

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
0	0	.00801	.00697	.00608	.00531	.00464	.00407	.00357	.00314	.00277	.00244	.00216	.00192	.00171	.00152	.00136	.00122	.00109	.00098	.00089	.00081
1	0	.00804	.00699	.00608	.00529	.00461	.00403	.00352	.00308	.00270	.00237	.00209	.00184	.00162	.00143	.00127	.00112	.00100	.00089	.00079	.00071
1	1	.00814	.00707	.00615	.00535	.00466	.00406	.00355	.00310	.00271	.00238	.00208	.00183	.00161	.00142	.00125	.00110	.00098	.00086	.00077	.00068
2	0	.00827	.00719	.00626	.00545	.00476	.00416	.00364	.00319	.00280	.00246	.00216	.00190	.00168	.00148	.00131	.00116	.00103	.00092	.00082	.00073
2	1	.00838	.00728	.00633	.00552	.00481	.00420	.00367	.00321	.00281	.00246	.00216	.00190	.00167	.00147	.00130	.00115	.00101	.00090	.00080	.00071
2	2	.00863	.00750	.00653	.00569	.00497	.00434	.00379	.00332	.00291	.00255	.00224	.00197	.00174	.00153	.00135	.00119	.00106	.00094	.00083	.00074
3	0	.00850	.00740	.00645	.00562	.00491	.00429	.00376	.00330	.00289	.00254	.00224	.00197	.00174	.00154	.00136	.00121	.00108	.00096	.00085	.00076
3	1	.00862	.00750	.00653	.00569	.00496	.00434	.00379	.00332	.00291	.00255	.00224	.00197	.00174	.00153	.00135	.00119	.00106	.00094	.00083	.00074
3	2	.00888	.00773	.00674	.00588	.00513	.00448	.00392	.00344	.00301	.00265	.00233	.00205	.00180	.00159	.00141	.00124	.00110	.00098	.00087	.00077
3	3	.00915	.00797	.00695	.00607	.00530	.00464	.00406	.00356	.00313	.00275	.00242	.00213	.00188	.00166	.00146	.00130	.00115	.00102	.00091	.00081
4	0	.00874	.00761	.00664	.00580	.00507	.00443	.00389	.00341	.00300	.00264	.00232	.00205	.00181	.00160	.00142	.00126	.00112	.00100	.00089	.00080
4	1	.00886	.00772	.00672	.00587	.00512	.00448	.00392	.00343	.00301	.00264	.00232	.00205	.00180	.00159	.00141	.00124	.00110	.00098	.00087	.00077
4	2	.00914	.00796	.00694	.00606	.00530	.00463	.00406	.00356	.00312	.00274	.00241	.00213	.00188	.00166	.00146	.00130	.00115	.00102	.00091	.00081
4	3	.00942	.00821	.00717	.00626	.00548	.00480	.00420	.00369	.00324	.00285	.00251	.00221	.00195	.00172	.00153	.00135	.00120	.00106	.00095	.00084
4	4	.00970	.00847	.00740	.00647	.00566	.00496	.00435	.00382	.00336	.00296	.00261	.00230	.00203	.00180	.00159	.00141	.00125	.00111	.00099	.00088
5	0	.00898	.00783	.00683	.00597	.00523	.00458	.00401	.00353	.00310	.00273	.00241	.00213	.00188	.00167	.00148	.00131	.00117	.00104	.00093	.00083
5	1	.00911	.00794	.00692	.00604	.00528	.00462	.00405	.00355	.00312	.00274	.00241	.00212	.00187	.00165	.00146	.00129	.00115	.00102	.00091	.00081
5	2	.00940	.00819	.00715	.00625	.00547	.00479	.00420	.00368	.00323	.00284	.00250	.00221	.00195	.00172	.00152	.00135	.00120	.00106	.00095	.00084
5	3	.00969	.00846	.00739	.00646	.00566	.00496	.00435	.00382	.00336	.00296	.00260	.00230	.00203	.00179	.00159	.00141	.00125	.00111	.00099	.00088
5	4	.00999	.00873	.00763	.00668	.00585	.00513	.00451	.00396	.00349	.00307	.00271	.00239	.00211	.00187	.00166	.00147	.00131	.00116	.00103	.00092
5	5	.01029	.00900	.00788	.00690	.00605	.00531	.00467	.00411	.00362	.00319	.00281	.00249	.00220	.00195	.00173	.00153	.00136	.00121	.00108	.00097
6	0	.00922	.00805	.00703	.00615	.00539	.00472	.00415	.00364	.00321	.00283	.00250	.00221	.00195	.00173	.00154	.00137	.00122	.00109	.00097	.00087
6	1	.00935	.00816	.00712	.00622	.00544	.00477	.00418	.00367	.00322	.00283	.00250	.00220	.00194	.00172	.00152	.00135	.00120	.00106	.00094	.00084
6	2	.00966	.00843	.00736	.00644	.00564	.00494	.00433	.00381	.00335	.00295	.00260	.00229	.00202	.00179	.00158	.00140	.00125	.00111	.00099	.00088
6	3	.00996	.00871	.00761	.00666	.00584	.00512	.00450	.00395	.00348	.00306	.00270	.00239	.00211	.00187	.00165	.00147	.00130	.00116	.00103	.00092
6	4	.01028	.00899	.00787	.00689	.00604	.00531	.00466	.00410	.00361	.00319	.00281	.00248	.00220	.00195	.00173	.00153	.00136	.00121	.00108	.00096
6	5	.01060	.00928	.00813	.00713	.00625	.00550	.00483	.00426	.00375	.00331	.00292	.00259	.00229	.00203	.00180	.00160	.00142	.00127	.00113	.00101
6	6	.01092	.00957	.00839	.00736	.00647	.00569	.00501	.00441	.00389	.00344	.00304	.00269	.00238	.00211	.00188	.00167	.00149	.00133	.00118	.00106
7	0	.00947	.00827	.00723	.00633	.00555	.00487	.00428	.00377	.00332	.00293	.00259	.00229	.00203	.00180	.00160	.00142	.00127	.00113	.00101	.00091
7	1	.00960	.00838	.00732	.00640	.00561	.00492	.00431	.00379	.00333	.00293	.00259	.00228	.00202	.00178	.00158	.00140	.00124	.00111	.00099	.00088
7	2	.00992	.00866	.00758	.00663	.00581	.00510	.00448	.00393	.00346	.00305	.00269	.00238	.00210	.00186	.00165	.00146	.00130	.00116	.00103	.00092
7	3	.01024	.00895	.00784	.00687	.00602	.00529	.00465	.00409	.00360	.00317	.00280	.00248	.00219	.00194	.00172	.00153	.00136	.00121	.00108	.00096
7	4	.01057	.00925	.00811	.00711	.00624	.00548	.00482	.00425	.00374	.00330	.00292	.00258	.00228	.00202	.00180	.00160	.00142	.00127	.00113	.00101
7	5	.01091	.00955	.00838	.00735	.00646	.00568	.00500	.00441	.00389	.00343	.00304	.00269	.00238	.00211	.00188	.00167	.00149	.00132	.00118	.00106
7	6	.01125	.00986	.00865	.00760	.00669	.00588	.00518	.00457	.00404	.00357	.00316	.00280	.00248	.00220	.00196	.00174	.00155	.00139	.00124	.00111
7	7	.01159	.01017	.00893	.00786	.00691	.00609	.00537	.00474	.00419	.00371	.00328	.00291	.00258	.00230	.00204	.00182	.00162	.00145	.00130	.00116
8	0	.00971	.00849	.00743	.00651	.00572	.00502	.00442	.00389	.00343	.00303	.00268	.00237	.00211	.00187	.00166	.00148	.00132	.00118	.00106	.00095
8	1	.00985	.00860	.00752	.00659	.00577	.00506	.00445	.00391	.00344	.00303	.00268	.00236	.00209	.00185	.00164	.00146	.00129	.00115	.00103	.00092
8	2	.01018	.00890	.00779	.00682	.00599	.00525	.00462	.00406	.00358	.00316	.00279	.00246	.00218	.00193	.00171	.00152	.00135	.00120	.00107	.00096
8	3	.01052	.00920	.00806	.00707	.00621	.00545	.00480	.00422	.00372	.00329	.00290	.00257	.00227	.00202	.00179	.00159	.00142	.00126	.00112	.00100
8	4	.01086	.00952	.00834	.00732	.00643	.00566	.00498	.00439	.00387	.00342	.00302	.00268	.00237	.00210	.00187	.00166	.00148	.00132	.00118	.00105
8	5	.01122	.00983	.00863	.00758	.00667	.00587	.00517	.00456	.00403	.00356	.00315	.00279	.00247	.00220	.00195	.00174	.00155	.00138	.00124	.00111
8	6	.01157	.01016	.00892	.00784	.00690	.00608	.00536	.00474	.00419	.00370	.00328	.00291	.00258	.00229	.00204	.00182	.00162	.00145	.00129	.00116
8	7	.01194	.01048	.00922	.00811	.00715	.00630	.00556	.00491	.00435	.00385	.00341	.00303	.00269	.00239	.00213	.00190	.00169	.00151	.00136	.00121
8	8	.01230	.01081	.00952	.00838	.00739	.00652	.00576	.00510	.00451	.00400	.00355	.00315	.00280	.00249	.00222	.00198	.00177	.00158	.00142	.00127
9	0	.00996	.00872	.00764	.00670	.00588	.00517	.00456	.00402	.00355	.00313	.00278	.00246	.00218	.00194	.00173	.00154	.00138	.00123	.00111	.00099
9	1	.01010	.00883	.00773	.00677	.00594	.00522	.00458	.00403	.00355	.00313	.00277	.00245	.00217	.00192	.00170	.00151	.00135	.00120	.00107	.00096
9	2	.01044	.00914	.00800	.00702	.00616	.00541	.00476	.00419	.00370	.00326	.00288	.00255	.00226	.00200	.00178	.00158	.00141	.00125	.00112	.00100
9	3	.01079	.00946	.00829	.00728	.00639	.00562	.00495	.00436	.00385	.00340	.00301	.00266	.00236	.00209	.00186	.00165	.00147	.00131	.00117	.00105
9	4	.01116	.00978	.00859	.00754	.00663	.00584	.00514	.00454	.00401	.00354	.00313	.00278	.00246	.00219	.00194	.00173	.00154	.00138	.00123	.00110

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
9	5	.01153	.01012	.00889	.00781	.00688	.00606	.00534	.00472	.00417	.00369	.00327	.00290	.00257	.00228	.00203	.00181	.00162	.00144	.00129	.00116
9	6	.01190	.01046	.00919	.00809	.00713	.00628	.00555	.00490	.00434	.00384	.00340	.00302	.00268	.00239	.00212	.00189	.00169	.00151	.00135	.00121
9	7	.01228	.01080	.00950	.00837	.00738	.00651	.00575	.00509	.00451	.00399	.00354	.00315	.00280	.00249	.00222	.00198	.00177	.00158	.00142	.00127
9	8	.01267	.01115	.00982	.00866	.00764	.00675	.00597	.00528	.00468	.00415	.00369	.00328	.00292	.00260	.00232	.00207	.00185	.00166	.00148	.00133
9	9	.01305	.01150	.01014	.00895	.00790	.00699	.00618	.00548	.00486	.00431	.00383	.00341	.00304	.00271	.00242	.00216	.00193	.00173	.00155	.00140
10	0	.01021	.00894	.00784	.00689	.00605	.00533	.00470	.00415	.00366	.00324	.00287	.00255	.00227	.00202	.00180	.00161	.00144	.00129	.00116	.00104
10	1	.01034	.00905	.00793	.00696	.00611	.00537	.00472	.00416	.00367	.00324	.00286	.00253	.00224	.00199	.00177	.00157	.00140	.00125	.00112	.00100
10	2	.01070	.00937	.00822	.00721	.00634	.00558	.00491	.00433	.00382	.00337	.00298	.00264	.00234	.00208	.00185	.00164	.00146	.00131	.00117	.00104
10	3	.01107	.00971	.00852	.00748	.00658	.00579	.00511	.00450	.00398	.00352	.00311	.00276	.00245	.00217	.00193	.00172	.00153	.00137	.00122	.00109
10	4	.01145	.01005	.00883	.00776	.00683	.00602	.00531	.00469	.00414	.00366	.00325	.00288	.00256	.00227	.00202	.00180	.00161	.00143	.00128	.00115
10	5	.01184	.01040	.00914	.00805	.00709	.00625	.00552	.00488	.00431	.00382	.00339	.00300	.00267	.00237	.00211	.00189	.00168	.00150	.00135	.00121
10	6	.01223	.01076	.00946	.00834	.00735	.00649	.00573	.00507	.00449	.00398	.00353	.00313	.00279	.00248	.00221	.00197	.00176	.00158	.00141	.00127
10	7	.01263	.01112	.00979	.00863	.00762	.00673	.00595	.00527	.00467	.00414	.00368	.00327	.00291	.00259	.00231	.00206	.00185	.00165	.00148	.00133
10	8	.01304	.01148	.01012	.00893	.00789	.00698	.00617	.00547	.00485	.00431	.00383	.00341	.00303	.00270	.00241	.00216	.00193	.00173	.00155	.00139
10	9	.01344	.01185	.01046	.00924	.00817	.00723	.00640	.00568	.00504	.00448	.00398	.00355	.00316	.00282	.00252	.00226	.00202	.00181	.00163	.00146
10	10	.01386	.01223	.01080	.00955	.00845	.00748	.00663	.00589	.00523	.00465	.00414	.00369	.00329	.00294	.00263	.00236	.00211	.00190	.00170	.00153
11	0	.01046	.00917	.00805	.00707	.00623	.00549	.00484	.00428	.00378	.00335	.00297	.00264	.00235	.00210	.00187	.00167	.00150	.00134	.00121	.00109
11	1	.01059	.00928	.00813	.00714	.00627	.00552	.00486	.00429	.00378	.00334	.00296	.00262	.00232	.00206	.00183	.00163	.00146	.00130	.00116	.00104
11	2	.01096	.00961	.00844	.00741	.00652	.00574	.00506	.00446	.00394	.00348	.00308	.00273	.00243	.00215	.00192	.00171	.00152	.00136	.00122	.00109
11	3	.01135	.00996	.00875	.00769	.00677	.00597	.00526	.00465	.00411	.00363	.00322	.00285	.00253	.00225	.00201	.00179	.00159	.00142	.00127	.00114
11	4	.01175	.01032	.00907	.00798	.00703	.00620	.00547	.00484	.00428	.00379	.00336	.00298	.00265	.00236	.00210	.00187	.00167	.00149	.00134	.00120
11	5	.01215	.01068	.00940	.00828	.00730	.00644	.00569	.00504	.00446	.00395	.00351	.00311	.00277	.00247	.00220	.00196	.00175	.00157	.00140	.00126
11	6	.01257	.01106	.00974	.00859	.00758	.00669	.00592	.00524	.00464	.00412	.00366	.00325	.00289	.00258	.00230	.00205	.00184	.00164	.00147	.00132
11	7	.01298	.01144	.01008	.00890	.00786	.00695	.00615	.00545	.00483	.00429	.00381	.00339	.00302	.00269	.00241	.00215	.00192	.00172	.00155	.00139
11	8	.01341	.01182	.01043	.00921	.00814	.00721	.00638	.00566	.00503	.00447	.00397	.00354	.00315	.00281	.00251	.00225	.00202	.00181	.00162	.00146
11	9	.01384	.01221	.01078	.00953	.00844	.00747	.00663	.00588	.00522	.00465	.00414	.00369	.00329	.00294	.00263	.00235	.00211	.00189	.00170	.00153
11	10	.01427	.01260	.01114	.00986	.00873	.00774	.00687	.00610	.00543	.00483	.00431	.00384	.00343	.00307	.00274	.00246	.00221	.00198	.00178	.00160
11	11	.01471	.01300	.01151	.01019	.00903	.00802	.00712	.00633	.00563	.00502	.00448	.00400	.00357	.00320	.00286	.00257	.00231	.00207	.00187	.00168
12	0	.01070	.00939	.00826	.00726	.00640	.00564	.00499	.00441	.00391	.00346	.00308	.00274	.00244	.00218	.00194	.00174	.00156	.00140	.00126	.00114
12	1	.01084	.00950	.00834	.00733	.00644	.00567	.00500	.00441	.00390	.00345	.00305	.00271	.00240	.00214	.00190	.00169	.00151	.00135	.00121	.00108
12	2	.01122	.00985	.00865	.00761	.00670	.00590	.00520	.00460	.00406	.00360	.00319	.00283	.00251	.00223	.00199	.00177	.00158	.00141	.00127	.00113
12	3	.01163	.01021	.00898	.00790	.00696	.00614	.00542	.00479	.00424	.00375	.00333	.00295	.00263	.00234	.00208	.00186	.00166	.00148	.00133	.00119
12	4	.01204	.01059	.00931	.00820	.00723	.00639	.00564	.00499	.00442	.00392	.00347	.00309	.00275	.00244	.00218	.00195	.00174	.00156	.00139	.00125
12	5	.01246	.01097	.00966	.00852	.00752	.00664	.00587	.00520	.00461	.00409	.00363	.00323	.00287	.00256	.00228	.00204	.00182	.00163	.00146	.00131
12	6	.01290	.01136	.01001	.00884	.00780	.00690	.00611	.00541	.00480	.00426	.00379	.00337	.00300	.00268	.00239	.00214	.00191	.00171	.00154	.00138
12	7	.01334	.01176	.01037	.00916	.00810	.00717	.00635	.00563	.00500	.00444	.00395	.00352	.00314	.00280	.00250	.00224	.00201	.00180	.00161	.00145
12	8	.01378	.01216	.01074	.00949	.00840	.00744	.00660	.00586	.00520	.00463	.00412	.00367	.00328	.00293	.00262	.00234	.00210	.00189	.00169	.00152
12	9	.01423	.01257	.01111	.00983	.00871	.00772	.00685	.00609	.00541	.00482	.00429	.00383	.00342	.00306	.00274	.00245	.00220	.00198	.00178	.00160
12	10	.01469	.01298	.01149	.01018	.00902	.00800	.00711	.00632	.00563	.00501	.00447	.00399	.00357	.00319	.00286	.00257	.00230	.00207	.00186	.00168
12	11	.01515	.01340	.01187	.01052	.00934	.00829	.00737	.00656	.00585	.00521	.00465	.00416	.00372	.00333	.00299	.00268	.00241	.00217	.00195	.00176
12	12	.01561	.01383	.01226	.01088	.00966	.00859	.00764	.00681	.00607	.00542	.00484	.00433	.00388	.00347	.00312	.00280	.00252	.00227	.00205	.00185
13	0	.01095	.00962	.00846	.00745	.00657	.00580	.00513	.00454	.00403	.00358	.00318	.00283	.00253	.00226	.00202	.00181	.00162	.00146	.00132	.00119
13	1	.01108	.00972	.00854	.00751	.00661	.00583	.00514	.00454	.00402	.00356	.00315	.00280	.00249	.00221	.00197	.00176	.00157	.00140	.00126	.00113
13	2	.01148	.01009	.00887	.00780	.00687	.00606	.00535	.00473	.00419	.00371	.00329	.00292	.00260	.00231	.00206	.00184	.00164	.00147	.00132	.00118
13	3	.01190	.01046	.00921	.00811	.00715	.00631	.00558	.00493	.00437	.00387	.00344	.00305	.00272	.00242	.00216	.00193	.00172	.00154	.00138	.00124
13	4	.01233	.01085	.00956	.00843	.00744	.00657	.00581	.00514	.00456	.00404	.00359	.00319	.00284	.00253	.00226	.00202	.00181	.00162	.00145	.00130
13	5	.01278	.01125	.00992	.00875	.00773	.00684	.00605	.00536	.00475	.00422	.00375	.00334	.00297	.00265	.00237	.00212	.00190	.00170	.00153	.00137
13	6	.01323	.01166	.01029	.00909	.00803	.00711	.00630	.00558	.00496	.00441	.00392	.00349	.00311	.00278	.00248	.00222	.00199	.00178	.00160	.00144
13	7	.01369	.01208	.01066	.00943	.00834	.00739	.00655	.00582	.00517	.00460	.00409	.00365	.00325	.00291	.00260	.00233	.00209	.00187	.00168	.00151
13	8	.01415	.01250	.01105	.00978	.00866	.00768	.00681	.00605	.00538	.00479	.00427	.00381	.00340	.00304	.00272	.00244	.00219	.00197	.00177	.00159

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
13	9	.01463	.01293	.01144	.01013	.00898	.00797	.00708	.00629	.00560	.00499	.00445	.00397	.00355	.00318	.00285	.00255	.00229	.00206	.00186	.00167
13	10	.01510	.01336	.01184	.01049	.00931	.00827	.00735	.00654	.00583	.00520	.00464	.00415	.00371	.00332	.00298	.00267	.00240	.00216	.00195	.00176
13	11	.01559	.01381	.01224	.01086	.00964	.00857	.00763	.00680	.00606	.00541	.00483	.00432	.00387	.00347	.00311	.00280	.00252	.00227	.00204	.00184
13	12	.01608	.01425	.01265	.01123	.00998	.00888	.00791	.00705	.00630	.00562	.00503	.00450	.00403	.00362	.00325	.00292	.00263	.00237	.00214	.00193
13	13	.01657	.01470	.01306	.01161	.01033	.00920	.00820	.00732	.00653	.00584	.00523	.00469	.00420	.00377	.00339	.00305	.00275	.00248	.00224	.00203
14	0	.01120	.00985	.00867	.00764	.00675	.00596	.00528	.00468	.00415	.00369	.00328	.00293	.00261	.00234	.00209	.00188	.00169	.00152	.00137	.00124
14	1	.01132	.00994	.00874	.00770	.00678	.00598	.00528	.00467	.00413	.00366	.00325	.00289	.00257	.00229	.00204	.00182	.00163	.00146	.00131	.00117
14	2	.01174	.01032	.00908	.00800	.00705	.00623	.00550	.00487	.00431	.00382	.00339	.00302	.00268	.00239	.00213	.00190	.00170	.00152	.00137	.00123
14	3	.01218	.01071	.00943	.00832	.00734	.00648	.00573	.00508	.00450	.00399	.00355	.00315	.00281	.00250	.00223	.00200	.00179	.00160	.00144	.00129
14	4	.01262	.01112	.00980	.00865	.00764	.00675	.00598	.00530	.00470	.00417	.00371	.00330	.00294	.00262	.00234	.00210	.00188	.00168	.00151	.00136
14	5	.01308	.01153	.01018	.00899	.00795	.00703	.00623	.00552	.00490	.00436	.00388	.00345	.00308	.00275	.00246	.00220	.00197	.00177	.00159	.00143
14	6	.01356	.01196	.01056	.00934	.00826	.00732	.00649	.00576	.00512	.00455	.00405	.00361	.00322	.00288	.00258	.00231	.00207	.00186	.00167	.00150
14	7	.01403	.01239	.01096	.00969	.00859	.00761	.00675	.00600	.00534	.00475	.00423	.00378	.00337	.00302	.00270	.00242	.00217	.00195	.00175	.00158
14	8	.01452	.01284	.01136	.01006	.00892	.00791	.00703	.00625	.00556	.00495	.00442	.00395	.00353	.00316	.00283	.00254	.00228	.00205	.00184	.00166
14	9	.01502	.01329	.01177	.01043	.00925	.00822	.00731	.00650	.00579	.00517	.00461	.00412	.00369	.00330	.00296	.00266	.00239	.00215	.00194	.00175
14	10	.01552	.01375	.01218	.01081	.00960	.00853	.00759	.00676	.00603	.00538	.00481	.00430	.00385	.00345	.00310	.00278	.00250	.00225	.00203	.00183
14	11	.01603	.01421	.01261	.01120	.00995	.00886	.00789	.00703	.00627	.00560	.00501	.00449	.00402	.00361	.00324	.00291	.00262	.00236	.00213	.00193
14	12	.01654	.01468	.01304	.01159	.01031	.00918	.00818	.00730	.00652	.00583	.00522	.00468	.00420	.00377	.00339	.00305	.00275	.00248	.00224	.00202
14	13	.01706	.01515	.01347	.01198	.01067	.00951	.00849	.00758	.00678	.00606	.00543	.00487	.00437	.00393	.00354	.00318	.00287	.00259	.00234	.00212
14	14	.01758	.01563	.01390	.01238	.01104	.00985	.00879	.00786	.00703	.00630	.00565	.00507	.00455	.00410	.00369	.00332	.00300	.00271	.00245	.00222
15	0	.01144	.01007	.00887	.00783	.00692	.00612	.00542	.00481	.00427	.00380	.00339	.00302	.00270	.00242	.00217	.00195	.00175	.00158	.00143	.00129
15	1	.01156	.01016	.00894	.00788	.00695	.00613	.00542	.00480	.00425	.00377	.00335	.00298	.00265	.00236	.00211	.00188	.00168	.00151	.00135	.00122
15	2	.01199	.01055	.00929	.00819	.00723	.00639	.00565	.00500	.00443	.00394	.00350	.00311	.00277	.00247	.00221	.00197	.00176	.00158	.00142	.00128
15	3	.01245	.01096	.00966	.00852	.00753	.00666	.00589	.00522	.00463	.00411	.00366	.00326	.00290	.00259	.00231	.00207	.00185	.00166	.00149	.00134
15	4	.01291	.01138	.01004	.00887	.00784	.00694	.00615	.00545	.00484	.00430	.00383	.00341	.00304	.00271	.00243	.00217	.00195	.00175	.00157	.00141
15	5	.01339	.01181	.01043	.00922	.00816	.00723	.00641	.00569	.00505	.00449	.00400	.00357	.00318	.00284	.00254	.00228	.00204	.00183	.00165	.00148
15	6	.01388	.01226	.01083	.00959	.00849	.00753	.00668	.00593	.00528	.00470	.00418	.00373	.00333	.00298	.00267	.00239	.00215	.00193	.00173	.00156
15	7	.01438	.01271	.01125	.00996	.00883	.00783	.00696	.00618	.00550	.00490	.00437	.00391	.00349	.00312	.00280	.00251	.00225	.00203	.00182	.00164
15	8	.01489	.01317	.01167	.01034	.00917	.00815	.00724	.00644	.00574	.00512	.00457	.00408	.00365	.00327	.00293	.00263	.00237	.00213	.00192	.00173
15	9	.01541	.01364	.01209	.01073	.00953	.00847	.00754	.00671	.00598	.00534	.00477	.00427	.00382	.00343	.00307	.00276	.00248	.00224	.00202	.00182
15	10	.01593	.01412	.01253	.01113	.00989	.00880	.00784	.00699	.00623	.00557	.00498	.00446	.00399	.00358	.00322	.00289	.00260	.00235	.00212	.00191
15	11	.01647	.01461	.01297	.01153	.01026	.00914	.00814	.00727	.00649	.00580	.00519	.00465	.00417	.00375	.00337	.00303	.00273	.00246	.00222	.00201
15	12	.01701	.01510	.01343	.01194	.01064	.00948	.00846	.00755	.00675	.00604	.00541	.00485	.00436	.00392	.00352	.00317	.00286	.00258	.00233	.00211
15	13	.01755	.01560	.01388	.01236	.01102	.00983	.00878	.00785	.00702	.00629	.00564	.00506	.00455	.00409	.00368	.00332	.00299	.00271	.00245	.00222
15	14	.01810	.01610	.01434	.01278	.01140	.01018	.00910	.00814	.00729	.00653	.00586	.00527	.00474	.00426	.00384	.00347	.00313	.00283	.00256	.00232
15	15	.01864	.01660	.01480	.01320	.01179	.01053	.00942	.00844	.00756	.00678	.00609	.00548	.00493	.00444	.00400	.00362	.00327	.00296	.00268	.00243
16	0	.01168	.01029	.00908	.00802	.00709	.00628	.00557	.00494	.00440	.00392	.00349	.00312	.00279	.00250	.00225	.00202	.00182	.00164	.00148	.00134
16	1	.01180	.01038	.00914	.00806	.00711	.00629	.00556	.00492	.00437	.00388	.00345	.00307	.00273	.00244	.00218	.00195	.00174	.00156	.00140	.00126
16	2	.01224	.01078	.00950	.00838	.00741	.00655	.00580	.00514	.00456	.00405	.00360	.00321	.00286	.00255	.00228	.00204	.00183	.00164	.00147	.00132
16	3	.01271	.01120	.00988	.00873	.00772	.00683	.00605	.00536	.00476	.00423	.00377	.00336	.00299	.00267	.00239	.00214	.00192	.00172	.00155	.00139
16	4	.01320	.01164	.01028	.00908	.00804	.00712	.00631	.00560	.00498	.00443	.00394	.00352	.00314	.00280	.00251	.00225	.00202	.00181	.00163	.00146
16	5	.01369	.01209	.01069	.00945	.00837	.00742	.00659	.00585	.00520	.00463	.00413	.00368	.00329	.00294	.00263	.00236	.00212	.00190	.00171	.00154
16	6	.01420	.01255	.01110	.00983	.00871	.00773	.00687	.00611	.00543	.00484	.00432	.00386	.00345	.00308	.00276	.00248	.00223	.00200	.00180	.00162
16	7	.01472	.01302	.01153	.01022	.00907	.00805	.00716	.00637	.00567	.00506	.00452	.00404	.00361	.00323	.00290	.00260	.00234	.00210	.00190	.00171
16	8	.01525	.01351	.01197	.01062	.00943	.00838	.00746	.00664	.00592	.00528	.00472	.00422	.00378	.00339	.00304	.00273	.00246	.00221	.00199	.00180
16	9	.01580	.01400	.01242	.01103	.00980	.00872	.00776	.00692	.00618	.00552	.00493	.00442	.00396	.00355	.00319	.00287	.00258	.00232	.00210	.00189
16	10	.01635	.01450	.01288	.01144	.01018	.00907	.00808	.00721	.00644	.00576	.00515	.00462	.00414	.00372	.00334	.00301	.00271	.00244	.00221	.00199
16	11	.01690	.01501	.01334	.01187	.01057	.00942	.00840	.00750	.00671	.00600	.00538	.00482	.00433	.00389	.00350	.00315	.00284	.00256	.00232	.00210
16	12	.01747	.01553	.01381	.01230	.01096	.00978	.00873	.00781	.00698	.00625	.00561	.00503	.00452	.00407	.00366	.00330	.00298	.00269	.00243	.00220
16	13	.01804	.01605	.01429	.01274	.01136	.01015	.00907	.00811	.00726	.00651	.00584	.00525	.00472	.00425	.00383	.00345	.00312	.00282	.00255	.00231

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
16	14	.01862	.01658	.01477	.01318	.01177	.01052	.00941	.00842	.00755	.00677	.00608	.00547	.00492	.00443	.00400	.00361	.00326	.00295	.00267	.00242
16	15	.01919	.01710	.01526	.01362	.01217	.01089	.00975	.00874	.00784	.00704	.00632	.00569	.00512	.00462	.00417	.00377	.00341	.00308	.00280	.00254
16	16	.01976	.01763	.01574	.01407	.01258	.01126	.01009	.00905	.00812	.00730	.00657	.00591	.00533	.00481	.00434	.00393	.00355	.00322	.00292	.00265
17	0	.01192	.01051	.00928	.00820	.00726	.00643	.00571	.00508	.00452	.00403	.00360	.00321	.00288	.00258	.00232	.00209	.00188	.00170	.00154	.00139
17	1	.01203	.01059	.00934	.00824	.00728	.00644	.00570	.00505	.00448	.00398	.00354	.00316	.00281	.00251	.00225	.00201	.00180	.00162	.00145	.00131
17	2	.01249	.01101	.00971	.00858	.00758	.00671	.00594	.00527	.00468	.00416	.00370	.00330	.00294	.00263	.00235	.00211	.00189	.00170	.00152	.00137
17	3	.01298	.01145	.01011	.00893	.00790	.00700	.00621	.00551	.00489	.00435	.00388	.00346	.00309	.00276	.00247	.00221	.00198	.00178	.00160	.00144
17	4	.01348	.01190	.01051	.00930	.00824	.00730	.00648	.00576	.00512	.00456	.00406	.00362	.00324	.00289	.00259	.00232	.00209	.00187	.00169	.00152
17	5	.01399	.01237	.01094	.00968	.00858	.00761	.00676	.00601	.00535	.00477	.00425	.00380	.00339	.00304	.00272	.00244	.00219	.00197	.00178	.00160
17	6	.01452	.01284	.01137	.01008	.00894	.00794	.00706	.00628	.00559	.00499	.00445	.00398	.00356	.00319	.00286	.00257	.00231	.00208	.00187	.00169
17	7	.01506	.01334	.01182	.01048	.00931	.00827	.00736	.00655	.00584	.00522	.00466	.00417	.00373	.00334	.00300	.00270	.00242	.00218	.00197	.00178
17	8	.01562	.01384	.01227	.01090	.00969	.00862	.00767	.00684	.00610	.00545	.00487	.00436	.00391	.00351	.00315	.00283	.00255	.00230	.00207	.00187
17	9	.01618	.01435	.01274	.01132	.01007	.00897	.00799	.00713	.00637	.00569	.00510	.00456	.00409	.00367	.00330	.00297	.00268	.00241	.00218	.00197
17	10	.01675	.01488	.01322	.01176	.01047	.00933	.00832	.00743	.00664	.00594	.00532	.00477	.00428	.00385	.00346	.00312	.00281	.00254	.00229	.00207
17	11	.01734	.01541	.01371	.01220	.01088	.00970	.00866	.00774	.00693	.00620	.00556	.00499	.00448	.00403	.00363	.00327	.00295	.00267	.00241	.00218
17	12	.01793	.01595	.01420	.01266	.01129	.01008	.00901	.00806	.00722	.00647	.00580	.00521	.00469	.00422	.00380	.00343	.00310	.00280	.00253	.00229
17	13	.01853	.01650	.01470	.01312	.01171	.01046	.00936	.00838	.00751	.00674	.00605	.00544	.00489	.00441	.00398	.00359	.00324	.00293	.00266	.00241
17	14	.01913	.01705	.01521	.01358	.01213	.01085	.00972	.00871	.00781	.00701	.00630	.00567	.00511	.00460	.00415	.00375	.00339	.00307	.00279	.00253
17	15	.01973	.01760	.01572	.01404	.01256	.01124	.01007	.00904	.00811	.00729	.00656	.00590	.00532	.00480	.00434	.00392	.00355	.00322	.00292	.00265
17	16	.02034	.01816	.01623	.01451	.01299	.01164	.01044	.00937	.00842	.00757	.00681	.00614	.00554	.00500	.00452	.00409	.00370	.00336	.00305	.00277
17	17	.02094	.01871	.01674	.01498	.01342	.01203	.01080	.00970	.00872	.00785	.00707	.00638	.00576	.00520	.00471	.00426	.00386	.00350	.00318	.00289
18	0	.01215	.01072	.00948	.00838	.00743	.00659	.00585	.00521	.00464	.00414	.00370	.00331	.00297	.00266	.00240	.00216	.00195	.00176	.00159	.00145
18	1	.01226	.01080	.00953	.00842	.00744	.00659	.00584	.00518	.00460	.00409	.00364	.00325	.00290	.00259	.00232	.00208	.00186	.00167	.00150	.00136
18	2	.01274	.01123	.00992	.00877	.00776	.00687	.00609	.00541	.00481	.00428	.00381	.00340	.00303	.00271	.00243	.00217	.00195	.00175	.00158	.00142
18	3	.01324	.01168	.01033	.00913	.00809	.00717	.00636	.00565	.00503	.00447	.00399	.00356	.00318	.00284	.00255	.00228	.00205	.00184	.00166	.00150
18	4	.01376	.01215	.01075	.00952	.00843	.00748	.00665	.00591	.00526	.00469	.00418	.00373	.00334	.00299	.00268	.00240	.00216	.00194	.00175	.00158
18	5	.01429	.01264	.01119	.00991	.00879	.00781	.00694	.00618	.00550	.00491	.00438	.00391	.00350	.00314	.00281	.00252	.00227	.00204	.00184	.00166
18	6	.01484	.01313	.01164	.01032	.00916	.00815	.00725	.00645	.00575	.00513	.00459	.00410	.00367	.00329	.00295	.00265	.00239	.00215	.00194	.00175
18	7	.01540	.01365	.01210	.01074	.00955	.00849	.00756	.00674	.00601	.00537	.00480	.00430	.00385	.00346	.00310	.00279	.00251	.00226	.00204	.00184
18	8	.01597	.01417	.01258	.01118	.00994	.00885	.00789	.00704	.00628	.00562	.00503	.00450	.00404	.00363	.00326	.00293	.00264	.00238	.00215	.00194
18	9	.01656	.01470	.01306	.01162	.01034	.00922	.00822	.00734	.00656	.00587	.00526	.00471	.00423	.00380	.00342	.00308	.00278	.00251	.00226	.00205
18	10	.01716	.01525	.01356	.01207	.01076	.00960	.00857	.00766	.00685	.00613	.00550	.00493	.00443	.00398	.00359	.00323	.00292	.00263	.00238	.00216
18	11	.01777	.01581	.01407	.01254	.01118	.00998	.00892	.00798	.00715	.00640	.00575	.00516	.00464	.00417	.00376	.00339	.00306	.00277	.00251	.00227
18	12	.01839	.01637	.01459	.01301	.01162	.01038	.00928	.00831	.00745	.00668	.00600	.00539	.00485	.00437	.00394	.00356	.00321	.00291	.00263	.00239
18	13	.01902	.01695	.01511	.01349	.01206	.01078	.00965	.00865	.00776	.00697	.00626	.00563	.00507	.00457	.00413	.00373	.00337	.00305	.00277	.00251
18	14	.01965	.01752	.01564	.01398	.01250	.01119	.01003	.00899	.00807	.00725	.00652	.00587	.00529	.00478	.00431	.00390	.00353	.00320	.00290	.00263
18	15	.02028	.01810	.01618	.01447	.01295	.01160	.01040	.00934	.00839	.00755	.00679	.00612	.00552	.00498	.00450	.00408	.00369	.00335	.00304	.00276
18	16	.02091	.01869	.01671	.01496	.01340	.01202	.01078	.00969	.00871	.00784	.00706	.00637	.00575	.00519	.00470	.00425	.00386	.00350	.00318	.00289
18	17	.02155	.01927	.01725	.01545	.01386	.01243	.01117	.01004	.00904	.00814	.00734	.00662	.00598	.00541	.00490	.00444	.00402	.00365	.00332	.00302
18	18	.02219	.01986	.01779	.01595	.01431	.01286	.01156	.01040	.00936	.00844	.00762	.00688	.00622	.00563	.00510	.00462	.00419	.00381	.00347	.00316
19	0	.01238	.01094	.00967	.00857	.00760	.00674	.00600	.00534	.00476	.00425	.00380	.00341	.00306	.00275	.00247	.00223	.00201	.00182	.00165	.00150
19	1	.01249	.01101	.00972	.00860	.00761	.00674	.00598	.00531	.00472	.00420	.00374	.00334	.00298	.00267	.00239	.00214	.00192	.00173	.00156	.00140
19	2	.01298	.01146	.01012	.00895	.00793	.00703	.00624	.00554	.00493	.00439	.00391	.00349	.00312	.00279	.00250	.00224	.00202	.00181	.00163	.00147
19	3	.01350	.01192	.01054	.00933	.00827	.00734	.00652	.00580	.00516	.00460	.00410	.00366	.00327	.00293	.00263	.00236	.00212	.00191	.00172	.00155
19	4	.01403	.01241	.01098	.00973	.00863	.00766	.00681	.00606	.00540	.00481	.00430	.00384	.00344	.00308	.00276	.00248	.00223	.00201	.00181	.00163
19	5	.01458	.01291	.01144	.01014	.00900	.00800	.00712	.00634	.00565	.00504	.00451	.00403	.00361	.00324	.00290	.00261	.00235	.00211	.00191	.00172
19	6	.01515	.01342	.01190	.01057	.00939	.00835	.00744	.00663	.00591	.00528	.00472	.00423	.00379	.00340	.00305	.00274	.00247	.00223	.00201	.00182
19	7	.01573	.01395	.01239	.01100	.00979	.00871	.00776	.00693	.00618	.00553	.00495	.00443	.00397	.00357	.00321	.00289	.00260	.00234	.00212	.00191
19	8	.01633	.01450	.01288	.01145	.01020	.00909	.00810	.00723	.00647	.00578	.00518	.00464	.00417	.00375	.00337	.00303	.00273	.00247	.00223	.00202
19	9	.01694	.01505	.01339	.01192	.01062	.00947	.00845	.00755	.00676	.00605	.00542	.00487	.00437	.00393	.00354	.00319	.00288	.00260	.00235	.00213

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
19	10	.01757	.01562	.01391	.01239	.01105	.00986	.00881	.00788	.00706	.00632	.00567	.00509	.00458	.00412	.00371	.00335	.00302	.00273	.00247	.00224
19	11	.01820	.01620	.01444	.01287	.01149	.01027	.00918	.00822	.00737	.00661	.00593	.00533	.00480	.00432	.00390	.00352	.00318	.00287	.00260	.00236
19	12	.01885	.01679	.01498	.01337	.01194	.01068	.00956	.00857	.00768	.00690	.00620	.00558	.00502	.00453	.00408	.00369	.00334	.00302	.00274	.00248
19	13	.01950	.01739	.01553	.01387	.01240	.01110	.00995	.00892	.00801	.00720	.00647	.00583	.00525	.00474	.00428	.00387	.00350	.00317	.00288	.00261
19	14	.02016	.01800	.01608	.01438	.01287	.01153	.01034	.00928	.00834	.00750	.00675	.00608	.00549	.00495	.00448	.00405	.00367	.00333	.00302	.00274
19	15	.02082	.01861	.01664	.01489	.01334	.01196	.01074	.00964	.00867	.00780	.00703	.00634	.00572	.00517	.00468	.00423	.00384	.00348	.00316	.00288
19	16	.02149	.01922	.01720	.01541	.01382	.01240	.01114	.01001	.00901	.00811	.00732	.00660	.00596	.00539	.00488	.00442	.00401	.00364	.00331	.00301
19	17	.02216	.01983	.01777	.01593	.01429	.01284	.01154	.01038	.00935	.00843	.00761	.00687	.00621	.00562	.00509	.00461	.00419	.00381	.00346	.00315
19	18	.02283	.02045	.01833	.01645	.01478	.01328	.01195	.01076	.00970	.00875	.00790	.00714	.00646	.00585	.00530	.00481	.00437	.00397	.00361	.00329
19	19	.02350	.02107	.01891	.01698	.01526	.01373	.01236	.01114	.01005	.00907	.00820	.00741	.00671	.00608	.00552	.00501	.00455	.00414	.00377	.00344
20	0	.01262	.01115	.00987	.00875	.00777	.00690	.00614	.00547	.00489	.00437	.00391	.00350	.00315	.00283	.00255	.00230	.00208	.00188	.00171	.00155
20	1	.01272	.01122	.00992	.00877	.00777	.00689	.00611	.00543	.00483	.00431	.00384	.00343	.00307	.00274	.00246	.00221	.00198	.00179	.00161	.00145
20	2	.01322	.01168	.01033	.00914	.00810	.00719	.00638	.00568	.00505	.00450	.00402	.00359	.00321	.00288	.00258	.00231	.00208	.00187	.00169	.00152
20	3	.01375	.01216	.01076	.00953	.00846	.00751	.00667	.00594	.00529	.00472	.00421	.00377	.00337	.00302	.00271	.00243	.00219	.00197	.00178	.00160
20	4	.01430	.01266	.01121	.00994	.00883	.00784	.00698	.00621	.00554	.00495	.00442	.00395	.00354	.00317	.00285	.00256	.00230	.00208	.00187	.00169
20	5	.01488	.01318	.01168	.01037	.00921	.00820	.00730	.00650	.00580	.00518	.00463	.00415	.00372	.00334	.00300	.00269	.00243	.00219	.00197	.00178
20	6	.01546	.01371	.01217	.01081	.00961	.00856	.00763	.00680	.00607	.00543	.00486	.00435	.00390	.00351	.00315	.00284	.00255	.00230	.00208	.00188
20	7	.01607	.01426	.01267	.01126	.01003	.00893	.00797	.00711	.00636	.00569	.00509	.00457	.00410	.00368	.00331	.00298	.00269	.00243	.00219	.00198
20	8	.01669	.01482	.01318	.01173	.01045	.00932	.00832	.00743	.00665	.00595	.00534	.00479	.00430	.00387	.00348	.00314	.00283	.00256	.00231	.00209
20	9	.01732	.01540	.01371	.01221	.01089	.00972	.00868	.00777	.00695	.00623	.00559	.00502	.00451	.00406	.00366	.00330	.00298	.00269	.00244	.00221
20	10	.01797	.01599	.01425	.01270	.01134	.01013	.00906	.00811	.00727	.00652	.00585	.00526	.00473	.00426	.00384	.00347	.00313	.00283	.00257	.00233
20	11	.01863	.01660	.01480	.01321	.01180	.01055	.00945	.00846	.00759	.00681	.00612	.00551	.00496	.00447	.00403	.00364	.00329	.00298	.00270	.00245
20	12	.01930	.01721	.01536	.01373	.01227	.01099	.00984	.00882	.00792	.00712	.00640	.00576	.00519	.00468	.00423	.00382	.00346	.00314	.00284	.00258
20	13	.01999	.01784	.01594	.01425	.01276	.01143	.01025	.00920	.00826	.00743	.00669	.00602	.00543	.00491	.00443	.00401	.00363	.00329	.00299	.00272
20	14	.02067	.01847	.01652	.01478	.01324	.01187	.01066	.00957	.00861	.00775	.00698	.00629	.00568	.00513	.00464	.00420	.00381	.00346	.00314	.00286
20	15	.02137	.01911	.01710	.01532	.01374	.01233	.01107	.00995	.00896	.00807	.00727	.00656	.00593	.00536	.00485	.00440	.00399	.00362	.00329	.00300
20	16	.02207	.01975	.01769	.01586	.01423	.01278	.01149	.01034	.00931	.00839	.00757	.00684	.00618	.00560	.00507	.00460	.00417	.00379	.00345	.00314
20	17	.02277	.02039	.01828	.01641	.01474	.01325	.01192	.01073	.00967	.00872	.00788	.00712	.00644	.00583	.00529	.00480	.00436	.00396	.00361	.00329
20	18	.02347	.02104	.01888	.01696	.01524	.01371	.01235	.01113	.01004	.00906	.00819	.00740	.00670	.00607	.00551	.00500	.00455	.00414	.00377	.00343
20	19	.02418	.02170	.01949	.01751	.01575	.01418	.01278	.01153	.01041	.00940	.00850	.00770	.00697	.00632	.00574	.00521	.00474	.00432	.00393	.00359
20	20	.02489	.02236	.02009	.01808	.01627	.01466	.01322	.01194	.01078	.00975	.00882	.00799	.00725	.00658	.00597	.00543	.00494	.00450	.00410	.00375
21	0	.01285	.01137	.01007	.00893	.00794	.00706	.00629	.00561	.00501	.00448	.00402	.00360	.00324	.00292	.00263	.00237	.00215	.00195	.00177	.00161
21	1	.01294	.01143	.01011	.00895	.00793	.00704	.00625	.00556	.00495	.00441	.00394	.00352	.00315	.00282	.00253	.00228	.00205	.00184	.00166	.00150
21	2	.01346	.01190	.01053	.00933	.00828	.00735	.00653	.00581	.00518	.00462	.00413	.00369	.00330	.00296	.00266	.00239	.00215	.00193	.00174	.00158
21	3	.01401	.01239	.01098	.00973	.00864	.00768	.00683	.00608	.00542	.00484	.00433	.00387	.00347	.00311	.00279	.00251	.00226	.00204	.00184	.00166
21	4	.01458	.01291	.01145	.01016	.00902	.00803	.00715	.00637	.00568	.00508	.00454	.00406	.00364	.00327	.00294	.00264	.00238	.00214	.00194	.00175
21	5	.01517	.01344	.01193	.01060	.00942	.00839	.00748	.00667	.00595	.00532	.00476	.00427	.00383	.00344	.00309	.00278	.00251	.00226	.00204	.00185
21	6	.01577	.01400	.01243	.01105	.00984	.00876	.00782	.00698	.00624	.00558	.00500	.00448	.00402	.00361	.00325	.00293	.00264	.00238	.00215	.00195
21	7	.01640	.01456	.01295	.01152	.01027	.00915	.00817	.00730	.00653	.00585	.00524	.00470	.00422	.00380	.00342	.00308	.00278	.00251	.00227	.00206
21	8	.01704	.01515	.01348	.01201	.01071	.00956	.00854	.00763	.00683	.00612	.00549	.00493	.00444	.00399	.00360	.00324	.00293	.00265	.00240	.00217
21	9	.01770	.01575	.01403	.01251	.01116	.00997	.00892	.00798	.00715	.00641	.00576	.00517	.00466	.00419	.00378	.00341	.00308	.00279	.00253	.00229
21	10	.01837	.01636	.01459	.01302	.01163	.01040	.00931	.00834	.00748	.00671	.00603	.00542	.00488	.00440	.00397	.00359	.00325	.00294	.00266	.00242
21	11	.01906	.01699	.01516	.01355	.01211	.01084	.00971	.00871	.00781	.00702	.00631	.00568	.00512	.00462	.00417	.00377	.00341	.00309	.00281	.00255
21	12	.01976	.01763	.01575	.01408	.01260	.01129	.01012	.00908	.00816	.00734	.00661	.00595	.00537	.00485	.00438	.00396	.00359	.00325	.00295	.00268
21	13	.02047	.01829	.01635	.01463	.01311	.01175	.01055	.00947	.00852	.00766	.00690	.00623	.00562	.00508	.00459	.00416	.00377	.00342	.00311	.00283
21	14	.02119	.01895	.01696	.01519	.01362	.01222	.01097	.00987	.00888	.00800	.00721	.00651	.00588	.00531	.00481	.00436	.00395	.00359	.00326	.00297
21	15	.02191	.01961	.01757	.01575	.01413	.01269	.01141	.01027	.00925	.00833	.00752	.00679	.00614	.00556	.00503	.00456	.00414	.00376	.00342	.00312
21	16	.02264	.02028	.01818	.01632	.01465	.01317	.01185	.01067	.00962	.00868	.00783	.00708	.00641	.00580	.00526	.00477	.00433	.00394	.00359	.00327
21	17	.02338	.02096	.01881	.01689	.01518	.01366	.01230	.01108	.01000	.00902	.00815	.00738	.00668	.00605	.00549	.00498	.00453	.00412	.00375	.00342
21	18	.02412	.02164	.01943	.01747	.01571	.01415	.01275	.01150	.01038	.00938	.00848	.00768	.00695	.00631	.00572	.00520	.00473	.00431	.00392	.00358

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
21	19	.02486	.02233	.02007	.01805	.01625	.01464	.01321	.01192	.01077	.00974	.00881	.00798	.00724	.00657	.00597	.00542	.00494	.00450	.00410	.00374
21	20	.02561	.02302	.02071	.01864	.01680	.01515	.01367	.01235	.01117	.01010	.00915	.00829	.00753	.00683	.00621	.00565	.00515	.00469	.00428	.00391
21	21	.02637	.02372	.02135	.01924	.01735	.01566	.01415	.01279	.01157	.01048	.00950	.00861	.00782	.00711	.00647	.00589	.00536	.00489	.00447	.00408
22	0	.01308	.01158	.01027	.00912	.00811	.00722	.00643	.00575	.00514	.00460	.00413	.00371	.00333	.00300	.00271	.00245	.00222	.00201	.00183	.00166
22	1	.01316	.01164	.01030	.00913	.00809	.00719	.00639	.00569	.00507	.00452	.00404	.00362	.00324	.00290	.00261	.00234	.00211	.00190	.00172	.00155
22	2	.01370	.01212	.01073	.00952	.00845	.00751	.00668	.00595	.00531	.00474	.00423	.00379	.00339	.00305	.00274	.00246	.00221	.00200	.00180	.00163
22	3	.01426	.01263	.01119	.00993	.00883	.00785	.00699	.00623	.00556	.00497	.00444	.00398	.00357	.00320	.00288	.00259	.00233	.00210	.00190	.00172
22	4	.01485	.01316	.01168	.01037	.00922	.00821	.00731	.00652	.00583	.00521	.00466	.00418	.00375	.00337	.00303	.00272	.00246	.00222	.00200	.00181
22	5	.01545	.01371	.01218	.01083	.00963	.00858	.00765	.00683	.00611	.00546	.00489	.00439	.00394	.00354	.00319	.00287	.00259	.00234	.00211	.00191
22	6	.01608	.01428	.01269	.01130	.01006	.00897	.00801	.00716	.00640	.00573	.00514	.00461	.00414	.00372	.00335	.00302	.00273	.00246	.00223	.00202
22	7	.01673	.01487	.01323	.01178	.01050	.00937	.00838	.00749	.00670	.00601	.00539	.00484	.00435	.00392	.00353	.00318	.00287	.00260	.00235	.00213
22	8	.01739	.01547	.01378	.01228	.01096	.00979	.00876	.00784	.00702	.00630	.00565	.00508	.00457	.00412	.00371	.00335	.00303	.00274	.00248	.00225
22	9	.01807	.01609	.01435	.01280	.01143	.01022	.00915	.00820	.00735	.00660	.00593	.00533	.00480	.00433	.00390	.00353	.00319	.00289	.00262	.00238
22	10	.01877	.01673	.01493	.01333	.01192	.01067	.00956	.00857	.00769	.00691	.00621	.00559	.00504	.00455	.00411	.00371	.00336	.00304	.00276	.00251
22	11	.01948	.01738	.01553	.01388	.01242	.01113	.00997	.00895	.00804	.00723	.00651	.00586	.00529	.00477	.00431	.00390	.00354	.00321	.00291	.00264
22	12	.02021	.01805	.01614	.01444	.01294	.01160	.01041	.00935	.00840	.00756	.00681	.00614	.00554	.00501	.00453	.00410	.00372	.00337	.00307	.00279
22	13	.02095	.01873	.01676	.01501	.01346	.01208	.01085	.00975	.00877	.00790	.00712	.00643	.00581	.00525	.00475	.00431	.00391	.00355	.00323	.00294
22	14	.02170	.01942	.01739	.01559	.01399	.01257	.01130	.01016	.00915	.00825	.00744	.00672	.00608	.00550	.00498	.00452	.00410	.00373	.00339	.00309
22	15	.02246	.02012	.01803	.01618	.01453	.01306	.01175	.01058	.00954	.00860	.00777	.00702	.00635	.00575	.00522	.00473	.00430	.00391	.00356	.00324
22	16	.02322	.02082	.01868	.01677	.01508	.01356	.01221	.01101	.00993	.00896	.00810	.00733	.00663	.00601	.00545	.00495	.00450	.00410	.00373	.00340
22	17	.02399	.02152	.01933	.01737	.01563	.01407	.01268	.01144	.01032	.00933	.00844	.00764	.00692	.00627	.00570	.00518	.00471	.00429	.00391	.00356
22	18	.02476	.02224	.01999	.01798	.01619	.01459	.01315	.01187	.01073	.00970	.00878	.00795	.00721	.00654	.00594	.00540	.00492	.00448	.00409	.00373
22	19	.02554	.02296	.02065	.01859	.01675	.01511	.01364	.01232	.01114	.01008	.00913	.00827	.00751	.00682	.00620	.00564	.00514	.00468	.00427	.00390
22	20	.02633	.02369	.02133	.01922	.01733	.01564	.01413	.01277	.01155	.01046	.00948	.00860	.00781	.00710	.00646	.00588	.00536	.00489	.00446	.00408
22	21	.02712	.02442	.02201	.01985	.01791	.01618	.01462	.01323	.01198	.01086	.00985	.00894	.00812	.00739	.00673	.00613	.00559	.00510	.00466	.00426
22	22	.02792	.02516	.02269	.02048	.01850	.01672	.01513	.01370	.01241	.01126	.01022	.00929	.00844	.00768	.00700	.00638	.00582	.00532	.00486	.00445
23	0	.01331	.01180	.01047	.00930	.00828	.00738	.00658	.00588	.00527	.00472	.00424	.00381	.00343	.00309	.00279	.00253	.00229	.00208	.00189	.00172
23	1	.01338	.01184	.01049	.00930	.00826	.00734	.00653	.00582	.00519	.00464	.00415	.00371	.00333	.00299	.00268	.00241	.00218	.00196	.00177	.00160
23	2	.01393	.01234	.01093	.00970	.00862	.00767	.00683	.00609	.00543	.00485	.00434	.00389	.00349	.00313	.00282	.00253	.00228	.00206	.00186	.00168
23	3	.01451	.01286	.01141	.01013	.00901	.00802	.00715	.00637	.00569	.00509	.00456	.00408	.00366	.00329	.00296	.00267	.00240	.00217	.00196	.00177
23	4	.01511	.01341	.01190	.01058	.00942	.00839	.00748	.00668	.00597	.00534	.00479	.00429	.00385	.00346	.00312	.00281	.00253	.00229	.00207	.00187
23	5	.01574	.01397	.01242	.01105	.00984	.00878	.00783	.00700	.00626	.00561	.00503	.00451	.00405	.00365	.00328	.00296	.00267	.00241	.00218	.00198
23	6	.01638	.01456	.01296	.01154	.01029	.00918	.00820	.00733	.00656	.00588	.00528	.00474	.00426	.00384	.00346	.00312	.00282	.00255	.00231	.00209
23	7	.01705	.01517	.01351	.01204	.01074	.00960	.00858	.00768	.00688	.00617	.00554	.00498	.00448	.00404	.00364	.00329	.00297	.00269	.00243	.00221
23	8	.01774	.01579	.01408	.01256	.01122	.01003	.00897	.00804	.00721	.00647	.00581	.00523	.00471	.00425	.00383	.00346	.00313	.00283	.00257	.00233
23	9	.01844	.01644	.01466	.01310	.01171	.01048	.00938	.00841	.00755	.00678	.00610	.00549	.00495	.00446	.00403	.00364	.00330	.00299	.00271	.00246
23	10	.01916	.01710	.01527	.01365	.01221	.01094	.00981	.00880	.00790	.00711	.00640	.00576	.00520	.00469	.00424	.00384	.00348	.00315	.00286	.00260
23	11	.01990	.01778	.01589	.01422	.01273	.01141	.01024	.00920	.00827	.00744	.00670	.00604	.00546	.00493	.00446	.00404	.00366	.00332	.00302	.00274
23	12	.02066	.01847	.01653	.01480	.01327	.01190	.01069	.00961	.00865	.00779	.00702	.00634	.00572	.00518	.00469	.00425	.00385	.00350	.00318	.00289
23	13	.02143	.01918	.01717	.01540	.01381	.01240	.01115	.01003	.00903	.00814	.00735	.00664	.00600	.00543	.00492	.00446	.00405	.00368	.00335	.00305
23	14	.02221	.01989	.01783	.01600	.01437	.01291	.01162	.01046	.00943	.00851	.00768	.00694	.00628	.00569	.00516	.00468	.00425	.00387	.00352	.00321
23	15	.02300	.02062	.01850	.01661	.01493	.01343	.01209	.01090	.00983	.00888	.00802	.00726	.00657	.00596	.00540	.00491	.00446	.00406	.00370	.00337
23	16	.02380	.02135	.01917	.01723	.01550	.01396	.01258	.01134	.01024	.00925	.00837	.00758	.00686	.00623	.00565	.00514	.00467	.00425	.00388	.00354
23	17	.02460	.02209	.01985	.01786	.01608	.01449	.01307	.01179	.01066	.00964	.00872	.00790	.00716	.00650	.00591	.00537	.00489	.00445	.00406	.00371
23	18	.02541	.02284	.02054	.01850	.01666	.01503	.01356	.01225	.01108	.01003	.00908	.00823	.00747	.00678	.00617	.00561	.00511	.00466	.00425	.00388
23	19	.02623	.02359	.02124	.01914	.01726	.01558	.01407	.01272	.01151	.01042	.00945	.00857	.00778	.00707	.00643	.00586	.00534	.00487	.00445	.00407
23	20	.02705	.02436	.02195	.01979	.01786	.01613	.01459	.01320	.01195	.01083	.00982	.00892	.00810	.00737	.00671	.00611	.00557	.00509	.00465	.00425
23	21	.02789	.02513	.02266	.02045	.01848	.01670	.01511	.01368	.01240	.01125	.01021	.00927	.00843	.00768	.00699	.00637	.00582	.00531	.00486	.00445
23	22	.02873	.02591	.02339	.02112	.01910	.01728	.01564	.01418	.01286	.01167	.01060	.00964	.00877	.00799	.00728	.00664	.00607	.00555	.00507	.00465
23	23	.02957	.02670	.02412	.02180	.01972	.01786	.01618	.01468	.01332	.01210	.01100	.01001	.00912	.00831	.00758	.00692	.00632	.00578	.00529	.00485

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
24	0	.01354	.01201	.01067	.00949	.00845	.00754	.00673	.00602	.00540	.00484	.00435	.00391	.00353	.00318	.00288	.00261	.00237	.00215	.00196	.00178
24	1	.01360	.01205	.01068	.00948	.00842	.00749	.00667	.00595	.00531	.00475	.00425	.00381	.00342	.00307	.00276	.00249	.00224	.00202	.00183	.00166
24	2	.01416	.01255	.01113	.00989	.00879	.00783	.00698	.00622	.00556	.00497	.00445	.00399	.00358	.00322	.00290	.00261	.00235	.00213	.00192	.00174
24	3	.01476	.01309	.01162	.01033	.00919	.00819	.00730	.00652	.00583	.00522	.00467	.00419	.00376	.00339	.00305	.00275	.00248	.00224	.00203	.00183
24	4	.01538	.01365	.01213	.01079	.00961	.00857	.00765	.00684	.00611	.00548	.00491	.00441	.00396	.00356	.00321	.00289	.00261	.00236	.00214	.00194
24	5	.01602	.01424	.01266	.01128	.01005	.00897	.00801	.00717	.00642	.00575	.00516	.00463	.00417	.00375	.00338	.00305	.00276	.00249	.00226	.00205
24	6	.01669	.01484	.01322	.01178	.01051	.00939	.00839	.00751	.00673	.00604	.00542	.00487	.00438	.00395	.00356	.00322	.00291	.00263	.00238	.00216
24	7	.01737	.01547	.01379	.01230	.01098	.00982	.00879	.00787	.00706	.00633	.00569	.00512	.00461	.00416	.00375	.00339	.00307	.00278	.00252	.00229
24	8	.01808	.01611	.01437	.01284	.01147	.01026	.00919	.00824	.00740	.00665	.00598	.00538	.00485	.00437	.00395	.00357	.00323	.00293	.00266	.00241
24	9	.01881	.01678	.01498	.01339	.01198	.01073	.00962	.00863	.00775	.00697	.00627	.00565	.00510	.00460	.00416	.00376	.00341	.00309	.00281	.00255
24	10	.01956	.01746	.01561	.01396	.01250	.01121	.01006	.00903	.00812	.00731	.00658	.00593	.00536	.00484	.00438	.00396	.00359	.00326	.00296	.00269
24	11	.02032	.01817	.01625	.01455	.01304	.01170	.01051	.00945	.00850	.00765	.00690	.00623	.00563	.00509	.00461	.00417	.00379	.00344	.00313	.00285
24	12	.02111	.01889	.01691	.01516	.01360	.01221	.01098	.00987	.00889	.00802	.00723	.00653	.00591	.00535	.00484	.00439	.00399	.00362	.00330	.00300
24	13	.02191	.01962	.01759	.01578	.01417	.01273	.01146	.01031	.00930	.00839	.00757	.00685	.00619	.00561	.00509	.00462	.00419	.00381	.00347	.00317
24	14	.02272	.02037	.01827	.01641	.01475	.01327	.01194	.01076	.00971	.00877	.00792	.00717	.00649	.00588	.00534	.00485	.00441	.00401	.00365	.00333
24	15	.02354	.02112	.01897	.01705	.01533	.01381	.01244	.01122	.01013	.00915	.00828	.00749	.00679	.00616	.00559	.00508	.00463	.00421	.00384	.00350
24	16	.02437	.02189	.01967	.01769	.01593	.01435	.01294	.01168	.01056	.00955	.00864	.00783	.00710	.00644	.00585	.00532	.00485	.00442	.00403	.00368
24	17	.02521	.02266	.02038	.01835	.01653	.01491	.01346	.01216	.01099	.00995	.00901	.00817	.00741	.00673	.00612	.00557	.00508	.00463	.00422	.00386
24	18	.02605	.02344	.02110	.01901	.01715	.01547	.01398	.01264	.01143	.01036	.00939	.00852	.00773	.00703	.00640	.00582	.00531	.00484	.00442	.00404
24	19	.02691	.02423	.02183	.01969	.01777	.01605	.01451	.01313	.01189	.01077	.00977	.00887	.00806	.00733	.00668	.00608	.00555	.00507	.00463	.00423
24	20	.02778	.02503	.02257	.02037	.01840	.01663	.01505	.01363	.01235	.01120	.01017	.00924	.00840	.00765	.00697	.00635	.00580	.00530	.00484	.00443
24	21	.02865	.02584	.02332	.02107	.01905	.01723	.01560	.01414	.01282	.01164	.01057	.00961	.00875	.00797	.00726	.00663	.00605	.00553	.00506	.00464
24	22	.02954	.02666	.02408	.02177	.01970	.01784	.01616	.01466	.01330	.01209	.01099	.01000	.00910	.00830	.00757	.00691	.00632	.00578	.00529	.00485
24	23	.03043	.02749	.02485	.02249	.02036	.01845	.01673	.01519	.01380	.01254	.01141	.01039	.00947	.00864	.00788	.00720	.00659	.00603	.00552	.00506
24	24	.03132	.02832	.02563	.02321	.02103	.01907	.01731	.01573	.01430	.01301	.01184	.01079	.00984	.00898	.00821	.00750	.00687	.00629	.00577	.00529
25	0	.01377	.01223	.01087	.00968	.00863	.00770	.00688	.00616	.00553	.00496	.00446	.00402	.00363	.00328	.00297	.00269	.00244	.00222	.00202	.00185
25	1	.01382	.01225	.01087	.00965	.00858	.00764	.00681	.00608	.00543	.00486	.00435	.00390	.00351	.00315	.00284	.00256	.00231	.00209	.00189	.00171
25	2	.01439	.01277	.01133	.01007	.00897	.00799	.00712	.00636	.00569	.00509	.00456	.00409	.00368	.00331	.00298	.00269	.00243	.00219	.00198	.00180
25	3	.01500	.01332	.01183	.01053	.00938	.00836	.00746	.00667	.00597	.00534	.00479	.00430	.00387	.00348	.00314	.00283	.00255	.00231	.00209	.00190
25	4	.01564	.01390	.01236	.01100	.00981	.00875	.00782	.00699	.00626	.00561	.00504	.00452	.00407	.00366	.00330	.00298	.00269	.00244	.00221	.00200
25	5	.01630	.01450	.01291	.01150	.01026	.00916	.00819	.00733	.00657	.00589	.00529	.00476	.00428	.00386	.00348	.00314	.00284	.00257	.00233	.00212
25	6	.01699	.01512	.01347	.01202	.01073	.00959	.00858	.00769	.00690	.00619	.00556	.00500	.00451	.00406	.00367	.00332	.00300	.00272	.00246	.00224
25	7	.01769	.01577	.01406	.01256	.01122	.01004	.00899	.00806	.00723	.00650	.00585	.00526	.00474	.00428	.00387	.00350	.00317	.00287	.00260	.00237
25	8	.01842	.01643	.01467	.01311	.01173	.01050	.00941	.00845	.00759	.00682	.00614	.00553	.00499	.00451	.00407	.00369	.00334	.00303	.00275	.00250
25	9	.01917	.01712	.01530	.01368	.01225	.01098	.00985	.00885	.00795	.00716	.00645	.00581	.00525	.00474	.00429	.00389	.00352	.00320	.00290	.00264
25	10	.01995	.01783	.01595	.01428	.01280	.01148	.01031	.00926	.00834	.00751	.00677	.00611	.00552	.00499	.00452	.00409	.00371	.00337	.00307	.00279
25	11	.02074	.01855	.01661	.01489	.01336	.01199	.01078	.00970	.00873	.00787	.00710	.00641	.00580	.00525	.00476	.00431	.00392	.00356	.00324	.00295
25	12	.02156	.01930	.01730	.01552	.01393	.01252	.01126	.01014	.00914	.00825	.00745	.00673	.00609	.00552	.00500	.00454	.00413	.00375	.00342	.00311
25	13	.02239	.02006	.01800	.01616	.01452	.01306	.01176	.01060	.00956	.00863	.00780	.00706	.00639	.00579	.00526	.00478	.00434	.00395	.00360	.00328
25	14	.02323	.02084	.01871	.01682	.01513	.01362	.01227	.01107	.00999	.00903	.00817	.00739	.00670	.00608	.00552	.00502	.00457	.00416	.00379	.00346
25	15	.02408	.02162	.01943	.01748	.01574	.01418	.01279	.01154	.01043	.00943	.00854	.00774	.00702	.00637	.00579	.00526	.00479	.00437	.00399	.00364
25	16	.02495	.02242	.02017	.01815	.01636	.01475	.01332	.01203	.01088	.00984	.00892	.00809	.00734	.00667	.00606	.00552	.00503	.00458	.00419	.00382
25	17	.02582	.02322	.02091	.01884	.01699	.01533	.01385	.01252	.01133	.01026	.00930	.00844	.00767	.00697	.00634	.00578	.00527	.00481	.00439	.00401
25	18	.02670	.02404	.02166	.01953	.01763	.01592	.01440	.01303	.01180	.01069	.00970	.00881	.00800	.00728	.00663	.00604	.00551	.00503	.00460	.00421
25	19	.02760	.02487	.02242	.02024	.01828	.01653	.01495	.01354	.01227	.01113	.01010	.00918	.00835	.00760	.00692	.00631	.00576	.00527	.00482	.00441
25	20	.02850	.02570	.02320	.02096	.01894	.01714	.01552	.01406	.01276	.01158	.01052	.00957	.00871	.00793	.00723	.00660	.00602	.00551	.00504	.00462
25	21	.02942	.02655	.02399	.02169	.01962	.01777	.01610	.01460	.01325	.01204	.01095	.00996	.00907	.00827	.00754	.00689	.00629	.00576	.00527	.00483
25	22	.03035	.02741	.02479	.02243	.02031	.01840	.01669	.01515	.01376	.01251	.01138	.01036	.00945	.00862	.00787	.00719	.00657	.00602	.00551	.00505
25	23	.03128	.02828	.02559	.02318	.02100	.01905	.01729	.01570	.01428	.01299	.01183	.01078	.00983	.00897	.00820	.00749	.00686	.00628	.00576	.00528
25	24	.03222	.02916	.02641	.02394	.02171	.01970	.01790	.01627	.01480	.01348	.01228	.01120	.01022	.00934	.00854	.00781	.00715	.00656	.00601	.00552

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
25	25	.03317	.03005	.02723	.02470	.02242	.02037	.01852	.01685	.01534	.01398	.01275	.01164	.01063	.00972	.00889	.00814	.00746	.00684	.00628	.00577
26	0	.01400	.01244	.01107	.00986	.00880	.00787	.00704	.00631	.00566	.00509	.00458	.00413	.00373	.00338	.00306	.00278	.00252	.00230	.00209	.00191
26	1	.01404	.01245	.01105	.00983	.00874	.00779	.00695	.00621	.00555	.00497	.00446	.00400	.00360	.00324	.00292	.00263	.00238	.00215	.00195	.00177
26	2	.01462	.01298	.01153	.01026	.00914	.00815	.00727	.00650	.00582	.00521	.00467	.00420	.00378	.00340	.00306	.00277	.00250	.00226	.00205	.00186
26	3	.01525	.01354	.01205	.01072	.00956	.00853	.00762	.00682	.00610	.00547	.00491	.00441	.00397	.00358	.00322	.00291	.00263	.00238	.00216	.00196
26	4	.01590	.01414	.01258	.01121	.01000	.00893	.00799	.00715	.00641	.00575	.00516	.00464	.00418	.00377	.00340	.00307	.00278	.00251	.00228	.00207
26	5	.01658	.01476	.01315	.01173	.01047	.00936	.00837	.00750	.00673	.00604	.00543	.00488	.00440	.00397	.00358	.00324	.00293	.00266	.00241	.00219
26	6	.01728	.01540	.01373	.01226	.01095	.00980	.00878	.00787	.00706	.00635	.00571	.00514	.00463	.00418	.00378	.00342	.00309	.00281	.00255	.00231
26	7	.01801	.01606	.01434	.01281	.01146	.01026	.00920	.00825	.00741	.00667	.00600	.00541	.00488	.00440	.00398	.00360	.00327	.00296	.00269	.00245
26	8	.01876	.01675	.01496	.01338	.01198	.01074	.00963	.00865	.00778	.00700	.00631	.00569	.00513	.00464	.00420	.00380	.00345	.00313	.00284	.00259
26	9	.01954	.01746	.01561	.01398	.01253	.01124	.01009	.00907	.00816	.00735	.00662	.00598	.00540	.00489	.00442	.00401	.00364	.00330	.00301	.00274
26	10	.02034	.01819	.01628	.01459	.01309	.01175	.01056	.00950	.00855	.00771	.00696	.00628	.00568	.00514	.00466	.00423	.00384	.00349	.00318	.00289
26	11	.02116	.01894	.01697	.01522	.01367	.01228	.01105	.00995	.00897	.00809	.00730	.00660	.00597	.00541	.00491	.00445	.00405	.00368	.00335	.00306
26	12	.02200	.01971	.01768	.01588	.01427	.01283	.01155	.01041	.00939	.00848	.00766	.00693	.00628	.00569	.00517	.00469	.00427	.00388	.00354	.00323
26	13	.02286	.02050	.01841	.01654	.01488	.01339	.01207	.01089	.00983	.00888	.00803	.00727	.00659	.00598	.00543	.00494	.00449	.00409	.00373	.00341
26	14	.02373	.02131	.01915	.01722	.01550	.01397	.01260	.01137	.01028	.00929	.00841	.00762	.00691	.00628	.00571	.00519	.00473	.00431	.00393	.00359
26	15	.02462	.02213	.01990	.01791	.01614	.01456	.01314	.01187	.01073	.00972	.00880	.00798	.00724	.00658	.00599	.00545	.00497	.00453	.00414	.00378
26	16	.02552	.02295	.02066	.01862	.01679	.01515	.01369	.01238	.01120	.01015	.00920	.00835	.00758	.00689	.00627	.00571	.00521	.00476	.00434	.00397
26	17	.02643	.02379	.02144	.01933	.01745	.01576	.01425	.01289	.01168	.01058	.00960	.00872	.00793	.00721	.00657	.00598	.00546	.00499	.00456	.00417
26	18	.02735	.02464	.02222	.02005	.01811	.01638	.01482	.01342	.01216	.01103	.01002	.00910	.00828	.00754	.00687	.00626	.00572	.00522	.00478	.00437
26	19	.02828	.02550	.02302	.02079	.01880	.01701	.01540	.01396	.01266	.01149	.01044	.00949	.00864	.00787	.00718	.00655	.00598	.00547	.00501	.00459
26	20	.02923	.02638	.02383	.02154	.01949	.01765	.01599	.01451	.01317	.01196	.01088	.00990	.00901	.00822	.00750	.00685	.00626	.00573	.00524	.00480
26	21	.03019	.02727	.02465	.02231	.02020	.01830	.01660	.01507	.01369	.01244	.01132	.01031	.00940	.00857	.00783	.00715	.00654	.00599	.00549	.00503
26	22	.03116	.02817	.02549	.02308	.02092	.01897	.01722	.01564	.01422	.01294	.01178	.01074	.00979	.00894	.00817	.00747	.00684	.00626	.00574	.00527
26	23	.03214	.02908	.02634	.02387	.02165	.01965	.01785	.01623	.01477	.01344	.01225	.01117	.01020	.00932	.00852	.00779	.00714	.00654	.00600	.00551
26	24	.03313	.03001	.02720	.02467	.02239	.02034	.01849	.01683	.01532	.01396	.01273	.01162	.01061	.00970	.00888	.00813	.00745	.00683	.00627	.00576
26	25	.03413	.03094	.02807	.02548	.02315	.02105	.01915	.01744	.01589	.01449	.01322	.01208	.01104	.01010	.00925	.00847	.00777	.00713	.00655	.00602
26	26	.03514	.03188	.02894	.02630	.02391	.02176	.01981	.01805	.01647	.01503	.01373	.01255	.01148	.01051	.00963	.00883	.00810	.00744	.00684	.00629
27	0	.01423	.01266	.01127	.01005	.00898	.00803	.00719	.00645	.00580	.00522	.00470	.00424	.00384	.00347	.00315	.00286	.00261	.00237	.00217	.00198
27	1	.01425	.01265	.01124	.01000	.00891	.00794	.00709	.00634	.00568	.00509	.00457	.00410	.00369	.00333	.00300	.00271	.00245	.00222	.00201	.00183
27	2	.01485	.01319	.01173	.01044	.00931	.00831	.00742	.00664	.00595	.00533	.00479	.00430	.00387	.00349	.00315	.00285	.00257	.00233	.00211	.00192
27	3	.01549	.01377	.01226	.01092	.00974	.00870	.00778	.00696	.00624	.00560	.00503	.00452	.00407	.00367	.00332	.00300	.00271	.00246	.00223	.00202
27	4	.01616	.01438	.01281	.01142	.01020	.00912	.00816	.00731	.00655	.00588	.00529	.00476	.00429	.00387	.00350	.00316	.00286	.00259	.00235	.00214
27	5	.01685	.01501	.01339	.01195	.01068	.00955	.00855	.00767	.00688	.00619	.00556	.00501	.00452	.00408	.00369	.00334	.00302	.00274	.00249	.00226
27	6	.01758	.01567	.01399	.01250	.01118	.01001	.00897	.00805	.00723	.00650	.00585	.00528	.00476	.00430	.00389	.00352	.00319	.00290	.00263	.00239
27	7	.01833	.01636	.01461	.01307	.01170	.01048	.00940	.00845	.00759	.00683	.00616	.00555	.00501	.00453	.00410	.00371	.00337	.00306	.00278	.00253
27	8	.01910	.01706	.01526	.01366	.01224	.01098	.00985	.00886	.00797	.00718	.00647	.00584	.00528	.00477	.00432	.00392	.00356	.00323	.00294	.00268
27	9	.01990	.01779	.01593	.01427	.01280	.01149	.01032	.00929	.00836	.00754	.00680	.00615	.00556	.00503	.00456	.00414	.00376	.00341	.00311	.00283
27	10	.02072	.01855	.01662	.01490	.01338	.01202	.01081	.00974	.00877	.00792	.00715	.00646	.00585	.00530	.00480	.00436	.00396	.00361	.00329	.00300
27	11	.02157	.01933	.01733	.01556	.01398	.01257	.01132	.01020	.00920	.00831	.00751	.00679	.00615	.00558	.00506	.00460	.00418	.00381	.00347	.00317
27	12	.02244	.02013	.01807	.01623	.01460	.01314	.01184	.01068	.00964	.00871	.00788	.00714	.00647	.00587	.00533	.00485	.00441	.00402	.00367	.00335
27	13	.02333	.02094	.01882	.01692	.01524	.01373	.01238	.01118	.01010	.00913	.00827	.00749	.00680	.00617	.00561	.00510	.00465	.00424	.00387	.00353
27	14	.02424	.02178	.01959	.01763	.01589	.01433	.01293	.01168	.01056	.00956	.00866	.00786	.00713	.00648	.00589	.00537	.00489	.00446	.00408	.00373
27	15	.02516	.02263	.02037	.01835	.01655	.01493	.01349	.01220	.01104	.01000	.00907	.00823	.00748	.00680	.00619	.00564	.00514	.00469	.00429	.00392
27	16	.02609	.02348	.02116	.01908	.01722	.01556	.01406	.01273	.01153	.01045	.00948	.00861	.00783	.00712	.00649	.00591	.00540	.00493	.00451	.00413
27	17	.02703	.02436	.02196	.01982	.01790	.01619	.01465	.01326	.01202	.01091	.00990	.00900	.00819	.00746	.00679	.00620	.00566	.00517	.00473	.00433
27	18	.02799	.02524	.02278	.02058	.01860	.01683	.01524	.01381	.01253	.01138	.01034	.00940	.00856	.00780	.00711	.00649	.00593	.00542	.00496	.00455
27	19	.02896	.02614	.02361	.02135	.01931	.01749	.01585	.01438	.01305	.01186	.01078	.00981	.00894	.00815	.00744	.00679	.00621	.00568	.00520	.00477
27	20	.02995	.02706	.02446	.02213	.02004	.01816	.01647	.01495	.01358	.01235	.01124	.01023	.00933	.00851	.00777	.00710	.00650	.00595	.00545	.00500
27	21	.03095	.02799	.02532	.02293	.02078	.01885	.01711	.01554	.01413	.01286	.01171	.01067	.00973	.00889	.00812	.00742	.00680	.00623	.00571	.00524

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
27	22	.03197	.02893	.02620	.02375	.02154	.01955	.01776	.01614	.01469	.01338	.01219	.01112	.01015	.00927	.00848	.00776	.00710	.00651	.00598	.00549
27	23	.03300	.02989	.02709	.02457	.02230	.02026	.01842	.01676	.01526	.01391	.01268	.01158	.01057	.00967	.00885	.00810	.00742	.00681	.00625	.00574
27	24	.03404	.03086	.02799	.02541	.02309	.02099	.01910	.01739	.01585	.01445	.01319	.01205	.01101	.01008	.00923	.00845	.00775	.00712	.00654	.00601
27	25	.03509	.03184	.02891	.02626	.02388	.02173	.01979	.01803	.01644	.01501	.01371	.01253	.01146	.01050	.00962	.00882	.00809	.00743	.00683	.00629
27	26	.03615	.03283	.02983	.02713	.02468	.02248	.02049	.01868	.01705	.01558	.01424	.01303	.01192	.01093	.01002	.00919	.00844	.00776	.00714	.00657
27	27	.03722	.03382	.03076	.02800	.02550	.02324	.02120	.01935	.01767	.01616	.01478	.01353	.01240	.01137	.01043	.00958	.00880	.00810	.00745	.00687
28	0	.01446	.01287	.01148	.01024	.00916	.00820	.00735	.00660	.00594	.00535	.00483	.00436	.00395	.00358	.00325	.00295	.00269	.00245	.00224	.00205
28	1	.01446	.01285	.01142	.01017	.00907	.00810	.00723	.00647	.00580	.00520	.00467	.00420	.00379	.00341	.00308	.00279	.00252	.00229	.00208	.00189
28	2	.01508	.01340	.01193	.01063	.00948	.00847	.00757	.00678	.00608	.00545	.00490	.00441	.00397	.00358	.00324	.00293	.00265	.00240	.00218	.00198
28	3	.01573	.01399	.01246	.01112	.00992	.00887	.00794	.00711	.00638	.00573	.00515	.00464	.00418	.00377	.00341	.00308	.00279	.00253	.00230	.00209
28	4	.01641	.01462	.01303	.01163	.01039	.00930	.00833	.00747	.00670	.00602	.00542	.00488	.00440	.00398	.00359	.00325	.00295	.00267	.00243	.00221
28	5	.01713	.01527	.01362	.01217	.01089	.00975	.00874	.00784	.00704	.00633	.00570	.00514	.00464	.00419	.00379	.00343	.00311	.00283	.00257	.00234
28	6	.01787	.01594	.01424	.01273	.01140	.01021	.00916	.00823	.00740	.00666	.00600	.00541	.00489	.00442	.00400	.00362	.00329	.00299	.00272	.00247
28	7	.01864	.01665	.01488	.01332	.01193	.01070	.00961	.00864	.00777	.00700	.00631	.00570	.00515	.00466	.00422	.00383	.00347	.00316	.00287	.00262
28	8	.01943	.01737	.01555	.01393	.01249	.01121	.01008	.00906	.00816	.00736	.00664	.00600	.00543	.00491	.00445	.00404	.00367	.00334	.00304	.00277
28	9	.02026	.01813	.01624	.01456	.01307	.01174	.01056	.00951	.00857	.00773	.00698	.00631	.00571	.00518	.00470	.00426	.00388	.00353	.00321	.00293
28	10	.02110	.01891	.01695	.01521	.01367	.01229	.01107	.00997	.00900	.00812	.00734	.00664	.00602	.00546	.00495	.00450	.00409	.00373	.00340	.00310
28	11	.02198	.01971	.01769	.01589	.01429	.01286	.01159	.01045	.00944	.00853	.00771	.00699	.00633	.00575	.00522	.00475	.00432	.00394	.00359	.00328
28	12	.02288	.02053	.01845	.01659	.01493	.01345	.01213	.01095	.00990	.00895	.00810	.00734	.00666	.00605	.00550	.00500	.00456	.00416	.00379	.00347
28	13	.02380	.02138	.01923	.01731	.01559	.01406	.01269	.01147	.01037	.00939	.00850	.00771	.00700	.00636	.00579	.00527	.00481	.00438	.00401	.00366
28	14	.02474	.02224	.02002	.01804	.01627	.01468	.01326	.01199	.01085	.00983	.00892	.00809	.00735	.00669	.00609	.00555	.00506	.00462	.00422	.00386
28	15	.02569	.02312	.02083	.01878	.01695	.01531	.01385	.01253	.01135	.01029	.00934	.00848	.00771	.00702	.00639	.00583	.00532	.00486	.00445	.00407
28	16	.02665	.02401	.02165	.01954	.01765	.01596	.01444	.01308	.01186	.01076	.00977	.00888	.00808	.00736	.00671	.00612	.00559	.00511	.00468	.00428
28	17	.02763	.02492	.02249	.02031	.01836	.01662	.01505	.01364	.01237	.01123	.01021	.00929	.00845	.00770	.00703	.00642	.00586	.00536	.00491	.00450
28	18	.02863	.02584	.02334	.02110	.01909	.01729	.01567	.01421	.01290	.01172	.01066	.00970	.00884	.00806	.00736	.00672	.00615	.00562	.00515	.00472
28	19	.02964	.02678	.02421	.02190	.01983	.01797	.01630	.01480	.01344	.01222	.01113	.01013	.00924	.00843	.00770	.00704	.00644	.00590	.00540	.00496
28	20	.03067	.02773	.02509	.02272	.02059	.01868	.01695	.01540	.01400	.01274	.01160	.01058	.00965	.00881	.00805	.00736	.00674	.00618	.00566	.00520
28	21	.03172	.02870	.02599	.02356	.02137	.01939	.01762	.01602	.01458	.01327	.01210	.01103	.01007	.00920	.00842	.00770	.00706	.00647	.00594	.00545
28	22	.03278	.02969	.02691	.02441	.02216	.02013	.01830	.01665	.01516	.01382	.01260	.01150	.01051	.00961	.00879	.00805	.00738	.00677	.00622	.00571
28	23	.03386	.03069	.02784	.02528	.02296	.02088	.01900	.01730	.01576	.01438	.01312	.01199	.01096	.01003	.00918	.00841	.00772	.00708	.00651	.00598
28	24	.03495	.03171	.02879	.02616	.02378	.02164	.01971	.01796	.01638	.01495	.01365	.01248	.01142	.01045	.00958	.00879	.00806	.00741	.00681	.00627
28	25	.03605	.03274	.02975	.02705	.02462	.02242	.02043	.01863	.01701	.01553	.01420	.01299	.01189	.01090	.00999	.00917	.00842	.00774	.00712	.00656
28	26	.03717	.03378	.03072	.02796	.02546	.02321	.02117	.01932	.01765	.01613	.01476	.01351	.01238	.01135	.01042	.00957	.00879	.00809	.00745	.00686
28	27	.03829	.03483	.03170	.02888	.02632	.02401	.02192	.02002	.01830	.01675	.01533	.01405	.01288	.01182	.01085	.00998	.00917	.00844	.00778	.00717
28	28	.03942	.03589	.03269	.02981	.02719	.02482	.02268	.02073	.01897	.01737	.01591	.01459	.01339	.01230	.01130	.01039	.00957	.00881	.00812	.00749
29	0	.01469	.01309	.01168	.01044	.00934	.00837	.00751	.00675	.00608	.00548	.00495	.00448	.00406	.00368	.00335	.00305	.00278	.00254	.00232	.00213
29	1	.01467	.01304	.01161	.01035	.00923	.00825	.00738	.00661	.00593	.00532	.00478	.00431	.00388	.00350	.00317	.00287	.00260	.00236	.00214	.00195
29	2	.01530	.01361	.01212	.01081	.00965	.00863	.00772	.00692	.00621	.00558	.00502	.00452	.00407	.00368	.00333	.00301	.00273	.00248	.00225	.00205
29	3	.01596	.01422	.01267	.01131	.01011	.00904	.00810	.00726	.00652	.00586	.00527	.00475	.00429	.00387	.00350	.00317	.00287	.00261	.00237	.00216
29	4	.01667	.01485	.01325	.01184	.01059	.00948	.00850	.00762	.00685	.00616	.00555	.00500	.00452	.00408	.00369	.00335	.00303	.00276	.00251	.00228
29	5	.01740	.01552	.01386	.01239	.01109	.00994	.00892	.00801	.00720	.00648	.00584	.00527	.00476	.00430	.00390	.00353	.00321	.00291	.00265	.00241
29	6	.01816	.01621	.01449	.01297	.01162	.01042	.00936	.00841	.00757	.00682	.00615	.00555	.00502	.00454	.00411	.00373	.00339	.00308	.00280	.00255
29	7	.01895	.01694	.01515	.01357	.01217	.01093	.00982	.00883	.00795	.00717	.00647	.00585	.00529	.00479	.00434	.00394	.00358	.00326	.00297	.00270
29	8	.01976	.01768	.01584	.01420	.01274	.01145	.01030	.00927	.00836	.00754	.00681	.00616	.00557	.00505	.00458	.00416	.00378	.00344	.00314	.00286
29	9	.02061	.01846	.01655	.01485	.01334	.01200	.01080	.00973	.00878	.00793	.00716	.00648	.00587	.00533	.00483	.00439	.00400	.00364	.00332	.00303
29	10	.02148	.01926	.01728	.01552	.01396	.01256	.01132	.01021	.00922	.00833	.00754	.00682	.00619	.00561	.00510	.00464	.00422	.00385	.00351	.00321
29	11	.02238	.02009	.01804	.01622	.01460	.01315	.01186	.01071	.00967	.00875	.00792	.00718	.00651	.00592	.00538	.00490	.00446	.00407	.00371	.00339
29	12	.02331	.02094	.01883	.01694	.01526	.01376	.01242	.01122	.01015	.00919	.00833	.00755	.00686	.00623	.00567	.00516	.00471	.00430	.00393	.00359
29	13	.02426	.02181	.01963	.01769	.01595	.01439	.01300	.01176	.01064	.00964	.00874	.00794	.00721	.00656	.00597	.00544	.00497	.00454	.00415	.00379
29	14	.02523	.02271	.02046	.01844	.01664	.01504	.01359	.01230	.01114	.01010	.00917	.00833	.00758	.00690	.00628	.00573	.00523	.00478	.00437	.00400

