364	.02289	.02217	.02148	.02082	.02018	.01957	.01897	.01841	.01786
73	50	.03554	.03433	.03317	.03206	.03100	.02998	.02900	.02806	.02716	.02629	.02546	.02466	.02390	.02316	.02245	.02177	.02111	.02048	.01987	.01929
73	51	.03810	.03682	.03559	.03441	.03328	.03220	.03116	.03016	.02921	.02828	.02740	.02655	.02573	.02495	.02419	.02346	.02276	.02209	.02144	.02082
73	52	.04079	.03944	.03814	.03689	.03570	.03455	.03345	.03239	.03137	.03039	.02945	.02855	.02768	.02684	.02604	.02526	.02452	.02380	.02310	.02244
73	53	.04363	.04220	.04083	.03951	.03824	.03703	.03586	.03474	.03366	.03262	.03162	.03066	.02974	.02885	.02799	.02717	.02637	.02561	.02487	.02416
73	54	.04660	.04510	.04365	.04226	.04092	.03963	.03840	.03721	.03607	.03497	.03391	.03289	.03191	.03097	.03006	.02918	.02834	.02752	.02674	.02598
73	55	.04973	.04814	.04661	.04514	.04373	.04238	.04107	.03981	.03861	.03744	.03632	.03524	.03420	.03320	.03224	.03131	.03041	.02955	.02871	.02791
73	56	.05300	.05133	.04972	.04817	.04669	.04526	.04388	.04255	.04128	.04005	.03886	.03772	.03662	.03556	.03454	.03356	.03260	.03169	.03080	.02995
73	57	.05642	.05466	.05297	.05135	.04978	.04828	.04683	.04543	.04408	.04279	.04153	.04033	.03917	.03805	.03696	.03592	.03491	.03394	.03300	.03210
73	58	.05998	.05814	.05637	.05466	.05301	.05143	.04990	.04843	.04701	.04565	.04433	.04306	.04183	.04065	.03950	.03840	.03734	.03631	.03532	.03436
73	59	.06368	.06175	.05989	.05810	.05637	.05471	.05310	.05156	.05006	.04863	.04724	.04590	.04461	.04336	.04215	.04099	.03986	.03878	.03773	.03672
73	60	.06750	.06548	.06354	.06166	.05985	.05811	.05643	.05480	.05324	.05172	.05026	.04886	.04750	.04618	.04491	.04369	.04250	.04135	.04025	.03918
73	61	.07147	.06936	.06733	.06536	.06347	.06164	.05988	.05818	.05654	.05495	.05342	.05194	.05051	.04913	.04779	.04650	.04525	.04405	.04288	.04175
73	62	.07559	.07339	.07127	.06922	.06724	.06533	.06349	.06171	.05999	.05832	.05672	.05516	.05366	.05221	.05081	.04945	.04814	.04687	.04564	.04445
73	63	.07988	.07758	.07537	.07323	.07117	.06917	.06725	.06538	.06358	.06184	.06016	.05854	.05696	.05544	.05397	.05254	.05117	.04983	.04854	.04729
73	64	.08431	.08193	.07962	.07740	.07524	.07317	.07115	.06921	.06733	.06551	.06375	.06205	.06040	.05881	.05727	.05578	.05433	.05293	.05157	.05026
73	65	.08890	.08642	.08403	.08171	.07947	.07731	.07521	.07319	.07123	.06933	.06749	.06571	.06399	.06233	.06071	.05915	.05764	.05617	.05475	.05337
73	66	.09365	.09108	.08859	.08619	.08386	.08161	.07943	.07732	.07528	.07330	.07139	.06953	.06773	.06599	.06431	.06267	.06109	.05956	.05807	.05663
73	67	.09856	.09590	.09332	.09083	.08842	.08608	.08381	.08162	.07950	.07744	.07545	.07352	.07164	.06983	.06807	.06636	.06471	.06311	.06155	.06004
73	68	.10363	.10088	.09821	.09563	.09313	.09070	.08836	.08608	.08388	.08174	.07967	.07766	.07571	.07382	.07199	.07021	.06849	.06681	.06519	.06362
73	69	.10883	.10599	.10324	.10057	.09798	.09547	.09304	.09068	.08840	.08618	.08403	.08194	.07992	.07795	.07605	.07420	.07241	.07066	.06897	.06733
73	70	.11414	.11121	.10837	.10561	.10294	.10035	.09784	.09540	.09303	.09074	.08851	.08635	.08425	.08221	.08023	.07831	.07645	.07463	.07288	.07117
73	71	.11953	.11651	.11359	.11075	.10800	.10532	.10273	.10021	.09777	.09539	.09309	.09085	.08868	.08657	.08452	.08253	.08059	.07871	.07688	.07511
73	72	.12498	.12188	.11888	.11596	.11312	.11037	.10770	.10510	.10258	.10013	.09776	.09544	.09320	.09102	.08889	.08683	.08483	.08288	.08099	.07914
73	73	.13049	.12731	.12422	.12122	.11831	.11548	.11273	.11006	.10747	.10495	.10249	.10011	.09779	.09554	.09335	.09122	.08915	.08714	.08517	.08327
74	0	.00406	.00397	.00389	.00380	.00372	.00365	.00357	.00350	.00343	.00337	.00330	.00324	.00318	.00312	.00307	.00301	.00296	.00291	.00286	.00281
74	1	.00166	.00161	.00155	.00150	.00145	.00140	.00135	.00131	.00127	.00123	.00119	.00115	.00112	.00109	.00105	.00102	.00099	.00097	.00094	.00091
74	2	.00163	.00156	.00151	.00145	.00140	.00135	.00130	.00126	.00122	.00117	.00114	.00110	.00106	.00103	.00100	.00097	.00094	.00091	.00088	.00085
74	3	.00166	.00160	.00154	.00148	.00143	.00137	.00132	.00128	.00123	.00119	.00115	.00111	.00107	.00104	.00100	.00097	.00094	.00091	.00088	.00085
74	4	.00174	.00167	.00161	.00155	.00149	.00143	.00138	.00133	.00128	.00124	.00119	.00115	.00111	.00107	.00104	.00100	.00097	.00094	.00091	.00088
74	5	.00186	.00178	.00171	.00165	.00159	.00153	.00147	.00142	.00136	.00132	.00127	.00122	.00118	.00114	.00110	.00107	.00103	.00100	.00096	.00093
74	6	.00199	.00191	.00184	.00177	.00170	.00164	.00158	.00152	.00147	.00141	.00136	.00132	.00127	.00123	.00119	.00115	.00111	.00107	.00103	.00100
74	7	.00216	.00207	.00199	.00192	.00185	.00178	.00171	.00165	.00159	.00153	.00148	.00143	.00138	.00133	.00129	.00124	.00120	.00116	.00113	.00109
74	8	.00234	.00225	.00216	.00208	.00201	.00193	.00186	.00180	.00173	.00167	.00161	.00156	.00151	.00146	.00141	.00136	.00132	.00127	.00123	.00119
74	9	.00255	.00245	.00236	.00228	.00219	.00212	.00204	.00197	.00190	.00183	.00177	.00171	.00166	.00160	.00155	.00150	.00145	.00140	.00136	.00132
74	10	.00279	.00269	.00259	.00250	.00241	.00232	.00224	.00217	.00209	.00202	.00196	.00189	.00183	.00177	.00171	.00166	.00161	.00156	.00151	.00146
74	11	.00305	.00294	.00284	.00274	.00264	.00255	.00247	.00238	.00231	.00223	.00216	.00209	.00202	.00196	.00190	.00184	.00178	.00173	.00168	.00163
74	12	.00334	.00322	.00311	.00300	.00290	.00280	.00271	.00262	.00254	.00246	.00238	.00231	.00223	.00217	.00210	.00204	.00198	.00192	.00186	.00181
74	13	.00363	.00351	.00339	.00327	.00316	.00306	.00296	.00287	.00278	.00269	.00261	.00253	.00245	.00238	.00231	.00224	.00218	.00211	.00205	.00200
74	14	.00391	.00378	.00365	.00353	.00341	.00330	.00320	.00310	.00300	.00291	.00282	.00274	.00266	.00258	.00250	.00243	.00236	.00230	.00223	.00217
74	15	.00417	.00403	.00390	.00377	.00365	.00353	.00342	.00331	.00321	.00311	.00302	.00293	.00285	.00276	.00268	.00261	.00254	.00247	.00240	.00233
74	16	.00441	.00426	.00412	.00399	.00386	.00373	.00362	.00350	.00340	.00329	.00319	.00310	.00301	.00292	.00284	.00276	.00268	.00261	.00254	.00247
74	17	.00463	.00447	.00432	.00418	.00405	.00392	.00379	.00367	.00356	.00345	.00335	.00325	.00316	.00307	.00298	.00289	.00281	.00274	.00266	.00259
74	18	.00484	.00467	.00451	.00436	.00422	.00409	.00396	.00383	.00371	.00360	.00349	.00339	.00329	.00319	.00310	.00301	.00293	.00285	.00277	.00270
74	19	.00505	.00487	.00471	.00455	.00440	.00426	.00412	.00399	.00386	.00374	.00363	.00352	.00342	.00332	.00322	.00313	.00304	.00296	.00288	.00280
74	20	.00527	.00508	.00491	.00474	.00459	.00443	.00429	.00415	.00402	.00390	.00378	.00366	.00355	.00345	.00335	.00325	.00316	.00307	.00299	.00290
74	21	.00551	.00531	.00513	.00495	.00479	.00463	.00448	.00433	.00419	.00406	.00394	.00382	.00370	.00359	.00349	.00338	.00329	.00319	.00310	.00302
74	22	.00576	.00556	.00536	.00518	.00500	.00483	.00467	.00452	.00437	.00424	.00410	.00398	.00385	.00374	.00363	.00352	.00342	.00332	.00323	.00314
74	23	.00604	.00582	.00561	.00542	.00523	.00505	.00488	.00472	.00457	.00442	.00428	.00415	.00402	.00390	.00378	.00367	.00356	.00346	.00336	.00327
74	24	.00634	.00611	.00589	.00568	.00549	.00530	.00512	.00495	.00479	.00463	.00448	.00434	.00421	.00408	.00395	.00384	.00372	.00361	.00351	.00341

Ages		Adjusted Payout 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	.00668	.00643	.00620	.00598	.00577	.00557	.00538	.00520	.00503	.00487	.00471	.00456	.00442	.00428	.00415	.00402	.00390	.00379	.00368	.00357
74	26	.00705	.00679	.00654	.00631	.00609	.00588	.00567	.00548	.00530	.00513	.00496	.00480	.00465	.00450	.00436	.00423	.00410	.00398	.00386	.00375
74	27	.00747	.00719	.00693	.00668	.00644	.00622	.00600	.00580	.00560	.00542	.00524	.00507	.00491	.00476	.00461	.00447	.00433	.00420	.00408	.00396
74	28	.00792	.00763	.00735	.00708	.00683	.00659	.00636	.00614	.00594	.00574	.00555	.00537	.00520	.00503	.00488	.00472	.00458	.00444	.00431	.00418
74	29	.00842	.00810	.00780	.00752	.00725	.00700	.00675	.00652	.00630	.00609	.00589	.00569	.00551	.00534	.00517	.00501	.00485	.00471	.00456	.00443
74	30	.00895	.00862	.00830	.00800	.00771	.00744	.00718	.00693	.00669	.00647	.00625	.00605	.00585	.00566	.00548	.00531	.00515	.00499	.00484	.00470
74	31	.00953	.00917	.00883	.00851	.00820	.00791	.00763	.00737	.00712	.00688	.00665	.00643	.00622	.00602	.00583	.00564	.00547	.00530	.00514	.00498
74	32	.01015	.00977	.00941	.00906	.00874	.00843	.00813	.00785	.00758	.00732	.00707	.00684	.00661	.00640	.00620	.00600	.00581	.00563	.00546	.00530
74	33	.01084	.01043	.01004	.00967	.00932	.00899	.00867	.00837	.00808	.00780	.00754	.00729	.00705	.00682	.00660	.00639	.00619	.00600	.00581	.00564
74	34	.01157	.01114	.01072	.01033	.00995	.00960	.00926	.00893	.00862	.00833	.00805	.00778	.00752	.00728	.00704	.00682	.00660	.00640	.00620	.00601
74	35	.01238	.01192	.01147	.01105	.01065	.01027	.00990	.00956	.00922	.00891	.00861	.00832	.00804	.00778	.00753	.00729	.00706	.00684	.00662	.00642
74	36	.01326	.01276	.01229	.01183	.01140	.01100	.01061	.01023	.00988	.00954	.00922	.00891	.00861	.00833	.00806	.00780	.00755	.00731	.00709	.00687
74	37	.01421	.01368	.01317	.01269	.01223	.01179	.01137	.01097	.01059	.01023	.00988	.00955	.00923	.00893	.00864	.00836	.00809	.00784	.00760	.00736
74	38	.01525	.01468	.01414	.01362	.01313	.01266	.01221	.01178	.01137	.01098	.01061	.01026	.00992	.00959	.00928	.00898	.00869	.00842	.00816	.00790
74	39	.01638	.01577	.01519	.01464	.01411	.01361	.01313	.01267	.01223	.01181	.01141	.01103	.01066	.01031	.00998	.00966	.00935	.00906	.00877	.00850
74	40	.01762	.01696	.01634	.01575	.01518	.01465	.01413	.01364	.01317	.01272	.01229	.01188	.01149	.01111	.01075	.01041	.01008	.00976	.00945	.00916
74	41	.01896	.01826	.01760	.01697	.01636	.01578	.01523	.01470	.01420	.01372	.01326	.01282	.01240	.01199	.01160	.01123	.01088	.01053	.01021	.00989
74	42	.02042	.01968	.01897	.01829	.01764	.01702	.01643	.01587	.01533	.01481	.01432	.01384	.01339	.01296	.01254	.01214	.01176	.01139	.01104	.01070
74	43	.02201	.02121	.02045	.01973	.01904	.01837	.01774	.01714	.01656	.01600	.01547	.01496	.01448	.01401	.01356	.01313	.01272	.01232	.01195	.01158
74	44	.02372	.02287	.02206	.02128	.02054	.01984	.01916	.01851	.01789	.01730	.01673	.01618	.01566	.01516	.01468	.01422	.01377	.01335	.01294	.01255
74	45	.02555	.02464	.02378	.02295	.02216	.02140	.02068	.01999	.01932	.01869	.01808	.01749	.01693	.01639	.01588	.01538	.01491	.01445	.01401	.01359
74	46	.02751	.02655	.02562	.02474	.02390	.02309	.02232	.02157	.02086	.02018	.01953	.01891	.01830	.01773	.01717	.01664	.01613	.01564	.01517	.01472
74	47	.02959	.02857	.02758	.02664	.02575	.02488	.02406	.02327	.02251	.02178	.02108	.02041	.01977	.01915	.01856	.01799	.01744	.01692	.01641	.01592
74	48	.03181	.03072	.02967	.02868	.02772	.02680	.02592	.02508	.02427	.02349	.02274	.02203	.02134	.02068	.02005	.01944	.01885	.01828	.01774	.01722
74	49	.03416	.03301	.03190	.03084	.02982	.02884	.02790	.02700	.02614	.02531	.02452	.02375	.02302	.02231	.02164	.02098	.02036	.01975	.01917	.01861
74	50	.03667	.03544	.03426	.03314	.03205	.03102	.03002	.02906	.02814	.02726	.02641	.02560	.02482	.02406	.02334	.02264	.02197	.02132	.02070	.02010
74	51	.03932	.03802	.03678	.03558	.03443	.03333	.03227	.03125	.03028	.02934	.02844	.02757	.02673	.02593	.02516	.02441	.02370	.02301	.02234	.02170
74	52	.04212	.04075	.03943	.03816	.03694	.03577	.03465	.03357	.03253	.03153	.03058	.02965	.02876	.02791	.02709	.02629	.02553	.02479	.02408	.02340
74	53	.04507	.04361	.04222	.04088	.03959	.03835	.03716	.03602	.03492	.03386	.03284	.03186	.03091	.03000	.02913	.02828	.02747	.02669	.02593	.02520
74	54	.04816	.04662	.04515	.04374	.04237	.04106	.03981	.03859	.03743	.03631	.03523	.03419	.03318	.03222	.03129	.03039	.02953	.02869	.02789	.02711
74	55	.05140	.04979	.04824	.04674	.04530	.04392	.04259	.04131	.04008	.03889	.03775	.03664	.03558	.03456	.03357	.03262	.03170	.03081	.02996	.02913
74	56	.05481	.05311	.05147	.04990	.04838	.04693	.04552	.04417	.04287	.04161	.04040	.03923	.03811	.03703	.03598	.03497	.03399	.03305	.03215	.03127
74	57	.05837	.05658	.05486	.05321	.05161	.05008	.04860	.04717	.04580	.04447	.04319	.04196	.04077	.03962	.03852	.03745	.03642	.03542	.03446	.03353
74	58	.06208	.06021	.05840	.05666	.05498	.05337	.05181	.05031	.04886	.04746	.04612	.04481	.04356	.04235	.04118	.04005	.03895	.03790	.03688	.03590
74	59	.06593	.06397	.06207	.06025	.05849	.05679	.05515	.05357	.05205	.05058	.04916	.04779	.04647	.04519	.04395	.04276	.04161	.04049	.03941	.03837
74	60	.06992	.06787	.06588	.06397	.06213	.06035	.05863	.05697	.05537	.05382	.05233	.05089	.04949	.04815	.04684	.04559	.04437	.04319	.04206	.04096
74	61	.07406	.07191	.06984	.06784	.06591	.06404	.06224	.06050	.05882	.05720	.05563	.05412	.05265	.05124	.04987	.04854	.04726	.04602	.04482	.04366
74	62	.07837	.07613	.07396	.07187	.06985	.06790	.06602	.06420	.06243	.06073	.05909	.05750	.05596	.05447	.05303	.05164	.05029	.04899	.04772	.04650
74	63	.08285	.08051	.07825	.07607	.07396	.07192	.06995	.06805	.06621	.06443	.06270	.06104	.05942	.05786	.05635	.05489	.05347	.05210	.05077	.04949
74	64	.08749	.08506	.08270	.08043	.07823	.07611	.07405	.07206	.07014	.06827	.06647	.06473	.06304	.06140	.05982	.05829	.05680	.05536	.05397	.05261
74	65	.09229	.08977	.08732	.08496	.08267	.08045	.07831	.07623	.07423	.07228	.07040	.06858	.06681	.06510	.06344	.06183	.06028	.05877	.05731	.05589
74	66	.09727	.09465	.09211	.08965	.08727	.08497	.08274	.08058	.07848	.07646	.07449	.07259	.07075	.06896	.06723	.06555	.06392	.06234	.06081	.05932
74	67	.10243	.09971	.09708	.09453	.09206	.08966	.08735	.08510	.08292	.08081	.07877	.07678	.07486	.07300	.07119	.06944	.06773	.06608	.06448	.06293
74	68	.10775	.10494	.10221	.09957	.09701	.09453	.09213	.08979	.08753	.08534	.08321	.08115	.07915	.07720	.07532	.07349	.07172	.06999	.06832	.06670
74	69	.11322	.11032	.10750	.10477	.10212	.09955	.09706	.09464	.09229	.09002	.08781	.08567	.08359	.08157	.07961	.07770	.07585	.07406	.07231	.07062
74	70	.11881	.11581	.11290	.11008	.10735	.10469	.10211	.09961	.09718	.09483	.09254	.09032	.08816	.08606	.08402	.08205	.08012	.07826	.07644	.07468
74	71	.12449	.12140	.11841	.11550	.11268	.10994	.10728	.10469	.10218	.09974	.09738	.09507	.09284	.09067	.08855	.08650	.08451	.08257	.08068	.07885
74	72	.13024	.12707	.12399	.12100	.11809	.11527	.11252	.10986	.10727	.10475	.10231	.09993	.09762	.09537	.09318	.09106	.08899	.08698	.08502	.08312
74	73	.13605	.13279	.12963	.12656	.12357	.12067	.11785	.11510	.11244	.10984	.10732	.10487	.10248	.10016	.09790	.09571	.09357	.09149	.08946	.08749
74	74	.14192	.13859	.13535	.13220	.12914	.12616	.12326	.12044	.11770	.11503	.11243	.10990	.10745	.10505	.10272	.10046	.09825	.09610	.09401	.09197

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%
75	0	.00425	.00415	.00407	.00398	.00390	.00382	.00375	.00368	.00361	.00354	.00347	.00341	.00335	.00329	.00323	.00318	.00312	.00307	.00302	.00297
75	1	.00172	.00166	.00160	.00155	.00149	.00145	.00140	.00136	.00131	.00127	.00123	.00120	.00116	.00113	.00110	.00106	.00103	.00101	.00098	.00095
75	2	.00167	.00161	.00155	.00150	.00144	.00139	.00135	.00130	.00126	.00121	.00118	.00114	.00110	.00107	.00103	.00100	.00097	.00094	.00091	.00089
75	3	.00171	.00164	.00158	.00152	.00147	.00141	.00136	.00132	.00127	.00123	.00119	.00115	.00111	.00107	.00104	.00100	.00097	.00094	.00091	.00088
75	4	.00179	.00172	.00165	.00159	.00153	.00148	.00142	.00137	.00132	.00128	.00123	.00119	.00115	.00111	.00107	.00104	.00101	.00097	.00094	.00091
75	5	.00190	.00183	.00176	.00169	.00163	.00157	.00151	.00146	.00141	.00136	.00131	.00126	.00122	.00118	.00114	.00110	.00107	.00103	.00100	.00097
75	6	.00205	.00197	.00189	.00182	.00175	.00169	.00163	.00157	.00151	.00146	.00141	.00136	.00131	.00127	.00123	.00118	.00115	.00111	.00107	.00104
75	7	.00221	.00213	.00205	.00197	.00190	.00183	.00176	.00170	.00164	.00158	.00153	.00148	.00143	.00138	.00133	.00129	.00125	.00121	.00117	.00113
75	8	.00240	.00231	.00223	.00214	.00207	.00199	.00192	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146	.00141	.00136	.00132	.00128	.00124
75	9	.00262	.00252	.00243	.00234	.00226	.00218	.00210	.00203	.00196	.00190	.00183	.00177	.00171	.00166	.00160	.00155	.00150	.00146	.00141	.00137
75	10	.00287	.00277	.00267	.00257	.00248	.00240	.00232	.00224	.00216	.00209	.00202	.00196	.00190	.00184	.00178	.00172	.00167	.00162	.00157	.00152
75	11	.00315	.00303	.00293	.00283	.00273	.00264	.00255	.00247	.00239	.00231	.00224	.00217	.00210	.00203	.00197	.00191	.00185	.00180	.00175	.00170
75	12	.00344	.00332	.00321	.00310	.00300	.00290	.00281	.00272	.00263	.00255	.00247	.00239	.00232	.00225	.00218	.00212	.00206	.00200	.00194	.00189
75	13	.00375	.00362	.00350	.00338	.00327	.00317	.00307	.00297	.00288	.00279	.00270	.00262	.00255	.00247	.00240	.00233	.00227	.00220	.00214	.00208
75	14	.00404	.00390	.00377	.00365	.00353	.00342	.00332	.00321	.00311	.00302	.00293	.00285	.00276	.00268	.00261	.00253	.00246	.00240	.00233	.00227
75	15	.00431	.00417	.00403	.00390	.00378	.00366	.00354	.00344	.00333	.00323	.00314	.00305	.00296	.00288	.00280	.00272	.00264	.00257	.00250	.00244
75	16	.00456	.00441	.00426	.00412	.00399	.00387	.00375	.00363	.00353	.00342	.00332	.00322	.00313	.00304	.00296	.00288	.00280	.00272	.00265	.00258
75	17	.00478	.00462	.00447	.00433	.00419	.00406	.00393	.00381	.00370	.00359	.00348	.00338	.00328	.00319	.00310	.00302	.00293	.00286	.00278	.00271
75	18	.00500	.00483	.00467	.00452	.00437	.00423	.00410	.00397	.00385	.00374	.00363	.00352	.00342	.00332	.00323	.00314	.00305	.00297	.00289	.00282
75	19	.00521	.00503	.00486	.00470	.00455	.00441	.00427	.00414	.00401	.00389	.00377	.00366	.00355	.00345	.00336	.00326	.00317	.00308	.00300	.00292
75	20	.00544	.00525	.00507	.00490	.00474	.00459	.00444	.00431	.00417	.00405	.00392	.00381	.00370	.00359	.00349	.00339	.00329	.00320	.00312	.00303
75	21	.00568	.00548	.00530	.00512	.00495	.00479	.00464	.00449	.00435	.00421	.00409	.00396	.00385	.00373	.00363	.00352	.00342	.00333	.00324	.00315
75	22	.00594	.00573	.00553	.00535	.00517	.00500	.00484	.00468	.00453	.00439	.00426	.00413	.00401	.00389	.00377	.00367	.00356	.00346	.00336	.00327
75	23	.00622	.00600	.00579	.00559	.00541	.00523	.00505	.00489	.00474	.00459	.00444	.00431	.00418	.00405	.00393	.00382	.00371	.00360	.00350	.00341
75	24	.00653	.00630	.00608	.00587	.00567	.00548	.00530	.00512	.00496	.00480	.00465	.00451	.00437	.00424	.00411	.00399	.00387	.00376	.00366	.00355
75	25	.00688	.00663	.00640	.00617	.00596	.00576	.00557	.00538	.00521	.00504	.00488	.00473	.00458	.00444	.00431	.00418	.00406	.00394	.00383	.00372
75	26	.00726	.00700	.00675	.00651	.00629	.00607	.00587	.00567	.00549	.00531	.00514	.00498	.00482	.00468	.00453	.00440	.00427	.00414	.00402	.00391
75	27	.00769	.00741	.00714	.00689	.00665	.00642	.00620	.00600	.00580	.00561	.00543	.00526	.00509	.00494	.00479	.00464	.00450	.00437	.00424	.00412
75	28	.00815	.00785	.00757	.00730	.00705	.00680	.00657	.00635	.00614	.00594	.00575	.00557	.00539	.00522	.00506	.00491	.00476	.00462	.00449	.00436
75	29	.00866	.00834	.00804	.00775	.00748	.00722	.00698	.00674	.00652	.00630	.00610	.00590	.00571	.00554	.00537	.00520	.00504	.00489	.00475	.00461
75	30	.00921	.00887	.00855	.00824	.00795	.00767	.00741	.00716	.00692	.00669	.00647	.00626	.00607	.00587	.00569	.00552	.00535	.00519	.00504	.00489
75	31	.00980	.00944	.00910	.00877	.00846	.00816	.00788	.00761	.00736	.00711	.00688	.00666	.00644	.00624	.00605	.00586	.00568	.00551	.00534	.00519
75	32	.01044	.01006	.00969	.00934	.00901	.00869	.00839	.00810	.00783	.00757	.00732	.00708	.00685	.00664	.00643	.00623	.00604	.00585	.00568	.00551
75	33	.01114	.01073	.01034	.00996	.00961	.00927	.00895	.00864	.00835	.00807	.00780	.00755	.00730	.00707	.00685	.00663	.00643	.00623	.00604	.00586
75	34	.01190	.01146	.01104	.01064	.01026	.00990	.00955	.00922	.00891	.00861	.00833	.00805	.00779	.00754	.00730	.00707	.00685	.00664	.00644	.00625
75	35	.01273	.01226	.01181	.01138	.01097	.01059	.01022	.00987	.00953	.00921	.00890	.00861	.00833	.00806	.00781	.00756	.00732	.00710	.00688	.00668
75	36	.01363	.01312	.01264	.01219	.01175	.01134	.01094	.01056	.01020	.00986	.00953	.00922	.00892	.00863	.00835	.00809	.00784	.00760	.00736	.00714
75	37	.01460	.01407	.01355	.01306	.01260	.01215	.01173	.01132	.01094	.01057	.01022	.00988	.00956	.00925	.00895	.00867	.00840	.00814	.00789	.00765
75	38	.01567	.01510	.01455	.01402	.01352	.01305	.01259	.01216	.01175	.01135	.01097	.01061	.01026	.00993	.00962	.00931	.00902	.00874	.00847	.00821
75	39	.01684	.01622	.01563	.01507	.01454	.01403	.01354	.01307	.01263	.01220	.01180	.01141	.01104	.01068	.01034	.01001	.00970	.00940	.00911	.00883
75	40	.01811	.01745	.01682	.01622	.01564	.01510	.01458	.01408	.01360	.01314	.01271	.01229	.01189	.01151	.01114	.01079	.01045	.01013	.00982	.00952
75	41	.01949	.01879	.01811	.01747	.01686	.01627	.01571	.01518	.01467	.01418	.01371	.01326	.01283	.01242	.01202	.01165	.01128	.01094	.01060	.01028
75	42	.02100	.02025	.01953	.01884	.01818	.01755	.01696	.01638	.01583	.01531	.01481	.01432	.01386	.01342	.01300	.01259	.01220	.01182	.01146	.01112
75	43	.02263	.02183	.02106	.02032	.01962	.01895	.01831	.01769	.01711	.01654	.01600	.01549	.01499	.01451	.01406	.01362	.01320	.01280	.01241	.01204
75	44	.02440	.02354	.02272	.02193	.02118	.02046	.01978	.01912	.01849	.01788	.01730	.01675	.01622	.01571	.01522	.01475	.01429	.01386	.01344	.01304
75	45	.02629	.02537	.02450	.02366	.02286	.02209	.02135	.02065	.01997	.01933	.01871	.01811	.01754	.01699	.01647	.01596	.01548	.01501	.01456	.01413
75	46	.02831	.02734	.02640	.02551	.02465	.02383	.02305	.02229	.02157	.02088	.02022	.01958	.01897	.01838	.01781	.01727	.01675	.01625	.01577	.01530
75	47	.03047	.02943	.02843	.02748	.02657	.02569	.02485	.02405	.02328	.02254	.02183	.02115	.02049	.01986	.01926	.01868	.01812	.01758	.01706	.01656
75	48	.03276	.03166	.03060	.02958	.02861	.02768	.02678	.02593	.02510	.02431	.02355	.02283	.02213	.02145	.02080	.02018	.01958	.01901	.01845	.01792
75	49	.03520	.03402	.03290	.03182	.03079	.02979	.02884	.02793	.02705	.02621	.02540	.02462	.02387	.02315	.02246	.02179	.02115	.02054	.01994	.01937

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

Ages		Adjusted Payout 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	.03779	.03655	.03535	.03421	.03311	.03205	.03104	.03007	.02913	.02824	.02737	.02654	.02574	.02497	.02424	.02352	.02284	.02218	.02154	.02093
75	51	.04054	.03922	.03796	.03674	.03558	.03446	.03338	.03235	.03135	.03040	.02948	.02859	.02774	.02692	.02613	.02537	.02464	.02393	.02325	.02260
75	52	.04344	.04205	.04071	.03942	.03818	.03700	.03585	.03475	.03370	.03268	.03170	.03076	.02986	.02898	.02814	.02733	.02655	.02580	.02507	.02437
75	53	.04650	.04502	.04361	.04224	.04093	.03968	.03847	.03730	.03618	.03510	.03406	.03306	.03210	.03117	.03028	.02941	.02858	.02778	.02701	.02626
75	54	.04971	.04815	.04665	.04522	.04383	.04250	.04122	.03999	.03880	.03765	.03655	.03549	.03447	.03348	.03253	.03161	.03073	.02988	.02905	.02826
75	55	.05308	.05144	.04986	.04834	.04688	.04547	.04412	.04281	.04156	.04035	.03918	.03806	.03697	.03592	.03492	.03394	.03300	.03209	.03122	.03037
75	56	.05662	.05489	.05323	.05163	.05009	.04860	.04717	.04579	.04447	.04319	.04195	.04076	.03961	.03850	.03743	.03640	.03540	.03444	.03351	.03261
75	57	.06032	.05851	.05676	.05507	.05345	.05189	.05038	.04892	.04752	.04617	.04487	.04361	.04239	.04122	.04009	.03899	.03794	.03692	.03593	.03498
75	58	.06418	.06228	.06044	.05867	.05696	.05532	.05373	.05220	.05072	.04930	.04792	.04659	.04531	.04407	.04287	.04171	.04060	.03952	.03847	.03746
75	59	.06819	.06619	.06427	.06241	.06061	.05889	.05722	.05561	.05405	.05255	.05110	.04970	.04835	.04704	.04578	.04455	.04337	.04223	.04112	.04006
75	60	.07235	.07025	.06824	.06629	.06441	.06260	.06084	.05915	.05752	.05594	.05441	.05294	.05151	.05014	.04880	.04752	.04627	.04506	.04390	.04277
75	61	.07666	.07447	.07236	.07033	.06836	.06646	.06462	.06284	.06113	.05947	.05787	.05632	.05482	.05337	.05197	.05061	.04930	.04803	.04680	.04560
75	62	.08115	.07887	.07667	.07454	.07248	.07049	.06856	.06670	.06491	.06317	.06149	.05986	.05829	.05676	.05529	.05386	.05248	.05114	.04984	.04859
75	63	.08583	.08345	.08115	.07892	.07677	.07469	.07268	.07074	.06886	.06704	.06527	.06357	.06192	.06032	.05877	.05727	.05582	.05441	.05305	.05172
75	64	.09068	.08820	.08580	.08348	.08124	.07907	.07697	.07494	.07297	.07107	.06922	.06744	.06571	.06403	.06241	.06084	.05931	.05783	.05640	.05501
75	65	.09570	.09313	.09063	.08822	.08588	.08362	.08143	.07931	.07726	.07527	.07334	.07148	.06967	.06791	.06621	.06457	.06297	.06142	.05992	.05846
75	66	.10091	.09824	.09565	.09314	.09071	.08836	.08608	.08387	.08173	.07965	.07764	.07569	.07380	.07197	.07019	.06847	.06680	.06517	.06360	.06207
75	67	.10632	.10354	.10086	.09825	.09573	.09329	.09092	.08862	.08639	.08423	.08214	.08010	.07813	.07622	.07436	.07256	.07081	.06912	.06747	.06587
75	68	.11190	.10903	.10625	.10355	.10094	.09840	.09594	.09355	.09124	.08899	.08681	.08470	.08264	.08065	.07871	.07684	.07501	.07324	.07152	.06985
75	69	.11764	.11468	.11180	.10901	.10630	.10368	.10113	.09865	.09625	.09392	.09165	.08945	.08732	.08525	.08323	.08127	.07937	.07753	.07573	.07399
75	70	.12352	.12046	.11749	.11460	.11181	.10909	.10645	.10389	.10140	.09898	.09664	.09436	.09214	.08999	.08789	.08586	.08388	.08196	.08009	.07827
75	71	.12949	.12634	.12328	.12031	.11742	.11461	.11189	.10924	.10667	.10417	.10174	.09938	.09708	.09485	.09268	.09056	.08851	.08651	.08457	.08268
75	72	.13555	.13231	.12916	.12610	.12313	.12024	.11743	.11469	.11204	.10946	.10694	.10450	.10213	.09982	.09757	.09538	.09325	.09118	.08916	.08720
75	73	.14167	.13835	.13511	.13197	.12891	.12594	.12305	.12023	.11750	.11483	.11224	.10972	.10727	.10488	.10256	.10030	.09809	.09595	.09386	.09183
75	74	.14788	.14447	.14115	.13793	.13479	.13173	.12876	.12587	.12306	.12032	.11765	.11505	.11252	.11006	.10766	.10533	.10305	.10084	.09868	.09658
75	75	.15417	.15068	.14729	.14398	.14077	.13764	.13459	.13162	.12873	.12591	.12317	.12050	.11790	.11536	.11289	.11049	.10814	.10586	.10363	.10146
76	0	.00444	.00434	.00426	.00417	.00409	.00401	.00393	.00386	.00379	.00372	.00365	.00359	.00353	.00346	.00341	.00335	.00329	.00324	.00319	.00314
76	1	.00177	.00171	.00165	.00160	.00154	.00149	.00145	.00140	.00136	.00132	.00128	.00124	.00121	.00117	.00114	.00111	.00108	.00105	.00102	.00099
76	2	.00172	.00166	.00160	.00154	.00149	.00144	.00139	.00134	.00130	.00126	.00122	.00118	.00114	.00111	.00107	.00104	.00101	.00098	.00095	.00092
76	3	.00175	.00169	.00162	.00156	.00151	.00146	.00140	.00136	.00131	.00127	.00122	.00118	.00114	.00111	.00107	.00104	.00101	.00098	.00095	.00092
76	4	.00183	.00176	.00170	.00163	.00157	.00152	.00146	.00141	.00136	.00132	.00127	.00123	.00119	.00115	.00111	.00107	.00104	.00101	.00098	.00095
76	5	.00195	.00188	.00181	.00174	.00167	.00161	.00156	.00150	.00145	.00140	.00135	.00130	.00126	.00122	.00118	.00114	.00110	.00107	.00103	.00100
76	6	.00210	.00202	.00194	.00187	.00180	.00173	.00167	.00161	.00156	.00150	.00145	.00140	.00135	.00131	.00127	.00122	.00118	.00115	.00111	.00107
76	7	.00227	.00218	.00210	.00202	.00195	.00188	.00181	.00175	.00169	.00163	.00158	.00152	.00147	.00142	.00138	.00133	.00129	.00125	.00121	.00117
76	8	.00247	.00237	.00229	.00220	.00212	.00205	.00198	.00191	.00184	.00178	.00172	.00166	.00161	.00156	.00151	.00146	.00141	.00137	.00132	.00128
76	9	.00269	.00259	.00250	.00241	.00233	.00225	.00217	.00209	.00202	.00196	.00189	.00183	.00177	.00171	.00166	.00161	.00156	.00151	.00146	.00142
76	10	.00295	.00285	.00275	.00265	.00256	.00247	.00239	.00231	.00223	.00216	.00209	.00202	.00196	.00190	.00184	.00178	.00173	.00168	.00163	.00158
76	11	.00324	.00312	.00302	.00291	.00282	.00272	.00263	.00255	.00247	.00239	.00231	.00224	.00217	.00211	.00204	.00198	.00192	.00187	.00181	.00176
76	12	.00355	.00342	.00331	.00320	.00310	.00300	.00290	.00281	.00272	.00264	.00256	.00248	.00241	.00233	.00227	.00220	.00214	.00208	.00202	.00196
76	13	.00386	.00373	.00361	.00349	.00338	.00327	.00317	.00307	.00298	.00289	.00281	.00272	.00264	.00257	.00249	.00242	.00236	.00229	.00223	.00217
76	14	.00417	.00403	.00390	.00377	.00365	.00354	.00343	.00333	.00323	.00313	.00304	.00295	.00287	.00279	.00271	.00264	.00257	.00250	.00243	.00237
76	15	.00445	.00430	.00416	.00403	.00391	.00379	.00367	.00356	.00346	.00336	.00326	.00317	.00308	.00299	.00291	.00283	.00275	.00268	.00261	.00254
76	16	.00470	.00455	.00440	.00426	.00413	.00400	.00388	.00377	.00366	.00355	.00345	.00335	.00326	.00317	.00308	.00300	.00292	.00284	.00277	.00269
76	17	.00494	.00477	.00462	.00447	.00433	.00420	.00407	.00395	.00383	.00372	.00362	.00351	.00341	.00332	.00323	.00314	.00306	.00298	.00290	.00282
76	18	.00515	.00498	.00482	.00467	.00452	.00438	.00425	.00412	.00400	.00388	.00377	.00366	.00356	.00346	.00336	.00327	.00318	.00310	.00302	.00294
76	19	.00537	.00519	.00502	.00486	.00471	.00456	.00442	.00428	.00416	.00403	.00392	.00380	.00369	.00359	.00349	.00340	.00330	.00321	.00313	.00305
76	20	.00561	.00542	.00524	.00507	.00490	.00475	.00460	.00446	.00432	.00420	.00407	.00395	.00384	.00373	.00363	.00353	.00343	.00334	.00325	.00316
76	21	.00586	.00566	.00547	.00529	.00512	.00495	.00480	.00465	.00451	.00437	.00424	.00411	.00400	.00388	.00377	.00367	.00356	.00347	.00337	.00328
76	22	.00612	.00591	.00571	.00552	.00534	.00517	.00500	.00485	.00470	.00455	.00442	.00428	.00416	.00404	.00392	.00381	.00371	.00360	.00351	.00341
76	23	.00641	.00619	.00597	.00577	.00558	.00540	.00523	.00506	.00490	.00475	.00461	.00447	.00434	.00421	.00409	.00397	.00386	.00375	.00365	.00355

| Ages | | Adjusted Payout 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	24	.00673	.00649	.00627	.00605	.00585	.00566	.00547	.00530	.00513	.00497	.00482	.00467	.00453	.00440	.00427	.00415	.00403	.00392	.00381	.00370
76	25	.00708	.00683	.00659	.00637	.00615	.00595	.00575	.00557	.00539	.00522	.00506	.00490	.00475	.00461	.00448	.00435	.00422	.00410	.00399	.00388
76	26	.00747	.00720	.00695	.00671	.00648	.00627	.00606	.00586	.00567	.00549	.00532	.00516	.00500	.00485	.00471	.00457	.00444	.00431	.00419	.00407
76	27	.00791	.00762	.00736	.00710	.00686	.00663	.00641	.00620	.00600	.00581	.00562	.00545	.00528	.00512	.00497	.00482	.00468	.00454	.00442	.00429
76	28	.00838	.00808	.00780	.00753	.00727	.00702	.00679	.00656	.00635	.00615	.00595	.00576	.00559	.00542	.00525	.00510	.00495	.00480	.00467	.00453
76	29	.00890	.00858	.00828	.00799	.00771	.00745	.00720	.00696	.00673	.00652	.00631	.00611	.00592	.00574	.00557	.00540	.00524	.00509	.00494	.00480
76	30	.00947	.00912	.00880	.00849	.00820	.00791	.00765	.00739	.00715	.00692	.00670	.00649	.00628	.00609	.00590	.00573	.00556	.00539	.00524	.00508
76	31	.01007	.00971	.00936	.00903	.00872	.00842	.00813	.00786	.00760	.00735	.00712	.00689	.00667	.00647	.00627	.00608	.00590	.00572	.00555	.00539
76	32	.01073	.01034	.00997	.00962	.00928	.00896	.00865	.00836	.00809	.00782	.00757	.00733	.00710	.00687	.00666	.00646	.00626	.00608	.00590	.00573
76	33	.01144	.01103	.01063	.01025	.00990	.00955	.00923	.00892	.00862	.00834	.00807	.00781	.00756	.00732	.00710	.00688	.00667	.00647	.00628	.00609
76	34	.01222	.01177	.01135	.01095	.01056	.01020	.00985	.00952	.00920	.00889	.00860	.00833	.00806	.00781	.00757	.00733	.00711	.00690	.00669	.00649
76	35	.01307	.01259	.01214	.01171	.01130	.01091	.01053	.01018	.00984	.00951	.00920	.00890	.00862	.00835	.00808	.00784	.00760	.00737	.00715	.00693
76	36	.01399	.01348	.01300	.01254	.01210	.01168	.01128	.01089	.01053	.01018	.00985	.00953	.00922	.00893	.00865	.00838	.00813	.00788	.00764	.00742
76	37	.01500	.01445	.01393	.01344	.01297	.01252	.01209	.01168	.01129	.01091	.01055	.01021	.00988	.00957	.00927	.00898	.00871	.00844	.00819	.00794
76	38	.01609	.01551	.01495	.01442	.01392	.01344	.01298	.01254	.01212	.01172	.01133	.01097	.01061	.01028	.00995	.00965	.00935	.00906	.00879	.00853
76	39	.01729	.01666	.01607	.01550	.01496	.01444	.01395	.01348	.01303	.01260	.01219	.01179	.01141	.01105	.01071	.01037	.01005	.00975	.00945	.00917
76	40	.01859	.01792	.01729	.01668	.01610	.01555	.01502	.01451	.01403	.01357	.01313	.01270	.01230	.01191	.01153	.01118	.01083	.01050	.01019	.00988
76	41	.02002	.01930	.01862	.01797	.01735	.01676	.01619	.01565	.01513	.01464	.01416	.01371	.01327	.01285	.01245	.01206	.01169	.01134	.01100	.01067
76	42	.02157	.02081	.02008	.01938	.01872	.01808	.01748	.01689	.01634	.01581	.01530	.01481	.01434	.01389	.01346	.01304	.01264	.01226	.01189	.01154
76	43	.02325	.02244	.02166	.02092	.02020	.01952	.01887	.01825	.01765	.01708	.01653	.01601	.01551	.01502	.01456	.01411	.01368	.01327	.01288	.01250
76	44	.02507	.02420	.02337	.02258	.02182	.02109	.02039	.01972	.01908	.01847	.01788	.01732	.01678	.01626	.01576	.01528	.01482	.01438	.01395	.01354
76	45	.02702	.02610	.02521	.02436	.02355	.02277	.02202	.02131	.02062	.01997	.01934	.01873	.01815	.01759	.01706	.01654	.01605	.01557	.01512	.01468
76	46	.02911	.02812	.02718	.02627	.02540	.02457	.02378	.02301	.02228	.02158	.02090	.02025	.01963	.01903	.01846	.01791	.01738	.01687	.01637	.01590
76	47	.03134	.03028	.02928	.02831	.02739	.02650	.02565	.02483	.02405	.02330	.02258	.02188	.02122	.02058	.01996	.01937	.01880	.01825	.01772	.01721
76	48	.03371	.03259	.03151	.03049	.02950	.02856	.02765	.02678	.02594	.02514	.02437	.02363	.02291	.02223	.02157	.02093	.02032	.01974	.01917	.01862
76	49	.03623	.03504	.03390	.03280	.03176	.03075	.02978	.02885	.02796	.02711	.02628	.02549	.02473	.02400	.02329	.02261	.02196	.02133	.02072	.02014
76	50	.03891	.03765	.03644	.03528	.03416	.03309	.03206	.03107	.03013	.02921	.02833	.02749	.02668	.02589	.02514	.02441	.02371	.02304	.02239	.02177
76	51	.04176	.04042	.03914	.03790	.03672	.03558	.03449	.03344	.03243	.03146	.03052	.02962	.02875	.02792	.02712	.02634	.02559	.02487	.02418	.02351
76	52	.04476	.04334	.04199	.04068	.03943	.03822	.03706	.03594	.03487	.03384	.03284	.03188	.03096	.03007	.02921	.02839	.02759	.02682	.02608	.02536
76	53	.04792	.04643	.04499	.04361	.04228	.04100	.03977	.03859	.03745	.03635	.03530	.03428	.03330	.03235	.03144	.03056	.02971	.02889	.02810	.02733
76	54	.05125	.04967	.04816	.04670	.04529	.04394	.04264	.04138	.04017	.03901	.03789	.03681	.03576	.03476	.03379	.03285	.03195	.03108	.03023	.02942
76	55	.05475	.05309	.05148	.04994	.04846	.04703	.04565	.04433	.04305	.04181	.04063	.03948	.03837	.03731	.03628	.03528	.03432	.03340	.03250	.03163
76	56	.05842	.05667	.05498	.05336	.05179	.05028	.04883	.04743	.04608	.04477	.04351	.04230	.04113	.04000	.03891	.03785	.03683	.03585	.03490	.03398
76	57	.06227	.06043	.05865	.05694	.05529	.05370	.05217	.05069	.04926	.04788	.04655	.04527	.04403	.04283	.04168	.04056	.03948	.03844	.03743	.03645
76	58	.06628	.06435	.06248	.06068	.05895	.05727	.05566	.05410	.05259	.05114	.04974	.04838	.04707	.04581	.04459	.04340	.04226	.04116	.04009	.03905
76	59	.07045	.06842	.06646	.06457	.06275	.06099	.05929	.05765	.05607	.05454	.05306	.05163	.05025	.04891	.04762	.04637	.04517	.04400	.04287	.04177
76	60	.07477	.07265	.07059	.06862	.06670	.06486	.06307	.06135	.05969	.05808	.05652	.05501	.05356	.05215	.05079	.04947	.04820	.04696	.04577	.04461
76	61	.07926	.07704	.07489	.07282	.07082	.06888	.06701	.06520	.06346	.06177	.06013	.05855	.05702	.05554	.05410	.05271	.05137	.05007	.04881	.04759
76	62	.08394	.08162	.07938	.07721	.07512	.07309	.07113	.06924	.06740	.06563	.06391	.06225	.06064	.05909	.05758	.05612	.05470	.05333	.05200	.05072
76	63	.08881	.08639	.08405	.08179	.07960	.07748	.07543	.07345	.07153	.06967	.06787	.06613	.06444	.06281	.06123	.05969	.05820	.05676	.05536	.05401
76	64	.09387	.09135	.08891	.08656	.08427	.08206	.07992	.07785	.07584	.07390	.07201	.07019	.06842	.06670	.06504	.06343	.06187	.06035	.05889	.05746
76	65	.09912	.09650	.09396	.09151	.08913	.08682	.08459	.08243	.08033	.07830	.07633	.07442	.07257	.07077	.06903	.06735	.06571	.06412	.06258	.06108
76	66	.10457	.10185	.09921	.09665	.09418	.09178	.08945	.08720	.08501	.08289	.08084	.07884	.07691	.07503	.07321	.07145	.06973	.06807	.06645	.06488
76	67	.11022	.10740	.10466	.10201	.09944	.09695	.09453	.09218	.08990	.08770	.08555	.08347	.08146	.07950	.07760	.07575	.07396	.07221	.07052	.06888
76	68	.11607	.11315	.11032	.10757	.10490	.10231	.09980	.09736	.09499	.09270	.09047	.08830	.08620	.08416	.08217	.08025	.07837	.07655	.07479	.07307
76	69	.12210	.11908	.11614	.11330	.11053	.10785	.10525	.10272	.10026	.09788	.09556	.09331	.09112	.08899	.08693	.08492	.08297	.08107	.07923	.07743
76	70	.12826	.12514	.12212	.11917	.11632	.11354	.11085	.10823	.10568	.10321	.10080	.09847	.09620	.09399	.09184	.08975	.08772	.08575	.08383	.08196
76	71	.13454	.13133	.12821	.12517	.12222	.11936	.11657	.11386	.11123	.10867	.10618	.10376	.10140	.09911	.09688	.09472	.09261	.09055	.08856	.08661
76	72	.14091	.13761	.13439	.13127	.12823	.12528	.12240	.11961	.11689	.11424	.11167	.10917	.10673	.10436	.10205	.09980	.09761	.09548	.09341	.09139
76	73	.14736	.14397	.14067	.13746	.13433	.13129	.12833	.12545	.12265	.11992	.11726	.11468	.11216	.10971	.10732	.10500	.10273	.10053	.09838	.09628

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

Ages		Adjusted Payout 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	.15391	.15043	.14704	.14374	.14053	.13741	.13437	.13140	.12852	.12571	.12297	.12031	.11771	.11518	.11272	.11032	.10798	.10570	.10348	.10131
76	75	.16055	.15699	.15352	.15014	.14685	.14364	.14052	.13748	.13452	.13163	.12882	.12607	.12340	.12080	.11826	.11578	.11337	.11101	.10872	.10648
76	76	.16729	.16365	.16011	.15665	.15328	.15000	.14680	.14369	.14065	.13769	.13480	.13198	.12923	.12656	.12394	.12140	.11891	.11649	.11412	.11181
77	0	.00464	.00454	.00445	.00437	.00428	.00420	.00413	.00405	.00398	.00391	.00384	.00377	.00371	.00365	.00359	.00353	.00347	.00342	.00336	.00331
77	1	.00182	.00176	.00170	.00165	.00159	.00154	.00150	.00145	.00141	.00137	.00133	.00129	.00125	.00122	.00118	.00115	.00112	.00109	.00106	.00103
77	2	.00176	.00170	.00164	.00158	.00153	.00148	.00143	.00138	.00134	.00130	.00126	.00122	.00118	.00114	.00111	.00108	.00105	.00102	.00099	.00096
77	3	.00180	.00173	.00167	.00161	.00155	.00150	.00144	.00140	.00135	.00130	.00126	.00122	.00118	.00114	.00111	.00107	.00104	.00101	.00098	.00095
77	4	.00188	.00181	.00174	.00168	.00162	.00156	.00150	.00145	.00140	.00135	.00131	.00127	.00122	.00118	.00115	.00111	.00107	.00104	.00101	.00098
77	5	.00200	.00192	.00185	.00178	.00172	.00166	.00160	.00154	.00149	.00144	.00139	.00134	.00130	.00126	.00121	.00118	.00114	.00110	.00107	.00103
77	6	.00215	.00207	.00199	.00192	.00185	.00178	.00172	.00166	.00160	.00155	.00149	.00144	.00140	.00135	.00131	.00126	.00122	.00118	.00115	.00111
77	7	.00232	.00224	.00216	.00208	.00200	.00193	.00186	.00180	.00174	.00168	.00162	.00157	.00152	.00147	.00142	.00137	.00133	.00129	.00125	.00121
77	8	.00253	.00243	.00235	.00226	.00218	.00211	.00203	.00196	.00190	.00183	.00177	.00171	.00166	.00161	.00155	.00150	.00146	.00141	.00137	.00133
77	9	.00276	.00266	.00257	.00248	.00239	.00231	.00223	.00216	.00209	.00202	.00195	.00189	.00183	.00177	.00172	.00166	.00161	.00156	.00151	.00147
77	10	.00303	.00292	.00282	.00273	.00263	.00255	.00246	.00238	.00230	.00223	.00216	.00209	.00203	.00196	.00190	.00185	.00179	.00174	.00169	.00164
77	11	.00333	.00321	.00310	.00300	.00290	.00281	.00272	.00263	.00255	.00247	.00239	.00232	.00225	.00218	.00212	.00206	.00200	.00194	.00188	.00183
77	12	.00365	.00353	.00341	.00330	.00319	.00309	.00299	.00290	.00281	.00273	.00265	.00257	.00249	.00242	.00235	.00228	.00222	.00216	.00210	.00204
77	13	.00398	.00385	.00372	.00360	.00349	.00338	.00328	.00318	.00308	.00299	.00291	.00282	.00274	.00266	.00259	.00252	.00245	.00238	.00232	.00226
77	14	.00429	.00415	.00402	.00390	.00377	.00366	.00355	.00344	.00334	.00325	.00315	.00306	.00298	.00290	.00282	.00274	.00267	.00260	.00253	.00246
77	15	.00459	.00444	.00430	.00417	.00404	.00392	.00380	.00369	.00358	.00348	.00338	.00329	.00319	.00311	.00302	.00294	.00287	.00279	.00272	.00265
77	16	.00485	.00469	.00455	.00440	.00427	.00414	.00402	.00390	.00379	.00368	.00358	.00348	.00338	.00329	.00320	.00312	.00304	.00296	.00288	.00281
77	17	.00509	.00493	.00477	.00462	.00448	.00434	.00421	.00409	.00397	.00386	.00375	.00365	.00355	.00345	.00336	.00327	.00318	.00310	.00302	.00294
77	18	.00531	.00514	.00498	.00482	.00467	.00453	.00439	.00426	.00414	.00402	.00391	.00380	.00369	.00359	.00349	.00340	.00331	.00323	.00314	.00306
77	19	.00554	.00536	.00518	.00502	.00486	.00471	.00457	.00444	.00430	.00418	.00406	.00395	.00384	.00373	.00363	.00353	.00344	.00335	.00326	.00318
77	20	.00577	.00558	.00540	.00523	.00507	.00491	.00476	.00461	.00448	.00435	.00422	.00410	.00399	.00387	.00377	.00367	.00357	.00347	.00338	.00329
77	21	.00603	.00583	.00564	.00546	.00528	.00512	.00496	.00481	.00466	.00453	.00439	.00427	.00415	.00403	.00392	.00381	.00371	.00361	.00351	.00342
77	22	.00630	.00609	.00589	.00569	.00551	.00534	.00517	.00501	.00486	.00471	.00457	.00444	.00431	.00419	.00407	.00396	.00385	.00375	.00365	.00355
77	23	.00659	.00637	.00616	.00595	.00576	.00558	.00540	.00523	.00507	.00492	.00477	.00463	.00450	.00437	.00424	.00412	.00401	.00390	.00380	.00369
77	24	.00692	.00668	.00645	.00624	.00603	.00584	.00565	.00548	.00531	.00514	.00499	.00484	.00470	.00456	.00443	.00431	.00419	.00407	.00396	.00385
77	25	.00728	.00703	.00679	.00656	.00634	.00614	.00594	.00575	.00557	.00540	.00523	.00508	.00493	.00478	.00464	.00451	.00438	.00426	.00414	.00403
77	26	.00768	.00741	.00716	.00691	.00668	.00646	.00625	.00605	.00586	.00568	.00551	.00534	.00518	.00503	.00488	.00474	.00461	.00448	.00435	.00423
77	27	.00813	.00784	.00757	.00731	.00707	.00683	.00661	.00640	.00620	.00600	.00582	.00564	.00547	.00531	.00515	.00500	.00486	.00472	.00459	.00446
77	28	.00862	.00831	.00802	.00775	.00749	.00724	.00700	.00677	.00656	.00635	.00615	.00596	.00578	.00561	.00545	.00529	.00513	.00499	.00485	.00471
77	29	.00915	.00882	.00852	.00822	.00794	.00768	.00743	.00718	.00695	.00673	.00652	.00632	.00613	.00594	.00577	.00560	.00544	.00528	.00513	.00499
77	30	.00972	.00938	.00905	.00874	.00844	.00816	.00789	.00763	.00738	.00715	.00692	.00671	.00650	.00631	.00612	.00594	.00576	.00560	.00544	.00528
77	31	.01034	.00997	.00962	.00929	.00897	.00867	.00838	.00811	.00784	.00759	.00735	.00712	.00690	.00669	.00649	.00630	.00611	.00594	.00577	.00560
77	32	.01101	.01062	.01025	.00989	.00955	.00923	.00892	.00862	.00834	.00808	.00782	.00757	.00734	.00711	.00690	.00669	.00650	.00631	.00612	.00595
77	33	.01175	.01133	.01093	.01055	.01018	.00984	.00951	.00919	.00889	.00860	.00833	.00807	.00782	.00758	.00735	.00713	.00691	.00671	.00652	.00633
77	34	.01254	.01209	.01166	.01126	.01087	.01050	.01015	.00981	.00949	.00918	.00889	.00860	.00834	.00808	.00783	.00759	.00737	.00715	.00694	.00674
77	35	.01341	.01293	.01247	.01204	.01162	.01122	.01085	.01049	.01014	.00981	.00950	.00920	.00891	.00863	.00837	.00811	.00787	.00764	.00741	.00720
77	36	.01436	.01384	.01335	.01288	.01244	.01202	.01161	.01122	.01085	.01050	.01016	.00984	.00953	.00923	.00895	.00868	.00842	.00817	.00793	.00770
77	37	.01538	.01483	.01431	.01381	.01333	.01288	.01244	.01203	.01163	.01125	.01089	.01055	.01021	.00990	.00959	.00930	.00902	.00875	.00849	.00824
77	38	.01651	.01592	.01536	.01482	.01431	.01383	.01336	.01292	.01249	.01208	.01170	.01132	.01097	.01062	.01030	.00998	.00968	.00939	.00911	.00885
77	39	.01773	.01710	.01650	.01593	.01538	.01486	.01436	.01389	.01343	.01299	.01257	.01217	.01179	.01142	.01107	.01073	.01041	.01010	.00980	.00951
77	40	.01907	.01840	.01776	.01714	.01656	.01600	.01546	.01495	.01446	.01399	.01354	.01311	.01270	.01231	.01193	.01156	.01122	.01088	.01056	.01025
77	41	.02054	.01982	.01913	.01847	.01785	.01725	.01667	.01612	.01560	.01509	.01461	.01415	.01371	.01328	.01288	.01248	.01211	.01175	.01140	.01107
77	42	.02213	.02136	.02063	.01992	.01925	.01861	.01799	.01741	.01684	.01630	.01578	.01529	.01481	.01436	.01392	.01350	.01309	.01270	.01233	.01197
77	43	.02387	.02304	.02226	.02150	.02078	.02010	.01944	.01881	.01820	.01762	.01707	.01653	.01602	.01553	.01506	.01461	.01417	.01375	.01335	.01296
77	44	.02574	.02486	.02402	.02322	.02245	.02171	.02100	.02033	.01968	.01906	.01846	.01789	.01734	.01681	.01631	.01582	.01535	.01490	.01447	.01405
77	45	.02775	.02681	.02591	.02506	.02423	.02345	.02269	.02197	.02127	.02061	.01997	.01935	.01876	.01820	.01765	.01713	.01663	.01614	.01568	.01523
77	46	.02990	.02890	.02795	.02703	.02615	.02531	.02450	.02373	.02299	.02227	.02159	.02093	.02030	.01969	.01911	.01855	.01801	.01749	.01698	.01650

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%
											Adjusted Payout Rate										
77	47	.03220	.03113	.03011	.02914	.02820	.02730	.02644	.02561	.02482	.02406	.02332	.02262	.02194	.02129	.02067	.02006	.01948	.01892	.01839	.01787
77	48	.03464	.03351	.03243	.03139	.03039	.02943	.02851	.02763	.02678	.02597	.02518	.02443	.02370	.02301	.02234	.02169	.02107	.02047	.01989	.01934
77	49	.03724	.03604	.03489	.03378	.03272	.03170	.03072	.02978	.02888	.02801	.02717	.02636	.02559	.02485	.02413	.02344	.02277	.02213	.02151	.02091
77	50	.04002	.03874	.03752	.03634	.03521	.03413	.03308	.03208	.03112	.03019	.02930	.02844	.02761	.02682	.02605	.02531	.02460	.02391	.02325	.02261
77	51	.04296	.04161	.04031	.03906	.03786	.03671	.03560	.03453	.03351	.03252	.03157	.03066	.02977	.02892	.02811	.02732	.02656	.02582	.02511	.02443
77	52	.04607	.04463	.04326	.04194	.04066	.03944	.03826	.03713	.03604	.03499	.03398	.03301	.03207	.03116	.03029	.02945	.02864	.02785	.02710	.02636
77	53	.04934	.04783	.04637	.04497	.04363	.04233	.04108	.03988	.03872	.03761	.03653	.03550	.03450	.03353	.03260	.03171	.03084	.03001	.02920	.02842
77	54	.05279	.05119	.04965	.04817	.04675	.04537	.04405	.04278	.04155	.04037	.03923	.03813	.03707	.03604	.03506	.03410	.03318	.03229	.03143	.03060
77	55	.05641	.05473	.05310	.05154	.05003	.04858	.04719	.04584	.04454	.04329	.04208	.04091	.03979	.03870	.03765	.03664	.03566	.03471	.03380	.03291
77	56	.06022	.05844	.05673	.05508	.05350	.05196	.05049	.04906	.04769	.04636	.04508	.04385	.04266	.04150	.04039	.03932	.03828	.03727	.03630	.03536
77	57	.06421	.06234	.06054	.05880	.05713	.05552	.05396	.05246	.05101	.04960	.04825	.04695	.04568	.04446	.04328	.04214	.04104	.03998	.03895	.03795
77	58	.06837	.06641	.06452	.06269	.06093	.05923	.05759	.05601	.05448	.05300	.05157	.05019	.04886	.04757	.04632	.04511	.04395	.04282	.04173	.04067
77	59	.07270	.07064	.06865	.06674	.06489	.06310	.06137	.05971	.05810	.05654	.05503	.05358	.05217	.05081	.04949	.04822	.04698	.04579	.04463	.04351
77	60	.07719	.07503	.07295	.07094	.06900	.06712	.06531	.06356	.06186	.06023	.05864	.05711	.05562	.05419	.05280	.05146	.05015	.04889	.04767	.04649
77	61	.08186	.07960	.07742	.07532	.07329	.07132	.06942	.06758	.06580	.06408	.06241	.06080	.05924	.05772	.05626	.05484	.05347	.05214	.05085	.04960
77	62	.08672	.08437	.08209	.07989	.07776	.07570	.07371	.07178	.06992	.06811	.06636	.06466	.06302	.06144	.05990	.05840	.05696	.05556	.05420	.05288
77	63	.09180	.08934	.08696	.08467	.08244	.08029	.07820	.07618	.07423	.07233	.07050	.06872	.06700	.06533	.06371	.06214	.06062	.05915	.05772	.05633
77	64	.09707	.09451	.09203	.08963	.08731	.08506	.08288	.08077	.07873	.07675	.07482	.07296	.07116	.06941	.06771	.06606	.06447	.06292	.06141	.05995
77	65	.10254	.09988	.09730	.09480	.09238	.09004	.08776	.08556	.08342	.08135	.07934	.07739	.07550	.07367	.07189	.07017	.06849	.06686	.06528	.06375
77	66	.10823	.10546	.10278	.10018	.09766	.09522	.09285	.09055	.08832	.08616	.08407	.08203	.08005	.07814	.07627	.07447	.07271	.07101	.06935	.06774
77	67	.11414	.11127	.10849	.10579	.10317	.10063	.09816	.09577	.09345	.09120	.08901	.08689	.08482	.08282	.08088	.07899	.07715	.07537	.07363	.07195
77	68	.12026	.11729	.11440	.11160	.10889	.10625	.10369	.10120	.09879	.09644	.09417	.09195	.08980	.08772	.08569	.08371	.08180	.07993	.07812	.07636
77	69	.12657	.12349	.12051	.11761	.11480	.11206	.10941	.10683	.10432	.10188	.09952	.09721	.09498	.09280	.09069	.08863	.08663	.08469	.08280	.08096
77	70	.13303	.12986	.12678	.12378	.12087	.11804	.11529	.11261	.11002	.10749	.10503	.10264	.10032	.09806	.09586	.09372	.09164	.08961	.08764	.08572
77	71	.13962	.13635	.13317	.13008	.12707	.12415	.12131	.11854	.11585	.11323	.11069	.10821	.10580	.10346	.10117	.09895	.09679	.09468	.09263	.09063
77	72	.14632	.14295	.13968	.13649	.13339	.13038	.12744	.12459	.12181	.11910	.11647	.11391	.11141	.10898	.10662	.10431	.10207	.09988	.09775	.09568
77	73	.15310	.14964	.14628	.14300	.13981	.13671	.13369	.13074	.12788	.12509	.12237	.11972	.11714	.11463	.11218	.10980	.10747	.10521	.10300	.10085
77	74	.15999	.15644	.15299	.14963	.14635	.14316	.14005	.13702	.13407	.13120	.12840	.12567	.12301	.12041	.11788	.11542	.11302	.11068	.10839	.10616
77	75	.16699	.16336	.15982	.15638	.15302	.14974	.14655	.14344	.14041	.13745	.13457	.13176	.12902	.12635	.12374	.12120	.11872	.11630	.11394	.11164
77	76	.17411	.17040	.16678	.16325	.15982	.15646	.15319	.15000	.14689	.14386	.14090	.13801	.13519	.13244	.12976	.12715	.12459	.12210	.11967	.11729
77	77	.18132	.17754	.17384	.17024	.16673	.16330	.15995	.15669	.15350	.15039	.14736	.14440	.14151	.13869	.13593	.13324	.13062	.12805	.12555	.12310
78	0	.00484	.00475	.00466	.00457	.00449	.00440	.00432	.00425	.00417	.00410	.00403	.00397	.00390	.00384	.00378	.00372	.00366	.00360	.00355	.00350
78	1	.00187	.00181	.00175	.00170	.00164	.00159	.00154	.00150	.00145	.00141	.00137	.00133	.00130	.00126	.00123	.00120	.00116	.00113	.00111	.00108
78	2	.00181	.00174	.00168	.00163	.00157	.00152	.00147	.00142	.00138	.00134	.00130	.00126	.00122	.00118	.00115	.00112	.00108	.00105	.00102	.00100
78	3	.00184	.00177	.00171	.00165	.00159	.00154	.00148	.00143	.00139	.00134	.00130	.00126	.00122	.00118	.00114	.00111	.00108	.00104	.00101	.00098
78	4	.00192	.00185	.00178	.00172	.00166	.00160	.00154	.00149	.00144	.00139	.00135	.00130	.00126	.00122	.00118	.00114	.00111	.00108	.00104	.00101
78	5	.00204	.00197	.00190	.00183	.00176	.00170	.00164	.00158	.00153	.00148	.00143	.00138	.00134	.00129	.00125	.00121	.00117	.00114	.00110	.00107
78	6	.00219	.00211	.00204	.00196	.00189	.00183	.00176	.00170	.00164	.00159	.00154	.00148	.00144	.00139	.00134	.00130	.00126	.00122	.00118	.00115
78	7	.00238	.00229	.00221	.00213	.00205	.00198	.00191	.00185	.00179	.00173	.00167	.00161	.00156	.00151	.00146	.00142	.00137	.00133	.00129	.00125
78	8	.00259	.00249	.00240	.00232	.00224	.00216	.00209	.00202	.00195	.00189	.00182	.00176	.00171	.00165	.00160	.00155	.00150	.00146	.00141	.00137
78	9	.00283	.00273	.00263	.00254	.00246	.00237	.00229	.00222	.00215	.00208	.00201	.00195	.00188	.00183	.00177	.00172	.00166	.00161	.00157	.00152
78	10	.00311	.00300	.00290	.00280	.00271	.00262	.00253	.00245	.00237	.00230	.00223	.00216	.00209	.00203	.00197	.00191	.00185	.00180	.00175	.00170
78	11	.00342	.00330	.00319	.00309	.00299	.00289	.00280	.00271	.00263	.00255	.00247	.00239	.00232	.00226	.00219	.00213	.00207	.00201	.00195	.00190
78	12	.00375	.00363	.00351	.00340	.00329	.00319	.00309	.00299	.00290	.00282	.00273	.00265	.00258	.00251	.00243	.00237	.00230	.00224	.00218	.00212
78	13	.00409	.00396	.00383	.00371	.00360	.00349	.00338	.00328	.00319	.00309	.00301	.00292	.00284	.00276	.00269	.00261	.00254	.00248	.00241	.00235
78	14	.00442	.00428	.00415	.00402	.00390	.00378	.00367	.00356	.00346	.00336	.00327	.00318	.00309	.00300	.00292	.00285	.00277	.00270	.00263	.00256
78	15	.00472	.00457	.00443	.00430	.00417	.00404	.00393	.00381	.00371	.00360	.00350	.00341	.00331	.00323	.00314	.00306	.00298	.00290	.00283	.00276
78	16	.00499	.00484	.00469	.00455	.00441	.00428	.00415	.00404	.00392	.00381	.00371	.00361	.00351	.00342	.00333	.00324	.00316	.00308	.00300	.00292
78	17	.00524	.00508	.00492	.00477	.00463	.00449	.00436	.00423	.00411	.00400	.00389	.00378	.00368	.00358	.00349	.00340	.00331	.00323	.00314	.00307
78	18	.00547	.00530	.00513	.00497	.00482	.00468	.00454	.00441	.00428	.00416	.00405	.00394	.00383	.00373	.00363	.00353	.00344	.00336	.00327	.00319

Table U(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%
											Adjusted Payout Rate										
78	19	.00570	.00552	.00534	.00518	.00502	.00487	.00472	.00459	.00445	.00433	.00421	.00409	.00398	.00387	.00377	.00367	.00357	.00348	.00339	.00331
78	20	.00594	.00575	.00557	.00539	.00523	.00507	.00492	.00477	.00463	.00450	.00437	.00425	.00413	.00402	.00391	.00381	.00371	.00361	.00352	.00343
78	21	.00620	.00600	.00581	.00562	.00545	.00528	.00512	.00497	.00482	.00468	.00455	.00442	.00430	.00418	.00407	.00396	.00385	.00375	.00365	.00356
78	22	.00648	.00627	.00606	.00587	.00568	.00551	.00534	.00518	.00502	.00488	.00473	.00460	.00447	.00435	.00423	.00411	.00400	.00390	.00379	.00370
78	23	.00678	.00655	.00634	.00613	.00594	.00575	.00557	.00540	.00524	.00508	.00494	.00479	.00466	.00453	.00440	.00428	.00416	.00405	.00395	.00384
78	24	.00711	.00687	.00664	.00643	.00622	.00602	.00583	.00565	.00548	.00532	.00516	.00501	.00487	.00473	.00459	.00447	.00434	.00423	.00411	.00401
78	25	.00748	.00723	.00698	.00675	.00653	.00632	.00612	.00593	.00575	.00558	.00541	.00525	.00510	.00495	.00481	.00468	.00455	.00442	.00431	.00419
78	26	.00789	.00762	.00736	.00712	.00688	.00666	.00645	.00625	.00605	.00587	.00569	.00552	.00536	.00521	.00506	.00491	.00478	.00465	.00452	.00440
78	27	.00835	.00806	.00778	.00752	.00728	.00704	.00681	.00660	.00639	.00620	.00601	.00583	.00566	.00549	.00534	.00518	.00504	.00490	.00476	.00463
78	28	.00884	.00854	.00825	.00797	.00771	.00745	.00721	.00699	.00677	.00656	.00636	.00617	.00598	.00581	.00564	.00548	.00532	.00517	.00503	.00489
78	29	.00939	.00906	.00875	.00846	.00817	.00791	.00765	.00741	.00717	.00695	.00674	.00653	.00634	.00615	.00597	.00580	.00564	.00548	.00532	.00518
78	30	.00998	.00963	.00930	.00898	.00868	.00840	.00812	.00786	.00761	.00738	.00715	.00693	.00672	.00652	.00633	.00615	.00597	.00580	.00564	.00549
78	31	.01061	.01024	.00989	.00955	.00923	.00892	.00863	.00835	.00809	.00783	.00759	.00736	.00714	.00692	.00672	.00652	.00633	.00615	.00598	.00582
78	32	.01130	.01090	.01052	.01016	.00982	.00949	.00918	.00889	.00860	.00833	.00807	.00782	.00758	.00736	.00714	.00693	.00673	.00654	.00635	.00617
78	33	.01205	.01162	.01122	.01083	.01047	.01012	.00979	.00947	.00916	.00887	.00860	.00833	.00808	.00783	.00760	.00737	.00716	.00695	.00675	.00656
78	34	.01286	.01241	.01197	.01156	.01117	.01080	.01044	.01010	.00977	.00946	.00917	.00888	.00861	.00835	.00810	.00786	.00763	.00741	.00719	.00699
78	35	.01375	.01326	.01280	.01236	.01194	.01154	.01116	.01080	.01045	.01011	.00979	.00949	.00920	.00892	.00865	.00839	.00814	.00791	.00768	.00746
78	36	.01471	.01420	.01370	.01323	.01278	.01235	.01194	.01155	.01118	.01082	.01048	.01015	.00984	.00954	.00925	.00897	.00871	.00846	.00821	.00798
78	37	.01577	.01521	.01468	.01418	.01370	.01324	.01280	.01238	.01198	.01160	.01123	.01088	.01054	.01022	.00991	.00961	.00933	.00906	.00879	.00854
78	38	.01692	.01632	.01576	.01522	.01470	.01421	.01374	.01329	.01286	.01245	.01206	.01168	.01132	.01097	.01064	.01032	.01001	.00972	.00944	.00917
78	39	.01817	.01754	.01693	.01635	.01580	.01527	.01477	.01429	.01383	.01338	.01296	.01256	.01217	.01180	.01144	.01110	.01077	.01045	.01015	.00985
78	40	.01955	.01887	.01822	.01760	.01701	.01644	.01590	.01538	.01489	.01441	.01396	.01352	.01311	.01271	.01232	.01195	.01160	.01126	.01093	.01062
78	41	.02105	.02032	.01963	.01897	.01833	.01773	.01715	.01659	.01606	.01555	.01506	.01459	.01415	.01371	.01330	.01290	.01252	.01216	.01180	.01146
78	42	.02269	.02191	.02117	.02046	.01978	.01913	.01851	.01791	.01734	.01680	.01627	.01577	.01529	.01482	.01438	.01395	.01354	.01315	.01277	.01240
78	43	.02447	.02364	.02284	.02209	.02136	.02066	.02000	.01936	.01875	.01816	.01760	.01706	.01654	.01604	.01556	.01510	.01466	.01423	.01383	.01343
78	44	.02640	.02551	.02466	.02385	.02307	.02233	.02161	.02093	.02027	.01964	.01904	.01846	.01790	.01737	.01685	.01636	.01588	.01543	.01499	.01456
78	45	.02846	.02752	.02661	.02574	.02491	.02412	.02335	.02262	.02192	.02124	.02060	.01997	.01938	.01880	.01825	.01772	.01721	.01671	.01624	.01578
78	46	.03068	.02967	.02871	.02778	.02689	.02604	.02523	.02444	.02369	.02297	.02227	.02161	.02097	.02035	.01976	.01919	.01864	.01811	.01760	.01711
78	47	.03305	.03197	.03094	.02995	.02901	.02810	.02723	.02639	.02558	.02481	.02407	.02335	.02267	.02201	.02137	.02076	.02017	.01960	.01905	.01853
78	48	.03557	.03442	.03333	.03227	.03127	.03030	.02937	.02847	.02761	.02679	.02599	.02523	.02449	.02379	.02311	.02245	.02182	.02121	.02062	.02005
78	49	.03825	.03703	.03587	.03475	.03368	.03264	.03165	.03070	.02978	.02890	.02805	.02724	.02645	.02569	.02496	.02426	.02359	.02293	.02230	.02170
78	50	.04111	.03982	.03858	.03739	.03625	.03515	.03410	.03308	.03210	.03116	.03026	.02939	.02855	.02774	.02696	.02621	.02549	.02479	.02411	.02346
78	51	.04415	.04278	.04147	.04021	.03899	.03783	.03670	.03562	.03458	.03358	.03262	.03169	.03079	.02993	.02910	.02830	.02752	.02677	.02605	.02536
78	52	.04736	.04591	.04452	.04318	.04189	.04066	.03946	.03832	.03721	.03614	.03512	.03413	.03318	.03226	.03137	.03051	.02969	.02889	.02812	.02737
78	53	.05074	.04921	.04774	.04632	.04496	.04365	.04238	.04116	.03999	.03886	.03777	.03672	.03570	.03472	.03378	.03286	.03198	.03113	.03031	.02952
78	54	.05431	.05269	.05113	.04964	.04819	.04680	.04546	.04417	.04293	.04173	.04057	.03945	.03837	.03733	.03633	.03536	.03442	.03351	.03264	.03179
78	55	.05806	.05635	.05471	.05313	.05160	.05013	.04871	.04735	.04603	.04476	.04353	.04234	.04120	.04010	.03903	.03800	.03700	.03604	.03510	.03420
78	56	.06200	.06020	.05847	.05680	.05519	.05364	.05214	.05070	.04930	.04796	.04666	.04540	.04419	.04302	.04188	.04079	.03973	.03871	.03772	.03676
78	57	.06613	.06424	.06242	.06066	.05896	.05733	.05575	.05422	.05275	.05133	.04995	.04862	.04734	.04610	.04490	.04374	.04262	.04153	.04048	.03946
78	58	.07044	.06846	.06654	.06469	.06291	.06119	.05952	.05791	.05636	.05486	.05341	.05200	.05065	.04933	.04806	.04684	.04565	.04450	.04338	.04230
78	59	.07493	.07285	.07084	.06889	.06702	.06520	.06345	.06176	.06012	.05854	.05701	.05553	.05410	.05271	.05137	.05007	.04881	.04760	.04642	.04527
78	60	.07959	.07741	.07530	.07326	.07129	.06939	.06755	.06577	.06405	.06238	.06077	.05921	.05770	.05624	.05482	.05345	.05212	.05084	.04959	.04838
78	61	.08444	.08215	.07994	.07781	.07575	.07375	.07182	.06995	.06814	.06639	.06470	.06305	.06147	.05993	.05843	.05699	.05559	.05423	.05292	.05164
78	62	.08949	.08711	.08480	.08256	.08040	.07831	.07629	.07433	.07243	.07059	.06881	.06709	.06542	.06380	.06223	.06071	.05923	.05780	.05641	.05507
78	63	.09477	.09228	.08987	.08753	.08527	.08309	.08097	.07892	.07693	.07500	.07313	.07132	.06957	.06787	.06622	.06462	.06307	.06156	.06010	.05868
78	64	.10025	.09766	.09514	.09271	.09035	.08807	.08585	.08370	.08162	.07961	.07765	.07575	.07391	.07213	.07040	.06872	.06709	.06550	.06397	.06248
78	65	.10595	.10325	.10063	.09810	.09564	.09325	.09094	.08870	.08653	.08442	.08237	.08039	.07846	.07659	.07478	.07301	.07130	.06964	.06803	.06646
78	66	.11188	.10907	.10635	.10371	.10115	.09867	.09626	.09392	.09165	.08945	.08731	.08524	.08322	.08127	.07937	.07752	.07573	.07399	.07229	.07065
78	67	.11805	.11513	.11231	.10956	.10690	.10432	.10181	.09938	.09701	.09472	.09249	.09032	.08822	.08618	.08419	.08226	.08038	.07856	.07679	.07506
78	68	.12444	.12142	.11849	.11565	.11288	.11020	.10760	.10506	.10261	.10022	.09789	.09564	.09344	.09131	.08924	.08722	.08526	.08335	.08150	.07970

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

| Ages | | Adjusted Payout 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%
78	69	.13104	.12792	.12488	.12194	.11907	.11629	.11359	.11096	.10840	.10592	.10351	.10116	.09887	.09665	.09449	.09239	.09034	.08835	.08642	.08453
78	70	.13780	.13458	.13145	.12840	.12544	.12256	.11975	.11703	.11438	.11180	.10930	.10686	.10448	.10217	.09993	.09774	.09561	.09354	.09152	.08955
78	71	.14471	.14139	.13815	.13501	.13195	.12897	.12607	.12325	.12051	.11784	.11524	.11271	.11025	.10785	.10552	.10324	.10103	.09887	.09677	.09473
78	72	.15173	.14831	.14498	.14174	.13858	.13551	.13252	.12961	.12678	.12401	.12133	.11871	.11616	.11367	.11125	.10889	.10660	.10436	.10217	.10005
78	73	.15886	.15534	.15192	.14858	.14533	.14217	.13909	.13609	.13316	.13031	.12754	.12483	.12219	.11962	.11712	.11468	.11229	.10997	.10771	.10550
78	74	.16610	.16249	.15898	.15555	.15221	.14896	.14579	.14270	.13969	.13675	.13389	.13110	.12838	.12572	.12313	.12061	.11815	.11575	.11340	.11112
78	75	.17348	.16978	.16618	.16266	.15924	.15590	.15264	.14947	.14637	.14335	.14041	.13753	.13473	.13199	.12932	.12672	.12417	.12169	.11927	.11691
78	76	.18098	.17720	.17352	.16992	.16641	.16299	.15966	.15640	.15322	.15012	.14709	.14414	.14125	.13844	.13569	.13301	.13039	.12783	.12533	.12289
78	77	.18860	.18474	.18098	.17730	.17372	.17022	.16680	.16347	.16021	.15703	.15393	.15090	.14794	.14505	.14222	.13946	.13677	.13414	.13157	.12905
78	78	.19629	.19236	.18852	.18478	.18112	.17755	.17406	.17065	.16732	.16407	.16089	.15779	.15475	.15179	.14889	.14606	.14330	.14059	.13795	.13537
79	0	.00505	.00496	.00487	.00478	.00469	.00461	.00453	.00445	.00438	.00431	.00424	.00417	.00410	.00404	.00398	.00392	.00386	.00380	.00374	.00369
79	1	.00192	.00186	.00180	.00175	.00169	.00164	.00159	.00155	.00150	.00146	.00142	.00138	.00134	.00131	.00127	.00124	.00121	.00118	.00115	.00112
79	2	.00185	.00179	.00173	.00167	.00162	.00156	.00151	.00147	.00142	.00138	.00134	.00130	.00126	.00122	.00119	.00115	.00112	.00109	.00106	.00103
79	3	.00188	.00181	.00175	.00169	.00163	.00158	.00152	.00147	.00143	.00138	.00134	.00129	.00125	.00122	.00118	.00114	.00111	.00108	.00105	.00102
79	4	.00196	.00189	.00182	.00176	.00170	.00164	.00158	.00153	.00148	.00143	.00138	.00134	.00130	.00126	.00122	.00118	.00114	.00111	.00108	.00104
79	5	.00209	.00201	.00194	.00187	.00180	.00174	.00168	.00162	.00157	.00152	.00147	.00142	.00137	.00133	.00129	.00125	.00121	.00117	.00114	.00110
79	6	.00224	.00216	.00208	.00201	.00194	.00187	.00181	.00174	.00169	.00163	.00158	.00152	.00148	.00143	.00138	.00134	.00130	.00126	.00122	.00118
79	7	.00243	.00234	.00226	.00218	.00210	.00203	.00196	.00189	.00183	.00177	.00171	.00166	.00160	.00155	.00150	.00146	.00141	.00137	.00133	.00129
79	8	.00264	.00255	.00246	.00237	.00229	.00221	.00214	.00207	.00200	.00194	.00187	.00181	.00176	.00170	.00165	.00160	.00155	.00150	.00146	.00141
79	9	.00289	.00279	.00270	.00260	.00252	.00243	.00235	.00228	.00220	.00213	.00207	.00200	.00194	.00188	.00182	.00177	.00172	.00166	.00162	.00157
79	10	.00318	.00307	.00297	.00287	.00278	.00269	.00260	.00252	.00244	.00236	.00229	.00222	.00216	.00209	.00203	.00197	.00191	.00186	.00180	.00175
79	11	.00350	.00339	.00327	.00317	.00307	.00297	.00288	.00279	.00270	.00262	.00254	.00247	.00240	.00233	.00226	.00220	.00214	.00208	.00202	.00196
79	12	.00385	.00372	.00360	.00349	.00338	.00328	.00318	.00308	.00299	.00291	.00282	.00274	.00266	.00259	.00252	.00245	.00238	.00232	.00226	.00220
79	13	.00420	.00407	.00394	.00382	.00371	.00359	.00349	.00339	.00329	.00320	.00311	.00302	.00294	.00286	.00278	.00271	.00264	.00257	.00250	.00244
79	14	.00454	.00440	.00427	.00414	.00401	.00390	.00378	.00368	.00357	.00347	.00338	.00329	.00320	.00311	.00303	.00295	.00288	.00280	.00273	.00266
79	15	.00486	.00471	.00457	.00443	.00430	.00417	.00405	.00394	.00383	.00372	.00362	.00353	.00343	.00334	.00326	.00317	.00309	.00302	.00294	.00287
79	16	.00514	.00498	.00483	.00469	.00455	.00442	.00429	.00417	.00405	.00394	.00384	.00373	.00364	.00354	.00345	.00336	.00328	.00320	.00312	.00304
79	17	.00539	.00523	.00507	.00492	.00477	.00463	.00450	.00437	.00425	.00414	.00402	.00392	.00381	.00371	.00362	.00353	.00344	.00335	.00327	.00319
79	18	.00563	.00545	.00529	.00513	.00497	.00483	.00469	.00456	.00443	.00431	.00419	.00408	.00397	.00387	.00377	.00367	.00358	.00349	.00340	.00332
79	19	.00586	.00568	.00550	.00534	.00518	.00502	.00488	.00474	.00460	.00448	.00435	.00423	.00412	.00401	.00391	.00381	.00371	.00362	.00353	.00344
79	20	.00611	.00592	.00573	.00556	.00539	.00523	.00507	.00493	.00479	.00465	.00452	.00440	.00428	.00417	.00406	.00395	.00385	.00375	.00366	.00357
79	21	.00638	.00617	.00598	.00579	.00561	.00545	.00528	.00513	.00498	.00484	.00470	.00457	.00445	.00433	.00421	.00410	.00400	.00389	.00380	.00370
79	22	.00666	.00644	.00624	.00604	.00585	.00567	.00550	.00534	.00519	.00504	.00489	.00476	.00463	.00450	.00438	.00426	.00415	.00404	.00394	.00384
79	23	.00696	.00673	.00652	.00631	.00611	.00592	.00574	.00557	.00541	.00525	.00510	.00496	.00482	.00469	.00456	.00444	.00432	.00420	.00410	.00399
79	24	.00730	.00706	.00683	.00661	.00640	.00620	.00601	.00583	.00566	.00549	.00533	.00518	.00503	.00489	.00476	.00463	.00450	.00438	.00427	.00416
79	25	.00768	.00742	.00718	.00694	.00672	.00651	.00631	.00612	.00593	.00576	.00559	.00543	.00527	.00512	.00498	.00485	.00471	.00459	.00447	.00435
79	26	.00809	.00782	.00756	.00732	.00708	.00686	.00664	.00644	.00624	.00606	.00588	.00571	.00554	.00538	.00523	.00509	.00495	.00482	.00469	.00456
79	27	.00856	.00827	.00800	.00773	.00748	.00724	.00702	.00680	.00659	.00639	.00620	.00602	.00585	.00568	.00552	.00537	.00522	.00508	.00494	.00481
79	28	.00907	.00876	.00847	.00819	.00792	.00767	.00743	.00720	.00697	.00676	.00656	.00637	.00618	.00600	.00583	.00567	.00551	.00536	.00522	.00508
79	29	.00963	.00930	.00899	.00869	.00840	.00813	.00787	.00763	.00739	.00717	.00695	.00674	.00655	.00636	.00618	.00600	.00583	.00567	.00552	.00537
79	30	.01023	.00988	.00954	.00923	.00892	.00863	.00836	.00809	.00784	.00760	.00737	.00715	.00694	.00674	.00655	.00636	.00618	.00601	.00585	.00569
79	31	.01088	.01050	.01015	.00981	.00948	.00917	.00888	.00860	.00833	.00807	.00783	.00759	.00737	.00715	.00694	.00675	.00656	.00637	.00620	.00603
79	32	.01158	.01118	.01080	.01043	.01009	.00976	.00944	.00914	.00886	.00858	.00832	.00807	.00783	.00760	.00738	.00716	.00696	.00677	.00658	.00640
79	33	.01234	.01191	.01151	.01112	.01075	.01040	.01006	.00974	.00943	.00914	.00886	.00859	.00833	.00809	.00785	.00762	.00740	.00720	.00699	.00680
79	34	.01317	.01271	.01228	.01186	.01147	.01109	.01073	.01039	.01006	.00975	.00944	.00916	.00888	.00862	.00836	.00812	.00789	.00766	.00745	.00724
79	35	.01408	.01359	.01313	.01268	.01226	.01186	.01147	.01110	.01075	.01041	.01009	.00978	.00949	.00920	.00893	.00867	.00842	.00818	.00795	.00773
79	36	.01507	.01454	.01405	.01357	.01312	.01269	.01227	.01188	.01150	.01114	.01079	.01046	.01015	.00984	.00955	.00927	.00900	.00874	.00850	.00826
79	37	.01614	.01558	.01505	.01454	.01406	.01359	.01315	.01273	.01232	.01194	.01156	.01121	.01087	.01054	.01023	.00993	.00964	.00936	.00910	.00884
79	38	.01732	.01672	.01615	.01561	.01509	.01459	.01412	.01366	.01323	.01281	.01241	.01203	.01167	.01132	.01098	.01066	.01035	.01005	.00976	.00949
79	39	.01860	.01796	.01735	.01677	.01621	.01568	.01517	.01469	.01422	.01377	.01334	.01293	.01254	.01216	.01180	.01146	.01112	.01080	.01049	.01020

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%
											Adjusted Payout Rate										
79	40	.02001	.01933	.01867	.01805	.01745	.01688	.01633	.01581	.01531	.01483	.01437	.01393	.01351	.01310	.01271	.01234	.01198	.01164	.01130	.01098
79	41	.02155	.02082	.02012	.01945	.01881	.01820	.01761	.01705	.01652	.01600	.01551	.01503	.01458	.01414	.01372	.01332	.01294	.01256	.01221	.01186
79	42	.02323	.02245	.02170	.02098	.02030	.01964	.01902	.01841	.01784	.01728	.01675	.01625	.01576	.01529	.01484	.01440	.01399	.01359	.01320	.01283
79	43	.02506	.02422	.02342	.02266	.02192	.02122	.02055	.01990	.01928	.01869	.01812	.01757	.01705	.01654	.01606	.01559	.01514	.01471	.01430	.01390
79	44	.02704	.02615	.02529	.02447	.02369	.02293	.02221	.02152	.02086	.02022	.01961	.01902	.01846	.01792	.01740	.01689	.01641	.01595	.01550	.01507
79	45	.02917	.02821	.02730	.02642	.02558	.02478	.02401	.02327	.02255	.02187	.02122	.02059	.01998	.01940	.01884	.01830	.01778	.01728	.01680	.01634
79	46	.03145	.03043	.02945	.02852	.02762	.02676	.02594	.02514	.02438	.02365	.02295	.02228	.02163	.02100	.02040	.01982	.01926	.01873	.01821	.01771
79	47	.03388	.03279	.03175	.03076	.02980	.02888	.02800	.02715	.02634	.02556	.02481	.02408	.02339	.02272	.02207	.02145	.02085	.02028	.01972	.01918
79	48	.03647	.03532	.03421	.03315	.03213	.03115	.03021	.02931	.02844	.02760	.02680	.02602	.02528	.02456	.02387	.02320	.02256	.02194	.02135	.02077
79	49	.03923	.03801	.03683	.03570	.03462	.03357	.03257	.03161	.03068	.02979	.02893	.02810	.02730	.02654	.02580	.02508	.02440	.02373	.02309	.02248
79	50	.04218	.04088	.03963	.03843	.03727	.03616	.03510	.03407	.03308	.03213	.03121	.03033	.02948	.02866	.02787	.02711	.02637	.02566	.02497	.02431
79	51	.04532	.04394	.04261	.04133	.04011	.03893	.03779	.03670	.03565	.03463	.03365	.03271	.03180	.03093	.03008	.02927	.02848	.02772	.02699	.02628
79	52	.04863	.04717	.04576	.04441	.04311	.04185	.04065	.03948	.03837	.03729	.03625	.03524	.03428	.03334	.03244	.03157	.03073	.02992	.02914	.02838
79	53	.05212	.05058	.04909	.04766	.04628	.04495	.04367	.04243	.04125	.04010	.03899	.03793	.03690	.03590	.03494	.03402	.03312	.03226	.03142	.03061
79	54	.05580	.05417	.05259	.05108	.04962	.04821	.04686	.04555	.04429	.04307	.04190	.04077	.03967	.03861	.03759	.03661	.03565	.03473	.03384	.03298
79	55	.05967	.05795	.05629	.05469	.05315	.05166	.05023	.04884	.04751	.04622	.04497	.04377	.04261	.04149	.04040	.03935	.03834	.03736	.03641	.03549
79	56	.06375	.06193	.06018	.05849	.05687	.05529	.05378	.05231	.05090	.04954	.04822	.04694	.04571	.04452	.04337	.04226	.04118	.04014	.03913	.03816
79	57	.06802	.06611	.06427	.06249	.06077	.05912	.05752	.05597	.05448	.05304	.05164	.05029	.04899	.04773	.04651	.04533	.04419	.04308	.04201	.04097
79	58	.07249	.07048	.06854	.06667	.06486	.06312	.06143	.05980	.05823	.05670	.05523	.05381	.05243	.05109	.04980	.04855	.04734	.04617	.04504	.04394
79	59	.07713	.07503	.07299	.07102	.06912	.06729	.06551	.06380	.06214	.06053	.05898	.05747	.05602	.05461	.05325	.05193	.05065	.04941	.04820	.04704
79	60	.08196	.07975	.07762	.07555	.07356	.07163	.06976	.06796	.06621	.06452	.06289	.06130	.05977	.05828	.05684	.05545	.05410	.05279	.05152	.05028
79	61	.08698	.08467	.08244	.08027	.07818	.07616	.07420	.07231	.07047	.06869	.06697	.06530	.06369	.06212	.06061	.05914	.05771	.05633	.05499	.05368
79	62	.09222	.08981	.08747	.08521	.08302	.08090	.07885	.07686	.07493	.07307	.07126	.06951	.06781	.06616	.06456	.06302	.06151	.06005	.05864	.05727
79	63	.09770	.09518	.09274	.09037	.08808	.08586	.08372	.08163	.07961	.07766	.07576	.07392	.07214	.07041	.06873	.06710	.06551	.06398	.06249	.06104
79	64	.10340	.10077	.09822	.09576	.09336	.09105	.08880	.08662	.08451	.08246	.08047	.07854	.07667	.07485	.07309	.07138	.06972	.06810	.06653	.06501
79	65	.10932	.10659	.10393	.10136	.09887	.09645	.09410	.09183	.08962	.08748	.08540	.08338	.08142	.07951	.07766	.07587	.07412	.07243	.07078	.06918
79	66	.11549	.11264	.10989	.10721	.10461	.10209	.09965	.09727	.09497	.09273	.09055	.08844	.08639	.08440	.08246	.08058	.07875	.07698	.07525	.07357
79	67	.12191	.11896	.11610	.11332	.11061	.10799	.10545	.10297	.10057	.09823	.09597	.09376	.09162	.08954	.08751	.08554	.08363	.08177	.07996	.07820
79	68	.12858	.12552	.12255	.11966	.11686	.11414	.11149	.10892	.10641	.10398	.10162	.09932	.09709	.09491	.09280	.09074	.08874	.08680	.08490	.08306
79	69	.13547	.13230	.12923	.12624	.12333	.12050	.11775	.11508	.11248	.10996	.10750	.10511	.10278	.10051	.09831	.09616	.09408	.09204	.09007	.08814
79	70	.14254	.13927	.13609	.13300	.12999	.12706	.12421	.12144	.11875	.11612	.11357	.11108	.10866	.10631	.10401	.10178	.09961	.09749	.09542	.09341
79	71	.14977	.14639	.14311	.13991	.13681	.13378	.13083	.12797	.12517	.12245	.11981	.11723	.11472	.11227	.10989	.10757	.10530	.10310	.10095	.09886
79	72	.15712	.15365	.15027	.14697	.14376	.14064	.13760	.13464	.13175	.12894	.12620	.12353	.12092	.11839	.11592	.11351	.11116	.10887	.10664	.10446
79	73	.16459	.16102	.15754	.15415	.15085	.14763	.14449	.14144	.13846	.13555	.13272	.12996	.12727	.12465	.12209	.11959	.11716	.11478	.11247	.11021
79	74	.17219	.16853	.16496	.16147	.15808	.15477	.15154	.14839	.14532	.14233	.13941	.13656	.13378	.13107	.12843	.12585	.12333	.12087	.11847	.11613
79	75	.17994	.17619	.17253	.16895	.16547	.16207	.15875	.15552	.15236	.14928	.14628	.14334	.14048	.13768	.13495	.13229	.12969	.12715	.12467	.12224
79	76	.18784	.18400	.18026	.17660	.17303	.16955	.16614	.16282	.15958	.15642	.15333	.15031	.14736	.14449	.14168	.13893	.13625	.13363	.13107	.12857
79	77	.19587	.19195	.18812	.18439	.18074	.17717	.17369	.17029	.16697	.16372	.16055	.15746	.15443	.15147	.14859	.14576	.14300	.14031	.13767	.13509
79	78	.20399	.19999	.19609	.19228	.18855	.18491	.18136	.17788	.17448	.17116	.16792	.16475	.16164	.15861	.15565	.15275	.14992	.14715	.14444	.14178
79	79	.21213	.20807	.20410	.20022	.19642	.19271	.18908	.18554	.18207	.17868	.17536	.17212	.16895	.16584	.16281	.15984	.15694	.15409	.15131	.14859
80	0	.00527	.00517	.00508	.00499	.00491	.00482	.00474	.00466	.00459	.00452	.00444	.00438	.00431	.00424	.00418	.00412	.00406	.00400	.00394	.00389
80	1	.00197	.00191	.00185	.00180	.00174	.00169	.00164	.00160	.00155	.00151	.00147	.00143	.00139	.00135	.00132	.00129	.00125	.00122	.00119	.00116
80	2	.00190	.00183	.00177	.00171	.00166	.00161	.00156	.00151	.00146	.00142	.00138	.00134	.00130	.00126	.00123	.00119	.00116	.00113	.00110	.00107
80	3	.00192	.00185	.00179	.00173	.00167	.00162	.00156	.00151	.00146	.00142	.00137	.00133	.00129	.00125	.00122	.00118	.00115	.00111	.00108	.00105
80	4	.00200	.00193	.00186	.00180	.00174	.00168	.00162	.00157	.00152	.00147	.00142	.00137	.00133	.00129	.00125	.00121	.00118	.00114	.00111	.00108
80	5	.00213	.00205	.00198	.00191	.00184	.00178	.00172	.00166	.00161	.00155	.00150	.00146	.00141	.00137	.00132	.00128	.00124	.00121	.00117	.00114
80	6	.00229	.00220	.00213	.00205	.00198	.00191	.00185	.00179	.00173	.00167	.00162	.00156	.00151	.00147	.00142	.00138	.00133	.00129	.00126	.00122
80	7	.00248	.00239	.00231	.00223	.00215	.00208	.00201	.00194	.00188	.00181	.00176	.00170	.00165	.00160	.00155	.00150	.00145	.00141	.00137	.00133
80	8	.00270	.00260	.00251	.00243	.00234	.00227	.00219	.00212	.00205	.00198	.00192	.00186	.00180	.00175	.00169	.00164	.00159	.00155	.00150	.00146
80	9	.00296	.00286	.00276	.00267	.00258	.00249	.00241	.00233	.00226	.00219	.00212	.00206	.00199	.00193	.00188	.00182	.00177	.00171	.00166	.00162

Table U(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%
80	10	.00326	.00315	.00304	.00294	.00285	.00276	.00267	.00259	.00251	.00243	.00236	.00228	.00222	.00215	.00209	.00203	.00197	.00192	.00186	.00181
80	11	.00359	.00347	.00336	.00325	.00315	.00305	.00296	.00287	.00278	.00270	.00262	.00254	.00247	.00240	.00233	.00227	.00220	.00214	.00209	.00203
80	12	.00394	.00382	.00370	.00358	.00347	.00337	.00327	.00317	.00308	.00299	.00291	.00283	.00275	.00267	.00260	.00253	.00246	.00240	.00233	.00227
80	13	.00431	.00418	.00405	.00393	.00381	.00370	.00359	.00349	.00339	.00330	.00320	.00312	.00303	.00295	.00287	.00280	.00273	.00266	.00259	.00253
80	14	.00467	.00452	.00439	.00426	.00413	.00401	.00390	.00379	.00368	.00358	.00349	.00339	.00331	.00322	.00314	.00306	.00298	.00290	.00283	.00276
80	15	.00499	.00484	.00470	.00456	.00443	.00430	.00418	.00406	.00395	.00385	.00374	.00365	.00355	.00346	.00337	.00329	.00321	.00313	.00305	.00298
80	16	.00528	.00512	.00497	.00482	.00469	.00455	.00442	.00430	.00419	.00407	.00397	.00386	.00376	.00367	.00357	.00349	.00340	.00332	.00324	.00316
80	17	.00554	.00537	.00521	.00506	.00491	.00477	.00464	.00451	.00439	.00427	.00416	.00405	.00395	.00385	.00375	.00365	.00356	.00348	.00339	.00331
80	18	.00578	.00561	.00544	.00528	.00512	.00498	.00484	.00470	.00457	.00445	.00433	.00422	.00411	.00400	.00390	.00380	.00371	.00362	.00353	.00345
80	19	.00602	.00584	.00566	.00549	.00533	.00518	.00503	.00489	.00475	.00462	.00450	.00438	.00426	.00415	.00405	.00394	.00385	.00375	.00366	.00357
80	20	.00627	.00608	.00589	.00572	.00555	.00538	.00523	.00508	.00494	.00480	.00467	.00455	.00443	.00431	.00420	.00409	.00399	.00389	.00379	.00370
80	21	.00655	.00634	.00614	.00596	.00578	.00561	.00544	.00529	.00514	.00500	.00486	.00473	.00460	.00448	.00436	.00425	.00414	.00404	.00394	.00384
80	22	.00683	.00661	.00641	.00621	.00602	.00584	.00567	.00551	.00535	.00520	.00505	.00491	.00478	.00465	.00453	.00441	.00430	.00419	.00409	.00398
80	23	.00714	.00691	.00669	.00649	.00629	.00610	.00591	.00574	.00558	.00542	.00526	.00512	.00498	.00484	.00471	.00459	.00447	.00436	.00425	.00414
80	24	.00749	.00724	.00701	.00679	.00658	.00638	.00619	.00600	.00583	.00566	.00550	.00535	.00520	.00506	.00492	.00479	.00466	.00454	.00442	.00431
80	25	.00787	.00761	.00737	.00713	.00691	.00670	.00649	.00630	.00611	.00593	.00576	.00560	.00544	.00529	.00515	.00501	.00488	.00475	.00463	.00451
80	26	.00830	.00802	.00776	.00751	.00727	.00705	.00683	.00663	.00643	.00624	.00606	.00589	.00572	.00556	.00541	.00526	.00512	.00499	.00485	.00473
80	27	.00877	.00848	.00820	.00794	.00769	.00745	.00722	.00700	.00679	.00659	.00639	.00621	.00603	.00587	.00570	.00555	.00540	.00525	.00512	.00498
80	28	.00929	.00898	.00869	.00840	.00814	.00788	.00764	.00740	.00718	.00697	.00676	.00657	.00638	.00620	.00603	.00586	.00570	.00555	.00540	.00526
80	29	.00986	.00953	.00921	.00891	.00863	.00835	.00809	.00785	.00761	.00738	.00716	.00695	.00675	.00656	.00638	.00620	.00603	.00587	.00571	.00556
80	30	.01047	.01012	.00978	.00946	.00916	.00887	.00859	.00832	.00807	.00783	.00759	.00737	.00716	.00695	.00676	.00657	.00639	.00622	.00605	.00589
80	31	.01113	.01076	.01040	.01006	.00973	.00942	.00912	.00884	.00857	.00831	.00806	.00782	.00760	.00738	.00717	.00697	.00677	.00659	.00641	.00624
80	32	.01185	.01145	.01106	.01070	.01035	.01002	.00970	.00940	.00911	.00883	.00857	.00831	.00807	.00784	.00761	.00740	.00719	.00699	.00680	.00662
80	33	.01263	.01220	.01179	.01140	.01103	.01067	.01033	.01001	.00970	.00940	.00912	.00885	.00859	.00834	.00810	.00787	.00765	.00744	.00723	.00704
80	34	.01348	.01302	.01258	.01216	.01176	.01138	.01102	.01067	.01034	.01002	.00972	.00943	.00915	.00888	.00863	.00838	.00814	.00792	.00770	.00749
80	35	.01440	.01391	.01344	.01300	.01257	.01216	.01177	.01140	.01105	.01071	.01038	.01007	.00977	.00948	.00921	.00895	.00869	.00845	.00821	.00799
80	36	.01541	.01488	.01438	.01391	.01345	.01301	.01260	.01220	.01182	.01145	.01110	.01077	.01045	.01014	.00985	.00956	.00929	.00903	.00878	.00854
80	37	.01651	.01595	.01541	.01490	.01441	.01394	.01349	.01307	.01266	.01227	.01189	.01153	.01119	.01086	.01054	.01024	.00995	.00967	.00940	.00914
80	38	.01771	.01711	.01654	.01599	.01546	.01496	.01448	.01403	.01359	.01317	.01276	.01238	.01201	.01165	.01131	.01099	.01067	.01037	.01008	.00980
80	39	.01902	.01838	.01776	.01718	.01662	.01608	.01557	.01507	.01460	.01415	.01372	.01331	.01291	.01253	.01216	.01181	.01147	.01115	.01083	.01053
80	40	.02046	.01977	.01911	.01848	.01788	.01731	.01676	.01623	.01572	.01524	.01478	.01433	.01390	.01349	.01310	.01272	.01236	.01201	.01167	.01135
80	41	.02204	.02130	.02060	.01992	.01928	.01866	.01807	.01750	.01696	.01644	.01594	.01547	.01501	.01456	.01414	.01373	.01334	.01297	.01260	.01225
80	42	.02376	.02297	.02222	.02150	.02081	.02014	.01951	.01890	.01832	.01776	.01723	.01671	.01622	.01574	.01529	.01485	.01443	.01402	.01363	.01326
80	43	.02563	.02479	.02398	.02321	.02247	.02176	.02108	.02043	.01981	.01921	.01863	.01808	.01755	.01704	.01655	.01608	.01562	.01519	.01477	.01436
80	44	.02767	.02676	.02590	.02508	.02428	.02353	.02280	.02210	.02143	.02079	.02017	.01958	.01900	.01846	.01793	.01742	.01693	.01646	.01601	.01557
80	45	.02985	.02888	.02796	.02708	.02623	.02542	.02464	.02390	.02318	.02249	.02183	.02119	.02058	.01999	.01942	.01887	.01835	.01784	.01735	.01688
80	46	.03219	.03116	.03018	.02924	.02833	.02746	.02663	.02583	.02506	.02432	.02361	.02293	.02227	.02164	.02103	.02045	.01988	.01934	.01881	.01831
80	47	.03468	.03359	.03254	.03154	.03057	.02965	.02876	.02790	.02708	.02629	.02553	.02480	.02409	.02342	.02276	.02213	.02153	.02094	.02038	.01983
80	48	.03735	.03619	.03507	.03400	.03297	.03198	.03103	.03012	.02924	.02840	.02758	.02680	.02605	.02532	.02462	.02395	.02330	.02267	.02206	.02148
80	49	.04019	.03896	.03777	.03663	.03553	.03448	.03347	.03249	.03156	.03065	.02979	.02895	.02814	.02737	.02662	.02589	.02520	.02452	.02387	.02325
80	50	.04323	.04191	.04065	.03944	.03827	.03715	.03608	.03504	.03404	.03308	.03215	.03125	.03039	.02956	.02876	.02799	.02724	.02652	.02583	.02515
80	51	.04645	.04506	.04372	.04243	.04120	.04000	.03886	.03775	.03669	.03566	.03467	.03372	.03280	.03191	.03106	.03023	.02943	.02866	.02792	.02720
80	52	.04986	.04839	.04697	.04560	.04429	.04302	.04181	.04063	.03950	.03841	.03735	.03634	.03536	.03441	.03350	.03262	.03177	.03094	.03015	.02938
80	53	.05346	.05190	.05040	.04896	.04756	.04622	.04493	.04368	.04248	.04132	.04020	.03912	.03808	.03707	.03609	.03515	.03425	.03337	.03252	.03170
80	54	.05726	.05561	.05402	.05249	.05102	.04960	.04823	.04690	.04563	.04440	.04321	.04206	.04095	.03988	.03884	.03784	.03688	.03594	.03503	.03416
80	55	.06125	.05951	.05784	.05622	.05466	.05316	.05171	.05031	.04896	.04765	.04639	.04517	.04400	.04286	.04176	.04069	.03966	.03867	.03770	.03677
80	56	.06546	.06362	.06186	.06015	.05851	.05692	.05538	.05390	.05247	.05109	.04976	.04847	.04722	.04601	.04484	.04371	.04262	.04156	.04054	.03954
80	57	.06987	.06794	.06608	.06428	.06255	.06087	.05926	.05769	.05618	.05472	.05331	.05194	.05062	.04934	.04810	.04690	.04574	.04462	.04353	.04248
80	58	.07448	.07246	.07050	.06861	.06678	.06502	.06331	.06166	.06007	.05852	.05703	.05559	.05419	.05283	.05152	.05026	.04903	.04784	.04668	.04556
80	59	.07928	.07716	.07510	.07311	.07119	.06933	.06754	.06580	.06412	.06249	.06092	.05939	.05792	.05649	.05510	.05376	.05246	.05120	.04998	.04879

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Section 2   **Table U(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%
80	60	.08427	.08204	.07989	.07780	.07578	.07383	.07194	.07012	.06835	.06663	.06498	.06337	.06181	.06030	.05884	.05743	.05605	.05472	.05343	.05217
80	61	.08947	.08713	.08488	.08269	.08058	.07853	.07655	.07463	.07277	.07096	.06922	.06753	.06589	.06430	.06276	.06126	.05981	.05841	.05704	.05572
80	62	.09490	.09246	.09009	.08781	.08559	.08345	.08137	.07935	.07740	.07551	.07367	.07190	.07017	.06850	.06688	.06530	.06377	.06229	.06085	.05945
80	63	.10057	.09802	.09555	.09316	.09084	.08860	.08642	.08431	.08226	.08028	.07835	.07649	.07468	.07292	.07121	.06955	.06795	.06638	.06487	.06339
80	64	.10648	.10382	.10124	.09875	.09633	.09398	.09170	.08949	.08735	.08527	.08326	.08130	.07940	.07755	.07576	.07402	.07233	.07068	.06909	.06754
80	65	.11263	.10986	.10718	.10457	.10205	.09960	.09722	.09491	.09267	.09050	.08838	.08633	.08434	.08241	.08053	.07870	.07692	.07520	.07352	.07189
80	66	.11903	.11615	.11336	.11065	.10802	.10547	.10299	.10058	.09824	.09597	.09376	.09162	.08953	.08751	.08554	.08362	.08176	.07995	.07819	.07648
80	67	.12571	.12272	.11982	.11701	.11427	.11161	.10903	.10652	.10408	.10171	.09941	.09717	.09499	.09287	.09081	.08881	.08686	.08496	.08312	.08132
80	68	.13265	.12955	.12655	.12362	.12078	.11802	.11533	.11272	.11018	.10771	.10531	.10297	.10070	.09849	.09634	.09425	.09221	.09022	.08829	.08641
80	69	.13983	.13662	.13351	.13047	.12753	.12466	.12187	.11916	.11652	.11395	.11145	.10902	.10665	.10435	.10211	.09992	.09779	.09572	.09370	.09174
80	70	.14720	.14389	.14067	.13753	.13448	.13151	.12862	.12581	.12307	.12040	.11781	.11528	.11282	.11042	.10808	.10581	.10359	.10143	.09932	.09727
80	71	.15475	.15133	.14800	.14476	.14161	.13854	.13555	.13263	.12980	.12703	.12434	.12172	.11916	.11667	.11424	.11187	.10957	.10732	.10512	.10299
80	72	.16243	.15891	.15548	.15214	.14889	.14572	.14263	.13962	.13668	.13382	.13103	.12832	.12567	.12308	.12057	.11811	.11571	.11338	.11110	.10887
80	73	.17025	.16663	.16310	.15966	.15631	.15304	.14985	.14675	.14372	.14076	.13788	.13507	.13233	.12966	.12705	.12450	.12202	.11959	.11723	.11492
80	74	.17821	.17449	.17087	.16734	.16389	.16053	.15725	.15405	.15092	.14788	.14490	.14200	.13917	.13641	.13371	.13108	.12851	.12600	.12354	.12115
80	75	.18634	.18253	.17881	.17519	.17165	.16819	.16482	.16153	.15832	.15518	.15212	.14913	.14621	.14336	.14058	.13786	.13520	.13261	.13007	.12759
80	76	.19464	.19074	.18694	.18322	.17960	.17605	.17260	.16922	.16592	.16270	.15955	.15647	.15347	.15053	.14766	.14486	.14212	.13944	.13683	.13427
80	77	.20308	.19910	.19522	.19142	.18771	.18409	.18054	.17708	.17370	.17040	.16717	.16401	.16092	.15790	.15495	.15207	.14925	.14649	.14380	.14116
80	78	.21163	.20758	.20361	.19974	.19595	.19225	.18863	.18509	.18163	.17825	.17494	.17171	.16854	.16545	.16242	.15946	.15656	.15372	.15095	.14824
80	79	.22023	.21610	.21207	.20812	.20426	.20049	.19679	.19318	.18965	.18619	.18281	.17950	.17626	.17310	.16999	.16696	.16399	.16108	.15824	.15545
80	80	.22878	.22459	.22049	.21648	.21255	.20871	.20495	.20127	.19767	.19415	.19070	.18732	.18401	.18078	.17761	.17450	.17147	.16849	.16558	.16272
81	0	.00549	.00539	.00530	.00521	.00512	.00504	.00496	.00488	.00480	.00473	.00465	.00458	.00452	.00445	.00439	.00432	.00426	.00420	.00415	.00409
81	1	.00202	.00196	.00190	.00185	.00179	.00174	.00169	.00164	.00160	.00156	.00151	.00147	.00144	.00140	.00137	.00133	.00130	.00127	.00124	.00121
81	2	.00194	.00187	.00181	.00176	.00170	.00165	.00160	.00155	.00150	.00146	.00142	.00137	.00134	.00130	.00126	.00123	.00120	.00116	.00113	.00110
81	3	.00196	.00189	.00183	.00177	.00171	.00165	.00160	.00155	.00150	.00145	.00141	.00137	.00133	.00129	.00125	.00121	.00118	.00115	.00111	.00108
81	4	.00204	.00197	.00190	.00184	.00177	.00171	.00166	.00160	.00155	.00150	.00145	.00141	.00137	.00132	.00129	.00125	.00121	.00117	.00114	.00111
81	5	.00217	.00209	.00202	.00195	.00188	.00182	.00176	.00170	.00164	.00159	.00154	.00149	.00144	.00140	.00136	.00132	.00128	.00124	.00120	.00117
81	6	.00233	.00225	.00217	.00209	.00202	.00195	.00189	.00182	.00176	.00171	.00165	.00160	.00155	.00150	.00146	.00141	.00137	.00133	.00129	.00125
81	7	.00253	.00244	.00235	.00227	.00219	.00212	.00205	.00198	.00192	.00186	.00180	.00174	.00169	.00163	.00158	.00154	.00149	.00145	.00140	.00136
81	8	.00275	.00266	.00256	.00248	.00239	.00232	.00224	.00217	.00210	.00203	.00197	.00191	.00185	.00179	.00174	.00169	.00164	.00159	.00154	.00150
81	9	.00302	.00291	.00282	.00272	.00263	.00255	.00247	.00239	.00231	.00224	.00217	.00211	.00204	.00198	.00193	.00187	.00181	.00176	.00171	.00166
81	10	.00332	.00321	.00311	.00301	.00291	.00282	.00273	.00265	.00257	.00249	.00242	.00235	.00228	.00221	.00215	.00209	.00203	.00197	.00192	.00187
81	11	.00367	.00355	.00343	.00333	.00322	.00313	.00303	.00294	.00285	.00277	.00269	.00261	.00254	.00247	.00240	.00234	.00227	.00221	.00215	.00209
81	12	.00404	.00391	.00379	.00367	.00356	.00346	.00336	.00326	.00317	.00308	.00299	.00291	.00283	.00275	.00268	.00261	.00254	.00247	.00241	.00235
81	13	.00442	.00428	.00415	.00403	.00391	.00380	.00369	.00359	.00349	.00339	.00330	.00321	.00313	.00305	.00297	.00289	.00282	.00275	.00268	.00261
81	14	.00478	.00464	.00450	.00437	.00425	.00413	.00401	.00390	.00380	.00369	.00360	.00350	.00341	.00332	.00324	.00316	.00308	.00301	.00293	.00286
81	15	.00512	.00497	.00482	.00468	.00455	.00442	.00430	.00419	.00407	.00397	.00386	.00376	.00367	.00357	.00349	.00340	.00332	.00324	.00316	.00309
81	16	.00542	.00526	.00511	.00496	.00482	.00468	.00456	.00443	.00432	.00420	.00409	.00399	.00389	.00379	.00370	.00361	.00352	.00344	.00335	.00328
81	17	.00569	.00552	.00536	.00520	.00506	.00491	.00478	.00465	.00453	.00441	.00429	.00418	.00408	.00397	.00388	.00378	.00369	.00360	.00352	.00344
81	18	.00593	.00576	.00559	.00542	.00527	.00512	.00498	.00484	.00471	.00459	.00447	.00435	.00424	.00414	.00403	.00393	.00384	.00375	.00366	.00357
81	19	.00618	.00599	.00581	.00564	.00548	.00532	.00518	.00503	.00490	.00477	.00464	.00452	.00440	.00429	.00418	.00408	.00398	.00389	.00379	.00370
81	20	.00643	.00624	.00605	.00587	.00570	.00554	.00538	.00523	.00509	.00495	.00482	.00469	.00457	.00445	.00434	.00423	.00413	.00403	.00393	.00384
81	21	.00671	.00650	.00631	.00612	.00594	.00577	.00560	.00544	.00529	.00515	.00501	.00488	.00475	.00463	.00451	.00439	.00429	.00418	.00408	.00398
81	22	.00700	.00678	.00657	.00638	.00619	.00600	.00583	.00567	.00551	.00535	.00521	.00507	.00493	.00481	.00468	.00456	.00445	.00434	.00423	.00413
81	23	.00732	.00709	.00687	.00666	.00646	.00626	.00608	.00591	.00574	.00558	.00542	.00528	.00514	.00500	.00487	.00474	.00462	.00451	.00439	.00429
81	24	.00767	.00742	.00719	.00697	.00675	.00655	.00636	.00617	.00600	.00583	.00566	.00551	.00536	.00522	.00508	.00495	.00482	.00470	.00458	.00446
81	25	.00806	.00780	.00755	.00732	.00709	.00688	.00667	.00647	.00629	.00611	.00594	.00577	.00561	.00546	.00532	.00518	.00504	.00491	.00479	.00467
81	26	.00849	.00822	.00795	.00770	.00746	.00724	.00702	.00681	.00661	.00642	.00624	.00606	.00590	.00573	.00558	.00543	.00529	.00515	.00502	.00489
81	27	.00898	.00868	.00841	.00814	.00788	.00764	.00741	.00719	.00698	.00678	.00658	.00640	.00622	.00605	.00588	.00573	.00557	.00543	.00529	.00515
81	28	.00951	.00920	.00890	.00861	.00834	.00809	.00784	.00760	.00738	.00716	.00696	.00676	.00657	.00639	.00621	.00605	.00589	.00573	.00558	.00544

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%
											Adjusted Payout Rate										
81	29	.01009	.00975	.00944	.00914	.00885	.00857	.00831	.00806	.00782	.00759	.00737	.00716	.00696	.00676	.00658	.00640	.00623	.00606	.00590	.00575
81	30	.01071	.01036	.01002	.00970	.00939	.00910	.00882	.00855	.00829	.00805	.00781	.00759	.00737	.00717	.00697	.00678	.00659	.00642	.00625	.00609
81	31	.01139	.01101	.01065	.01030	.00997	.00966	.00936	.00908	.00880	.00854	.00829	.00805	.00782	.00760	.00739	.00719	.00699	.00680	.00662	.00645
81	32	.01211	.01171	.01132	.01096	.01061	.01027	.00995	.00965	.00935	.00907	.00881	.00855	.00831	.00807	.00784	.00763	.00742	.00722	.00702	.00684
81	33	.01291	.01248	.01206	.01167	.01130	.01094	.01060	.01027	.00996	.00966	.00937	.00910	.00884	.00858	.00834	.00811	.00789	.00767	.00747	.00727
81	34	.01377	.01331	.01287	.01245	.01205	.01166	.01130	.01095	.01061	.01029	.00999	.00969	.00941	.00914	.00888	.00864	.00840	.00817	.00795	.00773
81	35	.01472	.01422	.01375	.01330	.01287	.01246	.01207	.01170	.01134	.01099	.01067	.01035	.01005	.00976	.00948	.00922	.00896	.00871	.00848	.00825
81	36	.01574	.01521	.01471	.01423	.01377	.01333	.01291	.01251	.01212	.01176	.01141	.01107	.01074	.01043	.01014	.00985	.00957	.00931	.00906	.00881
81	37	.01686	.01630	.01576	.01524	.01475	.01428	.01383	.01340	.01299	.01259	.01221	.01185	.01150	.01117	.01085	.01054	.01025	.00996	.00969	.00943
81	38	.01809	.01748	.01691	.01635	.01583	.01532	.01484	.01438	.01394	.01351	.01311	.01272	.01234	.01199	.01164	.01131	.01099	.01069	.01039	.01011
81	39	.01943	.01878	.01816	.01757	.01701	.01646	.01595	.01545	.01498	.01452	.01409	.01367	.01327	.01288	.01251	.01216	.01182	.01149	.01117	.01087
81	40	.02090	.02020	.01954	.01891	.01830	.01772	.01717	.01664	.01613	.01564	.01517	.01472	.01429	.01388	.01348	.01309	.01273	.01237	.01203	.01170
81	41	.02251	.02177	.02106	.02038	.01973	.01911	.01851	.01794	.01740	.01687	.01637	.01589	.01542	.01498	.01455	.01414	.01374	.01336	.01299	.01264
81	42	.02427	.02348	.02272	.02199	.02130	.02063	.01999	.01938	.01879	.01823	.01769	.01717	.01667	.01619	.01573	.01529	.01486	.01445	.01405	.01367
81	43	.02619	.02534	.02453	.02375	.02300	.02229	.02161	.02095	.02032	.01971	.01913	.01858	.01804	.01752	.01703	.01655	.01609	.01565	.01522	.01481
81	44	.02827	.02736	.02649	.02566	.02486	.02410	.02337	.02266	.02199	.02134	.02071	.02011	.01954	.01898	.01845	.01794	.01744	.01697	.01651	.01606
81	45	.03050	.02953	.02861	.02772	.02687	.02605	.02526	.02451	.02378	.02309	.02242	.02178	.02116	.02056	.01999	.01944	.01890	.01839	.01790	.01742
81	46	.03290	.03187	.03088	.02993	.02902	.02815	.02731	.02650	.02572	.02498	.02426	.02357	.02291	.02227	.02165	.02106	.02049	.01994	.01940	.01889
81	47	.03546	.03436	.03331	.03230	.03132	.03039	.02949	.02863	.02780	.02700	.02623	.02549	.02478	.02410	.02344	.02280	.02219	.02159	.02102	.02047
81	48	.03820	.03703	.03591	.03483	.03379	.03279	.03183	.03091	.03003	.02917	.02835	.02756	.02680	.02606	.02536	.02467	.02402	.02338	.02277	.02217
81	49	.04112	.03987	.03868	.03753	.03642	.03536	.03434	.03336	.03241	.03150	.03062	.02978	.02896	.02817	.02742	.02669	.02598	.02530	.02464	.02400
81	50	.04423	.04291	.04164	.04042	.03924	.03811	.03703	.03598	.03497	.03400	.03306	.03216	.03128	.03044	.02963	.02885	.02810	.02737	.02666	.02598
81	51	.04755	.04615	.04480	.04350	.04225	.04105	.03989	.03878	.03770	.03667	.03567	.03470	.03377	.03288	.03201	.03117	.03036	.02958	.02883	.02810
81	52	.05106	.04957	.04814	.04677	.04544	.04416	.04293	.04175	.04060	.03950	.03844	.03741	.03642	.03546	.03454	.03364	.03278	.03195	.03114	.03036
81	53	.05476	.05319	.05168	.05022	.04881	.04746	.04615	.04489	.04368	.04251	.04137	.04028	.03923	.03821	.03722	.03627	.03535	.03446	.03360	.03276
81	54	.05867	.05701	.05541	.05386	.05237	.05094	.04956	.04822	.04693	.04569	.04448	.04332	.04220	.04112	.04007	.03906	.03807	.03713	.03621	.03532
81	55	.06278	.06103	.05934	.05771	.05614	.05462	.05315	.05174	.05037	.04905	.04778	.04654	.04535	.04420	.04309	.04201	.04097	.03996	.03898	.03803
81	56	.06711	.06527	.06348	.06176	.06010	.05850	.05695	.05545	.05401	.05261	.05126	.04995	.04869	.04747	.04628	.04514	.04403	.04296	.04192	.04091
81	57	.07166	.06972	.06784	.06603	.06428	.06258	.06095	.05937	.05784	.05636	.05493	.05355	.05221	.05092	.04966	.04845	.04727	.04613	.04503	.04396
81	58	.07642	.07438	.07240	.07049	.06865	.06687	.06514	.06347	.06186	.06030	.05879	.05733	.05591	.05454	.05321	.05193	.05068	.04947	.04830	.04717
81	59	.08137	.07923	.07715	.07515	.07321	.07133	.06951	.06776	.06606	.06441	.06282	.06127	.05978	.05833	.05693	.05557	.05425	.05297	.05173	.05052
81	60	.08652	.08427	.08210	.07999	.07795	.07598	.07407	.07222	.07043	.06870	.06702	.06539	.06382	.06229	.06081	.05937	.05798	.05662	.05531	.05404
81	61	.09189	.08953	.08725	.08504	.08291	.08084	.07883	.07689	.07501	.07319	.07142	.06971	.06805	.06643	.06487	.06335	.06188	.06046	.05907	.05772
81	62	.09750	.09503	.09265	.09034	.08810	.08593	.08383	.08179	.07981	.07790	.07604	.07424	.07249	.07080	.06915	.06755	.06600	.06449	.06303	.06161
81	63	.10336	.10079	.09829	.09588	.09354	.09127	.08906	.08693	.08486	.08285	.08090	.07901	.07717	.07539	.07365	.07197	.07034	.06875	.06721	.06571
81	64	.10947	.10679	.10419	.10167	.09922	.09684	.09454	.09231	.09014	.08803	.08599	.08400	.08207	.08020	.07838	.07662	.07490	.07323	.07161	.07003
81	65	.11584	.11305	.11033	.10770	.10515	.10267	.10027	.09793	.09566	.09346	.09132	.08924	.08722	.08525	.08335	.08149	.07969	.07793	.07623	.07457
81	66	.12248	.11957	.11675	.11401	.11135	.10877	.10626	.10382	.10145	.09915	.09691	.09473	.09262	.09056	.08856	.08662	.08473	.08289	.08110	.07935
81	67	.12941	.12639	.12346	.12061	.11784	.11515	.11254	.11000	.10753	.10512	.10279	.10051	.09830	.09615	.09406	.09203	.09004	.08812	.08624	.08441
81	68	.13662	.13349	.13045	.12749	.12461	.12182	.11910	.11645	.11388	.11137	.10894	.10657	.10426	.10202	.09983	.09770	.09563	.09361	.09165	.08973
81	69	.14408	.14084	.13769	.13462	.13164	.12874	.12591	.12316	.12049	.11788	.11535	.11288	.11047	.10813	.10585	.10363	.10147	.09936	.09730	.09530
81	70	.15176	.14841	.14515	.14197	.13888	.13588	.13295	.13009	.12732	.12461	.12198	.11941	.11691	.11447	.11210	.10978	.10753	.10533	.10318	.10109
81	71	.15961	.15616	.15279	.14951	.14632	.14320	.14017	.13722	.13434	.13154	.12880	.12614	.12354	.12101	.11854	.11613	.11378	.11149	.10926	.10708
81	72	.16763	.16407	.16060	.15721	.15392	.15070	.14757	.14452	.14154	.13864	.13580	.13304	.13035	.12772	.12516	.12266	.12022	.11784	.11552	.11325
81	73	.17579	.17212	.16855	.16507	.16167	.15836	.15513	.15197	.14890	.14590	.14297	.14011	.13733	.13461	.13195	.12936	.12683	.12436	.12195	.11959
81	74	.18411	.18035	.17668	.17309	.16960	.16619	.16286	.15961	.15644	.15335	.15033	.14738	.14450	.14169	.13894	.13626	.13364	.13108	.12858	.12614
81	75	.19261	.18876	.18499	.18132	.17773	.17422	.17080	.16746	.16420	.16101	.15790	.15486	.15189	.14899	.14615	.14338	.14067	.13803	.13544	.13291
81	76	.20131	.19736	.19351	.18974	.18606	.18247	.17896	.17553	.17218	.16890	.16570	.16257	.15951	.15653	.15360	.15075	.14795	.14522	.14255	.13994
81	77	.21017	.20614	.20220	.19835	.19459	.19091	.18731	.18380	.18036	.17700	.17371	.17050	.16736	.16428	.16128	.15834	.15546	.15265	.14989	.14720
81	78	.21916	.21505	.21103	.20710	.20326	.19950	.19582	.19223	.18871	.18527	.18190	.17861	.17539	.17223	.16915	.16613	.16317	.16028	.15745	.15467

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

Ages		Adjusted Payout 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	79	.22820	.22402	.21993	.21593	.21201	.20818	.20443	.20076	.19716	.19365	.19020	.18683	.18354	.18031	.17715	.17405	.17102	.16805	.16514	.16230
81	80	.23721	.23297	.22881	.22474	.22076	.21685	.21303	.20929	.20563	.20205	.19853	.19509	.19172	.18842	.18519	.18202	.17892	.17588	.17291	.16999
81	81	.24612	.24182	.23760	.23347	.22942	.22546	.22158	.21777	.21405	.21040	.20682	.20332	.19988	.19652	.19322	.18998	.18682	.18371	.18067	.17768
82	0	.00571	.00561	.00552	.00543	.00534	.00525	.00517	.00509	.00501	.00494	.00487	.00480	.00473	.00466	.00460	.00453	.00447	.00441	.00435	.00430
82	1	.00207	.00201	.00195	.00189	.00184	.00179	.00174	.00169	.00165	.00160	.00156	.00152	.00148	.00145	.00141	.00138	.00134	.00131	.00128	.00125
82	2	.00198	.00192	.00185	.00180	.00174	.00169	.00164	.00159	.00154	.00150	.00145	.00141	.00137	.00134	.00130	.00127	.00123	.00120	.00117	.00114
82	3	.00200	.00193	.00187	.00180	.00175	.00169	.00164	.00158	.00154	.00149	.00144	.00140	.00136	.00132	.00128	.00125	.00121	.00118	.00115	.00112
82	4	.00208	.00201	.00194	.00187	.00181	.00175	.00169	.00164	.00159	.00154	.00149	.00144	.00140	.00136	.00132	.00128	.00124	.00121	.00117	.00114
82	5	.00221	.00213	.00206	.00199	.00192	.00185	.00179	.00173	.00168	.00163	.00157	.00153	.00148	.00143	.00139	.00135	.00131	.00127	.00123	.00120
82	6	.00237	.00229	.00221	.00213	.00206	.00199	.00192	.00186	.00180	.00174	.00169	.00164	.00159	.00154	.00149	.00145	.00140	.00136	.00132	.00128
82	7	.00257	.00248	.00239	.00231	.00224	.00216	.00209	.00202	.00196	.00190	.00184	.00178	.00173	.00167	.00162	.00157	.00153	.00148	.00144	.00140
82	8	.00280	.00270	.00261	.00253	.00244	.00236	.00229	.00221	.00214	.00208	.00201	.00195	.00189	.00183	.00178	.00173	.00168	.00163	.00158	.00154
82	9	.00307	.00297	.00287	.00278	.00269	.00260	.00252	.00244	.00237	.00229	.00222	.00216	.00209	.00203	.00197	.00192	.00186	.00181	.00176	.00171
82	10	.00339	.00328	.00317	.00307	.00298	.00288	.00279	.00271	.00263	.00255	.00248	.00240	.00233	.00227	.00220	.00214	.00208	.00203	.00197	.00192
82	11	.00374	.00362	.00351	.00340	.00330	.00320	.00310	.00301	.00292	.00284	.00276	.00268	.00261	.00254	.00247	.00240	.00234	.00227	.00221	.00216
82	12	.00413	.00400	.00388	.00376	.00365	.00354	.00344	.00334	.00325	.00316	.00307	.00299	.00291	.00283	.00276	.00269	.00262	.00255	.00249	.00242
82	13	.00452	.00439	.00426	.00413	.00401	.00390	.00379	.00368	.00358	.00349	.00339	.00331	.00322	.00314	.00306	.00298	.00291	.00283	.00277	.00270
82	14	.00490	.00475	.00462	.00448	.00436	.00424	.00412	.00401	.00390	.00380	.00370	.00361	.00351	.00343	.00334	.00326	.00318	.00310	.00303	.00296
82	15	.00525	.00509	.00495	.00481	.00467	.00455	.00442	.00430	.00419	.00408	.00398	.00388	.00378	.00369	.00360	.00351	.00343	.00335	.00327	.00319
82	16	.00555	.00539	.00524	.00509	.00495	.00481	.00468	.00456	.00444	.00433	.00422	.00411	.00401	.00391	.00382	.00372	.00364	.00355	.00347	.00339
82	17	.00583	.00566	.00550	.00534	.00519	.00505	.00491	.00478	.00466	.00454	.00442	.00431	.00420	.00410	.00400	.00391	.00381	.00373	.00364	.00356
82	18	.00608	.00590	.00573	.00557	.00541	.00526	.00512	.00498	.00485	.00473	.00460	.00449	.00438	.00427	.00416	.00406	.00397	.00387	.00378	.00370
82	19	.00633	.00614	.00596	.00579	.00563	.00547	.00532	.00518	.00504	.00491	.00478	.00466	.00454	.00443	.00432	.00421	.00411	.00402	.00392	.00383
82	20	.00659	.00639	.00620	.00602	.00585	.00569	.00553	.00538	.00523	.00510	.00496	.00483	.00471	.00459	.00448	.00437	.00426	.00416	.00406	.00397
82	21	.00687	.00666	.00646	.00627	.00609	.00592	.00575	.00560	.00544	.00530	.00516	.00502	.00489	.00477	.00465	.00454	.00443	.00432	.00422	.00412
82	22	.00717	.00695	.00674	.00654	.00635	.00616	.00599	.00582	.00566	.00551	.00536	.00522	.00508	.00495	.00483	.00471	.00459	.00448	.00437	.00427
82	23	.00749	.00726	.00703	.00682	.00662	.00643	.00624	.00607	.00590	.00574	.00558	.00543	.00529	.00515	.00502	.00489	.00477	.00465	.00454	.00443
82	24	.00784	.00760	.00736	.00714	.00693	.00672	.00653	.00634	.00616	.00599	.00583	.00567	.00552	.00537	.00523	.00510	.00497	.00485	.00473	.00461
82	25	.00824	.00798	.00773	.00749	.00727	.00705	.00684	.00665	.00646	.00628	.00610	.00594	.00578	.00562	.00548	.00534	.00520	.00507	.00494	.00482
82	26	.00868	.00840	.00814	.00789	.00765	.00742	.00720	.00699	.00679	.00660	.00641	.00624	.00607	.00591	.00575	.00560	.00545	.00532	.00518	.00505
82	27	.00918	.00888	.00860	.00833	.00808	.00783	.00760	.00738	.00716	.00696	.00677	.00658	.00640	.00623	.00606	.00590	.00575	.00560	.00546	.00532
82	28	.00972	.00940	.00910	.00882	.00855	.00829	.00804	.00780	.00757	.00736	.00715	.00695	.00676	.00658	.00640	.00623	.00607	.00591	.00576	.00562
82	29	.01031	.00997	.00965	.00935	.00906	.00878	.00852	.00827	.00802	.00779	.00757	.00736	.00715	.00696	.00677	.00659	.00642	.00625	.00609	.00594
82	30	.01094	.01059	.01025	.00992	.00961	.00932	.00904	.00877	.00851	.00826	.00802	.00780	.00758	.00737	.00717	.00698	.00680	.00662	.00645	.00628
82	31	.01163	.01125	.01089	.01054	.01021	.00989	.00959	.00930	.00903	.00877	.00851	.00827	.00804	.00782	.00760	.00740	.00720	.00701	.00683	.00665
82	32	.01237	.01196	.01158	.01121	.01085	.01052	.01019	.00989	.00959	.00931	.00904	.00878	.00854	.00830	.00807	.00785	.00764	.00744	.00724	.00706
82	33	.01318	.01274	.01233	.01194	.01156	.01120	.01085	.01053	.01021	.00991	.00962	.00934	.00908	.00883	.00858	.00835	.00812	.00790	.00770	.00750
82	34	.01406	.01359	.01315	.01273	.01232	.01194	.01157	.01122	.01088	.01056	.01025	.00995	.00967	.00940	.00914	.00888	.00864	.00841	.00819	.00797
82	35	.01502	.01452	.01405	.01360	.01316	.01275	.01236	.01198	.01162	.01127	.01094	.01063	.01032	.01003	.00975	.00948	.00922	.00897	.00873	.00850
82	36	.01606	.01553	.01503	.01454	.01408	.01364	.01321	.01281	.01242	.01205	.01170	.01136	.01103	.01072	.01042	.01013	.00985	.00958	.00933	.00908
82	37	.01720	.01663	.01609	.01557	.01508	.01461	.01415	.01372	.01330	.01291	.01253	.01216	.01181	.01147	.01115	.01084	.01054	.01026	.00998	.00971
82	38	.01845	.01785	.01726	.01671	.01618	.01567	.01518	.01472	.01428	.01385	.01344	.01305	.01267	.01231	.01196	.01163	.01131	.01100	.01070	.01042
82	39	.01982	.01917	.01855	.01795	.01738	.01684	.01632	.01582	.01534	.01488	.01444	.01402	.01362	.01323	.01285	.01250	.01215	.01182	.01150	.01119
82	40	.02132	.02062	.01995	.01932	.01871	.01812	.01756	.01703	.01652	.01602	.01555	.01510	.01466	.01425	.01384	.01346	.01309	.01273	.01238	.01205
82	41	.02296	.02222	.02150	.02082	.02017	.01954	.01894	.01837	.01782	.01729	.01678	.01629	.01583	.01538	.01494	.01453	.01413	.01374	.01337	.01301
82	42	.02476	.02396	.02320	.02247	.02177	.02110	.02045	.01984	.01925	.01868	.01813	.01761	.01711	.01662	.01616	.01571	.01528	.01486	.01446	.01408
82	43	.02672	.02587	.02505	.02427	.02352	.02280	.02211	.02145	.02081	.02020	.01962	.01906	.01851	.01799	.01749	.01701	.01655	.01610	.01567	.01525
82	44	.02885	.02794	.02706	.02622	.02542	.02465	.02391	.02320	.02252	.02187	.02124	.02064	.02005	.01949	.01896	.01844	.01794	.01746	.01699	.01654
82	45	.03113	.03016	.02923	.02833	.02747	.02665	.02586	.02510	.02437	.02367	.02299	.02234	.02172	.02112	.02054	.01998	.01944	.01893	.01843	.01794
82	46	.03359	.03255	.03156	.03060	.02968	.02880	.02796	.02714	.02636	.02561	.02489	.02419	.02352	.02288	.02225	.02165	.02108	.02052	.01998	.01946

| Ages | | Adjusted Payout 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	.03621	.03511	.03405	.03303	.03205	.03111	.03020	.02933	.02850	.02769	.02692	.02617	.02545	.02476	.02409	.02345	.02283	.02223	.02165	.02109
82	48	.03902	.03784	.03671	.03562	.03458	.03357	.03261	.03168	.03079	.02993	.02910	.02830	.02753	.02679	.02607	.02538	.02472	.02407	.02345	.02285
82	49	.04201	.04076	.03955	.03840	.03728	.03621	.03518	.03419	.03324	.03232	.03143	.03058	.02976	.02896	.02820	.02746	.02674	.02605	.02539	.02474
82	50	.04520	.04387	.04259	.04136	.04018	.03904	.03794	.03689	.03587	.03489	.03394	.03303	.03215	.03130	.03048	.02969	.02893	.02819	.02748	.02679
82	51	.04861	.04720	.04584	.04453	.04327	.04206	.04089	.03977	.03869	.03764	.03663	.03566	.03472	.03381	.03294	.03209	.03127	.03048	.02972	.02898
82	52	.05221	.05071	.04927	.04789	.04655	.04526	.04402	.04283	.04167	.04056	.03949	.03845	.03745	.03648	.03555	.03464	.03377	.03293	.03211	.03132
82	53	.05601	.05443	.05291	.05144	.05002	.04866	.04734	.04607	.04484	.04366	.04252	.04141	.04035	.03932	.03832	.03736	.03643	.03553	.03465	.03381
82	54	.06003	.05835	.05674	.05519	.05369	.05224	.05085	.04950	.04820	.04694	.04573	.04455	.04342	.04232	.04126	.04024	.03924	.03828	.03735	.03645
82	55	.06426	.06249	.06079	.05914	.05756	.05603	.05455	.05312	.05175	.05041	.04913	.04788	.04668	.04551	.04438	.04329	.04224	.04121	.04022	.03926
82	56	.06871	.06685	.06505	.06332	.06165	.06003	.05847	.05696	.05550	.05409	.05272	.05140	.05012	.04889	.04769	.04653	.04541	.04432	.04327	.04225
82	57	.07339	.07143	.06954	.06771	.06595	.06424	.06259	.06100	.05945	.05796	.05652	.05512	.05377	.05246	.05119	.04996	.04877	.04761	.04649	.04541
82	58	.07829	.07623	.07424	.07232	.07046	.06866	.06692	.06523	.06361	.06203	.06050	.05903	.05759	.05621	.05486	.05356	.05230	.05107	.04989	.04874
82	59	.08339	.08123	.07914	.07711	.07516	.07326	.07143	.06966	.06794	.06628	.06467	.06311	.06159	.06013	.05871	.05733	.05599	.05470	.05344	.05222
82	60	.08870	.08643	.08423	.08211	.08005	.07807	.07614	.07427	.07246	.07071	.06902	.06737	.06577	.06423	.06273	.06127	.05986	.05849	.05716	.05587
82	61	.09422	.09185	.08955	.08733	.08517	.08308	.08106	.07910	.07719	.07535	.07357	.07183	.07015	.06852	.06694	.06540	.06391	.06246	.06106	.05969
82	62	.10001	.09753	.09512	.09279	.09053	.08834	.08622	.08416	.08216	.08023	.07835	.07653	.07476	.07304	.07137	.06975	.06818	.06665	.06517	.06373
82	63	.10606	.10347	.10095	.09851	.09615	.09386	.09163	.08948	.08738	.08535	.08338	.08146	.07960	.07780	.07604	.07434	.07268	.07108	.06951	.06799
82	64	.11237	.10967	.10704	.10450	.10203	.09963	.09730	.09504	.09285	.09072	.08865	.08664	.08469	.08280	.08095	.07916	.07742	.07573	.07408	.07248
82	65	.11895	.11614	.11340	.11074	.10817	.10566	.10323	.10087	.09858	.09635	.09418	.09208	.09003	.08804	.08611	.08423	.08240	.08062	.07888	.07720
82	66	.12582	.12289	.12004	.11728	.11459	.11198	.10944	.10698	.10458	.10225	.09998	.09778	.09564	.09356	.09153	.08956	.08764	.08577	.08395	.08218
82	67	.13300	.12995	.12699	.12412	.12132	.11860	.11596	.11339	.11089	.10846	.10609	.10379	.10155	.09937	.09725	.09518	.09317	.09121	.08931	.08745
82	68	.14047	.13731	.13424	.13125	.12834	.12552	.12277	.12009	.11749	.11495	.11249	.11008	.10775	.10547	.10325	.10109	.09899	.09694	.09494	.09300
82	69	.14821	.14494	.14175	.13866	.13564	.13271	.12985	.12707	.12436	.12172	.11915	.11665	.11422	.11184	.10953	.10727	.10508	.10293	.10085	.09881
82	70	.15618	.15280	.14950	.14630	.14317	.14013	.13717	.13428	.13147	.12873	.12606	.12346	.12092	.11845	.11604	.11369	.11140	.10917	.10699	.10486
82	71	.16435	.16085	.15745	.15414	.15091	.14776	.14469	.14170	.13879	.13595	.13318	.13047	.12784	.12527	.12276	.12032	.11793	.11561	.11333	.11112
82	72	.17269	.16909	.16558	.16216	.15883	.15557	.15240	.14931	.14629	.14335	.14048	.13768	.13495	.13228	.12968	.12714	.12466	.12224	.11988	.11757
82	73	.18118	.17748	.17387	.17034	.16691	.16356	.16028	.15709	.15397	.15093	.14797	.14507	.14224	.13948	.13678	.13415	.13157	.12906	.12661	.12421
82	74	.18986	.18605	.18234	.17872	.17518	.17173	.16836	.16507	.16186	.15872	.15566	.15266	.14974	.14688	.14409	.14137	.13870	.13610	.13356	.13107
82	75	.19873	.19484	.19103	.18731	.18368	.18013	.17667	.17328	.16997	.16674	.16358	.16049	.15748	.15453	.15165	.14883	.14608	.14338	.14075	.13818
82	76	.20782	.20383	.19994	.19612	.19240	.18876	.18520	.18173	.17833	.17500	.17176	.16858	.16547	.16243	.15946	.15656	.15371	.15093	.14821	.14555
82	77	.21710	.21303	.20904	.20514	.20133	.19761	.19396	.19040	.18691	.18350	.18016	.17690	.17371	.17058	.16752	.16453	.16160	.15874	.15593	.15319
82	78	.22653	.22237	.21830	.21433	.21043	.20663	.20290	.19925	.19568	.19219	.18877	.18542	.18215	.17894	.17580	.17273	.16972	.16677	.16388	.16106
82	79	.23602	.23179	.22765	.22360	.21963	.21575	.21194	.20822	.20457	.20100	.19750	.19408	.19073	.18744	.18422	.18107	.17798	.17496	.17199	.16909
82	80	.24550	.24120	.23699	.23287	.22883	.22488	.22100	.21721	.21349	.20985	.20628	.20278	.19936	.19600	.19271	.18948	.18632	.18322	.18019	.17721
82	81	.25488	.25052	.24625	.24207	.23797	.23395	.23001	.22615	.22237	.21866	.21502	.21146	.20796	.20454	.20118	.19789	.19466	.19149	.18839	.18534
82	82	.26411	.25970	.25538	.25114	.24698	.24290	.23891	.23499	.23115	.22738	.22368	.22006	.21650	.21302	.20960	.20624	.20295	.19972	.19655	.19344
83	0	.00593	.00583	.00573	.00564	.00555	.00547	.00539	.00531	.00523	.00515	.00508	.00501	.00494	.00487	.00481	.00474	.00468	.00462	.00456	.00450
83	1	.00212	.00206	.00200	.00194	.00189	.00184	.00179	.00174	.00169	.00165	.00161	.00157	.00153	.00149	.00146	.00142	.00139	.00136	.00133	.00130
83	2	.00202	.00196	.00189	.00184	.00178	.00173	.00167	.00163	.00158	.00153	.00149	.00145	.00141	.00137	.00134	.00130	.00127	.00124	.00121	.00118
83	3	.00204	.00197	.00190	.00184	.00178	.00173	.00167	.00162	.00157	.00152	.00148	.00144	.00139	.00135	.00132	.00128	.00125	.00121	.00118	.00115
83	4	.00211	.00204	.00197	.00191	.00184	.00178	.00173	.00167	.00162	.00157	.00152	.00148	.00143	.00139	.00135	.00131	.00127	.00124	.00120	.00117
83	5	.00224	.00217	.00209	.00202	.00195	.00189	.00183	.00177	.00171	.00166	.00161	.00156	.00151	.00147	.00142	.00138	.00134	.00130	.00126	.00123
83	6	.00241	.00232	.00224	.00217	.00210	.00203	.00196	.00190	.00184	.00178	.00172	.00167	.00162	.00157	.00152	.00148	.00144	.00139	.00135	.00132
83	7	.00261	.00252	.00244	.00235	.00228	.00220	.00213	.00206	.00200	.00193	.00187	.00182	.00176	.00171	.00166	.00161	.00156	.00152	.00147	.00143
83	8	.00285	.00275	.00266	.00257	.00249	.00241	.00233	.00226	.00219	.00212	.00205	.00199	.00193	.00187	.00182	.00177	.00172	.00167	.00162	.00157
83	9	.00313	.00302	.00292	.00283	.00274	.00265	.00257	.00249	.00241	.00234	.00227	.00221	.00214	.00208	.00202	.00196	.00191	.00185	.00180	.00175
83	10	.00345	.00334	.00323	.00313	.00304	.00294	.00285	.00277	.00269	.00261	.00253	.00246	.00239	.00232	.00226	.00220	.00214	.00208	.00202	.00197
83	11	.00382	.00370	.00358	.00347	.00337	.00327	.00317	.00308	.00299	.00291	.00283	.00275	.00267	.00260	.00253	.00246	.00240	.00234	.00228	.00222
83	12	.00421	.00408	.00396	.00385	.00373	.00363	.00352	.00342	.00333	.00324	.00315	.00307	.00299	.00291	.00283	.00276	.00269	.00262	.00256	.00249
83	13	.00462	.00448	.00435	.00423	.00411	.00399	.00388	.00378	.00368	.00358	.00349	.00340	.00331	.00323	.00314	.00307	.00299	.00292	.00285	.00278

Section 2   **Table U(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%
83	14	.00501	.00487	.00473	.00459	.00447	.00434	.00423	.00411	.00401	.00390	.00380	.00371	.00362	.00353	.00344	.00336	.00328	.00320	.00313	.00305
83	15	.00537	.00521	.00507	.00493	.00479	.00466	.00454	.00442	.00431	.00420	.00409	.00399	.00389	.00380	.00371	.00362	.00353	.00345	.00337	.00330
83	16	.00568	.00552	.00537	.00522	.00508	.00494	.00481	.00468	.00456	.00445	.00434	.00423	.00413	.00403	.00393	.00384	.00375	.00367	.00358	.00350
83	17	.00597	.00579	.00563	.00548	.00533	.00518	.00505	.00491	.00479	.00467	.00455	.00444	.00433	.00423	.00413	.00403	.00394	.00385	.00376	.00368
83	18	.00622	.00604	.00587	.00571	.00555	.00540	.00526	.00512	.00499	.00486	.00474	.00462	.00451	.00440	.00429	.00419	.00409	.00400	.00391	.00382
83	19	.00648	.00629	.00611	.00593	.00577	.00561	.00546	.00532	.00518	.00504	.00492	.00479	.00468	.00456	.00445	.00435	.00424	.00415	.00405	.00396
83	20	.00674	.00654	.00635	.00617	.00600	.00583	.00567	.00552	.00538	.00524	.00510	.00497	.00485	.00473	.00462	.00451	.00440	.00430	.00420	.00410
83	21	.00703	.00682	.00662	.00643	.00624	.00607	.00590	.00574	.00559	.00544	.00530	.00517	.00504	.00491	.00479	.00468	.00456	.00446	.00435	.00425
83	22	.00733	.00711	.00690	.00669	.00650	.00632	.00614	.00597	.00581	.00566	.00551	.00537	.00523	.00510	.00497	.00485	.00473	.00462	.00451	.00441
83	23	.00765	.00742	.00720	.00698	.00678	.00659	.00640	.00622	.00605	.00589	.00573	.00558	.00544	.00530	.00517	.00504	.00492	.00480	.00468	.00457
83	24	.00801	.00777	.00753	.00731	.00709	.00689	.00669	.00650	.00632	.00615	.00598	.00583	.00567	.00553	.00539	.00525	.00512	.00500	.00488	.00476
83	25	.00842	.00816	.00791	.00767	.00744	.00722	.00701	.00681	.00662	.00644	.00627	.00610	.00594	.00578	.00564	.00549	.00536	.00522	.00510	.00497
83	26	.00887	.00859	.00832	.00807	.00783	.00760	.00737	.00716	.00696	.00677	.00658	.00641	.00623	.00607	.00591	.00576	.00562	.00548	.00534	.00521
83	27	.00937	.00907	.00879	.00852	.00826	.00802	.00778	.00756	.00735	.00714	.00694	.00675	.00657	.00640	.00623	.00607	.00592	.00577	.00563	.00549
83	28	.00992	.00960	.00930	.00902	.00874	.00848	.00823	.00799	.00776	.00755	.00734	.00714	.00694	.00676	.00658	.00641	.00625	.00609	.00593	.00579
83	29	.01052	.01018	.00986	.00956	.00927	.00899	.00872	.00847	.00822	.00799	.00777	.00755	.00735	.00715	.00696	.00678	.00660	.00644	.00627	.00612
83	30	.01117	.01081	.01047	.01014	.00983	.00953	.00925	.00898	.00872	.00847	.00823	.00800	.00778	.00757	.00737	.00718	.00699	.00681	.00664	.00647
83	31	.01186	.01148	.01112	.01077	.01044	.01012	.00982	.00953	.00925	.00898	.00873	.00849	.00825	.00803	.00781	.00761	.00741	.00722	.00703	.00686
83	32	.01262	.01221	.01182	.01145	.01109	.01075	.01043	.01012	.00983	.00954	.00927	.00901	.00876	.00852	.00829	.00807	.00786	.00765	.00746	.00727
83	33	.01344	.01300	.01259	.01219	.01181	.01145	.01110	.01077	.01046	.01015	.00986	.00958	.00932	.00906	.00881	.00858	.00835	.00813	.00792	.00772
83	34	.01433	.01386	.01342	.01299	.01259	.01220	.01183	.01148	.01114	.01081	.01050	.01021	.00992	.00964	.00938	.00913	.00888	.00865	.00843	.00821
83	35	.01531	.01481	.01433	.01388	.01345	.01303	.01264	.01226	.01189	.01154	.01121	.01089	.01059	.01029	.01001	.00974	.00948	.00922	.00898	.00875
83	36	.01637	.01584	.01533	.01484	.01438	.01393	.01351	.01310	.01271	.01234	.01198	.01164	.01131	.01100	.01069	.01040	.01012	.00985	.00959	.00934
83	37	.01753	.01696	.01641	.01589	.01540	.01492	.01447	.01403	.01361	.01321	.01283	.01246	.01211	.01177	.01144	.01113	.01083	.01054	.01026	.00999
83	38	.01880	.01819	.01761	.01705	.01652	.01601	.01552	.01505	.01460	.01417	.01376	.01337	.01299	.01262	.01227	.01194	.01161	.01130	.01100	.01071
83	39	.02019	.01954	.01891	.01832	.01774	.01720	.01667	.01617	.01569	.01523	.01479	.01436	.01395	.01356	.01319	.01282	.01248	.01214	.01182	.01151
83	40	.02172	.02102	.02035	.01971	.01910	.01851	.01795	.01741	.01689	.01640	.01592	.01547	.01503	.01461	.01420	.01381	.01344	.01308	.01273	.01239
83	41	.02340	.02265	.02193	.02124	.02059	.01996	.01935	.01878	.01822	.01769	.01718	.01669	.01622	.01576	.01533	.01491	.01450	.01412	.01374	.01338
83	42	.02523	.02443	.02366	.02293	.02222	.02155	.02090	.02028	.01969	.01911	.01856	.01804	.01753	.01704	.01657	.01612	.01569	.01527	.01486	.01448
83	43	.02723	.02637	.02555	.02476	.02401	.02329	.02259	.02193	.02129	.02068	.02009	.01952	.01897	.01845	.01794	.01746	.01699	.01654	.01610	.01568
83	44	.02940	.02849	.02761	.02677	.02596	.02518	.02444	.02373	.02304	.02238	.02175	.02114	.02056	.01999	.01945	.01892	.01842	.01793	.01747	.01701
83	45	.03174	.03076	.02982	.02892	.02806	.02723	.02643	.02567	.02494	.02423	.02355	.02290	.02227	.02166	.02108	.02051	.01997	.01945	.01894	.01845
83	46	.03425	.03321	.03221	.03125	.03032	.02944	.02859	.02777	.02698	.02622	.02549	.02479	.02412	.02347	.02284	.02223	.02165	.02109	.02054	.02002
83	47	.03693	.03582	.03475	.03373	.03274	.03180	.03089	.03001	.02917	.02836	.02758	.02683	.02610	.02540	.02473	.02408	.02345	.02285	.02226	.02170
83	48	.03980	.03862	.03748	.03639	.03534	.03433	.03335	.03242	.03152	.03065	.02982	.02901	.02824	.02749	.02677	.02607	.02540	.02475	.02412	.02351
83	49	.04286	.04160	.04039	.03923	.03811	.03703	.03600	.03500	.03404	.03311	.03222	.03136	.03053	.02973	.02895	.02821	.02749	.02679	.02612	.02547
83	50	.04613	.04480	.04351	.04227	.04108	.03994	.03883	.03777	.03674	.03575	.03480	.03388	.03299	.03214	.03131	.03051	.02974	.02899	.02827	.02757
83	51	.04962	.04820	.04684	.04552	.04426	.04304	.04186	.04073	.03964	.03858	.03756	.03658	.03564	.03472	.03384	.03298	.03216	.03136	.03059	.02984
83	52	.05331	.05181	.05036	.04897	.04762	.04633	.04508	.04387	.04271	.04159	.04050	.03946	.03845	.03747	.03653	.03562	.03473	.03388	.03305	.03226
83	53	.05722	.05562	.05409	.05261	.05119	.04981	.04849	.04721	.04597	.04478	.04362	.04251	.04144	.04040	.03939	.03842	.03748	.03656	.03568	.03483
83	54	.06133	.05965	.05803	.05646	.05495	.05350	.05209	.05073	.04942	.04815	.04693	.04575	.04460	.04350	.04243	.04139	.04039	.03941	.03847	.03756
83	55	.06567	.06390	.06218	.06053	.05893	.05739	.05590	.05447	.05308	.05173	.05043	.04918	.04796	.04678	.04565	.04454	.04348	.04244	.04144	.04047
83	56	.07025	.06838	.06657	.06482	.06314	.06151	.05993	.05841	.05694	.05552	.05414	.05281	.05152	.05027	.04906	.04789	.04676	.04566	.04459	.04356
83	57	.07506	.07309	.07118	.06934	.06756	.06585	.06418	.06257	.06102	.05951	.05806	.05665	.05528	.05396	.05267	.05143	.05023	.04906	.04793	.04683
83	58	.08009	.07802	.07602	.07408	.07221	.07039	.06864	.06694	.06530	.06371	.06217	.06068	.05923	.05783	.05647	.05516	.05388	.05264	.05144	.05027
83	59	.08534	.08316	.08105	.07902	.07705	.07514	.07329	.07150	.06977	.06809	.06647	.06489	.06336	.06188	.06045	.05905	.05770	.05639	.05512	.05388
83	60	.09079	.08851	.08630	.08416	.08209	.08008	.07814	.07626	.07444	.07267	.07095	.06929	.06768	.06612	.06460	.06313	.06170	.06031	.05896	.05766
83	61	.09648	.09409	.09177	.08953	.08736	.08525	.08321	.08123	.07932	.07746	.07565	.07390	.07220	.07055	.06895	.06740	.06589	.06443	.06300	.06162
83	62	.10244	.09993	.09751	.09516	.09289	.09068	.08854	.08646	.08445	.08249	.08059	.07875	.07696	.07523	.07354	.07190	.07031	.06877	.06727	.06580
83	63	.10867	.10606	.10352	.10107	.09868	.09637	.09413	.09195	.08984	.08779	.08579	.08386	.08198	.08015	.07838	.07665	.07498	.07335	.07176	.07022

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%
											Adjusted Payout Rate										
83	64	.11518	.11245	.10981	.10724	.10475	.10233	.09998	.09770	.09549	.09334	.09125	.08922	.08724	.08533	.08346	.08165	.07989	.07817	.07650	.07488
83	65	.12196	.11912	.11637	.11369	.11109	.10856	.10611	.10373	.10141	.09916	.09697	.09484	.09277	.09076	.08880	.08690	.08505	.08324	.08149	.07978
83	66	.12905	.12610	.12323	.12044	.11773	.11509	.11253	.11005	.10762	.10527	.10298	.10075	.09859	.09648	.09443	.09243	.09049	.08859	.08675	.08496
83	67	.13647	.13340	.13042	.12751	.12469	.12195	.11928	.11669	.11416	.11170	.10931	.10698	.10472	.10251	.10036	.09827	.09624	.09425	.09232	.09043
83	68	.14420	.14101	.13792	.13490	.13197	.12912	.12634	.12364	.12100	.11844	.11595	.11352	.11115	.10885	.10660	.10442	.10228	.10021	.09818	.09621
83	69	.15221	.14891	.14570	.14258	.13953	.13657	.13369	.13088	.12814	.12547	.12287	.12034	.11788	.11547	.11313	.11084	.10862	.10645	.10433	.10226
83	70	.16047	.15706	.15374	.15050	.14735	.14428	.14128	.13837	.13553	.13275	.13005	.12742	.12485	.12235	.11991	.11753	.11520	.11294	.11072	.10857
83	71	.16894	.16542	.16199	.15864	.15538	.15220	.14910	.14608	.14313	.14026	.13745	.13472	.13205	.12945	.12691	.12443	.12201	.11965	.11734	.11509
83	72	.17760	.17397	.17043	.16697	.16361	.16032	.15712	.15399	.15094	.14796	.14506	.14222	.13946	.13675	.13412	.13154	.12903	.12657	.12417	.12183
83	73	.18642	.18269	.17904	.17549	.17202	.16863	.16532	.16209	.15894	.15586	.15286	.14992	.14706	.14426	.14152	.13885	.13624	.13369	.13120	.12876
83	74	.19545	.19161	.18787	.18421	.18063	.17715	.17374	.17041	.16716	.16398	.16088	.15785	.15488	.15199	.14916	.14639	.14369	.14104	.13846	.13593
83	75	.20470	.20076	.19692	.19316	.18949	.18590	.18240	.17897	.17562	.17235	.16915	.16602	.16297	.15998	.15705	.15419	.15140	.14866	.14599	.14337
83	76	.21418	.21015	.20621	.20236	.19860	.19492	.19132	.18780	.18436	.18099	.17770	.17448	.17133	.16825	.16523	.16228	.15939	.15657	.15380	.15110
83	77	.22387	.21975	.21573	.21179	.20794	.20417	.20048	.19687	.19334	.18988	.18650	.18319	.17995	.17678	.17368	.17064	.16767	.16475	.16190	.15911
83	78	.23373	.22953	.22542	.22140	.21746	.21361	.20984	.20615	.20253	.19899	.19553	.19213	.18881	.18555	.18236	.17924	.17618	.17319	.17025	.16737
83	79	.24368	.23940	.23522	.23112	.22711	.22318	.21933	.21556	.21186	.20824	.20470	.20122	.19782	.19448	.19121	.18801	.18487	.18180	.17878	.17583
83	80	.25362	.24928	.24502	.24085	.23677	.23277	.22884	.22500	.22123	.21754	.21392	.21037	.20689	.20348	.20014	.19686	.19365	.19050	.18741	.18438
83	81	.26347	.25907	.25475	.25052	.24637	.24230	.23832	.23440	.23057	.22681	.22312	.21950	.21596	.21248	.20906	.20572	.20243	.19921	.19605	.19295
83	82	.27318	.26873	.26435	.26007	.25586	.25173	.24769	.24372	.23982	.23600	.23225	.22857	.22496	.22142	.21794	.21453	.21118	.20789	.20467	.20150
83	83	.28274	.27823	.27381	.26948	.26522	.26104	.25694	.25292	.24897	.24509	.24129	.23755	.23388	.23028	.22675	.22328	.21987	.21653	.21324	.21001
84	0	.00615	.00605	.00595	.00586	.00577	.00569	.00561	.00553	.00545	.00537	.00530	.00523	.00516	.00509	.00502	.00496	.00490	.00484	.00478	.00472
84	1	.00217	.00211	.00205	.00199	.00193	.00188	.00183	.00178	.00174	.00169	.00165	.00161	.00157	.00154	.00150	.00147	.00143	.00140	.00137	.00134
84	2	.00206	.00200	.00193	.00187	.00182	.00176	.00171	.00166	.00162	.00157	.00153	.00149	.00145	.00141	.00137	.00134	.00131	.00127	.00124	.00121
84	3	.00207	.00200	.00194	.00188	.00182	.00176	.00171	.00165	.00160	.00156	.00151	.00147	.00143	.00139	.00135	.00131	.00128	.00124	.00121	.00118
84	4	.00215	.00208	.00201	.00194	.00188	.00182	.00176	.00170	.00165	.00160	.00155	.00151	.00146	.00142	.00138	.00134	.00130	.00127	.00123	.00120
84	5	.00228	.00220	.00212	.00205	.00199	.00192	.00186	.00180	.00174	.00169	.00164	.00159	.00154	.00150	.00145	.00141	.00137	.00133	.00129	.00126
84	6	.00244	.00236	.00228	.00220	.00213	.00206	.00200	.00193	.00187	.00181	.00176	.00170	.00165	.00160	.00156	.00151	.00147	.00142	.00138	.00135
84	7	.00265	.00256	.00247	.00239	.00231	.00224	.00217	.00210	.00203	.00197	.00191	.00185	.00180	.00174	.00169	.00164	.00160	.00155	.00151	.00146
84	8	.00289	.00279	.00270	.00261	.00253	.00245	.00237	.00230	.00223	.00216	.00209	.00203	.00197	.00191	.00186	.00180	.00175	.00170	.00166	.00161
84	9	.00318	.00307	.00297	.00288	.00279	.00270	.00262	.00254	.00246	.00239	.00232	.00225	.00219	.00212	.00206	.00200	.00195	.00190	.00184	.00179
84	10	.00351	.00340	.00329	.00319	.00309	.00300	.00291	.00282	.00274	.00266	.00259	.00251	.00244	.00237	.00231	.00225	.00219	.00213	.00207	.00202
84	11	.00389	.00377	.00365	.00354	.00344	.00333	.00324	.00315	.00306	.00297	.00289	.00281	.00274	.00266	.00259	.00252	.00246	.00240	.00233	.00228
84	12	.00430	.00417	.00404	.00393	.00381	.00370	.00360	.00350	.00341	.00331	.00323	.00314	.00306	.00298	.00291	.00283	.00276	.00269	.00263	.00256
84	13	.00472	.00458	.00445	.00432	.00420	.00408	.00397	.00387	.00377	.00367	.00357	.00348	.00340	.00331	.00323	.00315	.00308	.00300	.00293	.00286
84	14	.00512	.00497	.00483	.00470	.00457	.00445	.00433	.00422	.00411	.00400	.00390	.00381	.00371	.00362	.00354	.00345	.00337	.00330	.00322	.00315
84	15	.00549	.00533	.00518	.00504	.00491	.00478	.00465	.00453	.00442	.00431	.00420	.00410	.00400	.00391	.00381	.00373	.00364	.00356	.00348	.00340
84	16	.00581	.00565	.00549	.00534	.00520	.00506	.00493	.00481	.00468	.00457	.00446	.00435	.00425	.00415	.00405	.00396	.00387	.00378	.00370	.00361
84	17	.00610	.00593	.00576	.00561	.00546	.00531	.00517	.00504	.00492	.00479	.00468	.00456	.00445	.00435	.00425	.00415	.00406	.00397	.00388	.00379
84	18	.00636	.00618	.00601	.00584	.00568	.00553	.00539	.00525	.00512	.00499	.00487	.00475	.00463	.00452	.00442	.00432	.00422	.00412	.00403	.00394
84	19	.00662	.00643	.00625	.00607	.00591	.00575	.00560	.00545	.00531	.00518	.00505	.00493	.00481	.00469	.00458	.00448	.00437	.00427	.00418	.00408
84	20	.00689	.00669	.00650	.00632	.00614	.00598	.00582	.00566	.00552	.00538	.00524	.00511	.00499	.00487	.00475	.00464	.00453	.00443	.00433	.00423
84	21	.00718	.00697	.00677	.00658	.00639	.00622	.00605	.00589	.00573	.00559	.00545	.00531	.00518	.00505	.00493	.00481	.00470	.00459	.00449	.00438
84	22	.00748	.00726	.00705	.00685	.00665	.00647	.00629	.00612	.00596	.00581	.00566	.00551	.00537	.00524	.00511	.00499	.00487	.00476	.00465	.00454
84	23	.00781	.00758	.00735	.00714	.00694	.00674	.00656	.00638	.00621	.00604	.00588	.00573	.00559	.00545	.00531	.00519	.00506	.00494	.00482	.00471
84	24	.00818	.00793	.00769	.00747	.00725	.00705	.00685	.00666	.00648	.00631	.00614	.00598	.00583	.00568	.00554	.00540	.00527	.00514	.00502	.00490
84	25	.00859	.00833	.00807	.00783	.00761	.00739	.00718	.00698	.00679	.00660	.00643	.00626	.00610	.00594	.00579	.00565	.00551	.00538	.00525	.00512
84	26	.00904	.00876	.00850	.00824	.00800	.00777	.00755	.00733	.00713	.00694	.00675	.00657	.00640	.00623	.00608	.00592	.00578	.00563	.00550	.00537
84	27	.00956	.00926	.00897	.00870	.00845	.00820	.00796	.00774	.00752	.00732	.00712	.00693	.00675	.00657	.00640	.00624	.00608	.00593	.00579	.00565
84	28	.01011	.00980	.00950	.00921	.00893	.00867	.00842	.00818	.00795	.00773	.00752	.00732	.00712	.00694	.00676	.00659	.00642	.00626	.00611	.00596
84	29	.01072	.01039	.01007	.00976	.00947	.00919	.00892	.00866	.00842	.00818	.00796	.00774	.00754	.00734	.00715	.00696	.00679	.00662	.00646	.00630