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
29	15	.02622	.02362	.02129	.01922	.01736	.01569	.01420	.01286	.01166	.01058	.00961	.00874	.00795	.00724	.00660	.00602	.00550	.00503	.00461	.00422
29	16	.02722	.02454	.02215	.02000	.01808	.01636	.01482	.01343	.01219	.01107	.01006	.00915	.00833	.00759	.00693	.00633	.00578	.00529	.00485	.00444
29	17	.02823	.02548	.02301	.02081	.01882	.01705	.01545	.01401	.01272	.01156	.01052	.00957	.00872	.00796	.00726	.00664	.00607	.00556	.00509	.00467
29	18	.02927	.02644	.02390	.02162	.01958	.01774	.01609	.01461	.01328	.01207	.01099	.01001	.00913	.00833	.00761	.00696	.00637	.00583	.00535	.00491
29	19	.03032	.02741	.02480	.02246	.02035	.01846	.01676	.01522	.01384	.01260	.01147	.01046	.00954	.00872	.00797	.00729	.00667	.00612	.00561	.00515
29	20	.03139	.02841	.02572	.02331	.02114	.01919	.01744	.01585	.01443	.01314	.01197	.01092	.00997	.00911	.00834	.00763	.00699	.00641	.00588	.00540
29	21	.03248	.02942	.02666	.02418	.02195	.01994	.01813	.01650	.01502	.01369	.01249	.01140	.01042	.00953	.00872	.00799	.00732	.00672	.00617	.00567
29	22	.03359	.03045	.02762	.02507	.02278	.02071	.01885	.01716	.01564	.01426	.01302	.01189	.01087	.00995	.00911	.00835	.00766	.00703	.00646	.00594
29	23	.03472	.03150	.02860	.02598	.02362	.02150	.01957	.01784	.01627	.01485	.01357	.01240	.01135	.01039	.00952	.00873	.00802	.00736	.00677	.00623
29	24	.03586	.03256	.02959	.02690	.02448	.02230	.02032	.01853	.01692	.01545	.01413	.01292	.01183	.01084	.00994	.00912	.00838	.00770	.00709	.00653
29	25	.03702	.03364	.03059	.02784	.02536	.02311	.02108	.01924	.01758	.01607	.01470	.01346	.01233	.01131	.01038	.00953	.00876	.00806	.00742	.00683
29	26	.03819	.03473	.03161	.02880	.02625	.02394	.02186	.01997	.01825	.01670	.01529	.01401	.01285	.01179	.01082	.00995	.00915	.00842	.00776	.00715
29	27	.03937	.03584	.03265	.02976	.02715	.02479	.02265	.02071	.01894	.01735	.01589	.01457	.01337	.01228	.01129	.01038	.00955	.00880	.00811	.00749
29	28	.04056	.03695	.03369	.03074	.02807	.02565	.02345	.02146	.01965	.01800	.01651	.01515	.01391	.01279	.01176	.01082	.00997	.00919	.00848	.00783
29	29	.04175	.03808	.03475	.03173	.02900	.02652	.02426	.02222	.02036	.01867	.01714	.01574	.01446	.01330	.01224	.01128	.01040	.00959	.00885	.00818
30	0	.01493	.01331	.01189	.01063	.00952	.00854	.00767	.00691	.00622	.00562	.00508	.00460	.00417	.00379	.00345	.00314	.00287	.00262	.00240	.00220
30	1	.01488	.01324	.01179	.01052	.00939	.00840	.00752	.00674	.00605	.00544	.00489	.00441	.00398	.00359	.00325	.00295	.00267	.00243	.00221	.00201
30	2	.01552	.01382	.01232	.01099	.00982	.00879	.00787	.00706	.00634	.00570	.00513	.00463	.00418	.00377	.00341	.00309	.00281	.00255	.00232	.00211
30	3	.01620	.01444	.01288	.01150	.01029	.00921	.00826	.00741	.00666	.00599	.00540	.00487	.00440	.00397	.00360	.00326	.00296	.00269	.00245	.00223
30	4	.01692	.01509	.01347	.01204	.01078	.00966	.00867	.00778	.00700	.00630	.00568	.00513	.00463	.00419	.00379	.00344	.00312	.00284	.00258	.00235
30	5	.01766	.01577	.01410	.01261	.01130	.01013	.00910	.00818	.00736	.00663	.00598	.00540	.00488	.00442	.00401	.00363	.00330	.00300	.00273	.00249
30	6	.01844	.01648	.01475	.01321	.01184	.01063	.00955	.00859	.00774	.00698	.00630	.00569	.00515	.00466	.00423	.00384	.00349	.00318	.00289	.00264
30	7	.01925	.01722	.01542	.01383	.01241	.01115	.01002	.00903	.00814	.00734	.00663	.00600	.00543	.00492	.00446	.00406	.00369	.00336	.00306	.00279
30	8	.02009	.01799	.01612	.01447	.01300	.01169	.01052	.00948	.00855	.00772	.00698	.00632	.00572	.00519	.00471	.00428	.00390	.00355	.00324	.00296
30	9	.02096	.01879	.01685	.01514	.01361	.01225	.01104	.00995	.00899	.00812	.00735	.00665	.00603	.00548	.00498	.00453	.00412	.00376	.00343	.00313
30	10	.02186	.01961	.01761	.01583	.01425	.01283	.01157	.01045	.00944	.00854	.00773	.00701	.00636	.00578	.00525	.00478	.00436	.00397	.00363	.00332
30	11	.02278	.02046	.01840	.01655	.01491	.01344	.01213	.01096	.00991	.00897	.00813	.00738	.00670	.00609	.00554	.00505	.00460	.00420	.00384	.00351
30	12	.02374	.02134	.01921	.01730	.01560	.01407	.01271	.01150	.01040	.00943	.00855	.00776	.00705	.00642	.00584	.00533	.00486	.00444	.00406	.00372
30	13	.02472	.02225	.02004	.01806	.01630	.01472	.01331	.01205	.01091	.00990	.00898	.00816	.00742	.00676	.00616	.00562	.00513	.00469	.00429	.00393
30	14	.02572	.02317	.02089	.01885	.01702	.01539	.01393	.01261	.01144	.01038	.00943	.00857	.00780	.00711	.00648	.00592	.00541	.00494	.00453	.00415
30	15	.02674	.02411	.02175	.01965	.01776	.01607	.01455	.01319	.01197	.01087	.00988	.00899	.00819	.00747	.00681	.00622	.00569	.00521	.00477	.00437
30	16	.02777	.02506	.02264	.02046	.01851	.01677	.01520	.01379	.01252	.01138	.01035	.00942	.00859	.00783	.00715	.00654	.00598	.00548	.00502	.00461
30	17	.02883	.02604	.02354	.02129	.01928	.01748	.01585	.01439	.01308	.01189	.01083	.00987	.00900	.00821	.00750	.00686	.00628	.00576	.00528	.00485
30	18	.02990	.02703	.02445	.02214	.02007	.01820	.01652	.01501	.01365	.01243	.01132	.01032	.00942	.00860	.00786	.00720	.00659	.00604	.00554	.00509
30	19	.03099	.02804	.02539	.02301	.02087	.01895	.01721	.01565	.01424	.01297	.01183	.01079	.00985	.00900	.00824	.00754	.00691	.00634	.00582	.00535
30	20	.03211	.02908	.02635	.02390	.02170	.01971	.01792	.01631	.01485	.01354	.01235	.01127	.01030	.00942	.00862	.00790	.00724	.00665	.00611	.00561
30	21	.03324	.03013	.02733	.02481	.02254	.02049	.01865	.01698	.01548	.01412	.01289	.01177	.01077	.00985	.00902	.00827	.00759	.00697	.00641	.00589
30	22	.03440	.03121	.02833	.02574	.02340	.02130	.01939	.01767	.01612	.01471	.01344	.01229	.01125	.01030	.00944	.00866	.00795	.00730	.00672	.00618
30	23	.03557	.03230	.02935	.02669	.02429	.02212	.02016	.01838	.01678	.01533	.01401	.01282	.01174	.01076	.00987	.00906	.00832	.00765	.00704	.00648
30	24	.03677	.03341	.03039	.02765	.02519	.02295	.02094	.01911	.01746	.01596	.01460	.01337	.01225	.01123	.01031	.00947	.00871	.00801	.00737	.00679
30	25	.03798	.03454	.03144	.02864	.02610	.02381	.02174	.01986	.01815	.01661	.01521	.01393	.01278	.01172	.01077	.00990	.00910	.00838	.00772	.00712
30	26	.03920	.03569	.03251	.02964	.02704	.02468	.02255	.02062	.01886	.01727	.01583	.01451	.01332	.01223	.01124	.01034	.00952	.00877	.00808	.00746
30	27	.04044	.03685	.03360	.03065	.02799	.02557	.02338	.02140	.01959	.01795	.01646	.01511	.01387	.01275	.01173	.01079	.00994	.00917	.00846	.00781
30	28	.04169	.03802	.03470	.03168	.02895	.02648	.02423	.02219	.02033	.01865	.01711	.01572	.01444	.01328	.01223	.01126	.01038	.00958	.00884	.00817
30	29	.04295	.03920	.03581	.03273	.02993	.02739	.02509	.02299	.02109	.01935	.01778	.01634	.01503	.01383	.01274	.01174	.01083	.01000	.00924	.00854
30	30	.04422	.04039	.03692	.03378	.03092	.02832	.02596	.02381	.02185	.02007	.01845	.01697	.01562	.01439	.01326	.01224	.01130	.01044	.00965	.00893
31	0	.01516	.01353	.01209	.01082	.00971	.00871	.00784	.00706	.00637	.00575	.00521	.00472	.00429	.00390	.00355	.00324	.00296	.00271	.00248	.00228
31	1	.01509	.01343	.01198	.01069	.00955	.00855	.00766	.00687	.00618	.00556	.00500	.00451	.00408	.00369	.00334	.00303	.00275	.00250	.00228	.00207
31	2	.01574	.01402	.01251	.01117	.00999	.00895	.00802	.00720	.00647	.00583	.00525	.00474	.00428	.00387	.00351	.00318	.00289	.00262	.00239	.00218
31	3	.01643	.01465	.01308	.01170	.01047	.00938	.00842	.00756	.00680	.00612	.00552	.00498	.00450	.00408	.00369	.00335	.00304	.00277	.00252	.00230

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
31	4	.01716	.01532	.01369	.01225	.01097	.00984	.00884	.00794	.00715	.00644	.00581	.00525	.00475	.00430	.00390	.00354	.00321	.00292	.00266	.00243
31	5	.01793	.01602	.01433	.01283	.01150	.01033	.00928	.00835	.00752	.00678	.00612	.00553	.00501	.00454	.00411	.00374	.00340	.00309	.00282	.00257
31	6	.01872	.01675	.01499	.01344	.01206	.01083	.00974	.00877	.00791	.00714	.00645	.00583	.00528	.00479	.00435	.00395	.00359	.00327	.00298	.00272
31	7	.01955	.01751	.01569	.01408	.01264	.01137	.01023	.00922	.00832	.00751	.00679	.00615	.00557	.00505	.00459	.00417	.00380	.00346	.00316	.00289
31	8	.02041	.01829	.01641	.01474	.01325	.01192	.01074	.00969	.00874	.00790	.00715	.00648	.00587	.00533	.00485	.00441	.00402	.00366	.00334	.00306
31	9	.02130	.01911	.01716	.01542	.01388	.01250	.01127	.01017	.00919	.00832	.00753	.00683	.00619	.00563	.00512	.00466	.00425	.00388	.00354	.00324
31	10	.02223	.01996	.01794	.01614	.01454	.01310	.01183	.01068	.00966	.00875	.00793	.00719	.00653	.00594	.00540	.00492	.00449	.00410	.00375	.00343
31	11	.02318	.02084	.01875	.01688	.01522	.01373	.01240	.01122	.01015	.00920	.00834	.00757	.00688	.00626	.00570	.00520	.00475	.00434	.00397	.00363
31	12	.02416	.02174	.01958	.01765	.01593	.01438	.01300	.01177	.01066	.00967	.00877	.00797	.00725	.00660	.00602	.00549	.00501	.00459	.00420	.00384
31	13	.02517	.02267	.02044	.01844	.01665	.01506	.01362	.01234	.01119	.01015	.00922	.00839	.00763	.00696	.00634	.00579	.00529	.00484	.00444	.00407
31	14	.02621	.02362	.02132	.01925	.01740	.01574	.01426	.01293	.01173	.01065	.00968	.00881	.00803	.00732	.00668	.00610	.00558	.00511	.00468	.00430
31	15	.02726	.02459	.02221	.02008	.01816	.01645	.01491	.01353	.01228	.01116	.01016	.00925	.00843	.00769	.00703	.00642	.00588	.00538	.00494	.00453
31	16	.02833	.02558	.02312	.02092	.01894	.01717	.01557	.01414	.01285	.01169	.01064	.00970	.00885	.00808	.00738	.00675	.00618	.00567	.00520	.00477
31	17	.02942	.02659	.02406	.02178	.01974	.01791	.01626	.01477	.01343	.01223	.01114	.01016	.00927	.00847	.00775	.00709	.00650	.00596	.00547	.00502
31	18	.03053	.02762	.02501	.02266	.02056	.01866	.01695	.01542	.01403	.01278	.01165	.01063	.00971	.00888	.00812	.00744	.00682	.00626	.00574	.00528
31	19	.03166	.02867	.02598	.02356	.02139	.01943	.01767	.01608	.01464	.01335	.01218	.01112	.01016	.00930	.00851	.00780	.00715	.00657	.00603	.00555
31	20	.03282	.02974	.02698	.02449	.02225	.02023	.01841	.01676	.01528	.01394	.01272	.01163	.01063	.00973	.00892	.00817	.00750	.00689	.00633	.00583
31	21	.03400	.03084	.02800	.02544	.02313	.02104	.01916	.01747	.01593	.01454	.01329	.01215	.01112	.01018	.00934	.00856	.00786	.00723	.00665	.00612
31	22	.03520	.03196	.02904	.02640	.02403	.02188	.01994	.01819	.01660	.01517	.01387	.01269	.01162	.01065	.00977	.00897	.00824	.00758	.00697	.00642
31	23	.03643	.03310	.03010	.02739	.02495	.02274	.02074	.01893	.01730	.01581	.01447	.01325	.01214	.01113	.01022	.00939	.00863	.00794	.00731	.00674
31	24	.03767	.03426	.03118	.02840	.02589	.02362	.02156	.01969	.01800	.01647	.01508	.01382	.01268	.01163	.01068	.00982	.00904	.00832	.00767	.00707
31	25	.03894	.03544	.03229	.02943	.02685	.02451	.02240	.02048	.01873	.01715	.01572	.01441	.01323	.01215	.01117	.01027	.00946	.00871	.00803	.00741
31	26	.04022	.03664	.03341	.03048	.02783	.02543	.02325	.02127	.01948	.01785	.01637	.01502	.01380	.01268	.01166	.01074	.00989	.00912	.00841	.00777
31	27	.04152	.03786	.03455	.03155	.02883	.02636	.02412	.02209	.02025	.01857	.01704	.01565	.01438	.01323	.01218	.01122	.01034	.00954	.00881	.00814
31	28	.04283	.03909	.03570	.03263	.02984	.02731	.02501	.02293	.02103	.01930	.01772	.01629	.01498	.01379	.01270	.01171	.01080	.00997	.00921	.00852
31	29	.04416	.04034	.03687	.03373	.03087	.02828	.02592	.02377	.02182	.02004	.01842	.01695	.01560	.01437	.01325	.01222	.01128	.01042	.00963	.00891
31	30	.04549	.04159	.03805	.03483	.03191	.02925	.02684	.02464	.02263	.02080	.01914	.01762	.01623	.01496	.01380	.01274	.01177	.01088	.01007	.00932
31	31	.04683	.04285	.03923	.03595	.03296	.03024	.02777	.02551	.02345	.02158	.01986	.01830	.01687	.01556	.01437	.01327	.01227	.01135	.01051	.00974
32	0	.01539	.01375	.01230	.01102	.00989	.00889	.00800	.00722	.00652	.00589	.00534	.00485	.00440	.00401	.00366	.00334	.00306	.00280	.00257	.00236
32	1	.01529	.01363	.01216	.01086	.00972	.00870	.00780	.00701	.00630	.00567	.00512	.00462	.00418	.00378	.00343	.00311	.00283	.00257	.00234	.00214
32	2	.01595	.01423	.01270	.01135	.01016	.00911	.00817	.00734	.00661	.00595	.00537	.00485	.00438	.00397	.00360	.00327	.00297	.00270	.00246	.00225
32	3	.01666	.01487	.01329	.01189	.01065	.00955	.00858	.00771	.00694	.00626	.00564	.00510	.00461	.00418	.00379	.00344	.00313	.00285	.00260	.00237
32	4	.01741	.01555	.01391	.01245	.01116	.01002	.00900	.00810	.00730	.00658	.00594	.00537	.00486	.00441	.00400	.00363	.00331	.00301	.00275	.00251
32	5	.01819	.01626	.01456	.01305	.01171	.01052	.00946	.00852	.00768	.00693	.00626	.00567	.00513	.00465	.00422	.00384	.00350	.00318	.00291	.00265
32	6	.01900	.01701	.01524	.01367	.01228	.01104	.00994	.00895	.00808	.00730	.00660	.00597	.00541	.00491	.00446	.00406	.00370	.00337	.00308	.00281
32	7	.01985	.01779	.01595	.01432	.01288	.01159	.01044	.00941	.00850	.00768	.00695	.00630	.00571	.00519	.00472	.00429	.00391	.00357	.00326	.00298
32	8	.02073	.01859	.01669	.01500	.01350	.01216	.01096	.00989	.00894	.00809	.00732	.00664	.00603	.00548	.00498	.00454	.00414	.00378	.00345	.00316
32	9	.02165	.01943	.01746	.01571	.01415	.01275	.01151	.01040	.00940	.00851	.00771	.00700	.00636	.00578	.00526	.00480	.00437	.00400	.00365	.00334
32	10	.02259	.02030	.01826	.01644	.01482	.01337	.01208	.01092	.00989	.00896	.00812	.00738	.00671	.00610	.00556	.00507	.00463	.00423	.00387	.00354
32	11	.02357	.02120	.01909	.01721	.01553	.01402	.01268	.01147	.01039	.00942	.00855	.00777	.00707	.00644	.00587	.00536	.00489	.00447	.00410	.00375
32	12	.02458	.02214	.01995	.01800	.01625	.01469	.01329	.01204	.01092	.00991	.00900	.00819	.00745	.00679	.00620	.00566	.00517	.00473	.00434	.00398
32	13	.02562	.02309	.02084	.01881	.01701	.01539	.01393	.01263	.01146	.01041	.00947	.00861	.00785	.00716	.00653	.00597	.00546	.00500	.00458	.00421
32	14	.02669	.02408	.02174	.01965	.01778	.01610	.01459	.01324	.01202	.01093	.00994	.00906	.00826	.00754	.00688	.00629	.00576	.00528	.00484	.00445
32	15	.02777	.02508	.02267	.02050	.01857	.01683	.01526	.01386	.01260	.01146	.01043	.00951	.00868	.00792	.00724	.00663	.00607	.00557	.00511	.00469
32	16	.02887	.02610	.02361	.02138	.01937	.01757	.01595	.01450	.01319	.01200	.01094	.00998	.00911	.00832	.00761	.00697	.00639	.00586	.00538	.00494
32	17	.03000	.02714	.02457	.02227	.02020	.01833	.01666	.01515	.01379	.01256	.01145	.01045	.00955	.00873	.00799	.00732	.00671	.00616	.00566	.00520
32	18	.03115	.02820	.02556	.02318	.02104	.01912	.01738	.01582	.01441	.01314	.01199	.01095	.01001	.00916	.00838	.00768	.00705	.00647	.00595	.00547
32	19	.03232	.02929	.02657	.02411	.02191	.01992	.01813	.01651	.01505	.01373	.01254	.01146	.01048	.00959	.00879	.00806	.00740	.00680	.00625	.00575
32	20	.03352	.03040	.02760	.02507	.02280	.02075	.01889	.01722	.01571	.01434	.01310	.01198	.01097	.01005	.00921	.00845	.00776	.00714	.00657	.00605
32	21	.03475	.03154	.02866	.02606	.02371	.02160	.01968	.01795	.01639	.01497	.01369	.01253	.01148	.01052	.00965	.00886	.00814	.00749	.00689	.00635

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
32	22	.03600	.03271	.02974	.02707	.02465	.02247	.02049	.01871	.01709	.01563	.01430	.01309	.01200	.01101	.01011	.00928	.00854	.00786	.00724	.00667
32	23	.03727	.03390	.03085	.02810	.02561	.02336	.02133	.01948	.01781	.01630	.01492	.01368	.01254	.01151	.01058	.00972	.00895	.00824	.00759	.00700
32	24	.03857	.03511	.03198	.02915	.02659	.02428	.02218	.02028	.01856	.01699	.01557	.01428	.01310	.01204	.01106	.01018	.00937	.00863	.00796	.00735
32	25	.03989	.03634	.03313	.03023	.02760	.02522	.02306	.02110	.01932	.01770	.01624	.01490	.01368	.01258	.01157	.01065	.00981	.00905	.00835	.00771
32	26	.04123	.03760	.03431	.03133	.02863	.02618	.02395	.02194	.02010	.01844	.01692	.01554	.01428	.01314	.01209	.01114	.01027	.00948	.00875	.00808
32	27	.04259	.03887	.03550	.03245	.02967	.02716	.02487	.02279	.02091	.01919	.01762	.01620	.01490	.01371	.01263	.01165	.01074	.00992	.00916	.00847
32	28	.04397	.04016	.03671	.03358	.03074	.02815	.02581	.02367	.02173	.01996	.01834	.01687	.01553	.01431	.01319	.01217	.01123	.01038	.00960	.00888
32	29	.04536	.04147	.03794	.03473	.03182	.02917	.02676	.02456	.02256	.02074	.01908	.01757	.01618	.01492	.01376	.01270	.01174	.01085	.01004	.00930
32	30	.04676	.04279	.03918	.03590	.03291	.03020	.02772	.02547	.02342	.02154	.01983	.01827	.01685	.01554	.01435	.01326	.01226	.01134	.01050	.00973
32	31	.04817	.04411	.04043	.03707	.03402	.03124	.02870	.02639	.02428	.02236	.02060	.01899	.01752	.01618	.01495	.01382	.01279	.01184	.01097	.01017
32	32	.04958	.04545	.04169	.03826	.03514	.03229	.02970	.02733	.02516	.02319	.02138	.01973	.01822	.01683	.01556	.01440	.01333	.01235	.01145	.01063
33	0	.01562	.01397	.01251	.01122	.01008	.00907	.00817	.00737	.00667	.00604	.00547	.00497	.00453	.00412	.00377	.00344	.00315	.00289	.00266	.00245
33	1	.01550	.01382	.01234	.01103	.00988	.00885	.00795	.00714	.00643	.00579	.00523	.00473	.00428	.00387	.00352	.00319	.00291	.00265	.00242	.00221
33	2	.01617	.01443	.01289	.01153	.01033	.00927	.00832	.00748	.00674	.00608	.00549	.00496	.00449	.00407	.00369	.00335	.00305	.00278	.00254	.00232
33	3	.01689	.01508	.01349	.01208	.01083	.00972	.00873	.00786	.00708	.00639	.00577	.00522	.00473	.00428	.00389	.00354	.00322	.00293	.00268	.00244
33	4	.01765	.01578	.01412	.01266	.01136	.01020	.00917	.00826	.00745	.00672	.00608	.00550	.00498	.00452	.00411	.00373	.00340	.00310	.00283	.00259
33	5	.01845	.01651	.01479	.01327	.01191	.01071	.00964	.00869	.00784	.00708	.00640	.00580	.00526	.00477	.00434	.00395	.00359	.00328	.00299	.00274
33	6	.01928	.01727	.01549	.01390	.01250	.01124	.01013	.00914	.00825	.00746	.00675	.00612	.00555	.00504	.00458	.00417	.00380	.00347	.00317	.00290
33	7	.02015	.01806	.01621	.01457	.01311	.01180	.01064	.00961	.00868	.00785	.00711	.00645	.00586	.00532	.00484	.00441	.00402	.00367	.00336	.00307
33	8	.02105	.01889	.01697	.01527	.01375	.01239	.01118	.01010	.00914	.00827	.00750	.00680	.00618	.00562	.00512	.00467	.00426	.00389	.00356	.00326
33	9	.02198	.01975	.01776	.01599	.01441	.01300	.01174	.01062	.00961	.00871	.00790	.00717	.00652	.00594	.00541	.00493	.00450	.00412	.00377	.00345
33	10	.02296	.02064	.01858	.01675	.01511	.01364	.01233	.01116	.01011	.00917	.00832	.00756	.00688	.00627	.00571	.00522	.00477	.00436	.00399	.00366
33	11	.02396	.02157	.01944	.01753	.01583	.01431	.01295	.01173	.01063	.00965	.00877	.00797	.00726	.00662	.00604	.00551	.00504	.00462	.00423	.00388
33	12	.02500	.02253	.02032	.01835	.01658	.01500	.01358	.01231	.01117	.01015	.00923	.00840	.00765	.00698	.00637	.00583	.00533	.00488	.00448	.00411
33	13	.02607	.02351	.02123	.01919	.01736	.01572	.01424	.01292	.01174	.01067	.00971	.00884	.00807	.00736	.00673	.00615	.00563	.00516	.00474	.00435
33	14	.02716	.02452	.02216	.02005	.01815	.01645	.01492	.01355	.01232	.01121	.01020	.00930	.00849	.00775	.00709	.00649	.00594	.00545	.00500	.00460
33	15	.02828	.02556	.02312	.02093	.01897	.01720	.01562	.01419	.01291	.01176	.01071	.00977	.00892	.00816	.00746	.00683	.00626	.00575	.00528	.00486
33	16	.02942	.02661	.02409	.02183	.01980	.01797	.01633	.01485	.01352	.01232	.01124	.01026	.00937	.00857	.00785	.00719	.00659	.00605	.00556	.00512
33	17	.03058	.02768	.02509	.02275	.02065	.01876	.01706	.01553	.01415	.01290	.01177	.01075	.00983	.00900	.00824	.00756	.00693	.00637	.00586	.00539
33	18	.03176	.02878	.02610	.02369	.02153	.01957	.01781	.01622	.01479	.01349	.01232	.01126	.01031	.00944	.00865	.00793	.00729	.00670	.00616	.00567
33	19	.03298	.02991	.02715	.02466	.02242	.02041	.01858	.01694	.01545	.01411	.01289	.01179	.01080	.00989	.00907	.00833	.00765	.00703	.00647	.00596
33	20	.03422	.03106	.02822	.02566	.02335	.02126	.01938	.01768	.01614	.01475	.01349	.01234	.01131	.01037	.00951	.00874	.00803	.00739	.00680	.00627
33	21	.03549	.03224	.02932	.02668	.02430	.02215	.02020	.01844	.01685	.01541	.01410	.01291	.01184	.01086	.00997	.00916	.00843	.00776	.00715	.00659
33	22	.03679	.03345	.03044	.02773	.02527	.02305	.02105	.01923	.01758	.01609	.01473	.01350	.01238	.01137	.01045	.00960	.00884	.00814	.00750	.00692
33	23	.03811	.03469	.03160	.02880	.02627	.02399	.02191	.02004	.01833	.01679	.01539	.01411	.01295	.01190	.01094	.01006	.00927	.00854	.00788	.00727
33	24	.03946	.03595	.03277	.02990	.02730	.02494	.02281	.02087	.01911	.01751	.01606	.01474	.01354	.01245	.01145	.01054	.00971	.00896	.00827	.00764
33	25	.04084	.03724	.03398	.03102	.02835	.02592	.02372	.02172	.01991	.01826	.01676	.01539	.01415	.01301	.01198	.01104	.01018	.00939	.00867	.00801
33	26	.04224	.03855	.03520	.03217	.02942	.02693	.02466	.02260	.02073	.01903	.01747	.01606	.01478	.01360	.01253	.01155	.01066	.00984	.00909	.00841
33	27	.04366	.03988	.03645	.03334	.03052	.02795	.02562	.02350	.02157	.01981	.01821	.01675	.01542	.01421	.01310	.01208	.01116	.01031	.00953	.00882
33	28	.04510	.04124	.03772	.03453	.03164	.02900	.02660	.02442	.02243	.02062	.01897	.01746	.01609	.01483	.01368	.01263	.01167	.01079	.00999	.00925
33	29	.04656	.04260	.03901	.03574	.03277	.03007	.02760	.02536	.02332	.02145	.01975	.01819	.01677	.01547	.01429	.01320	.01220	.01129	.01045	.00969
33	30	.04803	.04399	.04031	.03697	.03392	.03115	.02862	.02632	.02421	.02229	.02054	.01894	.01747	.01613	.01491	.01378	.01275	.01181	.01094	.01014
33	31	.04951	.04538	.04163	.03820	.03509	.03225	.02965	.02729	.02513	.02315	.02135	.01970	.01819	.01681	.01554	.01438	.01331	.01234	.01144	.01061
33	32	.05100	.04679	.04295	.03945	.03627	.03336	.03070	.02827	.02606	.02403	.02217	.02048	.01892	.01750	.01619	.01499	.01389	.01288	.01195	.01110
33	33	.05250	.04820	.04429	.04072	.03746	.03448	.03176	.02927	.02700	.02492	.02301	.02127	.01967	.01820	.01685	.01562	.01448	.01344	.01248	.01159
34	0	.01585	.01419	.01272	.01142	.01026	.00924	.00834	.00754	.00682	.00618	.00561	.00510	.00465	.00424	.00388	.00355	.00325	.00299	.00275	.00253
34	1	.01570	.01401	.01252	.01120	.01004	.00900	.00809	.00728	.00656	.00591	.00534	.00483	.00438	.00397	.00361	.00328	.00299	.00272	.00249	.00227
34	2	.01638	.01463	.01308	.01171	.01050	.00943	.00847	.00763	.00687	.00620	.00560	.00507	.00459	.00417	.00379	.00344	.00314	.00286	.00261	.00239
34	3	.01711	.01530	.01369	.01227	.01101	.00989	.00889	.00801	.00722	.00652	.00590	.00534	.00484	.00439	.00399	.00363	.00331	.00302	.00276	.00252
34	4	.01789	.01600	.01434	.01286	.01155	.01038	.00934	.00842	.00760	.00687	.00621	.00563	.00510	.00463	.00421	.00383	.00349	.00319	.00291	.00266

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
34	5	.01870	.01675	.01502	.01348	.01211	.01090	.00982	.00886	.00800	.00723	.00655	.00593	.00538	.00489	.00445	.00405	.00370	.00337	.00308	.00282
34	6	.01955	.01753	.01573	.01413	.01271	.01145	.01032	.00932	.00842	.00762	.00690	.00626	.00568	.00517	.00470	.00429	.00391	.00357	.00327	.00299
34	7	.02044	.01834	.01647	.01482	.01334	.01202	.01085	.00980	.00887	.00803	.00728	.00660	.00600	.00546	.00497	.00453	.00414	.00378	.00346	.00317
34	8	.02136	.01918	.01725	.01553	.01399	.01262	.01140	.01031	.00933	.00846	.00767	.00697	.00634	.00577	.00526	.00480	.00438	.00401	.00367	.00336
34	9	.02232	.02007	.01806	.01627	.01468	.01325	.01198	.01084	.00982	.00891	.00809	.00735	.00669	.00609	.00556	.00507	.00464	.00424	.00389	.00356
34	10	.02331	.02098	.01890	.01705	.01539	.01391	.01259	.01140	.01033	.00938	.00852	.00775	.00706	.00644	.00587	.00537	.00491	.00449	.00412	.00378
34	11	.02434	.02193	.01978	.01785	.01613	.01460	.01322	.01198	.01087	.00988	.00898	.00818	.00745	.00680	.00621	.00567	.00519	.00476	.00436	.00401
34	12	.02541	.02292	.02069	.01869	.01691	.01531	.01387	.01259	.01143	.01039	.00946	.00862	.00786	.00717	.00656	.00600	.00549	.00504	.00462	.00425
34	13	.02651	.02393	.02162	.01956	.01771	.01605	.01456	.01322	.01201	.01093	.00996	.00908	.00828	.00757	.00692	.00634	.00581	.00533	.00489	.00450
34	14	.02763	.02497	.02258	.02044	.01852	.01680	.01526	.01386	.01261	.01148	.01047	.00955	.00872	.00797	.00730	.00668	.00613	.00563	.00517	.00476
34	15	.02878	.02603	.02356	.02135	.01936	.01758	.01597	.01453	.01323	.01205	.01099	.01004	.00917	.00839	.00768	.00704	.00646	.00594	.00546	.00502
34	16	.02995	.02711	.02457	.02228	.02022	.01837	.01671	.01521	.01386	.01264	.01153	.01054	.00964	.00882	.00808	.00741	.00681	.00625	.00575	.00530
34	17	.03115	.02822	.02559	.02323	.02111	.01919	.01746	.01591	.01450	.01324	.01209	.01105	.01011	.00926	.00849	.00779	.00716	.00658	.00606	.00558
34	18	.03237	.02936	.02665	.02421	.02201	.02003	.01824	.01663	.01517	.01385	.01266	.01158	.01061	.00972	.00892	.00819	.00752	.00692	.00637	.00587
34	19	.03362	.03052	.02773	.02521	.02294	.02089	.01904	.01737	.01586	.01449	.01326	.01213	.01112	.01020	.00936	.00860	.00790	.00727	.00670	.00618
34	20	.03491	.03171	.02884	.02624	.02390	.02178	.01987	.01814	.01657	.01516	.01387	.01271	.01165	.01069	.00982	.00902	.00830	.00764	.00704	.00650
34	21	.03623	.03294	.02997	.02730	.02488	.02270	.02072	.01893	.01731	.01584	.01451	.01330	.01220	.01120	.01029	.00947	.00871	.00803	.00740	.00683
34	22	.03757	.03419	.03114	.02839	.02589	.02364	.02160	.01975	.01807	.01655	.01517	.01391	.01277	.01173	.01079	.00993	.00915	.00843	.00778	.00718
34	23	.03895	.03548	.03234	.02950	.02693	.02461	.02250	.02059	.01886	.01728	.01585	.01455	.01336	.01229	.01131	.01041	.00959	.00885	.00817	.00755
34	24	.04035	.03679	.03357	.03065	.02800	.02561	.02343	.02146	.01967	.01804	.01655	.01521	.01398	.01286	.01184	.01091	.01006	.00929	.00858	.00793
34	25	.04178	.03813	.03482	.03182	.02910	.02663	.02439	.02235	.02050	.01882	.01728	.01589	.01462	.01346	.01240	.01143	.01055	.00974	.00900	.00833
34	26	.04324	.03950	.03610	.03302	.03022	.02768	.02537	.02327	.02136	.01962	.01804	.01659	.01527	.01407	.01297	.01197	.01105	.01021	.00944	.00874
34	27	.04473	.04089	.03740	.03424	.03137	.02875	.02638	.02421	.02224	.02045	.01881	.01732	.01595	.01471	.01357	.01253	.01158	.01070	.00991	.00917
34	28	.04624	.04230	.03873	.03549	.03253	.02985	.02740	.02518	.02315	.02130	.01961	.01806	.01665	.01536	.01419	.01311	.01212	.01121	.01038	.00962
34	29	.04776	.04374	.04008	.03675	.03373	.03097	.02845	.02616	.02407	.02216	.02042	.01883	.01737	.01604	.01482	.01370	.01268	.01174	.01088	.01009
34	30	.04930	.04519	.04145	.03804	.03493	.03210	.02952	.02717	.02502	.02305	.02126	.01961	.01811	.01673	.01547	.01432	.01326	.01228	.01139	.01057
34	31	.05086	.04666	.04283	.03934	.03616	.03326	.03061	.02819	.02598	.02396	.02211	.02042	.01887	.01745	.01614	.01495	.01385	.01284	.01192	.01107
34	32	.05242	.04813	.04422	.04066	.03740	.03443	.03171	.02923	.02696	.02488	.02298	.02124	.01964	.01817	.01683	.01560	.01446	.01342	.01246	.01158
34	33	.05400	.04962	.04563	.04199	.03866	.03561	.03283	.03029	.02796	.02582	.02387	.02207	.02043	.01892	.01753	.01626	.01509	.01401	.01302	.01210
34	34	.05558	.05112	.04705	.04332	.03992	.03681	.03396	.03135	.02897	.02678	.02477	.02293	.02123	.01968	.01825	.01694	.01573	.01462	.01359	.01265
35	0	.01609	.01441	.01293	.01162	.01046	.00943	.00851	.00770	.00697	.00633	.00575	.00524	.00478	.00436	.00399	.00366	.00336	.00309	.00284	.00262
35	1	.01590	.01420	.01270	.01137	.01020	.00916	.00823	.00741	.00668	.00604	.00546	.00494	.00448	.00407	.00370	.00337	.00307	.00280	.00256	.00234
35	2	.01659	.01483	.01327	.01189	.01067	.00959	.00862	.00777	.00701	.00633	.00572	.00518	.00470	.00427	.00388	.00353	.00322	.00294	.00269	.00246
35	3	.01734	.01551	.01389	.01246	.01118	.01006	.00905	.00816	.00737	.00666	.00602	.00546	.00495	.00450	.00409	.00373	.00340	.00310	.00284	.00260
35	4	.01813	.01623	.01455	.01306	.01173	.01056	.00951	.00858	.00775	.00701	.00635	.00575	.00522	.00475	.00432	.00394	.00359	.00328	.00300	.00275
35	5	.01896	.01699	.01524	.01369	.01232	.01109	.01000	.00903	.00816	.00738	.00669	.00607	.00551	.00501	.00457	.00416	.00380	.00347	.00318	.00291
35	6	.01982	.01778	.01597	.01436	.01293	.01165	.01051	.00950	.00859	.00778	.00706	.00641	.00582	.00530	.00483	.00440	.00402	.00368	.00336	.00308
35	7	.02073	.01861	.01673	.01506	.01357	.01224	.01106	.01000	.00905	.00820	.00744	.00676	.00615	.00560	.00510	.00466	.00426	.00389	.00357	.00327
35	8	.02167	.01948	.01753	.01579	.01424	.01286	.01162	.01052	.00953	.00864	.00785	.00713	.00649	.00592	.00540	.00493	.00451	.00412	.00378	.00347
35	9	.02265	.02038	.01835	.01655	.01494	.01350	.01222	.01106	.01003	.00911	.00827	.00753	.00686	.00625	.00571	.00521	.00477	.00437	.00401	.00368
35	10	.02367	.02132	.01922	.01735	.01567	.01418	.01284	.01164	.01056	.00959	.00872	.00794	.00724	.00661	.00603	.00552	.00505	.00463	.00425	.00390
35	11	.02472	.02229	.02012	.01817	.01644	.01488	.01349	.01224	.01111	.01010	.00920	.00838	.00764	.00698	.00638	.00584	.00535	.00490	.00450	.00414
35	12	.02582	.02330	.02105	.01903	.01723	.01561	.01416	.01286	.01169	.01064	.00969	.00884	.00806	.00737	.00674	.00617	.00566	.00519	.00477	.00439
35	13	.02694	.02434	.02201	.01992	.01805	.01637	.01487	.01351	.01229	.01119	.01020	.00931	.00850	.00778	.00712	.00652	.00598	.00549	.00505	.00465
35	14	.02810	.02541	.02300	.02084	.01890	.01715	.01559	.01418	.01291	.01176	.01073	.00980	.00896	.00820	.00751	.00688	.00632	.00580	.00534	.00491
35	15	.02928	.02650	.02401	.02177	.01976	.01795	.01633	.01486	.01354	.01235	.01128	.01030	.00943	.00863	.00791	.00726	.00666	.00613	.00564	.00519
35	16	.03048	.02762	.02504	.02273	.02065	.01877	.01709	.01557	.01419	.01295	.01183	.01082	.00991	.00907	.00832	.00764	.00702	.00646	.00594	.00548
35	17	.03171	.02876	.02610	.02371	.02156	.01962	.01787	.01629	.01486	.01358	.01241	.01136	.01040	.00953	.00875	.00803	.00739	.00680	.00626	.00577
35	18	.03297	.02993	.02718	.02471	.02249	.02048	.01867	.01703	.01555	.01422	.01300	.01191	.01091	.01001	.00919	.00844	.00777	.00715	.00659	.00608
35	19	.03427	.03113	.02830	.02575	.02345	.02137	.01950	.01780	.01627	.01488	.01362	.01248	.01144	.01050	.00965	.00887	.00816	.00752	.00693	.00640

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
35	20	.03559	.03236	.02945	.02682	.02444	.02229	.02035	.01860	.01701	.01556	.01426	.01307	.01199	.01101	.01012	.00931	.00858	.00790	.00729	.00673
35	21	.03695	.03363	.03063	.02791	.02546	.02325	.02124	.01942	.01777	.01628	.01492	.01369	.01257	.01155	.01062	.00978	.00901	.00830	.00766	.00708
35	22	.03835	.03493	.03184	.02904	.02651	.02422	.02215	.02027	.01856	.01701	.01561	.01433	.01316	.01210	.01114	.01026	.00946	.00872	.00806	.00744
35	23	.03977	.03626	.03308	.03020	.02759	.02523	.02309	.02115	.01938	.01778	.01632	.01499	.01378	.01268	.01168	.01076	.00993	.00916	.00846	.00783
35	24	.04123	.03762	.03435	.03139	.02871	.02627	.02406	.02205	.02022	.01856	.01705	.01568	.01442	.01328	.01224	.01128	.01041	.00962	.00889	.00823
35	25	.04272	.03902	.03566	.03261	.02985	.02734	.02506	.02298	.02110	.01938	.01781	.01639	.01509	.01390	.01282	.01183	.01092	.01010	.00934	.00864
35	26	.04424	.04044	.03699	.03386	.03102	.02843	.02608	.02394	.02199	.02022	.01860	.01712	.01578	.01455	.01342	.01239	.01145	.01059	.00980	.00908
35	27	.04579	.04189	.03835	.03514	.03221	.02955	.02713	.02493	.02292	.02108	.01941	.01789	.01649	.01522	.01405	.01298	.01200	.01111	.01029	.00953
35	28	.04736	.04337	.03974	.03644	.03344	.03070	.02821	.02594	.02386	.02197	.02025	.01867	.01723	.01590	.01470	.01359	.01257	.01164	.01079	.01001
35	29	.04896	.04487	.04115	.03777	.03468	.03187	.02931	.02697	.02484	.02289	.02110	.01947	.01798	.01662	.01536	.01422	.01316	.01220	.01131	.01050
35	30	.05057	.04639	.04258	.03911	.03595	.03307	.03043	.02803	.02583	.02382	.02198	.02030	.01876	.01735	.01605	.01486	.01377	.01277	.01185	.01101
35	31	.05220	.04793	.04403	.04048	.03724	.03428	.03157	.02910	.02684	.02477	.02288	.02114	.01955	.01810	.01676	.01553	.01440	.01336	.01241	.01153
35	32	.05385	.04948	.04550	.04186	.03854	.03551	.03273	.03020	.02787	.02575	.02380	.02201	.02037	.01886	.01748	.01621	.01504	.01397	.01298	.01207
35	33	.05550	.05105	.04698	.04326	.03986	.03676	.03391	.03131	.02892	.02674	.02473	.02289	.02120	.01965	.01823	.01691	.01571	.01460	.01357	.01263
35	34	.05717	.05263	.04847	.04467	.04120	.03802	.03511	.03244	.02999	.02775	.02569	.02379	.02205	.02046	.01899	.01763	.01639	.01524	.01418	.01320
35	35	.05884	.05421	.04998	.04610	.04255	.03930	.03632	.03358	.03107	.02877	.02665	.02471	.02292	.02128	.01976	.01837	.01708	.01590	.01480	.01380
36	0	.01632	.01463	.01314	.01182	.01065	.00961	.00869	.00786	.00713	.00648	.00590	.00537	.00491	.00449	.00411	.00377	.00347	.00319	.00294	.00272
36	1	.01610	.01439	.01288	.01154	.01036	.00931	.00838	.00755	.00681	.00616	.00557	.00505	.00458	.00417	.00379	.00345	.00315	.00288	.00264	.00242
36	2	.01680	.01502	.01346	.01207	.01084	.00974	.00877	.00791	.00714	.00646	.00585	.00530	.00481	.00437	.00398	.00363	.00331	.00302	.00277	.00254
36	3	.01756	.01572	.01409	.01264	.01136	.01022	.00921	.00831	.00751	.00679	.00615	.00558	.00507	.00461	.00419	.00382	.00349	.00319	.00292	.00268
36	4	.01836	.01645	.01476	.01326	.01192	.01074	.00968	.00874	.00790	.00715	.00648	.00588	.00534	.00486	.00443	.00404	.00369	.00337	.00309	.00283
36	5	.01920	.01722	.01547	.01391	.01252	.01128	.01018	.00920	.00832	.00754	.00684	.00621	.00564	.00514	.00468	.00427	.00390	.00357	.00327	.00300
36	6	.02009	.01803	.01621	.01459	.01314	.01186	.01071	.00968	.00877	.00794	.00721	.00655	.00596	.00543	.00495	.00452	.00413	.00378	.00346	.00318
36	7	.02101	.01888	.01699	.01530	.01380	.01246	.01126	.01019	.00923	.00838	.00761	.00692	.00630	.00574	.00524	.00478	.00437	.00401	.00367	.00337
36	8	.02197	.01976	.01780	.01605	.01448	.01309	.01184	.01072	.00972	.00883	.00802	.00730	.00665	.00606	.00554	.00506	.00463	.00424	.00389	.00357
36	9	.02297	.02069	.01865	.01683	.01520	.01375	.01245	.01129	.01024	.00930	.00846	.00771	.00702	.00641	.00586	.00536	.00491	.00450	.00413	.00379
36	10	.02402	.02165	.01953	.01764	.01595	.01444	.01309	.01188	.01079	.00981	.00893	.00813	.00742	.00678	.00620	.00567	.00520	.00477	.00438	.00402
36	11	.02510	.02264	.02045	.01849	.01674	.01517	.01376	.01249	.01135	.01033	.00941	.00858	.00784	.00716	.00655	.00600	.00550	.00505	.00464	.00427
36	12	.02622	.02368	.02141	.01938	.01755	.01592	.01445	.01313	.01195	.01088	.00992	.00905	.00827	.00757	.00693	.00635	.00582	.00535	.00492	.00453
36	13	.02737	.02475	.02240	.02029	.01840	.01670	.01517	.01380	.01257	.01145	.01045	.00954	.00873	.00799	.00732	.00671	.00616	.00566	.00521	.00480
36	14	.02856	.02584	.02341	.02123	.01927	.01750	.01592	.01449	.01320	.01204	.01100	.01005	.00920	.00842	.00772	.00709	.00651	.00599	.00551	.00508
36	15	.02977	.02697	.02445	.02219	.02016	.01833	.01668	.01520	.01386	.01265	.01156	.01057	.00968	.00887	.00814	.00747	.00687	.00632	.00582	.00536
36	16	.03101	.02811	.02551	.02317	.02107	.01917	.01746	.01592	.01453	.01327	.01214	.01111	.01018	.00933	.00856	.00787	.00724	.00666	.00614	.00566
36	17	.03227	.02929	.02660	.02418	.02201	.02004	.01827	.01667	.01522	.01392	.01273	.01166	.01069	.00981	.00901	.00828	.00762	.00702	.00647	.00597
36	18	.03357	.03049	.02772	.02522	.02297	.02093	.01910	.01744	.01594	.01458	.01335	.01223	.01122	.01030	.00946	.00870	.00801	.00738	.00681	.00629
36	19	.03490	.03173	.02887	.02629	.02396	.02186	.01995	.01823	.01667	.01526	.01398	.01282	.01177	.01081	.00994	.00915	.00842	.00777	.00716	.00662
36	20	.03627	.03300	.03005	.02739	.02498	.02281	.02084	.01906	.01744	.01598	.01465	.01344	.01234	.01134	.01043	.00961	.00885	.00817	.00754	.00696
36	21	.03767	.03431	.03127	.02853	.02604	.02379	.02176	.01991	.01823	.01671	.01533	.01408	.01294	.01190	.01095	.01009	.00930	.00858	.00793	.00733
36	22	.03912	.03565	.03253	.02969	.02713	.02481	.02270	.02079	.01906	.01748	.01605	.01474	.01356	.01248	.01149	.01059	.00977	.00902	.00834	.00771
36	23	.04059	.03703	.03381	.03090	.02825	.02585	.02368	.02170	.01991	.01827	.01679	.01543	.01420	.01308	.01205	.01112	.01026	.00948	.00877	.00811
36	24	.04210	.03845	.03513	.03213	.02941	.02693	.02468	.02264	.02078	.01909	.01755	.01615	.01487	.01370	.01264	.01166	.01077	.00996	.00921	.00853
36	25	.04365	.03990	.03649	.03340	.03059	.02804	.02572	.02361	.02169	.01994	.01835	.01689	.01557	.01435	.01325	.01223	.01131	.01046	.00968	.00897
36	26	.04523	.04138	.03788	.03470	.03181	.02918	.02679	.02461	.02263	.02082	.01917	.01766	.01629	.01503	.01388	.01282	.01186	.01098	.01017	.00942
36	27	.04684	.04289	.03930	.03603	.03306	.03035	.02789	.02564	.02359	.02173	.02002	.01846	.01703	.01573	.01453	.01344	.01244	.01152	.01068	.00990
36	28	.04848	.04443	.04075	.03739	.03434	.03155	.02902	.02670	.02459	.02266	.02089	.01928	.01780	.01645	.01521	.01408	.01304	.01208	.01121	.01040
36	29	.05015	.04600	.04222	.03878	.03564	.03278	.03017	.02778	.02560	.02361	.02179	.02012	.01860	.01720	.01592	.01474	.01366	.01267	.01175	.01092
36	30	.05183	.04759	.04372	.04019	.03697	.03403	.03134	.02889	.02665	.02459	.02271	.02099	.01941	.01797	.01664	.01542	.01430	.01327	.01232	.01145
36	31	.05354	.04920	.04524	.04162	.03832	.03530	.03254	.03002	.02771	.02559	.02366	.02188	.02025	.01876	.01738	.01612	.01496	.01389	.01291	.01200
36	32	.05527	.05083	.04677	.04307	.03969	.03659	.03376	.03117	.02879	.02662	.02462	.02279	.02111	.01957	.01815	.01684	.01564	.01453	.01352	.01258
36	33	.05701	.05247	.04833	.04454	.04108	.03791	.03500	.03234	.02990	.02766	.02561	.02372	.02199	.02040	.01893	.01758	.01634	.01520	.01414	.01317

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
36	34	.05876	.05413	.04990	.04603	.04249	.03924	.03626	.03353	.03103	.02873	.02661	.02467	.02289	.02125	.01973	.01834	.01706	.01587	.01478	.01378
36	35	.06052	.05580	.05149	.04753	.04391	.04058	.03754	.03474	.03217	.02981	.02764	.02564	.02381	.02212	.02056	.01912	.01780	.01657	.01545	.01440
36	36	.06229	.05748	.05308	.04904	.04534	.04195	.03883	.03596	.03333	.03091	.02868	.02663	.02474	.02300	.02140	.01992	.01855	.01729	.01612	.01505
37	0	.01655	.01485	.01335	.01202	.01084	.00979	.00886	.00803	.00729	.00663	.00604	.00551	.00504	.00461	.00423	.00389	.00358	.00330	.00304	.00281
37	1	.01629	.01457	.01305	.01171	.01052	.00946	.00852	.00769	.00694	.00628	.00569	.00516	.00469	.00427	.00389	.00354	.00324	.00296	.00271	.00249
37	2	.01700	.01522	.01364	.01224	.01100	.00990	.00892	.00805	.00728	.00659	.00597	.00541	.00492	.00448	.00408	.00372	.00340	.00311	.00285	.00261
37	3	.01777	.01592	.01428	.01283	.01154	.01039	.00937	.00846	.00765	.00693	.00628	.00570	.00518	.00472	.00430	.00392	.00358	.00328	.00300	.00276
37	4	.01859	.01667	.01497	.01346	.01211	.01092	.00985	.00890	.00805	.00730	.00662	.00601	.00547	.00498	.00454	.00414	.00379	.00347	.00318	.00291
37	5	.01945	.01746	.01569	.01412	.01272	.01147	.01036	.00937	.00848	.00769	.00698	.00634	.00577	.00526	.00480	.00438	.00401	.00367	.00336	.00309
37	6	.02035	.01828	.01645	.01481	.01336	.01206	.01090	.00986	.00894	.00811	.00737	.00670	.00610	.00556	.00508	.00464	.00424	.00389	.00357	.00327
37	7	.02129	.01915	.01724	.01554	.01403	.01267	.01147	.01038	.00942	.00855	.00777	.00707	.00644	.00588	.00537	.00491	.00449	.00412	.00378	.00347
37	8	.02227	.02005	.01807	.01630	.01473	.01332	.01206	.01093	.00992	.00901	.00820	.00747	.00681	.00622	.00568	.00520	.00476	.00437	.00401	.00368
37	9	.02329	.02099	.01894	.01710	.01546	.01400	.01268	.01151	.01045	.00950	.00865	.00789	.00719	.00657	.00601	.00550	.00504	.00463	.00425	.00391
37	10	.02436	.02197	.01984	.01794	.01623	.01471	.01334	.01211	.01101	.01002	.00913	.00833	.00760	.00695	.00636	.00583	.00534	.00491	.00451	.00415
37	11	.02547	.02299	.02079	.01881	.01704	.01545	.01403	.01275	.01160	.01056	.00963	.00879	.00803	.00735	.00673	.00617	.00566	.00520	.00478	.00440
37	12	.02661	.02405	.02177	.01971	.01787	.01622	.01474	.01341	.01221	.01113	.01015	.00928	.00848	.00776	.00711	.00653	.00599	.00551	.00507	.00467
37	13	.02780	.02515	.02278	.02065	.01874	.01703	.01548	.01410	.01284	.01172	.01070	.00978	.00895	.00820	.00752	.00690	.00634	.00583	.00537	.00495
37	14	.02901	.02627	.02382	.02161	.01963	.01785	.01625	.01480	.01350	.01233	.01126	.01030	.00944	.00865	.00794	.00729	.00670	.00617	.00568	.00524
37	15	.03025	.02743	.02489	.02260	.02055	.01870	.01703	.01553	.01418	.01295	.01184	.01084	.00993	.00911	.00837	.00769	.00707	.00651	.00601	.00554
37	16	.03152	.02860	.02598	.02362	.02149	.01957	.01784	.01628	.01487	.01359	.01244	.01140	.01045	.00959	.00881	.00810	.00746	.00687	.00634	.00585
37	17	.03282	.02981	.02710	.02465	.02245	.02046	.01867	.01705	.01558	.01426	.01305	.01197	.01098	.01008	.00927	.00853	.00785	.00724	.00668	.00617
37	18	.03416	.03105	.02825	.02572	.02344	.02138	.01952	.01784	.01632	.01494	.01369	.01256	.01153	.01059	.00974	.00897	.00826	.00762	.00703	.00650
37	19	.03553	.03232	.02943	.02682	.02447	.02234	.02041	.01866	.01708	.01565	.01435	.01317	.01210	.01112	.01023	.00942	.00869	.00802	.00740	.00684
37	20	.03694	.03363	.03065	.02796	.02552	.02332	.02132	.01951	.01787	.01639	.01504	.01381	.01269	.01167	.01075	.00990	.00914	.00843	.00779	.00720
37	21	.03839	.03499	.03191	.02913	.02662	.02434	.02227	.02040	.01870	.01715	.01575	.01447	.01331	.01225	.01129	.01041	.00960	.00887	.00820	.00759
37	22	.03987	.03637	.03321	.03034	.02774	.02539	.02325	.02131	.01955	.01795	.01649	.01516	.01395	.01285	.01185	.01093	.01009	.00933	.00862	.00798
37	23	.04140	.03780	.03454	.03158	.02890	.02647	.02426	.02226	.02043	.01877	.01726	.01588	.01462	.01348	.01243	.01148	.01060	.00980	.00907	.00840
37	24	.04297	.03927	.03591	.03287	.03010	.02759	.02531	.02323	.02135	.01962	.01806	.01663	.01532	.01413	.01304	.01205	.01114	.01030	.00954	.00884
37	25	.04457	.04077	.03732	.03418	.03133	.02875	.02639	.02424	.02229	.02051	.01888	.01740	.01605	.01481	.01368	.01264	.01169	.01082	.01003	.00930
37	26	.04621	.04231	.03876	.03553	.03260	.02993	.02750	.02529	.02327	.02142	.01974	.01820	.01680	.01551	.01434	.01326	.01227	.01137	.01054	.00978
37	27	.04789	.04388	.04024	.03692	.03390	.03115	.02865	.02636	.02427	.02237	.02063	.01904	.01758	.01625	.01503	.01391	.01288	.01194	.01107	.01028
37	28	.04959	.04548	.04175	.03834	.03524	.03241	.02982	.02747	.02531	.02334	.02154	.01990	.01839	.01700	.01574	.01457	.01351	.01253	.01163	.01080
37	29	.05133	.04712	.04328	.03979	.03660	.03369	.03103	.02860	.02638	.02434	.02248	.02078	.01922	.01779	.01647	.01527	.01416	.01314	.01220	.01134
37	30	.05309	.04878	.04485	.04126	.03799	.03499	.03226	.02976	.02747	.02537	.02345	.02169	.02008	.01859	.01723	.01598	.01483	.01378	.01280	.01191
37	31	.05488	.05046	.04644	.04276	.03940	.03633	.03352	.03094	.02858	.02642	.02444	.02262	.02096	.01942	.01802	.01672	.01553	.01443	.01342	.01249
37	32	.05668	.05217	.04805	.04428	.04084	.03768	.03480	.03215	.02972	.02750	.02546	.02358	.02186	.02028	.01882	.01748	.01625	.01511	.01406	.01309
37	33	.05851	.05390	.04968	.04583	.04230	.03906	.03610	.03338	.03089	.02860	.02650	.02456	.02279	.02115	.01965	.01826	.01698	.01581	.01472	.01372
37	34	.06034	.05564	.05133	.04739	.04378	.04046	.03742	.03463	.03207	.02972	.02756	.02557	.02373	.02205	.02050	.01906	.01774	.01653	.01540	.01436
37	35	.06220	.05740	.05300	.04897	.04527	.04188	.03877	.03591	.03328	.03086	.02864	.02659	.02471	.02297	.02137	.01989	.01852	.01726	.01610	.01503
37	36	.06406	.05917	.05468	.05057	.04679	.04332	.04013	.03720	.03450	.03202	.02974	.02763	.02569	.02391	.02226	.02073	.01932	.01802	.01682	.01571
37	37	.06593	.06094	.05637	.05217	.04831	.04477	.04151	.03851	.03575	.03320	.03086	.02870	.02670	.02486	.02316	.02159	.02014	.01880	.01756	.01641
38	0	.01679	.01508	.01357	.01223	.01104	.00998	.00904	.00821	.00746	.00679	.00619	.00566	.00518	.00475	.00436	.00401	.00369	.00341	.00315	.00292
38	1	.01649	.01476	.01323	.01188	.01068	.00961	.00866	.00782	.00707	.00640	.00581	.00527	.00480	.00437	.00398	.00364	.00332	.00304	.00279	.00256
38	2	.01721	.01541	.01383	.01242	.01117	.01006	.00908	.00820	.00741	.00672	.00609	.00553	.00503	.00458	.00418	.00382	.00349	.00319	.00293	.00269
38	3	.01799	.01613	.01448	.01302	.01172	.01056	.00953	.00861	.00780	.00706	.00641	.00582	.00530	.00483	.00440	.00402	.00368	.00337	.00309	.00284
38	4	.01882	.01689	.01517	.01365	.01230	.01109	.01002	.00906	.00821	.00744	.00676	.00614	.00559	.00510	.00465	.00425	.00389	.00356	.00327	.00300
38	5	.01970	.01769	.01591	.01433	.01292	.01166	.01054	.00954	.00865	.00785	.00713	.00648	.00591	.00539	.00492	.00450	.00412	.00377	.00346	.00318
38	6	.02061	.01853	.01668	.01504	.01357	.01226	.01109	.01005	.00911	.00827	.00752	.00685	.00624	.00569	.00520	.00476	.00436	.00400	.00367	.00337
38	7	.02157	.01941	.01749	.01578	.01425	.01289	.01167	.01058	.00960	.00873	.00794	.00723	.00659	.00602	.00550	.00504	.00462	.00424	.00389	.00358
38	8	.02257	.02033	.01834	.01656	.01497	.01355	.01228	.01114	.01012	.00920	.00838	.00764	.00697	.00637	.00582	.00533	.00489	.00449	.00413	.00380

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
38	9	.02361	.02129	.01922	.01738	.01572	.01424	.01292	.01173	.01066	.00970	.00884	.00807	.00737	.00673	.00616	.00565	.00518	.00476	.00438	.00403
38	10	.02470	.02230	.02015	.01823	.01651	.01497	.01359	.01235	.01124	.01024	.00933	.00852	.00779	.00712	.00653	.00598	.00549	.00505	.00464	.00428
38	11	.02583	.02334	.02112	.01912	.01734	.01573	.01429	.01300	.01184	.01079	.00985	.00900	.00823	.00753	.00691	.00634	.00582	.00535	.00493	.00454
38	12	.02700	.02443	.02212	.02005	.01819	.01653	.01503	.01368	.01247	.01137	.01039	.00950	.00869	.00796	.00730	.00671	.00617	.00567	.00523	.00482
38	13	.02822	.02555	.02316	.02101	.01908	.01735	.01579	.01439	.01312	.01198	.01095	.01002	.00918	.00841	.00772	.00710	.00653	.00601	.00554	.00511
38	14	.02946	.02670	.02422	.02200	.02000	.01820	.01658	.01512	.01380	.01261	.01153	.01056	.00968	.00888	.00815	.00750	.00690	.00636	.00586	.00541
38	15	.03073	.02788	.02532	.02301	.02094	.01907	.01739	.01587	.01449	.01325	.01213	.01111	.01019	.00936	.00860	.00791	.00728	.00671	.00619	.00572
38	16	.03203	.02909	.02644	.02405	.02190	.01997	.01822	.01664	.01521	.01391	.01274	.01168	.01072	.00985	.00906	.00834	.00768	.00708	.00654	.00604
38	17	.03337	.03033	.02759	.02512	.02289	.02089	.01907	.01743	.01594	.01460	.01338	.01227	.01127	.01036	.00953	.00878	.00809	.00746	.00689	.00637
38	18	.03474	.03160	.02877	.02622	.02392	.02183	.01995	.01825	.01670	.01530	.01404	.01288	.01184	.01089	.01002	.00923	.00851	.00786	.00726	.00671
38	19	.03615	.03291	.02999	.02735	.02497	.02281	.02086	.01909	.01749	.01604	.01472	.01352	.01243	.01143	.01053	.00971	.00896	.00827	.00764	.00707
38	20	.03760	.03426	.03125	.02852	.02606	.02383	.02181	.01997	.01831	.01680	.01543	.01418	.01304	.01201	.01107	.01021	.00942	.00870	.00805	.00745
38	21	.03909	.03565	.03255	.02973	.02719	.02488	.02279	.02089	.01916	.01759	.01617	.01487	.01369	.01261	.01162	.01073	.00991	.00916	.00847	.00785
38	22	.04062	.03709	.03388	.03098	.02835	.02597	.02380	.02183	.02004	.01842	.01693	.01558	.01435	.01323	.01221	.01127	.01042	.00963	.00892	.00826
38	23	.04220	.03856	.03526	.03227	.02956	.02709	.02485	.02281	.02096	.01927	.01773	.01633	.01505	.01388	.01282	.01184	.01095	.01013	.00938	.00870
38	24	.04382	.04008	.03668	.03360	.03080	.02825	.02593	.02383	.02191	.02016	.01856	.01711	.01578	.01456	.01345	.01243	.01150	.01065	.00987	.00915
38	25	.04548	.04163	.03814	.03496	.03207	.02945	.02706	.02488	.02289	.02108	.01942	.01791	.01653	.01527	.01411	.01306	.01209	.01120	.01038	.00963
38	26	.04718	.04323	.03963	.03637	.03339	.03068	.02821	.02596	.02391	.02203	.02032	.01875	.01732	.01600	.01480	.01370	.01269	.01177	.01092	.01013
38	27	.04892	.04486	.04117	.03781	.03474	.03195	.02941	.02708	.02496	.02302	.02124	.01962	.01813	.01677	.01552	.01438	.01333	.01236	.01147	.01066
38	28	.05069	.04653	.04274	.03928	.03613	.03326	.03063	.02823	.02604	.02403	.02220	.02052	.01898	.01756	.01627	.01508	.01399	.01298	.01206	.01121
38	29	.05250	.04823	.04434	.04079	.03755	.03459	.03189	.02941	.02715	.02508	.02318	.02144	.01985	.01838	.01704	.01580	.01467	.01362	.01266	.01178
38	30	.05434	.04997	.04598	.04233	.03900	.03596	.03318	.03063	.02829	.02616	.02419	.02240	.02075	.01923	.01784	.01655	.01538	.01429	.01329	.01237
38	31	.05620	.05173	.04764	.04390	.04048	.03735	.03449	.03187	.02946	.02726	.02523	.02338	.02167	.02010	.01866	.01733	.01611	.01498	.01394	.01299
38	32	.05809	.05351	.04932	.04549	.04199	.03878	.03583	.03314	.03066	.02839	.02630	.02438	.02262	.02100	.01950	.01813	.01686	.01569	.01462	.01362
38	33	.06000	.05532	.05104	.04711	.04352	.04022	.03720	.03443	.03188	.02954	.02739	.02541	.02359	.02192	.02038	.01895	.01764	.01643	.01531	.01428
38	34	.06193	.05715	.05277	.04875	.04507	.04170	.03859	.03575	.03313	.03072	.02851	.02647	.02459	.02286	.02127	.01980	.01844	.01719	.01603	.01496
38	35	.06387	.05899	.05452	.05042	.04665	.04319	.04001	.03709	.03440	.03193	.02965	.02755	.02562	.02383	.02219	.02067	.01927	.01797	.01677	.01566
38	36	.06583	.06086	.05629	.05209	.04824	.04470	.04145	.03845	.03569	.03315	.03081	.02865	.02666	.02483	.02313	.02156	.02011	.01877	.01753	.01639
38	37	.06780	.06273	.05807	.05379	.04985	.04623	.04290	.03983	.03700	.03440	.03199	.02978	.02773	.02584	.02409	.02248	.02098	.01960	.01832	.01713
38	38	.06977	.06461	.05986	.05549	.05148	.04778	.04437	.04123	.03833	.03566	.03320	.03092	.02882	.02687	.02507	.02341	.02187	.02044	.01912	.01789
39	0	.01703	.01531	.01379	.01244	.01124	.01017	.00923	.00838	.00763	.00695	.00635	.00580	.00532	.00488	.00449	.00413	.00381	.00352	.00326	.00302
39	1	.01668	.01494	.01340	.01204	.01084	.00976	.00881	.00796	.00720	.00653	.00593	.00539	.00490	.00447	.00408	.00373	.00341	.00313	.00287	.00264
39	2	.01741	.01561	.01401	.01259	.01134	.01022	.00923	.00834	.00755	.00685	.00621	.00565	.00514	.00469	.00428	.00391	.00358	.00328	.00301	.00277
39	3	.01820	.01633	.01467	.01320	.01189	.01073	.00969	.00876	.00794	.00720	.00654	.00595	.00542	.00494	.00451	.00412	.00378	.00346	.00318	.00292
39	4	.01905	.01710	.01538	.01385	.01249	.01127	.01019	.00922	.00836	.00759	.00689	.00627	.00572	.00522	.00476	.00436	.00399	.00366	.00336	.00309
39	5	.01994	.01792	.01613	.01454	.01312	.01185	.01072	.00971	.00881	.00800	.00727	.00662	.00604	.00551	.00504	.00461	.00422	.00388	.00356	.00327
39	6	.02087	.01878	.01692	.01526	.01378	.01246	.01128	.01023	.00928	.00844	.00768	.00700	.00638	.00583	.00533	.00488	.00447	.00411	.00377	.00347
39	7	.02185	.01967	.01774	.01602	.01448	.01310	.01187	.01077	.00979	.00890	.00811	.00739	.00675	.00617	.00564	.00517	.00474	.00435	.00400	.00368
39	8	.02286	.02061	.01861	.01681	.01521	.01378	.01250	.01135	.01032	.00939	.00856	.00781	.00713	.00652	.00597	.00547	.00502	.00462	.00425	.00391
39	9	.02393	.02159	.01951	.01765	.01598	.01449	.01315	.01195	.01087	.00991	.00903	.00825	.00754	.00690	.00632	.00580	.00532	.00490	.00451	.00415
39	10	.02504	.02262	.02046	.01852	.01679	.01523	.01384	.01259	.01146	.01045	.00954	.00871	.00797	.00730	.00669	.00614	.00564	.00519	.00478	.00441
39	11	.02619	.02368	.02144	.01943	.01763	.01601	.01456	.01326	.01208	.01102	.01007	.00921	.00843	.00772	.00708	.00651	.00598	.00551	.00507	.00468
39	12	.02739	.02479	.02247	.02038	.01851	.01683	.01532	.01395	.01273	.01162	.01062	.00972	.00890	.00817	.00750	.00689	.00634	.00584	.00538	.00497
39	13	.02863	.02594	.02353	.02137	.01942	.01767	.01610	.01468	.01340	.01225	.01120	.01026	.00940	.00863	.00793	.00729	.00671	.00619	.00571	.00527
39	14	.02990	.02712	.02462	.02238	.02036	.01854	.01691	.01543	.01410	.01289	.01180	.01081	.00992	.00911	.00837	.00771	.00710	.00655	.00604	.00558
39	15	.03120	.02833	.02575	.02342	.02133	.01944	.01774	.01620	.01481	.01355	.01242	.01139	.01045	.00960	.00883	.00813	.00750	.00692	.00639	.00590
39	16	.03254	.02957	.02690	.02449	.02232	.02036	.01859	.01699	.01555	.01424	.01305	.01198	.01100	.01011	.00931	.00857	.00791	.00730	.00674	.00624
39	17	.03391	.03084	.02808	.02558	.02334	.02130	.01947	.01781	.01630	.01494	.01370	.01258	.01156	.01064	.00980	.00903	.00833	.00769	.00711	.00658
39	18	.03531	.03215	.02929	.02671	.02438	.02228	.02037	.01865	.01709	.01567	.01438	.01321	.01215	.01118	.01030	.00950	.00877	.00810	.00749	.00693
39	19	.03676	.03349	.03054	.02788	.02547	.02329	.02131	.01952	.01790	.01642	.01509	.01387	.01276	.01175	.01083	.00999	.00923	.00853	.00789	.00731

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
39	20	.03825	.03488	.03184	.02908	.02659	.02433	.02229	.02043	.01874	.01721	.01582	.01455	.01340	.01234	.01138	.01051	.00971	.00898	.00831	.00770
39	21	.03978	.03631	.03318	.03033	.02776	.02542	.02330	.02137	.01962	.01803	.01658	.01526	.01406	.01297	.01196	.01105	.01021	.00945	.00875	.00811
39	22	.04136	.03779	.03455	.03162	.02896	.02654	.02435	.02235	.02054	.01888	.01738	.01601	.01476	.01361	.01257	.01162	.01074	.00994	.00921	.00854
39	23	.04299	.03931	.03598	.03295	.03020	.02770	.02543	.02337	.02148	.01977	.01821	.01678	.01548	.01429	.01320	.01221	.01130	.01046	.00970	.00900
39	24	.04466	.04088	.03744	.03432	.03148	.02890	.02656	.02442	.02247	.02069	.01907	.01759	.01623	.01500	.01386	.01283	.01188	.01100	.01021	.00947
39	25	.04638	.04249	.03895	.03574	.03281	.03015	.02772	.02551	.02349	.02165	.01996	.01843	.01702	.01573	.01455	.01347	.01248	.01157	.01074	.00997
39	26	.04814	.04414	.04050	.03719	.03418	.03143	.02892	.02663	.02455	.02264	.02089	.01930	.01784	.01650	.01527	.01415	.01312	.01217	.01130	.01050
39	27	.04994	.04584	.04210	.03869	.03558	.03275	.03016	.02780	.02564	.02366	.02186	.02020	.01869	.01730	.01602	.01485	.01378	.01279	.01188	.01105
39	28	.05178	.04757	.04373	.04022	.03703	.03411	.03144	.02900	.02677	.02473	.02285	.02114	.01957	.01813	.01680	.01559	.01447	.01344	.01249	.01162
39	29	.05366	.04934	.04540	.04180	.03851	.03550	.03275	.03023	.02793	.02582	.02388	.02211	.02048	.01898	.01761	.01635	.01518	.01412	.01313	.01222
39	30	.05558	.05115	.04710	.04340	.04002	.03693	.03409	.03150	.02912	.02694	.02494	.02311	.02142	.01987	.01845	.01713	.01593	.01482	.01379	.01284
39	31	.05752	.05298	.04883	.04504	.04156	.03838	.03547	.03280	.03035	.02810	.02603	.02413	.02239	.02079	.01931	.01795	.01670	.01554	.01447	.01349
39	32	.05949	.05484	.05059	.04670	.04314	.03987	.03687	.03412	.03160	.02928	.02715	.02519	.02339	.02173	.02020	.01879	.01749	.01629	.01518	.01416
39	33	.06149	.05674	.05239	.04840	.04474	.04139	.03831	.03548	.03288	.03049	.02830	.02627	.02441	.02270	.02111	.01966	.01831	.01707	.01592	.01486
39	34	.06351	.05865	.05420	.05012	.04637	.04293	.03977	.03686	.03419	.03173	.02947	.02739	.02546	.02369	.02206	.02055	.01915	.01787	.01667	.01557
39	35	.06555	.06059	.05604	.05186	.04803	.04450	.04126	.03828	.03553	.03300	.03067	.02852	.02654	.02471	.02303	.02147	.02002	.01869	.01746	.01632
39	36	.06760	.06254	.05790	.05363	.04970	.04609	.04277	.03971	.03689	.03429	.03190	.02969	.02765	.02576	.02402	.02241	.02092	.01954	.01826	.01708
39	37	.06967	.06451	.05977	.05541	.05140	.04770	.04430	.04117	.03827	.03561	.03315	.03087	.02877	.02683	.02504	.02337	.02184	.02041	.01909	.01787
39	38	.07175	.06650	.06166	.05721	.05311	.04933	.04585	.04264	.03968	.03694	.03442	.03208	.02992	.02792	.02608	.02436	.02278	.02131	.01994	.01868
39	39	.07384	.06849	.06356	.05902	.05484	.05098	.04742	.04414	.04110	.03830	.03571	.03331	.03109	.02904	.02714	.02537	.02374	.02222	.02082	.01951
40	0	.01726	.01554	.01401	.01265	.01144	.01037	.00941	.00856	.00780	.00711	.00650	.00595	.00546	.00502	.00462	.00426	.00393	.00364	.00337	.00313
40	1	.01687	.01513	.01358	.01221	.01099	.00991	.00895	.00810	.00734	.00665	.00605	.00550	.00501	.00457	.00418	.00382	.00350	.00321	.00295	.00272
40	2	.01761	.01580	.01419	.01277	.01150	.01038	.00938	.00848	.00769	.00698	.00634	.00577	.00526	.00480	.00438	.00401	.00367	.00337	.00310	.00285
40	3	.01841	.01653	.01486	.01338	.01207	.01089	.00985	.00892	.00808	.00734	.00667	.00607	.00554	.00505	.00462	.00423	.00387	.00355	.00327	.00301
40	4	.01927	.01732	.01558	.01404	.01267	.01145	.01036	.00938	.00851	.00773	.00703	.00641	.00584	.00534	.00488	.00447	.00410	.00376	.00346	.00318
40	5	.02018	.01815	.01635	.01474	.01331	.01204	.01090	.00988	.00897	.00815	.00742	.00676	.00617	.00564	.00516	.00473	.00434	.00398	.00366	.00337
40	6	.02112	.01902	.01715	.01548	.01399	.01266	.01147	.01041	.00946	.00860	.00784	.00715	.00652	.00596	.00546	.00500	.00459	.00422	.00388	.00357
40	7	.02212	.01993	.01799	.01625	.01470	.01332	.01208	.01097	.00997	.00908	.00827	.00755	.00690	.00631	.00578	.00530	.00487	.00447	.00412	.00379
40	8	.02315	.02089	.01887	.01707	.01545	.01401	.01272	.01156	.01051	.00958	.00874	.00798	.00729	.00668	.00612	.00561	.00516	.00474	.00437	.00403
40	9	.02424	.02189	.01979	.01792	.01624	.01473	.01339	.01217	.01109	.01011	.00923	.00843	.00771	.00707	.00648	.00595	.00547	.00503	.00464	.00428
40	10	.02537	.02293	.02076	.01881	.01706	.01550	.01409	.01283	.01169	.01067	.00974	.00891	.00816	.00748	.00686	.00630	.00580	.00534	.00492	.00454
40	11	.02655	.02402	.02177	.01974	.01793	.01630	.01483	.01351	.01232	.01125	.01029	.00942	.00863	.00791	.00727	.00668	.00615	.00566	.00522	.00482
40	12	.02777	.02516	.02282	.02071	.01883	.01713	.01560	.01423	.01299	.01187	.01086	.00995	.00912	.00837	.00769	.00708	.00652	.00601	.00554	.00512
40	13	.02904	.02633	.02390	.02172	.01976	.01800	.01641	.01497	.01368	.01251	.01145	.01050	.00963	.00885	.00814	.00749	.00690	.00637	.00588	.00543
40	14	.03034	.02754	.02502	.02276	.02072	.01889	.01723	.01574	.01439	.01317	.01207	.01107	.01016	.00934	.00860	.00792	.00730	.00674	.00623	.00576
40	15	.03167	.02878	.02617	.02383	.02171	.01981	.01809	.01653	.01513	.01386	.01270	.01166	.01071	.00985	.00907	.00836	.00771	.00712	.00658	.00609
40	16	.03304	.03004	.02735	.02492	.02273	.02075	.01896	.01735	.01588	.01456	.01336	.01227	.01128	.01038	.00956	.00881	.00813	.00752	.00695	.00643
40	17	.03444	.03135	.02856	.02604	.02377	.02172	.01987	.01819	.01666	.01528	.01403	.01289	.01186	.01092	.01006	.00928	.00857	.00792	.00733	.00679
40	18	.03588	.03268	.02980	.02720	.02485	.02272	.02080	.01905	.01747	.01603	.01473	.01354	.01246	.01148	.01059	.00977	.00903	.00835	.00773	.00716
40	19	.03736	.03406	.03109	.02840	.02597	.02376	.02176	.01995	.01831	.01681	.01545	.01422	.01309	.01207	.01113	.01028	.00950	.00879	.00814	.00754
40	20	.03889	.03549	.03242	.02964	.02712	.02484	.02277	.02089	.01918	.01763	.01621	.01493	.01375	.01268	.01171	.01082	.01000	.00926	.00857	.00795
40	21	.04047	.03697	.03380	.03092	.02832	.02596	.02381	.02186	.02009	.01847	.01700	.01566	.01444	.01333	.01231	.01138	.01053	.00975	.00903	.00838
40	22	.04209	.03849	.03522	.03225	.02956	.02711	.02489	.02287	.02103	.01935	.01783	.01643	.01516	.01400	.01294	.01196	.01107	.01026	.00951	.00883
40	23	.04377	.04005	.03668	.03362	.03084	.02831	.02601	.02392	.02201	.02027	.01868	.01723	.01591	.01470	.01359	.01258	.01165	.01080	.01002	.00930
40	24	.04549	.04167	.03820	.03504	.03217	.02956	.02718	.02501	.02303	.02122	.01958	.01807	.01669	.01543	.01428	.01322	.01225	.01136	.01055	.00980
40	25	.04727	.04333	.03976	.03650	.03354	.03084	.02838	.02614	.02409	.02222	.02051	.01894	.01751	.01620	.01500	.01390	.01288	.01196	.01110	.01032
40	26	.04909	.04504	.04136	.03801	.03496	.03217	.02963	.02731	.02519	.02325	.02147	.01985	.01836	.01700	.01575	.01460	.01355	.01258	.01169	.01087
40	27	.05095	.04680	.04301	.03956	.03641	.03354	.03092	.02852	.02632	.02431	.02248	.02079	.01925	.01783	.01653	.01534	.01424	.01323	.01230	.01144
40	28	.05286	.04860	.04471	.04116	.03791	.03495	.03224	.02977	.02750	.02542	.02352	.02177	.02017	.01870	.01734	.01610	.01496	.01391	.01294	.01204
40	29	.05481	.05044	.04644	.04279	.03945	.03640	.03361	.03105	.02871	.02656	.02459	.02278	.02112	.01959	.01819	.01690	.01571	.01461	.01360	.01267

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
40	30	.05680	.05231	.04821	.04446	.04103	.03789	.03501	.03237	.02995	.02773	.02570	.02382	.02210	.02052	.01906	.01772	.01649	.01535	.01430	.01333
40	31	.05883	.05423	.05002	.04617	.04264	.03941	.03645	.03373	.03123	.02894	.02683	.02490	.02312	.02148	.01997	.01857	.01729	.01611	.01501	.01401
40	32	.06088	.05617	.05186	.04791	.04429	.04096	.03792	.03512	.03254	.03018	.02801	.02600	.02416	.02246	.02090	.01946	.01813	.01690	.01576	.01471
40	33	.06296	.05815	.05373	.04968	.04596	.04255	.03942	.03654	.03389	.03145	.02921	.02714	.02524	.02348	.02186	.02037	.01899	.01771	.01653	.01544
40	34	.06508	.06015	.05563	.05148	.04767	.04417	.04095	.03799	.03526	.03275	.03044	.02831	.02634	.02453	.02285	.02131	.01988	.01855	.01733	.01620
40	35	.06721	.06218	.05756	.05331	.04941	.04582	.04251	.03947	.03667	.03409	.03170	.02951	.02748	.02561	.02388	.02228	.02079	.01943	.01816	.01698
40	36	.06937	.06423	.05951	.05516	.05117	.04749	.04410	.04098	.03810	.03544	.03299	.03073	.02864	.02671	.02492	.02327	.02174	.02032	.01901	.01779
40	37	.07154	.06630	.06148	.05704	.05295	.04918	.04571	.04251	.03956	.03683	.03431	.03198	.02983	.02784	.02600	.02429	.02271	.02124	.01988	.01862
40	38	.07373	.06839	.06346	.05893	.05475	.05090	.04735	.04407	.04104	.03824	.03565	.03326	.03104	.02899	.02710	.02534	.02370	.02219	.02079	.01948
40	39	.07593	.07048	.06547	.06084	.05658	.05264	.04900	.04565	.04254	.03967	.03702	.03456	.03228	.03017	.02822	.02641	.02472	.02316	.02171	.02036
40	40	.07813	.07259	.06748	.06277	.05841	.05439	.05068	.04724	.04407	.04113	.03840	.03588	.03354	.03138	.02937	.02750	.02577	.02416	.02266	.02127
41	0	.01751	.01577	.01423	.01286	.01165	.01056	.00960	.00874	.00797	.00728	.00666	.00611	.00561	.00516	.00476	.00439	.00406	.00376	.00349	.00324
41	1	.01706	.01531	.01375	.01238	.01115	.01007	.00910	.00824	.00747	.00678	.00617	.00562	.00512	.00468	.00428	.00392	.00359	.00330	.00304	.00280
41	2	.01781	.01599	.01437	.01294	.01167	.01054	.00953	.00863	.00783	.00711	.00646	.00589	.00537	.00490	.00449	.00411	.00377	.00346	.00318	.00293
41	3	.01862	.01673	.01506	.01357	.01224	.01106	.01001	.00907	.00823	.00748	.00680	.00620	.00566	.00517	.00473	.00433	.00397	.00365	.00336	.00309
41	4	.01949	.01753	.01579	.01424	.01286	.01162	.01053	.00954	.00867	.00788	.00717	.00654	.00597	.00546	.00499	.00458	.00420	.00386	.00355	.00327
41	5	.02041	.01837	.01656	.01495	.01351	.01223	.01108	.01005	.00913	.00831	.00757	.00691	.00631	.00577	.00528	.00484	.00445	.00409	.00376	.00347
41	6	.02138	.01926	.01738	.01570	.01420	.01286	.01166	.01059	.00963	.00877	.00799	.00730	.00667	.00610	.00559	.00513	.00471	.00433	.00399	.00368
41	7	.02239	.02019	.01823	.01649	.01493	.01353	.01228	.01116	.01016	.00925	.00844	.00771	.00705	.00646	.00592	.00543	.00499	.00460	.00423	.00390
41	8	.02344	.02116	.01913	.01732	.01569	.01424	.01293	.01176	.01071	.00977	.00892	.00815	.00746	.00683	.00627	.00576	.00529	.00487	.00449	.00415
41	9	.02454	.02218	.02007	.01818	.01649	.01498	.01362	.01240	.01130	.01031	.00942	.00861	.00789	.00723	.00664	.00610	.00561	.00517	.00477	.00440
41	10	.02570	.02325	.02106	.01910	.01734	.01576	.01434	.01306	.01192	.01088	.00995	.00911	.00835	.00766	.00703	.00647	.00595	.00549	.00506	.00468
41	11	.02690	.02436	.02209	.02005	.01822	.01657	.01510	.01377	.01257	.01149	.01051	.00963	.00883	.00810	.00745	.00686	.00631	.00582	.00538	.00497
41	12	.02815	.02552	.02316	.02104	.01914	.01743	.01589	.01450	.01325	.01212	.01110	.01017	.00934	.00858	.00789	.00726	.00670	.00618	.00571	.00528
41	13	.02944	.02672	.02427	.02207	.02010	.01832	.01671	.01526	.01396	.01278	.01171	.01074	.00986	.00907	.00835	.00769	.00709	.00655	.00605	.00560
41	14	.03077	.02795	.02542	.02314	.02108	.01923	.01756	.01605	.01469	.01346	.01234	.01133	.01041	.00958	.00882	.00813	.00751	.00693	.00641	.00594
41	15	.03213	.02922	.02659	.02423	.02210	.02017	.01844	.01687	.01545	.01416	.01299	.01194	.01098	.01010	.00931	.00859	.00793	.00733	.00678	.00628
41	16	.03353	.03051	.02780	.02535	.02314	.02114	.01934	.01770	.01622	.01488	.01367	.01256	.01156	.01065	.00981	.00906	.00837	.00774	.00716	.00664
41	17	.03496	.03185	.02904	.02650	.02421	.02214	.02026	.01856	.01702	.01563	.01436	.01321	.01216	.01120	.01034	.00954	.00882	.00816	.00756	.00700
41	18	.03643	.03322	.03031	.02769	.02531	.02316	.02122	.01945	.01785	.01640	.01508	.01388	.01278	.01178	.01088	.01005	.00929	.00860	.00796	.00738
41	19	.03795	.03463	.03163	.02892	.02646	.02423	.02221	.02038	.01871	.01720	.01582	.01457	.01343	.01239	.01144	.01057	.00978	.00906	.00839	.00779
41	20	.03952	.03610	.03300	.03019	.02765	.02534	.02324	.02134	.01961	.01804	.01661	.01530	.01411	.01302	.01203	.01113	.01030	.00954	.00884	.00821
41	21	.04114	.03761	.03441	.03151	.02888	.02649	.02432	.02234	.02055	.01891	.01742	.01606	.01482	.01369	.01265	.01171	.01084	.01005	.00932	.00865
41	22	.04281	.03917	.03587	.03288	.03016	.02768	.02543	.02339	.02152	.01982	.01827	.01686	.01557	.01438	.01330	.01232	.01141	.01058	.00982	.00912
41	23	.04454	.04079	.03738	.03429	.03148	.02892	.02659	.02447	.02254	.02077	.01916	.01769	.01634	.01511	.01398	.01295	.01201	.01114	.01034	.00961
41	24	.04631	.04245	.03894	.03575	.03285	.03020	.02779	.02560	.02359	.02176	.02009	.01855	.01715	.01587	.01470	.01362	.01263	.01173	.01089	.01013
41	25	.04814	.04417	.04055	.03726	.03427	.03153	.02904	.02677	.02469	.02279	.02105	.01946	.01800	.01667	.01544	.01432	.01329	.01234	.01147	.01067
41	26	.05002	.04593	.04221	.03882	.03573	.03291	.03033	.02798	.02582	.02386	.02205	.02040	.01889	.01750	.01622	.01505	.01398	.01299	.01208	.01124
41	27	.05195	.04775	.04392	.04043	.03724	.03433	.03167	.02923	.02701	.02497	.02310	.02138	.01981	.01837	.01704	.01582	.01470	.01367	.01272	.01184
41	28	.05393	.04962	.04568	.04208	.03880	.03580	.03305	.03053	.02823	.02611	.02418	.02240	.02077	.01927	.01789	.01662	.01545	.01438	.01339	.01247
41	29	.05595	.05152	.04748	.04378	.04040	.03730	.03447	.03187	.02949	.02730	.02530	.02345	.02176	.02020	.01877	.01745	.01624	.01512	.01408	.01313
41	30	.05802	.05347	.04932	.04552	.04204	.03885	.03593	.03325	.03079	.02853	.02645	.02454	.02279	.02117	.01969	.01832	.01705	.01589	.01481	.01382
41	31	.06012	.05546	.05120	.04729	.04372	.04043	.03742	.03466	.03212	.02979	.02764	.02567	.02385	.02218	.02063	.01921	.01790	.01668	.01556	.01453
41	32	.06226	.05749	.05312	.04911	.04543	.04206	.03896	.03611	.03349	.03108	.02887	.02683	.02494	.02321	.02161	.02013	.01877	.01751	.01635	.01527
41	33	.06443	.05955	.05507	.05096	.04718	.04372	.04053	.03760	.03490	.03241	.03013	.02802	.02607	.02428	.02262	.02109	.01968	.01837	.01716	.01604
41	34	.06664	.06164	.05705	.05284	.04897	.04541	.04213	.03912	.03634	.03378	.03142	.02924	.02723	.02538	.02366	.02208	.02061	.01926	.01800	.01684
41	35	.06887	.06376	.05907	.05476	.05079	.04713	.04377	.04067	.03781	.03518	.03275	.03050	.02843	.02651	.02474	.02310	.02158	.02017	.01887	.01766
41	36	.07113	.06591	.06112	.05670	.05263	.04889	.04544	.04225	.03932	.03661	.03410	.03179	.02965	.02767	.02584	.02414	.02257	.02112	.01977	.01851
41	37	.07341	.06808	.06318	.05867	.05451	.05067	.04713	.04387	.04085	.03806	.03549	.03311	.03090	.02886	.02697	.02522	.02360	.02209	.02069	.01940
41	38	.07570	.07028	.06527	.06066	.05641	.05248	.04886	.04551	.04241	.03955	.03690	.03445	.03218	.03008	.02813	.02633	.02465	.02309	.02165	.02030