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

Ages		Adjusted Payout 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%
84	30	.01138	.01102	.01068	.01035	.01004	.00974	.00946	.00918	.00892	.00867	.00843	.00820	.00798	.00777	.00757	.00737	.00718	.00700	.00683	.00666
84	31	.01209	.01171	.01134	.01099	.01066	.01034	.01004	.00974	.00947	.00920	.00894	.00870	.00846	.00824	.00802	.00781	.00761	.00742	.00723	.00705
84	32	.01286	.01245	.01206	.01168	.01133	.01099	.01066	.01035	.01005	.00977	.00949	.00923	.00898	.00874	.00851	.00828	.00807	.00786	.00767	.00747
84	33	.01369	.01325	.01284	.01244	.01206	.01169	.01134	.01101	.01069	.01039	.01010	.00982	.00955	.00929	.00904	.00880	.00857	.00835	.00814	.00794
84	34	.01460	.01413	.01368	.01326	.01285	.01246	.01209	.01173	.01139	.01106	.01075	.01045	.01016	.00989	.00962	.00937	.00912	.00889	.00866	.00844
84	35	.01559	.01509	.01461	.01416	.01372	.01330	.01290	.01252	.01216	.01181	.01147	.01115	.01084	.01055	.01026	.00999	.00973	.00947	.00923	.00899
84	36	.01667	.01613	.01562	.01513	.01467	.01422	.01379	.01339	.01300	.01262	.01226	.01192	.01158	.01127	.01096	.01067	.01039	.01011	.00985	.00960
84	37	.01785	.01727	.01673	.01620	.01570	.01523	.01477	.01433	.01391	.01351	.01312	.01275	.01240	.01206	.01173	.01141	.01111	.01082	.01054	.01027
84	38	.01914	.01853	.01794	.01738	.01684	.01633	.01584	.01537	.01492	.01449	.01407	.01368	.01330	.01293	.01258	.01224	.01191	.01160	.01130	.01100
84	39	.02055	.01990	.01927	.01867	.01809	.01754	.01702	.01651	.01603	.01557	.01512	.01469	.01428	.01389	.01351	.01315	.01280	.01246	.01213	.01182
84	40	.02210	.02140	.02073	.02009	.01947	.01888	.01832	.01778	.01726	.01676	.01628	.01582	.01538	.01496	.01455	.01416	.01378	.01341	.01306	.01273
84	41	.02381	.02306	.02234	.02165	.02099	.02036	.01975	.01917	.01861	.01808	.01757	.01707	.01660	.01614	.01570	.01528	.01487	.01448	.01410	.01374
84	42	.02568	.02488	.02410	.02337	.02266	.02198	.02133	.02071	.02011	.01954	.01898	.01845	.01794	.01745	.01698	.01652	.01608	.01566	.01526	.01486
84	43	.02772	.02686	.02603	.02524	.02449	.02376	.02306	.02239	.02175	.02113	.02054	.01997	.01942	.01889	.01838	.01789	.01742	.01697	.01653	.01610
84	44	.02994	.02902	.02813	.02729	.02648	.02570	.02495	.02423	.02355	.02288	.02225	.02163	.02104	.02047	.01993	.01940	.01889	.01840	.01793	.01747
84	45	.03232	.03134	.03039	.02949	.02862	.02779	.02699	.02622	.02548	.02477	.02409	.02343	.02280	.02218	.02160	.02103	.02048	.01995	.01945	.01895
84	46	.03488	.03384	.03283	.03187	.03094	.03005	.02919	.02837	.02758	.02681	.02608	.02537	.02469	.02404	.02341	.02280	.02221	.02164	.02109	.02056
84	47	.03762	.03651	.03543	.03440	.03341	.03246	.03155	.03067	.02982	.02900	.02822	.02746	.02673	.02603	.02535	.02469	.02406	.02345	.02286	.02229
84	48	.04055	.03936	.03822	.03712	.03607	.03505	.03407	.03313	.03223	.03136	.03051	.02970	.02892	.02817	.02744	.02674	.02606	.02541	.02477	.02416
84	49	.04368	.04242	.04120	.04003	.03891	.03782	.03678	.03578	.03481	.03388	.03298	.03211	.03128	.03047	.02969	.02894	.02821	.02751	.02683	.02617
84	50	.04703	.04569	.04439	.04315	.04195	.04080	.03969	.03862	.03759	.03659	.03563	.03470	.03381	.03295	.03211	.03131	.03053	.02978	.02905	.02834
84	51	.05060	.04917	.04780	.04648	.04521	.04398	.04280	.04166	.04056	.03950	.03847	.03748	.03653	.03561	.03471	.03385	.03302	.03221	.03143	.03068
84	52	.05438	.05287	.05141	.05001	.04866	.04735	.04610	.04488	.04371	.04258	.04149	.04044	.03942	.03844	.03748	.03656	.03567	.03481	.03398	.03317
84	53	.05837	.05677	.05523	.05375	.05231	.05093	.04960	.04831	.04706	.04586	.04470	.04358	.04249	.04145	.04043	.03945	.03850	.03758	.03669	.03583
84	54	.06259	.06090	.05927	.05770	.05618	.05471	.05330	.05193	.05061	.04933	.04810	.04691	.04575	.04464	.04356	.04251	.04150	.04052	.03957	.03865
84	55	.06704	.06526	.06353	.06187	.06027	.05871	.05722	.05577	.05437	.05301	.05171	.05044	.04921	.04803	.04688	.04577	.04469	.04364	.04263	.04165
84	56	.07173	.06985	.06803	.06628	.06458	.06294	.06136	.05983	.05834	.05691	.05552	.05418	.05288	.05162	.05040	.04922	.04807	.04696	.04588	.04484
84	57	.07667	.07469	.07277	.07092	.06913	.06740	.06573	.06411	.06254	.06102	.05955	.05813	.05675	.05542	.05413	.05287	.05165	.05048	.04933	.04822
84	58	.08183	.07975	.07773	.07579	.07390	.07208	.07031	.06860	.06695	.06534	.06379	.06229	.06083	.05941	.05804	.05672	.05543	.05417	.05296	.05178
84	59	.08721	.08503	.08291	.08086	.07888	.07696	.07510	.07329	.07155	.06986	.06822	.06663	.06509	.06359	.06214	.06074	.05937	.05805	.05676	.05551
84	60	.09282	.09052	.08830	.08615	.08406	.08204	.08009	.07819	.07635	.07457	.07284	.07117	.06954	.06796	.06643	.06495	.06350	.06210	.06074	.05942
84	61	.09866	.09626	.09393	.09167	.08948	.08736	.08531	.08331	.08138	.07951	.07769	.07592	.07421	.07254	.07093	.06936	.06783	.06635	.06491	.06352
84	62	.10478	.10227	.09983	.09746	.09517	.09295	.09079	.08870	.08667	.08470	.08278	.08093	.07912	.07737	.07567	.07401	.07240	.07084	.06932	.06785
84	63	.11119	.10856	.10601	.10354	.10114	.09881	.09655	.09436	.09223	.09016	.08815	.08620	.08430	.08246	.08066	.07892	.07723	.07558	.07398	.07242
84	64	.11789	.11515	.11248	.10990	.10739	.10496	.10259	.10029	.09806	.09589	.09378	.09173	.08974	.08780	.08592	.08409	.08231	.08057	.07888	.07724
84	65	.12488	.12202	.11925	.11655	.11393	.11139	.10891	.10651	.10417	.10190	.09969	.09755	.09546	.09342	.09145	.08952	.08765	.08583	.08405	.08232
84	66	.13218	.12921	.12632	.12351	.12078	.11813	.11555	.11304	.11060	.10822	.10591	.10366	.10147	.09934	.09727	.09525	.09328	.09137	.08951	.08769
84	67	.13984	.13675	.13374	.13082	.12798	.12521	.12252	.11990	.11736	.11488	.11246	.11011	.10782	.10559	.10342	.10131	.09925	.09724	.09528	.09337
84	68	.14781	.14461	.14149	.13845	.13550	.13262	.12982	.12710	.12444	.12186	.11934	.11688	.11449	.11216	.10989	.10768	.10552	.10342	.10137	.09937
84	69	.15610	.15278	.14954	.14639	.14333	.14034	.13743	.13459	.13183	.12914	.12652	.12396	.12147	.11904	.11667	.11436	.11210	.10990	.10776	.10567
84	70	.16464	.16121	.15786	.15460	.15142	.14832	.14530	.14236	.13949	.13669	.13396	.13130	.12871	.12618	.12371	.12130	.11895	.11665	.11441	.11222
84	71	.17341	.16986	.16640	.16303	.15974	.15654	.15341	.15036	.14738	.14448	.14165	.13888	.13619	.13355	.13098	.12848	.12603	.12363	.12130	.11902
84	72	.18238	.17872	.17515	.17167	.16828	.16496	.16173	.15857	.15549	.15249	.14955	.14668	.14389	.14115	.13848	.13588	.13333	.13084	.12841	.12603
84	73	.19153	.18777	.18409	.18051	.17701	.17359	.17025	.16699	.16381	.16070	.15766	.15469	.15179	.14896	.14619	.14349	.14084	.13826	.13573	.13326
84	74	.20090	.19704	.19326	.18957	.18597	.18244	.17900	.17564	.17236	.16915	.16601	.16294	.15994	.15701	.15415	.15135	.14861	.14593	.14331	.14074
84	75	.21051	.20655	.20267	.19888	.19518	.19156	.18802	.18456	.18118	.17787	.17463	.17147	.16837	.16535	.16239	.15949	.15665	.15388	.15117	.14851
84	76	.22038	.21632	.21235	.20847	.20467	.20095	.19732	.19376	.19029	.18688	.18355	.18029	.17710	.17398	.17093	.16794	.16501	.16215	.15934	.15660
84	77	.23049	.22634	.22228	.21830	.21441	.21061	.20688	.20324	.19967	.19617	.19275	.18940	.18612	.18291	.17976	.17668	.17367	.17071	.16782	.16498
84	78	.24078	.23655	.23240	.22835	.22437	.22048	.21667	.21294	.20928	.20570	.20219	.19876	.19539	.19209	.18886	.18569	.18259	.17955	.17657	.17365
84	79	.25118	.24688	.24265	.23852	.23446	.23049	.22660	.22279	.21905	.21539	.21180	.20828	.20484	.20146	.19814	.19489	.19171	.18859	.18553	.18252

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%
																					Adjusted Payout Rate
84	80	.26159	.25721	.25292	.24871	.24459	.24055	.23658	.23269	.22888	.22515	.22148	.21789	.21436	.21091	.20752	.20419	.20093	.19773	.19459	.19151
84	81	.27192	.26748	.26313	.25885	.25466	.25055	.24652	.24257	.23869	.23488	.23115	.22748	.22389	.22036	.21690	.21350	.21017	.20690	.20369	.20053
84	82	.28212	.27762	.27321	.26888	.26463	.26047	.25637	.25236	.24842	.24455	.24075	.23702	.23336	.22977	.22624	.22278	.21938	.21604	.21276	.20954
84	83	.29217	.28762	.28316	.27878	.27448	.27026	.26612	.26205	.25805	.25412	.25027	.24648	.24277	.23911	.23553	.23201	.22854	.22515	.22181	.21852
84	84	.30210	.29751	.29301	.28859	.28424	.27998	.27579	.27167	.26762	.26365	.25974	.25591	.25214	.24843	.24479	.24122	.23770	.23425	.23085	.22752
85	0	.00637	.00627	.00618	.00609	.00600	.00591	.00583	.00575	.00567	.00560	.00552	.00545	.00538	.00531	.00525	.00518	.00512	.00506	.00500	.00494
85	1	.00222	.00215	.00209	.00204	.00198	.00193	.00188	.00183	.00178	.00174	.00170	.00166	.00162	.00158	.00154	.00151	.00148	.00144	.00141	.00138
85	2	.00210	.00203	.00197	.00191	.00186	.00180	.00175	.00170	.00165	.00161	.00157	.00152	.00148	.00145	.00141	.00137	.00134	.00131	.00128	.00125
85	3	.00211	.00204	.00197	.00191	.00185	.00179	.00174	.00169	.00164	.00159	.00155	.00150	.00146	.00142	.00138	.00134	.00131	.00128	.00124	.00121
85	4	.00218	.00211	.00204	.00197	.00191	.00185	.00179	.00174	.00168	.00163	.00158	.00154	.00149	.00145	.00141	.00137	.00133	.00130	.00126	.00123
85	5	.00231	.00223	.00216	.00209	.00202	.00195	.00189	.00183	.00178	.00172	.00167	.00162	.00157	.00153	.00148	.00144	.00140	.00136	.00132	.00129
85	6	.00248	.00239	.00231	.00224	.00216	.00209	.00203	.00196	.00190	.00184	.00179	.00173	.00168	.00163	.00159	.00154	.00150	.00145	.00141	.00137
85	7	.00269	.00260	.00251	.00243	.00235	.00227	.00220	.00213	.00207	.00200	.00194	.00189	.00183	.00178	.00173	.00168	.00163	.00158	.00154	.00150
85	8	.00293	.00283	.00274	.00265	.00257	.00249	.00241	.00234	.00226	.00220	.00213	.00207	.00201	.00195	.00189	.00184	.00179	.00174	.00169	.00164
85	9	.00322	.00312	.00302	.00292	.00283	.00275	.00266	.00258	.00251	.00243	.00236	.00229	.00223	.00216	.00210	.00205	.00199	.00194	.00188	.00183
85	10	.00357	.00345	.00335	.00324	.00315	.00305	.00296	.00288	.00279	.00271	.00264	.00256	.00249	.00242	.00236	.00230	.00223	.00218	.00212	.00206
85	11	.00395	.00383	.00372	.00361	.00350	.00340	.00330	.00321	.00312	.00303	.00295	.00287	.00280	.00272	.00265	.00258	.00252	.00245	.00239	.00233
85	12	.00437	.00424	.00412	.00400	.00389	.00378	.00368	.00358	.00348	.00339	.00330	.00321	.00313	.00305	.00298	.00290	.00283	.00276	.00270	.00263
85	13	.00481	.00467	.00454	.00441	.00429	.00417	.00406	.00396	.00385	.00375	.00366	.00357	.00348	.00339	.00331	.00323	.00316	.00308	.00301	.00294
85	14	.00522	.00507	.00493	.00480	.00467	.00455	.00443	.00432	.00421	.00410	.00400	.00390	.00381	.00372	.00363	.00355	.00347	.00339	.00331	.00324
85	15	.00560	.00545	.00530	.00516	.00502	.00489	.00476	.00464	.00453	.00442	.00431	.00421	.00411	.00401	.00392	.00383	.00374	.00366	.00358	.00350
85	16	.00593	.00577	.00561	.00546	.00532	.00518	.00505	.00492	.00480	.00469	.00457	.00446	.00436	.00426	.00416	.00407	.00398	.00389	.00381	.00372
85	17	.00623	.00606	.00589	.00573	.00558	.00544	.00530	.00517	.00504	.00492	.00480	.00468	.00458	.00447	.00437	.00427	.00417	.00408	.00399	.00391
85	18	.00649	.00631	.00614	.00598	.00582	.00567	.00552	.00538	.00525	.00512	.00499	.00488	.00476	.00465	.00454	.00444	.00434	.00425	.00415	.00406
85	19	.00676	.00657	.00638	.00621	.00604	.00589	.00573	.00559	.00545	.00531	.00518	.00506	.00494	.00482	.00471	.00460	.00450	.00440	.00430	.00421
85	20	.00703	.00683	.00664	.00646	.00628	.00612	.00595	.00580	.00565	.00551	.00538	.00525	.00512	.00500	.00488	.00477	.00466	.00456	.00446	.00436
85	21	.00733	.00711	.00691	.00672	.00654	.00636	.00619	.00603	.00588	.00573	.00558	.00545	.00532	.00519	.00507	.00495	.00483	.00472	.00462	.00452
85	22	.00763	.00741	.00720	.00700	.00680	.00662	.00644	.00627	.00611	.00595	.00580	.00565	.00552	.00538	.00525	.00513	.00501	.00490	.00478	.00468
85	23	.00797	.00773	.00751	.00729	.00709	.00689	.00671	.00653	.00635	.00619	.00603	.00588	.00573	.00559	.00546	.00533	.00520	.00508	.00496	.00485
85	24	.00834	.00809	.00785	.00763	.00741	.00720	.00700	.00681	.00663	.00646	.00629	.00613	.00598	.00583	.00569	.00555	.00542	.00529	.00517	.00505
85	25	.00875	.00849	.00824	.00800	.00777	.00755	.00734	.00714	.00695	.00676	.00658	.00641	.00625	.00609	.00594	.00580	.00566	.00552	.00539	.00527
85	26	.00922	.00893	.00867	.00841	.00817	.00794	.00771	.00750	.00730	.00710	.00691	.00673	.00656	.00639	.00623	.00608	.00593	.00579	.00565	.00552
85	27	.00974	.00944	.00915	.00888	.00862	.00838	.00814	.00791	.00770	.00749	.00729	.00710	.00691	.00674	.00657	.00640	.00625	.00610	.00595	.00581
85	28	.01030	.00999	.00968	.00939	.00912	.00885	.00860	.00836	.00813	.00791	.00770	.00749	.00730	.00711	.00693	.00676	.00659	.00643	.00628	.00613
85	29	.01092	.01059	.01026	.00995	.00966	.00938	.00911	.00885	.00861	.00837	.00815	.00793	.00772	.00752	.00733	.00715	.00697	.00680	.00663	.00647
85	30	.01159	.01123	.01089	.01056	.01024	.00995	.00966	.00939	.00912	.00887	.00863	.00840	.00818	.00797	.00776	.00756	.00737	.00719	.00702	.00685
85	31	.01231	.01193	.01156	.01121	.01087	.01055	.01025	.00996	.00968	.00941	.00915	.00890	.00867	.00844	.00822	.00801	.00781	.00762	.00743	.00725
85	32	.01309	.01268	.01228	.01191	.01155	.01121	.01088	.01057	.01027	.00999	.00971	.00945	.00920	.00895	.00872	.00850	.00828	.00807	.00787	.00768
85	33	.01394	.01350	.01308	.01268	.01229	.01193	.01158	.01125	.01093	.01062	.01033	.01004	.00977	.00951	.00927	.00903	.00879	.00857	.00836	.00815
85	34	.01485	.01438	.01394	.01351	.01310	.01271	.01234	.01198	.01164	.01131	.01099	.01069	.01040	.01012	.00986	.00960	.00935	.00912	.00889	.00867
85	35	.01586	.01536	.01488	.01442	.01399	.01357	.01317	.01278	.01242	.01207	.01173	.01141	.01110	.01080	.01051	.01024	.00997	.00972	.00947	.00923
85	36	.01696	.01642	.01591	.01542	.01495	.01450	.01407	.01366	.01327	.01289	.01253	.01218	.01185	.01153	.01122	.01093	.01064	.01037	.01011	.00985
85	37	.01815	.01758	.01703	.01650	.01600	.01552	.01506	.01462	.01420	.01380	.01341	.01304	.01268	.01234	.01201	.01169	.01138	.01109	.01081	.01053
85	38	.01946	.01885	.01826	.01770	.01716	.01665	.01615	.01568	.01523	.01480	.01438	.01398	.01360	.01323	.01287	.01253	.01220	.01189	.01158	.01129
85	39	.02090	.02024	.01961	.01901	.01843	.01788	.01735	.01685	.01636	.01589	.01545	.01502	.01460	.01421	.01383	.01346	.01311	.01277	.01244	.01212
85	40	.02248	.02177	.02110	.02045	.01983	.01924	.01867	.01813	.01761	.01711	.01663	.01617	.01572	.01530	.01489	.01449	.01411	.01374	.01339	.01305
85	41	.02421	.02346	.02273	.02204	.02138	.02075	.02014	.01955	.01899	.01846	.01794	.01744	.01697	.01651	.01607	.01564	.01523	.01484	.01446	.01409
85	42	.02611	.02531	.02453	.02379	.02308	.02240	.02175	.02112	.02052	.01994	.01939	.01885	.01834	.01785	.01737	.01691	.01647	.01605	.01564	.01524
85	43	.02819	.02733	.02650	.02571	.02495	.02422	.02352	.02284	.02220	.02158	.02098	.02041	.01985	.01932	.01881	.01832	.01784	.01738	.01694	.01652
85	44	.03045	.02952	.02864	.02779	.02698	.02620	.02545	.02472	.02403	.02337	.02272	.02211	.02151	.02094	.02039	.01986	.01935	.01886	.01838	.01792

Table U(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%
											Adjusted Payout Rate										
85	45	.03288	.03189	.03095	.03004	.02917	.02833	.02753	.02676	.02601	.02530	.02461	.02395	.02331	.02270	.02210	.02153	.02098	.02045	.01994	.01944
85	46	.03549	.03444	.03343	.03246	.03153	.03064	.02978	.02895	.02815	.02739	.02665	.02594	.02526	.02460	.02396	.02335	.02275	.02218	.02163	.02110
85	47	.03829	.03717	.03609	.03505	.03406	.03311	.03219	.03130	.03045	.02963	.02884	.02808	.02734	.02664	.02595	.02529	.02466	.02404	.02345	.02287
85	48	.04128	.04008	.03894	.03783	.03677	.03575	.03477	.03383	.03292	.03204	.03119	.03038	.02959	.02883	.02810	.02739	.02671	.02605	.02541	.02479
85	49	.04447	.04320	.04198	.04081	.03968	.03859	.03754	.03653	.03556	.03462	.03372	.03285	.03200	.03119	.03041	.02965	.02892	.02821	.02752	.02686
85	50	.04789	.04654	.04524	.04400	.04279	.04163	.04052	.03944	.03840	.03740	.03644	.03551	.03461	.03374	.03290	.03208	.03130	.03054	.02981	.02910
85	51	.05154	.05011	.04873	.04740	.04612	.04489	.04370	.04255	.04145	.04038	.03935	.03836	.03740	.03647	.03557	.03470	.03386	.03305	.03226	.03150
85	52	.05540	.05388	.05242	.05101	.04966	.04835	.04708	.04586	.04469	.04355	.04245	.04139	.04037	.03938	.03842	.03749	.03659	.03572	.03488	.03407
85	53	.05949	.05788	.05633	.05484	.05340	.05201	.05067	.04937	.04812	.04692	.04575	.04462	.04353	.04247	.04145	.04046	.03950	.03857	.03768	.03681
85	54	.06380	.06211	.06047	.05889	.05736	.05589	.05447	.05309	.05176	.05048	.04924	.04804	.04688	.04575	.04466	.04361	.04259	.04160	.04064	.03971
85	55	.06836	.06657	.06484	.06317	.06155	.05999	.05849	.05703	.05562	.05426	.05294	.05167	.05043	.04924	.04808	.04696	.04587	.04482	.04380	.04281
85	56	.07316	.07127	.06945	.06768	.06598	.06433	.06274	.06120	.05971	.05826	.05687	.05551	.05420	.05294	.05171	.05052	.04936	.04824	.04715	.04610
85	57	.07822	.07623	.07431	.07245	.07065	.06891	.06722	.06560	.06402	.06249	.06101	.05958	.05819	.05685	.05554	.05428	.05305	.05186	.05071	.04959
85	58	.08351	.08142	.07940	.07744	.07554	.07371	.07193	.07021	.06855	.06694	.06537	.06386	.06239	.06096	.05958	.05824	.05694	.05568	.05445	.05326
85	59	.08903	.08683	.08470	.08264	.08065	.07872	.07685	.07504	.07328	.07158	.06993	.06833	.06678	.06527	.06381	.06239	.06101	.05967	.05838	.05711
85	60	.09477	.09247	.09024	.08807	.08598	.08395	.08198	.08007	.07822	.07643	.07469	.07300	.07136	.06977	.06823	.06673	.06527	.06386	.06248	.06115
85	61	.10077	.09835	.09601	.09374	.09155	.08941	.08735	.08534	.08339	.08151	.07967	.07789	.07617	.07449	.07286	.07128	.06974	.06825	.06679	.06538
85	62	.10705	.10452	.10207	.09970	.09739	.09515	.09298	.09088	.08883	.08685	.08492	.08305	.08123	.07947	.07775	.07608	.07446	.07288	.07134	.06985
85	63	.11363	.11099	.10843	.10594	.10353	.10119	.09891	.09671	.09456	.09248	.09045	.08848	.08657	.08471	.08290	.08115	.07944	.07777	.07616	.07458
85	64	.12051	.11776	.11508	.11248	.10996	.10751	.10513	.10282	.10057	.09838	.09626	.09419	.09218	.09023	.08833	.08648	.08468	.08293	.08123	.07957
85	65	.12770	.12483	.12204	.11933	.11669	.11413	.11164	.10922	.10687	.10458	.10236	.10019	.09808	.09603	.09404	.09210	.09021	.08836	.08657	.08482
85	66	.13522	.13223	.12932	.12650	.12375	.12108	.11848	.11596	.11350	.11110	.10877	.10651	.10430	.10215	.10006	.09802	.09603	.09410	.09222	.09038
85	67	.14310	.13999	.13697	.13403	.13117	.12839	.12568	.12304	.12048	.11798	.11554	.11317	.11086	.10861	.10642	.10429	.10221	.10018	.09820	.09627
85	68	.15132	.14810	.14496	.14191	.13894	.13604	.13322	.13047	.12780	.12519	.12265	.12018	.11777	.11542	.11312	.11089	.10871	.10659	.10451	.10249
85	69	.15987	.15653	.15328	.15011	.14702	.14401	.14108	.13823	.13544	.13273	.13008	.12750	.12499	.12254	.12014	.11781	.11553	.11331	.11114	.10902
85	70	.16869	.16524	.16187	.15859	.15539	.15227	.14923	.14626	.14337	.14055	.13780	.13511	.13249	.12994	.12744	.12501	.12263	.12031	.11805	.11584
85	71	.17775	.17419	.17071	.16731	.16400	.16077	.15762	.15455	.15155	.14862	.14576	.14297	.14025	.13759	.13500	.13246	.12999	.12757	.12521	.12290
85	72	.18703	.18335	.17976	.17626	.17284	.16950	.16624	.16306	.15996	.15692	.15396	.15107	.14824	.14548	.14278	.14015	.13757	.13506	.13260	.13019
85	73	.19651	.19272	.18902	.18541	.18189	.17844	.17508	.17179	.16858	.16544	.16238	.15938	.15645	.15359	.15080	.14806	.14539	.14277	.14022	.13772
85	74	.20622	.20233	.19853	.19481	.19118	.18763	.18416	.18078	.17746	.17422	.17105	.16796	.16493	.16197	.15907	.15624	.15347	.15076	.14810	.14551
85	75	.21619	.21220	.20830	.20448	.20075	.19710	.19353	.19005	.18663	.18329	.18003	.17683	.17370	.17064	.16765	.16472	.16185	.15905	.15630	.15361
85	76	.22645	.22236	.21836	.21445	.21062	.20688	.20321	.19963	.19612	.19268	.18932	.18602	.18280	.17965	.17656	.17353	.17057	.16767	.16483	.16205
85	77	.23696	.23278	.22869	.22469	.22077	.21693	.21318	.20950	.20590	.20237	.19891	.19553	.19221	.18897	.18578	.18267	.17961	.17662	.17369	.17082
85	78	.24769	.24343	.23925	.23517	.23116	.22724	.22339	.21963	.21594	.21232	.20878	.20530	.20190	.19856	.19530	.19209	.18895	.18587	.18285	.17989
85	79	.25855	.25421	.24996	.24579	.24170	.23770	.23377	.22993	.22615	.22245	.21883	.21527	.21179	.20837	.20501	.20173	.19850	.19534	.19224	.18919
85	80	.26943	.26502	.26069	.25645	.25230	.24822	.24422	.24029	.23645	.23267	.22897	.22533	.22177	.21827	.21484	.21147	.20817	.20493	.20175	.19862
85	81	.28024	.27577	.27138	.26707	.26285	.25870	.25464	.25064	.24673	.24288	.23911	.23540	.23176	.22820	.22469	.22125	.21787	.21456	.21130	.20811
85	82	.29093	.28640	.28195	.27759	.27331	.26910	.26497	.26092	.25694	.25303	.24919	.24542	.24172	.23808	.23451	.23100	.22756	.22417	.22085	.21758
85	83	.30147	.29690	.29240	.28799	.28365	.27939	.27521	.27110	.26706	.26310	.25920	.25537	.25161	.24792	.24428	.24071	.23721	.23376	.23037	.22704
85	84	.31191	.30730	.30276	.29830	.29392	.28962	.28539	.28123	.27714	.27313	.26918	.26530	.26149	.25774	.25405	.25043	.24686	.24336	.23992	.23653
85	85	.32225	.31760	.31303	.30854	.30412	.29978	.29551	.29131	.28719	.28313	.27914	.27521	.27135	.26755	.26382	.26015	.25654	.25298	.24949	.24605
86	0	.00660	.00650	.00641	.00631	.00623	.00614	.00606	.00598	.00590	.00582	.00575	.00568	.00561	.00554	.00547	.00541	.00534	.00528	.00522	.00516
86	1	.00226	.00220	.00214	.00208	.00203	.00197	.00192	.00188	.00183	.00179	.00174	.00170	.00166	.00163	.00159	.00155	.00152	.00149	.00146	.00143
86	2	.00214	.00207	.00201	.00195	.00189	.00184	.00179	.00174	.00169	.00165	.00160	.00156	.00152	.00148	.00145	.00141	.00138	.00134	.00131	.00128
86	3	.00214	.00207	.00200	.00194	.00188	.00183	.00177	.00172	.00167	.00162	.00158	.00153	.00149	.00145	.00141	.00138	.00134	.00131	.00127	.00124
86	4	.00221	.00214	.00207	.00200	.00194	.00188	.00182	.00177	.00171	.00166	.00161	.00157	.00152	.00148	.00144	.00140	.00136	.00133	.00129	.00126
86	5	.00234	.00226	.00219	.00212	.00205	.00198	.00192	.00186	.00181	.00175	.00170	.00165	.00160	.00156	.00151	.00147	.00143	.00139	.00135	.00131
86	6	.00251	.00243	.00235	.00227	.00220	.00213	.00206	.00199	.00193	.00187	.00182	.00176	.00171	.00166	.00162	.00157	.00153	.00148	.00144	.00140
86	7	.00272	.00263	.00254	.00246	.00238	.00231	.00224	.00217	.00210	.00204	.00198	.00192	.00186	.00181	.00176	.00171	.00166	.00161	.00157	.00153
86	8	.00297	.00287	.00278	.00269	.00261	.00252	.00245	.00237	.00230	.00223	.00217	.00210	.00204	.00198	.00193	.00187	.00182	.00177	.00172	.00168

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%
86	9	.00327	.00316	.00306	.00297	.00288	.00279	.00270	.00262	.00255	.00247	.00240	.00233	.00227	.00220	.00214	.00208	.00203	.00197	.00192	.00187
86	10	.00362	.00351	.00340	.00330	.00320	.00310	.00301	.00293	.00284	.00276	.00269	.00261	.00254	.00247	.00241	.00234	.00228	.00222	.00216	.00211
86	11	.00401	.00389	.00378	.00367	.00356	.00346	.00336	.00327	.00318	.00309	.00301	.00293	.00285	.00278	.00271	.00264	.00257	.00251	.00245	.00239
86	12	.00445	.00432	.00419	.00407	.00396	.00385	.00375	.00365	.00355	.00346	.00337	.00328	.00320	.00312	.00304	.00297	.00290	.00283	.00276	.00270
86	13	.00489	.00476	.00462	.00450	.00437	.00426	.00415	.00404	.00394	.00384	.00374	.00365	.00356	.00348	.00339	.00331	.00324	.00316	.00309	.00302
86	14	.00532	.00517	.00503	.00490	.00477	.00464	.00453	.00441	.00430	.00420	.00410	.00400	.00390	.00381	.00372	.00364	.00356	.00348	.00340	.00333
86	15	.00571	.00556	.00541	.00526	.00513	.00500	.00487	.00475	.00463	.00452	.00441	.00431	.00421	.00411	.00402	.00393	.00384	.00376	.00368	.00360
86	16	.00605	.00589	.00573	.00558	.00544	.00530	.00517	.00504	.00492	.00480	.00469	.00458	.00447	.00437	.00427	.00418	.00409	.00400	.00391	.00383
86	17	.00635	.00618	.00602	.00586	.00571	.00556	.00542	.00529	.00516	.00504	.00492	.00480	.00469	.00459	.00448	.00439	.00429	.00420	.00411	.00402
86	18	.00662	.00644	.00627	.00610	.00594	.00579	.00565	.00551	.00537	.00524	.00512	.00500	.00488	.00477	.00466	.00456	.00446	.00436	.00427	.00418
86	19	.00689	.00670	.00652	.00634	.00618	.00602	.00586	.00572	.00558	.00544	.00531	.00518	.00506	.00495	.00484	.00473	.00462	.00452	.00442	.00433
86	20	.00717	.00697	.00678	.00659	.00642	.00625	.00609	.00594	.00579	.00565	.00551	.00538	.00525	.00513	.00501	.00490	.00479	.00468	.00458	.00448
86	21	.00747	.00726	.00705	.00686	.00668	.00650	.00633	.00617	.00601	.00586	.00572	.00558	.00545	.00532	.00520	.00508	.00497	.00485	.00475	.00464
86	22	.00778	.00756	.00734	.00714	.00694	.00676	.00658	.00641	.00625	.00609	.00594	.00579	.00565	.00552	.00539	.00527	.00515	.00503	.00492	.00481
86	23	.00812	.00788	.00766	.00744	.00724	.00704	.00685	.00667	.00650	.00633	.00617	.00602	.00587	.00573	.00560	.00547	.00534	.00522	.00510	.00499
86	24	.00849	.00824	.00800	.00778	.00756	.00735	.00715	.00696	.00678	.00661	.00644	.00628	.00612	.00597	.00583	.00569	.00556	.00543	.00531	.00519
86	25	.00891	.00865	.00840	.00815	.00792	.00770	.00749	.00729	.00710	.00691	.00674	.00657	.00640	.00624	.00609	.00595	.00581	.00567	.00554	.00541
86	26	.00938	.00910	.00883	.00858	.00833	.00810	.00787	.00766	.00745	.00726	.00707	.00689	.00672	.00655	.00639	.00623	.00608	.00594	.00580	.00567
86	27	.00991	.00961	.00933	.00905	.00879	.00854	.00831	.00808	.00786	.00765	.00745	.00726	.00708	.00690	.00673	.00656	.00641	.00625	.00611	.00597
86	28	.01049	.01017	.00986	.00957	.00930	.00903	.00878	.00854	.00831	.00808	.00787	.00767	.00747	.00728	.00710	.00693	.00676	.00660	.00644	.00629
86	29	.01111	.01078	.01045	.01014	.00985	.00957	.00930	.00904	.00879	.00856	.00833	.00811	.00790	.00770	.00751	.00732	.00714	.00697	.00681	.00665
86	30	.01179	.01143	.01109	.01076	.01044	.01014	.00985	.00958	.00932	.00906	.00882	.00859	.00837	.00815	.00795	.00775	.00756	.00738	.00720	.00703
86	31	.01252	.01214	.01177	.01142	.01108	.01076	.01045	.01016	.00988	.00961	.00935	.00910	.00887	.00864	.00842	.00821	.00800	.00781	.00762	.00744
86	32	.01331	.01290	.01250	.01213	.01177	.01143	.01110	.01079	.01049	.01020	.00992	.00966	.00940	.00916	.00893	.00870	.00848	.00827	.00807	.00788
86	33	.01417	.01373	.01331	.01291	.01252	.01216	.01181	.01147	.01115	.01084	.01055	.01027	.00999	.00973	.00948	.00924	.00901	.00879	.00857	.00836
86	34	.01510	.01463	.01418	.01375	.01334	.01295	.01257	.01222	.01187	.01154	.01123	.01092	.01063	.01035	.01009	.00983	.00958	.00934	.00911	.00889
86	35	.01612	.01562	.01514	.01468	.01424	.01382	.01342	.01304	.01267	.01231	.01198	.01165	.01134	.01104	.01075	.01048	.01021	.00995	.00971	.00947
86	36	.01723	.01669	.01618	.01569	.01522	.01477	.01434	.01393	.01353	.01315	.01279	.01244	.01211	.01179	.01148	.01118	.01090	.01062	.01036	.01010
86	37	.01844	.01787	.01732	.01679	.01629	.01581	.01534	.01490	.01448	.01407	.01369	.01331	.01295	.01261	.01228	.01196	.01165	.01135	.01107	.01079
86	38	.01977	.01916	.01857	.01800	.01746	.01695	.01645	.01598	.01553	.01509	.01467	.01427	.01389	.01352	.01316	.01282	.01249	.01217	.01186	.01157
86	39	.02123	.02057	.01994	.01933	.01876	.01820	.01767	.01716	.01668	.01621	.01576	.01533	.01491	.01452	.01413	.01376	.01341	.01307	.01274	.01242
86	40	.02283	.02212	.02145	.02080	.02018	.01959	.01902	.01847	.01795	.01745	.01696	.01650	.01605	.01563	.01521	.01482	.01443	.01406	.01371	.01337
86	41	.02459	.02384	.02311	.02242	.02175	.02112	.02051	.01992	.01936	.01882	.01830	.01780	.01732	.01686	.01642	.01599	.01558	.01518	.01480	.01443
86	42	.02653	.02572	.02494	.02420	.02349	.02280	.02215	.02152	.02092	.02034	.01978	.01924	.01873	.01823	.01775	.01729	.01685	.01642	.01601	.01561
86	43	.02864	.02777	.02694	.02615	.02538	.02465	.02395	.02327	.02263	.02200	.02140	.02083	.02027	.01974	.01922	.01873	.01825	.01779	.01734	.01691
86	44	.03094	.03001	.02912	.02827	.02745	.02667	.02592	.02519	.02450	.02383	.02319	.02257	.02197	.02139	.02084	.02031	.01979	.01930	.01882	.01835
86	45	.03341	.03242	.03147	.03056	.02969	.02885	.02804	.02727	.02652	.02580	.02511	.02445	.02381	.02319	.02259	.02202	.02146	.02093	.02041	.01991
86	46	.03607	.03502	.03401	.03303	.03210	.03120	.03034	.02951	.02871	.02794	.02720	.02648	.02580	.02513	.02449	.02388	.02328	.02270	.02215	.02161
86	47	.03892	.03779	.03671	.03568	.03468	.03372	.03280	.03191	.03105	.03023	.02944	.02867	.02793	.02722	.02653	.02587	.02523	.02461	.02401	.02344
86	48	.04197	.04077	.03962	.03851	.03745	.03642	.03544	.03449	.03357	.03269	.03184	.03102	.03023	.02947	.02873	.02802	.02733	.02667	.02603	.02541
86	49	.04522	.04395	.04272	.04155	.04041	.03932	.03827	.03726	.03628	.03534	.03443	.03355	.03271	.03189	.03110	.03034	.02960	.02889	.02820	.02753
86	50	.04871	.04736	.04606	.04480	.04360	.04243	.04131	.04023	.03919	.03818	.03721	.03628	.03537	.03450	.03365	.03284	.03205	.03128	.03054	.02983
86	51	.05243	.05100	.04961	.04828	.04700	.04576	.04457	.04342	.04231	.04123	.04020	.03920	.03823	.03730	.03639	.03552	.03468	.03386	.03307	.03230
86	52	.05638	.05485	.05339	.05197	.05061	.04930	.04803	.04680	.04562	.04448	.04338	.04231	.04128	.04028	.03932	.03838	.03748	.03661	.03576	.03494
86	53	.06055	.05894	.05739	.05589	.05444	.05305	.05170	.05040	.04914	.04793	.04675	.04562	.04452	.04346	.04243	.04143	.04047	.03954	.03863	.03775
86	54	.06496	.06326	.06161	.06003	.05850	.05702	.05559	.05421	.05287	.05158	.05034	.04913	.04796	.04683	.04573	.04467	.04364	.04265	.04168	.04075
86	55	.06962	.06782	.06608	.06441	.06279	.06122	.05971	.05824	.05683	.05546	.05414	.05285	.05161	.05041	.04924	.04812	.04702	.04596	.04493	.04393
86	56	.07453	.07263	.07080	.06903	.06732	.06567	.06406	.06252	.06102	.05957	.05816	.05680	.05548	.05421	.05297	.05177	.05061	.04948	.04838	.04732
86	57	.07970	.07771	.07578	.07391	.07210	.07036	.06866	.06703	.06544	.06391	.06242	.06098	.05958	.05823	.05692	.05564	.05441	.05321	.05205	.05092
86	58	.08512	.08302	.08099	.07902	.07712	.07528	.07349	.07177	.07009	.06847	.06690	.06537	.06390	.06246	.06107	.05972	.05841	.05714	.05590	.05470

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%
									Adjusted Payout Rate												
86	59	.09077	.08856	.08643	.08436	.08236	.08042	.07854	.07671	.07495	.07324	.07158	.06997	.06841	.06689	.06542	.06399	.06260	.06125	.05995	.05867
86	60	.09665	.09433	.09209	.08992	.08782	.08578	.08380	.08188	.08002	.07822	.07647	.07477	.07312	.07152	.06996	.06845	.06699	.06556	.06418	.06283
86	61	.10279	.10036	.09801	.09574	.09353	.09138	.08931	.08729	.08533	.08343	.08159	.07980	.07806	.07637	.07473	.07314	.07159	.07008	.06862	.06719
86	62	.10922	.10669	.10423	.10184	.09952	.09728	.09510	.09298	.09092	.08893	.08699	.08510	.08327	.08149	.07976	.07808	.07645	.07486	.07331	.07181
86	63	.11597	.11332	.11075	.10825	.10583	.10347	.10119	.09897	.09681	.09471	.09268	.09069	.08877	.08690	.08508	.08331	.08158	.07991	.07827	.07668
86	64	.12303	.12026	.11758	.11497	.11243	.10997	.10758	.10525	.10299	.10079	.09865	.09657	.09455	.09258	.09067	.08880	.08699	.08523	.08351	.08183
86	65	.13041	.12752	.12472	.12200	.11935	.11678	.11427	.11184	.10947	.10717	.10493	.10275	.10063	.09856	.09655	.09460	.09269	.09083	.08902	.08726
86	66	.13813	.13513	.13221	.12937	.12661	.12393	.12131	.11877	.11630	.11389	.11154	.10926	.10704	.10487	.10276	.10071	.09871	.09676	.09486	.09300
86	67	.14623	.14311	.14008	.13712	.13425	.13145	.12873	.12607	.12349	.12098	.11852	.11614	.11381	.11155	.10934	.10718	.10508	.10304	.10104	.09910
86	68	.15470	.15146	.14831	.14524	.14225	.13934	.13650	.13374	.13104	.12842	.12586	.12337	.12094	.11857	.11626	.11401	.11181	.10967	.10758	.10554
86	69	.16350	.16014	.15687	.15369	.15059	.14756	.14461	.14174	.13894	.13621	.13354	.13094	.12841	.12594	.12352	.12117	.11887	.11663	.11444	.11230
86	70	.17259	.16912	.16574	.16244	.15922	.15609	.15303	.15004	.14713	.14429	.14152	.13881	.13617	.13360	.13108	.12863	.12623	.12389	.12160	.11936
86	71	.18194	.17835	.17486	.17145	.16812	.16487	.16170	.15860	.15558	.15264	.14976	.14695	.14420	.14152	.13890	.13635	.13385	.13141	.12902	.12669
86	72	.19152	.18782	.18421	.18069	.17725	.17389	.17061	.16741	.16428	.16123	.15824	.15533	.15248	.14970	.14697	.14432	.14172	.13918	.13669	.13426
86	73	.20131	.19750	.19379	.19015	.18661	.18314	.17976	.17645	.17321	.17005	.16696	.16395	.16099	.15811	.15528	.15252	.14983	.14719	.14460	.14208
86	74	.21135	.20744	.20362	.19988	.19623	.19266	.18917	.18576	.18242	.17915	.17596	.17284	.16979	.16680	.16388	.16102	.15822	.15548	.15280	.15018
86	75	.22168	.21766	.21374	.20990	.20615	.20248	.19889	.19537	.19193	.18857	.18528	.18205	.17890	.17581	.17279	.16983	.16694	.16410	.16132	.15860
86	76	.23231	.22820	.22418	.22025	.21639	.21262	.20893	.20532	.20179	.19832	.19493	.19161	.18836	.18518	.18206	.17901	.17601	.17308	.17021	.16740
86	77	.24323	.23903	.23492	.23089	.22694	.22308	.21930	.21559	.21196	.20841	.20492	.20151	.19816	.19489	.19167	.18853	.18544	.18242	.17945	.17655
86	78	.25439	.25010	.24590	.24179	.23776	.23381	.22994	.22614	.22242	.21878	.21520	.21170	.20827	.20490	.20160	.19836	.19519	.19207	.18902	.18602
86	79	.26569	.26133	.25705	.25286	.24875	.24472	.24076	.23689	.23308	.22936	.22570	.22211	.21859	.21514	.21175	.20843	.20517	.20197	.19883	.19575
86	80	.27704	.27261	.26826	.26399	.25981	.25570	.25167	.24772	.24384	.24003	.23630	.23263	.22903	.22550	.22203	.21863	.21529	.21201	.20879	.20563
86	81	.28833	.28384	.27942	.27509	.27084	.26666	.26257	.25854	.25459	.25072	.24691	.24317	.23950	.23589	.23235	.22888	.22546	.22211	.21881	.21558
86	82	.29951	.29496	.29049	.28610	.28179	.27755	.27339	.26930	.26529	.26135	.25748	.25367	.24993	.24626	.24265	.23911	.23562	.23220	.22883	.22553
86	83	.31056	.30596	.30144	.29699	.29263	.28834	.28413	.27998	.27591	.27191	.26798	.26412	.26032	.25659	.25291	.24931	.24576	.24227	.23884	.23547
86	84	.32151	.31687	.31231	.30782	.30341	.29908	.29482	.29063	.28651	.28245	.27847	.27455	.27070	.26691	.26319	.25952	.25592	.25237	.24889	.24546
86	85	.33238	.32770	.32311	.31859	.31414	.30977	.30547	.30124	.29707	.29298	.28895	.28499	.28109	.27726	.27348	.26977	.26612	.26252	.25898	.25550
86	86	.34304	.33834	.33372	.32917	.32470	.32029	.31596	.31170	.30750	.30337	.29931	.29531	.29137	.28749	.28368	.27992	.27623	.27259	.26901	.26548
87	0	.00682	.00673	.00663	.00654	.00645	.00637	.00628	.00620	.00613	.00605	.00597	.00590	.00583	.00576	.00570	.00563	.00557	.00551	.00545	.00539
87	1	.00231	.00224	.00218	.00213	.00207	.00202	.00197	.00192	.00187	.00183	.00179	.00175	.00171	.00167	.00163	.00160	.00156	.00153	.00150	.00147
87	2	.00217	.00211	.00205	.00199	.00193	.00187	.00182	.00177	.00173	.00168	.00164	.00160	.00156	.00152	.00148	.00144	.00141	.00138	.00135	.00132
87	3	.00217	.00210	.00204	.00197	.00191	.00186	.00180	.00175	.00170	.00165	.00161	.00156	.00152	.00148	.00144	.00141	.00137	.00134	.00130	.00127
87	4	.00224	.00217	.00210	.00203	.00197	.00191	.00185	.00179	.00174	.00169	.00164	.00160	.00155	.00151	.00147	.00143	.00139	.00135	.00132	.00128
87	5	.00237	.00229	.00222	.00215	.00208	.00201	.00195	.00189	.00183	.00178	.00173	.00168	.00163	.00158	.00154	.00150	.00145	.00142	.00138	.00134
87	6	.00254	.00246	.00237	.00230	.00222	.00215	.00209	.00202	.00196	.00190	.00185	.00179	.00174	.00169	.00164	.00160	.00155	.00151	.00147	.00143
87	7	.00275	.00266	.00258	.00249	.00241	.00234	.00227	.00220	.00213	.00207	.00201	.00195	.00189	.00184	.00179	.00174	.00169	.00164	.00160	.00155
87	8	.00301	.00291	.00281	.00272	.00264	.00256	.00248	.00241	.00233	.00226	.00220	.00214	.00207	.00202	.00196	.00191	.00185	.00180	.00175	.00171
87	9	.00331	.00320	.00310	.00301	.00292	.00283	.00274	.00266	.00258	.00251	.00244	.00237	.00230	.00224	.00218	.00212	.00206	.00201	.00196	.00191
87	10	.00367	.00355	.00345	.00334	.00324	.00315	.00306	.00297	.00289	.00281	.00273	.00266	.00258	.00252	.00245	.00238	.00232	.00226	.00221	.00215
87	11	.00407	.00395	.00383	.00372	.00362	.00351	.00342	.00332	.00323	.00315	.00306	.00298	.00291	.00283	.00276	.00269	.00262	.00256	.00250	.00244
87	12	.00452	.00439	.00426	.00414	.00403	.00392	.00381	.00371	.00362	.00352	.00343	.00335	.00327	.00319	.00311	.00303	.00296	.00289	.00282	.00276
87	13	.00498	.00484	.00470	.00458	.00445	.00434	.00423	.00412	.00401	.00391	.00382	.00373	.00364	.00355	.00347	.00339	.00331	.00324	.00316	.00309
87	14	.00541	.00527	.00513	.00499	.00486	.00474	.00462	.00450	.00439	.00429	.00418	.00409	.00399	.00390	.00381	.00373	.00364	.00356	.00349	.00341
87	15	.00582	.00566	.00551	.00537	.00523	.00510	.00497	.00485	.00473	.00462	.00451	.00441	.00431	.00421	.00412	.00403	.00394	.00386	.00378	.00370
87	16	.00616	.00600	.00584	.00569	.00555	.00541	.00528	.00515	.00503	.00491	.00479	.00468	.00458	.00448	.00438	.00428	.00419	.00410	.00402	.00393
87	17	.00647	.00630	.00613	.00598	.00582	.00568	.00554	.00540	.00528	.00515	.00503	.00492	.00481	.00470	.00460	.00450	.00440	.00431	.00422	.00413
87	18	.00675	.00657	.00639	.00623	.00607	.00591	.00577	.00563	.00549	.00536	.00524	.00512	.00500	.00489	.00478	.00468	.00458	.00448	.00439	.00429
87	19	.00702	.00683	.00664	.00647	.00630	.00614	.00599	.00584	.00570	.00556	.00543	.00531	.00519	.00507	.00496	.00485	.00474	.00464	.00454	.00445
87	20	.00730	.00710	.00691	.00672	.00655	.00638	.00622	.00606	.00591	.00577	.00563	.00550	.00538	.00525	.00514	.00502	.00491	.00481	.00470	.00460
87	21	.00760	.00739	.00719	.00699	.00681	.00663	.00646	.00630	.00614	.00599	.00585	.00571	.00558	.00545	.00533	.00521	.00509	.00498	.00487	.00477

Ages		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%
O	Y																				
87	22	.00792	.00769	.00748	.00728	.00708	.00689	.00672	.00654	.00638	.00622	.00607	.00593	.00579	.00565	.00552	.00540	.00527	.00516	.00505	.00494
87	23	.00826	.00802	.00780	.00758	.00738	.00718	.00699	.00681	.00664	.00647	.00631	.00616	.00601	.00587	.00573	.00560	.00547	.00535	.00523	.00512
87	24	.00864	.00839	.00815	.00792	.00770	.00750	.00730	.00710	.00692	.00675	.00658	.00642	.00626	.00611	.00597	.00583	.00569	.00556	.00544	.00532
87	25	.00906	.00880	.00855	.00830	.00807	.00785	.00764	.00744	.00725	.00706	.00688	.00671	.00655	.00639	.00623	.00609	.00595	.00581	.00568	.00555
87	26	.00954	.00926	.00899	.00873	.00849	.00825	.00803	.00781	.00761	.00741	.00722	.00704	.00686	.00670	.00654	.00638	.00623	.00609	.00595	.00581
87	27	.01007	.00977	.00949	.00922	.00895	.00871	.00847	.00824	.00802	.00781	.00761	.00742	.00723	.00705	.00688	.00672	.00656	.00641	.00626	.00612
87	28	.01066	.01034	.01003	.00974	.00947	.00920	.00895	.00871	.00847	.00825	.00804	.00783	.00763	.00744	.00726	.00709	.00692	.00676	.00660	.00645
87	29	.01130	.01096	.01063	.01032	.01003	.00974	.00947	.00921	.00897	.00873	.00850	.00828	.00807	.00787	.00768	.00749	.00731	.00714	.00697	.00681
87	30	.01198	.01162	.01127	.01094	.01063	.01033	.01004	.00976	.00950	.00925	.00900	.00877	.00855	.00833	.00813	.00793	.00774	.00755	.00737	.00720
87	31	.01272	.01233	.01197	.01161	.01128	.01096	.01065	.01035	.01007	.00980	.00954	.00929	.00906	.00883	.00861	.00839	.00819	.00799	.00780	.00762
87	32	.01352	.01311	.01271	.01234	.01198	.01163	.01130	.01099	.01069	.01040	.01012	.00986	.00960	.00936	.00912	.00890	.00868	.00847	.00827	.00807
87	33	.01439	.01395	.01353	.01313	.01274	.01237	.01202	.01169	.01136	.01106	.01076	.01048	.01020	.00994	.00969	.00945	.00921	.00899	.00877	.00856
87	34	.01533	.01486	.01441	.01398	.01357	.01318	.01280	.01244	.01210	.01177	.01145	.01115	.01085	.01057	.01030	.01004	.00979	.00955	.00932	.00910
87	35	.01637	.01586	.01538	.01492	.01448	.01406	.01366	.01327	.01290	.01255	.01221	.01189	.01157	.01127	.01098	.01070	.01044	.01018	.00993	.00969
87	36	.01749	.01695	.01644	.01594	.01547	.01502	.01459	.01418	.01378	.01340	.01304	.01269	.01236	.01203	.01172	.01142	.01114	.01086	.01059	.01034
87	37	.01872	.01814	.01759	.01706	.01656	.01608	.01561	.01517	.01475	.01434	.01395	.01357	.01321	.01287	.01253	.01221	.01190	.01161	.01132	.01105
87	38	.02007	.01945	.01886	.01829	.01775	.01723	.01674	.01626	.01581	.01537	.01495	.01455	.01416	.01379	.01343	.01309	.01276	.01244	.01213	.01183
87	39	.02154	.02088	.02025	.01964	.01906	.01851	.01798	.01747	.01698	.01651	.01606	.01562	.01521	.01481	.01442	.01405	.01370	.01335	.01302	.01270
87	40	.02316	.02246	.02178	.02113	.02051	.01991	.01934	.01880	.01827	.01777	.01728	.01682	.01637	.01594	.01552	.01513	.01474	.01437	.01401	.01367
87	41	.02495	.02419	.02347	.02277	.02211	.02147	.02086	.02027	.01971	.01916	.01864	.01814	.01766	.01720	.01675	.01632	.01591	.01551	.01512	.01475
87	42	.02691	.02610	.02533	.02458	.02387	.02318	.02253	.02190	.02129	.02071	.02015	.01961	.01909	.01859	.01811	.01765	.01720	.01677	.01636	.01596
87	43	.02906	.02819	.02736	.02656	.02580	.02506	.02436	.02368	.02303	.02241	.02181	.02123	.02067	.02013	.01962	.01912	.01864	.01817	.01773	.01729
87	44	.03139	.03047	.02958	.02872	.02791	.02712	.02636	.02564	.02494	.02427	.02362	.02300	.02240	.02182	.02127	.02073	.02021	.01971	.01923	.01877
87	45	.03391	.03292	.03197	.03106	.03018	.02934	.02853	.02775	.02700	.02628	.02559	.02492	.02428	.02366	.02306	.02248	.02192	.02139	.02087	.02037
87	46	.03662	.03556	.03455	.03357	.03264	.03173	.03087	.03004	.02923	.02846	.02772	.02700	.02631	.02564	.02500	.02438	.02378	.02320	.02264	.02210
87	47	.03951	.03839	.03730	.03626	.03526	.03430	.03338	.03248	.03163	.03080	.03000	.02923	.02849	.02778	.02709	.02642	.02578	.02516	.02455	.02397
87	48	.04261	.04141	.04026	.03915	.03809	.03706	.03607	.03512	.03420	.03331	.03246	.03164	.03084	.03008	.02934	.02862	.02793	.02726	.02662	.02599
87	49	.04593	.04465	.04343	.04224	.04111	.04001	.03896	.03794	.03696	.03601	.03510	.03422	.03337	.03255	.03176	.03099	.03025	.02953	.02884	.02817
87	50	.04948	.04813	.04682	.04556	.04435	.04319	.04206	.04098	.03993	.03892	.03795	.03701	.03610	.03522	.03437	.03355	.03276	.03199	.03124	.03052
87	51	.05328	.05184	.05045	.04911	.04783	.04659	.04539	.04423	.04312	.04204	.04100	.04000	.03903	.03809	.03718	.03630	.03545	.03463	.03383	.03306
87	52	.05730	.05577	.05430	.05288	.05152	.05020	.04892	.04769	.04651	.04536	.04425	.04318	.04215	.04114	.04017	.03924	.03833	.03745	.03660	.03577
87	53	.06155	.05994	.05838	.05688	.05543	.05403	.05268	.05137	.05011	.04889	.04771	.04657	.04547	.04440	.04336	.04236	.04139	.04045	.03954	.03866
87	54	.06605	.06434	.06270	.06111	.05957	.05809	.05665	.05527	.05393	.05263	.05138	.05016	.04899	.04785	.04675	.04569	.04465	.04365	.04268	.04174
87	55	.07080	.06900	.06726	.06558	.06395	.06238	.06086	.05940	.05797	.05660	.05527	.05398	.05273	.05152	.05035	.04922	.04812	.04705	.04602	.04501
87	56	.07582	.07392	.07208	.07031	.06859	.06693	.06532	.06377	.06226	.06081	.05940	.05803	.05670	.05542	.05418	.05297	.05180	.05067	.04956	.04849
87	57	.08110	.07910	.07717	.07529	.07348	.07173	.07003	.06839	.06680	.06525	.06376	.06231	.06091	.05955	.05823	.05695	.05570	.05450	.05333	.05219
87	58	.08664	.08453	.08250	.08052	.07861	.07677	.07497	.07324	.07156	.06993	.06835	.06682	.06533	.06389	.06249	.06114	.05982	.05854	.05729	.05609
87	59	.09241	.09020	.08806	.08598	.08397	.08203	.08014	.07831	.07654	.07482	.07315	.07153	.06996	.06844	.06696	.06552	.06412	.06277	.06145	.06017
87	60	.09842	.09610	.09385	.09167	.08956	.08751	.08553	.08360	.08174	.07992	.07816	.07646	.07480	.07319	.07163	.07011	.06863	.06719	.06580	.06444
87	61	.10470	.10227	.09991	.09762	.09541	.09326	.09117	.08915	.08718	.08527	.08342	.08162	.07987	.07817	.07652	.07492	.07336	.07184	.07037	.06893
87	62	.11128	.10874	.10627	.10387	.10155	.09929	.09710	.09498	.09291	.09091	.08896	.08706	.08522	.08343	.08169	.08000	.07836	.07676	.07520	.07368
87	63	.11819	.11553	.11295	.11044	.10801	.10564	.10335	.10112	.09895	.09684	.09480	.09281	.09087	.08899	.08715	.08537	.08364	.08195	.08031	.07871
87	64	.12541	.12264	.11994	.11732	.11478	.11231	.10990	.10757	.10529	.10308	.10094	.09885	.09681	.09483	.09291	.09103	.08920	.08743	.08569	.08401
87	65	.13297	.13008	.12727	.12453	.12188	.11929	.11678	.11433	.11196	.10964	.10739	.10520	.10306	.10099	.09896	.09699	.09507	.09320	.09138	.08960
87	66	.14089	.13788	.13495	.13210	.12933	.12663	.12401	.12145	.11897	.11655	.11419	.11189	.10966	.10748	.10536	.10329	.10127	.09931	.09739	.09552
87	67	.14920	.14607	.14303	.14006	.13717	.13436	.13163	.12896	.12637	.12384	.12137	.11897	.11663	.11435	.11213	.10996	.10785	.10579	.10377	.10181
87	68	.15790	.15465	.15148	.14840	.14540	.14248	.13963	.13685	.13414	.13151	.12893	.12643	.12398	.12160	.11927	.11700	.11479	.11263	.11052	.10846
87	69	.16694	.16357	.16029	.15710	.15398	.15094	.14798	.14509	.14228	.13953	.13685	.13423	.13168	.12919	.12677	.12439	.12208	.11982	.11761	.11546
87	70	.17630	.17281	.16942	.16610	.16287	.15972	.15665	.15365	.15072	.14787	.14508	.14236	.13970	.13711	.13457	.13210	.12968	.12732	.12502	.12276
87	71	.18592	.18232	.17881	.17538	.17204	.16878	.16559	.16248	.15944	.15648	.15358	.15076	.14799	.14529	.14266	.14008	.13756	.13510	.13270	.13035

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

Ages		Adjusted Payout 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	.19578	.19207	.18845	.18491	.18146	.17808	.17479	.17157	.16842	.16535	.16235	.15941	.15655	.15374	.15100	.14832	.14570	.14314	.14064	.13819
87	73	.20587	.20205	.19832	.19468	.19111	.18763	.18423	.18090	.17765	.17447	.17136	.16832	.16535	.16244	.15960	.15682	.15410	.15144	.14883	.14628
87	74	.21624	.21231	.20847	.20472	.20105	.19746	.19396	.19052	.18717	.18388	.18067	.17753	.17445	.17144	.16850	.16562	.16279	.16003	.15733	.15468
87	75	.22690	.22288	.21894	.21508	.21131	.20762	.20401	.20047	.19702	.19363	.19032	.18707	.18389	.18078	.17774	.17476	.17184	.16898	.16618	.16343
87	76	.23790	.23378	.22974	.22579	.22192	.21813	.21442	.21079	.20723	.20374	.20033	.19699	.19371	.19050	.18736	.18428	.18126	.17831	.17541	.17257
87	77	.24921	.24500	.24087	.23682	.23286	.22897	.22517	.22144	.21779	.21421	.21070	.20726	.20389	.20059	.19735	.19418	.19107	.18802	.18502	.18209
87	78	.26079	.25649	.25227	.24814	.24409	.24011	.23622	.23240	.22866	.22499	.22139	.21787	.21440	.21101	.20768	.20442	.20121	.19807	.19499	.19197
87	79	.27254	.26816	.26386	.25965	.25551	.25146	.24748	.24358	.23976	.23600	.23232	.22871	.22516	.22168	.21827	.21491	.21163	.20840	.20523	.20212
87	80	.28434	.27989	.27552	.27123	.26703	.26290	.25885	.25487	.25097	.24713	.24337	.23968	.23605	.23249	.22900	.22556	.22219	.21888	.21563	.21244
87	81	.29610	.29159	.28715	.28280	.27853	.27433	.27021	.26616	.26219	.25828	.25445	.25068	.24698	.24335	.23978	.23627	.23282	.22943	.22611	.22284
87	82	.30776	.30319	.29870	.29429	.28996	.28570	.28151	.27740	.27336	.26939	.26549	.26166	.25789	.25419	.25055	.24697	.24345	.24000	.23660	.23326
87	83	.31930	.31468	.31014	.30568	.30129	.29698	.29274	.28858	.28448	.28045	.27649	.27260	.26877	.26500	.26130	.25766	.25408	.25056	.24709	.24368
87	84	.33076	.32610	.32152	.31702	.31258	.30823	.30394	.29972	.29558	.29150	.28749	.28354	.27966	.27583	.27208	.26838	.26474	.26116	.25764	.25417
87	85	.34215	.33746	.33285	.32831	.32384	.31944	.31512	.31086	.30667	.30255	.29849	.29450	.29057	.28670	.28289	.27915	.27546	.27183	.26825	.26473
87	86	.35335	.34863	.34399	.33943	.33493	.33050	.32615	.32186	.31764	.31348	.30938	.30535	.30138	.29748	.29363	.28984	.28611	.28243	.27881	.27525
87	87	.36419	.35946	.35480	.35022	.34570	.34125	.33687	.33256	.32831	.32412	.32000	.31594	.31194	.30800	.30412	.30029	.29652	.29281	.28915	.28555
88	0	.00705	.00695	.00685	.00676	.00668	.00659	.00651	.00643	.00635	.00627	.00620	.00613	.00606	.00599	.00592	.00586	.00579	.00573	.00567	.00561
88	1	.00235	.00229	.00223	.00217	.00211	.00206	.00201	.00196	.00192	.00187	.00183	.00179	.00175	.00171	.00168	.00164	.00161	.00157	.00154	.00151
88	2	.00221	.00214	.00208	.00202	.00196	.00191	.00186	.00181	.00176	.00172	.00167	.00163	.00159	.00155	.00151	.00148	.00144	.00141	.00138	.00135
88	3	.00220	.00213	.00207	.00200	.00194	.00189	.00183	.00178	.00173	.00168	.00164	.00159	.00155	.00151	.00147	.00143	.00140	.00136	.00133	.00130
88	4	.00227	.00220	.00213	.00206	.00200	.00194	.00188	.00182	.00177	.00172	.00167	.00162	.00158	.00153	.00149	.00145	.00142	.00138	.00134	.00131
88	5	.00240	.00232	.00224	.00217	.00210	.00204	.00198	.00192	.00186	.00181	.00175	.00170	.00165	.00161	.00156	.00152	.00148	.00144	.00140	.00137
88	6	.00257	.00248	.00240	.00233	.00225	.00218	.00211	.00205	.00199	.00193	.00187	.00182	.00177	.00172	.00167	.00162	.00158	.00154	.00149	.00145
88	7	.00278	.00269	.00260	.00252	.00244	.00237	.00229	.00222	.00216	.00209	.00203	.00197	.00192	.00186	.00181	.00176	.00171	.00167	.00162	.00158
88	8	.00304	.00294	.00285	.00276	.00267	.00259	.00251	.00244	.00236	.00230	.00223	.00217	.00210	.00205	.00199	.00193	.00188	.00183	.00178	.00174
88	9	.00335	.00324	.00314	.00304	.00295	.00286	.00278	.00270	.00262	.00255	.00247	.00241	.00234	.00227	.00221	.00215	.00210	.00204	.00199	.00194
88	10	.00371	.00360	.00349	.00339	.00329	.00319	.00310	.00301	.00293	.00285	.00277	.00270	.00262	.00256	.00249	.00242	.00236	.00230	.00225	.00219
88	11	.00412	.00400	.00389	.00378	.00367	.00357	.00347	.00337	.00328	.00320	.00311	.00303	.00296	.00288	.00281	.00274	.00267	.00261	.00254	.00248
88	12	.00458	.00445	.00433	.00421	.00409	.00398	.00388	.00378	.00368	.00359	.00350	.00341	.00333	.00325	.00317	.00309	.00302	.00295	.00288	.00282
88	13	.00505	.00491	.00478	.00465	.00453	.00441	.00430	.00419	.00409	.00399	.00389	.00380	.00371	.00362	.00354	.00346	.00338	.00331	.00323	.00316
88	14	.00550	.00535	.00521	.00508	.00495	.00482	.00470	.00459	.00448	.00437	.00427	.00417	.00408	.00398	.00389	.00381	.00373	.00365	.00357	.00349
88	15	.00591	.00576	.00561	.00546	.00533	.00519	.00507	.00495	.00483	.00472	.00461	.00450	.00440	.00431	.00421	.00412	.00403	.00395	.00387	.00379
88	16	.00627	.00611	.00595	.00580	.00565	.00551	.00538	.00525	.00513	.00501	.00490	.00479	.00468	.00458	.00448	.00438	.00429	.00420	.00412	.00403
88	17	.00659	.00641	.00625	.00609	.00593	.00579	.00565	.00551	.00539	.00526	.00514	.00503	.00492	.00481	.00470	.00460	.00451	.00441	.00432	.00424
88	18	.00687	.00668	.00651	.00634	.00618	.00603	.00588	.00574	.00561	.00548	.00535	.00523	.00511	.00500	.00489	.00479	.00469	.00459	.00450	.00440
88	19	.00714	.00695	.00676	.00659	.00642	.00626	.00611	.00596	.00582	.00568	.00555	.00542	.00530	.00518	.00507	.00496	.00486	.00475	.00466	.00456
88	20	.00742	.00722	.00703	.00685	.00667	.00650	.00634	.00618	.00604	.00589	.00576	.00562	.00550	.00537	.00525	.00514	.00503	.00492	.00482	.00472
88	21	.00773	.00752	.00732	.00712	.00694	.00676	.00659	.00643	.00627	.00612	.00597	.00583	.00570	.00557	.00545	.00533	.00521	.00510	.00499	.00489
88	22	.00805	.00782	.00761	.00741	.00721	.00702	.00684	.00667	.00651	.00635	.00620	.00605	.00591	.00578	.00565	.00552	.00540	.00528	.00517	.00506
88	23	.00839	.00816	.00793	.00772	.00751	.00731	.00712	.00694	.00677	.00660	.00644	.00629	.00614	.00600	.00586	.00573	.00560	.00548	.00536	.00524
88	24	.00878	.00853	.00829	.00806	.00784	.00763	.00743	.00724	.00706	.00688	.00671	.00655	.00639	.00624	.00610	.00596	.00582	.00569	.00557	.00545
88	25	.00921	.00894	.00869	.00845	.00821	.00799	.00778	.00758	.00738	.00720	.00702	.00685	.00668	.00652	.00637	.00622	.00608	.00594	.00581	.00568
88	26	.00969	.00940	.00913	.00888	.00863	.00840	.00817	.00796	.00775	.00755	.00736	.00718	.00701	.00684	.00668	.00652	.00637	.00623	.00609	.00595
88	27	.01023	.00993	.00964	.00937	.00911	.00886	.00862	.00839	.00817	.00796	.00776	.00757	.00738	.00720	.00703	.00686	.00671	.00655	.00640	.00626
88	28	.01082	.01050	.01020	.00990	.00963	.00936	.00911	.00886	.00863	.00841	.00819	.00799	.00779	.00760	.00742	.00724	.00707	.00691	.00675	.00660
88	29	.01147	.01113	.01080	.01049	.01019	.00991	.00964	.00938	.00913	.00890	.00867	.00845	.00824	.00804	.00784	.00765	.00747	.00730	.00713	.00697
88	30	.01216	.01180	.01145	.01112	.01081	.01050	.01022	.00994	.00967	.00942	.00918	.00894	.00872	.00850	.00830	.00810	.00790	.00772	.00754	.00737
88	31	.01291	.01252	.01215	.01180	.01146	.01114	.01083	.01054	.01026	.00998	.00972	.00948	.00924	.00901	.00878	.00857	.00837	.00817	.00798	.00780
88	32	.01372	.01330	.01291	.01253	.01217	.01183	.01150	.01118	.01088	.01059	.01032	.01005	.00979	.00955	.00931	.00908	.00886	.00865	.00845	.00825
88	33	.01460	.01416	.01373	.01333	.01295	.01258	.01223	.01189	.01157	.01126	.01096	.01068	.01040	.01014	.00989	.00964	.00941	.00918	.00897	.00876

Ages		Adjusted Payout 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	34	.01555	.01508	.01463	.01420	.01379	.01339	.01302	.01266	.01231	.01198	.01166	.01136	.01106	.01078	.01051	.01025	.01000	.00976	.00953	.00930
88	35	.01660	.01609	.01561	.01515	.01471	.01429	.01389	.01350	.01313	.01278	.01243	.01211	.01179	.01149	.01120	.01092	.01065	.01040	.01015	.00991
88	36	.01774	.01720	.01668	.01619	.01572	.01526	.01483	.01442	.01402	.01364	.01328	.01293	.01259	.01227	.01195	.01165	.01137	.01109	.01082	.01056
88	37	.01898	.01840	.01785	.01732	.01681	.01633	.01587	.01542	.01500	.01459	.01420	.01382	.01346	.01311	.01278	.01246	.01215	.01185	.01156	.01128
88	38	.02034	.01972	.01913	.01856	.01802	.01751	.01701	.01653	.01608	.01564	.01522	.01481	.01442	.01405	.01369	.01335	.01301	.01269	.01238	.01208
88	39	.02183	.02117	.02054	.01993	.01935	.01879	.01826	.01775	.01726	.01679	.01634	.01590	.01549	.01509	.01470	.01433	.01397	.01362	.01329	.01297
88	40	.02348	.02277	.02209	.02144	.02082	.02022	.01965	.01910	.01857	.01807	.01758	.01712	.01667	.01624	.01582	.01542	.01503	.01466	.01430	.01396
88	41	.02529	.02453	.02380	.02311	.02244	.02180	.02119	.02060	.02003	.01949	.01897	.01846	.01798	.01752	.01707	.01664	.01622	.01582	.01544	.01506
88	42	.02728	.02647	.02569	.02494	.02423	.02354	.02288	.02225	.02164	.02106	.02050	.01996	.01944	.01894	.01846	.01799	.01754	.01711	.01670	.01629
88	43	.02945	.02858	.02775	.02695	.02619	.02545	.02475	.02407	.02341	.02279	.02218	.02160	.02105	.02051	.01999	.01949	.01901	.01854	.01809	.01766
88	44	.03182	.03089	.03000	.02915	.02833	.02754	.02678	.02606	.02536	.02468	.02404	.02341	.02281	.02223	.02167	.02113	.02061	.02011	.01963	.01916
88	45	.03438	.03338	.03243	.03152	.03064	.02980	.02899	.02821	.02746	.02673	.02604	.02537	.02472	.02410	.02350	.02292	.02236	.02182	.02130	.02079
88	46	.03713	.03607	.03505	.03408	.03314	.03224	.03137	.03053	.02973	.02895	.02821	.02749	.02680	.02613	.02548	.02486	.02426	.02368	.02312	.02257
88	47	.04007	.03894	.03786	.03681	.03581	.03485	.03392	.03303	.03217	.03134	.03054	.02977	.02902	.02830	.02761	.02694	.02630	.02567	.02507	.02448
88	48	.04322	.04202	.04086	.03975	.03868	.03765	.03666	.03571	.03479	.03390	.03304	.03222	.03142	.03065	.02991	.02919	.02850	.02783	.02718	.02655
88	49	.04659	.04531	.04408	.04290	.04176	.04066	.03961	.03859	.03760	.03665	.03574	.03486	.03400	.03318	.03238	.03161	.03087	.03015	.02945	.02878
88	50	.05021	.04885	.04754	.04628	.04507	.04390	.04277	.04168	.04063	.03962	.03864	.03770	.03679	.03591	.03505	.03423	.03343	.03266	.03191	.03119
88	51	.05407	.05262	.05123	.04990	.04861	.04736	.04616	.04500	.04388	.04280	.04176	.04075	.03978	.03884	.03793	.03704	.03619	.03536	.03456	.03379
88	52	.05816	.05663	.05516	.05374	.05237	.05104	.04977	.04853	.04734	.04619	.04508	.04401	.04297	.04196	.04099	.04005	.03913	.03825	.03739	.03656
88	53	.06249	.06088	.05932	.05781	.05636	.05495	.05360	.05229	.05102	.04980	.04861	.04747	.04636	.04529	.04425	.04325	.04227	.04133	.04041	.03953
88	54	.06708	.06537	.06371	.06212	.06058	.05909	.05765	.05626	.05492	.05362	.05236	.05115	.04997	.04882	.04772	.04665	.04561	.04460	.04363	.04268
88	55	.07192	.07011	.06837	.06668	.06505	.06348	.06196	.06048	.05906	.05768	.05634	.05505	.05380	.05258	.05141	.05027	.04916	.04809	.04705	.04604
88	56	.07703	.07513	.07329	.07151	.06979	.06812	.06651	.06495	.06344	.06198	.06056	.05919	.05786	.05657	.05532	.05411	.05294	.05179	.05069	.04961
88	57	.08242	.08042	.07848	.07660	.07478	.07302	.07132	.06967	.06808	.06653	.06503	.06358	.06217	.06080	.05947	.05819	.05694	.05573	.05455	.05341
88	58	.08807	.08596	.08392	.08194	.08002	.07817	.07637	.07463	.07295	.07131	.06973	.06819	.06670	.06525	.06385	.06248	.06116	.05987	.05862	.05741
88	59	.09396	.09174	.08959	.08751	.08550	.08355	.08165	.07982	.07804	.07631	.07464	.07302	.07144	.06991	.06842	.06698	.06557	.06421	.06289	.06160
88	60	.10009	.09777	.09551	.09333	.09121	.08916	.08717	.08523	.08336	.08154	.07977	.07806	.07640	.07478	.07321	.07168	.07020	.06875	.06735	.06599
88	61	.10650	.10406	.10170	.09941	.09718	.09503	.09293	.09090	.08893	.08702	.08516	.08335	.08159	.07989	.07823	.07662	.07505	.07352	.07204	.07060
88	62	.11322	.11067	.10820	.10579	.10346	.10120	.09900	.09687	.09480	.09279	.09083	.08893	.08708	.08528	.08353	.08183	.08018	.07857	.07700	.07547
88	63	.12028	.11761	.11502	.11251	.11007	.10770	.10540	.10316	.10098	.09887	.09681	.09481	.09287	.09098	.08913	.08734	.08560	.08390	.08225	.08064
88	64	.12766	.12488	.12218	.11955	.11700	.11452	.11211	.10976	.10748	.10526	.10311	.10101	.09896	.09697	.09504	.09315	.09132	.08953	.08778	.08609
88	65	.13539	.13249	.12967	.12693	.12426	.12167	.11915	.11670	.11431	.11199	.10972	.10752	.10538	.10329	.10126	.09927	.09734	.09546	.09363	.09184
88	66	.14349	.14047	.13754	.13468	.13190	.12919	.12656	.12400	.12150	.11907	.11670	.11440	.11215	.10996	.10783	.10575	.10372	.10174	.09982	.09794
88	67	.15201	.14887	.14581	.14284	.13994	.13713	.13438	.13170	.12910	.12656	.12408	.12167	.11932	.11703	.11479	.11261	.11049	.10841	.10639	.10441
88	68	.16092	.15766	.15449	.15140	.14839	.14545	.14259	.13980	.13709	.13444	.13186	.12934	.12688	.12448	.12214	.11986	.11764	.11546	.11334	.11127
88	69	.17020	.16682	.16353	.16032	.15720	.15415	.15118	.14828	.14545	.14269	.14000	.13737	.13481	.13231	.12986	.12748	.12515	.12288	.12065	.11849
88	70	.17980	.17631	.17290	.16958	.16634	.16318	.16009	.15708	.15414	.15127	.14847	.14573	.14306	.14046	.13791	.13542	.13299	.13061	.12829	.12602
88	71	.18968	.18607	.18255	.17912	.17576	.17249	.16929	.16617	.16312	.16014	.15723	.15439	.15161	.14890	.14625	.14365	.14112	.13864	.13622	.13385
88	72	.19982	.19610	.19247	.18892	.18545	.18207	.17876	.17553	.17237	.16928	.16627	.16332	.16043	.15761	.15486	.15216	.14952	.14695	.14442	.14196
88	73	.21020	.20637	.20263	.19897	.19540	.19190	.18849	.18515	.18188	.17868	.17556	.17251	.16952	.16659	.16373	.16093	.15820	.15552	.15289	.15033
88	74	.22087	.21693	.21308	.20932	.20564	.20204	.19851	.19507	.19170	.18840	.18517	.18201	.17892	.17589	.17293	.17002	.16718	.16440	.16168	.15901
88	75	.23187	.22783	.22387	.22001	.21622	.21252	.20889	.20534	.20187	.19846	.19513	.19187	.18868	.18555	.18248	.17948	.17654	.17366	.17084	.16807
88	76	.24322	.23908	.23503	.23106	.22718	.22337	.21965	.21600	.21243	.20892	.20549	.20213	.19884	.19561	.19245	.18935	.18631	.18333	.18041	.17755
88	77	.25490	.25067	.24653	.24247	.23849	.23459	.23077	.22703	.22336	.21976	.21624	.21278	.20939	.20606	.20281	.19961	.19648	.19340	.19039	.18743
88	78	.26688	.26257	.25834	.25419	.25012	.24614	.24223	.23839	.23463	.23094	.22733	.22378	.22030	.21688	.21353	.21024	.20702	.20385	.20074	.19769
88	79	.27905	.27466	.27035	.26613	.26198	.25791	.25392	.25000	.24615	.24238	.23868	.23504	.23147	.22797	.22453	.22116	.21784	.21459	.21140	.20826
88	80	.29130	.28684	.28246	.27816	.27394	.26979	.26572	.26173	.25780	.25395	.25017	.24645	.24280	.23922	.23570	.23224	.22885	.22551	.22224	.21902
88	81	.30353	.29900	.29455	.29019	.28590	.28168	.27754	.27348	.26948	.26556	.26170	.25791	.25419	.25053	.24693	.24340	.23993	.23652	.23316	.22986
88	82	.31566	.31107	.30657	.30215	.29780	.29352	.28932	.28519	.28113	.27714	.27322	.26936	.26557	.26184	.25818	.25457	.25103	.24754	.24412	.24075
88	83	.32768	.32305	.31850	.31402	.30962	.30529	.30103	.29684	.29273	.28868	.28470	.28078	.27693	.27313	.26941	.26574	.26213	.25858	.25509	.25165