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
41	39	.07801	.07248	.06738	.06267	.05832	.05431	.05060	.04717	.04400	.04106	.03834	.03583	.03349	.03133	.02932	.02746	.02573	.02412	.02263	.02124
41	40	.08034	.07470	.06950	.06470	.06026	.05616	.05237	.04886	.04561	.04260	.03981	.03723	.03483	.03260	.03054	.02862	.02684	.02518	.02364	.02220
41	41	.08266	.07693	.07164	.06674	.06222	.05803	.05415	.05056	.04724	.04416	.04130	.03865	.03619	.03390	.03178	.02980	.02797	.02626	.02467	.02319
42	0	.01775	.01600	.01445	.01308	.01185	.01076	.00979	.00892	.00815	.00745	.00683	.00627	.00576	.00531	.00490	.00453	.00419	.00389	.00361	.00336
42	1	.01725	.01549	.01393	.01254	.01131	.01022	.00924	.00838	.00760	.00691	.00629	.00573	.00523	.00478	.00438	.00402	.00369	.00339	.00312	.00288
42	2	.01800	.01618	.01455	.01311	.01183	.01069	.00968	.00877	.00796	.00724	.00659	.00601	.00549	.00501	.00459	.00421	.00386	.00355	.00327	.00302
42	3	.01883	.01693	.01525	.01375	.01241	.01123	.01017	.00922	.00837	.00762	.00694	.00633	.00578	.00528	.00484	.00444	.00407	.00375	.00345	.00318
42	4	.01971	.01774	.01599	.01443	.01304	.01180	.01069	.00971	.00882	.00803	.00731	.00667	.00610	.00558	.00511	.00469	.00431	.00396	.00365	.00336
42	5	.02064	.01860	.01678	.01515	.01371	.01241	.01126	.01022	.00930	.00847	.00772	.00705	.00644	.00590	.00541	.00496	.00456	.00420	.00387	.00357
42	6	.02162	.01950	.01760	.01592	.01441	.01306	.01186	.01077	.00981	.00894	.00815	.00745	.00681	.00624	.00572	.00526	.00483	.00445	.00410	.00378
42	7	.02265	.02044	.01848	.01672	.01515	.01374	.01249	.01136	.01034	.00943	.00861	.00787	.00721	.00661	.00606	.00557	.00512	.00472	.00435	.00402
42	8	.02372	.02143	.01939	.01756	.01593	.01446	.01315	.01197	.01091	.00996	.00910	.00832	.00762	.00699	.00642	.00590	.00543	.00501	.00462	.00427
42	9	.02485	.02247	.02035	.01845	.01675	.01522	.01385	.01262	.01151	.01051	.00961	.00880	.00807	.00740	.00680	.00626	.00576	.00531	.00490	.00453
42	10	.02602	.02356	.02135	.01938	.01761	.01602	.01459	.01330	.01214	.01110	.01016	.00931	.00854	.00784	.00721	.00663	.00611	.00564	.00521	.00482
42	11	.02725	.02469	.02240	.02035	.01851	.01685	.01536	.01402	.01281	.01172	.01073	.00984	.00903	.00830	.00764	.00703	.00648	.00599	.00553	.00512
42	12	.02852	.02587	.02350	.02137	.01945	.01773	.01617	.01477	.01351	.01237	.01133	.01040	.00955	.00878	.00809	.00745	.00688	.00635	.00587	.00544
42	13	.02984	.02710	.02464	.02242	.02043	.01864	.01702	.01556	.01424	.01304	.01196	.01098	.01010	.00929	.00856	.00789	.00729	.00674	.00623	.00577
42	14	.03119	.02836	.02581	.02351	.02144	.01957	.01789	.01637	.01499	.01374	.01261	.01159	.01066	.00982	.00905	.00835	.00771	.00713	.00660	.00612
42	15	.03259	.02965	.02701	.02463	.02248	.02054	.01878	.01720	.01576	.01446	.01328	.01221	.01124	.01036	.00955	.00882	.00815	.00754	.00698	.00647
42	16	.03401	.03098	.02824	.02577	.02354	.02153	.01971	.01806	.01656	.01521	.01397	.01286	.01184	.01091	.01007	.00930	.00860	.00796	.00738	.00684
42	17	.03548	.03234	.02951	.02695	.02464	.02255	.02066	.01894	.01738	.01597	.01469	.01352	.01246	.01149	.01061	.00980	.00907	.00840	.00778	.00722
42	18	.03698	.03374	.03081	.02817	.02577	.02360	.02164	.01985	.01823	.01676	.01543	.01421	.01310	.01209	.01117	.01032	.00955	.00885	.00821	.00762
42	19	.03854	.03519	.03217	.02943	.02695	.02470	.02266	.02080	.01912	.01759	.01620	.01493	.01377	.01271	.01175	.01087	.01006	.00932	.00865	.00803
42	20	.04014	.03669	.03357	.03073	.02817	.02584	.02372	.02180	.02005	.01845	.01700	.01568	.01447	.01337	.01236	.01144	.01060	.00982	.00912	.00847
42	21	.04181	.03825	.03502	.03209	.02943	.02702	.02482	.02283	.02101	.01935	.01784	.01646	.01521	.01406	.01300	.01204	.01116	.01035	.00961	.00893
42	22	.04352	.03985	.03652	.03350	.03075	.02825	.02597	.02390	.02201	.02029	.01872	.01729	.01597	.01477	.01368	.01267	.01175	.01090	.01013	.00941
42	23	.04529	.04151	.03807	.03495	.03211	.02952	.02717	.02502	.02306	.02127	.01964	.01814	.01678	.01553	.01438	.01333	.01237	.01148	.01067	.00992
42	24	.04712	.04322	.03968	.03646	.03352	.03085	.02841	.02618	.02415	.02229	.02059	.01904	.01762	.01631	.01512	.01402	.01302	.01209	.01124	.01046
42	25	.04900	.04499	.04134	.03802	.03499	.03222	.02970	.02739	.02528	.02336	.02159	.01998	.01850	.01714	.01590	.01475	.01370	.01273	.01185	.01103
42	26	.05094	.04682	.04306	.03963	.03650	.03364	.03103	.02865	.02646	.02446	.02263	.02096	.01942	.01800	.01671	.01551	.01442	.01341	.01248	.01162
42	27	.05294	.04869	.04482	.04129	.03806	.03511	.03242	.02995	.02769	.02562	.02372	.02197	.02037	.01891	.01755	.01631	.01517	.01412	.01315	.01225
42	28	.05498	.05062	.04664	.04300	.03968	.03663	.03385	.03129	.02896	.02681	.02484	.02303	.02137	.01984	.01844	.01715	.01595	.01486	.01384	.01291
42	29	.05708	.05260	.04851	.04476	.04134	.03820	.03532	.03269	.03027	.02805	.02601	.02413	.02241	.02082	.01936	.01801	.01677	.01563	.01457	.01360
42	30	.05922	.05462	.05042	.04657	.04304	.03981	.03684	.03412	.03162	.02932	.02721	.02527	.02348	.02183	.02031	.01891	.01762	.01643	.01533	.01431
42	31	.06140	.05669	.05237	.04841	.04479	.04146	.03840	.03559	.03301	.03064	.02845	.02644	.02459	.02288	.02130	.01985	.01851	.01727	.01612	.01506
42	32	.06362	.05879	.05436	.05030	.04657	.04315	.04000	.03710	.03444	.03199	.02973	.02765	.02573	.02396	.02233	.02082	.01942	.01813	.01694	.01584
42	33	.06589	.06094	.05640	.05223	.04840	.04488	.04164	.03866	.03591	.03338	.03105	.02890	.02691	.02508	.02339	.02182	.02037	.01903	.01779	.01665
42	34	.06818	.06312	.05847	.05420	.05026	.04665	.04332	.04025	.03742	.03481	.03240	.03018	.02813	.02623	.02448	.02286	.02136	.01997	.01868	.01748
42	35	.07052	.06534	.06058	.05620	.05217	.04845	.04503	.04187	.03896	.03628	.03379	.03150	.02938	.02742	.02561	.02393	.02237	.02093	.01959	.01835
42	36	.07288	.06759	.06272	.05823	.05410	.05029	.04678	.04354	.04054	.03778	.03522	.03286	.03067	.02864	.02677	.02503	.02342	.02193	.02054	.01925
42	37	.07526	.06986	.06489	.06030	.05607	.05216	.04856	.04523	.04215	.03931	.03668	.03424	.03199	.02990	.02796	.02617	.02450	.02295	.02152	.02018
42	38	.07767	.07216	.06708	.06239	.05806	.05406	.05037	.04695	.04380	.04087	.03817	.03566	.03334	.03119	.02919	.02733	.02561	.02401	.02253	.02114
42	39	.08010	.07448	.06929	.06450	.06008	.05599	.05221	.04871	.04547	.04247	.03969	.03711	.03472	.03250	.03044	.02853	.02675	.02510	.02356	.02213
42	40	.08254	.07682	.07153	.06664	.06212	.05794	.05407	.05049	.04717	.04409	.04123	.03859	.03613	.03385	.03173	.02976	.02792	.02622	.02463	.02315
42	41	.08499	.07917	.07378	.06879	.06418	.05991	.05595	.05229	.04889	.04574	.04281	.04009	.03757	.03522	.03304	.03101	.02912	.02736	.02573	.02420
42	42	.08745	.08152	.07604	.07096	.06626	.06190	.05786	.05411	.05063	.04741	.04441	.04162	.03903	.03662	.03438	.03229	.03035	.02854	.02685	.02527
43	0	.01799	.01624	.01468	.01329	.01206	.01097	.00999	.00911	.00833	.00763	.00700	.00643	.00592	.00546	.00504	.00467	.00433	.00402	.00373	.00348
43	1	.01744	.01567	.01410	.01271	.01147	.01037	.00939	.00852	.00773	.00704	.00641	.00585	.00534	.00489	.00448	.00411	.00378	.00348	.00321	.00296
43	2	.01820	.01636	.01473	.01329	.01200	.01085	.00983	.00892	.00810	.00737	.00672	.00613	.00560	.00513	.00470	.00431	.00396	.00365	.00336	.00310
43	3	.01904	.01713	.01543	.01393	.01259	.01139	.01033	.00937	.00852	.00775	.00707	.00645	.00590	.00540	.00495	.00454	.00418	.00384	.00354	.00327

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
43	4	.01993	.01795	.01619	.01462	.01322	.01198	.01086	.00987	.00897	.00817	.00745	.00681	.00623	.00570	.00523	.00480	.00442	.00407	.00375	.00346
43	5	.02088	.01882	.01699	.01536	.01390	.01260	.01144	.01040	.00946	.00862	.00787	.00719	.00658	.00603	.00553	.00508	.00468	.00431	.00397	.00367
43	6	.02187	.01973	.01783	.01613	.01462	.01326	.01205	.01096	.00998	.00910	.00831	.00760	.00696	.00638	.00586	.00538	.00496	.00457	.00421	.00389
43	7	.02291	.02070	.01872	.01695	.01537	.01396	.01269	.01155	.01053	.00961	.00878	.00804	.00736	.00675	.00620	.00571	.00525	.00484	.00447	.00413
43	8	.02400	.02170	.01965	.01781	.01616	.01469	.01337	.01218	.01111	.01015	.00928	.00850	.00779	.00715	.00657	.00605	.00557	.00514	.00475	.00439
43	9	.02515	.02276	.02062	.01871	.01700	.01546	.01408	.01284	.01172	.01072	.00981	.00899	.00824	.00757	.00696	.00641	.00591	.00546	.00504	.00466
43	10	.02634	.02387	.02165	.01966	.01788	.01628	.01484	.01354	.01237	.01132	.01037	.00950	.00873	.00802	.00738	.00680	.00627	.00579	.00536	.00496
43	11	.02759	.02502	.02272	.02065	.01880	.01713	.01563	.01427	.01305	.01195	.01095	.01005	.00924	.00849	.00782	.00721	.00666	.00615	.00569	.00527
43	12	.02889	.02623	.02384	.02169	.01976	.01802	.01646	.01505	.01377	.01262	.01157	.01063	.00977	.00899	.00829	.00765	.00706	.00653	.00604	.00560
43	13	.03023	.02747	.02500	.02277	.02076	.01895	.01732	.01585	.01452	.01331	.01222	.01123	.01033	.00952	.00877	.00810	.00748	.00692	.00641	.00595
43	14	.03161	.02876	.02619	.02388	.02179	.01991	.01821	.01668	.01529	.01403	.01289	.01185	.01091	.01006	.00928	.00857	.00792	.00733	.00680	.00630
43	15	.03303	.03008	.02742	.02502	.02285	.02090	.01913	.01753	.01608	.01477	.01358	.01249	.01151	.01061	.00980	.00905	.00838	.00776	.00719	.00667
43	16	.03449	.03143	.02868	.02619	.02394	.02191	.02007	.01841	.01690	.01553	.01428	.01315	.01212	.01119	.01033	.00955	.00884	.00819	.00760	.00705
43	17	.03598	.03283	.02997	.02740	.02507	.02296	.02105	.01932	.01774	.01631	.01502	.01383	.01276	.01178	.01088	.01007	.00932	.00864	.00802	.00744
43	18	.03752	.03426	.03131	.02864	.02623	.02404	.02205	.02025	.01862	.01713	.01578	.01454	.01342	.01239	.01146	.01060	.00982	.00911	.00845	.00785
43	19	.03911	.03574	.03269	.02993	.02743	.02516	.02310	.02123	.01953	.01798	.01657	.01528	.01411	.01304	.01206	.01116	.01035	.00960	.00891	.00828
43	20	.04076	.03728	.03413	.03127	.02868	.02633	.02419	.02225	.02048	.01886	.01740	.01605	.01483	.01371	.01269	.01175	.01090	.01011	.00939	.00873
43	21	.04246	.03887	.03562	.03266	.02998	.02754	.02533	.02331	.02147	.01979	.01826	.01687	.01559	.01442	.01335	.01238	.01148	.01066	.00990	.00921
43	22	.04422	.04052	.03716	.03411	.03133	.02881	.02651	.02441	.02250	.02076	.01917	.01771	.01638	.01516	.01405	.01303	.01209	.01123	.01044	.00971
43	23	.04604	.04222	.03876	.03560	.03273	.03012	.02774	.02557	.02358	.02177	.02011	.01860	.01721	.01594	.01478	.01371	.01273	.01183	.01100	.01024
43	24	.04791	.04398	.04041	.03715	.03419	.03148	.02902	.02676	.02471	.02282	.02110	.01953	.01808	.01676	.01554	.01443	.01340	.01246	.01160	.01080
43	25	.04985	.04581	.04212	.03876	.03570	.03290	.03035	.02801	.02588	.02393	.02214	.02050	.01899	.01761	.01635	.01518	.01411	.01313	.01222	.01139
43	26	.05185	.04768	.04389	.04042	.03726	.03437	.03173	.02931	.02710	.02507	.02321	.02151	.01995	.01851	.01719	.01598	.01486	.01383	.01288	.01201
43	27	.05391	.04962	.04571	.04214	.03888	.03589	.03316	.03066	.02837	.02627	.02434	.02257	.02094	.01945	.01807	.01681	.01564	.01457	.01358	.01266
43	28	.05602	.05161	.04759	.04391	.04055	.03747	.03464	.03206	.02968	.02750	.02550	.02367	.02198	.02042	.01899	.01767	.01646	.01534	.01430	.01335
43	29	.05818	.05366	.04952	.04573	.04227	.03909	.03617	.03350	.03104	.02879	.02672	.02481	.02305	.02144	.01995	.01858	.01731	.01614	.01507	.01407
43	30	.06040	.05575	.05150	.04761	.04403	.04076	.03775	.03499	.03245	.03012	.02797	.02599	.02417	.02249	.02095	.01952	.01820	.01698	.01586	.01482
43	31	.06266	.05790	.05353	.04952	.04585	.04247	.03937	.03652	.03390	.03148	.02926	.02721	.02533	.02359	.02198	.02050	.01913	.01786	.01669	.01560
43	32	.06497	.06009	.05560	.05149	.04771	.04423	.04104	.03810	.03539	.03290	.03060	.02848	.02652	.02472	.02305	.02151	.02008	.01877	.01755	.01641
43	33	.06732	.06232	.05772	.05349	.04961	.04604	.04275	.03972	.03692	.03435	.03197	.02978	.02776	.02589	.02416	.02256	.02108	.01971	.01844	.01726
43	34	.06972	.06459	.05988	.05554	.05155	.04788	.04450	.04138	.03850	.03584	.03339	.03113	.02903	.02710	.02531	.02365	.02211	.02069	.01937	.01814
43	35	.07215	.06690	.06208	.05763	.05354	.04977	.04629	.04308	.04012	.03738	.03485	.03251	.03035	.02834	.02649	.02477	.02318	.02170	.02033	.01906
43	36	.07461	.06925	.06431	.05976	.05556	.05169	.04812	.04482	.04177	.03895	.03634	.03393	.03170	.02963	.02771	.02593	.02428	.02275	.02133	.02001
43	37	.07711	.07163	.06658	.06192	.05762	.05365	.04999	.04660	.04346	.04056	.03787	.03539	.03308	.03095	.02896	.02713	.02542	.02383	.02236	.02099
43	38	.07963	.07404	.06888	.06412	.05971	.05565	.05189	.04841	.04519	.04220	.03944	.03688	.03450	.03230	.03026	.02835	.02659	.02495	.02342	.02200
43	39	.08218	.07647	.07121	.06634	.06184	.05767	.05382	.05025	.04695	.04388	.04104	.03841	.03596	.03369	.03158	.02962	.02779	.02610	.02452	.02305
43	40	.08474	.07893	.07355	.06858	.06398	.05972	.05578	.05212	.04874	.04559	.04267	.03997	.03745	.03511	.03294	.03091	.02903	.02728	.02565	.02412
43	41	.08732	.08140	.07592	.07085	.06615	.06180	.05777	.05403	.05055	.04733	.04434	.04155	.03897	.03656	.03433	.03224	.03030	.02849	.02681	.02523
43	42	.08991	.08389	.07831	.07314	.06835	.06390	.05978	.05595	.05240	.04910	.04603	.04317	.04052	.03805	.03574	.03360	.03160	.02974	.02800	.02637
43	43	.09250	.08638	.08070	.07544	.07055	.06602	.06181	.05790	.05426	.05088	.04774	.04482	.04209	.03955	.03719	.03498	.03293	.03101	.02921	.02754
44	0	.01824	.01647	.01491	.01352	.01228	.01117	.01019	.00931	.00852	.00781	.00717	.00660	.00608	.00561	.00519	.00481	.00446	.00415	.00386	.00360
44	1	.01762	.01585	.01427	.01287	.01163	.01052	.00953	.00865	.00787	.00716	.00653	.00597	.00546	.00500	.00459	.00421	.00388	.00357	.00330	.00305
44	2	.01839	.01655	.01491	.01346	.01216	.01101	.00998	.00906	.00824	.00750	.00684	.00625	.00572	.00524	.00481	.00441	.00406	.00374	.00345	.00319
44	3	.01924	.01732	.01562	.01411	.01276	.01156	.01048	.00952	.00866	.00789	.00720	.00658	.00602	.00552	.00506	.00465	.00428	.00394	.00364	.00336
44	4	.02014	.01815	.01639	.01481	.01341	.01215	.01103	.01003	.00913	.00832	.00760	.00694	.00636	.00583	.00535	.00492	.00453	.00417	.00385	.00356
44	5	.02110	.01904	.01720	.01556	.01409	.01279	.01161	.01057	.00963	.00878	.00802	.00734	.00672	.00616	.00566	.00520	.00479	.00442	.00408	.00377
44	6	.02211	.01997	.01805	.01635	.01482	.01346	.01223	.01114	.01015	.00927	.00847	.00775	.00711	.00652	.00599	.00551	.00508	.00468	.00433	.00400
44	7	.02317	.02094	.01896	.01718	.01559	.01417	.01289	.01174	.01071	.00979	.00895	.00820	.00752	.00690	.00635	.00584	.00539	.00497	.00459	.00425
44	8	.02428	.02197	.01990	.01805	.01640	.01491	.01358	.01238	.01131	.01034	.00946	.00867	.00796	.00731	.00673	.00620	.00571	.00527	.00488	.00451
44	9	.02544	.02304	.02090	.01897	.01725	.01570	.01431	.01306	.01193	.01092	.01000	.00917	.00842	.00774	.00713	.00657	.00606	.00560	.00518	.00480

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
44	10	.02666	.02417	.02194	.01994	.01815	.01653	.01508	.01378	.01260	.01153	.01057	.00970	.00892	.00820	.00756	.00697	.00643	.00595	.00550	.00510
44	11	.02793	.02535	.02303	.02095	.01909	.01741	.01589	.01453	.01330	.01218	.01118	.01027	.00944	.00869	.00801	.00739	.00683	.00632	.00585	.00542
44	12	.02925	.02657	.02417	.02201	.02007	.01832	.01674	.01532	.01403	.01287	.01181	.01086	.00999	.00920	.00849	.00784	.00725	.00671	.00621	.00576
44	13	.03062	.02785	.02535	.02311	.02109	.01927	.01762	.01614	.01479	.01358	.01248	.01147	.01057	.00974	.00899	.00831	.00768	.00712	.00660	.00612
44	14	.03203	.02916	.02657	.02424	.02214	.02025	.01854	.01699	.01558	.01431	.01316	.01211	.01116	.01030	.00951	.00879	.00814	.00754	.00699	.00649
44	15	.03348	.03050	.02783	.02541	.02323	.02126	.01948	.01786	.01640	.01507	.01387	.01277	.01178	.01087	.01004	.00929	.00860	.00797	.00740	.00687
44	16	.03496	.03189	.02911	.02661	.02434	.02230	.02044	.01876	.01724	.01585	.01459	.01345	.01241	.01146	.01059	.00980	.00908	.00842	.00782	.00726
44	17	.03648	.03331	.03044	.02784	.02549	.02337	.02144	.01969	.01810	.01666	.01535	.01415	.01306	.01207	.01116	.01033	.00958	.00888	.00825	.00767
44	18	.03805	.03477	.03180	.02911	.02668	.02447	.02247	.02065	.01900	.01749	.01612	.01488	.01374	.01270	.01175	.01089	.01009	.00937	.00870	.00809
44	19	.03968	.03629	.03321	.03043	.02791	.02562	.02354	.02165	.01993	.01836	.01694	.01564	.01445	.01336	.01237	.01146	.01063	.00987	.00917	.00853
44	20	.04136	.03786	.03468	.03180	.02919	.02682	.02466	.02269	.02091	.01928	.01779	.01643	.01519	.01406	.01302	.01207	.01120	.01040	.00967	.00900
44	21	.04310	.03949	.03621	.03323	.03053	.02807	.02583	.02379	.02193	.02023	.01868	.01727	.01597	.01479	.01371	.01271	.01180	.01097	.01020	.00949
44	22	.04490	.04118	.03779	.03471	.03191	.02936	.02704	.02492	.02299	.02123	.01961	.01814	.01679	.01556	.01442	.01339	.01243	.01156	.01075	.01001
44	23	.04677	.04292	.03943	.03625	.03335	.03071	.02830	.02611	.02410	.02227	.02059	.01905	.01765	.01636	.01518	.01409	.01310	.01218	.01134	.01056
44	24	.04869	.04473	.04113	.03784	.03485	.03212	.02962	.02734	.02526	.02336	.02161	.02001	.01855	.01720	.01597	.01484	.01379	.01284	.01195	.01114
44	25	.05069	.04661	.04289	.03950	.03640	.03358	.03099	.02863	.02647	.02449	.02268	.02102	.01949	.01809	.01680	.01562	.01453	.01353	.01260	.01175
44	26	.05274	.04854	.04471	.04121	.03801	.03509	.03242	.02997	.02773	.02568	.02379	.02206	.02048	.01902	.01768	.01644	.01530	.01426	.01329	.01240
44	27	.05486	.05054	.04659	.04298	.03968	.03666	.03390	.03137	.02904	.02691	.02496	.02316	.02151	.01999	.01859	.01730	.01612	.01502	.01401	.01308
44	28	.05704	.05259	.04853	.04481	.04141	.03829	.03543	.03281	.03041	.02820	.02617	.02430	.02258	.02100	.01955	.01821	.01697	.01583	.01477	.01380
44	29	.05927	.05471	.05052	.04670	.04319	.03997	.03702	.03431	.03182	.02953	.02742	.02549	.02370	.02206	.02054	.01915	.01786	.01666	.01556	.01454
44	30	.06156	.05687	.05257	.04863	.04502	.04170	.03865	.03585	.03328	.03091	.02873	.02672	.02487	.02316	.02158	.02013	.01878	.01754	.01639	.01533
44	31	.06391	.05909	.05468	.05062	.04690	.04348	.04034	.03744	.03478	.03233	.03007	.02799	.02607	.02430	.02266	.02115	.01975	.01845	.01726	.01615
44	32	.06630	.06136	.05683	.05266	.04883	.04531	.04207	.03908	.03634	.03380	.03146	.02931	.02732	.02548	.02378	.02221	.02075	.01940	.01816	.01700
44	33	.06874	.06368	.05903	.05475	.05081	.04719	.04385	.04077	.03793	.03532	.03290	.03067	.02861	.02670	.02494	.02330	.02179	.02039	.01909	.01789
44	34	.07123	.06604	.06127	.05688	.05284	.04911	.04567	.04250	.03958	.03688	.03438	.03207	.02994	.02797	.02614	.02444	.02287	.02142	.02007	.01881
44	35	.07376	.06845	.06357	.05906	.05491	.05108	.04755	.04428	.04127	.03848	.03591	.03352	.03132	.02927	.02738	.02562	.02399	.02248	.02108	.01977
44	36	.07633	.07090	.06590	.06128	.05702	.05309	.04946	.04610	.04300	.04013	.03747	.03501	.03273	.03062	.02866	.02684	.02515	.02358	.02212	.02077
44	37	.07894	.07339	.06827	.06354	.05918	.05514	.05141	.04796	.04477	.04181	.03908	.03654	.03419	.03200	.02998	.02809	.02635	.02472	.02321	.02180
44	38	.08158	.07591	.07067	.06584	.06137	.05723	.05341	.04986	.04658	.04354	.04072	.03811	.03568	.03343	.03133	.02939	.02758	.02590	.02433	.02287
44	39	.08424	.07846	.07311	.06817	.06359	.05936	.05543	.05180	.04843	.04531	.04241	.03971	.03721	.03489	.03273	.03072	.02885	.02711	.02549	.02397
44	40	.08693	.08103	.07558	.07052	.06585	.06151	.05750	.05377	.05031	.04710	.04412	.04136	.03878	.03639	.03416	.03209	.03016	.02836	.02668	.02511
44	41	.08964	.08363	.07807	.07291	.06813	.06370	.05959	.05577	.05223	.04894	.04588	.04303	.04039	.03792	.03563	.03349	.03150	.02964	.02791	.02629
44	42	.09236	.08625	.08057	.07532	.07044	.06591	.06171	.05780	.05418	.05080	.04766	.04474	.04202	.03949	.03713	.03493	.03287	.03096	.02917	.02750
44	43	.09510	.08887	.08310	.07774	.07277	.06815	.06385	.05986	.05615	.05269	.04948	.04648	.04369	.04109	.03866	.03639	.03428	.03230	.03046	.02873
44	44	.09783	.09150	.08563	.08018	.07511	.07040	.06601	.06194	.05814	.05461	.05131	.04824	.04538	.04271	.04022	.03789	.03571	.03368	.03178	.03000
45	0	.01848	.01671	.01514	.01374	.01249	.01138	.01039	.00950	.00870	.00799	.00735	.00677	.00624	.00577	.00535	.00496	.00461	.00429	.00400	.00373
45	1	.01781	.01602	.01444	.01303	.01178	.01067	.00968	.00879	.00800	.00729	.00666	.00608	.00557	.00511	.00469	.00431	.00397	.00367	.00339	.00313
45	2	.01858	.01673	.01509	.01362	.01232	.01117	.01013	.00921	.00838	.00764	.00697	.00637	.00584	.00535	.00491	.00452	.00416	.00384	.00354	.00328
45	3	.01944	.01752	.01581	.01429	.01293	.01172	.01064	.00968	.00881	.00803	.00734	.00671	.00615	.00564	.00518	.00476	.00439	.00404	.00373	.00345
45	4	.02036	.01836	.01658	.01500	.01359	.01232	.01120	.01019	.00928	.00847	.00774	.00708	.00649	.00595	.00547	.00503	.00464	.00428	.00395	.00365
45	5	.02133	.01925	.01741	.01576	.01429	.01297	.01179	.01074	.00979	.00894	.00817	.00748	.00686	.00630	.00579	.00533	.00491	.00453	.00419	.00387
45	6	.02235	.02020	.01828	.01656	.01503	.01365	.01242	.01132	.01033	.00944	.00863	.00791	.00725	.00666	.00613	.00564	.00520	.00480	.00444	.00411
45	7	.02343	.02119	.01919	.01741	.01581	.01438	.01309	.01194	.01090	.00997	.00912	.00836	.00768	.00706	.00649	.00598	.00552	.00510	.00472	.00437
45	8	.02455	.02223	.02015	.01830	.01663	.01514	.01380	.01259	.01151	.01053	.00964	.00885	.00813	.00747	.00688	.00634	.00586	.00541	.00501	.00464
45	9	.02573	.02332	.02116	.01923	.01750	.01594	.01454	.01328	.01215	.01112	.01020	.00936	.00860	.00792	.00729	.00673	.00621	.00575	.00532	.00493
45	10	.02697	.02447	.02223	.02022	.01841	.01679	.01533	.01401	.01282	.01175	.01078	.00991	.00911	.00839	.00773	.00714	.00660	.00610	.00566	.00524
45	11	.02826	.02567	.02334	.02125	.01937	.01768	.01615	.01478	.01354	.01242	.01140	.01048	.00965	.00889	.00820	.00757	.00700	.00648	.00601	.00558
45	12	.02960	.02692	.02450	.02233	.02037	.01861	.01702	.01559	.01429	.01312	.01205	.01109	.01021	.00942	.00869	.00804	.00743	.00689	.00639	.00593
45	13	.03100	.02821	.02571	.02345	.02142	.01958	.01793	.01643	.01507	.01384	.01273	.01172	.01080	.00997	.00921	.00852	.00788	.00731	.00678	.00630
45	14	.03243	.02955	.02695	.02461	.02249	.02058	.01886	.01730	.01588	.01460	.01343	.01238	.01141	.01054	.00974	.00901	.00835	.00774	.00719	.00668

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
45	15	.03391	.03092	.02823	.02580	.02360	.02162	.01982	.01819	.01671	.01538	.01416	.01305	.01204	.01113	.01029	.00953	.00883	.00819	.00761	.00707
45	16	.03542	.03233	.02954	.02702	.02474	.02268	.02081	.01911	.01757	.01617	.01490	.01375	.01269	.01173	.01086	.01006	.00932	.00865	.00804	.00748
45	17	.03697	.03378	.03089	.02828	.02591	.02377	.02182	.02006	.01846	.01700	.01567	.01447	.01336	.01236	.01144	.01060	.00983	.00913	.00849	.00790
45	18	.03858	.03527	.03228	.02958	.02712	.02490	.02288	.02104	.01938	.01786	.01647	.01521	.01406	.01301	.01205	.01117	.01036	.00963	.00895	.00833
45	19	.04023	.03682	.03373	.03093	.02838	.02607	.02398	.02207	.02033	.01875	.01731	.01599	.01479	.01369	.01268	.01176	.01092	.01015	.00944	.00879
45	20	.04195	.03843	.03523	.03233	.02969	.02730	.02512	.02314	.02133	.01969	.01818	.01681	.01555	.01441	.01335	.01239	.01151	.01070	.00995	.00927
45	21	.04373	.04009	.03679	.03379	.03106	.02858	.02632	.02426	.02238	.02067	.01910	.01767	.01636	.01516	.01406	.01305	.01213	.01128	.01050	.00978
45	22	.04558	.04182	.03841	.03531	.03248	.02991	.02757	.02543	.02347	.02169	.02006	.01857	.01720	.01595	.01480	.01375	.01278	.01189	.01107	.01032
45	23	.04748	.04361	.04009	.03688	.03396	.03130	.02886	.02665	.02462	.02276	.02106	.01951	.01808	.01678	.01558	.01448	.01346	.01253	.01167	.01089
45	24	.04946	.04547	.04183	.03852	.03550	.03274	.03022	.02792	.02581	.02388	.02212	.02050	.01901	.01765	.01640	.01525	.01419	.01321	.01231	.01149
45	25	.05150	.04739	.04364	.04022	.03710	.03424	.03163	.02924	.02706	.02505	.02322	.02153	.01999	.01856	.01726	.01606	.01495	.01393	.01299	.01212
45	26	.05361	.04938	.04551	.04198	.03876	.03580	.03310	.03063	.02836	.02628	.02437	.02262	.02101	.01952	.01816	.01691	.01575	.01468	.01370	.01279
45	27	.05579	.05144	.04745	.04381	.04048	.03743	.03463	.03207	.02972	.02756	.02557	.02375	.02207	.02053	.01911	.01780	.01659	.01548	.01445	.01350
45	28	.05804	.05355	.04945	.04570	.04226	.03911	.03621	.03356	.03112	.02889	.02683	.02493	.02319	.02158	.02010	.01874	.01748	.01631	.01524	.01424
45	29	.06034	.05573	.05151	.04764	.04410	.04084	.03785	.03511	.03259	.03027	.02813	.02616	.02435	.02268	.02114	.01972	.01840	.01719	.01607	.01503
45	30	.06271	.05797	.05363	.04965	.04599	.04263	.03955	.03671	.03410	.03170	.02948	.02744	.02556	.02382	.02222	.02074	.01937	.01810	.01693	.01584
45	31	.06513	.06027	.05581	.05171	.04794	.04448	.04129	.03836	.03566	.03318	.03088	.02877	.02681	.02501	.02334	.02180	.02037	.01905	.01783	.01670
45	32	.06761	.06262	.05803	.05382	.04994	.04638	.04309	.04007	.03728	.03470	.03233	.03014	.02811	.02624	.02451	.02290	.02142	.02005	.01877	.01759
45	33	.07014	.06502	.06032	.05599	.05200	.04833	.04494	.04182	.03894	.03628	.03383	.03156	.02946	.02752	.02572	.02405	.02251	.02108	.01975	.01852
45	34	.07272	.06748	.06265	.05820	.05411	.05033	.04684	.04363	.04065	.03791	.03537	.03302	.03085	.02884	.02697	.02524	.02364	.02215	.02077	.01949
45	35	.07535	.06998	.06504	.06047	.05627	.05238	.04879	.04548	.04242	.03958	.03696	.03454	.03229	.03020	.02827	.02648	.02481	.02327	.02183	.02050
45	36	.07803	.07253	.06747	.06279	.05847	.05448	.05079	.04738	.04423	.04131	.03860	.03609	.03377	.03161	.02961	.02775	.02603	.02442	.02293	.02154
45	37	.08075	.07513	.06994	.06515	.06072	.05662	.05283	.04933	.04608	.04307	.04028	.03769	.03529	.03307	.03100	.02907	.02728	.02562	.02407	.02263
45	38	.08350	.07776	.07245	.06755	.06301	.05881	.05492	.05132	.04798	.04488	.04201	.03934	.03686	.03456	.03242	.03043	.02858	.02686	.02525	.02375
45	39	.08629	.08042	.07500	.06999	.06534	.06104	.05705	.05335	.04992	.04673	.04377	.04103	.03847	.03610	.03389	.03183	.02992	.02813	.02647	.02492
45	40	.08910	.08312	.07759	.07246	.06771	.06330	.05921	.05542	.05190	.04862	.04558	.04275	.04012	.03768	.03540	.03327	.03129	.02945	.02773	.02612
45	41	.09194	.08585	.08020	.07496	.07011	.06560	.06141	.05752	.05391	.05055	.04743	.04452	.04181	.03929	.03694	.03475	.03271	.03080	.02902	.02736
45	42	.09480	.08860	.08284	.07749	.07253	.06793	.06364	.05966	.05596	.05252	.04931	.04632	.04354	.04095	.03853	.03627	.03416	.03220	.03036	.02864
45	43	.09768	.09136	.08549	.08005	.07498	.07028	.06590	.06183	.05804	.05451	.05122	.04816	.04530	.04264	.04015	.03782	.03565	.03362	.03173	.02995
45	44	.10056	.09413	.08816	.08261	.07745	.07265	.06818	.06402	.06015	.05653	.05317	.05002	.04709	.04435	.04180	.03941	.03717	.03508	.03313	.03130
45	45	.10344	.09691	.09084	.08519	.07993	.07504	.07048	.06623	.06227	.05858	.05513	.05191	.04891	.04610	.04347	.04102	.03872	.03657	.03456	.03267
46	0	.01873	.01695	.01537	.01396	.01271	.01159	.01059	.00970	.00889	.00817	.00753	.00694	.00641	.00594	.00550	.00511	.00476	.00443	.00414	.00387
46	1	.01799	.01620	.01461	.01320	.01194	.01082	.00982	.00893	.00814	.00742	.00678	.00620	.00569	.00522	.00480	.00442	.00407	.00376	.00348	.00322
46	2	.01877	.01691	.01526	.01379	.01249	.01132	.01028	.00935	.00852	.00777	.00710	.00650	.00595	.00546	.00502	.00462	.00426	.00393	.00364	.00337
46	3	.01964	.01771	.01599	.01446	.01310	.01188	.01080	.00983	.00896	.00817	.00747	.00684	.00627	.00576	.00529	.00487	.00449	.00415	.00383	.00355
46	4	.02056	.01856	.01677	.01518	.01376	.01250	.01136	.01035	.00943	.00862	.00788	.00722	.00662	.00608	.00559	.00515	.00475	.00438	.00405	.00375
46	5	.02155	.01947	.01761	.01596	.01448	.01315	.01197	.01091	.00995	.00909	.00832	.00762	.00700	.00643	.00592	.00545	.00503	.00464	.00430	.00398
46	6	.02259	.02042	.01849	.01677	.01523	.01385	.01261	.01150	.01050	.00960	.00879	.00806	.00740	.00681	.00626	.00577	.00533	.00493	.00456	.00422
46	7	.02368	.02143	.01942	.01763	.01602	.01458	.01329	.01213	.01108	.01014	.00929	.00853	.00783	.00721	.00664	.00612	.00565	.00523	.00484	.00449
46	8	.02482	.02249	.02040	.01853	.01686	.01536	.01401	.01280	.01170	.01072	.00983	.00902	.00829	.00763	.00704	.00649	.00600	.00555	.00514	.00477
46	9	.02602	.02360	.02143	.01949	.01774	.01618	.01477	.01350	.01236	.01132	.01039	.00955	.00878	.00809	.00746	.00689	.00637	.00589	.00546	.00507
46	10	.02727	.02476	.02251	.02049	.01868	.01704	.01557	.01425	.01305	.01197	.01099	.01011	.00930	.00857	.00791	.00731	.00676	.00626	.00581	.00539
46	11	.02859	.02598	.02364	.02154	.01965	.01795	.01642	.01503	.01378	.01265	.01162	.01070	.00985	.00909	.00839	.00776	.00718	.00665	.00617	.00573
46	12	.02995	.02725	.02483	.02264	.02068	.01890	.01730	.01586	.01455	.01336	.01229	.01132	.01043	.00963	.00890	.00823	.00762	.00707	.00656	.00610
46	13	.03137	.02857	.02606	.02379	.02174	.01989	.01822	.01672	.01535	.01411	.01299	.01197	.01104	.01020	.00943	.00873	.00809	.00750	.00697	.00648
46	14	.03284	.02993	.02732	.02497	.02284	.02092	.01918	.01760	.01618	.01488	.01371	.01264	.01167	.01078	.00998	.00924	.00857	.00795	.00739	.00687
46	15	.03434	.03133	.02862	.02618	.02397	.02197	.02016	.01852	.01703	.01568	.01445	.01333	.01231	.01139	.01054	.00977	.00906	.00841	.00782	.00728
46	16	.03587	.03277	.02996	.02742	.02513	.02305	.02117	.01946	.01791	.01650	.01521	.01404	.01298	.01201	.01112	.01031	.00957	.00889	.00827	.00770
46	17	.03746	.03424	.03134	.02871	.02633	.02417	.02221	.02043	.01881	.01734	.01600	.01478	.01367	.01265	.01172	.01087	.01009	.00938	.00873	.00813
46	18	.03909	.03577	.03276	.03003	.02756	.02532	.02329	.02144	.01975	.01822	.01682	.01555	.01438	.01332	.01234	.01145	.01064	.00989	.00920	.00857

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
46	19	.04078	.03734	.03423	.03141	.02885	.02652	.02441	.02248	.02073	.01913	.01768	.01635	.01513	.01402	.01300	.01207	.01121	.01043	.00971	.00904
46	20	.04253	.03898	.03577	.03285	.03019	.02778	.02558	.02358	.02176	.02009	.01857	.01718	.01591	.01475	.01369	.01271	.01182	.01099	.01024	.00954
46	21	.04435	.04069	.03736	.03434	.03159	.02909	.02681	.02473	.02283	.02110	.01952	.01807	.01674	.01553	.01441	.01339	.01245	.01159	.01080	.01007
46	22	.04623	.04245	.03902	.03589	.03305	.03045	.02809	.02593	.02395	.02215	.02050	.01899	.01761	.01634	.01518	.01411	.01312	.01222	.01139	.01062
46	23	.04819	.04429	.04074	.03751	.03456	.03187	.02942	.02718	.02513	.02325	.02154	.01996	.01852	.01719	.01598	.01486	.01383	.01289	.01201	.01121
46	24	.05021	.04619	.04253	.03919	.03614	.03336	.03081	.02849	.02636	.02441	.02262	.02098	.01948	.01809	.01682	.01565	.01458	.01359	.01268	.01183
46	25	.05230	.04816	.04438	.04093	.03778	.03490	.03226	.02985	.02764	.02561	.02375	.02205	.02048	.01904	.01771	.01649	.01537	.01433	.01338	.01249
46	26	.05447	.05020	.04631	.04274	.03949	.03651	.03378	.03128	.02898	.02688	.02494	.02317	.02153	.02003	.01865	.01737	.01620	.01511	.01411	.01319
46	27	.05671	.05232	.04830	.04463	.04126	.03818	.03535	.03276	.03038	.02820	.02619	.02434	.02264	.02107	.01963	.01830	.01707	.01594	.01489	.01392
46	28	.05902	.05450	.05036	.04657	.04310	.03991	.03699	.03430	.03184	.02957	.02748	.02556	.02379	.02216	.02066	.01927	.01799	.01681	.01571	.01470
46	29	.06140	.05675	.05248	.04858	.04499	.04170	.03868	.03590	.03335	.03100	.02883	.02684	.02500	.02330	.02174	.02029	.01895	.01771	.01657	.01551
46	30	.06383	.05906	.05467	.05065	.04695	.04356	.04043	.03756	.03492	.03248	.03023	.02816	.02625	.02449	.02286	.02135	.01996	.01866	.01747	.01636
46	31	.06634	.06143	.05692	.05278	.04897	.04547	.04224	.03927	.03654	.03401	.03169	.02954	.02755	.02572	.02402	.02246	.02100	.01966	.01841	.01725
46	32	.06890	.06386	.05922	.05496	.05104	.04743	.04411	.04104	.03821	.03560	.03319	.03096	.02891	.02700	.02524	.02361	.02209	.02069	.01939	.01818
46	33	.07152	.06635	.06159	.05721	.05318	.04946	.04603	.04286	.03994	.03724	.03475	.03244	.03031	.02833	.02650	.02480	.02323	.02177	.02041	.01916
46	34	.07419	.06889	.06401	.05951	.05537	.05154	.04800	.04474	.04173	.03894	.03636	.03397	.03176	.02971	.02781	.02605	.02441	.02289	.02148	.02017
46	35	.07692	.07149	.06649	.06187	.05761	.05367	.05004	.04667	.04356	.04068	.03802	.03555	.03326	.03114	.02917	.02734	.02564	.02406	.02259	.02123
46	36	.07970	.07415	.06902	.06428	.05990	.05586	.05212	.04866	.04545	.04248	.03973	.03718	.03481	.03261	.03057	.02867	.02691	.02527	.02374	.02232
46	37	.08253	.07685	.07159	.06674	.06225	.05810	.05425	.05069	.04739	.04433	.04149	.03885	.03641	.03413	.03202	.03005	.02823	.02653	.02494	.02346
46	38	.08540	.07959	.07422	.06924	.06464	.06038	.05643	.05277	.04937	.04622	.04329	.04058	.03805	.03570	.03352	.03148	.02959	.02782	.02618	.02465
46	39	.08831	.08237	.07688	.07179	.06708	.06271	.05866	.05489	.05140	.04816	.04515	.04235	.03974	.03731	.03506	.03295	.03099	.02917	.02746	.02587
46	40	.09125	.08520	.07958	.07438	.06956	.06508	.06092	.05706	.05348	.05015	.04705	.04416	.04147	.03897	.03664	.03447	.03244	.03055	.02879	.02714
46	41	.09423	.08805	.08232	.07701	.07207	.06749	.06323	.05928	.05560	.05217	.04899	.04602	.04325	.04068	.03827	.03603	.03394	.03198	.03016	.02845
46	42	.09723	.09093	.08509	.07966	.07462	.06994	.06558	.06153	.05775	.05424	.05097	.04792	.04507	.04242	.03994	.03763	.03547	.03345	.03157	.02980
46	43	.10025	.09384	.08788	.08235	.07720	.07241	.06796	.06381	.05995	.05634	.05299	.04985	.04693	.04420	.04165	.03927	.03704	.03496	.03301	.03119
46	44	.10328	.09676	.09069	.08505	.07980	.07492	.07036	.06612	.06217	.05848	.05504	.05182	.04882	.04602	.04340	.04095	.03865	.03651	.03450	.03261
46	45	.10631	.09968	.09351	.08777	.08242	.07743	.07279	.06845	.06441	.06064	.05711	.05382	.05074	.04786	.04517	.04265	.04029	.03808	.03601	.03407
46	46	.10934	.10260	.09633	.09049	.08504	.07996	.07523	.07080	.06667	.06281	.05921	.05584	.05268	.04973	.04697	.04438	.04196	.03969	.03756	.03556
47	0	.01898	.01719	.01560	.01419	.01293	.01181	.01080	.00990	.00909	.00836	.00771	.00712	.00658	.00610	.00566	.00527	.00491	.00458	.00428	.00401
47	1	.01817	.01637	.01477	.01336	.01209	.01097	.00997	.00907	.00827	.00755	.00690	.00632	.00580	.00533	.00490	.00452	.00417	.00385	.00357	.00331
47	2	.01895	.01709	.01543	.01396	.01265	.01147	.01043	.00949	.00865	.00790	.00723	.00662	.00607	.00558	.00513	.00473	.00436	.00403	.00373	.00346
47	3	.01983	.01789	.01617	.01464	.01327	.01205	.01095	.00998	.00910	.00831	.00760	.00697	.00639	.00587	.00541	.00498	.00460	.00425	.00393	.00364
47	4	.02077	.01876	.01697	.01537	.01394	.01267	.01153	.01050	.00959	.00876	.00802	.00735	.00675	.00620	.00571	.00526	.00486	.00449	.00416	.00385
47	5	.02177	.01968	.01781	.01615	.01466	.01333	.01214	.01107	.01011	.00925	.00847	.00777	.00714	.00656	.00604	.00557	.00515	.00476	.00441	.00409
47	6	.02282	.02065	.01871	.01698	.01543	.01404	.01280	.01168	.01067	.00977	.00895	.00822	.00755	.00695	.00640	.00591	.00546	.00505	.00468	.00434
47	7	.02392	.02167	.01965	.01785	.01624	.01479	.01349	.01232	.01127	.01032	.00946	.00869	.00799	.00736	.00678	.00626	.00579	.00536	.00497	.00461
47	8	.02508	.02274	.02065	.01877	.01709	.01558	.01422	.01300	.01190	.01091	.01001	.00920	.00846	.00780	.00719	.00664	.00614	.00569	.00527	.00490
47	9	.02630	.02387	.02169	.01974	.01799	.01641	.01500	.01372	.01257	.01153	.01059	.00973	.00896	.00826	.00763	.00705	.00652	.00604	.00561	.00521
47	10	.02757	.02505	.02279	.02076	.01894	.01729	.01581	.01448	.01327	.01219	.01120	.01031	.00950	.00876	.00809	.00748	.00693	.00642	.00596	.00554
47	11	.02891	.02629	.02394	.02183	.01993	.01822	.01668	.01528	.01402	.01288	.01185	.01091	.01006	.00929	.00858	.00794	.00736	.00683	.00634	.00589
47	12	.03030	.02759	.02515	.02295	.02097	.01919	.01758	.01612	.01481	.01361	.01253	.01155	.01066	.00984	.00910	.00843	.00781	.00725	.00674	.00627
47	13	.03174	.02893	.02640	.02412	.02206	.02020	.01852	.01700	.01562	.01438	.01324	.01221	.01128	.01042	.00965	.00894	.00829	.00770	.00716	.00666
47	14	.03323	.03031	.02769	.02532	.02318	.02124	.01949	.01791	.01647	.01517	.01398	.01290	.01192	.01103	.01021	.00947	.00878	.00816	.00759	.00707
47	15	.03476	.03174	.02901	.02656	.02433	.02232	.02050	.01884	.01734	.01598	.01474	.01361	.01258	.01165	.01079	.01001	.00929	.00864	.00804	.00749
47	16	.03632	.03320	.03038	.02782	.02552	.02342	.02153	.01980	.01824	.01682	.01552	.01434	.01327	.01228	.01139	.01056	.00981	.00913	.00849	.00791
47	17	.03793	.03470	.03178	.02913	.02674	.02456	.02259	.02080	.01917	.01768	.01633	.01510	.01397	.01294	.01200	.01114	.01035	.00963	.00897	.00836
47	18	.03959	.03625	.03323	.03048	.02800	.02574	.02369	.02182	.02013	.01858	.01717	.01588	.01470	.01363	.01264	.01174	.01091	.01016	.00946	.00882
47	19	.04131	.03786	.03473	.03189	.02931	.02697	.02484	.02290	.02113	.01951	.01804	.01670	.01547	.01434	.01331	.01237	.01150	.01071	.00998	.00930
47	20	.04310	.03953	.03629	.03335	.03068	.02825	.02604	.02402	.02218	.02050	.01896	.01756	.01627	.01510	.01402	.01303	.01212	.01129	.01052	.00982
47	21	.04495	.04127	.03792	.03488	.03211	.02959	.02729	.02519	.02328	.02153	.01993	.01846	.01712	.01589	.01477	.01373	.01278	.01191	.01110	.01036

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
47	22	.04688	.04307	.03962	.03647	.03360	.03099	.02860	.02642	.02443	.02261	.02094	.01941	.01801	.01673	.01555	.01447	.01347	.01255	.01171	.01093
47	23	.04887	.04495	.04138	.03812	.03515	.03244	.02997	.02770	.02563	.02374	.02200	.02041	.01895	.01761	.01638	.01524	.01420	.01324	.01236	.01154
47	24	.05094	.04690	.04321	.03984	.03677	.03396	.03140	.02905	.02690	.02493	.02312	.02146	.01994	.01854	.01725	.01606	.01497	.01397	.01304	.01218
47	25	.05309	.04892	.04511	.04163	.03845	.03555	.03289	.03045	.02822	.02617	.02429	.02256	.02097	.01951	.01817	.01693	.01579	.01473	.01376	.01286
47	26	.05531	.05101	.04708	.04349	.04021	.03720	.03444	.03192	.02960	.02747	.02551	.02371	.02206	.02054	.01913	.01784	.01665	.01554	.01453	.01359
47	27	.05761	.05318	.04913	.04543	.04203	.03892	.03607	.03345	.03104	.02883	.02680	.02493	.02320	.02161	.02015	.01880	.01755	.01640	.01533	.01435
47	28	.05998	.05542	.05125	.04743	.04392	.04070	.03775	.03504	.03254	.03025	.02814	.02619	.02440	.02274	.02122	.01981	.01850	.01730	.01618	.01515
47	29	.06242	.05774	.05344	.04950	.04588	.04255	.03950	.03669	.03411	.03172	.02953	.02751	.02564	.02392	.02233	.02086	.01950	.01824	.01708	.01600
47	30	.06494	.06012	.05569	.05163	.04790	.04447	.04131	.03840	.03573	.03326	.03098	.02888	.02694	.02515	.02349	.02196	.02054	.01923	.01801	.01688
47	31	.06751	.06256	.05801	.05383	.04998	.04644	.04318	.04018	.03740	.03485	.03249	.03031	.02829	.02643	.02471	.02311	.02163	.02026	.01899	.01781
47	32	.07016	.06507	.06040	.05609	.05213	.04848	.04511	.04201	.03914	.03649	.03405	.03179	.02970	.02776	.02597	.02431	.02277	.02134	.02001	.01878
47	33	.07287	.06765	.06284	.05842	.05434	.05058	.04710	.04390	.04094	.03820	.03567	.03332	.03115	.02915	.02728	.02555	.02395	.02246	.02108	.01980
47	34	.07563	.07028	.06535	.06080	.05661	.05273	.04915	.04585	.04279	.03996	.03734	.03491	.03267	.03058	.02865	.02685	.02518	.02363	.02219	.02085
47	35	.07847	.07298	.06792	.06325	.05894	.05495	.05127	.04786	.04470	.04178	.03907	.03656	.03423	.03207	.03006	.02820	.02647	.02486	.02336	.02196
47	36	.08135	.07573	.07055	.06575	.06132	.05723	.05343	.04992	.04667	.04365	.04085	.03826	.03585	.03361	.03153	.02960	.02780	.02612	.02456	.02311
47	37	.08429	.07854	.07323	.06831	.06377	.05955	.05565	.05204	.04869	.04558	.04269	.04001	.03752	.03520	.03305	.03104	.02918	.02744	.02582	.02431
47	38	.08727	.08140	.07596	.07092	.06626	.06194	.05793	.05421	.05076	.04756	.04458	.04181	.03924	.03684	.03461	.03254	.03060	.02880	.02712	.02555
47	39	.09031	.08430	.07874	.07358	.06880	.06437	.06026	.05643	.05288	.04959	.04652	.04366	.04101	.03853	.03623	.03408	.03208	.03021	.02847	.02684
47	40	.09338	.08725	.08156	.07629	.07139	.06685	.06263	.05871	.05506	.05167	.04851	.04557	.04283	.04028	.03790	.03568	.03360	.03167	.02986	.02817
47	41	.09649	.09023	.08443	.07904	.07403	.06938	.06505	.06103	.05728	.05379	.05055	.04752	.04470	.04207	.03961	.03732	.03517	.03317	.03130	.02955
47	42	.09963	.09325	.08733	.08182	.07670	.07194	.06751	.06339	.05955	.05597	.05263	.04952	.04661	.04390	.04137	.03900	.03679	.03472	.03279	.03098
47	43	.10279	.09630	.09026	.08464	.07941	.07455	.07001	.06579	.06185	.05818	.05475	.05156	.04857	.04578	.04317	.04073	.03845	.03632	.03432	.03244
47	44	.10598	.09936	.09321	.08748	.08215	.07718	.07254	.06822	.06419	.06043	.05691	.05363	.05056	.04770	.04501	.04250	.04015	.03795	.03588	.03395
47	45	.10916	.10244	.09618	.09034	.08490	.07983	.07510	.07068	.06656	.06271	.05911	.05574	.05259	.04965	.04689	.04430	.04188	.03962	.03749	.03549
47	46	.11235	.10552	.09915	.09321	.08767	.08250	.07767	.07316	.06895	.06501	.06132	.05787	.05465	.05162	.04879	.04614	.04365	.04132	.03913	.03707
47	47	.11554	.10860	.10212	.09608	.09045	.08518	.08026	.07566	.07135	.06733	.06356	.06003	.05673	.05363	.05072	.04800	.04544	.04304	.04079	.03867
48	0	.01922	.01743	.01584	.01442	.01315	.01202	.01101	.01010	.00929	.00855	.00789	.00730	.00676	.00627	.00583	.00543	.00506	.00473	.00443	.00415
48	1	.01834	.01654	.01494	.01351	.01225	.01112	.01011	.00921	.00840	.00768	.00703	.00644	.00592	.00544	.00501	.00462	.00427	.00395	.00366	.00340
48	2	.01914	.01727	.01560	.01412	.01280	.01163	.01058	.00964	.00879	.00803	.00735	.00674	.00619	.00569	.00524	.00483	.00446	.00413	.00382	.00355
48	3	.02002	.01808	.01635	.01481	.01343	.01221	.01111	.01013	.00924	.00845	.00774	.00710	.00652	.00599	.00552	.00509	.00470	.00435	.00403	.00374
48	4	.02097	.01895	.01715	.01555	.01412	.01284	.01169	.01066	.00974	.00891	.00816	.00749	.00688	.00633	.00583	.00538	.00497	.00460	.00426	.00395
48	5	.02198	.01988	.01801	.01634	.01485	.01351	.01232	.01124	.01027	.00940	.00862	.00791	.00727	.00670	.00617	.00570	.00527	.00487	.00452	.00419
48	6	.02305	.02087	.01892	.01718	.01563	.01423	.01298	.01186	.01084	.00993	.00911	.00837	.00770	.00709	.00654	.00604	.00558	.00517	.00479	.00445
48	7	.02417	.02190	.01988	.01807	.01645	.01499	.01369	.01251	.01145	.01050	.00964	.00886	.00815	.00751	.00693	.00640	.00593	.00549	.00509	.00473
48	8	.02534	.02299	.02089	.01900	.01731	.01580	.01443	.01320	.01209	.01109	.01019	.00937	.00863	.00796	.00735	.00679	.00629	.00583	.00541	.00503
48	9	.02657	.02414	.02195	.01999	.01823	.01665	.01522	.01394	.01278	.01173	.01078	.00992	.00914	.00844	.00780	.00721	.00668	.00619	.00575	.00535
48	10	.02787	.02534	.02307	.02103	.01919	.01754	.01605	.01471	.01350	.01240	.01141	.01051	.00969	.00895	.00827	.00766	.00710	.00658	.00612	.00569
48	11	.02922	.02660	.02424	.02212	.02021	.01849	.01693	.01553	.01426	.01311	.01207	.01113	.01027	.00949	.00878	.00813	.00754	.00700	.00651	.00605
48	12	.03064	.02791	.02546	.02326	.02127	.01948	.01786	.01639	.01506	.01386	.01277	.01178	.01088	.01006	.00931	.00863	.00801	.00744	.00692	.00644
48	13	.03211	.02928	.02674	.02444	.02238	.02051	.01882	.01729	.01590	.01464	.01350	.01246	.01152	.01065	.00987	.00915	.00850	.00790	.00735	.00685
48	14	.03362	.03069	.02805	.02567	.02352	.02157	.01981	.01821	.01676	.01545	.01425	.01317	.01217	.01127	.01045	.00969	.00900	.00837	.00780	.00726
48	15	.03517	.03214	.02940	.02693	.02469	.02267	.02083	.01917	.01765	.01628	.01503	.01389	.01285	.01191	.01104	.01025	.00953	.00886	.00825	.00770
48	16	.03676	.03362	.03078	.02822	.02590	.02379	.02188	.02015	.01857	.01714	.01583	.01464	.01355	.01256	.01165	.01082	.01006	.00936	.00872	.00814
48	17	.03840	.03515	.03221	.02955	.02714	.02495	.02297	.02116	.01952	.01802	.01665	.01541	.01427	.01323	.01228	.01141	.01061	.00988	.00921	.00859
48	18	.04008	.03673	.03369	.03093	.02843	.02615	.02409	.02221	.02050	.01894	.01751	.01621	.01502	.01393	.01294	.01203	.01119	.01042	.00972	.00907
48	19	.04183	.03836	.03522	.03236	.02977	.02741	.02526	.02330	.02152	.01989	.01841	.01705	.01581	.01467	.01363	.01267	.01179	.01099	.01025	.00956
48	20	.04365	.04007	.03681	.03385	.03116	.02871	.02648	.02445	.02259	.02090	.01935	.01793	.01663	.01544	.01435	.01335	.01243	.01159	.01081	.01009
48	21	.04554	.04184	.03847	.03541	.03262	.03008	.02777	.02565	.02372	.02196	.02034	.01886	.01750	.01626	.01512	.01407	.01311	.01222	.01140	.01065
48	22	.04751	.04368	.04020	.03703	.03415	.03151	.02911	.02691	.02490	.02306	.02138	.01983	.01842	.01712	.01593	.01483	.01382	.01289	.01203	.01124
48	23	.04954	.04560	.04200	.03872	.03573	.03300	.03051	.02822	.02614	.02422	.02247	.02086	.01938	.01802	.01678	.01563	.01457	.01360	.01270	.01187

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
48	24	.05166	.04759	.04387	.04049	.03739	.03456	.03197	.02960	.02743	.02544	.02361	.02194	.02039	.01898	.01767	.01647	.01537	.01435	.01340	.01253
48	25	.05385	.04966	.04582	.04232	.03912	.03619	.03350	.03104	.02879	.02672	.02482	.02307	.02146	.01998	.01862	.01736	.01621	.01514	.01415	.01324
48	26	.05613	.05180	.04785	.04423	.04092	.03788	.03510	.03255	.03021	.02806	.02608	.02426	.02258	.02104	.01962	.01831	.01709	.01598	.01494	.01398
48	27	.05849	.05403	.04995	.04621	.04279	.03965	.03677	.03412	.03169	.02946	.02740	.02551	.02376	.02215	.02067	.01930	.01803	.01686	.01578	.01478
48	28	.06092	.05633	.05213	.04827	.04473	.04149	.03850	.03576	.03324	.03092	.02878	.02681	.02500	.02332	.02177	.02034	.01902	.01779	.01666	.01561
48	29	.06343	.05871	.05437	.05040	.04675	.04339	.04031	.03747	.03485	.03244	.03022	.02818	.02628	.02454	.02292	.02143	.02005	.01877	.01758	.01649
48	30	.06601	.06116	.05670	.05260	.04883	.04536	.04217	.03924	.03653	.03403	.03172	.02960	.02763	.02581	.02413	.02257	.02113	.01980	.01856	.01741
48	31	.06867	.06368	.05909	.05487	.05098	.04740	.04411	.04107	.03826	.03567	.03328	.03107	.02903	.02714	.02539	.02377	.02226	.02087	.01957	.01837
48	32	.07139	.06626	.06155	.05720	.05320	.04951	.04610	.04296	.04006	.03738	.03490	.03261	.03049	.02852	.02670	.02501	.02344	.02199	.02064	.01938
48	33	.07419	.06892	.06407	.05960	.05548	.05168	.04817	.04492	.04192	.03915	.03658	.03420	.03200	.02996	.02806	.02631	.02468	.02316	.02175	.02044
48	34	.07705	.07165	.06667	.06207	.05783	.05391	.05029	.04694	.04384	.04097	.03832	.03585	.03357	.03145	.02948	.02766	.02596	.02438	.02291	.02154
48	35	.07998	.07444	.06933	.06461	.06025	.05621	.05248	.04903	.04583	.04286	.04012	.03757	.03520	.03300	.03096	.02906	.02730	.02565	.02412	.02270
48	36	.08297	.07730	.07206	.06721	.06273	.05858	.05473	.05117	.04787	.04481	.04197	.03933	.03688	.03461	.03249	.03052	.02869	.02698	.02539	.02390
48	37	.08602	.08021	.07484	.06987	.06526	.06100	.05705	.05338	.04998	.04682	.04389	.04116	.03863	.03627	.03407	.03203	.03013	.02835	.02670	.02516
48	38	.08912	.08318	.07768	.07258	.06786	.06348	.05942	.05565	.05214	.04889	.04586	.04304	.04043	.03799	.03571	.03360	.03162	.02978	.02806	.02646
48	39	.09227	.08620	.08057	.07536	.07051	.06602	.06184	.05797	.05436	.05101	.04789	.04498	.04228	.03976	.03741	.03522	.03317	.03126	.02948	.02781
48	40	.09548	.08927	.08352	.07818	.07322	.06861	.06433	.06034	.05663	.05318	.04997	.04698	.04419	.04158	.03915	.03689	.03477	.03279	.03094	.02921
48	41	.09872	.09239	.08651	.08105	.07597	.07125	.06686	.06277	.05896	.05541	.05211	.04902	.04615	.04346	.04095	.03861	.03642	.03437	.03246	.03067
48	42	.10201	.09555	.08955	.08397	.07877	.07394	.06944	.06525	.06134	.05769	.05429	.05112	.04816	.04539	.04280	.04039	.03812	.03601	.03402	.03217
48	43	.10532	.09874	.09262	.08692	.08161	.07667	.07206	.06777	.06376	.06002	.05653	.05326	.05022	.04737	.04470	.04221	.03987	.03768	.03563	.03371
48	44	.10865	.10195	.09571	.08990	.08448	.07943	.07472	.07032	.06622	.06238	.05880	.05545	.05232	.04939	.04664	.04407	.04166	.03941	.03729	.03531
48	45	.11200	.10518	.09883	.09291	.08738	.08222	.07741	.07291	.06871	.06478	.06111	.05767	.05446	.05144	.04862	.04598	.04350	.04117	.03899	.03694
48	46	.11535	.10842	.10196	.09593	.09030	.08504	.08012	.07553	.07123	.06721	.06345	.05993	.05663	.05353	.05063	.04792	.04536	.04297	.04072	.03861
48	47	.11870	.11166	.10509	.09896	.09322	.08786	.08285	.07816	.07377	.06966	.06581	.06221	.05882	.05565	.05268	.04989	.04726	.04480	.04248	.04031
48	48	.12204	.11490	.10823	.10199	.09615	.09070	.08559	.08081	.07633	.07213	.06820	.06451	.06105	.05780	.05475	.05188	.04919	.04666	.04428	.04204
49	0	.01947	.01767	.01607	.01465	.01337	.01224	.01122	.01031	.00949	.00875	.00808	.00748	.00694	.00644	.00600	.00559	.00522	.00488	.00458	.00429
49	1	.01851	.01671	.01510	.01367	.01240	.01127	.01025	.00935	.00853	.00781	.00715	.00656	.00603	.00555	.00512	.00473	.00437	.00405	.00375	.00349
49	2	.01932	.01744	.01577	.01429	.01296	.01178	.01072	.00978	.00893	.00817	.00748	.00687	.00631	.00581	.00535	.00494	.00457	.00423	.00392	.00364
49	3	.02021	.01826	.01652	.01498	.01360	.01237	.01126	.01027	.00939	.00859	.00787	.00722	.00664	.00611	.00564	.00520	.00481	.00445	.00413	.00383
49	4	.02117	.01914	.01734	.01573	.01429	.01301	.01185	.01082	.00989	.00906	.00830	.00762	.00701	.00646	.00595	.00550	.00509	.00471	.00437	.00405
49	5	.02219	.02009	.01821	.01653	.01504	.01369	.01249	.01141	.01044	.00956	.00877	.00806	.00741	.00683	.00630	.00582	.00539	.00499	.00463	.00430
49	6	.02327	.02108	.01913	.01739	.01582	.01442	.01316	.01203	.01102	.01010	.00927	.00852	.00785	.00723	.00668	.00617	.00571	.00529	.00491	.00457
49	7	.02440	.02213	.02010	.01829	.01666	.01520	.01388	.01270	.01163	.01067	.00980	.00902	.00831	.00766	.00708	.00655	.00606	.00562	.00522	.00485
49	8	.02559	.02324	.02113	.01924	.01754	.01601	.01464	.01340	.01229	.01128	.01037	.00955	.00880	.00812	.00751	.00695	.00644	.00597	.00555	.00516
49	9	.02685	.02440	.02221	.02024	.01847	.01688	.01544	.01415	.01298	.01193	.01097	.01011	.00932	.00861	.00796	.00737	.00684	.00635	.00590	.00549
49	10	.02816	.02562	.02334	.02129	.01945	.01779	.01629	.01494	.01372	.01262	.01161	.01071	.00988	.00913	.00845	.00783	.00726	.00675	.00627	.00584
49	11	.02954	.02690	.02453	.02240	.02048	.01875	.01719	.01578	.01450	.01334	.01229	.01134	.01047	.00969	.00897	.00832	.00772	.00717	.00667	.00622
49	12	.03097	.02824	.02578	.02356	.02156	.01976	.01813	.01665	.01532	.01411	.01301	.01201	.01110	.01027	.00952	.00883	.00820	.00762	.00710	.00662
49	13	.03246	.02963	.02707	.02477	.02269	.02081	.01911	.01757	.01617	.01490	.01375	.01271	.01175	.01088	.01009	.00937	.00870	.00810	.00754	.00703
49	14	.03400	.03106	.02841	.02601	.02385	.02189	.02012	.01851	.01706	.01573	.01452	.01343	.01243	.01152	.01068	.00992	.00922	.00859	.00800	.00746
49	15	.03557	.03253	.02978	.02729	.02505	.02301	.02116	.01949	.01796	.01658	.01532	.01417	.01312	.01217	.01129	.01049	.00976	.00909	.00847	.00791
49	16	.03719	.03404	.03119	.02861	.02627	.02416	.02223	.02049	.01890	.01745	.01614	.01493	.01384	.01283	.01192	.01108	.01031	.00960	.00896	.00836
49	17	.03885	.03559	.03264	.02996	.02754	.02534	.02334	.02152	.01986	.01835	.01698	.01572	.01458	.01353	.01256	.01168	.01088	.01014	.00945	.00883
49	18	.04057	.03719	.03414	.03137	.02885	.02656	.02448	.02259	.02086	.01929	.01785	.01654	.01534	.01424	.01324	.01231	.01147	.01069	.00997	.00932
49	19	.04235	.03886	.03570	.03282	.03021	.02784	.02568	.02371	.02191	.02027	.01877	.01740	.01615	.01500	.01394	.01298	.01209	.01127	.01052	.00983
49	20	.04420	.04059	.03732	.03435	.03164	.02917	.02693	.02488	.02301	.02130	.01973	.01830	.01699	.01579	.01469	.01367	.01274	.01189	.01110	.01037
49	21	.04612	.04240	.03902	.03593	.03313	.03057	.02824	.02611	.02416	.02238	.02075	.01925	.01788	.01663	.01547	.01441	.01344	.01254	.01171	.01095
49	22	.04812	.04428	.04078	.03759	.03468	.03203	.02961	.02739	.02537	.02351	.02181	.02025	.01882	.01751	.01630	.01519	.01417	.01323	.01236	.01156
49	23	.05020	.04623	.04261	.03932	.03631	.03355	.03104	.02874	.02663	.02470	.02293	.02130	.01981	.01844	.01717	.01601	.01494	.01395	.01304	.01220
49	24	.05236	.04826	.04453	.04112	.03800	.03515	.03254	.03015	.02796	.02595	.02410	.02241	.02085	.01942	.01810	.01688	.01576	.01472	.01377	.01289

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
49	25	.05460	.05038	.04652	.04299	.03977	.03681	.03411	.03163	.02935	.02726	.02534	.02357	.02195	.02045	.01907	.01780	.01663	.01554	.01454	.01361
49	26	.05693	.05257	.04859	.04495	.04161	.03855	.03575	.03317	.03081	.02864	.02664	.02480	.02310	.02154	.02010	.01877	.01754	.01641	.01536	.01439
49	27	.05934	.05486	.05075	.04699	.04353	.04037	.03746	.03479	.03234	.03008	.02800	.02608	.02432	.02269	.02118	.01979	.01851	.01732	.01622	.01520
49	28	.06184	.05722	.05298	.04910	.04553	.04226	.03925	.03648	.03393	.03159	.02942	.02743	.02559	.02389	.02232	.02087	.01953	.01829	.01713	.01607
49	29	.06441	.05966	.05529	.05128	.04760	.04422	.04110	.03823	.03559	.03316	.03091	.02884	.02692	.02515	.02352	.02200	.02060	.01930	.01809	.01698
49	30	.06707	.06217	.05768	.05355	.04975	.04625	.04303	.04006	.03732	.03479	.03246	.03030	.02831	.02647	.02476	.02318	.02172	.02036	.01910	.01793
49	31	.06980	.06477	.06014	.05588	.05196	.04835	.04502	.04195	.03911	.03649	.03407	.03183	.02976	.02784	.02607	.02442	.02289	.02147	.02016	.01893
49	32	.07260	.06743	.06267	.05829	.05425	.05052	.04708	.04390	.04097	.03826	.03574	.03342	.03127	.02927	.02743	.02571	.02412	.02264	.02126	.01998
49	33	.07548	.07018	.06528	.06077	.05661	.05276	.04921	.04593	.04290	.04009	.03748	.03507	.03284	.03077	.02884	.02706	.02540	.02386	.02242	.02109
49	34	.07844	.07299	.06796	.06332	.05904	.05508	.05141	.04802	.04489	.04198	.03929	.03679	.03447	.03232	.03032	.02846	.02673	.02513	.02363	.02224
49	35	.08146	.07588	.07072	.06595	.06154	.05746	.05369	.05019	.04695	.04394	.04115	.03857	.03616	.03393	.03186	.02992	.02813	.02645	.02490	.02344
49	36	.08456	.07883	.07354	.06864	.06411	.05991	.05602	.05242	.04907	.04597	.04309	.04041	.03792	.03560	.03345	.03144	.02958	.02784	.02621	.02470
49	37	.08771	.08185	.07642	.07140	.06674	.06243	.05842	.05471	.05126	.04806	.04508	.04231	.03973	.03734	.03510	.03302	.03108	.02927	.02759	.02601
49	38	.09093	.08493	.07938	.07422	.06944	.06501	.06089	.05707	.05351	.05021	.04714	.04427	.04161	.03913	.03682	.03466	.03265	.03077	.02901	.02737
49	39	.09421	.08808	.08239	.07711	.07220	.06765	.06342	.05949	.05583	.05242	.04925	.04630	.04355	.04098	.03859	.03635	.03427	.03232	.03049	.02879
49	40	.09754	.09127	.08545	.08005	.07502	.07035	.06601	.06197	.05820	.05470	.05143	.04838	.04554	.04289	.04042	.03810	.03594	.03392	.03203	.03026
49	41	.10092	.09452	.08857	.08304	.07790	.07311	.06866	.06450	.06064	.05703	.05367	.05053	.04760	.04486	.04230	.03991	.03768	.03558	.03362	.03179
49	42	.10435	.09782	.09174	.08609	.08083	.07592	.07136	.06710	.06312	.05942	.05596	.05273	.04971	.04688	.04424	.04177	.03946	.03730	.03527	.03337
49	43	.10781	.10115	.09495	.08918	.08380	.07878	.07410	.06974	.06566	.06186	.05830	.05498	.05187	.04896	.04624	.04369	.04130	.03906	.03697	.03500
49	44	.11130	.10452	.09820	.09231	.08681	.08168	.07689	.07242	.06825	.06434	.06069	.05728	.05408	.05109	.04828	.04565	.04319	.04088	.03871	.03668
49	45	.11481	.10791	.10147	.09546	.08985	.08461	.07972	.07514	.07087	.06686	.06312	.05961	.05633	.05325	.05037	.04766	.04512	.04274	.04050	.03840
49	46	.11833	.11131	.10475	.09863	.09291	.08757	.08257	.07789	.07352	.06942	.06559	.06199	.05862	.05546	.05249	.04971	.04710	.04464	.04233	.04016
49	47	.12185	.11472	.10805	.10182	.09599	.09054	.08544	.08067	.07620	.07201	.06808	.06440	.06094	.05770	.05465	.05179	.04910	.04658	.04420	.04197
49	48	.12537	.11812	.11135	.10501	.09908	.09353	.08833	.08346	.07890	.07461	.07060	.06683	.06329	.05996	.05684	.05391	.05114	.04855	.04610	.04380
49	49	.12887	.12152	.11465	.10821	.10218	.09653	.09123	.08627	.08161	.07724	.07314	.06928	.06566	.06226	.05906	.05605	.05321	.05055	.04804	.04567
50	0	.01972	.01792	.01631	.01488	.01360	.01246	.01143	.01051	.00969	.00894	.00827	.00767	.00712	.00662	.00617	.00576	.00538	.00504	.00473	.00444
50	1	.01869	.01687	.01526	.01383	.01255	.01141	.01039	.00948	.00867	.00793	.00727	.00668	.00615	.00566	.00523	.00483	.00447	.00414	.00385	.00358
50	2	.01949	.01761	.01594	.01445	.01312	.01193	.01087	.00992	.00906	.00830	.00761	.00699	.00643	.00592	.00546	.00505	.00467	.00433	.00402	.00373
50	3	.02039	.01844	.01670	.01515	.01376	.01252	.01141	.01042	.00953	.00873	.00800	.00735	.00677	.00623	.00575	.00532	.00492	.00456	.00423	.00393
50	4	.02136	.01933	.01752	.01591	.01446	.01317	.01201	.01097	.01004	.00920	.00844	.00776	.00714	.00658	.00608	.00562	.00520	.00482	.00447	.00416
50	5	.02240	.02029	.01841	.01672	.01522	.01387	.01266	.01157	.01059	.00971	.00892	.00820	.00755	.00697	.00643	.00595	.00551	.00511	.00474	.00441
50	6	.02349	.02130	.01934	.01759	.01602	.01461	.01335	.01221	.01119	.01026	.00943	.00868	.00799	.00738	.00682	.00631	.00584	.00542	.00503	.00468
50	7	.02464	.02236	.02033	.01850	.01687	.01540	.01408	.01289	.01182	.01085	.00997	.00918	.00847	.00782	.00723	.00669	.00620	.00575	.00535	.00498
50	8	.02585	.02348	.02136	.01946	.01776	.01623	.01485	.01360	.01248	.01147	.01055	.00972	.00897	.00829	.00766	.00710	.00658	.00611	.00568	.00529
50	9	.02711	.02466	.02246	.02048	.01870	.01710	.01566	.01436	.01319	.01213	.01117	.01030	.00950	.00879	.00813	.00754	.00699	.00650	.00604	.00563
50	10	.02845	.02590	.02361	.02155	.01970	.01803	.01653	.01517	.01394	.01283	.01182	.01091	.01008	.00932	.00863	.00801	.00743	.00691	.00643	.00599
50	11	.02984	.02720	.02482	.02268	.02075	.01901	.01744	.01602	.01474	.01357	.01251	.01155	.01068	.00989	.00916	.00850	.00790	.00735	.00684	.00638
50	12	.03130	.02856	.02609	.02386	.02185	.02004	.01840	.01692	.01557	.01435	.01325	.01224	.01132	.01049	.00973	.00903	.00839	.00781	.00728	.00679
50	13	.03281	.02997	.02740	.02509	.02300	.02111	.01940	.01785	.01644	.01517	.01401	.01295	.01199	.01111	.01031	.00958	.00891	.00830	.00774	.00722
50	14	.03437	.03142	.02876	.02635	.02418	.02221	.02043	.01881	.01734	.01601	.01480	.01369	.01268	.01176	.01092	.01015	.00945	.00880	.00821	.00766
50	15	.03597	.03291	.03015	.02766	.02540	.02335	.02149	.01980	.01827	.01688	.01561	.01445	.01339	.01243	.01154	.01074	.01000	.00932	.00869	.00812
50	16	.03761	.03445	.03158	.02899	.02664	.02452	.02258	.02082	.01922	.01777	.01644	.01523	.01412	.01311	.01218	.01134	.01056	.00984	.00919	.00859
50	17	.03930	.03602	.03306	.03037	.02793	.02572	.02371	.02188	.02021	.01869	.01730	.01603	.01488	.01382	.01285	.01196	.01114	.01039	.00970	.00907
50	18	.04104	.03765	.03458	.03180	.02927	.02697	.02487	.02297	.02123	.01964	.01820	.01687	.01566	.01455	.01353	.01260	.01175	.01096	.01023	.00957
50	19	.04285	.03934	.03617	.03328	.03065	.02827	.02609	.02411	.02230	.02064	.01913	.01775	.01648	.01532	.01426	.01328	.01238	.01155	.01079	.01009
50	20	.04473	.04111	.03782	.03483	.03211	.02963	.02736	.02530	.02342	.02169	.02012	.01867	.01735	.01613	.01502	.01399	.01305	.01219	.01139	.01065
50	21	.04669	.04295	.03955	.03645	.03363	.03105	.02870	.02655	.02459	.02280	.02115	.01964	.01826	.01699	.01582	.01475	.01376	.01285	.01202	.01124
50	22	.04872	.04486	.04134	.03814	.03521	.03254	.03010	.02787	.02583	.02396	.02224	.02067	.01922	.01789	.01667	.01555	.01452	.01356	.01268	.01187
50	23	.05084	.04685	.04322	.03990	.03687	.03410	.03156	.02924	.02712	.02517	.02339	.02174	.02024	.01885	.01757	.01640	.01531	.01431	.01339	.01253
50	24	.05304	.04893	.04517	.04174	.03860	.03573	.03310	.03069	.02848	.02645	.02459	.02288	.02130	.01985	.01852	.01729	.01615	.01510	.01414	.01324

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
50	25	.05533	.05109	.04720	.04366	.04041	.03743	.03471	.03220	.02991	.02780	.02586	.02407	.02243	.02092	.01952	.01823	.01705	.01595	.01493	.01399
50	26	.05771	.05333	.04932	.04566	.04230	.03921	.03639	.03379	.03140	.02921	.02719	.02533	.02362	.02204	.02058	.01923	.01799	.01684	.01577	.01479
50	27	.06018	.05566	.05153	.04774	.04427	.04108	.03815	.03545	.03297	.03069	.02859	.02666	.02487	.02322	.02170	.02029	.01899	.01778	.01667	.01563
50	28	.06273	.05808	.05382	.04991	.04631	.04301	.03998	.03718	.03461	.03224	.03006	.02804	.02618	.02446	.02287	.02140	.02004	.01878	.01761	.01653
50	29	.06537	.06058	.05619	.05215	.04844	.04503	.04189	.03899	.03632	.03386	.03159	.02949	.02755	.02576	.02410	.02257	.02115	.01983	.01860	.01747
50	30	.06809	.06317	.05864	.05448	.05065	.04712	.04387	.04087	.03810	.03555	.03319	.03101	.02899	.02712	.02539	.02379	.02231	.02093	.01965	.01846
50	31	.07090	.06583	.06117	.05688	.05293	.04928	.04592	.04282	.03995	.03730	.03485	.03259	.03049	.02854	.02674	.02507	.02352	.02208	.02074	.01950
50	32	.07378	.06858	.06378	.05936	.05528	.05152	.04805	.04484	.04187	.03912	.03658	.03423	.03205	.03003	.02815	.02641	.02479	.02329	.02189	.02059
50	33	.07675	.07140	.06647	.06192	.05772	.05384	.05025	.04693	.04386	.04102	.03838	.03594	.03367	.03157	.02962	.02781	.02612	.02455	.02309	.02173
50	34	.07979	.07430	.06923	.06455	.06023	.05622	.05252	.04909	.04592	.04298	.04025	.03772	.03537	.03318	.03115	.02927	.02751	.02587	.02435	.02293
50	35	.08292	.07728	.07208	.06727	.06281	.05869	.05487	.05134	.04805	.04501	.04219	.03956	.03712	.03486	.03275	.03079	.02896	.02726	.02567	.02419
50	36	.08611	.08034	.07500	.07005	.06547	.06123	.05729	.05365	.05026	.04711	.04419	.04147	.03895	.03660	.03441	.03237	.03047	.02870	.02704	.02550
50	37	.08938	.08346	.07798	.07291	.06820	.06384	.05979	.05603	.05253	.04928	.04626	.04345	.04084	.03840	.03613	.03401	.03204	.03020	.02847	.02687
50	38	.09271	.08666	.08104	.07584	.07101	.06652	.06235	.05848	.05487	.05152	.04840	.04550	.04279	.04027	.03792	.03572	.03367	.03176	.02997	.02829
50	39	.09611	.08992	.08417	.07883	.07387	.06927	.06498	.06099	.05728	.05383	.05061	.04761	.04481	.04220	.03977	.03749	.03536	.03338	.03152	.02978
50	40	.09957	.09324	.08736	.08189	.07681	.07208	.06768	.06358	.05976	.05620	.05288	.04979	.04690	.04420	.04168	.03932	.03712	.03506	.03313	.03132
50	41	.10309	.09662	.09061	.08501	.07981	.07496	.07044	.06623	.06230	.05864	.05522	.05203	.04905	.04626	.04365	.04122	.03893	.03680	.03480	.03292
50	42	.10666	.10006	.09391	.08819	.08286	.07789	.07326	.06894	.06490	.06114	.05762	.05433	.05126	.04838	.04569	.04317	.04081	.03860	.03653	.03458
50	43	.11027	.10354	.09727	.09142	.08597	.08088	.07613	.07170	.06756	.06369	.06007	.05669	.05352	.05056	.04778	.04518	.04274	.04046	.03831	.03630
50	44	.11392	.10706	.10066	.09469	.08912	.08392	.07906	.07452	.07027	.06630	.06258	.05910	.05584	.05279	.04993	.04725	.04473	.04237	.04015	.03806
50	45	.11759	.11061	.10408	.09799	.09231	.08699	.08202	.07737	.07302	.06895	.06513	.06156	.05821	.05507	.05213	.04936	.04676	.04433	.04203	.03988
50	46	.12128	.11417	.10753	.10132	.09552	.09009	.08502	.08026	.07581	.07164	.06773	.06406	.06062	.05740	.05436	.05152	.04884	.04633	.04397	.04174
50	47	.12498	.11775	.11099	.10467	.09876	.09322	.08804	.08318	.07863	.07436	.07035	.06660	.06307	.05976	.05664	.05372	.05096	.04838	.04594	.04365
50	48	.12867	.12133	.11446	.10803	.10201	.09637	.09108	.08612	.08147	.07711	.07301	.06916	.06555	.06215	.05896	.05595	.05312	.05046	.04795	.04559
50	49	.13236	.12491	.11794	.11140	.10527	.09953	.09414	.08908	.08434	.07988	.07569	.07176	.06806	.06458	.06130	.05822	.05531	.05258	.05000	.04757
50	50	.13604	.12849	.12140	.11477	.10854	.10270	.09721	.09206	.08722	.08267	.07840	.07438	.07059	.06703	.06367	.06051	.05754	.05473	.05208	.04958
51	0	.01997	.01816	.01655	.01511	.01383	.01268	.01165	.01072	.00989	.00914	.00847	.00786	.00730	.00680	.00634	.00593	.00555	.00520	.00489	.00460
51	1	.01885	.01704	.01542	.01398	.01270	.01156	.01053	.00962	.00880	.00806	.00740	.00680	.00626	.00577	.00533	.00493	.00457	.00424	.00394	.00367
51	2	.01967	.01778	.01610	.01460	.01327	.01208	.01101	.01006	.00920	.00843	.00774	.00711	.00655	.00604	.00557	.00515	.00477	.00443	.00411	.00383
51	3	.02058	.01861	.01687	.01531	.01392	.01268	.01157	.01057	.00967	.00886	.00814	.00748	.00689	.00635	.00587	.00543	.00503	.00466	.00433	.00403
51	4	.02156	.01952	.01770	.01608	.01463	.01334	.01217	.01113	.01019	.00934	.00858	.00789	.00727	.00671	.00620	.00574	.00531	.00493	.00458	.00426
51	5	.02260	.02049	.01860	.01691	.01540	.01404	.01283	.01174	.01075	.00987	.00907	.00835	.00769	.00710	.00656	.00607	.00563	.00522	.00486	.00452
51	6	.02371	.02151	.01954	.01778	.01621	.01480	.01353	.01238	.01135	.01043	.00959	.00883	.00814	.00752	.00695	.00644	.00597	.00554	.00515	.00480
51	7	.02487	.02259	.02054	.01871	.01707	.01559	.01427	.01307	.01200	.01102	.01014	.00935	.00862	.00797	.00737	.00683	.00634	.00589	.00548	.00510
51	8	.02609	.02372	.02159	.01969	.01798	.01644	.01505	.01380	.01267	.01165	.01073	.00990	.00914	.00845	.00782	.00725	.00673	.00626	.00582	.00542
51	9	.02738	.02491	.02270	.02072	.01894	.01733	.01588	.01458	.01340	.01233	.01136	.01048	.00969	.00896	.00830	.00770	.00715	.00665	.00619	.00577
51	10	.02873	.02617	.02387	.02181	.01995	.01828	.01676	.01540	.01416	.01304	.01203	.01111	.01027	.00951	.00881	.00818	.00760	.00707	.00659	.00615
51	11	.03014	.02749	.02510	.02295	.02102	.01927	.01769	.01626	.01497	.01380	.01274	.01177	.01089	.01009	.00936	.00869	.00808	.00752	.00701	.00654
51	12	.03162	.02887	.02639	.02415	.02214	.02032	.01867	.01718	.01582	.01460	.01348	.01247	.01154	.01070	.00993	.00923	.00859	.00800	.00746	.00697
51	13	.03316	.03030	.02773	.02540	.02330	.02141	.01969	.01813	.01671	.01543	.01426	.01320	.01223	.01134	.01054	.00980	.00912	.00850	.00793	.00741
51	14	.03474	.03178	.02910	.02669	.02451	.02253	.02074	.01911	.01763	.01629	.01507	.01395	.01294	.01201	.01116	.01038	.00967	.00902	.00842	.00787
51	15	.03636	.03329	.03052	.02801	.02574	.02368	.02182	.02012	.01858	.01717	.01589	.01473	.01366	.01269	.01180	.01098	.01023	.00955	.00891	.00833
51	16	.03802	.03485	.03197	.02937	.02701	.02487	.02293	.02116	.01955	.01808	.01674	.01552	.01441	.01339	.01245	.01160	.01081	.01009	.00942	.00881
51	17	.03974	.03645	.03347	.03077	.02832	.02610	.02407	.02223	.02055	.01902	.01762	.01635	.01518	.01411	.01313	.01223	.01141	.01065	.00995	.00931
51	18	.04150	.03810	.03502	.03222	.02968	.02736	.02526	.02334	.02159	.01999	.01853	.01720	.01598	.01486	.01383	.01289	.01202	.01123	.01049	.00982
51	19	.04334	.03982	.03663	.03373	.03109	.02869	.02650	.02450	.02268	.02101	.01949	.01809	.01682	.01565	.01457	.01358	.01267	.01184	.01107	.01036
51	20	.04525	.04161	.03831	.03530	.03257	.03007	.02780	.02572	.02382	.02208	.02049	.01904	.01770	.01648	.01535	.01432	.01336	.01249	.01168	.01093
51	21	.04724	.04348	.04006	.03695	.03411	.03152	.02916	.02700	.02502	.02321	.02155	.02003	.01864	.01735	.01618	.01509	.01409	.01317	.01232	.01154
51	22	.04931	.04543	.04189	.03867	.03573	.03304	.03059	.02834	.02628	.02440	.02267	.02108	.01962	.01828	.01705	.01591	.01486	.01390	.01301	.01218
51	23	.05146	.04746	.04380	.04047	.03742	.03463	.03208	.02974	.02760	.02564	.02384	.02218	.02066	.01926	.01797	.01678	.01568	.01467	.01373	.01287