Ages		Adjusted Payout 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	.33964	.33497	.33037	.32585	.32141	.31703	.31273	.30849	.30433	.30023	.29619	.29222	.28831	.28447	.28068	.27696	.27329	.26968	.26613	.26263
88	85	.35155	.34684	.34222	.33766	.33318	.32877	.32443	.32015	.31594	.31180	.30772	.30370	.29975	.29585	.29202	.28824	.28453	.28087	.27726	.27371
88	86	.36327	.35855	.35390	.34932	.34481	.34036	.33599	.33168	.32744	.32326	.31915	.31509	.31110	.30716	.30329	.29947	.29571	.29200	.28835	.28476
88	87	.37464	.36991	.36524	.36064	.35611	.35165	.34725	.34292	.33865	.33445	.33030	.32622	.32219	.31822	.31432	.31046	.30667	.30292	.29924	.29560
88	88	.38563	.38089	.37621	.37160	.36706	.36258	.35817	.35382	.34953	.34531	.34114	.33703	.33299	.32899	.32506	.32118	.31735	.31358	.30986	.30619
89	0	.00726	.00717	.00708	.00698	.00690	.00681	.00673	.00665	.00657	.00650	.00642	.00635	.00628	.00621	.00615	.00608	.00602	.00596	.00590	.00584
89	1	.00239	.00233	.00227	.00221	.00216	.00210	.00205	.00201	.00196	.00191	.00187	.00183	.00179	.00175	.00172	.00168	.00165	.00161	.00158	.00155
89	2	.00224	.00218	.00211	.00205	.00200	.00194	.00189	.00184	.00179	.00175	.00170	.00166	.00162	.00158	.00155	.00151	.00148	.00144	.00141	.00138
89	3	.00223	.00216	.00210	.00203	.00197	.00192	.00186	.00181	.00176	.00171	.00167	.00162	.00158	.00154	.00150	.00146	.00143	.00139	.00136	.00133
89	4	.00230	.00222	.00215	.00209	.00202	.00196	.00190	.00185	.00179	.00174	.00170	.00165	.00160	.00156	.00152	.00148	.00144	.00140	.00137	.00133
89	5	.00242	.00234	.00227	.00220	.00213	.00206	.00200	.00194	.00189	.00183	.00178	.00173	.00168	.00163	.00159	.00155	.00150	.00146	.00143	.00139
89	6	.00259	.00251	.00243	.00235	.00228	.00221	.00214	.00207	.00201	.00195	.00190	.00184	.00179	.00174	.00169	.00165	.00160	.00156	.00152	.00148
89	7	.00281	.00272	.00263	.00255	.00247	.00239	.00232	.00225	.00218	.00212	.00206	.00200	.00194	.00189	.00184	.00179	.00174	.00169	.00165	.00160
89	8	.00307	.00297	.00287	.00279	.00270	.00262	.00254	.00246	.00239	.00232	.00226	.00219	.00213	.00207	.00202	.00196	.00191	.00186	.00181	.00176
89	9	.00338	.00327	.00317	.00308	.00298	.00290	.00281	.00273	.00265	.00258	.00251	.00244	.00237	.00231	.00224	.00219	.00213	.00207	.00202	.00197
89	10	.00375	.00364	.00353	.00343	.00333	.00323	.00314	.00305	.00297	.00289	.00281	.00273	.00266	.00259	.00253	.00246	.00240	.00234	.00228	.00223
89	11	.00417	.00405	.00394	.00382	.00372	.00361	.00352	.00342	.00333	.00324	.00316	.00308	.00300	.00293	.00285	.00278	.00272	.00265	.00259	.00253
89	12	.00464	.00451	.00439	.00427	.00415	.00404	.00394	.00383	.00374	.00364	.00355	.00347	.00338	.00330	.00322	.00315	.00308	.00300	.00294	.00287
89	13	.00512	.00498	.00485	.00472	.00460	.00448	.00437	.00426	.00416	.00406	.00396	.00387	.00378	.00369	.00361	.00353	.00345	.00337	.00330	.00323
89	14	.00558	.00544	.00530	.00516	.00503	.00490	.00478	.00467	.00456	.00445	.00435	.00425	.00415	.00406	.00397	.00389	.00380	.00372	.00365	.00357
89	15	.00601	.00585	.00570	.00556	.00542	.00529	.00516	.00504	.00492	.00481	.00470	.00459	.00449	.00440	.00430	.00421	.00412	.00404	.00395	.00387
89	16	.00637	.00621	.00605	.00590	.00575	.00561	.00548	.00535	.00523	.00511	.00499	.00488	.00478	.00468	.00458	.00448	.00439	.00430	.00421	.00413
89	17	.00669	.00652	.00635	.00619	.00604	.00589	.00575	.00562	.00549	.00537	.00525	.00513	.00502	.00491	.00481	.00471	.00461	.00452	.00442	.00434
89	18	.00698	.00679	.00662	.00645	.00629	.00614	.00599	.00585	.00571	.00558	.00546	.00534	.00522	.00511	.00500	.00490	.00479	.00470	.00460	.00451
89	19	.00725	.00706	.00688	.00670	.00653	.00637	.00622	.00607	.00593	.00579	.00566	.00553	.00541	.00529	.00518	.00507	.00497	.00486	.00476	.00467
89	20	.00754	.00734	.00715	.00696	.00679	.00662	.00646	.00630	.00615	.00601	.00587	.00574	.00561	.00549	.00537	.00525	.00514	.00503	.00493	.00483
89	21	.00785	.00764	.00744	.00724	.00706	.00688	.00671	.00654	.00639	.00624	.00609	.00595	.00582	.00569	.00556	.00544	.00533	.00522	.00511	.00500
89	22	.00817	.00795	.00773	.00753	.00733	.00715	.00697	.00679	.00663	.00647	.00632	.00617	.00603	.00590	.00576	.00564	.00552	.00540	.00529	.00518
89	23	.00852	.00828	.00806	.00784	.00763	.00744	.00725	.00707	.00689	.00672	.00656	.00641	.00626	.00612	.00598	.00585	.00572	.00560	.00548	.00536
89	24	.00891	.00866	.00842	.00819	.00797	.00776	.00756	.00737	.00718	.00701	.00684	.00668	.00652	.00637	.00622	.00608	.00595	.00582	.00569	.00557
89	25	.00934	.00908	.00882	.00858	.00835	.00813	.00791	.00771	.00752	.00733	.00715	.00698	.00681	.00665	.00650	.00635	.00621	.00607	.00594	.00581
89	26	.00983	.00954	.00927	.00902	.00877	.00853	.00831	.00809	.00789	.00769	.00750	.00732	.00714	.00697	.00681	.00665	.00650	.00636	.00622	.00608
89	27	.01037	.01007	.00979	.00951	.00925	.00900	.00876	.00853	.00831	.00810	.00790	.00771	.00752	.00734	.00717	.00700	.00684	.00669	.00654	.00640
89	28	.01097	.01065	.01035	.01006	.00978	.00951	.00926	.00901	.00878	.00856	.00834	.00814	.00794	.00775	.00756	.00739	.00722	.00705	.00690	.00674
89	29	.01163	.01129	.01096	.01065	.01035	.01007	.00980	.00954	.00929	.00905	.00882	.00860	.00839	.00819	.00799	.00781	.00763	.00745	.00728	.00712
89	30	.01233	.01197	.01162	.01129	.01097	.01067	.01038	.01011	.00984	.00959	.00934	.00911	.00888	.00867	.00846	.00826	.00807	.00788	.00770	.00753
89	31	.01309	.01270	.01233	.01198	.01164	.01132	.01101	.01071	.01043	.01016	.00990	.00965	.00941	.00918	.00895	.00874	.00854	.00834	.00815	.00796
89	32	.01390	.01349	.01309	.01272	.01236	.01201	.01168	.01137	.01106	.01077	.01050	.01023	.00997	.00973	.00949	.00926	.00904	.00883	.00863	.00843
89	33	.01479	.01435	.01393	.01353	.01314	.01277	.01242	.01208	.01176	.01145	.01115	.01087	.01059	.01033	.01008	.00983	.00960	.00937	.00915	.00894
89	34	.01576	.01528	.01483	.01440	.01399	.01360	.01322	.01286	.01251	.01218	.01186	.01156	.01126	.01098	.01071	.01045	.01020	.00995	.00972	.00950
89	35	.01682	.01631	.01583	.01537	.01493	.01450	.01410	.01371	.01334	.01299	.01265	.01232	.01200	.01170	.01141	.01113	.01086	.01060	.01035	.01011
89	36	.01797	.01742	.01691	.01641	.01594	.01549	.01506	.01464	.01425	.01387	.01350	.01315	.01281	.01249	.01217	.01187	.01158	.01131	.01104	.01078
89	37	.01922	.01864	.01809	.01756	.01705	.01657	.01611	.01566	.01523	.01483	.01443	.01406	.01369	.01335	.01301	.01269	.01238	.01208	.01179	.01151
89	38	.02060	.01998	.01939	.01882	.01828	.01776	.01726	.01678	.01633	.01589	.01547	.01506	.01467	.01430	.01394	.01359	.01326	.01294	.01262	.01233
89	39	.02211	.02144	.02081	.02020	.01962	.01906	.01853	.01802	.01753	.01706	.01660	.01617	.01575	.01535	.01496	.01459	.01423	.01388	.01355	.01323
89	40	.02377	.02306	.02238	.02173	.02111	.02051	.01994	.01939	.01886	.01835	.01787	.01740	.01695	.01652	.01610	.01570	.01531	.01494	.01458	.01423
89	41	.02560	.02484	.02412	.02342	.02275	.02211	.02150	.02091	.02034	.01979	.01927	.01877	.01828	.01782	.01737	.01694	.01652	.01612	.01573	.01536
89	42	.02762	.02680	.02603	.02528	.02456	.02388	.02322	.02258	.02197	.02139	.02083	.02029	.01977	.01926	.01878	.01831	.01787	.01743	.01701	.01661
89	43	.02982	.02895	.02812	.02732	.02655	.02581	.02511	.02443	.02377	.02315	.02254	.02196	.02140	.02086	.02034	.01984	.01935	.01889	.01844	.01800
89	44	.03223	.03130	.03040	.02955	.02873	.02794	.02718	.02645	.02575	.02507	.02442	.02380	.02320	.02261	.02205	.02151	.02099	.02049	.02000	.01953

Ages		Adjusted Payout 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%
89	45	.03481	.03382	.03287	.03195	.03107	.03023	.02942	.02863	.02788	.02716	.02646	.02579	.02514	.02452	.02392	.02333	.02277	.02223	.02171	.02120
89	46	.03761	.03655	.03553	.03455	.03361	.03271	.03184	.03100	.03019	.02942	.02867	.02795	.02725	.02658	.02594	.02531	.02471	.02412	.02356	.02302
89	47	.04059	.03946	.03837	.03733	.03633	.03536	.03443	.03354	.03267	.03184	.03104	.03027	.02952	.02880	.02811	.02744	.02679	.02616	.02555	.02497
89	48	.04379	.04259	.04143	.04032	.03924	.03821	.03722	.03626	.03534	.03445	.03359	.03277	.03197	.03120	.03045	.02973	.02903	.02836	.02771	.02708
89	49	.04721	.04593	.04470	.04351	.04237	.04127	.04021	.03919	.03821	.03726	.03634	.03545	.03460	.03377	.03297	.03220	.03145	.03073	.03003	.02935
89	50	.05088	.04952	.04821	.04695	.04574	.04456	.04343	.04234	.04129	.04028	.03930	.03835	.03744	.03655	.03570	.03487	.03407	.03329	.03254	.03182
89	51	.05480	.05336	.05197	.05063	.04934	.04809	.04689	.04573	.04461	.04352	.04248	.04147	.04049	.03954	.03863	.03774	.03689	.03606	.03525	.03448
89	52	.05896	.05743	.05596	.05454	.05316	.05184	.05056	.04932	.04813	.04698	.04586	.04479	.04374	.04273	.04176	.04081	.03990	.03901	.03815	.03731
89	53	.06337	.06175	.06019	.05868	.05723	.05582	.05446	.05315	.05188	.05065	.04947	.04832	.04721	.04613	.04509	.04408	.04310	.04216	.04124	.04035
89	54	.06803	.06632	.06467	.06307	.06153	.06004	.05860	.05720	.05586	.05455	.05329	.05207	.05089	.04974	.04863	.04756	.04652	.04550	.04452	.04357
89	55	.07296	.07115	.06941	.06772	.06609	.06451	.06298	.06151	.06008	.05869	.05735	.05606	.05480	.05358	.05240	.05126	.05015	.04907	.04803	.04701
89	56	.07817	.07626	.07442	.07263	.07091	.06924	.06763	.06606	.06455	.06308	.06167	.06029	.05896	.05766	.05641	.05519	.05401	.05286	.05175	.05067
89	57	.08366	.08165	.07970	.07782	.07600	.07424	.07254	.07088	.06928	.06773	.06623	.06477	.06336	.06199	.06065	.05936	.05811	.05689	.05571	.05456
89	58	.08941	.08730	.08525	.08327	.08135	.07949	.07769	.07595	.07426	.07262	.07103	.06949	.06799	.06654	.06513	.06376	.06243	.06114	.05988	.05866
89	59	.09541	.09319	.09104	.08895	.08693	.08498	.08308	.08124	.07946	.07773	.07605	.07442	.07284	.07130	.06981	.06836	.06695	.06558	.06425	.06296
89	60	.10166	.09933	.09707	.09488	.09276	.09070	.08871	.08677	.08489	.08307	.08130	.07958	.07791	.07628	.07471	.07317	.07168	.07023	.06882	.06745
89	61	.10819	.10575	.10338	.10108	.09886	.09669	.09460	.09256	.09058	.08866	.08680	.08498	.08322	.08151	.07985	.07823	.07665	.07512	.07363	.07218
89	62	.11504	.11248	.11001	.10760	.10527	.10300	.10080	.09866	.09658	.09456	.09260	.09069	.08883	.08703	.08528	.08357	.08191	.08029	.07871	.07718
89	63	.12223	.11957	.11697	.11446	.11201	.10963	.10733	.10508	.10290	.10078	.09872	.09671	.09476	.09286	.09101	.08921	.08746	.08576	.08409	.08248
89	64	.12977	.12698	.12428	.12165	.11909	.11660	.11419	.11183	.10955	.10732	.10516	.10305	.10100	.09900	.09706	.09517	.09332	.09153	.08977	.08807
89	65	.13766	.13476	.13193	.12919	.12651	.12392	.12139	.11893	.11653	.11420	.11193	.10972	.10757	.10548	.10343	.10144	.09950	.09761	.09577	.09397
89	66	.14594	.14291	.13997	.13711	.13432	.13161	.12897	.12640	.12390	.12146	.11908	.11677	.11451	.11232	.11017	.10808	.10605	.10406	.10212	.10023
89	67	.15464	.15150	.14844	.14546	.14256	.13973	.13698	.13429	.13168	.12913	.12665	.12423	.12187	.11957	.11732	.11513	.11300	.11091	.10888	.10689
89	68	.16376	.16049	.15732	.15422	.15120	.14826	.14539	.14260	.13987	.13722	.13462	.13210	.12963	.12722	.12487	.12258	.12034	.11816	.11603	.11394
89	69	.17326	.16988	.16658	.16337	.16023	.15718	.15420	.15129	.14845	.14569	.14298	.14035	.13777	.13526	.13281	.13041	.12807	.12579	.12355	.12137
89	70	.18310	.17960	.17619	.17286	.16961	.16644	.16334	.16032	.15738	.15450	.15169	.14894	.14626	.14364	.14108	.13858	.13614	.13375	.13142	.12914
89	71	.19323	.18962	.18609	.18264	.17928	.17600	.17279	.16966	.16660	.16361	.16069	.15784	.15505	.15233	.14966	.14706	.14451	.14202	.13959	.13720
89	72	.20363	.19990	.19626	.19271	.18923	.18584	.18252	.17928	.17611	.17301	.16999	.16702	.16413	.16130	.15853	.15582	.15317	.15058	.14804	.14556
89	73	.21429	.21045	.20670	.20303	.19945	.19595	.19252	.18917	.18589	.18269	.17955	.17648	.17348	.17055	.16767	.16486	.16211	.15941	.15677	.15419
89	74	.22525	.22130	.21744	.21367	.20998	.20637	.20284	.19938	.19600	.19269	.18944	.18627	.18317	.18012	.17715	.17423	.17138	.16858	.16584	.16316
89	75	.23655	.23251	.22855	.22467	.22087	.21716	.21352	.20996	.20648	.20306	.19972	.19644	.19323	.19009	.18701	.18399	.18104	.17814	.17530	.17252
89	76	.24824	.24409	.24003	.23606	.23217	.22835	.22462	.22095	.21737	.21385	.21041	.20703	.20372	.20048	.19730	.19418	.19113	.18813	.18519	.18231
89	77	.26029	.25605	.25190	.24783	.24384	.23993	.23610	.23234	.22866	.22505	.22151	.21804	.21463	.21129	.20802	.20480	.20165	.19856	.19553	.19255
89	78	.27265	.26833	.26409	.25994	.25586	.25186	.24794	.24409	.24032	.23662	.23298	.22942	.22592	.22249	.21912	.21582	.21257	.20939	.20626	.20319
89	79	.28524	.28084	.27652	.27228	.26813	.26405	.26004	.25611	.25225	.24846	.24474	.24109	.23751	.23399	.23053	.22714	.22381	.22053	.21732	.21416
89	80	.29792	.29345	.28906	.28475	.28052	.27636	.27228	.26827	.26433	.26046	.25667	.25293	.24927	.24567	.24213	.23865	.23524	.23188	.22858	.22534
89	81	.31059	.30605	.30160	.29722	.29292	.28870	.28455	.28047	.27646	.27252	.26865	.26484	.26110	.25742	.25381	.25025	.24676	.24333	.23995	.23663
89	82	.32317	.31858	.31407	.30964	.30528	.30099	.29678	.29264	.28856	.28456	.28062	.27675	.27294	.26919	.26550	.26188	.25832	.25481	.25136	.24797
89	83	.33567	.33103	.32647	.32198	.31757	.31323	.30896	.30477	.30063	.29657	.29257	.28864	.28476	.28096	.27721	.27352	.26989	.26632	.26280	.25934
89	84	.34811	.34344	.33884	.33431	.32985	.32547	.32115	.31691	.31272	.30861	.30456	.30057	.29664	.29278	.28897	.28523	.28154	.27791	.27433	.27081
89	85	.36053	.35582	.35119	.34663	.34214	.33772	.33336	.32908	.32485	.32070	.31660	.31257	.30859	.30468	.30083	.29703	.29329	.28961	.28598	.28240
89	86	.37278	.36805	.36339	.35881	.35429	.34984	.34546	.34114	.33688	.33269	.32856	.32448	.32047	.31652	.31262	.30879	.30500	.30127	.29760	.29398
89	87	.38468	.37994	.37527	.37067	.36613	.36166	.35725	.35291	.34863	.34441	.34025	.33615	.33210	.32812	.32419	.32032	.31650	.31273	.30902	.30536
89	88	.39619	.39145	.38677	.38216	.37761	.37313	.36871	.36435	.36005	.35581	.35163	.34750	.34344	.33943	.33547	.33157	.32773	.32393	.32019	.31650
89	89	.40728	.40254	.39786	.39325	.38870	.38421	.37978	.37541	.37110	.36685	.36265	.35852	.35443	.35041	.34643	.34251	.33864	.33483	.33106	.32734
90	0	.00748	.00739	.00729	.00720	.00712	.00703	.00695	.00687	.00679	.00672	.00664	.00657	.00650	.00644	.00637	.00630	.00624	.00618	.00612	.00606
90	1	.00243	.00237	.00231	.00225	.00220	.00214	.00209	.00205	.00200	.00195	.00191	.00187	.00183	.00179	.00176	.00172	.00169	.00165	.00162	.00159
90	2	.00227	.00221	.00214	.00208	.00203	.00197	.00192	.00187	.00182	.00178	.00174	.00169	.00165	.00161	.00158	.00154	.00151	.00147	.00144	.00141
90	3	.00226	.00219	.00212	.00206	.00200	.00194	.00189	.00184	.00179	.00174	.00169	.00165	.00161	.00157	.00153	.00149	.00145	.00142	.00139	.00135
90	4	.00232	.00225	.00218	.00211	.00205	.00199	.00193	.00187	.00182	.00177	.00172	.00167	.00163	.00158	.00154	.00150	.00147	.00143	.00139	.00136

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

| Ages | | Adjusted Payout 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	.00245	.00237	.00229	.00222	.00215	.00209	.00203	.00197	.00191	.00185	.00180	.00175	.00170	.00166	.00161	.00157	.00153	.00149	.00145	.00141
90	6	.00262	.00253	.00245	.00237	.00230	.00223	.00216	.00210	.00204	.00198	.00192	.00187	.00181	.00176	.00172	.00167	.00162	.00158	.00154	.00150
90	7	.00283	.00274	.00266	.00257	.00249	.00242	.00234	.00228	.00221	.00214	.00208	.00202	.00197	.00191	.00186	.00181	.00176	.00171	.00167	.00163
90	8	.00309	.00300	.00290	.00281	.00273	.00264	.00257	.00249	.00242	.00235	.00228	.00222	.00216	.00210	.00204	.00199	.00193	.00188	.00183	.00179
90	9	.00341	.00330	.00320	.00311	.00301	.00293	.00284	.00276	.00268	.00261	.00253	.00247	.00240	.00233	.00227	.00221	.00216	.00210	.00205	.00200
90	10	.00379	.00367	.00357	.00346	.00336	.00327	.00318	.00309	.00300	.00292	.00284	.00277	.00270	.00263	.00256	.00250	.00243	.00237	.00231	.00226
90	11	.00422	.00410	.00398	.00387	.00376	.00366	.00356	.00346	.00337	.00329	.00320	.00312	.00304	.00297	.00290	.00283	.00276	.00269	.00263	.00257
90	12	.00470	.00456	.00444	.00432	.00420	.00409	.00399	.00389	.00379	.00370	.00361	.00352	.00343	.00335	.00328	.00320	.00313	.00306	.00299	.00292
90	13	.00519	.00505	.00492	.00479	.00467	.00455	.00443	.00433	.00422	.00412	.00402	.00393	.00384	.00375	.00367	.00359	.00351	.00344	.00336	.00329
90	14	.00566	.00551	.00537	.00524	.00511	.00498	.00486	.00474	.00463	.00453	.00442	.00432	.00423	.00414	.00405	.00396	.00388	.00380	.00372	.00364
90	15	.00609	.00594	.00579	.00564	.00550	.00537	.00524	.00512	.00501	.00489	.00478	.00468	.00458	.00448	.00438	.00429	.00420	.00412	.00404	.00396
90	16	.00647	.00630	.00614	.00599	.00585	.00571	.00557	.00544	.00532	.00520	.00509	.00498	.00487	.00477	.00467	.00457	.00448	.00439	.00430	.00422
90	17	.00679	.00662	.00645	.00629	.00614	.00599	.00585	.00572	.00559	.00546	.00534	.00523	.00512	.00501	.00490	.00480	.00471	.00461	.00452	.00443
90	18	.00708	.00690	.00672	.00655	.00639	.00624	.00609	.00595	.00582	.00569	.00556	.00544	.00532	.00521	.00510	.00500	.00489	.00480	.00470	.00461
90	19	.00736	.00717	.00698	.00681	.00664	.00648	.00633	.00618	.00604	.00590	.00577	.00564	.00552	.00540	.00529	.00518	.00507	.00497	.00487	.00477
90	20	.00765	.00745	.00726	.00707	.00690	.00673	.00656	.00641	.00626	.00612	.00598	.00585	.00572	.00559	.00547	.00536	.00525	.00514	.00504	.00494
90	21	.00796	.00775	.00755	.00735	.00717	.00699	.00682	.00666	.00650	.00635	.00620	.00606	.00593	.00580	.00567	.00555	.00544	.00533	.00522	.00511
90	22	.00829	.00806	.00785	.00764	.00745	.00726	.00708	.00691	.00674	.00659	.00643	.00629	.00614	.00601	.00588	.00575	.00563	.00551	.00540	.00529
90	23	.00864	.00840	.00818	.00796	.00775	.00755	.00737	.00718	.00701	.00684	.00668	.00653	.00638	.00623	.00610	.00596	.00584	.00571	.00559	.00548
90	24	.00903	.00878	.00854	.00831	.00809	.00788	.00768	.00749	.00730	.00713	.00696	.00679	.00664	.00649	.00634	.00620	.00607	.00594	.00581	.00569
90	25	.00947	.00920	.00895	.00870	.00847	.00825	.00804	.00784	.00764	.00745	.00727	.00710	.00694	.00678	.00662	.00647	.00633	.00619	.00606	.00593
90	26	.00996	.00967	.00940	.00915	.00890	.00866	.00844	.00822	.00802	.00782	.00763	.00744	.00727	.00710	.00694	.00678	.00663	.00648	.00634	.00621
90	27	.01051	.01021	.00992	.00965	.00939	.00914	.00890	.00867	.00845	.00824	.00804	.00784	.00766	.00748	.00730	.00714	.00698	.00682	.00667	.00653
90	28	.01112	.01080	.01049	.01020	.00992	.00965	.00940	.00916	.00892	.00870	.00848	.00828	.00808	.00789	.00770	.00753	.00735	.00719	.00703	.00688
90	29	.01178	.01144	.01111	.01080	.01050	.01022	.00995	.00969	.00944	.00920	.00897	.00875	.00854	.00834	.00814	.00795	.00777	.00760	.00743	.00726
90	30	.01249	.01213	.01178	.01145	.01113	.01083	.01054	.01026	.01000	.00974	.00950	.00926	.00904	.00882	.00861	.00841	.00822	.00803	.00785	.00768
90	31	.01325	.01286	.01249	.01214	.01180	.01148	.01117	.01088	.01059	.01032	.01006	.00981	.00957	.00934	.00912	.00890	.00870	.00850	.00830	.00812
90	32	.01408	.01366	.01327	.01289	.01253	.01218	.01185	.01154	.01124	.01095	.01067	.01040	.01014	.00990	.00966	.00943	.00921	.00900	.00879	.00860
90	33	.01498	.01453	.01411	.01371	.01332	.01295	.01260	.01226	.01194	.01163	.01133	.01105	.01077	.01051	.01025	.01001	.00977	.00955	.00933	.00912
90	34	.01595	.01548	.01502	.01459	.01418	.01379	.01341	.01305	.01270	.01237	.01205	.01174	.01145	.01117	.01090	.01063	.01038	.01014	.00991	.00968
90	35	.01702	.01651	.01603	.01557	.01513	.01471	.01430	.01391	.01354	.01319	.01284	.01252	.01220	.01190	.01161	.01133	.01106	.01080	.01055	.01030
90	36	.01818	.01764	.01712	.01663	.01616	.01570	.01527	.01485	.01446	.01408	.01371	.01336	.01302	.01269	.01238	.01208	.01179	.01151	.01124	.01098
90	37	.01945	.01887	.01831	.01778	.01728	.01679	.01633	.01588	.01546	.01505	.01465	.01428	.01391	.01356	.01323	.01291	.01259	.01229	.01201	.01173
90	38	.02084	.02022	.01963	.01906	.01852	.01800	.01750	.01702	.01656	.01612	.01570	.01530	.01491	.01453	.01417	.01382	.01349	.01316	.01285	.01255
90	39	.02236	.02170	.02106	.02046	.01987	.01932	.01878	.01827	.01778	.01731	.01685	.01642	.01600	.01559	.01521	.01483	.01447	.01412	.01379	.01347
90	40	.02404	.02333	.02265	.02200	.02138	.02078	.02021	.01966	.01913	.01862	.01813	.01766	.01721	.01678	.01636	.01596	.01557	.01520	.01484	.01449
90	41	.02590	.02514	.02441	.02371	.02304	.02240	.02178	.02119	.02063	.02008	.01956	.01905	.01857	.01810	.01765	.01722	.01680	.01640	.01601	.01563
90	42	.02793	.02712	.02634	.02559	.02488	.02419	.02353	.02289	.02228	.02170	.02114	.02059	.02007	.01957	.01908	.01862	.01817	.01773	.01731	.01691
90	43	.03016	.02929	.02846	.02766	.02689	.02615	.02545	.02476	.02411	.02348	.02288	.02229	.02173	.02119	.02067	.02017	.01968	.01921	.01876	.01832
90	44	.03260	.03167	.03077	.02992	.02910	.02830	.02755	.02682	.02611	.02544	.02479	.02416	.02356	.02297	.02241	.02187	.02135	.02084	.02036	.01989
90	45	.03522	.03423	.03327	.03236	.03148	.03063	.02982	.02903	.02828	.02756	.02686	.02618	.02554	.02491	.02431	.02372	.02316	.02262	.02209	.02158
90	46	.03805	.03699	.03597	.03499	.03405	.03314	.03227	.03144	.03063	.02985	.02910	.02838	.02768	.02701	.02636	.02574	.02513	.02455	.02398	.02343
90	47	.04107	.03994	.03886	.03781	.03681	.03584	.03491	.03401	.03315	.03231	.03151	.03074	.02999	.02927	.02857	.02790	.02725	.02662	.02601	.02542
90	48	.04432	.04311	.04195	.04084	.03977	.03873	.03774	.03678	.03586	.03497	.03411	.03328	.03248	.03170	.03096	.03023	.02954	.02886	.02821	.02757
90	49	.04779	.04650	.04527	.04409	.04294	.04184	.04078	.03976	.03877	.03782	.03690	.03601	.03515	.03433	.03352	.03275	.03200	.03128	.03057	.02990
90	50	.05151	.05015	.04884	.04757	.04636	.04519	.04405	.04296	.04191	.04089	.03991	.03896	.03804	.03716	.03630	.03547	.03467	.03389	.03314	.03241
90	51	.05549	.05405	.05265	.05131	.05002	.04877	.04756	.04640	.04528	.04419	.04315	.04213	.04115	.04021	.03929	.03840	.03754	.03671	.03590	.03512
90	52	.05971	.05818	.05671	.05528	.05391	.05258	.05130	.05006	.04887	.04771	.04659	.04551	.04447	.04346	.04248	.04153	.04061	.03972	.03886	.03802
90	53	.06419	.06257	.06100	.05949	.05804	.05663	.05527	.05395	.05268	.05145	.05026	.04911	.04800	.04692	.04588	.04487	.04388	.04293	.04201	.04112
90	54	.06893	.06721	.06556	.06396	.06241	.06092	.05948	.05808	.05673	.05543	.05416	.05294	.05175	.05060	.04949	.04841	.04737	.04635	.04537	.04442

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%
90	55	.07393	.07212	.07037	.06868	.06705	.06547	.06394	.06246	.06103	.05964	.05830	.05700	.05574	.05452	.05334	.05219	.05108	.05000	.04895	.04793
90	56	.07923	.07732	.07547	.07369	.07196	.07029	.06867	.06711	.06559	.06412	.06270	.06132	.05998	.05869	.05743	.05621	.05502	.05387	.05276	.05167
90	57	.08481	.08279	.08085	.07897	.07714	.07538	.07367	.07202	.07041	.06886	.06735	.06589	.06447	.06310	.06176	.06047	.05921	.05799	.05680	.05565
90	58	.09066	.08854	.08649	.08451	.08259	.08073	.07893	.07718	.07549	.07384	.07225	.07070	.06920	.06775	.06633	.06496	.06362	.06233	.06107	.05984
90	59	.09676	.09454	.09238	.09030	.08828	.08632	.08442	.08258	.08079	.07905	.07737	.07574	.07415	.07261	.07112	.06966	.06825	.06687	.06554	.06424
90	60	.10312	.10079	.09853	.09633	.09421	.09215	.09015	.08821	.08633	.08450	.08273	.08100	.07933	.07770	.07612	.07458	.07309	.07163	.07022	.06884
90	61	.10976	.10732	.10495	.10265	.10042	.09826	.09615	.09411	.09213	.09021	.08834	.08652	.08476	.08304	.08137	.07975	.07817	.07663	.07513	.07368
90	62	.11674	.11418	.11170	.10929	.10695	.10468	.10248	.10033	.09825	.09623	.09426	.09235	.09049	.08868	.08692	.08520	.08354	.08191	.08033	.07880
90	63	.12406	.12139	.11880	.11628	.11383	.11145	.10914	.10689	.10470	.10258	.10051	.09850	.09654	.09464	.09278	.09098	.08922	.08751	.08584	.08422
90	64	.13174	.12895	.12624	.12361	.12105	.11856	.11613	.11378	.11149	.10926	.10709	.10498	.10292	.10092	.09897	.09707	.09522	.09341	.09166	.08994
90	65	.13978	.13687	.13405	.13130	.12862	.12602	.12349	.12102	.11862	.11629	.11401	.11180	.10964	.10754	.10549	.10349	.10155	.09965	.09780	.09599
90	66	.14822	.14519	.14225	.13938	.13659	.13388	.13123	.12866	.12615	.12370	.12132	.11900	.11674	.11453	.11239	.11029	.10825	.10625	.10431	.10241
90	67	.15710	.15396	.15089	.14791	.14500	.14217	.13941	.13673	.13411	.13155	.12906	.12664	.12427	.12196	.11971	.11751	.11537	.11327	.11123	.10924
90	68	.16641	.16315	.15996	.15686	.15384	.15090	.14802	.14522	.14249	.13983	.13723	.13469	.13222	.12981	.12745	.12515	.12290	.12071	.11857	.11648
90	69	.17612	.17274	.16944	.16622	.16308	.16002	.15704	.15412	.15128	.14850	.14580	.14315	.14057	.13805	.13559	.13318	.13083	.12854	.12630	.12411
90	70	.18618	.18268	.17927	.17593	.17268	.16950	.16640	.16338	.16042	.15754	.15472	.15197	.14928	.14665	.14408	.14157	.13912	.13672	.13438	.13209
90	71	.19655	.19293	.18940	.18596	.18259	.17930	.17609	.17295	.16988	.16689	.16396	.16110	.15830	.15557	.15289	.15028	.14772	.14522	.14278	.14038
90	72	.20720	.20347	.19983	.19627	.19279	.18939	.18606	.18281	.17964	.17653	.17350	.17053	.16762	.16478	.16200	.15928	.15662	.15402	.15147	.14898
90	73	.21812	.21428	.21052	.20685	.20326	.19975	.19632	.19296	.18968	.18646	.18332	.18024	.17723	.17428	.17140	.16858	.16581	.16311	.16046	.15786
90	74	.22935	.22540	.22154	.21776	.21407	.21045	.20691	.20344	.20005	.19673	.19348	.19030	.18719	.18413	.18115	.17822	.17535	.17254	.16979	.16710
90	75	.24095	.23690	.23294	.22905	.22525	.22153	.21789	.21432	.21083	.20740	.20405	.20076	.19754	.19439	.19130	.18827	.18530	.18239	.17954	.17674
90	76	.25296	.24881	.24474	.24076	.23686	.23304	.22930	.22563	.22203	.21851	.21506	.21167	.20835	.20509	.20190	.19877	.19571	.19270	.18975	.18685
90	77	.26535	.26111	.25695	.25288	.24888	.24497	.24113	.23736	.23367	.23005	.22650	.22302	.21960	.21625	.21296	.20973	.20657	.20346	.20041	.19742
90	78	.27808	.27376	.26952	.26536	.26127	.25727	.25334	.24948	.24570	.24199	.23835	.23477	.23126	.22782	.22444	.22112	.21786	.21466	.21152	.20843
90	79	.29106	.28666	.28234	.27810	.27394	.26985	.26584	.26190	.25803	.25423	.25050	.24684	.24324	.23971	.23624	.23283	.22949	.22620	.22297	.21979
90	80	.30416	.29968	.29529	.29098	.28674	.28258	.27849	.27447	.27052	.26665	.26284	.25909	.25542	.25180	.24825	.24476	.24133	.23796	.23464	.23138
90	81	.31725	.31272	.30826	.30388	.29958	.29534	.29119	.28710	.28308	.27913	.27525	.27143	.26768	.26399	.26036	.25679	.25328	.24983	.24644	.24310
90	82	.33028	.32569	.32118	.31674	.31238	.30809	.30386	.29971	.29563	.29162	.28767	.28378	.27996	.27620	.27250	.26886	.26528	.26176	.25829	.25488
90	83	.34323	.33859	.33403	.32954	.32513	.32078	.31651	.31230	.30816	.30409	.30008	.29613	.29225	.28842	.28466	.28096	.27731	.27372	.27019	.26671
90	84	.35615	.35148	.34687	.34234	.33789	.33350	.32917	.32492	.32073	.31660	.31254	.30854	.30460	.30073	.29691	.29314	.28944	.28579	.28220	.27866
90	85	.36906	.36436	.35973	.35516	.35067	.34624	.34188	.33759	.33336	.32919	.32509	.32104	.31706	.31313	.30926	.30545	.30170	.29799	.29435	.29075
90	86	.38182	.37710	.37244	.36786	.36334	.35888	.35449	.35017	.34591	.34170	.33756	.33348	.32946	.32549	.32158	.31773	.31393	.31019	.30649	.30285
90	87	.39424	.38950	.38483	.38023	.37570	.37122	.36681	.36247	.35818	.35395	.34978	.34567	.34162	.33762	.33368	.32979	.32596	.32217	.31844	.31476
90	88	.40627	.40153	.39686	.39225	.38771	.38322	.37880	.37444	.37013	.36589	.36170	.35757	.35349	.34947	.34550	.34159	.33772	.33391	.33015	.32644
90	89	.41788	.41315	.40848	.40387	.39932	.39483	.39040	.38603	.38172	.37746	.37326	.36912	.36502	.36099	.35700	.35307	.34918	.34535	.34157	.33783
90	90	.42901	.42428	.41962	.41502	.41047	.40599	.40156	.39719	.39287	.38861	.38441	.38025	.37615	.37211	.36811	.36417	.36027	.35642	.35262	.34887
91	0	.00769	.00759	.00750	.00741	.00733	.00724	.00716	.00708	.00701	.00693	.00686	.00679	.00672	.00665	.00659	.00652	.00646	.00640	.00634	.00628
91	1	.00247	.00241	.00235	.00229	.00223	.00218	.00213	.00208	.00204	.00199	.00195	.00191	.00187	.00183	.00179	.00176	.00173	.00169	.00166	.00163
91	2	.00230	.00224	.00217	.00211	.00206	.00200	.00195	.00190	.00185	.00181	.00177	.00172	.00168	.00164	.00161	.00157	.00154	.00150	.00147	.00144
91	3	.00228	.00221	.00215	.00209	.00203	.00197	.00191	.00186	.00181	.00176	.00172	.00167	.00163	.00159	.00155	.00151	.00148	.00144	.00141	.00138
91	4	.00234	.00227	.00220	.00213	.00207	.00201	.00195	.00190	.00184	.00179	.00174	.00170	.00165	.00161	.00157	.00153	.00149	.00145	.00142	.00138
91	5	.00247	.00239	.00232	.00224	.00217	.00211	.00205	.00199	.00193	.00188	.00182	.00177	.00172	.00168	.00163	.00159	.00155	.00151	.00147	.00143
91	6	.00264	.00255	.00247	.00240	.00232	.00225	.00218	.00212	.00206	.00200	.00194	.00189	.00183	.00178	.00174	.00169	.00165	.00160	.00156	.00152
91	7	.00286	.00277	.00268	.00259	.00252	.00244	.00237	.00230	.00223	.00217	.00210	.00205	.00199	.00193	.00188	.00183	.00178	.00174	.00169	.00165
91	8	.00312	.00302	.00293	.00284	.00275	.00267	.00259	.00251	.00244	.00237	.00231	.00224	.00218	.00212	.00206	.00201	.00196	.00191	.00186	.00181
91	9	.00344	.00333	.00323	.00313	.00304	.00295	.00287	.00279	.00271	.00263	.00256	.00249	.00242	.00236	.00230	.00224	.00218	.00213	.00207	.00202
91	10	.00382	.00371	.00360	.00349	.00339	.00330	.00321	.00312	.00303	.00295	.00288	.00280	.00273	.00266	.00259	.00253	.00246	.00240	.00234	.00229
91	11	.00426	.00414	.00402	.00391	.00380	.00370	.00360	.00350	.00341	.00333	.00324	.00316	.00308	.00301	.00293	.00286	.00280	.00273	.00267	.00261
91	12	.00474	.00461	.00449	.00437	.00425	.00414	.00404	.00394	.00384	.00374	.00365	.00357	.00348	.00340	.00332	.00325	.00317	.00310	.00303	.00297
91	13	.00525	.00511	.00498	.00485	.00472	.00461	.00449	.00439	.00428	.00418	.00408	.00399	.00390	.00381	.00373	.00365	.00357	.00349	.00342	.00335

| Ages | | Adjusted Payout 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%
91	14	.00573	.00558	.00544	.00531	.00517	.00505	.00493	.00481	.00470	.00460	.00449	.00439	.00430	.00420	.00412	.00403	.00394	.00386	.00379	.00371
91	15	.00617	.00601	.00586	.00572	.00558	.00545	.00532	.00520	.00508	.00497	.00486	.00476	.00465	.00456	.00446	.00437	.00428	.00420	.00411	.00403
91	16	.00655	.00639	.00623	.00608	.00593	.00579	.00566	.00553	.00541	.00529	.00517	.00506	.00495	.00485	.00475	.00466	.00456	.00447	.00439	.00430
91	17	.00688	.00671	.00654	.00638	.00623	.00608	.00594	.00581	.00568	.00555	.00543	.00532	.00521	.00510	.00499	.00489	.00480	.00470	.00461	.00452
91	18	.00717	.00699	.00682	.00665	.00649	.00634	.00619	.00605	.00591	.00578	.00566	.00553	.00542	.00530	.00519	.00509	.00499	.00489	.00479	.00470
91	19	.00746	.00727	.00708	.00691	.00674	.00658	.00642	.00628	.00613	.00600	.00586	.00574	.00561	.00550	.00538	.00527	.00517	.00506	.00496	.00487
91	20	.00775	.00755	.00736	.00717	.00700	.00683	.00667	.00651	.00636	.00622	.00608	.00595	.00582	.00569	.00557	.00546	.00535	.00524	.00514	.00504
91	21	.00807	.00786	.00765	.00746	.00727	.00709	.00692	.00676	.00660	.00645	.00631	.00617	.00603	.00590	.00578	.00566	.00554	.00543	.00532	.00521
91	22	.00840	.00817	.00796	.00775	.00756	.00737	.00719	.00702	.00685	.00669	.00654	.00639	.00625	.00611	.00598	.00586	.00573	.00562	.00550	.00539
91	23	.00875	.00851	.00828	.00807	.00786	.00766	.00747	.00729	.00712	.00695	.00679	.00663	.00649	.00634	.00620	.00607	.00594	.00582	.00570	.00558
91	24	.00914	.00889	.00865	.00842	.00820	.00799	.00779	.00760	.00742	.00724	.00707	.00691	.00675	.00660	.00645	.00631	.00618	.00604	.00592	.00580
91	25	.00958	.00932	.00906	.00882	.00859	.00837	.00815	.00795	.00776	.00757	.00739	.00722	.00705	.00689	.00674	.00659	.00644	.00631	.00617	.00604
91	26	.01008	.00979	.00952	.00927	.00902	.00878	.00856	.00834	.00814	.00794	.00775	.00756	.00739	.00722	.00705	.00690	.00675	.00660	.00646	.00632
91	27	.01064	.01034	.01005	.00977	.00951	.00926	.00902	.00879	.00857	.00836	.00816	.00797	.00778	.00760	.00743	.00726	.00710	.00694	.00679	.00665
91	28	.01125	.01093	.01062	.01033	.01005	.00978	.00953	.00929	.00905	.00883	.00861	.00841	.00821	.00801	.00783	.00765	.00748	.00732	.00716	.00701
91	29	.01192	.01157	.01125	.01094	.01064	.01036	.01009	.00983	.00958	.00934	.00911	.00889	.00868	.00847	.00828	.00809	.00791	.00773	.00756	.00740
91	30	.01263	.01227	.01192	.01159	.01128	.01097	.01068	.01041	.01014	.00988	.00964	.00941	.00918	.00896	.00875	.00855	.00836	.00817	.00799	.00782
91	31	.01341	.01302	.01265	.01229	.01196	.01163	.01132	.01103	.01074	.01047	.01021	.00996	.00972	.00949	.00926	.00905	.00884	.00864	.00845	.00827
91	32	.01424	.01382	.01343	.01305	.01269	.01234	.01201	.01170	.01139	.01110	.01082	.01056	.01030	.01005	.00981	.00959	.00937	.00915	.00895	.00875
91	33	.01514	.01470	.01428	.01388	.01349	.01312	.01277	.01243	.01211	.01180	.01150	.01121	.01094	.01067	.01042	.01017	.00994	.00971	.00949	.00928
91	34	.01613	.01565	.01520	.01477	.01436	.01396	.01359	.01322	.01288	.01254	.01222	.01192	.01162	.01134	.01107	.01081	.01055	.01031	.01008	.00985
91	35	.01721	.01670	.01622	.01575	.01531	.01489	.01449	.01410	.01373	.01337	.01303	.01270	.01238	.01208	.01179	.01151	.01124	.01098	.01073	.01048
91	36	.01838	.01783	.01732	.01682	.01635	.01590	.01546	.01505	.01465	.01427	.01390	.01355	.01321	.01289	.01257	.01227	.01198	.01170	.01143	.01117
91	37	.01965	.01907	.01852	.01799	.01748	.01700	.01654	.01609	.01566	.01525	.01486	.01448	.01412	.01377	.01343	.01311	.01280	.01250	.01221	.01193
91	38	.02106	.02044	.01985	.01928	.01873	.01821	.01772	.01724	.01678	.01634	.01592	.01551	.01512	.01475	.01438	.01404	.01370	.01338	.01307	.01276
91	39	.02260	.02193	.02130	.02069	.02011	.01955	.01901	.01850	.01801	.01754	.01708	.01665	.01623	.01582	.01543	.01506	.01470	.01435	.01401	.01369
91	40	.02429	.02358	.02290	.02225	.02162	.02103	.02045	.01990	.01937	.01887	.01838	.01791	.01746	.01702	.01660	.01620	.01581	.01544	.01508	.01473
91	41	.02616	.02540	.02467	.02398	.02331	.02267	.02205	.02146	.02089	.02034	.01982	.01932	.01883	.01836	.01791	.01748	.01706	.01665	.01626	.01589
91	42	.02822	.02741	.02663	.02588	.02516	.02447	.02381	.02318	.02257	.02198	.02142	.02088	.02035	.01985	.01936	.01890	.01845	.01801	.01759	.01718
91	43	.03048	.02961	.02877	.02797	.02720	.02646	.02576	.02507	.02442	.02379	.02318	.02260	.02204	.02150	.02097	.02047	.01998	.01951	.01906	.01862
91	44	.03294	.03201	.03111	.03026	.02943	.02864	.02788	.02715	.02645	.02577	.02512	.02449	.02389	.02331	.02274	.02220	.02168	.02117	.02068	.02021
91	45	.03559	.03460	.03364	.03273	.03185	.03100	.03018	.02940	.02865	.02792	.02722	.02655	.02590	.02527	.02467	.02408	.02352	.02297	.02245	.02194
91	46	.03845	.03739	.03637	.03539	.03445	.03355	.03268	.03184	.03103	.03025	.02950	.02878	.02808	.02741	.02676	.02613	.02552	.02494	.02437	.02382
91	47	.04151	.04038	.03930	.03825	.03724	.03628	.03534	.03445	.03358	.03275	.03195	.03117	.03042	.02970	.02900	.02833	.02767	.02704	.02643	.02585
91	48	.04480	.04359	.04243	.04132	.04025	.03921	.03822	.03726	.03633	.03544	.03458	.03375	.03295	.03217	.03142	.03070	.03000	.02932	.02867	.02803
91	49	.04831	.04703	.04580	.04461	.04347	.04236	.04130	.04028	.03929	.03834	.03741	.03653	.03567	.03484	.03403	.03326	.03251	.03178	.03108	.03040
91	50	.05208	.05072	.04941	.04815	.04693	.04575	.04462	.04353	.04248	.04146	.04047	.03952	.03861	.03772	.03686	.03603	.03522	.03444	.03369	.03296
91	51	.05612	.05467	.05328	.05194	.05064	.04939	.04819	.04702	.04590	.04481	.04376	.04275	.04177	.04082	.03990	.03901	.03815	.03731	.03651	.03572
91	52	.06040	.05887	.05739	.05596	.05459	.05326	.05198	.05074	.04954	.04839	.04727	.04619	.04514	.04413	.04314	.04219	.04127	.04038	.03952	.03868
91	53	.06494	.06332	.06175	.06024	.05878	.05737	.05601	.05469	.05342	.05219	.05100	.04985	.04873	.04765	.04660	.04559	.04461	.04366	.04273	.04183
91	54	.06974	.06803	.06637	.06477	.06322	.06173	.06029	.05889	.05754	.05623	.05496	.05374	.05255	.05140	.05029	.04920	.04816	.04714	.04615	.04520
91	55	.07482	.07301	.07126	.06957	.06793	.06635	.06482	.06334	.06191	.06052	.05918	.05787	.05661	.05539	.05420	.05305	.05194	.05085	.04980	.04878
91	56	.08019	.07828	.07644	.07465	.07292	.07125	.06963	.06806	.06655	.06508	.06365	.06227	.06093	.05963	.05837	.05715	.05596	.05481	.05369	.05260
91	57	.08586	.08385	.08190	.08002	.07819	.07643	.07472	.07306	.07145	.06990	.06839	.06693	.06551	.06413	.06279	.06149	.06023	.05901	.05782	.05666
91	58	.09180	.08968	.08764	.08565	.08373	.08187	.08006	.07831	.07662	.07497	.07338	.07183	.07032	.06887	.06745	.06607	.06473	.06343	.06217	.06094
91	59	.09800	.09577	.09362	.09153	.08951	.08755	.08565	.08380	.08202	.08028	.07859	.07696	.07537	.07382	.07232	.07087	.06945	.06807	.06673	.06543
91	60	.10446	.10212	.09986	.09767	.09554	.09348	.09148	.08954	.08765	.08582	.08405	.08232	.08064	.07901	.07743	.07588	.07439	.07293	.07151	.07013
91	61	.11121	.10876	.10639	.10409	.10186	.09969	.09759	.09555	.09356	.09164	.08976	.08794	.08617	.08445	.08278	.08115	.07957	.07803	.07653	.07507
91	62	.11829	.11574	.11325	.11084	.10850	.10623	.10402	.10188	.09979	.09777	.09580	.09388	.09202	.09020	.08844	.08672	.08505	.08342	.08184	.08030
91	63	.12574	.12307	.12047	.11795	.11550	.11312	.11080	.10855	.10636	.10424	.10216	.10015	.09819	.09628	.09442	.09261	.09085	.08914	.08746	.08583

Table U(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%
												Adjusted Payout Rate									
91	64	.13355	.13076	.12805	.12541	.12285	.12035	.11793	.11557	.11328	.11104	.10887	.10676	.10470	.10269	.10073	.09883	.09697	.09517	.09340	.09169
91	65	.14173	.13882	.13599	.13324	.13056	.12796	.12542	.12295	.12055	.11821	.11593	.11371	.11155	.10944	.10739	.10539	.10344	.10154	.09968	.09787
91	66	.15032	.14729	.14434	.14147	.13868	.13596	.13332	.13074	.12822	.12578	.12339	.12107	.11880	.11659	.11444	.11234	.11029	.10829	.10634	.10443
91	67	.15937	.15622	.15315	.15017	.14726	.14442	.14166	.13897	.13635	.13379	.13130	.12887	.12649	.12418	.12192	.11972	.11757	.11547	.11342	.11142
91	68	.16885	.16559	.16240	.15930	.15628	.15333	.15045	.14765	.14491	.14224	.13964	.13710	.13462	.13220	.12984	.12753	.12528	.12308	.12093	.11883
91	69	.17876	.17537	.17207	.16885	.16571	.16265	.15966	.15674	.15389	.15111	.14840	.14575	.14316	.14064	.13817	.13576	.13340	.13110	.12885	.12665
91	70	.18903	.18552	.18211	.17877	.17551	.17234	.16923	.16620	.16324	.16035	.15753	.15477	.15208	.14944	.14687	.14435	.14189	.13949	.13714	.13484
91	71	.19961	.19599	.19246	.18901	.18564	.18235	.17913	.17599	.17292	.16992	.16699	.16412	.16132	.15857	.15589	.15327	.15071	.14820	.14575	.14335
91	72	.21049	.20676	.20311	.19955	.19607	.19267	.18934	.18608	.18290	.17979	.17675	.17378	.17086	.16802	.16523	.16250	.15984	.15723	.15467	.15217
91	73	.22165	.21781	.21405	.21038	.20678	.20327	.19983	.19647	.19318	.18996	.18681	.18373	.18071	.17776	.17487	.17204	.16926	.16655	.16389	.16129
91	74	.23314	.22919	.22533	.22154	.21785	.21422	.21068	.20721	.20381	.20049	.19723	.19404	.19092	.18786	.18487	.18193	.17906	.17624	.17348	.17077
91	75	.24501	.24096	.23699	.23311	.22931	.22558	.22193	.21836	.21486	.21143	.20807	.20478	.20155	.19839	.19529	.19225	.18928	.18636	.18349	.18069
91	76	.25731	.25316	.24910	.24512	.24121	.23739	.23364	.22997	.22637	.22284	.21937	.21598	.21265	.20939	.20619	.20305	.19998	.19696	.19399	.19109
91	77	.27003	.26579	.26163	.25755	.25356	.24964	.24579	.24202	.23833	.23470	.23114	.22765	.22423	.22087	.21757	.21433	.21116	.20804	.20498	.20198
91	78	.28311	.27879	.27454	.27038	.26629	.26229	.25835	.25449	.25070	.24699	.24334	.23975	.23624	.23278	.22939	.22606	.22279	.21958	.21643	.21333
91	79	.29646	.29206	.28774	.28349	.27933	.27524	.27122	.26728	.26340	.25960	.25586	.25219	.24859	.24505	.24157	.23815	.23479	.23149	.22825	.22507
91	80	.30994	.30547	.30108	.29676	.29252	.28836	.28426	.28024	.27629	.27241	.26859	.26484	.26115	.25753	.25397	.25047	.24703	.24364	.24032	.23705
91	81	.32344	.31891	.31445	.31007	.30577	.30153	.29737	.29328	.28926	.28530	.28141	.27758	.27382	.27012	.26649	.26291	.25939	.25593	.25252	.24917
91	82	.33689	.33230	.32779	.32335	.31899	.31469	.31047	.30631	.30223	.29821	.29425	.29036	.28653	.28276	.27905	.27540	.27181	.26827	.26480	.26137
91	83	.35027	.34563	.34107	.33659	.33217	.32782	.32355	.31934	.31519	.31111	.30710	.30314	.29925	.29542	.29165	.28793	.28428	.28067	.27713	.27364
91	84	.36364	.35897	.35437	.34984	.34538	.34099	.33667	.33241	.32822	.32409	.32002	.31601	.31207	.30818	.30435	.30058	.29686	.29320	.28960	.28604
91	85	.37702	.37232	.36769	.36313	.35864	.35422	.34986	.34556	.34133	.33715	.33304	.32899	.32500	.32107	.31719	.31337	.30960	.30589	.30223	.29862
91	86	.39026	.38555	.38090	.37632	.37180	.36735	.36296	.35863	.35437	.35016	.34602	.34193	.33790	.33393	.33001	.32615	.32234	.31858	.31488	.31122
91	87	.40318	.39845	.39379	.38920	.38466	.38019	.37578	.37144	.36715	.36292	.35875	.35463	.35057	.34657	.34262	.33872	.33488	.33108	.32734	.32365
91	88	.41571	.41099	.40632	.40172	.39718	.39270	.38828	.38392	.37961	.37537	.37118	.36704	.36296	.35893	.35496	.35103	.34716	.34334	.33957	.33585
91	89	.42783	.42311	.41845	.41385	.40931	.40482	.40040	.39603	.39172	.38746	.38326	.37911	.37502	.37098	.36699	.36304	.35915	.35531	.35152	.34777
91	90	.43946	.43475	.43010	.42550	.42097	.41649	.41207	.40771	.40339	.39914	.39493	.39078	.38668	.38262	.37862	.37467	.37077	.36691	.36310	.35934
91	91	.45040	.44570	.44107	.43649	.43197	.42750	.42309	.41873	.41442	.41017	.40596	.40181	.39771	.39366	.38965	.38569	.38179	.37792	.37411	.37033
92	0	.00789	.00779	.00770	.00761	.00753	.00744	.00736	.00728	.00721	.00713	.00706	.00699	.00692	.00686	.00679	.00673	.00666	.00660	.00654	.00648
92	1	.00251	.00244	.00238	.00232	.00227	.00222	.00217	.00212	.00207	.00203	.00199	.00194	.00190	.00187	.00183	.00179	.00176	.00173	.00170	.00167
92	2	.00233	.00226	.00220	.00214	.00208	.00203	.00198	.00193	.00188	.00184	.00179	.00175	.00171	.00167	.00163	.00160	.00156	.00153	.00150	.00147
92	3	.00231	.00224	.00217	.00211	.00205	.00199	.00194	.00188	.00183	.00179	.00174	.00170	.00165	.00161	.00158	.00154	.00150	.00147	.00143	.00140
92	4	.00237	.00229	.00222	.00215	.00209	.00203	.00197	.00192	.00186	.00181	.00176	.00172	.00167	.00163	.00159	.00155	.00151	.00147	.00144	.00140
92	5	.00249	.00241	.00233	.00226	.00219	.00213	.00207	.00201	.00195	.00189	.00184	.00179	.00174	.00170	.00165	.00161	.00157	.00153	.00149	.00145
92	6	.00266	.00257	.00249	.00241	.00234	.00227	.00220	.00214	.00208	.00202	.00196	.00191	.00185	.00180	.00176	.00171	.00166	.00162	.00158	.00154
92	7	.00288	.00279	.00270	.00261	.00254	.00246	.00239	.00232	.00225	.00219	.00212	.00206	.00201	.00195	.00190	.00185	.00180	.00175	.00171	.00167
92	8	.00314	.00304	.00295	.00286	.00277	.00269	.00261	.00253	.00246	.00239	.00233	.00226	.00220	.00214	.00208	.00203	.00198	.00193	.00188	.00183
92	9	.00346	.00336	.00325	.00316	.00306	.00298	.00289	.00281	.00273	.00266	.00258	.00251	.00245	.00238	.00232	.00226	.00220	.00215	.00209	.00204
92	10	.00385	.00374	.00363	.00352	.00342	.00333	.00324	.00315	.00306	.00298	.00290	.00283	.00276	.00269	.00262	.00255	.00249	.00243	.00237	.00231
92	11	.00429	.00417	.00405	.00394	.00383	.00373	.00363	.00354	.00345	.00336	.00328	.00319	.00312	.00304	.00297	.00290	.00283	.00276	.00270	.00264
92	12	.00479	.00466	.00453	.00441	.00430	.00419	.00408	.00398	.00388	.00379	.00370	.00361	.00352	.00344	.00336	.00329	.00322	.00314	.00308	.00301
92	13	.00530	.00516	.00503	.00490	.00478	.00466	.00455	.00444	.00433	.00423	.00414	.00404	.00395	.00386	.00378	.00370	.00362	.00354	.00347	.00340
92	14	.00579	.00565	.00550	.00537	.00524	.00511	.00499	.00488	.00477	.00466	.00456	.00446	.00436	.00427	.00418	.00409	.00401	.00392	.00385	.00377
92	15	.00624	.00609	.00594	.00579	.00565	.00552	.00539	.00527	.00515	.00504	.00493	.00483	.00472	.00463	.00453	.00444	.00435	.00427	.00418	.00410
92	16	.00663	.00646	.00631	.00615	.00601	.00587	.00574	.00561	.00548	.00536	.00525	.00514	.00503	.00493	.00483	.00473	.00464	.00455	.00446	.00438
92	17	.00697	.00679	.00663	.00647	.00631	.00617	.00603	.00589	.00576	.00564	.00552	.00540	.00529	.00518	.00508	.00497	.00488	.00478	.00469	.00460
92	18	.00726	.00708	.00690	.00674	.00658	.00642	.00628	.00613	.00600	.00587	.00574	.00562	.00550	.00539	.00528	.00517	.00507	.00497	.00488	.00479
92	19	.00755	.00736	.00717	.00700	.00683	.00667	.00651	.00636	.00622	.00609	.00595	.00583	.00570	.00559	.00547	.00536	.00525	.00515	.00505	.00495
92	20	.00785	.00764	.00745	.00727	.00709	.00692	.00676	.00660	.00645	.00631	.00617	.00604	.00591	.00578	.00567	.00555	.00544	.00533	.00523	.00513
92	21	.00816	.00795	.00775	.00755	.00737	.00719	.00702	.00685	.00670	.00655	.00640	.00626	.00613	.00600	.00587	.00575	.00563	.00552	.00541	.00531

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

Ages		Adjusted Payout 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%
92	22	.00849	.00827	.00805	.00785	.00765	.00746	.00728	.00711	.00695	.00679	.00663	.00649	.00635	.00621	.00608	.00595	.00583	.00571	.00560	.00549
92	23	.00885	.00861	.00838	.00817	.00796	.00776	.00757	.00739	.00722	.00705	.00689	.00673	.00658	.00644	.00630	.00617	.00604	.00592	.00580	.00568
92	24	.00924	.00899	.00875	.00852	.00830	.00809	.00789	.00770	.00752	.00734	.00717	.00701	.00685	.00670	.00655	.00641	.00628	.00614	.00602	.00590
92	25	.00969	.00942	.00917	.00892	.00869	.00847	.00826	.00805	.00786	.00767	.00749	.00732	.00715	.00699	.00684	.00669	.00655	.00641	.00627	.00615
92	26	.01018	.00990	.00963	.00937	.00913	.00889	.00867	.00845	.00824	.00804	.00785	.00767	.00749	.00732	.00716	.00700	.00685	.00671	.00656	.00643
92	27	.01075	.01045	.01016	.00989	.00963	.00938	.00914	.00891	.00869	.00848	.00827	.00808	.00789	.00771	.00754	.00737	.00721	.00705	.00690	.00676
92	28	.01137	.01105	.01074	.01045	.01017	.00990	.00965	.00940	.00917	.00895	.00873	.00852	.00832	.00813	.00795	.00777	.00760	.00743	.00728	.00712
92	29	.01204	.01170	.01137	.01106	.01077	.01048	.01021	.00995	.00970	.00946	.00923	.00901	.00880	.00859	.00840	.00821	.00803	.00785	.00768	.00752
92	30	.01277	.01240	.01205	.01172	.01141	.01110	.01081	.01054	.01027	.01001	.00977	.00954	.00931	.00909	.00888	.00868	.00849	.00830	.00812	.00795
92	31	.01354	.01315	.01278	.01243	.01209	.01177	.01146	.01116	.01088	.01061	.01035	.01010	.00986	.00962	.00940	.00919	.00898	.00878	.00859	.00840
92	32	.01438	.01397	.01357	.01319	.01283	.01249	.01216	.01184	.01154	.01125	.01097	.01070	.01044	.01020	.00996	.00973	.00951	.00929	.00909	.00889
92	33	.01530	.01485	.01443	.01403	.01364	.01327	.01292	.01258	.01226	.01195	.01165	.01136	.01109	.01082	.01057	.01032	.01009	.00986	.00964	.00943
92	34	.01629	.01581	.01536	.01493	.01452	.01412	.01374	.01338	.01304	.01270	.01238	.01208	.01178	.01150	.01123	.01096	.01071	.01047	.01023	.01001
92	35	.01737	.01687	.01638	.01592	.01548	.01506	.01465	.01427	.01389	.01354	.01320	.01287	.01255	.01225	.01196	.01167	.01140	.01114	.01089	.01065
92	36	.01855	.01801	.01750	.01700	.01653	.01608	.01564	.01523	.01483	.01445	.01408	.01373	.01339	.01306	.01275	.01245	.01216	.01187	.01160	.01134
92	37	.01984	.01926	.01871	.01818	.01767	.01719	.01672	.01628	.01585	.01544	.01504	.01467	.01430	.01395	.01362	.01329	.01298	.01268	.01239	.01211
92	38	.02126	.02064	.02004	.01948	.01893	.01841	.01791	.01744	.01698	.01654	.01611	.01571	.01532	.01494	.01458	.01423	.01389	.01357	.01326	.01296
92	39	.02281	.02214	.02151	.02090	.02032	.01976	.01922	.01871	.01822	.01775	.01729	.01685	.01643	.01603	.01564	.01527	.01490	.01456	.01422	.01389
92	40	.02452	.02380	.02312	.02247	.02185	.02125	.02068	.02013	.01960	.01909	.01860	.01813	.01768	.01724	.01682	.01642	.01603	.01566	.01529	.01494
92	41	.02640	.02564	.02491	.02422	.02355	.02291	.02229	.02170	.02113	.02058	.02006	.01955	.01907	.01860	.01815	.01771	.01729	.01689	.01650	.01612
92	42	.02848	.02767	.02689	.02614	.02542	.02473	.02407	.02344	.02283	.02224	.02168	.02113	.02061	.02010	.01962	.01915	.01870	.01826	.01784	.01744
92	43	.03076	.02989	.02905	.02825	.02748	.02674	.02604	.02535	.02470	.02407	.02346	.02288	.02231	.02177	.02125	.02074	.02026	.01979	.01933	.01889
92	44	.03324	.03231	.03142	.03056	.02974	.02895	.02819	.02746	.02675	.02608	.02542	.02480	.02419	.02361	.02304	.02250	.02198	.02147	.02098	.02051
92	45	.03593	.03493	.03398	.03306	.03218	.03133	.03052	.02973	.02898	.02825	.02755	.02688	.02623	.02560	.02499	.02441	.02384	.02330	.02277	.02226
92	46	.03882	.03776	.03674	.03576	.03482	.03391	.03304	.03220	.03139	.03061	.02986	.02914	.02844	.02776	.02711	.02648	.02588	.02529	.02472	.02417
92	47	.04191	.04078	.03969	.03865	.03764	.03667	.03574	.03484	.03398	.03314	.03234	.03156	.03081	.03009	.02939	.02871	.02806	.02743	.02682	.02623
92	48	.04523	.04403	.04287	.04175	.04068	.03964	.03865	.03769	.03676	.03587	.03501	.03418	.03337	.03260	.03185	.03112	.03042	.02974	.02909	.02845
92	49	.04878	.04750	.04627	.04508	.04394	.04283	.04177	.04075	.03976	.03880	.03788	.03699	.03613	.03530	.03450	.03372	.03297	.03224	.03154	.03085
92	50	.05260	.05124	.04993	.04866	.04744	.04627	.04514	.04404	.04299	.04197	.04098	.04003	.03911	.03822	.03736	.03653	.03573	.03495	.03419	.03346
92	51	.05668	.05524	.05384	.05250	.05120	.04995	.04875	.04758	.04646	.04537	.04432	.04331	.04232	.04137	.04045	.03956	.03870	.03786	.03705	.03627
92	52	.06102	.05948	.05801	.05658	.05520	.05388	.05259	.05135	.05016	.04900	.04788	.04679	.04575	.04473	.04375	.04280	.04188	.04098	.04012	.03928
92	53	.06561	.06399	.06242	.06091	.05945	.05804	.05668	.05536	.05409	.05286	.05167	.05051	.04939	.04831	.04727	.04625	.04526	.04431	.04338	.04249
92	54	.07048	.06876	.06710	.06550	.06396	.06246	.06102	.05962	.05827	.05696	.05569	.05446	.05327	.05212	.05101	.04992	.04887	.04786	.04687	.04591
92	55	.07562	.07381	.07206	.07037	.06873	.06715	.06562	.06414	.06270	.06131	.05997	.05867	.05740	.05618	.05499	.05384	.05272	.05163	.05058	.04956
92	56	.08107	.07916	.07731	.07552	.07379	.07212	.07050	.06893	.06741	.06594	.06451	.06313	.06179	.06049	.05923	.05800	.05681	.05566	.05454	.05345
92	57	.08681	.08480	.08285	.08097	.07914	.07737	.07566	.07401	.07240	.07084	.06933	.06786	.06644	.06506	.06372	.06242	.06116	.05993	.05874	.05758
92	58	.09283	.09072	.08867	.08668	.08476	.08290	.08109	.07934	.07764	.07600	.07440	.07285	.07134	.06988	.06846	.06708	.06574	.06444	.06318	.06195
92	59	.09912	.09689	.09474	.09265	.09063	.08867	.08676	.08492	.08313	.08139	.07970	.07806	.07647	.07493	.07343	.07197	.07055	.06917	.06782	.06652
92	60	.10567	.10333	.10107	.09888	.09675	.09469	.09269	.09074	.08886	.08702	.08524	.08352	.08184	.08020	.07862	.07707	.07557	.07411	.07269	.07131
92	61	.11251	.11007	.10770	.10540	.10316	.10099	.09889	.09685	.09486	.09293	.09106	.08924	.08746	.08574	.08407	.08243	.08085	.07930	.07780	.07634
92	62	.11970	.11714	.11466	.11225	.10991	.10764	.10543	.10328	.10119	.09916	.09719	.09527	.09341	.09159	.08982	.08810	.08643	.08480	.08321	.08166
92	63	.12726	.12459	.12199	.11947	.11702	.11463	.11232	.11006	.10787	.10574	.10367	.10165	.09969	.09778	.09592	.09410	.09234	.09062	.08894	.08731
92	64	.13518	.13239	.12968	.12704	.12448	.12199	.11956	.11720	.11490	.11267	.11049	.10837	.10631	.10430	.10234	.10044	.09858	.09676	.09500	.09328
92	65	.14349	.14058	.13775	.13500	.13232	.12971	.12718	.12471	.12230	.11996	.11768	.11546	.11329	.11118	.10912	.10712	.10516	.10326	.10140	.09958
92	66	.15222	.14919	.14624	.14337	.14058	.13786	.13521	.13263	.13011	.12766	.12527	.12295	.12068	.11846	.11630	.11420	.11215	.11014	.10819	.10628
92	67	.16141	.15826	.15520	.15221	.14930	.14647	.14370	.14101	.13838	.13582	.13333	.13089	.12852	.12620	.12394	.12173	.11958	.11747	.11542	.11341
92	68	.17106	.16780	.16461	.16151	.15848	.15553	.15265	.14985	.14711	.14444	.14183	.13929	.13681	.13438	.13202	.12971	.12745	.12525	.12309	.12099
92	69	.18115	.17776	.17446	.17124	.16809	.16503	.16204	.15912	.15627	.15349	.15077	.14812	.14552	.14299	.14052	.13811	.13575	.13344	.13119	.12898
92	70	.19160	.18810	.18468	.18134	.17809	.17491	.17180	.16877	.16581	.16291	.16009	.15732	.15462	.15199	.14941	.14689	.14442	.14201	.13966	.13735
92	71	.20239	.19877	.19523	.19178	.18841	.18512	.18190	.17876	.17568	.17268	.16974	.16687	.16406	.16132	.15863	.15601	.15344	.15092	.14847	.14606

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%
										Adjusted Payout Rate											
92	72	.21347	.20974	.20610	.20253	.19905	.19565	.19232	.18906	.18588	.18276	.17972	.17674	.17382	.17097	.16818	.16545	.16277	.16016	.15759	.15509
92	73	.22485	.22101	.21725	.21358	.20999	.20647	.20303	.19967	.19637	.19315	.19000	.18691	.18389	.18093	.17803	.17520	.17242	.16970	.16703	.16442
92	74	.23657	.23262	.22876	.22498	.22128	.21766	.21411	.21064	.20724	.20391	.20065	.19746	.19433	.19127	.18827	.18532	.18244	.17962	.17685	.17414
92	75	.24870	.24465	.24068	.23680	.23299	.22927	.22562	.22204	.21854	.21510	.21174	.20844	.20521	.20204	.19894	.19589	.19291	.18998	.18711	.18430
92	76	.26127	.25712	.25306	.24908	.24517	.24135	.23760	.23392	.23031	.22678	.22332	.21992	.21658	.21332	.21011	.20697	.20388	.20085	.19788	.19497
92	77	.27428	.27004	.26588	.26181	.25781	.25389	.25004	.24627	.24257	.23894	.23538	.23188	.22845	.22509	.22178	.21854	.21536	.21223	.20917	.20616
92	78	.28768	.28336	.27912	.27495	.27087	.26686	.26292	.25906	.25527	.25155	.24789	.24431	.24078	.23732	.23393	.23059	.22731	.22410	.22094	.21783
92	79	.30137	.29697	.29265	.28841	.28424	.28015	.27613	.27219	.26831	.26450	.26076	.25709	.25348	.24993	.24645	.24302	.23966	.23635	.23310	.22990
92	80	.31521	.31074	.30635	.30204	.29780	.29363	.28954	.28552	.28156	.27768	.27386	.27010	.26641	.26278	.25921	.25571	.25226	.24886	.24553	.24225
92	81	.32909	.32456	.32010	.31572	.31142	.30719	.30302	.29893	.29490	.29095	.28705	.28322	.27946	.27575	.27211	.26852	.26500	.26153	.25811	.25475
92	82	.34292	.33833	.33383	.32939	.32503	.32074	.31651	.31236	.30827	.30424	.30028	.29639	.29255	.28878	.28506	.28141	.27781	.27426	.27078	.26734
92	83	.35669	.35207	.34751	.34303	.33861	.33427	.32999	.32578	.32164	.31756	.31354	.30958	.30568	.30185	.29807	.29435	.29068	.28707	.28352	.28002
92	84	.37048	.36582	.36122	.35670	.35225	.34786	.34354	.33928	.33508	.33095	.32688	.32287	.31892	.31503	.31120	.30742	.30369	.30003	.29641	.29285
92	85	.38430	.37961	.37499	.37044	.36595	.36153	.35717	.35287	.34864	.34447	.34036	.33630	.33231	.32837	.32449	.32066	.31688	.31316	.30950	.30588
92	86	.39800	.39329	.38865	.38408	.37957	.37512	.37074	.36641	.36215	.35795	.35380	.34971	.34568	.34170	.33778	.33391	.33009	.32633	.32262	.31895
92	87	.41138	.40666	.40201	.39743	.39290	.38844	.38403	.37969	.37540	.37117	.36700	.36289	.35883	.35482	.35086	.34696	.34311	.33931	.33556	.33186
92	88	.42438	.41967	.41502	.41042	.40589	.40142	.39701	.39265	.38835	.38411	.37992	.37578	.37170	.36767	.36369	.35977	.35589	.35206	.34828	.34455
92	89	.43697	.43227	.42762	.42303	.41850	.41403	.40961	.40525	.40095	.39669	.39249	.38835	.38425	.38021	.37622	.37227	.36838	.36453	.36073	.35698
92	90	.44908	.44438	.43975	.43517	.43065	.42618	.42177	.41741	.41311	.40886	.40466	.40051	.39641	.39236	.38835	.38440	.38049	.37663	.37282	.36905
92	91	.46048	.45581	.45119	.44663	.44212	.43767	.43327	.42892	.42462	.42037	.41617	.41203	.40793	.40388	.39987	.39592	.39200	.38814	.38432	.38054
92	92	.47100	.46635	.46176	.45721	.45272	.44828	.44390	.43956	.43527	.43103	.42684	.42270	.41861	.41456	.41056	.40660	.40269	.39882	.39500	.39122
93	0	.00807	.00797	.00788	.00780	.00771	.00763	.00755	.00747	.00740	.00732	.00725	.00718	.00711	.00705	.00698	.00692	.00686	.00680	.00674	.00668
93	1	.00254	.00247	.00241	.00236	.00230	.00225	.00220	.00215	.00210	.00206	.00202	.00198	.00194	.00190	.00186	.00183	.00179	.00176	.00173	.00170
93	2	.00235	.00229	.00223	.00217	.00211	.00206	.00200	.00195	.00191	.00186	.00182	.00178	.00174	.00170	.00166	.00162	.00159	.00156	.00152	.00149
93	3	.00233	.00226	.00219	.00213	.00207	.00201	.00196	.00191	.00186	.00181	.00176	.00172	.00168	.00164	.00160	.00156	.00152	.00149	.00145	.00142
93	4	.00238	.00231	.00224	.00217	.00211	.00205	.00199	.00194	.00188	.00183	.00178	.00174	.00169	.00165	.00161	.00157	.00153	.00149	.00145	.00142
93	5	.00251	.00243	.00235	.00228	.00221	.00215	.00208	.00202	.00197	.00191	.00186	.00181	.00176	.00171	.00167	.00163	.00159	.00155	.00151	.00147
93	6	.00268	.00259	.00251	.00243	.00236	.00229	.00222	.00216	.00209	.00203	.00198	.00192	.00187	.00182	.00177	.00173	.00168	.00164	.00160	.00156
93	7	.00289	.00280	.00272	.00263	.00255	.00248	.00240	.00233	.00227	.00220	.00214	.00208	.00203	.00197	.00192	.00187	.00182	.00177	.00173	.00168
93	8	.00316	.00306	.00296	.00287	.00279	.00271	.00263	.00255	.00248	.00241	.00234	.00228	.00222	.00216	.00210	.00205	.00199	.00194	.00189	.00185
93	9	.00348	.00338	.00328	.00318	.00309	.00300	.00291	.00283	.00275	.00268	.00260	.00254	.00247	.00240	.00234	.00228	.00222	.00217	.00211	.00206
93	10	.00387	.00376	.00365	.00355	.00345	.00335	.00326	.00317	.00309	.00301	.00293	.00285	.00278	.00271	.00264	.00258	.00251	.00245	.00240	.00234
93	11	.00433	.00420	.00409	.00397	.00387	.00376	.00366	.00357	.00348	.00339	.00331	.00322	.00315	.00307	.00300	.00293	.00286	.00279	.00273	.00267
93	12	.00483	.00470	.00457	.00445	.00434	.00423	.00412	.00402	.00392	.00383	.00373	.00365	.00356	.00348	.00340	.00333	.00325	.00318	.00311	.00305
93	13	.00535	.00521	.00508	.00495	.00483	.00471	.00459	.00449	.00438	.00428	.00418	.00409	.00400	.00391	.00383	.00375	.00367	.00359	.00352	.00344
93	14	.00585	.00570	.00556	.00542	.00529	.00517	.00505	.00493	.00482	.00471	.00461	.00451	.00442	.00432	.00423	.00415	.00406	.00398	.00390	.00383
93	15	.00631	.00615	.00600	.00586	.00572	.00559	.00546	.00534	.00522	.00511	.00500	.00489	.00479	.00469	.00460	.00450	.00442	.00433	.00425	.00416
93	16	.00670	.00654	.00638	.00623	.00608	.00594	.00581	.00568	.00555	.00544	.00532	.00521	.00510	.00500	.00490	.00480	.00471	.00462	.00453	.00445
93	17	.00704	.00687	.00670	.00654	.00639	.00624	.00610	.00597	.00584	.00571	.00559	.00548	.00536	.00526	.00515	.00505	.00495	.00486	.00477	.00468
93	18	.00734	.00716	.00698	.00682	.00666	.00650	.00635	.00621	.00608	.00595	.00582	.00570	.00558	.00547	.00536	.00525	.00515	.00505	.00496	.00486
93	19	.00763	.00744	.00725	.00708	.00691	.00675	.00659	.00645	.00630	.00617	.00603	.00591	.00578	.00567	.00555	.00544	.00533	.00523	.00513	.00503
93	20	.00793	.00773	.00753	.00735	.00717	.00700	.00684	.00669	.00654	.00639	.00625	.00612	.00599	.00587	.00575	.00563	.00552	.00541	.00531	.00521
93	21	.00825	.00804	.00783	.00764	.00745	.00727	.00710	.00694	.00678	.00663	.00649	.00635	.00621	.00608	.00596	.00584	.00572	.00561	.00550	.00539
93	22	.00858	.00836	.00814	.00794	.00774	.00755	.00737	.00720	.00703	.00688	.00672	.00658	.00643	.00630	.00617	.00604	.00592	.00580	.00568	.00557
93	23	.00894	.00870	.00847	.00826	.00805	.00785	.00766	.00748	.00731	.00714	.00698	.00682	.00667	.00653	.00639	.00626	.00613	.00600	.00588	.00577
93	24	.00933	.00908	.00884	.00861	.00840	.00819	.00799	.00779	.00761	.00743	.00726	.00710	.00694	.00679	.00664	.00650	.00637	.00624	.00611	.00599
93	25	.00978	.00952	.00926	.00902	.00879	.00857	.00835	.00815	.00795	.00777	.00759	.00741	.00725	.00709	.00693	.00678	.00664	.00650	.00637	.00624
93	26	.01028	.01000	.00973	.00947	.00923	.00899	.00876	.00855	.00834	.00814	.00795	.00777	.00759	.00742	.00726	.00710	.00695	.00680	.00666	.00652
93	27	.01085	.01055	.01026	.00999	.00973	.00948	.00924	.00901	.00879	.00858	.00837	.00818	.00799	.00781	.00764	.00747	.00731	.00716	.00701	.00686
93	28	.01147	.01115	.01085	.01056	.01028	.01001	.00976	.00951	.00928	.00905	.00884	.00863	.00843	.00824	.00805	.00788	.00771	.00754	.00738	.00723