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
51	24	.05371	.04957	.04579	.04234	.03919	.03630	.03365	.03122	.02899	.02695	.02507	.02334	.02175	.02029	.01894	.01769	.01655	.01548	.01450	.01359
51	25	.05604	.05178	.04787	.04430	.04103	.03804	.03529	.03277	.03046	.02833	.02637	.02457	.02291	.02138	.01997	.01867	.01746	.01635	.01532	.01437
51	26	.05847	.05407	.05004	.04635	.04297	.03986	.03701	.03440	.03199	.02978	.02774	.02586	.02413	.02253	.02106	.01970	.01843	.01727	.01619	.01519
51	27	.06099	.05645	.05230	.04848	.04498	.04177	.03882	.03610	.03360	.03130	.02918	.02722	.02542	.02375	.02221	.02078	.01946	.01824	.01711	.01606
51	28	.06360	.05893	.05464	.05070	.04708	.04376	.04070	.03788	.03528	.03289	.03069	.02865	.02677	.02503	.02342	.02193	.02055	.01927	.01809	.01699
51	29	.06631	.06149	.05707	.05300	.04926	.04582	.04266	.03974	.03704	.03456	.03226	.03014	.02818	.02637	.02469	.02313	.02169	.02035	.01911	.01796
51	30	.06910	.06414	.05958	.05539	.05153	.04797	.04469	.04167	.03887	.03629	.03391	.03170	.02966	.02777	.02602	.02440	.02289	.02149	.02019	.01898
51	31	.07197	.06687	.06218	.05786	.05387	.05020	.04680	.04367	.04078	.03810	.03562	.03333	.03121	.02924	.02741	.02572	.02415	.02269	.02133	.02006
51	32	.07493	.06969	.06486	.06041	.05630	.05250	.04899	.04575	.04275	.03998	.03741	.03503	.03282	.03077	.02887	.02710	.02546	.02394	.02252	.02119
51	33	.07798	.07260	.06763	.06304	.05880	.05489	.05127	.04791	.04481	.04193	.03927	.03680	.03450	.03237	.03039	.02855	.02684	.02525	.02377	.02238
51	34	.08112	.07559	.07048	.06576	.06139	.05735	.05361	.05015	.04694	.04396	.04120	.03864	.03625	.03404	.03198	.03007	.02828	.02662	.02507	.02363
51	35	.08434	.07866	.07341	.06856	.06406	.05990	.05604	.05247	.04915	.04607	.04321	.04055	.03808	.03578	.03364	.03165	.02979	.02806	.02644	.02494
51	36	.08763	.08181	.07643	.07144	.06681	.06253	.05855	.05486	.05143	.04825	.04529	.04253	.03997	.03759	.03536	.03329	.03136	.02956	.02787	.02630
51	37	.09101	.08504	.07952	.07439	.06964	.06523	.06113	.05733	.05379	.05050	.04744	.04459	.04193	.03946	.03715	.03500	.03299	.03112	.02937	.02773
51	38	.09446	.08835	.08268	.07743	.07254	.06801	.06379	.05987	.05622	.05283	.04966	.04672	.04397	.04141	.03901	.03678	.03470	.03275	.03092	.02922
51	39	.09798	.09173	.08592	.08053	.07552	.07086	.06652	.06249	.05873	.05523	.05196	.04892	.04607	.04342	.04094	.03863	.03646	.03444	.03254	.03077
51	40	.10157	.09518	.08924	.08371	.07857	.07379	.06933	.06518	.06131	.05770	.05433	.05118	.04825	.04550	.04294	.04054	.03830	.03619	.03423	.03238
51	41	.10522	.09869	.09262	.08696	.08169	.07678	.07220	.06794	.06396	.06024	.05677	.05352	.05049	.04766	.04501	.04252	.04020	.03802	.03598	.03406
51	42	.10894	.10227	.09606	.09027	.08487	.07984	.07515	.07076	.06667	.06285	.05927	.05593	.05280	.04988	.04714	.04457	.04216	.03991	.03779	.03580
51	43	.11270	.10589	.09955	.09363	.08811	.08296	.07815	.07365	.06945	.06552	.06184	.05840	.05518	.05216	.04933	.04668	.04419	.04185	.03966	.03760
51	44	.11650	.10957	.10309	.09705	.09141	.08613	.08121	.07660	.07229	.06825	.06447	.06093	.05761	.05450	.05158	.04885	.04628	.04386	.04159	.03946
51	45	.12034	.11327	.10667	.10051	.09474	.08935	.08431	.07959	.07517	.07103	.06715	.06351	.06010	.05690	.05389	.05107	.04842	.04592	.04358	.04138
51	46	.12420	.11701	.11028	.10400	.09811	.09261	.08745	.08262	.07810	.07385	.06987	.06614	.06263	.05934	.05625	.05334	.05061	.04804	.04562	.04334
51	47	.12807	.12076	.11391	.10751	.10151	.09589	.09063	.08569	.08106	.07671	.07263	.06880	.06521	.06183	.05865	.05566	.05284	.05019	.04770	.04535
51	48	.13195	.12452	.11756	.11104	.10493	.09920	.09383	.08878	.08405	.07961	.07543	.07151	.06782	.06435	.06109	.05801	.05512	.05239	.04982	.04740
51	49	.13583	.12828	.12121	.11458	.10836	.10253	.09705	.09190	.08707	.08253	.07826	.07425	.07047	.06691	.06356	.06041	.05743	.05463	.05199	.04949
51	50	.13970	.13204	.12486	.11813	.11180	.10586	.10029	.09504	.09011	.08548	.08112	.07701	.07314	.06950	.06607	.06284	.05979	.05691	.05419	.05163
51	51	.14355	.13579	.12851	.12167	.11525	.10921	.10353	.09819	.09317	.08844	.08399	.07980	.07585	.07212	.06861	.06530	.06217	.05922	.05643	.05380
52	0	.02022	.01840	.01679	.01534	.01406	.01290	.01187	.01094	.01010	.00935	.00867	.00805	.00749	.00698	.00652	.00610	.00572	.00537	.00505	.00476
52	1	.01902	.01720	.01558	.01413	.01285	.01170	.01067	.00975	.00893	.00819	.00752	.00692	.00638	.00589	.00544	.00504	.00467	.00434	.00404	.00376
52	2	.01984	.01794	.01626	.01476	.01342	.01223	.01115	.01019	.00933	.00856	.00786	.00723	.00666	.00615	.00568	.00526	.00488	.00453	.00421	.00392
52	3	.02075	.01879	.01704	.01548	.01408	.01283	.01171	.01071	.00981	.00900	.00827	.00761	.00701	.00647	.00598	.00554	.00513	.00477	.00443	.00413
52	4	.02174	.01970	.01788	.01626	.01480	.01350	.01233	.01128	.01034	.00949	.00872	.00803	.00740	.00684	.00632	.00585	.00543	.00504	.00469	.00436
52	5	.02280	.02068	.01879	.01709	.01558	.01422	.01300	.01190	.01091	.01002	.00922	.00849	.00783	.00723	.00669	.00620	.00575	.00534	.00497	.00463
52	6	.02392	.02171	.01974	.01798	.01640	.01498	.01370	.01256	.01152	.01059	.00974	.00898	.00829	.00766	.00709	.00657	.00610	.00567	.00528	.00492
52	7	.02510	.02281	.02076	.01892	.01727	.01579	.01446	.01326	.01217	.01119	.01031	.00951	.00878	.00812	.00752	.00697	.00648	.00602	.00561	.00523
52	8	.02633	.02395	.02182	.01991	.01819	.01665	.01525	.01400	.01286	.01184	.01091	.01007	.00931	.00861	.00798	.00740	.00688	.00640	.00596	.00556
52	9	.02763	.02516	.02295	.02096	.01917	.01755	.01610	.01479	.01360	.01252	.01155	.01067	.00987	.00914	.00847	.00786	.00731	.00680	.00634	.00592
52	10	.02900	.02644	.02414	.02206	.02020	.01851	.01700	.01562	.01438	.01325	.01223	.01131	.01046	.00969	.00899	.00836	.00777	.00724	.00675	.00630
52	11	.03044	.02778	.02538	.02323	.02128	.01953	.01794	.01651	.01521	.01403	.01296	.01198	.01110	.01029	.00955	.00888	.00826	.00770	.00718	.00671
52	12	.03194	.02918	.02669	.02444	.02242	.02059	.01893	.01744	.01608	.01484	.01372	.01270	.01177	.01092	.01014	.00943	.00879	.00819	.00765	.00715
52	13	.03349	.03063	.02805	.02571	.02361	.02170	.01997	.01840	.01698	.01569	.01451	.01344	.01247	.01157	.01076	.01001	.00933	.00870	.00813	.00760
52	14	.03510	.03213	.02944	.02702	.02483	.02284	.02104	.01940	.01792	.01657	.01534	.01421	.01319	.01225	.01140	.01061	.00989	.00923	.00863	.00807
52	15	.03674	.03366	.03088	.02836	.02608	.02402	.02214	.02043	.01888	.01747	.01618	.01500	.01393	.01295	.01205	.01123	.01047	.00978	.00914	.00855
52	16	.03843	.03524	.03236	.02974	.02737	.02522	.02327	.02149	.01987	.01839	.01705	.01582	.01469	.01366	.01272	.01185	.01106	.01033	.00966	.00904
52	17	.04016	.03686	.03388	.03116	.02870	.02647	.02443	.02258	.02089	.01935	.01794	.01666	.01548	.01440	.01341	.01250	.01167	.01090	.01020	.00955
52	18	.04196	.03854	.03545	.03264	.03008	.02776	.02564	.02371	.02195	.02034	.01887	.01753	.01629	.01517	.01413	.01318	.01230	.01150	.01076	.01007
52	19	.04382	.04029	.03708	.03417	.03152	.02910	.02690	.02489	.02306	.02138	.01984	.01844	.01715	.01597	.01488	.01389	.01297	.01212	.01134	.01063
52	20	.04576	.04211	.03879	.03577	.03302	.03051	.02822	.02613	.02422	.02247	.02087	.01940	.01805	.01682	.01568	.01464	.01367	.01279	.01197	.01121
52	21	.04778	.04401	.04057	.03744	.03459	.03199	.02961	.02743	.02544	.02362	.02195	.02042	.01901	.01772	.01653	.01543	.01442	.01349	.01263	.01184

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
52	22	.04988	.04599	.04243	.03919	.03624	.03353	.03106	.02880	.02673	.02483	.02309	.02149	.02002	.01866	.01742	.01627	.01521	.01423	.01333	.01250
52	23	.05207	.04805	.04438	.04102	.03796	.03515	.03259	.03024	.02808	.02610	.02428	.02261	.02108	.01966	.01836	.01716	.01605	.01502	.01408	.01320
52	24	.05436	.05020	.04641	.04294	.03976	.03685	.03419	.03174	.02950	.02744	.02555	.02380	.02220	.02072	.01936	.01810	.01694	.01586	.01487	.01395
52	25	.05674	.05245	.04853	.04494	.04165	.03863	.03587	.03333	.03100	.02885	.02688	.02506	.02339	.02184	.02041	.01910	.01788	.01675	.01571	.01474
52	26	.05921	.05479	.05074	.04702	.04362	.04050	.03763	.03499	.03257	.03034	.02828	.02638	.02464	.02302	.02153	.02015	.01888	.01770	.01660	.01559
52	27	.06178	.05722	.05304	.04921	.04568	.04245	.03948	.03674	.03422	.03190	.02976	.02778	.02596	.02427	.02271	.02127	.01994	.01870	.01756	.01649
52	28	.06445	.05975	.05544	.05148	.04783	.04448	.04140	.03856	.03595	.03353	.03130	.02925	.02735	.02559	.02396	.02245	.02106	.01976	.01856	.01744
52	29	.06722	.06237	.05792	.05383	.05007	.04660	.04341	.04047	.03775	.03524	.03293	.03078	.02880	.02697	.02527	.02369	.02223	.02088	.01962	.01845
52	30	.07007	.06509	.06050	.05628	.05239	.04881	.04550	.04245	.03963	.03703	.03462	.03239	.03033	.02842	.02664	.02500	.02347	.02205	.02074	.01951
52	31	.07302	.06789	.06317	.05881	.05480	.05109	.04767	.04451	.04159	.03889	.03639	.03407	.03192	.02993	.02808	.02637	.02477	.02329	.02191	.02063
52	32	.07606	.07078	.06592	.06143	.05729	.05346	.04993	.04665	.04363	.04082	.03823	.03582	.03359	.03151	.02959	.02780	.02613	.02458	.02314	.02180
52	33	.07919	.07377	.06876	.06414	.05987	.05592	.05226	.04888	.04575	.04284	.04015	.03765	.03532	.03317	.03116	.02930	.02756	.02594	.02444	.02303
52	34	.08241	.07684	.07169	.06694	.06253	.05846	.05469	.05119	.04795	.04494	.04214	.03955	.03714	.03489	.03281	.03086	.02905	.02737	.02579	.02432
52	35	.08572	.08000	.07472	.06982	.06529	.06109	.05719	.05358	.05023	.04711	.04422	.04153	.03902	.03669	.03452	.03250	.03062	.02886	.02722	.02568
52	36	.08912	.08325	.07782	.07279	.06813	.06380	.05978	.05605	.05259	.04937	.04637	.04358	.04099	.03857	.03631	.03421	.03225	.03041	.02870	.02710
52	37	.09260	.08659	.08102	.07585	.07105	.06659	.06246	.05861	.05503	.05170	.04860	.04571	.04302	.04051	.03817	.03599	.03395	.03204	.03026	.02859
52	38	.09616	.09001	.08429	.07898	.07405	.06947	.06521	.06125	.05755	.05412	.05091	.04792	.04514	.04254	.04011	.03784	.03572	.03373	.03188	.03014
52	39	.09981	.09350	.08765	.08220	.07714	.07243	.06804	.06396	.06016	.05661	.05330	.05021	.04733	.04463	.04211	.03976	.03756	.03550	.03357	.03176
52	40	.10352	.09708	.09108	.08550	.08030	.07547	.07096	.06676	.06284	.05918	.05576	.05257	.04959	.04680	.04420	.04176	.03947	.03733	.03533	.03345
52	41	.10731	.10072	.09459	.08887	.08355	.07858	.07395	.06963	.06559	.06182	.05830	.05501	.05193	.04905	.04635	.04383	.04146	.03924	.03716	.03520
52	42	.11117	.10444	.09816	.09231	.08686	.08177	.07701	.07257	.06842	.06455	.06092	.05752	.05435	.05137	.04858	.04597	.04351	.04121	.03905	.03703
52	43	.11508	.10821	.10180	.09582	.09023	.08502	.08014	.07559	.07132	.06734	.06360	.06010	.05683	.05376	.05088	.04817	.04564	.04326	.04102	.03892
52	44	.11905	.11204	.10549	.09938	.09367	.08833	.08334	.07866	.07429	.07019	.06635	.06275	.05938	.05621	.05324	.05045	.04783	.04536	.04305	.04087
52	45	.12305	.11590	.10923	.10299	.09715	.09169	.08658	.08179	.07730	.07310	.06915	.06545	.06198	.05872	.05566	.05278	.05007	.04753	.04513	.04288
52	46	.12708	.11981	.11300	.10664	.10068	.09510	.08987	.08497	.08037	.07606	.07201	.06821	.06464	.06129	.05813	.05517	.05238	.04975	.04728	.04495
52	47	.13113	.12373	.11680	.11032	.10424	.09854	.09320	.08819	.08348	.07906	.07491	.07101	.06735	.06390	.06066	.05760	.05473	.05202	.04947	.04706
52	48	.13519	.12767	.12062	.11402	.10783	.10201	.09656	.09144	.08663	.08210	.07785	.07386	.07010	.06656	.06323	.06009	.05713	.05434	.05171	.04923
52	49	.13926	.13162	.12446	.11774	.11143	.10551	.09995	.09472	.08980	.08518	.08083	.07674	.07289	.06926	.06584	.06261	.05957	.05670	.05400	.05144
52	50	.14332	.13557	.12830	.12147	.11505	.10902	.10335	.09802	.09301	.08829	.08384	.07966	.07571	.07199	.06849	.06518	.06206	.05911	.05633	.05370
52	51	.14738	.13952	.13214	.12520	.11868	.11255	.10678	.10135	.09623	.09142	.08688	.08260	.07857	.07476	.07117	.06778	.06458	.06155	.05869	.05599
52	52	.15141	.14345	.13596	.12892	.12230	.11607	.11020	.10467	.09947	.09456	.08993	.08556	.08144	.07755	.07388	.07041	.06713	.06403	.06109	.05832
53	0	.02047	.01865	.01703	.01558	.01428	.01313	.01209	.01115	.01031	.00955	.00887	.00824	.00768	.00717	.00671	.00628	.00589	.00554	.00522	.00492
53	1	.01918	.01735	.01573	.01428	.01299	.01184	.01081	.00989	.00906	.00831	.00764	.00704	.00649	.00600	.00555	.00514	.00477	.00444	.00413	.00385
53	2	.02000	.01811	.01642	.01491	.01357	.01237	.01130	.01033	.00947	.00869	.00799	.00735	.00678	.00626	.00579	.00537	.00498	.00463	.00431	.00401
53	3	.02093	.01896	.01720	.01564	.01424	.01298	.01186	.01085	.00995	.00913	.00840	.00773	.00713	.00659	.00610	.00565	.00524	.00487	.00453	.00422
53	4	.02193	.01988	.01806	.01642	.01497	.01366	.01249	.01143	.01048	.00963	.00886	.00816	.00753	.00696	.00644	.00597	.00554	.00515	.00479	.00447
53	5	.02300	.02087	.01897	.01727	.01575	.01439	.01316	.01206	.01107	.01017	.00936	.00863	.00797	.00737	.00682	.00632	.00587	.00546	.00508	.00474
53	6	.02413	.02192	.01994	.01817	.01658	.01516	.01388	.01273	.01169	.01075	.00990	.00913	.00844	.00780	.00723	.00671	.00623	.00579	.00540	.00503
53	7	.02532	.02302	.02097	.01912	.01747	.01598	.01464	.01344	.01235	.01137	.01048	.00967	.00894	.00827	.00767	.00712	.00661	.00616	.00574	.00535
53	8	.02657	.02418	.02205	.02013	.01840	.01685	.01545	.01419	.01305	.01202	.01109	.01024	.00947	.00877	.00814	.00756	.00703	.00654	.00610	.00569
53	9	.02789	.02541	.02319	.02119	.01939	.01777	.01631	.01499	.01380	.01272	.01174	.01085	.01004	.00931	.00864	.00803	.00747	.00696	.00649	.00606
53	10	.02927	.02670	.02439	.02231	.02044	.01875	.01722	.01585	.01460	.01346	.01244	.01150	.01065	.00988	.00918	.00853	.00794	.00740	.00691	.00646
53	11	.03073	.02806	.02566	.02349	.02154	.01978	.01819	.01674	.01544	.01425	.01317	.01219	.01130	.01049	.00975	.00907	.00845	.00788	.00736	.00688
53	12	.03225	.02948	.02698	.02473	.02270	.02086	.01920	.01769	.01632	.01508	.01395	.01292	.01199	.01113	.01035	.00964	.00898	.00838	.00783	.00733
53	13	.03382	.03095	.02836	.02602	.02390	.02199	.02025	.01868	.01725	.01595	.01476	.01369	.01270	.01180	.01098	.01023	.00954	.00891	.00833	.00779
53	14	.03545	.03247	.02978	.02735	.02514	.02315	.02134	.01970	.01820	.01684	.01560	.01447	.01344	.01250	.01163	.01084	.01012	.00945	.00884	.00828
53	15	.03712	.03403	.03124	.02871	.02642	.02434	.02246	.02074	.01918	.01776	.01646	.01528	.01420	.01321	.01230	.01147	.01071	.01001	.00936	.00877
53	16	.03882	.03563	.03273	.03011	.02773	.02557	.02360	.02182	.02019	.01870	.01735	.01611	.01498	.01394	.01299	.01211	.01131	.01058	.00990	.00927
53	17	.04058	.03727	.03427	.03155	.02908	.02683	.02479	.02292	.02123	.01968	.01826	.01696	.01578	.01469	.01369	.01278	.01193	.01116	.01045	.00979
53	18	.04240	.03897	.03587	.03304	.03048	.02814	.02601	.02407	.02230	.02068	.01920	.01785	.01661	.01547	.01443	.01346	.01258	.01177	.01102	.01033

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
53	19	.04428	.04074	.03752	.03460	.03193	.02951	.02729	.02527	.02343	.02174	.02020	.01878	.01748	.01629	.01520	.01419	.01326	.01241	.01162	.01089
53	20	.04625	.04259	.03926	.03622	.03346	.03094	.02864	.02654	.02461	.02285	.02124	.01976	.01840	.01716	.01601	.01495	.01398	.01309	.01226	.01149
53	21	.04830	.04452	.04107	.03793	.03506	.03244	.03005	.02786	.02586	.02403	.02234	.02080	.01938	.01807	.01687	.01577	.01475	.01381	.01294	.01213
53	22	.05044	.04653	.04296	.03971	.03673	.03402	.03153	.02926	.02717	.02526	.02350	.02189	.02041	.01904	.01778	.01663	.01556	.01457	.01366	.01281
53	23	.05267	.04863	.04494	.04157	.03849	.03567	.03309	.03072	.02855	.02656	.02473	.02304	.02149	.02006	.01875	.01753	.01641	.01538	.01442	.01353
53	24	.05499	.05082	.04700	.04352	.04032	.03740	.03472	.03226	.03000	.02793	.02602	.02426	.02264	.02115	.01977	.01850	.01732	.01624	.01523	.01430
53	25	.05741	.05310	.04916	.04555	.04225	.03922	.03643	.03388	.03153	.02937	.02738	.02555	.02385	.02230	.02085	.01952	.01829	.01715	.01610	.01512
53	26	.05993	.05549	.05142	.04768	.04426	.04112	.03823	.03558	.03314	.03089	.02881	.02690	.02514	.02351	.02200	.02061	.01932	.01813	.01702	.01599
53	27	.06255	.05797	.05377	.04991	.04637	.04312	.04012	.03736	.03483	.03249	.03033	.02833	.02649	.02479	.02322	.02176	.02041	.01916	.01800	.01692
53	28	.06528	.06055	.05622	.05223	.04857	.04520	.04209	.03923	.03660	.03416	.03191	.02984	.02792	.02614	.02450	.02297	.02156	.02025	.01903	.01790
53	29	.06810	.06323	.05876	.05464	.05086	.04737	.04415	.04118	.03845	.03592	.03358	.03142	.02942	.02756	.02584	.02425	.02277	.02140	.02013	.01894
53	30	.07102	.06601	.06140	.05715	.05323	.04963	.04629	.04322	.04038	.03775	.03532	.03307	.03098	.02905	.02726	.02560	.02405	.02261	.02128	.02003
53	31	.07404	.06888	.06413	.05974	.05570	.05197	.04852	.04534	.04239	.03966	.03714	.03480	.03263	.03061	.02874	.02700	.02539	.02389	.02249	.02119
53	32	.07715	.07184	.06695	.06243	.05826	.05440	.05084	.04754	.04449	.04166	.03903	.03660	.03434	.03224	.03029	.02848	.02680	.02523	.02376	.02240
53	33	.08036	.07490	.06987	.06521	.06091	.05693	.05324	.04983	.04667	.04373	.04101	.03848	.03614	.03395	.03192	.03003	.02827	.02663	.02510	.02368
53	34	.08366	.07806	.07288	.06809	.06365	.05955	.05574	.05221	.04893	.04589	.04307	.04045	.03801	.03574	.03362	.03165	.02982	.02811	.02651	.02502
53	35	.08707	.08132	.07599	.07106	.06649	.06225	.05832	.05468	.05129	.04814	.04521	.04249	.03996	.03760	.03540	.03335	.03144	.02965	.02798	.02643
53	36	.09056	.08466	.07919	.07412	.06942	.06505	.06100	.05723	.05373	.05047	.04744	.04462	.04199	.03954	.03725	.03512	.03313	.03127	.02953	.02790
53	37	.09415	.08810	.08248	.07727	.07243	.06794	.06376	.05987	.05625	.05289	.04975	.04683	.04410	.04156	.03918	.03697	.03489	.03296	.03114	.02945
53	38	.09783	.09162	.08586	.08051	.07554	.07091	.06661	.06260	.05887	.05539	.05214	.04912	.04629	.04366	.04119	.03889	.03673	.03472	.03283	.03106
53	39	.10159	.09524	.08933	.08384	.07873	.07397	.06954	.06541	.06156	.05797	.05462	.05149	.04857	.04584	.04328	.04089	.03865	.03656	.03459	.03275
53	40	.10543	.09893	.09288	.08725	.08201	.07712	.07256	.06831	.06435	.06064	.05718	.05395	.05092	.04809	.04545	.04297	.04065	.03847	.03643	.03451
53	41	.10936	.10271	.09652	.09075	.08537	.08035	.07567	.07130	.06721	.06339	.05982	.05649	.05336	.05044	.04769	.04513	.04272	.04046	.03834	.03635
53	42	.11336	.10656	.10023	.09432	.08881	.08366	.07885	.07436	.07016	.06623	.06255	.05910	.05588	.05285	.05002	.04736	.04486	.04252	.04032	.03825
53	43	.11742	.11048	.10401	.09797	.09232	.08705	.08211	.07750	.07318	.06914	.06535	.06180	.05847	.05535	.05242	.04967	.04709	.04466	.04238	.04023
53	44	.12154	.11447	.10786	.10168	.09590	.09050	.08544	.08071	.07627	.07211	.06822	.06456	.06113	.05791	.05489	.05205	.04938	.04687	.04450	.04228
53	45	.12570	.11849	.11175	.10544	.09954	.09401	.08883	.08397	.07942	.07516	.07115	.06739	.06386	.06054	.05742	.05449	.05173	.04914	.04669	.04439
53	46	.12991	.12256	.11569	.10925	.10322	.09757	.09227	.08730	.08263	.07825	.07414	.07028	.06665	.06323	.06002	.05700	.05415	.05147	.04894	.04656
53	47	.13414	.12666	.11966	.11310	.10694	.10117	.09575	.09067	.08589	.08140	.07718	.07322	.06949	.06597	.06267	.05956	.05662	.05386	.05125	.04879
53	48	.13838	.13078	.12366	.11697	.11070	.10481	.09927	.09408	.08919	.08459	.08027	.07620	.07237	.06877	.06537	.06217	.05915	.05630	.05361	.05107
53	49	.14264	.13492	.12767	.12087	.11448	.10847	.10283	.09752	.09253	.08783	.08340	.07923	.07531	.07161	.06812	.06483	.06172	.05879	.05602	.05340
53	50	.14691	.13907	.13171	.12479	.11828	.11217	.10641	.10100	.09590	.09109	.08657	.08230	.07828	.07449	.07091	.06753	.06434	.06133	.05848	.05578
53	51	.15117	.14321	.13574	.12871	.12210	.11587	.11001	.10449	.09929	.09439	.08977	.08541	.08129	.07741	.07374	.07028	.06700	.06391	.06098	.05821
53	52	.15540	.14735	.13977	.13263	.12591	.11958	.11362	.10800	.10270	.09770	.09299	.08853	.08433	.08036	.07660	.07305	.06970	.06652	.06352	.06067
53	53	.15962	.15146	.14377	.13654	.12972	.12329	.11723	.11152	.10612	.10103	.09622	.09168	.08738	.08332	.07949	.07586	.07242	.06917	.06609	.06317
54	0	.02072	.01889	.01727	.01581	.01451	.01335	.01231	.01137	.01052	.00976	.00907	.00844	.00788	.00736	.00689	.00646	.00607	.00571	.00539	.00508
54	1	.01934	.01751	.01588	.01443	.01314	.01198	.01095	.01002	.00919	.00844	.00776	.00716	.00661	.00611	.00566	.00525	.00488	.00454	.00423	.00395
54	2	.02017	.01826	.01657	.01506	.01372	.01251	.01143	.01047	.00960	.00881	.00811	.00747	.00690	.00638	.00590	.00547	.00508	.00473	.00440	.00411
54	3	.02110	.01912	.01736	.01579	.01439	.01313	.01201	.01100	.01009	.00927	.00853	.00786	.00726	.00671	.00621	.00576	.00535	.00498	.00463	.00432
54	4	.02211	.02006	.01823	.01659	.01513	.01382	.01264	.01158	.01063	.00977	.00900	.00829	.00766	.00709	.00656	.00609	.00566	.00526	.00490	.00457
54	5	.02319	.02106	.01915	.01745	.01592	.01455	.01332	.01222	.01122	.01032	.00951	.00877	.00810	.00750	.00695	.00645	.00599	.00558	.00520	.00485
54	6	.02433	.02211	.02013	.01836	.01677	.01534	.01405	.01289	.01185	.01091	.01005	.00928	.00858	.00794	.00737	.00684	.00636	.00592	.00552	.00515
54	7	.02553	.02323	.02117	.01932	.01766	.01617	.01483	.01362	.01252	.01154	.01064	.00983	.00909	.00842	.00781	.00726	.00675	.00629	.00587	.00548
54	8	.02680	.02441	.02227	.02034	.01861	.01706	.01565	.01438	.01324	.01220	.01126	.01041	.00964	.00893	.00829	.00771	.00717	.00669	.00624	.00583
54	9	.02813	.02565	.02342	.02142	.01962	.01799	.01652	.01520	.01400	.01292	.01193	.01104	.01022	.00948	.00881	.00819	.00763	.00711	.00664	.00621
54	10	.02954	.02696	.02464	.02256	.02068	.01898	.01745	.01607	.01481	.01367	.01264	.01170	.01085	.01007	.00936	.00871	.00811	.00757	.00707	.00661
54	11	.03101	.02833	.02593	.02376	.02180	.02003	.01843	.01698	.01567	.01448	.01339	.01241	.01151	.01069	.00994	.00926	.00863	.00806	.00753	.00705
54	12	.03255	.02977	.02727	.02501	.02297	.02113	.01946	.01794	.01657	.01532	.01419	.01315	.01221	.01135	.01056	.00984	.00918	.00857	.00802	.00751
54	13	.03415	.03127	.02867	.02632	.02420	.02227	.02053	.01895	.01751	.01620	.01501	.01393	.01294	.01203	.01120	.01045	.00975	.00911	.00853	.00799
54	14	.03579	.03281	.03011	.02767	.02546	.02345	.02164	.01998	.01848	.01711	.01587	.01473	.01369	.01274	.01187	.01107	.01034	.00967	.00905	.00848

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
54	15	.03748	.03439	.03159	.02905	.02675	.02467	.02277	.02105	.01948	.01805	.01675	.01555	.01446	.01347	.01255	.01172	.01095	.01024	.00959	.00899
54	16	.03921	.03601	.03310	.03047	.02808	.02591	.02394	.02214	.02050	.01901	.01765	.01640	.01526	.01421	.01325	.01237	.01156	.01082	.01013	.00950
54	17	.04099	.03767	.03466	.03193	.02945	.02719	.02514	.02327	.02156	.02000	.01857	.01727	.01607	.01498	.01397	.01305	.01220	.01142	.01070	.01003
54	18	.04283	.03939	.03628	.03344	.03087	.02852	.02638	.02443	.02265	.02102	.01954	.01817	.01692	.01577	.01472	.01375	.01286	.01204	.01128	.01058
54	19	.04474	.04119	.03796	.03502	.03235	.02991	.02768	.02565	.02380	.02210	.02054	.01912	.01781	.01661	.01551	.01449	.01355	.01269	.01190	.01116
54	20	.04673	.04306	.03972	.03667	.03390	.03136	.02905	.02694	.02500	.02323	.02161	.02012	.01875	.01749	.01634	.01527	.01429	.01339	.01255	.01178
54	21	.04881	.04502	.04156	.03840	.03552	.03289	.03049	.02829	.02627	.02443	.02273	.02118	.01975	.01843	.01722	.01610	.01507	.01412	.01324	.01243
54	22	.05098	.04706	.04348	.04021	.03722	.03449	.03199	.02970	.02761	.02568	.02391	.02229	.02079	.01942	.01815	.01698	.01590	.01490	.01398	.01313
54	23	.05324	.04919	.04548	.04210	.03900	.03617	.03358	.03120	.02901	.02701	.02516	.02346	.02190	.02046	.01914	.01791	.01678	.01573	.01476	.01387
54	24	.05560	.05141	.04758	.04408	.04087	.03793	.03524	.03276	.03049	.02840	.02648	.02471	.02308	.02157	.02018	.01890	.01771	.01661	.01560	.01465
54	25	.05806	.05374	.04978	.04616	.04283	.03979	.03699	.03442	.03205	.02988	.02787	.02602	.02432	.02275	.02129	.01995	.01870	.01755	.01648	.01549
54	26	.06063	.05617	.05208	.04833	.04489	.04173	.03882	.03615	.03369	.03143	.02934	.02741	.02563	.02399	.02247	.02106	.01976	.01855	.01743	.01639
54	27	.06330	.05870	.05448	.05060	.04704	.04377	.04075	.03798	.03542	.03306	.03089	.02888	.02702	.02530	.02371	.02224	.02088	.01961	.01844	.01734
54	28	.06608	.06133	.05697	.05297	.04928	.04589	.04277	.03989	.03723	.03478	.03251	.03042	.02848	.02669	.02503	.02349	.02206	.02073	.01950	.01836
54	29	.06896	.06407	.05957	.05543	.05162	.04811	.04488	.04189	.03913	.03658	.03422	.03204	.03002	.02815	.02641	.02480	.02331	.02192	.02063	.01943
54	30	.07194	.06690	.06227	.05800	.05406	.05043	.04707	.04397	.04111	.03846	.03601	.03374	.03163	.02968	.02787	.02619	.02462	.02317	.02182	.02056
54	31	.07502	.06984	.06506	.06065	.05659	.05283	.04936	.04615	.04318	.04043	.03788	.03551	.03332	.03129	.02940	.02764	.02600	.02448	.02307	.02175
54	32	.07821	.07287	.06795	.06341	.05921	.05533	.05173	.04841	.04533	.04247	.03983	.03737	.03509	.03297	.03100	.02916	.02745	.02586	.02438	.02300
54	33	.08150	.07601	.07094	.06626	.06193	.05792	.05420	.05076	.04757	.04461	.04186	.03931	.03694	.03473	.03267	.03076	.02898	.02732	.02577	.02432
54	34	.08489	.07925	.07404	.06921	.06475	.06061	.05677	.05321	.04990	.04684	.04398	.04133	.03887	.03657	.03443	.03244	.03058	.02884	.02722	.02571
54	35	.08838	.08259	.07723	.07227	.06766	.06339	.05943	.05575	.05233	.04915	.04620	.04344	.04088	.03849	.03627	.03419	.03225	.03044	.02875	.02717
54	36	.09197	.08603	.08052	.07542	.07068	.06627	.06219	.05838	.05485	.05156	.04850	.04564	.04298	.04050	.03818	.03602	.03400	.03212	.03035	.02870
54	37	.09566	.08957	.08391	.07866	.07378	.06925	.06503	.06111	.05746	.05405	.05088	.04792	.04517	.04259	.04018	.03794	.03583	.03387	.03203	.03030
54	38	.09945	.09320	.08740	.08201	.07699	.07232	.06798	.06393	.06016	.05664	.05336	.05030	.04744	.04477	.04227	.03993	.03775	.03570	.03378	.03198
54	39	.10333	.09693	.09098	.08544	.08029	.07549	.07101	.06684	.06295	.05932	.05593	.05276	.04980	.04703	.04444	.04201	.03974	.03761	.03561	.03374
54	40	.10730	.10075	.09465	.08897	.08368	.07874	.07414	.06985	.06583	.06209	.05858	.05531	.05224	.04937	.04669	.04417	.04181	.03960	.03752	.03557
54	41	.11135	.10466	.09841	.09259	.08716	.08209	.07736	.07294	.06881	.06494	.06133	.05795	.05478	.05181	.04903	.04642	.04397	.04167	.03952	.03749
54	42	.11549	.10865	.10226	.09630	.09073	.08553	.08067	.07612	.07187	.06789	.06416	.06067	.05740	.05433	.05145	.04875	.04621	.04383	.04159	.03948
54	43	.11970	.11271	.10618	.10008	.09438	.08905	.08406	.07939	.07501	.07092	.06708	.06348	.06010	.05693	.05395	.05116	.04853	.04606	.04374	.04155
54	44	.12398	.11685	.11018	.10394	.09810	.09264	.08752	.08273	.07823	.07402	.07007	.06636	.06288	.05961	.05653	.05364	.05093	.04837	.04596	.04369
54	45	.12831	.12104	.11423	.10785	.10189	.09629	.09105	.08613	.08152	.07720	.07313	.06931	.06573	.06236	.05918	.05620	.05339	.05075	.04825	.04591
54	46	.13269	.12528	.11833	.11183	.10573	.10001	.09464	.08960	.08488	.08043	.07626	.07233	.06864	.06517	.06190	.05882	.05592	.05319	.05062	.04818
54	47	.13710	.12955	.12247	.11584	.10961	.10377	.09828	.09313	.08828	.08373	.07944	.07541	.07162	.06805	.06468	.06151	.05852	.05570	.05304	.05052
54	48	.14153	.13385	.12665	.11989	.11354	.10757	.10197	.09669	.09174	.08707	.08268	.07854	.07465	.07098	.06751	.06425	.06117	.05826	.05552	.05292
54	49	.14598	.13818	.13085	.12397	.11750	.11141	.10569	.10031	.09524	.09046	.08596	.08173	.07773	.07396	.07040	.06705	.06388	.06088	.05805	.05538
54	50	.15045	.14252	.13508	.12807	.12149	.11529	.10945	.10395	.09877	.09389	.08929	.08495	.08086	.07699	.07334	.06989	.06664	.06356	.06064	.05789
54	51	.15491	.14687	.13931	.13219	.12549	.11918	.11323	.10763	.10235	.09736	.09266	.08822	.08403	.08007	.07633	.07279	.06944	.06628	.06328	.06045
54	52	.15936	.15121	.14354	.13631	.12950	.12308	.11703	.11132	.10594	.10085	.09605	.09151	.08723	.08317	.07934	.07572	.07229	.06904	.06597	.06305
54	53	.16379	.15554	.14776	.14043	.13351	.12699	.12083	.11502	.10954	.10436	.09946	.09483	.09045	.08631	.08239	.07868	.07516	.07184	.06868	.06569
54	54	.16819	.15983	.15195	.14452	.13751	.13089	.12463	.11873	.11315	.10787	.10288	.09816	.09369	.08946	.08546	.08166	.07807	.07466	.07143	.06836
55	0	.02097	.01914	.01751	.01605	.01475	.01358	.01253	.01158	.01073	.00997	.00927	.00864	.00807	.00755	.00708	.00665	.00625	.00589	.00556	.00525
55	1	.01950	.01766	.01603	.01457	.01328	.01212	.01108	.01015	.00931	.00856	.00788	.00727	.00672	.00622	.00576	.00535	.00498	.00464	.00432	.00404
55	2	.02032	.01842	.01672	.01521	.01386	.01265	.01157	.01060	.00973	.00894	.00823	.00759	.00701	.00649	.00601	.00558	.00519	.00483	.00450	.00420
55	3	.02127	.01929	.01752	.01595	.01454	.01328	.01215	.01113	.01022	.00940	.00866	.00798	.00738	.00683	.00633	.00587	.00546	.00508	.00474	.00442
55	4	.02229	.02023	.01839	.01675	.01529	.01397	.01279	.01173	.01077	.00991	.00913	.00843	.00779	.00721	.00668	.00620	.00577	.00537	.00501	.00468
55	5	.02338	.02124	.01933	.01762	.01609	.01472	.01348	.01237	.01137	.01047	.00965	.00891	.00824	.00763	.00708	.00657	.00611	.00569	.00531	.00496
55	6	.02453	.02231	.02032	.01854	.01695	.01551	.01422	.01306	.01201	.01106	.01021	.00943	.00873	.00808	.00750	.00697	.00649	.00604	.00564	.00527
55	7	.02575	.02344	.02137	.01952	.01786	.01636	.01501	.01380	.01270	.01170	.01080	.00999	.00925	.00857	.00796	.00740	.00689	.00642	.00600	.00560
55	8	.02703	.02463	.02248	.02055	.01882	.01726	.01585	.01457	.01342	.01238	.01144	.01058	.00980	.00910	.00845	.00786	.00732	.00683	.00638	.00596
55	9	.02838	.02589	.02365	.02164	.01984	.01821	.01673	.01540	.01420	.01311	.01212	.01122	.01040	.00965	.00897	.00835	.00779	.00727	.00679	.00635

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
55	10	.02980	.02721	.02489	.02280	.02091	.01921	.01767	.01628	.01502	.01388	.01284	.01190	.01104	.01025	.00954	.00888	.00828	.00773	.00723	.00677
55	11	.03129	.02861	.02619	.02401	.02205	.02027	.01867	.01721	.01589	.01470	.01361	.01262	.01171	.01089	.01013	.00944	.00881	.00823	.00770	.00721
55	12	.03285	.03006	.02755	.02529	.02324	.02139	.01971	.01819	.01681	.01556	.01442	.01338	.01243	.01156	.01077	.01004	.00937	.00876	.00820	.00769
55	13	.03447	.03158	.02897	.02662	.02448	.02255	.02080	.01922	.01777	.01646	.01526	.01417	.01317	.01226	.01143	.01066	.00996	.00932	.00873	.00818
55	14	.03613	.03314	.03043	.02798	.02576	.02375	.02193	.02027	.01876	.01739	.01613	.01499	.01394	.01298	.01211	.01130	.01057	.00989	.00926	.00869
55	15	.03784	.03474	.03193	.02939	.02708	.02499	.02308	.02135	.01977	.01834	.01703	.01583	.01473	.01373	.01281	.01196	.01118	.01047	.00981	.00921
55	16	.03959	.03638	.03346	.03082	.02843	.02625	.02427	.02246	.02081	.01931	.01794	.01669	.01554	.01448	.01352	.01263	.01181	.01106	.01037	.00973
55	17	.04139	.03806	.03505	.03230	.02981	.02755	.02548	.02360	.02189	.02032	.01888	.01757	.01637	.01527	.01425	.01332	.01246	.01168	.01095	.01028
55	18	.04325	.03981	.03668	.03384	.03125	.02889	.02675	.02479	.02300	.02136	.01986	.01849	.01723	.01608	.01501	.01404	.01314	.01231	.01154	.01084
55	19	.04519	.04162	.03838	.03543	.03275	.03030	.02807	.02603	.02416	.02245	.02089	.01945	.01814	.01693	.01581	.01479	.01385	.01298	.01217	.01143
55	20	.04720	.04352	.04016	.03711	.03432	.03178	.02945	.02733	.02539	.02360	.02197	.02047	.01909	.01783	.01666	.01559	.01460	.01368	.01284	.01206
55	21	.04931	.04550	.04203	.03886	.03597	.03333	.03091	.02870	.02668	.02482	.02311	.02155	.02011	.01878	.01756	.01644	.01540	.01444	.01355	.01273
55	22	.05151	.04757	.04398	.04070	.03770	.03496	.03245	.03014	.02803	.02610	.02432	.02268	.02118	.01979	.01851	.01733	.01624	.01523	.01430	.01344
55	23	.05380	.04973	.04602	.04262	.03951	.03666	.03405	.03166	.02947	.02745	.02559	.02388	.02231	.02086	.01952	.01828	.01714	.01608	.01510	.01420
55	24	.05620	.05199	.04815	.04463	.04141	.03846	.03575	.03326	.03097	.02887	.02693	.02515	.02351	.02199	.02059	.01929	.01809	.01699	.01596	.01501
55	25	.05870	.05436	.05039	.04675	.04341	.04034	.03753	.03494	.03256	.03037	.02836	.02649	.02478	.02319	.02172	.02037	.01911	.01795	.01687	.01587
55	26	.06130	.05683	.05272	.04896	.04550	.04232	.03940	.03671	.03424	.03196	.02986	.02791	.02612	.02446	.02293	.02151	.02019	.01897	.01784	.01679
55	27	.06403	.05941	.05517	.05127	.04769	.04440	.04137	.03858	.03601	.03363	.03144	.02941	.02754	.02581	.02421	.02272	.02134	.02006	.01887	.01777
55	28	.06685	.06209	.05771	.05369	.04998	.04657	.04343	.04053	.03786	.03539	.03311	.03099	.02904	.02723	.02555	.02400	.02255	.02121	.01997	.01881
55	29	.06979	.06488	.06036	.05620	.05237	.04884	.04558	.04258	.03980	.03723	.03485	.03265	.03062	.02873	.02698	.02535	.02384	.02243	.02113	.01991
55	30	.07283	.06777	.06311	.05882	.05486	.05121	.04783	.04471	.04183	.03916	.03669	.03440	.03227	.03030	.02847	.02677	.02519	.02372	.02235	.02107
55	31	.07598	.07077	.06597	.06154	.05745	.05367	.05017	.04694	.04395	.04117	.03860	.03622	.03401	.03195	.03004	.02826	.02661	.02507	.02364	.02230
55	32	.07923	.07387	.06893	.06436	.06013	.05622	.05261	.04926	.04615	.04328	.04061	.03813	.03582	.03368	.03169	.02983	.02811	.02650	.02500	.02360
55	33	.08260	.07709	.07199	.06728	.06292	.05888	.05514	.05168	.04846	.04547	.04270	.04012	.03772	.03549	.03342	.03148	.02968	.02800	.02643	.02496
55	34	.08607	.08040	.07516	.07031	.06581	.06164	.05778	.05419	.05086	.04776	.04488	.04221	.03971	.03739	.03523	.03321	.03133	.02957	.02793	.02640
55	35	.08965	.08383	.07844	.07344	.06881	.06451	.06051	.05680	.05336	.05015	.04716	.04438	.04179	.03938	.03712	.03502	.03306	.03123	.02951	.02791
55	36	.09334	.08736	.08182	.07668	.07191	.06747	.06335	.05952	.05595	.05263	.04953	.04665	.04396	.04145	.03911	.03692	.03487	.03296	.03117	.02949
55	37	.09713	.09100	.08531	.08002	.07511	.07054	.06628	.06233	.05864	.05520	.05200	.04901	.04622	.04361	.04117	.03890	.03677	.03477	.03291	.03116
55	38	.10102	.09474	.08890	.08346	.07841	.07370	.06932	.06524	.06143	.05788	.05456	.05146	.04857	.04586	.04333	.04097	.03875	.03667	.03473	.03290
55	39	.10502	.09858	.09259	.08701	.08181	.07697	.07246	.06824	.06431	.06064	.05721	.05401	.05101	.04821	.04558	.04312	.04082	.03866	.03663	.03473
55	40	.10911	.10252	.09638	.09065	.08532	.08034	.07569	.07135	.06730	.06351	.05997	.05665	.05355	.05064	.04792	.04537	.04297	.04073	.03862	.03664
55	41	.11330	.10655	.10026	.09440	.08892	.08380	.07902	.07456	.07038	.06647	.06282	.05939	.05618	.05317	.05035	.04770	.04522	.04288	.04069	.03863
55	42	.11758	.11068	.10424	.09823	.09261	.08736	.08245	.07786	.07356	.06953	.06576	.06222	.05890	.05579	.05287	.05013	.04755	.04513	.04285	.04071
55	43	.12194	.11489	.10831	.10215	.09640	.09101	.08597	.08125	.07682	.07268	.06879	.06514	.06171	.05850	.05548	.05264	.04997	.04746	.04509	.04287
55	44	.12637	.11918	.11245	.10616	.10026	.09474	.08957	.08472	.08017	.07591	.07190	.06814	.06461	.06129	.05817	.05523	.05247	.04987	.04742	.04511
55	45	.13087	.12353	.11666	.11023	.10420	.09854	.09324	.08827	.08360	.07922	.07510	.07122	.06758	.06416	.06094	.05790	.05505	.05235	.04982	.04742
55	46	.13542	.12794	.12093	.11436	.10820	.10241	.09698	.09189	.08710	.08259	.07836	.07438	.07063	.06710	.06378	.06065	.05770	.05491	.05229	.04981
55	47	.14000	.13239	.12524	.11854	.11225	.10634	.10078	.09556	.09065	.08603	.08169	.07759	.07374	.07011	.06669	.06346	.06041	.05754	.05483	.05226
55	48	.14462	.13688	.12960	.12277	.11635	.11031	.10463	.09929	.09426	.08953	.08507	.08087	.07691	.07318	.06966	.06633	.06320	.06023	.05743	.05478
55	49	.14927	.14139	.13399	.12703	.12048	.11432	.10853	.10307	.09793	.09308	.08851	.08421	.08014	.07631	.07269	.06927	.06604	.06298	.06010	.05736
55	50	.15394	.14593	.13841	.13132	.12466	.11838	.11247	.10689	.10164	.09668	.09201	.08759	.08343	.07949	.07578	.07226	.06894	.06580	.06282	.06001
55	51	.15861	.15049	.14284	.13564	.12886	.12246	.11643	.11075	.10539	.10032	.09554	.09103	.08676	.08273	.07891	.07531	.07189	.06866	.06560	.06270
55	52	.16327	.15504	.14728	.13996	.13307	.12656	.12042	.11463	.10916	.10399	.09911	.09449	.09013	.08600	.08209	.07839	.07489	.07157	.06843	.06545
55	53	.16792	.15958	.15171	.14428	.13728	.13067	.12442	.11852	.11295	.10768	.10270	.09798	.09352	.08930	.08530	.08152	.07793	.07452	.07130	.06824
55	54	.17254	.16409	.15612	.14859	.14149	.13477	.12842	.12242	.11675	.11138	.10631	.10150	.09694	.09263	.08854	.08467	.08099	.07751	.07420	.07106
55	55	.17713	.16858	.16051	.15288	.14568	.13886	.13242	.12633	.12056	.11510	.10992	.10502	.10038	.09598	.09180	.08785	.08409	.08052	.07713	.07392
56	0	.02122	.01938	.01775	.01629	.01498	.01381	.01275	.01180	.01095	.01018	.00948	.00885	.00827	.00775	.00727	.00683	.00643	.00607	.00573	.00542
56	1	.01965	.01781	.01617	.01472	.01342	.01225	.01121	.01028	.00944	.00868	.00800	.00739	.00683	.00633	.00587	.00546	.00508	.00473	.00442	.00413
56	2	.02048	.01857	.01687	.01536	.01400	.01279	.01171	.01073	.00985	.00906	.00835	.00771	.00713	.00660	.00612	.00569	.00529	.00493	.00460	.00430
56	3	.02143	.01945	.01768	.01610	.01469	.01342	.01229	.01127	.01035	.00953	.00878	.00811	.00750	.00694	.00644	.00598	.00557	.00518	.00484	.00452

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
56	4	.02246	.02040	.01856	.01691	.01544	.01412	.01294	.01187	.01091	.01005	.00926	.00856	.00791	.00733	.00680	.00632	.00588	.00548	.00511	.00478
56	5	.02356	.02142	.01950	.01779	.01626	.01488	.01364	.01253	.01152	.01061	.00979	.00905	.00837	.00776	.00720	.00670	.00623	.00581	.00542	.00507
56	6	.02472	.02250	.02051	.01872	.01712	.01569	.01439	.01322	.01217	.01122	.01036	.00958	.00887	.00822	.00764	.00710	.00662	.00617	.00576	.00539
56	7	.02595	.02364	.02157	.01971	.01805	.01654	.01519	.01397	.01287	.01187	.01097	.01015	.00940	.00872	.00811	.00754	.00703	.00656	.00613	.00573
56	8	.02725	.02485	.02269	.02076	.01902	.01745	.01604	.01476	.01361	.01256	.01161	.01075	.00997	.00925	.00860	.00801	.00747	.00697	.00652	.00610
56	9	.02861	.02612	.02388	.02187	.02005	.01842	.01694	.01560	.01439	.01330	.01230	.01140	.01058	.00983	.00914	.00852	.00794	.00742	.00694	.00650
56	10	.03005	.02746	.02513	.02304	.02115	.01944	.01790	.01650	.01523	.01408	.01304	.01209	.01123	.01044	.00972	.00906	.00845	.00790	.00739	.00692
56	11	.03156	.02887	.02645	.02427	.02230	.02052	.01891	.01744	.01612	.01492	.01382	.01282	.01191	.01108	.01033	.00963	.00900	.00841	.00788	.00738
56	12	.03314	.03035	.02783	.02556	.02351	.02165	.01997	.01844	.01706	.01579	.01465	.01360	.01264	.01177	.01097	.01024	.00957	.00896	.00839	.00787
56	13	.03478	.03188	.02927	.02691	.02477	.02283	.02108	.01948	.01803	.01671	.01551	.01441	.01341	.01249	.01165	.01088	.01017	.00952	.00893	.00838
56	14	.03646	.03346	.03075	.02829	.02607	.02405	.02222	.02055	.01904	.01765	.01639	.01524	.01419	.01323	.01234	.01153	.01079	.01011	.00948	.00890
56	15	.03819	.03508	.03227	.02971	.02740	.02530	.02339	.02165	.02007	.01862	.01730	.01610	.01499	.01398	.01306	.01220	.01142	.01070	.01004	.00943
56	16	.03996	.03674	.03382	.03117	.02877	.02658	.02459	.02278	.02112	.01961	.01823	.01697	.01582	.01476	.01378	.01289	.01207	.01131	.01061	.00997
56	17	.04178	.03845	.03542	.03267	.03017	.02790	.02582	.02394	.02221	.02063	.01919	.01787	.01666	.01555	.01453	.01359	.01273	.01193	.01120	.01052
56	18	.04366	.04021	.03707	.03422	.03163	.02926	.02711	.02514	.02334	.02169	.02019	.01881	.01754	.01638	.01531	.01432	.01342	.01258	.01181	.01109
56	19	.04562	.04205	.03880	.03584	.03315	.03069	.02844	.02639	.02452	.02280	.02123	.01979	.01846	.01724	.01612	.01509	.01414	.01326	.01245	.01170
56	20	.04766	.04397	.04060	.03754	.03474	.03219	.02985	.02772	.02576	.02397	.02233	.02082	.01943	.01816	.01698	.01590	.01490	.01398	.01313	.01234
56	21	.04980	.04597	.04249	.03931	.03641	.03376	.03133	.02911	.02708	.02521	.02349	.02192	.02047	.01913	.01790	.01677	.01572	.01475	.01386	.01303
56	22	.05202	.04807	.04447	.04117	.03816	.03541	.03289	.03058	.02846	.02651	.02472	.02307	.02156	.02016	.01887	.01768	.01658	.01557	.01462	.01375
56	23	.05435	.05026	.04653	.04313	.04000	.03715	.03452	.03212	.02991	.02788	.02601	.02429	.02271	.02125	.01990	.01865	.01750	.01643	.01544	.01453
56	24	.05677	.05256	.04870	.04517	.04194	.03897	.03625	.03375	.03145	.02933	.02738	.02559	.02393	.02240	.02099	.01968	.01847	.01736	.01632	.01536
56	25	.05931	.05496	.05097	.04732	.04397	.04089	.03806	.03546	.03307	.03086	.02883	.02696	.02523	.02363	.02215	.02078	.01952	.01834	.01725	.01624
56	26	.06196	.05747	.05335	.04957	.04609	.04290	.03997	.03727	.03478	.03248	.03036	.02841	.02660	.02493	.02338	.02195	.02062	.01939	.01824	.01718
56	27	.06473	.06009	.05584	.05193	.04833	.04502	.04198	.03917	.03658	.03419	.03198	.02994	.02806	.02631	.02469	.02319	.02180	.02051	.01931	.01819
56	28	.06761	.06282	.05843	.05439	.05067	.04724	.04408	.04116	.03847	.03598	.03369	.03156	.02959	.02776	.02607	.02450	.02304	.02169	.02043	.01926
56	29	.07060	.06567	.06113	.05695	.05310	.04955	.04628	.04325	.04046	.03787	.03548	.03326	.03120	.02930	.02753	.02589	.02436	.02294	.02162	.02039
56	30	.07370	.06862	.06394	.05962	.05564	.05197	.04857	.04544	.04253	.03984	.03735	.03504	.03290	.03091	.02907	.02735	.02575	.02426	.02288	.02159
56	31	.07691	.07168	.06685	.06240	.05829	.05448	.05097	.04771	.04470	.04191	.03932	.03691	.03468	.03261	.03068	.02888	.02721	.02566	.02421	.02285
56	32	.08023	.07485	.06988	.06528	.06103	.05710	.05346	.05009	.04696	.04406	.04137	.03887	.03655	.03438	.03237	.03050	.02875	.02712	.02561	.02419
56	33	.08367	.07813	.07301	.06827	.06389	.05983	.05606	.05257	.04933	.04632	.04352	.04092	.03850	.03625	.03415	.03220	.03037	.02867	.02708	.02560
56	34	.08722	.08153	.07626	.07137	.06685	.06266	.05876	.05515	.05179	.04867	.04577	.04306	.04055	.03820	.03602	.03398	.03207	.03029	.02863	.02708
56	35	.09089	.08504	.07962	.07459	.06993	.06560	.06157	.05784	.05436	.05112	.04811	.04530	.04269	.04025	.03797	.03585	.03386	.03200	.03027	.02864
56	36	.09466	.08866	.08309	.07791	.07311	.06864	.06449	.06062	.05703	.05368	.05055	.04764	.04492	.04239	.04002	.03780	.03573	.03379	.03198	.03028
56	37	.09855	.09239	.08666	.08134	.07640	.07179	.06751	.06352	.05980	.05633	.05309	.05007	.04725	.04462	.04215	.03985	.03769	.03567	.03378	.03200
56	38	.10256	.09623	.09036	.08489	.07980	.07505	.07064	.06652	.06267	.05909	.05574	.05261	.04968	.04695	.04439	.04199	.03974	.03764	.03566	.03381
56	39	.10666	.10018	.09415	.08854	.08330	.07842	.07387	.06962	.06565	.06195	.05848	.05524	.05221	.04937	.04671	.04422	.04189	.03969	.03764	.03571
56	40	.11088	.10424	.09806	.09229	.08692	.08190	.07721	.07283	.06874	.06491	.06133	.05798	.05484	.05190	.04914	.04655	.04412	.04184	.03970	.03769
56	41	.11520	.10841	.10207	.09616	.09064	.08548	.08066	.07615	.07193	.06798	.06428	.06081	.05757	.05452	.05166	.04898	.04645	.04409	.04186	.03976
56	42	.11961	.11267	.10618	.10012	.09446	.08916	.08420	.07956	.07522	.07115	.06733	.06375	.06039	.05724	.05428	.05150	.04888	.04642	.04411	.04193
56	43	.12412	.11702	.11039	.10418	.09838	.09294	.08785	.08308	.07861	.07441	.07048	.06678	.06331	.06005	.05699	.05411	.05140	.04885	.04644	.04418
56	44	.12871	.12146	.11468	.10833	.10238	.09681	.09159	.08669	.08209	.07777	.07372	.06991	.06633	.06296	.05979	.05681	.05401	.05136	.04887	.04652
56	45	.13337	.12597	.11905	.11255	.10647	.10076	.09540	.09037	.08565	.08121	.07704	.07312	.06943	.06595	.06268	.05960	.05670	.05396	.05138	.04894
56	46	.13808	.13055	.12348	.11685	.11062	.10478	.09929	.09414	.08929	.08473	.08044	.07640	.07260	.06902	.06565	.06247	.05946	.05663	.05396	.05144
56	47	.14285	.13517	.12797	.12120	.11484	.10887	.10325	.09797	.09300	.08832	.08391	.07976	.07585	.07216	.06869	.06540	.06231	.05938	.05662	.05401
56	48	.14766	.13984	.13250	.12560	.11911	.11301	.10727	.10186	.09677	.09197	.08745	.08319	.07917	.07538	.07179	.06841	.06522	.06220	.05935	.05665
56	49	.15250	.14455	.13708	.13005	.12343	.11720	.11133	.10581	.10060	.09568	.09105	.08668	.08255	.07865	.07497	.07149	.06820	.06509	.06214	.05936
56	50	.15737	.14929	.14169	.13453	.12779	.12144	.11545	.10981	.10448	.09945	.09471	.09023	.08599	.08199	.07821	.07463	.07124	.06804	.06501	.06213
56	51	.16225	.15405	.14633	.13905	.13219	.12571	.11961	.11385	.10841	.10327	.09841	.09383	.08949	.08539	.08150	.07783	.07435	.07105	.06793	.06497
56	52	.16713	.15882	.15097	.14358	.13660	.13001	.12379	.11792	.11237	.10712	.10216	.09747	.09303	.08882	.08484	.08108	.07750	.07412	.07091	.06786
56	53	.17200	.16357	.15562	.14811	.14102	.13432	.12799	.12201	.11635	.11100	.10593	.10114	.09660	.09230	.08823	.08436	.08070	.07723	.07393	.07080

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
56	54	.17685	.16832	.16025	.15264	.14544	.13863	.13220	.12611	.12035	.11490	.10973	.10484	.10020	.09581	.09164	.08769	.08394	.08038	.07699	.07378
56	55	.18167	.17303	.16487	.15715	.14985	.14294	.13641	.13022	.12436	.11881	.11354	.10856	.10383	.09934	.09508	.09104	.08720	.08356	.08009	.07680
56	56	.18645	.17772	.16946	.16164	.15424	.14724	.14061	.13432	.12837	.12272	.11737	.11229	.10747	.10289	.09855	.09442	.09050	.08677	.08323	.07985
57	0	.02147	.01963	.01799	.01652	.01521	.01403	.01298	.01202	.01117	.01039	.00969	.00905	.00847	.00794	.00746	.00702	.00662	.00625	.00591	.00560
57	1	.01980	.01796	.01632	.01486	.01355	.01239	.01134	.01040	.00956	.00880	.00812	.00750	.00694	.00644	.00598	.00556	.00518	.00483	.00451	.00422
57	2	.02063	.01872	.01702	.01550	.01414	.01293	.01184	.01086	.00998	.00919	.00847	.00783	.00724	.00671	.00623	.00579	.00539	.00503	.00469	.00439
57	3	.02159	.01960	.01783	.01625	.01483	.01357	.01243	.01141	.01049	.00966	.00891	.00823	.00761	.00706	.00655	.00609	.00567	.00529	.00494	.00462
57	4	.02262	.02056	.01872	.01707	.01560	.01427	.01308	.01201	.01105	.01018	.00939	.00868	.00804	.00745	.00692	.00644	.00599	.00559	.00522	.00488
57	5	.02374	.02159	.01967	.01796	.01642	.01504	.01380	.01268	.01167	.01076	.00993	.00918	.00851	.00789	.00733	.00682	.00635	.00593	.00554	.00518
57	6	.02491	.02268	.02069	.01890	.01730	.01585	.01456	.01339	.01233	.01137	.01051	.00972	.00901	.00836	.00777	.00723	.00674	.00629	.00588	.00550
57	7	.02616	.02384	.02177	.01990	.01823	.01672	.01537	.01414	.01304	.01203	.01113	.01030	.00955	.00887	.00825	.00768	.00716	.00669	.00625	.00586
57	8	.02747	.02506	.02290	.02096	.01922	.01765	.01623	.01495	.01379	.01274	.01178	.01092	.01013	.00941	.00876	.00816	.00761	.00711	.00665	.00623
57	9	.02885	.02635	.02410	.02208	.02026	.01862	.01714	.01580	.01459	.01349	.01249	.01158	.01075	.01000	.00931	.00868	.00810	.00757	.00709	.00664
57	10	.03030	.02771	.02537	.02327	.02137	.01966	.01811	.01671	.01544	.01429	.01324	.01228	.01141	.01062	.00989	.00923	.00862	.00806	.00755	.00708
57	11	.03183	.02913	.02671	.02452	.02254	.02076	.01914	.01767	.01634	.01513	.01403	.01303	.01212	.01128	.01052	.00982	.00918	.00859	.00805	.00755
57	12	.03342	.03063	.02811	.02583	.02377	.02191	.02022	.01869	.01729	.01603	.01487	.01382	.01286	.01198	.01118	.01044	.00977	.00915	.00858	.00805
57	13	.03508	.03218	.02956	.02719	.02505	.02311	.02134	.01974	.01829	.01696	.01575	.01465	.01364	.01272	.01187	.01109	.01038	.00973	.00913	.00857
57	14	.03679	.03378	.03106	.02860	.02637	.02434	.02250	.02083	.01931	.01792	.01665	.01550	.01444	.01347	.01258	.01176	.01101	.01032	.00969	.00910
57	15	.03854	.03542	.03260	.03004	.02772	.02561	.02369	.02195	.02036	.01890	.01758	.01637	.01526	.01424	.01331	.01245	.01166	.01093	.01026	.00965
57	16	.04033	.03710	.03417	.03151	.02910	.02691	.02491	.02309	.02143	.01991	.01852	.01726	.01609	.01503	.01405	.01315	.01232	.01155	.01085	.01020
57	17	.04217	.03882	.03579	.03303	.03052	.02824	.02616	.02426	.02253	.02095	.01950	.01817	.01695	.01583	.01481	.01386	.01299	.01219	.01145	.01076
57	18	.04407	.04060	.03746	.03460	.03200	.02962	.02746	.02548	.02367	.02202	.02051	.01912	.01784	.01667	.01560	.01461	.01369	.01285	.01207	.01135
57	19	.04604	.04246	.03920	.03624	.03353	.03107	.02882	.02676	.02487	.02315	.02157	.02011	.01878	.01755	.01643	.01539	.01443	.01354	.01272	.01197
57	20	.04811	.04440	.04103	.03795	.03515	.03258	.03024	.02810	.02614	.02434	.02268	.02117	.01977	.01849	.01731	.01621	.01521	.01428	.01342	.01262
57	21	.05027	.04644	.04294	.03976	.03684	.03418	.03175	.02951	.02747	.02559	.02387	.02228	.02082	.01948	.01824	.01710	.01604	.01506	.01416	.01332
57	22	.05252	.04856	.04494	.04164	.03862	.03586	.03332	.03100	.02887	.02691	.02511	.02346	.02193	.02052	.01923	.01803	.01692	.01589	.01495	.01407
57	23	.05487	.05078	.04704	.04362	.04049	.03762	.03498	.03257	.03035	.02831	.02643	.02470	.02310	.02163	.02027	.01902	.01785	.01678	.01578	.01486
57	24	.05733	.05311	.04924	.04570	.04245	.03947	.03673	.03422	.03191	.02978	.02782	.02602	.02435	.02281	.02139	.02007	.01885	.01772	.01668	.01570
57	25	.05991	.05554	.05154	.04788	.04451	.04142	.03858	.03597	.03356	.03134	.02930	.02741	.02567	.02406	.02257	.02119	.01992	.01873	.01763	.01661
57	26	.06260	.05809	.05396	.05016	.04668	.04347	.04052	.03780	.03530	.03299	.03086	.02889	.02707	.02539	.02383	.02239	.02105	.01980	.01865	.01757
57	27	.06541	.06076	.05649	.05256	.04895	.04563	.04257	.03974	.03714	.03474	.03252	.03046	.02856	.02680	.02517	.02366	.02225	.02095	.01974	.01861
57	28	.06833	.06354	.05912	.05507	.05133	.04788	.04471	.04178	.03907	.03657	.03425	.03211	.03013	.02829	.02658	.02500	.02353	.02216	.02089	.01970
57	29	.07138	.06643	.06188	.05768	.05381	.05025	.04695	.04391	.04110	.03849	.03608	.03385	.03178	.02986	.02808	.02642	.02488	.02345	.02211	.02087
57	30	.07453	.06943	.06474	.06040	.05641	.05271	.04930	.04614	.04322	.04051	.03800	.03568	.03352	.03151	.02965	.02792	.02631	.02480	.02341	.02210
57	31	.07780	.07255	.06771	.06324	.05910	.05528	.05175	.04847	.04544	.04263	.04002	.03759	.03534	.03325	.03131	.02950	.02781	.02624	.02477	.02340
57	32	.08119	.07579	.07080	.06618	.06191	.05796	.05430	.05090	.04776	.04483	.04212	.03960	.03726	.03508	.03305	.03115	.02939	.02774	.02621	.02477
57	33	.08470	.07914	.07400	.06924	.06483	.06074	.05696	.05344	.05018	.04715	.04433	.04171	.03927	.03699	.03487	.03290	.03106	.02934	.02773	.02623
57	34	.08833	.08261	.07732	.07241	.06786	.06364	.05973	.05609	.05270	.04956	.04663	.04391	.04137	.03900	.03679	.03473	.03281	.03101	.02933	.02775
57	35	.09208	.08621	.08076	.07570	.07101	.06666	.06261	.05884	.05534	.05208	.04904	.04621	.04357	.04111	.03881	.03666	.03465	.03277	.03101	.02937
57	36	.09595	.08991	.08431	.07911	.07428	.06978	.06560	.06171	.05808	.05470	.05155	.04862	.04587	.04331	.04092	.03868	.03658	.03462	.03278	.03106
57	37	.09994	.09374	.08798	.08263	.07765	.07302	.06870	.06468	.06093	.05744	.05417	.05112	.04827	.04561	.04312	.04079	.03861	.03656	.03464	.03285
57	38	.10404	.09769	.09177	.08627	.08115	.07637	.07192	.06777	.06390	.06028	.05690	.05374	.05078	.04802	.04543	.04300	.04073	.03860	.03660	.03472
57	39	.10826	.10174	.09568	.09003	.08476	.07984	.07525	.07097	.06697	.06323	.05973	.05646	.05339	.05052	.04783	.04531	.04294	.04072	.03864	.03668
57	40	.11259	.10592	.09970	.09389	.08848	.08342	.07870	.07428	.07015	.06629	.06267	.05928	.05611	.05313	.05034	.04772	.04526	.04295	.04078	.03874
57	41	.11704	.11021	.10383	.09788	.09232	.08712	.08226	.07771	.07345	.06946	.06572	.06222	.05893	.05585	.05296	.05024	.04768	.04528	.04302	.04089
57	42	.12159	.11460	.10807	.10197	.09626	.09092	.08592	.08124	.07685	.07274	.06888	.06526	.06186	.05867	.05567	.05285	.05020	.04771	.04536	.04314
57	43	.12624	.11910	.11242	.10617	.10031	.09483	.08969	.08488	.08036	.07612	.07214	.06841	.06490	.06159	.05849	.05557	.05282	.05023	.04779	.04549
57	44	.13098	.12369	.11686	.11046	.10446	.09884	.09357	.08862	.08397	.07961	.07551	.07165	.06803	.06462	.06141	.05838	.05553	.05285	.05032	.04793
57	45	.13580	.12836	.12138	.11483	.10870	.10293	.09753	.09244	.08767	.08318	.07896	.07499	.07125	.06773	.06441	.06128	.05833	.05555	.05293	.05045
57	46	.14069	.13310	.12597	.11929	.11301	.10711	.10157	.09636	.09145	.08684	.08250	.07841	.07456	.07093	.06750	.06427	.06122	.05835	.05563	.05306

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
57	47	.14564	.13790	.13063	.12381	.11739	.11136	.10568	.10034	.09531	.09058	.08612	.08191	.07794	.07420	.07067	.06734	.06419	.06122	.05841	.05575
57	48	.15063	.14275	.13535	.12839	.12183	.11567	.10986	.10440	.09924	.09439	.08981	.08548	.08141	.07756	.07392	.07048	.06724	.06417	.06126	.05851
57	49	.15567	.14765	.14011	.13302	.12633	.12004	.11411	.10851	.10324	.09826	.09356	.08913	.08494	.08098	.07724	.07370	.07036	.06719	.06419	.06135
57	50	.16074	.15259	.14492	.13770	.13088	.12446	.11840	.11269	.10729	.10220	.09739	.09284	.08854	.08448	.08063	.07699	.07355	.07029	.06719	.06426
57	51	.16583	.15756	.14976	.14241	.13547	.12893	.12275	.11692	.11140	.10619	.10127	.09661	.09221	.08804	.08409	.08035	.07681	.07345	.07027	.06725
57	52	.17093	.16254	.15462	.14714	.14009	.13342	.12713	.12118	.11555	.11023	.10520	.10043	.09592	.09165	.08760	.08376	.08012	.07667	.07339	.07029
57	53	.17603	.16752	.15948	.15189	.14472	.13794	.13153	.12547	.11973	.11430	.10916	.10429	.09967	.09530	.09115	.08722	.08348	.07994	.07658	.07338
57	54	.18110	.17248	.16434	.15664	.14936	.14247	.13595	.12978	.12393	.11839	.11315	.10818	.10346	.09899	.09474	.09071	.08689	.08326	.07980	.07652
57	55	.18616	.17744	.16918	.16138	.15399	.14699	.14037	.13409	.12815	.12251	.11716	.11209	.10728	.10271	.09837	.09425	.09033	.08661	.08307	.07971
57	56	.19118	.18236	.17401	.16610	.15861	.15151	.14479	.13841	.13237	.12663	.12119	.11602	.11111	.10645	.10202	.09781	.09381	.09000	.08638	.08293
57	57	.19616	.18724	.17880	.17079	.16321	.15602	.14920	.14273	.13659	.13076	.12522	.11996	.11496	.11021	.10570	.10140	.09731	.09342	.08972	.08619
58	0	.02171	.01987	.01823	.01676	.01544	.01426	.01320	.01225	.01138	.01060	.00990	.00926	.00867	.00814	.00766	.00722	.00681	.00644	.00609	.00578
58	1	.01994	.01810	.01646	.01499	.01368	.01252	.01147	.01053	.00968	.00892	.00824	.00762	.00705	.00654	.00608	.00566	.00528	.00493	.00461	.00432
58	2	.02078	.01887	.01716	.01564	.01428	.01306	.01197	.01099	.01010	.00931	.00859	.00794	.00735	.00682	.00634	.00589	.00549	.00513	.00479	.00448
58	3	.02174	.01975	.01798	.01639	.01498	.01370	.01256	.01154	.01061	.00978	.00903	.00835	.00773	.00717	.00666	.00620	.00578	.00539	.00504	.00471
58	4	.02279	.02072	.01887	.01722	.01575	.01442	.01323	.01215	.01119	.01031	.00952	.00881	.00816	.00757	.00704	.00655	.00610	.00570	.00533	.00498
58	5	.02391	.02176	.01984	.01812	.01658	.01519	.01395	.01282	.01181	.01090	.01007	.00932	.00864	.00802	.00745	.00694	.00647	.00604	.00565	.00529
58	6	.02510	.02287	.02087	.01908	.01747	.01602	.01472	.01354	.01248	.01152	.01065	.00987	.00915	.00850	.00790	.00736	.00687	.00642	.00600	.00562
58	7	.02635	.02404	.02196	.02009	.01841	.01690	.01554	.01431	.01320	.01219	.01128	.01045	.00970	.00902	.00839	.00782	.00730	.00682	.00638	.00598
58	8	.02768	.02527	.02310	.02116	.01941	.01783	.01641	.01513	.01396	.01291	.01195	.01108	.01029	.00957	.00891	.00831	.00776	.00726	.00679	.00637
58	9	.02907	.02657	.02432	.02230	.02047	.01883	.01734	.01600	.01478	.01367	.01267	.01175	.01092	.01016	.00947	.00884	.00826	.00772	.00724	.00679
58	10	.03054	.02794	.02560	.02350	.02160	.01988	.01833	.01692	.01564	.01449	.01343	.01247	.01160	.01080	.01007	.00940	.00879	.00823	.00771	.00724
58	11	.03209	.02939	.02696	.02476	.02278	.02099	.01937	.01790	.01656	.01535	.01424	.01324	.01232	.01148	.01071	.01000	.00936	.00877	.00822	.00772
58	12	.03370	.03090	.02837	.02609	.02403	.02216	.02046	.01893	.01753	.01626	.01510	.01404	.01308	.01219	.01138	.01064	.00996	.00934	.00876	.00823
58	13	.03538	.03247	.02985	.02747	.02532	.02338	.02161	.02000	.01854	.01721	.01599	.01488	.01387	.01294	.01209	.01131	.01059	.00993	.00932	.00876
58	14	.03711	.03409	.03136	.02890	.02666	.02463	.02278	.02111	.01958	.01818	.01691	.01575	.01468	.01371	.01281	.01199	.01124	.01054	.00990	.00931
58	15	.03887	.03575	.03292	.03035	.02803	.02591	.02399	.02224	.02064	.01918	.01785	.01663	.01552	.01449	.01355	.01269	.01190	.01116	.01049	.00987
58	16	.04068	.03744	.03451	.03185	.02943	.02723	.02522	.02339	.02173	.02020	.01881	.01754	.01637	.01529	.01431	.01340	.01257	.01180	.01109	.01043
58	17	.04254	.03919	.03615	.03338	.03087	.02858	.02649	.02459	.02285	.02126	.01980	.01847	.01724	.01612	.01508	.01413	.01325	.01245	.01170	.01101
58	18	.04446	.04099	.03784	.03497	.03236	.02998	.02780	.02582	.02401	.02235	.02082	.01943	.01815	.01697	.01588	.01489	.01397	.01312	.01233	.01161
58	19	.04646	.04287	.03960	.03662	.03391	.03144	.02918	.02711	.02522	.02349	.02190	.02044	.01910	.01786	.01673	.01568	.01472	.01382	.01300	.01224
58	20	.04854	.04483	.04145	.03836	.03555	.03298	.03062	.02847	.02650	.02469	.02303	.02151	.02010	.01881	.01762	.01652	.01551	.01457	.01371	.01290
58	21	.05072	.04688	.04338	.04019	.03726	.03459	.03215	.02991	.02785	.02597	.02423	.02264	.02117	.01982	.01857	.01742	.01636	.01537	.01446	.01362
58	22	.05300	.04903	.04541	.04210	.03907	.03629	.03375	.03142	.02928	.02731	.02550	.02383	.02230	.02088	.01958	.01837	.01725	.01622	.01526	.01438
58	23	.05539	.05128	.04753	.04410	.04096	.03808	.03543	.03301	.03078	.02873	.02684	.02510	.02349	.02201	.02064	.01938	.01821	.01712	.01612	.01518
58	24	.05788	.05364	.04976	.04621	.04295	.03996	.03721	.03469	.03237	.03023	.02826	.02644	.02476	.02321	.02178	.02045	.01923	.01809	.01703	.01605
58	25	.06049	.05611	.05210	.04842	.04504	.04194	.03909	.03646	.03404	.03182	.02976	.02786	.02611	.02449	.02299	.02160	.02031	.01912	.01801	.01698
58	26	.06321	.05869	.05455	.05074	.04724	.04402	.04106	.03833	.03582	.03349	.03135	.02937	.02754	.02584	.02427	.02282	.02147	.02021	.01905	.01796
58	27	.06607	.06140	.05712	.05318	.04955	.04622	.04314	.04031	.03769	.03527	.03304	.03097	.02906	.02728	.02564	.02412	.02270	.02138	.02016	.01902
58	28	.06904	.06422	.05980	.05572	.05197	.04851	.04532	.04238	.03966	.03714	.03481	.03266	.03066	.02881	.02709	.02549	.02401	.02263	.02134	.02015
58	29	.07213	.06717	.06260	.05839	.05450	.05092	.04761	.04455	.04172	.03911	.03668	.03443	.03235	.03041	.02862	.02695	.02539	.02395	.02260	.02134
58	30	.07534	.07023	.06551	.06116	.05714	.05343	.05000	.04683	.04389	.04117	.03864	.03630	.03413	.03211	.03023	.02848	.02685	.02534	.02392	.02261
58	31	.07867	.07340	.06854	.06405	.05990	.05606	.05250	.04921	.04616	.04333	.04070	.03826	.03599	.03389	.03192	.03010	.02839	.02681	.02533	.02394
58	32	.08212	.07670	.07169	.06705	.06276	.05879	.05511	.05169	.04853	.04559	.04286	.04032	.03796	.03576	.03371	.03180	.03002	.02836	.02680	.02535
58	33	.08570	.08012	.07496	.07017	.06574	.06164	.05783	.05429	.05101	.04796	.04512	.04247	.04001	.03772	.03559	.03359	.03173	.02999	.02837	.02685
58	34	.08940	.08366	.07835	.07342	.06884	.06460	.06066	.05700	.05360	.05043	.04748	.04473	.04217	.03979	.03756	.03548	.03353	.03171	.03001	.02842
58	35	.09324	.08734	.08186	.07678	.07207	.06769	.06361	.05983	.05630	.05301	.04995	.04710	.04444	.04195	.03963	.03746	.03543	.03353	.03175	.03009
58	36	.09719	.09113	.08550	.08027	.07541	.07089	.06668	.06276	.05911	.05571	.05253	.04957	.04680	.04422	.04180	.03954	.03742	.03544	.03358	.03184
58	37	.10127	.09505	.08926	.08388	.07887	.07421	.06987	.06582	.06204	.05852	.05523	.05215	.04928	.04659	.04407	.04172	.03951	.03744	.03550	.03368
58	38	.10548	.09909	.09315	.08762	.08246	.07766	.07318	.06899	.06509	.06144	.05803	.05484	.05186	.04907	.04645	.04400	.04170	.03954	.03752	.03561

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
58	39	.10980	.10326	.09716	.09147	.08617	.08122	.07660	.07229	.06825	.06448	.06095	.05765	.05455	.05165	.04893	.04638	.04399	.04174	.03963	.03765
58	40	.11426	.10755	.10129	.09545	.09000	.08491	.08015	.07570	.07153	.06764	.06399	.06056	.05736	.05435	.05153	.04888	.04639	.04405	.04185	.03978
58	41	.11883	.11196	.10554	.09955	.09395	.08872	.08382	.07923	.07494	.07091	.06714	.06360	.06028	.05716	.05423	.05148	.04889	.04646	.04417	.04201
58	42	.12351	.11648	.10992	.10377	.09802	.09264	.08760	.08288	.07845	.07430	.07040	.06675	.06331	.06008	.05705	.05419	.05151	.04898	.04660	.04435
58	43	.12830	.12112	.11440	.10810	.10221	.09668	.09150	.08664	.08208	.07780	.07378	.07001	.06645	.06311	.05997	.05701	.05422	.05160	.04912	.04679
58	44	.13320	.12586	.11898	.11254	.10649	.10083	.09551	.09051	.08582	.08141	.07727	.07337	.06970	.06625	.06300	.05993	.05704	.05432	.05175	.04933
58	45	.13818	.13068	.12365	.11706	.11087	.10506	.09961	.09448	.08966	.08512	.08085	.07683	.07305	.06948	.06612	.06295	.05996	.05714	.05447	.05196
58	46	.14323	.13559	.12841	.12167	.11534	.10939	.10380	.09854	.09358	.08892	.08453	.08039	.07649	.07281	.06934	.06606	.06297	.06005	.05729	.05468
58	47	.14835	.14056	.13324	.12636	.11989	.11380	.10807	.10268	.09759	.09280	.08829	.08403	.08001	.07622	.07264	.06926	.06606	.06304	.06018	.05748
58	48	.15353	.14560	.13814	.13112	.12451	.11828	.11242	.10689	.10168	.09677	.09213	.08776	.08362	.07972	.07603	.07254	.06924	.06612	.06317	.06037
58	49	.15876	.15069	.14309	.13593	.12919	.12283	.11683	.11118	.10584	.10081	.09605	.09156	.08731	.08329	.07950	.07590	.07250	.06928	.06623	.06334
58	50	.16404	.15583	.14809	.14080	.13392	.12744	.12132	.11554	.11008	.10492	.10004	.09543	.09107	.08695	.08304	.07935	.07584	.07252	.06938	.06639
58	51	.16934	.16100	.15314	.14572	.13871	.13210	.12585	.11995	.11437	.10909	.10410	.09938	.09491	.09067	.08666	.08286	.07926	.07584	.07260	.06952
58	52	.17466	.16619	.15820	.15066	.14353	.13679	.13043	.12440	.11871	.11331	.10821	.10337	.09879	.09445	.09034	.08643	.08273	.07922	.07588	.07271
58	53	.17998	.17139	.16328	.15562	.14837	.14152	.13503	.12889	.12308	.11758	.11236	.10742	.10273	.09828	.09407	.09006	.08626	.08265	.07922	.07596
58	54	.18529	.17659	.16837	.16059	.15323	.14626	.13966	.13341	.12749	.12187	.11655	.11150	.10671	.10216	.09784	.09374	.08984	.08614	.08262	.07927
58	55	.19058	.18178	.17344	.16556	.15808	.15101	.14430	.13794	.13191	.12619	.12076	.11561	.11072	.10607	.10166	.09746	.09347	.08967	.08606	.08263
58	56	.19585	.18694	.17851	.17051	.16294	.15576	.14894	.14248	.13635	.13053	.12500	.11975	.11476	.11001	.10550	.10121	.09713	.09325	.08955	.08603
58	57	.20107	.19207	.18354	.17545	.16777	.16049	.15358	.14702	.14079	.13487	.12925	.12390	.11882	.11398	.10938	.10500	.10083	.09685	.09307	.08947
58	58	.20624	.19715	.18853	.18035	.17258	.16520	.15820	.15155	.14522	.13921	.13349	.12805	.12288	.11795	.11326	.10879	.10454	.10048	.09662	.09293
59	0	.02196	.02011	.01846	.01699	.01567	.01449	.01343	.01247	.01160	.01082	.01011	.00946	.00888	.00834	.00786	.00741	.00700	.00662	.00628	.00596
59	1	.02008	.01823	.01659	.01512	.01381	.01264	.01159	.01065	.00980	.00904	.00835	.00773	.00716	.00665	.00619	.00576	.00538	.00503	.00470	.00441
59	2	.02092	.01901	.01730	.01577	.01441	.01319	.01209	.01111	.01022	.00943	.00871	.00805	.00746	.00693	.00644	.00600	.00559	.00522	.00489	.00458
59	3	.02189	.01990	.01812	.01653	.01511	.01384	.01270	.01167	.01074	.00990	.00915	.00847	.00785	.00728	.00677	.00631	.00588	.00549	.00514	.00481
59	4	.02295	.02088	.01903	.01737	.01589	.01456	.01337	.01229	.01132	.01044	.00965	.00893	.00828	.00769	.00715	.00666	.00621	.00580	.00543	.00509
59	5	.02408	.02193	.02000	.01828	.01673	.01534	.01410	.01297	.01195	.01104	.01020	.00945	.00877	.00814	.00758	.00706	.00659	.00616	.00576	.00540
59	6	.02528	.02304	.02104	.01924	.01763	.01618	.01488	.01370	.01263	.01167	.01080	.01001	.00929	.00863	.00804	.00749	.00699	.00654	.00612	.00574
59	7	.02655	.02422	.02214	.02027	.01859	.01708	.01571	.01448	.01336	.01235	.01144	.01061	.00985	.00916	.00853	.00796	.00743	.00695	.00651	.00611
59	8	.02788	.02547	.02330	.02135	.01960	.01802	.01659	.01530	.01414	.01308	.01212	.01124	.01045	.00972	.00906	.00846	.00790	.00740	.00693	.00650
59	9	.02929	.02678	.02453	.02250	.02068	.01903	.01754	.01619	.01496	.01385	.01285	.01193	.01109	.01033	.00963	.00900	.00841	.00788	.00738	.00693
59	10	.03078	.02817	.02583	.02372	.02181	.02009	.01854	.01712	.01584	.01468	.01362	.01266	.01178	.01098	.01025	.00957	.00896	.00839	.00787	.00739
59	11	.03234	.02964	.02720	.02500	.02302	.02122	.01959	.01812	.01678	.01556	.01445	.01344	.01251	.01167	.01090	.01019	.00954	.00894	.00839	.00789
59	12	.03397	.03117	.02864	.02635	.02428	.02241	.02071	.01916	.01776	.01648	.01532	.01426	.01329	.01240	.01159	.01084	.01016	.00953	.00895	.00841
59	13	.03567	.03276	.03013	.02775	.02559	.02364	.02187	.02025	.01879	.01745	.01623	.01512	.01410	.01316	.01231	.01152	.01080	.01014	.00952	.00896
59	14	.03741	.03439	.03166	.02919	.02695	.02491	.02306	.02138	.01984	.01844	.01716	.01600	.01493	.01395	.01305	.01222	.01146	.01076	.01011	.00952
59	15	.03920	.03607	.03324	.03066	.02833	.02621	.02428	.02252	.02092	.01946	.01812	.01690	.01577	.01475	.01380	.01293	.01213	.01140	.01072	.01009
59	16	.04103	.03778	.03484	.03217	.02975	.02754	.02553	.02370	.02202	.02049	.01909	.01781	.01664	.01556	.01457	.01365	.01281	.01204	.01132	.01066
59	17	.04290	.03954	.03650	.03373	.03120	.02891	.02681	.02490	.02316	.02156	.02010	.01876	.01753	.01639	.01535	.01440	.01351	.01270	.01195	.01125
59	18	.04484	.04136	.03820	.03533	.03271	.03032	.02814	.02615	.02433	.02266	.02114	.01973	.01845	.01726	.01617	.01517	.01424	.01338	.01259	.01186
59	19	.04686	.04326	.03998	.03700	.03428	.03180	.02954	.02746	.02556	.02382	.02223	.02076	.01941	.01817	.01703	.01597	.01500	.01410	.01327	.01250
59	20	.04896	.04524	.04185	.03876	.03594	.03336	.03100	.02884	.02686	.02504	.02338	.02184	.02043	.01913	.01794	.01683	.01581	.01487	.01399	.01318
59	21	.05117	.04732	.04381	.04060	.03768	.03500	.03254	.03029	.02823	.02634	.02459	.02299	.02152	.02016	.01890	.01774	.01667	.01568	.01476	.01391
59	22	.05347	.04949	.04586	.04254	.03950	.03671	.03416	.03182	.02967	.02770	.02588	.02421	.02266	.02124	.01992	.01871	.01758	.01654	.01558	.01468
59	23	.05588	.05177	.04801	.04457	.04141	.03852	.03587	.03344	.03120	.02914	.02724	.02549	.02388	.02239	.02101	.01974	.01856	.01746	.01645	.01551
59	24	.05840	.05415	.05026	.04670	.04343	.04043	.03768	.03514	.03281	.03066	.02868	.02685	.02517	.02361	.02217	.02083	.01959	.01845	.01738	.01639
59	25	.06105	.05666	.05263	.04894	.04556	.04244	.03958	.03694	.03452	.03228	.03021	.02830	.02654	.02491	.02340	.02200	.02070	.01950	.01838	.01734
59	26	.06381	.05928	.05512	.05130	.04779	.04456	.04158	.03884	.03632	.03398	.03183	.02984	.02800	.02629	.02471	.02324	.02188	.02062	.01944	.01835
59	27	.06670	.06202	.05773	.05377	.05014	.04679	.04370	.04085	.03822	.03579	.03355	.03147	.02954	.02776	.02610	.02457	.02314	.02182	.02058	.01943
59	28	.06972	.06489	.06045	.05636	.05260	.04913	.04592	.04296	.04023	.03770	.03536	.03319	.03118	.02931	.02758	.02597	.02448	.02309	.02179	.02058
59	29	.07286	.06788	.06329	.05907	.05517	.05157	.04825	.04518	.04234	.03970	.03726	.03500	.03290	.03096	.02915	.02746	.02590	.02444	.02308	.02181

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
59	30	.07612	.07099	.06626	.06189	.05786	.05413	.05069	.04750	.04455	.04181	.03927	.03691	.03472	.03269	.03079	.02903	.02739	.02586	.02444	.02311
59	31	.07951	.07422	.06934	.06483	.06066	.05681	.05324	.04993	.04686	.04401	.04137	.03891	.03663	.03451	.03253	.03069	.02897	.02737	.02587	.02448
59	32	.08302	.07758	.07255	.06789	.06358	.05959	.05590	.05246	.04928	.04632	.04357	.04102	.03864	.03642	.03436	.03243	.03064	.02896	.02739	.02593
59	33	.08667	.08106	.07588	.07108	.06663	.06250	.05867	.05512	.05182	.04874	.04589	.04323	.04075	.03844	.03628	.03427	.03239	.03064	.02900	.02746
59	34	.09044	.08468	.07934	.07439	.06980	.06553	.06157	.05789	.05446	.05128	.04831	.04554	.04296	.04055	.03831	.03621	.03424	.03241	.03069	.02908
59	35	.09435	.08843	.08293	.07783	.07309	.06869	.06459	.06078	.05723	.05393	.05084	.04797	.04528	.04278	.04043	.03824	.03620	.03428	.03248	.03080
59	36	.09839	.09230	.08665	.08140	.07651	.07197	.06774	.06379	.06012	.05669	.05349	.05051	.04771	.04511	.04267	.04038	.03824	.03624	.03436	.03260
59	37	.10256	.09631	.09050	.08509	.08006	.07537	.07100	.06693	.06312	.05957	.05626	.05316	.05026	.04754	.04500	.04263	.04040	.03830	.03634	.03450
59	38	.10686	.10045	.09448	.08892	.08374	.07890	.07440	.07019	.06625	.06258	.05914	.05593	.05292	.05010	.04745	.04498	.04265	.04047	.03842	.03650
59	39	.11130	.10472	.09859	.09288	.08754	.08256	.07791	.07357	.06951	.06570	.06215	.05881	.05569	.05276	.05002	.04744	.04502	.04275	.04061	.03860
59	40	.11586	.10912	.10283	.09696	.09148	.08635	.08156	.07708	.07288	.06895	.06527	.06182	.05858	.05555	.05269	.05001	.04750	.04513	.04290	.04081
59	41	.12055	.11365	.10720	.10118	.09554	.09027	.08534	.08072	.07639	.07233	.06852	.06495	.06160	.05845	.05549	.05271	.05009	.04763	.04531	.04312
59	42	.12537	.11831	.11170	.10552	.09974	.09432	.08924	.08448	.08002	.07583	.07190	.06820	.06473	.06147	.05840	.05551	.05279	.05023	.04782	.04554
59	43	.13030	.12308	.11632	.10998	.10405	.09848	.09326	.08837	.08377	.07945	.07539	.07157	.06798	.06461	.06143	.05843	.05561	.05295	.05044	.04808
59	44	.13534	.12796	.12104	.11456	.10847	.10276	.09740	.09236	.08763	.08318	.07900	.07506	.07135	.06786	.06457	.06146	.05854	.05578	.05317	.05071
59	45	.14048	.13294	.12587	.11923	.11300	.10714	.10164	.09647	.09160	.08702	.08271	.07865	.07482	.07121	.06781	.06460	.06157	.05871	.05600	.05345
59	46	.14570	.13801	.13079	.12400	.11762	.11163	.10598	.10067	.09567	.09096	.08652	.08234	.07839	.07467	.07115	.06783	.06470	.06173	.05893	.05628
59	47	.15100	.14316	.13579	.12885	.12233	.11619	.11041	.10496	.09983	.09499	.09043	.08612	.08206	.07822	.07459	.07116	.06792	.06485	.06195	.05920
59	48	.15636	.14837	.14086	.13378	.12712	.12084	.11492	.10934	.10408	.09911	.09442	.08999	.08581	.08186	.07812	.07458	.07123	.06806	.06506	.06222
59	49	.16178	.15365	.14600	.13878	.13198	.12556	.11951	.11380	.10841	.10332	.09850	.09395	.08965	.08558	.08173	.07809	.07463	.07136	.06826	.06532
59	50	.16726	.15899	.15119	.14384	.13691	.13036	.12418	.11833	.11282	.10760	.10266	.09799	.09358	.08939	.08543	.08168	.07812	.07475	.07155	.06851
59	51	.17277	.16437	.15644	.14896	.14189	.13521	.12890	.12293	.11729	.11195	.10690	.10211	.09758	.09328	.08921	.08535	.08169	.07822	.07492	.07179
59	52	.17830	.16977	.16172	.15411	.14691	.14011	.13367	.12758	.12182	.11636	.11119	.10629	.10164	.09724	.09306	.08909	.08533	.08176	.07836	.07513
59	53	.18385	.17520	.16702	.15928	.15197	.14504	.13848	.13228	.12639	.12082	.11553	.11052	.10576	.10125	.09697	.09290	.08903	.08536	.08187	.07855
59	54	.18939	.18062	.17233	.16448	.15704	.15000	.14332	.13700	.13100	.12531	.11992	.11479	.10993	.10531	.10092	.09675	.09279	.08902	.08543	.08202
59	55	.19493	.18605	.17764	.16967	.16213	.15497	.14818	.14175	.13564	.12984	.12434	.11911	.11414	.10942	.10493	.10066	.09660	.09273	.08905	.08555
59	56	.20044	.19145	.18294	.17487	.16721	.15995	.15306	.14651	.14030	.13439	.12879	.12345	.11838	.11356	.10898	.10461	.10045	.09649	.09272	.08913
59	57	.20592	.19683	.18822	.18005	.17229	.16492	.15793	.15128	.14496	.13896	.13325	.12782	.12265	.11773	.11305	.10859	.10434	.10029	.09643	.09275
59	58	.21134	.20217	.19346	.18519	.17734	.16987	.16278	.15604	.14963	.14352	.13772	.13219	.12693	.12192	.11715	.11259	.10826	.10412	.10017	.09641
59	59	.21670	.20744	.19865	.19029	.18234	.17479	.16761	.16077	.15426	.14807	.14218	.13656	.13121	.12611	.12124	.11661	.11218	.10796	.10393	.10008
60	0	.02220	.02035	.01870	.01723	.01590	.01472	.01365	.01269	.01182	.01103	.01032	.00967	.00908	.00855	.00805	.00761	.00719	.00681	.00647	.00614
60	1	.02022	.01837	.01672	.01525	.01394	.01277	.01171	.01077	.00992	.00915	.00846	.00784	.00727	.00676	.00629	.00586	.00548	.00512	.00480	.00450
60	2	.02106	.01914	.01743	.01590	.01454	.01331	.01222	.01123	.01034	.00954	.00882	.00816	.00757	.00703	.00654	.00610	.00569	.00532	.00498	.00467
60	3	.02204	.02004	.01826	.01667	.01525	.01397	.01282	.01179	.01086	.01002	.00927	.00858	.00796	.00739	.00688	.00641	.00598	.00559	.00523	.00491
60	4	.02310	.02103	.01917	.01752	.01603	.01470	.01350	.01242	.01145	.01057	.00978	.00906	.00840	.00781	.00727	.00677	.00632	.00591	.00553	.00519
60	5	.02424	.02209	.02016	.01843	.01688	.01549	.01424	.01311	.01209	.01117	.01034	.00958	.00889	.00827	.00770	.00718	.00670	.00627	.00587	.00550
60	6	.02545	.02321	.02121	.01941	.01779	.01634	.01503	.01385	.01278	.01182	.01094	.01015	.00942	.00877	.00817	.00762	.00712	.00666	.00624	.00585
60	7	.02673	.02441	.02232	.02045	.01876	.01724	.01588	.01464	.01352	.01251	.01159	.01075	.01000	.00930	.00867	.00809	.00757	.00708	.00664	.00623
60	8	.02808	.02566	.02349	.02154	.01979	.01820	.01677	.01548	.01431	.01325	.01228	.01140	.01061	.00988	.00921	.00860	.00805	.00754	.00707	.00663
60	9	.02951	.02699	.02474	.02271	.02087	.01922	.01773	.01637	.01515	.01403	.01302	.01210	.01126	.01049	.00979	.00915	.00856	.00803	.00753	.00707
60	10	.03101	.02840	.02605	.02394	.02203	.02030	.01874	.01733	.01604	.01487	.01381	.01285	.01196	.01116	.01042	.00974	.00912	.00855	.00803	.00755
60	11	.03259	.02988	.02744	.02524	.02325	.02145	.01981	.01833	.01699	.01577	.01465	.01364	.01271	.01186	.01108	.01037	.00972	.00912	.00856	.00805
60	12	.03424	.03143	.02889	.02660	.02453	.02265	.02094	.01940	.01799	.01671	.01554	.01447	.01350	.01261	.01179	.01104	.01035	.00971	.00913	.00859
60	13	.03595	.03304	.03040	.02802	.02586	.02390	.02212	.02050	.01903	.01769	.01646	.01535	.01432	.01338	.01252	.01173	.01101	.01034	.00972	.00915
60	14	.03772	.03469	.03195	.02948	.02723	.02519	.02333	.02164	.02010	.01870	.01741	.01624	.01517	.01418	.01328	.01245	.01168	.01098	.01033	.00973
60	15	.03952	.03638	.03354	.03097	.02863	.02650	.02457	.02281	.02120	.01973	.01839	.01716	.01603	.01499	.01404	.01317	.01237	.01162	.01094	.01031
60	16	.04136	.03811	.03517	.03249	.03006	.02785	.02583	.02399	.02231	.02078	.01937	.01809	.01691	.01582	.01482	.01391	.01306	.01228	.01156	.01089
60	17	.04326	.03989	.03684	.03406	.03153	.02923	.02713	.02522	.02346	.02186	.02039	.01904	.01781	.01667	.01562	.01466	.01377	.01295	.01220	.01149
60	18	.04521	.04173	.03856	.03568	.03306	.03066	.02848	.02648	.02465	.02298	.02144	.02003	.01874	.01755	.01645	.01544	.01451	.01365	.01285	.01211
60	19	.04724	.04364	.04036	.03737	.03465	.03216	.02988	.02780	.02590	.02415	.02255	.02107	.01972	.01847	.01732	.01626	.01528	.01438	.01354	.01277

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
60	20	.04937	.04564	.04225	.03915	.03632	.03373	.03137	.02920	.02721	.02539	.02371	.02217	.02076	.01945	.01825	.01713	.01611	.01516	.01428	.01346
60	21	.05160	.04774	.04422	.04101	.03808	.03539	.03293	.03067	.02860	.02670	.02495	.02334	.02186	.02049	.01923	.01806	.01698	.01598	.01506	.01420
60	22	.05392	.04994	.04630	.04297	.03992	.03713	.03457	.03222	.03006	.02808	.02625	.02457	.02302	.02159	.02027	.01904	.01791	.01686	.01589	.01499
60	23	.05636	.05224	.04847	.04502	.04186	.03896	.03630	.03386	.03161	.02954	.02763	.02588	.02425	.02275	.02137	.02009	.01890	.01780	.01678	.01583
60	24	.05891	.05465	.05075	.04718	.04390	.04089	.03813	.03558	.03324	.03109	.02910	.02726	.02557	.02400	.02255	.02120	.01996	.01880	.01773	.01673
60	25	.06158	.05719	.05315	.04945	.04606	.04293	.04006	.03741	.03498	.03273	.03065	.02873	.02696	.02532	.02380	.02239	.02109	.01987	.01874	.01770
60	26	.06438	.05984	.05567	.05184	.04832	.04508	.04209	.03934	.03681	.03446	.03230	.03030	.02844	.02673	.02514	.02366	.02229	.02102	.01983	.01873
60	27	.06731	.06262	.05832	.05435	.05070	.04734	.04424	.04138	.03874	.03630	.03405	.03196	.03002	.02823	.02656	.02501	.02358	.02224	.02100	.01984
60	28	.07037	.06553	.06108	.05698	.05320	.04972	.04650	.04353	.04078	.03824	.03589	.03371	.03169	.02981	.02807	.02645	.02494	.02354	.02223	.02102
60	29	.07355	.06857	.06397	.05973	.05582	.05221	.04887	.04579	.04293	.04028	.03783	.03556	.03345	.03149	.02966	.02797	.02639	.02492	.02355	.02227
60	30	.07687	.07172	.06698	.06260	.05855	.05481	.05135	.04815	.04518	.04243	.03988	.03751	.03530	.03325	.03135	.02957	.02792	.02638	.02494	.02360
60	31	.08031	.07501	.07011	.06559	.06141	.05753	.05395	.05062	.04754	.04468	.04202	.03955	.03725	.03512	.03312	.03127	.02954	.02792	.02641	.02500
60	32	.08388	.07842	.07338	.06871	.06438	.06038	.05666	.05321	.05001	.04704	.04427	.04170	.03931	.03707	.03499	.03305	.03124	.02955	.02797	.02649
60	33	.08759	.08197	.07677	.07195	.06749	.06334	.05950	.05592	.05260	.04951	.04664	.04396	.04146	.03914	.03697	.03494	.03305	.03128	.02962	.02807
60	34	.09144	.08566	.08030	.07533	.07072	.06643	.06245	.05875	.05531	.05210	.04911	.04633	.04373	.04131	.03904	.03692	.03494	.03309	.03136	.02973
60	35	.09542	.08948	.08396	.07884	.07408	.06966	.06554	.06171	.05814	.05481	.05171	.04882	.04611	.04359	.04122	.03902	.03695	.03501	.03320	.03149
60	36	.09954	.09344	.08776	.08249	.07758	.07301	.06876	.06479	.06110	.05765	.05443	.05142	.04861	.04598	.04352	.04121	.03905	.03703	.03513	.03335
60	37	.10380	.09753	.09170	.08626	.08121	.07650	.07210	.06800	.06418	.06060	.05726	.05414	.05122	.04848	.04592	.04352	.04127	.03915	.03717	.03531
60	38	.10820	.10176	.09577	.09018	.08497	.08012	.07558	.07134	.06739	.06369	.06022	.05698	.05395	.05111	.04844	.04594	.04359	.04139	.03932	.03737
60	39	.11274	.10613	.09998	.09423	.08887	.08387	.07919	.07482	.07073	.06690	.06331	.05995	.05680	.05385	.05108	.04848	.04603	.04373	.04157	.03954
60	40	.11741	.11064	.10433	.09843	.09291	.08776	.08294	.07842	.07420	.07024	.06653	.06305	.05978	.05672	.05384	.05113	.04859	.04619	.04394	.04182
60	41	.12222	.11529	.10881	.10276	.09709	.09179	.08682	.08217	.07781	.07372	.06988	.06628	.06289	.05971	.05672	.05391	.05127	.04877	.04643	.04422
60	42	.12717	.12007	.11343	.10722	.10140	.09595	.09084	.08604	.08154	.07732	.07336	.06963	.06613	.06283	.05973	.05681	.05406	.05147	.04903	.04672
60	43	.13224	.12498	.11818	.11181	.10584	.10024	.09498	.09005	.08541	.08106	.07696	.07311	.06949	.06608	.06286	.05983	.05698	.05429	.05175	.04935
60	44	.13742	.13000	.12305	.11652	.11040	.10465	.09925	.09417	.08940	.08491	.08069	.07671	.07297	.06944	.06611	.06297	.06001	.05722	.05458	.05208
60	45	.14271	.13513	.12802	.12134	.11507	.10917	.10363	.09841	.09350	.08888	.08453	.08043	.07656	.07291	.06947	.06622	.06315	.06025	.05751	.05492
60	46	.14810	.14036	.13310	.12627	.11985	.11380	.10812	.10276	.09772	.09296	.08848	.08425	.08026	.07650	.07294	.06958	.06640	.06340	.06056	.05787
60	47	.15356	.14568	.13826	.13128	.12471	.11853	.11270	.10721	.10203	.09714	.09253	.08818	.08406	.08018	.07651	.07304	.06975	.06664	.06370	.06091
60	48	.15911	.15107	.14351	.13639	.12967	.12334	.11738	.11175	.10643	.10142	.09668	.09220	.08797	.08396	.08018	.07659	.07320	.06999	.06694	.06405
60	49	.16472	.15654	.14883	.14156	.13471	.12824	.12214	.11637	.11093	.10578	.10092	.09631	.09196	.08784	.08394	.08024	.07674	.07342	.07028	.06729
60	50	.17039	.16207	.15422	.14682	.13982	.13322	.12698	.12108	.11551	.11023	.10524	.10052	.09605	.09181	.08780	.08399	.08038	.07696	.07371	.07062
60	51	.17611	.16766	.15967	.15213	.14500	.13827	.13190	.12587	.12017	.11477	.10965	.10481	.10022	.09587	.09174	.08782	.08411	.08058	.07723	.07404
60	52	.18186	.17328	.16516	.15749	.15023	.14337	.13687	.13071	.12489	.11936	.11413	.10917	.10446	.10000	.09576	.09173	.08791	.08428	.08083	.07755
60	53	.18763	.17892	.17068	.16288	.15550	.14851	.14188	.13561	.12966	.12402	.11867	.11359	.10877	.10419	.09984	.09571	.09178	.08805	.08450	.08112
60	54	.19341	.18458	.17622	.16830	.16079	.15368	.14694	.14054	.13447	.12872	.12325	.11806	.11313	.10844	.10399	.09975	.09572	.09189	.08824	.08476
60	55	.19918	.19024	.18176	.17372	.16610	.15888	.15202	.14551	.13933	.13346	.12788	.12258	.11754	.11275	.10819	.10385	.09972	.09578	.09204	.08847
60	56	.20494	.19589	.18730	.17916	.17142	.16409	.15712	.15050	.14421	.13823	.13254	.12713	.12199	.11709	.11243	.10799	.10376	.09973	.09589	.09223
60	57	.21067	.20152	.19283	.18458	.17674	.16930	.16222	.15550	.14910	.14302	.13723	.13172	.12647	.12147	.11671	.11218	.10785	.10373	.09980	.09604
60	58	.21636	.20711	.19832	.18997	.18204	.17449	.16732	.16049	.15400	.14781	.14192	.13631	.13097	.12588	.12102	.11639	.11197	.10776	.10374	.09989
60	59	.22198	.21265	.20377	.19533	.18730	.17966	.17239	.16547	.15887	.15260	.14661	.14091	.13547	.13028	.12534	.12062	.11611	.11181	.10770	.10377
60	60	.22753	.21811	.20915	.20063	.19251	.18478	.17742	.17041	.16373	.15736	.15128	.14549	.13996	.13469	.12965	.12485	.12025	.11586	.11167	.10766
61	0	.02244	.02059	.01894	.01746	.01613	.01494	.01387	.01291	.01204	.01125	.01053	.00988	.00929	.00875	.00826	.00780	.00739	.00701	.00665	.00633
61	1	.02035	.01850	.01685	.01538	.01406	.01289	.01183	.01089	.01003	.00926	.00857	.00794	.00737	.00686	.00639	.00596	.00557	.00522	.00489	.00459
61	2	.02120	.01927	.01756	.01603	.01466	.01344	.01234	.01135	.01046	.00965	.00893	.00827	.00768	.00714	.00664	.00620	.00579	.00541	.00507	.00476
61	3	.02218	.02018	.01840	.01680	.01538	.01410	.01295	.01192	.01098	.01014	.00938	.00869	.00807	.00750	.00698	.00651	.00608	.00569	.00533	.00500
61	4	.02325	.02117	.01932	.01766	.01617	.01483	.01363	.01255	.01158	.01070	.00990	.00917	.00852	.00792	.00738	.00688	.00643	.00601	.00563	.00529
61	5	.02440	.02224	.02031	.01858	.01703	.01564	.01438	.01325	.01223	.01130	.01047	.00971	.00902	.00839	.00782	.00729	.00682	.00638	.00598	.00561
61	6	.02562	.02338	.02137	.01957	.01795	.01649	.01518	.01400	.01293	.01196	.01108	.01028	.00956	.00890	.00829	.00774	.00724	.00678	.00635	.00596
61	7	.02691	.02458	.02249	.02062	.01893	.01741	.01604	.01480	.01368	.01266	.01174	.01090	.01014	.00944	.00881	.00823	.00770	.00721	.00676	.00635
61	8	.02827	.02585	.02368	.02173	.01997	.01838	.01695	.01565	.01447	.01341	.01244	.01156	.01076	.01003	.00936	.00875	.00819	.00767	.00720	.00677

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
61	9	.02971	.02720	.02494	.02290	.02107	.01941	.01791	.01656	.01533	.01421	.01319	.01227	.01143	.01066	.00995	.00931	.00872	.00817	.00767	.00722
61	10	.03123	.02862	.02627	.02415	.02224	.02051	.01894	.01752	.01624	.01506	.01400	.01303	.01214	.01133	.01059	.00991	.00929	.00871	.00819	.00770
61	11	.03283	.03012	.02767	.02546	.02347	.02167	.02003	.01855	.01720	.01597	.01485	.01383	.01290	.01205	.01127	.01055	.00989	.00929	.00873	.00822
61	12	.03450	.03168	.02914	.02685	.02477	.02289	.02118	.01963	.01821	.01693	.01576	.01469	.01371	.01281	.01199	.01123	.01054	.00990	.00931	.00877
61	13	.03623	.03331	.03067	.02828	.02612	.02415	.02237	.02075	.01927	.01793	.01670	.01557	.01454	.01360	.01274	.01194	.01121	.01054	.00992	.00935
61	14	.03801	.03498	.03224	.02976	.02750	.02546	.02360	.02190	.02036	.01895	.01766	.01648	.01540	.01441	.01351	.01267	.01190	.01119	.01054	.00993
61	15	.03983	.03669	.03385	.03127	.02892	.02679	.02485	.02308	.02147	.02000	.01865	.01741	.01628	.01524	.01429	.01341	.01260	.01185	.01116	.01053
61	16	.04169	.03844	.03549	.03281	.03037	.02815	.02613	.02429	.02260	.02106	.01965	.01836	.01717	.01608	.01508	.01416	.01331	.01252	.01180	.01112
61	17	.04360	.04023	.03717	.03439	.03186	.02955	.02744	.02552	.02376	.02215	.02068	.01933	.01809	.01694	.01589	.01492	.01403	.01320	.01244	.01174
61	18	.04557	.04208	.03891	.03603	.03339	.03099	.02880	.02680	.02497	.02329	.02175	.02033	.01903	.01783	.01673	.01572	.01478	.01391	.01311	.01237
61	19	.04762	.04401	.04073	.03773	.03500	.03251	.03023	.02814	.02623	.02447	.02286	.02138	.02002	.01877	.01762	.01655	.01556	.01465	.01381	.01303
61	20	.04977	.04603	.04263	.03952	.03669	.03410	.03172	.02955	.02756	.02573	.02405	.02250	.02107	.01976	.01855	.01743	.01640	.01544	.01456	.01374
61	21	.05202	.04815	.04463	.04141	.03847	.03577	.03330	.03104	.02896	.02705	.02530	.02368	.02219	.02082	.01955	.01837	.01729	.01629	.01535	.01449
61	22	.05436	.05037	.04672	.04338	.04033	.03753	.03496	.03261	.03044	.02845	.02662	.02493	.02337	.02193	.02060	.01937	.01823	.01718	.01620	.01529
61	23	.05682	.05269	.04892	.04546	.04229	.03939	.03672	.03426	.03201	.02993	.02802	.02625	.02462	.02312	.02172	.02043	.01924	.01813	.01710	.01615
61	24	.05940	.05513	.05123	.04765	.04436	.04134	.03857	.03602	.03367	.03150	.02950	.02766	.02596	.02438	.02292	.02157	.02031	.01915	.01807	.01707
61	25	.06210	.05770	.05366	.04995	.04654	.04341	.04053	.03787	.03542	.03317	.03108	.02916	.02737	.02573	.02420	.02278	.02146	.02024	.01911	.01805
61	26	.06493	.06038	.05621	.05237	.04883	.04558	.04259	.03983	.03728	.03493	.03276	.03074	.02888	.02716	.02556	.02407	.02269	.02141	.02022	.01910
61	27	.06790	.06320	.05888	.05491	.05125	.04788	.04477	.04190	.03925	.03680	.03453	.03243	.03049	.02868	.02701	.02545	.02400	.02266	.02140	.02024
61	28	.07100	.06615	.06169	.05758	.05379	.05029	.04707	.04408	.04133	.03877	.03641	.03422	.03218	.03030	.02854	.02691	.02540	.02398	.02267	.02144
61	29	.07423	.06923	.06462	.06037	.05645	.05282	.04947	.04638	.04351	.04085	.03839	.03610	.03398	.03201	.03017	.02847	.02688	.02539	.02401	.02272
61	30	.07759	.07243	.06768	.06328	.05923	.05547	.05200	.04878	.04580	.04304	.04047	.03809	.03587	.03381	.03189	.03011	.02844	.02689	.02544	.02408
61	31	.08108	.07577	.07086	.06632	.06213	.05824	.05464	.05130	.04820	.04533	.04266	.04017	.03786	.03571	.03371	.03184	.03009	.02847	.02694	.02552
61	32	.08471	.07924	.07418	.06949	.06515	.06113	.05740	.05394	.05072	.04773	.04496	.04237	.03996	.03771	.03562	.03366	.03184	.03013	.02854	.02705
61	33	.08848	.08285	.07763	.07280	.06832	.06415	.06029	.05670	.05337	.05026	.04737	.04468	.04217	.03982	.03764	.03559	.03369	.03190	.03023	.02866
61	34	.09240	.08660	.08122	.07624	.07161	.06731	.06331	.05959	.05613	.05291	.04990	.04710	.04448	.04204	.03976	.03763	.03563	.03376	.03201	.03037
61	35	.09645	.09049	.08496	.07982	.07504	.07060	.06646	.06261	.05902	.05568	.05256	.04964	.04692	.04438	.04200	.03977	.03769	.03573	.03390	.03218
61	36	.10065	.09453	.08883	.08354	.07861	.07402	.06975	.06576	.06205	.05858	.05534	.05231	.04948	.04683	.04435	.04203	.03985	.03781	.03589	.03409
61	37	.10500	.09870	.09285	.08740	.08232	.07758	.07317	.06905	.06520	.06160	.05824	.05510	.05215	.04940	.04682	.04439	.04212	.03999	.03799	.03611
61	38	.10949	.10303	.09701	.09140	.08617	.08129	.07673	.07247	.06849	.06477	.06128	.05802	.05496	.05209	.04941	.04688	.04451	.04229	.04020	.03823
61	39	.11413	.10750	.10132	.09555	.09016	.08513	.08043	.07603	.07191	.06806	.06445	.06107	.05789	.05491	.05212	.04949	.04703	.04471	.04252	.04047
61	40	.11891	.11211	.10577	.09984	.09430	.08912	.08427	.07973	.07548	.07149	.06776	.06425	.06096	.05787	.05496	.05223	.04966	.04724	.04497	.04282
61	41	.12384	.11687	.11037	.10428	.09859	.09325	.08826	.08358	.07919	.07507	.07120	.06757	.06416	.06095	.05793	.05510	.05242	.04990	.04753	.04529
61	42	.12890	.12178	.11511	.10886	.10301	.09753	.09239	.08756	.08303	.07878	.07478	.07103	.06749	.06417	.06104	.05809	.05531	.05269	.05022	.04789
61	43	.13411	.12681	.11998	.11358	.10758	.10194	.09665	.09168	.08702	.08263	.07850	.07462	.07096	.06752	.06427	.06121	.05833	.05560	.05303	.05060
61	44	.13943	.13198	.12499	.11843	.11227	.10649	.10105	.09594	.09113	.08661	.08235	.07834	.07456	.07099	.06763	.06446	.06146	.05864	.05596	.05344
61	45	.14487	.13726	.13011	.12340	.11708	.11115	.10557	.10031	.09537	.09071	.08632	.08218	.07827	.07459	.07111	.06782	.06472	.06178	.05901	.05638
61	46	.15042	.14265	.13534	.12847	.12201	.11593	.11020	.10480	.09972	.09492	.09040	.08613	.08210	.07830	.07470	.07130	.06809	.06505	.06217	.05944
61	47	.15606	.14813	.14067	.13365	.12704	.12081	.11494	.10940	.10418	.09925	.09459	.09020	.08604	.08211	.07840	.07489	.07156	.06841	.06543	.06261
61	48	.16178	.15370	.14609	.13892	.13216	.12579	.11977	.11410	.10874	.10368	.09889	.09437	.09009	.08604	.08221	.07858	.07515	.07189	.06880	.06587
61	49	.16758	.15935	.15160	.14428	.13738	.13086	.12471	.11889	.11340	.10820	.10329	.09864	.09424	.09007	.08612	.08238	.07883	.07547	.07227	.06924
61	50	.17344	.16508	.15718	.14972	.14268	.13602	.12973	.12378	.11815	.11283	.10779	.10301	.09849	.09420	.09013	.08628	.08262	.07915	.07585	.07272
61	51	.17937	.17086	.16283	.15523	.14805	.14126	.13483	.12875	.12299	.11754	.11237	.10747	.10283	.09842	.09424	.09027	.08650	.08292	.07952	.07629
61	52	.18534	.17670	.16853	.16080	.15348	.14656	.14000	.13379	.12791	.12232	.11703	.11201	.10725	.10273	.09843	.09435	.09047	.08679	.08328	.07995
61	53	.19133	.18256	.17426	.16640	.15896	.15191	.14523	.13889	.13288	.12717	.12176	.11662	.11174	.10710	.10270	.09850	.09452	.09073	.08712	.08368
61	54	.19734	.18845	.18002	.17204	.16448	.15730	.15049	.14403	.13790	.13208	.12655	.12129	.11630	.11155	.10703	.10273	.09864	.09474	.09103	.08750
61	55	.20335	.19434	.18580	.17770	.17002	.16272	.15580	.14922	.14297	.13703	.13138	.12601	.12091	.11605	.11142	.10702	.10282	.09882	.09501	.09138
61	56	.20936	.20024	.19159	.18337	.17557	.16816	.16112	.15443	.14807	.14202	.13626	.13078	.12557	.12060	.11587	.11136	.10706	.10297	.09906	.09533
61	57	.21535	.20612	.19736	.18904	.18113	.17362	.16647	.15967	.15320	.14704	.14117	.13559	.13027	.12520	.12036	.11575	.11136	.10716	.10316	.09934
61	58	.22129	.21197	.20312	.19469	.18668	.17906	.17181	.16490	.15833	.15207	.14610	.14041	.13499	.12982	.12489	.12018	.11569	.11140	.10730	.10339

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
61	59	.22718	.21777	.20882	.20030	.19220	.18448	.17713	.17012	.16345	.15709	.15102	.14524	.13972	.13445	.12942	.12462	.12004	.11566	.11147	.10747
61	60	.23301	.22351	.21447	.20587	.19767	.18986	.18241	.17532	.16855	.16210	.15594	.15006	.14445	.13909	.13397	.12908	.12440	.11993	.11566	.11157
61	61	.23875	.22918	.22006	.21137	.20309	.19520	.18767	.18048	.17363	.16708	.16084	.15487	.14917	.14372	.13852	.13354	.12878	.12422	.11986	.11569
62	0	.02268	.02082	.01917	.01769	.01636	.01517	.01410	.01313	.01226	.01146	.01075	.01009	.00950	.00895	.00846	.00800	.00758	.00720	.00684	.00652
62	1	.02048	.01863	.01697	.01550	.01419	.01301	.01195	.01100	.01015	.00937	.00868	.00805	.00748	.00696	.00649	.00606	.00567	.00531	.00498	.00468
62	2	.02133	.01940	.01769	.01616	.01478	.01356	.01245	.01146	.01057	.00977	.00904	.00838	.00778	.00724	.00674	.00629	.00588	.00551	.00516	.00485
62	3	.02231	.02031	.01853	.01693	.01550	.01422	.01307	.01204	.01110	.01026	.00950	.00880	.00818	.00761	.00709	.00661	.00618	.00579	.00542	.00509
62	4	.02339	.02131	.01946	.01779	.01630	.01497	.01376	.01268	.01170	.01082	.01002	.00929	.00863	.00803	.00749	.00699	.00653	.00612	.00573	.00538
62	5	.02455	.02239	.02046	.01873	.01717	.01578	.01452	.01338	.01236	.01143	.01059	.00983	.00914	.00851	.00793	.00741	.00693	.00649	.00609	.00571
62	6	.02578	.02354	.02153	.01972	.01810	.01664	.01533	.01414	.01307	.01210	.01122	.01042	.00969	.00902	.00842	.00786	.00736	.00689	.00647	.00608
62	7	.02709	.02476	.02266	.02079	.01909	.01757	.01620	.01495	.01383	.01281	.01189	.01104	.01028	.00958	.00894	.00836	.00783	.00734	.00689	.00647
62	8	.02846	.02604	.02386	.02191	.02014	.01855	.01712	.01582	.01464	.01357	.01260	.01172	.01091	.01018	.00950	.00889	.00833	.00781	.00733	.00690
62	9	.02991	.02740	.02513	.02310	.02126	.01960	.01810	.01674	.01550	.01438	.01336	.01244	.01159	.01082	.01011	.00946	.00887	.00832	.00782	.00736
62	10	.03145	.02883	.02648	.02436	.02244	.02071	.01914	.01772	.01643	.01525	.01418	.01321	.01232	.01150	.01076	.01008	.00945	.00887	.00834	.00785
62	11	.03306	.03035	.02790	.02569	.02369	.02188	.02024	.01876	.01740	.01617	.01505	.01403	.01309	.01224	.01145	.01073	.01007	.00946	.00890	.00839
62	12	.03475	.03193	.02939	.02709	.02500	.02312	.02141	.01985	.01844	.01715	.01597	.01489	.01391	.01301	.01219	.01143	.01073	.01009	.00950	.00895
62	13	.03650	.03357	.03093	.02854	.02637	.02440	.02262	.02099	.01951	.01816	.01693	.01580	.01476	.01382	.01295	.01215	.01142	.01074	.01011	.00954
62	14	.03830	.03526	.03252	.03003	.02777	.02572	.02386	.02216	.02061	.01920	.01791	.01672	.01564	.01465	.01373	.01289	.01212	.01140	.01075	.01014
62	15	.04013	.03699	.03414	.03156	.02921	.02707	.02513	.02336	.02174	.02026	.01891	.01767	.01653	.01549	.01453	.01364	.01283	.01208	.01139	.01074
62	16	.04201	.03875	.03580	.03311	.03067	.02845	.02642	.02457	.02288	.02134	.01992	.01863	.01743	.01634	.01533	.01441	.01355	.01276	.01203	.01135
62	17	.04394	.04056	.03750	.03471	.03217	.02986	.02775	.02582	.02406	.02245	.02097	.01961	.01836	.01721	.01616	.01518	.01429	.01345	.01269	.01198
62	18	.04592	.04243	.03925	.03636	.03373	.03132	.02912	.02712	.02528	.02359	.02204	.02062	.01932	.01812	.01701	.01599	.01504	.01417	.01337	.01262
62	19	.04799	.04438	.04108	.03808	.03535	.03285	.03056	.02847	.02655	.02479	.02318	.02169	.02032	.01907	.01790	.01683	.01584	.01493	.01408	.01329
62	20	.05015	.04641	.04300	.03989	.03705	.03445	.03207	.02989	.02789	.02606	.02437	.02282	.02139	.02007	.01885	.01773	.01669	.01573	.01484	.01401
62	21	.05242	.04855	.04502	.04180	.03885	.03615	.03367	.03140	.02932	.02740	.02564	.02402	.02252	.02114	.01986	.01869	.01759	.01658	.01565	.01478
62	22	.05479	.05079	.04713	.04379	.04073	.03792	.03535	.03299	.03082	.02882	.02698	.02528	.02372	.02227	.02093	.01970	.01855	.01749	.01651	.01559
62	23	.05727	.05314	.04935	.04589	.04271	.03980	.03712	.03466	.03240	.03032	.02840	.02662	.02499	.02347	.02207	.02078	.01958	.01846	.01743	.01646
62	24	.05987	.05560	.05169	.04810	.04481	.04178	.03900	.03644	.03408	.03191	.02990	.02805	.02634	.02476	.02329	.02193	.02067	.01950	.01841	.01740
62	25	.06261	.05819	.05414	.05043	.04701	.04387	.04098	.03832	.03586	.03360	.03150	.02957	.02778	.02612	.02459	.02316	.02184	.02061	.01947	.01840
62	26	.06547	.06091	.05672	.05287	.04934	.04608	.04307	.04030	.03775	.03539	.03320	.03118	.02931	.02758	.02597	.02448	.02309	.02180	.02060	.01948
62	27	.06847	.06376	.05944	.05545	.05179	.04841	.04529	.04241	.03975	.03729	.03501	.03290	.03094	.02913	.02745	.02588	.02442	.02307	.02181	.02063
62	28	.07161	.06675	.06228	.05816	.05436	.05085	.04761	.04462	.04185	.03929	.03692	.03471	.03267	.03077	.02901	.02737	.02585	.02442	.02310	.02186
62	29	.07488	.06987	.06525	.06099	.05705	.05342	.05006	.04695	.04407	.04140	.03893	.03663	.03450	.03252	.03067	.02895	.02735	.02586	.02447	.02317
62	30	.07829	.07312	.06835	.06395	.05988	.05611	.05263	.04940	.04640	.04363	.04105	.03865	.03643	.03436	.03243	.03063	.02895	.02739	.02593	.02456
62	31	.08183	.07650	.07158	.06703	.06282	.05892	.05531	.05196	.04885	.04596	.04328	.04078	.03846	.03629	.03428	.03240	.03064	.02900	.02747	.02604
62	32	.08551	.08003	.07495	.07025	.06590	.06187	.05812	.05465	.05142	.04841	.04562	.04302	.04060	.03834	.03623	.03426	.03243	.03071	.02910	.02760
62	33	.08934	.08369	.07846	.07361	.06912	.06494	.06106	.05746	.05411	.05099	.04808	.04538	.04285	.04049	.03829	.03624	.03431	.03251	.03083	.02925
62	34	.09332	.08751	.08212	.07711	.07247	.06815	.06414	.06040	.05693	.05369	.05067	.04785	.04522	.04276	.04046	.03832	.03631	.03442	.03266	.03100
62	35	.09745	.09147	.08592	.08076	.07597	.07151	.06736	.06349	.05988	.05652	.05338	.05045	.04771	.04515	.04276	.04051	.03841	.03644	.03460	.03286
62	36	.10172	.09558	.08987	.08455	.07961	.07500	.07071	.06671	.06297	.05948	.05622	.05318	.05033	.04766	.04516	.04282	.04063	.03857	.03664	.03482
62	37	.10615	.09984	.09396	.08849	.08339	.07864	.07420	.07006	.06619	.06258	.05920	.05603	.05307	.05030	.04769	.04525	.04296	.04081	.03879	.03689
62	38	.11073	.10425	.09821	.09258	.08733	.08243	.07785	.07356	.06956	.06582	.06231	.05903	.05595	.05306	.05035	.04781	.04542	.04318	.04107	.03908
62	39	.11546	.10881	.10261	.09682	.09141	.08636	.08163	.07721	.07307	.06919	.06556	.06215	.05896	.05596	.05314	.05049	.04800	.04566	.04346	.04138
62	40	.12035	.11353	.10716	.10121	.09565	.09044	.08557	.08101	.07673	.07272	.06895	.06542	.06211	.05899	.05606	.05331	.05071	.04827	.04597	.04381
62	41	.12539	.11840	.11187	.10576	.10004	.09468	.08966	.08495	.08053	.07639	.07250	.06884	.06540	.06217	.05912	.05626	.05356	.05102	.04862	.04636
62	42	.13058	.12343	.11673	.11046	.10458	.09907	.09390	.08904	.08449	.08020	.07618	.07239	.06883	.06548	.06232	.05935	.05654	.05389	.05140	.04904
62	43	.13591	.12859	.12173	.11530	.10926	.10360	.09828	.09328	.08858	.08416	.08001	.07609	.07240	.06893	.06566	.06257	.05965	.05690	.05430	.05185
62	44	.14138	.13390	.12687	.12028	.11409	.10827	.10280	.09766	.09282	.08826	.08397	.07993	.07611	.07252	.06912	.06592	.06290	.06004	.05733	.05478
62	45	.14697	.13932	.13214	.12539	.11904	.11307	.10746	.10217	.09718	.09249	.08806	.08389	.07995	.07623	.07272	.06940	.06626	.06329	.06049	.05783
62	46	.15267	.14486	.13752	.13062	.12412	.11800	.11223	.10680	.10168	.09684	.09228	.08798	.08391	.08007	.07644	.07300	.06975	.06667	.06376	.06100

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
62	47	.15847	.15051	.14301	.13595	.12930	.12303	.11712	.11154	.10628	.10131	.09662	.09218	.08799	.08402	.08027	.07672	.07335	.07017	.06715	.06428
62	48	.16437	.15625	.14860	.14139	.13459	.12818	.12212	.11640	.11100	.10589	.10106	.09650	.09218	.08809	.08422	.08055	.07707	.07377	.07065	.06768
62	49	.17035	.16208	.15429	.14693	.13998	.13342	.12722	.12136	.11582	.11058	.10562	.10093	.09648	.09227	.08827	.08449	.08090	.07749	.07425	.07118
62	50	.17641	.16800	.16006	.15256	.14547	.13876	.13242	.12643	.12075	.11538	.11029	.10546	.10089	.09656	.09244	.08854	.08484	.08132	.07798	.07480
62	51	.18255	.17399	.16591	.15827	.15104	.14419	.13772	.13158	.12577	.12027	.11505	.11010	.10540	.10095	.09672	.09270	.08888	.08525	.08180	.07852
62	52	.18872	.18004	.17182	.16404	.15667	.14969	.14308	.13682	.13088	.12524	.11990	.11482	.11000	.10543	.10108	.09694	.09302	.08928	.08572	.08234
62	53	.19494	.18612	.17777	.16986	.16236	.15525	.14851	.14212	.13605	.13029	.12482	.11962	.11468	.10999	.10552	.10128	.09724	.09339	.08973	.08624
62	54	.20118	.19224	.18376	.17572	.16809	.16086	.15399	.14747	.14128	.13540	.12980	.12449	.11943	.11462	.11004	.10569	.10154	.09758	.09382	.09023
62	55	.20743	.19837	.18977	.18161	.17386	.16651	.15952	.15288	.14656	.14056	.13485	.12942	.12425	.11932	.11464	.11017	.10591	.10185	.09798	.09429
62	56	.21369	.20451	.19580	.18752	.17966	.17218	.16508	.15832	.15189	.14577	.13995	.13440	.12912	.12409	.11929	.11471	.11035	.10619	.10222	.09843
62	57	.21993	.21065	.20183	.19344	.18546	.17788	.17066	.16379	.15725	.15102	.14508	.13943	.13404	.12890	.12399	.11932	.11485	.11059	.10652	.10263
62	58	.22614	.21676	.20783	.19934	.19126	.18357	.17625	.16927	.16262	.15628	.15024	.14448	.13899	.13374	.12874	.12396	.11939	.11503	.11087	.10688
62	59	.23230	.22282	.21380	.20522	.19704	.18924	.18182	.17474	.16799	.16155	.15541	.14955	.14395	.13861	.13350	.12863	.12396	.11951	.11525	.11117
62	60	.23840	.22883	.21972	.21105	.20277	.19489	.18736	.18019	.17334	.16681	.16057	.15461	.14892	.14348	.13828	.13331	.12855	.12401	.11966	.11549
62	61	.24442	.23478	.22559	.21683	.20847	.20049	.19288	.18561	.17868	.17205	.16572	.15967	.15388	.14835	.14306	.13800	.13316	.12853	.12409	.11984
62	62	.25038	.24066	.23140	.22256	.21412	.20606	.19836	.19101	.18399	.17728	.17086	.16472	.15885	.15323	.14786	.14271	.13778	.13306	.12854	.12421
63	0	.02291	.02106	.01940	.01792	.01659	.01540	.01432	.01335	.01248	.01168	.01096	.01031	.00971	.00916	.00866	.00820	.00778	.00740	.00704	.00671
63	1	.02060	.01875	.01710	.01562	.01430	.01312	.01206	.01111	.01025	.00948	.00878	.00815	.00758	.00706	.00659	.00616	.00576	.00540	.00507	.00477
63	2	.02145	.01953	.01781	.01628	.01490	.01367	.01257	.01158	.01068	.00987	.00914	.00848	.00788	.00734	.00684	.00639	.00598	.00560	.00525	.00494
63	3	.02244	.02044	.01866	.01706	.01563	.01434	.01319	.01215	.01122	.01037	.00961	.00891	.00828	.00771	.00719	.00671	.00628	.00588	.00552	.00518
63	4	.02353	.02145	.01959	.01793	.01643	.01509	.01389	.01280	.01182	.01094	.01013	.00941	.00874	.00814	.00759	.00709	.00664	.00622	.00583	.00548
63	5	.02470	.02254	.02060	.01887	.01731	.01591	.01465	.01352	.01249	.01156	.01072	.00995	.00926	.00863	.00805	.00752	.00704	.00660	.00619	.00582
63	6	.02594	.02369	.02168	.01988	.01825	.01679	.01547	.01428	.01321	.01223	.01135	.01055	.00982	.00915	.00854	.00799	.00748	.00701	.00658	.00619
63	7	.02726	.02492	.02283	.02095	.01925	.01773	.01635	.01511	.01398	.01296	.01203	.01119	.01042	.00972	.00908	.00849	.00795	.00746	.00701	.00659
63	8	.02864	.02622	.02404	.02208	.02031	.01872	.01728	.01598	.01480	.01373	.01275	.01187	.01106	.01032	.00965	.00903	.00846	.00794	.00747	.00703
63	9	.03011	.02759	.02533	.02328	.02144	.01978	.01828	.01691	.01568	.01455	.01353	.01260	.01175	.01097	.01026	.00961	.00902	.00847	.00796	.00750
63	10	.03166	.02904	.02669	.02456	.02264	.02091	.01933	.01791	.01661	.01544	.01436	.01338	.01249	.01167	.01093	.01024	.00961	.00903	.00850	.00801
63	11	.03329	.03057	.02812	.02591	.02391	.02209	.02045	.01896	.01761	.01637	.01525	.01422	.01328	.01242	.01163	.01091	.01025	.00963	.00907	.00855
63	12	.03499	.03217	.02962	.02732	.02524	.02335	.02163	.02007	.01865	.01736	.01618	.01510	.01411	.01321	.01238	.01162	.01092	.01027	.00968	.00913
63	13	.03676	.03383	.03119	.02879	.02662	.02465	.02286	.02123	.01974	.01839	.01715	.01602	.01498	.01403	.01316	.01236	.01162	.01094	.01031	.00973
63	14	.03858	.03554	.03279	.03030	.02804	.02598	.02412	.02241	.02086	.01944	.01815	.01696	.01587	.01487	.01396	.01311	.01233	.01162	.01096	.01034
63	15	.04043	.03728	.03443	.03184	.02949	.02735	.02540	.02362	.02200	.02052	.01916	.01792	.01678	.01573	.01477	.01388	.01306	.01230	.01161	.01096
63	16	.04232	.03906	.03610	.03341	.03097	.02874	.02671	.02486	.02316	.02161	.02019	.01889	.01769	.01660	.01558	.01465	.01379	.01300	.01226	.01158
63	17	.04426	.04089	.03782	.03502	.03248	.03017	.02805	.02612	.02435	.02273	.02125	.01989	.01863	.01748	.01642	.01544	.01454	.01370	.01293	.01222
63	18	.04626	.04277	.03959	.03669	.03405	.03164	.02944	.02742	.02558	.02389	.02234	.02091	.01960	.01840	.01728	.01626	.01531	.01443	.01362	.01287
63	19	.04835	.04473	.04143	.03843	.03569	.03318	.03089	.02879	.02687	.02510	.02348	.02199	.02062	.01936	.01819	.01711	.01612	.01520	.01434	.01355
63	20	.05053	.04678	.04337	.04025	.03741	.03480	.03242	.03023	.02823	.02639	.02469	.02313	.02170	.02038	.01915	.01802	.01698	.01601	.01511	.01428
63	21	.05281	.04894	.04540	.04217	.03922	.03651	.03403	.03176	.02967	.02774	.02598	.02435	.02284	.02146	.02018	.01899	.01790	.01688	.01594	.01506
63	22	.05520	.05120	.04754	.04419	.04112	.03831	.03573	.03336	.03118	.02918	.02733	.02563	.02406	.02261	.02126	.02002	.01887	.01780	.01681	.01589
63	23	.05771	.05357	.04978	.04631	.04312	.04020	.03752	.03506	.03279	.03070	.02877	.02699	.02534	.02382	.02242	.02112	.01991	.01879	.01774	.01678
63	24	.06033	.05605	.05213	.04854	.04524	.04221	.03942	.03685	.03449	.03231	.03029	.02843	.02672	.02513	.02365	.02229	.02102	.01984	.01875	.01773
63	25	.06309	.05867	.05462	.05089	.04747	.04432	.04142	.03875	.03629	.03402	.03192	.02998	.02818	.02651	.02497	.02354	.02221	.02097	.01982	.01875
63	26	.06598	.06142	.05722	.05337	.04982	.04655	.04354	.04077	.03820	.03583	.03364	.03161	.02973	.02799	.02637	.02487	.02348	.02218	.02097	.01984
63	27	.06902	.06431	.05997	.05598	.05230	.04891	.04579	.04290	.04023	.03776	.03547	.03336	.03139	.02957	.02788	.02630	.02484	.02348	.02221	.02102
63	28	.07219	.06733	.06285	.05872	.05491	.05139	.04815	.04515	.04237	.03980	.03741	.03520	.03315	.03124	.02947	.02782	.02629	.02486	.02352	.02228
63	29	.07550	.07048	.06586	.06159	.05764	.05400	.05063	.04751	.04462	.04194	.03946	.03715	.03501	.03302	.03116	.02943	.02782	.02632	.02492	.02361
63	30	.07895	.07378	.06900	.06459	.06050	.05673	.05323	.04999	.04699	.04420	.04161	.03921	.03697	.03489	.03295	.03114	.02945	.02788	.02641	.02503
63	31	.08255	.07721	.07228	.06772	.06350	.05959	.05596	.05260	.04948	.04658	.04388	.04137	.03904	.03686	.03484	.03294	.03118	.02953	.02798	.02654
63	32	.08628	.08078	.07570	.07099	.06662	.06258	.05882	.05533	.05209	.04907	.04627	.04365	.04122	.03895	.03683	.03485	.03300	.03127	.02965	.02814
63	33	.09017	.08451	.07926	.07440	.06989	.06570	.06181	.05820	.05483	.05170	.04878	.04606	.04352	.04115	.03893	.03687	.03493	.03312	.03142	.02983

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
63	34	.09420	.08838	.08298	.07796	.07330	.06897	.06494	.06119	.05770	.05445	.05141	.04858	.04594	.04346	.04115	.03899	.03697	.03507	.03329	.03163
63	35	.09840	.09241	.08685	.08167	.07686	.07239	.06822	.06434	.06072	.05734	.05418	.05124	.04848	.04591	.04350	.04124	.03912	.03714	.03528	.03353
63	36	.10275	.09659	.09086	.08553	.08057	.07595	.07164	.06762	.06387	.06036	.05709	.05402	.05116	.04848	.04596	.04360	.04139	.03932	.03737	.03554
63	37	.10726	.10093	.09504	.08955	.08443	.07966	.07521	.07105	.06716	.06353	.06013	.05695	.05397	.05117	.04855	.04610	.04379	.04162	.03958	.03767
63	38	.11192	.10543	.09937	.09372	.08845	.08353	.07893	.07463	.07060	.06684	.06331	.06001	.05691	.05401	.05128	.04872	.04631	.04405	.04192	.03991
63	39	.11675	.11008	.10386	.09805	.09262	.08755	.08280	.07836	.07420	.07030	.06664	.06322	.06000	.05698	.05414	.05147	.04896	.04660	.04438	.04228
63	40	.12174	.11490	.10851	.10254	.09695	.09172	.08683	.08224	.07794	.07391	.07012	.06657	.06323	.06009	.05714	.05436	.05175	.04929	.04697	.04478
63	41	.12689	.11988	.11333	.10719	.10145	.09606	.09102	.08628	.08184	.07767	.07376	.07007	.06661	.06335	.06029	.05740	.05468	.05211	.04969	.04741
63	42	.13219	.12502	.11830	.11200	.10610	.10056	.09536	.09048	.08590	.08159	.07754	.07373	.07014	.06676	.06358	.06058	.05775	.05508	.05255	.05017
63	43	.13765	.13031	.12342	.11696	.11090	.10521	.09986	.09484	.09011	.08566	.08148	.07753	.07382	.07032	.06701	.06390	.06096	.05818	.05555	.05307
63	44	.14326	.13575	.12870	.12208	.11586	.11001	.10451	.09934	.09447	.08988	.08556	.08148	.07764	.07401	.07059	.06736	.06430	.06142	.05869	.05610
63	45	.14899	.14131	.13410	.12732	.12095	.11495	.10930	.10397	.09896	.09423	.08977	.08557	.08160	.07784	.07430	.07095	.06778	.06478	.06195	.05926
63	46	.15485	.14701	.13964	.13270	.12617	.12001	.11421	.10875	.10359	.09872	.09413	.08979	.08568	.08181	.07814	.07467	.07139	.06828	.06533	.06254
63	47	.16081	.15281	.14529	.13819	.13151	.12520	.11925	.11364	.10834	.10333	.09860	.09413	.08990	.08589	.08210	.07852	.07512	.07190	.06884	.06594
63	48	.16688	.15873	.15104	.14380	.13696	.13051	.12441	.11865	.11321	.10806	.10320	.09859	.09423	.09010	.08619	.08248	.07897	.07563	.07247	.06947
63	49	.17304	.16474	.15691	.14951	.14252	.13592	.12968	.12378	.11820	.11291	.10791	.10318	.09869	.09443	.09040	.08657	.08294	.07949	.07622	.07311
63	50	.17930	.17085	.16287	.15532	.14819	.14144	.13506	.12902	.12330	.11788	.11274	.10788	.10326	.09888	.09472	.09078	.08703	.08347	.08008	.07687
63	51	.18563	.17704	.16891	.16122	.15395	.14706	.14054	.13436	.12850	.12295	.11768	.11269	.10794	.10344	.09916	.09510	.09123	.08756	.08406	.08074
63	52	.19202	.18329	.17502	.16720	.15978	.15276	.14610	.13979	.13380	.12811	.12271	.11759	.11272	.10809	.10370	.09951	.09553	.09175	.08814	.08471
63	53	.19846	.18959	.18119	.17323	.16569	.15853	.15173	.14529	.13917	.13335	.12783	.12258	.11759	.11284	.10832	.10402	.09993	.09603	.09232	.08878
63	54	.20493	.19593	.18741	.17932	.17164	.16435	.15743	.15085	.14461	.13867	.13302	.12765	.12253	.11767	.11303	.10862	.10442	.10041	.09659	.09294
63	55	.21142	.20231	.19365	.18544	.17764	.17022	.16318	.15648	.15011	.14405	.13828	.13278	.12755	.12257	.11782	.11330	.10898	.10487	.10094	.09719
63	56	.21792	.20869	.19992	.19159	.18367	.17614	.16897	.16215	.15566	.14948	.14359	.13799	.13264	.12754	.12268	.11805	.11363	.10940	.10537	.10152
63	57	.22442	.21508	.20620	.19776	.18972	.18207	.17479	.16786	.16125	.15496	.14896	.14324	.13778	.13257	.12761	.12286	.11833	.11401	.10987	.10592
63	58	.23090	.22146	.21247	.20392	.19578	.18802	.18063	.17358	.16687	.16046	.15435	.14852	.14296	.13765	.13257	.12772	.12309	.11866	.11443	.11038
63	59	.23733	.22779	.21871	.21006	.20181	.19395	.18645	.17931	.17249	.16598	.15976	.15383	.14816	.14274	.13757	.13262	.12789	.12336	.11903	.11488
63	60	.24370	.23407	.22490	.21616	.20781	.19986	.19226	.18502	.17809	.17148	.16517	.15914	.15337	.14785	.14258	.13753	.13271	.12808	.12366	.11942
63	61	.25001	.24030	.23104	.22221	.21378	.20573	.19805	.19071	.18369	.17699	.17058	.16445	.15859	.15298	.14761	.14247	.13755	.13284	.12832	.12399
63	62	.25625	.24647	.23714	.22822	.21971	.21158	.20381	.19638	.18927	.18248	.17598	.16976	.16381	.15811	.15265	.14742	.14242	.13761	.13301	.12860
63	63	.26242	.25257	.24316	.23418	.22559	.21738	.20953	.20202	.19483	.18795	.18137	.17507	.16903	.16325	.15770	.15239	.14730	.14241	.13773	.13323
64	0	.02315	.02129	.01964	.01815	.01682	.01563	.01455	.01358	.01270	.01190	.01118	.01052	.00992	.00937	.00887	.00841	.00798	.00759	.00723	.00690
64	1	.02072	.01887	.01721	.01574	.01442	.01323	.01217	.01122	.01036	.00959	.00889	.00825	.00768	.00716	.00668	.00625	.00585	.00549	.00516	.00486
64	2	.02157	.01965	.01793	.01639	.01502	.01379	.01268	.01168	.01079	.00998	.00925	.00858	.00798	.00744	.00694	.00648	.00607	.00569	.00534	.00502
64	3	.02257	.02057	.01878	.01718	.01575	.01446	.01331	.01227	.01133	.01048	.00971	.00902	.00839	.00781	.00729	.00681	.00638	.00598	.00561	.00527
64	4	.02366	.02158	.01972	.01805	.01656	.01522	.01401	.01292	.01194	.01105	.01025	.00952	.00885	.00825	.00770	.00720	.00674	.00632	.00593	.00558
64	5	.02484	.02268	.02074	.01901	.01745	.01605	.01478	.01364	.01262	.01168	.01084	.01007	.00938	.00874	.00816	.00763	.00715	.00670	.00629	.00592
64	6	.02609	.02385	.02183	.02002	.01840	.01693	.01561	.01442	.01334	.01237	.01148	.01067	.00994	.00927	.00866	.00810	.00759	.00712	.00669	.00630
64	7	.02742	.02509	.02299	.02110	.01941	.01788	.01650	.01525	.01412	.01310	.01217	.01132	.01055	.00985	.00921	.00862	.00808	.00758	.00713	.00671
64	8	.02882	.02639	.02421	.02225	.02048	.01889	.01744	.01614	.01496	.01388	.01290	.01202	.01121	.01046	.00979	.00917	.00860	.00808	.00760	.00715
64	9	.03030	.02778	.02551	.02347	.02162	.01996	.01845	.01708	.01585	.01472	.01369	.01276	.01191	.01113	.01042	.00976	.00916	.00861	.00810	.00763
64	10	.03187	.02925	.02689	.02476	.02284	.02110	.01952	.01809	.01680	.01562	.01454	.01356	.01266	.01184	.01109	.01040	.00977	.00919	.00865	.00816
64	11	.03351	.03079	.02834	.02612	.02412	.02230	.02066	.01916	.01780	.01657	.01544	.01441	.01347	.01260	.01181	.01109	.01042	.00980	.00924	.00871
64	12	.03523	.03241	.02986	.02755	.02546	.02357	.02185	.02029	.01887	.01757	.01639	.01530	.01431	.01341	.01257	.01181	.01110	.01046	.00986	.00931
64	13	.03702	.03409	.03144	.02904	.02686	.02489	.02309	.02146	.01997	.01861	.01737	.01624	.01520	.01424	.01337	.01256	.01182	.01114	.01050	.00992
64	14	.03885	.03581	.03306	.03056	.02830	.02624	.02437	.02266	.02111	.01968	.01838	.01719	.01610	.01510	.01418	.01333	.01255	.01183	.01116	.01055
64	15	.04072	.03757	.03471	.03212	.02976	.02762	.02567	.02389	.02226	.02077	.01941	.01817	.01702	.01597	.01500	.01411	.01329	.01253	.01183	.01118
64	16	.04263	.03936	.03640	.03371	.03126	.02902	.02699	.02513	.02344	.02188	.02046	.01915	.01795	.01685	.01583	.01490	.01403	.01323	.01250	.01181
64	17	.04458	.04120	.03813	.03533	.03279	.03047	.02835	.02641	.02464	.02301	.02153	.02016	.01890	.01775	.01668	.01570	.01479	.01395	.01317	.01245
64	18	.04660	.04310	.03991	.03701	.03437	.03195	.02975	.02773	.02588	.02418	.02263	.02120	.01988	.01867	.01756	.01652	.01557	.01469	.01387	.01312
64	19	.04869	.04507	.04177	.03876	.03602	.03351	.03121	.02911	.02718	.02541	.02379	.02229	.02091	.01964	.01847	.01739	.01639	.01547	.01461	.01381

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
64	20	.05089	.04714	.04372	.04060	.03775	.03514	.03275	.03056	.02855	.02671	.02501	.02345	.02200	.02068	.01945	.01831	.01726	.01629	.01539	.01455
64	21	.05319	.04932	.04578	.04254	.03958	.03687	.03438	.03210	.03001	.02808	.02631	.02467	.02316	.02177	.02049	.01930	.01819	.01717	.01622	.01534
64	22	.05560	.05159	.04793	.04457	.04150	.03868	.03610	.03372	.03154	.02953	.02768	.02597	.02439	.02293	.02159	.02034	.01918	.01811	.01711	.01619
64	23	.05813	.05398	.05019	.04671	.04352	.04060	.03791	.03544	.03316	.03106	.02913	.02735	.02570	.02417	.02276	.02145	.02023	.01911	.01806	.01709
64	24	.06078	.05649	.05257	.04896	.04566	.04262	.03983	.03725	.03488	.03270	.03068	.02881	.02709	.02549	.02401	.02264	.02136	.02018	.01908	.01805
64	25	.06356	.05913	.05507	.05134	.04791	.04476	.04186	.03918	.03671	.03443	.03232	.03037	.02857	.02690	.02535	.02391	.02257	.02133	.02017	.01909
64	26	.06648	.06191	.05771	.05385	.05029	.04702	.04400	.04122	.03864	.03627	.03407	.03203	.03015	.02840	.02677	.02526	.02386	.02256	.02134	.02021
64	27	.06955	.06483	.06048	.05649	.05280	.04941	.04627	.04338	.04070	.03822	.03593	.03380	.03183	.03000	.02830	.02672	.02525	.02388	.02260	.02141
64	28	.07275	.06788	.06339	.05926	.05544	.05192	.04866	.04565	.04287	.04029	.03790	.03568	.03362	.03170	.02992	.02826	.02672	.02528	.02394	.02269
64	29	.07610	.07108	.06644	.06216	.05821	.05456	.05118	.04805	.04515	.04247	.03997	.03766	.03551	.03350	.03164	.02990	.02829	.02678	.02537	.02405
64	30	.07960	.07441	.06963	.06520	.06111	.05733	.05382	.05057	.04756	.04476	.04217	.03975	.03750	.03541	.03346	.03164	.02995	.02836	.02688	.02550
64	31	.08323	.07789	.07295	.06838	.06415	.06023	.05659	.05322	.05009	.04718	.04447	.04195	.03961	.03742	.03538	.03348	.03170	.03004	.02849	.02704
64	32	.08702	.08151	.07642	.07170	.06732	.06326	.05949	.05599	.05274	.04972	.04690	.04427	.04183	.03955	.03741	.03542	.03356	.03182	.03019	.02867
64	33	.09096	.08529	.08004	.07516	.07064	.06644	.06254	.05891	.05553	.05239	.04945	.04672	.04417	.04179	.03956	.03748	.03553	.03371	.03200	.03040
64	34	.09506	.08922	.08381	.07878	.07411	.06976	.06572	.06196	.05845	.05519	.05214	.04929	.04664	.04415	.04183	.03965	.03762	.03571	.03392	.03224
64	35	.09932	.09331	.08774	.08255	.07773	.07324	.06906	.06516	.06153	.05813	.05496	.05200	.04924	.04665	.04422	.04195	.03982	.03782	.03595	.03419
64	36	.10374	.09756	.09182	.08648	.08150	.07687	.07254	.06851	.06474	.06122	.05793	.05485	.05197	.04927	.04674	.04437	.04214	.04006	.03809	.03625
64	37	.10832	.10198	.09607	.09057	.08544	.08065	.07618	.07200	.06810	.06445	.06103	.05783	.05484	.05203	.04939	.04692	.04459	.04241	.04036	.03843
64	38	.11307	.10656	.10048	.09482	.08953	.08459	.07997	.07566	.07162	.06783	.06429	.06097	.05785	.05493	.05218	.04960	.04718	.04490	.04275	.04073
64	39	.11799	.11130	.10506	.09923	.09379	.08869	.08393	.07947	.07529	.07137	.06770	.06425	.06101	.05797	.05512	.05243	.04990	.04752	.04528	.04317
64	40	.12307	.11622	.10981	.10382	.09821	.09296	.08805	.08344	.07912	.07507	.07126	.06768	.06433	.06117	.05819	.05540	.05276	.05028	.04794	.04573
64	41	.12833	.12130	.11473	.10857	.10281	.09740	.09233	.08758	.08312	.07892	.07498	.07128	.06779	.06452	.06143	.05852	.05577	.05319	.05075	.04844
64	42	.13375	.12655	.11981	.11349	.10757	.10200	.09678	.09188	.08727	.08294	.07887	.07503	.07142	.06802	.06481	.06179	.05893	.05624	.05369	.05129
64	43	.13933	.13196	.12506	.11857	.11249	.10677	.10140	.09635	.09159	.08712	.08291	.07894	.07520	.07167	.06834	.06520	.06224	.05943	.05678	.05428
64	44	.14507	.13753	.13046	.12381	.11757	.11169	.10617	.10097	.09607	.09145	.08710	.08300	.07913	.07548	.07203	.06877	.06569	.06277	.06002	.05741
64	45	.15094	.14324	.13600	.12920	.12279	.11676	.11108	.10573	.10069	.09593	.09144	.08721	.08321	.07943	.07585	.07247	.06927	.06625	.06338	.06067
64	46	.15695	.14908	.14168	.13472	.12815	.12197	.11614	.11064	.10545	.10055	.09593	.09155	.08742	.08351	.07982	.07632	.07300	.06986	.06688	.06406
64	47	.16307	.15505	.14749	.14036	.13364	.12731	.12133	.11568	.11035	.10531	.10054	.09603	.09177	.08773	.08391	.08029	.07685	.07360	.07051	.06758
64	48	.16931	.16113	.15341	.14613	.13926	.13277	.12664	.12085	.11537	.11019	.10528	.10064	.09625	.09208	.08813	.08439	.08084	.07747	.07427	.07123
64	49	.17565	.16732	.15945	.15202	.14499	.13835	.13208	.12614	.12052	.11520	.11016	.10538	.10085	.09656	.09249	.08862	.08495	.08147	.07815	.07501
64	50	.18209	.17361	.16559	.15801	.15084	.14406	.13763	.13155	.12579	.12033	.11515	.11024	.10559	.10117	.09697	.09298	.08919	.08559	.08217	.07891
64	51	.18863	.18000	.17183	.16411	.15679	.14986	.14330	.13707	.13117	.12558	.12027	.11523	.11044	.10589	.10157	.09746	.09355	.08984	.08630	.08293
64	52	.19522	.18645	.17815	.17028	.16283	.15576	.14905	.14269	.13666	.13093	.12548	.12031	.11540	.11072	.10628	.10205	.09803	.09419	.09054	.08707
64	53	.20188	.19297	.18453	.17653	.16893	.16173	.15489	.14840	.14223	.13636	.13079	.12549	.12045	.11565	.11109	.10674	.10260	.09865	.09489	.09131
64	54	.20857	.19954	.19097	.18283	.17511	.16777	.16080	.15417	.14787	.14188	.13618	.13076	.12559	.12068	.11599	.11152	.10727	.10321	.09934	.09564
64	55	.21530	.20615	.19745	.18919	.18133	.17387	.16677	.16002	.15359	.14748	.14165	.13610	.13082	.12578	.12098	.11640	.11203	.10786	.10388	.10008
64	56	.22205	.21278	.20396	.19558	.18760	.18002	.17279	.16592	.15937	.15313	.14719	.14152	.13612	.13097	.12605	.12135	.11687	.11259	.10850	.10460
64	57	.22881	.21942	.21049	.20199	.19390	.18620	.17886	.17186	.16520	.15884	.15278	.14700	.14148	.13622	.13119	.12638	.12179	.11740	.11321	.10920
64	58	.23555	.22605	.21702	.20841	.20021	.19239	.18494	.17784	.17106	.16459	.15842	.15252	.14689	.14152	.13638	.13147	.12677	.12228	.11798	.11387
64	59	.24225	.23266	.22352	.21481	.20651	.19858	.19103	.18381	.17693	.17035	.16407	.15807	.15233	.14685	.14160	.13659	.13179	.12720	.12280	.11859
64	60	.24890	.23922	.22999	.22118	.21278	.20476	.19710	.18978	.18279	.17612	.16973	.16363	.15779	.15220	.14686	.14174	.13684	.13215	.12766	.12335
64	61	.25549	.24573	.23641	.22752	.21902	.21091	.20315	.19574	.18866	.18188	.17540	.16920	.16326	.15758	.15213	.14692	.14193	.13714	.13255	.12815
64	62	.26202	.25219	.24279	.23381	.22523	.21703	.20919	.20169	.19451	.18764	.18107	.17477	.16874	.16297	.15743	.15213	.14704	.14216	.13749	.13300
64	63	.26849	.25858	.24911	.24006	.23140	.22312	.21520	.20761	.20035	.19339	.18673	.18035	.17423	.16837	.16274	.15735	.15218	.14721	.14245	.13787
64	64	.27486	.26490	.25536	.24624	.23751	.22916	.22116	.21349	.20615	.19912	.19237	.18591	.17971	.17376	.16805	.16258	.15732	.15227	.14743	.14277
65	0	.02338	.02153	.01987	.01838	.01705	.01585	.01477	.01380	.01292	.01212	.01139	.01073	.01013	.00958	.00908	.00861	.00819	.00780	.00743	.00710
65	1	.02084	.01898	.01733	.01585	.01453	.01334	.01228	.01133	.01047	.00969	.00899	.00835	.00778	.00725	.00678	.00634	.00595	.00558	.00525	.00494
65	2	.02169	.01976	.01804	.01650	.01513	.01389	.01279	.01179	.01089	.01008	.00935	.00868	.00808	.00753	.00703	.00658	.00616	.00578	.00543	.00511
65	3	.02269	.02069	.01890	.01730	.01586	.01457	.01342	.01238	.01144	.01059	.00982	.00912	.00849	.00791	.00739	.00691	.00647	.00607	.00570	.00536
65	4	.02379	.02171	.01985	.01818	.01668	.01534	.01413	.01304	.01205	.01116	.01036	.00963	.00896	.00835	.00780	.00730	.00684	.00641	.00603	.00567

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
65	5	.02498	.02281	.02088	.01914	.01758	.01617	.01491	.01377	.01274	.01180	.01096	.01019	.00949	.00885	.00827	.00774	.00725	.00681	.00640	.00602
65	6	.02624	.02399	.02197	.02016	.01854	.01707	.01575	.01455	.01347	.01249	.01161	.01080	.01006	.00939	.00878	.00822	.00771	.00724	.00680	.00640
65	7	.02758	.02524	.02314	.02126	.01956	.01803	.01665	.01540	.01427	.01324	.01231	.01146	.01068	.00998	.00933	.00874	.00820	.00770	.00725	.00683
65	8	.02899	.02656	.02438	.02241	.02064	.01905	.01760	.01629	.01511	.01403	.01305	.01216	.01135	.01061	.00993	.00930	.00873	.00821	.00772	.00728
65	9	.03048	.02796	.02569	.02364	.02180	.02013	.01862	.01725	.01601	.01488	.01385	.01292	.01206	.01128	.01057	.00991	.00931	.00875	.00824	.00777
65	10	.03206	.02944	.02708	.02495	.02303	.02128	.01971	.01828	.01697	.01579	.01471	.01373	.01283	.01201	.01125	.01056	.00993	.00934	.00880	.00830
65	11	.03372	.03100	.02855	.02633	.02432	.02250	.02086	.01936	.01800	.01676	.01563	.01459	.01365	.01278	.01199	.01126	.01059	.00997	.00940	.00887
65	12	.03546	.03264	.03008	.02778	.02568	.02379	.02207	.02050	.01908	.01778	.01659	.01550	.01451	.01360	.01277	.01200	.01129	.01064	.01004	.00948
65	13	.03727	.03433	.03168	.02928	.02710	.02512	.02333	.02169	.02020	.01884	.01759	.01645	.01541	.01445	.01357	.01277	.01202	.01133	.01070	.01011
65	14	.03911	.03607	.03332	.03082	.02855	.02649	.02462	.02291	.02135	.01992	.01862	.01742	.01633	.01532	.01440	.01355	.01276	.01204	.01137	.01075
65	15	.04100	.03785	.03499	.03239	.03003	.02789	.02593	.02415	.02252	.02103	.01966	.01841	.01726	.01621	.01524	.01434	.01351	.01275	.01205	.01139
65	16	.04292	.03965	.03669	.03399	.03154	.02930	.02727	.02541	.02370	.02215	.02072	.01941	.01820	.01710	.01608	.01514	.01427	.01347	.01273	.01204
65	17	.04489	.04151	.03843	.03563	.03308	.03076	.02863	.02669	.02492	.02329	.02180	.02043	.01917	.01801	.01694	.01595	.01504	.01420	.01342	.01269
65	18	.04692	.04342	.04023	.03732	.03467	.03226	.03005	.02803	.02617	.02447	.02291	.02148	.02016	.01894	.01782	.01679	.01583	.01495	.01412	.01336
65	19	.04903	.04540	.04210	.03909	.03634	.03382	.03152	.02942	.02749	.02571	.02408	.02258	.02120	.01993	.01875	.01767	.01666	.01573	.01487	.01407
65	20	.05124	.04749	.04407	.04094	.03809	.03547	.03308	.03089	.02887	.02702	.02532	.02375	.02231	.02097	.01974	.01860	.01755	.01657	.01566	.01482
65	21	.05356	.04968	.04614	.04290	.03993	.03722	.03473	.03244	.03034	.02841	.02663	.02499	.02348	.02208	.02079	.01960	.01849	.01746	.01651	.01562
65	22	.05599	.05197	.04830	.04495	.04187	.03905	.03646	.03408	.03189	.02987	.02802	.02630	.02472	.02326	.02190	.02065	.01949	.01841	.01741	.01648
65	23	.05853	.05438	.05058	.04710	.04391	.04098	.03829	.03581	.03353	.03143	.02949	.02770	.02604	.02451	.02309	.02178	.02056	.01942	.01837	.01739
65	24	.06120	.05691	.05298	.04938	.04607	.04302	.04022	.03764	.03527	.03307	.03105	.02918	.02745	.02584	.02436	.02298	.02170	.02051	.01941	.01837
65	25	.06401	.05958	.05551	.05178	.04834	.04518	.04227	.03959	.03712	.03483	.03272	.03076	.02895	.02727	.02572	.02427	.02293	.02168	.02052	.01943
65	26	.06696	.06238	.05818	.05431	.05075	.04747	.04444	.04165	.03907	.03669	.03449	.03244	.03055	.02879	.02716	.02565	.02424	.02293	.02170	.02057
65	27	.07006	.06533	.06098	.05698	.05329	.04988	.04674	.04384	.04116	.03867	.03637	.03424	.03226	.03042	.02871	.02713	.02565	.02427	.02298	.02179
65	28	.07330	.06842	.06392	.05978	.05596	.05243	.04916	.04615	.04335	.04077	.03837	.03614	.03407	.03215	.03036	.02870	.02715	.02570	.02435	.02309
65	29	.07668	.07165	.06701	.06272	.05876	.05510	.05171	.04858	.04567	.04298	.04048	.03815	.03599	.03398	.03211	.03037	.02874	.02722	.02580	.02448
65	30	.08021	.07502	.07023	.06580	.06170	.05791	.05439	.05114	.04811	.04531	.04270	.04028	.03802	.03592	.03396	.03213	.03043	.02884	.02735	.02596
65	31	.08389	.07854	.07359	.06901	.06477	.06085	.05720	.05382	.05068	.04776	.04504	.04252	.04016	.03797	.03592	.03401	.03222	.03055	.02899	.02752
65	32	.08773	.08221	.07711	.07238	.06799	.06392	.06015	.05664	.05337	.05034	.04751	.04488	.04242	.04013	.03799	.03599	.03411	.03236	.03073	.02919
65	33	.09172	.08604	.08078	.07589	.07136	.06715	.06324	.05960	.05621	.05305	.05011	.04737	.04480	.04241	.04017	.03808	.03612	.03429	.03257	.03096
65	34	.09587	.09003	.08460	.07956	.07488	.07053	.06647	.06270	.05918	.05590	.05284	.04999	.04732	.04482	.04248	.04030	.03825	.03633	.03453	.03284
65	35	.10019	.09418	.08859	.08340	.07856	.07406	.06987	.06596	.06231	.05890	.05572	.05275	.04997	.04737	.04493	.04264	.04050	.03849	.03660	.03483
65	36	.10468	.09850	.09274	.08739	.08240	.07775	.07341	.06936	.06558	.06205	.05874	.05565	.05276	.05004	.04750	.04512	.04288	.04077	.03880	.03694
65	37	.10934	.10298	.09706	.09155	.08640	.08160	.07712	.07293	.06901	.06534	.06191	.05870	.05569	.05286	.05021	.04772	.04538	.04319	.04112	.03917
65	38	.11417	.10764	.10156	.09588	.09057	.08562	.08098	.07665	.07260	.06880	.06524	.06190	.05877	.05583	.05307	.05047	.04803	.04573	.04357	.04154
65	39	.11917	.11247	.10622	.10037	.09491	.08980	.08502	.08054	.07634	.07241	.06872	.06525	.06200	.05894	.05607	.05336	.05082	.04842	.04616	.04403
65	40	.12435	.11748	.11106	.10505	.09943	.09416	.08923	.08460	.08026	.07619	.07236	.06877	.06539	.06221	.05922	.05641	.05375	.05125	.04890	.04667
65	41	.12971	.12267	.11607	.10990	.10412	.09869	.09361	.08883	.08435	.08014	.07618	.07245	.06895	.06565	.06254	.05961	.05685	.05424	.05178	.04945
65	42	.13524	.12803	.12127	.11493	.10898	.10340	.09816	.09324	.08861	.08425	.08016	.07630	.07267	.06924	.06601	.06297	.06009	.05737	.05481	.05238
65	43	.14094	.13356	.12663	.12013	.11402	.10828	.10288	.09781	.09303	.08854	.08430	.08031	.07655	.07300	.06964	.06648	.06349	.06066	.05799	.05546
65	44	.14681	.13925	.13216	.12549	.11922	.11332	.10777	.10255	.09763	.09299	.08861	.08448	.08059	.07691	.07343	.07015	.06704	.06410	.06132	.05869
65	45	.15282	.14510	.13784	.13100	.12458	.11852	.11282	.10744	.10237	.09759	.09307	.08881	.08478	.08097	.07737	.07396	.07074	.06769	.06479	.06205
65	46	.15897	.15108	.14366	.13667	.13008	.12387	.11801	.11248	.10727	.10234	.09768	.09328	.08912	.08518	.08146	.07793	.07458	.07141	.06841	.06556
65	47	.16525	.15720	.14962	.14246	.13572	.12935	.12334	.11766	.11230	.10723	.10243	.09789	.09360	.08953	.08568	.08202	.07856	.07528	.07216	.06920
65	48	.17165	.16345	.15570	.14839	.14149	.13497	.12881	.12298	.11747	.11226	.10732	.10265	.09822	.09402	.09004	.08626	.08268	.07928	.07605	.07297
65	49	.17817	.16981	.16191	.15445	.14739	.14072	.13441	.12844	.12278	.11742	.11235	.10754	.10297	.09865	.09454	.09064	.08693	.08341	.08007	.07688
65	50	.18480	.17628	.16823	.16062	.15342	.14660	.14014	.13402	.12822	.12272	.11751	.11256	.10787	.10341	.09917	.09515	.09132	.08768	.08422	.08093
65	51	.19152	.18286	.17467	.16690	.15955	.15259	.14599	.13972	.13379	.12815	.12280	.11772	.11289	.10830	.10394	.09979	.09584	.09209	.08851	.08510
65	52	.19833	.18952	.18118	.17328	.16579	.15868	.15193	.14553	.13945	.13368	.12820	.12298	.11802	.11331	.10882	.10455	.10048	.09661	.09292	.08940
65	53	.20520	.19626	.18778	.17973	.17210	.16486	.15797	.15144	.14522	.13931	.13370	.12835	.12327	.11842	.11381	.10942	.10523	.10124	.09744	.09380
65	54	.21212	.20305	.19444	.18626	.17849	.17111	.16409	.15742	.15108	.14504	.13929	.13382	.12860	.12364	.11890	.11439	.11009	.10598	.10206	.09832

Section 2

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

Ages		Interest Rate																					
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%		
65	55	.21908	.20988	.20115	.19284	.18494	.17743	.17029	.16349	.15701	.15084	.14497	.13937	.13404	.12895	.12409	.11946	.11504	.11082	.10679	.10294		
65	56	.22607	.21676	.20790	.19947	.19145	.18381	.17654	.16962	.16302	.15673	.15073	.14501	.13955	.13434	.12937	.12462	.12009	.11576	.11161	.10765		
65	57	.23308	.22365	.21468	.20613	.19799	.19024	.18285	.17580	.16908	.16267	.15655	.15071	.14514	.13981	.13473	.12987	.12522	.12078	.11653	.11246		
65	58	.24008	.23055	.22147	.21281	.20456	.19669	.18918	.18202	.17518	.16866	.16242	.15647	.15078	.14534	.14015	.13517	.13042	.12587	.12151	.11734		
65	59	.24706	.23742	.22824	.21947	.21111	.20314	.19552	.18825	.18130	.17467	.16832	.16226	.15646	.15092	.14561	.14053	.13567	.13101	.12655	.12228		
65	60	.25398	.24426	.23498	.22612	.21766	.20958	.20186	.19448	.18743	.18069	.17424	.16807	.16217	.15652	.15110	.14592	.14096	.13620	.13164	.12727		
65	61	.26086	.25105	.24168	.23273	.22418	.21600	.20819	.20071	.19356	.18672	.18017	.17390	.16789	.16214	.15663	.15135	.14629	.14143	.13677	.13231		
65	62	.26769	.25780	.24835	.23932	.23068	.22241	.21451	.20694	.19969	.19276	.18611	.17974	.17364	.16780	.16219	.15681	.15165	.14670	.14195	.13739		
65	63	.27445	.26450	.25497	.24586	.23714	.22879	.22080	.21315	.20581	.19879	.19205	.18560	.17940	.17347	.16777	.16230	.15705	.15201	.14717	.14252		
65	64	.28113	.27112	.26152	.25234	.24355	.23513	.22706	.21932	.21191	.20480	.19798	.19144	.18516	.17914	.17335	.16780	.16246	.15734	.15241	.14768		
65	65	.28772	.27764	.26800	.25875	.24989	.24140	.23326	.22545	.21796	.21077	.20388	.19726	.19090	.18479	.17893	.17329	.16788	.16267	.15766	.15285		
66	0	.02362	.02176	.02010	.01861	.01728	.01608	.01500	.01402	.01314	.01234	.01161	.01095	.01034	.00979	.00929	.00882	.00839	.00800	.00764	.00730		
66	1	.02095	.01909	.01743	.01596	.01463	.01345	.01238	.01143	.01057	.00979	.00909	.00845	.00787	.00735	.00687	.00643	.00603	.00567	.00534	.00503		
66	2	.02180	.01987	.01815	.01661	.01523	.01400	.01289	.01189	.01099	.01018	.00945	.00878	.00817	.00763	.00712	.00667	.00625	.00587	.00552	.00519		
66	3	.02281	.02080	.01901	.01741	.01597	.01468	.01352	.01248	.01154	.01069	.00992	.00922	.00859	.00801	.00748	.00700	.00656	.00616	.00579	.00545		
66	4	.02391	.02183	.01997	.01830	.01680	.01545	.01424	.01315	.01216	.01127	.01046	.00973	.00906	.00846	.00790	.00740	.00693	.00651	.00612	.00576		
66	5	.02511	.02294	.02100	.01926	.01770	.01630	.01503	.01389	.01286	.01192	.01107	.01030	.00960	.00896	.00838	.00784	.00736	.00691	.00650	.00612		
66	6	.02638	.02413	.02211	.02030	.01867	.01720	.01588	.01468	.01360	.01262	.01173	.01092	.01018	.00951	.00890	.00833	.00782	.00735	.00691	.00651		
66	7	.02773	.02539	.02329	.02140	.01970	.01817	.01679	.01554	.01440	.01337	.01244	.01159	.01081	.01011	.00946	.00887	.00832	.00782	.00736	.00694		
66	8	.02916	.02672	.02454	.02257	.02080	.01920	.01775	.01644	.01526	.01418	.01320	.01230	.01149	.01074	.01006	.00944	.00886	.00834	.00785	.00740		
66	9	.03066	.02814	.02586	.02382	.02197	.02030	.01879	.01742	.01617	.01504	.01401	.01307	.01221	.01143	.01071	.01005	.00945	.00889	.00838	.00791		
66	10	.03226	.02963	.02727	.02514	.02321	.02147	.01989	.01845	.01715	.01596	.01488	.01390	.01300	.01217	.01141	.01072	.01008	.00949	.00895	.00845		
66	11	.03393	.03121	.02875	.02653	.02452	.02270	.02105	.01955	.01819	.01694	.01581	.01477	.01383	.01296	.01216	.01143	.01076	.01014	.00956	.00903		
66	12	.03569	.03286	.03030	.02799	.02590	.02400	.02228	.02071	.01928	.01798	.01679	.01570	.01471	.01379	.01295	.01218	.01147	.01082	.01021	.00965		
66	13	.03751	.03457	.03192	.02951	.02733	.02535	.02355	.02191	.02042	.01906	.01781	.01667	.01562	.01466	.01378	.01297	.01222	.01153	.01089	.01030		
66	14	.03937	.03633	.03357	.03107	.02880	.02674	.02486	.02315	.02158	.02016	.01885	.01765	.01655	.01555	.01462	.01376	.01297	.01225	.01157	.01095		
66	15	.04127	.03812	.03526	.03266	.03030	.02815	.02619	.02440	.02277	.02127	.01991	.01865	.01750	.01644	.01547	.01457	.01374	.01297	.01226	.01161		
66	16	.04321	.03994	.03697	.03427	.03182	.02958	.02754	.02567	.02397	.02241	.02098	.01966	.01845	.01734	.01632	.01538	.01451	.01370	.01295	.01226		
66	17	.04519	.04180	.03873	.03592	.03337	.03104	.02892	.02697	.02519	.02356	.02207	.02069	.01943	.01827	.01719	.01620	.01529	.01444	.01366	.01293		
66	18	.04723	.04373	.04054	.03763	.03498	.03256	.03034	.02832	.02646	.02476	.02319	.02176	.02043	.01921	.01809	.01705	.01609	.01520	.01437	.01361		
66	19	.04936	.04573	.04242	.03941	.03665	.03414	.03183	.02972	.02779	.02601	.02437	.02287	.02149	.02021	.01903	.01794	.01693	.01600	.01513	.01433		
66	20	.05158	.04783	.04440	.04128	.03842	.03580	.03340	.03120	.02918	.02733	.02562	.02405	.02260	.02126	.02003	.01888	.01782	.01684	.01593	.01509		
66	21	.05392	.05003	.04649	.04324	.04027	.03755	.03506	.03277	.03067	.02873	.02695	.02530	.02379	.02239	.02109	.01989	.01878	.01775	.01679	.01590		
66	22	.05636	.05234	.04867	.04531	.04223	.03940	.03681	.03442	.03223	.03021	.02835	.02663	.02504	.02358	.02222	.02096	.01979	.01871	.01770	.01677		
66	23	.05892	.05477	.05097	.04748	.04429	.04135	.03865	.03617	.03389	.03178	.02983	.02804	.02638	.02484	.02342	.02210	.02088	.01974	.01868	.01770		
66	24	.06162	.05732	.05339	.04978	.04646	.04341	.04061	.03803	.03564	.03345	.03142	.02954	.02780	.02619	.02470	.02332	.02203	.02084	.01973	.01869		
66	25	.06445	.06001	.05594	.05220	.04876	.04560	.04268	.03999	.03751	.03522	.03310	.03114	.02932	.02764	.02608	.02463	.02328	.02202	.02086	.01977		
66	26	.06742	.06284	.05863	.05475	.05119	.04790	.04487	.04208	.03949	.03710	.03489	.03284	.03095	.02918	.02755	.02603	.02461	.02329	.02206	.02092		
66	27	.07055	.06581	.06146	.05745	.05376	.05035	.04720	.04429	.04160	.03911	.03680	.03466	.03268	.03083	.02912	.02753	.02604	.02466	.02336	.02216		
66	28	.07382	.06893	.06443	.06028	.05645	.05292	.04965	.04663	.04383	.04123	.03882	.03659	.03452	.03259	.03079	.02912	.02756	.02611	.02475	.02349		
66	29	.07724	.07220	.06755	.06326	.05929	.05563	.05223	.04909	.04618	.04347	.04096	.03863	.03647	.03445	.03257	.03082	.02918	.02766	.02623	.02490		
66	30	.08081	.07561	.07081	.06637	.06227	.05847	.05494	.05168	.04865	.04584	.04322	.04079	.03853	.03642	.03445	.03262	.03090	.02930	.02781	.02641		
66	31	.08453	.07917	.07421	.06963	.06538	.06144	.05779	.05440	.05125	.04832	.04560	.04306	.04070	.03850	.03644	.03452	.03272	.03105	.02948	.02800		
66	32	.08841	.08288	.07777	.07303	.06864	.06456	.06078	.05726	.05399	.05094	.04811	.04546	.04300	.04069	.03854	.03653	.03465	.03289	.03125	.02970		
66	33	.09245	.08676	.08149	.07660	.07206	.06784	.06391	.06026	.05687	.05370	.05075	.04799	.04542	.04302	.04077	.03867	.03670	.03486	.03313	.03151		
66	34	.09665	.09080	.08537	.08032	.07563	.07126	.06720	.06342	.05989	.05660	.05353	.05066	.04798	.04547	.04313	.04093	.03887	.03694	.03513	.03342		
66	35	.10104	.09501	.08941	.08421	.07936	.07485	.07065	.06673	.06307	.05965	.05646	.05347	.05068	.04807	.04562	.04332	.04117	.03914	.03725	.03546		
66	36	.10559	.09939	.09363	.08826	.08326	.07860	.07425	.07019	.06640	.06285	.05953	.05643	.05352	.05080	.04824	.04584	.04359	.04148	.03949	.03762		
66	37	.11031	.10395	.09802	.09249	.08733	.08252	.07802	.07382	.06989	.06621	.06276	.05954	.05651	.05367	.05101	.04851	.04615	.04394	.04186	.03990		
66	38	.11522	.10868	.10258	.09689	.09158	.08661	.08196	.07761	.07354	.06973	.06616	.06280	.05966	.05670	.05393	.05132	.04886	.04655	.04438	.04233		