Ages		Adjusted Payout 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	.01215	.01181	.01149	.01118	.01088	.01059	.01032	.01006	.00981	.00957	.00934	.00912	.00891	.00871	.00851	.00832	.00814	.00796	.00779	.00763
93	30	.01288	.01252	.01217	.01184	.01152	.01122	.01093	.01065	.01039	.01013	.00989	.00965	.00943	.00921	.00900	.00880	.00860	.00842	.00824	.00806
93	31	.01367	.01328	.01291	.01256	.01222	.01189	.01159	.01129	.01100	.01073	.01047	.01022	.00998	.00975	.00952	.00931	.00910	.00890	.00871	.00852
93	32	.01451	.01410	.01370	.01332	.01296	.01262	.01229	.01197	.01167	.01138	.01110	.01083	.01057	.01033	.01009	.00986	.00964	.00942	.00922	.00902
93	33	.01543	.01499	.01457	.01417	.01378	.01341	.01306	.01272	.01239	.01208	.01179	.01150	.01122	.01096	.01070	.01046	.01022	.00999	.00977	.00956
93	34	.01643	.01596	.01551	.01507	.01466	.01427	.01389	.01353	.01318	.01285	.01253	.01222	.01193	.01164	.01137	.01111	.01085	.01061	.01037	.01015
93	35	.01753	.01702	.01654	.01607	.01563	.01521	.01481	.01442	.01405	.01369	.01335	.01302	.01270	.01240	.01211	.01182	.01155	.01129	.01104	.01080
93	36	.01871	.01817	.01766	.01716	.01669	.01624	.01580	.01539	.01499	.01461	.01424	.01389	.01355	.01322	.01291	.01260	.01231	.01203	.01176	.01150
93	37	.02001	.01943	.01888	.01835	.01784	.01736	.01689	.01645	.01602	.01561	.01521	.01483	.01447	.01412	.01378	.01346	.01315	.01284	.01255	.01227
93	38	.02144	.02082	.02022	.01965	.01911	.01859	.01809	.01761	.01716	.01672	.01629	.01589	.01549	.01512	.01476	.01441	.01407	.01375	.01343	.01313
93	39	.02300	.02233	.02170	.02109	.02051	.01995	.01941	.01890	.01841	.01793	.01748	.01704	.01662	.01622	.01583	.01545	.01509	.01474	.01441	.01408
93	40	.02472	.02401	.02333	.02267	.02205	.02145	.02088	.02033	.01980	.01929	.01880	.01833	.01788	.01744	.01702	.01662	.01623	.01585	.01549	.01514
93	41	.02662	.02586	.02513	.02443	.02376	.02312	.02251	.02191	.02135	.02080	.02027	.01977	.01928	.01881	.01836	.01793	.01751	.01710	.01671	.01633
93	42	.02872	.02790	.02712	.02637	.02566	.02497	.02431	.02367	.02306	.02247	.02191	.02136	.02084	.02034	.01985	.01938	.01893	.01849	.01807	.01766
93	43	.03101	.03014	.02931	.02851	.02774	.02700	.02629	.02561	.02495	.02432	.02371	.02313	.02256	.02202	.02150	.02099	.02051	.02004	.01958	.01914
93	44	.03352	.03259	.03170	.03084	.03002	.02922	.02846	.02773	.02703	.02635	.02570	.02507	.02446	.02388	.02332	.02277	.02225	.02174	.02125	.02078
93	45	.03623	.03523	.03428	.03336	.03248	.03163	.03082	.03003	.02928	.02855	.02785	.02718	.02652	.02590	.02529	.02471	.02414	.02359	.02307	.02256
93	46	.03915	.03809	.03707	.03609	.03514	.03424	.03337	.03253	.03172	.03094	.03019	.02946	.02876	.02809	.02744	.02681	.02620	.02561	.02504	.02449
93	47	.04227	.04114	.04005	.03900	.03800	.03703	.03610	.03520	.03433	.03350	.03269	.03192	.03117	.03044	.02974	.02907	.02841	.02778	.02717	.02658
93	48	.04562	.04442	.04326	.04214	.04107	.04003	.03904	.03808	.03715	.03626	.03540	.03456	.03376	.03298	.03223	.03151	.03081	.03013	.02947	.02883
93	49	.04921	.04793	.04669	.04551	.04436	.04326	.04220	.04117	.04018	.03923	.03830	.03741	.03655	.03572	.03492	.03414	.03339	.03266	.03195	.03127
93	50	.05307	.05170	.05039	.04913	.04791	.04673	.04560	.04451	.04345	.04243	.04145	.04049	.03957	.03868	.03782	.03699	.03618	.03540	.03465	.03391
93	51	.05719	.05575	.05435	.05301	.05171	.05046	.04926	.04809	.04696	.04588	.04483	.04381	.04283	.04187	.04095	.04006	.03920	.03836	.03755	.03677
93	52	.06157	.06004	.05856	.05714	.05576	.05443	.05315	.05191	.05071	.04955	.04843	.04735	.04630	.04528	.04430	.04334	.04242	.04153	.04066	.03982
93	53	.06622	.06460	.06303	.06152	.06006	.05865	.05729	.05597	.05469	.05346	.05227	.05111	.05000	.04891	.04786	.04685	.04586	.04491	.04398	.04308
93	54	.07114	.06942	.06777	.06616	.06462	.06312	.06168	.06028	.05893	.05762	.05635	.05512	.05393	.05278	.05166	.05058	.04952	.04850	.04751	.04655
93	55	.07635	.07453	.07278	.07109	.06945	.06787	.06634	.06486	.06342	.06203	.06069	.05938	.05812	.05689	.05570	.05455	.05343	.05234	.05129	.05026
93	56	.08185	.07994	.07810	.07631	.07458	.07291	.07129	.06972	.06820	.06672	.06530	.06391	.06257	.06127	.06000	.05878	.05759	.05643	.05531	.05422
93	57	.08767	.08566	.08371	.08182	.08000	.07823	.07652	.07486	.07325	.07169	.07018	.06872	.06729	.06591	.06457	.06327	.06200	.06078	.05958	.05842
93	58	.09377	.09165	.08960	.08761	.08569	.08383	.08202	.08027	.07857	.07692	.07533	.07377	.07227	.07081	.06938	.06800	.06666	.06536	.06409	.06286
93	59	.10013	.09790	.09575	.09366	.09164	.08968	.08777	.08593	.08414	.08240	.08071	.07907	.07748	.07593	.07442	.07296	.07154	.07016	.06882	.06751
93	60	.10676	.10443	.10216	.09997	.09784	.09578	.09378	.09183	.08995	.08811	.08633	.08460	.08292	.08129	.07970	.07815	.07665	.07519	.07376	.07238
93	61	.11369	.11125	.10888	.10657	.10434	.10217	.10007	.09802	.09604	.09411	.09223	.09041	.08863	.08691	.08523	.08360	.08201	.08047	.07896	.07749
93	62	.12097	.11842	.11593	.11352	.11118	.10891	.10670	.10455	.10246	.10043	.09846	.09654	.09467	.09285	.09108	.08936	.08768	.08605	.08446	.08291
93	63	.12863	.12596	.12336	.12084	.11839	.11600	.11369	.11143	.10924	.10711	.10503	.10302	.10105	.09914	.09727	.09546	.09369	.09197	.09029	.08865
93	64	.13666	.13387	.13116	.12852	.12596	.12346	.12104	.11867	.11638	.11414	.11196	.10984	.10778	.10577	.10381	.10190	.10003	.09822	.09645	.09473
93	65	.14508	.14217	.13934	.13659	.13391	.13130	.12877	.12630	.12389	.12155	.11926	.11704	.11487	.11276	.11070	.10869	.10674	.10483	.10296	.10115
93	66	.15393	.15090	.14795	.14509	.14229	.13957	.13692	.13434	.13182	.12937	.12698	.12465	.12238	.12016	.11800	.11590	.11384	.11183	.10987	.10796
93	67	.16326	.16011	.15705	.15406	.15115	.14832	.14555	.14286	.14023	.13767	.13517	.13273	.13036	.12804	.12577	.12356	.12140	.11930	.11724	.11523
93	68	.17306	.16980	.16661	.16351	.16048	.15753	.15465	.15185	.14911	.14643	.14382	.14128	.13879	.13637	.13400	.13168	.12942	.12722	.12506	.12295
93	69	.18330	.17992	.17662	.17340	.17025	.16719	.16420	.16128	.15842	.15564	.15292	.15027	.14767	.14514	.14266	.14025	.13788	.13557	.13331	.13111
93	70	.19393	.19043	.18701	.18368	.18042	.17724	.17413	.17110	.16813	.16524	.16241	.15965	.15694	.15430	.15172	.14920	.14673	.14432	.14196	.13965
93	71	.20490	.20128	.19775	.19430	.19093	.18763	.18441	.18127	.17819	.17519	.17225	.16938	.16657	.16382	.16113	.15850	.15593	.15341	.15095	.14853
93	72	.21618	.21245	.20880	.20524	.20176	.19835	.19502	.19176	.18858	.18546	.18242	.17943	.17652	.17366	.17087	.16813	.16545	.16283	.16026	.15775
93	73	.22775	.22391	.22016	.21648	.21289	.20938	.20594	.20257	.19928	.19605	.19290	.18981	.18678	.18382	.18092	.17808	.17530	.17257	.16990	.16729
93	74	.23968	.23574	.23188	.22810	.22440	.22078	.21723	.21376	.21036	.20703	.20376	.20057	.19744	.19437	.19136	.18842	.18553	.18270	.17993	.17721
93	75	.25204	.24799	.24403	.24014	.23634	.23261	.22896	.22539	.22188	.21845	.21508	.21178	.20855	.20538	.20227	.19922	.19623	.19330	.19042	.18760
93	76	.26486	.26071	.25665	.25267	.24877	.24494	.24119	.23751	.23391	.23037	.22691	.22350	.22017	.21690	.21369	.21054	.20745	.20442	.20144	.19852
93	77	.27814	.27390	.26975	.26567	.26168	.25776	.25391	.25014	.24644	.24280	.23924	.23574	.23231	.22894	.22563	.22238	.21920	.21607	.21299	.20998
93	78	.29183	.28751	.28327	.27911	.27503	.27102	.26709	.26322	.25943	.25571	.25205	.24846	.24493	.24147	.23807	.23473	.23145	.22822	.22506	.22195

| Ages | | Adjusted Payout 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	.30583	.30144	.29712	.29288	.28872	.28463	.28061	.27667	.27279	.26898	.26524	.26156	.25795	.25440	.25091	.24748	.24411	.24080	.23754	.23434
93	80	.32001	.31554	.31116	.30684	.30261	.29844	.29435	.29033	.28637	.28249	.27867	.27491	.27121	.26758	.26401	.26050	.25704	.25365	.25030	.24702
93	81	.33422	.32970	.32525	.32087	.31657	.31234	.30818	.30409	.30007	.29611	.29221	.28838	.28461	.28090	.27726	.27367	.27013	.26666	.26324	.25987
93	82	.34841	.34383	.33933	.33490	.33054	.32625	.32203	.31788	.31379	.30977	.30580	.30191	.29807	.29429	.29057	.28691	.28331	.27976	.27627	.27283
93	83	.36255	.35793	.35338	.34891	.34450	.34016	.33588	.33168	.32753	.32345	.31943	.31547	.31158	.30774	.30395	.30023	.29656	.29294	.28938	.28588
93	84	.37672	.37207	.36748	.36297	.35852	.35414	.34982	.34556	.34137	.33724	.33317	.32916	.32521	.32132	.31748	.31370	.30997	.30630	.30267	.29910
93	85	.39095	.38627	.38166	.37712	.37264	.36822	.36387	.35958	.35534	.35117	.34706	.34301	.33901	.33507	.33119	.32736	.32358	.31985	.31618	.31256
93	86	.40507	.40038	.39575	.39119	.38668	.38224	.37787	.37355	.36929	.36509	.36094	.35685	.35282	.34884	.34492	.34105	.33723	.33346	.32974	.32607
93	87	.41888	.41418	.40954	.40497	.40045	.39600	.39160	.38726	.38298	.37876	.37459	.37048	.36642	.36241	.35845	.35455	.35070	.34689	.34314	.33943
93	88	.43233	.42763	.42299	.41841	.41389	.40943	.40502	.40068	.39638	.39214	.38796	.38383	.37975	.37572	.37174	.36781	.36393	.36010	.35632	.35258
93	89	.44536	.44067	.43604	.43147	.42695	.42249	.41808	.41373	.40943	.40519	.40100	.39685	.39276	.38872	.38473	.38078	.37689	.37304	.36924	.36548
93	90	.45791	.45324	.44862	.44406	.43955	.43510	.43070	.42636	.42206	.41782	.41362	.40948	.40538	.40134	.39734	.39338	.38948	.38562	.38180	.37803
93	91	.46975	.46510	.46051	.45596	.45147	.44703	.44265	.43831	.43402	.42979	.42560	.42146	.41736	.41332	.40932	.40536	.40145	.39759	.39377	.38999
93	92	.48069	.47606	.47149	.46697	.46250	.45808	.45370	.44938	.44511	.44088	.43670	.43257	.42848	.42444	.42044	.41649	.41258	.40872	.40490	.40111
93	93	.49077	.48617	.48162	.47712	.47267	.46827	.46391	.45961	.45535	.45114	.44697	.44285	.43877	.43474	.43075	.42680	.42290	.41903	.41521	.41143
94	0	.00824	.00815	.00806	.00797	.00789	.00781	.00773	.00765	.00757	.00750	.00743	.00736	.00729	.00723	.00716	.00710	.00704	.00698	.00692	.00686
94	1	.00257	.00250	.00244	.00239	.00233	.00228	.00223	.00218	.00213	.00209	.00205	.00201	.00197	.00193	.00189	.00186	.00182	.00179	.00176	.00173
94	2	.00238	.00231	.00225	.00219	.00213	.00208	.00203	.00198	.00193	.00188	.00184	.00180	.00176	.00172	.00168	.00165	.00161	.00158	.00155	.00152
94	3	.00235	.00228	.00221	.00215	.00209	.00203	.00198	.00193	.00188	.00183	.00178	.00174	.00170	.00165	.00162	.00158	.00154	.00151	.00147	.00144
94	4	.00240	.00233	.00226	.00219	.00213	.00207	.00201	.00195	.00190	.00185	.00180	.00175	.00171	.00166	.00162	.00158	.00154	.00151	.00147	.00144
94	5	.00252	.00244	.00237	.00230	.00223	.00216	.00210	.00204	.00198	.00193	.00188	.00183	.00178	.00173	.00169	.00164	.00160	.00156	.00152	.00149
94	6	.00269	.00261	.00252	.00245	.00237	.00230	.00224	.00217	.00211	.00205	.00199	.00194	.00189	.00184	.00179	.00174	.00170	.00165	.00161	.00157
94	7	.00291	.00282	.00273	.00265	.00257	.00249	.00242	.00235	.00228	.00222	.00216	.00210	.00204	.00199	.00193	.00188	.00183	.00179	.00174	.00170
94	8	.00317	.00308	.00298	.00289	.00281	.00272	.00264	.00257	.00250	.00243	.00236	.00230	.00223	.00218	.00212	.00206	.00201	.00196	.00191	.00186
94	9	.00350	.00340	.00329	.00320	.00310	.00302	.00293	.00285	.00277	.00270	.00262	.00255	.00249	.00242	.00236	.00230	.00224	.00219	.00213	.00208
94	10	.00390	.00378	.00367	.00357	.00347	.00337	.00328	.00319	.00311	.00303	.00295	.00287	.00280	.00273	.00266	.00260	.00254	.00248	.00242	.00236
94	11	.00435	.00423	.00411	.00400	.00389	.00379	.00369	.00360	.00351	.00342	.00333	.00325	.00317	.00310	.00302	.00295	.00289	.00282	.00276	.00269
94	12	.00486	.00473	.00461	.00449	.00437	.00426	.00415	.00405	.00396	.00386	.00377	.00368	.00360	.00352	.00344	.00336	.00329	.00322	.00315	.00308
94	13	.00539	.00525	.00512	.00499	.00487	.00475	.00464	.00453	.00442	.00432	.00423	.00413	.00404	.00395	.00387	.00379	.00371	.00363	.00356	.00349
94	14	.00590	.00575	.00561	.00548	.00535	.00522	.00510	.00498	.00487	.00477	.00466	.00456	.00447	.00437	.00428	.00420	.00411	.00403	.00395	.00388
94	15	.00637	.00621	.00606	.00591	.00578	.00564	.00552	.00540	.00528	.00516	.00505	.00495	.00485	.00475	.00465	.00456	.00447	.00439	.00430	.00422
94	16	.00676	.00660	.00644	.00629	.00614	.00601	.00587	.00574	.00562	.00550	.00538	.00527	.00517	.00506	.00496	.00487	.00477	.00468	.00460	.00451
94	17	.00711	.00694	.00677	.00661	.00646	.00631	.00617	.00604	.00591	.00578	.00566	.00554	.00543	.00532	.00522	.00512	.00502	.00493	.00483	.00474
94	18	.00741	.00723	.00705	.00689	.00673	.00657	.00643	.00629	.00615	.00602	.00589	.00577	.00565	.00554	.00543	.00532	.00522	.00512	.00503	.00494
94	19	.00770	.00751	.00733	.00715	.00698	.00682	.00667	.00652	.00638	.00624	.00611	.00598	.00586	.00574	.00563	.00552	.00541	.00531	.00521	.00511
94	20	.00801	.00780	.00761	.00743	.00725	.00708	.00692	.00676	.00661	.00647	.00633	.00620	.00607	.00594	.00583	.00571	.00560	.00549	.00539	.00528
94	21	.00833	.00811	.00791	.00772	.00753	.00735	.00718	.00702	.00686	.00671	.00657	.00643	.00629	.00616	.00604	.00591	.00580	.00568	.00557	.00547
94	22	.00866	.00844	.00822	.00802	.00782	.00763	.00745	.00728	.00712	.00696	.00680	.00666	.00651	.00638	.00625	.00612	.00600	.00588	.00576	.00565
94	23	.00902	.00878	.00856	.00834	.00813	.00793	.00775	.00756	.00739	.00722	.00706	.00690	.00676	.00661	.00647	.00634	.00621	.00609	.00597	.00585
94	24	.00942	.00917	.00893	.00870	.00848	.00827	.00807	.00788	.00769	.00752	.00735	.00718	.00703	.00687	.00673	.00659	.00645	.00632	.00619	.00607
94	25	.00987	.00960	.00935	.00911	.00887	.00865	.00844	.00824	.00804	.00785	.00767	.00750	.00733	.00717	.00702	.00687	.00673	.00659	.00645	.00632
94	26	.01037	.01009	.00982	.00956	.00932	.00908	.00885	.00864	.00843	.00823	.00804	.00786	.00768	.00751	.00735	.00719	.00704	.00689	.00675	.00661
94	27	.01095	.01065	.01036	.01008	.00982	.00957	.00933	.00910	.00888	.00867	.00847	.00827	.00809	.00791	.00773	.00757	.00740	.00725	.00710	.00695
94	28	.01157	.01125	.01095	.01065	.01038	.01011	.00985	.00961	.00938	.00915	.00894	.00873	.00853	.00834	.00815	.00797	.00780	.00764	.00748	.00732
94	29	.01226	.01191	.01159	.01128	.01098	.01070	.01043	.01017	.00992	.00968	.00945	.00923	.00901	.00881	.00861	.00842	.00824	.00807	.00790	.00773
94	30	.01299	.01263	.01228	.01195	.01163	.01133	.01104	.01076	.01050	.01024	.01000	.00976	.00954	.00932	.00911	.00891	.00871	.00853	.00834	.00817
94	31	.01378	.01339	.01302	.01267	.01233	.01201	.01170	.01140	.01112	.01085	.01058	.01033	.01009	.00986	.00964	.00942	.00922	.00902	.00882	.00864
94	32	.01463	.01422	.01382	.01344	.01308	.01274	.01241	.01209	.01179	.01150	.01122	.01095	.01069	.01044	.01021	.00998	.00976	.00954	.00934	.00914
94	33	.01556	.01512	.01469	.01429	.01391	.01354	.01318	.01284	.01252	.01221	.01191	.01162	.01135	.01108	.01083	.01058	.01035	.01012	.00990	.00969
94	34	.01656	.01609	.01564	.01521	.01479	.01440	.01402	.01366	.01331	.01298	.01266	.01235	.01206	.01177	.01150	.01124	.01098	.01074	.01050	.01028

Ages		Adjusted Payout 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	.01766	.01716	.01668	.01621	.01577	.01535	.01495	.01456	.01419	.01383	.01349	.01316	.01284	.01254	.01224	.01196	.01169	.01143	.01118	.01093
94	36	.01886	.01832	.01780	.01731	.01683	.01638	.01595	.01553	.01513	.01475	.01438	.01403	.01369	.01337	.01305	.01275	.01246	.01218	.01191	.01165
94	37	.02016	.01958	.01903	.01850	.01799	.01751	.01704	.01660	.01617	.01576	.01537	.01499	.01462	.01427	.01394	.01361	.01330	.01300	.01271	.01243
94	38	.02160	.02098	.02039	.01982	.01927	.01875	.01826	.01778	.01732	.01688	.01646	.01605	.01566	.01528	.01492	.01457	.01423	.01391	.01360	.01329
94	39	.02317	.02250	.02187	.02126	.02068	.02012	.01959	.01907	.01858	.01811	.01765	.01722	.01679	.01639	.01600	.01562	.01526	.01491	.01458	.01425
94	40	.02490	.02419	.02351	.02286	.02223	.02164	.02106	.02051	.01998	.01947	.01898	.01851	.01806	.01763	.01721	.01680	.01641	.01604	.01567	.01532
94	41	.02682	.02606	.02533	.02463	.02396	.02332	.02270	.02211	.02154	.02100	.02047	.01996	.01948	.01901	.01856	.01812	.01770	.01730	.01690	.01653
94	42	.02893	.02811	.02733	.02659	.02587	.02518	.02452	.02388	.02327	.02269	.02212	.02158	.02105	.02055	.02006	.01959	.01914	.01870	.01828	.01787
94	43	.03124	.03037	.02954	.02874	.02797	.02723	.02652	.02584	.02518	.02455	.02394	.02336	.02279	.02225	.02173	.02122	.02073	.02026	.01981	.01937
94	44	.03377	.03284	.03195	.03109	.03027	.02947	.02871	.02798	.02728	.02660	.02595	.02532	.02471	.02413	.02357	.02302	.02250	.02199	.02150	.02102
94	45	.03650	.03550	.03455	.03363	.03275	.03190	.03109	.03031	.02955	.02882	.02812	.02745	.02680	.02617	.02556	.02498	.02441	.02386	.02334	.02282
94	46	.03944	.03838	.03736	.03638	.03544	.03454	.03366	.03282	.03201	.03123	.03048	.02976	.02906	.02838	.02773	.02710	.02649	.02591	.02534	.02479
94	47	.04259	.04146	.04038	.03933	.03832	.03735	.03642	.03552	.03466	.03382	.03302	.03224	.03149	.03076	.03006	.02939	.02873	.02810	.02749	.02690
94	48	.04597	.04477	.04361	.04250	.04142	.04039	.03939	.03843	.03750	.03661	.03575	.03492	.03411	.03334	.03258	.03186	.03116	.03048	.02982	.02918
94	49	.04960	.04831	.04708	.04589	.04475	.04365	.04258	.04156	.04057	.03961	.03869	.03780	.03694	.03611	.03530	.03452	.03377	.03304	.03233	.03165
94	50	.05349	.05213	.05081	.04955	.04833	.04716	.04602	.04493	.04387	.04285	.04187	.04092	.03999	.03910	.03824	.03741	.03660	.03582	.03506	.03433
94	51	.05765	.05621	.05481	.05347	.05217	.05092	.04972	.04855	.04743	.04634	.04529	.04427	.04329	.04233	.04141	.04052	.03966	.03882	.03801	.03722
94	52	.06208	.06054	.05907	.05764	.05626	.05494	.05365	.05241	.05121	.05005	.04893	.04785	.04680	.04578	.04480	.04385	.04292	.04203	.04116	.04031
94	53	.06677	.06515	.06358	.06207	.06061	.05920	.05784	.05652	.05524	.05401	.05282	.05166	.05054	.04946	.04841	.04739	.04641	.04545	.04452	.04362
94	54	.07174	.07002	.06837	.06677	.06522	.06373	.06228	.06088	.05953	.05822	.05695	.05572	.05453	.05338	.05226	.05117	.05012	.04910	.04811	.04715
94	55	.07700	.07519	.07344	.07175	.07011	.06853	.06700	.06551	.06408	.06269	.06134	.06004	.05877	.05754	.05635	.05520	.05408	.05299	.05194	.05091
94	56	.08257	.08066	.07881	.07702	.07530	.07362	.07200	.07043	.06891	.06744	.06601	.06463	.06328	.06198	.06072	.05949	.05830	.05714	.05601	.05492
94	57	.08845	.08643	.08449	.08260	.08078	.07901	.07730	.07564	.07403	.07247	.07096	.06949	.06807	.06669	.06535	.06404	.06278	.06155	.06035	.05919
94	58	.09461	.09250	.09045	.08846	.08654	.08468	.08287	.08112	.07942	.07777	.07617	.07462	.07311	.07165	.07023	.06885	.06750	.06620	.06493	.06370
94	59	.10105	.09882	.09667	.09458	.09256	.09060	.08869	.08685	.08506	.08332	.08163	.07999	.07839	.07685	.07534	.07388	.07246	.07107	.06973	.06842
94	60	.10775	.10542	.10316	.10097	.09884	.09678	.09477	.09283	.09094	.08911	.08733	.08560	.08391	.08228	.08069	.07914	.07764	.07617	.07475	.07336
94	61	.11476	.11232	.10995	.10765	.10542	.10325	.10114	.09910	.09711	.09518	.09330	.09148	.08971	.08798	.08630	.08467	.08308	.08153	.08002	.07856
94	62	.12213	.11957	.11709	.11468	.11234	.11007	.10786	.10571	.10362	.10159	.09962	.09769	.09583	.09401	.09224	.09051	.08884	.08720	.08561	.08406
94	63	.12988	.12721	.12461	.12209	.11964	.11725	.11494	.11268	.11049	.10836	.10628	.10426	.10230	.10038	.09852	.09670	.09493	.09321	.09153	.08989
94	64	.13801	.13522	.13250	.12987	.12730	.12481	.12238	.12002	.11772	.11549	.11331	.11119	.10912	.10711	.10515	.10324	.10137	.09956	.09779	.09606
94	65	.14653	.14362	.14079	.13804	.13536	.13276	.13022	.12775	.12534	.12300	.12071	.11849	.11632	.11421	.11215	.11014	.10818	.10627	.10440	.10258
94	66	.15549	.15246	.14952	.14665	.14386	.14114	.13849	.13590	.13339	.13094	.12854	.12621	.12394	.12172	.11956	.11745	.11539	.11338	.11142	.10951
94	67	.16495	.16180	.15874	.15575	.15284	.15001	.14724	.14455	.14192	.13936	.13686	.13442	.13204	.12972	.12745	.12524	.12308	.12097	.11891	.11690
94	68	.17488	.17162	.16844	.16533	.16231	.15936	.15648	.15367	.15093	.14826	.14565	.14310	.14062	.13819	.13582	.13350	.13124	.12903	.12687	.12476
94	69	.18527	.18189	.17859	.17537	.17223	.16916	.16617	.16325	.16040	.15761	.15489	.15224	.14964	.14711	.14463	.14221	.13984	.13753	.13527	.13306
94	70	.19606	.19256	.18914	.18581	.18255	.17937	.17626	.17323	.17027	.16737	.16454	.16178	.15907	.15643	.15385	.15132	.14885	.14643	.14407	.14176
94	71	.20719	.20357	.20004	.19660	.19323	.18993	.18671	.18357	.18049	.17749	.17455	.17167	.16886	.16611	.16342	.16079	.15821	.15569	.15323	.15081
94	72	.21864	.21492	.21127	.20771	.20423	.20083	.19750	.19424	.19106	.18794	.18489	.18191	.17899	.17613	.17333	.17060	.16792	.16529	.16272	.16021
94	73	.23040	.22656	.22281	.21914	.21555	.21204	.20860	.20523	.20194	.19871	.19556	.19247	.18944	.18648	.18357	.18073	.17795	.17522	.17255	.16993
94	74	.24253	.23859	.23473	.23095	.22725	.22363	.22009	.21661	.21321	.20988	.20662	.20342	.20029	.19722	.19421	.19127	.18838	.18555	.18277	.18005
94	75	.25509	.25105	.24709	.24321	.23941	.23568	.23203	.22846	.22495	.22152	.21815	.21485	.21161	.20844	.20533	.20228	.19929	.19635	.19347	.19065
94	76	.26814	.26400	.25994	.25596	.25206	.24824	.24449	.24081	.23721	.23367	.23020	.22680	.22346	.22019	.21698	.21383	.21073	.20770	.20472	.20180
94	77	.28167	.27743	.27328	.26921	.26522	.26130	.25746	.25369	.24999	.24635	.24279	.23929	.23586	.23248	.22917	.22592	.22273	.21960	.21652	.21350
94	78	.29563	.29132	.28708	.28292	.27884	.27484	.27091	.26704	.26325	.25953	.25587	.25228	.24876	.24529	.24189	.23854	.23526	.23203	.22886	.22575
94	79	.30992	.30553	.30122	.29699	.29283	.28874	.28473	.28078	.27691	.27310	.26936	.26568	.26206	.25851	.25502	.25159	.24822	.24490	.24164	.23843
94	80	.32440	.31994	.31556	.31126	.30702	.30286	.29878	.29475	.29080	.28692	.28309	.27934	.27564	.27201	.26844	.26492	.26146	.25806	.25472	.25143
94	81	.33894	.33442	.32998	.32561	.32131	.31709	.31293	.30884	.30482	.30086	.29697	.29314	.28937	.28566	.28201	.27842	.27488	.27140	.26798	.26461
94	82	.35345	.34889	.34439	.33997	.33561	.33133	.32711	.32296	.31888	.31486	.31090	.30700	.30316	.29938	.29567	.29200	.28840	.28484	.28135	.27790
94	83	.36794	.36333	.35879	.35432	.34992	.34558	.34131	.33711	.33297	.32889	.32487	.32092	.31702	.31318	.30940	.30567	.30200	.29838	.29482	.29131
94	84	.38247	.37783	.37325	.36874	.36430	.35993	.35561	.35136	.34718	.34305	.33898	.33498	.33102	.32713	.32329	.31951	.31578	.31210	.30848	.30491

Ages O	Y	Adjusted Payout 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%
94	85	.39708	.39241	.38781	.38327	.37880	.37440	.37005	.36576	.36154	.35737	.35327	.34921	.34522	.34128	.33739	.33356	.32978	.32606	.32238	.31875
94	86	.41160	.40692	.40230	.39775	.39325	.38882	.38445	.38014	.37589	.37169	.36755	.36347	.35944	.35546	.35154	.34767	.34385	.34008	.33636	.33269
94	87	.42581	.42113	.41650	.41194	.40744	.40299	.39860	.39427	.39000	.38578	.38162	.37751	.37345	.36945	.36550	.36159	.35774	.35394	.35018	.34647
94	88	.43967	.43499	.43036	.42580	.42129	.41684	.41245	.40811	.40383	.39960	.39542	.39129	.38722	.38319	.37922	.37529	.37141	.36758	.36380	.36006
94	89	.45312	.44845	.44384	.43928	.43478	.43033	.42594	.42160	.41731	.41308	.40889	.40476	.40067	.39663	.39265	.38871	.38481	.38096	.37716	.37340
94	90	.46610	.46144	.45685	.45231	.44782	.44338	.43899	.43466	.43038	.42614	.42196	.41782	.41374	.40970	.40570	.40175	.39785	.39399	.39018	.38641
94	91	.47835	.47373	.46915	.46463	.46016	.45574	.45137	.44704	.44277	.43855	.43437	.43024	.42616	.42212	.41812	.41418	.41027	.40641	.40259	.39881
94	92	.48969	.48508	.48053	.47603	.47158	.46718	.46283	.45852	.45427	.45005	.44589	.44177	.43769	.43366	.42967	.42573	.42182	.41796	.41414	.41036
94	93	.50014	.49556	.49104	.48657	.48214	.47776	.47343	.46914	.46490	.46070	.45655	.45244	.44837	.44435	.44037	.43643	.43254	.42868	.42486	.42109
94	94	.50986	.50532	.50082	.49637	.49197	.48762	.48330	.47904	.47481	.47064	.46650	.46241	.45835	.45434	.45038	.44645	.44256	.43871	.43490	.43113
95	0	.00841	.00831	.00822	.00814	.00806	.00798	.00790	.00782	.00775	.00767	.00760	.00753	.00747	.00740	.00734	.00728	.00721	.00716	.00710	.00704
95	1	.00260	.00253	.00247	.00241	.00236	.00231	.00226	.00221	.00216	.00212	.00208	.00204	.00200	.00196	.00192	.00189	.00185	.00182	.00179	.00176
95	2	.00240	.00233	.00227	.00221	.00215	.00210	.00205	.00200	.00195	.00191	.00186	.00182	.00178	.00174	.00170	.00167	.00163	.00160	.00157	.00154
95	3	.00236	.00230	.00223	.00217	.00211	.00205	.00200	.00194	.00189	.00185	.00180	.00176	.00171	.00167	.00163	.00160	.00156	.00153	.00149	.00146
95	4	.00242	.00234	.00227	.00221	.00214	.00208	.00202	.00197	.00192	.00186	.00182	.00177	.00172	.00168	.00164	.00160	.00156	.00152	.00149	.00145
95	5	.00254	.00246	.00238	.00231	.00224	.00218	.00212	.00206	.00200	.00194	.00189	.00184	.00179	.00175	.00170	.00166	.00162	.00158	.00154	.00150
95	6	.00271	.00262	.00254	.00246	.00239	.00232	.00225	.00219	.00212	.00207	.00201	.00195	.00190	.00185	.00180	.00176	.00171	.00167	.00163	.00159
95	7	.00292	.00283	.00275	.00266	.00258	.00251	.00243	.00236	.00230	.00223	.00217	.00211	.00206	.00200	.00195	.00190	.00185	.00180	.00176	.00171
95	8	.00319	.00309	.00300	.00291	.00282	.00274	.00266	.00258	.00251	.00244	.00238	.00231	.00225	.00219	.00213	.00208	.00203	.00197	.00192	.00188
95	9	.00352	.00341	.00331	.00321	.00312	.00303	.00295	.00287	.00279	.00271	.00264	.00257	.00250	.00244	.00238	.00232	.00226	.00220	.00215	.00210
95	10	.00392	.00380	.00369	.00359	.00349	.00339	.00330	.00321	.00313	.00305	.00297	.00289	.00282	.00275	.00268	.00262	.00256	.00250	.00244	.00238
95	11	.00438	.00426	.00414	.00403	.00392	.00382	.00372	.00362	.00353	.00344	.00336	.00328	.00320	.00312	.00305	.00298	.00291	.00284	.00278	.00272
95	12	.00490	.00476	.00464	.00452	.00440	.00429	.00419	.00408	.00399	.00389	.00380	.00371	.00363	.00355	.00347	.00339	.00332	.00325	.00318	.00311
95	13	.00543	.00529	.00516	.00503	.00491	.00479	.00468	.00457	.00446	.00436	.00427	.00417	.00408	.00399	.00391	.00383	.00375	.00367	.00360	.00353
95	14	.00595	.00580	.00566	.00552	.00539	.00527	.00515	.00503	.00492	.00481	.00471	.00461	.00451	.00442	.00433	.00424	.00416	.00408	.00400	.00392
95	15	.00642	.00626	.00611	.00597	.00583	.00570	.00557	.00545	.00533	.00522	.00511	.00500	.00490	.00480	.00471	.00462	.00453	.00444	.00436	.00428
95	16	.00682	.00666	.00650	.00635	.00620	.00607	.00593	.00580	.00568	.00556	.00544	.00533	.00523	.00512	.00502	.00493	.00483	.00474	.00466	.00457
95	17	.00717	.00700	.00683	.00667	.00652	.00638	.00624	.00610	.00597	.00585	.00572	.00561	.00550	.00539	.00528	.00518	.00508	.00499	.00490	.00481
95	18	.00748	.00730	.00712	.00695	.00679	.00664	.00649	.00635	.00622	.00609	.00596	.00584	.00572	.00561	.00550	.00539	.00529	.00519	.00509	.00500
95	19	.00777	.00758	.00740	.00722	.00705	.00689	.00674	.00659	.00645	.00631	.00618	.00605	.00593	.00581	.00570	.00558	.00548	.00537	.00527	.00518
95	20	.00808	.00787	.00768	.00750	.00732	.00715	.00699	.00683	.00668	.00654	.00640	.00627	.00614	.00602	.00590	.00578	.00567	.00556	.00546	.00536
95	21	.00840	.00819	.00798	.00779	.00760	.00743	.00726	.00709	.00694	.00678	.00664	.00650	.00636	.00623	.00611	.00599	.00587	.00576	.00565	.00554
95	22	.00873	.00851	.00830	.00809	.00790	.00771	.00753	.00736	.00719	.00703	.00688	.00673	.00659	.00645	.00632	.00619	.00607	.00595	.00584	.00573
95	23	.00910	.00886	.00863	.00842	.00821	.00801	.00782	.00764	.00747	.00730	.00714	.00698	.00683	.00669	.00655	.00642	.00629	.00616	.00604	.00593
95	24	.00950	.00925	.00901	.00878	.00856	.00835	.00815	.00796	.00777	.00759	.00742	.00726	.00710	.00695	.00681	.00666	.00653	.00640	.00627	.00615
95	25	.00995	.00968	.00943	.00919	.00895	.00873	.00852	.00832	.00812	.00793	.00775	.00758	.00741	.00725	.00710	.00695	.00681	.00667	.00653	.00641
95	26	.01045	.01017	.00990	.00964	.00940	.00916	.00894	.00872	.00851	.00832	.00812	.00794	.00776	.00759	.00743	.00727	.00712	.00697	.00683	.00670
95	27	.01103	.01073	.01044	.01017	.00991	.00966	.00942	.00919	.00897	.00876	.00856	.00836	.00817	.00799	.00782	.00765	.00749	.00733	.00718	.00704
95	28	.01166	.01134	.01104	.01075	.01047	.01020	.00995	.00970	.00947	.00924	.00903	.00882	.00862	.00843	.00824	.00807	.00789	.00773	.00757	.00741
95	29	.01235	.01201	.01168	.01137	.01108	.01079	.01052	.01026	.01001	.00977	.00954	.00932	.00911	.00891	.00871	.00852	.00834	.00816	.00799	.00783
95	30	.01309	.01273	.01238	.01205	.01173	.01143	.01114	.01086	.01060	.01034	.01010	.00986	.00964	.00942	.00921	.00901	.00881	.00863	.00844	.00827
95	31	.01389	.01350	.01313	.01277	.01244	.01211	.01180	.01151	.01122	.01095	.01069	.01044	.01020	.00997	.00974	.00953	.00932	.00912	.00893	.00874
95	32	.01474	.01433	.01393	.01355	.01319	.01285	.01252	.01220	.01190	.01161	.01133	.01106	.01080	.01055	.01032	.01009	.00987	.00965	.00945	.00925
95	33	.01567	.01523	.01481	.01441	.01402	.01365	.01330	.01296	.01264	.01233	.01203	.01174	.01146	.01120	.01094	.01070	.01046	.01023	.01001	.00980
95	34	.01668	.01621	.01576	.01533	.01492	.01452	.01414	.01378	.01343	.01310	.01278	.01247	.01218	.01190	.01162	.01136	.01111	.01086	.01063	.01040
95	35	.01779	.01729	.01680	.01634	.01590	.01548	.01507	.01469	.01431	.01396	.01361	.01329	.01297	.01267	.01237	.01209	.01182	.01156	.01131	.01106
95	36	.01899	.01845	.01794	.01744	.01697	.01652	.01608	.01567	.01527	.01489	.01452	.01417	.01383	.01350	.01319	.01289	.01259	.01231	.01204	.01178
95	37	.02031	.01973	.01917	.01864	.01814	.01765	.01719	.01674	.01631	.01590	.01551	.01513	.01477	.01442	.01408	.01375	.01344	.01314	.01285	.01257
95	38	.02175	.02113	.02054	.01997	.01943	.01891	.01841	.01793	.01747	.01703	.01661	.01620	.01581	.01543	.01507	.01472	.01438	.01406	.01375	.01344
95	39	.02333	.02266	.02203	.02142	.02084	.02028	.01975	.01923	.01874	.01827	.01781	.01737	.01695	.01655	.01616	.01578	.01542	.01507	.01473	.01441

Ages		Adjusted Payout 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%
95	40	.02507	.02436	.02368	.02303	.02240	.02181	.02123	.02068	.02015	.01964	.01915	.01868	.01823	.01780	.01738	.01697	.01658	.01620	.01584	.01549
95	41	.02700	.02624	.02551	.02481	.02414	.02350	.02288	.02229	.02172	.02118	.02065	.02015	.01966	.01919	.01874	.01830	.01788	.01748	.01709	.01671
95	42	.02912	.02831	.02753	.02678	.02606	.02538	.02471	.02408	.02347	.02288	.02232	.02177	.02125	.02074	.02026	.01979	.01933	.01890	.01847	.01807
95	43	.03145	.03058	.02975	.02895	.02818	.02744	.02673	.02605	.02539	.02476	.02415	.02357	.02301	.02246	.02194	.02143	.02094	.02047	.02002	.01958
95	44	.03400	.03307	.03218	.03132	.03050	.02971	.02894	.02821	.02751	.02683	.02618	.02555	.02494	.02436	.02380	.02325	.02273	.02222	.02173	.02125
95	45	.03675	.03576	.03480	.03388	.03300	.03216	.03134	.03056	.02980	.02907	.02837	.02770	.02705	.02642	.02581	.02523	.02466	.02411	.02358	.02307
95	46	.03972	.03866	.03764	.03666	.03572	.03481	.03394	.03310	.03229	.03151	.03076	.03003	.02933	.02866	.02801	.02738	.02677	.02618	.02561	.02506
95	47	.04289	.04176	.04067	.03963	.03862	.03765	.03672	.03582	.03496	.03412	.03332	.03254	.03179	.03106	.03036	.02969	.02903	.02840	.02779	.02719
95	48	.04630	.04510	.04394	.04282	.04175	.04071	.03972	.03876	.03783	.03694	.03607	.03524	.03444	.03366	.03291	.03218	.03148	.03080	.03014	.02951
95	49	.04995	.04867	.04744	.04625	.04510	.04400	.04294	.04191	.04092	.03997	.03905	.03815	.03729	.03646	.03566	.03488	.03412	.03339	.03269	.03200
95	50	.05388	.05251	.05120	.04994	.04872	.04755	.04641	.04532	.04426	.04324	.04226	.04130	.04038	.03949	.03863	.03780	.03699	.03621	.03545	.03471
95	51	.05808	.05663	.05524	.05390	.05260	.05135	.05014	.04898	.04785	.04676	.04571	.04469	.04371	.04276	.04184	.04094	.04008	.03924	.03843	.03764
95	52	.06254	.06101	.05953	.05811	.05673	.05540	.05412	.05288	.05168	.05052	.04940	.04831	.04726	.04625	.04526	.04431	.04338	.04249	.04162	.04078
95	53	.06728	.06566	.06409	.06258	.06112	.05971	.05835	.05703	.05575	.05452	.05333	.05217	.05105	.04997	.04892	.04790	.04691	.04596	.04503	.04413
95	54	.07229	.07058	.06892	.06732	.06577	.06428	.06283	.06144	.06008	.05877	.05750	.05627	.05508	.05393	.05281	.05173	.05067	.04965	.04866	.04770
95	55	.07760	.07579	.07404	.07235	.07072	.06913	.06760	.06612	.06468	.06329	.06195	.06064	.05938	.05815	.05696	.05580	.05468	.05359	.05254	.05151
95	56	.08323	.08132	.07947	.07768	.07596	.07428	.07266	.07109	.06957	.06810	.06667	.06529	.06394	.06264	.06137	.06015	.05895	.05780	.05667	.05558
95	57	.08916	.08715	.08521	.08332	.08150	.07973	.07802	.07636	.07475	.07319	.07168	.07021	.06879	.06741	.06606	.06476	.06349	.06226	.06107	.05990
95	58	.09539	.09328	.09123	.08925	.08732	.08546	.08365	.08190	.08020	.07856	.07696	.07540	.07390	.07243	.07101	.06963	.06829	.06698	.06571	.06447
95	59	.10189	.09967	.09752	.09543	.09341	.09145	.08954	.08770	.08591	.08417	.08248	.08084	.07924	.07769	.07619	.07473	.07330	.07192	.07057	.06926
95	60	.10867	.10634	.10408	.10189	.09976	.09770	.09569	.09375	.09186	.09003	.08825	.08652	.08483	.08320	.08161	.08006	.07855	.07709	.07566	.07427
95	61	.11575	.11331	.11094	.10864	.10641	.10424	.10214	.10009	.09811	.09617	.09430	.09247	.09070	.08897	.08729	.08566	.08407	.08252	.08101	.07954
95	62	.12320	.12064	.11816	.11575	.11341	.11114	.10893	.10678	.10469	.10266	.10069	.09877	.09690	.09508	.09331	.09158	.08990	.08827	.08668	.08512
95	63	.13103	.12836	.12576	.12324	.12079	.11841	.11609	.11384	.11165	.10951	.10744	.10542	.10345	.10154	.09967	.09786	.09609	.09436	.09268	.09104
95	64	.13924	.13646	.13375	.13111	.12855	.12606	.12363	.12127	.11897	.11673	.11456	.11243	.11037	.10835	.10639	.10448	.10262	.10080	.09903	.09730
95	65	.14786	.14496	.14213	.13938	.13670	.13410	.13156	.12909	.12668	.12434	.12206	.11983	.11766	.11555	.11349	.11148	.10952	.10760	.10574	.10392
95	66	.15693	.15391	.15096	.14809	.14530	.14258	.13993	.13735	.13484	.13238	.12999	.12766	.12539	.12317	.12101	.11890	.11684	.11483	.11286	.11095
95	67	.16650	.16336	.16029	.15731	.15440	.15157	.14880	.14611	.14348	.14092	.13842	.13598	.13360	.13128	.12902	.12680	.12464	.12253	.12047	.11846
95	68	.17656	.17330	.17012	.16702	.16399	.16104	.15817	.15536	.15262	.14995	.14734	.14479	.14231	.13988	.13750	.13519	.13292	.13071	.12855	.12644
95	69	.18709	.18371	.18041	.17719	.17405	.17099	.16800	.16508	.16223	.15944	.15672	.15407	.15147	.14893	.14646	.14404	.14167	.13935	.13709	.13488
95	70	.19802	.19452	.19111	.18778	.18452	.18134	.17824	.17521	.17224	.16935	.16652	.16375	.16105	.15841	.15582	.15329	.15082	.14840	.14604	.14373
95	71	.20930	.20569	.20217	.19872	.19535	.19206	.18884	.18570	.18263	.17962	.17668	.17381	.17099	.16824	.16555	.16292	.16034	.15782	.15535	.15294
95	72	.22092	.21720	.21356	.21000	.20652	.20312	.19979	.19654	.19335	.19024	.18719	.18421	.18129	.17843	.17563	.17289	.17021	.16758	.16501	.16249
95	73	.23285	.22902	.22527	.22160	.21801	.21450	.21106	.20770	.20441	.20118	.19803	.19494	.19191	.18895	.18604	.18320	.18041	.17768	.17501	.17239
95	74	.24516	.24122	.23737	.23359	.22990	.22628	.22274	.21926	.21587	.21254	.20927	.20608	.20294	.19988	.19687	.19392	.19103	.18819	.18542	.18269
95	75	.25792	.25388	.24992	.24604	.24224	.23852	.23488	.23130	.22780	.22436	.22100	.21770	.21446	.21129	.20818	.20513	.20213	.19920	.19632	.19349
95	76	.27118	.26704	.26299	.25901	.25511	.25129	.24755	.24387	.24027	.23674	.23327	.22987	.22653	.22326	.22004	.21689	.21380	.21076	.20778	.20485
95	77	.28493	.28071	.27656	.27250	.26851	.26459	.26075	.25698	.25328	.24965	.24609	.24259	.23916	.23579	.23247	.22922	.22603	.22290	.21982	.21679
95	78	.29915	.29484	.29061	.28646	.28238	.27838	.27445	.27060	.26681	.26309	.25943	.25584	.25231	.24885	.24545	.24210	.23882	.23559	.23241	.22930
95	79	.31371	.30933	.30503	.30080	.29664	.29256	.28855	.28461	.28074	.27693	.27319	.26951	.26590	.26235	.25886	.25543	.25205	.24873	.24547	.24226
95	80	.32848	.32403	.31965	.31536	.31113	.30698	.30289	.29887	.29493	.29104	.28722	.28347	.27977	.27614	.27257	.26905	.26559	.26219	.25885	.25555
95	81	.34331	.33880	.33437	.33001	.32572	.32150	.31735	.31326	.30925	.30529	.30140	.29757	.29381	.29010	.28645	.28286	.27932	.27584	.27242	.26904
95	82	.35814	.35358	.34910	.34468	.34034	.33606	.33185	.32770	.32362	.31961	.31565	.31176	.30792	.30415	.30043	.29676	.29316	.28961	.28611	.28266
95	83	.37295	.36835	.36382	.35936	.35497	.35064	.34638	.34218	.33805	.33397	.32996	.32601	.32211	.31827	.31449	.31077	.30710	.30348	.29991	.29640
95	84	.38782	.38319	.37862	.37413	.36970	.36533	.36102	.35678	.35260	.34848	.34442	.34041	.33647	.33258	.32874	.32496	.32123	.31755	.31393	.31035
95	85	.40279	.39813	.39355	.38902	.38456	.38016	.37583	.37155	.36733	.36317	.35907	.35502	.35103	.34710	.34322	.33939	.33561	.33188	.32821	.32458
95	86	.41768	.41302	.40842	.40387	.39940	.39498	.39062	.38631	.38207	.37788	.37375	.36967	.36564	.36167	.35775	.35388	.35007	.34630	.34258	.33891
95	87	.43228	.42761	.42301	.41846	.41397	.40954	.40516	.40084	.39658	.39237	.38822	.38411	.38006	.37606	.37211	.36822	.36437	.36056	.35681	.35310
95	88	.44654	.44187	.43727	.43272	.42823	.42379	.41941	.41509	.41081	.40659	.40242	.39831	.39424	.39022	.38625	.38233	.37845	.37463	.37085	.36711
95	89	.46039	.45574	.45115	.44661	.44213	.43770	.43332	.42899	.42472	.42049	.41632	.41219	.40812	.40409	.40011	.39617	.39228	.38844	.38464	.38088

Ages		Adjusted Payout 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%
95	90	.47377	.46914	.46457	.46005	.45558	.45116	.44679	.44247	.43820	.43398	.42981	.42569	.42161	.41758	.41359	.40965	.40576	.40190	.39809	.39433
95	91	.48643	.48183	.47728	.47278	.46833	.46393	.45957	.45527	.45101	.44680	.44264	.43852	.43445	.43042	.42644	.42250	.41860	.41475	.41094	.40716
95	92	.49814	.49357	.48905	.48457	.48014	.47576	.47143	.46715	.46291	.45871	.45456	.45045	.44639	.44237	.43840	.43446	.43057	.42671	.42290	.41913
95	93	.50896	.50441	.49992	.49547	.49107	.48671	.48240	.47814	.47391	.46974	.46560	.46151	.45746	.45345	.44948	.44556	.44167	.43782	.43402	.43025
95	94	.51903	.51451	.51005	.50563	.50126	.49692	.49264	.48839	.48419	.48004	.47592	.47184	.46781	.46381	.45986	.45594	.45207	.44823	.44443	.44067
95	95	.52853	.52405	.51962	.51523	.51088	.50658	.50232	.49810	.49392	.48979	.48569	.48164	.47762	.47364	.46970	.46580	.46194	.45812	.45433	.45057
96	0	.00856	.00847	.00838	.00830	.00822	.00814	.00806	.00798	.00791	.00784	.00777	.00770	.00763	.00757	.00751	.00744	.00738	.00732	.00727	.00721
96	1	.00262	.00256	.00250	.00244	.00239	.00233	.00228	.00224	.00219	.00215	.00210	.00206	.00202	.00199	.00195	.00191	.00188	.00185	.00182	.00178
96	2	.00242	.00235	.00229	.00223	.00217	.00212	.00207	.00202	.00197	.00193	.00188	.00184	.00180	.00176	.00173	.00169	.00166	.00162	.00159	.00156
96	3	.00238	.00231	.00225	.00218	.00212	.00207	.00201	.00196	.00191	.00186	.00182	.00177	.00173	.00169	.00165	.00161	.00158	.00154	.00151	.00148
96	4	.00243	.00236	.00229	.00222	.00216	.00210	.00204	.00198	.00193	.00188	.00183	.00178	.00174	.00170	.00165	.00161	.00158	.00154	.00150	.00147
96	5	.00255	.00247	.00240	.00233	.00226	.00219	.00213	.00207	.00201	.00196	.00191	.00186	.00181	.00176	.00172	.00167	.00163	.00159	.00155	.00152
96	6	.00272	.00263	.00255	.00248	.00240	.00233	.00226	.00220	.00214	.00208	.00202	.00197	.00191	.00186	.00182	.00177	.00172	.00168	.00164	.00160
96	7	.00294	.00285	.00276	.00268	.00260	.00252	.00245	.00238	.00231	.00225	.00218	.00213	.00207	.00201	.00196	.00191	.00186	.00182	.00177	.00173
96	8	.00320	.00310	.00301	.00292	.00283	.00275	.00267	.00260	.00253	.00246	.00239	.00233	.00226	.00220	.00215	.00209	.00204	.00199	.00194	.00189
96	9	.00353	.00343	.00333	.00323	.00314	.00305	.00296	.00288	.00280	.00273	.00265	.00259	.00252	.00245	.00239	.00233	.00227	.00222	.00216	.00211
96	10	.00394	.00382	.00371	.00361	.00351	.00341	.00332	.00323	.00315	.00307	.00299	.00291	.00284	.00277	.00270	.00264	.00257	.00251	.00245	.00240
96	11	.00440	.00428	.00416	.00405	.00394	.00384	.00374	.00365	.00355	.00347	.00338	.00330	.00322	.00315	.00307	.00300	.00293	.00287	.00280	.00274
96	12	.00492	.00479	.00467	.00455	.00443	.00432	.00422	.00411	.00402	.00392	.00383	.00374	.00366	.00358	.00350	.00342	.00335	.00328	.00321	.00314
96	13	.00547	.00533	.00520	.00507	.00495	.00483	.00471	.00460	.00450	.00440	.00430	.00421	.00412	.00403	.00395	.00386	.00378	.00371	.00363	.00356
96	14	.00599	.00584	.00570	.00557	.00544	.00531	.00519	.00508	.00496	.00486	.00475	.00465	.00456	.00446	.00437	.00429	.00420	.00412	.00404	.00397
96	15	.00647	.00631	.00616	.00602	.00588	.00575	.00562	.00550	.00538	.00527	.00516	.00505	.00495	.00485	.00476	.00467	.00458	.00449	.00441	.00433
96	16	.00688	.00671	.00656	.00640	.00626	.00612	.00599	.00586	.00573	.00561	.00550	.00539	.00528	.00518	.00508	.00498	.00489	.00480	.00471	.00462
96	17	.00723	.00706	.00689	.00673	.00658	.00643	.00629	.00616	.00603	.00590	.00578	.00567	.00556	.00545	.00534	.00524	.00514	.00505	.00496	.00487
96	18	.00754	.00736	.00718	.00702	.00686	.00670	.00656	.00641	.00628	.00615	.00602	.00590	.00578	.00567	.00556	.00545	.00535	.00525	.00516	.00506
96	19	.00783	.00764	.00746	.00728	.00712	.00696	.00680	.00665	.00651	.00637	.00624	.00611	.00599	.00587	.00576	.00565	.00554	.00544	.00534	.00524
96	20	.00814	.00794	.00775	.00756	.00739	.00722	.00705	.00690	.00675	.00661	.00647	.00633	.00621	.00608	.00596	.00585	.00573	.00563	.00552	.00542
96	21	.00847	.00825	.00805	.00786	.00767	.00749	.00732	.00716	.00700	.00685	.00671	.00657	.00643	.00630	.00618	.00605	.00594	.00582	.00572	.00561
96	22	.00880	.00858	.00836	.00816	.00796	.00778	.00760	.00742	.00726	.00710	.00695	.00680	.00666	.00652	.00639	.00626	.00614	.00602	.00591	.00580
96	23	.00917	.00893	.00870	.00849	.00828	.00808	.00789	.00771	.00754	.00737	.00721	.00705	.00690	.00676	.00662	.00649	.00636	.00623	.00611	.00600
96	24	.00957	.00932	.00908	.00885	.00863	.00842	.00822	.00803	.00784	.00767	.00750	.00733	.00718	.00702	.00688	.00674	.00660	.00647	.00634	.00622
96	25	.01002	.00976	.00950	.00926	.00903	.00881	.00859	.00839	.00820	.00801	.00783	.00766	.00749	.00733	.00717	.00702	.00688	.00674	.00661	.00648
96	26	.01053	.01025	.00998	.00972	.00947	.00924	.00901	.00880	.00859	.00839	.00820	.00802	.00784	.00767	.00751	.00735	.00720	.00705	.00691	.00677
96	27	.01111	.01081	.01052	.01025	.00999	.00974	.00950	.00927	.00905	.00884	.00864	.00844	.00825	.00807	.00790	.00773	.00757	.00741	.00726	.00712
96	28	.01174	.01142	.01112	.01083	.01055	.01028	.01003	.00978	.00955	.00933	.00911	.00890	.00870	.00851	.00833	.00815	.00798	.00781	.00765	.00750
96	29	.01244	.01210	.01177	.01146	.01116	.01088	.01061	.01035	.01010	.00986	.00963	.00941	.00920	.00899	.00880	.00861	.00843	.00825	.00808	.00792
96	30	.01318	.01282	.01247	.01214	.01183	.01152	.01123	.01096	.01069	.01043	.01019	.00995	.00973	.00951	.00930	.00910	.00891	.00872	.00854	.00836
96	31	.01398	.01359	.01322	.01287	.01253	.01221	.01190	.01160	.01132	.01105	.01079	.01054	.01030	.01006	.00984	.00962	.00942	.00922	.00902	.00884
96	32	.01484	.01443	.01403	.01366	.01330	.01295	.01262	.01230	.01200	.01171	.01143	.01116	.01090	.01066	.01042	.01019	.00997	.00975	.00955	.00935
96	33	.01578	.01534	.01492	.01451	.01413	.01376	.01341	.01307	.01274	.01243	.01213	.01185	.01157	.01131	.01105	.01081	.01057	.01034	.01012	.00991
96	34	.01679	.01632	.01587	.01544	.01503	.01463	.01425	.01389	.01355	.01321	.01289	.01259	.01229	.01201	.01173	.01147	.01122	.01097	.01074	.01051
96	35	.01791	.01740	.01692	.01646	.01602	.01560	.01519	.01480	.01443	.01408	.01373	.01340	.01309	.01278	.01249	.01221	.01194	.01168	.01142	.01118
96	36	.01912	.01858	.01806	.01757	.01709	.01664	.01621	.01579	.01539	.01501	.01464	.01429	.01395	.01363	.01331	.01301	.01272	.01244	.01217	.01191
96	37	.02044	.01986	.01930	.01877	.01827	.01778	.01732	.01687	.01645	.01604	.01564	.01526	.01490	.01455	.01421	.01389	.01357	.01327	.01298	.01270
96	38	.02189	.02127	.02067	.02011	.01956	.01904	.01854	.01807	.01761	.01717	.01674	.01634	.01595	.01557	.01521	.01486	.01452	.01420	.01388	.01358
96	39	.02347	.02281	.02217	.02157	.02098	.02043	.01989	.01938	.01889	.01841	.01796	.01752	.01710	.01670	.01631	.01593	.01557	.01522	.01488	.01456
96	40	.02522	.02451	.02383	.02318	.02256	.02196	.02139	.02084	.02031	.01980	.01931	.01884	.01839	.01795	.01753	.01713	.01674	.01636	.01600	.01565
96	41	.02716	.02640	.02568	.02498	.02431	.02367	.02305	.02246	.02189	.02134	.02082	.02031	.01983	.01936	.01891	.01847	.01805	.01764	.01725	.01687
96	42	.02930	.02849	.02771	.02696	.02624	.02555	.02489	.02426	.02365	.02306	.02250	.02195	.02143	.02092	.02044	.01997	.01951	.01908	.01865	.01825
96	43	.03165	.03078	.02994	.02914	.02837	.02763	.02692	.02624	.02559	.02496	.02435	.02376	.02320	.02266	.02213	.02163	.02114	.02067	.02021	.01977

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%
															Adjusted Payout Rate						
96	44	.03421	.03328	.03239	.03153	.03071	.02992	.02916	.02842	.02772	.02704	.02639	.02576	.02516	.02457	.02401	.02346	.02294	.02243	.02194	.02146
96	45	.03698	.03598	.03503	.03411	.03323	.03239	.03157	.03079	.03003	.02930	.02860	.02793	.02728	.02665	.02604	.02546	.02489	.02434	.02381	.02330
96	46	.03997	.03891	.03789	.03691	.03597	.03506	.03419	.03335	.03254	.03176	.03101	.03028	.02958	.02891	.02826	.02763	.02702	.02643	.02586	.02531
96	47	.04316	.04203	.04095	.03990	.03889	.03793	.03699	.03610	.03523	.03439	.03359	.03281	.03206	.03134	.03064	.02996	.02930	.02867	.02806	.02747
96	48	.04660	.04539	.04423	.04312	.04205	.04101	.04002	.03906	.03813	.03724	.03637	.03554	.03474	.03396	.03321	.03248	.03178	.03110	.03044	.02980
96	49	.05027	.04899	.04776	.04657	.04543	.04433	.04326	.04224	.04125	.04029	.03937	.03848	.03762	.03679	.03598	.03520	.03445	.03372	.03301	.03233
96	50	.05423	.05287	.05156	.05029	.04908	.04790	.04677	.04567	.04462	.04360	.04261	.04166	.04074	.03985	.03899	.03815	.03734	.03656	.03580	.03507
96	51	.05846	.05702	.05563	.05428	.05299	.05174	.05053	.04937	.04824	.04715	.04610	.04508	.04410	.04315	.04223	.04133	.04047	.03963	.03882	.03803
96	52	.06296	.06143	.05996	.05853	.05715	.05583	.05454	.05330	.05210	.05095	.04982	.04874	.04769	.04667	.04569	.04473	.04381	.04291	.04204	.04120
96	53	.06774	.06612	.06455	.06304	.06158	.06017	.05881	.05749	.05622	.05499	.05379	.05264	.05152	.05043	.04938	.04837	.04738	.04642	.04549	.04459
96	54	.07280	.07108	.06943	.06783	.06628	.06479	.06334	.06194	.06059	.05928	.05801	.05678	.05559	.05444	.05332	.05223	.05118	.05016	.04917	.04820
96	55	.07815	.07634	.07460	.07290	.07127	.06969	.06816	.06667	.06524	.06385	.06250	.06120	.05993	.05870	.05751	.05636	.05524	.05415	.05309	.05206
96	56	.08383	.08192	.08007	.07829	.07656	.07489	.07327	.07170	.07018	.06870	.06728	.06589	.06455	.06324	.06198	.06075	.05956	.05840	.05727	.05618
96	57	.08982	.08781	.08586	.08398	.08216	.08039	.07868	.07702	.07541	.07385	.07234	.07087	.06945	.06807	.06673	.06542	.06415	.06292	.06173	.06056
96	58	.09611	.09399	.09194	.08996	.08804	.08618	.08437	.08262	.08092	.07928	.07768	.07612	.07462	.07315	.07173	.07035	.06900	.06770	.06643	.06519
96	59	.10267	.10045	.09829	.09621	.09419	.09223	.09032	.08848	.08669	.08495	.08326	.08162	.08002	.07848	.07697	.07551	.07408	.07270	.07135	.07004
96	60	.10951	.10718	.10492	.10273	.10060	.09854	.09654	.09459	.09271	.09087	.08909	.08736	.08568	.08404	.08245	.08090	.07940	.07793	.07651	.07512
96	61	.11665	.11421	.11185	.10955	.10732	.10515	.10305	.10100	.09902	.09709	.09521	.09339	.09161	.08989	.08821	.08657	.08498	.08343	.08192	.08045
96	62	.12417	.12162	.11914	.11673	.11439	.11212	.10991	.10776	.10568	.10365	.10167	.09975	.09788	.09606	.09429	.09257	.09089	.08925	.08766	.08611
96	63	.13208	.12941	.12682	.12430	.12185	.11947	.11715	.11490	.11271	.11058	.10850	.10648	.10452	.10260	.10074	.09892	.09715	.09542	.09374	.09210
96	64	.14038	.13759	.13488	.13225	.12969	.12720	.12477	.12241	.12012	.11788	.11570	.11358	.11151	.10950	.10754	.10563	.10376	.10194	.10017	.09844
96	65	.14909	.14618	.14336	.14061	.13793	.13533	.13279	.13032	.12792	.12558	.12329	.12107	.11890	.11678	.11472	.11271	.11075	.10884	.10697	.10515
96	66	.15825	.15523	.15228	.14942	.14663	.14391	.14126	.13868	.13617	.13371	.13132	.12899	.12672	.12450	.12234	.12023	.11817	.11616	.11419	.11228
96	67	.16792	.16478	.16172	.15874	.15583	.15300	.15024	.14755	.14492	.14236	.13986	.13742	.13504	.13272	.13045	.12824	.12608	.12397	.12191	.11989
96	68	.17810	.17484	.17166	.16856	.16554	.16259	.15972	.15691	.15418	.15150	.14889	.14635	.14386	.14143	.13906	.13674	.13448	.13227	.13011	.12799
96	69	.18875	.18537	.18208	.17886	.17573	.17266	.16967	.16676	.16391	.16112	.15840	.15575	.15315	.15062	.14814	.14572	.14335	.14104	.13877	.13656
96	70	.19982	.19632	.19291	.18958	.18633	.18315	.18005	.17702	.17406	.17117	.16834	.16557	.16287	.16023	.15764	.15512	.15264	.15022	.14786	.14554
96	71	.21124	.20764	.20411	.20067	.19731	.19402	.19080	.18766	.18459	.18158	.17865	.17577	.17296	.17021	.16752	.16489	.16231	.15979	.15732	.15490
96	72	.22301	.21929	.21566	.21210	.20863	.20523	.20190	.19865	.19547	.19235	.18931	.18632	.18340	.18055	.17775	.17501	.17233	.16970	.16713	.16461
96	73	.23510	.23127	.22752	.22386	.22028	.21677	.21333	.20997	.20668	.20346	.20030	.19722	.19419	.19123	.18832	.18548	.18269	.17996	.17729	.17466
96	74	.24757	.24364	.23979	.23602	.23233	.22871	.22517	.22171	.21831	.21498	.21172	.20852	.20539	.20232	.19932	.19637	.19348	.19064	.18786	.18514
96	75	.26051	.25647	.25252	.24865	.24486	.24114	.23750	.23392	.23042	.22699	.22363	.22033	.21709	.21392	.21081	.20776	.20476	.20183	.19895	.19612
96	76	.27396	.26983	.26579	.26182	.25792	.25411	.25037	.24669	.24309	.23956	.23610	.23270	.22936	.22609	.22288	.21972	.21663	.21359	.21061	.20768
96	77	.28794	.28372	.27958	.27552	.27153	.26762	.26379	.26002	.25632	.25270	.24914	.24564	.24221	.23884	.23553	.23228	.22908	.22595	.22287	.21984
96	78	.30238	.29808	.29386	.28972	.28565	.28165	.27773	.27387	.27009	.26637	.26272	.25913	.25560	.25214	.24874	.24539	.24211	.23888	.23571	.23259
96	79	.31720	.31283	.30853	.30431	.30016	.29608	.29208	.28814	.28427	.28047	.27673	.27306	.26945	.26590	.26241	.25898	.25560	.25229	.24902	.24581
96	80	.33223	.32779	.32343	.31914	.31492	.31077	.30669	.30268	.29874	.29486	.29104	.28729	.28360	.27997	.27639	.27288	.26942	.26602	.26268	.25938
96	81	.34735	.34285	.33842	.33407	.32979	.32558	.32143	.31736	.31334	.30939	.30551	.30168	.29792	.29421	.29056	.28697	.28344	.27996	.27654	.27316
96	82	.36246	.35792	.35344	.34904	.34470	.34043	.33623	.33209	.32802	.32400	.32005	.31616	.31233	.30856	.30484	.30118	.29758	.29403	.29053	.28708
96	83	.37757	.37299	.36847	.36402	.35964	.35532	.35107	.34688	.34275	.33868	.33467	.33072	.32683	.32300	.31922	.31550	.31183	.30821	.30465	.30113
96	84	.39276	.38814	.38359	.37911	.37469	.37033	.36603	.36180	.35763	.35351	.34946	.34546	.34152	.33763	.33380	.33002	.32629	.32262	.31900	.31542
96	85	.40807	.40343	.39885	.39434	.38990	.38551	.38118	.37692	.37271	.36856	.36446	.36042	.35644	.35251	.34863	.34480	.34103	.33730	.33363	.33000
96	86	.42332	.41867	.41408	.40956	.40509	.40068	.39633	.39204	.38781	.38363	.37950	.37543	.37142	.36745	.36354	.35967	.35586	.35209	.34838	.34471
96	87	.43828	.43363	.42904	.42451	.42003	.41562	.41125	.40695	.40270	.39850	.39435	.39026	.38621	.38222	.37828	.37439	.37054	.36674	.36299	.35929
96	88	.45291	.44826	.44368	.43915	.43467	.43025	.42589	.42157	.41731	.41310	.40895	.40484	.40078	.39677	.39281	.38889	.38503	.38120	.37743	.37370
96	89	.46714	.46252	.45794	.45342	.44896	.44454	.44018	.43587	.43161	.42740	.42324	.41912	.41506	.41104	.40707	.40314	.39926	.39542	.39163	.38788
96	90	.48091	.47630	.47175	.46725	.46280	.45840	.45405	.44975	.44550	.44130	.43714	.43303	.42896	.42494	.42097	.41703	.41315	.40930	.40550	.40174
96	91	.49395	.48937	.48485	.48037	.47594	.47156	.46723	.46295	.45871	.45452	.45037	.44627	.44221	.43819	.43422	.43029	.42641	.42256	.41875	.41499
96	92	.50603	.50148	.49698	.49253	.48813	.48378	.47947	.47520	.47098	.46680	.46267	.45858	.45453	.45053	.44657	.44264	.43876	.43492	.43112	.42735
96	93	.51718	.51267	.50821	.50379	.49941	.49508	.49079	.48655	.48235	.47819	.47408	.47000	.46597	.46198	.45802	.45411	.45024	.44640	.44261	.43885

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%
												Adjusted Payout Rate									
96	94	.52758	.52311	.51867	.51428	.50994	.50563	.50137	.49715	.49298	.48884	.48474	.48069	.47667	.47269	.46876	.46486	.46099	.45717	.45338	.44963
96	95	.53741	.53297	.52857	.52421	.51989	.51562	.51139	.50720	.50304	.49893	.49486	.49082	.48683	.48287	.47895	.47507	.47122	.46741	.46363	.45989
96	96	.54660	.54219	.53783	.53351	.52922	.52498	.52078	.51662	.51249	.50840	.50435	.50034	.49637	.49243	.48853	.48466	.48083	.47704	.47328	.46955
97	0	.00871	.00862	.00853	.00845	.00837	.00829	.00821	.00814	.00806	.00799	.00792	.00786	.00779	.00773	.00766	.00760	.00754	.00748	.00743	.00737
97	1	.00264	.00258	.00252	.00247	.00241	.00236	.00231	.00226	.00221	.00217	.00213	.00209	.00205	.00201	.00197	.00194	.00190	.00187	.00184	.00181
97	2	.00244	.00237	.00231	.00225	.00219	.00214	.00209	.00204	.00199	.00195	.00190	.00186	.00182	.00178	.00174	.00171	.00167	.00164	.00161	.00158
97	3	.00240	.00233	.00226	.00220	.00214	.00208	.00203	.00198	.00193	.00188	.00183	.00179	.00175	.00171	.00167	.00163	.00159	.00156	.00153	.00149
97	4	.00245	.00237	.00230	.00224	.00217	.00211	.00205	.00200	.00194	.00189	.00184	.00180	.00175	.00171	.00167	.00163	.00159	.00155	.00152	.00148
97	5	.00256	.00249	.00241	.00234	.00227	.00221	.00214	.00208	.00203	.00197	.00192	.00187	.00182	.00177	.00173	.00169	.00164	.00160	.00157	.00153
97	6	.00273	.00265	.00256	.00249	.00241	.00234	.00228	.00221	.00215	.00209	.00203	.00198	.00193	.00188	.00183	.00178	.00174	.00169	.00165	.00161
97	7	.00295	.00286	.00277	.00269	.00261	.00253	.00246	.00239	.00232	.00226	.00220	.00214	.00208	.00203	.00197	.00192	.00187	.00183	.00178	.00174
97	8	.00322	.00312	.00302	.00293	.00285	.00276	.00269	.00261	.00254	.00247	.00240	.00234	.00228	.00222	.00216	.00210	.00205	.00200	.00195	.00190
97	9	.00355	.00344	.00334	.00324	.00315	.00306	.00298	.00289	.00282	.00274	.00267	.00260	.00253	.00247	.00240	.00234	.00229	.00223	.00218	.00212
97	10	.00395	.00384	.00373	.00362	.00352	.00343	.00334	.00325	.00316	.00308	.00300	.00293	.00286	.00279	.00272	.00265	.00259	.00253	.00247	.00241
97	11	.00442	.00430	.00418	.00407	.00396	.00386	.00376	.00367	.00357	.00349	.00340	.00332	.00324	.00317	.00309	.00302	.00295	.00289	.00282	.00276
97	12	.00495	.00482	.00469	.00457	.00446	.00435	.00424	.00414	.00404	.00395	.00386	.00377	.00368	.00360	.00352	.00345	.00337	.00330	.00323	.00317
97	13	.00550	.00536	.00523	.00510	.00498	.00486	.00475	.00464	.00453	.00443	.00433	.00424	.00415	.00406	.00398	.00390	.00382	.00374	.00367	.00359
97	14	.00603	.00588	.00574	.00561	.00548	.00535	.00523	.00511	.00500	.00490	.00479	.00469	.00460	.00450	.00441	.00433	.00424	.00416	.00408	.00400
97	15	.00651	.00636	.00621	.00606	.00593	.00579	.00567	.00554	.00543	.00531	.00520	.00510	.00500	.00490	.00480	.00471	.00462	.00454	.00445	.00437
97	16	.00693	.00676	.00661	.00645	.00631	.00617	.00604	.00591	.00578	.00567	.00555	.00544	.00533	.00523	.00513	.00503	.00494	.00485	.00476	.00468
97	17	.00728	.00711	.00695	.00679	.00663	.00649	.00635	.00621	.00608	.00596	.00584	.00572	.00561	.00550	.00540	.00530	.00520	.00510	.00501	.00492
97	18	.00759	.00741	.00724	.00707	.00691	.00676	.00661	.00647	.00633	.00620	.00608	.00596	.00584	.00573	.00562	.00551	.00541	.00531	.00521	.00512
97	19	.00789	.00770	.00752	.00734	.00717	.00701	.00686	.00671	.00657	.00643	.00630	.00617	.00605	.00593	.00582	.00571	.00560	.00550	.00540	.00530
97	20	.00820	.00800	.00781	.00762	.00745	.00728	.00711	.00696	.00681	.00667	.00653	.00639	.00627	.00614	.00602	.00591	.00580	.00569	.00558	.00548
97	21	.00853	.00832	.00811	.00792	.00773	.00756	.00738	.00722	.00706	.00691	.00677	.00663	.00649	.00636	.00624	.00612	.00600	.00589	.00578	.00567
97	22	.00886	.00864	.00843	.00822	.00803	.00784	.00766	.00749	.00732	.00716	.00701	.00686	.00672	.00659	.00645	.00633	.00620	.00609	.00597	.00586
97	23	.00923	.00899	.00877	.00855	.00834	.00815	.00796	.00777	.00760	.00743	.00727	.00712	.00697	.00682	.00669	.00655	.00642	.00630	.00618	.00606
97	24	.00963	.00938	.00914	.00891	.00870	.00849	.00829	.00809	.00791	.00773	.00756	.00740	.00724	.00709	.00694	.00680	.00667	.00654	.00641	.00629
97	25	.01009	.00982	.00957	.00933	.00910	.00887	.00866	.00846	.00826	.00808	.00790	.00772	.00756	.00740	.00724	.00709	.00695	.00681	.00668	.00655
97	26	.01060	.01032	.01005	.00979	.00954	.00931	.00908	.00887	.00866	.00846	.00827	.00809	.00791	.00774	.00758	.00742	.00727	.00712	.00698	.00684
97	27	.01118	.01088	.01060	.01032	.01006	.00981	.00957	.00934	.00912	.00891	.00871	.00851	.00833	.00815	.00797	.00780	.00764	.00749	.00734	.00719
97	28	.01182	.01150	.01120	.01090	.01063	.01036	.01010	.00986	.00963	.00940	.00919	.00898	.00878	.00859	.00840	.00823	.00805	.00789	.00773	.00758
97	29	.01252	.01218	.01185	.01154	.01124	.01096	.01069	.01043	.01018	.00994	.00971	.00949	.00928	.00907	.00888	.00869	.00851	.00833	.00816	.00800
97	30	.01327	.01290	.01256	.01223	.01191	.01161	.01132	.01104	.01077	.01052	.01027	.01004	.00981	.00960	.00939	.00918	.00899	.00880	.00862	.00845
97	31	.01407	.01368	.01331	.01296	.01262	.01230	.01199	.01169	.01141	.01114	.01088	.01063	.01038	.01015	.00993	.00971	.00951	.00931	.00911	.00893
97	32	.01493	.01452	.01412	.01375	.01339	.01304	.01271	.01240	.01209	.01180	.01152	.01126	.01100	.01075	.01051	.01028	.01006	.00985	.00964	.00944
97	33	.01588	.01543	.01501	.01461	.01422	.01386	.01350	.01317	.01284	.01253	.01223	.01194	.01167	.01140	.01115	.01090	.01067	.01044	.01022	.01001
97	34	.01690	.01642	.01597	.01554	.01513	.01473	.01436	.01400	.01365	.01332	.01300	.01269	.01239	.01211	.01184	.01157	.01132	.01108	.01084	.01061
97	35	.01802	.01751	.01703	.01657	.01613	.01570	.01530	.01491	.01454	.01418	.01384	.01351	.01320	.01289	.01260	.01232	.01205	.01178	.01153	.01129
97	36	.01923	.01869	.01817	.01768	.01721	.01675	.01632	.01591	.01551	.01513	.01476	.01441	.01407	.01374	.01343	.01312	.01283	.01255	.01228	.01202
97	37	.02055	.01997	.01942	.01889	.01839	.01790	.01744	.01699	.01656	.01615	.01576	.01538	.01502	.01467	.01433	.01401	.01369	.01339	.01310	.01282
97	38	.02201	.02139	.02080	.02023	.01969	.01917	.01867	.01819	.01773	.01729	.01687	.01646	.01607	.01570	.01533	.01498	.01465	.01432	.01401	.01371
97	39	.02360	.02294	.02231	.02170	.02112	.02056	.02003	.01951	.01902	.01855	.01809	.01765	.01723	.01683	.01644	.01606	.01570	.01535	.01501	.01469
97	40	.02537	.02466	.02398	.02332	.02270	.02210	.02153	.02098	.02045	.01994	.01945	.01898	.01853	.01809	.01767	.01727	.01688	.01650	.01614	.01579
97	41	.02731	.02655	.02583	.02513	.02446	.02382	.02320	.02261	.02204	.02150	.02097	.02046	.01998	.01951	.01906	.01862	.01820	.01780	.01740	.01703
97	42	.02946	.02865	.02787	.02712	.02641	.02572	.02506	.02442	.02381	.02322	.02266	.02211	.02159	.02109	.02060	.02013	.01968	.01924	.01882	.01841
97	43	.03182	.03095	.03012	.02932	.02855	.02781	.02710	.02642	.02576	.02513	.02453	.02394	.02338	.02283	.02231	.02180	.02132	.02084	.02039	.01995
97	44	.03440	.03347	.03258	.03172	.03090	.03011	.02935	.02862	.02791	.02724	.02658	.02595	.02535	.02476	.02420	.02365	.02313	.02262	.02213	.02165
97	45	.03719	.03619	.03524	.03432	.03344	.03259	.03178	.03100	.03024	.02951	.02881	.02814	.02749	.02686	.02625	.02567	.02510	.02455	.02402	.02351
97	46	.04019	.03913	.03811	.03714	.03619	.03529	.03442	.03358	.03277	.03199	.03124	.03051	.02981	.02914	.02849	.02786	.02725	.02666	.02609	.02554

Table U(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%
										Adjusted Payout Rate										
97	47	.04341	.04228	.04119	.04015	.03914	.03818	.03724	.03634	.03548	.03464	.03384	.03306	.03231	.03159	.03089	.03021	.02955	.02892	.02831	.02772
97	48	.04687	.04566	.04450	.04339	.04232	.04128	.04029	.03933	.03840	.03751	.03665	.03581	.03501	.03423	.03348	.03275	.03205	.03137	.03071	.03007
97	49	.05057	.04929	.04806	.04687	.04572	.04462	.04356	.04253	.04155	.04059	.03967	.03878	.03792	.03708	.03628	.03550	.03475	.03402	.03331	.03262
97	50	.05455	.05319	.05188	.05062	.04940	.04822	.04709	.04600	.04494	.04392	.04294	.04198	.04106	.04017	.03931	.03848	.03767	.03689	.03613	.03539
97	51	.05882	.05737	.05598	.05464	.05334	.05209	.05089	.04972	.04860	.04751	.04646	.04544	.04446	.04350	.04258	.04169	.04082	.03999	.03917	.03838
97	52	.06335	.06182	.06034	.05892	.05754	.05621	.05493	.05369	.05249	.05133	.05021	.04913	.04808	.04706	.04608	.04512	.04420	.04330	.04243	.04159
97	53	.06816	.06654	.06497	.06346	.06201	.06060	.05923	.05792	.05664	.05541	.05422	.05306	.05194	.05086	.04981	.04879	.04780	.04684	.04592	.04501
97	54	.07325	.07154	.06989	.06829	.06674	.06525	.06380	.06241	.06105	.05974	.05847	.05725	.05606	.05490	.05378	.05270	.05164	.05062	.04963	.04867
97	55	.07865	.07685	.07510	.07341	.07177	.07019	.06866	.06718	.06574	.06435	.06301	.06170	.06044	.05921	.05802	.05686	.05574	.05465	.05360	.05257
97	56	.08437	.08246	.08062	.07884	.07711	.07544	.07382	.07225	.07073	.06926	.06783	.06644	.06510	.06380	.06253	.06130	.06011	.05895	.05783	.05673
97	57	.09041	.08840	.08646	.08458	.08276	.08099	.07928	.07762	.07601	.07446	.07294	.07148	.07005	.06867	.06733	.06602	.06476	.06353	.06233	.06117
97	58	.09675	.09464	.09260	.09061	.08869	.08683	.08503	.08328	.08158	.07993	.07833	.07678	.07527	.07381	.07239	.07100	.06966	.06835	.06708	.06585
97	59	.10337	.10115	.09900	.09692	.09490	.09294	.09103	.08919	.08740	.08566	.08397	.08233	.08074	.07919	.07768	.07622	.07480	.07341	.07206	.07075
97	60	.11027	.10794	.10568	.10349	.10137	.09931	.09731	.09536	.09348	.09164	.08986	.08813	.08645	.08482	.08322	.08168	.08017	.07870	.07728	.07589
97	61	.11748	.11504	.11267	.11038	.10815	.10598	.10388	.10183	.09985	.09792	.09604	.09422	.09245	.09072	.08904	.08741	.08582	.08427	.08276	.08129
97	62	.12506	.12251	.12003	.11762	.11529	.11301	.11081	.10866	.10657	.10455	.10257	.10065	.09878	.09696	.09519	.09347	.09179	.09015	.08856	.08701
97	63	.13304	.13037	.12778	.12526	.12281	.12043	.11812	.11587	.11368	.11155	.10947	.10745	.10549	.10357	.10171	.09989	.09812	.09639	.09471	.09307
97	64	.14141	.13863	.13592	.13329	.13073	.12824	.12582	.12346	.12116	.11893	.11675	.11463	.11256	.11055	.10859	.10667	.10481	.10299	.10122	.09949
97	65	.15020	.14730	.14447	.14173	.13905	.13645	.13392	.13145	.12904	.12670	.12442	.12220	.12003	.11791	.11585	.11384	.11188	.10997	.10810	.10628
97	66	.15945	.15643	.15349	.15062	.14783	.14512	.14247	.13989	.13738	.13493	.13254	.13021	.12794	.12572	.12356	.12145	.11939	.11737	.11541	.11349
97	67	.16922	.16608	.16302	.16004	.15714	.15431	.15155	.14886	.14623	.14367	.14117	.13874	.13636	.13404	.13177	.12956	.12739	.12528	.12322	.12121
97	68	.17950	.17624	.17307	.16997	.16695	.16401	.16113	.15833	.15559	.15292	.15031	.14777	.14528	.14286	.14048	.13817	.13590	.13369	.13153	.12941
97	69	.19026	.18689	.18360	.18039	.17725	.17419	.17121	.16829	.16544	.16266	.15994	.15729	.15469	.15216	.14968	.14726	.14489	.14258	.14031	.13810
97	70	.20145	.19796	.19456	.19123	.18798	.18481	.18171	.17868	.17572	.17283	.17000	.16724	.16454	.16189	.15931	.15678	.15431	.15189	.14953	.14721
97	71	.21301	.20941	.20589	.20245	.19909	.19580	.19259	.18945	.18638	.18338	.18044	.17757	.17476	.17201	.16932	.16669	.16411	.16159	.15912	.15670
97	72	.22492	.22120	.21757	.21402	.21055	.20715	.20383	.20058	.19740	.19429	.19124	.18826	.18534	.18249	.17969	.17695	.17427	.17165	.16907	.16655
97	73	.23714	.23332	.22958	.22592	.22234	.21884	.21541	.21205	.20876	.20554	.20239	.19930	.19628	.19331	.19041	.18757	.18478	.18205	.17938	.17675
97	74	.24977	.24585	.24200	.23824	.23455	.23094	.22740	.22394	.22054	.21722	.21396	.21076	.20763	.20457	.20156	.19861	.19572	.19289	.19011	.18738
97	75	.26287	.25885	.25490	.25103	.24724	.24353	.23989	.23632	.23282	.22940	.22603	.22274	.21950	.21633	.21322	.21017	.20718	.20424	.20136	.19853
97	76	.27651	.27238	.26834	.26438	.26049	.25668	.25294	.24927	.24568	.24215	.23869	.23529	.23195	.22868	.22547	.22232	.21923	.21619	.21321	.21028
97	77	.29068	.28646	.28233	.27828	.27430	.27039	.26656	.26280	.25911	.25548	.25193	.24843	.24500	.24163	.23832	.23508	.23188	.22875	.22567	.22265
97	78	.30534	.30105	.29683	.29269	.28863	.28464	.28072	.27687	.27309	.26937	.26573	.26214	.25862	.25516	.25176	.24842	.24513	.24190	.23873	.23561
97	79	.32039	.31602	.31173	.30752	.30338	.29931	.29531	.29138	.28751	.28372	.27998	.27631	.27270	.26916	.26567	.26224	.25887	.25555	.25229	.24908
97	80	.33567	.33123	.32688	.32260	.31838	.31424	.31017	.30617	.30223	.29835	.29454	.29079	.28711	.28348	.27991	.27640	.27294	.26954	.26620	.26290
97	81	.35104	.34655	.34214	.33779	.33352	.32931	.32518	.32111	.31710	.31315	.30927	.30545	.30169	.29799	.29435	.29076	.28723	.28375	.28033	.27695
97	82	.36642	.36189	.35742	.35303	.34870	.34444	.34025	.33611	.33205	.32804	.32410	.32021	.31639	.31262	.30890	.30525	.30164	.29810	.29460	.29115
97	83	.38181	.37724	.37273	.36829	.36392	.35961	.35537	.35118	.34706	.34300	.33900	.33506	.33117	.32735	.32357	.31985	.31619	.31257	.30901	.30550
97	84	.39729	.39269	.38815	.38368	.37927	.37492	.37063	.36641	.36225	.35814	.35409	.35010	.34616	.34228	.33845	.33468	.33096	.32729	.32367	.32009
97	85	.41291	.40829	.40373	.39923	.39479	.39042	.38610	.38185	.37765	.37350	.36942	.36539	.36141	.35748	.35361	.34979	.34602	.34230	.33863	.33501
97	86	.42849	.42386	.41928	.41477	.41032	.40593	.40159	.39731	.39309	.38892	.38480	.38074	.37673	.37277	.36886	.36501	.36120	.35744	.35372	.35006
97	87	.44379	.43916	.43459	.43007	.42561	.42121	.41686	.41257	.40833	.40414	.40000	.39592	.39188	.38790	.38397	.38008	.37624	.37245	.36870	.36500
97	88	.45876	.45414	.44957	.44506	.44060	.43620	.43185	.42755	.42330	.41911	.41496	.41086	.40681	.40281	.39886	.39495	.39109	.38728	.38351	.37978
97	89	.47335	.46875	.46420	.45970	.45525	.45086	.44651	.44222	.43797	.43377	.42962	.42552	.42147	.41746	.41350	.40958	.40570	.40187	.39809	.39434
97	90	.48748	.48290	.47837	.47389	.46946	.46509	.46075	.45647	.45224	.44805	.44390	.43981	.43575	.43175	.42778	.42386	.41998	.41614	.41235	.40860
97	91	.50088	.49633	.49183	.48737	.48297	.47861	.47430	.47004	.46582	.46164	.45751	.45342	.44938	.44538	.44142	.43750	.43363	.42979	.42599	.42224
97	92	.51330	.50878	.50431	.49989	.49551	.49118	.48689	.48265	.47845	.47429	.47017	.46610	.46207	.45808	.45413	.45022	.44635	.44252	.43873	.43497
97	93	.52478	.52030	.51586	.51147	.50712	.50281	.49855	.49433	.49015	.48602	.48192	.47786	.47385	.46987	.46594	.46204	.45818	.45436	.45057	.44682
97	94	.53549	.53104	.52664	.52228	.51796	.51369	.50945	.50526	.50110	.49699	.49292	.48888	.48488	.48092	.47700	.47312	.46927	.46546	.46169	.45795
97	95	.54562	.54121	.53684	.53252	.52823	.52399	.51978	.51562	.51149	.50740	.50335	.49934	.49537	.49143	.48752	.48366	.47983	.47603	.47227	.46855
97	96	.55510	.55073	.54640	.54211	.53786	.53365	.52948	.52534	.52124	.51718	.51316	.50917	.50522	.50130	.49742	.49357	.48976	.48599	.48224	.47853

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	.56387	.55954	.55525	.55100	.54678	.54260	.53846	.53436	.53029	.52625	.52226	.51829	.51437	.51047	.50661	.50279	.49899	.49523	.49151	.48781
98	0	.00885	.00876	.00867	.00859	.00851	.00843	.00835	.00828	.00821	.00814	.00807	.00800	.00794	.00787	.00781	.00775	.00769	.00763	.00758	.00752
98	1	.00267	.00260	.00254	.00249	.00243	.00238	.00233	.00228	.00224	.00219	.00215	.00211	.00207	.00203	.00200	.00196	.00193	.00190	.00186	.00183
98	2	.00245	.00239	.00233	.00227	.00221	.00216	.00210	.00206	.00201	.00196	.00192	.00188	.00184	.00180	.00176	.00173	.00169	.00166	.00163	.00160
98	3	.00241	.00234	.00228	.00221	.00215	.00210	.00204	.00199	.00194	.00189	.00185	.00180	.00176	.00172	.00168	.00164	.00161	.00157	.00154	.00151
98	4	.00246	.00239	.00232	.00225	.00218	.00212	.00207	.00201	.00196	.00191	.00186	.00181	.00177	.00172	.00168	.00164	.00160	.00157	.00153	.00150
98	5	.00258	.00250	.00242	.00235	.00228	.00222	.00215	.00209	.00204	.00198	.00193	.00188	.00183	.00179	.00174	.00170	.00166	.00162	.00158	.00154
98	6	.00274	.00266	.00258	.00250	.00242	.00235	.00229	.00222	.00216	.00210	.00204	.00199	.00194	.00189	.00184	.00179	.00175	.00170	.00166	.00162
98	7	.00296	.00287	.00278	.00270	.00262	.00254	.00247	.00240	.00233	.00227	.00221	.00215	.00209	.00204	.00198	.00193	.00189	.00184	.00179	.00175
98	8	.00323	.00313	.00303	.00294	.00286	.00278	.00270	.00262	.00255	.00248	.00241	.00235	.00229	.00223	.00217	.00211	.00206	.00201	.00196	.00191
98	9	.00356	.00345	.00335	.00326	.00316	.00307	.00299	.00291	.00283	.00275	.00268	.00261	.00254	.00248	.00242	.00236	.00230	.00224	.00219	.00214
98	10	.00397	.00385	.00374	.00364	.00354	.00344	.00335	.00326	.00318	.00310	.00302	.00294	.00287	.00280	.00273	.00267	.00260	.00254	.00248	.00243
98	11	.00444	.00432	.00420	.00409	.00398	.00388	.00378	.00368	.00359	.00350	.00342	.00334	.00326	.00318	.00311	.00304	.00297	.00291	.00284	.00278
98	12	.00497	.00484	.00472	.00460	.00448	.00437	.00427	.00416	.00407	.00397	.00388	.00379	.00371	.00363	.00355	.00347	.00340	.00332	.00326	.00319
98	13	.00553	.00539	.00526	.00513	.00501	.00489	.00478	.00467	.00456	.00446	.00436	.00427	.00418	.00409	.00401	.00393	.00385	.00377	.00370	.00362
98	14	.00607	.00592	.00578	.00564	.00551	.00539	.00527	.00515	.00504	.00493	.00483	.00473	.00463	.00454	.00445	.00436	.00428	.00420	.00412	.00404
98	15	.00656	.00640	.00625	.00611	.00597	.00584	.00571	.00559	.00547	.00536	.00525	.00514	.00504	.00494	.00485	.00475	.00467	.00458	.00450	.00441
98	16	.00697	.00681	.00665	.00650	.00636	.00622	.00608	.00595	.00583	.00571	.00560	.00549	.00538	.00528	.00518	.00508	.00499	.00490	.00481	.00472
98	17	.00733	.00716	.00699	.00684	.00668	.00654	.00640	.00626	.00613	.00601	.00589	.00577	.00566	.00555	.00545	.00535	.00525	.00515	.00506	.00497
98	18	.00765	.00746	.00729	.00712	.00696	.00681	.00666	.00652	.00639	.00626	.00613	.00601	.00589	.00578	.00567	.00556	.00546	.00536	.00527	.00517
98	19	.00795	.00775	.00757	.00740	.00723	.00707	.00691	.00677	.00662	.00649	.00635	.00623	.00610	.00599	.00587	.00576	.00566	.00555	.00545	.00535
98	20	.00825	.00805	.00786	.00768	.00750	.00733	.00717	.00701	.00687	.00672	.00658	.00645	.00632	.00620	.00608	.00596	.00585	.00574	.00564	.00554
98	21	.00858	.00837	.00817	.00798	.00779	.00761	.00744	.00728	.00712	.00697	.00683	.00669	.00655	.00642	.00630	.00617	.00606	.00594	.00584	.00573
98	22	.00892	.00870	.00848	.00828	.00808	.00790	.00772	.00755	.00738	.00722	.00707	.00692	.00678	.00664	.00651	.00639	.00626	.00614	.00603	.00592
98	23	.00929	.00905	.00882	.00861	.00840	.00820	.00802	.00783	.00766	.00749	.00733	.00718	.00703	.00688	.00675	.00661	.00648	.00636	.00624	.00612
98	24	.00969	.00944	.00920	.00897	.00876	.00855	.00835	.00815	.00797	.00779	.00762	.00746	.00730	.00715	.00701	.00686	.00673	.00660	.00647	.00635
98	25	.01015	.00989	.00963	.00939	.00916	.00894	.00872	.00852	.00833	.00814	.00796	.00779	.00762	.00746	.00730	.00716	.00701	.00687	.00674	.00661
98	26	.01066	.01038	.01011	.00985	.00961	.00937	.00915	.00893	.00873	.00853	.00834	.00815	.00798	.00781	.00764	.00749	.00733	.00719	.00705	.00691
98	27	.01125	.01095	.01066	.01039	.01013	.00988	.00964	.00941	.00919	.00898	.00878	.00858	.00839	.00821	.00804	.00787	.00771	.00756	.00741	.00726
98	28	.01189	.01157	.01127	.01097	.01070	.01043	.01018	.00993	.00970	.00947	.00926	.00905	.00885	.00866	.00847	.00830	.00813	.00796	.00780	.00765
98	29	.01259	.01225	.01192	.01161	.01132	.01103	.01076	.01050	.01025	.01001	.00979	.00956	.00935	.00915	.00895	.00876	.00858	.00840	.00823	.00807
98	30	.01334	.01298	.01263	.01230	.01199	.01168	.01140	.01112	.01085	.01060	.01035	.01012	.00989	.00967	.00946	.00926	.00907	.00888	.00870	.00853
98	31	.01415	.01376	.01339	.01304	.01270	.01238	.01207	.01178	.01149	.01122	.01096	.01071	.01047	.01023	.01001	.00980	.00959	.00939	.00920	.00901
98	32	.01502	.01460	.01421	.01383	.01347	.01313	.01280	.01248	.01218	.01189	.01161	.01134	.01108	.01084	.01060	.01037	.01015	.00993	.00973	.00953
98	33	.01597	.01552	.01510	.01470	.01431	.01395	.01359	.01326	.01293	.01262	.01232	.01204	.01176	.01150	.01124	.01099	.01076	.01053	.01031	.01010
98	34	.01699	.01652	.01607	.01564	.01522	.01483	.01445	.01409	.01374	.01341	.01309	.01278	.01249	.01221	.01193	.01167	.01142	.01117	.01094	.01071
98	35	.01811	.01761	.01713	.01667	.01622	.01580	.01540	.01501	.01464	.01428	.01394	.01361	.01330	.01299	.01270	.01242	.01215	.01188	.01163	.01139
98	36	.01933	.01879	.01828	.01778	.01731	.01686	.01643	.01601	.01561	.01523	.01486	.01451	.01417	.01385	.01353	.01323	.01294	.01266	.01239	.01212
98	37	.02066	.02008	.01953	.01900	.01850	.01801	.01755	.01710	.01668	.01627	.01587	.01549	.01513	.01478	.01444	.01412	.01380	.01350	.01321	.01293
98	38	.02212	.02151	.02091	.02035	.01980	.01929	.01879	.01831	.01785	.01741	.01699	.01658	.01619	.01581	.01545	.01510	.01477	.01444	.01413	.01383
98	39	.02373	.02306	.02243	.02182	.02124	.02068	.02015	.01964	.01914	.01867	.01822	.01778	.01736	.01695	.01656	.01619	.01583	.01548	.01514	.01481
98	40	.02549	.02478	.02411	.02345	.02283	.02223	.02166	.02111	.02058	.02007	.01958	.01911	.01866	.01823	.01781	.01740	.01701	.01663	.01627	.01592
98	41	.02745	.02669	.02597	.02527	.02460	.02396	.02334	.02275	.02218	.02164	.02111	.02061	.02012	.01965	.01920	.01876	.01834	.01794	.01754	.01717
98	42	.02961	.02880	.02802	.02727	.02656	.02587	.02521	.02457	.02396	.02337	.02281	.02227	.02174	.02124	.02075	.02028	.01983	.01939	.01897	.01856
98	43	.03198	.03111	.03028	.02948	.02871	.02797	.02726	.02658	.02593	.02530	.02469	.02410	.02354	.02300	.02247	.02197	.02148	.02101	.02055	.02011
98	44	.03458	.03365	.03275	.03190	.03108	.03029	.02953	.02879	.02809	.02741	.02676	.02613	.02553	.02494	.02438	.02383	.02331	.02280	.02231	.02183
98	45	.03738	.03638	.03543	.03451	.03363	.03279	.03197	.03119	.03044	.02971	.02901	.02833	.02768	.02705	.02645	.02586	.02529	.02475	.02422	.02371
98	46	.04040	.03934	.03832	.03735	.03640	.03550	.03463	.03379	.03298	.03220	.03145	.03072	.03002	.02935	.02870	.02807	.02746	.02687	.02630	.02575
98	47	.04364	.04251	.04142	.04038	.03937	.03840	.03747	.03657	.03571	.03487	.03407	.03329	.03254	.03182	.03112	.03044	.02979	.02915	.02854	.02795
98	48	.04711	.04591	.04475	.04364	.04257	.04153	.04054	.03958	.03865	.03776	.03690	.03606	.03526	.03448	.03373	.03301	.03230	.03162	.03096	.03033

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	.05084	.04956	.04833	.04714	.04600	.04490	.04383	.04281	.04182	.04086	.03994	.03905	.03819	.03736	.03655	.03577	.03502	.03429	.03358	.03290
98	50	.05485	.05349	.05218	.05091	.04970	.04852	.04739	.04630	.04524	.04422	.04324	.04228	.04136	.04047	.03961	.03878	.03797	.03719	.03643	.03569
98	51	.05914	.05770	.05630	.05496	.05367	.05242	.05121	.05005	.04892	.04784	.04679	.04577	.04478	.04383	.04291	.04202	.04115	.04031	.03950	.03871
98	52	.06370	.06217	.06070	.05927	.05790	.05657	.05529	.05405	.05285	.05169	.05057	.04949	.04844	.04742	.04644	.04548	.04456	.04366	.04279	.04195
98	53	.06855	.06693	.06536	.06385	.06240	.06099	.05962	.05831	.05703	.05580	.05461	.05345	.05234	.05125	.05020	.04918	.04820	.04724	.04631	.04541
98	54	.07368	.07196	.07031	.06871	.06717	.06567	.06423	.06283	.06148	.06017	.05890	.05768	.05648	.05533	.05421	.05313	.05207	.05105	.05006	.04910
98	55	.07912	.07731	.07556	.07387	.07224	.07066	.06913	.06765	.06621	.06482	.06348	.06217	.06091	.05968	.05849	.05733	.05621	.05512	.05406	.05304
98	56	.08488	.08297	.08113	.07934	.07762	.07594	.07433	.07276	.07124	.06977	.06834	.06696	.06561	.06431	.06304	.06182	.06062	.05947	.05834	.05724
98	57	.09096	.08895	.08701	.08513	.08331	.08154	.07984	.07818	.07657	.07501	.07350	.07204	.07061	.06923	.06789	.06658	.06532	.06409	.06289	.06173
98	58	.09735	.09524	.09320	.09121	.08930	.08744	.08563	.08388	.08219	.08054	.07894	.07739	.07588	.07442	.07300	.07161	.07027	.06896	.06769	.06646
98	59	.10402	.10180	.09965	.09757	.09555	.09359	.09169	.08985	.08806	.08632	.08463	.08299	.08140	.07985	.07835	.07688	.07546	.07407	.07273	.07142
98	60	.11097	.10864	.10639	.10420	.10208	.10002	.09802	.09608	.09419	.09236	.09058	.08885	.08717	.08553	.08394	.08239	.08089	.07942	.07800	.07661
98	61	.11824	.11580	.11343	.11114	.10891	.10675	.10465	.10260	.10062	.09869	.09682	.09499	.09322	.09149	.08982	.08818	.08659	.08504	.08353	.08206
98	62	.12588	.12333	.12085	.11845	.11611	.11384	.11164	.10949	.10741	.10538	.10341	.10149	.09962	.09780	.09603	.09431	.09263	.09099	.08940	.08784
98	63	.13392	.13126	.12867	.12615	.12370	.12133	.11901	.11676	.11458	.11245	.11037	.10835	.10639	.10447	.10261	.10079	.09902	.09730	.09562	.09397
98	64	.14236	.13958	.13688	.13425	.13169	.12920	.12678	.12442	.12213	.11989	.11772	.11560	.11353	.11152	.10956	.10765	.10578	.10396	.10219	.10046
98	65	.15122	.14832	.14550	.14276	.14009	.13749	.13496	.13249	.13009	.12775	.12546	.12324	.12107	.11896	.11690	.11489	.11293	.11102	.10915	.10733
98	66	.16055	.15754	.15460	.15174	.14895	.14624	.14359	.14102	.13850	.13605	.13367	.13134	.12907	.12685	.12469	.12258	.12052	.11851	.11654	.11463
98	67	.17041	.16728	.16422	.16125	.15834	.15552	.15276	.15007	.14745	.14489	.14239	.13995	.13758	.13526	.13299	.13078	.12862	.12651	.12444	.12243
98	68	.18079	.17754	.17437	.17127	.16826	.16531	.16244	.15964	.15691	.15424	.15163	.14909	.14660	.14418	.14181	.13949	.13723	.13501	.13285	.13074
98	69	.19166	.18829	.18501	.18180	.17866	.17561	.17262	.16971	.16686	.16408	.16137	.15871	.15612	.15359	.15111	.14869	.14632	.14401	.14175	.13953
98	70	.20297	.19948	.19608	.19276	.18951	.18634	.18324	.18022	.17726	.17437	.17154	.16878	.16608	.16344	.16086	.15833	.15586	.15344	.15108	.14876
98	71	.21465	.21105	.20753	.20410	.20074	.19746	.19425	.19111	.18804	.18504	.18211	.17924	.17643	.17368	.17099	.16836	.16579	.16326	.16080	.15838
98	72	.22668	.22297	.21934	.21580	.21233	.20893	.20562	.20237	.19919	.19608	.19304	.19006	.18715	.18429	.18150	.17876	.17608	.17345	.17088	.16836
98	73	.23904	.23522	.23149	.22783	.22426	.22076	.21733	.21397	.21069	.20747	.20432	.20124	.19821	.19525	.19235	.18951	.18673	.18400	.18132	.17870
98	74	.25181	.24789	.24405	.24029	.23661	.23300	.22947	.22601	.22261	.21929	.21604	.21285	.20972	.20665	.20365	.20070	.19781	.19498	.19220	.18948
98	75	.26506	.26104	.25710	.25324	.24945	.24575	.24211	.23855	.23505	.23163	.22827	.22497	.22174	.21857	.21547	.21242	.20943	.20649	.20361	.20078
98	76	.27886	.27475	.27071	.26675	.26287	.25907	.25533	.25167	.24808	.24455	.24109	.23770	.23437	.23110	.22789	.22474	.22165	.21861	.21563	.21270
98	77	.29321	.28901	.28488	.28084	.27686	.27296	.26914	.26538	.26169	.25807	.25452	.25103	.24760	.24424	.24093	.23768	.23449	.23136	.22828	.22526
98	78	.30808	.30379	.29959	.29546	.29140	.28741	.28350	.27966	.27588	.27217	.26853	.26494	.26143	.25797	.25457	.25123	.24795	.24472	.24155	.23843
98	79	.32334	.31899	.31471	.31050	.30637	.30230	.29831	.29438	.29053	.28673	.28301	.27934	.27574	.27219	.26871	.26528	.26191	.25859	.25533	.25213
98	80	.33885	.33443	.33008	.32581	.32161	.31747	.31341	.30941	.30548	.30161	.29780	.29406	.29038	.28675	.28319	.27968	.27623	.27283	.26948	.26619
98	81	.35447	.34999	.34558	.34125	.33699	.33279	.32866	.32460	.32060	.31666	.31278	.30897	.30521	.30152	.29788	.29429	.29076	.28729	.28387	.28050
98	82	.37010	.36558	.36113	.35674	.35242	.34817	.34399	.33986	.33580	.33180	.32787	.32399	.32017	.31640	.31269	.30904	.30544	.30190	.29840	.29496
98	83	.38575	.38119	.37669	.37227	.36791	.36361	.35937	.35520	.35109	.34704	.34304	.33911	.33523	.33140	.32763	.32392	.32026	.31665	.31309	.30958
98	84	.40151	.39692	.39239	.38793	.38353	.37920	.37492	.37071	.36655	.36246	.35842	.35443	.35050	.34663	.34281	.33904	.33532	.33165	.32803	.32447
98	85	.41742	.41281	.40827	.40378	.39936	.39500	.39069	.38645	.38226	.37813	.37405	.37003	.36606	.36214	.35827	.35446	.35069	.34698	.34331	.33969
98	86	.43331	.42869	.42414	.41964	.41521	.41083	.40650	.40223	.39802	.39386	.38976	.38571	.38170	.37775	.37385	.37000	.36620	.36244	.35874	.35507
98	87	.44893	.44432	.43976	.43526	.43082	.42643	.42210	.41782	.41359	.40942	.40529	.40122	.39719	.39322	.38929	.38541	.38158	.37779	.37405	.37036
98	88	.46423	.45963	.45508	.45059	.44615	.44176	.43743	.43314	.42891	.42473	.42059	.41651	.41247	.40848	.40453	.40064	.39678	.39298	.38921	.38549
98	89	.47916	.47458	.47005	.46557	.46114	.45676	.45243	.44816	.44393	.43974	.43561	.43152	.42748	.42348	.41953	.41562	.41176	.40793	.40416	.40042
98	90	.49363	.48907	.48457	.48011	.47570	.47134	.46703	.46277	.45855	.45438	.45025	.44617	.44213	.43813	.43418	.43027	.42640	.42258	.41879	.41505
98	91	.50737	.50284	.49837	.49394	.48956	.48522	.48093	.47669	.47249	.46833	.46422	.46014	.45612	.45213	.44818	.44428	.44041	.43659	.43280	.42906
98	92	.52011	.51562	.51118	.50678	.50243	.49812	.49386	.48963	.48545	.48132	.47722	.47317	.46915	.46518	.46124	.45735	.45349	.44967	.44589	.44215
98	93	.53190	.52745	.52304	.51868	.51436	.51008	.50584	.50164	.49749	.49337	.48929	.48526	.48126	.47730	.47338	.46950	.46566	.46185	.45807	.45434
98	94	.54291	.53850	.53412	.52979	.52550	.52126	.51705	.51288	.50875	.50466	.50060	.49659	.49261	.48867	.48477	.48090	.47707	.47328	.46952	.46579
98	95	.55333	.54895	.54462	.54033	.53607	.53186	.52768	.52354	.51944	.51538	.51135	.50736	.50341	.49949	.49561	.49176	.48794	.48417	.48042	.47671
98	96	.56309	.55876	.55446	.55021	.54599	.54181	.53766	.53356	.52949	.52545	.52145	.51749	.51356	.50967	.50581	.50198	.49819	.49443	.49070	.48700
98	97	.57213	.56783	.56358	.55936	.55518	.55103	.54692	.54285	.53881	.53480	.53083	.52689	.52299	.51912	.51528	.51148	.50771	.50397	.50026	.49658
98	98	.58063	.57638	.57216	.56798	.56383	.55972	.55565	.55160	.54759	.54362	.53968	.53577	.53189	.52804	.52423	.52045	.51670	.51298	.50929	.50563

| Ages | | Adjusted Payout 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	.00898	.00890	.00881	.00873	.00865	.00857	.00850	.00842	.00835	.00828	.00821	.00815	.00808	.00802	.00796	.00790	.00784	.00778	.00773	.00767
99	1	.00269	.00263	.00257	.00251	.00246	.00240	.00235	.00231	.00226	.00222	.00217	.00213	.00209	.00206	.00202	.00198	.00195	.00192	.00189	.00186
99	2	.00247	.00240	.00234	.00228	.00223	.00217	.00212	.00207	.00202	.00198	.00194	.00189	.00185	.00182	.00178	.00174	.00171	.00168	.00164	.00161
99	3	.00242	.00236	.00229	.00223	.00217	.00211	.00206	.00200	.00195	.00191	.00186	.00182	.00178	.00174	.00170	.00166	.00162	.00159	.00156	.00152
99	4	.00247	.00240	.00233	.00226	.00220	.00214	.00208	.00202	.00197	.00192	.00187	.00182	.00178	.00174	.00169	.00165	.00162	.00158	.00154	.00151
99	5	.00259	.00251	.00243	.00236	.00229	.00223	.00217	.00211	.00205	.00199	.00194	.00189	.00184	.00180	.00175	.00171	.00167	.00163	.00159	.00155
99	6	.00275	.00267	.00259	.00251	.00244	.00237	.00230	.00223	.00217	.00211	.00206	.00200	.00195	.00190	.00185	.00180	.00176	.00172	.00167	.00163
99	7	.00297	.00288	.00279	.00271	.00263	.00255	.00248	.00241	.00234	.00228	.00222	.00216	.00210	.00205	.00200	.00194	.00190	.00185	.00180	.00176
99	8	.00324	.00314	.00304	.00295	.00287	.00279	.00271	.00263	.00256	.00249	.00242	.00236	.00230	.00224	.00218	.00213	.00207	.00202	.00197	.00192
99	9	.00357	.00346	.00336	.00327	.00317	.00309	.00300	.00292	.00284	.00276	.00269	.00262	.00256	.00249	.00243	.00237	.00231	.00225	.00220	.00215
99	10	.00398	.00387	.00376	.00365	.00355	.00346	.00337	.00328	.00319	.00311	.00303	.00296	.00288	.00281	.00275	.00268	.00262	.00256	.00250	.00244
99	11	.00446	.00433	.00422	.00411	.00400	.00390	.00380	.00370	.00361	.00352	.00344	.00336	.00328	.00320	.00313	.00306	.00299	.00292	.00286	.00280
99	12	.00500	.00486	.00474	.00462	.00450	.00439	.00429	.00419	.00409	.00399	.00390	.00381	.00373	.00365	.00357	.00349	.00342	.00335	.00328	.00321
99	13	.00556	.00542	.00529	.00516	.00504	.00492	.00480	.00470	.00459	.00449	.00439	.00430	.00421	.00412	.00404	.00395	.00388	.00380	.00372	.00365
99	14	.00610	.00595	.00581	.00568	.00555	.00542	.00530	.00519	.00507	.00497	.00486	.00476	.00467	.00457	.00448	.00440	.00431	.00423	.00415	.00408
99	15	.00659	.00644	.00629	.00615	.00601	.00588	.00575	.00563	.00551	.00540	.00529	.00518	.00508	.00498	.00489	.00479	.00471	.00462	.00454	.00445
99	16	.00702	.00685	.00670	.00654	.00640	.00626	.00613	.00600	.00588	.00576	.00564	.00553	.00542	.00532	.00522	.00512	.00503	.00494	.00485	.00477
99	17	.00738	.00721	.00704	.00688	.00673	.00659	.00645	.00631	.00618	.00606	.00594	.00582	.00571	.00560	.00550	.00539	.00530	.00520	.00511	.00502
99	18	.00769	.00751	.00734	.00717	.00701	.00686	.00671	.00657	.00644	.00631	.00618	.00606	.00594	.00583	.00572	.00561	.00551	.00541	.00532	.00522
99	19	.00800	.00780	.00762	.00745	.00728	.00712	.00697	.00682	.00667	.00654	.00641	.00628	.00616	.00604	.00592	.00581	.00571	.00560	.00550	.00541
99	20	.00831	.00811	.00791	.00773	.00755	.00738	.00722	.00707	.00692	.00678	.00664	.00650	.00638	.00625	.00613	.00602	.00591	.00580	.00569	.00559
99	21	.00864	.00843	.00822	.00803	.00784	.00767	.00750	.00733	.00718	.00703	.00688	.00674	.00661	.00648	.00635	.00623	.00611	.00600	.00589	.00579
99	22	.00898	.00875	.00854	.00834	.00814	.00795	.00777	.00760	.00744	.00728	.00713	.00698	.00684	.00670	.00657	.00644	.00632	.00620	.00609	.00598
99	23	.00934	.00911	.00888	.00867	.00846	.00826	.00807	.00789	.00772	.00755	.00739	.00723	.00708	.00694	.00680	.00667	.00654	.00642	.00630	.00618
99	24	.00975	.00950	.00926	.00903	.00881	.00860	.00840	.00821	.00803	.00785	.00768	.00752	.00736	.00721	.00706	.00692	.00679	.00666	.00653	.00641
99	25	.01021	.00994	.00969	.00945	.00922	.00900	.00878	.00858	.00839	.00820	.00802	.00785	.00768	.00752	.00737	.00722	.00707	.00693	.00680	.00667
99	26	.01072	.01044	.01017	.00992	.00967	.00943	.00921	.00899	.00879	.00859	.00840	.00821	.00804	.00787	.00771	.00755	.00740	.00725	.00711	.00697
99	27	.01131	.01101	.01073	.01045	.01019	.00994	.00970	.00947	.00925	.00904	.00884	.00865	.00846	.00828	.00811	.00794	.00778	.00762	.00747	.00733
99	28	.01196	.01164	.01133	.01104	.01076	.01050	.01024	.01000	.00976	.00954	.00932	.00912	.00892	.00873	.00854	.00837	.00819	.00803	.00787	.00771
99	29	.01266	.01232	.01199	.01168	.01139	.01110	.01083	.01057	.01032	.01009	.00986	.00964	.00942	.00922	.00902	.00883	.00865	.00848	.00831	.00814
99	30	.01342	.01305	.01271	.01238	.01206	.01176	.01147	.01119	.01093	.01067	.01043	.01019	.00997	.00975	.00954	.00934	.00914	.00896	.00878	.00860
99	31	.01423	.01384	.01347	.01312	.01278	.01246	.01215	.01185	.01157	.01130	.01104	.01079	.01054	.01031	.01009	.00987	.00967	.00947	.00928	.00909
99	32	.01510	.01469	.01429	.01391	.01355	.01321	.01288	.01256	.01226	.01197	.01169	.01142	.01117	.01092	.01068	.01045	.01023	.01002	.00981	.00961
99	33	.01605	.01561	.01519	.01478	.01440	.01403	.01368	.01334	.01302	.01271	.01241	.01212	.01185	.01158	.01133	.01108	.01085	.01062	.01040	.01018
99	34	.01708	.01661	.01615	.01572	.01531	.01492	.01454	.01418	.01383	.01350	.01318	.01288	.01258	.01230	.01202	.01176	.01151	.01126	.01103	.01080
99	35	.01821	.01770	.01722	.01676	.01632	.01590	.01549	.01511	.01474	.01438	.01404	.01371	.01339	.01309	.01280	.01251	.01224	.01198	.01173	.01149
99	36	.01943	.01889	.01838	.01788	.01741	.01696	.01653	.01611	.01571	.01533	.01496	.01461	.01427	.01395	.01363	.01333	.01304	.01276	.01249	.01223
99	37	.02077	.02019	.01964	.01911	.01860	.01812	.01765	.01721	.01678	.01637	.01598	.01560	.01523	.01488	.01455	.01422	.01391	.01361	.01332	.01304
99	38	.02223	.02161	.02102	.02046	.01992	.01940	.01890	.01842	.01796	.01752	.01710	.01669	.01630	.01593	.01556	.01521	.01488	.01455	.01424	.01394
99	39	.02384	.02318	.02254	.02194	.02136	.02080	.02027	.01975	.01926	.01879	.01833	.01790	.01748	.01707	.01668	.01631	.01594	.01559	.01526	.01493
99	40	.02562	.02491	.02423	.02358	.02295	.02236	.02178	.02123	.02070	.02020	.01971	.01924	.01879	.01835	.01793	.01753	.01714	.01676	.01640	.01605
99	41	.02758	.02682	.02610	.02540	.02473	.02409	.02348	.02288	.02232	.02177	.02124	.02074	.02025	.01978	.01933	.01890	.01848	.01807	.01768	.01730
99	42	.02975	.02894	.02816	.02741	.02670	.02601	.02535	.02472	.02411	.02352	.02295	.02241	.02189	.02138	.02089	.02043	.01997	.01954	.01911	.01870
99	43	.03214	.03127	.03043	.02963	.02886	.02813	.02742	.02674	.02608	.02545	.02484	.02426	.02370	.02315	.02263	.02212	.02164	.02116	.02071	.02027
99	44	.03474	.03381	.03292	.03207	.03124	.03045	.02969	.02896	.02826	.02758	.02693	.02630	.02570	.02511	.02455	.02400	.02348	.02297	.02248	.02200
99	45	.03756	.03656	.03561	.03470	.03382	.03297	.03216	.03137	.03062	.02989	.02919	.02852	.02787	.02724	.02663	.02605	.02548	.02493	.02440	.02389
99	46	.04060	.03954	.03852	.03754	.03660	.03570	.03483	.03399	.03318	.03240	.03165	.03093	.03023	.02955	.02890	.02827	.02766	.02707	.02650	.02595
99	47	.04385	.04272	.04164	.04059	.03959	.03862	.03769	.03679	.03593	.03509	.03429	.03351	.03276	.03204	.03134	.03066	.03001	.02937	.02876	.02817
99	48	.04735	.04614	.04499	.04387	.04280	.04177	.04078	.03982	.03889	.03800	.03714	.03630	.03550	.03472	.03397	.03325	.03254	.03186	.03120	.03057
99	49	.05109	.04981	.04858	.04740	.04625	.04515	.04409	.04307	.04208	.04112	.04020	.03931	.03845	.03762	.03681	.03604	.03528	.03455	.03385	.03316

Section 2 — Table U(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%
												Adjusted Payout Rate									
99	50	.05512	.05377	.05246	.05119	.04998	.04881	.04767	.04658	.04553	.04451	.04352	.04257	.04165	.04076	.03990	.03906	.03826	.03747	.03671	.03598
99	51	.05944	.05800	.05661	.05527	.05398	.05273	.05152	.05036	.04924	.04815	.04710	.04608	.04510	.04415	.04322	.04233	.04147	.04063	.03982	.03903
99	52	.06404	.06251	.06103	.05961	.05824	.05691	.05563	.05439	.05319	.05203	.05091	.04983	.04878	.04776	.04678	.04583	.04490	.04400	.04314	.04229
99	53	.06891	.06729	.06573	.06422	.06276	.06136	.06000	.05868	.05741	.05617	.05498	.05383	.05271	.05163	.05058	.04956	.04857	.04761	.04668	.04578
99	54	.07408	.07236	.07071	.06911	.06757	.06608	.06464	.06324	.06189	.06058	.05931	.05808	.05689	.05574	.05462	.05354	.05248	.05146	.05047	.04951
99	55	.07955	.07774	.07600	.07431	.07268	.07110	.06957	.06809	.06665	.06527	.06392	.06262	.06135	.06012	.05893	.05778	.05666	.05557	.05451	.05349
99	56	.08535	.08345	.08160	.07982	.07810	.07643	.07481	.07324	.07172	.07025	.06883	.06744	.06610	.06480	.06353	.06230	.06111	.05995	.05883	.05773
99	57	.09148	.08948	.08753	.08565	.08383	.08207	.08036	.07871	.07710	.07554	.07403	.07257	.07114	.06976	.06842	.06712	.06585	.06462	.06342	.06226
99	58	.09792	.09581	.09376	.09179	.08987	.08801	.08621	.08446	.08276	.08112	.07952	.07797	.07646	.07500	.07358	.07220	.07085	.06955	.06828	.06704
99	59	.10463	.10242	.10027	.09819	.09617	.09421	.09231	.09047	.08868	.08695	.08526	.08362	.08203	.08048	.07898	.07751	.07609	.07471	.07336	.07205
99	60	.11163	.10931	.10706	.10487	.10275	.10069	.09869	.09675	.09487	.09304	.09126	.08953	.08785	.08621	.08462	.08308	.08157	.08011	.07868	.07729
99	61	.11895	.11652	.11416	.11186	.10964	.10748	.10538	.10334	.10135	.09943	.09755	.09573	.09396	.09223	.09055	.08892	.08733	.08578	.08427	.08280
99	62	.12665	.12411	.12163	.11923	.11690	.11463	.11242	.11028	.10820	.10617	.10420	.10228	.10041	.09860	.09683	.09510	.09343	.09179	.09020	.08864
99	63	.13476	.13210	.12951	.12699	.12455	.12218	.11986	.11762	.11543	.11330	.11123	.10921	.10725	.10533	.10347	.10166	.09989	.09816	.09648	.09484
99	64	.14326	.14049	.13779	.13516	.13260	.13012	.12770	.12534	.12305	.12082	.11864	.11652	.11446	.11245	.11049	.10858	.10671	.10490	.10312	.10139
99	65	.15220	.14930	.14648	.14374	.14107	.13847	.13594	.13348	.13108	.12874	.12646	.12424	.12207	.11996	.11790	.11589	.11393	.11202	.11015	.10833
99	66	.16160	.15859	.15565	.15280	.15001	.14730	.14466	.14208	.13957	.13713	.13474	.13241	.13014	.12793	.12577	.12366	.12160	.11959	.11763	.11571
99	67	.17155	.16841	.16536	.16239	.15949	.15667	.15391	.15122	.14860	.14605	.14355	.14112	.13874	.13642	.13416	.13194	.12979	.12768	.12561	.12360
99	68	.18202	.17877	.17560	.17251	.16950	.16656	.16369	.16089	.15816	.15549	.15289	.15034	.14786	.14544	.14307	.14075	.13849	.13628	.13412	.13200
99	69	.19299	.18963	.18634	.18314	.18001	.17695	.17397	.17106	.16822	.16544	.16273	.16008	.15749	.15495	.15248	.15006	.14769	.14538	.14312	.14090
99	70	.20440	.20092	.19752	.19421	.19096	.18780	.18470	.18168	.17873	.17584	.17302	.17026	.16756	.16492	.16234	.15981	.15734	.15493	.15256	.15025
99	71	.21620	.21261	.20910	.20566	.20231	.19903	.19583	.19269	.18963	.18663	.18370	.18083	.17803	.17528	.17259	.16996	.16739	.16487	.16240	.15998
99	72	.22835	.22465	.22103	.21749	.21402	.21063	.20732	.20408	.20090	.19780	.19476	.19178	.18887	.18602	.18322	.18049	.17781	.17518	.17261	.17009
99	73	.24084	.23703	.23330	.22965	.22608	.22258	.21916	.21581	.21253	.20932	.20617	.20309	.20007	.19711	.19421	.19137	.18859	.18586	.18319	.18056
99	74	.25375	.24983	.24600	.24224	.23857	.23496	.23144	.22798	.22459	.22127	.21802	.21484	.21171	.20865	.20565	.20270	.19981	.19698	.19421	.19148
99	75	.26715	.26313	.25920	.25534	.25156	.24786	.24423	.24067	.23718	.23376	.23040	.22711	.22389	.22072	.21761	.21457	.21158	.20865	.20577	.20294
99	76	.28111	.27700	.27297	.26902	.26514	.26134	.25761	.25395	.25037	.24685	.24339	.24000	.23667	.23341	.23020	.22705	.22396	.22093	.21795	.21503
99	77	.29563	.29144	.28732	.28328	.27931	.27542	.27160	.26785	.26416	.26055	.25700	.25351	.25009	.24673	.24342	.24018	.23699	.23386	.23079	.22776
99	78	.31069	.30641	.30221	.29809	.29404	.29006	.28616	.28232	.27855	.27484	.27120	.26763	.26411	.26066	.25726	.25393	.25065	.24743	.24426	.24114
99	79	.32616	.32182	.31754	.31334	.30922	.30516	.30118	.29726	.29341	.28962	.28590	.28224	.27864	.27510	.27162	.26820	.26483	.26152	.25826	.25505
99	80	.34189	.33748	.33314	.32888	.32469	.32056	.31650	.31251	.30859	.30473	.30093	.29719	.29351	.28989	.28633	.28283	.27938	.27598	.27264	.26935
99	81	.35774	.35327	.34888	.34456	.34030	.33612	.33200	.32794	.32395	.32002	.31615	.31234	.30859	.30490	.30126	.29769	.29416	.29069	.28727	.28390
99	82	.37362	.36911	.36467	.36029	.35599	.35174	.34757	.34346	.33940	.33541	.33148	.32761	.32380	.32004	.31634	.31269	.30910	.30555	.30206	.29863
99	83	.38952	.38497	.38049	.37607	.37172	.36744	.36321	.35905	.35495	.35091	.34692	.34299	.33912	.33530	.33154	.32783	.32418	.32057	.31702	.31351
99	84	.40554	.40097	.39646	.39201	.38762	.38330	.37904	.37484	.37069	.36660	.36257	.35860	.35468	.35081	.34699	.34323	.33952	.33586	.33225	.32868
99	85	.42174	.41715	.41262	.40815	.40374	.39939	.39510	.39087	.38669	.38257	.37850	.37449	.37053	.36662	.36276	.35896	.35520	.35149	.34783	.34421
99	86	.43793	.43333	.42880	.42432	.41990	.41553	.41122	.40697	.40277	.39862	.39453	.39049	.38649	.38255	.37866	.37482	.37102	.36728	.36358	.35992
99	87	.45386	.44927	.44473	.44025	.43583	.43146	.42714	.42287	.41866	.41450	.41039	.40633	.40231	.39835	.39443	.39056	.38674	.38296	.37923	.37554
99	88	.46949	.46491	.46038	.45590	.45148	.44711	.44280	.43853	.43431	.43014	.42602	.42195	.41793	.41395	.41002	.40613	.40229	.39849	.39473	.39102
99	89	.48475	.48019	.47568	.47122	.46681	.46246	.45815	.45389	.44967	.44551	.44139	.43732	.43329	.42930	.42536	.42147	.41761	.41380	.41003	.40631
99	90	.49955	.49502	.49054	.48611	.48172	.47739	.47310	.46885	.46465	.46050	.45639	.45232	.44830	.44432	.44038	.43648	.43263	.42881	.42504	.42130
99	91	.51363	.50913	.50468	.50028	.49592	.49161	.48734	.48312	.47894	.47480	.47071	.46665	.46264	.45867	.45474	.45085	.44700	.44319	.43942	.43568
99	92	.52669	.52223	.51782	.51345	.50912	.50484	.50060	.49640	.49224	.48813	.48405	.48002	.47602	.47207	.46815	.46427	.46043	.45663	.45286	.44913
99	93	.53879	.53437	.52999	.52566	.52136	.51711	.51290	.50873	.50460	.50050	.49645	.49244	.48846	.48452	.48062	.47675	.47293	.46913	.46538	.46166
99	94	.55009	.54571	.54137	.53707	.53281	.52859	.52441	.52027	.51617	.51210	.50807	.50408	.50013	.49621	.49232	.48848	.48466	.48089	.47714	.47343
99	95	.56080	.55646	.55216	.54790	.54368	.53949	.53535	.53124	.52716	.52313	.51913	.51516	.51123	.50734	.50347	.49965	.49585	.49209	.48837	.48467
99	96	.57084	.56654	.56228	.55806	.55388	.54973	.54562	.54155	.53750	.53350	.52953	.52559	.52169	.51781	.51398	.51017	.50640	.50266	.49895	.49528
99	97	.58014	.57588	.57167	.56749	.56334	.55923	.55515	.55111	.54710	.54313	.53918	.53527	.53140	.52755	.52374	.51996	.51621	.51249	.50880	.50515
99	98	.58889	.58468	.58051	.57636	.57226	.56818	.56414	.56013	.55615	.55221	.54830	.54442	.54057	.53675	.53296	.52920	.52548	.52178	.51811	.51448
99	99	.59741	.59324	.58911	.58501	.58094	.57690	.57290	.56892	.56498	.56107	.55719	.55334	.54952	.54573	.54197	.53824	.53454	.53087	.52722	.52361

| Ages | | Adjusted Payout 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	0	.00912	.00903	.00895	.00887	.00879	.00871	.00863	.00856	.00849	.00842	.00836	.00829	.00823	.00816	.00810	.00804	.00799	.00793	.00787	.00782
100	1	.00271	.00265	.00259	.00253	.00248	.00242	.00237	.00233	.00228	.00224	.00220	.00215	.00212	.00208	.00204	.00201	.00197	.00194	.00191	.00188
100	2	.00248	.00242	.00236	.00230	.00224	.00219	.00214	.00209	.00204	.00200	.00195	.00191	.00187	.00183	.00180	.00176	.00173	.00169	.00166	.00163
100	3	.00244	.00237	.00230	.00224	.00218	.00212	.00207	.00202	.00197	.00192	.00188	.00183	.00179	.00175	.00171	.00167	.00164	.00160	.00157	.00154
100	4	.00248	.00241	.00234	.00227	.00221	.00215	.00209	.00203	.00198	.00193	.00188	.00184	.00179	.00175	.00171	.00167	.00163	.00159	.00156	.00152
100	5	.00260	.00252	.00244	.00237	.00230	.00224	.00218	.00212	.00206	.00201	.00195	.00190	.00185	.00181	.00176	.00172	.00168	.00164	.00160	.00156
100	6	.00276	.00268	.00260	.00252	.00245	.00238	.00231	.00224	.00218	.00212	.00207	.00201	.00196	.00191	.00186	.00181	.00177	.00173	.00168	.00164
100	7	.00298	.00289	.00280	.00272	.00264	.00256	.00249	.00242	.00235	.00229	.00223	.00217	.00211	.00206	.00201	.00195	.00191	.00186	.00181	.00177
100	8	.00325	.00315	.00305	.00296	.00288	.00280	.00272	.00264	.00257	.00250	.00243	.00237	.00231	.00225	.00219	.00214	.00208	.00203	.00198	.00193
100	9	.00358	.00348	.00337	.00328	.00318	.00310	.00301	.00293	.00285	.00278	.00270	.00263	.00257	.00250	.00244	.00238	.00232	.00226	.00221	.00216
100	10	.00399	.00388	.00377	.00367	.00357	.00347	.00338	.00329	.00321	.00312	.00305	.00297	.00290	.00283	.00276	.00269	.00263	.00257	.00251	.00245
100	11	.00447	.00435	.00423	.00412	.00401	.00391	.00381	.00372	.00363	.00354	.00345	.00337	.00329	.00322	.00314	.00307	.00300	.00294	.00287	.00281
100	12	.00502	.00489	.00476	.00464	.00452	.00441	.00431	.00421	.00411	.00401	.00392	.00384	.00375	.00367	.00359	.00351	.00344	.00337	.00330	.00323
100	13	.00559	.00545	.00531	.00518	.00506	.00494	.00483	.00472	.00462	.00452	.00442	.00433	.00424	.00415	.00406	.00398	.00390	.00383	.00375	.00368
100	14	.00613	.00599	.00584	.00571	.00558	.00545	.00533	.00522	.00511	.00500	.00490	.00480	.00470	.00461	.00452	.00443	.00435	.00426	.00419	.00411
100	15	.00663	.00648	.00633	.00618	.00605	.00591	.00579	.00566	.00555	.00543	.00532	.00522	.00512	.00502	.00492	.00483	.00474	.00466	.00457	.00449
100	16	.00706	.00689	.00674	.00659	.00644	.00630	.00617	.00604	.00592	.00580	.00568	.00557	.00547	.00536	.00526	.00517	.00507	.00498	.00490	.00481
100	17	.00743	.00725	.00709	.00693	.00678	.00663	.00649	.00636	.00623	.00610	.00598	.00587	.00575	.00565	.00554	.00544	.00534	.00525	.00516	.00507
100	18	.00774	.00756	.00739	.00722	.00706	.00691	.00676	.00662	.00648	.00635	.00623	.00611	.00599	.00588	.00577	.00566	.00556	.00546	.00537	.00527
100	19	.00804	.00785	.00767	.00750	.00733	.00717	.00701	.00687	.00672	.00659	.00646	.00633	.00621	.00609	.00597	.00586	.00576	.00565	.00555	.00546
100	20	.00836	.00816	.00796	.00778	.00760	.00744	.00727	.00712	.00697	.00683	.00669	.00656	.00643	.00630	.00618	.00607	.00596	.00585	.00574	.00564
100	21	.00869	.00848	.00827	.00808	.00790	.00772	.00755	.00739	.00723	.00708	.00693	.00679	.00666	.00653	.00640	.00628	.00617	.00605	.00594	.00584
100	22	.00903	.00881	.00859	.00839	.00819	.00801	.00783	.00765	.00749	.00733	.00718	.00703	.00689	.00675	.00662	.00650	.00637	.00626	.00614	.00603
100	23	.00940	.00916	.00893	.00872	.00851	.00832	.00813	.00795	.00777	.00760	.00744	.00729	.00714	.00700	.00686	.00672	.00660	.00647	.00635	.00623
100	24	.00980	.00955	.00931	.00909	.00887	.00866	.00846	.00827	.00808	.00791	.00774	.00757	.00742	.00727	.00712	.00698	.00684	.00671	.00659	.00646
100	25	.01026	.01000	.00975	.00950	.00927	.00905	.00884	.00864	.00844	.00826	.00808	.00790	.00774	.00758	.00742	.00727	.00713	.00699	.00686	.00673
100	26	.01078	.01050	.01023	.00997	.00973	.00949	.00927	.00905	.00885	.00865	.00846	.00827	.00810	.00793	.00776	.00761	.00746	.00731	.00717	.00703
100	27	.01137	.01107	.01079	.01051	.01025	.01000	.00976	.00953	.00932	.00910	.00890	.00871	.00852	.00834	.00817	.00800	.00784	.00768	.00753	.00739
100	28	.01202	.01170	.01139	.01110	.01083	.01056	.01031	.01006	.00983	.00960	.00939	.00918	.00898	.00879	.00861	.00843	.00826	.00809	.00793	.00778
100	29	.01273	.01239	.01206	.01175	.01145	.01117	.01090	.01064	.01039	.01015	.00992	.00970	.00949	.00929	.00909	.00890	.00872	.00854	.00838	.00821
100	30	.01349	.01312	.01278	.01245	.01213	.01183	.01154	.01126	.01100	.01074	.01050	.01026	.01004	.00982	.00961	.00941	.00922	.00903	.00885	.00867
100	31	.01430	.01391	.01354	.01319	.01285	.01253	.01222	.01193	.01164	.01137	.01111	.01086	.01062	.01039	.01017	.00995	.00974	.00954	.00935	.00916
100	32	.01517	.01476	.01437	.01399	.01363	.01329	.01296	.01264	.01234	.01205	.01177	.01150	.01125	.01100	.01076	.01053	.01031	.01010	.00989	.00969
100	33	.01613	.01569	.01527	.01487	.01448	.01411	.01376	.01342	.01310	.01279	.01249	.01220	.01193	.01166	.01141	.01116	.01093	.01070	.01048	.01027
100	34	.01716	.01669	.01624	.01581	.01540	.01500	.01463	.01427	.01392	.01359	.01327	.01296	.01267	.01238	.01211	.01185	.01160	.01135	.01112	.01089
100	35	.01830	.01779	.01731	.01685	.01641	.01599	.01558	.01520	.01483	.01447	.01413	.01380	.01348	.01318	.01289	.01261	.01233	.01207	.01182	.01158
100	36	.01952	.01898	.01847	.01798	.01750	.01705	.01662	.01621	.01581	.01543	.01506	.01471	.01437	.01404	.01373	.01343	.01314	.01286	.01258	.01232
100	37	.02086	.02029	.01973	.01921	.01870	.01822	.01775	.01731	.01688	.01647	.01608	.01570	.01534	.01499	.01465	.01432	.01401	.01371	.01342	.01314
100	38	.02234	.02172	.02113	.02056	.02002	.01950	.01900	.01853	.01807	.01763	.01721	.01680	.01641	.01603	.01567	.01532	.01498	.01466	.01435	.01405
100	39	.02395	.02329	.02265	.02205	.02147	.02091	.02038	.01986	.01937	.01890	.01845	.01801	.01759	.01718	.01679	.01642	.01606	.01571	.01537	.01505
100	40	.02573	.02502	.02434	.02369	.02307	.02247	.02190	.02135	.02082	.02032	.01983	.01936	.01891	.01847	.01805	.01765	.01726	.01688	.01652	.01617
100	41	.02771	.02695	.02622	.02552	.02486	.02422	.02360	.02301	.02244	.02190	.02137	.02087	.02038	.01991	.01946	.01902	.01860	.01820	.01781	.01743
100	42	.02989	.02907	.02830	.02755	.02683	.02615	.02549	.02485	.02424	.02365	.02309	.02255	.02202	.02152	.02103	.02056	.02011	.01967	.01925	.01884
100	43	.03228	.03141	.03058	.02978	.02901	.02827	.02757	.02688	.02623	.02560	.02499	.02441	.02384	.02330	.02278	.02227	.02178	.02131	.02086	.02042
100	44	.03490	.03397	.03308	.03222	.03140	.03061	.02985	.02912	.02842	.02774	.02709	.02646	.02586	.02527	.02471	.02416	.02364	.02313	.02264	.02217
100	45	.03773	.03674	.03578	.03487	.03399	.03314	.03233	.03155	.03079	.03007	.02937	.02869	.02804	.02741	.02681	.02622	.02566	.02511	.02458	.02407
100	46	.04078	.03973	.03871	.03773	.03679	.03589	.03502	.03418	.03337	.03259	.03184	.03112	.03042	.02974	.02909	.02846	.02785	.02726	.02669	.02614
100	47	.04405	.04293	.04184	.04080	.03979	.03883	.03790	.03700	.03613	.03530	.03450	.03372	.03297	.03225	.03155	.03087	.03022	.02958	.02897	.02838
100	48	.04757	.04637	.04521	.04410	.04303	.04199	.04100	.04004	.03912	.03822	.03736	.03653	.03573	.03495	.03420	.03347	.03277	.03209	.03143	.03080
100	49	.05133	.05006	.04883	.04764	.04650	.04540	.04434	.04331	.04233	.04137	.04045	.03956	.03870	.03787	.03706	.03629	.03553	.03480	.03409	.03341

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

| Ages | | Adjusted Payout 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	.05539	.05403	.05272	.05146	.05025	.04907	.04794	.04685	.04580	.04478	.04379	.04284	.04192	.04103	.04017	.03934	.03853	.03775	.03699	.03625
100	51	.05973	.05829	.05690	.05556	.05427	.05302	.05182	.05065	.04953	.04844	.04739	.04638	.04539	.04444	.04352	.04263	.04177	.04093	.04011	.03933
100	52	.06435	.06282	.06135	.05993	.05855	.05723	.05595	.05471	.05351	.05236	.05124	.05015	.04911	.04809	.04711	.04615	.04523	.04433	.04346	.04262
100	53	.06926	.06764	.06608	.06457	.06311	.06171	.06035	.05903	.05776	.05653	.05534	.05418	.05307	.05198	.05093	.04992	.04893	.04797	.04704	.04614
100	54	.07445	.07274	.07109	.06950	.06795	.06646	.06502	.06362	.06227	.06096	.05970	.05847	.05728	.05613	.05501	.05393	.05287	.05185	.05086	.04990
100	55	.07996	.07816	.07641	.07473	.07309	.07151	.06999	.06851	.06708	.06569	.06434	.06304	.06178	.06055	.05936	.05821	.05708	.05600	.05494	.05391
100	56	.08580	.08390	.08206	.08027	.07855	.07688	.07527	.07370	.07218	.07071	.06929	.06790	.06656	.06526	.06400	.06277	.06158	.06042	.05929	.05820
100	57	.09197	.08997	.08803	.08615	.08433	.08257	.08086	.07921	.07760	.07605	.07454	.07307	.07165	.07027	.06893	.06763	.06636	.06513	.06393	.06277
100	58	.09845	.09634	.09430	.09233	.09041	.08855	.08675	.08500	.08331	.08167	.08007	.07852	.07701	.07555	.07413	.07275	.07141	.07010	.06883	.06760
100	59	.10522	.10300	.10086	.09878	.09676	.09480	.09291	.09107	.08928	.08754	.08586	.08422	.08263	.08108	.07958	.07812	.07669	.07531	.07396	.07265
100	60	.11226	.10994	.10769	.10551	.10339	.10133	.09933	.09740	.09551	.09368	.09191	.09018	.08850	.08686	.08528	.08373	.08223	.08076	.07934	.07795
100	61	.11963	.11720	.11484	.11255	.11033	.10817	.10607	.10403	.10205	.10012	.09825	.09643	.09466	.09294	.09126	.08963	.08804	.08649	.08498	.08351
100	62	.12739	.12484	.12237	.11997	.11764	.11537	.11317	.11103	.10895	.10692	.10495	.10304	.10117	.09936	.09759	.09587	.09419	.09255	.09096	.08941
100	63	.13555	.13289	.13031	.12780	.12535	.12298	.12067	.11843	.11624	.11411	.11204	.11003	.10807	.10615	.10429	.10248	.10071	.09898	.09730	.09566
100	64	.14412	.14135	.13865	.13602	.13347	.13099	.12857	.12621	.12392	.12169	.11952	.11740	.11534	.11333	.11137	.10946	.10760	.10578	.10401	.10228
100	65	.15312	.15023	.14741	.14467	.14201	.13941	.13688	.13442	.13202	.12969	.12741	.12519	.12302	.12091	.11885	.11685	.11489	.11298	.11111	.10929
100	66	.16260	.15959	.15665	.15380	.15102	.14831	.14567	.14310	.14059	.13815	.13576	.13344	.13117	.12895	.12680	.12469	.12263	.12062	.11866	.11674
100	67	.17262	.16949	.16645	.16347	.16058	.15776	.15500	.15232	.14970	.14715	.14466	.14222	.13985	.13753	.13527	.13306	.13090	.12879	.12673	.12472
100	68	.18318	.17994	.17677	.17369	.17068	.16774	.16487	.16208	.15935	.15668	.15408	.15154	.14906	.14664	.14427	.14196	.13970	.13749	.13533	.13321
100	69	.19425	.19089	.18761	.18441	.18128	.17823	.17526	.17235	.16951	.16673	.16402	.16137	.15879	.15626	.15378	.15137	.14900	.14669	.14443	.14222
100	70	.20577	.20229	.19890	.19558	.19235	.18918	.18609	.18307	.18012	.17724	.17442	.17166	.16897	.16633	.16375	.16123	.15876	.15634	.15398	.15167
100	71	.21767	.21409	.21058	.20715	.20380	.20053	.19733	.19420	.19114	.18815	.18522	.18235	.17955	.17681	.17412	.17149	.16892	.16640	.16394	.16152
100	72	.22994	.22624	.22263	.21909	.21563	.21225	.20894	.20570	.20253	.19943	.19639	.19342	.19051	.18766	.18487	.18214	.17946	.17684	.17427	.17175
100	73	.24255	.23875	.23503	.23138	.22782	.22432	.22091	.21756	.21428	.21107	.20793	.20485	.20184	.19888	.19599	.19315	.19037	.18764	.18497	.18235
100	74	.25559	.25168	.24785	.24410	.24043	.23684	.23331	.22986	.22648	.22317	.21992	.21673	.21361	.21055	.20756	.20461	.20173	.19890	.19613	.19340
100	75	.26913	.26512	.26119	.25734	.25357	.24987	.24625	.24269	.23921	.23579	.23244	.22916	.22593	.22277	.21967	.21662	.21364	.21071	.20783	.20501
100	76	.28324	.27914	.27512	.27117	.26730	.26351	.25979	.25613	.25255	.24904	.24559	.24220	.23888	.23562	.23241	.22927	.22618	.22315	.22018	.21725
100	77	.29793	.29374	.28963	.28560	.28164	.27776	.27394	.27020	.26652	.26291	.25937	.25589	.25247	.24911	.24581	.24257	.23939	.23626	.23319	.23017
100	78	.31317	.30891	.30472	.30060	.29656	.29259	.28869	.28486	.28109	.27740	.27376	.27019	.26668	.26323	.25984	.25651	.25324	.25002	.24685	.24374
100	79	.32885	.32451	.32025	.31606	.31194	.30789	.30392	.30001	.29616	.29238	.28867	.28501	.28142	.27788	.27441	.27099	.26763	.26432	.26107	.25786
100	80	.34479	.34039	.33606	.33181	.32763	.32351	.31946	.31548	.31156	.30771	.30392	.30019	.29651	.29290	.28935	.28585	.28240	.27901	.27568	.27239
100	81	.36086	.35641	.35203	.34771	.34347	.33929	.33518	.33114	.32715	.32323	.31937	.31557	.31183	.30814	.30452	.30094	.29742	.29396	.29054	.28718
100	82	.37697	.37248	.36805	.36369	.35939	.35516	.35100	.34689	.34285	.33887	.33495	.33109	.32728	.32353	.31983	.31619	.31260	.30907	.30558	.30215
100	83	.39312	.38858	.38412	.37972	.37538	.37110	.36689	.36274	.35865	.35462	.35064	.34672	.34286	.33905	.33529	.33159	.32794	.32434	.32079	.31730
100	84	.40940	.40484	.40034	.39591	.39154	.38723	.38298	.37879	.37466	.37058	.36656	.36260	.35868	.35483	.35102	.34726	.34356	.33991	.33630	.33274
100	85	.42587	.42130	.41679	.41234	.40794	.40361	.39933	.39511	.39095	.38684	.38278	.37878	.37483	.37093	.36708	.36328	.35953	.35583	.35218	.34857
100	86	.44236	.43778	.43326	.42880	.42439	.42005	.41575	.41151	.40733	.40319	.39911	.39508	.39110	.38717	.38329	.37946	.37567	.37193	.36824	.36459
100	87	.45860	.45402	.44951	.44504	.44064	.43628	.43198	.42773	.42353	.41939	.41529	.41124	.40724	.40329	.39939	.39553	.39171	.38795	.38422	.38054
100	88	.47453	.46997	.46547	.46101	.45661	.45226	.44796	.44371	.43951	.43536	.43126	.42720	.42319	.41922	.41530	.41143	.40760	.40381	.40006	.39636
100	89	.49011	.48558	.48109	.47666	.47227	.46794	.46365	.45941	.45521	.45106	.44696	.44290	.43889	.43492	.43100	.42711	.42327	.41947	.41572	.41200
100	90	.50525	.50075	.49629	.49188	.48752	.48321	.47894	.47472	.47054	.46640	.46231	.45826	.45425	.45029	.44637	.44249	.43864	.43484	.43108	.42736
100	91	.51965	.51519	.51077	.50639	.50206	.49777	.49353	.48933	.48517	.48105	.47698	.47295	.46895	.46500	.46109	.45721	.45338	.44958	.44582	.44210
100	92	.53304	.52861	.52423	.51988	.51559	.51133	.50711	.50294	.49881	.49471	.49066	.48665	.48267	.47874	.47484	.47098	.46715	.46336	.45961	.45590
100	93	.54544	.54105	.53670	.53240	.52813	.52391	.51973	.51558	.51148	.50741	.50338	.49939	.49543	.49152	.48763	.48379	.47998	.47620	.47246	.46876
100	94	.55703	.55268	.54838	.54411	.53988	.53569	.53154	.52743	.52335	.51931	.51531	.51134	.50741	.50352	.49966	.49583	.49204	.48828	.48455	.48086
100	95	.56802	.56372	.55946	.55523	.55104	.54689	.54277	.53870	.53465	.53064	.52667	.52273	.51882	.51495	.51112	.50731	.50354	.49980	.49609	.49242
100	96	.57833	.57408	.56986	.56568	.56153	.55741	.55334	.54929	.54528	.54131	.53736	.53345	.52958	.52573	.52192	.51814	.51439	.51067	.50699	.50333
100	97	.58790	.58369	.57951	.57537	.57126	.56718	.56314	.55913	.55515	.55121	.54730	.54342	.53957	.53575	.53197	.52821	.52449	.52079	.51713	.51349
100	98	.59690	.59273	.58860	.58450	.58043	.57639	.57239	.56841	.56447	.56056	.55668	.55283	.54901	.54522	.54146	.53773	.53403	.53036	.52672	.52310
100	99	.60567	.60155	.59746	.59340	.58937	.58537	.58140	.57747	.57356	.56969	.56584	.56202	.55824	.55448	.55075	.54704	.54337	.53972	.53611	.53251

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	.61418	.61010	.60606	.60204	.59806	.59410	.59018	.58628	.58241	.57857	.57476	.57098	.56722	.56350	.55980	.55612	.55248	.54886	.54527	.54170
101	0	.00925	.00917	.00908	.00900	.00892	.00885	.00877	.00870	.00863	.00856	.00850	.00843	.00837	.00831	.00825	.00819	.00813	.00808	.00802	.00797
101	1	.00273	.00267	.00261	.00255	.00250	.00245	.00240	.00235	.00230	.00226	.00222	.00218	.00214	.00210	.00206	.00203	.00200	.00196	.00193	.00190
101	2	.00250	.00244	.00237	.00231	.00226	.00220	.00215	.00210	.00206	.00201	.00197	.00193	.00189	.00185	.00181	.00178	.00174	.00171	.00168	.00165
101	3	.00245	.00238	.00232	.00225	.00219	.00214	.00208	.00203	.00198	.00193	.00189	.00184	.00180	.00176	.00172	.00169	.00165	.00162	.00158	.00155
101	4	.00249	.00242	.00235	.00228	.00222	.00216	.00210	.00205	.00199	.00194	.00189	.00185	.00180	.00176	.00172	.00168	.00164	.00160	.00157	.00153
101	5	.00261	.00253	.00245	.00238	.00231	.00225	.00219	.00213	.00207	.00202	.00196	.00191	.00186	.00182	.00177	.00173	.00169	.00165	.00161	.00157
101	6	.00277	.00269	.00261	.00253	.00246	.00238	.00232	.00225	.00219	.00213	.00208	.00202	.00197	.00192	.00187	.00182	.00178	.00174	.00169	.00165
101	7	.00299	.00290	.00281	.00273	.00265	.00257	.00250	.00243	.00236	.00230	.00224	.00218	.00212	.00207	.00201	.00196	.00192	.00187	.00182	.00178
101	8	.00326	.00316	.00306	.00297	.00289	.00281	.00273	.00265	.00258	.00251	.00244	.00238	.00232	.00226	.00220	.00214	.00209	.00204	.00199	.00194
101	9	.00359	.00349	.00338	.00329	.00319	.00311	.00302	.00294	.00286	.00279	.00271	.00264	.00258	.00251	.00245	.00239	.00233	.00228	.00222	.00217
101	10	.00401	.00389	.00378	.00368	.00358	.00348	.00339	.00330	.00322	.00314	.00306	.00298	.00291	.00284	.00277	.00271	.00264	.00258	.00252	.00247
101	11	.00449	.00437	.00425	.00414	.00403	.00393	.00383	.00373	.00364	.00355	.00347	.00339	.00331	.00323	.00316	.00309	.00302	.00295	.00289	.00283
101	12	.00504	.00490	.00478	.00466	.00454	.00443	.00433	.00423	.00413	.00403	.00394	.00386	.00377	.00369	.00361	.00353	.00346	.00339	.00332	.00325
101	13	.00561	.00547	.00534	.00521	.00509	.00497	.00486	.00475	.00464	.00454	.00444	.00435	.00426	.00417	.00409	.00401	.00393	.00385	.00378	.00370
101	14	.00616	.00602	.00587	.00574	.00561	.00548	.00536	.00525	.00514	.00503	.00493	.00483	.00473	.00464	.00455	.00446	.00438	.00430	.00422	.00414
101	15	.00667	.00651	.00636	.00622	.00608	.00595	.00582	.00570	.00558	.00547	.00536	.00526	.00515	.00506	.00496	.00487	.00478	.00469	.00461	.00453
101	16	.00710	.00693	.00678	.00663	.00648	.00634	.00621	.00608	.00596	.00584	.00573	.00561	.00551	.00540	.00530	.00521	.00512	.00502	.00494	.00485
101	17	.00747	.00729	.00713	.00697	.00682	.00667	.00653	.00640	.00627	.00615	.00603	.00591	.00580	.00569	.00559	.00548	.00539	.00529	.00520	.00511
101	18	.00779	.00760	.00743	.00726	.00711	.00695	.00681	.00667	.00653	.00640	.00627	.00615	.00604	.00592	.00581	.00571	.00561	.00551	.00541	.00532
101	19	.00809	.00790	.00772	.00754	.00738	.00722	.00706	.00691	.00677	.00664	.00650	.00638	.00625	.00614	.00602	.00591	.00581	.00570	.00560	.00551
101	20	.00840	.00820	.00801	.00783	.00765	.00748	.00732	.00717	.00702	.00688	.00674	.00660	.00648	.00635	.00623	.00612	.00601	.00590	.00579	.00569
101	21	.00874	.00853	.00832	.00813	.00795	.00777	.00760	.00744	.00728	.00713	.00698	.00684	.00671	.00658	.00646	.00633	.00622	.00611	.00600	.00589
101	22	.00908	.00886	.00864	.00844	.00824	.00806	.00788	.00771	.00754	.00738	.00723	.00708	.00694	.00681	.00668	.00655	.00643	.00631	.00619	.00608
101	23	.00945	.00921	.00899	.00877	.00856	.00837	.00818	.00800	.00782	.00766	.00750	.00734	.00719	.00705	.00691	.00678	.00665	.00652	.00640	.00629
101	24	.00986	.00961	.00937	.00914	.00892	.00871	.00851	.00832	.00814	.00796	.00779	.00763	.00747	.00732	.00717	.00703	.00690	.00677	.00664	.00652
101	25	.01032	.01005	.00980	.00956	.00933	.00911	.00889	.00869	.00850	.00831	.00813	.00796	.00779	.00763	.00748	.00733	.00719	.00705	.00691	.00679
101	26	.01084	.01055	.01029	.01003	.00978	.00955	.00932	.00911	.00890	.00870	.00851	.00833	.00815	.00799	.00782	.00766	.00751	.00737	.00722	.00709
101	27	.01143	.01113	.01084	.01057	.01031	.01006	.00982	.00959	.00937	.00916	.00896	.00877	.00858	.00840	.00823	.00806	.00790	.00774	.00759	.00745
101	28	.01208	.01176	.01146	.01116	.01089	.01062	.01037	.01012	.00989	.00967	.00945	.00924	.00905	.00885	.00867	.00849	.00832	.00816	.00800	.00784
101	29	.01279	.01245	.01212	.01181	.01152	.01124	.01097	.01071	.01046	.01022	.00999	.00977	.00956	.00935	.00916	.00897	.00879	.00861	.00844	.00828
101	30	.01355	.01319	.01284	.01251	.01220	.01190	.01161	.01133	.01107	.01081	.01057	.01033	.01011	.00989	.00968	.00948	.00929	.00910	.00892	.00874
101	31	.01437	.01398	.01361	.01326	.01292	.01260	.01229	.01200	.01172	.01144	.01118	.01093	.01069	.01046	.01024	.01002	.00982	.00962	.00942	.00924
101	32	.01525	.01483	.01444	.01407	.01371	.01336	.01303	.01272	.01241	.01212	.01185	.01158	.01132	.01107	.01084	.01061	.01039	.01017	.00997	.00977
101	33	.01621	.01577	.01535	.01494	.01456	.01419	.01384	.01350	.01318	.01287	.01257	.01228	.01201	.01174	.01149	.01124	.01101	.01078	.01056	.01035
101	34	.01724	.01677	.01632	.01589	.01548	.01509	.01471	.01435	.01400	.01367	.01335	.01305	.01275	.01247	.01219	.01193	.01168	.01144	.01120	.01097
101	35	.01838	.01788	.01739	.01693	.01649	.01607	.01567	.01528	.01491	.01456	.01422	.01389	.01357	.01327	.01298	.01269	.01242	.01216	.01191	.01167
101	36	.01961	.01907	.01856	.01807	.01760	.01714	.01671	.01630	.01590	.01552	.01515	.01480	.01446	.01414	.01382	.01352	.01323	.01295	.01268	.01242
101	37	.02096	.02038	.01983	.01930	.01880	.01831	.01785	.01740	.01698	.01657	.01617	.01580	.01543	.01508	.01475	.01442	.01411	.01381	.01352	.01324
101	38	.02244	.02182	.02123	.02066	.02012	.01960	.01910	.01863	.01817	.01773	.01731	.01690	.01651	.01613	.01577	.01542	.01509	.01476	.01445	.01415
101	39	.02405	.02339	.02276	.02215	.02157	.02102	.02048	.01997	.01948	.01901	.01855	.01812	.01770	.01729	.01690	.01653	.01617	.01582	.01548	.01515
101	40	.02584	.02513	.02446	.02381	.02318	.02259	.02201	.02146	.02094	.02043	.01994	.01947	.01902	.01858	.01817	.01776	.01737	.01700	.01663	.01628
101	41	.02783	.02707	.02634	.02564	.02498	.02434	.02372	.02313	.02256	.02202	.02149	.02099	.02050	.02003	.01958	.01915	.01873	.01832	.01793	.01755
101	42	.03001	.02920	.02842	.02768	.02696	.02627	.02561	.02498	.02437	.02378	.02322	.02268	.02215	.02165	.02116	.02070	.02024	.01981	.01938	.01898
101	43	.03242	.03155	.03072	.02992	.02915	.02841	.02771	.02702	.02637	.02574	.02513	.02455	.02399	.02344	.02292	.02242	.02193	.02146	.02100	.02056
101	44	.03505	.03412	.03323	.03237	.03155	.03076	.03000	.02927	.02857	.02790	.02724	.02662	.02601	.02543	.02486	.02432	.02379	.02329	.02280	.02232
101	45	.03789	.03690	.03595	.03503	.03415	.03331	.03250	.03171	.03096	.03023	.02953	.02886	.02821	.02758	.02698	.02639	.02582	.02528	.02475	.02424
101	46	.04096	.03990	.03889	.03791	.03697	.03607	.03520	.03436	.03355	.03277	.03202	.03130	.03060	.02993	.02928	.02865	.02804	.02745	.02688	.02633
101	47	.04425	.04312	.04204	.04099	.03999	.03902	.03809	.03720	.03633	.03550	.03470	.03392	.03317	.03245	.03175	.03107	.03042	.02978	.02917	.02858
101	48	.04778	.04658	.04542	.04431	.04324	.04221	.04122	.04026	.03933	.03844	.03758	.03675	.03595	.03517	.03442	.03369	.03299	.03231	.03165	.03102

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	.05156	.05029	.04906	.04787	.04673	.04563	.04457	.04355	.04256	.04161	.04069	.03980	.03894	.03811	.03730	.03652	.03577	.03504	.03434	.03365
101	50	.05564	.05428	.05298	.05172	.05050	.04933	.04820	.04711	.04605	.04504	.04405	.04310	.04218	.04129	.04043	.03960	.03879	.03801	.03725	.03651
101	51	.06001	.05857	.05718	.05584	.05455	.05330	.05210	.05094	.04981	.04873	.04768	.04666	.04568	.04473	.04381	.04292	.04205	.04121	.04040	.03961
101	52	.06465	.06313	.06165	.06023	.05886	.05754	.05626	.05502	.05382	.05267	.05155	.05047	.04942	.04840	.04742	.04647	.04554	.04465	.04378	.04293
101	53	.06959	.06797	.06641	.06490	.06345	.06204	.06068	.05937	.05810	.05687	.05568	.05452	.05341	.05232	.05128	.05026	.04927	.04831	.04739	.04648
101	54	.07481	.07310	.07145	.06986	.06832	.06683	.06539	.06399	.06264	.06133	.06007	.05884	.05765	.05650	.05538	.05430	.05325	.05223	.05124	.05027
101	55	.08036	.07855	.07681	.07512	.07349	.07192	.07039	.06891	.06748	.06609	.06475	.06345	.06218	.06096	.05977	.05861	.05749	.05641	.05535	.05432
101	56	.08623	.08433	.08249	.08071	.07899	.07732	.07570	.07414	.07262	.07115	.06973	.06835	.06701	.06571	.06444	.06322	.06203	.06087	.05974	.05865
101	57	.09244	.09044	.08850	.08662	.08481	.08305	.08134	.07969	.07808	.07653	.07502	.07356	.07214	.07076	.06942	.06811	.06685	.06562	.06442	.06326
101	58	.09896	.09686	.09482	.09284	.09093	.08907	.08727	.08553	.08384	.08219	.08060	.07905	.07754	.07608	.07466	.07328	.07194	.07064	.06937	.06813
101	59	.10577	.10356	.10142	.09934	.09733	.09537	.09348	.09164	.08985	.08812	.08643	.08480	.08321	.08166	.08016	.07870	.07728	.07589	.07455	.07324
101	60	.11287	.11055	.10830	.10612	.10400	.10194	.09995	.09801	.09613	.09430	.09253	.09080	.08912	.08749	.08590	.08436	.08285	.08139	.07997	.07858
101	61	.12029	.11786	.11550	.11321	.11099	.10883	.10673	.10470	.10272	.10079	.09892	.09710	.09533	.09361	.09194	.09030	.08872	.08717	.08566	.08419
101	62	.12809	.12555	.12308	.12068	.11835	.11609	.11389	.11175	.10967	.10765	.10568	.10377	.10190	.10009	.09832	.09660	.09492	.09329	.09170	.09014
101	63	.13631	.13365	.13107	.12856	.12613	.12375	.12145	.11920	.11702	.11490	.11283	.11081	.10885	.10694	.10508	.10327	.10150	.09978	.09810	.09646
101	64	.14494	.14217	.13947	.13685	.13430	.13182	.12940	.12705	.12477	.12254	.12037	.11825	.11619	.11418	.11223	.11032	.10846	.10664	.10487	.10314
101	65	.15400	.15111	.14830	.14557	.14290	.14031	.13778	.13533	.13293	.13059	.12832	.12610	.12394	.12183	.11977	.11777	.11581	.11390	.11204	.11022
101	66	.16355	.16054	.15761	.15476	.15199	.14928	.14664	.14407	.14157	.13913	.13674	.13442	.13216	.12994	.12779	.12568	.12362	.12162	.11966	.11774
101	67	.17365	.17053	.16748	.16452	.16162	.15880	.15606	.15337	.15076	.14821	.14572	.14329	.14092	.13860	.13634	.13413	.13198	.12987	.12781	.12580
101	68	.18430	.18106	.17790	.17481	.17181	.16887	.16601	.16322	.16049	.15783	.15523	.15270	.15022	.14780	.14543	.14312	.14086	.13865	.13649	.13438
101	69	.19546	.19210	.18883	.18563	.18251	.17946	.17649	.17358	.17075	.16798	.16527	.16262	.16004	.15751	.15504	.15262	.15026	.14795	.14569	.14348
101	70	.20708	.20360	.20022	.19691	.19367	.19051	.18743	.18441	.18147	.17859	.17577	.17302	.17032	.16769	.16511	.16259	.16013	.15771	.15535	.15304
101	71	.21909	.21551	.21201	.20858	.20524	.20197	.19877	.19565	.19259	.18960	.18668	.18382	.18102	.17828	.17560	.17297	.17040	.16788	.16542	.16301
101	72	.23147	.22778	.22417	.22064	.21718	.21380	.21050	.20727	.20410	.20100	.19797	.19500	.19210	.18925	.18646	.18373	.18106	.17844	.17587	.17336
101	73	.24420	.24040	.23668	.23304	.22948	.22600	.22259	.21925	.21597	.21277	.20963	.20656	.20354	.20059	.19770	.19487	.19209	.18937	.18670	.18408
101	74	.25736	.25345	.24963	.24589	.24223	.23864	.23512	.23167	.22830	.22499	.22175	.21857	.21545	.21239	.20940	.20646	.20358	.20075	.19798	.19526
101	75	.27103	.26703	.26311	.25927	.25550	.25181	.24819	.24464	.24116	.23775	.23441	.23113	.22791	.22475	.22165	.21861	.21563	.21270	.20983	.20701
101	76	.28529	.28119	.27718	.27324	.26938	.26560	.26188	.25823	.25466	.25115	.24770	.24432	.24101	.23775	.23455	.23141	.22833	.22530	.22233	.21941
101	77	.30014	.29596	.29186	.28784	.28389	.28001	.27620	.27246	.26880	.26519	.26165	.25818	.25476	.25141	.24812	.24488	.24170	.23858	.23551	.23249
101	78	.31556	.31130	.30712	.30302	.29898	.29502	.29113	.28731	.28355	.27986	.27623	.27267	.26917	.26572	.26234	.25901	.25574	.25253	.24936	.24625
101	79	.33143	.32710	.32285	.31867	.31457	.31053	.30656	.30266	.29882	.29505	.29134	.28769	.28411	.28058	.27711	.27370	.27034	.26703	.26378	.26059
101	80	.34758	.34319	.33888	.33464	.33046	.32636	.32232	.31834	.31444	.31059	.30681	.30308	.29942	.29581	.29226	.28877	.28533	.28195	.27862	.27534
101	81	.36387	.35943	.35506	.35076	.34653	.34236	.33826	.33423	.33025	.32634	.32249	.31870	.31496	.31129	.30766	.30410	.30058	.29712	.29372	.29036
101	82	.38021	.37573	.37131	.36696	.36268	.35846	.35431	.35022	.34619	.34222	.33830	.33445	.33065	.32691	.32322	.31959	.31601	.31248	.30900	.30557
101	83	.39659	.39207	.38762	.38323	.37891	.37465	.37045	.36631	.36223	.35821	.35424	.35033	.34648	.34268	.33894	.33524	.33160	.32801	.32447	.32097
101	84	.41312	.40858	.40410	.39969	.39533	.39104	.38680	.38262	.37850	.37444	.37043	.36647	.36257	.35872	.35493	.35118	.34749	.34384	.34024	.33669
101	85	.42987	.42532	.42082	.41639	.41201	.40769	.40343	.39922	.39507	.39098	.38693	.38294	.37900	.37512	.37128	.36749	.36375	.36006	.35641	.35281
101	86	.44664	.44209	.43759	.43314	.42876	.42442	.42015	.41592	.41175	.40763	.40357	.39955	.39558	.39167	.38780	.38397	.38020	.37647	.37279	.36915
101	87	.46318	.45863	.45413	.44969	.44530	.44097	.43668	.43245	.42827	.42414	.42006	.41602	.41204	.40810	.40421	.40036	.39656	.39280	.38909	.38542
101	88	.47942	.47489	.47040	.46597	.46159	.45726	.45298	.44875	.44457	.44044	.43635	.43231	.42831	.42436	.42046	.41659	.41277	.40900	.40526	.40157
101	89	.49532	.49081	.48635	.48194	.47758	.47327	.46900	.46478	.46060	.45647	.45239	.44835	.44435	.44040	.43649	.43262	.42880	.42501	.42126	.41756
101	90	.51079	.50632	.50189	.49750	.49317	.48888	.48463	.48043	.47627	.47216	.46808	.46406	.46007	.45612	.45222	.44835	.44452	.44074	.43699	.43328
101	91	.52552	.52108	.51669	.51234	.50804	.50378	.49956	.49538	.49125	.48715	.48310	.47909	.47512	.47118	.46729	.46343	.45962	.45584	.45209	.44839
101	92	.53922	.53482	.53047	.52616	.52189	.51766	.51347	.50932	.50522	.50115	.49712	.49313	.48918	.48526	.48138	.47754	.47373	.46996	.46623	.46253
101	93	.55192	.54756	.54325	.53898	.53475	.53055	.52640	.52228	.51820	.51416	.51016	.50619	.50226	.49836	.49450	.49068	.48689	.48313	.47941	.47573
101	94	.56380	.55949	.55522	.55099	.54679	.54264	.53852	.53443	.53039	.52637	.52240	.51846	.51455	.51068	.50684	.50304	.49927	.49553	.49182	.48815
101	95	.57507	.57081	.56659	.56240	.55824	.55413	.55004	.54600	.54198	.53800	.53406	.53015	.52627	.52243	.51861	.51483	.51108	.50737	.50368	.50003
101	96	.58567	.58145	.57727	.57313	.56901	.56494	.56089	.55688	.55291	.54896	.54505	.54117	.53732	.53351	.52972	.52597	.52224	.51855	.51488	.51125
101	97	.59549	.59132	.58718	.58308	.57901	.57498	.57097	.56700	.56306	.55915	.55527	.55142	.54760	.54381	.54005	.53633	.53263	.52896	.52532	.52170
101	98	.60475	.60062	.59653	.59247	.58844	.58445	.58048	.57654	.57264	.56876	.56491	.56110	.55731	.55355	.54982	.54612	.54245	.53880	.53519	.53160