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
66	39	.12031	.11360	.10733	.10147	.09599	.09087	.08607	.08158	.07737	.07342	.06971	.06623	.06296	.05989	.05700	.05428	.05172	.04930	.04703	.04488
66	40	.12558	.11869	.11226	.10623	.10059	.09531	.09036	.08572	.08137	.07728	.07343	.06982	.06643	.06323	.06023	.05739	.05472	.05221	.04983	.04759
66	41	.13103	.12398	.11737	.11118	.10538	.09994	.09484	.09004	.08554	.08131	.07734	.07359	.07007	.06675	.06362	.06067	.05789	.05527	.05279	.05045
66	42	.13667	.12944	.12267	.11631	.11035	.10475	.09949	.09455	.08990	.08553	.08141	.07753	.07388	.07043	.06719	.06412	.06122	.05849	.05590	.05346
66	43	.14249	.13509	.12814	.12162	.11550	.10974	.10432	.09923	.09443	.08991	.08566	.08164	.07786	.07429	.07091	.06773	.06472	.06187	.05918	.05663
66	44	.14848	.14091	.13379	.12711	.12082	.11490	.10933	.10408	.09914	.09447	.09008	.08593	.08201	.07831	.07481	.07150	.06837	.06541	.06261	.05995
66	45	.15462	.14688	.13960	.13275	.12630	.12022	.11450	.10910	.10400	.09919	.09466	.09037	.08631	.08248	.07886	.07542	.07218	.06910	.06618	.06342
66	46	.16092	.15301	.14557	.13855	.13194	.12571	.11982	.11427	.10903	.10408	.09939	.09497	.09078	.08681	.08306	.07950	.07613	.07294	.06991	.06703
66	47	.16735	.15928	.15167	.14450	.13773	.13133	.12530	.11959	.11420	.10910	.10428	.09971	.09539	.09129	.08741	.08373	.08024	.07692	.07378	.07079
66	48	.17391	.16568	.15792	.15058	.14365	.13711	.13092	.12506	.11952	.11428	.10931	.10461	.10015	.09592	.09191	.08810	.08449	.08105	.07779	.07469
66	49	.18060	.17221	.16429	.15680	.14972	.14302	.13668	.13067	.12499	.11960	.11449	.10965	.10505	.10069	.09655	.09262	.08888	.08533	.08195	.07873
66	50	.18741	.17887	.17079	.16315	.15592	.14907	.14258	.13643	.13059	.12506	.11982	.11483	.11010	.10561	.10134	.09728	.09342	.08975	.08625	.08292
66	51	.19433	.18564	.17741	.16962	.16224	.15524	.14860	.14231	.13633	.13066	.12527	.12016	.11529	.11067	.10627	.10208	.09810	.09430	.09069	.08725
66	52	.20133	.19250	.18413	.17619	.16867	.16152	.15474	.14830	.14219	.13638	.13085	.12560	.12060	.11585	.11132	.10701	.10290	.09899	.09526	.09170
66	53	.20841	.19944	.19093	.18285	.17519	.16790	.16098	.15441	.14815	.14220	.13655	.13116	.12603	.12115	.11649	.11206	.10783	.10380	.09995	.09628
66	54	.21556	.20645	.19781	.18959	.18179	.17437	.16731	.16060	.15421	.14813	.14234	.13682	.13157	.12656	.12178	.11722	.11287	.10872	.10476	.10097
66	55	.22275	.21352	.20475	.19640	.18847	.18091	.17373	.16688	.16036	.15415	.14823	.14259	.13720	.13207	.12717	.12249	.11802	.11375	.10967	.10577
66	56	.22999	.22063	.21174	.20327	.19521	.18753	.18021	.17324	.16659	.16025	.15421	.14844	.14293	.13767	.13265	.12786	.12327	.11889	.11470	.11069
66	57	.23725	.22778	.21877	.21018	.20200	.19419	.18676	.17966	.17289	.16643	.16026	.15437	.14875	.14337	.13823	.13332	.12862	.12412	.11982	.11570
66	58	.24451	.23494	.22581	.21711	.20881	.20089	.19334	.18613	.17924	.17266	.16637	.16037	.15462	.14913	.14388	.13885	.13404	.12943	.12502	.12079
66	59	.25175	.24208	.23285	.22404	.21563	.20761	.19994	.19261	.18561	.17892	.17252	.16640	.16054	.15494	.14958	.14444	.13952	.13480	.13028	.12595
66	60	.25896	.24919	.23986	.23096	.22245	.21432	.20654	.19911	.19200	.18520	.17869	.17247	.16650	.16079	.15532	.15007	.14505	.14023	.13561	.13117
66	61	.26612	.25627	.24685	.23785	.22925	.22102	.21315	.20561	.19840	.19150	.18489	.17856	.17249	.16667	.16110	.15575	.15062	.14570	.14098	.13645
66	62	.27324	.26331	.25381	.24473	.23604	.22771	.21975	.21212	.20481	.19781	.19110	.18467	.17850	.17259	.16692	.16147	.15625	.15123	.14641	.14178
66	63	.28031	.27031	.26073	.25157	.24279	.23439	.22634	.21862	.21122	.20413	.19733	.19080	.18454	.17853	.17277	.16723	.16191	.15680	.15189	.14717
66	64	.28730	.27723	.26759	.25836	.24951	.24102	.23289	.22509	.21761	.21043	.20354	.19693	.19058	.18449	.17863	.17300	.16759	.16239	.15740	.15259
66	65	.29420	.28408	.27438	.26508	.25616	.24761	.23940	.23152	.22397	.21671	.20974	.20305	.19662	.19043	.18449	.17878	.17329	.16801	.16292	.15803
66	66	.30100	.29083	.28108	.27172	.26274	.25412	.24585	.23791	.23028	.22295	.21591	.20914	.20263	.19637	.19035	.18456	.17899	.17363	.16847	.16349
67	0	.02385	.02199	.02033	.01884	.01751	.01631	.01522	.01425	.01336	.01256	.01183	.01117	.01056	.01001	.00950	.00903	.00860	.00821	.00784	.00750
67	1	.02106	.01920	.01754	.01606	.01474	.01355	.01249	.01153	.01067	.00989	.00918	.00854	.00797	.00744	.00696	.00652	.00612	.00576	.00542	.00511
67	2	.02191	.01998	.01826	.01672	.01534	.01410	.01299	.01199	.01109	.01028	.00954	.00887	.00827	.00772	.00721	.00676	.00634	.00595	.00560	.00528
67	3	.02292	.02091	.01912	.01752	.01608	.01479	.01363	.01258	.01164	.01079	.01002	.00932	.00868	.00810	.00757	.00709	.00665	.00625	.00588	.00553
67	4	.02403	.02195	.02008	.01841	.01691	.01557	.01435	.01326	.01227	.01138	.01057	.00983	.00916	.00856	.00800	.00749	.00703	.00660	.00621	.00585
67	5	.02524	.02307	.02113	.01939	.01782	.01642	.01515	.01400	.01297	.01203	.01118	.01041	.00971	.00907	.00848	.00795	.00746	.00701	.00659	.00621
67	6	.02652	.02426	.02224	.02043	.01880	.01733	.01601	.01481	.01372	.01274	.01185	.01104	.01030	.00962	.00901	.00844	.00793	.00745	.00702	.00661
67	7	.02788	.02554	.02344	.02155	.01985	.01831	.01693	.01567	.01454	.01351	.01257	.01172	.01094	.01023	.00958	.00899	.00844	.00794	.00748	.00705
67	8	.02931	.02688	.02469	.02273	.02095	.01935	.01790	.01659	.01540	.01432	.01334	.01244	.01162	.01088	.01019	.00957	.00899	.00846	.00797	.00752
67	9	.03083	.02831	.02603	.02398	.02213	.02046	.01895	.01757	.01633	.01520	.01416	.01322	.01236	.01158	.01086	.01020	.00959	.00903	.00851	.00804
67	10	.03244	.02982	.02745	.02532	.02339	.02164	.02006	.01863	.01732	.01613	.01505	.01406	.01316	.01233	.01157	.01087	.01023	.00964	.00910	.00860
67	11	.03413	.03141	.02895	.02673	.02471	.02289	.02124	.01974	.01837	.01713	.01599	.01495	.01400	.01313	.01233	.01160	.01092	.01030	.00972	.00919
67	12	.03590	.03307	.03052	.02821	.02611	.02421	.02248	.02091	.01948	.01818	.01699	.01590	.01490	.01398	.01314	.01237	.01165	.01100	.01039	.00983
67	13	.03774	.03480	.03215	.02974	.02756	.02558	.02377	.02213	.02064	.01927	.01802	.01688	.01583	.01486	.01398	.01316	.01241	.01172	.01108	.01049
67	14	.03962	.03658	.03382	.03131	.02904	.02698	.02510	.02338	.02182	.02039	.01908	.01788	.01677	.01576	.01483	.01397	.01318	.01245	.01178	.01115
67	15	.04154	.03838	.03552	.03292	.03055	.02840	.02644	.02465	.02301	.02152	.02015	.01889	.01773	.01667	.01569	.01479	.01396	.01319	.01248	.01182
67	16	.04349	.04022	.03724	.03454	.03209	.02985	.02780	.02593	.02423	.02266	.02123	.01991	.01870	.01759	.01656	.01561	.01474	.01393	.01318	.01249
67	17	.04548	.04209	.03901	.03621	.03365	.03132	.02920	.02725	.02547	.02383	.02233	.02096	.01969	.01852	.01744	.01645	.01553	.01468	.01389	.01316
67	18	.04754	.04403	.04084	.03793	.03527	.03285	.03063	.02860	.02674	.02504	.02347	.02203	.02070	.01948	.01835	.01731	.01634	.01545	.01462	.01385
67	19	.04968	.04604	.04273	.03972	.03696	.03444	.03213	.03002	.02808	.02630	.02466	.02315	.02177	.02048	.01930	.01821	.01720	.01626	.01539	.01458
67	20	.05191	.04816	.04473	.04160	.03874	.03612	.03372	.03151	.02949	.02763	.02592	.02435	.02289	.02155	.02031	.01916	.01810	.01712	.01620	.01535
67	21	.05426	.05038	.04683	.04358	.04061	.03789	.03539	.03309	.03099	.02905	.02726	.02561	.02409	.02269	.02139	.02018	.01907	.01803	.01707	.01618

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
67	22	.05672	.05270	.04903	.04566	.04258	.03975	.03715	.03476	.03256	.03054	.02867	.02695	.02536	.02389	.02253	.02126	.02009	.01901	.01800	.01706
67	23	.05930	.05515	.05134	.04785	.04465	.04171	.03901	.03653	.03424	.03212	.03018	.02838	.02671	.02517	.02374	.02242	.02119	.02005	.01898	.01800
67	24	.06202	.05772	.05378	.05017	.04685	.04379	.04098	.03840	.03601	.03381	.03177	.02989	.02815	.02654	.02504	.02365	.02236	.02116	.02005	.01901
67	25	.06487	.06043	.05635	.05261	.04917	.04600	.04308	.04038	.03790	.03560	.03348	.03151	.02969	.02800	.02643	.02498	.02362	.02236	.02119	.02010
67	26	.06786	.06328	.05906	.05519	.05162	.04833	.04529	.04249	.03990	.03751	.03529	.03324	.03133	.02956	.02792	.02640	.02497	.02365	.02242	.02127
67	27	.07102	.06628	.06192	.05791	.05421	.05080	.04764	.04473	.04203	.03954	.03722	.03508	.03309	.03124	.02952	.02792	.02643	.02504	.02374	.02253
67	28	.07432	.06943	.06492	.06077	.05694	.05339	.05012	.04709	.04428	.04168	.03927	.03703	.03495	.03302	.03121	.02954	.02797	.02651	.02515	.02388
67	29	.07777	.07273	.06807	.06378	.05980	.05613	.05273	.04958	.04666	.04396	.04144	.03910	.03693	.03490	.03302	.03126	.02962	.02809	.02665	.02532
67	30	.08138	.07617	.07137	.06692	.06281	.05901	.05548	.05221	.04917	.04635	.04373	.04129	.03902	.03690	.03493	.03309	.03137	.02976	.02826	.02685
67	31	.08514	.07977	.07481	.07022	.06596	.06202	.05836	.05496	.05181	.04887	.04614	.04360	.04123	.03901	.03695	.03502	.03322	.03153	.02995	.02848
67	32	.08906	.08353	.07841	.07367	.06926	.06518	.06139	.05786	.05458	.05153	.04868	.04603	.04356	.04125	.03909	.03707	.03518	.03341	.03176	.03021
67	33	.09315	.08745	.08217	.07727	.07273	.06850	.06457	.06091	.05750	.05433	.05137	.04860	.04602	.04361	.04136	.03924	.03727	.03541	.03368	.03205
67	34	.09740	.09154	.08610	.08104	.07634	.07197	.06790	.06411	.06057	.05727	.05419	.05131	.04862	.04611	.04375	.04154	.03947	.03753	.03571	.03400
67	35	.10184	.09581	.09020	.08499	.08014	.07561	.07140	.06747	.06380	.06037	.05717	.05418	.05137	.04875	.04629	.04398	.04182	.03978	.03788	.03608
67	36	.10645	.10025	.09448	.08910	.08409	.07942	.07506	.07099	.06719	.06363	.06030	.05719	.05427	.05153	.04896	.04655	.04429	.04217	.04017	.03829
67	37	.11125	.10487	.09893	.09339	.08823	.08340	.07889	.07468	.07074	.06705	.06359	.06035	.05731	.05446	.05179	.04927	.04691	.04468	.04259	.04062
67	38	.11623	.10968	.10357	.09787	.09254	.08756	.08290	.07854	.07446	.07063	.06705	.06368	.06052	.05755	.05477	.05214	.04967	.04735	.04516	.04310
67	39	.12139	.11467	.10839	.10253	.09704	.09190	.08709	.08258	.07836	.07439	.07067	.06718	.06389	.06081	.05790	.05517	.05259	.05016	.04788	.04572
67	40	.12675	.11986	.11341	.10737	.10172	.09643	.09146	.08681	.08244	.07833	.07447	.07085	.06744	.06423	.06120	.05836	.05567	.05314	.05075	.04849
67	41	.13231	.12524	.11862	.11241	.10660	.10114	.09602	.09122	.08670	.08245	.07846	.07470	.07116	.06782	.06468	.06172	.05892	.05628	.05378	.05142
67	42	.13805	.13081	.12402	.11765	.11167	.10605	.10078	.09582	.09115	.08676	.08263	.07873	.07506	.07160	.06833	.06525	.06233	.05958	.05698	.05451
67	43	.14398	.13656	.12960	.12306	.11692	.11115	.10571	.10060	.09579	.09125	.08697	.08294	.07914	.07555	.07215	.06895	.06592	.06305	.06034	.05777
67	44	.15009	.14250	.13537	.12867	.12236	.11642	.11083	.10557	.10060	.09592	.09150	.08733	.08339	.07967	.07615	.07282	.06967	.06669	.06386	.06119
67	45	.15636	.14860	.14131	.13444	.12797	.12187	.11612	.11070	.10559	.10076	.09620	.09189	.08781	.08396	.08031	.07685	.07358	.07048	.06754	.06476
67	46	.16280	.15487	.14741	.14037	.13374	.12749	.12158	.11601	.11074	.10576	.10106	.09661	.09240	.08841	.08463	.08105	.07766	.07444	.07138	.06848
67	47	.16937	.16128	.15366	.14646	.13967	.13325	.12719	.12147	.11605	.11093	.10608	.10148	.09713	.09301	.08910	.08540	.08188	.07854	.07537	.07236
67	48	.17609	.16784	.16006	.15270	.14575	.13918	.13296	.12708	.12152	.11625	.11125	.10652	.10203	.09778	.09374	.08990	.08626	.08280	.07951	.07638
67	49	.18295	.17454	.16659	.15908	.15197	.14525	.13888	.13285	.12713	.12172	.11658	.11171	.10708	.10269	.09852	.09456	.09079	.08721	.08380	.08056
67	50	.18993	.18137	.17327	.16560	.15834	.15147	.14495	.13877	.13291	.12734	.12207	.11705	.11229	.10777	.10346	.09937	.09548	.09178	.08825	.08489
67	51	.19704	.18833	.18008	.17226	.16485	.15782	.15115	.14483	.13882	.13312	.12770	.12254	.11765	.11299	.10856	.10434	.10032	.09649	.09284	.08937
67	52	.20424	.19538	.18699	.17902	.17146	.16429	.15748	.15101	.14486	.13901	.13345	.12817	.12313	.11834	.11378	.10943	.10529	.10134	.09757	.09398
67	53	.21153	.20253	.19399	.18589	.17819	.17087	.16392	.15730	.15102	.14503	.13934	.13391	.12875	.12382	.11913	.11466	.11039	.10632	.10243	.09872
67	54	.21889	.20976	.20108	.19284	.18500	.17755	.17045	.16371	.15728	.15116	.14533	.13977	.13448	.12942	.12461	.12001	.11562	.11142	.10742	.10359
67	55	.22631	.21705	.20825	.19987	.19190	.18431	.17709	.17020	.16364	.15739	.15143	.14574	.14032	.13514	.13019	.12547	.12096	.11665	.11253	.10859
67	56	.23379	.22440	.21548	.20697	.19887	.19116	.18380	.17679	.17010	.16372	.15763	.15181	.14626	.14096	.13589	.13105	.12642	.12199	.11775	.11369
67	57	.24130	.23180	.22275	.21413	.20591	.19806	.19058	.18345	.17663	.17013	.16391	.15797	.15230	.14688	.14169	.13672	.13198	.12743	.12308	.11891
67	58	.24882	.23921	.23005	.22131	.21297	.20502	.19742	.19016	.18322	.17660	.17026	.16421	.15841	.15287	.14756	.14248	.13762	.13296	.12850	.12422
67	59	.25633	.24662	.23735	.22851	.22006	.21199	.20427	.19690	.18985	.18311	.17666	.17049	.16458	.15892	.15350	.14831	.14333	.13857	.13399	.12961
67	60	.26381	.25401	.24465	.23570	.22714	.21897	.21115	.20366	.19650	.18965	.18309	.17681	.17079	.16502	.15949	.15419	.14911	.14423	.13955	.13506
67	61	.27126	.26137	.25192	.24288	.23423	.22595	.21803	.21044	.20318	.19622	.18955	.18316	.17703	.17116	.16553	.16012	.15493	.14995	.14517	.14058
67	62	.27868	.26871	.25917	.25004	.24130	.23293	.22491	.21723	.20987	.20281	.19604	.18955	.18332	.17735	.17161	.16610	.16082	.15574	.15085	.14616
67	63	.28605	.27601	.26639	.25718	.24836	.23990	.23180	.22402	.21657	.20942	.20255	.19597	.18964	.18357	.17774	.17213	.16675	.16157	.15660	.15181
67	64	.29335	.28325	.27356	.26428	.25538	.24684	.23865	.23080	.22326	.21602	.20906	.20239	.19597	.18981	.18388	.17819	.17271	.16744	.16238	.15750
67	65	.30057	.29041	.28066	.27131	.26234	.25374	.24547	.23754	.22992	.22260	.21556	.20880	.20230	.19605	.19004	.18426	.17870	.17334	.16819	.16322
67	66	.30769	.29748	.28769	.27828	.26925	.26058	.25224	.24424	.23655	.22915	.22204	.21520	.20862	.20229	.19620	.19034	.18469	.17925	.17402	.16897
67	67	.31472	.30447	.29463	.28517	.27609	.26736	.25896	.25089	.24313	.23567	.22849	.22158	.21493	.20852	.20236	.19642	.19070	.18518	.17987	.17474
68	0	.02408	.02222	.02056	.01907	.01773	.01653	.01545	.01447	.01359	.01278	.01205	.01139	.01078	.01022	.00971	.00925	.00881	.00842	.00805	.00771
68	1	.02116	.01930	.01764	.01616	.01484	.01365	.01258	.01162	.01076	.00998	.00928	.00864	.00806	.00753	.00705	.00661	.00621	.00584	.00550	.00519
68	2	.02201	.02008	.01836	.01682	.01544	.01420	.01309	.01209	.01119	.01037	.00963	.00896	.00836	.00780	.00730	.00684	.00642	.00604	.00568	.00536
68	3	.02302	.02102	.01922	.01762	.01618	.01489	.01373	.01268	.01174	.01089	.01011	.00941	.00877	.00819	.00766	.00718	.00674	.00633	.00596	.00562

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
68	4	.02414	.02206	.02019	.01852	.01702	.01567	.01446	.01336	.01237	.01148	.01067	.00993	.00926	.00865	.00810	.00759	.00712	.00669	.00630	.00594
68	5	.02536	.02319	.02125	.01950	.01794	.01653	.01526	.01412	.01308	.01214	.01129	.01052	.00981	.00917	.00858	.00805	.00756	.00710	.00669	.00631
68	6	.02665	.02439	.02237	.02056	.01893	.01745	.01613	.01493	.01384	.01286	.01197	.01115	.01041	.00974	.00912	.00855	.00803	.00756	.00712	.00671
68	7	.02802	.02568	.02357	.02168	.01998	.01844	.01706	.01580	.01467	.01363	.01269	.01184	.01106	.01035	.00970	.00910	.00855	.00805	.00759	.00716
68	8	.02947	.02703	.02484	.02287	.02110	.01950	.01805	.01673	.01554	.01446	.01347	.01258	.01176	.01101	.01032	.00969	.00912	.00858	.00810	.00764
68	9	.03100	.02847	.02620	.02414	.02229	.02062	.01910	.01773	.01648	.01535	.01431	.01337	.01251	.01172	.01100	.01033	.00972	.00916	.00865	.00817
68	10	.03262	.03000	.02763	.02549	.02356	.02181	.02023	.01879	.01749	.01630	.01521	.01422	.01331	.01249	.01172	.01103	.01038	.00979	.00924	.00874
68	11	.03433	.03160	.02914	.02692	.02490	.02308	.02142	.01992	.01855	.01731	.01617	.01513	.01417	.01330	.01250	.01176	.01108	.01046	.00988	.00935
68	12	.03612	.03328	.03073	.02841	.02631	.02441	.02268	.02111	.01968	.01837	.01718	.01608	.01508	.01417	.01332	.01255	.01183	.01117	.01056	.01000
68	13	.03797	.03503	.03237	.02996	.02778	.02580	.02399	.02235	.02085	.01948	.01823	.01708	.01603	.01506	.01418	.01336	.01260	.01191	.01127	.01067
68	14	.03987	.03682	.03406	.03155	.02928	.02721	.02533	.02361	.02204	.02061	.01930	.01810	.01699	.01598	.01504	.01418	.01339	.01266	.01198	.01135
68	15	.04180	.03864	.03577	.03317	.03080	.02865	.02669	.02489	.02326	.02176	.02038	.01912	.01797	.01690	.01592	.01502	.01418	.01341	.01269	.01203
68	16	.04376	.04049	.03751	.03481	.03235	.03011	.02806	.02619	.02448	.02291	.02148	.02016	.01895	.01783	.01680	.01585	.01497	.01416	.01341	.01271
68	17	.04577	.04238	.03929	.03649	.03393	.03160	.02947	.02752	.02573	.02410	.02259	.02121	.01994	.01877	.01769	.01669	.01577	.01492	.01413	.01340
68	18	.04783	.04432	.04113	.03822	.03556	.03313	.03091	.02888	.02702	.02531	.02374	.02230	.02097	.01974	.01861	.01756	.01659	.01570	.01487	.01410
68	19	.04998	.04635	.04304	.04002	.03726	.03474	.03243	.03031	.02837	.02658	.02494	.02343	.02204	.02076	.01957	.01847	.01746	.01652	.01564	.01483
68	20	.05224	.04848	.04505	.04191	.03905	.03642	.03402	.03182	.02979	.02793	.02621	.02464	.02318	.02183	.02059	.01944	.01837	.01738	.01647	.01561
68	21	.05460	.05071	.04716	.04391	.04093	.03821	.03571	.03341	.03130	.02936	.02757	.02591	.02439	.02298	.02168	.02047	.01935	.01831	.01735	.01645
68	22	.05707	.05305	.04937	.04600	.04292	.04008	.03748	.03509	.03289	.03086	.02899	.02727	.02567	.02420	.02283	.02156	.02039	.01930	.01828	.01734
68	23	.05967	.05551	.05170	.04821	.04501	.04206	.03936	.03687	.03458	.03246	.03051	.02870	.02704	.02549	.02406	.02273	.02150	.02035	.01928	.01829
68	24	.06240	.05810	.05416	.05054	.04722	.04416	.04135	.03876	.03637	.03416	.03212	.03024	.02849	.02687	.02537	.02398	.02269	.02148	.02036	.01932
68	25	.06527	.06083	.05675	.05300	.04956	.04639	.04346	.04076	.03827	.03597	.03384	.03187	.03005	.02836	.02678	.02532	.02396	.02270	.02152	.02042
68	26	.06829	.06370	.05948	.05560	.05203	.04874	.04570	.04289	.04030	.03790	.03568	.03362	.03171	.02994	.02829	.02676	.02533	.02400	.02277	.02161
68	27	.07147	.06673	.06237	.05835	.05465	.05123	.04807	.04515	.04245	.03995	.03763	.03548	.03349	.03163	.02991	.02830	.02680	.02541	.02411	.02289
68	28	.07480	.06991	.06540	.06124	.05740	.05386	.05058	.04754	.04473	.04212	.03971	.03746	.03537	.03343	.03163	.02994	.02837	.02691	.02554	.02426
68	29	.07828	.07323	.06858	.06427	.06030	.05662	.05322	.05006	.04714	.04442	.04190	.03956	.03738	.03535	.03346	.03169	.03004	.02851	.02707	.02572
68	30	.08192	.07672	.07190	.06746	.06334	.05953	.05599	.05272	.04967	.04685	.04422	.04177	.03950	.03737	.03539	.03355	.03182	.03021	.02870	.02728
68	31	.08572	.08035	.07538	.07079	.06653	.06258	.05891	.05551	.05235	.04940	.04667	.04411	.04174	.03952	.03745	.03551	.03370	.03201	.03042	.02894
68	32	.08968	.08415	.07902	.07427	.06987	.06578	.06198	.05844	.05516	.05210	.04924	.04658	.04410	.04179	.03962	.03759	.03570	.03392	.03226	.03070
68	33	.09381	.08811	.08283	.07792	.07337	.06914	.06520	.06153	.05812	.05494	.05197	.04920	.04661	.04419	.04192	.03980	.03782	.03596	.03421	.03257
68	34	.09812	.09225	.08680	.08174	.07703	.07265	.06858	.06477	.06123	.05792	.05483	.05195	.04925	.04672	.04436	.04214	.04007	.03812	.03628	.03457
68	35	.10261	.09657	.09096	.08574	.08088	.07635	.07213	.06819	.06451	.06107	.05786	.05486	.05204	.04941	.04694	.04462	.04245	.04041	.03849	.03669
68	36	.10728	.10107	.09529	.08991	.08489	.08021	.07584	.07176	.06795	.06438	.06104	.05792	.05499	.05224	.04967	.04725	.04497	.04284	.04083	.03894
68	37	.11214	.10576	.09981	.09426	.08909	.08425	.07973	.07551	.07156	.06786	.06439	.06114	.05809	.05523	.05254	.05002	.04764	.04541	.04330	.04132
68	38	.11719	.11064	.10452	.09881	.09347	.08848	.08381	.07944	.07534	.07151	.06791	.06453	.06136	.05838	.05558	.05294	.05046	.04813	.04593	.04385
68	39	.12243	.11570	.10942	.10354	.09804	.09289	.08807	.08355	.07931	.07534	.07160	.06810	.06480	.06170	.05878	.05603	.05345	.05101	.04870	.04653
68	40	.12788	.12097	.11451	.10847	.10280	.09750	.09252	.08785	.08347	.07935	.07548	.07184	.06842	.06519	.06216	.05929	.05659	.05405	.05164	.04937
68	41	.13352	.12644	.11981	.11360	.10777	.10230	.09717	.09235	.08782	.08356	.07955	.07577	.07222	.06887	.06571	.06273	.05992	.05726	.05475	.05238
68	42	.13936	.13211	.12531	.11892	.11293	.10730	.10201	.09704	.09236	.08795	.08380	.07989	.07621	.07273	.06944	.06634	.06341	.06064	.05803	.05555
68	43	.14540	.13797	.13100	.12445	.11829	.11250	.10705	.10193	.09709	.09254	.08825	.08420	.08038	.07677	.07336	.07014	.06709	.06420	.06147	.05889
68	44	.15163	.14403	.13688	.13017	.12384	.11789	.11229	.10700	.10202	.09732	.09288	.08869	.08474	.08099	.07746	.07411	.07094	.06794	.06509	.06240
68	45	.15803	.15026	.14294	.13606	.12957	.12346	.11769	.11225	.10712	.10227	.09769	.09336	.08927	.08539	.08172	.07825	.07496	.07184	.06888	.06607
68	46	.16459	.15666	.14918	.14213	.13548	.12920	.12328	.11769	.11240	.10740	.10268	.09820	.09397	.08996	.08616	.08256	.07914	.07590	.07282	.06990
68	47	.17131	.16321	.15557	.14835	.14154	.13511	.12903	.12328	.11784	.11270	.10782	.10321	.09884	.09469	.09076	.08703	.08349	.08012	.07693	.07389
68	48	.17819	.16992	.16212	.15474	.14777	.14118	.13494	.12904	.12345	.11816	.11314	.10838	.10387	.09959	.09552	.09166	.08800	.08451	.08120	.07804
68	49	.18520	.17678	.16881	.16128	.15415	.14740	.14101	.13496	.12922	.12378	.11862	.11372	.10907	.10465	.10045	.09646	.09267	.08906	.08562	.08235
68	50	.19236	.18378	.17566	.16797	.16069	.15379	.14725	.14104	.13515	.12956	.12426	.11922	.11443	.10987	.10554	.10142	.09750	.09377	.09021	.08682
68	51	.19965	.19092	.18265	.17481	.16737	.16032	.15363	.14727	.14124	.13551	.13006	.12488	.11995	.11526	.11079	.10654	.10249	.09864	.09496	.09145
68	52	.20704	.19817	.18975	.18176	.17418	.16698	.16014	.15364	.14746	.14158	.13599	.13067	.12561	.12078	.11619	.11181	.10763	.10365	.09985	.09622
68	53	.21454	.20552	.19696	.18882	.18110	.17375	.16677	.16013	.15381	.14779	.14206	.13660	.13140	.12645	.12172	.11721	.11291	.10880	.10488	.10113

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
68	54	.22211	.21296	.20426	.19599	.18812	.18064	.17351	.16673	.16027	.15412	.14825	.14266	.13733	.13224	.12738	.12275	.11832	.11409	.11005	.10618
68	55	.22976	.22047	.21164	.20324	.19524	.18762	.18036	.17344	.16685	.16056	.15456	.14884	.14337	.13815	.13317	.12841	.12386	.11950	.11534	.11136
68	56	.23747	.22806	.21910	.21057	.20244	.19469	.18730	.18025	.17352	.16711	.16098	.15512	.14953	.14419	.13908	.13419	.12952	.12505	.12077	.11667
68	57	.24522	.23570	.22662	.21797	.20971	.20184	.19432	.18715	.18029	.17375	.16749	.16151	.15579	.15032	.14509	.14008	.13529	.13070	.12630	.12209
68	58	.25300	.24337	.23418	.22541	.21703	.20904	.20140	.19410	.18713	.18046	.17408	.16798	.16214	.15655	.15120	.14607	.14116	.13646	.13194	.12762
68	59	.26078	.25104	.24174	.23286	.22438	.21627	.20852	.20110	.19401	.18722	.18072	.17450	.16855	.16284	.15737	.15213	.14711	.14229	.13767	.13323
68	60	.26853	.25870	.24931	.24032	.23173	.22352	.21565	.20813	.20092	.19402	.18741	.18108	.17501	.16919	.16361	.15826	.15312	.14819	.14346	.13892
68	61	.27627	.26635	.25686	.24778	.23910	.23078	.22281	.21518	.20787	.20086	.19414	.18770	.18152	.17559	.16990	.16444	.15920	.15416	.14933	.14468
68	62	.28398	.27398	.26441	.25524	.24646	.23805	.22998	.22225	.21484	.20773	.20091	.19436	.18808	.18205	.17626	.17069	.16535	.16021	.15527	.15052
68	63	.29166	.28158	.27193	.26268	.25382	.24532	.23716	.22934	.22183	.21463	.20771	.20107	.19468	.18855	.18266	.17700	.17155	.16632	.16128	.15643
68	64	.29927	.28913	.27941	.27009	.26115	.25256	.24433	.23642	.22882	.22153	.21452	.20778	.20131	.19508	.18910	.18334	.17780	.17247	.16734	.16239
68	65	.30681	.29661	.28683	.27744	.26843	.25977	.25146	.24347	.23580	.22842	.22132	.21450	.20794	.20163	.19555	.18970	.18407	.17865	.17343	.16840
68	66	.31426	.30402	.29418	.28474	.27566	.26694	.25855	.25049	.24274	.23529	.22812	.22121	.21457	.20818	.20202	.19609	.19037	.18487	.17956	.17444
68	67	.32162	.31134	.30146	.29196	.28283	.27405	.26560	.25748	.24966	.24214	.23489	.22792	.22120	.21473	.20849	.20248	.19669	.19110	.18571	.18052
68	68	.32887	.31855	.30863	.29909	.28991	.28108	.27258	.26440	.25652	.24893	.24162	.23458	.22779	.22125	.21494	.20886	.20300	.19734	.19188	.18660
69	0	.02431	.02245	.02079	.01930	.01796	.01676	.01568	.01470	.01381	.01301	.01227	.01161	.01100	.01044	.00993	.00946	.00903	.00863	.00826	.00792
69	1	.02126	.01940	.01774	.01626	.01493	.01374	.01268	.01172	.01085	.01007	.00937	.00873	.00815	.00762	.00714	.00670	.00629	.00592	.00559	.00528
69	2	.02211	.02018	.01845	.01691	.01553	.01429	.01318	.01218	.01128	.01046	.00972	.00905	.00844	.00789	.00739	.00692	.00650	.00612	.00576	.00544
69	3	.02313	.02112	.01932	.01772	.01628	.01499	.01383	.01278	.01183	.01098	.01020	.00950	.00886	.00828	.00775	.00727	.00682	.00642	.00604	.00570
69	4	.02425	.02216	.02030	.01863	.01712	.01577	.01456	.01346	.01247	.01158	.01077	.01003	.00936	.00875	.00819	.00768	.00721	.00678	.00639	.00602
69	5	.02547	.02330	.02136	.01962	.01805	.01664	.01537	.01422	.01319	.01225	.01139	.01062	.00991	.00927	.00868	.00814	.00765	.00720	.00678	.00640
69	6	.02677	.02452	.02249	.02068	.01905	.01757	.01625	.01505	.01396	.01297	.01208	.01126	.01052	.00984	.00922	.00866	.00814	.00766	.00722	.00681
69	7	.02815	.02581	.02371	.02181	.02011	.01857	.01718	.01593	.01479	.01376	.01282	.01196	.01118	.01047	.00981	.00922	.00867	.00816	.00770	.00727
69	8	.02961	.02718	.02499	.02302	.02124	.01964	.01818	.01687	.01568	.01459	.01361	.01271	.01189	.01114	.01045	.00982	.00924	.00871	.00821	.00776
69	9	.03116	.02863	.02635	.02430	.02245	.02077	.01925	.01788	.01663	.01549	.01446	.01351	.01265	.01186	.01113	.01047	.00986	.00930	.00878	.00830
69	10	.03279	.03017	.02780	.02566	.02373	.02198	.02040	.01896	.01765	.01646	.01537	.01438	.01347	.01264	.01187	.01117	.01053	.00993	.00939	.00888
69	11	.03452	.03179	.02932	.02710	.02509	.02326	.02160	.02010	.01873	.01748	.01634	.01530	.01434	.01347	.01266	.01192	.01124	.01062	.01004	.00950
69	12	.03632	.03349	.03093	.02861	.02651	.02461	.02288	.02130	.01987	.01856	.01736	.01627	.01527	.01435	.01350	.01272	.01201	.01134	.01073	.01017
69	13	.03819	.03525	.03259	.03018	.02799	.02601	.02420	.02256	.02106	.01968	.01843	.01728	.01623	.01526	.01437	.01355	.01279	.01210	.01145	.01085
69	14	.04010	.03705	.03429	.03178	.02951	.02744	.02555	.02384	.02227	.02083	.01952	.01831	.01721	.01619	.01525	.01439	.01359	.01286	.01218	.01155
69	15	.04205	.03889	.03602	.03341	.03105	.02889	.02693	.02513	.02349	.02199	.02061	.01935	.01819	.01712	.01614	.01524	.01440	.01362	.01291	.01224
69	16	.04402	.04075	.03777	.03507	.03261	.03036	.02831	.02644	.02473	.02316	.02172	.02040	.01918	.01806	.01703	.01608	.01520	.01439	.01363	.01293
69	17	.04604	.04265	.03957	.03676	.03420	.03186	.02973	.02778	.02599	.02435	.02285	.02146	.02019	.01902	.01794	.01694	.01601	.01516	.01436	.01363
69	18	.04812	.04461	.04141	.03850	.03584	.03341	.03119	.02915	.02729	.02558	.02401	.02256	.02123	.02000	.01886	.01781	.01684	.01594	.01511	.01433
69	19	.05028	.04665	.04333	.04031	.03755	.03502	.03271	.03059	.02865	.02686	.02522	.02371	.02231	.02102	.01983	.01873	.01771	.01677	.01589	.01508
69	20	.05255	.04878	.04535	.04222	.03935	.03672	.03432	.03211	.03008	.02822	.02650	.02492	.02346	.02211	.02086	.01971	.01864	.01765	.01673	.01587
69	21	.05492	.05103	.04748	.04422	.04125	.03852	.03602	.03372	.03160	.02966	.02786	.02621	.02468	.02327	.02196	.02075	.01963	.01859	.01762	.01672
69	22	.05741	.05339	.04970	.04633	.04324	.04041	.03780	.03541	.03321	.03118	.02930	.02757	.02598	.02450	.02313	.02186	.02068	.01958	.01857	.01762
69	23	.06002	.05586	.05205	.04856	.04535	.04241	.03970	.03720	.03491	.03279	.03083	.02903	.02735	.02580	.02437	.02304	.02180	.02065	.01958	.01858
69	24	.06277	.05847	.05452	.05090	.04758	.04452	.04170	.03911	.03671	.03450	.03246	.03057	.02882	.02720	.02570	.02430	.02300	.02180	.02067	.01962
69	25	.06566	.06122	.05714	.05339	.04994	.04676	.04383	.04113	.03864	.03633	.03420	.03223	.03040	.02870	.02712	.02566	.02430	.02303	.02185	.02074
69	26	.06870	.06411	.05989	.05601	.05243	.04913	.04609	.04328	.04068	.03828	.03605	.03399	.03208	.03030	.02865	.02711	.02568	.02435	.02311	.02195
69	27	.07190	.06716	.06280	.05878	.05507	.05165	.04849	.04556	.04286	.04035	.03803	.03588	.03388	.03202	.03029	.02868	.02717	.02577	.02447	.02325
69	28	.07526	.07036	.06585	.06169	.05785	.05430	.05102	.04798	.04516	.04255	.04013	.03788	.03579	.03384	.03203	.03034	.02876	.02729	.02592	.02464
69	29	.07877	.07372	.06906	.06475	.06077	.05709	.05368	.05053	.04760	.04488	.04235	.04000	.03781	.03578	.03388	.03211	.03046	.02892	.02747	.02612
69	30	.08244	.07723	.07242	.06797	.06385	.06003	.05649	.05321	.05016	.04733	.04470	.04225	.03996	.03783	.03585	.03399	.03226	.03064	.02913	.02771
69	31	.08628	.08090	.07593	.07133	.06707	.06311	.05944	.05603	.05286	.04992	.04717	.04462	.04223	.04001	.03793	.03599	.03417	.03247	.03088	.02939
69	32	.09027	.08474	.07961	.07485	.07044	.06635	.06254	.05900	.05571	.05264	.04979	.04712	.04463	.04231	.04013	.03810	.03620	.03442	.03275	.03118
69	33	.09445	.08875	.08346	.07855	.07399	.06975	.06580	.06213	.05871	.05552	.05255	.04977	.04717	.04475	.04247	.04035	.03836	.03649	.03473	.03309
69	34	.09880	.09293	.08748	.08241	.07770	.07331	.06922	.06542	.06187	.05855	.05545	.05256	.04985	.04732	.04495	.04272	.04064	.03868	.03684	.03512

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
69	35	.10334	.09730	.09168	.08646	.08159	.07705	.07282	.06888	.06519	.06175	.05853	.05551	.05269	.05005	.04757	.04525	.04307	.04102	.03909	.03728
69	36	.10807	.10186	.09607	.09068	.08566	.08097	.07659	.07250	.06868	.06511	.06176	.05862	.05569	.05293	.05035	.04792	.04564	.04349	.04147	.03957
69	37	.11299	.10660	.10065	.09509	.08991	.08507	.08054	.07631	.07235	.06864	.06516	.06190	.05884	.05597	.05327	.05074	.04835	.04611	.04400	.04200
69	38	.11811	.11155	.10542	.09970	.09436	.08936	.08468	.08030	.07620	.07235	.06874	.06535	.06217	.05918	.05637	.05372	.05123	.04889	.04667	.04459
69	39	.12342	.11669	.11039	.10450	.09900	.09384	.08901	.08448	.08023	.07624	.07250	.06898	.06567	.06256	.05963	.05687	.05427	.05182	.04951	.04733
69	40	.12895	.12203	.11557	.10951	.10384	.09852	.09354	.08886	.08446	.08033	.07645	.07280	.06936	.06613	.06308	.06020	.05749	.05493	.05251	.05023
69	41	.13468	.12759	.12095	.11473	.10889	.10341	.09827	.09344	.08889	.08462	.08060	.07681	.07324	.06988	.06671	.06371	.06089	.05822	.05569	.05330
69	42	.14062	.13336	.12654	.12015	.11415	.10851	.10320	.09822	.09352	.08910	.08494	.08102	.07731	.07382	.07052	.06741	.06446	.06168	.05905	.05655
69	43	.14676	.13932	.13234	.12578	.11961	.11380	.10834	.10320	.09836	.09379	.08948	.08542	.08158	.07796	.07453	.07129	.06823	.06533	.06258	.05998
69	44	.15310	.14549	.13833	.13160	.12527	.11930	.11368	.10838	.10339	.09867	.09422	.09001	.08604	.08228	.07872	.07536	.07217	.06915	.06629	.06358
69	45	.15962	.15184	.14451	.13761	.13111	.12499	.11921	.11375	.10860	.10373	.09914	.09479	.09068	.08678	.08310	.07960	.07629	.07315	.07018	.06735
69	46	.16631	.15837	.15087	.14381	.13714	.13085	.12492	.11930	.11400	.10899	.10424	.09975	.09550	.09147	.08765	.08403	.08059	.07733	.07423	.07129
69	47	.17317	.16506	.15740	.15017	.14334	.13689	.13080	.12503	.11957	.11441	.10952	.10488	.10049	.09632	.09237	.08862	.08505	.08167	.07845	.07540
69	48	.18019	.17191	.16409	.15670	.14972	.14311	.13685	.13093	.12532	.12001	.11497	.11019	.10565	.10135	.09726	.09338	.08969	.08618	.08284	.07967
69	49	.18737	.17893	.17095	.16340	.15625	.14948	.14307	.13700	.13124	.12577	.12059	.11567	.11099	.10655	.10233	.09831	.09450	.09086	.08740	.08411
69	50	.19469	.18610	.17796	.17025	.16295	.15603	.14947	.14324	.13733	.13172	.12639	.12132	.11651	.11193	.10757	.10342	.09948	.09571	.09213	.08872
69	51	.20216	.19341	.18512	.17726	.16981	.16273	.15602	.14964	.14358	.13782	.13235	.12714	.12219	.11747	.11298	.10870	.10462	.10074	.09703	.09349
69	52	.20974	.20085	.19241	.18440	.17680	.16957	.16271	.15619	.14998	.14408	.13846	.13311	.12802	.12317	.11854	.11413	.10992	.10591	.10208	.09842
69	53	.21743	.20839	.19981	.19166	.18391	.17654	.16953	.16286	.15652	.15047	.14471	.13923	.13400	.12901	.12425	.11971	.11537	.11123	.10728	.10350
69	54	.22521	.21604	.20732	.19903	.19114	.18363	.17648	.16967	.16318	.15700	.15110	.14547	.14011	.13499	.13010	.12543	.12097	.11670	.11263	.10873
69	55	.23308	.22378	.21493	.20650	.19847	.19082	.18354	.17659	.16996	.16364	.15761	.15185	.14635	.14110	.13608	.13128	.12670	.12231	.11811	.11409
69	56	.24102	.23159	.22261	.21406	.20590	.19812	.19070	.18362	.17686	.17041	.16424	.15835	.15273	.14734	.14220	.13727	.13256	.12805	.12373	.11960
69	57	.24902	.23947	.23037	.22169	.21341	.20550	.19796	.19075	.18386	.17728	.17098	.16497	.15921	.15370	.14843	.14338	.13855	.13392	.12948	.12523
69	58	.25705	.24739	.23818	.22938	.22098	.21295	.20528	.19795	.19093	.18423	.17781	.17167	.16579	.16016	.15476	.14960	.14464	.13989	.13534	.13097
69	59	.26508	.25533	.24600	.23710	.22858	.22044	.21265	.20520	.19807	.19124	.18470	.17844	.17244	.16669	.16118	.15589	.15082	.14596	.14129	.13681
69	60	.27311	.26326	.25384	.24483	.23620	.22795	.22005	.21249	.20524	.19830	.19165	.18527	.17916	.17329	.16766	.16226	.15708	.15210	.14732	.14273
69	61	.28113	.27119	.26167	.25257	.24384	.23549	.22748	.21981	.21246	.20541	.19864	.19216	.18593	.17995	.17421	.16870	.16341	.15833	.15344	.14874
69	62	.28914	.27911	.26951	.26031	.25150	.24305	.23494	.22717	.21971	.21256	.20569	.19910	.19276	.18668	.18084	.17522	.16982	.16463	.15964	.15483
69	63	.29711	.28702	.27734	.26806	.25915	.25061	.24242	.23455	.22700	.21975	.21278	.20608	.19965	.19347	.18752	.18180	.17630	.17101	.16592	.16101
69	64	.30504	.29488	.28513	.27577	.26679	.25817	.24989	.24193	.23429	.22695	.21989	.21310	.20657	.20029	.19425	.18843	.18283	.17744	.17225	.16725
69	65	.31290	.30268	.29287	.28344	.27439	.26570	.25734	.24930	.24158	.23415	.22700	.22012	.21351	.20714	.20100	.19509	.18940	.18392	.17864	.17355
69	66	.32068	.31041	.30055	.29107	.28195	.27319	.26476	.25665	.24885	.24134	.23411	.22715	.22045	.21400	.20778	.20178	.19601	.19044	.18507	.17989
69	67	.32838	.31807	.30816	.29863	.28946	.28063	.27214	.26397	.25610	.24852	.24122	.23418	.22740	.22087	.21457	.20850	.20264	.19699	.19153	.18627
69	68	.33597	.32563	.31568	.30610	.29689	.28801	.27946	.27123	.26330	.25565	.24829	.24118	.23433	.22773	.22136	.21521	.20927	.20355	.19802	.19268
69	69	.34342	.33306	.32308	.31347	.30421	.29529	.28669	.27841	.27042	.26272	.25529	.24813	.24121	.23454	.22810	.22189	.21588	.21008	.20448	.19907
70	0	.02453	.02268	.02101	.01952	.01819	.01699	.01590	.01492	.01403	.01323	.01250	.01183	.01122	.01066	.01015	.00968	.00924	.00884	.00847	.00813
70	1	.02135	.01949	.01783	.01635	.01502	.01384	.01277	.01181	.01094	.01016	.00945	.00881	.00823	.00770	.00722	.00678	.00638	.00601	.00567	.00535
70	2	.02220	.02027	.01855	.01700	.01562	.01438	.01327	.01227	.01136	.01055	.00981	.00914	.00853	.00797	.00747	.00701	.00658	.00620	.00584	.00551
70	3	.02322	.02121	.01942	.01781	.01637	.01508	.01392	.01287	.01192	.01107	.01029	.00959	.00895	.00837	.00783	.00735	.00690	.00650	.00612	.00578
70	4	.02435	.02227	.02040	.01872	.01722	.01587	.01466	.01356	.01257	.01167	.01086	.01012	.00945	.00883	.00828	.00776	.00729	.00686	.00647	.00611
70	5	.02558	.02341	.02147	.01972	.01816	.01675	.01548	.01433	.01329	.01235	.01149	.01072	.01001	.00937	.00878	.00824	.00774	.00729	.00687	.00649
70	6	.02689	.02463	.02261	.02079	.01916	.01769	.01636	.01516	.01407	.01308	.01218	.01137	.01063	.00995	.00933	.00876	.00824	.00776	.00732	.00691
70	7	.02828	.02594	.02383	.02194	.02023	.01870	.01731	.01605	.01491	.01387	.01293	.01208	.01129	.01058	.00993	.00933	.00878	.00827	.00780	.00737
70	8	.02975	.02732	.02513	.02315	.02138	.01977	.01832	.01700	.01581	.01472	.01373	.01283	.01201	.01126	.01057	.00994	.00936	.00882	.00833	.00787
70	9	.03131	.02878	.02650	.02445	.02259	.02092	.01940	.01802	.01677	.01563	.01460	.01365	.01278	.01199	.01127	.01060	.00999	.00942	.00890	.00842
70	10	.03296	.03033	.02796	.02582	.02389	.02214	.02055	.01911	.01780	.01661	.01552	.01453	.01362	.01278	.01202	.01132	.01067	.01007	.00952	.00902
70	11	.03470	.03197	.02950	.02728	.02526	.02344	.02178	.02027	.01890	.01765	.01651	.01546	.01451	.01363	.01282	.01208	.01140	.01077	.01019	.00965
70	12	.03652	.03368	.03112	.02880	.02670	.02480	.02307	.02149	.02006	.01874	.01755	.01645	.01545	.01452	.01368	.01290	.01218	.01151	.01090	.01033
70	13	.03840	.03546	.03280	.03039	.02820	.02621	.02441	.02276	.02126	.01988	.01863	.01748	.01642	.01545	.01456	.01374	.01298	.01228	.01163	.01103
70	14	.04033	.03728	.03452	.03201	.02973	.02766	.02577	.02405	.02248	.02104	.01973	.01852	.01741	.01640	.01546	.01459	.01379	.01306	.01237	.01174

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
70	15	.04229	.03913	.03626	.03365	.03128	.02913	.02716	.02536	.02372	.02222	.02084	.01958	.01841	.01734	.01636	.01545	.01461	.01383	.01311	.01245
70	16	.04428	.04100	.03802	.03532	.03286	.03061	.02856	.02669	.02497	.02340	.02196	.02064	.01942	.01830	.01726	.01631	.01542	.01461	.01385	.01315
70	17	.04631	.04291	.03983	.03702	.03446	.03212	.02999	.02803	.02624	.02460	.02310	.02171	.02044	.01926	.01818	.01717	.01625	.01539	.01459	.01385
70	18	.04839	.04488	.04168	.03877	.03611	.03368	.03146	.02942	.02755	.02584	.02426	.02282	.02148	.02025	.01911	.01806	.01709	.01618	.01535	.01457
70	19	.05057	.04693	.04362	.04059	.03783	.03530	.03299	.03087	.02892	.02713	.02549	.02397	.02257	.02128	.02009	.01899	.01797	.01702	.01614	.01532
70	20	.05284	.04908	.04565	.04251	.03964	.03701	.03461	.03240	.03037	.02850	.02678	.02520	.02373	.02238	.02113	.01998	.01890	.01791	.01698	.01612
70	21	.05523	.05134	.04778	.04453	.04155	.03882	.03632	.03401	.03190	.02995	.02815	.02650	.02497	.02355	.02224	.02103	.01990	.01886	.01789	.01698
70	22	.05773	.05371	.05003	.04665	.04356	.04072	.03812	.03572	.03351	.03148	.02961	.02787	.02627	.02479	.02342	.02214	.02096	.01986	.01884	.01789
70	23	.06036	.05620	.05239	.04889	.04568	.04273	.04002	.03753	.03523	.03311	.03115	.02934	.02766	.02611	.02467	.02334	.02210	.02094	.01987	.01887
70	24	.06312	.05882	.05488	.05125	.04792	.04486	.04204	.03945	.03705	.03484	.03279	.03090	.02915	.02752	.02602	.02461	.02331	.02210	.02097	.01992
70	25	.06603	.06159	.05751	.05375	.05030	.04712	.04419	.04149	.03899	.03668	.03455	.03257	.03074	.02904	.02746	.02599	.02462	.02335	.02216	.02106
70	26	.06909	.06450	.06028	.05639	.05281	.04951	.04647	.04365	.04105	.03865	.03642	.03435	.03243	.03065	.02900	.02746	.02602	.02469	.02344	.02228
70	27	.07232	.06758	.06321	.05919	.05548	.05205	.04889	.04596	.04325	.04074	.03842	.03626	.03425	.03239	.03066	.02904	.02754	.02613	.02482	.02359
70	28	.07570	.07080	.06629	.06212	.05828	.05473	.05144	.04840	.04558	.04296	.04054	.03828	.03619	.03424	.03242	.03073	.02915	.02767	.02629	.02500
70	29	.07924	.07419	.06952	.06521	.06123	.05755	.05413	.05097	.04804	.04531	.04278	.04043	.03824	.03620	.03430	.03252	.03087	.02932	.02787	.02651
70	30	.08294	.07773	.07291	.06846	.06433	.06051	.05697	.05368	.05063	.04779	.04516	.04270	.04041	.03828	.03629	.03443	.03269	.03107	.02955	.02812
70	31	.08681	.08143	.07646	.07185	.06758	.06363	.05995	.05654	.05336	.05041	.04766	.04510	.04271	.04048	.03840	.03645	.03463	.03292	.03133	.02983
70	32	.09084	.08530	.08017	.07541	.07099	.06689	.06308	.05954	.05624	.05317	.05031	.04764	.04514	.04281	.04063	.03860	.03669	.03490	.03322	.03165
70	33	.09506	.08935	.08406	.07914	.07458	.07033	.06638	.06271	.05928	.05609	.05310	.05032	.04772	.04528	.04301	.04087	.03888	.03700	.03524	.03359
70	34	.09945	.09358	.08812	.08305	.07833	.07394	.06985	.06603	.06248	.05915	.05605	.05315	.05044	.04790	.04552	.04329	.04120	.03923	.03739	.03565
70	35	.10404	.09800	.09237	.08714	.08227	.07772	.07349	.06954	.06584	.06239	.05917	.05615	.05332	.05067	.04819	.04585	.04366	.04161	.03967	.03785
70	36	.10882	.10260	.09681	.09142	.08639	.08169	.07731	.07321	.06938	.06580	.06245	.05931	.05636	.05360	.05100	.04857	.04628	.04412	.04210	.04019
70	37	.11380	.10741	.10145	.09589	.09069	.08585	.08131	.07707	.07310	.06939	.06590	.06263	.05957	.05669	.05398	.05144	.04904	.04679	.04467	.04267
70	38	.11898	.11241	.10628	.10056	.09520	.09020	.08551	.08112	.07701	.07316	.06954	.06614	.06295	.05995	.05713	.05448	.05198	.04962	.04740	.04530
70	39	.12437	.11762	.11132	.10543	.09991	.09475	.08991	.08537	.08111	.07712	.07336	.06983	.06652	.06340	.06046	.05769	.05508	.05261	.05029	.04810
70	40	.12996	.12305	.11657	.11051	.10483	.09950	.09451	.08982	.08541	.08127	.07738	.07372	.07027	.06703	.06397	.06108	.05836	.05579	.05336	.05106
70	41	.13578	.12869	.12204	.11581	.10996	.10447	.09932	.09448	.08992	.08564	.08161	.07781	.07423	.07085	.06767	.06466	.06182	.05914	.05661	.05421
70	42	.14181	.13454	.12772	.12132	.11531	.10966	.10434	.09935	.09464	.09021	.08603	.08210	.07838	.07488	.07157	.06844	.06548	.06268	.06004	.05753
70	43	.14805	.14061	.13361	.12704	.12086	.11505	.10958	.10442	.09957	.09499	.09067	.08659	.08274	.07910	.07566	.07241	.06933	.06641	.06365	.06104
70	44	.15450	.14688	.13972	.13298	.12663	.12065	.11502	.10971	.10470	.09997	.09550	.09128	.08729	.08352	.07995	.07657	.07337	.07034	.06746	.06473
70	45	.16113	.15334	.14601	.13910	.13259	.12645	.12066	.11519	.11002	.10514	.10053	.09617	.09204	.08813	.08443	.08092	.07759	.07443	.07144	.06860
70	46	.16795	.16000	.15249	.14542	.13874	.13244	.12649	.12086	.11554	.11051	.10575	.10124	.09697	.09292	.08909	.08545	.08200	.07872	.07560	.07264
70	47	.17495	.16682	.15915	.15191	.14507	.13861	.13249	.12671	.12124	.11606	.11115	.10649	.10208	.09790	.09393	.09016	.08657	.08317	.07994	.07686
70	48	.18211	.17382	.16599	.15858	.15158	.14496	.13869	.13275	.12712	.12179	.11673	.11193	.10738	.10306	.09895	.09505	.09134	.08781	.08445	.08125
70	49	.18943	.18098	.17299	.16543	.15827	.15148	.14506	.13896	.13318	.12770	.12250	.11755	.11286	.10839	.10415	.10011	.09627	.09262	.08913	.08582
70	50	.19692	.18832	.18017	.17244	.16513	.15819	.15161	.14536	.13943	.13380	.12844	.12336	.11852	.11392	.10954	.10537	.10140	.09761	.09400	.09056
70	51	.20456	.19580	.18750	.17962	.17215	.16506	.15832	.15193	.14585	.14007	.13457	.12934	.12436	.11962	.11510	.11080	.10670	.10278	.09905	.09549
70	52	.21232	.20342	.19496	.18694	.17932	.17208	.16519	.15865	.15242	.14649	.14085	.13548	.13036	.12548	.12083	.11639	.11216	.10812	.10426	.10057
70	53	.22020	.21116	.20256	.19439	.18662	.17923	.17220	.16551	.15914	.15307	.14728	.14177	.13651	.13150	.12671	.12214	.11778	.11361	.10963	.10582
70	54	.22819	.21900	.21027	.20196	.19405	.18652	.17934	.17251	.16599	.15978	.15386	.14821	.14281	.13766	.13274	.12804	.12355	.11926	.11515	.11122
70	55	.23627	.22695	.21809	.20964	.20159	.19392	.18661	.17964	.17298	.16664	.16057	.15479	.14926	.14397	.13892	.13409	.12947	.12505	.12082	.11677
70	56	.24444	.23499	.22600	.21742	.20924	.20144	.19399	.18688	.18010	.17361	.16742	.16150	.15584	.15042	.14524	.14028	.13554	.13099	.12664	.12247
70	57	.25267	.24311	.23399	.22529	.21698	.20905	.20148	.19424	.18732	.18071	.17438	.16833	.16254	.15700	.15169	.14661	.14174	.13707	.13259	.12830
70	58	.26094	.25127	.24204	.23322	.22479	.21674	.20904	.20168	.19464	.18790	.18144	.17527	.16935	.16368	.15825	.15304	.14805	.14326	.13867	.13426
70	59	.26924	.25946	.25012	.24119	.23265	.22448	.21666	.20918	.20201	.19515	.18858	.18228	.17624	.17045	.16490	.15958	.15446	.14956	.14485	.14032
70	60	.27754	.26767	.25822	.24919	.24054	.23226	.22433	.21673	.20945	.20247	.19578	.18936	.18321	.17730	.17163	.16619	.16096	.15594	.15112	.14648
70	61	.28583	.27587	.26633	.25720	.24845	.24007	.23203	.22432	.21693	.20984	.20304	.19651	.19024	.18422	.17844	.17289	.16755	.16241	.15748	.15273
70	62	.29412	.28408	.27446	.26523	.25639	.24791	.23977	.23196	.22447	.21727	.21036	.20373	.19735	.19122	.18533	.17967	.17422	.16898	.16394	.15909
70	63	.30240	.29228	.28258	.27328	.26434	.25577	.24754	.23964	.23205	.22475	.21774	.21100	.20452	.19829	.19230	.18653	.18098	.17563	.17049	.16553
70	64	.31064	.30045	.29068	.28130	.27229	.26363	.25532	.24732	.23964	.23225	.22515	.21831	.21174	.20541	.19931	.19345	.18780	.18235	.17711	.17205

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
70	65	.31881	.30858	.29874	.28929	.28021	.27148	.26308	.25501	.24724	.23977	.23257	.22565	.21898	.21256	.20637	.20041	.19466	.18913	.18379	.17864
70	66	.32693	.31664	.30675	.29724	.28810	.27930	.27083	.26268	.25483	.24728	.24000	.23299	.22624	.21973	.21346	.20741	.20157	.19595	.19052	.18528
70	67	.33496	.32464	.31470	.30514	.29594	.28708	.27855	.27033	.26242	.25479	.24744	.24035	.23352	.22693	.22057	.21444	.20852	.20281	.19730	.19198
70	68	.34290	.33254	.32257	.31297	.30371	.29480	.28622	.27794	.26996	.26227	.25485	.24769	.24079	.23412	.22769	.22148	.21549	.20970	.20411	.19870
70	69	.35071	.34032	.33032	.32068	.31139	.30243	.29380	.28547	.27744	.26968	.26220	.25498	.24801	.24128	.23478	.22850	.22244	.21657	.21091	.20543
70	70	.35835	.34795	.33792	.32826	.31893	.30994	.30126	.29289	.28481	.27700	.26947	.26219	.25516	.24837	.24181	.23547	.22933	.22341	.21767	.21212
71	0	.02476	.02290	.02124	.01975	.01841	.01721	.01612	.01514	.01426	.01345	.01272	.01205	.01144	.01088	.01037	.00989	.00946	.00906	.00869	.00834
71	1	.02144	.01958	.01792	.01644	.01511	.01392	.01286	.01189	.01103	.01025	.00954	.00890	.00831	.00778	.00730	.00686	.00645	.00608	.00574	.00543
71	2	.02229	.02036	.01863	.01709	.01571	.01447	.01336	.01235	.01145	.01063	.00989	.00922	.00861	.00805	.00755	.00708	.00666	.00627	.00591	.00559
71	3	.02331	.02130	.01951	.01790	.01646	.01517	.01400	.01296	.01201	.01115	.01038	.00967	.00903	.00845	.00791	.00743	.00698	.00657	.00620	.00585
71	4	.02445	.02236	.02049	.01882	.01732	.01597	.01475	.01365	.01266	.01176	.01095	.01021	.00953	.00892	.00836	.00785	.00738	.00695	.00655	.00618
71	5	.02568	.02351	.02157	.01982	.01826	.01685	.01557	.01443	.01339	.01244	.01159	.01081	.01010	.00946	.00887	.00833	.00783	.00738	.00696	.00657
71	6	.02700	.02475	.02272	.02090	.01927	.01780	.01646	.01526	.01417	.01319	.01229	.01147	.01073	.01005	.00942	.00885	.00833	.00785	.00741	.00700
71	7	.02840	.02606	.02395	.02206	.02035	.01881	.01742	.01616	.01502	.01399	.01305	.01219	.01140	.01069	.01003	.00943	.00888	.00837	.00790	.00747
71	8	.02988	.02745	.02526	.02328	.02150	.01990	.01844	.01713	.01593	.01484	.01386	.01295	.01213	.01138	.01069	.01005	.00947	.00893	.00844	.00798
71	9	.03145	.02892	.02664	.02459	.02273	.02106	.01954	.01816	.01691	.01577	.01473	.01378	.01292	.01212	.01139	.01073	.01011	.00955	.00902	.00854
71	10	.03312	.03049	.02812	.02598	.02405	.02229	.02071	.01926	.01795	.01676	.01567	.01467	.01376	.01293	.01216	.01146	.01081	.01021	.00966	.00915
71	11	.03487	.03214	.02967	.02745	.02543	.02360	.02194	.02044	.01906	.01781	.01667	.01562	.01466	.01379	.01298	.01224	.01155	.01092	.01034	.00980
71	12	.03670	.03387	.03131	.02899	.02689	.02498	.02325	.02167	.02024	.01892	.01772	.01663	.01562	.01470	.01385	.01306	.01234	.01168	.01106	.01049
71	13	.03860	.03566	.03300	.03059	.02840	.02641	.02460	.02296	.02145	.02008	.01882	.01767	.01661	.01564	.01475	.01392	.01316	.01246	.01181	.01121
71	14	.04055	.03750	.03473	.03222	.02995	.02787	.02599	.02426	.02269	.02125	.01994	.01873	.01762	.01660	.01566	.01479	.01399	.01325	.01256	.01193
71	15	.04252	.03936	.03649	.03388	.03151	.02935	.02739	.02559	.02394	.02244	.02106	.01979	.01863	.01756	.01657	.01566	.01482	.01404	.01332	.01265
71	16	.04452	.04124	.03827	.03556	.03310	.03085	.02880	.02692	.02521	.02363	.02219	.02086	.01964	.01852	.01749	.01653	.01564	.01482	.01406	.01336
71	17	.04656	.04317	.04008	.03727	.03471	.03237	.03024	.02828	.02649	.02485	.02334	.02195	.02067	.01950	.01841	.01740	.01648	.01561	.01482	.01407
71	18	.04866	.04515	.04195	.03903	.03637	.03394	.03171	.02968	.02781	.02609	.02452	.02306	.02173	.02049	.01935	.01830	.01732	.01642	.01558	.01480
71	19	.05084	.04721	.04389	.04087	.03810	.03557	.03326	.03113	.02919	.02740	.02575	.02423	.02283	.02154	.02034	.01924	.01821	.01726	.01638	.01556
71	20	.05313	.04937	.04593	.04279	.03992	.03730	.03489	.03267	.03064	.02877	.02705	.02546	.02400	.02265	.02139	.02023	.01916	.01816	.01723	.01637
71	21	.05553	.05164	.04808	.04483	.04185	.03911	.03661	.03430	.03218	.03023	.02844	.02678	.02524	.02383	.02251	.02130	.02017	.01912	.01815	.01724
71	22	.05804	.05402	.05033	.04696	.04387	.04103	.03842	.03602	.03381	.03178	.02990	.02816	.02656	.02507	.02370	.02242	.02124	.02014	.01911	.01816
71	23	.06068	.05652	.05271	.04921	.04600	.04305	.04034	.03784	.03554	.03341	.03145	.02964	.02796	.02641	.02497	.02363	.02238	.02123	.02015	.01915
71	24	.06346	.05916	.05521	.05159	.04826	.04519	.04237	.03977	.03738	.03516	.03311	.03122	.02946	.02783	.02632	.02492	.02361	.02240	.02127	.02021
71	25	.06639	.06194	.05786	.05410	.05065	.04747	.04454	.04183	.03933	.03702	.03488	.03290	.03107	.02936	.02778	.02631	.02494	.02366	.02247	.02136
71	26	.06947	.06488	.06065	.05676	.05318	.04988	.04683	.04401	.04141	.03900	.03677	.03470	.03278	.03100	.02934	.02779	.02636	.02502	.02376	.02260
71	27	.07272	.06797	.06360	.05958	.05586	.05244	.04927	.04634	.04363	.04112	.03879	.03663	.03462	.03275	.03101	.02939	.02789	.02648	.02516	.02393
71	28	.07612	.07122	.06670	.06254	.05869	.05513	.05184	.04880	.04598	.04336	.04093	.03867	.03657	.03462	.03280	.03110	.02952	.02804	.02666	.02536
71	29	.07969	.07463	.06996	.06565	.06167	.05798	.05456	.05140	.04846	.04573	.04320	.04084	.03865	.03660	.03470	.03292	.03126	.02970	.02825	.02689
71	30	.08342	.07820	.07338	.06892	.06480	.06097	.05743	.05414	.05108	.04824	.04560	.04314	.04085	.03871	.03671	.03485	.03311	.03148	.02995	.02852
71	31	.08731	.08193	.07696	.07235	.06808	.06412	.06044	.05702	.05384	.05089	.04813	.04557	.04317	.04094	.03885	.03690	.03507	.03336	.03176	.03026
71	32	.09138	.08584	.08070	.07594	.07152	.06742	.06360	.06006	.05675	.05368	.05081	.04813	.04563	.04330	.04112	.03907	.03716	.03536	.03368	.03210
71	33	.09563	.08992	.08463	.07971	.07514	.07089	.06694	.06326	.05983	.05663	.05364	.05085	.04824	.04580	.04352	.04138	.03938	.03750	.03573	.03407
71	34	.10007	.09419	.08873	.08365	.07893	.07454	.07044	.06662	.06306	.05973	.05663	.05372	.05100	.04845	.04607	.04383	.04173	.03976	.03791	.03617
71	35	.10470	.09865	.09303	.08779	.08291	.07837	.07413	.07017	.06647	.06301	.05978	.05676	.05392	.05127	.04877	.04644	.04424	.04217	.04023	.03841
71	36	.10953	.10331	.09752	.09212	.08708	.08238	.07799	.07389	.07006	.06647	.06311	.05996	.05701	.05424	.05164	.04919	.04689	.04473	.04270	.04078
71	37	.11456	.10817	.10220	.09664	.09144	.08659	.08205	.07780	.07383	.07010	.06661	.06334	.06026	.05738	.05466	.05211	.04971	.04745	.04532	.04331
71	38	.11980	.11323	.10710	.10137	.09601	.09100	.08631	.08191	.07779	.07393	.07030	.06690	.06370	.06069	.05786	.05520	.05269	.05033	.04810	.04599
71	39	.12526	.11851	.11220	.10630	.10078	.09561	.09076	.08622	.08195	.07795	.07419	.07065	.06733	.06420	.06125	.05847	.05585	.05338	.05105	.04884
71	40	.13093	.12400	.11752	.11146	.10577	.10044	.09543	.09074	.08632	.08218	.07828	.07461	.07115	.06789	.06482	.06193	.05919	.05661	.05417	.05187
71	41	.13682	.12972	.12307	.11683	.11098	.10549	.10032	.09547	.09091	.08662	.08257	.07877	.07518	.07179	.06860	.06558	.06273	.06004	.05749	.05508
71	42	.14294	.13567	.12884	.12243	.11641	.11075	.10543	.10042	.09571	.09127	.08708	.08314	.07941	.07589	.07257	.06943	.06646	.06365	.06099	.05848
71	43	.14928	.14183	.13483	.12825	.12206	.11624	.11076	.10559	.10073	.09614	.09180	.08771	.08385	.08020	.07675	.07348	.07039	.06747	.06469	.06206

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
71	44	.15583	.14820	.14103	.13428	.12793	.12194	.11630	.11098	.10596	.10121	.09674	.09250	.08850	.08472	.08113	.07774	.07452	.07148	.06859	.06584
71	45	.16257	.15478	.14743	.14052	.13400	.12785	.12204	.11656	.11139	.10649	.10187	.09749	.09335	.08942	.08571	.08218	.07884	.07567	.07266	.06980
71	46	.16951	.16155	.15404	.14695	.14027	.13395	.12799	.12235	.11702	.11197	.10720	.10268	.09839	.09433	.09048	.08682	.08335	.08006	.07693	.07395
71	47	.17663	.16850	.16082	.15357	.14672	.14024	.13412	.12832	.12284	.11764	.11272	.10805	.10362	.09942	.09543	.09164	.08805	.08463	.08137	.07828
71	48	.18393	.17563	.16779	.16038	.15337	.14673	.14044	.13449	.12885	.12350	.11843	.11361	.10904	.10470	.10058	.09666	.09293	.08938	.08600	.08279
71	49	.19140	.18294	.17494	.16737	.16019	.15340	.14696	.14085	.13505	.12955	.12433	.11937	.11466	.11018	.10591	.10186	.09800	.09432	.09082	.08748
71	50	.19905	.19043	.18227	.17454	.16721	.16025	.15366	.14739	.14145	.13580	.13043	.12532	.12046	.11584	.11144	.10725	.10326	.09945	.09582	.09236
71	51	.20685	.19808	.18977	.18188	.17439	.16729	.16054	.15412	.14802	.14222	.13671	.13146	.12646	.12169	.11716	.11283	.10871	.10477	.10102	.09743
71	52	.21479	.20587	.19741	.18937	.18174	.17448	.16758	.16101	.15477	.14882	.14316	.13776	.13262	.12772	.12304	.11858	.11433	.11026	.10638	.10267
71	53	.22286	.21380	.20519	.19701	.18922	.18182	.17477	.16806	.16166	.15557	.14977	.14423	.13895	.13391	.12910	.12450	.12011	.11592	.11191	.10808
71	54	.23104	.22184	.21309	.20477	.19684	.18929	.18210	.17525	.16871	.16248	.15653	.15085	.14543	.14026	.13531	.13058	.12606	.12174	.11761	.11365
71	55	.23933	.23000	.22112	.21265	.20459	.19690	.18957	.18258	.17590	.16953	.16344	.15763	.15207	.14676	.14168	.13682	.13217	.12772	.12346	.11938
71	56	.24771	.23826	.22925	.22065	.21246	.20463	.19717	.19004	.18322	.17672	.17049	.16455	.15886	.15341	.14820	.14321	.13844	.13386	.12947	.12527
71	57	.25617	.24660	.23747	.22875	.22043	.21247	.20488	.19761	.19067	.18403	.17768	.17160	.16578	.16020	.15486	.14975	.14484	.14014	.13563	.13131
71	58	.26469	.25501	.24576	.23692	.22847	.22040	.21268	.20529	.19822	.19145	.18497	.17876	.17281	.16711	.16165	.15641	.15138	.14656	.14193	.13748
71	59	.27323	.26345	.25409	.24514	.23658	.22839	.22054	.21303	.20584	.19895	.19234	.18601	.17994	.17412	.16853	.16317	.15802	.15308	.14833	.14377
71	60	.28179	.27191	.26245	.25339	.24472	.23642	.22846	.22084	.21353	.20652	.19979	.19334	.18715	.18121	.17550	.17002	.16476	.15970	.15483	.15016
71	61	.29036	.28038	.27083	.26168	.25291	.24450	.23643	.22870	.22128	.21415	.20732	.20075	.19445	.18839	.18257	.17697	.17159	.16642	.16144	.15665
71	62	.29893	.28888	.27924	.26999	.26113	.25262	.24445	.23662	.22909	.22186	.21491	.20824	.20183	.19566	.18973	.18402	.17853	.17325	.16816	.16326
71	63	.30750	.29738	.28766	.27833	.26937	.26078	.25252	.24458	.23695	.22962	.22258	.21580	.20928	.20300	.19697	.19116	.18556	.18017	.17498	.16997
71	64	.31604	.30585	.29606	.28666	.27762	.26894	.26059	.25257	.24485	.23743	.23028	.22341	.21679	.21041	.20427	.19836	.19266	.18717	.18188	.17677
71	65	.32454	.31429	.30444	.29497	.28586	.27710	.26867	.26057	.25276	.24525	.23801	.23105	.22433	.21787	.21163	.20562	.19983	.19424	.18885	.18365
71	66	.33298	.32268	.31277	.30324	.29407	.28524	.27675	.26856	.26068	.25308	.24577	.23871	.23191	.22536	.21903	.21293	.20705	.20137	.19589	.19059
71	67	.34135	.33102	.32106	.31148	.30225	.29337	.28480	.27655	.26860	.26093	.25353	.24640	.23952	.23288	.22648	.22029	.21432	.20855	.20298	.19760
71	68	.34964	.33927	.32928	.31965	.31038	.30144	.29282	.28450	.27648	.26875	.26129	.25408	.24713	.24041	.23393	.22767	.22162	.21577	.21012	.20466
71	69	.35779	.34740	.33738	.32772	.31841	.30942	.30075	.29239	.28431	.27652	.26899	.26172	.25470	.24792	.24136	.23503	.22891	.22298	.21726	.21172
71	70	.36579	.35539	.34535	.33566	.32631	.31729	.30858	.30017	.29204	.28420	.27662	.26929	.26221	.25536	.24874	.24234	.23615	.23016	.22437	.21876
71	71	.37360	.36319	.35313	.34343	.33405	.32500	.31626	.30781	.29964	.29175	.28412	.27675	.26961	.26271	.25604	.24958	.24333	.23727	.23141	.22574
72	0	.02498	.02312	.02146	.01997	.01863	.01743	.01634	.01536	.01448	.01367	.01294	.01227	.01166	.01110	.01058	.01011	.00967	.00927	.00890	.00855
72	1	.02153	.01967	.01801	.01652	.01520	.01401	.01294	.01198	.01111	.01033	.00962	.00898	.00839	.00786	.00738	.00694	.00653	.00616	.00582	.00551
72	2	.02238	.02044	.01872	.01717	.01579	.01455	.01344	.01243	.01153	.01071	.00997	.00930	.00868	.00813	.00762	.00716	.00673	.00634	.00599	.00566
72	3	.02340	.02139	.01959	.01799	.01655	.01525	.01409	.01304	.01209	.01123	.01046	.00975	.00911	.00853	.00799	.00750	.00706	.00665	.00627	.00592
72	4	.02454	.02245	.02058	.01891	.01741	.01605	.01484	.01374	.01275	.01185	.01103	.01029	.00962	.00900	.00844	.00793	.00746	.00702	.00663	.00626
72	5	.02578	.02361	.02167	.01992	.01835	.01694	.01567	.01452	.01348	.01254	.01168	.01090	.01019	.00955	.00895	.00841	.00792	.00746	.00704	.00665
72	6	.02711	.02485	.02283	.02101	.01937	.01790	.01657	.01536	.01427	.01328	.01239	.01157	.01082	.01014	.00952	.00895	.00842	.00794	.00750	.00709
72	7	.02852	.02617	.02407	.02217	.02047	.01893	.01753	.01627	.01513	.01410	.01315	.01229	.01151	.01079	.01013	.00953	.00898	.00847	.00800	.00757
72	8	.03001	.02757	.02538	.02341	.02163	.02002	.01856	.01725	.01605	.01496	.01397	.01307	.01224	.01149	.01080	.01016	.00958	.00904	.00855	.00809
72	9	.03159	.02906	.02678	.02472	.02287	.02119	.01967	.01829	.01704	.01590	.01486	.01391	.01304	.01225	.01152	.01085	.01023	.00967	.00914	.00866
72	10	.03327	.03064	.02827	.02613	.02419	.02244	.02085	.01941	.01810	.01690	.01581	.01481	.01390	.01306	.01230	.01159	.01094	.01034	.00979	.00928
72	11	.03503	.03230	.02984	.02761	.02559	.02376	.02210	.02060	.01922	.01797	.01682	.01578	.01482	.01394	.01313	.01238	.01170	.01107	.01048	.00994
72	12	.03688	.03405	.03149	.02917	.02707	.02516	.02343	.02185	.02041	.01909	.01789	.01679	.01579	.01486	.01401	.01323	.01250	.01184	.01122	.01065
72	13	.03880	.03586	.03320	.03078	.02860	.02661	.02480	.02315	.02164	.02026	.01901	.01785	.01679	.01582	.01492	.01410	.01334	.01263	.01198	.01138
72	14	.04076	.03771	.03494	.03243	.03015	.02808	.02619	.02447	.02289	.02145	.02014	.01893	.01781	.01679	.01585	.01498	.01418	.01344	.01275	.01211
72	15	.04274	.03958	.03671	.03410	.03173	.02957	.02760	.02581	.02416	.02265	.02127	.02001	.01884	.01777	.01678	.01587	.01502	.01424	.01352	.01285
72	16	.04475	.04148	.03850	.03579	.03333	.03108	.02903	.02715	.02543	.02386	.02242	.02109	.01987	.01874	.01770	.01674	.01586	.01504	.01428	.01357
72	17	.04681	.04341	.04033	.03752	.03495	.03261	.03048	.02852	.02673	.02508	.02357	.02218	.02090	.01973	.01864	.01763	.01670	.01584	.01504	.01429
72	18	.04891	.04540	.04220	.03928	.03662	.03419	.03196	.02992	.02806	.02634	.02476	.02331	.02197	.02073	.01959	.01853	.01756	.01665	.01581	.01503
72	19	.05111	.04747	.04415	.04113	.03836	.03583	.03352	.03139	.02944	.02765	.02600	.02448	.02308	.02179	.02059	.01948	.01846	.01750	.01662	.01580
72	20	.05340	.04964	.04621	.04307	.04020	.03757	.03515	.03294	.03091	.02904	.02731	.02572	.02426	.02290	.02165	.02049	.01941	.01841	.01748	.01662
72	21	.05582	.05192	.04836	.04511	.04213	.03939	.03689	.03458	.03246	.03051	.02871	.02705	.02551	.02409	.02278	.02156	.02043	.01938	.01840	.01749

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
72	22	.05834	.05431	.05063	.04725	.04416	.04132	.03871	.03631	.03410	.03206	.03018	.02844	.02684	.02535	.02397	.02270	.02151	.02041	.01938	.01842
72	23	.06099	.05683	.05302	.04952	.04631	.04336	.04064	.03814	.03584	.03371	.03175	.02993	.02825	.02670	.02525	.02391	.02267	.02151	.02043	.01942
72	24	.06379	.05948	.05553	.05191	.04858	.04551	.04269	.04009	.03769	.03547	.03342	.03152	.02976	.02813	.02662	.02521	.02391	.02269	.02155	.02050
72	25	.06673	.06228	.05820	.05444	.05099	.04780	.04487	.04216	.03966	.03735	.03521	.03322	.03138	.02968	.02809	.02662	.02524	.02396	.02277	.02166
72	26	.06983	.06523	.06101	.05712	.05353	.05023	.04718	.04436	.04176	.03934	.03711	.03504	.03311	.03133	.02967	.02812	.02668	.02533	.02408	.02291
72	27	.07309	.06835	.06398	.05995	.05624	.05281	.04964	.04671	.04399	.04148	.03915	.03698	.03497	.03310	.03136	.02974	.02822	.02681	.02549	.02426
72	28	.07652	.07162	.06710	.06293	.05908	.05553	.05223	.04919	.04636	.04374	.04131	.03905	.03694	.03499	.03316	.03146	.02988	.02839	.02701	.02571
72	29	.08011	.07505	.07039	.06607	.06209	.05840	.05498	.05181	.04887	.04614	.04360	.04124	.03904	.03699	.03508	.03330	.03164	.03008	.02862	.02726
72	30	.08387	.07865	.07383	.06937	.06524	.06141	.05787	.05457	.05151	.04867	.04602	.04356	.04126	.03912	.03712	.03526	.03351	.03188	.03035	.02891
72	31	.08779	.08241	.07743	.07282	.06855	.06458	.06090	.05748	.05430	.05134	.04859	.04601	.04362	.04138	.03929	.03733	.03550	.03379	.03218	.03067
72	32	.09189	.08635	.08121	.07644	.07202	.06792	.06410	.06055	.05724	.05416	.05129	.04861	.04611	.04377	.04158	.03953	.03761	.03581	.03413	.03254
72	33	.09618	.09047	.08517	.08025	.07568	.07142	.06747	.06378	.06035	.05714	.05415	.05136	.04875	.04630	.04402	.04187	.03986	.03798	.03621	.03454
72	34	.10065	.09477	.08931	.08423	.07950	.07511	.07101	.06718	.06362	.06029	.05717	.05426	.05154	.04899	.04660	.04436	.04225	.04028	.03842	.03667
72	35	.10533	.09928	.09365	.08841	.08353	.07898	.07473	.07077	.06707	.06361	.06037	.05734	.05450	.05184	.04934	.04700	.04479	.04272	.04078	.03894
72	36	.11020	.10398	.09818	.09278	.08774	.08304	.07864	.07454	.07070	.06711	.06374	.06059	.05763	.05485	.05224	.04979	.04749	.04532	.04328	.04136
72	37	.11529	.10889	.10292	.09735	.09215	.08729	.08275	.07850	.07452	.07079	.06729	.06401	.06093	.05804	.05532	.05276	.05035	.04808	.04594	.04393
72	38	.12058	.11401	.10787	.10214	.09678	.09176	.08706	.08266	.07854	.07467	.07104	.06763	.06442	.06141	.05857	.05590	.05338	.05101	.04877	.04666
72	39	.12610	.11935	.11304	.10713	.10161	.09643	.09158	.08703	.08276	.07875	.07498	.07144	.06810	.06496	.06201	.05922	.05659	.05411	.05177	.04956
72	40	.13184	.12491	.11843	.11236	.10666	.10133	.09632	.09161	.08719	.08304	.07913	.07545	.07199	.06872	.06564	.06274	.06000	.05741	.05496	.05265
72	41	.13781	.13071	.12405	.11781	.11195	.10645	.10128	.09642	.09185	.08755	.08350	.07968	.07608	.07269	.06949	.06646	.06360	.06090	.05834	.05592
72	42	.14401	.13673	.12990	.12349	.11746	.11180	.10647	.10145	.09673	.09228	.08809	.08413	.08039	.07687	.07354	.07039	.06741	.06459	.06192	.05939
72	43	.15043	.14298	.13598	.12939	.12320	.11737	.11188	.10671	.10183	.09723	.09289	.08879	.08492	.08126	.07780	.07452	.07142	.06848	.06570	.06305
72	44	.15708	.14945	.14228	.13552	.12916	.12317	.11752	.11219	.10716	.10241	.09792	.09367	.08966	.08586	.08227	.07886	.07564	.07258	.06967	.06692
72	45	.16393	.15613	.14879	.14186	.13533	.12918	.12336	.11787	.11269	.10778	.10315	.09876	.09460	.09067	.08694	.08340	.08005	.07687	.07384	.07097
72	46	.17099	.16302	.15550	.14841	.14172	.13539	.12942	.12377	.11843	.11337	.10859	.10405	.09975	.09568	.09181	.08815	.08466	.08135	.07821	.07522
72	47	.17823	.17009	.16241	.15515	.14829	.14181	.13567	.12987	.12437	.11916	.11422	.10954	.10510	.10088	.09688	.09308	.08947	.08603	.08276	.07965
72	48	.18566	.17736	.16951	.16209	.15507	.14842	.14212	.13616	.13051	.12515	.12006	.11523	.11064	.10629	.10215	.09821	.09447	.09090	.08751	.08428
72	49	.19327	.18481	.17680	.16922	.16203	.15523	.14877	.14265	.13684	.13133	.12609	.12112	.11639	.11189	.10761	.10354	.09966	.09597	.09245	.08909
72	50	.20106	.19244	.18428	.17653	.16919	.16223	.15562	.14934	.14338	.13772	.13233	.12721	.12234	.11770	.11328	.10907	.10506	.10123	.09759	.09411
72	51	.20903	.20025	.19193	.18403	.17654	.16942	.16266	.15623	.15011	.14430	.13876	.13350	.12848	.12370	.11914	.11480	.11065	.10670	.10292	.09931
72	52	.21714	.20821	.19974	.19169	.18405	.17678	.16986	.16328	.15702	.15106	.14538	.13996	.13480	.12988	.12518	.12070	.11643	.11234	.10843	.10470
72	53	.22538	.21632	.20770	.19951	.19171	.18429	.17723	.17050	.16409	.15798	.15216	.14660	.14130	.13624	.13141	.12679	.12238	.11816	.11413	.11027
72	54	.23375	.22455	.21579	.20746	.19952	.19196	.18475	.17788	.17132	.16507	.15910	.15340	.14796	.14276	.13779	.13304	.12850	.12415	.11999	.11601
72	55	.24224	.23291	.22402	.21554	.20747	.19976	.19241	.18540	.17871	.17231	.16621	.16037	.15479	.14946	.14435	.13947	.13479	.13032	.12603	.12192
72	56	.25084	.24138	.23236	.22375	.21554	.20770	.20022	.19307	.18624	.17971	.17346	.16749	.16178	.15631	.15107	.14606	.14125	.13665	.13223	.12800
72	57	.25952	.24994	.24080	.23207	.22373	.21576	.20815	.20087	.19390	.18724	.18086	.17476	.16891	.16331	.15794	.15280	.14786	.14313	.13860	.13424
72	58	.26827	.25858	.24932	.24047	.23201	.22392	.21618	.20877	.20167	.19488	.18838	.18214	.17617	.17044	.16494	.15967	.15461	.14976	.14510	.14062
72	59	.27706	.26726	.25790	.24893	.24036	.23215	.22428	.21675	.20954	.20262	.19599	.18963	.18353	.17767	.17206	.16666	.16148	.15651	.15172	.14713
72	60	.28587	.27598	.26651	.25744	.24876	.24043	.23245	.22481	.21747	.21044	.20368	.19720	.19098	.18501	.17927	.17376	.16846	.16336	.15846	.15375
72	61	.29470	.28472	.27516	.26599	.25720	.24877	.24069	.23293	.22548	.21833	.21146	.20487	.19853	.19244	.18658	.18095	.17554	.17033	.16531	.16049
72	62	.30355	.29349	.28384	.27458	.26570	.25717	.24898	.24112	.23357	.22631	.21933	.21263	.20618	.19997	.19400	.18826	.18273	.17741	.17228	.16735
72	63	.31241	.30228	.29255	.28321	.27424	.26562	.25733	.24937	.24172	.23436	.22728	.22046	.21391	.20760	.20152	.19567	.19004	.18460	.17937	.17433
72	64	.32126	.31106	.30126	.29184	.28278	.27408	.26571	.25766	.24991	.24245	.23527	.22836	.22171	.21530	.20912	.20316	.19742	.19189	.18655	.18140
72	65	.33006	.31981	.30994	.30046	.29133	.28255	.27410	.26596	.25813	.25058	.24331	.23631	.22956	.22305	.21677	.21072	.20488	.19925	.19382	.18857
72	66	.33882	.32852	.31860	.30906	.29987	.29102	.28249	.27428	.26637	.25874	.25138	.24429	.23745	.23086	.22449	.21834	.21241	.20669	.20116	.19581
72	67	.34753	.33719	.32723	.31763	.30839	.29948	.29089	.28260	.27462	.26691	.25948	.25231	.24539	.23871	.23226	.22602	.22001	.21419	.20857	.20314
72	68	.35616	.34579	.33579	.32615	.31685	.30789	.29924	.29090	.28285	.27508	.26758	.26033	.25334	.24658	.24005	.23374	.22764	.22174	.21604	.21052
72	69	.36467	.35428	.34425	.33457	.32524	.31623	.30754	.29914	.29103	.28320	.27564	.26833	.26126	.25443	.24783	.24144	.23527	.22930	.22352	.21792
72	70	.37303	.36262	.35257	.34287	.33351	.32446	.31572	.30728	.29913	.29124	.28362	.27625	.26913	.26223	.25557	.24911	.24287	.23683	.23097	.22531
72	71	.38120	.37079	.36072	.35101	.34162	.33254	.32377	.31529	.30709	.29916	.29150	.28408	.27690	.26995	.26322	.25671	.25040	.24429	.23838	.23265

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
72	72	.38917	.37875	.36869	.35896	.34955	.34045	.33166	.32315	.31491	.30695	.29924	.29177	.28455	.27755	.27077	.26420	.25784	.25168	.24570	.23991
73	0	.02519	.02333	.02167	.02019	.01885	.01765	.01656	.01558	.01469	.01389	.01315	.01248	.01187	.01131	.01080	.01033	.00989	.00949	.00911	.00877
73	1	.02161	.01975	.01809	.01660	.01528	.01409	.01302	.01206	.01119	.01041	.00970	.00905	.00847	.00794	.00745	.00701	.00661	.00623	.00589	.00558
73	2	.02245	.02052	.01879	.01725	.01587	.01463	.01351	.01251	.01160	.01078	.01004	.00937	.00876	.00820	.00769	.00723	.00680	.00641	.00606	.00573
73	3	.02348	.02147	.01967	.01807	.01663	.01533	.01417	.01312	.01217	.01131	.01053	.00983	.00918	.00860	.00806	.00758	.00713	.00672	.00634	.00599
73	4	.02463	.02254	.02067	.01899	.01749	.01614	.01492	.01382	.01283	.01193	.01111	.01037	.00970	.00908	.00852	.00800	.00753	.00710	.00670	.00633
73	5	.02587	.02370	.02176	.02001	.01844	.01703	.01576	.01461	.01357	.01262	.01177	.01099	.01028	.00963	.00904	.00849	.00800	.00754	.00712	.00673
73	6	.02721	.02495	.02292	.02111	.01947	.01799	.01666	.01546	.01437	.01338	.01248	.01166	.01091	.01023	.00961	.00904	.00851	.00803	.00758	.00717
73	7	.02863	.02628	.02417	.02228	.02057	.01903	.01764	.01638	.01524	.01420	.01325	.01239	.01161	.01089	.01023	.00963	.00908	.00857	.00810	.00766
73	8	.03013	.02769	.02550	.02352	.02174	.02014	.01868	.01736	.01616	.01508	.01408	.01318	.01235	.01160	.01091	.01027	.00969	.00915	.00865	.00819
73	9	.03172	.02919	.02691	.02485	.02300	.02132	.01980	.01842	.01716	.01602	.01498	.01403	.01316	.01237	.01164	.01097	.01035	.00978	.00926	.00877
73	10	.03341	.03078	.02841	.02627	.02433	.02258	.02099	.01955	.01823	.01704	.01595	.01495	.01403	.01320	.01243	.01172	.01107	.01047	.00992	.00940
73	11	.03519	.03246	.02999	.02776	.02575	.02392	.02226	.02075	.01937	.01812	.01697	.01592	.01496	.01408	.01327	.01253	.01184	.01121	.01062	.01008
73	12	.03705	.03422	.03166	.02934	.02724	.02533	.02359	.02201	.02058	.01926	.01806	.01696	.01595	.01502	.01417	.01339	.01266	.01199	.01137	.01080
73	13	.03899	.03604	.03338	.03097	.02878	.02679	.02498	.02333	.02182	.02045	.01919	.01803	.01697	.01600	.01510	.01427	.01351	.01280	.01215	.01155
73	14	.04096	.03791	.03514	.03263	.03035	.02828	.02639	.02467	.02309	.02165	.02033	.01912	.01801	.01698	.01604	.01517	.01437	.01362	.01293	.01230
73	15	.04296	.03979	.03692	.03432	.03195	.02979	.02781	.02602	.02437	.02286	.02148	.02021	.01904	.01797	.01698	.01606	.01522	.01444	.01371	.01304
73	16	.04498	.04170	.03873	.03602	.03355	.03130	.02925	.02737	.02565	.02408	.02263	.02130	.02008	.01895	.01792	.01695	.01607	.01524	.01448	.01377
73	17	.04704	.04365	.04056	.03775	.03519	.03285	.03071	.02875	.02696	.02531	.02380	.02241	.02113	.01995	.01886	.01785	.01692	.01605	.01525	.01450
73	18	.04916	.04564	.04245	.03953	.03686	.03443	.03220	.03016	.02829	.02658	.02500	.02354	.02220	.02096	.01982	.01876	.01778	.01688	.01603	.01525
73	19	.05136	.04772	.04441	.04138	.03861	.03608	.03377	.03164	.02969	.02790	.02625	.02472	.02332	.02203	.02083	.01972	.01869	.01774	.01685	.01603
73	20	.05367	.04990	.04647	.04333	.04046	.03783	.03541	.03320	.03116	.02929	.02757	.02598	.02451	.02315	.02190	.02073	.01965	.01865	.01772	.01685
73	21	.05609	.05220	.04864	.04538	.04240	.03967	.03716	.03485	.03273	.03077	.02897	.02731	.02577	.02435	.02303	.02181	.02068	.01963	.01865	.01774
73	22	.05862	.05460	.05091	.04754	.04444	.04160	.03899	.03659	.03438	.03234	.03046	.02872	.02711	.02562	.02424	.02296	.02177	.02067	.01964	.01868
73	23	.06129	.05713	.05331	.04981	.04660	.04365	.04093	.03843	.03613	.03400	.03203	.03022	.02853	.02697	.02553	.02419	.02294	.02178	.02069	.01969
73	24	.06410	.05979	.05584	.05222	.04888	.04582	.04299	.04039	.03799	.03577	.03372	.03182	.03006	.02843	.02691	.02550	.02419	.02297	.02183	.02077
73	25	.06705	.06261	.05852	.05476	.05131	.04812	.04519	.04248	.03997	.03766	.03552	.03353	.03169	.02998	.02839	.02692	.02554	.02426	.02306	.02195
73	26	.07017	.06557	.06135	.05745	.05387	.05056	.04751	.04469	.04209	.03967	.03744	.03536	.03344	.03165	.02998	.02843	.02699	.02564	.02439	.02321
73	27	.07345	.06871	.06434	.06031	.05659	.05316	.04999	.04706	.04434	.04182	.03949	.03732	.03531	.03344	.03169	.03007	.02855	.02714	.02582	.02458
73	28	.07690	.07200	.06748	.06331	.05946	.05590	.05261	.04956	.04673	.04411	.04167	.03941	.03730	.03534	.03352	.03181	.03022	.02874	.02735	.02605
73	29	.08051	.07545	.07079	.06647	.06248	.05879	.05537	.05220	.04926	.04653	.04398	.04162	.03942	.03737	.03546	.03367	.03200	.03044	.02898	.02762
73	30	.08429	.07907	.07425	.06979	.06566	.06183	.05828	.05499	.05193	.04908	.04643	.04397	.04167	.03952	.03752	.03565	.03390	.03226	.03073	.02929
73	31	.08824	.08286	.07788	.07327	.06900	.06503	.06135	.05792	.05474	.05178	.04902	.04644	.04404	.04180	.03971	.03775	.03591	.03419	.03258	.03107
73	32	.09237	.08683	.08169	.07692	.07250	.06839	.06457	.06102	.05771	.05463	.05175	.04907	.04656	.04422	.04203	.03997	.03805	.03625	.03456	.03297
73	33	.09669	.09098	.08568	.08076	.07618	.07193	.06797	.06428	.06085	.05764	.05464	.05185	.04923	.04678	.04449	.04234	.04033	.03844	.03667	.03500
73	34	.10120	.09532	.08986	.08478	.08005	.07565	.07154	.06772	.06415	.06082	.05770	.05478	.05206	.04950	.04711	.04486	.04275	.04077	.03891	.03716
73	35	.10592	.09987	.09424	.08899	.08411	.07956	.07531	.07134	.06764	.06417	.06093	.05790	.05505	.05239	.04988	.04754	.04533	.04325	.04130	.03946
73	36	.11084	.10461	.09881	.09341	.08837	.08366	.07926	.07515	.07131	.06771	.06434	.06118	.05822	.05544	.05283	.05037	.04806	.04589	.04384	.04191
73	37	.11597	.10957	.10360	.09803	.09283	.08796	.08342	.07916	.07518	.07144	.06794	.06465	.06157	.05867	.05594	.05338	.05096	.04869	.04654	.04452
73	38	.12132	.11474	.10860	.10287	.09750	.09248	.08778	.08337	.07925	.07537	.07173	.06832	.06511	.06209	.05924	.05657	.05404	.05166	.04942	.04730
73	39	.12689	.12014	.11383	.10792	.10239	.09721	.09235	.08780	.08352	.07951	.07573	.07218	.06884	.06570	.06274	.05994	.05731	.05482	.05247	.05025
73	40	.13270	.12577	.11928	.11321	.10751	.10217	.09715	.09244	.08802	.08386	.07994	.07626	.07279	.06952	.06643	.06352	.06077	.05817	.05572	.05339
73	41	.13874	.13163	.12497	.11873	.11286	.10736	.10219	.09732	.09275	.08844	.08438	.08056	.07695	.07355	.07034	.06730	.06444	.06172	.05916	.05673
73	42	.14502	.13774	.13090	.12448	.11845	.11278	.10745	.10243	.09770	.09324	.08904	.08508	.08134	.07780	.07446	.07130	.06831	.06549	.06281	.06027
73	43	.15153	.14407	.13706	.13048	.12428	.11844	.11295	.10777	.10289	.09828	.09393	.08982	.08594	.08227	.07880	.07551	.07240	.06945	.06666	.06401
73	44	.15827	.15064	.14346	.13670	.13033	.12433	.11868	.11334	.10830	.10354	.09904	.09479	.09077	.08696	.08336	.07994	.07671	.07363	.07072	.06796
73	45	.16522	.15742	.15007	.14314	.13661	.13044	.12462	.11912	.11393	.10902	.10437	.09997	.09581	.09186	.08812	.08458	.08121	.07802	.07498	.07210
73	46	.17239	.16441	.15689	.14980	.14310	.13677	.13078	.12513	.11978	.11471	.10991	.10537	.10106	.09698	.09310	.08942	.08592	.08260	.07944	.07644
73	47	.17974	.17160	.16392	.15665	.14979	.14329	.13715	.13133	.12583	.12061	.11566	.11097	.10652	.10229	.09827	.09446	.09083	.08738	.08410	.08098
73	48	.18730	.17899	.17114	.16371	.15668	.15003	.14373	.13775	.13209	.12672	.12162	.11678	.11218	.10781	.10366	.09971	.09595	.09237	.08896	.08571

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
73	49	.19504	.18658	.17856	.17097	.16378	.15697	.15051	.14437	.13856	.13303	.12778	.12279	.11805	.11354	.10924	.10516	.10126	.09755	.09402	.09065
73	50	.20298	.19435	.18618	.17843	.17109	.16411	.15749	.15121	.14523	.13956	.13416	.12902	.12413	.11948	.11505	.11082	.10679	.10295	.09929	.09579
73	51	.21109	.20232	.19399	.18609	.17858	.17145	.16468	.15824	.15211	.14629	.14074	.13546	.13042	.12563	.12105	.11669	.11253	.10856	.10476	.10114
73	52	.21937	.21044	.20196	.19391	.18625	.17897	.17205	.16545	.15918	.15320	.14751	.14208	.13690	.13196	.12725	.12275	.11845	.11435	.11042	.10667
73	53	.22778	.21872	.21009	.20189	.19409	.18666	.17958	.17284	.16642	.16030	.15445	.14888	.14356	.13848	.13363	.12900	.12456	.12033	.11627	.11240
73	54	.23634	.22713	.21837	.21003	.20208	.19450	.18728	.18040	.17383	.16756	.16158	.15586	.15040	.14518	.14019	.13542	.13086	.12649	.12231	.11830
73	55	.24502	.23568	.22678	.21830	.21022	.20250	.19514	.18811	.18140	.17499	.16887	.16301	.15741	.15206	.14693	.14203	.13733	.13283	.12852	.12439
73	56	.25382	.24435	.23533	.22671	.21849	.21064	.20315	.19598	.18913	.18258	.17632	.17033	.16459	.15910	.15384	.14881	.14398	.13935	.13491	.13065
73	57	.26272	.25313	.24399	.23525	.22690	.21892	.21129	.20399	.19701	.19033	.18393	.17780	.17193	.16631	.16092	.15575	.15079	.14604	.14147	.13709
73	58	.27169	.26200	.25273	.24388	.23540	.22730	.21954	.21211	.20500	.19819	.19166	.18541	.17941	.17366	.16814	.16284	.15775	.15287	.14818	.14368
73	59	.28071	.27092	.26154	.25257	.24398	.23576	.22788	.22033	.21310	.20616	.19951	.19312	.18700	.18112	.17547	.17005	.16484	.15984	.15503	.15040
73	60	.28977	.27988	.27040	.26133	.25263	.24429	.23630	.22863	.22128	.21422	.20744	.20094	.19469	.18869	.18292	.17738	.17205	.16692	.16199	.15725
73	61	.29886	.28888	.27931	.27013	.26133	.25289	.24479	.23701	.22954	.22237	.21548	.20885	.20249	.19637	.19048	.18482	.17937	.17413	.16908	.16422
73	62	.30799	.29792	.28826	.27900	.27010	.26156	.25335	.24547	.23789	.23061	.22361	.21687	.21040	.20416	.19816	.19239	.18683	.18147	.17631	.17133
73	63	.31713	.30699	.29725	.28790	.27892	.27028	.26198	.25400	.24632	.23894	.23183	.22499	.21840	.21206	.20595	.20007	.19440	.18893	.18366	.17858
73	64	.32626	.31606	.30626	.29683	.28776	.27904	.27065	.26258	.25481	.24732	.24012	.23318	.22649	.22004	.21383	.20784	.20207	.19649	.19112	.18593
73	65	.33538	.32512	.31525	.30576	.29662	.28782	.27935	.27119	.26333	.25576	.24846	.24142	.23464	.22810	.22179	.21570	.20982	.20415	.19867	.19338
73	66	.34445	.33415	.32423	.31467	.30547	.29661	.28806	.27983	.27189	.26423	.25685	.24972	.24285	.23622	.22981	.22363	.21766	.21189	.20632	.20093
73	67	.35349	.34315	.33319	.32358	.31432	.30539	.29679	.28848	.28047	.27274	.26527	.25807	.25111	.24439	.23790	.23163	.22557	.21971	.21405	.20857
73	68	.36246	.35209	.34209	.33244	.32313	.31415	.30549	.29712	.28904	.28124	.27371	.26643	.25940	.25260	.24603	.23968	.23353	.22759	.22184	.21628
73	69	.37132	.36093	.35090	.34122	.33187	.32285	.31413	.30571	.29758	.28972	.28212	.27478	.26767	.26080	.25416	.24773	.24151	.23549	.22966	.22402
73	70	.38004	.36963	.35958	.34988	.34050	.33144	.32268	.31422	.30603	.29812	.29047	.28306	.27590	.26896	.26225	.25576	.24947	.24337	.23747	.23176
73	71	.38858	.37816	.36810	.35838	.34898	.33989	.33110	.32260	.31437	.30641	.29871	.29125	.28403	.27704	.27027	.26372	.25736	.25120	.24524	.23945
73	72	.39691	.38650	.37644	.36670	.35729	.34818	.33936	.33083	.32257	.31457	.30683	.29932	.29206	.28502	.27819	.27158	.26517	.25895	.25293	.24708
73	73	.40502	.39462	.38456	.37482	.36540	.35627	.34744	.33888	.33060	.32257	.31479	.30725	.29995	.29286	.28599	.27933	.27287	.26660	.26052	.25462
74	0	.02540	.02355	.02189	.02040	.01906	.01786	.01678	.01580	.01491	.01410	.01337	.01270	.01209	.01153	.01101	.01054	.01010	.00970	.00933	.00898
74	1	.02169	.01983	.01816	.01668	.01535	.01416	.01309	.01213	.01126	.01048	.00977	.00913	.00854	.00801	.00753	.00708	.00668	.00631	.00596	.00565
74	2	.02253	.02059	.01887	.01732	.01594	.01470	.01359	.01258	.01167	.01086	.01011	.00944	.00883	.00827	.00776	.00730	.00687	.00648	.00612	.00579
74	3	.02356	.02155	.01975	.01814	.01670	.01541	.01424	.01319	.01224	.01138	.01060	.00990	.00926	.00867	.00813	.00765	.00720	.00679	.00641	.00606
74	4	.02470	.02262	.02075	.01907	.01757	.01622	.01500	.01390	.01290	.01200	.01119	.01045	.00977	.00915	.00859	.00808	.00760	.00717	.00677	.00640
74	5	.02596	.02379	.02184	.02010	.01853	.01711	.01584	.01469	.01365	.01270	.01185	.01107	.01036	.00971	.00912	.00857	.00807	.00762	.00719	.00681
74	6	.02730	.02504	.02302	.02120	.01956	.01809	.01675	.01555	.01446	.01347	.01257	.01175	.01100	.01032	.00969	.00912	.00859	.00811	.00767	.00725
74	7	.02873	.02638	.02427	.02238	.02067	.01913	.01774	.01648	.01533	.01430	.01335	.01249	.01170	.01098	.01033	.00972	.00917	.00866	.00819	.00775
74	8	.03024	.02780	.02561	.02363	.02185	.02024	.01879	.01747	.01627	.01518	.01419	.01329	.01246	.01170	.01101	.01037	.00979	.00925	.00875	.00829
74	9	.03184	.02931	.02703	.02497	.02312	.02144	.01992	.01854	.01728	.01614	.01510	.01415	.01328	.01248	.01175	.01108	.01046	.00989	.00937	.00888
74	10	.03355	.03092	.02854	.02640	.02447	.02271	.02112	.01968	.01837	.01717	.01608	.01508	.01416	.01332	.01255	.01185	.01120	.01059	.01004	.00952
74	11	.03534	.03261	.03014	.02791	.02590	.02407	.02240	.02089	.01952	.01826	.01712	.01607	.01511	.01422	.01341	.01267	.01198	.01134	.01076	.01021
74	12	.03722	.03438	.03182	.02950	.02740	.02549	.02376	.02218	.02074	.01942	.01822	.01712	.01611	.01518	.01432	.01354	.01281	.01214	.01152	.01095
74	13	.03916	.03622	.03356	.03115	.02896	.02697	.02516	.02350	.02200	.02062	.01936	.01820	.01714	.01617	.01527	.01444	.01368	.01297	.01232	.01171
74	14	.04115	.03810	.03533	.03282	.03054	.02847	.02658	.02486	.02328	.02184	.02052	.01930	.01819	.01717	.01622	.01535	.01455	.01380	.01311	.01247
74	15	.04316	.04000	.03713	.03452	.03215	.02999	.02802	.02622	.02457	.02306	.02168	.02041	.01924	.01817	.01717	.01626	.01541	.01463	.01390	.01323
74	16	.04520	.04192	.03894	.03623	.03377	.03152	.02946	.02759	.02587	.02429	.02284	.02151	.02029	.01916	.01812	.01716	.01627	.01545	.01468	.01397
74	17	.04727	.04387	.04079	.03798	.03541	.03307	.03093	.02897	.02718	.02553	.02402	.02263	.02135	.02017	.01907	.01806	.01713	.01626	.01546	.01471
74	18	.04939	.04588	.04268	.03976	.03710	.03466	.03244	.03040	.02852	.02681	.02522	.02377	.02243	.02119	.02004	.01899	.01800	.01709	.01625	.01546
74	19	.05160	.04797	.04465	.04162	.03886	.03633	.03401	.03188	.02993	.02813	.02648	.02496	.02356	.02226	.02106	.01995	.01892	.01796	.01708	.01625
74	20	.05392	.05015	.04672	.04358	.04071	.03808	.03566	.03345	.03141	.02954	.02781	.02622	.02475	.02339	.02214	.02097	.01989	.01889	.01795	.01708
74	21	.05635	.05246	.04890	.04564	.04266	.03993	.03741	.03511	.03298	.03103	.02923	.02756	.02602	.02460	.02328	.02206	.02093	.01987	.01889	.01798
74	22	.05890	.05487	.05118	.04781	.04471	.04187	.03926	.03686	.03464	.03260	.03072	.02898	.02737	.02588	.02450	.02322	.02203	.02092	.01989	.01893
74																					

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
74	25	.06736	.06291	.05883	.05507	.05161	.04843	.04549	.04278	.04028	.03796	.03582	.03383	.03199	.03028	.02869	.02721	.02583	.02455	.02335	.02223
74	26	.07049	.06590	.06167	.05778	.05419	.05089	.04783	.04501	.04240	.03999	.03775	.03567	.03375	.03196	.03029	.02874	.02729	.02594	.02468	.02351
74	27	.07379	.06905	.06468	.06065	.05693	.05350	.05033	.04739	.04468	.04216	.03982	.03765	.03564	.03376	.03202	.03039	.02887	.02745	.02613	.02489
74	28	.07726	.07236	.06784	.06367	.05982	.05626	.05296	.04991	.04708	.04446	.04202	.03976	.03765	.03568	.03386	.03215	.03056	.02907	.02768	.02638
74	29	.08089	.07584	.07117	.06685	.06286	.05917	.05575	.05258	.04963	.04690	.04435	.04199	.03979	.03773	.03582	.03403	.03236	.03080	.02933	.02796
74	30	.08470	.07948	.07466	.07020	.06606	.06223	.05868	.05539	.05232	.04948	.04682	.04436	.04205	.03991	.03790	.03603	.03427	.03263	.03110	.02966
74	31	.08867	.08329	.07831	.07370	.06942	.06546	.06177	.05835	.05516	.05220	.04943	.04686	.04445	.04221	.04011	.03815	.03631	.03459	.03297	.03146
74	32	.09283	.08728	.08215	.07738	.07296	.06884	.06502	.06147	.05816	.05507	.05219	.04951	.04700	.04465	.04246	.04040	.03847	.03667	.03497	.03338
74	33	.09718	.09147	.08617	.08124	.07667	.07241	.06845	.06476	.06132	.05811	.05511	.05231	.04970	.04724	.04495	.04280	.04078	.03889	.03711	.03544
74	34	.10172	.09584	.09038	.08529	.08057	.07616	.07206	.06823	.06466	.06132	.05820	.05528	.05255	.04999	.04759	.04534	.04323	.04125	.03938	.03762
74	35	.10648	.10042	.09479	.08955	.08466	.08011	.07586	.07189	.06818	.06471	.06147	.05843	.05558	.05291	.05041	.04805	.04584	.04376	.04180	.03996
74	36	.11144	.10521	.09941	.09400	.08896	.08425	.07985	.07574	.07189	.06829	.06492	.06176	.05879	.05600	.05339	.05093	.04861	.04643	.04438	.04245
74	37	.11661	.11021	.10424	.09867	.09346	.08860	.08405	.07979	.07580	.07206	.06856	.06527	.06218	.05927	.05654	.05397	.05155	.04927	.04713	.04510
74	38	.12201	.11544	.10930	.10356	.09819	.09316	.08846	.08405	.07992	.07604	.07240	.06898	.06576	.06274	.05989	.05721	.05468	.05230	.05005	.04792
74	39	.12764	.12089	.11457	.10867	.10313	.09795	.09309	.08853	.08425	.08023	.07645	.07290	.06955	.06640	.06343	.06063	.05799	.05550	.05315	.05092
74	40	.13351	.12658	.12009	.11401	.10831	.10297	.09795	.09324	.08881	.08464	.08072	.07703	.07355	.07028	.06718	.06427	.06151	.05891	.05644	.05411
74	41	.13962	.13251	.12585	.11960	.11373	.10822	.10305	.09818	.09360	.08928	.08522	.08139	.07778	.07437	.07115	.06811	.06524	.06252	.05995	.05751
74	42	.14597	.13869	.13185	.12543	.11940	.11372	.10838	.10336	.09862	.09416	.08995	.08598	.08223	.07869	.07535	.07218	.06918	.06635	.06366	.06111
74	43	.15256	.14510	.13809	.13150	.12530	.11946	.11396	.10878	.10389	.09928	.09492	.09081	.08692	.08324	.07976	.07647	.07335	.07039	.06759	.06493
74	44	.15939	.15176	.14458	.13782	.13145	.12544	.11978	.11443	.10939	.10462	.10012	.09586	.09183	.08802	.08440	.08098	.07773	.07465	.07173	.06896
74	45	.16644	.15863	.15128	.14435	.13781	.13164	.12582	.12031	.11511	.11019	.10554	.10113	.09696	.09301	.08926	.08570	.08233	.07912	.07608	.07318
74	46	.17371	.16573	.15821	.15111	.14440	.13807	.13208	.12642	.12106	.11599	.11118	.10663	.10231	.09822	.09433	.09064	.08713	.08380	.08064	.07762
74	47	.18118	.17303	.16534	.15808	.15121	.14471	.13856	.13274	.12722	.12199	.11704	.11234	.10787	.10364	.09961	.09579	.09215	.08869	.08539	.08226
74	48	.18885	.18054	.17269	.16526	.15822	.15156	.14525	.13927	.13360	.12822	.12311	.11826	.11365	.10927	.10511	.10114	.09737	.09378	.09036	.08710
74	49	.19672	.18825	.18024	.17264	.16545	.15863	.15216	.14602	.14019	.13466	.12940	.12440	.11964	.11512	.11082	.10672	.10281	.09909	.09554	.09215
74	50	.20479	.19617	.18799	.18024	.17289	.16591	.15928	.15299	.14701	.14132	.13591	.13076	.12586	.12119	.11675	.11251	.10847	.10461	.10093	.09742
74	51	.21306	.20428	.19595	.18804	.18053	.17340	.16661	.16017	.15403	.14819	.14263	.13734	.13229	.12748	.12289	.11852	.11434	.11035	.10654	.10290
74	52	.22148	.21256	.20408	.19602	.18836	.18107	.17414	.16753	.16125	.15526	.14955	.14411	.13892	.13397	.12924	.12472	.12041	.11629	.11235	.10858
74	53	.23007	.22100	.21237	.20417	.19636	.18892	.18184	.17509	.16865	.16252	.15666	.15108	.14574	.14065	.13578	.13113	.12668	.12242	.11835	.11446
74	54	.23880	.22959	.22082	.21248	.20452	.19694	.18971	.18282	.17624	.16995	.16396	.15823	.15275	.14751	.14251	.13772	.13314	.12875	.12455	.12052
74	55	.24766	.23833	.22943	.22094	.21285	.20512	.19775	.19071	.18399	.17757	.17143	.16556	.15994	.15457	.14943	.14450	.13978	.13527	.13093	.12678
74	56	.25666	.24719	.23817	.22955	.22132	.21346	.20595	.19878	.19192	.18535	.17908	.17307	.16731	.16180	.15653	.15147	.14662	.14197	.13751	.13323
74	57	.26576	.25618	.24703	.23829	.22993	.22194	.21430	.20699	.20000	.19330	.18689	.18074	.17485	.16921	.16380	.15861	.15363	.14885	.14426	.13986
74	58	.27496	.26526	.25600	.24713	.23866	.23054	.22277	.21533	.20821	.20138	.19484	.18856	.18254	.17677	.17123	.16591	.16080	.15589	.15118	.14665
74	59	.28421	.27441	.26504	.25606	.24747	.23923	.23134	.22378	.21653	.20957	.20290	.19650	.19035	.18445	.17879	.17334	.16811	.16308	.15824	.15358
74	60	.29351	.28361	.27414	.26505	.25635	.24800	.24000	.23232	.22494	.21787	.21108	.20455	.19828	.19226	.18647	.18090	.17554	.17039	.16543	.16066
74	61	.30285	.29286	.28329	.27411	.26530	.25685	.24873	.24094	.23346	.22627	.21935	.21271	.20632	.20018	.19427	.18858	.18311	.17783	.17276	.16787
74	62	.31223	.30217	.29251	.28324	.27433	.26578	.25756	.24966	.24207	.23477	.22775	.22099	.21449	.20823	.20220	.19640	.19081	.18542	.18023	.17523
74	63	.32165	.31151	.30178	.29242	.28343	.27478	.26647	.25847	.25078	.24337	.23624	.22938	.22277	.21640	.21026	.20435	.19865	.19315	.18784	.18273
74	64	.33107	.32087	.31107	.30164	.29256	.28383	.27543	.26734	.25955	.25205	.24482	.23785	.23114	.22466	.21842	.21240	.20659	.20099	.19558	.19036
74	65	.34048	.33023	.32036	.31086	.30172	.29291	.28443	.27625	.26837	.26078	.25346	.24640	.23959	.23301	.22667	.22055	.21464	.20893	.20342	.19810
74	66	.34988	.33958	.32966	.32010	.31089	.30201	.29345	.28520	.27724	.26957	.26216	.25501	.24810	.24144	.23500	.22879	.22278	.21698	.21137	.20594
74	67	.35924	.34890	.33894	.32933	.32007	.31113	.30251	.29419	.28615	.27840	.27091	.26368	.25669	.24994	.24342	.23711	.23102	.22512	.21942	.21390
74	68	.36855	.35818	.34818	.33853	.32922	.32023	.31155	.30317	.29507	.28725	.27969	.27238	.26532	.25849	.25188	.24549	.23931	.23333	.22754	.22194
74	69	.37776	.36737	.35735	.34766	.33831	.32928	.32055	.31211	.30396	.29607	.28845	.28108	.27394	.26704	.26036	.25390	.24764	.24158	.23571	.23002
74	70	.38683	.37643	.36639	.35668	.34730	.33823	.32946	.32098	.31278	.30484	.29716	.28972	.28253	.27556	.26881	.26228	.25595	.24981	.24387	.23811
74	71	.39573	.38533	.37527	.36555	.35615	.34705	.33825	.32973	.32148	.31350	.30577	.29828	.29103	.28401	.27720	.27060	.26421	.25801	.25199	.24616
74	72	.40443	.39403	.38398	.37425	.36483	.35571	.34688	.33833	.33006	.32203	.31426	.30673	.29943	.29236	.28549	.27884	.27239	.26613	.26006	.25416
74	73	.41291	.40253	.39248	.38274	.37332	.36419	.35534	.34677	.33847	.33042	.32261	.31504	.30770	.30058	.29367	.28697	.28047	.27416	.26803	.26208
74	74	.42117	.41081	.40077	.39105	.38162	.37249	.36363	.35505	.34672	.33865	.33082	.32322	.31584	.30869	.30174	.29500	.28845	.28209	.27592	.26992

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
75	0	.02561	.02376	.02210	.02061	.01928	.01808	.01699	.01601	.01513	.01432	.01359	.01292	.01231	.01175	.01123	.01076	.01032	.00991	.00954	.00919
75	1	.02176	.01990	.01824	.01675	.01543	.01424	.01317	.01220	.01134	.01055	.00984	.00920	.00862	.00808	.00760	.00715	.00675	.00637	.00603	.00572
75	2	.02260	.02066	.01894	.01739	.01601	.01477	.01365	.01265	.01174	.01092	.01018	.00951	.00890	.00834	.00783	.00736	.00694	.00655	.00619	.00586
75	3	.02363	.02162	.01982	.01821	.01677	.01548	.01431	.01326	.01231	.01145	.01067	.00997	.00932	.00874	.00820	.00771	.00726	.00685	.00647	.00612
75	4	.02478	.02269	.02082	.01915	.01764	.01629	.01507	.01397	.01298	.01208	.01126	.01052	.00984	.00922	.00866	.00814	.00767	.00724	.00684	.00647
75	5	.02604	.02387	.02192	.02018	.01861	.01719	.01592	.01477	.01373	.01278	.01192	.01114	.01043	.00978	.00919	.00865	.00815	.00769	.00727	.00688
75	6	.02739	.02513	.02310	.02128	.01965	.01817	.01684	.01563	.01454	.01355	.01265	.01183	.01108	.01040	.00977	.00920	.00867	.00819	.00774	.00733
75	7	.02882	.02648	.02437	.02247	.02077	.01923	.01783	.01657	.01543	.01439	.01344	.01258	.01179	.01107	.01042	.00981	.00925	.00874	.00827	.00784
75	8	.03034	.02791	.02571	.02374	.02196	.02035	.01889	.01757	.01637	.01528	.01429	.01339	.01256	.01180	.01111	.01047	.00988	.00934	.00884	.00838
75	9	.03196	.02943	.02715	.02509	.02323	.02155	.02003	.01865	.01739	.01625	.01521	.01426	.01339	.01259	.01186	.01119	.01057	.01000	.00947	.00899
75	10	.03367	.03104	.02867	.02653	.02460	.02284	.02125	.01981	.01849	.01729	.01620	.01520	.01429	.01345	.01268	.01197	.01131	.01071	.01016	.00964
75	11	.03548	.03275	.03028	.02805	.02604	.02421	.02255	.02103	.01966	.01840	.01725	.01620	.01524	.01436	.01355	.01280	.01211	.01148	.01089	.01034
75	12	.03737	.03454	.03198	.02966	.02756	.02565	.02391	.02233	.02089	.01957	.01837	.01727	.01626	.01533	.01447	.01369	.01296	.01229	.01167	.01109
75	13	.03933	.03639	.03373	.03132	.02913	.02714	.02533	.02367	.02217	.02079	.01953	.01837	.01731	.01633	.01543	.01460	.01384	.01313	.01248	.01187
75	14	.04133	.03828	.03552	.03301	.03073	.02865	.02676	.02504	.02346	.02202	.02070	.01949	.01837	.01735	.01640	.01553	.01472	.01398	.01329	.01264
75	15	.04336	.04020	.03733	.03472	.03235	.03019	.02821	.02641	.02477	.02326	.02187	.02060	.01943	.01836	.01737	.01645	.01560	.01482	.01409	.01341
75	16	.04540	.04213	.03915	.03644	.03397	.03173	.02967	.02779	.02607	.02450	.02305	.02172	.02049	.01936	.01832	.01736	.01647	.01564	.01488	.01417
75	17	.04748	.04409	.04100	.03819	.03563	.03329	.03115	.02919	.02740	.02575	.02423	.02284	.02156	.02038	.01928	.01827	.01734	.01647	.01566	.01492
75	18	.04962	.04610	.04290	.03999	.03732	.03489	.03266	.03062	.02875	.02703	.02545	.02399	.02265	.02141	.02026	.01920	.01822	.01731	.01646	.01568
75	19	.05184	.04820	.04488	.04186	.03909	.03656	.03424	.03211	.03016	.02836	.02671	.02519	.02378	.02249	.02128	.02017	.01914	.01818	.01730	.01647
75	20	.05416	.05040	.04696	.04382	.04095	.03832	.03590	.03369	.03165	.02978	.02805	.02646	.02499	.02363	.02237	.02120	.02012	.01911	.01818	.01731
75	21	.05660	.05271	.04915	.04589	.04291	.04018	.03766	.03536	.03323	.03128	.02947	.02781	.02627	.02484	.02352	.02230	.02116	.02011	.01913	.01821
75	22	.05916	.05513	.05144	.04807	.04497	.04213	.03952	.03711	.03490	.03286	.03098	.02923	.02762	.02613	.02475	.02347	.02227	.02116	.02013	.01917
75	23	.06184	.05768	.05386	.05036	.04715	.04420	.04148	.03898	.03667	.03454	.03257	.03075	.02907	.02751	.02606	.02471	.02346	.02229	.02121	.02020
75	24	.06467	.06037	.05642	.05279	.04946	.04639	.04357	.04096	.03856	.03634	.03428	.03238	.03061	.02898	.02746	.02605	.02473	.02351	.02237	.02130
75	25	.06766	.06321	.05912	.05537	.05191	.04872	.04579	.04307	.04057	.03825	.03611	.03412	.03227	.03056	.02897	.02749	.02611	.02482	.02362	.02250
75	26	.07080	.06620	.06198	.05809	.05450	.05119	.04814	.04532	.04271	.04029	.03805	.03598	.03405	.03225	.03059	.02903	.02759	.02623	.02497	.02379
75	27	.07412	.06937	.06500	.06097	.05726	.05382	.05065	.04772	.04500	.04248	.04014	.03797	.03595	.03408	.03233	.03070	.02918	.02776	.02643	.02519
75	28	.07760	.07270	.06818	.06401	.06016	.05660	.05330	.05025	.04742	.04480	.04236	.04009	.03798	.03602	.03419	.03248	.03088	.02939	.02800	.02669
75	29	.08126	.07620	.07153	.06722	.06323	.05953	.05611	.05294	.04999	.04725	.04471	.04234	.04014	.03808	.03617	.03438	.03270	.03114	.02967	.02830
75	30	.08508	.07986	.07504	.07058	.06645	.06262	.05907	.05577	.05270	.04985	.04720	.04473	.04243	.04028	.03827	.03639	.03464	.03299	.03146	.03001
75	31	.08908	.08370	.07872	.07411	.06983	.06586	.06218	.05875	.05556	.05260	.04983	.04725	.04485	.04260	.04050	.03854	.03670	.03497	.03335	.03184
75	32	.09326	.08772	.08258	.07781	.07339	.06928	.06545	.06190	.05858	.05550	.05262	.04993	.04742	.04507	.04287	.04081	.03888	.03707	.03538	.03378
75	33	.09764	.09193	.08663	.08171	.07713	.07287	.06891	.06522	.06178	.05856	.05557	.05276	.05014	.04769	.04539	.04324	.04121	.03932	.03754	.03586
75	34	.10222	.09633	.09087	.08579	.08106	.07665	.07255	.06872	.06514	.06180	.05868	.05576	.05303	.05047	.04806	.04581	.04369	.04170	.03983	.03808
75	35	.10700	.10095	.09532	.09008	.08519	.08063	.07638	.07241	.06870	.06523	.06198	.05894	.05609	.05342	.05091	.04855	.04634	.04425	.04229	.04044
75	36	.11200	.10578	.09998	.09457	.08952	.08481	.08041	.07630	.07245	.06885	.06547	.06230	.05933	.05654	.05392	.05146	.04914	.04696	.04490	.04297
75	37	.11722	.11082	.10485	.09928	.09407	.08920	.08465	.08039	.07640	.07266	.06915	.06585	.06276	.05985	.05712	.05455	.05212	.04984	.04768	.04565
75	38	.12267	.11609	.10995	.10421	.09884	.09382	.08911	.08470	.08056	.07668	.07304	.06961	.06639	.06336	.06051	.05782	.05529	.05290	.05065	.04852
75	39	.12835	.12159	.11528	.10937	.10384	.09865	.09379	.08923	.08494	.08092	.07714	.07358	.07023	.06707	.06410	.06130	.05865	.05615	.05379	.05156
75	40	.13427	.12734	.12085	.11477	.10907	.10372	.09870	.09399	.08956	.08539	.08146	.07777	.07429	.07100	.06791	.06498	.06222	.05961	.05714	.05481
75	41	.14044	.13334	.12667	.12042	.11456	.10905	.10387	.09899	.09441	.09009	.08602	.08219	.07857	.07516	.07194	.06889	.06601	.06328	.06071	.05826
75	42	.14687	.13958	.13275	.12633	.12029	.11461	.10927	.10424	.09951	.09504	.09083	.08685	.08310	.07955	.07619	.07302	.07002	.06718	.06448	.06193
75	43	.15353	.14608	.13907	.13247	.12627	.12043	.11493	.10974	.10484	.10023	.09587	.09175	.08785	.08417	.08068	.07738	.07426	.07129	.06848	.06581
75	44	.16045	.15282	.14563	.13887	.13250	.12649	.12083	.11548	.11043	.10566	.10115	.09688	.09285	.08902	.08540	.08197	.07872	.07563	.07270	.06992
75	45	.16759	.15978	.15243	.14550	.13896	.13278	.12696	.12145	.11624	.11132	.10666	.10224	.09806	.09410	.09035	.08678	.08340	.08019	.07713	.07423
75	46	.17495	.16698	.15946	.15236	.14565	.13931	.13332	.12765	.12229	.11721	.11240	.10784	.10351	.09941	.09551	.09182	.08830	.08496	.08178	.07876
75	47	.18253	.17439	.16670	.15943	.15256	.14605	.13990	.13407	.12855	.12332	.11835	.11365	.10918	.10493	.10090	.09706	.09341	.08994	.08664	.08349
75	48	.19032	.18201	.17416	.16672	.15969	.15302	.14671	.14072	.13504	.12965	.12454	.11968	.11506	.11067	.10650	.10253	.09875	.09514	.09171	.08844
75	49	.19831	.18984	.18183	.17423	.16703	.16021	.15373	.14759	.14176	.13621	.13095	.12594	.12118	.11664	.11233	.10822	.10430	.10057	.09700	.09361

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
75	50	.20652	.19789	.18972	.18196	.17461	.16762	.16099	.15469	.14870	.14300	.13759	.13243	.12752	.12284	.11838	.11413	.11008	.10621	.10252	.09900
75	51	.21492	.20614	.19781	.18990	.18239	.17525	.16846	.16201	.15586	.15002	.14445	.13914	.13409	.12927	.12467	.12028	.11609	.11209	.10826	.10461
75	52	.22350	.21457	.20609	.19803	.19036	.18307	.17613	.16952	.16323	.15723	.15152	.14606	.14086	.13590	.13116	.12663	.12230	.11817	.11421	.11043
75	53	.23224	.22317	.21455	.20634	.19852	.19108	.18399	.17724	.17079	.16465	.15878	.15318	.14784	.14273	.13785	.13318	.12872	.12445	.12037	.11645
75	54	.24114	.23193	.22317	.21481	.20686	.19927	.19203	.18513	.17854	.17225	.16624	.16050	.15501	.14976	.14474	.13994	.13534	.13094	.12672	.12268
75	55	.25018	.24084	.23194	.22346	.21536	.20763	.20026	.19321	.18648	.18004	.17389	.16801	.16238	.15699	.15183	.14689	.14216	.13762	.13328	.12910
75	56	.25936	.24990	.24087	.23226	.22402	.21616	.20865	.20146	.19459	.18802	.18173	.17570	.16994	.16441	.15912	.15404	.14918	.14451	.14003	.13573
75	57	.26867	.25909	.24994	.24120	.23284	.22484	.21719	.20988	.20287	.19616	.18973	.18358	.17768	.17202	.16659	.16138	.15638	.15158	.14698	.14255
75	58	.27807	.26838	.25912	.25025	.24177	.23365	.22588	.21843	.21129	.20445	.19789	.19160	.18557	.17978	.17422	.16888	.16375	.15883	.15409	.14954
75	59	.28755	.27775	.26838	.25940	.25080	.24256	.23467	.22710	.21983	.21287	.20618	.19976	.19360	.18768	.18199	.17653	.17127	.16622	.16136	.15669
75	60	.29708	.28719	.27771	.26863	.25992	.25157	.24355	.23586	.22848	.22139	.21458	.20804	.20176	.19571	.18990	.18431	.17893	.17376	.16878	.16398
75	61	.30666	.29668	.28711	.27793	.26912	.26066	.25254	.24473	.23724	.23003	.22310	.21644	.21004	.20387	.19794	.19223	.18673	.18144	.17634	.17142
75	62	.31630	.30624	.29659	.28731	.27841	.26985	.26162	.25371	.24611	.23879	.23175	.22498	.21846	.21218	.20613	.20030	.19469	.18927	.18406	.17902
75	63	.32598	.31586	.30612	.29677	.28777	.27912	.27080	.26279	.25508	.24766	.24051	.23363	.22700	.22061	.21445	.20851	.20278	.19726	.19193	.18678
75	64	.33569	.32550	.31569	.30626	.29719	.28845	.28004	.27194	.26414	.25662	.24937	.24239	.23565	.22916	.22289	.21684	.21101	.20537	.19994	.19468
75	65	.34539	.33515	.32529	.31579	.30664	.29783	.28934	.28115	.27326	.26565	.25831	.25123	.24439	.23780	.23143	.22528	.21934	.21361	.20806	.20271
75	66	.35509	.34480	.33489	.32533	.31612	.30724	.29867	.29041	.28244	.27474	.26732	.26015	.25322	.24653	.24007	.23382	.22779	.22195	.21631	.21085
75	67	.36478	.35445	.34450	.33489	.32562	.31668	.30805	.29972	.29167	.28390	.27639	.26914	.26213	.25535	.24880	.24247	.23634	.23041	.22468	.21913
75	68	.37442	.36406	.35407	.34443	.33512	.32612	.31743	.30904	.30093	.29309	.28551	.27818	.27109	.26424	.25760	.25118	.24497	.23896	.23313	.22749
75	69	.38397	.37360	.36358	.35391	.34456	.33552	.32678	.31834	.31017	.30227	.29462	.28723	.28007	.27314	.26643	.25993	.25364	.24755	.24164	.23592
75	70	.39340	.38302	.37299	.36329	.35391	.34483	.33606	.32757	.31935	.31139	.30369	.29624	.28901	.28202	.27524	.26867	.26231	.25614	.25016	.24436
75	71	.40266	.39228	.38224	.37252	.36312	.35402	.34521	.33669	.32843	.32043	.31268	.30517	.29789	.29084	.28400	.27737	.27094	.26470	.25865	.25278
75	72	.41172	.40135	.39131	.38159	.37218	.36306	.35423	.34567	.33738	.32934	.32155	.31399	.30667	.29956	.29267	.28598	.27950	.27320	.26709	.26115
75	73	.42058	.41022	.40019	.39047	.38105	.37192	.36307	.35449	.34617	.33811	.33028	.32269	.31532	.30818	.30124	.29450	.28796	.28161	.27544	.26945
75	74	.42922	.41889	.40887	.39916	.38974	.38061	.37175	.36316	.35482	.34673	.33888	.33126	.32386	.31668	.30970	.30292	.29633	.28994	.28372	.27768
75	75	.43765	.42735	.41735	.40766	.39825	.38912	.38026	.37167	.36332	.35521	.34734	.33970	.33228	.32506	.31805	.31124	.30462	.29818	.29192	.28583
76	0	.02582	.02397	.02231	.02083	.01949	.01829	.01721	.01623	.01534	.01454	.01380	.01314	.01252	.01196	.01145	.01097	.01054	.01013	.00976	.00941
76	1	.02183	.01997	.01831	.01682	.01550	.01431	.01324	.01227	.01141	.01062	.00991	.00927	.00868	.00815	.00767	.00722	.00681	.00644	.00610	.00578
76	2	.02266	.02073	.01900	.01746	.01608	.01484	.01372	.01272	.01181	.01099	.01025	.00957	.00896	.00840	.00789	.00743	.00700	.00661	.00625	.00592
76	3	.02369	.02168	.01989	.01828	.01684	.01554	.01438	.01332	.01238	.01152	.01074	.01003	.00939	.00880	.00826	.00778	.00733	.00691	.00654	.00619
76	4	.02485	.02276	.02089	.01922	.01771	.01636	.01514	.01404	.01304	.01214	.01133	.01058	.00991	.00929	.00873	.00821	.00774	.00730	.00690	.00653
76	5	.02611	.02394	.02200	.02025	.01868	.01727	.01599	.01484	.01380	.01285	.01200	.01122	.01050	.00985	.00926	.00872	.00822	.00776	.00733	.00695
76	6	.02747	.02521	.02318	.02137	.01973	.01825	.01692	.01571	.01462	.01363	.01273	.01191	.01116	.01048	.00985	.00928	.00875	.00826	.00782	.00741
76	7	.02891	.02657	.02446	.02256	.02086	.01931	.01792	.01666	.01551	.01448	.01353	.01267	.01188	.01116	.01050	.00989	.00934	.00883	.00835	.00792
76	8	.03044	.02800	.02581	.02384	.02206	.02045	.01899	.01767	.01647	.01538	.01439	.01348	.01265	.01190	.01120	.01056	.00998	.00943	.00894	.00847
76	9	.03207	.02954	.02726	.02520	.02334	.02166	.02014	.01876	.01750	.01636	.01532	.01436	.01349	.01270	.01196	.01129	.01067	.01010	.00957	.00909
76	10	.03379	.03116	.02879	.02665	.02472	.02296	.02137	.01993	.01861	.01741	.01632	.01532	.01440	.01356	.01279	.01208	.01143	.01083	.01027	.00975
76	11	.03561	.03288	.03042	.02819	.02617	.02434	.02268	.02117	.01979	.01853	.01739	.01634	.01537	.01449	.01368	.01293	.01224	.01160	.01102	.01047
76	12	.03752	.03469	.03213	.02981	.02770	.02580	.02406	.02248	.02104	.01972	.01852	.01741	.01640	.01547	.01462	.01383	.01310	.01243	.01181	.01123
76	13	.03950	.03656	.03390	.03148	.02929	.02730	.02549	.02384	.02233	.02095	.01969	.01853	.01747	.01649	.01559	.01476	.01400	.01329	.01263	.01202
76	14	.04151	.03846	.03570	.03319	.03091	.02883	.02694	.02522	.02364	.02220	.02087	.01966	.01855	.01752	.01657	.01570	.01489	.01415	.01345	.01281
76	15	.04355	.04038	.03752	.03491	.03254	.03038	.02840	.02660	.02496	.02345	.02206	.02079	.01962	.01854	.01755	.01663	.01578	.01500	.01427	.01359
76	16	.04560	.04233	.03935	.03664	.03417	.03193	.02987	.02799	.02627	.02469	.02325	.02192	.02069	.01956	.01852	.01755	.01666	.01584	.01507	.01436
76	17	.04769	.04430	.04121	.03840	.03584	.03350	.03136	.02940	.02760	.02596	.02444	.02305	.02177	.02058	.01949	.01848	.01754	.01667	.01587	.01512
76	18	.04983	.04632	.04312	.04020	.03754	.03511	.03288	.03084	.02896	.02724	.02566	.02420	.02286	.02162	.02047	.01941	.01843	.01752	.01667	.01588
76	19	.05206	.04842	.04511	.04208	.03931	.03678	.03446	.03234	.03038	.02859	.02693	.02541	.02400	.02271	.02150	.02039	.01936	.01840	.01751	.01668
76	20	.05439	.05063	.04719	.04405	.04118	.03855	.03614	.03392	.03188	.03001	.02828	.02669	.02522	.02386	.02260	.02143	.02034	.01934	.01840	.01753
76	21	.05684	.05295	.04939	.04613	.04315	.04042	.03790	.03560	.03347	.03152	.02971	.02805	.02651	.02508	.02376	.02253	.02140	.02034	.01936	.01844
76	22	.05940	.05538	.05169	.04832	.04522	.04238	.03977	.03736	.03515	.03311	.03122	.02948	.02787	.02638	.02499	.02371	.02251	.02140	.02037	.01941
76	23	.06210	.05794	.05412	.05062	.04741	.04446	.04174	.03924	.03693	.03480	.03283	.03101	.02932	.02776	.02631	.02496	.02371	.02254	.02146	.02044

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
76	24	.06494	.06064	.05669	.05306	.04973	.04666	.04384	.04123	.03883	.03660	.03455	.03264	.03088	.02924	.02772	.02631	.02499	.02377	.02263	.02156
76	25	.06794	.06349	.05940	.05565	.05219	.04901	.04607	.04336	.04085	.03853	.03639	.03440	.03255	.03084	.02924	.02776	.02638	.02509	.02389	.02277
76	26	.07109	.06650	.06227	.05838	.05480	.05149	.04844	.04561	.04300	.04059	.03835	.03627	.03434	.03254	.03087	.02932	.02787	.02652	.02525	.02407
76	27	.07443	.06968	.06531	.06128	.05757	.05413	.05096	.04803	.04531	.04279	.04045	.03828	.03626	.03438	.03263	.03100	.02948	.02806	.02673	.02549
76	28	.07793	.07303	.06851	.06434	.06049	.05693	.05363	.05058	.04775	.04512	.04268	.04041	.03830	.03634	.03450	.03279	.03120	.02971	.02831	.02700
76	29	.08160	.07655	.07188	.06756	.06357	.05988	.05646	.05328	.05033	.04760	.04505	.04268	.04048	.03842	.03650	.03471	.03303	.03147	.03000	.02863
76	30	.08545	.08023	.07541	.07095	.06681	.06298	.05943	.05613	.05307	.05022	.04756	.04509	.04278	.04063	.03862	.03675	.03499	.03334	.03180	.03036
76	31	.08947	.08409	.07911	.07450	.07022	.06625	.06256	.05914	.05595	.05298	.05022	.04764	.04523	.04298	.04088	.03891	.03707	.03534	.03372	.03220
76	32	.09367	.08813	.08299	.07823	.07380	.06969	.06587	.06231	.05899	.05590	.05302	.05033	.04782	.04547	.04327	.04121	.03928	.03747	.03577	.03417
76	33	.09808	.09237	.08707	.08214	.07757	.07331	.06935	.06565	.06221	.05900	.05600	.05319	.05057	.04811	.04581	.04366	.04163	.03973	.03795	.03627
76	34	.10268	.09680	.09134	.08625	.08152	.07712	.07301	.06918	.06561	.06227	.05914	.05622	.05348	.05092	.04851	.04626	.04414	.04215	.04027	.03851
76	35	.10750	.10145	.09582	.09058	.08569	.08113	.07688	.07291	.06920	.06572	.06247	.05943	.05658	.05390	.05139	.04903	.04681	.04473	.04276	.04091
76	36	.11254	.10631	.10051	.09511	.09006	.08535	.08095	.07683	.07298	.06937	.06599	.06283	.05985	.05706	.05444	.05197	.04965	.04747	.04541	.04347
76	37	.11779	.11139	.10542	.09985	.09464	.08978	.08522	.08096	.07697	.07322	.06971	.06642	.06332	.06041	.05767	.05509	.05267	.05038	.04822	.04619
76	38	.12329	.11671	.11057	.10483	.09946	.09443	.08972	.08531	.08117	.07729	.07364	.07022	.06699	.06396	.06110	.05841	.05588	.05348	.05123	.04909
76	39	.12901	.12226	.11595	.11004	.10450	.09932	.09445	.08989	.08560	.08158	.07779	.07423	.07088	.06772	.06474	.06193	.05928	.05678	.05442	.05218
76	40	.13499	.12806	.12157	.11549	.10979	.10444	.09942	.09470	.09027	.08610	.08217	.07847	.07499	.07170	.06860	.06567	.06290	.06029	.05782	.05548
76	41	.14122	.13412	.12746	.12121	.11534	.10982	.10464	.09977	.09518	.09086	.08679	.08295	.07933	.07591	.07269	.06963	.06675	.06402	.06144	.05899
76	42	.14771	.14043	.13359	.12717	.12114	.11546	.11012	.10508	.10034	.09587	.09166	.08768	.08392	.08037	.07701	.07383	.07082	.06797	.06528	.06272
76	43	.15445	.14700	.13999	.13339	.12719	.12135	.11584	.11065	.10575	.10113	.09677	.09264	.08875	.08506	.08157	.07826	.07513	.07216	.06934	.06667
76	44	.16145	.15382	.14664	.13987	.13350	.12749	.12182	.11647	.11142	.10664	.10213	.09786	.09382	.08999	.08636	.08293	.07967	.07657	.07364	.07085
76	45	.16867	.16087	.15352	.14658	.14004	.13387	.12804	.12253	.11732	.11239	.10772	.10331	.09912	.09515	.09139	.08782	.08443	.08121	.07815	.07524
76	46	.17613	.16816	.16064	.15354	.14683	.14049	.13449	.12882	.12346	.11837	.11356	.10899	.10466	.10055	.09665	.09294	.08942	.08607	.08289	.07986
76	47	.18381	.17567	.16798	.16071	.15384	.14733	.14118	.13535	.12982	.12458	.11961	.11490	.11042	.10617	.10213	.09829	.09463	.09115	.08784	.08468
76	48	.19171	.18340	.17555	.16811	.16108	.15441	.14809	.14210	.13642	.13103	.12591	.12104	.11642	.11202	.10784	.10386	.10007	.09646	.09302	.08974
76	49	.19982	.19135	.18333	.17574	.16854	.16171	.15524	.14909	.14325	.13770	.13243	.12741	.12264	.11810	.11378	.10966	.10573	.10199	.09842	.09501
76	50	.20815	.19952	.19135	.18360	.17624	.16925	.16262	.15631	.15032	.14462	.13919	.13403	.12911	.12442	.11996	.11570	.11164	.10776	.10406	.10052
76	51	.21668	.20791	.19958	.19167	.18416	.17702	.17022	.16376	.15762	.15176	.14619	.14088	.13581	.13098	.12637	.12197	.11777	.11376	.10993	.10626
76	52	.22540	.21648	.20800	.19994	.19228	.18498	.17804	.17143	.16513	.15912	.15340	.14794	.14273	.13775	.13300	.12846	.12413	.11998	.11601	.11222
76	53	.23430	.22523	.21661	.20840	.20059	.19315	.18605	.17929	.17284	.16669	.16082	.15521	.14986	.14474	.13985	.13517	.13069	.12641	.12231	.11839
76	54	.24336	.23416	.22539	.21704	.20909	.20150	.19426	.18735	.18075	.17446	.16844	.16269	.15719	.15193	.14690	.14208	.13747	.13306	.12882	.12477
76	55	.25257	.24324	.23435	.22586	.21776	.21003	.20265	.19560	.18886	.18242	.17626	.17037	.16473	.15933	.15416	.14921	.14446	.13991	.13555	.13136
76	56	.26194	.25248	.24346	.23484	.22661	.21874	.21122	.20403	.19716	.19058	.18428	.17824	.17247	.16693	.16162	.15653	.15165	.14697	.14248	.13816
76	57	.27144	.26187	.25272	.24398	.23562	.22762	.21997	.21264	.20563	.19891	.19248	.18631	.18040	.17472	.16928	.16406	.15905	.15423	.14961	.14516
76	58	.28105	.27136	.26210	.25324	.24476	.23663	.22885	.22140	.21426	.20741	.20084	.19454	.18849	.18269	.17712	.17176	.16662	.16168	.15692	.15235
76	59	.29073	.28095	.27158	.26260	.25400	.24576	.23786	.23028	.22301	.21604	.20934	.20291	.19674	.19080	.18510	.17962	.17435	.16928	.16440	.15970
76	60	.30048	.29060	.28113	.27205	.26335	.25499	.24697	.23928	.23189	.22479	.21797	.21142	.20512	.19906	.19323	.18762	.18223	.17703	.17203	.16721
76	61	.31030	.30033	.29077	.28159	.27278	.26432	.25619	.24838	.24088	.23366	.22673	.22005	.21363	.20745	.20150	.19578	.19026	.18494	.17982	.17488
76	62	.32019	.31014	.30049	.29123	.28232	.27376	.26553	.25761	.25000	.24267	.23562	.22884	.22230	.21600	.20994	.20409	.19846	.19302	.18778	.18273
76	63	.33013	.32002	.31029	.30094	.29195	.28330	.27497	.26695	.25924	.25181	.24465	.23775	.23111	.22470	.21852	.21256	.20681	.20126	.19591	.19074
76	64	.34011	.32993	.32014	.31072	.30164	.29290	.28449	.27638	.26857	.26104	.25378	.24678	.24003	.23352	.22723	.22116	.21531	.20965	.20419	.19891
76	65	.35011	.33987	.33002	.32053	.31139	.30257	.29408	.28588	.27798	.27036	.26301	.25591	.24906	.24245	.23606	.22989	.22393	.21817	.21260	.20722
76	66	.36010	.34983	.33993	.33038	.32117	.31229	.30372	.29545	.28747	.27976	.27232	.26514	.25819	.25149	.24500	.23873	.23268	.22681	.22115	.21566
76	67	.37011	.35980	.34985	.34026	.33099	.32205	.31342	.30508	.29703	.28924	.28172	.27445	.26743	.26063	.25406	.24770	.24154	.23559	.22983	.22425
76	68	.38007	.36974	.35976	.35013	.34082	.33183	.32314	.31474	.30662	.29877	.29117	.28383	.27672	.26985	.26319	.25675	.25051	.24446	.23861	.23294
76	69	.38997	.37962	.36962	.35995	.35061	.34157	.33283	.32438	.31621	.30829	.30064	.29322	.28605	.27910	.27236	.26584	.25952	.25340	.24746	.24171
76	70	.39974	.38939	.37937	.36968	.36031	.35124	.34247	.33397	.32575	.31778	.31007	.30259	.29535	.28834	.28154	.27494	.26855	.26235	.25634	.25051
76	71	.40936	.39901	.38899	.37929	.36990	.36080	.35200	.34346	.33520	.32719	.31942	.31190	.30460	.29753	.29066	.28401	.27755	.27128	.26520	.25929
76	72	.41880	.40845	.39843	.38873	.37933	.37022	.36139	.35283	.34453	.33648	.32868	.32111	.31376	.30663	.29972	.29300	.28649	.28016	.27401	.26804
76	73	.42803	.41770	.40769	.39799	.38858	.37946	.37062	.36204	.35371	.34564	.33780	.33019	.32281	.31564	.30867	.30191	.29534	.28896	.28275	.27673

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
76	74	.43705	.42675	.41676	.40706	.39766	.38854	.37969	.37110	.36276	.35466	.34680	.33916	.33174	.32453	.31753	.31073	.30411	.29768	.29143	.28535
76	75	.44587	.43560	.42563	.41596	.40657	.39745	.38860	.38001	.37166	.36355	.35566	.34801	.34056	.33333	.32629	.31945	.31280	.30633	.30004	.29391
76	76	.45447	.44424	.43431	.42466	.41529	.40619	.39735	.38876	.38041	.37229	.36440	.35673	.34926	.34201	.33495	.32808	.32140	.31490	.30857	.30241
77	0	.02603	.02417	.02252	.02104	.01970	.01851	.01742	.01645	.01556	.01475	.01402	.01335	.01274	.01218	.01167	.01119	.01076	.01035	.00998	.00963
77	1	.02190	.02003	.01837	.01689	.01556	.01437	.01330	.01234	.01147	.01069	.00998	.00934	.00875	.00822	.00773	.00729	.00688	.00651	.00616	.00585
77	2	.02273	.02079	.01907	.01752	.01614	.01490	.01378	.01278	.01187	.01105	.01031	.00963	.00902	.00846	.00795	.00749	.00706	.00667	.00631	.00598
77	3	.02375	.02174	.01995	.01834	.01690	.01560	.01444	.01339	.01244	.01158	.01080	.01009	.00945	.00886	.00833	.00783	.00739	.00697	.00659	.00624
77	4	.02491	.02282	.02096	.01928	.01778	.01642	.01520	.01410	.01311	.01221	.01139	.01065	.00997	.00935	.00879	.00827	.00780	.00736	.00696	.00659
77	5	.02618	.02401	.02207	.02032	.01875	.01734	.01606	.01491	.01387	.01292	.01206	.01128	.01057	.00992	.00933	.00878	.00828	.00782	.00740	.00701
77	6	.02754	.02529	.02326	.02144	.01980	.01833	.01699	.01579	.01470	.01371	.01280	.01198	.01123	.01055	.00992	.00935	.00882	.00834	.00789	.00748
77	7	.02900	.02665	.02454	.02265	.02094	.01940	.01800	.01674	.01560	.01456	.01361	.01275	.01196	.01124	.01058	.00997	.00942	.00890	.00843	.00799
77	8	.03053	.02810	.02590	.02393	.02215	.02054	.01908	.01776	.01656	.01547	.01448	.01357	.01274	.01198	.01129	.01065	.01006	.00952	.00902	.00856
77	9	.03217	.02964	.02736	.02530	.02344	.02176	.02024	.01886	.01760	.01646	.01542	.01447	.01359	.01280	.01206	.01139	.01077	.01020	.00967	.00918
77	10	.03391	.03128	.02891	.02677	.02483	.02308	.02149	.02004	.01873	.01753	.01643	.01543	.01452	.01368	.01290	.01219	.01154	.01094	.01038	.00986
77	11	.03574	.03301	.03055	.02832	.02630	.02447	.02281	.02130	.01992	.01866	.01751	.01646	.01550	.01462	.01380	.01305	.01236	.01173	.01114	.01059
77	12	.03766	.03483	.03227	.02995	.02785	.02594	.02420	.02262	.02118	.01986	.01866	.01756	.01654	.01561	.01476	.01397	.01324	.01257	.01195	.01137
77	13	.03965	.03671	.03405	.03164	.02945	.02746	.02565	.02399	.02249	.02111	.01984	.01869	.01762	.01665	.01575	.01492	.01415	.01344	.01278	.01217
77	14	.04168	.03863	.03586	.03336	.03108	.02900	.02711	.02539	.02381	.02237	.02104	.01983	.01871	.01769	.01674	.01587	.01506	.01431	.01362	.01298
77	15	.04373	.04056	.03770	.03509	.03272	.03056	.02859	.02679	.02514	.02363	.02224	.02097	.01980	.01872	.01773	.01681	.01596	.01518	.01445	.01377
77	16	.04579	.04252	.03954	.03683	.03437	.03212	.03006	.02819	.02646	.02489	.02344	.02211	.02088	.01975	.01871	.01774	.01685	.01602	.01526	.01454
77	17	.04789	.04450	.04141	.03860	.03604	.03370	.03156	.02960	.02780	.02616	.02464	.02325	.02197	.02078	.01969	.01867	.01774	.01687	.01606	.01531
77	18	.05004	.04653	.04333	.04041	.03775	.03531	.03309	.03105	.02917	.02745	.02587	.02441	.02307	.02183	.02068	.01962	.01863	.01772	.01687	.01608
77	19	.05227	.04864	.04532	.04230	.03953	.03700	.03468	.03255	.03060	.02880	.02715	.02563	.02422	.02292	.02172	.02060	.01957	.01861	.01772	.01689
77	20	.05461	.05085	.04741	.04428	.04140	.03877	.03636	.03414	.03211	.03023	.02850	.02691	.02544	.02408	.02282	.02165	.02056	.01956	.01862	.01775
77	21	.05707	.05318	.04962	.04636	.04338	.04065	.03814	.03583	.03370	.03175	.02994	.02828	.02673	.02531	.02399	.02276	.02162	.02057	.01958	.01866
77	22	.05964	.05562	.05193	.04856	.04546	.04262	.04001	.03760	.03539	.03335	.03146	.02972	.02811	.02661	.02523	.02394	.02275	.02164	.02060	.01964
77	23	.06235	.05818	.05437	.05087	.04766	.04471	.04199	.03949	.03718	.03505	.03308	.03126	.02957	.02801	.02655	.02521	.02395	.02278	.02170	.02068
77	24	.06520	.06089	.05695	.05332	.04999	.04692	.04409	.04149	.03908	.03686	.03480	.03290	.03114	.02950	.02798	.02656	.02525	.02402	.02288	.02181
77	25	.06820	.06376	.05967	.05592	.05246	.04928	.04634	.04363	.04112	.03880	.03665	.03466	.03282	.03110	.02951	.02802	.02664	.02535	.02415	.02303
77	26	.07137	.06678	.06255	.05866	.05508	.05177	.04872	.04590	.04329	.04087	.03863	.03655	.03462	.03282	.03115	.02959	.02814	.02679	.02553	.02434
77	27	.07472	.06998	.06561	.06158	.05786	.05443	.05126	.04832	.04560	.04308	.04074	.03857	.03655	.03467	.03292	.03129	.02977	.02835	.02702	.02577
77	28	.07824	.07334	.06882	.06465	.06080	.05724	.05394	.05089	.04806	.04543	.04299	.04072	.03861	.03664	.03481	.03310	.03150	.03001	.02861	.02730
77	29	.08193	.07687	.07221	.06789	.06390	.06021	.05679	.05361	.05066	.04793	.04538	.04301	.04080	.03875	.03683	.03503	.03336	.03179	.03032	.02894
77	30	.08579	.08058	.07576	.07130	.06716	.06333	.05978	.05648	.05342	.05056	.04791	.04544	.04313	.04098	.03897	.03709	.03533	.03368	.03214	.03069
77	31	.08983	.08446	.07948	.07487	.07059	.06662	.06293	.05951	.05632	.05335	.05058	.04800	.04559	.04334	.04124	.03927	.03743	.03570	.03408	.03255
77	32	.09406	.08852	.08338	.07862	.07419	.07008	.06626	.06270	.05938	.05629	.05341	.05072	.04820	.04585	.04365	.04159	.03966	.03784	.03614	.03454
77	33	.09849	.09278	.08748	.08256	.07798	.07373	.06976	.06607	.06263	.05941	.05641	.05360	.05098	.04852	.04622	.04406	.04204	.04013	.03835	.03667
77	34	.10312	.09724	.09178	.08670	.08197	.07756	.07346	.06962	.06605	.06271	.05958	.05666	.05392	.05135	.04895	.04669	.04457	.04257	.04070	.03893
77	35	.10797	.10192	.09629	.09105	.08616	.08161	.07735	.07338	.06967	.06619	.06294	.05990	.05704	.05437	.05185	.04949	.04727	.04518	.04321	.04136
77	36	.11304	.10682	.10102	.09561	.09057	.08586	.08145	.07734	.07348	.06988	.06650	.06333	.06035	.05756	.05493	.05246	.05014	.04795	.04589	.04395
77	37	.11833	.11194	.10597	.10039	.09519	.09032	.08577	.08150	.07751	.07376	.07025	.06695	.06385	.06094	.05820	.05562	.05319	.05090	.04874	.04670
77	38	.12387	.11729	.11115	.10541	.10004	.09502	.09031	.08589	.08176	.07787	.07422	.07079	.06757	.06453	.06167	.05898	.05644	.05404	.05178	.04964
77	39	.12964	.12289	.11658	.11067	.10513	.09995	.09508	.09052	.08623	.08220	.07841	.07485	.07149	.06833	.06535	.06254	.05989	.05738	.05502	.05278
77	40	.13567	.12874	.12225	.11617	.11047	.10512	.10010	.09538	.09094	.08677	.08284	.07914	.07565	.07236	.06926	.06633	.06356	.06094	.05846	.05612
77	41	.14196	.13485	.12819	.12194	.11607	.11056	.10538	.10050	.09591	.09159	.08752	.08368	.08005	.07663	.07340	.07035	.06746	.06472	.06213	.05968
77	42	.14851	.14123	.13439	.12797	.12194	.11626	.11091	.10588	.10114	.09666	.09245	.08846	.08470	.08115	.07778	.07460	.07159	.06874	.06603	.06347
77	43	.15532	.14786	.14086	.13426	.12806	.12221	.11671	.11152	.10662	.10199	.09763	.09350	.08960	.08590	.08241	.07910	.07596	.07299	.07017	.06749
77	44	.16239	.15476	.14758	.14082	.13444	.12843	.12276	.11741	.11236	.10758	.10306	.09879	.09474	.09091	.08728	.08384	.08057	.07748	.07453	.07174
77	45	.16970	.16189	.15454	.14761	.14107	.13489	.12906	.12355	.11834	.11341	.10874	.10432	.10013	.09616	.09239	.08881	.08542	.08219	.07913	.07621
77	46	.17724	.16927	.16175	.15465	.14794	.14160	.13561	.12994	.12457	.11948	.11466	.11009	.10575	.10164	.09773	.09402	.09050	.08714	.08395	.08091

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
77	47	.18502	.17688	.16919	.16192	.15505	.14854	.14239	.13655	.13103	.12578	.12081	.11609	.11161	.10735	.10331	.09946	.09580	.09231	.08899	.08583
77	48	.19302	.18471	.17686	.16943	.16239	.15573	.14941	.14341	.13773	.13233	.12721	.12234	.11771	.11331	.10912	.10513	.10134	.09772	.09427	.09098
77	49	.20124	.19278	.18476	.17717	.16997	.16314	.15666	.15051	.14467	.13912	.13384	.12882	.12405	.11950	.11517	.11104	.10711	.10336	.09978	.09637
77	50	.20969	.20107	.19290	.18514	.17779	.17080	.16416	.15786	.15186	.14616	.14073	.13556	.13063	.12594	.12147	.11720	.11313	.10925	.10554	.10199
77	51	.21835	.20958	.20126	.19335	.18584	.17869	.17190	.16544	.15929	.15343	.14785	.14253	.13746	.13263	.12801	.12360	.11939	.11537	.11153	.10786
77	52	.22721	.21829	.20982	.20176	.19409	.18680	.17985	.17324	.16694	.16093	.15520	.14973	.14452	.13953	.13478	.13023	.12588	.12173	.11775	.11394
77	53	.23625	.22719	.21857	.21037	.20255	.19511	.18802	.18125	.17480	.16864	.16276	.15715	.15179	.14666	.14177	.13708	.13259	.12830	.12419	.12026
77	54	.24546	.23627	.22751	.21916	.21121	.20362	.19638	.18947	.18287	.17656	.17054	.16478	.15928	.15401	.14897	.14415	.13952	.13510	.13085	.12679
77	55	.25484	.24552	.23663	.22814	.22005	.21232	.20494	.19788	.19114	.18470	.17853	.17263	.16698	.16158	.15640	.15143	.14667	.14211	.13774	.13354
77	56	.26438	.25494	.24592	.23730	.22907	.22121	.21369	.20650	.19961	.19303	.18672	.18068	.17490	.16935	.16403	.15893	.15404	.14935	.14484	.14051
77	57	.27407	.26450	.25536	.24663	.23827	.23027	.22262	.21529	.20828	.20155	.19511	.18894	.18301	.17733	.17188	.16665	.16162	.15679	.15216	.14770
77	58	.28387	.27420	.26494	.25609	.24761	.23948	.23170	.22425	.21710	.21025	.20367	.19736	.19131	.18549	.17991	.17454	.16939	.16443	.15966	.15508
77	59	.29376	.28399	.27463	.26566	.25706	.24882	.24092	.23334	.22606	.21908	.21238	.20594	.19976	.19381	.18810	.18261	.17732	.17224	.16734	.16263
77	60	.30373	.29386	.28440	.27533	.26662	.25827	.25025	.24255	.23516	.22805	.22123	.21466	.20835	.20228	.19644	.19082	.18541	.18020	.17519	.17035
77	61	.31377	.30382	.29426	.28509	.27629	.26783	.25970	.25189	.24438	.23716	.23021	.22353	.21710	.21091	.20495	.19920	.19367	.18834	.18320	.17825
77	62	.32390	.31387	.30423	.29497	.28607	.27751	.26928	.26136	.25374	.24641	.23935	.23256	.22601	.21970	.21362	.20776	.20211	.19666	.19140	.18633
77	63	.33410	.32400	.31428	.30494	.29595	.28730	.27898	.27096	.26324	.25580	.24864	.24173	.23507	.22865	.22246	.21648	.21072	.20515	.19978	.19459
77	64	.34434	.33418	.32440	.31498	.30592	.29718	.28877	.28066	.27284	.26531	.25804	.25103	.24427	.23774	.23144	.22536	.21948	.21381	.20832	.20302
77	65	.35461	.34440	.33456	.32508	.31594	.30713	.29864	.29045	.28254	.27491	.26755	.26045	.25358	.24696	.24055	.23437	.22839	.22260	.21702	.21161
77	66	.36491	.35465	.34476	.33523	.32603	.31715	.30858	.30031	.29233	.28462	.27717	.26997	.26302	.25629	.24979	.24351	.23743	.23155	.22586	.22035
77	67	.37521	.36493	.35500	.34541	.33616	.32723	.31860	.31026	.30220	.29441	.28688	.27960	.27256	.26575	.25916	.25279	.24661	.24064	.23485	.22925
77	68	.38550	.37519	.36523	.35561	.34632	.33733	.32864	.32025	.31212	.30427	.29667	.28931	.28219	.27530	.26863	.26216	.25590	.24984	.24396	.23827
77	69	.39573	.38541	.37543	.36578	.35645	.34742	.33869	.33024	.32206	.31414	.30648	.29905	.29186	.28490	.27815	.27161	.26527	.25912	.25316	.24738
77	70	.40586	.39553	.38554	.37587	.36651	.35745	.34868	.34018	.33196	.32399	.31627	.30878	.30153	.29450	.28768	.28107	.27465	.26843	.26239	.25653
77	71	.41583	.40551	.39551	.38583	.37646	.36737	.35857	.35004	.34178	.33376	.32599	.31846	.31115	.30406	.29718	.29050	.28402	.27773	.27162	.26569
77	72	.42563	.41532	.40533	.39565	.38626	.37716	.36834	.35979	.35149	.34344	.33563	.32805	.32069	.31355	.30661	.29988	.29334	.28699	.28081	.27482
77	73	.43523	.42494	.41496	.40529	.39590	.38679	.37796	.36938	.36106	.35298	.34514	.33752	.33013	.32294	.31596	.30918	.30258	.29617	.28995	.28389
77	74	.44464	.43437	.42441	.41475	.40537	.39627	.38743	.37884	.37050	.36240	.35454	.34689	.33946	.33224	.32522	.31839	.31176	.30530	.29902	.29291
77	75	.45384	.44362	.43368	.42404	.41468	.40558	.39674	.38816	.37981	.37170	.36382	.35615	.34869	.34144	.33439	.32753	.32086	.31436	.30804	.30189
77	76	.46284	.45266	.44277	.43315	.42381	.41473	.40590	.39732	.38898	.38086	.37297	.36529	.35782	.35055	.34347	.33659	.32988	.32335	.31700	.31081
77	77	.47162	.46148	.45163	.44205	.43274	.42369	.41488	.40631	.39797	.38986	.38197	.37428	.36680	.35952	.35243	.34552	.33880	.33224	.32586	.31964
78	0	.02623	.02438	.02273	.02125	.01992	.01872	.01764	.01666	.01578	.01497	.01424	.01357	.01296	.01240	.01189	.01141	.01098	.01057	.01020	.00985
78	1	.02196	.02010	.01844	.01695	.01563	.01444	.01337	.01241	.01154	.01075	.01004	.00940	.00881	.00828	.00780	.00735	.00694	.00657	.00623	.00591
78	2	.02278	.02085	.01912	.01758	.01620	.01496	.01384	.01284	.01193	.01111	.01037	.00969	.00908	.00852	.00801	.00754	.00712	.00673	.00637	.00603
78	3	.02381	.02180	.02001	.01840	.01696	.01566	.01450	.01344	.01250	.01164	.01086	.01015	.00951	.00892	.00838	.00789	.00744	.00703	.00665	.00630
78	4	.02497	.02289	.02102	.01934	.01784	.01648	.01526	.01416	.01317	.01227	.01145	.01071	.01003	.00941	.00885	.00833	.00786	.00742	.00702	.00665
78	5	.02625	.02408	.02213	.02038	.01881	.01740	.01613	.01497	.01393	.01299	.01213	.01135	.01063	.00998	.00939	.00884	.00834	.00788	.00746	.00707
78	6	.02761	.02536	.02333	.02151	.01987	.01840	.01706	.01586	.01477	.01377	.01287	.01205	.01130	.01062	.00999	.00942	.00889	.00840	.00796	.00754
78	7	.02907	.02673	.02462	.02272	.02102	.01948	.01808	.01682	.01567	.01463	.01369	.01282	.01204	.01132	.01065	.01005	.00949	.00898	.00851	.00807
78	8	.03062	.02818	.02599	.02402	.02223	.02062	.01917	.01785	.01665	.01556	.01456	.01366	.01283	.01207	.01137	.01073	.01015	.00960	.00910	.00864
78	9	.03227	.02973	.02745	.02540	.02354	.02186	.02034	.01896	.01770	.01656	.01551	.01456	.01369	.01289	.01216	.01148	.01086	.01029	.00976	.00927
78	10	.03402	.03139	.02902	.02688	.02494	.02319	.02159	.02015	.01883	.01763	.01654	.01554	.01462	.01378	.01301	.01230	.01164	.01104	.01048	.00996
78	11	.03586	.03313	.03067	.02844	.02642	.02459	.02293	.02142	.02004	.01878	.01763	.01658	.01562	.01473	.01392	.01317	.01248	.01184	.01125	.01071
78	12	.03780	.03496	.03240	.03008	.02798	.02607	.02434	.02276	.02131	.02000	.01879	.01769	.01668	.01575	.01489	.01410	.01337	.01270	.01208	.01150
78	13	.03980	.03686	.03420	.03179	.02960	.02761	.02580	.02414	.02264	.02126	.01999	.01884	.01777	.01679	.01589	.01506	.01429	.01358	.01293	.01232
78	14	.04184	.03879	.03603	.03352	.03124	.02916	.02727	.02555	.02397	.02253	.02121	.01999	.01888	.01785	.01690	.01603	.01522	.01447	.01378	.01313
78	15	.04390	.04074	.03787	.03526	.03289	.03073	.02876	.02696	.02531	.02380	.02242	.02115	.01998	.01890	.01790	.01698	.01613	.01535	.01462	.01394
78	16	.04597	.04270	.03972	.03702	.03455	.03230	.03025	.02837	.02665	.02507	.02362	.02229	.02107	.01993	.01889	.01793	.01703	.01621	.01544	.01472
78	17	.04808	.04469	.04160	.03879	.03623	.03389	.03175	.02979	.02800	.02635	.02484	.02344	.02216	.02097	.01988	.01887	.01793	.01706	.01625	.01550
78	18	.05024	.04672	.04353	.04061	.03795	.03551	.03329	.03125	.02937	.02765	.02607	.02461	.02327	.02203	.02088	.01982	.01883	.01792	.01707	.01628

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
78	19	.05247	.04884	.04553	.04250	.03974	.03721	.03489	.03276	.03081	.02901	.02736	.02583	.02443	.02313	.02192	.02081	.01977	.01881	.01792	.01709
78	20	.05482	.05106	.04763	.04449	.04162	.03899	.03657	.03436	.03232	.03045	.02872	.02712	.02565	.02429	.02303	.02186	.02077	.01977	.01883	.01796
78	21	.05729	.05340	.04984	.04658	.04360	.04087	.03836	.03605	.03393	.03197	.03016	.02850	.02696	.02553	.02421	.02298	.02184	.02078	.01980	.01888
78	22	.05987	.05584	.05216	.04878	.04569	.04285	.04024	.03783	.03562	.03358	.03169	.02995	.02834	.02684	.02546	.02417	.02297	.02186	.02083	.01986
78	23	.06258	.05842	.05461	.05111	.04790	.04494	.04223	.03972	.03742	.03529	.03332	.03149	.02981	.02824	.02679	.02544	.02419	.02302	.02193	.02091
78	24	.06544	.06114	.05719	.05357	.05023	.04717	.04434	.04174	.03933	.03711	.03505	.03315	.03138	.02974	.02822	.02681	.02549	.02426	.02312	.02205
78	25	.06846	.06401	.05993	.05617	.05272	.04953	.04660	.04388	.04138	.03906	.03691	.03492	.03307	.03136	.02976	.02828	.02690	.02561	.02440	.02328
78	26	.07164	.06705	.06282	.05893	.05535	.05204	.04899	.04617	.04356	.04114	.03890	.03682	.03488	.03309	.03142	.02986	.02841	.02706	.02579	.02461
78	27	.07500	.07026	.06589	.06186	.05815	.05472	.05154	.04861	.04589	.04337	.04103	.03885	.03683	.03495	.03320	.03157	.03005	.02862	.02729	.02605
78	28	.07853	.07364	.06912	.06495	.06110	.05754	.05424	.05119	.04836	.04573	.04329	.04102	.03891	.03694	.03511	.03339	.03179	.03030	.02890	.02759
78	29	.08224	.07719	.07252	.06821	.06422	.06052	.05710	.05393	.05098	.04824	.04569	.04332	.04112	.03906	.03714	.03534	.03366	.03209	.03062	.02925
78	30	.08612	.08091	.07609	.07163	.06749	.06367	.06011	.05681	.05375	.05090	.04824	.04577	.04346	.04131	.03929	.03741	.03565	.03401	.03246	.03101
78	31	.09018	.08480	.07983	.07522	.07094	.06697	.06329	.05986	.05667	.05370	.05093	.04835	.04594	.04369	.04159	.03962	.03777	.03604	.03442	.03289
78	32	.09443	.08889	.08375	.07899	.07456	.07045	.06663	.06307	.05976	.05667	.05378	.05109	.04857	.04622	.04402	.04196	.04002	.03821	.03650	.03490
78	33	.09888	.09317	.08788	.08295	.07838	.07412	.07016	.06647	.06302	.05981	.05680	.05400	.05137	.04891	.04661	.04445	.04242	.04052	.03873	.03705
78	34	.10354	.09766	.09220	.08712	.08239	.07798	.07388	.07004	.06647	.06313	.06000	.05707	.05434	.05177	.04936	.04710	.04498	.04298	.04111	.03934
78	35	.10842	.10237	.09674	.09150	.08661	.08205	.07780	.07383	.07012	.06664	.06339	.06034	.05749	.05481	.05229	.04993	.04771	.04562	.04365	.04179
78	36	.11352	.10729	.10150	.09609	.09104	.08633	.08193	.07782	.07396	.07035	.06697	.06380	.06083	.05803	.05540	.05293	.05061	.04842	.04635	.04441
78	37	.11884	.11245	.10648	.10091	.09570	.09083	.08628	.08202	.07802	.07427	.07076	.06746	.06436	.06145	.05870	.05612	.05369	.05140	.04924	.04719
78	38	.12441	.11784	.11170	.10596	.10059	.09557	.09086	.08645	.08231	.07842	.07477	.07134	.06811	.06507	.06221	.05952	.05698	.05458	.05231	.05017
78	39	.13023	.12348	.11717	.11126	.10573	.10054	.09567	.09111	.08682	.08279	.07900	.07544	.07208	.06892	.06594	.06312	.06047	.05796	.05559	.05335
78	40	.13630	.12938	.12289	.11681	.11111	.10576	.10074	.09602	.09158	.08741	.08348	.07978	.07629	.07299	.06989	.06695	.06418	.06156	.05908	.05673
78	41	.14264	.13554	.12888	.12264	.11677	.11125	.10607	.10120	.09661	.09228	.08821	.08437	.08074	.07732	.07408	.07102	.06813	.06540	.06280	.06035
78	42	.14925	.14198	.13514	.12872	.12269	.11701	.11167	.10663	.10189	.09742	.09319	.08921	.08545	.08189	.07852	.07534	.07232	.06947	.06676	.06419
78	43	.15613	.14868	.14167	.13508	.12888	.12303	.11753	.11233	.10743	.10281	.09844	.09431	.09041	.08671	.08321	.07990	.07676	.07378	.07095	.06827
78	44	.16327	.15564	.14847	.14170	.13533	.12932	.12365	.11830	.11324	.10847	.10395	.09967	.09562	.09179	.08816	.08471	.08144	.07834	.07539	.07259
78	45	.17065	.16286	.15551	.14858	.14204	.13586	.13003	.12452	.11930	.11437	.10970	.10528	.10108	.09711	.09334	.08976	.08636	.08313	.08006	.07714
78	46	.17829	.17032	.16280	.15570	.14900	.14266	.13666	.13099	.12562	.12053	.11571	.11113	.10680	.10268	.09877	.09505	.09152	.08816	.08496	.08192
78	47	.18615	.17802	.17033	.16307	.15619	.14969	.14353	.13770	.13217	.12693	.12195	.11723	.11274	.10848	.10443	.10058	.09691	.09342	.09010	.08693
78	48	.19425	.18595	.17810	.17067	.16364	.15697	.15065	.14466	.13897	.13357	.12845	.12357	.11894	.11454	.11034	.10635	.10255	.09893	.09547	.09218
78	49	.20257	.19412	.18611	.17852	.17132	.16449	.15801	.15186	.14602	.14047	.13519	.13016	.12538	.12083	.11650	.11237	.10843	.10467	.10109	.09766
78	50	.21114	.20252	.19436	.18661	.17925	.17227	.16563	.15932	.15332	.14762	.14219	.13701	.13209	.12739	.12291	.11864	.11456	.11067	.10695	.10340
78	51	.21992	.21116	.20284	.19493	.18742	.18028	.17349	.16703	.16088	.15502	.14943	.14411	.13904	.13420	.12957	.12516	.12095	.11692	.11307	.10939
78	52	.22891	.22000	.21153	.20348	.19581	.18852	.18158	.17496	.16866	.16265	.15691	.15144	.14622	.14124	.13647	.13192	.12757	.12340	.11942	.11560
78	53	.23809	.22904	.22043	.21223	.20441	.19697	.18988	.18311	.17666	.17050	.16462	.15900	.15364	.14851	.14360	.13891	.13442	.13012	.12600	.12205
78	54	.24745	.23826	.22951	.22117	.21322	.20563	.19839	.19148	.18488	.17857	.17255	.16679	.16128	.15600	.15096	.14612	.14149	.13706	.13281	.12873
78	55	.25699	.24767	.23879	.23031	.22222	.21449	.20711	.20006	.19331	.18687	.18070	.17479	.16914	.16373	.15854	.15357	.14880	.14423	.13985	.13564
78	56	.26670	.25726	.24825	.23964	.23141	.22355	.21603	.20884	.20196	.19537	.18906	.18302	.17722	.17167	.16635	.16124	.15634	.15163	.14712	.14278
78	57	.27656	.26700	.25787	.24914	.24079	.23279	.22514	.21782	.21080	.20408	.19763	.19145	.18552	.17983	.17437	.16913	.16410	.15926	.15461	.15014
78	58	.28655	.27689	.26764	.25879	.25032	.24220	.23442	.22696	.21982	.21296	.20638	.20007	.19401	.18818	.18259	.17722	.17205	.16708	.16231	.15771
78	59	.29663	.28687	.27752	.26856	.25997	.25173	.24383	.23626	.22898	.22200	.21529	.20885	.20266	.19671	.19098	.18548	.18018	.17509	.17018	.16546
78	60	.30681	.29695	.28750	.27844	.26974	.26139	.25338	.24568	.23829	.23118	.22435	.21778	.21146	.20539	.19954	.19391	.18849	.18326	.17823	.17339
78	61	.31707	.30713	.29759	.28843	.27963	.27117	.26305	.25524	.24773	.24051	.23356	.22687	.22043	.21423	.20826	.20251	.19697	.19162	.18647	.18150
78	62	.32743	.31741	.30779	.29854	.28964	.28109	.27286	.26495	.25733	.25000	.24293	.23613	.22958	.22326	.21717	.21130	.20564	.20017	.19490	.18981
78	63	.33787	.32778	.31809	.30875	.29978	.29113	.28281	.27480	.26708	.25964	.25247	.24556	.23889	.23246	.22626	.22027	.21449	.20891	.20353	.19832
78	64	.34837	.33823	.32846	.31906	.31000	.30127	.29287	.28476	.27694	.26941	.26214	.25512	.24835	.24181	.23550	.22941	.22352	.21783	.21233	.20701
78	65	.35891	.34872	.33890	.32943	.32030	.31150	.30301	.29482	.28692	.27929	.27193	.26481	.25794	.25131	.24489	.23869	.23270	.22690	.22130	.21587
78	66	.36949	.35925	.34938	.33986	.33068	.32181	.31325	.30498	.29700	.28929	.28183	.27463	.26767	.26094	.25443	.24813	.24203	.23614	.23043	.22490
78	67	.38009	.36983	.35992	.35036	.34112	.33219	.32357	.31524	.30718	.29939	.29186	.28457	.27753	.27071	.26410	.25771	.25153	.24553	.23973	.23411
78	68	.39070	.38041	.37048	.36088	.35159	.34262	.33394	.32555	.31743	.30957	.30197	.29461	.28748	.28058	.27390	.26742	.26114	.25506	.24917	.24345