Table U(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%
101	99	.61376	.60969	.60564	.60163	.59764	.59369	.58976	.58586	.58200	.57816	.57435	.57056	.56681	.56308	.55938	.55571	.55207	.54845	.54486	.54129
101	100	.62253	.61850	.61450	.61053	.60659	.60268	.59879	.59494	.59111	.58731	.58354	.57979	.57607	.57238	.56871	.56507	.56146	.55787	.55431	.55077
101	101	.63113	.62715	.62320	.61928	.61539	.61152	.60768	.60387	.60008	.59632	.59259	.58888	.58520	.58154	.57791	.57430	.57072	.56716	.56363	.56012
102	0	.00938	.00930	.00922	.00914	.00906	.00898	.00891	.00884	.00877	.00870	.00864	.00857	.00851	.00845	.00839	.00833	.00828	.00822	.00817	.00811
102	1	.00275	.00269	.00263	.00257	.00252	.00247	.00242	.00237	.00232	.00228	.00224	.00220	.00216	.00212	.00208	.00205	.00202	.00198	.00195	.00192
102	2	.00252	.00245	.00239	.00233	.00227	.00222	.00217	.00212	.00207	.00203	.00198	.00194	.00190	.00186	.00183	.00179	.00176	.00173	.00169	.00166
102	3	.00246	.00239	.00233	.00227	.00221	.00215	.00210	.00204	.00199	.00195	.00190	.00186	.00182	.00178	.00174	.00170	.00166	.00163	.00160	.00156
102	4	.00250	.00243	.00236	.00229	.00223	.00217	.00211	.00206	.00200	.00195	.00190	.00186	.00181	.00177	.00173	.00169	.00165	.00161	.00158	.00154
102	5	.00262	.00254	.00246	.00239	.00232	.00226	.00220	.00214	.00208	.00203	.00197	.00192	.00187	.00183	.00178	.00174	.00170	.00166	.00162	.00158
102	6	.00278	.00270	.00261	.00254	.00246	.00239	.00233	.00226	.00220	.00214	.00209	.00203	.00198	.00193	.00188	.00183	.00179	.00175	.00170	.00166
102	7	.00300	.00291	.00282	.00274	.00266	.00258	.00251	.00244	.00237	.00231	.00225	.00219	.00213	.00208	.00202	.00197	.00192	.00188	.00183	.00179
102	8	.00326	.00317	.00307	.00298	.00290	.00281	.00274	.00266	.00259	.00252	.00245	.00239	.00233	.00227	.00221	.00215	.00210	.00205	.00200	.00195
102	9	.00360	.00349	.00339	.00330	.00320	.00312	.00303	.00295	.00287	.00279	.00272	.00265	.00259	.00252	.00246	.00240	.00234	.00228	.00223	.00218
102	10	.00402	.00390	.00379	.00369	.00359	.00349	.00340	.00331	.00323	.00315	.00307	.00299	.00292	.00285	.00278	.00272	.00265	.00259	.00253	.00248
102	11	.00450	.00438	.00426	.00415	.00404	.00394	.00384	.00375	.00365	.00357	.00348	.00340	.00332	.00325	.00317	.00310	.00303	.00297	.00290	.00284
102	12	.00505	.00492	.00480	.00468	.00456	.00445	.00435	.00424	.00415	.00405	.00396	.00387	.00379	.00371	.00363	.00355	.00348	.00341	.00334	.00327
102	13	.00563	.00550	.00536	.00523	.00511	.00499	.00488	.00477	.00467	.00457	.00447	.00438	.00429	.00420	.00411	.00403	.00395	.00388	.00380	.00373
102	14	.00619	.00605	.00590	.00577	.00564	.00551	.00539	.00528	.00517	.00506	.00496	.00486	.00476	.00467	.00458	.00449	.00441	.00433	.00425	.00417
102	15	.00670	.00655	.00640	.00625	.00612	.00598	.00586	.00574	.00562	.00551	.00540	.00529	.00519	.00509	.00500	.00491	.00482	.00473	.00465	.00457
102	16	.00714	.00697	.00682	.00666	.00652	.00638	.00625	.00612	.00600	.00588	.00576	.00565	.00555	.00544	.00534	.00525	.00516	.00506	.00498	.00489
102	17	.00751	.00734	.00717	.00701	.00686	.00672	.00658	.00644	.00631	.00619	.00607	.00595	.00584	.00573	.00563	.00553	.00543	.00534	.00524	.00516
102	18	.00783	.00765	.00747	.00731	.00715	.00700	.00685	.00671	.00657	.00644	.00632	.00620	.00608	.00597	.00586	.00575	.00565	.00555	.00546	.00536
102	19	.00813	.00794	.00776	.00759	.00742	.00726	.00711	.00696	.00682	.00668	.00655	.00642	.00630	.00618	.00607	.00596	.00585	.00575	.00565	.00555
102	20	.00845	.00825	.00806	.00787	.00770	.00753	.00737	.00721	.00707	.00692	.00678	.00665	.00652	.00640	.00628	.00617	.00606	.00595	.00584	.00574
102	21	.00878	.00857	.00837	.00818	.00799	.00782	.00765	.00748	.00733	.00718	.00703	.00689	.00676	.00663	.00650	.00638	.00627	.00615	.00605	.00594
102	22	.00913	.00890	.00869	.00849	.00829	.00811	.00793	.00776	.00759	.00743	.00728	.00713	.00699	.00686	.00673	.00660	.00648	.00636	.00624	.00613
102	23	.00950	.00926	.00904	.00882	.00861	.00842	.00823	.00805	.00787	.00771	.00755	.00739	.00724	.00710	.00696	.00683	.00670	.00658	.00646	.00634
102	24	.00991	.00966	.00942	.00919	.00897	.00876	.00856	.00837	.00819	.00801	.00784	.00768	.00752	.00737	.00723	.00709	.00695	.00682	.00669	.00657
102	25	.01037	.01010	.00985	.00961	.00938	.00916	.00895	.00874	.00855	.00836	.00818	.00801	.00785	.00769	.00753	.00738	.00724	.00710	.00697	.00684
102	26	.01089	.01061	.01034	.01008	.00984	.00960	.00938	.00916	.00896	.00876	.00857	.00839	.00821	.00804	.00788	.00772	.00757	.00742	.00728	.00714
102	27	.01148	.01119	.01090	.01063	.01037	.01012	.00988	.00965	.00943	.00922	.00902	.00882	.00864	.00846	.00828	.00812	.00796	.00780	.00765	.00751
102	28	.01214	.01182	.01151	.01122	.01095	.01068	.01043	.01018	.00995	.00973	.00951	.00930	.00911	.00891	.00873	.00855	.00838	.00822	.00806	.00790
102	29	.01285	.01251	.01219	.01188	.01158	.01130	.01103	.01077	.01052	.01028	.01005	.00983	.00962	.00942	.00922	.00903	.00885	.00867	.00851	.00834
102	30	.01362	.01325	.01291	.01258	.01226	.01196	.01167	.01140	.01113	.01088	.01063	.01040	.01017	.00996	.00975	.00955	.00935	.00917	.00898	.00881
102	31	.01444	.01405	.01368	.01333	.01299	.01267	.01236	.01207	.01178	.01151	.01125	.01100	.01076	.01053	.01031	.01009	.00989	.00969	.00949	.00931
102	32	.01532	.01491	.01451	.01414	.01378	.01343	.01310	.01279	.01249	.01220	.01192	.01165	.01139	.01115	.01091	.01068	.01046	.01025	.01004	.00984
102	33	.01628	.01584	.01542	.01502	.01463	.01427	.01391	.01358	.01325	.01294	.01265	.01236	.01209	.01182	.01157	.01132	.01109	.01086	.01064	.01043
102	34	.01732	.01685	.01640	.01597	.01556	.01517	.01479	.01443	.01408	.01375	.01343	.01313	.01283	.01255	.01228	.01201	.01176	.01152	.01128	.01106
102	35	.01846	.01796	.01748	.01702	.01658	.01616	.01575	.01537	.01500	.01464	.01430	.01397	.01366	.01335	.01306	.01278	.01251	.01225	.01200	.01175
102	36	.01970	.01916	.01865	.01815	.01768	.01723	.01680	.01639	.01599	.01561	.01524	.01489	.01455	.01422	.01391	.01361	.01332	.01304	.01277	.01251
102	37	.02105	.02047	.01992	.01939	.01889	.01840	.01794	.01750	.01707	.01666	.01627	.01589	.01553	.01518	.01484	.01452	.01420	.01390	.01361	.01333
102	38	.02253	.02191	.02132	.02076	.02022	.01970	.01920	.01872	.01827	.01783	.01741	.01700	.01661	.01623	.01587	.01552	.01519	.01486	.01455	.01425
102	39	.02415	.02349	.02286	.02225	.02167	.02112	.02059	.02007	.01958	.01911	.01866	.01822	.01780	.01740	.01701	.01663	.01627	.01592	.01559	.01526
102	40	.02595	.02524	.02456	.02391	.02329	.02270	.02212	.02157	.02105	.02054	.02005	.01958	.01913	.01870	.01828	.01787	.01748	.01711	.01674	.01639
102	41	.02794	.02718	.02645	.02576	.02509	.02445	.02384	.02325	.02268	.02213	.02161	.02111	.02062	.02015	.01970	.01927	.01885	.01844	.01805	.01767
102	42	.03013	.02932	.02855	.02780	.02708	.02640	.02574	.02511	.02450	.02391	.02335	.02280	.02228	.02178	.02129	.02082	.02037	.01993	.01951	.01910
102	43	.03255	.03168	.03085	.03005	.02928	.02855	.02784	.02716	.02651	.02588	.02527	.02469	.02412	.02358	.02306	.02255	.02207	.02159	.02114	.02070
102	44	.03519	.03426	.03337	.03252	.03170	.03091	.03015	.02942	.02872	.02804	.02739	.02676	.02616	.02558	.02501	.02447	.02394	.02344	.02295	.02247
102	45	.03805	.03705	.03610	.03519	.03431	.03347	.03265	.03187	.03112	.03039	.02970	.02902	.02837	.02774	.02714	.02655	.02599	.02544	.02491	.02440
102	46	.04113	.04007	.03906	.03808	.03714	.03624	.03537	.03453	.03373	.03295	.03220	.03148	.03078	.03010	.02945	.02882	.02822	.02763	.02706	.02651

Ages O	Y	Adjusted Payout 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%
102	47	.04443	.04331	.04222	.04118	.04018	.03921	.03828	.03739	.03652	.03569	.03489	.03411	.03336	.03264	.03194	.03126	.03061	.02998	.02937	.02877
102	48	.04798	.04678	.04563	.04452	.04345	.04241	.04142	.04046	.03954	.03865	.03779	.03696	.03616	.03538	.03463	.03390	.03320	.03252	.03187	.03123
102	49	.05179	.05051	.04928	.04810	.04696	.04586	.04480	.04377	.04279	.04184	.04092	.04003	.03917	.03834	.03753	.03675	.03600	.03527	.03457	.03388
102	50	.05588	.05452	.05322	.05196	.05075	.04957	.04844	.04735	.04630	.04528	.04430	.04335	.04243	.04154	.04068	.03985	.03904	.03826	.03750	.03677
102	51	.06027	.05883	.05745	.05611	.05482	.05357	.05237	.05121	.05008	.04900	.04795	.04694	.04595	.04500	.04408	.04319	.04233	.04149	.04068	.03989
102	52	.06494	.06342	.06194	.06052	.05915	.05783	.05655	.05532	.05412	.05296	.05185	.05076	.04972	.04870	.04772	.04677	.04584	.04495	.04408	.04324
102	53	.06990	.06829	.06673	.06522	.06377	.06236	.06101	.05969	.05842	.05719	.05600	.05485	.05373	.05265	.05161	.05059	.04960	.04865	.04772	.04682
102	54	.07516	.07345	.07180	.07021	.06867	.06718	.06574	.06435	.06300	.06169	.06043	.05920	.05801	.05686	.05574	.05466	.05361	.05259	.05160	.05064
102	55	.08073	.07893	.07719	.07550	.07388	.07230	.07077	.06930	.06787	.06648	.06514	.06384	.06257	.06135	.06016	.05901	.05789	.05680	.05575	.05472
102	56	.08664	.08474	.08290	.08113	.07941	.07774	.07613	.07456	.07305	.07158	.07016	.06878	.06744	.06614	.06487	.06365	.06246	.06130	.06018	.05908
102	57	.09289	.09089	.08895	.08708	.08526	.08351	.08180	.08015	.07855	.07699	.07549	.07402	.07260	.07123	.06989	.06859	.06732	.06609	.06490	.06374
102	58	.09946	.09735	.09531	.09334	.09143	.08957	.08778	.08603	.08434	.08270	.08111	.07956	.07806	.07660	.07518	.07380	.07246	.07115	.06988	.06865
102	59	.10631	.10410	.10196	.09988	.09787	.09592	.09402	.09218	.09040	.08867	.08698	.08535	.08376	.08222	.08072	.07926	.07784	.07645	.07511	.07380
102	60	.11345	.11113	.10888	.10670	.10459	.10253	.10054	.09861	.09673	.09490	.09313	.09140	.08973	.08809	.08651	.08496	.08346	.08200	.08058	.07919
102	61	.12091	.11848	.11613	.11384	.11162	.10947	.10737	.10534	.10336	.10144	.09957	.09775	.09599	.09426	.09259	.09096	.08937	.08783	.08632	.08485
102	62	.12877	.12623	.12376	.12137	.11904	.11678	.11458	.11245	.11037	.10835	.10638	.10447	.10260	.10079	.09903	.09731	.09563	.09400	.09241	.09086
102	63	.13704	.13439	.13181	.12930	.12687	.12450	.12219	.11995	.11777	.11565	.11358	.11157	.10961	.10770	.10585	.10403	.10227	.10055	.09887	.09723
102	64	.14573	.14296	.14026	.13765	.13510	.13262	.13021	.12786	.12558	.12335	.12118	.11907	.11701	.11500	.11305	.11114	.10928	.10747	.10570	.10397
102	65	.15485	.15196	.14916	.14642	.14376	.14117	.13865	.13620	.13380	.13147	.12920	.12698	.12482	.12272	.12066	.11866	.11670	.11479	.11293	.11111
102	66	.16446	.16146	.15854	.15569	.15292	.15021	.14758	.14501	.14251	.14007	.13769	.13537	.13311	.13090	.12874	.12664	.12459	.12258	.12062	.11871
102	67	.17464	.17152	.16848	.16552	.16263	.15981	.15707	.15439	.15178	.14923	.14674	.14432	.14195	.13963	.13737	.13517	.13301	.13091	.12885	.12684
102	68	.18537	.18213	.17897	.17590	.17289	.16997	.16711	.16432	.16160	.15894	.15634	.15381	.15133	.14891	.14655	.14424	.14199	.13978	.13762	.13551
102	69	.19662	.19327	.19000	.18680	.18369	.18065	.17768	.17478	.17194	.16918	.16647	.16383	.16125	.15872	.15626	.15384	.15148	.14918	.14692	.14471
102	70	.20833	.20487	.20148	.19818	.19495	.19180	.18872	.18571	.18276	.17989	.17707	.17432	.17163	.16900	.16643	.16391	.16145	.15904	.15668	.15437
102	71	.22045	.21687	.21338	.20996	.20662	.20336	.20017	.19705	.19399	.19101	.18809	.18523	.18244	.17970	.17702	.17440	.17183	.16932	.16686	.16445
102	72	.23294	.22925	.22565	.22212	.21868	.21530	.21200	.20877	.20561	.20252	.19949	.19653	.19363	.19079	.18800	.18528	.18261	.17999	.17743	.17491
102	73	.24578	.24199	.23828	.23465	.23109	.22761	.22421	.22087	.21760	.21440	.21127	.20820	.20519	.20225	.19936	.19653	.19375	.19104	.18837	.18575
102	74	.25906	.25516	.25135	.24761	.24396	.24037	.23686	.23342	.23005	.22675	.22351	.22034	.21723	.21417	.21118	.20825	.20537	.20255	.19978	.19707
102	75	.27286	.26887	.26495	.26112	.25736	.25368	.25007	.24653	.24305	.23965	.23631	.23303	.22982	.22667	.22357	.22054	.21756	.21463	.21177	.20895
102	76	.28726	.28317	.27917	.27524	.27139	.26761	.26390	.26026	.25669	.25319	.24975	.24638	.24306	.23981	.23662	.23349	.23041	.22738	.22442	.22150
102	77	.30227	.29810	.29401	.28999	.28605	.28218	.27838	.27465	.27099	.26740	.26386	.26039	.25699	.25364	.25035	.24712	.24395	.24083	.23776	.23475
102	78	.31786	.31362	.30945	.30535	.30133	.29737	.29349	.28968	.28593	.28224	.27863	.27507	.27157	.26813	.26476	.26143	.25817	.25496	.25180	.24870
102	79	.33392	.32961	.32536	.32120	.31710	.31307	.30911	.30522	.30139	.29763	.29393	.29029	.28671	.28319	.27972	.27632	.27297	.26967	.26642	.26323
102	80	.35027	.34590	.34160	.33736	.33320	.32911	.32508	.32112	.31722	.31338	.30961	.30589	.30224	.29864	.29510	.29161	.28818	.28480	.28147	.27820
102	81	.36678	.36235	.35799	.35371	.34949	.34533	.34124	.33722	.33326	.32935	.32551	.32173	.31800	.31433	.31072	.30716	.30366	.30020	.29680	.29345
102	82	.38334	.37887	.37447	.37013	.36587	.36166	.35752	.35344	.34942	.34546	.34156	.33771	.33393	.33019	.32651	.32289	.31932	.31579	.31232	.30890
102	83	.39995	.39545	.39101	.38664	.38233	.37808	.37390	.36977	.36570	.36169	.35774	.35384	.35000	.34621	.34247	.33879	.33515	.33157	.32804	.32455
102	84	.41673	.41221	.40774	.40334	.39900	.39472	.39050	.38634	.38223	.37818	.37418	.37024	.36635	.36251	.35873	.35499	.35131	.34767	.34408	.34054
102	85	.43374	.42921	.42473	.42031	.41595	.41165	.40741	.40322	.39908	.39500	.39097	.38699	.38306	.37919	.37536	.37158	.36785	.36417	.36053	.35694
102	86	.45080	.44626	.44178	.43736	.43299	.42867	.42441	.42021	.41605	.41195	.40790	.40390	.39994	.39604	.39218	.38837	.38461	.38089	.37721	.37359
102	87	.46763	.46310	.45862	.45420	.44983	.44552	.44125	.43704	.43288	.42876	.42470	.42068	.41671	.41278	.40890	.40507	.40128	.39754	.39383	.39018
102	88	.48417	.47966	.47520	.47079	.46644	.46213	.45787	.45366	.44949	.44538	.44131	.43728	.43330	.42937	.42548	.42163	.41783	.41406	.41034	.40666
102	89	.50039	.49590	.49147	.48708	.48274	.47845	.47421	.47001	.46586	.46175	.45768	.45366	.44968	.44575	.44185	.43800	.43419	.43042	.42669	.42299
102	90	.51618	.51173	.50733	.50298	.49866	.49440	.49018	.48600	.48186	.47777	.47372	.46971	.46574	.46182	.45793	.45408	.45027	.44650	.44277	.43907
102	91	.53123	.52683	.52246	.51814	.51387	.50963	.50544	.50129	.49718	.49311	.48908	.48509	.48114	.47723	.47335	.46952	.46572	.46195	.45823	.45454
102	92	.54524	.54088	.53656	.53228	.52804	.52384	.51968	.51556	.51148	.50744	.50343	.49946	.49553	.49164	.48778	.48396	.48018	.47643	.47271	.46903
102	93	.55824	.55392	.54964	.54540	.54120	.53704	.53291	.52883	.52478	.52076	.51679	.51284	.50894	.50507	.50123	.49743	.49366	.48992	.48622	.48255
102	94	.57041	.56614	.56190	.55770	.55354	.54942	.54533	.54128	.53726	.53328	.52933	.52542	.52154	.51769	.51388	.51010	.50635	.50264	.49895	.49530
102	95	.58197	.57774	.57356	.56940	.56529	.56121	.55716	.55314	.54916	.54521	.54130	.53742	.53357	.52975	.52596	.52221	.51848	.51479	.51113	.50749
102	96	.59283	.58866	.58452	.58041	.57634	.57230	.56829	.56432	.56037	.55646	.55258	.54873	.54492	.54113	.53737	.53364	.52994	.52628	.52264	.51903

Ages								Adjusted Payout 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	97	.60292	.59879	.59470	.59064	.58661	.58261	.57864	.57470	.57080	.56692	.56308	.55926	.55547	.55172	.54799	.54429	.54062	.53698	.53336	.52977
102	98	.61242	.60835	.60430	.60028	.59629	.59234	.58841	.58451	.58064	.57680	.57299	.56921	.56546	.56173	.55803	.55436	.55072	.54710	.54351	.53995
102	99	.62169	.61766	.61366	.60969	.60575	.60184	.59795	.59410	.59027	.58647	.58269	.57895	.57523	.57154	.56787	.56423	.56062	.55703	.55347	.54993
102	100	.63070	.62673	.62278	.61885	.61496	.61109	.60725	.60344	.59965	.59589	.59215	.58844	.58476	.58110	.57747	.57387	.57028	.56673	.56320	.55969
102	101	.63956	.63563	.63173	.62786	.62402	.62020	.61640	.61263	.60889	.60517	.60148	.59781	.59416	.59054	.58695	.58338	.57983	.57631	.57281	.56933
102	102	.64825	.64438	.64053	.63671	.63291	.62914	.62539	.62167	.61797	.61430	.61064	.60702	.60341	.59983	.59628	.59274	.58923	.58574	.58227	.57883
103	0	.00952	.00943	.00935	.00927	.00919	.00912	.00905	.00898	.00891	.00884	.00878	.00872	.00866	.00860	.00854	.00848	.00842	.00837	.00831	.00826
103	1	.00277	.00271	.00265	.00259	.00254	.00249	.00244	.00239	.00234	.00230	.00226	.00222	.00218	.00214	.00211	.00207	.00204	.00201	.00197	.00194
103	2	.00253	.00247	.00240	.00234	.00229	.00224	.00218	.00214	.00209	.00204	.00200	.00196	.00192	.00188	.00184	.00181	.00177	.00174	.00171	.00168
103	3	.00247	.00241	.00234	.00228	.00222	.00216	.00211	.00206	.00201	.00196	.00191	.00187	.00183	.00179	.00175	.00171	.00168	.00164	.00161	.00158
103	4	.00251	.00244	.00237	.00231	.00224	.00218	.00212	.00207	.00202	.00196	.00192	.00187	.00182	.00178	.00174	.00170	.00166	.00163	.00159	.00156
103	5	.00263	.00255	.00247	.00240	.00233	.00227	.00221	.00215	.00209	.00204	.00198	.00193	.00188	.00184	.00179	.00175	.00171	.00167	.00163	.00160
103	6	.00279	.00270	.00262	.00255	.00247	.00240	.00234	.00227	.00221	.00215	.00209	.00204	.00199	.00194	.00189	.00184	.00180	.00175	.00171	.00167
103	7	.00301	.00292	.00283	.00275	.00267	.00259	.00252	.00245	.00238	.00232	.00226	.00220	.00214	.00208	.00203	.00198	.00193	.00189	.00184	.00180
103	8	.00327	.00317	.00308	.00299	.00290	.00282	.00274	.00267	.00260	.00253	.00246	.00240	.00233	.00227	.00222	.00216	.00211	.00206	.00201	.00196
103	9	.00361	.00350	.00340	.00331	.00321	.00312	.00304	.00296	.00288	.00280	.00273	.00266	.00259	.00253	.00247	.00241	.00235	.00229	.00224	.00219
103	10	.00403	.00391	.00380	.00370	.00360	.00350	.00341	.00332	.00324	.00316	.00308	.00300	.00293	.00286	.00279	.00273	.00266	.00260	.00254	.00249
103	11	.00452	.00439	.00428	.00416	.00406	.00395	.00385	.00376	.00367	.00358	.00350	.00341	.00334	.00326	.00319	.00312	.00305	.00298	.00292	.00286
103	12	.00507	.00494	.00482	.00470	.00458	.00447	.00436	.00426	.00416	.00407	.00398	.00389	.00381	.00373	.00365	.00357	.00350	.00343	.00336	.00329
103	13	.00566	.00552	.00538	.00526	.00513	.00502	.00490	.00480	.00469	.00459	.00449	.00440	.00431	.00422	.00414	.00406	.00398	.00390	.00383	.00375
103	14	.00622	.00607	.00593	.00580	.00567	.00554	.00542	.00531	.00520	.00509	.00499	.00489	.00479	.00470	.00461	.00452	.00444	.00436	.00428	.00420
103	15	.00673	.00658	.00643	.00629	.00615	.00602	.00589	.00577	.00565	.00554	.00543	.00533	.00522	.00513	.00503	.00494	.00485	.00477	.00468	.00460
103	16	.00717	.00701	.00685	.00670	.00656	.00642	.00629	.00616	.00604	.00592	.00580	.00569	.00559	.00548	.00538	.00529	.00519	.00510	.00502	.00493
103	17	.00755	.00738	.00721	.00705	.00690	.00676	.00662	.00648	.00635	.00623	.00611	.00599	.00588	.00578	.00567	.00557	.00547	.00538	.00529	.00520
103	18	.00787	.00769	.00752	.00735	.00719	.00704	.00689	.00675	.00662	.00649	.00636	.00624	.00612	.00601	.00590	.00580	.00570	.00560	.00550	.00541
103	19	.00818	.00799	.00781	.00763	.00746	.00730	.00715	.00700	.00686	.00673	.00660	.00647	.00635	.00623	.00612	.00601	.00590	.00580	.00570	.00560
103	20	.00849	.00829	.00810	.00792	.00774	.00758	.00742	.00726	.00711	.00697	.00683	.00670	.00657	.00645	.00633	.00621	.00610	.00600	.00589	.00579
103	21	.00883	.00862	.00842	.00823	.00804	.00786	.00769	.00753	.00738	.00723	.00708	.00694	.00681	.00668	.00655	.00643	.00632	.00620	.00610	.00599
103	22	.00917	.00895	.00874	.00854	.00834	.00815	.00798	.00780	.00764	.00748	.00733	.00718	.00704	.00691	.00678	.00665	.00653	.00641	.00629	.00618
103	23	.00954	.00931	.00908	.00887	.00866	.00847	.00828	.00810	.00792	.00776	.00760	.00744	.00729	.00715	.00701	.00688	.00675	.00663	.00651	.00639
103	24	.00995	.00970	.00947	.00924	.00902	.00881	.00861	.00842	.00824	.00806	.00789	.00773	.00758	.00742	.00728	.00714	.00700	.00687	.00675	.00662
103	25	.01042	.01016	.00990	.00966	.00943	.00921	.00900	.00880	.00860	.00842	.00824	.00806	.00790	.00774	.00759	.00744	.00729	.00716	.00702	.00689
103	26	.01094	.01066	.01039	.01013	.00989	.00966	.00943	.00922	.00901	.00881	.00862	.00844	.00826	.00809	.00793	.00777	.00762	.00748	.00734	.00720
103	27	.01154	.01124	.01095	.01068	.01042	.01017	.00993	.00971	.00949	.00928	.00907	.00888	.00869	.00851	.00834	.00817	.00801	.00786	.00771	.00756
103	28	.01219	.01187	.01157	.01128	.01100	.01074	.01048	.01024	.01001	.00978	.00957	.00936	.00916	.00897	.00879	.00861	.00844	.00828	.00812	.00796
103	29	.01291	.01257	.01225	.01194	.01164	.01136	.01109	.01083	.01058	.01034	.01011	.00989	.00968	.00948	.00928	.00910	.00891	.00874	.00857	.00840
103	30	.01368	.01332	.01297	.01264	.01233	.01203	.01174	.01146	.01120	.01094	.01070	.01046	.01024	.01002	.00981	.00961	.00942	.00923	.00905	.00888
103	31	.01450	.01411	.01375	.01339	.01306	.01274	.01243	.01213	.01185	.01158	.01132	.01107	.01083	.01060	.01038	.01016	.00996	.00976	.00956	.00938
103	32	.01539	.01497	.01458	.01421	.01385	.01350	.01317	.01286	.01256	.01227	.01199	.01172	.01147	.01122	.01098	.01075	.01053	.01032	.01011	.00992
103	33	.01635	.01591	.01549	.01509	.01471	.01434	.01399	.01365	.01333	.01302	.01272	.01244	.01216	.01190	.01164	.01140	.01116	.01093	.01072	.01050
103	34	.01739	.01692	.01647	.01605	.01564	.01524	.01487	.01451	.01416	.01383	.01351	.01320	.01291	.01263	.01236	.01209	.01184	.01160	.01136	.01114
103	35	.01854	.01804	.01756	.01710	.01666	.01624	.01584	.01545	.01508	.01472	.01438	.01405	.01374	.01344	.01314	.01286	.01259	.01233	.01208	.01184
103	36	.01978	.01924	.01873	.01824	.01777	.01732	.01688	.01647	.01607	.01569	.01533	.01498	.01464	.01431	.01400	.01370	.01341	.01313	.01286	.01260
103	37	.02113	.02056	.02001	.01948	.01898	.01849	.01803	.01759	.01716	.01675	.01636	.01598	.01562	.01527	.01493	.01461	.01430	.01400	.01371	.01343
103	38	.02262	.02201	.02142	.02085	.02031	.01979	.01930	.01882	.01836	.01792	.01750	.01710	.01671	.01633	.01597	.01562	.01529	.01496	.01465	.01435
103	39	.02425	.02359	.02296	.02235	.02177	.02122	.02069	.02017	.01968	.01921	.01876	.01832	.01790	.01750	.01711	.01674	.01637	.01603	.01569	.01536
103	40	.02605	.02534	.02467	.02402	.02340	.02280	.02223	.02168	.02115	.02065	.02016	.01969	.01924	.01880	.01838	.01798	.01759	.01722	.01685	.01650
103	41	.02805	.02729	.02657	.02587	.02520	.02456	.02395	.02336	.02279	.02225	.02173	.02122	.02074	.02027	.01982	.01938	.01896	.01856	.01817	.01779
103	42	.03025	.02944	.02867	.02792	.02721	.02652	.02586	.02523	.02462	.02403	.02347	.02293	.02240	.02190	.02142	.02095	.02050	.02006	.01964	.01923
103	43	.03268	.03181	.03098	.03018	.02941	.02868	.02797	.02729	.02664	.02601	.02540	.02482	.02426	.02372	.02319	.02269	.02220	.02173	.02128	.02084

Ages		Adjusted Payout 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	.03533	.03440	.03351	.03266	.03184	.03105	.03029	.02956	.02886	.02819	.02754	.02691	.02631	.02572	.02516	.02462	.02409	.02358	.02309	.02262
103	45	.03820	.03721	.03626	.03534	.03447	.03362	.03281	.03203	.03128	.03055	.02985	.02918	.02853	.02790	.02730	.02671	.02615	.02560	.02507	.02456
103	46	.04130	.04024	.03923	.03825	.03731	.03641	.03554	.03470	.03390	.03312	.03237	.03165	.03095	.03028	.02963	.02900	.02839	.02780	.02723	.02668
103	47	.04461	.04349	.04240	.04136	.04036	.03940	.03847	.03757	.03671	.03588	.03507	.03430	.03355	.03283	.03213	.03145	.03080	.03017	.02956	.02897
103	48	.04818	.04698	.04582	.04471	.04365	.04262	.04162	.04067	.03974	.03885	.03799	.03716	.03636	.03559	.03484	.03411	.03341	.03273	.03207	.03144
103	49	.05200	.05072	.04950	.04831	.04717	.04608	.04502	.04400	.04301	.04206	.04114	.04025	.03939	.03856	.03776	.03698	.03623	.03550	.03479	.03411
103	50	.05611	.05476	.05345	.05220	.05098	.04981	.04868	.04760	.04654	.04553	.04454	.04359	.04268	.04179	.04093	.04010	.03929	.03851	.03775	.03702
103	51	.06053	.05909	.05770	.05637	.05508	.05383	.05263	.05147	.05035	.04927	.04822	.04720	.04622	.04527	.04435	.04346	.04260	.04176	.04095	.04017
103	52	.06522	.06370	.06223	.06081	.05944	.05812	.05684	.05560	.05441	.05326	.05214	.05106	.05001	.04900	.04802	.04706	.04614	.04525	.04438	.04354
103	53	.07021	.06860	.06704	.06553	.06408	.06268	.06132	.06001	.05874	.05751	.05632	.05517	.05406	.05298	.05193	.05091	.04993	.04897	.04804	.04714
103	54	.07549	.07379	.07214	.07055	.06901	.06752	.06608	.06469	.06334	.06204	.06078	.05955	.05836	.05721	.05610	.05502	.05396	.05295	.05196	.05099
103	55	.08110	.07930	.07756	.07588	.07425	.07267	.07115	.06967	.06825	.06686	.06552	.06422	.06296	.06173	.06055	.05940	.05828	.05719	.05614	.05511
103	56	.08704	.08515	.08331	.08153	.07981	.07815	.07654	.07498	.07346	.07200	.07057	.06919	.06786	.06656	.06530	.06407	.06288	.06173	.06060	.05951
103	57	.09333	.09133	.08940	.08752	.08571	.08395	.08225	.08060	.07900	.07745	.07594	.07448	.07306	.07169	.07035	.06905	.06778	.06656	.06536	.06420
103	58	.09993	.09783	.09580	.09383	.09192	.09006	.08827	.08653	.08484	.08320	.08160	.08006	.07856	.07710	.07568	.07430	.07296	.07166	.07039	.06916
103	59	.10683	.10462	.10248	.10041	.09840	.09645	.09456	.09272	.09094	.08921	.08753	.08589	.08431	.08276	.08126	.07981	.07839	.07701	.07566	.07435
103	60	.11401	.11170	.10945	.10727	.10516	.10311	.10112	.09919	.09731	.09549	.09371	.09199	.09032	.08869	.08710	.08556	.08406	.08260	.08118	.07979
103	61	.12152	.11910	.11674	.11446	.11224	.11009	.10800	.10597	.10399	.10207	.10021	.09839	.09662	.09491	.09323	.09160	.09002	.08847	.08697	.08550
103	62	.12943	.12689	.12443	.12203	.11971	.11745	.11526	.11312	.11105	.10903	.10707	.10515	.10329	.10148	.09972	.09800	.09633	.09470	.09311	.09156
103	63	.13775	.13510	.13253	.13002	.12759	.12522	.12292	.12069	.11851	.11639	.11432	.11231	.11036	.10845	.10659	.10478	.10302	.10130	.09962	.09799
103	64	.14649	.14373	.14104	.13842	.13588	.13341	.13100	.12865	.12637	.12414	.12198	.11987	.11781	.11581	.11386	.11195	.11009	.10828	.10651	.10479
103	65	.15568	.15279	.14999	.14726	.14461	.14202	.13950	.13705	.13466	.13233	.13006	.12785	.12569	.12358	.12153	.11953	.11758	.11567	.11381	.11199
103	66	.16535	.16236	.15944	.15659	.15382	.15113	.14850	.14593	.14343	.14100	.13862	.13630	.13404	.13184	.12968	.12758	.12553	.12353	.12157	.11966
103	67	.17560	.17249	.16945	.16650	.16361	.16080	.15806	.15538	.15278	.15023	.14775	.14532	.14296	.14065	.13839	.13619	.13404	.13193	.12988	.12787
103	68	.18641	.18318	.18003	.17696	.17396	.17103	.16818	.16540	.16268	.16002	.15743	.15490	.15243	.15001	.14765	.14535	.14309	.14089	.13873	.13663
103	69	.19775	.19441	.19114	.18795	.18484	.18181	.17884	.17594	.17312	.17035	.16765	.16501	.16243	.15991	.15745	.15504	.15268	.15038	.14812	.14592
103	70	.20956	.20610	.20272	.19943	.19620	.19305	.18998	.18697	.18403	.18116	.17835	.17561	.17292	.17029	.16772	.16521	.16275	.16034	.15799	.15568
103	71	.22178	.21821	.21472	.21131	.20798	.20472	.20153	.19842	.19537	.19239	.18947	.18662	.18383	.18110	.17842	.17580	.17324	.17073	.16827	.16586
103	72	.23437	.23069	.22710	.22358	.22014	.21677	.21348	.21025	.20710	.20401	.20099	.19803	.19513	.19229	.18952	.18679	.18413	.18151	.17895	.17644
103	73	.24732	.24354	.23984	.23621	.23267	.22919	.22579	.22246	.21920	.21601	.21288	.20982	.20682	.20387	.20099	.19816	.19539	.19268	.19002	.18740
103	74	.26072	.25683	.25303	.24930	.24565	.24208	.23857	.23514	.23177	.22848	.22524	.22208	.21897	.21592	.21294	.21001	.20714	.20432	.20155	.19884
103	75	.27465	.27067	.26676	.26294	.25919	.25551	.25191	.24837	.24491	.24151	.23817	.23490	.23170	.22855	.22546	.22243	.21946	.21654	.21367	.21086
103	76	.28919	.28512	.28112	.27720	.27336	.26959	.26589	.26225	.25869	.25520	.25176	.24840	.24509	.24184	.23866	.23553	.23246	.22944	.22647	.22356
103	77	.30436	.30020	.29612	.29211	.28818	.28432	.28053	.27681	.27315	.26956	.26604	.26258	.25918	.25584	.25255	.24933	.24616	.24305	.23999	.23698
103	78	.32012	.31588	.31172	.30764	.30363	.29968	.29581	.29200	.28826	.28459	.28098	.27743	.27394	.27051	.26714	.26382	.26056	.25736	.25421	.25111
103	79	.33636	.33206	.32783	.32368	.31959	.31557	.31162	.30774	.30392	.30017	.29648	.29285	.28927	.28576	.28230	.27890	.27556	.27227	.26903	.26584
103	80	.35292	.34856	.34427	.34005	.33590	.33181	.32780	.32384	.31996	.31613	.31236	.30866	.30501	.30142	.29789	.29441	.29098	.28761	.28429	.28103
103	81	.36963	.36522	.36088	.35660	.35240	.34826	.34418	.34017	.33621	.33232	.32849	.32472	.32100	.31734	.31374	.31019	.30669	.30324	.29985	.29651
103	82	.38641	.38196	.37757	.37326	.36900	.36481	.36068	.35661	.35261	.34866	.34477	.34094	.33716	.33344	.32977	.32615	.32259	.31907	.31561	.31220
103	83	.40325	.39877	.39435	.38999	.38570	.38147	.37730	.37318	.36913	.36513	.36119	.35731	.35347	.34970	.34597	.34229	.33867	.33510	.33157	.32809
103	84	.42028	.41577	.41133	.40695	.40262	.39836	.39415	.39001	.38591	.38188	.37789	.37396	.37009	.36626	.36248	.35876	.35508	.35146	.34788	.34434
103	85	.43756	.43304	.42859	.42419	.41985	.41556	.41133	.40716	.40304	.39897	.39496	.39099	.38708	.38322	.37940	.37564	.37192	.36825	.36462	.36104
103	86	.45490	.45038	.44592	.44152	.43717	.43287	.42863	.42444	.42031	.41622	.41218	.40820	.40426	.40037	.39652	.39273	.38897	.38527	.38161	.37799
103	87	.47202	.46751	.46306	.45866	.45431	.45002	.44578	.44158	.43744	.43334	.42929	.42529	.42134	.41743	.41356	.40974	.40597	.40224	.39855	.39490
103	88	.48887	.48438	.47995	.47556	.47123	.46694	.46270	.45851	.45437	.45027	.44622	.44222	.43826	.43434	.43046	.42663	.42284	.41909	.41539	.41172
103	89	.50540	.50094	.49653	.49217	.48786	.48359	.47937	.47519	.47106	.46698	.46293	.45893	.45497	.45105	.44718	.44334	.43955	.43579	.43207	.42840
103	90	.52152	.51710	.51272	.50840	.50411	.49987	.49568	.49152	.48741	.48334	.47931	.47533	.47138	.46747	.46360	.45977	.45598	.45223	.44851	.44483
103	91	.53689	.53252	.52819	.52390	.51965	.51545	.51128	.50716	.50307	.49903	.49502	.49106	.48713	.48324	.47938	.47557	.47179	.46804	.46433	.46066
103	92	.55122	.54689	.54260	.53835	.53414	.52997	.52584	.52175	.51770	.51368	.50971	.50576	.50186	.49799	.49415	.49035	.48659	.48286	.47916	.47550
103	93	.56451	.56023	.55599	.55178	.54762	.54348	.53939	.53533	.53131	.52733	.52338	.51946	.51558	.51174	.50793	.50415	.50040	.49669	.49301	.48936

Ages		Adjusted Payout 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	.57697	.57274	.56854	.56438	.56025	.55616	.55211	.54809	.54410	.54015	.53623	.53235	.52850	.52468	.52089	.51714	.51341	.50972	.50606	.50243
103	95	.58882	.58463	.58048	.57637	.57229	.56825	.56423	.56025	.55630	.55239	.54851	.54465	.54083	.53704	.53328	.52956	.52586	.52219	.51855	.51494
103	96	.59996	.59583	.59173	.58766	.58363	.57963	.57566	.57172	.56781	.56393	.56009	.55627	.55248	.54872	.54500	.54130	.53763	.53399	.53037	.52679
103	97	.61030	.60622	.60217	.59815	.59417	.59021	.58628	.58238	.57851	.57467	.57086	.56708	.56333	.55960	.55590	.55223	.54859	.54498	.54139	.53783
103	98	.62006	.61603	.61203	.60806	.60411	.60020	.59631	.59245	.58862	.58482	.58105	.57730	.57358	.56989	.56622	.56258	.55897	.55538	.55182	.54829
103	99	.62958	.62560	.62165	.61773	.61383	.60996	.60612	.60230	.59852	.59475	.59102	.58731	.58363	.57997	.57634	.57273	.56915	.56559	.56206	.55855
103	100	.63885	.63492	.63102	.62714	.62330	.61948	.61568	.61191	.60816	.60445	.60075	.59708	.59344	.58982	.58622	.58265	.57910	.57558	.57208	.56860
103	101	.64795	.64408	.64024	.63641	.63262	.62884	.62510	.62137	.61767	.61400	.61035	.60672	.60311	.59953	.59598	.59244	.58893	.58544	.58197	.57853
103	102	.65690	.65308	.64929	.64552	.64177	.63805	.63435	.63068	.62703	.62340	.61979	.61620	.61264	.60910	.60558	.60209	.59861	.59516	.59173	.58832
103	103	.66582	.66206	.65832	.65461	.65092	.64725	.64360	.63997	.63637	.63279	.62923	.62569	.62217	.61867	.61519	.61174	.60830	.60489	.60149	.59812
104	0	.00966	.00958	.00949	.00942	.00934	.00927	.00920	.00913	.00906	.00900	.00893	.00887	.00881	.00875	.00869	.00864	.00858	.00853	.00847	.00842
104	1	.00279	.00273	.00267	.00261	.00256	.00251	.00246	.00241	.00237	.00232	.00228	.00224	.00220	.00216	.00213	.00209	.00206	.00203	.00200	.00197
104	2	.00255	.00248	.00242	.00236	.00230	.00225	.00220	.00215	.00210	.00206	.00202	.00198	.00194	.00190	.00186	.00183	.00179	.00176	.00173	.00170
104	3	.00249	.00242	.00235	.00229	.00223	.00218	.00212	.00207	.00202	.00197	.00193	.00188	.00184	.00180	.00176	.00173	.00169	.00166	.00162	.00159
104	4	.00253	.00245	.00238	.00232	.00225	.00219	.00213	.00208	.00203	.00198	.00193	.00188	.00184	.00179	.00175	.00171	.00167	.00164	.00160	.00157
104	5	.00264	.00256	.00248	.00241	.00234	.00228	.00222	.00216	.00210	.00205	.00199	.00194	.00190	.00185	.00180	.00176	.00172	.00168	.00164	.00161
104	6	.00280	.00271	.00263	.00256	.00248	.00241	.00235	.00228	.00222	.00216	.00210	.00205	.00200	.00195	.00190	.00185	.00181	.00176	.00172	.00168
104	7	.00302	.00292	.00284	.00275	.00267	.00260	.00253	.00246	.00239	.00233	.00226	.00221	.00215	.00209	.00204	.00199	.00194	.00190	.00185	.00181
104	8	.00328	.00318	.00309	.00300	.00291	.00283	.00275	.00268	.00260	.00253	.00247	.00240	.00234	.00228	.00223	.00217	.00212	.00207	.00202	.00197
104	9	.00362	.00351	.00341	.00331	.00322	.00313	.00305	.00297	.00289	.00281	.00274	.00267	.00260	.00254	.00248	.00242	.00236	.00230	.00225	.00220
104	10	.00404	.00392	.00381	.00371	.00361	.00351	.00342	.00333	.00325	.00317	.00309	.00301	.00294	.00287	.00280	.00274	.00268	.00261	.00256	.00250
104	11	.00453	.00441	.00429	.00418	.00407	.00397	.00387	.00377	.00368	.00359	.00351	.00343	.00335	.00327	.00320	.00313	.00306	.00300	.00293	.00287
104	12	.00509	.00496	.00483	.00471	.00460	.00449	.00438	.00428	.00418	.00409	.00400	.00391	.00383	.00374	.00367	.00359	.00352	.00344	.00337	.00331
104	13	.00568	.00554	.00541	.00528	.00516	.00504	.00493	.00482	.00471	.00461	.00452	.00442	.00433	.00425	.00416	.00408	.00400	.00392	.00385	.00378
104	14	.00625	.00610	.00596	.00583	.00570	.00557	.00545	.00534	.00523	.00512	.00502	.00492	.00482	.00473	.00464	.00455	.00447	.00439	.00431	.00423
104	15	.00677	.00661	.00646	.00632	.00618	.00605	.00593	.00580	.00569	.00558	.00547	.00536	.00526	.00516	.00507	.00498	.00489	.00480	.00472	.00464
104	16	.00721	.00705	.00689	.00674	.00660	.00646	.00633	.00620	.00608	.00596	.00584	.00573	.00563	.00552	.00542	.00533	.00524	.00514	.00506	.00497
104	17	.00759	.00742	.00725	.00710	.00694	.00680	.00666	.00653	.00640	.00627	.00615	.00604	.00593	.00582	.00572	.00561	.00552	.00542	.00533	.00524
104	18	.00791	.00773	.00756	.00739	.00724	.00708	.00694	.00680	.00666	.00653	.00641	.00629	.00617	.00606	.00595	.00584	.00574	.00564	.00555	.00546
104	19	.00822	.00803	.00785	.00768	.00751	.00735	.00720	.00705	.00691	.00677	.00664	.00652	.00639	.00628	.00616	.00605	.00595	.00584	.00574	.00565
104	20	.00854	.00834	.00815	.00797	.00779	.00762	.00746	.00731	.00716	.00702	.00688	.00675	.00662	.00650	.00638	.00626	.00615	.00604	.00594	.00584
104	21	.00888	.00867	.00847	.00827	.00809	.00791	.00774	.00758	.00743	.00728	.00713	.00699	.00686	.00673	.00660	.00648	.00637	.00626	.00615	.00604
104	22	.00922	.00900	.00879	.00858	.00839	.00820	.00803	.00785	.00769	.00753	.00738	.00723	.00709	.00696	.00683	.00670	.00658	.00646	.00635	.00624
104	23	.00959	.00936	.00913	.00892	.00871	.00852	.00833	.00815	.00798	.00781	.00765	.00749	.00735	.00720	.00707	.00693	.00680	.00668	.00656	.00644
104	24	.01000	.00976	.00952	.00929	.00907	.00887	.00867	.00848	.00829	.00812	.00795	.00778	.00763	.00748	.00733	.00719	.00706	.00693	.00680	.00668
104	25	.01047	.01021	.00995	.00971	.00948	.00926	.00905	.00885	.00866	.00847	.00829	.00812	.00795	.00779	.00764	.00749	.00735	.00721	.00708	.00695
104	26	.01099	.01071	.01044	.01019	.00994	.00971	.00949	.00927	.00907	.00887	.00868	.00850	.00832	.00815	.00799	.00783	.00768	.00753	.00739	.00726
104	27	.01159	.01130	.01101	.01074	.01048	.01023	.00999	.00976	.00954	.00933	.00913	.00894	.00875	.00857	.00840	.00823	.00807	.00792	.00777	.00762
104	28	.01225	.01193	.01163	.01134	.01106	.01080	.01054	.01030	.01007	.00984	.00963	.00942	.00923	.00904	.00885	.00867	.00850	.00834	.00818	.00803
104	29	.01297	.01263	.01231	.01200	.01170	.01142	.01115	.01089	.01064	.01041	.01018	.00996	.00975	.00954	.00935	.00916	.00898	.00880	.00863	.00847
104	30	.01374	.01338	.01304	.01271	.01239	.01209	.01180	.01153	.01126	.01101	.01076	.01053	.01031	.01009	.00988	.00968	.00949	.00930	.00912	.00895
104	31	.01457	.01418	.01381	.01346	.01313	.01281	.01250	.01220	.01192	.01165	.01139	.01114	.01090	.01067	.01045	.01023	.01003	.00983	.00964	.00945
104	32	.01546	.01504	.01465	.01428	.01392	.01358	.01325	.01293	.01263	.01234	.01206	.01180	.01154	.01129	.01106	.01083	.01061	.01039	.01019	.00999
104	33	.01643	.01599	.01557	.01517	.01478	.01442	.01406	.01373	.01341	.01310	.01280	.01251	.01224	.01198	.01172	.01148	.01124	.01101	.01079	.01058
104	34	.01747	.01700	.01655	.01612	.01571	.01532	.01495	.01459	.01424	.01391	.01359	.01329	.01299	.01271	.01244	.01218	.01192	.01168	.01145	.01122
104	35	.01862	.01812	.01764	.01718	.01674	.01632	.01592	.01553	.01516	.01481	.01447	.01414	.01383	.01352	.01323	.01295	.01268	.01242	.01217	.01193
104	36	.01987	.01933	.01882	.01832	.01785	.01740	.01697	.01656	.01616	.01578	.01542	.01507	.01473	.01440	.01409	.01379	.01350	.01322	.01295	.01269
104	37	.02122	.02065	.02010	.01957	.01907	.01859	.01812	.01768	.01725	.01685	.01645	.01608	.01571	.01536	.01503	.01471	.01439	.01409	.01380	.01352
104	38	.02272	.02210	.02151	.02095	.02041	.01989	.01939	.01892	.01846	.01802	.01760	.01720	.01681	.01643	.01607	.01572	.01539	.01506	.01475	.01445
104	39	.02435	.02369	.02306	.02245	.02188	.02132	.02079	.02028	.01979	.01932	.01886	.01843	.01801	.01760	.01722	.01684	.01648	.01613	.01580	.01547

Ages O	Y	Adjusted Payout 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%
104	40	.02616	.02545	.02477	.02413	.02350	.02291	.02234	.02179	.02126	.02076	.02027	.01980	.01935	.01892	.01850	.01809	.01770	.01733	.01697	.01662
104	41	.02816	.02740	.02668	.02598	.02532	.02468	.02407	.02348	.02291	.02237	.02184	.02134	.02085	.02039	.01994	.01950	.01908	.01868	.01829	.01791
104	42	.03037	.02956	.02879	.02804	.02733	.02664	.02598	.02535	.02474	.02416	.02360	.02305	.02253	.02203	.02154	.02108	.02062	.02019	.01977	.01936
104	43	.03281	.03194	.03111	.03031	.02955	.02881	.02811	.02743	.02677	.02614	.02554	.02496	.02440	.02385	.02333	.02283	.02234	.02187	.02142	.02098
104	44	.03547	.03455	.03366	.03280	.03198	.03120	.03044	.02971	.02901	.02834	.02769	.02706	.02646	.02587	.02531	.02477	.02424	.02374	.02325	.02277
104	45	.03835	.03736	.03641	.03550	.03462	.03378	.03297	.03219	.03144	.03071	.03001	.02934	.02869	.02807	.02746	.02688	.02631	.02577	.02524	.02473
104	46	.04147	.04041	.03940	.03842	.03748	.03658	.03571	.03488	.03407	.03330	.03255	.03183	.03113	.03046	.02981	.02918	.02857	.02798	.02742	.02687
104	47	.04480	.04367	.04259	.04155	.04055	.03959	.03866	.03776	.03690	.03607	.03527	.03449	.03374	.03302	.03232	.03165	.03100	.03037	.02975	.02916
104	48	.04838	.04718	.04603	.04492	.04385	.04282	.04183	.04087	.03995	.03906	.03820	.03737	.03657	.03580	.03505	.03433	.03362	.03295	.03229	.03165
104	49	.05222	.05094	.04972	.04854	.04740	.04630	.04524	.04422	.04324	.04229	.04137	.04048	.03962	.03879	.03799	.03721	.03646	.03573	.03503	.03435
104	50	.05635	.05500	.05370	.05244	.05123	.05006	.04893	.04784	.04679	.04578	.04479	.04385	.04293	.04204	.04118	.04035	.03954	.03876	.03801	.03727
104	51	.06079	.05935	.05797	.05663	.05535	.05410	.05290	.05174	.05062	.04954	.04849	.04748	.04650	.04555	.04463	.04374	.04288	.04204	.04123	.04045
104	52	.06551	.06399	.06252	.06110	.05973	.05841	.05713	.05590	.05471	.05355	.05244	.05136	.05031	.04930	.04832	.04737	.04645	.04555	.04469	.04384
104	53	.07052	.06891	.06735	.06585	.06440	.06300	.06164	.06033	.05907	.05784	.05665	.05550	.05439	.05331	.05226	.05125	.05026	.04931	.04838	.04748
104	54	.07584	.07413	.07249	.07090	.06936	.06787	.06644	.06505	.06370	.06240	.06113	.05991	.05873	.05758	.05646	.05538	.05433	.05331	.05232	.05136
104	55	.08147	.07968	.07794	.07626	.07463	.07306	.07154	.07006	.06863	.06725	.06591	.06461	.06335	.06213	.06095	.05979	.05868	.05759	.05654	.05551
104	56	.08745	.08556	.08372	.08195	.08023	.07857	.07696	.07540	.07389	.07242	.07100	.06962	.06829	.06699	.06573	.06451	.06332	.06216	.06104	.05995
104	57	.09378	.09178	.08985	.08798	.08617	.08441	.08271	.08106	.07947	.07792	.07641	.07495	.07354	.07216	.07082	.06953	.06826	.06704	.06584	.06468
104	58	.10042	.09833	.09629	.09432	.09241	.09057	.08877	.08703	.08534	.08371	.08212	.08057	.07907	.07762	.07620	.07482	.07349	.07218	.07092	.06969
104	59	.10736	.10516	.10302	.10095	.09894	.09699	.09510	.09327	.09149	.08976	.08808	.08645	.08487	.08333	.08183	.08037	.07896	.07758	.07623	.07493
104	60	.11459	.11228	.11003	.10786	.10575	.10370	.10172	.09979	.09791	.09609	.09432	.09260	.09093	.08930	.08772	.08618	.08468	.08322	.08180	.08041
104	61	.12215	.11972	.11738	.11510	.11288	.11073	.10864	.10661	.10464	.10272	.10086	.09905	.09728	.09557	.09390	.09227	.09069	.08914	.08764	.08618
104	62	.13010	.12757	.12511	.12272	.12040	.11814	.11595	.11382	.11175	.10973	.10777	.10586	.10401	.10220	.10044	.09872	.09705	.09542	.09383	.09229
104	63	.13848	.13583	.13326	.13076	.12833	.12597	.12367	.12144	.11926	.11715	.11509	.11308	.11113	.10922	.10737	.10556	.10380	.10208	.10041	.09877
104	64	.14728	.14452	.14183	.13922	.13668	.13421	.13181	.12946	.12718	.12496	.12280	.12070	.11864	.11664	.11469	.11279	.11093	.10912	.10736	.10564
104	65	.15652	.15365	.15085	.14812	.14547	.14289	.14037	.13792	.13554	.13321	.13095	.12874	.12658	.12448	.12243	.12043	.11848	.11658	.11472	.11290
104	66	.16627	.16328	.16036	.15752	.15476	.15206	.14944	.14688	.14438	.14195	.13958	.13726	.13501	.13280	.13065	.12856	.12651	.12451	.12255	.12064
104	67	.17659	.17348	.17045	.16750	.16462	.16181	.15908	.15641	.15380	.15126	.14878	.14636	.14400	.14169	.13944	.13724	.13509	.13299	.13094	.12893
104	68	.18748	.18426	.18111	.17805	.17505	.17213	.16928	.16650	.16379	.16114	.15855	.15603	.15356	.15115	.14879	.14649	.14424	.14204	.13989	.13778
104	69	.19891	.19558	.19232	.18914	.18603	.18300	.18004	.17715	.17432	.17157	.16887	.16624	.16366	.16114	.15868	.15628	.15393	.15162	.14937	.14717
104	70	.21082	.20737	.20400	.20071	.19749	.19435	.19128	.18828	.18534	.18248	.17967	.17693	.17425	.17163	.16906	.16655	.16410	.16170	.15934	.15704
104	71	.22314	.21958	.21610	.21270	.20937	.20612	.20294	.19983	.19679	.19381	.19090	.18806	.18527	.18254	.17987	.17726	.17470	.17219	.16974	.16734
104	72	.23585	.23218	.22859	.22508	.22164	.21829	.21500	.21178	.20863	.20555	.20254	.19958	.19669	.19386	.19108	.18837	.18570	.18310	.18054	.17804
104	73	.24891	.24514	.24145	.23783	.23429	.23083	.22743	.22411	.22086	.21767	.21455	.21149	.20849	.20556	.20268	.19986	.19709	.19438	.19173	.18912
104	74	.26243	.25855	.25476	.25104	.24740	.24383	.24034	.23691	.23355	.23026	.22704	.22388	.22078	.21774	.21476	.21183	.20897	.20615	.20340	.20069
104	75	.27649	.27252	.26862	.26481	.26107	.25740	.25381	.25028	.24682	.24343	.24011	.23684	.23364	.23050	.22742	.22440	.22143	.21852	.21566	.21285
104	76	.29118	.28711	.28313	.27922	.27539	.27162	.26793	.26431	.26076	.25727	.25385	.25049	.24719	.24395	.24077	.23765	.23458	.23157	.22861	.22571
104	77	.30650	.30236	.29829	.29429	.29037	.28652	.28274	.27903	.27538	.27181	.26829	.26484	.26144	.25811	.25484	.25162	.24846	.24535	.24230	.23930
104	78	.32245	.31822	.31408	.31000	.30600	.30207	.29821	.29441	.29068	.28702	.28342	.27988	.27640	.27298	.26961	.26630	.26305	.25986	.25671	.25362
104	79	.33888	.33460	.33038	.32624	.32216	.31816	.31422	.31035	.30654	.30280	.29912	.29550	.29194	.28843	.28499	.28160	.27826	.27498	.27175	.26857
104	80	.35565	.35130	.34703	.34282	.33868	.33462	.33061	.32667	.32280	.31898	.31523	.31153	.30790	.30432	.30079	.29732	.29391	.29055	.28724	.28398
104	81	.37258	.36819	.36386	.35960	.35541	.35129	.34722	.34322	.33928	.33541	.33159	.32783	.32412	.32047	.31688	.31334	.30985	.30642	.30303	.29970
104	82	.38959	.38516	.38079	.37649	.37225	.36808	.36396	.35991	.35592	.35199	.34811	.34429	.34052	.33681	.33316	.32955	.32600	.32250	.31904	.31564
104	83	.40668	.40221	.39781	.39348	.38920	.38498	.38083	.37673	.37269	.36871	.36479	.36091	.35710	.35333	.34962	.34596	.34234	.33878	.33527	.33180
104	84	.42396	.41948	.41505	.41069	.40639	.40214	.39795	.39382	.38975	.38573	.38176	.37784	.37398	.37017	.36641	.36270	.35904	.35542	.35185	.34833
104	85	.44152	.43703	.43259	.42821	.42389	.41963	.41542	.41127	.40716	.40311	.39912	.39517	.39127	.38743	.38363	.37988	.37617	.37251	.36890	.36533
104	86	.45916	.45467	.45023	.44585	.44152	.43725	.43303	.42886	.42475	.42068	.41666	.41269	.40877	.40490	.40107	.39729	.39355	.38986	.38621	.38261
104	87	.47659	.47211	.46769	.46331	.45899	.45472	.45050	.44633	.44220	.43813	.43410	.43012	.42618	.42229	.41845	.41464	.41089	.40717	.40350	.39986
104	88	.49377	.48931	.48490	.48055	.47624	.47198	.46776	.46360	.45948	.45540	.45138	.44739	.44345	.43955	.43570	.43188	.42811	.42438	.42069	.41704
104	89	.51063	.50621	.50183	.49750	.49321	.48897	.48478	.48063	.47652	.47246	.46844	.46446	.46052	.45663	.45277	.44896	.44518	.44145	.43775	.43409

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

Ages		Adjusted Payout 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	90	.52710	.52271	.51837	.51408	.50982	.50561	.50145	.49732	.49324	.48920	.48519	.48123	.47731	.47342	.46958	.46577	.46200	.45827	.45457	.45091
104	91	.54283	.53849	.53419	.52994	.52572	.52155	.51742	.51332	.50927	.50525	.50127	.49733	.49343	.48957	.48574	.48195	.47819	.47447	.47078	.46713
104	92	.55749	.55320	.54895	.54474	.54056	.53643	.53233	.52827	.52425	.52027	.51632	.51240	.50853	.50469	.50088	.49710	.49336	.48966	.48599	.48235
104	93	.57111	.56686	.56266	.55850	.55437	.55027	.54621	.54219	.53821	.53425	.53034	.52645	.52260	.51879	.51500	.51125	.50753	.50385	.50019	.49657
104	94	.58387	.57968	.57553	.57141	.56733	.56328	.55926	.55528	.55133	.54741	.54352	.53967	.53585	.53206	.52831	.52458	.52089	.51722	.51359	.50998
104	95	.59603	.59189	.58779	.58372	.57968	.57567	.57170	.56776	.56385	.55997	.55612	.55231	.54852	.54477	.54104	.53734	.53367	.53004	.52642	.52284
104	96	.60747	.60339	.59934	.59532	.59133	.58737	.58344	.57954	.57567	.57184	.56803	.56425	.56050	.55677	.55308	.54941	.54578	.54217	.53858	.53503
104	97	.61810	.61407	.61007	.60610	.60215	.59824	.59436	.59050	.58668	.58288	.57911	.57536	.57165	.56796	.56430	.56066	.55706	.55347	.54992	.54639
104	98	.62813	.62415	.62020	.61628	.61238	.60852	.60468	.60086	.59708	.59332	.58959	.58588	.58220	.57855	.57492	.57131	.56774	.56418	.56066	.55715
104	99	.63792	.63400	.63010	.62623	.62238	.61856	.61477	.61100	.60726	.60354	.59985	.59619	.59254	.58893	.58534	.58177	.57822	.57470	.57121	.56773
104	100	.64746	.64359	.63975	.63593	.63213	.62836	.62462	.62090	.61720	.61353	.60988	.60625	.60265	.59907	.59552	.59199	.58848	.58499	.58153	.57809
104	101	.65685	.65303	.64925	.64548	.64174	.63802	.63432	.63065	.62700	.62338	.61977	.61619	.61263	.60910	.60558	.60209	.59862	.59517	.59174	.58833
104	102	.66606	.66231	.65858	.65487	.65118	.64751	.64387	.64025	.63665	.63307	.62951	.62598	.62246	.61897	.61549	.61204	.60861	.60520	.60181	.59844
104	103	.67526	.67156	.66789	.66424	.66060	.65699	.65340	.64983	.64628	.64275	.63924	.63575	.63229	.62884	.62541	.62200	.61861	.61523	.61188	.60855
104	104	.68505	.68142	.67781	.67423	.67066	.66711	.66357	.66006	.65657	.65310	.64964	.64620	.64279	.63939	.63601	.63265	.62930	.62598	.62267	.61938
105	0	.00980	.00972	.00964	.00956	.00948	.00941	.00934	.00927	.00921	.00914	.00908	.00902	.00896	.00890	.00885	.00879	.00874	.00868	.00863	.00858
105	1	.00281	.00275	.00269	.00263	.00258	.00253	.00248	.00243	.00239	.00234	.00230	.00226	.00222	.00219	.00215	.00212	.00208	.00205	.00202	.00199
105	2	.00256	.00250	.00244	.00238	.00232	.00227	.00222	.00217	.00212	.00208	.00203	.00199	.00195	.00191	.00188	.00184	.00181	.00178	.00174	.00171
105	3	.00250	.00243	.00237	.00230	.00225	.00219	.00214	.00208	.00203	.00199	.00194	.00190	.00186	.00182	.00178	.00174	.00170	.00167	.00164	.00161
105	4	.00254	.00246	.00239	.00233	.00226	.00220	.00215	.00209	.00204	.00199	.00194	.00189	.00185	.00181	.00176	.00172	.00169	.00165	.00161	.00158
105	5	.00265	.00257	.00249	.00242	.00235	.00229	.00223	.00217	.00211	.00206	.00200	.00195	.00191	.00186	.00182	.00177	.00173	.00169	.00165	.00162
105	6	.00281	.00272	.00264	.00257	.00249	.00242	.00235	.00229	.00223	.00217	.00211	.00206	.00201	.00196	.00191	.00186	.00182	.00177	.00173	.00169
105	7	.00302	.00293	.00285	.00276	.00268	.00261	.00253	.00247	.00240	.00233	.00227	.00221	.00216	.00210	.00205	.00200	.00195	.00190	.00186	.00182
105	8	.00329	.00319	.00310	.00301	.00292	.00284	.00276	.00268	.00261	.00254	.00248	.00241	.00235	.00229	.00223	.00218	.00213	.00207	.00203	.00198
105	9	.00363	.00352	.00342	.00332	.00323	.00314	.00306	.00297	.00290	.00282	.00275	.00268	.00261	.00255	.00249	.00243	.00237	.00231	.00226	.00221
105	10	.00405	.00393	.00382	.00372	.00362	.00352	.00343	.00334	.00326	.00318	.00310	.00302	.00295	.00288	.00281	.00275	.00269	.00262	.00257	.00251
105	11	.00454	.00442	.00430	.00419	.00408	.00398	.00388	.00379	.00370	.00361	.00352	.00344	.00336	.00329	.00321	.00314	.00307	.00301	.00294	.00288
105	12	.00511	.00498	.00485	.00473	.00462	.00451	.00440	.00430	.00420	.00411	.00402	.00393	.00384	.00376	.00368	.00361	.00353	.00346	.00339	.00333
105	13	.00570	.00556	.00543	.00530	.00518	.00506	.00495	.00484	.00474	.00464	.00454	.00445	.00436	.00427	.00419	.00410	.00402	.00395	.00387	.00380
105	14	.00628	.00613	.00599	.00586	.00573	.00560	.00548	.00537	.00526	.00515	.00505	.00495	.00485	.00476	.00467	.00458	.00450	.00442	.00434	.00426
105	15	.00680	.00665	.00650	.00636	.00622	.00609	.00596	.00584	.00572	.00561	.00550	.00540	.00530	.00520	.00510	.00501	.00492	.00484	.00476	.00467
105	16	.00725	.00709	.00693	.00678	.00664	.00650	.00637	.00624	.00612	.00600	.00588	.00577	.00567	.00556	.00547	.00537	.00528	.00519	.00510	.00501
105	17	.00763	.00746	.00730	.00714	.00699	.00684	.00670	.00657	.00644	.00632	.00620	.00608	.00597	.00586	.00576	.00566	.00556	.00547	.00538	.00529
105	18	.00796	.00778	.00760	.00744	.00728	.00713	.00698	.00684	.00671	.00658	.00645	.00633	.00622	.00610	.00600	.00589	.00579	.00569	.00560	.00550
105	19	.00827	.00808	.00790	.00772	.00756	.00740	.00724	.00710	.00696	.00682	.00669	.00656	.00644	.00632	.00621	.00610	.00600	.00589	.00579	.00570
105	20	.00859	.00839	.00820	.00801	.00784	.00767	.00751	.00736	.00721	.00707	.00693	.00680	.00667	.00655	.00643	.00631	.00620	.00610	.00599	.00589
105	21	.00893	.00872	.00851	.00832	.00814	.00796	.00779	.00763	.00748	.00733	.00718	.00704	.00691	.00678	.00666	.00654	.00642	.00631	.00620	.00609
105	22	.00927	.00905	.00884	.00863	.00844	.00825	.00808	.00791	.00774	.00758	.00743	.00729	.00715	.00701	.00688	.00675	.00663	.00651	.00640	.00629
105	23	.00964	.00941	.00918	.00897	.00876	.00857	.00838	.00820	.00803	.00786	.00770	.00755	.00740	.00726	.00712	.00699	.00686	.00673	.00661	.00650
105	24	.01006	.00981	.00957	.00934	.00912	.00892	.00872	.00853	.00834	.00817	.00800	.00784	.00768	.00753	.00739	.00725	.00711	.00698	.00685	.00673
105	25	.01052	.01026	.01001	.00977	.00954	.00932	.00911	.00890	.00871	.00852	.00834	.00817	.00801	.00785	.00770	.00755	.00740	.00727	.00713	.00700
105	26	.01105	.01077	.01050	.01024	.01000	.00976	.00954	.00933	.00912	.00892	.00873	.00855	.00838	.00821	.00805	.00789	.00774	.00759	.00745	.00731
105	27	.01165	.01135	.01107	.01079	.01053	.01029	.01005	.00982	.00960	.00939	.00919	.00900	.00881	.00863	.00846	.00829	.00813	.00798	.00783	.00768
105	28	.01231	.01199	.01169	.01140	.01112	.01086	.01060	.01036	.01013	.00991	.00969	.00949	.00929	.00910	.00891	.00874	.00857	.00840	.00824	.00809
105	29	.01303	.01269	.01237	.01206	.01177	.01148	.01121	.01096	.01071	.01047	.01024	.01002	.00981	.00961	.00941	.00923	.00904	.00887	.00870	.00854
105	30	.01381	.01344	.01310	.01277	.01246	.01216	.01187	.01159	.01133	.01108	.01083	.01060	.01037	.01016	.00995	.00975	.00956	.00937	.00919	.00902
105	31	.01463	.01425	.01388	.01353	.01320	.01288	.01257	.01227	.01199	.01172	.01146	.01121	.01097	.01074	.01052	.01031	.01010	.00990	.00971	.00952
105	32	.01553	.01512	.01472	.01435	.01399	.01365	.01332	.01301	.01270	.01242	.01214	.01187	.01162	.01137	.01113	.01090	.01068	.01047	.01027	.01007
105	33	.01650	.01606	.01564	.01524	.01486	.01449	.01414	.01380	.01348	.01317	.01288	.01259	.01232	.01205	.01180	.01156	.01132	.01109	.01088	.01066
105	34	.01755	.01708	.01663	.01620	.01579	.01540	.01503	.01467	.01432	.01399	.01367	.01337	.01307	.01279	.01252	.01226	.01201	.01176	.01153	.01130

Table U(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%
												Adjusted Payout Rate									
105	35	.01870	.01820	.01772	.01726	.01683	.01641	.01600	.01562	.01525	.01489	.01455	.01423	.01391	.01361	.01332	.01304	.01277	.01251	.01226	.01201
105	36	.01995	.01942	.01890	.01841	.01794	.01749	.01706	.01665	.01625	.01587	.01551	.01516	.01482	.01449	.01418	.01388	.01359	.01331	.01304	.01278
105	37	.02131	.02074	.02019	.01966	.01916	.01868	.01822	.01777	.01735	.01694	.01655	.01617	.01581	.01546	.01513	.01480	.01449	.01419	.01390	.01362
105	38	.02281	.02220	.02161	.02104	.02050	.01999	.01949	.01902	.01856	.01812	.01770	.01730	.01691	.01653	.01617	.01582	.01549	.01517	.01485	.01455
105	39	.02445	.02379	.02316	.02256	.02198	.02142	.02089	.02038	.01989	.01942	.01897	.01853	.01811	.01771	.01732	.01695	.01659	.01624	.01590	.01558
105	40	.02626	.02556	.02488	.02423	.02361	.02302	.02245	.02190	.02137	.02087	.02038	.01991	.01946	.01903	.01861	.01821	.01782	.01744	.01708	.01673
105	41	.02827	.02752	.02679	.02610	.02543	.02479	.02418	.02359	.02303	.02248	.02196	.02146	.02097	.02051	.02006	.01962	.01920	.01880	.01841	.01803
105	42	.03049	.02968	.02891	.02817	.02745	.02677	.02611	.02548	.02487	.02429	.02372	.02318	.02266	.02216	.02167	.02120	.02075	.02032	.01990	.01949
105	43	.03294	.03207	.03124	.03044	.02968	.02895	.02824	.02756	.02691	.02628	.02568	.02509	.02453	.02399	.02347	.02297	.02248	.02201	.02156	.02112
105	44	.03561	.03469	.03380	.03295	.03213	.03134	.03059	.02986	.02916	.02848	.02783	.02721	.02661	.02602	.02546	.02492	.02440	.02389	.02340	.02293
105	45	.03851	.03752	.03657	.03566	.03478	.03394	.03313	.03235	.03160	.03087	.03018	.02950	.02886	.02823	.02763	.02704	.02648	.02593	.02541	.02490
105	46	.04163	.04058	.03957	.03859	.03766	.03676	.03589	.03505	.03425	.03347	.03272	.03200	.03131	.03063	.02999	.02936	.02875	.02816	.02760	.02705
105	47	.04498	.04386	.04278	.04174	.04074	.03977	.03885	.03795	.03709	.03626	.03546	.03469	.03394	.03322	.03252	.03185	.03119	.03056	.02995	.02936
105	48	.04858	.04738	.04623	.04512	.04405	.04303	.04204	.04108	.04016	.03927	.03841	.03758	.03678	.03601	.03526	.03454	.03384	.03316	.03251	.03187
105	49	.05244	.05116	.04994	.04876	.04762	.04652	.04547	.04445	.04346	.04251	.04160	.04071	.03985	.03902	.03822	.03745	.03670	.03597	.03526	.03458
105	50	.05659	.05524	.05394	.05268	.05147	.05030	.04918	.04809	.04704	.04603	.04505	.04410	.04318	.04229	.04144	.04061	.03980	.03902	.03827	.03753
105	51	.06105	.05962	.05823	.05690	.05561	.05437	.05317	.05201	.05089	.04981	.04877	.04775	.04678	.04583	.04491	.04402	.04316	.04233	.04152	.04073
105	52	.06579	.06427	.06281	.06139	.06002	.05870	.05743	.05620	.05501	.05385	.05274	.05166	.05062	.04960	.04862	.04768	.04675	.04586	.04500	.04416
105	53	.07083	.06922	.06767	.06617	.06472	.06332	.06197	.06066	.05939	.05817	.05698	.05583	.05472	.05364	.05259	.05158	.05060	.04964	.04872	.04782
105	54	.07618	.07448	.07283	.07124	.06971	.06823	.06679	.06540	.06406	.06275	.06149	.06027	.05909	.05794	.05683	.05575	.05470	.05368	.05269	.05173
105	55	.08185	.08005	.07832	.07664	.07501	.07344	.07192	.07045	.06902	.06764	.06631	.06501	.06375	.06253	.06134	.06020	.05908	.05800	.05694	.05592
105	56	.08786	.08597	.08414	.08237	.08065	.07899	.07738	.07582	.07431	.07285	.07143	.07006	.06872	.06743	.06617	.06495	.06376	.06261	.06149	.06040
105	57	.09423	.09223	.09030	.08844	.08663	.08487	.08318	.08153	.07993	.07839	.07688	.07543	.07401	.07264	.07130	.07001	.06875	.06752	.06633	.06517
105	58	.10091	.09882	.09679	.09482	.09292	.09107	.08928	.08754	.08585	.08422	.08263	.08109	.07959	.07814	.07672	.07535	.07401	.07271	.07145	.07022
105	59	.10789	.10569	.10356	.10149	.09949	.09754	.09565	.09382	.09205	.09032	.08864	.08702	.08543	.08389	.08240	.08094	.07953	.07815	.07681	.07551
105	60	.11516	.11286	.11062	.10845	.10634	.10430	.10231	.10039	.09851	.09669	.09493	.09321	.09154	.08991	.08833	.08680	.08530	.08384	.08242	.08104
105	61	.12277	.12035	.11801	.11573	.11352	.11137	.10929	.10726	.10529	.10338	.10152	.09971	.09795	.09623	.09456	.09294	.09136	.08982	.08832	.08686
105	62	.13077	.12825	.12579	.12341	.12109	.11884	.11665	.11452	.11245	.11044	.10848	.10658	.10472	.10292	.10116	.09944	.09778	.09615	.09457	.09302
105	63	.13921	.13657	.13400	.13150	.12908	.12672	.12443	.12220	.12002	.11791	.11585	.11385	.11190	.11000	.10815	.10634	.10458	.10287	.10120	.09956
105	64	.14806	.14531	.14263	.14002	.13749	.13502	.13262	.13028	.12800	.12579	.12363	.12153	.11948	.11748	.11553	.11363	.11178	.10997	.10821	.10649
105	65	.15737	.15450	.15170	.14898	.14634	.14376	.14125	.13880	.13642	.13410	.13184	.12963	.12748	.12538	.12334	.12134	.11939	.11749	.11564	.11383
105	66	.16718	.16420	.16129	.15845	.15569	.15300	.15038	.14783	.14534	.14291	.14054	.13823	.13598	.13378	.13163	.12954	.12749	.12549	.12354	.12164
105	67	.17758	.17448	.17145	.16851	.16563	.16283	.16010	.15743	.15483	.15230	.14982	.14741	.14505	.14275	.14050	.13830	.13616	.13406	.13201	.13001
105	68	.18856	.18534	.18220	.17914	.17615	.17324	.17039	.16762	.16491	.16226	.15968	.15716	.15470	.15229	.14994	.14764	.14539	.14320	.14105	.13895
105	69	.20008	.19675	.19349	.19032	.18722	.18420	.18124	.17836	.17554	.17279	.17010	.16747	.16490	.16239	.15993	.15753	.15518	.15288	.15064	.14844
105	70	.21209	.20864	.20528	.20199	.19878	.19565	.19258	.18959	.18666	.18380	.18100	.17827	.17559	.17298	.17042	.16791	.16546	.16306	.16071	.15841
105	71	.22451	.22096	.21749	.21409	.21077	.20753	.20436	.20125	.19822	.19525	.19235	.18951	.18672	.18400	.18134	.17873	.17618	.17368	.17123	.16883
105	72	.23733	.23367	.23009	.22658	.22316	.21981	.21653	.21332	.21018	.20710	.20409	.20115	.19826	.19544	.19267	.18996	.18730	.18470	.18215	.17965
105	73	.25051	.24674	.24306	.23945	.23592	.23247	.22908	.22577	.22252	.21934	.21623	.21318	.21019	.20726	.20439	.20157	.19881	.19611	.19346	.19086
105	74	.26415	.26028	.25650	.25279	.24916	.24560	.24211	.23869	.23534	.23206	.22885	.22569	.22260	.21957	.21659	.21368	.21082	.20801	.20526	.20256
105	75	.27834	.27438	.27049	.26669	.26296	.25930	.25572	.25220	.24875	.24537	.24205	.23880	.23561	.23247	.22940	.22638	.22342	.22051	.21766	.21486
105	76	.29317	.28912	.28515	.28125	.27743	.27368	.27000	.26638	.26284	.25936	.25595	.25260	.24931	.24608	.24291	.23979	.23673	.23373	.23078	.22788
105	77	.30866	.30453	.30047	.29649	.29258	.28874	.28497	.28127	.27764	.27407	.27056	.26712	.26374	.26041	.25715	.25394	.25079	.24769	.24464	.24165
105	78	.32478	.32058	.31644	.31238	.30840	.30448	.30063	.29684	.29313	.28947	.28588	.28235	.27888	.27547	.27212	.26882	.26558	.26239	.25925	.25616
105	79	.34142	.33715	.33295	.32882	.32476	.32077	.31685	.31299	.30919	.30546	.30179	.29818	.29463	.29114	.28770	.28432	.28100	.27772	.27450	.27133
105	80	.35840	.35407	.34981	.34562	.34150	.33745	.33346	.32953	.32567	.32187	.31813	.31444	.31082	.30725	.30374	.30028	.29688	.29352	.29022	.28697
105	81	.37555	.37118	.36687	.36263	.35846	.35435	.35030	.34631	.34239	.33853	.33472	.33097	.32728	.32365	.32007	.31654	.31306	.30964	.30626	.30294
105	82	.39280	.38839	.38404	.37976	.37554	.37138	.36728	.36325	.35927	.35535	.35149	.34769	.34394	.34024	.33660	.33300	.32946	.32597	.32253	.31914
105	83	.41014	.40569	.40131	.39699	.39274	.38854	.38441	.38033	.37631	.37234	.36843	.36458	.36077	.35702	.35332	.34968	.34608	.34253	.33902	.33557
105	84	.42768	.42322	.41882	.41448	.41020	.40597	.40180	.39769	.39364	.38963	.38568	.38179	.37794	.37415	.37040	.36670	.36305	.35945	.35590	.35239

Ages		Adjusted Payout 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%
105	85	.44553	.44106	.43665	.43230	.42800	.42376	.41957	.41543	.41135	.40732	.40335	.39942	.39554	.39171	.38793	.38419	.38050	.37686	.37326	.36971
105	86	.46347	.45901	.45460	.45024	.44594	.44169	.43750	.43335	.42926	.42521	.42121	.41727	.41336	.40951	.40570	.40194	.39822	.39454	.39091	.38732
105	87	.48123	.47678	.47238	.46804	.46374	.45950	.45530	.45115	.44705	.44300	.43899	.43503	.43112	.42725	.42342	.41964	.41590	.41220	.40855	.40493
105	88	.49874	.49432	.48994	.48561	.48133	.47710	.47291	.46878	.46468	.46063	.45663	.45267	.44875	.44487	.44104	.43725	.43349	.42978	.42611	.42248
105	89	.51596	.51157	.50722	.50292	.49867	.49446	.49029	.48617	.48209	.47806	.47406	.47011	.46620	.46233	.45849	.45470	.45095	.44723	.44355	.43991
105	90	.53279	.52844	.52413	.51987	.51565	.51147	.50734	.50324	.49919	.49517	.49120	.48727	.48337	.47951	.47569	.47191	.46816	.46445	.46077	.45714
105	91	.54887	.54457	.54031	.53610	.53192	.52778	.52368	.51962	.51560	.51161	.50766	.50375	.49988	.49604	.49224	.48847	.48474	.48104	.47738	.47375
105	92	.56388	.55963	.55542	.55125	.54712	.54302	.53896	.53494	.53095	.52700	.52308	.51920	.51535	.51154	.50776	.50401	.50030	.49662	.49297	.48936
105	93	.57783	.57364	.56948	.56535	.56126	.55721	.55319	.54920	.54525	.54134	.53745	.53360	.52978	.52600	.52225	.51852	.51483	.51117	.50755	.50395
105	94	.59092	.58678	.58267	.57859	.57455	.57054	.56657	.56262	.55871	.55483	.55098	.54717	.54338	.53963	.53590	.53221	.52854	.52491	.52130	.51772
105	95	.60339	.59931	.59525	.59122	.58723	.58327	.57934	.57544	.57157	.56773	.56392	.56014	.55639	.55267	.54898	.54531	.54168	.53807	.53449	.53094
105	96	.61514	.61111	.60711	.60314	.59919	.59528	.59140	.58754	.58372	.57992	.57615	.57241	.56870	.56501	.56135	.55772	.55412	.55054	.54699	.54346
105	97	.62606	.62208	.61813	.61421	.61032	.60645	.60262	.59881	.59502	.59127	.58754	.58384	.58016	.57651	.57289	.56929	.56571	.56217	.55864	.55515
105	98	.63637	.63244	.62855	.62468	.62083	.61702	.61322	.60946	.60572	.60201	.59832	.59465	.59101	.58740	.58381	.58025	.57670	.57319	.56969	.56623
105	99	.64644	.64257	.63873	.63491	.63112	.62735	.62361	.61989	.61620	.61253	.60888	.60526	.60166	.59809	.59453	.59100	.58750	.58402	.58055	.57712
105	100	.65626	.65245	.64866	.64490	.64116	.63744	.63375	.63008	.62643	.62281	.61921	.61563	.61207	.60854	.60503	.60153	.59807	.59462	.59119	.58779
105	101	.66592	.66217	.65844	.65473	.65105	.64739	.64375	.64013	.63653	.63295	.62940	.62587	.62235	.61886	.61539	.61194	.60851	.60510	.60172	.59835
105	102	.67541	.67172	.66805	.66440	.66077	.65717	.65358	.65001	.64647	.64294	.63943	.63595	.63248	.62903	.62561	.62220	.61881	.61544	.61209	.60876
105	103	.68488	.68125	.67764	.67405	.67048	.66693	.66340	.65988	.65639	.65291	.64946	.64602	.64260	.63920	.63582	.63246	.62911	.62578	.62247	.61918
105	104	.69495	.69139	.68785	.68433	.68082	.67733	.67386	.67041	.66697	.66356	.66016	.65677	.65341	.65006	.64673	.64342	.64012	.63684	.63358	.63033
105	105	.70531	.70182	.69834	.69489	.69145	.68803	.68462	.68123	.67785	.67449	.67115	.66782	.66451	.66122	.65794	.65468	.65143	.64820	.64498	.64178
106	0	.00998	.00990	.00982	.00975	.00967	.00960	.00954	.00947	.00940	.00934	.00928	.00922	.00916	.00910	.00905	.00899	.00894	.00889	.00884	.00879
106	1	.00284	.00278	.00272	.00266	.00261	.00256	.00251	.00246	.00242	.00237	.00233	.00229	.00225	.00222	.00218	.00215	.00211	.00208	.00205	.00202
106	2	.00258	.00252	.00245	.00240	.00234	.00229	.00224	.00219	.00214	.00210	.00205	.00201	.00197	.00193	.00190	.00186	.00183	.00180	.00177	.00173
106	3	.00252	.00245	.00238	.00232	.00226	.00221	.00215	.00210	.00205	.00200	.00196	.00191	.00187	.00183	.00179	.00176	.00172	.00169	.00165	.00162
106	4	.00255	.00248	.00241	.00234	.00228	.00222	.00216	.00211	.00205	.00200	.00195	.00191	.00186	.00182	.00178	.00174	.00170	.00166	.00163	.00160
106	5	.00266	.00258	.00251	.00244	.00237	.00230	.00224	.00218	.00212	.00207	.00202	.00197	.00192	.00187	.00183	.00179	.00175	.00171	.00167	.00163
106	6	.00282	.00273	.00265	.00258	.00250	.00243	.00237	.00230	.00224	.00218	.00213	.00207	.00202	.00197	.00192	.00187	.00183	.00179	.00175	.00171
106	7	.00303	.00294	.00286	.00277	.00269	.00262	.00255	.00248	.00241	.00235	.00228	.00222	.00217	.00211	.00206	.00201	.00196	.00192	.00187	.00183
106	8	.00330	.00320	.00310	.00302	.00293	.00285	.00277	.00269	.00262	.00255	.00249	.00242	.00236	.00230	.00224	.00219	.00214	.00208	.00204	.00199
106	9	.00363	.00353	.00343	.00333	.00324	.00315	.00306	.00298	.00291	.00283	.00276	.00269	.00262	.00256	.00249	.00243	.00238	.00232	.00227	.00221
106	10	.00406	.00394	.00383	.00373	.00363	.00353	.00344	.00335	.00327	.00319	.00311	.00304	.00296	.00289	.00282	.00276	.00270	.00264	.00258	.00252
106	11	.00455	.00443	.00432	.00420	.00410	.00399	.00389	.00380	.00371	.00362	.00354	.00346	.00338	.00330	.00323	.00316	.00309	.00302	.00296	.00290
106	12	.00512	.00499	.00487	.00475	.00464	.00453	.00442	.00432	.00422	.00413	.00404	.00395	.00386	.00378	.00370	.00363	.00355	.00348	.00341	.00335
106	13	.00573	.00559	.00546	.00533	.00521	.00509	.00498	.00487	.00476	.00466	.00457	.00447	.00438	.00430	.00421	.00413	.00405	.00398	.00390	.00383
106	14	.00631	.00616	.00602	.00589	.00576	.00564	.00552	.00540	.00529	.00518	.00508	.00498	.00489	.00479	.00470	.00462	.00453	.00445	.00437	.00430
106	15	.00684	.00669	.00654	.00640	.00626	.00613	.00600	.00588	.00576	.00565	.00554	.00544	.00534	.00524	.00515	.00506	.00497	.00488	.00480	.00472
106	16	.00729	.00713	.00698	.00683	.00668	.00654	.00641	.00628	.00616	.00604	.00593	.00582	.00572	.00561	.00551	.00542	.00533	.00524	.00515	.00506
106	17	.00768	.00751	.00734	.00719	.00704	.00689	.00675	.00662	.00649	.00637	.00625	.00613	.00602	.00592	.00581	.00571	.00561	.00552	.00543	.00534
106	18	.00801	.00783	.00766	.00749	.00733	.00718	.00704	.00690	.00676	.00663	.00651	.00639	.00627	.00616	.00605	.00595	.00585	.00575	.00565	.00556
106	19	.00832	.00813	.00795	.00778	.00761	.00745	.00730	.00715	.00701	.00688	.00675	.00662	.00650	.00638	.00627	.00616	.00605	.00595	.00585	.00576
106	20	.00864	.00844	.00825	.00807	.00790	.00773	.00757	.00741	.00727	.00712	.00699	.00686	.00673	.00661	.00649	.00637	.00626	.00616	.00605	.00595
106	21	.00898	.00877	.00857	.00838	.00820	.00802	.00785	.00769	.00753	.00739	.00724	.00710	.00697	.00684	.00672	.00660	.00648	.00637	.00626	.00616
106	22	.00933	.00911	.00890	.00869	.00850	.00831	.00814	.00797	.00780	.00764	.00749	.00735	.00721	.00707	.00694	.00682	.00670	.00658	.00646	.00635
106	23	.00970	.00947	.00924	.00903	.00882	.00863	.00844	.00826	.00809	.00792	.00776	.00761	.00746	.00732	.00718	.00705	.00692	.00680	.00668	.00656
106	24	.01011	.00987	.00963	.00940	.00919	.00898	.00878	.00859	.00841	.00823	.00806	.00790	.00775	.00760	.00745	.00731	.00718	.00705	.00692	.00680
106	25	.01058	.01032	.01007	.00983	.00960	.00938	.00917	.00897	.00877	.00859	.00841	.00824	.00807	.00791	.00776	.00761	.00747	.00733	.00720	.00707
106	26	.01111	.01083	.01056	.01031	.01006	.00983	.00961	.00939	.00919	.00899	.00880	.00862	.00844	.00827	.00811	.00796	.00781	.00766	.00752	.00738
106	27	.01171	.01142	.01113	.01086	.01060	.01035	.01012	.00989	.00967	.00946	.00926	.00907	.00888	.00870	.00853	.00836	.00820	.00805	.00790	.00776
106	28	.01238	.01206	.01176	.01147	.01119	.01093	.01067	.01043	.01020	.00998	.00976	.00956	.00936	.00917	.00899	.00881	.00864	.00848	.00832	.00816

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

| Ages | | Adjusted Payout 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	.01310	.01276	.01244	.01213	.01184	.01156	.01129	.01103	.01078	.01055	.01032	.01010	.00989	.00969	.00949	.00930	.00912	.00895	.00878	.00862
106	30	.01388	.01352	.01318	.01285	.01253	.01223	.01195	.01167	.01141	.01116	.01091	.01068	.01045	.01024	.01003	.00983	.00964	.00945	.00927	.00910
106	31	.01471	.01433	.01396	.01361	.01328	.01296	.01265	.01236	.01207	.01180	.01155	.01130	.01106	.01083	.01061	.01039	.01019	.00999	.00980	.00961
106	32	.01561	.01520	.01481	.01443	.01408	.01373	.01341	.01309	.01279	.01250	.01223	.01196	.01170	.01146	.01122	.01099	.01077	.01056	.01036	.01016
106	33	.01659	.01615	.01573	.01533	.01495	.01458	.01423	.01390	.01357	.01327	.01297	.01268	.01241	.01215	.01189	.01165	.01142	.01119	.01097	.01076
106	34	.01764	.01717	.01672	.01630	.01589	.01550	.01512	.01476	.01442	.01409	.01377	.01347	.01317	.01289	.01262	.01236	.01211	.01186	.01163	.01140
106	35	.01880	.01830	.01782	.01736	.01692	.01650	.01610	.01572	.01535	.01500	.01466	.01433	.01402	.01371	.01342	.01314	.01287	.01261	.01236	.01212
106	36	.02005	.01952	.01900	.01851	.01805	.01760	.01717	.01675	.01636	.01598	.01561	.01526	.01493	.01460	.01429	.01399	.01370	.01342	.01315	.01289
106	37	.02142	.02085	.02030	.01977	.01927	.01879	.01833	.01788	.01746	.01705	.01666	.01628	.01592	.01557	.01524	.01492	.01461	.01431	.01402	.01374
106	38	.02292	.02231	.02172	.02116	.02062	.02010	.01961	.01913	.01868	.01824	.01782	.01741	.01703	.01665	.01629	.01594	.01561	.01529	.01498	.01468
106	39	.02457	.02391	.02328	.02267	.02210	.02154	.02101	.02050	.02001	.01954	.01909	.01866	.01824	.01784	.01745	.01708	.01672	.01637	.01603	.01571
106	40	.02639	.02568	.02500	.02436	.02374	.02314	.02257	.02203	.02150	.02100	.02051	.02004	.01959	.01916	.01874	.01834	.01795	.01758	.01722	.01687
106	41	.02840	.02765	.02692	.02623	.02557	.02493	.02432	.02373	.02316	.02262	.02210	.02160	.02111	.02065	.02020	.01976	.01935	.01894	.01855	.01818
106	42	.03063	.02982	.02905	.02831	.02759	.02691	.02625	.02562	.02502	.02443	.02387	.02333	.02281	.02231	.02182	.02136	.02091	.02047	.02005	.01965
106	43	.03309	.03222	.03139	.03060	.02983	.02910	.02840	.02772	.02707	.02644	.02584	.02526	.02470	.02415	.02363	.02313	.02265	.02218	.02172	.02129
106	44	.03578	.03485	.03397	.03311	.03230	.03151	.03076	.03003	.02933	.02866	.02801	.02738	.02678	.02620	.02564	.02510	.02457	.02407	.02358	.02311
106	45	.03868	.03770	.03675	.03584	.03496	.03412	.03331	.03254	.03179	.03106	.03037	.02970	.02905	.02842	.02782	.02724	.02667	.02613	.02560	.02510
106	46	.04183	.04078	.03976	.03879	.03786	.03696	.03609	.03526	.03445	.03368	.03293	.03221	.03152	.03085	.03020	.02957	.02896	.02838	.02781	.02726
106	47	.04519	.04407	.04299	.04195	.04095	.03999	.03907	.03817	.03731	.03648	.03568	.03491	.03417	.03345	.03275	.03208	.03143	.03080	.03019	.02960
106	48	.04881	.04761	.04646	.04536	.04429	.04326	.04228	.04132	.04040	.03952	.03866	.03783	.03703	.03626	.03551	.03479	.03409	.03342	.03276	.03213
106	49	.05269	.05142	.05019	.04901	.04788	.04678	.04573	.04471	.04373	.04278	.04186	.04098	.04012	.03930	.03850	.03772	.03697	.03625	.03554	.03486
106	50	.05687	.05552	.05422	.05296	.05175	.05059	.04946	.04838	.04733	.04632	.04534	.04439	.04348	.04259	.04174	.04091	.04010	.03933	.03857	.03784
106	51	.06135	.05992	.05854	.05721	.05592	.05468	.05348	.05233	.05121	.05013	.04909	.04808	.04710	.04615	.04524	.04435	.04349	.04266	.04185	.04107
106	52	.06612	.06461	.06314	.06173	.06036	.05905	.05777	.05654	.05535	.05420	.05309	.05201	.05097	.04996	.04898	.04804	.04712	.04623	.04536	.04452
106	53	.07119	.06959	.06804	.06654	.06509	.06369	.06234	.06104	.05977	.05855	.05736	.05622	.05511	.05403	.05299	.05198	.05099	.05004	.04912	.04822
106	54	.07657	.07487	.07323	.07165	.07011	.06863	.06720	.06581	.06447	.06317	.06191	.06069	.05951	.05837	.05726	.05618	.05513	.05412	.05313	.05217
106	55	.08228	.08049	.07875	.07708	.07546	.07389	.07237	.07090	.06948	.06810	.06676	.06547	.06421	.06300	.06181	.06067	.05955	.05847	.05742	.05640
106	56	.08833	.08644	.08462	.08285	.08114	.07948	.07787	.07632	.07481	.07335	.07194	.07056	.06923	.06794	.06668	.06546	.06428	.06313	.06201	.06092
106	57	.09474	.09275	.09083	.08896	.08716	.08541	.08372	.08207	.08048	.07893	.07744	.07598	.07457	.07320	.07187	.07057	.06931	.06809	.06690	.06575
106	58	.10148	.09939	.09736	.09540	.09350	.09165	.08987	.08813	.08645	.08482	.08323	.08170	.08020	.07875	.07734	.07597	.07463	.07334	.07208	.07085
106	59	.10851	.10631	.10418	.10212	.10012	.09818	.09630	.09447	.09270	.09098	.08930	.08768	.08610	.08456	.08307	.08162	.08021	.07883	.07750	.07619
106	60	.11583	.11353	.11130	.10913	.10703	.10499	.10301	.10109	.09922	.09741	.09564	.09393	.09226	.09064	.08906	.08753	.08604	.08458	.08317	.08179
106	61	.12350	.12108	.11874	.11647	.11427	.11213	.11004	.10802	.10606	.10415	.10229	.10049	.09873	.09702	.09535	.09373	.09216	.09062	.08912	.08766
106	62	.13156	.12904	.12659	.12421	.12190	.11965	.11747	.11535	.11328	.11127	.10932	.10742	.10557	.10377	.10201	.10030	.09864	.09702	.09544	.09389
106	63	.14005	.13742	.13486	.13237	.12995	.12760	.12531	.12308	.12092	.11881	.11676	.11476	.11281	.11092	.10907	.10727	.10552	.10381	.10214	.10051
106	64	.14898	.14623	.14356	.14096	.13843	.13597	.13357	.13124	.12897	.12676	.12460	.12251	.12046	.11847	.11653	.11463	.11279	.11098	.10923	.10751
106	65	.15835	.15549	.15270	.14999	.14735	.14478	.14228	.13984	.13746	.13515	.13289	.13069	.12854	.12645	.12441	.12242	.12048	.11858	.11673	.11492
106	66	.16824	.16527	.16236	.15954	.15679	.15410	.15149	.14894	.14646	.14404	.14167	.13937	.13712	.13493	.13279	.13070	.12866	.12667	.12472	.12282
106	67	.17873	.17564	.17262	.16968	.16681	.16402	.16130	.15864	.15605	.15352	.15105	.14864	.14629	.14399	.14175	.13956	.13742	.13533	.13329	.13129
106	68	.18980	.18659	.18346	.18041	.17743	.17453	.17169	.16893	.16622	.16359	.16101	.15850	.15604	.15364	.15130	.14900	.14676	.14457	.14243	.14034
106	69	.20144	.19811	.19487	.19171	.18862	.18560	.18266	.17978	.17697	.17423	.17154	.16892	.16636	.16386	.16141	.15901	.15667	.15438	.15214	.14995
106	70	.21356	.21013	.20677	.20350	.20030	.19717	.19412	.19114	.18822	.18537	.18258	.17985	.17718	.17458	.17202	.16953	.16708	.16469	.16235	.16006
106	71	.22611	.22257	.21911	.21573	.21242	.20919	.20602	.20293	.19991	.19695	.19405	.19122	.18845	.18574	.18308	.18048	.17794	.17545	.17300	.17061
106	72	.23906	.23541	.23184	.22835	.22494	.22160	.21833	.21513	.21201	.20894	.20594	.20301	.20013	.19731	.19456	.19185	.18921	.18661	.18407	.18158
106	73	.25238	.24863	.24495	.24136	.23784	.23440	.23103	.22773	.22449	.22132	.21822	.21518	.21220	.20928	.20642	.20362	.20087	.19817	.19553	.19294
106	74	.26616	.26231	.25854	.25484	.25122	.24768	.24421	.24080	.23747	.23420	.23099	.22785	.22477	.22175	.21879	.21588	.21303	.21024	.20749	.20480
106	75	.28050	.27656	.27269	.26890	.26519	.26154	.25797	.25447	.25104	.24767	.24436	.24112	.23794	.23482	.23176	.22875	.22581	.22291	.22007	.21728
106	76	.29551	.29147	.28752	.28364	.27983	.27610	.27243	.26883	.26531	.26184	.25844	.25511	.25183	.24861	.24545	.24235	.23930	.23631	.23337	.23049
106	77	.31119	.30708	.30304	.29907	.29518	.29136	.28761	.28392	.28031	.27675	.27326	.26983	.26647	.26316	.25991	.25671	.25357	.25048	.24745	.24447
106	78	.32753	.32334	.31923	.31519	.31122	.30732	.30349	.29972	.29602	.29239	.28881	.28530	.28185	.27845	.27511	.27183	.26860	.26542	.26230	.25923

Ages		Adjusted Payout 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	.34441	.34016	.33598	.33187	.32783	.32386	.31996	.31612	.31235	.30863	.30498	.30139	.29786	.29438	.29096	.28760	.28429	.28103	.27782	.27466
106	80	.36164	.35734	.35310	.34894	.34484	.34081	.33684	.33294	.32909	.32531	.32159	.31793	.31432	.31077	.30728	.30384	.30045	.29712	.29383	.29060
106	81	.37907	.37472	.37044	.36623	.36208	.35799	.35397	.35001	.34610	.34226	.33848	.33475	.33108	.32747	.32390	.32040	.31694	.31353	.31017	.30687
106	82	.39661	.39222	.38790	.38364	.37945	.37532	.37125	.36724	.36329	.35939	.35555	.35177	.34804	.34437	.34074	.33717	.33365	.33018	.32676	.32339
106	83	.41424	.40983	.40548	.40119	.39696	.39279	.38869	.38463	.38064	.37670	.37281	.36898	.36521	.36148	.35780	.35418	.35060	.34707	.34359	.34016
106	84	.43211	.42768	.42332	.41901	.41475	.41056	.40642	.40234	.39831	.39434	.39041	.38654	.38272	.37895	.37523	.37156	.36794	.36436	.36083	.35734
106	85	.45032	.44588	.44151	.43719	.43292	.42871	.42456	.42046	.41641	.41241	.40846	.40456	.40071	.39690	.39315	.38944	.38578	.38216	.37858	.37505
106	86	.46864	.46422	.45984	.45553	.45126	.44705	.44289	.43877	.43471	.43070	.42673	.42282	.41895	.41512	.41134	.40761	.40391	.40027	.39666	.39310
106	87	.48680	.48239	.47804	.47373	.46947	.46527	.46111	.45700	.45293	.44892	.44495	.44102	.43714	.43330	.42951	.42575	.42204	.41837	.41475	.41116
106	88	.50474	.50036	.49603	.49174	.48751	.48332	.47917	.47507	.47102	.46700	.46304	.45911	.45523	.45139	.44759	.44383	.44011	.43643	.43279	.42918
106	89	.52241	.51807	.51377	.50952	.50531	.50114	.49702	.49294	.48891	.48491	.48096	.47704	.47317	.46933	.46554	.46178	.45806	.45438	.45074	.44713
106	90	.53971	.53541	.53116	.52694	.52277	.51865	.51456	.51051	.50650	.50253	.49860	.49471	.49085	.48703	.48325	.47951	.47580	.47212	.46848	.46488
106	91	.55627	.55203	.54782	.54366	.53953	.53544	.53139	.52738	.52341	.51947	.51557	.51171	.50788	.50408	.50032	.49660	.49290	.48925	.48562	.48203
106	92	.57174	.56755	.56340	.55928	.55520	.55116	.54715	.54318	.53925	.53535	.53148	.52764	.52384	.52008	.51634	.51264	.50897	.50534	.50173	.49815
106	93	.58613	.58200	.57790	.57384	.56981	.56581	.56185	.55792	.55402	.55016	.54633	.54253	.53876	.53503	.53132	.52765	.52400	.52039	.51680	.51325
106	94	.59966	.59558	.59153	.58752	.58354	.57959	.57568	.57179	.56794	.56412	.56032	.55656	.55283	.54913	.54545	.54181	.53819	.53460	.53104	.52751
106	95	.61255	.60853	.60454	.60059	.59666	.59276	.58890	.58506	.58125	.57747	.57372	.57000	.56630	.56264	.55900	.55538	.55180	.54824	.54471	.54121
106	96	.62471	.62075	.61682	.61292	.60905	.60521	.60139	.59760	.59384	.59010	.58639	.58271	.57906	.57543	.57183	.56825	.56470	.56118	.55768	.55420
106	97	.63603	.63212	.62825	.62440	.62058	.61679	.61302	.60928	.60556	.60187	.59821	.59457	.59095	.58736	.58380	.58026	.57674	.57325	.56978	.56633
106	98	.64672	.64287	.63905	.63526	.63149	.62775	.62403	.62033	.61666	.61302	.60940	.60580	.60222	.59867	.59514	.59164	.58816	.58470	.58126	.57785
106	99	.65718	.65339	.64963	.64589	.64218	.63849	.63482	.63118	.62755	.62395	.62038	.61682	.61329	.60978	.60629	.60283	.59938	.59596	.59256	.58918
106	100	.66738	.66365	.65995	.65627	.65261	.64898	.64536	.64177	.63820	.63465	.63112	.62761	.62412	.62066	.61721	.61378	.61038	.60699	.60363	.60028
106	101	.67744	.67377	.67013	.66651	.66291	.65933	.65577	.65223	.64872	.64522	.64174	.63828	.63484	.63142	.62802	.62463	.62127	.61793	.61460	.61130
106	102	.68731	.68371	.68013	.67657	.67303	.66951	.66601	.66252	.65906	.65561	.65218	.64878	.64538	.64201	.63866	.63532	.63200	.62870	.62541	.62215
106	103	.69716	.69363	.69011	.68662	.68314	.67967	.67623	.67280	.66939	.66600	.66263	.65927	.65593	.65260	.64930	.64600	.64273	.63947	.63623	.63301
106	104	.70763	.70417	.70073	.69730	.69389	.69049	.68712	.68375	.68040	.67707	.67376	.67046	.66717	.66390	.66065	.65741	.65419	.65098	.64779	.64462
106	105	.71835	.71496	.71159	.70823	.70489	.70156	.69825	.69495	.69167	.68840	.68514	.68190	.67867	.67546	.67226	.66908	.66591	.66275	.65961	.65648
106	106	.73245	.72917	.72591	.72266	.71942	.71619	.71298	.70978	.70659	.70342	.70026	.69711	.69397	.69084	.68773	.68463	.68154	.67846	.67540	.67235
107	0	.01021	.01013	.01006	.00998	.00991	.00984	.00978	.00971	.00965	.00959	.00953	.00947	.00941	.00936	.00930	.00925	.00920	.00915	.00910	.00905
107	1	.00287	.00281	.00275	.00269	.00264	.00259	.00254	.00249	.00245	.00241	.00236	.00232	.00229	.00225	.00221	.00218	.00215	.00212	.00208	.00206
107	2	.00260	.00254	.00248	.00242	.00236	.00231	.00226	.00221	.00217	.00212	.00208	.00204	.00200	.00196	.00192	.00189	.00185	.00182	.00179	.00176
107	3	.00253	.00247	.00240	.00234	.00228	.00222	.00217	.00212	.00207	.00202	.00198	.00193	.00189	.00185	.00181	.00178	.00174	.00171	.00168	.00164
107	4	.00257	.00249	.00242	.00236	.00229	.00223	.00218	.00212	.00207	.00202	.00197	.00192	.00188	.00184	.00180	.00176	.00172	.00168	.00165	.00161
107	5	.00267	.00260	.00252	.00245	.00238	.00232	.00226	.00220	.00214	.00209	.00203	.00198	.00194	.00189	.00185	.00180	.00176	.00172	.00168	.00165
107	6	.00283	.00275	.00267	.00259	.00252	.00245	.00238	.00232	.00225	.00220	.00214	.00209	.00203	.00198	.00194	.00189	.00184	.00180	.00176	.00172
107	7	.00305	.00295	.00287	.00278	.00271	.00263	.00256	.00249	.00242	.00236	.00230	.00224	.00218	.00213	.00207	.00202	.00198	.00193	.00188	.00184
107	8	.00331	.00321	.00312	.00303	.00294	.00286	.00278	.00270	.00263	.00256	.00250	.00243	.00237	.00231	.00226	.00220	.00215	.00210	.00205	.00200
107	9	.00364	.00354	.00344	.00334	.00325	.00316	.00307	.00299	.00292	.00284	.00277	.00270	.00263	.00257	.00251	.00245	.00239	.00233	.00228	.00223
107	10	.00407	.00395	.00384	.00374	.00364	.00354	.00345	.00337	.00328	.00320	.00312	.00305	.00297	.00290	.00284	.00277	.00271	.00265	.00259	.00253
107	11	.00457	.00444	.00433	.00422	.00411	.00401	.00391	.00381	.00372	.00363	.00355	.00347	.00339	.00332	.00324	.00317	.00310	.00304	.00297	.00291
107	12	.00514	.00501	.00489	.00477	.00465	.00454	.00444	.00434	.00424	.00415	.00406	.00397	.00388	.00380	.00372	.00365	.00357	.00350	.00343	.00337
107	13	.00575	.00562	.00548	.00536	.00523	.00512	.00500	.00490	.00479	.00469	.00460	.00450	.00441	.00433	.00424	.00416	.00408	.00401	.00393	.00386
107	14	.00635	.00620	.00606	.00592	.00580	.00567	.00555	.00544	.00533	.00522	.00512	.00502	.00492	.00483	.00474	.00466	.00457	.00449	.00441	.00434
107	15	.00688	.00673	.00658	.00644	.00630	.00617	.00605	.00593	.00581	.00570	.00559	.00549	.00539	.00529	.00519	.00510	.00502	.00493	.00485	.00477
107	16	.00734	.00718	.00703	.00688	.00673	.00660	.00646	.00634	.00621	.00610	.00598	.00587	.00577	.00567	.00557	.00547	.00538	.00529	.00520	.00512
107	17	.00773	.00756	.00740	.00724	.00709	.00695	.00681	.00668	.00655	.00643	.00631	.00619	.00608	.00598	.00587	.00577	.00568	.00558	.00549	.00540
107	18	.00807	.00789	.00771	.00755	.00739	.00724	.00710	.00696	.00682	.00669	.00657	.00645	.00633	.00622	.00611	.00601	.00591	.00581	.00572	.00563
107	19	.00838	.00819	.00801	.00784	.00767	.00751	.00736	.00722	.00708	.00694	.00681	.00668	.00656	.00645	.00633	.00623	.00612	.00602	.00592	.00582
107	20	.00870	.00850	.00831	.00813	.00796	.00779	.00763	.00748	.00733	.00719	.00705	.00692	.00680	.00667	.00656	.00644	.00633	.00623	.00612	.00602
107	21	.00905	.00884	.00864	.00845	.00826	.00809	.00792	.00776	.00760	.00745	.00731	.00717	.00704	.00691	.00679	.00667	.00655	.00644	.00633	.00623

Ages O	Y	Adjusted Payout 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	.00939	.00917	.00896	.00876	.00857	.00838	.00820	.00803	.00787	.00771	.00756	.00742	.00728	.00714	.00701	.00689	.00677	.00665	.00654	.00643
107	23	.00977	.00953	.00931	.00910	.00889	.00870	.00851	.00833	.00816	.00799	.00783	.00768	.00753	.00739	.00726	.00712	.00700	.00687	.00675	.00664
107	24	.01018	.00993	.00970	.00947	.00925	.00905	.00885	.00866	.00848	.00830	.00814	.00797	.00782	.00767	.00752	.00739	.00725	.00712	.00700	.00688
107	25	.01065	.01039	.01014	.00990	.00967	.00945	.00924	.00904	.00885	.00866	.00848	.00831	.00815	.00799	.00784	.00769	.00755	.00741	.00728	.00715
107	26	.01118	.01090	.01063	.01038	.01013	.00990	.00968	.00946	.00926	.00906	.00888	.00869	.00852	.00835	.00819	.00803	.00788	.00774	.00760	.00746
107	27	.01179	.01149	.01121	.01093	.01068	.01043	.01019	.00996	.00975	.00954	.00934	.00915	.00896	.00878	.00861	.00844	.00828	.00813	.00798	.00784
107	28	.01245	.01213	.01183	.01154	.01127	.01101	.01075	.01051	.01028	.01006	.00985	.00964	.00944	.00925	.00907	.00890	.00873	.00856	.00840	.00825
107	29	.01318	.01284	.01252	.01221	.01192	.01164	.01137	.01111	.01087	.01063	.01040	.01019	.00998	.00977	.00958	.00939	.00921	.00904	.00887	.00871
107	30	.01396	.01360	.01326	.01293	.01262	.01232	.01203	.01176	.01150	.01124	.01100	.01077	.01055	.01033	.01012	.00992	.00973	.00955	.00937	.00919
107	31	.01480	.01442	.01405	.01370	.01337	.01305	.01274	.01245	.01217	.01190	.01164	.01139	.01115	.01092	.01070	.01049	.01028	.01009	.00990	.00971
107	32	.01570	.01529	.01490	.01453	.01417	.01383	.01350	.01319	.01289	.01260	.01232	.01206	.01180	.01156	.01132	.01110	.01088	.01067	.01046	.01026
107	33	.01668	.01625	.01583	.01543	.01505	.01468	.01433	.01400	.01368	.01337	.01307	.01279	.01252	.01225	.01200	.01176	.01152	.01130	.01108	.01087
107	34	.01774	.01727	.01683	.01640	.01599	.01560	.01523	.01487	.01453	.01420	.01388	.01358	.01328	.01300	.01273	.01247	.01222	.01198	.01175	.01152
107	35	.01891	.01841	.01793	.01747	.01703	.01662	.01621	.01583	.01546	.01511	.01477	.01445	.01413	.01383	.01354	.01326	.01299	.01273	.01248	.01224
107	36	.02017	.01963	.01912	.01863	.01816	.01771	.01728	.01687	.01648	.01610	.01574	.01539	.01505	.01473	.01442	.01412	.01383	.01355	.01328	.01302
107	37	.02154	.02096	.02042	.01989	.01939	.01891	.01845	.01801	.01758	.01718	.01679	.01641	.01605	.01570	.01537	.01505	.01474	.01444	.01415	.01387
107	38	.02305	.02243	.02184	.02128	.02074	.02023	.01974	.01926	.01881	.01837	.01795	.01755	.01716	.01679	.01643	.01608	.01575	.01543	.01512	.01482
107	39	.02470	.02404	.02341	.02281	.02223	.02168	.02115	.02064	.02015	.01968	.01923	.01880	.01838	.01798	.01759	.01722	.01686	.01651	.01618	.01586
107	40	.02652	.02582	.02514	.02450	.02388	.02329	.02272	.02217	.02165	.02114	.02066	.02019	.01974	.01931	.01889	.01849	.01811	.01773	.01737	.01702
107	41	.02855	.02779	.02707	.02638	.02572	.02508	.02447	.02388	.02332	.02278	.02226	.02175	.02127	.02081	.02036	.01993	.01951	.01911	.01872	.01834
107	42	.03079	.02998	.02921	.02847	.02775	.02707	.02642	.02579	.02518	.02460	.02404	.02350	.02298	.02248	.02199	.02153	.02108	.02065	.02023	.01982
107	43	.03325	.03239	.03156	.03077	.03001	.02927	.02857	.02789	.02724	.02662	.02602	.02544	.02488	.02434	.02382	.02332	.02283	.02236	.02191	.02148
107	44	.03596	.03503	.03415	.03330	.03248	.03170	.03095	.03022	.02952	.02885	.02820	.02758	.02698	.02640	.02584	.02530	.02478	.02427	.02379	.02331
107	45	.03888	.03789	.03695	.03604	.03517	.03433	.03352	.03274	.03199	.03127	.03058	.02991	.02926	.02864	.02804	.02746	.02690	.02635	.02583	.02532
107	46	.04204	.04099	.03998	.03901	.03808	.03718	.03632	.03548	.03468	.03391	.03316	.03244	.03175	.03108	.03043	.02981	.02921	.02862	.02806	.02751
107	47	.04542	.04430	.04323	.04219	.04119	.04024	.03931	.03842	.03756	.03674	.03594	.03517	.03442	.03370	.03301	.03234	.03169	.03106	.03045	.02986
107	48	.04906	.04787	.04672	.04562	.04455	.04353	.04254	.04159	.04067	.03979	.03893	.03811	.03731	.03654	.03580	.03508	.03438	.03370	.03305	.03242
107	49	.05296	.05169	.05047	.04930	.04816	.04707	.04602	.04500	.04402	.04308	.04216	.04128	.04043	.03960	.03880	.03803	.03728	.03656	.03586	.03518
107	50	.05717	.05582	.05452	.05327	.05207	.05090	.04978	.04870	.04765	.04664	.04567	.04472	.04381	.04293	.04207	.04125	.04044	.03967	.03892	.03819
107	51	.06168	.06025	.05888	.05755	.05627	.05503	.05383	.05268	.05157	.05049	.04945	.04844	.04746	.04652	.04561	.04472	.04386	.04303	.04223	.04145
107	52	.06649	.06497	.06351	.06210	.06074	.05942	.05816	.05693	.05574	.05459	.05348	.05241	.05137	.05036	.04939	.04844	.04753	.04664	.04578	.04494
107	53	.07159	.06999	.06844	.06695	.06550	.06411	.06276	.06146	.06020	.05898	.05779	.05665	.05554	.05447	.05343	.05242	.05144	.05049	.04957	.04868
107	54	.07701	.07531	.07367	.07209	.07056	.06909	.06766	.06627	.06493	.06364	.06238	.06117	.05999	.05885	.05774	.05666	.05562	.05461	.05363	.05267
107	55	.08275	.08097	.07924	.07756	.07595	.07438	.07287	.07140	.06999	.06861	.06728	.06599	.06473	.06352	.06234	.06120	.06009	.05901	.05796	.05694
107	56	.08885	.08697	.08515	.08338	.08167	.08002	.07842	.07687	.07537	.07391	.07250	.07113	.06980	.06851	.06726	.06604	.06486	.06372	.06260	.06152
107	57	.09532	.09333	.09141	.08955	.08775	.08601	.08432	.08268	.08109	.07955	.07805	.07660	.07520	.07383	.07250	.07121	.06996	.06874	.06755	.06640
107	58	.10211	.10002	.09800	.09604	.09415	.09231	.09052	.08880	.08712	.08549	.08391	.08238	.08089	.07944	.07804	.07667	.07534	.07405	.07279	.07157
107	59	.10919	.10700	.10488	.10282	.10083	.09889	.09702	.09519	.09343	.09171	.09004	.08842	.08685	.08532	.08383	.08238	.08098	.07961	.07828	.07698
107	60	.11658	.11428	.11205	.10989	.10780	.10577	.10379	.10187	.10001	.09820	.09645	.09474	.09308	.09146	.08989	.08836	.08687	.08542	.08401	.08264
107	61	.12430	.12190	.11956	.11730	.11510	.11296	.11089	.10887	.10692	.10501	.10316	.10136	.09961	.09791	.09625	.09463	.09306	.09153	.09004	.08859
107	62	.13243	.12992	.12747	.12510	.12280	.12056	.11838	.11627	.11421	.11221	.11026	.10837	.10652	.10473	.10298	.10128	.09962	.09800	.09643	.09489
107	63	.14100	.13837	.13582	.13334	.13093	.12858	.12630	.12408	.12192	.11982	.11778	.11579	.11385	.11196	.11012	.10832	.10658	.10487	.10321	.10159
107	64	.14999	.14725	.14459	.14200	.13948	.13703	.13464	.13232	.13005	.12785	.12571	.12361	.12158	.11959	.11766	.11577	.11393	.11214	.11038	.10867
107	65	.15945	.15660	.15382	.15111	.14848	.14592	.14343	.14100	.13863	.13632	.13407	.13188	.12974	.12766	.12563	.12365	.12171	.11982	.11798	.11618
107	66	.16943	.16646	.16356	.16075	.15801	.15533	.15273	.15019	.14772	.14530	.14295	.14066	.13842	.13623	.13410	.13202	.12999	.12800	.12607	.12417
107	67	.18001	.17692	.17392	.17099	.16813	.16535	.16264	.15999	.15741	.15489	.15243	.15003	.14769	.14540	.14317	.14099	.13886	.13678	.13474	.13275
107	68	.19119	.18799	.18487	.18183	.17887	.17597	.17315	.17039	.16770	.16508	.16251	.16001	.15756	.15517	.15284	.15055	.14832	.14614	.14401	.14193
107	69	.20294	.19963	.19640	.19325	.19018	.18717	.18424	.18137	.17858	.17584	.17317	.17056	.16801	.16552	.16308	.16070	.15837	.15609	.15386	.15167
107	70	.21520	.21178	.20844	.20518	.20200	.19889	.19584	.19287	.18997	.18713	.18435	.18164	.17898	.17639	.17385	.17136	.16893	.16655	.16422	.16194
107	71	.22790	.22437	.22093	.21756	.21426	.21105	.20790	.20482	.20181	.19887	.19599	.19317	.19041	.18771	.18507	.18248	.17995	.17747	.17504	.17266

Ages		Adjusted Payout 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%
107	72	.24099	.23736	.23381	.23034	.22694	.22362	.22037	.21718	.21407	.21102	.20804	.20511	.20225	.19945	.19671	.19402	.19138	.18880	.18627	.18380
107	73	.25447	.25073	.24708	.24351	.24001	.23658	.23322	.22994	.22672	.22357	.22048	.21746	.21450	.21159	.20875	.20596	.20322	.20054	.19791	.19533
107	74	.26841	.26458	.26083	.25715	.25355	.25003	.24657	.24319	.23987	.23662	.23343	.23030	.22724	.22424	.22129	.21840	.21557	.21279	.21006	.20738
107	75	.28293	.27901	.27516	.27139	.26770	.26407	.26052	.25704	.25362	.25027	.24699	.24377	.24060	.23750	.23446	.23147	.22853	.22566	.22283	.22006
107	76	.29812	.29411	.29018	.28632	.28254	.27882	.27518	.27161	.26810	.26465	.26127	.25796	.25470	.25150	.24836	.24528	.24225	.23928	.23635	.23348
107	77	.31402	.30993	.30592	.30198	.29811	.29431	.29059	.28692	.28333	.27980	.27633	.27292	.26957	.26629	.26305	.25988	.25676	.25369	.25068	.24772
107	78	.33061	.32645	.32236	.31835	.31441	.31053	.30673	.30299	.29931	.29570	.29215	.28866	.28522	.28185	.27853	.27527	.27207	.26891	.26581	.26276
107	79	.34777	.34354	.33940	.33532	.33131	.32736	.32349	.31968	.31593	.31224	.30862	.30505	.30154	.29809	.29469	.29135	.28806	.28483	.28164	.27851
107	80	.36530	.36103	.35683	.35269	.34862	.34462	.34068	.33681	.33300	.32924	.32555	.32192	.31834	.31481	.31135	.30793	.30457	.30126	.29800	.29479
107	81	.38305	.37874	.37449	.37031	.36619	.36214	.35815	.35422	.35035	.34654	.34278	.33909	.33545	.33186	.32833	.32485	.32142	.31804	.31471	.31143
107	82	.40092	.39657	.39228	.38807	.38391	.37981	.37578	.37180	.36788	.36402	.36022	.35647	.35277	.34913	.34554	.34200	.33850	.33506	.33167	.32832
107	83	.41890	.41453	.41022	.40597	.40178	.39765	.39358	.38957	.38561	.38170	.37786	.37406	.37032	.36662	.36298	.35939	.35584	.35235	.34890	.34549
107	84	.43715	.43277	.42844	.42418	.41997	.41581	.41172	.40768	.40369	.39975	.39587	.39204	.38825	.38452	.38084	.37720	.37361	.37007	.36657	.36311
107	85	.45578	.45139	.44706	.44279	.43857	.43441	.43030	.42624	.42223	.41827	.41437	.41051	.40670	.40294	.39922	.39555	.39192	.38834	.38481	.38131
107	86	.47456	.47018	.46586	.46160	.45738	.45322	.44910	.44504	.44103	.43706	.43314	.42927	.42544	.42166	.41792	.41423	.41058	.40697	.40340	.39988
107	87	.49320	.48885	.48455	.48029	.47609	.47194	.46783	.46377	.45976	.45579	.45187	.44799	.44416	.44037	.43662	.43291	.42925	.42562	.42204	.41849
107	88	.51165	.50733	.50306	.49883	.49466	.49052	.48643	.48239	.47839	.47443	.47052	.46665	.46281	.45902	.45527	.45156	.44789	.44426	.44066	.43711
107	89	.52988	.52560	.52137	.51718	.51303	.50893	.50487	.50085	.49687	.49294	.48904	.48518	.48136	.47758	.47384	.47014	.46647	.46284	.45925	.45569
107	90	.54777	.54354	.53936	.53521	.53111	.52705	.52303	.51904	.51510	.51119	.50732	.50349	.49969	.49594	.49221	.48852	.48487	.48125	.47767	.47412
107	91	.56493	.56076	.55663	.55254	.54849	.54447	.54050	.53655	.53265	.52878	.52495	.52115	.51738	.51365	.50995	.50629	.50266	.49906	.49549	.49196
107	92	.58098	.57687	.57280	.56877	.56477	.56080	.55687	.55297	.54911	.54528	.54149	.53772	.53399	.53029	.52663	.52299	.51939	.51581	.51227	.50875
107	93	.59594	.59190	.58788	.58390	.57995	.57604	.57216	.56831	.56449	.56071	.55695	.55323	.54953	.54587	.54223	.53863	.53505	.53151	.52799	.52450
107	94	.61003	.60604	.60209	.59816	.59427	.59041	.58658	.58278	.57901	.57527	.57155	.56787	.56421	.56059	.55699	.55342	.54987	.54636	.54287	.53941
107	95	.62348	.61956	.61567	.61181	.60797	.60417	.60039	.59664	.59292	.58923	.58556	.58192	.57831	.57472	.57116	.56763	.56412	.56064	.55718	.55375
107	96	.63619	.63233	.62850	.62470	.62092	.61718	.61345	.60976	.60609	.60244	.59882	.59523	.59166	.58812	.58460	.58111	.57764	.57419	.57077	.56737
107	97	.64802	.64423	.64046	.63671	.63300	.62930	.62563	.62199	.61837	.61477	.61120	.60765	.60413	.60063	.59715	.59370	.59026	.58685	.58347	.58010
107	98	.65922	.65548	.65178	.64809	.64443	.64079	.63717	.63358	.63001	.62646	.62294	.61944	.61595	.61250	.60906	.60564	.60225	.59888	.59553	.59220
107	99	.67019	.66652	.66288	.65925	.65565	.65207	.64851	.64497	.64145	.63795	.63448	.63103	.62759	.62418	.62079	.61741	.61406	.61073	.60741	.60412
107	100	.68092	.67731	.67373	.67017	.66663	.66310	.65960	.65612	.65265	.64921	.64579	.64238	.63900	.63563	.63229	.62896	.62565	.62236	.61909	.61583
107	101	.69150	.68796	.68445	.68095	.67747	.67401	.67056	.66714	.66373	.66034	.65698	.65362	.65029	.64697	.64368	.64040	.63713	.63389	.63066	.62745
107	102	.70192	.69846	.69501	.69157	.68816	.68476	.68138	.67801	.67466	.67133	.66802	.66472	.66144	.65818	.65493	.65170	.64848	.64528	.64210	.63893
107	103	.71229	.70889	.70551	.70215	.69880	.69546	.69214	.68884	.68555	.68228	.67902	.67578	.67255	.66934	.66615	.66297	.65980	.65665	.65351	.65039
107	104	.72333	.72001	.71670	.71341	.71013	.70687	.70362	.70039	.69717	.69396	.69077	.68759	.68442	.68127	.67813	.67501	.67190	.66880	.66572	.66265
107	105	.73454	.73130	.72807	.72485	.72165	.71846	.71528	.71211	.70896	.70582	.70269	.69957	.69647	.69338	.69030	.68723	.68418	.68113	.67810	.67508
107	106	.74924	.74611	.74300	.73989	.73680	.73372	.73064	.72758	.72453	.72149	.71846	.71544	.71243	.70943	.70644	.70346	.70049	.69753	.69459	.69165
107	107	.76874	.76579	.76285	.75991	.75698	.75406	.75115	.74825	.74535	.74247	.73959	.73672	.73385	.73100	.72815	.72531	.72248	.71966	.71685	.71404
108	0	.01058	.01050	.01043	.01036	.01029	.01023	.01017	.01010	.01005	.00999	.00993	.00988	.00982	.00977	.00972	.00967	.00963	.00958	.00953	.00949
108	1	.00291	.00285	.00279	.00274	.00268	.00263	.00259	.00254	.00249	.00245	.00241	.00237	.00233	.00230	.00226	.00223	.00220	.00216	.00213	.00211
108	2	.00263	.00257	.00251	.00245	.00240	.00234	.00229	.00224	.00220	.00215	.00211	.00207	.00203	.00199	.00196	.00192	.00189	.00186	.00183	.00180
108	3	.00256	.00249	.00243	.00236	.00231	.00225	.00220	.00214	.00210	.00205	.00200	.00196	.00192	.00188	.00184	.00181	.00177	.00174	.00170	.00167
108	4	.00259	.00251	.00244	.00238	.00232	.00226	.00220	.00214	.00209	.00204	.00199	.00195	.00190	.00186	.00182	.00178	.00174	.00171	.00167	.00164
108	5	.00269	.00261	.00254	.00247	.00240	.00234	.00227	.00222	.00216	.00210	.00205	.00200	.00196	.00191	.00187	.00182	.00178	.00174	.00170	.00167
108	6	.00285	.00276	.00268	.00261	.00253	.00246	.00240	.00233	.00227	.00221	.00216	.00210	.00205	.00200	.00195	.00191	.00186	.00182	.00178	.00174
108	7	.00306	.00297	.00288	.00280	.00272	.00265	.00257	.00250	.00244	.00237	.00231	.00225	.00220	.00214	.00209	.00204	.00199	.00195	.00190	.00186
108	8	.00332	.00322	.00313	.00304	.00295	.00287	.00279	.00272	.00265	.00258	.00251	.00245	.00239	.00233	.00227	.00222	.00216	.00211	.00206	.00202
108	9	.00366	.00355	.00345	.00335	.00326	.00317	.00309	.00301	.00293	.00285	.00278	.00271	.00264	.00258	.00252	.00246	.00240	.00235	.00229	.00224
108	10	.00408	.00396	.00386	.00375	.00365	.00356	.00346	.00338	.00329	.00321	.00313	.00306	.00299	.00292	.00285	.00278	.00272	.00266	.00260	.00254
108	11	.00458	.00446	.00434	.00423	.00412	.00402	.00392	.00383	.00374	.00365	.00356	.00348	.00341	.00333	.00326	.00319	.00312	.00305	.00299	.00293
108	12	.00516	.00503	.00491	.00479	.00467	.00456	.00446	.00436	.00426	.00417	.00408	.00399	.00390	.00382	.00374	.00367	.00360	.00352	.00346	.00339
108	13	.00578	.00564	.00551	.00538	.00526	.00515	.00503	.00493	.00482	.00472	.00463	.00453	.00444	.00436	.00427	.00419	.00411	.00404	.00396	.00389

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

Ages		Adjusted Payout 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	14	.00638	.00624	.00610	.00596	.00583	.00571	.00559	.00548	.00537	.00526	.00516	.00506	.00497	.00487	.00479	.00470	.00462	.00454	.00446	.00438
108	15	.00693	.00678	.00663	.00649	.00635	.00622	.00610	.00598	.00586	.00575	.00564	.00554	.00544	.00534	.00525	.00516	.00507	.00499	.00490	.00482
108	16	.00740	.00724	.00708	.00693	.00679	.00666	.00652	.00640	.00628	.00616	.00605	.00594	.00583	.00573	.00563	.00554	.00545	.00536	.00527	.00519
108	17	.00780	.00763	.00746	.00731	.00716	.00702	.00688	.00675	.00662	.00650	.00638	.00626	.00615	.00605	.00594	.00585	.00575	.00566	.00557	.00548
108	18	.00813	.00795	.00778	.00762	.00746	.00731	.00717	.00703	.00690	.00677	.00664	.00653	.00641	.00630	.00619	.00609	.00599	.00589	.00580	.00571
108	19	.00845	.00826	.00808	.00791	.00775	.00759	.00744	.00729	.00715	.00702	.00689	.00676	.00664	.00653	.00641	.00631	.00620	.00610	.00600	.00591
108	20	.00878	.00858	.00839	.00821	.00804	.00787	.00771	.00756	.00741	.00727	.00713	.00700	.00688	.00676	.00664	.00653	.00642	.00631	.00621	.00611
108	21	.00912	.00891	.00871	.00852	.00834	.00817	.00800	.00784	.00768	.00754	.00739	.00726	.00712	.00700	.00687	.00676	.00664	.00653	.00642	.00632
108	22	.00947	.00925	.00904	.00884	.00865	.00846	.00829	.00812	.00796	.00780	.00765	.00751	.00737	.00723	.00710	.00698	.00686	.00674	.00663	.00652
108	23	.00985	.00961	.00939	.00918	.00897	.00878	.00859	.00842	.00824	.00808	.00792	.00777	.00762	.00748	.00735	.00722	.00709	.00697	.00685	.00673
108	24	.01026	.01001	.00978	.00955	.00934	.00913	.00894	.00875	.00857	.00839	.00822	.00806	.00791	.00776	.00762	.00748	.00734	.00722	.00709	.00697
108	25	.01073	.01047	.01022	.00998	.00975	.00953	.00933	.00913	.00893	.00875	.00857	.00840	.00824	.00808	.00793	.00778	.00764	.00750	.00737	.00725
108	26	.01126	.01098	.01072	.01046	.01022	.00999	.00977	.00955	.00935	.00915	.00897	.00879	.00861	.00844	.00828	.00813	.00798	.00783	.00770	.00756
108	27	.01187	.01157	.01129	.01102	.01076	.01052	.01028	.01006	.00984	.00963	.00943	.00924	.00906	.00888	.00871	.00854	.00838	.00823	.00808	.00794
108	28	.01254	.01222	.01192	.01164	.01136	.01110	.01085	.01061	.01038	.01016	.00994	.00974	.00954	.00935	.00917	.00900	.00883	.00867	.00851	.00836
108	29	.01327	.01294	.01262	.01231	.01202	.01174	.01147	.01121	.01097	.01073	.01051	.01029	.01008	.00988	.00969	.00950	.00932	.00915	.00898	.00882
108	30	.01406	.01370	.01336	.01304	.01272	.01242	.01214	.01187	.01160	.01135	.01111	.01088	.01066	.01044	.01024	.01004	.00985	.00966	.00948	.00931
108	31	.01490	.01452	.01416	.01381	.01348	.01316	.01285	.01256	.01228	.01201	.01175	.01151	.01127	.01104	.01082	.01061	.01040	.01021	.01002	.00983
108	32	.01581	.01540	.01501	.01464	.01428	.01394	.01362	.01331	.01301	.01272	.01244	.01218	.01193	.01168	.01145	.01122	.01100	.01079	.01059	.01039
108	33	.01680	.01636	.01594	.01555	.01516	.01480	.01445	.01412	.01380	.01349	.01320	.01292	.01264	.01238	.01213	.01189	.01166	.01143	.01121	.01101
108	34	.01786	.01739	.01695	.01652	.01612	.01573	.01535	.01500	.01465	.01433	.01401	.01371	.01342	.01314	.01287	.01261	.01236	.01212	.01189	.01166
108	35	.01903	.01853	.01806	.01760	.01716	.01675	.01635	.01597	.01560	.01525	.01491	.01459	.01427	.01397	.01368	.01341	.01314	.01288	.01263	.01239
108	36	.02030	.01976	.01925	.01877	.01830	.01785	.01742	.01701	.01662	.01624	.01588	.01553	.01520	.01488	.01457	.01427	.01398	.01370	.01344	.01318
108	37	.02168	.02110	.02056	.02003	.01953	.01906	.01860	.01816	.01773	.01733	.01694	.01657	.01621	.01586	.01553	.01521	.01490	.01460	.01431	.01404
108	38	.02319	.02258	.02199	.02143	.02090	.02038	.01989	.01942	.01897	.01853	.01811	.01771	.01732	.01695	.01660	.01625	.01592	.01560	.01529	.01499
108	39	.02485	.02419	.02357	.02296	.02239	.02184	.02131	.02080	.02032	.01985	.01940	.01897	.01855	.01815	.01777	.01740	.01704	.01669	.01636	.01604
108	40	.02668	.02598	.02531	.02466	.02405	.02345	.02289	.02234	.02182	.02132	.02083	.02037	.01992	.01949	.01908	.01868	.01829	.01792	.01756	.01721
108	41	.02872	.02796	.02724	.02655	.02589	.02526	.02465	.02406	.02350	.02296	.02244	.02194	.02146	.02100	.02055	.02012	.01970	.01930	.01892	.01854
108	42	.03097	.03016	.02939	.02865	.02794	.02726	.02661	.02598	.02537	.02479	.02424	.02370	.02318	.02268	.02220	.02174	.02129	.02086	.02044	.02004
108	43	.03345	.03258	.03176	.03097	.03021	.02948	.02878	.02810	.02745	.02683	.02623	.02565	.02509	.02456	.02404	.02354	.02306	.02259	.02214	.02170
108	44	.03617	.03525	.03436	.03352	.03270	.03192	.03117	.03044	.02975	.02908	.02843	.02781	.02721	.02664	.02608	.02554	.02502	.02452	.02403	.02356
108	45	.03911	.03812	.03718	.03628	.03540	.03457	.03376	.03299	.03224	.03152	.03083	.03016	.02952	.02890	.02830	.02772	.02716	.02662	.02610	.02559
108	46	.04229	.04124	.04024	.03927	.03834	.03744	.03658	.03575	.03495	.03418	.03344	.03272	.03203	.03136	.03072	.03010	.02950	.02891	.02835	.02781
108	47	.04570	.04458	.04350	.04247	.04148	.04052	.03960	.03871	.03786	.03703	.03624	.03547	.03473	.03401	.03332	.03265	.03200	.03138	.03077	.03019
108	48	.04936	.04817	.04702	.04592	.04486	.04384	.04286	.04191	.04099	.04011	.03926	.03844	.03764	.03688	.03613	.03542	.03472	.03405	.03340	.03277
108	49	.05328	.05202	.05080	.04963	.04850	.04741	.04636	.04535	.04437	.04343	.04252	.04164	.04079	.03997	.03917	.03840	.03766	.03694	.03624	.03556
108	50	.05752	.05618	.05488	.05363	.05243	.05127	.05015	.04908	.04803	.04703	.04605	.04511	.04420	.04332	.04247	.04165	.04085	.04008	.03933	.03860
108	51	.06207	.06064	.05927	.05794	.05667	.05543	.05424	.05309	.05198	.05091	.04987	.04887	.04790	.04696	.04605	.04517	.04431	.04349	.04268	.04191
108	52	.06691	.06540	.06394	.06254	.06118	.05987	.05860	.05738	.05620	.05506	.05395	.05288	.05185	.05084	.04987	.04893	.04802	.04713	.04627	.04544
108	53	.07206	.07046	.06891	.06742	.06599	.06460	.06325	.06195	.06070	.05948	.05831	.05717	.05606	.05499	.05396	.05295	.05198	.05104	.05012	.04923
108	54	.07751	.07582	.07419	.07261	.07109	.06962	.06819	.06682	.06548	.06419	.06294	.06173	.06056	.05942	.05832	.05725	.05621	.05520	.05422	.05327
108	55	.08331	.08152	.07980	.07813	.07652	.07497	.07346	.07200	.07058	.06921	.06789	.06660	.06536	.06415	.06297	.06183	.06073	.05966	.05861	.05760
108	56	.08946	.08758	.08576	.08400	.08230	.08066	.07906	.07752	.07602	.07457	.07317	.07180	.07048	.06920	.06795	.06674	.06557	.06442	.06332	.06224
108	57	.09598	.09400	.09209	.09024	.08844	.08670	.08502	.08339	.08181	.08027	.07879	.07734	.07594	.07458	.07326	.07198	.07073	.06952	.06834	.06719
108	58	.10283	.10076	.09874	.09679	.09491	.09308	.09130	.08958	.08791	.08629	.08472	.08319	.08171	.08027	.07887	.07751	.07619	.07490	.07365	.07243
108	59	.10999	.10781	.10570	.10365	.10166	.09973	.09787	.09605	.09429	.09258	.09092	.08931	.08775	.08622	.08474	.08331	.08191	.08054	.07922	.07793
108	60	.11745	.11516	.11294	.11079	.10871	.10668	.10472	.10281	.10095	.09915	.09741	.09571	.09405	.09245	.09088	.08936	.08788	.08644	.08504	.08367
108	61	.12524	.12285	.12052	.11827	.11608	.11396	.11189	.10989	.10794	.10604	.10420	.10241	.10067	.09897	.09733	.09572	.09416	.09263	.09115	.08971
108	62	.13345	.13095	.12852	.12616	.12386	.12163	.11947	.11736	.11532	.11333	.11139	.10950	.10767	.10589	.10415	.10245	.10081	.09920	.09763	.09611
108	63	.14210	.13949	.13695	.13448	.13208	.12975	.12748	.12527	.12312	.12103	.11900	.11702	.11509	.11321	.11138	.10960	.10786	.10617	.10452	.10291

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%
108	64	.15119	.14846	.14581	.14323	.14073	.13829	.13591	.13360	.13135	.12916	.12703	.12495	.12292	.12095	.11902	.11715	.11532	.11354	.11180	.11010
108	65	.16074	.15790	.15513	.15245	.14983	.14728	.14480	.14238	.14003	.13773	.13550	.13332	.13119	.12912	.12710	.12513	.12321	.12133	.11950	.11771
108	66	.17081	.16786	.16498	.16218	.15945	.15680	.15421	.15168	.14922	.14682	.14448	.14220	.13998	.13781	.13569	.13362	.13160	.12963	.12771	.12583
108	67	.18151	.17844	.17545	.17254	.16970	.16693	.16423	.16160	.15903	.15653	.15409	.15170	.14937	.14710	.14488	.14272	.14060	.13853	.13651	.13454
108	68	.19281	.18963	.18653	.18351	.18056	.17768	.17488	.17214	.16946	.16685	.16431	.16182	.15939	.15701	.15469	.15243	.15021	.14805	.14593	.14386
108	69	.20471	.20142	.19821	.19508	.19202	.18903	.18612	.18327	.18049	.17778	.17513	.17253	.17000	.16753	.16510	.16274	.16042	.15816	.15595	.15378
108	70	.21713	.21373	.21041	.20717	.20401	.20092	.19790	.19494	.19206	.18924	.18648	.18379	.18115	.17857	.17605	.17359	.17117	.16881	.16650	.16423
108	71	.23000	.22650	.22307	.21973	.21646	.21326	.21014	.20708	.20409	.20117	.19831	.19551	.19277	.19009	.18747	.18490	.18239	.17993	.17752	.17516
108	72	.24328	.23968	.23615	.23270	.22933	.22603	.22280	.21964	.21655	.21352	.21056	.20766	.20483	.20205	.19932	.19666	.19404	.19149	.18898	.18652
108	73	.25695	.25324	.24961	.24606	.24259	.23919	.23586	.23260	.22941	.22628	.22322	.22022	.21728	.21440	.21158	.20881	.20610	.20344	.20084	.19828
108	74	.27108	.26728	.26356	.25991	.25634	.25284	.24942	.24606	.24277	.23954	.23638	.23328	.23025	.22727	.22435	.22148	.21867	.21592	.21322	.21056
108	75	.28581	.28192	.27810	.27437	.27070	.26711	.26359	.26013	.25675	.25343	.25017	.24698	.24384	.24077	.23775	.23479	.23189	.22903	.22623	.22349
108	76	.30124	.29726	.29336	.28953	.28578	.28210	.27849	.27495	.27147	.26806	.26471	.26142	.25820	.25503	.25192	.24886	.24587	.24292	.24003	.23719
108	77	.31739	.31334	.30936	.30545	.30162	.29786	.29417	.29054	.28698	.28348	.28005	.27667	.27336	.27010	.26690	.26376	.26067	.25764	.25465	.25172
108	78	.33427	.33015	.32610	.32213	.31822	.31439	.31062	.30692	.30328	.29970	.29619	.29273	.28934	.28600	.28272	.27949	.27632	.27320	.27013	.26712
108	79	.35176	.34758	.34348	.33944	.33547	.33157	.32774	.32397	.32026	.31661	.31303	.30950	.30603	.30262	.29926	.29596	.29271	.28951	.28636	.28327
108	80	.36967	.36545	.36129	.35720	.35318	.34922	.34533	.34150	.33773	.33403	.33038	.32678	.32325	.31977	.31634	.31297	.30965	.30638	.30316	.29999
108	81	.38783	.38356	.37937	.37524	.37117	.36717	.36323	.35934	.35552	.35176	.34806	.34441	.34081	.33727	.33379	.33035	.32697	.32363	.32035	.31711
108	82	.40611	.40182	.39759	.39343	.38933	.38529	.38130	.37738	.37352	.36971	.36596	.36226	.35861	.35502	.35148	.34799	.34455	.34115	.33781	.33451
108	83	.42453	.42022	.41597	.41178	.40765	.40358	.39957	.39561	.39171	.38786	.38407	.38033	.37664	.37301	.36942	.36588	.36239	.35894	.35555	.35219
108	84	.44325	.43893	.43467	.43047	.42633	.42224	.41820	.41423	.41030	.40643	.40260	.39883	.39511	.39144	.38781	.38423	.38070	.37721	.37377	.37037
108	85	.46241	.45810	.45384	.44964	.44549	.44140	.43735	.43336	.42942	.42553	.42169	.41790	.41416	.41046	.40681	.40320	.39964	.39612	.39264	.38921
108	86	.48179	.47749	.47325	.46906	.46492	.46083	.45679	.45280	.44886	.44497	.44112	.43732	.43356	.42985	.42618	.42256	.41898	.41544	.41194	.40848
108	87	.50106	.49679	.49257	.48840	.48429	.48021	.47619	.47221	.46828	.46439	.46055	.45675	.45299	.44928	.44560	.44197	.43838	.43483	.43132	.42785
108	88	.52018	.51595	.51177	.50763	.50355	.49950	.49550	.49155	.48763	.48376	.47993	.47614	.47240	.46869	.46502	.46139	.45780	.45425	.45073	.44726
108	89	.53913	.53495	.53082	.52673	.52268	.51868	.51471	.51079	.50690	.50306	.49926	.49549	.49176	.48808	.48442	.48081	.47723	.47369	.47018	.46670
108	90	.55783	.55371	.54964	.54560	.54160	.53765	.53373	.52985	.52601	.52220	.51843	.51470	.51101	.50735	.50372	.50013	.49657	.49305	.48956	.48610
108	91	.57585	.57180	.56779	.56381	.55988	.55597	.55211	.54828	.54449	.54073	.53700	.53331	.52966	.52603	.52244	.51888	.51535	.51186	.50839	.50496
108	92	.59275	.58877	.58482	.58091	.57704	.57319	.56938	.56561	.56187	.55816	.55448	.55083	.54722	.54364	.54008	.53656	.53307	.52960	.52617	.52277
108	93	.60853	.60462	.60074	.59689	.59308	.58930	.58554	.58182	.57814	.57448	.57085	.56725	.56368	.56014	.55662	.55314	.54968	.54626	.54286	.53948
108	94	.62343	.61959	.61577	.61199	.60824	.60452	.60083	.59717	.59353	.58993	.58635	.58280	.57928	.57578	.57231	.56887	.56545	.56206	.55870	.55536
108	95	.63773	.63396	.63022	.62651	.62283	.61917	.61554	.61194	.60836	.60481	.60129	.59779	.59432	.59087	.58745	.58405	.58068	.57733	.57401	.57071
108	96	.65128	.64759	.64392	.64028	.63666	.63307	.62951	.62597	.62245	.61896	.61549	.61205	.60863	.60523	.60186	.59851	.59519	.59188	.58860	.58534
108	97	.66392	.66030	.65670	.65312	.64957	.64604	.64254	.63906	.63560	.63217	.62875	.62536	.62200	.61865	.61533	.61203	.60874	.60549	.60225	.59903
108	98	.67590	.67235	.66882	.66531	.66182	.65836	.65492	.65149	.64809	.64472	.64136	.63802	.63471	.63141	.62814	.62488	.62165	.61843	.61524	.61206
108	99	.68769	.68421	.68075	.67731	.67389	.67049	.66711	.66375	.66042	.65710	.65380	.65052	.64726	.64401	.64079	.63759	.63440	.63123	.62808	.62495
108	100	.69925	.69585	.69246	.68909	.68574	.68241	.67910	.67581	.67253	.66927	.66603	.66281	.65961	.65642	.65325	.65010	.64697	.64385	.64075	.63766
108	101	.71071	.70738	.70407	.70078	.69750	.69424	.69100	.68777	.68456	.68137	.67819	.67503	.67189	.66876	.66565	.66255	.65947	.65641	.65336	.65033
108	102	.72201	.71876	.71552	.71230	.70910	.70591	.70274	.69958	.69644	.69331	.69020	.68710	.68402	.68095	.67790	.67486	.67184	.66883	.66583	.66285
108	103	.73334	.73017	.72702	.72387	.72075	.71763	.71453	.71145	.70837	.70531	.70227	.69924	.69622	.69321	.69022	.68724	.68428	.68133	.67839	.67546
108	104	.74531	.74222	.73915	.73610	.73305	.73002	.72700	.72399	.72099	.71801	.71504	.71208	.70913	.70619	.70327	.70036	.69746	.69457	.69169	.68883
108	105	.75745	.75446	.75148	.74850	.74554	.74259	.73965	.73672	.73380	.73089	.72799	.72511	.72223	.71936	.71651	.71366	.71082	.70800	.70518	.70237
108	106	.77320	.77033	.76747	.76463	.76178	.75895	.75613	.75331	.75051	.74771	.74492	.74214	.73937	.73660	.73385	.73110	.72836	.72563	.72291	.72019
108	107	.79379	.79111	.78844	.78577	.78311	.78045	.77780	.77515	.77252	.76988	.76726	.76463	.76202	.75941	.75681	.75421	.75162	.74903	.74646	.74388
108	108	.82809	.82578	.82347	.82117	.81887	.81657	.81427	.81198	.80969	.80740	.80512	.80284	.80056	.79829	.79602	.79375	.79148	.78922	.78696	.78471
109	0	.01121	.01115	.01108	.01102	.01096	.01091	.01085	.01080	.01075	.01070	.01065	.01060	.01056	.01051	.01047	.01043	.01039	.01035	.01031	.01028
109	1	.00296	.00290	.00284	.00279	.00274	.00269	.00264	.00259	.00255	.00251	.00247	.00243	.00239	.00236	.00232	.00229	.00226	.00223	.00220	.00217
109	2	.00267	.00260	.00254	.00248	.00243	.00238	.00233	.00228	.00223	.00219	.00215	.00211	.00207	.00203	.00200	.00196	.00193	.00190	.00187	.00184
109	3	.00258	.00252	.00245	.00239	.00233	.00228	.00222	.00217	.00212	.00208	.00203	.00199	.00195	.00191	.00187	.00184	.00180	.00177	.00173	.00170
109	4	.00261	.00253	.00247	.00240	.00234	.00228	.00222	.00217	.00211	.00206	.00202	.00197	.00193	.00188	.00184	.00180	.00177	.00173	.00170	.00166

Table U(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%
											Adjusted Payout Rate										
109	5	.00271	.00263	.00256	.00249	.00242	.00236	.00229	.00224	.00218	.00213	.00207	.00202	.00198	.00193	.00189	.00185	.00180	.00177	.00173	.00169
109	6	.00286	.00278	.00270	.00262	.00255	.00248	.00242	.00235	.00229	.00223	.00218	.00212	.00207	.00202	.00197	.00193	.00188	.00184	.00180	.00176
109	7	.00308	.00299	.00290	.00282	.00274	.00266	.00259	.00252	.00246	.00239	.00233	.00227	.00222	.00216	.00211	.00206	.00201	.00197	.00192	.00188
109	8	.00333	.00324	.00314	.00305	.00297	.00289	.00281	.00273	.00266	.00259	.00253	.00246	.00240	.00234	.00229	.00223	.00218	.00213	.00208	.00203
109	9	.00367	.00356	.00346	.00336	.00327	.00318	.00310	.00302	.00294	.00287	.00279	.00272	.00266	.00259	.00253	.00247	.00242	.00236	.00231	.00225
109	10	.00409	.00398	.00387	.00376	.00366	.00357	.00348	.00339	.00330	.00322	.00315	.00307	.00300	.00293	.00286	.00280	.00273	.00267	.00261	.00256
109	11	.00459	.00447	.00435	.00424	.00413	.00403	.00393	.00384	.00375	.00366	.00358	.00350	.00342	.00334	.00327	.00320	.00313	.00307	.00300	.00294
109	12	.00518	.00505	.00492	.00480	.00469	.00458	.00447	.00437	.00428	.00418	.00409	.00400	.00392	.00384	.00376	.00369	.00361	.00354	.00347	.00341
109	13	.00580	.00567	.00553	.00541	.00529	.00517	.00506	.00495	.00485	.00475	.00465	.00456	.00447	.00438	.00430	.00422	.00414	.00406	.00399	.00392
109	14	.00641	.00627	.00613	.00600	.00587	.00574	.00563	.00551	.00540	.00530	.00520	.00510	.00500	.00491	.00482	.00474	.00465	.00457	.00450	.00442
109	15	.00697	.00682	.00667	.00653	.00640	.00627	.00614	.00602	.00591	.00580	.00569	.00559	.00549	.00539	.00530	.00521	.00512	.00504	.00496	.00488
109	16	.00745	.00729	.00714	.00699	.00685	.00671	.00658	.00646	.00633	.00622	.00611	.00600	.00589	.00579	.00570	.00560	.00551	.00542	.00534	.00525
109	17	.00786	.00769	.00753	.00737	.00722	.00708	.00694	.00681	.00668	.00656	.00645	.00633	.00622	.00612	.00602	.00592	.00582	.00573	.00564	.00555
109	18	.00820	.00802	.00785	.00769	.00753	.00738	.00724	.00710	.00697	.00684	.00672	.00660	.00649	.00638	.00627	.00617	.00607	.00597	.00588	.00579
109	19	.00852	.00833	.00815	.00798	.00782	.00766	.00751	.00737	.00723	.00709	.00696	.00684	.00672	.00661	.00650	.00639	.00628	.00618	.00609	.00599
109	20	.00885	.00865	.00846	.00828	.00811	.00794	.00779	.00763	.00749	.00735	.00721	.00708	.00696	.00684	.00672	.00661	.00650	.00640	.00630	.00620
109	21	.00920	.00899	.00879	.00860	.00842	.00825	.00808	.00792	.00777	.00762	.00748	.00734	.00721	.00708	.00696	.00684	.00673	.00662	.00651	.00641
109	22	.00955	.00933	.00912	.00892	.00873	.00854	.00837	.00820	.00804	.00788	.00774	.00759	.00745	.00732	.00719	.00707	.00695	.00684	.00672	.00662
109	23	.00992	.00969	.00947	.00926	.00906	.00886	.00868	.00850	.00833	.00817	.00801	.00786	.00771	.00757	.00744	.00731	.00718	.00706	.00694	.00683
109	24	.01034	.01009	.00986	.00963	.00942	.00922	.00902	.00883	.00865	.00848	.00831	.00815	.00800	.00785	.00771	.00757	.00744	.00731	.00719	.00707
109	25	.01081	.01055	.01030	.01006	.00984	.00962	.00941	.00921	.00902	.00884	.00866	.00849	.00833	.00817	.00802	.00788	.00774	.00760	.00747	.00735
109	26	.01134	.01106	.01080	.01055	.01030	.01007	.00985	.00964	.00944	.00924	.00906	.00888	.00870	.00854	.00838	.00822	.00808	.00793	.00779	.00766
109	27	.01195	.01166	.01138	.01111	.01085	.01061	.01037	.01015	.00993	.00972	.00953	.00933	.00915	.00898	.00881	.00864	.00848	.00833	.00818	.00804
109	28	.01263	.01231	.01201	.01173	.01145	.01119	.01094	.01070	.01047	.01025	.01004	.00984	.00964	.00945	.00927	.00910	.00893	.00877	.00861	.00846
109	29	.01336	.01303	.01271	.01240	.01211	.01183	.01157	.01131	.01107	.01083	.01061	.01039	.01018	.00998	.00979	.00961	.00943	.00926	.00909	.00893
109	30	.01416	.01380	.01346	.01313	.01282	.01253	.01224	.01197	.01171	.01146	.01122	.01099	.01077	.01055	.01035	.01015	.00996	.00978	.00960	.00943
109	31	.01500	.01462	.01426	.01391	.01358	.01326	.01296	.01267	.01239	.01212	.01187	.01162	.01139	.01116	.01094	.01073	.01053	.01033	.01014	.00996
109	32	.01591	.01551	.01512	.01475	.01439	.01405	.01373	.01342	.01312	.01284	.01256	.01230	.01205	.01180	.01157	.01135	.01113	.01092	.01072	.01052
109	33	.01691	.01647	.01606	.01566	.01528	.01492	.01457	.01424	.01392	.01362	.01332	.01304	.01277	.01251	.01226	.01202	.01179	.01157	.01135	.01114
109	34	.01798	.01751	.01707	.01664	.01624	.01585	.01548	.01512	.01478	.01445	.01414	.01384	.01355	.01327	.01300	.01275	.01250	.01226	.01203	.01180
109	35	.01915	.01866	.01818	.01773	.01729	.01688	.01648	.01610	.01573	.01538	.01505	.01472	.01441	.01412	.01383	.01355	.01329	.01303	.01278	.01254
109	36	.02043	.01989	.01938	.01890	.01843	.01799	.01756	.01715	.01676	.01639	.01603	.01568	.01535	.01503	.01472	.01442	.01414	.01386	.01359	.01334
109	37	.02181	.02124	.02069	.02017	.01967	.01920	.01874	.01830	.01788	.01748	.01709	.01672	.01636	.01602	.01569	.01537	.01506	.01476	.01448	.01420
109	38	.02333	.02272	.02214	.02158	.02105	.02053	.02004	.01957	.01912	.01869	.01827	.01787	.01749	.01712	.01676	.01642	.01609	.01577	.01546	.01517
109	39	.02500	.02434	.02372	.02312	.02254	.02200	.02147	.02096	.02048	.02001	.01957	.01914	.01872	.01832	.01794	.01757	.01722	.01687	.01654	.01622
109	40	.02684	.02614	.02546	.02482	.02421	.02362	.02305	.02251	.02199	.02149	.02101	.02055	.02010	.01967	.01926	.01886	.01848	.01811	.01775	.01741
109	41	.02888	.02813	.02741	.02672	.02606	.02543	.02482	.02424	.02368	.02314	.02263	.02213	.02165	.02119	.02074	.02031	.01990	.01950	.01912	.01875
109	42	.03114	.03034	.02957	.02883	.02812	.02744	.02679	.02617	.02557	.02499	.02443	.02390	.02338	.02288	.02240	.02194	.02150	.02107	.02065	.02025
109	43	.03363	.03277	.03195	.03116	.03040	.02967	.02897	.02830	.02766	.02703	.02644	.02586	.02531	.02477	.02426	.02376	.02328	.02281	.02237	.02193
109	44	.03637	.03545	.03457	.03372	.03291	.03213	.03138	.03066	.02997	.02930	.02866	.02804	.02744	.02687	.02631	.02578	.02526	.02476	.02428	.02381
109	45	.03932	.03834	.03740	.03650	.03563	.03480	.03399	.03322	.03248	.03176	.03107	.03041	.02977	.02915	.02855	.02798	.02742	.02688	.02636	.02586
109	46	.04253	.04148	.04048	.03951	.03859	.03769	.03684	.03601	.03521	.03445	.03371	.03299	.03230	.03164	.03100	.03038	.02978	.02920	.02864	.02810
109	47	.04595	.04484	.04377	.04274	.04175	.04080	.03988	.03899	.03814	.03732	.03653	.03576	.03503	.03431	.03362	.03296	.03232	.03169	.03109	.03051
109	48	.04964	.04845	.04731	.04621	.04516	.04414	.04316	.04222	.04130	.04043	.03958	.03876	.03797	.03720	.03647	.03575	.03506	.03439	.03375	.03312
109	49	.05359	.05233	.05111	.04995	.04882	.04774	.04669	.04568	.04471	.04377	.04286	.04199	.04114	.04032	.03953	.03877	.03802	.03731	.03661	.03594
109	50	.05785	.05651	.05522	.05398	.05278	.05163	.05051	.04944	.04840	.04740	.04643	.04549	.04459	.04371	.04287	.04205	.04125	.04048	.03974	.03902
109	51	.06244	.06101	.05964	.05832	.05705	.05582	.05464	.05349	.05239	.05132	.05028	.04928	.04832	.04738	.04648	.04560	.04475	.04393	.04313	.04236
109	52	.06731	.06581	.06435	.06295	.06160	.06030	.05904	.05782	.05664	.05550	.05440	.05334	.05231	.05131	.05034	.04941	.04850	.04762	.04677	.04594
109	53	.07249	.07090	.06936	.06788	.06645	.06506	.06373	.06243	.06118	.05997	.05880	.05767	.05657	.05551	.05448	.05348	.05251	.05157	.05066	.04977
109	54	.07799	.07631	.07468	.07311	.07160	.07013	.06871	.06734	.06601	.06473	.06348	.06228	.06111	.05998	.05888	.05782	.05679	.05579	.05481	.05387

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	55	.08383	.08206	.08034	.07868	.07708	.07552	.07402	.07257	.07116	.06980	.06848	.06720	.06596	.06476	.06359	.06246	.06136	.06030	.05926	.05825
109	56	.09003	.08816	.08635	.08460	.08291	.08127	.07968	.07814	.07665	.07521	.07381	.07246	.07114	.06987	.06863	.06742	.06626	.06512	.06402	.06295
109	57	.09661	.09464	.09273	.09089	.08910	.08737	.08570	.08408	.08250	.08098	.07950	.07806	.07667	.07531	.07400	.07273	.07149	.07028	.06911	.06797
109	58	.10353	.10146	.09946	.09751	.09563	.09381	.09205	.09033	.08867	.08706	.08550	.08398	.08251	.08108	.07969	.07834	.07702	.07574	.07450	.07329
109	59	.11075	.10858	.10648	.10444	.10246	.10055	.09869	.09688	.09513	.09343	.09178	.09018	.08862	.08711	.08564	.08421	.08282	.08147	.08015	.07887
109	60	.11828	.11600	.11380	.11166	.10958	.10757	.10561	.10371	.10187	.10008	.09834	.09665	.09501	.09342	.09186	.09035	.08888	.08745	.08606	.08471
109	61	.12614	.12376	.12145	.11921	.11703	.11492	.11286	.11087	.10893	.10705	.10522	.10344	.10171	.10003	.09839	.09680	.09524	.09373	.09226	.09083
109	62	.13443	.13194	.12952	.12717	.12489	.12267	.12052	.11843	.11639	.11442	.11249	.11062	.10880	.10703	.10530	.10362	.10198	.10039	.09883	.09732
109	63	.14316	.14056	.13804	.13558	.13319	.13087	.12862	.12643	.12429	.12222	.12020	.11823	.11631	.11445	.11263	.11086	.10914	.10746	.10582	.10422
109	64	.15234	.14963	.14699	.14443	.14193	.13951	.13715	.13485	.13262	.13044	.12832	.12626	.12425	.12229	.12038	.11852	.11670	.11494	.11321	.11153
109	65	.16198	.15916	.15641	.15374	.15113	.14860	.14614	.14373	.14140	.13912	.13690	.13473	.13263	.13057	.12857	.12661	.12470	.12284	.12103	.11926
109	66	.17215	.16921	.16635	.16357	.16086	.15822	.15565	.15314	.15070	.14831	.14599	.14373	.14152	.13937	.13726	.13521	.13321	.13126	.12935	.12748
109	67	.18295	.17990	.17693	.17403	.17121	.16847	.16579	.16317	.16062	.15814	.15571	.15335	.15104	.14878	.14658	.14443	.14234	.14029	.13828	.13633
109	68	.19437	.19121	.18813	.18513	.18220	.17935	.17656	.17384	.17119	.16860	.16607	.16360	.16119	.15883	.15653	.15429	.15209	.14995	.14785	.14580
109	69	.20641	.20314	.19995	.19684	.19381	.19084	.18795	.18513	.18237	.17967	.17704	.17447	.17196	.16951	.16711	.16476	.16247	.16023	.15803	.15589
109	70	.21898	.21561	.21232	.20910	.20596	.20289	.19989	.19696	.19410	.19131	.18857	.18590	.18329	.18074	.17824	.17579	.17340	.17106	.16878	.16654
109	71	.23203	.22855	.22515	.22183	.21859	.21542	.21232	.20929	.20632	.20343	.20059	.19782	.19511	.19245	.18986	.18732	.18483	.18239	.18001	.17767
109	72	.24549	.24192	.23842	.23500	.23165	.22838	.22518	.22205	.21899	.21599	.21306	.21019	.20738	.20462	.20193	.19929	.19671	.19417	.19169	.18926
109	73	.25935	.25567	.25208	.24856	.24511	.24175	.23845	.23522	.23206	.22896	.22593	.22296	.22005	.21720	.21441	.21167	.20899	.20637	.20379	.20127
109	74	.27368	.26991	.26622	.26261	.25907	.25561	.25222	.24889	.24563	.24244	.23931	.23625	.23324	.23030	.22741	.22458	.22180	.21908	.21641	.21379
109	75	.28862	.28476	.28098	.27728	.27365	.27009	.26661	.26319	.25984	.25656	.25333	.25018	.24708	.24404	.24106	.23813	.23526	.23245	.22968	.22697
109	76	.30426	.30032	.29646	.29268	.28896	.28532	.28175	.27825	.27481	.27144	.26813	.26488	.26169	.25856	.25549	.25247	.24951	.24660	.24375	.24095
109	77	.32067	.31666	.31272	.30886	.30507	.30135	.29769	.29411	.29059	.28713	.28374	.28041	.27714	.27392	.27077	.26766	.26462	.26162	.25868	.25579
109	78	.33783	.33376	.32976	.32583	.32197	.31818	.31445	.31080	.30720	.30367	.30020	.29680	.29345	.29015	.28692	.28374	.28061	.27753	.27451	.27154
109	79	.35565	.35153	.34747	.34348	.33957	.33571	.33193	.32821	.32455	.32095	.31742	.31394	.31052	.30716	.30385	.30059	.29739	.29424	.29115	.28810
109	80	.37394	.36977	.36567	.36163	.35767	.35377	.34993	.34615	.34244	.33878	.33519	.33165	.32817	.32474	.32137	.31805	.31479	.31157	.30840	.30529
109	81	.39250	.38830	.38417	.38010	.37609	.37215	.36827	.36445	.36068	.35698	.35334	.34975	.34621	.34273	.33930	.33593	.33260	.32932	.32610	.32292
109	82	.41124	.40701	.40285	.39875	.39471	.39074	.38682	.38297	.37917	.37542	.37174	.36810	.36452	.36099	.35752	.35409	.35071	.34738	.34410	.34087
109	83	.43011	.42587	.42169	.41757	.41352	.40952	.40558	.40169	.39786	.39409	.39037	.38670	.38308	.37951	.37599	.37252	.36910	.36573	.36240	.35912
109	84	.44930	.44506	.44088	.43676	.43269	.42868	.42473	.42082	.41698	.41318	.40943	.40574	.40209	.39850	.39495	.39144	.38799	.38458	.38121	.37789
109	85	.46901	.46478	.46061	.45649	.45243	.44842	.44446	.44055	.43670	.43289	.42914	.42543	.42177	.41815	.41458	.41106	.40758	.40414	.40075	.39740
109	86	.48901	.48481	.48066	.47656	.47252	.46852	.46457	.46068	.45683	.45303	.44927	.44556	.44190	.43828	.43470	.43117	.42768	.42423	.42082	.41745
109	87	.50896	.50479	.50068	.49661	.49259	.48862	.48470	.48082	.47699	.47320	.46946	.46576	.46211	.45849	.45492	.45139	.44789	.44444	.44103	.43765
109	88	.52880	.52469	.52062	.51659	.51262	.50868	.50479	.50095	.49714	.49338	.48966	.48598	.48235	.47875	.47519	.47167	.46819	.46474	.46133	.45796
109	89	.54853	.54448	.54047	.53650	.53257	.52869	.52484	.52104	.51728	.51355	.50987	.50622	.50261	.49904	.49551	.49201	.48855	.48513	.48173	.47838
109	90	.56812	.56413	.56019	.55629	.55242	.54860	.54481	.54106	.53735	.53368	.53004	.52644	.52287	.51934	.51585	.51239	.50896	.50556	.50220	.49887
109	91	.58712	.58322	.57935	.57553	.57173	.56798	.56426	.56057	.55692	.55331	.54973	.54618	.54266	.53918	.53573	.53232	.52893	.52558	.52225	.51896
109	92	.60504	.60122	.59743	.59368	.58996	.58628	.58263	.57901	.57542	.57187	.56835	.56486	.56140	.55797	.55457	.55121	.54787	.54456	.54128	.53803
109	93	.62182	.61808	.61437	.61070	.60706	.60345	.59986	.59632	.59280	.58931	.58585	.58242	.57901	.57564	.57230	.56898	.56569	.56243	.55919	.55599
109	94	.63769	.63404	.63041	.62681	.62325	.61971	.61620	.61272	.60927	.60584	.60245	.59908	.59574	.59242	.58913	.58587	.58263	.57942	.57623	.57307
109	95	.65303	.64946	.64592	.64240	.63892	.63546	.63202	.62862	.62524	.62188	.61855	.61525	.61197	.60872	.60549	.60228	.59910	.59595	.59281	.58970
109	96	.66767	.66419	.66074	.65731	.65390	.65052	.64717	.64384	.64053	.63725	.63399	.63075	.62754	.62435	.62119	.61804	.61492	.61182	.60875	.60569
109	97	.68138	.67798	.67461	.67126	.66793	.66463	.66135	.65809	.65486	.65165	.64846	.64529	.64214	.63902	.63591	.63283	.62977	.62673	.62371	.62071
109	98	.69437	.69106	.68776	.68450	.68125	.67802	.67482	.67163	.66847	.66532	.66220	.65910	.65602	.65296	.64991	.64689	.64389	.64090	.63794	.63499
109	99	.70724	.70401	.70080	.69762	.69445	.69130	.68818	.68507	.68198	.67891	.67586	.67283	.66981	.66682	.66384	.66088	.65794	.65502	.65211	.64922
109	100	.71992	.71678	.71366	.71056	.70748	.70441	.70136	.69834	.69532	.69233	.68935	.68639	.68345	.68053	.67762	.67473	.67185	.66899	.66615	.66332
109	101	.73259	.72954	.72652	.72350	.72051	.71753	.71457	.71162	.70869	.70578	.70288	.70000	.69713	.69428	.69144	.68862	.68582	.68303	.68025	.67749
109	102	.74517	.74222	.73928	.73636	.73346	.73057	.72769	.72483	.72198	.71915	.71633	.71353	.71074	.70797	.70520	.70246	.69972	.69700	.69430	.69161
109	103	.75773	.75488	.75204	.74921	.74640	.74360	.74081	.73804	.73528	.73253	.72980	.72707	.72436	.72167	.71898	.71631	.71365	.71100	.70837	.70575
109	104	.77139	.76864	.76591	.76319	.76048	.75779	.75510	.75243	.74976	.74711	.74447	.74184	.73923	.73662	.73402	.73144	.72887	.72630	.72375	.72121

Ages		Adjusted Payout 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	.78464	.78200	.77936	.77674	.77413	.77153	.76894	.76636	.76379	.76123	.75867	.75613	.75360	.75107	.74856	.74605	.74356	.74107	.73859	.73613
109	106	.80232	.79983	.79735	.79488	.79242	.78996	.78751	.78507	.78264	.78021	.77779	.77538	.77297	.77058	.76819	.76581	.76343	.76107	.75871	.75635
109	107	.82438	.82209	.81981	.81754	.81527	.81301	.81075	.80850	.80625	.80401	.80177	.79954	.79731	.79509	.79287	.79065	.78845	.78624	.78405	.78185
109	108	.86104	.85916	.85728	.85540	.85352	.85165	.84978	.84790	.84604	.84417	.84231	.84044	.83858	.83672	.83487	.83301	.83116	.82931	.82746	.82562
109	109	.92900	.92800	.92700	.92600	.92500	.92400	.92300	.92200	.92100	.92000	.91900	.91800	.91700	.91600	.91500	.91400	.91300	.91200	.91100	.91000