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
78	69	.40125	.39096	.38101	.37138	.36206	.35305	.34433	.33588	.32771	.31979	.31212	.30469	.29750	.29052	.28376	.27720	.27085	.26468	.25871	.25290
78	70	.41172	.40142	.39146	.38181	.37247	.36343	.35467	.34618	.33796	.32999	.32227	.31478	.30752	.30048	.29365	.28702	.28059	.27435	.26829	.26241
78	71	.42205	.41176	.40179	.39214	.38278	.37371	.36493	.35641	.34815	.34013	.33236	.32482	.31751	.31041	.30351	.29682	.29033	.28402	.27789	.27194
78	72	.43221	.42193	.41197	.40232	.39296	.38388	.37507	.36652	.35823	.35019	.34237	.33479	.32743	.32028	.31333	.30658	.30003	.29365	.28746	.28144
78	73	.44218	.43192	.42198	.41233	.40297	.39389	.38507	.37651	.36819	.36012	.35228	.34466	.33725	.33006	.32307	.31627	.30966	.30323	.29698	.29090
78	74	.45196	.44174	.43182	.42219	.41284	.40375	.39493	.38636	.37803	.36994	.36207	.35443	.34699	.33976	.33273	.32589	.31924	.31276	.30646	.30033
78	75	.46155	.45137	.44148	.43188	.42254	.41347	.40465	.39608	.38775	.37964	.37176	.36410	.35664	.34938	.34232	.33545	.32875	.32224	.31590	.30972
78	76	.47095	.46082	.45097	.44139	.43209	.42303	.41423	.40567	.39733	.38923	.38134	.37366	.36619	.35891	.35183	.34493	.33821	.33166	.32528	.31907
78	77	.48013	.47005	.46025	.45071	.44144	.43241	.42363	.41508	.40676	.39866	.39077	.38309	.37561	.36832	.36122	.35430	.34756	.34099	.33459	.32834
78	78	.48904	.47902	.46928	.45979	.45055	.44156	.43281	.42428	.41598	.40789	.40001	.39234	.38486	.37756	.37046	.36353	.35677	.35019	.34376	.33750
79	0	.02643	.02459	.02293	.02145	.02012	.01893	.01785	.01687	.01599	.01519	.01446	.01379	.01318	.01262	.01211	.01164	.01120	.01080	.01042	.01007
79	1	.02202	.02016	.01850	.01701	.01569	.01450	.01343	.01247	.01160	.01081	.01010	.00946	.00888	.00834	.00786	.00741	.00700	.00663	.00629	.00597
79	2	.02284	.02090	.01918	.01764	.01625	.01501	.01390	.01289	.01198	.01116	.01042	.00975	.00913	.00858	.00807	.00760	.00717	.00678	.00642	.00609
79	3	.02387	.02186	.02006	.01845	.01701	.01572	.01455	.01350	.01255	.01169	.01091	.01020	.00956	.00897	.00844	.00795	.00750	.00708	.00670	.00635
79	4	.02503	.02294	.02107	.01940	.01789	.01654	.01532	.01422	.01323	.01232	.01151	.01076	.01009	.00947	.00890	.00839	.00791	.00748	.00707	.00671
79	5	.02631	.02414	.02219	.02044	.01887	.01746	.01619	.01503	.01399	.01305	.01219	.01141	.01069	.01004	.00945	.00890	.00840	.00794	.00752	.00713
79	6	.02768	.02542	.02340	.02158	.01994	.01846	.01713	.01592	.01483	.01384	.01294	.01212	.01137	.01068	.01006	.00948	.00895	.00847	.00802	.00760
79	7	.02914	.02680	.02469	.02280	.02109	.01955	.01815	.01689	.01575	.01471	.01376	.01290	.01211	.01139	.01073	.01012	.00956	.00905	.00857	.00814
79	8	.03070	.02826	.02607	.02410	.02231	.02070	.01925	.01793	.01673	.01564	.01464	.01374	.01291	.01215	.01145	.01081	.01022	.00968	.00918	.00872
79	9	.03235	.02982	.02754	.02549	.02363	.02195	.02043	.01905	.01779	.01665	.01560	.01465	.01378	.01298	.01224	.01157	.01095	.01038	.00985	.00936
79	10	.03412	.03149	.02912	.02698	.02504	.02329	.02170	.02025	.01893	.01773	.01664	.01564	.01472	.01388	.01311	.01240	.01174	.01114	.01058	.01006
79	11	.03597	.03324	.03078	.02855	.02653	.02470	.02304	.02153	.02015	.01890	.01775	.01670	.01573	.01485	.01403	.01328	.01259	.01196	.01136	.01082
79	12	.03792	.03509	.03253	.03021	.02811	.02620	.02446	.02288	.02144	.02013	.01892	.01782	.01680	.01587	.01502	.01423	.01350	.01283	.01220	.01162
79	13	.03994	.03700	.03434	.03193	.02974	.02775	.02594	.02429	.02278	.02140	.02014	.01898	.01791	.01694	.01603	.01520	.01444	.01373	.01307	.01246
79	14	.04199	.03894	.03618	.03367	.03139	.02932	.02743	.02570	.02413	.02268	.02136	.02015	.01903	.01800	.01706	.01618	.01537	.01463	.01393	.01329
79	15	.04406	.04090	.03803	.03543	.03306	.03090	.02893	.02713	.02548	.02397	.02259	.02131	.02014	.01906	.01807	.01715	.01630	.01551	.01478	.01410
79	16	.04614	.04287	.03990	.03719	.03473	.03248	.03042	.02855	.02683	.02525	.02380	.02247	.02124	.02011	.01907	.01810	.01721	.01638	.01561	.01490
79	17	.04826	.04487	.04179	.03898	.03641	.03408	.03194	.02998	.02818	.02654	.02502	.02363	.02234	.02116	.02006	.01905	.01811	.01724	.01643	.01568
79	18	.05042	.04691	.04372	.04080	.03814	.03571	.03348	.03144	.02957	.02784	.02626	.02480	.02346	.02222	.02107	.02001	.01902	.01811	.01726	.01647
79	19	.05267	.04903	.04572	.04270	.03993	.03740	.03509	.03296	.03101	.02921	.02756	.02603	.02462	.02332	.02212	.02101	.01997	.01901	.01812	.01729
79	20	.05502	.05126	.04783	.04469	.04182	.03919	.03678	.03456	.03253	.03065	.02892	.02733	.02586	.02449	.02323	.02206	.02098	.01997	.01903	.01816
79	21	.05749	.05360	.05005	.04679	.04381	.04108	.03857	.03626	.03414	.03218	.03038	.02871	.02717	.02574	.02442	.02319	.02205	.02099	.02001	.01909
79	22	.06008	.05606	.05237	.04900	.04591	.04307	.04045	.03805	.03584	.03380	.03191	.03017	.02855	.02706	.02567	.02439	.02319	.02208	.02104	.02008
79	23	.06280	.05864	.05483	.05133	.04812	.04517	.04245	.03995	.03764	.03551	.03354	.03172	.03003	.02847	.02702	.02567	.02441	.02324	.02215	.02114
79	24	.06567	.06137	.05742	.05380	.05047	.04740	.04458	.04197	.03957	.03734	.03529	.03338	.03162	.02998	.02846	.02704	.02572	.02450	.02335	.02228
79	25	.06870	.06425	.06017	.05642	.05296	.04978	.04684	.04413	.04162	.03930	.03716	.03517	.03332	.03160	.03001	.02852	.02714	.02585	.02465	.02352
79	26	.07189	.06730	.06308	.05919	.05560	.05230	.04925	.04642	.04381	.04139	.03915	.03707	.03514	.03335	.03167	.03012	.02866	.02731	.02604	.02486
79	27	.07527	.07052	.06616	.06213	.05841	.05498	.05181	.04888	.04616	.04364	.04130	.03912	.03710	.03522	.03347	.03184	.03031	.02889	.02756	.02631
79	28	.07881	.07391	.06940	.06523	.06138	.05782	.05453	.05147	.04864	.04601	.04357	.04130	.03919	.03722	.03539	.03367	.03208	.03058	.02918	.02787
79	29	.08253	.07748	.07281	.06850	.06451	.06082	.05740	.05422	.05128	.04854	.04599	.04362	.04141	.03936	.03743	.03564	.03396	.03239	.03092	.02954
79	30	.08643	.08122	.07640	.07194	.06781	.06398	.06043	.05713	.05406	.05121	.04856	.04608	.04377	.04162	.03961	.03773	.03597	.03432	.03277	.03132
79	31	.09051	.08513	.08016	.07555	.07127	.06730	.06362	.06019	.05700	.05403	.05127	.04868	.04627	.04402	.04192	.03995	.03810	.03637	.03474	.03322
79	32	.09477	.08924	.08410	.07934	.07491	.07080	.06698	.06342	.06011	.05702	.05413	.05144	.04893	.04657	.04437	.04230	.04037	.03855	.03685	.03525
79	33	.09925	.09354	.08824	.08332	.07875	.07449	.07053	.06684	.06339	.06018	.05718	.05437	.05174	.04928	.04698	.04482	.04279	.04089	.03910	.03741
79	34	.10393	.09805	.09259	.08751	.08278	.07838	.07427	.07044	.06686	.06352	.06040	.05747	.05473	.05216	.04975	.04749	.04537	.04337	.04149	.03973
79	35	.10883	.10278	.09716	.09192	.08703	.08248	.07822	.07425	.07054	.06706	.06381	.06077	.05791	.05523	.05271	.05035	.04812	.04603	.04406	.04220
79	36	.11396	.10774	.10194	.09654	.09149	.08678	.08238	.07827	.07441	.07081	.06742	.06425	.06128	.05848	.05585	.05338	.05105	.04886	.04679	.04485
79	37	.11932	.11292	.10696	.10139	.09618	.09132	.08676	.08250	.07850	.07476	.07124	.06794	.06484	.06193	.05918	.05660	.05417	.05187	.04971	.04766
79	38	.12492	.11835	.11222	.10648	.10111	.09609	.09138	.08696	.08282	.07894	.07529	.07186	.06863	.06559	.06273	.06003	.05749	.05509	.05282	.05068
79	39	.13078	.12403	.11772	.11181	.10628	.10110	.09623	.09167	.08738	.08335	.07956	.07599	.07264	.06947	.06649	.06367	.06102	.05851	.05613	.05389

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
79	40	.13689	.12997	.12349	.11741	.11171	.10637	.10134	.09662	.09219	.08801	.08408	.08038	.07689	.07359	.07048	.06755	.06477	.06215	.05967	.05732
79	41	.14329	.13619	.12953	.12328	.11742	.11191	.10672	.10185	.09726	.09293	.08886	.08502	.08139	.07796	.07473	.07167	.06877	.06603	.06344	.06098
79	42	.14995	.14268	.13585	.12943	.12339	.11772	.11237	.10734	.10260	.09812	.09390	.08991	.08615	.08259	.07922	.07604	.07302	.07016	.06745	.06488
79	43	.15689	.14944	.14243	.13585	.12964	.12380	.11830	.11310	.10820	.10358	.09921	.09508	.09117	.08747	.08397	.08066	.07751	.07453	.07170	.06902
79	44	.16409	.15647	.14930	.14254	.13617	.13016	.12449	.11914	.11408	.10930	.10478	.10051	.09646	.09262	.08898	.08554	.08226	.07916	.07621	.07340
79	45	.17155	.16376	.15641	.14948	.14295	.13677	.13094	.12543	.12021	.11528	.11061	.10618	.10199	.09801	.09424	.09066	.08725	.08402	.08095	.07802
79	46	.17926	.17130	.16379	.15669	.14999	.14365	.13765	.13198	.12661	.12152	.11670	.11212	.10778	.10366	.09975	.09603	.09249	.08913	.08593	.08288
79	47	.18721	.17908	.17140	.16414	.15727	.15077	.14461	.13878	.13325	.12800	.12303	.11830	.11382	.10955	.10550	.10164	.09797	.09448	.09115	.08798
79	48	.19540	.18711	.17926	.17184	.16480	.15814	.15182	.14583	.14014	.13474	.12962	.12474	.12011	.11570	.11150	.10751	.10370	.10007	.09662	.09332
79	49	.20382	.19537	.18737	.17978	.17259	.16576	.15929	.15314	.14729	.14174	.13646	.13143	.12665	.12210	.11776	.11362	.10968	.10592	.10233	.09890
79	50	.21249	.20389	.19573	.18798	.18063	.17365	.16701	.16071	.15471	.14900	.14357	.13839	.13346	.12876	.12428	.12000	.11592	.11203	.10830	.10475
79	51	.22140	.21264	.20432	.19643	.18892	.18178	.17499	.16853	.16238	.15652	.15093	.14561	.14053	.13569	.13106	.12665	.12243	.11839	.11454	.11085
79	52	.23051	.22160	.21314	.20509	.19743	.19014	.18320	.17659	.17028	.16427	.15854	.15307	.14784	.14285	.13809	.13353	.12917	.12500	.12101	.11719
79	53	.23982	.23077	.22217	.21397	.20617	.19873	.19164	.18488	.17842	.17226	.16638	.16076	.15539	.15026	.14535	.14065	.13615	.13185	.12772	.12377
79	54	.24932	.24014	.23140	.22306	.21511	.20753	.20029	.19339	.18679	.18048	.17445	.16869	.16318	.15790	.15285	.14801	.14338	.13893	.13467	.13059
79	55	.25901	.24970	.24082	.23235	.22427	.21655	.20917	.20212	.19537	.18892	.18275	.17685	.17119	.16577	.16058	.15561	.15084	.14626	.14187	.13765
79	56	.26887	.25944	.25044	.24184	.23362	.22577	.21825	.21106	.20418	.19759	.19128	.18523	.17944	.17388	.16855	.16344	.15853	.15382	.14930	.14495
79	57	.27890	.26936	.26024	.25152	.24317	.23518	.22754	.22021	.21320	.20647	.20002	.19384	.18791	.18222	.17675	.17150	.16646	.16162	.15696	.15248
79	58	.28907	.27942	.27019	.26135	.25288	.24477	.23699	.22954	.22240	.21554	.20896	.20264	.19658	.19075	.18515	.17977	.17460	.16963	.16484	.16023
79	59	.29934	.28960	.28026	.27131	.26273	.25450	.24660	.23903	.23175	.22477	.21806	.21162	.20542	.19947	.19374	.18823	.18293	.17782	.17291	.16817
79	60	.30971	.29988	.29044	.28139	.27270	.26436	.25635	.24865	.24126	.23415	.22732	.22075	.21443	.20835	.20250	.19686	.19143	.18620	.18116	.17630
79	61	.32018	.31026	.30073	.29159	.28280	.27435	.26623	.25843	.25092	.24370	.23675	.23006	.22362	.21741	.21144	.20568	.20012	.19477	.18961	.18463
79	62	.33076	.32076	.31115	.30192	.29304	.28449	.27627	.26836	.26075	.25341	.24635	.23955	.23299	.22667	.22057	.21469	.20902	.20355	.19826	.19316
79	63	.34143	.33137	.32169	.31237	.30341	.29477	.28646	.27845	.27073	.26330	.25613	.24921	.24254	.23611	.22990	.22390	.21812	.21253	.20713	.20191
79	64	.35218	.34206	.33231	.32293	.31388	.30517	.29677	.28867	.28086	.27332	.26605	.25903	.25226	.24572	.23940	.23329	.22740	.22170	.21619	.21086
79	65	.36298	.35281	.34301	.33356	.32445	.31566	.30718	.29900	.29110	.28347	.27611	.26899	.26212	.25548	.24906	.24285	.23685	.23104	.22542	.21998
79	66	.37383	.36362	.35378	.34428	.33510	.32625	.31770	.30944	.30146	.29375	.28630	.27910	.27213	.26539	.25888	.25257	.24647	.24056	.23484	.22930
79	67	.38473	.37449	.36461	.35506	.34584	.33693	.32832	.32000	.31195	.30416	.29663	.28934	.28229	.27547	.26886	.26246	.25626	.25026	.24444	.23880
79	68	.39563	.38538	.37547	.36589	.35663	.34767	.33901	.33063	.32251	.31466	.30706	.29970	.29257	.28566	.27897	.27248	.26620	.26011	.25420	.24847
79	69	.40651	.39625	.38632	.37672	.36743	.35843	.34972	.34129	.33312	.32521	.31754	.31012	.30292	.29594	.28917	.28261	.27624	.27006	.26407	.25825
79	70	.41731	.40705	.39711	.38749	.37818	.36915	.36041	.35193	.34372	.33576	.32804	.32055	.31329	.30624	.29941	.29277	.28633	.28008	.27401	.26811
79	71	.42798	.41773	.40779	.39817	.38884	.37979	.37102	.36252	.35427	.34626	.33850	.33096	.32364	.31654	.30964	.30294	.29643	.29011	.28397	.27800
79	72	.43849	.42826	.41834	.40871	.39938	.39032	.38153	.37300	.36472	.35669	.34888	.34130	.33394	.32678	.31983	.31307	.30651	.30012	.29392	.28788
79	73	.44882	.43862	.42871	.41910	.40977	.40071	.39191	.38337	.37507	.36700	.35917	.35155	.34415	.33695	.32995	.32315	.31653	.31009	.30383	.29773
79	74	.45898	.44881	.43893	.42934	.42002	.41096	.40216	.39361	.38530	.37722	.36936	.36172	.35428	.34705	.34002	.33317	.32651	.32002	.31371	.30756
79	75	.46895	.45883	.44898	.43942	.43012	.42108	.41229	.40374	.39542	.38733	.37946	.37180	.36434	.35709	.35002	.34314	.33644	.32991	.32356	.31737
79	76	.47875	.46867	.45887	.44934	.44007	.43105	.42228	.41374	.40543	.39734	.38946	.38179	.37432	.36704	.35996	.35305	.34632	.33977	.33337	.32714
79	77	.48832	.47831	.46856	.45907	.44984	.44085	.43210	.42358	.41528	.40720	.39932	.39165	.38418	.37689	.36979	.36287	.35612	.34954	.34312	.33686
79	78	.49765	.48770	.47801	.46857	.45939	.45044	.44172	.43322	.42494	.41688	.40901	.40135	.39387	.38659	.37948	.37255	.36579	.35919	.35275	.34647
79	79	.50667	.49679	.48717	.47779	.46865	.45974	.45106	.44260	.43435	.42630	.41846	.41081	.40334	.39606	.38896	.38202	.37526	.36865	.36220	.35591
80	0	.02663	.02479	.02314	.02166	.02033	.01914	.01806	.01709	.01620	.01540	.01467	.01401	.01340	.01284	.01233	.01185	.01142	.01102	.01064	.01030
80	1	.02207	.02021	.01855	.01707	.01575	.01456	.01349	.01252	.01166	.01087	.01016	.00952	.00893	.00840	.00792	.00747	.00706	.00669	.00635	.00603
80	2	.02289	.02096	.01923	.01769	.01630	.01506	.01395	.01294	.01204	.01122	.01047	.00980	.00919	.00863	.00812	.00765	.00722	.00683	.00647	.00614
80	3	.02392	.02191	.02011	.01850	.01706	.01577	.01460	.01355	.01260	.01174	.01096	.01025	.00961	.00902	.00849	.00800	.00755	.00713	.00675	.00640
80	4	.02508	.02299	.02112	.01945	.01794	.01659	.01537	.01427	.01328	.01238	.01156	.01081	.01014	.00952	.00895	.00844	.00796	.00753	.00713	.00676
80	5	.02636	.02419	.02225	.02050	.01893	.01752	.01624	.01509	.01405	.01310	.01224	.01146	.01075	.01010	.00950	.00896	.00846	.00800	.00757	.00718
80	6	.02774	.02548	.02346	.02164	.02000	.01852	.01719	.01598	.01489	.01390	.01300	.01218	.01143	.01074	.01011	.00954	.00901	.00852	.00808	.00766
80	7	.02921	.02686	.02476	.02286	.02115	.01961	.01822	.01696	.01581	.01477	.01382	.01296	.01217	.01145	.01079	.01018	.00963	.00911	.00864	.00820
80	8	.03077	.02833	.02614	.02417	.02239	.02078	.01932	.01800	.01680	.01571	.01472	.01381	.01298	.01222	.01152	.01088	.01030	.00975	.00925	.00879
80	9	.03244	.02991	.02763	.02557	.02371	.02203	.02051	.01913	.01787	.01673	.01568	.01473	.01386	.01306	.01233	.01165	.01103	.01046	.00993	.00944

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
80	10	.03421	.03158	.02921	.02707	.02513	.02338	.02179	.02034	.01903	.01783	.01673	.01573	.01482	.01397	.01320	.01249	.01183	.01123	.01067	.01015
80	11	.03608	.03335	.03089	.02866	.02664	.02481	.02315	.02164	.02026	.01900	.01785	.01680	.01584	.01495	.01414	.01339	.01270	.01206	.01147	.01092
80	12	.03804	.03521	.03265	.03033	.02823	.02632	.02458	.02300	.02156	.02025	.01904	.01794	.01692	.01599	.01514	.01435	.01362	.01294	.01232	.01174
80	13	.04007	.03713	.03447	.03206	.02987	.02788	.02607	.02442	.02291	.02153	.02027	.01911	.01805	.01707	.01617	.01534	.01457	.01386	.01320	.01259
80	14	.04213	.03908	.03632	.03382	.03154	.02947	.02758	.02585	.02427	.02283	.02151	.02030	.01918	.01815	.01720	.01633	.01552	.01477	.01408	.01343
80	15	.04421	.04106	.03819	.03558	.03322	.03106	.02909	.02729	.02564	.02413	.02274	.02147	.02030	.01922	.01823	.01731	.01646	.01567	.01494	.01426
80	16	.04631	.04303	.04006	.03736	.03489	.03265	.03059	.02871	.02699	.02542	.02397	.02264	.02141	.02028	.01924	.01827	.01738	.01655	.01578	.01507
80	17	.04843	.04504	.04196	.03915	.03659	.03425	.03211	.03015	.02836	.02671	.02520	.02380	.02252	.02133	.02024	.01923	.01829	.01742	.01661	.01586
80	18	.05060	.04709	.04389	.04098	.03832	.03589	.03366	.03162	.02975	.02803	.02645	.02499	.02364	.02240	.02125	.02019	.01921	.01829	.01744	.01665
80	19	.05285	.04922	.04591	.04288	.04012	.03759	.03527	.03315	.03119	.02940	.02774	.02622	.02481	.02351	.02231	.02119	.02016	.01920	.01831	.01748
80	20	.05521	.05145	.04802	.04488	.04201	.03938	.03697	.03476	.03272	.03085	.02912	.02752	.02605	.02469	.02343	.02226	.02117	.02016	.01923	.01835
80	21	.05769	.05380	.05024	.04699	.04401	.04128	.03877	.03646	.03434	.03238	.03058	.02891	.02737	.02594	.02462	.02339	.02225	.02119	.02021	.01929
80	22	.06028	.05626	.05258	.04921	.04611	.04327	.04066	.03826	.03605	.03400	.03212	.03038	.02876	.02727	.02588	.02460	.02340	.02229	.02125	.02028
80	23	.06301	.05885	.05504	.05154	.04833	.04538	.04267	.04017	.03786	.03573	.03376	.03194	.03025	.02868	.02723	.02588	.02463	.02346	.02237	.02135
80	24	.06588	.06159	.05764	.05402	.05069	.04762	.04480	.04219	.03979	.03757	.03551	.03361	.03184	.03020	.02868	.02726	.02595	.02472	.02357	.02250
80	25	.06892	.06448	.06040	.05665	.05319	.05001	.04707	.04436	.04185	.03954	.03739	.03540	.03355	.03184	.03024	.02876	.02737	.02608	.02488	.02375
80	26	.07212	.06754	.06331	.05943	.05584	.05254	.04949	.04667	.04406	.04164	.03940	.03732	.03538	.03359	.03192	.03036	.02891	.02755	.02628	.02510
80	27	.07551	.07077	.06641	.06238	.05867	.05524	.05206	.04913	.04641	.04389	.04155	.03938	.03736	.03548	.03373	.03209	.03057	.02914	.02781	.02656
80	28	.07907	.07417	.06966	.06550	.06165	.05809	.05479	.05174	.04891	.04628	.04384	.04157	.03946	.03749	.03566	.03394	.03234	.03085	.02945	.02813
80	29	.08280	.07775	.07309	.06878	.06479	.06110	.05768	.05451	.05156	.04882	.04628	.04391	.04170	.03964	.03772	.03592	.03424	.03267	.03120	.02982
80	30	.08672	.08151	.07669	.07223	.06810	.06428	.06072	.05743	.05436	.05151	.04885	.04638	.04407	.04192	.03991	.03802	.03626	.03461	.03307	.03162
80	31	.09081	.08544	.08047	.07586	.07158	.06762	.06393	.06050	.05732	.05435	.05158	.04900	.04659	.04434	.04223	.04026	.03841	.03668	.03506	.03353
80	32	.09510	.08956	.08443	.07966	.07524	.07113	.06731	.06375	.06044	.05735	.05447	.05177	.04926	.04690	.04470	.04264	.04070	.03888	.03718	.03557
80	33	.09959	.09389	.08859	.08367	.07910	.07484	.07088	.06719	.06375	.06053	.05753	.05472	.05210	.04964	.04733	.04517	.04314	.04124	.03945	.03776
80	34	.10429	.09842	.09296	.08788	.08315	.07875	.07464	.07081	.06724	.06390	.06077	.05784	.05510	.05254	.05013	.04787	.04574	.04374	.04186	.04009
80	35	.10922	.10317	.09755	.09231	.08743	.08287	.07862	.07465	.07094	.06746	.06421	.06116	.05831	.05563	.05311	.05074	.04852	.04643	.04445	.04260
80	36	.11437	.10815	.10236	.09696	.09191	.08721	.08281	.07869	.07484	.07123	.06785	.06468	.06170	.05890	.05627	.05380	.05147	.04928	.04721	.04526
80	37	.11976	.11337	.10740	.10183	.09663	.09177	.08721	.08295	.07896	.07521	.07170	.06840	.06530	.06238	.05963	.05705	.05462	.05232	.05016	.04811
80	38	.12540	.11883	.11269	.10696	.10159	.09657	.09186	.08745	.08331	.07942	.07577	.07234	.06911	.06607	.06321	.06051	.05797	.05557	.05330	.05116
80	39	.13129	.12454	.11824	.11233	.10680	.10162	.09675	.09219	.08790	.08387	.08008	.07652	.07316	.06999	.06701	.06419	.06154	.05902	.05665	.05440
80	40	.13744	.13053	.12405	.11797	.11227	.10693	.10191	.09719	.09275	.08858	.08464	.08094	.07745	.07415	.07105	.06811	.06533	.06271	.06022	.05787
80	41	.14388	.13679	.13013	.12389	.11802	.11251	.10733	.10246	.09787	.09354	.08947	.08563	.08200	.07857	.07533	.07227	.06938	.06664	.06404	.06158
80	42	.15060	.14333	.13650	.13008	.12405	.11838	.11303	.10800	.10326	.09878	.09456	.09058	.08681	.08325	.07988	.07669	.07367	.07081	.06810	.06553
80	43	.15759	.15014	.14314	.13656	.13036	.12452	.11901	.11382	.10892	.10430	.09993	.09580	.09189	.08819	.08469	.08137	.07823	.07524	.07241	.06972
80	44	.16486	.15724	.15007	.14331	.13694	.13094	.12527	.11992	.11486	.11009	.10557	.10129	.09724	.09340	.08976	.08631	.08304	.07993	.07698	.07417
80	45	.17238	.16459	.15725	.15033	.14379	.13762	.13179	.12628	.12107	.11613	.11146	.10704	.10284	.09886	.09509	.09150	.08810	.08486	.08179	.07886
80	46	.18017	.17221	.16470	.15761	.15091	.14457	.13858	.13291	.12754	.12245	.11762	.11305	.10871	.10459	.10067	.09695	.09341	.09005	.08684	.08379
80	47	.18819	.18007	.17239	.16514	.15827	.15177	.14562	.13978	.13426	.12901	.12404	.11931	.11482	.11056	.10650	.10265	.09897	.09548	.09214	.08897
80	48	.19647	.18818	.18034	.17292	.16589	.15923	.15292	.14693	.14124	.13584	.13071	.12584	.12120	.11679	.11260	.10860	.10479	.10116	.09770	.09439
80	49	.20499	.19654	.18854	.18096	.17377	.16695	.16048	.15433	.14849	.14293	.13765	.13263	.12784	.12329	.11895	.11481	.11086	.10710	.10351	.10007
80	50	.21376	.20516	.19700	.18926	.18192	.17494	.16831	.16200	.15600	.15030	.14486	.13969	.13476	.13006	.12557	.12129	.11721	.11331	.10958	.10602
80	51	.22277	.21402	.20571	.19782	.19032	.18318	.17640	.16994	.16379	.15793	.15234	.14702	.14194	.13709	.13247	.12805	.12382	.11979	.11593	.11223
80	52	.23199	.22310	.21465	.20660	.19895	.19167	.18473	.17812	.17181	.16580	.16007	.15460	.14937	.14438	.13961	.13505	.13069	.12651	.12252	.11869
80	53	.24143	.23240	.22380	.21561	.20781	.20038	.19329	.18653	.18008	.17392	.16804	.16242	.15705	.15191	.14700	.14230	.13780	.13349	.12936	.12540
80	54	.25106	.24190	.23316	.22483	.21689	.20931	.20208	.19518	.18858	.18228	.17625	.17048	.16497	.15969	.15464	.14980	.14516	.14071	.13645	.13236
80	55	.26089	.25160	.24273	.23427	.22619	.21847	.21110	.20405	.19731	.19086	.18469	.17879	.17313	.16771	.16252	.15754	.15276	.14818	.14378	.13956
80	56	.27090	.26149	.25250	.24391	.23570	.22785	.22034	.21315	.20627	.19969	.19338	.18733	.18153	.17598	.17064	.16553	.16062	.15590	.15137	.14702
80	57	.28109	.27157	.26246	.25374	.24541	.23743	.22979	.22247	.21545	.20873	.20229	.19610	.19017	.18448	.17901	.17376	.16871	.16386	.15920	.15471
80	58	.29143	.28180	.27257	.26375	.25529	.24719	.23942	.23197	.22483	.21797	.21140	.20508	.19901	.19319	.18759	.18220	.17702	.17204	.16725	.16264
80	59	.30188	.29215	.28282	.27389	.26532	.25710	.24921	.24164	.23437	.22739	.22068	.21424	.20804	.20209	.19635	.19084	.18553	.18042	.17550	.17076

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
80	60	.31244	.30262	.29320	.28416	.27548	.26715	.25915	.25146	.24407	.23697	.23014	.22357	.21725	.21116	.20531	.19967	.19423	.18900	.18395	.17908
80	61	.32310	.31320	.30369	.29456	.28578	.27734	.26924	.26144	.25393	.24672	.23977	.23308	.22664	.22043	.21445	.20869	.20313	.19777	.19260	.18761
80	62	.33389	.32391	.31432	.30510	.29623	.28770	.27949	.27159	.26398	.25665	.24959	.24278	.23623	.22990	.22380	.21792	.21224	.20676	.20147	.19637
80	63	.34478	.33474	.32508	.31578	.30683	.29821	.28991	.28191	.27419	.26676	.25959	.25268	.24601	.23958	.23336	.22737	.22157	.21598	.21057	.20535
80	64	.35576	.34567	.33594	.32657	.31755	.30884	.30046	.29236	.28456	.27703	.26976	.26275	.25597	.24943	.24311	.23700	.23110	.22539	.21987	.21453
80	65	.36681	.35667	.34689	.33746	.32837	.31959	.31113	.30295	.29506	.28744	.28008	.27297	.26610	.25945	.25303	.24681	.24081	.23499	.22937	.22392
80	66	.37792	.36774	.35792	.34844	.33929	.33045	.32192	.31367	.30570	.29800	.29055	.28335	.27638	.26964	.26312	.25681	.25070	.24479	.23906	.23351
80	67	.38910	.37889	.36904	.35952	.35032	.34142	.33283	.32451	.31647	.30869	.30117	.29388	.28683	.28001	.27340	.26699	.26079	.25478	.24895	.24330
80	68	.40030	.39008	.38020	.37064	.36140	.35247	.34382	.33545	.32735	.31950	.31190	.30455	.29742	.29051	.28382	.27733	.27104	.26494	.25902	.25328
80	69	.41148	.40125	.39136	.38178	.37252	.36354	.35485	.34643	.33828	.33037	.32272	.31529	.30809	.30111	.29434	.28778	.28141	.27522	.26922	.26339
80	70	.42259	.41237	.40247	.39289	.38360	.37459	.36587	.35741	.34921	.34126	.33355	.32607	.31881	.31176	.30492	.29829	.29184	.28558	.27950	.27359
80	71	.43359	.42339	.41349	.40390	.39460	.38558	.37683	.36834	.36011	.35212	.34436	.33683	.32951	.32241	.31551	.30881	.30229	.29597	.28981	.28383
80	72	.44445	.43426	.42438	.41480	.40549	.39646	.38770	.37919	.37093	.36290	.35511	.34753	.34017	.33302	.32607	.31931	.31274	.30635	.30013	.29408
80	73	.45514	.44498	.43512	.42555	.41625	.40722	.39845	.38993	.38164	.37359	.36577	.35816	.35077	.34357	.33657	.32977	.32314	.31670	.31042	.30432
80	74	.46565	.45554	.44571	.43616	.42687	.41785	.40908	.40055	.39226	.38420	.37635	.36872	.36129	.35407	.34703	.34018	.33352	.32702	.32070	.31454
80	75	.47601	.46594	.45615	.44663	.43737	.42836	.41960	.41108	.40279	.39471	.38686	.37921	.37176	.36451	.35744	.35056	.34386	.33733	.33096	.32476
80	76	.48619	.47617	.46643	.45695	.44772	.43874	.43000	.42149	.41320	.40513	.39727	.38962	.38216	.37489	.36780	.36090	.35417	.34761	.34121	.33497
80	77	.49616	.48621	.47652	.46709	.45791	.44896	.44025	.43176	.42349	.41543	.40757	.39991	.39245	.38517	.37808	.37116	.36441	.35782	.35140	.34513
80	78	.50590	.49602	.48639	.47701	.46787	.45897	.45029	.44183	.43358	.42554	.41770	.41005	.40259	.39532	.38822	.38129	.37453	.36793	.36148	.35520
80	79	.51533	.50552	.49597	.48665	.47757	.46871	.46007	.45165	.44343	.43542	.42760	.41997	.41252	.40525	.39815	.39122	.38446	.37785	.37140	.36510
80	80	.52440	.51467	.50519	.49594	.48692	.47811	.46952	.46114	.45296	.44498	.43719	.42958	.42215	.41489	.40781	.40089	.39412	.38752	.38106	.37476
81	0	.02682	.02498	.02333	.02186	.02053	.01934	.01826	.01729	.01641	.01561	.01488	.01422	.01361	.01305	.01254	.01207	.01164	.01123	.01086	.01051
81	1	.02213	.02027	.01861	.01713	.01580	.01461	.01354	.01258	.01171	.01093	.01022	.00958	.00899	.00846	.00797	.00753	.00712	.00675	.00640	.00609
81	2	.02294	.02100	.01928	.01774	.01635	.01511	.01400	.01299	.01209	.01127	.01052	.00985	.00924	.00868	.00817	.00770	.00727	.00688	.00652	.00619
81	3	.02396	.02195	.02016	.01855	.01711	.01581	.01465	.01360	.01265	.01179	.01101	.01030	.00966	.00907	.00853	.00804	.00759	.00718	.00680	.00645
81	4	.02513	.02304	.02117	.01950	.01799	.01664	.01542	.01432	.01333	.01242	.01161	.01086	.01019	.00957	.00900	.00849	.00801	.00757	.00717	.00680
81	5	.02641	.02424	.02230	.02055	.01898	.01757	.01629	.01514	.01410	.01315	.01229	.01151	.01080	.01015	.00955	.00901	.00851	.00805	.00762	.00723
81	6	.02779	.02553	.02351	.02169	.02005	.01858	.01724	.01604	.01495	.01395	.01305	.01223	.01148	.01080	.01017	.00959	.00906	.00858	.00813	.00772
81	7	.02927	.02692	.02482	.02292	.02122	.01967	.01828	.01702	.01587	.01483	.01389	.01302	.01223	.01151	.01085	.01024	.00969	.00917	.00870	.00826
81	8	.03084	.02840	.02621	.02424	.02246	.02085	.01939	.01807	.01687	.01578	.01478	.01388	.01305	.01229	.01159	.01095	.01036	.00982	.00932	.00885
81	9	.03251	.02998	.02770	.02565	.02379	.02211	.02059	.01921	.01795	.01680	.01576	.01481	.01394	.01314	.01240	.01173	.01111	.01053	.01000	.00951
81	10	.03429	.03167	.02930	.02716	.02522	.02347	.02188	.02043	.01912	.01792	.01682	.01582	.01490	.01406	.01329	.01258	.01192	.01132	.01076	.01024
81	11	.03617	.03345	.03098	.02876	.02674	.02491	.02325	.02174	.02036	.01910	.01795	.01690	.01594	.01505	.01424	.01349	.01280	.01216	.01157	.01102
81	12	.03815	.03532	.03276	.03044	.02834	.02643	.02470	.02312	.02168	.02036	.01915	.01805	.01704	.01611	.01525	.01446	.01373	.01306	.01243	.01185
81	13	.04019	.03725	.03459	.03218	.03000	.02801	.02620	.02455	.02304	.02166	.02040	.01924	.01817	.01720	.01630	.01546	.01470	.01398	.01333	.01271
81	14	.04226	.03922	.03646	.03395	.03168	.02960	.02771	.02599	.02441	.02297	.02165	.02043	.01932	.01829	.01734	.01647	.01566	.01491	.01422	.01357
81	15	.04436	.04120	.03834	.03573	.03336	.03120	.02923	.02743	.02579	.02428	.02290	.02162	.02045	.01938	.01838	.01746	.01661	.01582	.01509	.01441
81	16	.04646	.04319	.04022	.03751	.03505	.03280	.03075	.02887	.02715	.02558	.02413	.02280	.02157	.02044	.01940	.01843	.01754	.01671	.01594	.01522
81	17	.04859	.04520	.04212	.03931	.03675	.03441	.03228	.03032	.02853	.02688	.02536	.02397	.02269	.02150	.02041	.01939	.01846	.01759	.01678	.01602
81	18	.05076	.04726	.04406	.04115	.03849	.03606	.03383	.03179	.02992	.02820	.02662	.02516	.02382	.02258	.02143	.02036	.01938	.01847	.01762	.01682
81	19	.05302	.04939	.04608	.04306	.04029	.03777	.03545	.03332	.03137	.02958	.02792	.02640	.02499	.02369	.02249	.02137	.02034	.01938	.01849	.01765
81	20	.05538	.05163	.04820	.04506	.04219	.03957	.03715	.03494	.03290	.03103	.02930	.02771	.02624	.02487	.02361	.02244	.02136	.02035	.01941	.01854
81	21	.05787	.05398	.05043	.04718	.04420	.04147	.03896	.03665	.03453	.03257	.03077	.02910	.02756	.02613	.02481	.02359	.02245	.02139	.02040	.01948
81	22	.06047	.05645	.05277	.04940	.04631	.04347	.04086	.03845	.03624	.03420	.03231	.03057	.02896	.02747	.02608	.02479	.02360	.02248	.02145	.02048
81	23	.06320	.05905	.05524	.05174	.04853	.04558	.04287	.04037	.03806	.03593	.03396	.03214	.03045	.02889	.02744	.02609	.02483	.02366	.02257	.02155
81	24	.06609	.06179	.05785	.05422	.05090	.04783	.04501	.04240	.04000	.03778	.03572	.03382	.03205	.03041	.02889	.02748	.02616	.02493	.02378	.02271
81	25	.06913	.06469	.06061	.05686	.05341	.05022	.04729	.04458	.04207	.03976	.03761	.03562	.03377	.03206	.03046	.02898	.02759	.02630	.02510	.02397
81	26	.07234	.06776	.06354	.05965	.05607	.05276	.04971	.04689	.04428	.04187	.03963	.03755	.03561	.03382	.03215	.03059	.02914	.02778	.02651	.02533
81	27	.07574	.07100	.06664	.06262	.05890	.05547	.05230	.04937	.04665	.04413	.04179	.03962	.03760	.03572	.03397	.03233	.03081	.02938	.02805	.02680
81	28	.07931	.07442	.06991	.06574	.06189	.05834	.05504	.05199	.04916	.04653	.04409	.04182	.03971	.03774	.03591	.03420	.03259	.03110	.02970	.02839

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
81	29	.08306	.07801	.07335	.06904	.06505	.06136	.05794	.05477	.05182	.04909	.04654	.04417	.04196	.03990	.03798	.03619	.03451	.03294	.03146	.03008
81	30	.08699	.08178	.07696	.07251	.06838	.06455	.06100	.05770	.05464	.05179	.04913	.04666	.04435	.04220	.04019	.03830	.03654	.03489	.03335	.03189
81	31	.09109	.08572	.08075	.07615	.07187	.06791	.06422	.06080	.05761	.05464	.05188	.04930	.04688	.04463	.04253	.04055	.03871	.03698	.03535	.03382
81	32	.09540	.08986	.08473	.07997	.07555	.07144	.06762	.06406	.06075	.05766	.05478	.05209	.04957	.04722	.04501	.04295	.04101	.03919	.03749	.03588
81	33	.09991	.09420	.08891	.08400	.07942	.07517	.07121	.06752	.06408	.06086	.05786	.05505	.05243	.04997	.04766	.04550	.04347	.04157	.03977	.03809
81	34	.10463	.09875	.09330	.08822	.08350	.07910	.07499	.07116	.06759	.06425	.06112	.05820	.05546	.05289	.05048	.04822	.04609	.04409	.04221	.04044
81	35	.10958	.10353	.09791	.09267	.08779	.08324	.07899	.07502	.07131	.06783	.06458	.06154	.05868	.05600	.05348	.05112	.04889	.04680	.04482	.04297
81	36	.11475	.10854	.10275	.09735	.09231	.08760	.08320	.07908	.07523	.07163	.06825	.06507	.06210	.05930	.05667	.05420	.05187	.04968	.04761	.04566
81	37	.12017	.11378	.10782	.10225	.09705	.09219	.08763	.08337	.07938	.07563	.07212	.06882	.06572	.06280	.06006	.05747	.05504	.05274	.05058	.04853
81	38	.12583	.11927	.11314	.10740	.10204	.09702	.09231	.08790	.08376	.07988	.07623	.07280	.06957	.06653	.06367	.06097	.05842	.05602	.05375	.05161
81	39	.13176	.12502	.11871	.11281	.10728	.10210	.09724	.09268	.08839	.08436	.08057	.07701	.07365	.07048	.06750	.06468	.06202	.05951	.05713	.05489
81	40	.13795	.13104	.12456	.11849	.11279	.10745	.10243	.09771	.09328	.08910	.08517	.08147	.07798	.07468	.07157	.06863	.06586	.06323	.06075	.05839
81	41	.14443	.13734	.13069	.12445	.11859	.11308	.10790	.10302	.09844	.09411	.09004	.08619	.08257	.07914	.07590	.07284	.06994	.06720	.06460	.06214
81	42	.15119	.14393	.13710	.13069	.12466	.11899	.11365	.10862	.10387	.09940	.09518	.09119	.08743	.08387	.08050	.07731	.07429	.07143	.06871	.06614
81	43	.15824	.15080	.14380	.13722	.13102	.12518	.11968	.11449	.10959	.10497	.10060	.09647	.09256	.08886	.08536	.08204	.07889	.07591	.07308	.07039
81	44	.16556	.15795	.15078	.14403	.13767	.13166	.12600	.12065	.11559	.11082	.10630	.10202	.09797	.09413	.09049	.08704	.08377	.08066	.07770	.07489
81	45	.17315	.16537	.15803	.15111	.14458	.13841	.13258	.12707	.12186	.11693	.11226	.10783	.10364	.09966	.09588	.09230	.08889	.08565	.08257	.07964
81	46	.18100	.17305	.16555	.15846	.15176	.14543	.13944	.13377	.12840	.12331	.11849	.11392	.10957	.10545	.10154	.09782	.09428	.09091	.08770	.08465
81	47	.18910	.18099	.17332	.16606	.15920	.15270	.14655	.14072	.13520	.12995	.12498	.12026	.11577	.11150	.10745	.10359	.09991	.09641	.09308	.08990
81	48	.19746	.18918	.18135	.17393	.16691	.16025	.15394	.14795	.14226	.13687	.13174	.12687	.12223	.11782	.11362	.10962	.10581	.10218	.09872	.09541
81	49	.20606	.19763	.18963	.18206	.17487	.16806	.16159	.15544	.14960	.14405	.13877	.13374	.12896	.12440	.12006	.11592	.11198	.10821	.10461	.10118
81	50	.21493	.20634	.19819	.19046	.18311	.17614	.16951	.16321	.15722	.15151	.14608	.14090	.13597	.13127	.12679	.12251	.11842	.11452	.11079	.10722
81	51	.22404	.21530	.20700	.19911	.19162	.18449	.17771	.17125	.16510	.15925	.15366	.14834	.14326	.13841	.13379	.12936	.12514	.12110	.11724	.11354
81	52	.23337	.22449	.21604	.20801	.20036	.19308	.18615	.17954	.17324	.16723	.16150	.15603	.15081	.14581	.14104	.13648	.13212	.12794	.12394	.12011
81	53	.24292	.23390	.22531	.21713	.20934	.20192	.19483	.18808	.18163	.17547	.16959	.16398	.15860	.15347	.14856	.14385	.13935	.13504	.13090	.12694
81	54	.25268	.24353	.23480	.22648	.21855	.21098	.20375	.19685	.19026	.18396	.17793	.17217	.16665	.16137	.15632	.15148	.14684	.14239	.13812	.13403
81	55	.26264	.25336	.24450	.23605	.22798	.22027	.21291	.20586	.19913	.19268	.18652	.18061	.17495	.16953	.16434	.15936	.15458	.15000	.14560	.14137
81	56	.27279	.26339	.25442	.24584	.23763	.22979	.22229	.21511	.20823	.20165	.19534	.18930	.18350	.17795	.17261	.16750	.16258	.15786	.15333	.14897
81	57	.28313	.27362	.26453	.25582	.24750	.23953	.23189	.22458	.21757	.21085	.20441	.19823	.19230	.18660	.18113	.17588	.17083	.16598	.16131	.15683
81	58	.29363	.28401	.27480	.26599	.25754	.24945	.24169	.23425	.22711	.22026	.21369	.20737	.20131	.19548	.18988	.18449	.17931	.17433	.16953	.16491
81	59	.30424	.29453	.28522	.27630	.26774	.25953	.25165	.24409	.23683	.22985	.22315	.21671	.21051	.20455	.19882	.19331	.18800	.18288	.17796	.17321
81	60	.31498	.30517	.29577	.28675	.27808	.26976	.26177	.25409	.24671	.23961	.23279	.22622	.21990	.21382	.20796	.20232	.19688	.19164	.18659	.18172
81	61	.32583	.31595	.30645	.29734	.28857	.28015	.27205	.26426	.25677	.24956	.24261	.23593	.22949	.22328	.21730	.21153	.20597	.20061	.19544	.19044
81	62	.33681	.32686	.31728	.30808	.29923	.29071	.28251	.27462	.26702	.25969	.25264	.24584	.23928	.23296	.22686	.22098	.21530	.20981	.20452	.19940
81	63	.34791	.33790	.32826	.31898	.31004	.30143	.29314	.28515	.27745	.27003	.26286	.25596	.24929	.24285	.23664	.23064	.22485	.21925	.21384	.20861
81	64	.35911	.34904	.33934	.32999	.32098	.31230	.30392	.29584	.28805	.28053	.27327	.26625	.25948	.25294	.24662	.24051	.23460	.22889	.22337	.21803
81	65	.37040	.36028	.35053	.34112	.33205	.32329	.31484	.30668	.29880	.29119	.28383	.27672	.26985	.26321	.25679	.25057	.24456	.23874	.23311	.22766
81	66	.38176	.37161	.36181	.35236	.34323	.33441	.32589	.31765	.30969	.30200	.29456	.28737	.28040	.27367	.26715	.26084	.25472	.24880	.24307	.23751
81	67	.39319	.38302	.37320	.36370	.35452	.34565	.33707	.32877	.32075	.31298	.30546	.29818	.29114	.28431	.27770	.27130	.26509	.25908	.25325	.24759
81	68	.40467	.39449	.38464	.37511	.36590	.35698	.34835	.34000	.33191	.32408	.31649	.30914	.30202	.29512	.28842	.28193	.27564	.26954	.26361	.25787
81	69	.41615	.40596	.39610	.38655	.37731	.36836	.35969	.35129	.34315	.33526	.32762	.32020	.31301	.30603	.29927	.29270	.28632	.28014	.27413	.26830
81	70	.42757	.41739	.40753	.39797	.38871	.37974	.37103	.36260	.35441	.34648	.33878	.33130	.32405	.31701	.31017	.30354	.29709	.29083	.28474	.27883
81	71	.43889	.42872	.41887	.40931	.40004	.39105	.38233	.37386	.36565	.35767	.34992	.34240	.33510	.32800	.32110	.31440	.30789	.30156	.29540	.28941
81	72	.45007	.43993	.43010	.42055	.41128	.40228	.39354	.38506	.37682	.36881	.36103	.35347	.34612	.33897	.33202	.32526	.31869	.31230	.30608	.30003
81	73	.46110	.45099	.44118	.43165	.42239	.41339	.40465	.39615	.38789	.37986	.37206	.36446	.35707	.34989	.34290	.33609	.32947	.32302	.31674	.31063
81	74	.47197	.46191	.45213	.44262	.43338	.42439	.41566	.40716	.39889	.39085	.38302	.37540	.36799	.36077	.35374	.34689	.34023	.33373	.32741	.32124
81	75	.48269	.47268	.46294	.45347	.44425	.43529	.42656	.41807	.40980	.40175	.39392	.38628	.37885	.37161	.36455	.35768	.35097	.34444	.33807	.33187
81	76	.49325	.48329	.47361	.46418	.45500	.44606	.43736	.42888	.42063	.41258	.40474	.39711	.38966	.38240	.37533	.36843	.36170	.35514	.34874	.34250
81	77	.50361	.49373	.48410	.47473	.46559	.45669	.44802	.43957	.43133	.42330	.41547	.40783	.40038	.39312	.38603	.37912	.37237	.36579	.35937	.35310
81	78	.51375	.50394	.49438	.48506	.47598	.46712	.45849	.45007	.44186	.43385	.42603	.41841	.41097	.40371	.39662	.38970	.38294	.37635	.36991	.36362

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
81	79	.52358	.51386	.50437	.49512	.48610	.47729	.46871	.46033	.45215	.44417	.43638	.42877	.42134	.41409	.40701	.40009	.39334	.38673	.38028	.37398
81	80	.53306	.52342	.51401	.50483	.49587	.48713	.47859	.47026	.46212	.45418	.44642	.43883	.43143	.42419	.41713	.41022	.40347	.39687	.39041	.38411
81	81	.54213	.53258	.52325	.51415	.50526	.49657	.48810	.47981	.47172	.46382	.45609	.44854	.44117	.43395	.42690	.42001	.41327	.40668	.40023	.39393
82	0	.02701	.02517	.02352	.02205	.02073	.01954	.01846	.01749	.01661	.01582	.01509	.01443	.01382	.01326	.01275	.01228	.01185	.01145	.01108	.01073
82	1	.02218	.02032	.01866	.01718	.01585	.01466	.01359	.01263	.01176	.01098	.01027	.00963	.00904	.00851	.00802	.00758	.00717	.00680	.00646	.00614
82	2	.02298	.02105	.01932	.01778	.01640	.01516	.01404	.01304	.01213	.01131	.01057	.00990	.00928	.00872	.00821	.00775	.00732	.00693	.00657	.00624
82	3	.02400	.02200	.02020	.01859	.01715	.01586	.01469	.01364	.01269	.01183	.01105	.01035	.00970	.00911	.00858	.00809	.00764	.00722	.00684	.00649
82	4	.02517	.02308	.02121	.01954	.01804	.01668	.01546	.01436	.01337	.01247	.01165	.01091	.01023	.00961	.00905	.00853	.00805	.00762	.00722	.00685
82	5	.02646	.02429	.02234	.02060	.01903	.01761	.01634	.01519	.01414	.01320	.01234	.01156	.01085	.01020	.00960	.00905	.00855	.00809	.00767	.00728
82	6	.02784	.02558	.02356	.02174	.02010	.01863	.01729	.01609	.01500	.01400	.01310	.01228	.01153	.01085	.01022	.00964	.00911	.00863	.00818	.00776
82	7	.02932	.02698	.02487	.02298	.02127	.01973	.01834	.01707	.01593	.01489	.01394	.01308	.01229	.01157	.01091	.01030	.00974	.00923	.00875	.00831
82	8	.03090	.02846	.02627	.02430	.02252	.02091	.01945	.01813	.01693	.01584	.01485	.01394	.01311	.01235	.01165	.01101	.01042	.00988	.00938	.00892
82	9	.03258	.03005	.02777	.02572	.02386	.02218	.02066	.01928	.01802	.01688	.01583	.01488	.01401	.01321	.01247	.01180	.01118	.01060	.01007	.00958
82	10	.03437	.03174	.02937	.02724	.02530	.02355	.02196	.02051	.01920	.01800	.01690	.01590	.01498	.01414	.01337	.01266	.01200	.01140	.01084	.01032
82	11	.03626	.03353	.03107	.02885	.02683	.02500	.02334	.02183	.02045	.01919	.01805	.01699	.01603	.01515	.01433	.01358	.01289	.01225	.01166	.01111
82	12	.03825	.03542	.03286	.03054	.02844	.02654	.02480	.02322	.02178	.02046	.01926	.01816	.01714	.01621	.01536	.01457	.01384	.01316	.01254	.01196
82	13	.04030	.03737	.03471	.03230	.03011	.02812	.02631	.02466	.02316	.02178	.02051	.01936	.01829	.01732	.01641	.01558	.01481	.01410	.01344	.01283
82	14	.04239	.03934	.03658	.03408	.03180	.02973	.02784	.02612	.02454	.02310	.02178	.02057	.01945	.01842	.01748	.01660	.01579	.01504	.01435	.01370
82	15	.04449	.04134	.03847	.03587	.03350	.03134	.02937	.02758	.02593	.02442	.02304	.02177	.02060	.01952	.01852	.01760	.01675	.01596	.01523	.01455
82	16	.04660	.04333	.04036	.03766	.03520	.03295	.03090	.02902	.02730	.02573	.02428	.02295	.02172	.02059	.01955	.01858	.01769	.01686	.01609	.01538
82	17	.04874	.04535	.04227	.03946	.03691	.03457	.03243	.03048	.02868	.02704	.02552	.02413	.02285	.02166	.02057	.01955	.01861	.01774	.01694	.01618
82	18	.05092	.04741	.04422	.04131	.03865	.03622	.03399	.03195	.03008	.02836	.02678	.02532	.02398	.02274	.02159	.02053	.01954	.01863	.01778	.01699
82	19	.05318	.04955	.04624	.04322	.04046	.03793	.03562	.03349	.03154	.02974	.02809	.02657	.02516	.02386	.02266	.02154	.02051	.01955	.01866	.01782
82	20	.05555	.05179	.04836	.04523	.04236	.03974	.03733	.03511	.03308	.03120	.02948	.02788	.02641	.02505	.02379	.02262	.02153	.02052	.01959	.01871
82	21	.05804	.05415	.05060	.04735	.04437	.04164	.03913	.03683	.03471	.03275	.03095	.02928	.02774	.02631	.02499	.02377	.02263	.02157	.02058	.01966
82	22	.06064	.05662	.05295	.04958	.04649	.04365	.04104	.03864	.03643	.03438	.03250	.03076	.02915	.02765	.02627	.02498	.02378	.02267	.02163	.02067
82	23	.06338	.05923	.05542	.05193	.04872	.04577	.04306	.04056	.03825	.03612	.03415	.03233	.03065	.02908	.02763	.02628	.02502	.02385	.02276	.02175
82	24	.06627	.06198	.05804	.05442	.05109	.04803	.04520	.04260	.04020	.03798	.03592	.03402	.03225	.03061	.02909	.02768	.02636	.02513	.02398	.02291
82	25	.06933	.06489	.06081	.05706	.05361	.05043	.04749	.04478	.04228	.03996	.03782	.03583	.03398	.03226	.03067	.02918	.02780	.02651	.02530	.02418
82	26	.07255	.06796	.06374	.05986	.05628	.05298	.04993	.04711	.04450	.04208	.03984	.03776	.03583	.03403	.03236	.03080	.02935	.02800	.02673	.02554
82	27	.07596	.07122	.06686	.06283	.05912	.05570	.05253	.04959	.04688	.04436	.04202	.03984	.03782	.03594	.03419	.03256	.03103	.02961	.02828	.02703
82	28	.07954	.07465	.07014	.06597	.06213	.05857	.05528	.05223	.04940	.04677	.04433	.04206	.03995	.03798	.03615	.03443	.03283	.03134	.02994	.02862
82	29	.08330	.07825	.07359	.06928	.06530	.06161	.05819	.05502	.05207	.04934	.04679	.04442	.04221	.04015	.03823	.03644	.03476	.03319	.03171	.03033
82	30	.08724	.08203	.07722	.07276	.06863	.06481	.06126	.05796	.05490	.05205	.04940	.04692	.04462	.04246	.04045	.03857	.03681	.03516	.03361	.03216
82	31	.09136	.08599	.08102	.07641	.07214	.06818	.06450	.06107	.05789	.05492	.05215	.04957	.04716	.04491	.04280	.04083	.03899	.03725	.03563	.03410
82	32	.09567	.09014	.08501	.08025	.07584	.07173	.06791	.06435	.06104	.05795	.05507	.05238	.04986	.04751	.04531	.04324	.04131	.03949	.03778	.03618
82	33	.10020	.09450	.08921	.08430	.07973	.07547	.07152	.06783	.06438	.06117	.05817	.05536	.05274	.05028	.04797	.04581	.04378	.04188	.04008	.03840
82	34	.10494	.09907	.09361	.08854	.08382	.07942	.07532	.07149	.06791	.06457	.06145	.05852	.05578	.05322	.05081	.04854	.04642	.04442	.04254	.04077
82	35	.10991	.10387	.09825	.09301	.08813	.08358	.07933	.07536	.07165	.06818	.06493	.06188	.05903	.05635	.05383	.05146	.04924	.04714	.04517	.04331
82	36	.11511	.10889	.10311	.09771	.09267	.08796	.08357	.07945	.07560	.07200	.06862	.06544	.06247	.05967	.05704	.05457	.05224	.05005	.04798	.04603
82	37	.12054	.11416	.10820	.10264	.09744	.09257	.08803	.08377	.07977	.07603	.07252	.06922	.06612	.06320	.06045	.05787	.05544	.05314	.05097	.04892
82	38	.12624	.11968	.11355	.10782	.10246	.09744	.09273	.08832	.08418	.08030	.07665	.07322	.06999	.06695	.06409	.06139	.05885	.05644	.05417	.05203
82	39	.13219	.12546	.11915	.11325	.10773	.10255	.09769	.09313	.08884	.08481	.08103	.07746	.07410	.07094	.06795	.06514	.06248	.05996	.05759	.05534
82	40	.13842	.13151	.12503	.11897	.11327	.10793	.10291	.09820	.09376	.08959	.08566	.08196	.07847	.07517	.07206	.06912	.06635	.06372	.06123	.05888
82	41	.14494	.13785	.13120	.12496	.11911	.11360	.10842	.10355	.09896	.09464	.09057	.08672	.08310	.07967	.07643	.07337	.07047	.06773	.06513	.06267
82	42	.15174	.14448	.13766	.13125	.12522	.11955	.11422	.10919	.10445	.09997	.09575	.09177	.08800	.08444	.08107	.07788	.07486	.07200	.06928	.06671
82	43	.15883	.15140	.14441	.13783	.13163	.12580	.12030	.11511	.11021	.10559	.10122	.09709	.09318	.08949	.08598	.08266	.07952	.07653	.07370	.07101
82	44	.16621	.15860	.15144	.14469	.13833	.13233	.12667	.12132	.11627	.11149	.10697	.10270	.09865	.09481	.09117	.08772	.08444	.08133	.07838	.07557
82	45	.17386	.16608	.15875	.15183	.14530	.13914	.13331	.12781	.12260	.11767	.11300	.10857	.10438	.10040	.09662	.09304	.08963	.08639	.08331	.08038
82	46	.18177	.17383	.16633	.15925	.15255	.14622	.14024	.13457	.12920	.12412	.11930	.11472	.11038	.10626	.10234	.09862	.09508	.09171	.08851	.08545

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
82	47	.18994	.18183	.17417	.16692	.16006	.15357	.14742	.14159	.13607	.13083	.12586	.12113	.11665	.11238	.10832	.10446	.10079	.09729	.09395	.09078
82	48	.19837	.19010	.18227	.17486	.16784	.16119	.15488	.14890	.14322	.13782	.13269	.12782	.12319	.11878	.11458	.11058	.10677	.10313	.09967	.09636
82	49	.20706	.19863	.19064	.18307	.17589	.16908	.16261	.15647	.15063	.14508	.13981	.13478	.13000	.12545	.12110	.11696	.11302	.10925	.10565	.10222
82	50	.21601	.20743	.19928	.19156	.18422	.17725	.17063	.16433	.15834	.15264	.14721	.14204	.13711	.13240	.12792	.12364	.11955	.11565	.11192	.10835
82	51	.22521	.21648	.20819	.20031	.19282	.18570	.17892	.17247	.16633	.16047	.15489	.14957	.14449	.13965	.13502	.13060	.12637	.12233	.11847	.11477
82	52	.23465	.22578	.21734	.20931	.20167	.19440	.18747	.18087	.17457	.16857	.16284	.15737	.15214	.14715	.14238	.13782	.13346	.12928	.12528	.12145
82	53	.24431	.23530	.22672	.21855	.21076	.20334	.19627	.18952	.18307	.17692	.17104	.16543	.16006	.15492	.15001	.14531	.14080	.13649	.13236	.12839
82	54	.25418	.24504	.23632	.22801	.22009	.21253	.20531	.19841	.19182	.18552	.17950	.17374	.16823	.16295	.15790	.15305	.14841	.14396	.13969	.13560
82	55	.26426	.25499	.24615	.23771	.22965	.22195	.21459	.20755	.20082	.19438	.18822	.18231	.17666	.17124	.16605	.16107	.15629	.15170	.14730	.14307
82	56	.27455	.26516	.25619	.24763	.23944	.23160	.22411	.21693	.21007	.20349	.19718	.19114	.18535	.17979	.17446	.16934	.16443	.15971	.15517	.15081
82	57	.28502	.27553	.26645	.25776	.24944	.24148	.23386	.22655	.21955	.21284	.20640	.20022	.19429	.18860	.18313	.17788	.17283	.16798	.16331	.15882
82	58	.29567	.28607	.27687	.26807	.25964	.25156	.24381	.23637	.22924	.22240	.21583	.20952	.20346	.19763	.19203	.18665	.18147	.17648	.17168	.16706
82	59	.30644	.29674	.28745	.27854	.27000	.26180	.25393	.24638	.23912	.23215	.22546	.21902	.21283	.20687	.20114	.19563	.19032	.18520	.18028	.17553
82	60	.31734	.30755	.29817	.28916	.28051	.27220	.26422	.25655	.24918	.24209	.23527	.22871	.22239	.21631	.21045	.20481	.19938	.19414	.18908	.18421
82	61	.32836	.31850	.30903	.29993	.29118	.28277	.27468	.26690	.25942	.25221	.24528	.23860	.23216	.22596	.21998	.21421	.20865	.20329	.19811	.19312
82	62	.33953	.32959	.32005	.31086	.30202	.29352	.28534	.27745	.26986	.26255	.25550	.24871	.24215	.23583	.22974	.22385	.21817	.21269	.20739	.20228
82	63	.35083	.34083	.33122	.32196	.31304	.30445	.29617	.28820	.28050	.27309	.26593	.25903	.25237	.24594	.23973	.23373	.22793	.22233	.21692	.21169
82	64	.36223	.35219	.34251	.33319	.32420	.31553	.30717	.29910	.29132	.28381	.27656	.26955	.26279	.25625	.24993	.24382	.23792	.23220	.22668	.22133
82	65	.37374	.36365	.35392	.34454	.33549	.32675	.31832	.31017	.30230	.29470	.28736	.28026	.27339	.26676	.26033	.25412	.24811	.24229	.23666	.23120
82	66	.38533	.37521	.36545	.35602	.34691	.33811	.32961	.32139	.31345	.30577	.29834	.29115	.28419	.27746	.27095	.26464	.25853	.25261	.24687	.24131
82	67	.39702	.38688	.37708	.36762	.35846	.34961	.34105	.33277	.32476	.31701	.30950	.30223	.29520	.28838	.28177	.27537	.26917	.26315	.25732	.25166
82	68	.40876	.39861	.38880	.37930	.37011	.36122	.35262	.34428	.33621	.32839	.32082	.31348	.30636	.29947	.29278	.28629	.28000	.27390	.26797	.26222
82	69	.42051	.41037	.40054	.39103	.38182	.37289	.36425	.35587	.34775	.33987	.33224	.32484	.31765	.31068	.30392	.29736	.29099	.28480	.27879	.27296
82	70	.43223	.42209	.41227	.40275	.39352	.38457	.37590	.36748	.35932	.35140	.34371	.33625	.32901	.32198	.31515	.30852	.30207	.29581	.28972	.28381
82	71	.44385	.43373	.42392	.41440	.40517	.39621	.38751	.37907	.37087	.36292	.35519	.34768	.34039	.33330	.32641	.31971	.31320	.30687	.30072	.29473
82	72	.45535	.44526	.43547	.42596	.41673	.40777	.39906	.39060	.38238	.37439	.36663	.35909	.35175	.34461	.33767	.33092	.32435	.31796	.31174	.30569
82	73	.46670	.45665	.44689	.43740	.42818	.41922	.41051	.40204	.39381	.38580	.37801	.37044	.36306	.35589	.34891	.34211	.33549	.32904	.32277	.31665
82	74	.47791	.46791	.45818	.44872	.43952	.43058	.42187	.41341	.40517	.39715	.38934	.38174	.37434	.36714	.36012	.35328	.34662	.34013	.33381	.32764
82	75	.48898	.47903	.46935	.45993	.45076	.44184	.43315	.42470	.41646	.40844	.40062	.39301	.38560	.37837	.37132	.36446	.35776	.35124	.34487	.33866
82	76	.49991	.49002	.48040	.47102	.46190	.45300	.44434	.43590	.42768	.41966	.41185	.40424	.39681	.38957	.38251	.37562	.36890	.36234	.35595	.34970
82	77	.51066	.50084	.49128	.48196	.47288	.46403	.45541	.44699	.43879	.43079	.42299	.41538	.40795	.40071	.39364	.38674	.38000	.37342	.36700	.36073
82	78	.52118	.51145	.50196	.49270	.48368	.47488	.46629	.45792	.44974	.44177	.43399	.42639	.41897	.41173	.40466	.39776	.39101	.38442	.37799	.37170
82	79	.53142	.52177	.51236	.50318	.49421	.48547	.47693	.46860	.46047	.45252	.44477	.43719	.42979	.42256	.41550	.40860	.40186	.39527	.38882	.38253
82	80	.54129	.53174	.52241	.51330	.50441	.49573	.48725	.47897	.47088	.46297	.45525	.44771	.44033	.43312	.42607	.41918	.41245	.40586	.39942	.39312
82	81	.55076	.54130	.53206	.52304	.51422	.50560	.49718	.48896	.48092	.47306	.46537	.45786	.45052	.44333	.43631	.42944	.42272	.41614	.40970	.40341
82	82	.55980	.55043	.54128	.53234	.52360	.51506	.50670	.49854	.49055	.48274	.47510	.46763	.46032	.45317	.44617	.43932	.43262	.42606	.41964	.41335
83	0	.02719	.02535	.02371	.02224	.02092	.01973	.01866	.01769	.01681	.01602	.01529	.01463	.01402	.01347	.01296	.01249	.01206	.01166	.01129	.01094
83	1	.02222	.02036	.01870	.01722	.01590	.01471	.01364	.01268	.01181	.01103	.01032	.00968	.00909	.00856	.00808	.00763	.00722	.00685	.00651	.00619
83	2	.02302	.02109	.01936	.01782	.01644	.01520	.01409	.01308	.01217	.01135	.01061	.00994	.00933	.00877	.00826	.00779	.00736	.00697	.00661	.00628
83	3	.02404	.02203	.02024	.01863	.01719	.01590	.01473	.01368	.01273	.01187	.01109	.01039	.00974	.00916	.00862	.00813	.00768	.00727	.00688	.00653
83	4	.02521	.02312	.02125	.01958	.01808	.01672	.01550	.01440	.01341	.01251	.01169	.01095	.01027	.00965	.00909	.00857	.00810	.00766	.00726	.00689
83	5	.02650	.02433	.02238	.02064	.01907	.01766	.01638	.01523	.01419	.01324	.01238	.01160	.01089	.01024	.00964	.00910	.00860	.00814	.00771	.00732
83	6	.02788	.02563	.02360	.02179	.02015	.01867	.01734	.01613	.01504	.01405	.01315	.01233	.01158	.01089	.01026	.00969	.00916	.00867	.00822	.00781
83	7	.02937	.02703	.02492	.02303	.02132	.01978	.01839	.01712	.01598	.01494	.01399	.01313	.01234	.01162	.01096	.01035	.00979	.00928	.00880	.00836
83	8	.03095	.02852	.02633	.02435	.02257	.02096	.01951	.01819	.01699	.01590	.01490	.01399	.01317	.01241	.01171	.01107	.01048	.00994	.00944	.00897
83	9	.03264	.03011	.02783	.02578	.02392	.02224	.02072	.01934	.01808	.01694	.01590	.01494	.01407	.01327	.01254	.01186	.01124	.01067	.01014	.00965
83	10	.03444	.03182	.02945	.02731	.02537	.02362	.02203	.02058	.01927	.01807	.01698	.01597	.01506	.01422	.01344	.01273	.01208	.01147	.01091	.01039
83	11	.03634	.03362	.03115	.02893	.02691	.02508	.02342	.02191	.02054	.01928	.01813	.01708	.01612	.01523	.01442	.01367	.01298	.01234	.01174	.01120
83																					

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
83	14	.04250	.03946	.03670	.03420	.03192	.02985	.02796	.02624	.02467	.02322	.02190	.02069	.01957	.01855	.01760	.01672	.01592	.01517	.01447	.01383
83	15	.04462	.04146	.03860	.03600	.03363	.03147	.02950	.02771	.02606	.02455	.02317	.02190	.02073	.01965	.01866	.01774	.01689	.01610	.01537	.01469
83	16	.04673	.04347	.04050	.03779	.03533	.03309	.03104	.02916	.02744	.02587	.02442	.02309	.02186	.02073	.01969	.01873	.01783	.01700	.01624	.01552
83	17	.04888	.04549	.04241	.03961	.03705	.03471	.03258	.03062	.02883	.02718	.02567	.02428	.02300	.02181	.02072	.01970	.01877	.01789	.01709	.01633
83	18	.05106	.04756	.04436	.04145	.03880	.03637	.03414	.03211	.03024	.02852	.02694	.02548	.02414	.02290	.02175	.02069	.01970	.01879	.01794	.01715
83	19	.05333	.04970	.04639	.04337	.04061	.03809	.03577	.03365	.03170	.02990	.02825	.02673	.02532	.02402	.02282	.02170	.02067	.01971	.01882	.01799
83	20	.05570	.05195	.04852	.04539	.04252	.03990	.03749	.03527	.03324	.03137	.02964	.02805	.02658	.02521	.02395	.02278	.02170	.02069	.01975	.01888
83	21	.05820	.05431	.05076	.04751	.04454	.04181	.03930	.03700	.03487	.03292	.03112	.02945	.02791	.02648	.02516	.02394	.02280	.02174	.02075	.01983
83	22	.06081	.05679	.05311	.04974	.04666	.04382	.04121	.03881	.03660	.03456	.03267	.03093	.02932	.02783	.02644	.02516	.02396	.02285	.02181	.02084
83	23	.06355	.05940	.05559	.05210	.04889	.04595	.04323	.04073	.03843	.03630	.03433	.03251	.03083	.02926	.02781	.02646	.02521	.02404	.02295	.02193
83	24	.06645	.06215	.05821	.05460	.05127	.04821	.04539	.04278	.04038	.03816	.03611	.03420	.03244	.03080	.02928	.02786	.02655	.02532	.02417	.02310
83	25	.06951	.06507	.06100	.05725	.05380	.05062	.04768	.04497	.04247	.04015	.03801	.03602	.03417	.03246	.03086	.02938	.02800	.02670	.02550	.02437
83	26	.07274	.06815	.06394	.06005	.05647	.05317	.05012	.04731	.04470	.04228	.04004	.03796	.03603	.03424	.03257	.03101	.02956	.02820	.02693	.02575
83	27	.07615	.07142	.06706	.06304	.05933	.05590	.05273	.04980	.04708	.04457	.04223	.04006	.03804	.03616	.03441	.03277	.03125	.02982	.02849	.02724
83	28	.07974	.07486	.07035	.06619	.06234	.05879	.05549	.05245	.04962	.04699	.04455	.04228	.04017	.03821	.03637	.03466	.03306	.03156	.03016	.02885
83	29	.08352	.07847	.07381	.06951	.06552	.06184	.05842	.05525	.05230	.04957	.04702	.04466	.04245	.04039	.03847	.03667	.03499	.03342	.03195	.03057
83	30	.08747	.08226	.07745	.07300	.06887	.06505	.06150	.05821	.05514	.05230	.04964	.04717	.04486	.04271	.04070	.03882	.03706	.03541	.03386	.03241
83	31	.09160	.08624	.08127	.07666	.07240	.06843	.06475	.06133	.05814	.05518	.05241	.04983	.04742	.04517	.04307	.04109	.03925	.03752	.03589	.03436
83	32	.09593	.09040	.08527	.08052	.07610	.07200	.06818	.06462	.06131	.05823	.05534	.05265	.05014	.04778	.04558	.04352	.04158	.03976	.03806	.03645
83	33	.10047	.09478	.08949	.08457	.08001	.07576	.07180	.06811	.06467	.06146	.05846	.05565	.05303	.05057	.04826	.04610	.04407	.04217	.04038	.03869
83	34	.10523	.09936	.09391	.08884	.08412	.07972	.07562	.07179	.06822	.06488	.06175	.05883	.05609	.05352	.05111	.04885	.04673	.04473	.04285	.04108
83	35	.11021	.10418	.09856	.09333	.08845	.08390	.07965	.07568	.07198	.06850	.06525	.06221	.05935	.05667	.05416	.05179	.04957	.04747	.04550	.04364
83	36	.11543	.10922	.10344	.09804	.09300	.08830	.08391	.07979	.07594	.07234	.06896	.06579	.06281	.06002	.05739	.05492	.05259	.05039	.04833	.04637
83	37	.12089	.11451	.10855	.10299	.09779	.09293	.08839	.08413	.08014	.07640	.07288	.06958	.06648	.06357	.06082	.05824	.05581	.05351	.05134	.04929
83	38	.12661	.12005	.11393	.10820	.10284	.09782	.09312	.08871	.08458	.08069	.07704	.07361	.07039	.06735	.06449	.06179	.05924	.05684	.05457	.05242
83	39	.13259	.12586	.11956	.11366	.10814	.10296	.09810	.09354	.08926	.08523	.08145	.07788	.07453	.07136	.06838	.06556	.06290	.06039	.05801	.05576
83	40	.13885	.13194	.12547	.11941	.11372	.10838	.10336	.09865	.09421	.09004	.08611	.08241	.07892	.07563	.07252	.06958	.06680	.06418	.06169	.05934
83	41	.14540	.13832	.13168	.12544	.11958	.11408	.10891	.10404	.09945	.09513	.09106	.08722	.08359	.08016	.07693	.07387	.07097	.06822	.06563	.06316
83	42	.15225	.14499	.13817	.13177	.12574	.12008	.11474	.10971	.10497	.10050	.09629	.09230	.08854	.08498	.08161	.07842	.07540	.07253	.06982	.06724
83	43	.15938	.15195	.14496	.13839	.13220	.12637	.12087	.11568	.11079	.10617	.10180	.09767	.09376	.09007	.08656	.08325	.08010	.07711	.07428	.07159
83	44	.16681	.15921	.15205	.14530	.13895	.13295	.12729	.12195	.11690	.11212	.10760	.10333	.09928	.09544	.09181	.08835	.08508	.08197	.07901	.07620
83	45	.17451	.16673	.15941	.15250	.14597	.13981	.13399	.12848	.12328	.11835	.11368	.10926	.10507	.10109	.09731	.09373	.09032	.08708	.08400	.08107
83	46	.18248	.17454	.16705	.15997	.15328	.14696	.14097	.13531	.12995	.12486	.12004	.11547	.11113	.10701	.10310	.09937	.09583	.09247	.08926	.08620
83	47	.19071	.18261	.17495	.16771	.16086	.15437	.14822	.14240	.13688	.13164	.12667	.12195	.11746	.11320	.10914	.10528	.10161	.09811	.09477	.09159
83	48	.19921	.19095	.18313	.17572	.16871	.16206	.15576	.14977	.14410	.13870	.13358	.12871	.12408	.11967	.11547	.11147	.10766	.10403	.10056	.09725
83	49	.20797	.19955	.19157	.18401	.17683	.17003	.16357	.15743	.15159	.14605	.14077	.13575	.13097	.12642	.12208	.11794	.11399	.11022	.10662	.10319
83	50	.21700	.20843	.20030	.19258	.18525	.17828	.17167	.16537	.15939	.15369	.14826	.14309	.13816	.13346	.12898	.12470	.12061	.11671	.11298	.10941
83	51	.22630	.21757	.20929	.20142	.19394	.18682	.18005	.17360	.16746	.16161	.15604	.15072	.14564	.14080	.13617	.13175	.12752	.12348	.11962	.11592
83	52	.23582	.22696	.21853	.21052	.20288	.19562	.18870	.18210	.17581	.16981	.16408	.15861	.15339	.14840	.14363	.13907	.13471	.13053	.12653	.12270
83	53	.24558	.23658	.22802	.21985	.21208	.20467	.19760	.19085	.18441	.17827	.17239	.16678	.16141	.15628	.15137	.14667	.14216	.13785	.13372	.12975
83	54	.25556	.24643	.23773	.22943	.22151	.21396	.20675	.19986	.19328	.18698	.18097	.17521	.16970	.16442	.15937	.15453	.14989	.14544	.14117	.13707
83	55	.26576	.25650	.24767	.23924	.23119	.22350	.21615	.20912	.20240	.19596	.18980	.18390	.17825	.17284	.16765	.16267	.15789	.15330	.14890	.14467
83	56	.27617	.26680	.25784	.24929	.24111	.23328	.22580	.21863	.21177	.20520	.19890	.19286	.18707	.18152	.17619	.17107	.16616	.16144	.15690	.15254
83	57	.28678	.27729	.26823	.25955	.25125	.24330	.23568	.22839	.22139	.21469	.20825	.20208	.19616	.19047	.18500	.17975	.17470	.16985	.16518	.16069
83	58	.29755	.28797	.27880	.27001	.26159	.25352	.24578	.23836	.23123	.22440	.21783	.21153	.20547	.19965	.19405	.18867	.18349	.17850	.17371	.16908
83	59	.30847	.29880	.28952	.28063	.27210	.26391	.25606	.24851	.24127	.23431	.22762	.22118	.21500	.20905	.20332	.19781	.19250	.18738	.18246	.17771
83	60	.31952	.30976	.30039	.29140	.28277	.27447	.26651	.25885	.25148	.24440	.23759	.23104	.22473	.21865	.21280	.20716	.20172	.19648	.19143	.18655
83	61	.33071	.32087	.31142	.30233	.29360	.28521	.27714	.26937	.26190	.25470	.24777	.24110	.23467	.22847	.22250	.21673	.21118	.20581	.20064	.19564
83	62	.34205	.33214	.32261	.31345	.30463	.29614	.28797	.28010	.27252	.26522	.25818	.25139	.24485	.23853	.23244	.22656	.22088	.21540	.21010	.20499
83	63	.35353	.34356	.33397	.32473	.31583	.30726	.29900	.29104	.28336	.27595	.26881	.26192	.25526	.24883	.24263	.23663	.23084	.22524	.21983	.21460

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
83	64	.36513	.35512	.34547	.33616	.32720	.31855	.31020	.30215	.29438	.28688	.27964	.27265	.26589	.25936	.25304	.24694	.24104	.23533	.22980	.22445
83	65	.37684	.36679	.35709	.34773	.33870	.32998	.32157	.31344	.30558	.29800	.29066	.28357	.27672	.27009	.26367	.25747	.25146	.24564	.24001	.23455
83	66	.38866	.37857	.36884	.35943	.35035	.34157	.33309	.32489	.31696	.30930	.30188	.29470	.28776	.28103	.27452	.26822	.26211	.25619	.25046	.24490
83	67	.40058	.39048	.38071	.37127	.36215	.35332	.34479	.33652	.32853	.32079	.31330	.30604	.29901	.29221	.28561	.27921	.27301	.26700	.26117	.25551
83	68	.41257	.40246	.39268	.38322	.37406	.36519	.35661	.34830	.34024	.33244	.32488	.31756	.31045	.30357	.29689	.29041	.28412	.27802	.27210	.26635
83	69	.42459	.41448	.40470	.39522	.38604	.37714	.36852	.36017	.35206	.34421	.33659	.32920	.32203	.31507	.30832	.30176	.29540	.28921	.28321	.27737
83	70	.43658	.42649	.41670	.40722	.39803	.38911	.38046	.37207	.36393	.35603	.34836	.34092	.33369	.32667	.31985	.31323	.30679	.30053	.29445	.28853
83	71	.44849	.43842	.42865	.41917	.40998	.40105	.39238	.38397	.37580	.36786	.36015	.35266	.34538	.33831	.33143	.32474	.31824	.31192	.30576	.29977
83	72	.46030	.45026	.44051	.43104	.42185	.41292	.40425	.39582	.38763	.37966	.37192	.36440	.35707	.34995	.34303	.33628	.32972	.32334	.31712	.31107
83	73	.47196	.46196	.45225	.44280	.43363	.42471	.41603	.40760	.39939	.39141	.38364	.37609	.36873	.36157	.35460	.34782	.34121	.33477	.32850	.32239
83	74	.48349	.47355	.46387	.45446	.44531	.43641	.42774	.41931	.41110	.40311	.39533	.38775	.38037	.37318	.36618	.35936	.35270	.34622	.33990	.33374
83	75	.49491	.48502	.47539	.46603	.45691	.44803	.43938	.43096	.42276	.41477	.40698	.39939	.39200	.38479	.37776	.37091	.36422	.35771	.35135	.34514
83	76	.50619	.49636	.48680	.47748	.46841	.45957	.45095	.44255	.43436	.42638	.41860	.41101	.40361	.39639	.38934	.38247	.37576	.36922	.36283	.35659
83	77	.51730	.50756	.49806	.48881	.47978	.47098	.46240	.45404	.44587	.43791	.43014	.42256	.41516	.40794	.40089	.39400	.38728	.38072	.37430	.36804
83	78	.52820	.51855	.50913	.49994	.49098	.48223	.47370	.46537	.45724	.44930	.44156	.43399	.42660	.41939	.41234	.40545	.39873	.39215	.38573	.37945
83	79	.53883	.52926	.51993	.51082	.50192	.49324	.48476	.47648	.46839	.46049	.45277	.44523	.43786	.43066	.42362	.41674	.41002	.40344	.39701	.39072
83	80	.54910	.53963	.53039	.52136	.51253	.50392	.49550	.48727	.47923	.47137	.46369	.45618	.44884	.44166	.43464	.42778	.42106	.41449	.40807	.40178
83	81	.55897	.54960	.54044	.53150	.52276	.51421	.50586	.49769	.48970	.48189	.47426	.46679	.45948	.45233	.44533	.43849	.43179	.42523	.41881	.41253
83	82	.56839	.55913	.55007	.54121	.53255	.52408	.51580	.50770	.49977	.49201	.48443	.47700	.46973	.46261	.45565	.44883	.44215	.43562	.42921	.42294
83	83	.57738	.56822	.55926	.55050	.54192	.53353	.52532	.51729	.50942	.50172	.49419	.48681	.47959	.47251	.46558	.45879	.45215	.44563	.43925	.43300
84	0	.02737	.02553	.02389	.02242	.02111	.01992	.01885	.01788	.01701	.01621	.01549	.01483	.01423	.01367	.01317	.01270	.01227	.01187	.01150	.01115
84	1	.02227	.02041	.01875	.01727	.01594	.01476	.01369	.01273	.01186	.01108	.01037	.00973	.00914	.00861	.00812	.00768	.00727	.00690	.00656	.00624
84	2	.02306	.02113	.01940	.01786	.01648	.01524	.01412	.01312	.01221	.01140	.01065	.00998	.00937	.00881	.00830	.00783	.00741	.00701	.00665	.00632
84	3	.02408	.02207	.02028	.01867	.01723	.01593	.01477	.01372	.01277	.01191	.01113	.01042	.00978	.00919	.00866	.00817	.00772	.00730	.00692	.00657
84	4	.02524	.02316	.02129	.01961	.01811	.01676	.01554	.01444	.01345	.01255	.01173	.01098	.01031	.00969	.00913	.00861	.00813	.00770	.00730	.00693
84	5	.02653	.02436	.02242	.02067	.01911	.01769	.01642	.01527	.01423	.01328	.01242	.01164	.01093	.01028	.00968	.00914	.00863	.00817	.00775	.00736
84	6	.02792	.02567	.02364	.02183	.02019	.01871	.01738	.01618	.01508	.01409	.01319	.01237	.01162	.01093	.01031	.00973	.00920	.00871	.00827	.00785
84	7	.02942	.02707	.02497	.02307	.02136	.01982	.01843	.01717	.01602	.01498	.01404	.01317	.01239	.01166	.01100	.01040	.00984	.00932	.00885	.00841
84	8	.03100	.02857	.02638	.02440	.02262	.02101	.01956	.01824	.01704	.01595	.01495	.01405	.01322	.01246	.01176	.01112	.01053	.00999	.00949	.00902
84	9	.03270	.03017	.02789	.02584	.02398	.02230	.02078	.01940	.01814	.01700	.01596	.01500	.01413	.01333	.01260	.01192	.01130	.01073	.01020	.00971
84	10	.03451	.03188	.02951	.02737	.02544	.02369	.02210	.02065	.01934	.01814	.01704	.01604	.01513	.01428	.01351	.01280	.01214	.01154	.01098	.01046
84	11	.03642	.03369	.03123	.02901	.02699	.02516	.02350	.02199	.02061	.01936	.01821	.01716	.01620	.01531	.01450	.01375	.01305	.01242	.01182	.01128
84	12	.03843	.03560	.03304	.03073	.02863	.02672	.02499	.02341	.02197	.02065	.01945	.01834	.01733	.01640	.01555	.01476	.01403	.01335	.01273	.01215
84	13	.04050	.03757	.03491	.03251	.03032	.02833	.02652	.02487	.02337	.02199	.02073	.01957	.01851	.01753	.01663	.01580	.01503	.01432	.01366	.01305
84	14	.04261	.03957	.03681	.03431	.03203	.02996	.02808	.02635	.02478	.02334	.02202	.02080	.01969	.01866	.01772	.01684	.01603	.01528	.01459	.01394
84	15	.04473	.04158	.03872	.03612	.03375	.03159	.02963	.02783	.02619	.02468	.02330	.02202	.02086	.01978	.01878	.01787	.01702	.01623	.01550	.01482
84	16	.04686	.04359	.04062	.03792	.03546	.03322	.03117	.02929	.02758	.02600	.02455	.02322	.02200	.02087	.01983	.01886	.01797	.01714	.01637	.01566
84	17	.04901	.04562	.04254	.03974	.03718	.03485	.03271	.03076	.02897	.02732	.02581	.02442	.02314	.02195	.02086	.01985	.01891	.01804	.01723	.01648
84	18	.05120	.04769	.04450	.04159	.03894	.03651	.03429	.03225	.03038	.02866	.02708	.02562	.02428	.02304	.02189	.02083	.01985	.01893	.01808	.01729
84	19	.05347	.04984	.04653	.04352	.04076	.03823	.03592	.03380	.03185	.03005	.02840	.02688	.02547	.02417	.02297	.02186	.02082	.01986	.01897	.01814
84	20	.05584	.05209	.04867	.04554	.04267	.04005	.03764	.03543	.03339	.03152	.02979	.02820	.02673	.02537	.02411	.02294	.02186	.02085	.01991	.01904
84	21	.05834	.05446	.05091	.04767	.04469	.04196	.03946	.03715	.03503	.03308	.03128	.02961	.02807	.02665	.02532	.02410	.02296	.02190	.02091	.01999
84	22	.06096	.05694	.05327	.04990	.04681	.04398	.04137	.03897	.03676	.03472	.03284	.03110	.02949	.02799	.02661	.02532	.02413	.02301	.02198	.02101
84	23	.06371	.05956	.05575	.05226	.04906	.04611	.04340	.04090	.03860	.03647	.03450	.03268	.03100	.02943	.02798	.02663	.02538	.02421	.02312	.02210
84	24	.06661	.06232	.05838	.05476	.05144	.04838	.04556	.04296	.04055	.03833	.03628	.03438	.03261	.03098	.02946	.02804	.02672	.02550	.02435	.02328
84	25	.06968	.06524	.06117	.05742	.05397	.05079	.04786	.04515	.04265	.04033	.03819	.03620	.03436	.03264	.03105	.02956	.02818	.02689	.02568	.02456
84	26	.07291	.06833	.06412	.06023	.05666	.05336	.05031	.04749	.04489	.04247	.04023	.03815	.03622	.03443	.03276	.03120	.02975	.02839	.02713	.02594
84	27	.07634	.07161	.06725	.06323	.05952	.05609	.05293	.05000	.04728	.04476	.04243	.04026	.03824	.03636	.03461	.03297	.03145	.03003	.02869	.02745
84	28	.07994	.07505	.07055	.06639	.06254	.05899	.05570	.05265	.04982	.04720	.04476	.04249	.04038	.03842	.03658	.03487	.03327	.03177	.03037	.02906
84	29	.08372	.07868	.07402	.06972	.06574	.06205	.05863	.05546	.05252	.04979	.04724	.04488	.04267	.04061	.03869	.03690	.03522	.03365	.03217	.03079

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
84	30	.08768	.08248	.07767	.07322	.06910	.06527	.06173	.05843	.05537	.05253	.04987	.04740	.04510	.04294	.04093	.03905	.03729	.03564	.03409	.03264
84	31	.09183	.08646	.08150	.07690	.07263	.06867	.06499	.06157	.05838	.05542	.05265	.05008	.04767	.04542	.04331	.04134	.03949	.03776	.03614	.03461
84	32	.09617	.09064	.08552	.08076	.07635	.07225	.06843	.06488	.06157	.05848	.05560	.05291	.05040	.04804	.04584	.04378	.04184	.04002	.03832	.03671
84	33	.10072	.09503	.08974	.08483	.08027	.07602	.07206	.06838	.06494	.06173	.05873	.05592	.05330	.05084	.04854	.04638	.04435	.04244	.04065	.03897
84	34	.10549	.09963	.09418	.08911	.08439	.07999	.07590	.07207	.06850	.06516	.06204	.05912	.05638	.05381	.05140	.04914	.04702	.04502	.04314	.04137
84	35	.11050	.10446	.09885	.09362	.08874	.08419	.07995	.07598	.07228	.06881	.06556	.06251	.05966	.05698	.05446	.05210	.04987	.04778	.04581	.04395
84	36	.11573	.10953	.10374	.09835	.09332	.08861	.08422	.08011	.07626	.07266	.06928	.06611	.06314	.06034	.05771	.05524	.05291	.05072	.04865	.04670
84	37	.12121	.11483	.10888	.10332	.09813	.09327	.08872	.08447	.08048	.07674	.07323	.06993	.06683	.06391	.06117	.05859	.05615	.05386	.05169	.04964
84	38	.12695	.12040	.11428	.10855	.10319	.09818	.09348	.08907	.08494	.08106	.07741	.07398	.07076	.06772	.06486	.06216	.05961	.05721	.05494	.05279
84	39	.13296	.12623	.11994	.11404	.10852	.10335	.09849	.09393	.08965	.08563	.08184	.07828	.07492	.07176	.06877	.06596	.06330	.06079	.05841	.05616
84	40	.13925	.13234	.12588	.11981	.11413	.10879	.10378	.09906	.09463	.09046	.08654	.08284	.07935	.07605	.07294	.07001	.06723	.06461	.06212	.05977
84	41	.14583	.13875	.13211	.12588	.12003	.11453	.10935	.10449	.09990	.09559	.09151	.08767	.08405	.08062	.07739	.07433	.07143	.06869	.06609	.06362
84	42	.15271	.14546	.13864	.13224	.12622	.12056	.11523	.11020	.10547	.10100	.09678	.09280	.08903	.08547	.08211	.07892	.07590	.07304	.07032	.06774
84	43	.15989	.15246	.14548	.13891	.13272	.12689	.12140	.11621	.11132	.10670	.10234	.09821	.09430	.09061	.08711	.08379	.08064	.07766	.07482	.07213
84	44	.16736	.15976	.15261	.14587	.13951	.13352	.12786	.12252	.11748	.11270	.10819	.10392	.09987	.09603	.09240	.08895	.08567	.08256	.07960	.07679
84	45	.17511	.16734	.16002	.15311	.14659	.14043	.13462	.12911	.12391	.11898	.11432	.10990	.10571	.10173	.09796	.09437	.09096	.08773	.08465	.08171
84	46	.18313	.17520	.16771	.16064	.15396	.14764	.14166	.13600	.13063	.12555	.12074	.11617	.11183	.10771	.10380	.10008	.09654	.09317	.08996	.08691
84	47	.19142	.18333	.17567	.16844	.16159	.15511	.14897	.14315	.13763	.13240	.12743	.12271	.11822	.11396	.10991	.10605	.10237	.09888	.09554	.09236
84	48	.19998	.19173	.18391	.17652	.16951	.16286	.15657	.15059	.14491	.13953	.13440	.12954	.12491	.12050	.11630	.11230	.10849	.10486	.10140	.09809
84	49	.20881	.20040	.19243	.18487	.17771	.17090	.16445	.15831	.15248	.14694	.14167	.13665	.13187	.12732	.12298	.11884	.11490	.11113	.10753	.10410
84	50	.21792	.20936	.20123	.19352	.18620	.17924	.17263	.16634	.16036	.15466	.14924	.14407	.13914	.13445	.12996	.12569	.12160	.11770	.11397	.11040
84	51	.22729	.21858	.21031	.20245	.19497	.18786	.18110	.17466	.16852	.16267	.15710	.15179	.14671	.14187	.13725	.13283	.12860	.12456	.12070	.11700
84	52	.23691	.22806	.21964	.21163	.20401	.19675	.18983	.18324	.17696	.17096	.16524	.15978	.15456	.14957	.14480	.14024	.13588	.13171	.12771	.12388
84	53	.24676	.23777	.22922	.22107	.21330	.20589	.19883	.19209	.18566	.17952	.17365	.16804	.16268	.15755	.15264	.14794	.14344	.13913	.13499	.13103
84	54	.25684	.24772	.23903	.23074	.22284	.21529	.20809	.20121	.19463	.18834	.18233	.17658	.17107	.16580	.16075	.15591	.15127	.14683	.14256	.13846
84	55	.26714	.25790	.24909	.24067	.23263	.22495	.21760	.21058	.20386	.19744	.19128	.18539	.17974	.17433	.16914	.16417	.15939	.15481	.15040	.14617
84	56	.27767	.26831	.25937	.25083	.24266	.23485	.22737	.22021	.21336	.20680	.20050	.19447	.18869	.18314	.17781	.17270	.16779	.16307	.15853	.15417
84	57	.28840	.27893	.26988	.26122	.25293	.24499	.23738	.23010	.22311	.21641	.20999	.20382	.19790	.19222	.18676	.18151	.17646	.17161	.16694	.16245
84	58	.29930	.28974	.28058	.27181	.26340	.25534	.24762	.24020	.23309	.22626	.21971	.21341	.20736	.20154	.19595	.19057	.18539	.18041	.17561	.17099
84	59	.31036	.30070	.29144	.28257	.27405	.26588	.25804	.25050	.24327	.23632	.22964	.22321	.21703	.21108	.20536	.19985	.19455	.18944	.18451	.17976
84	60	.32155	.31181	.30246	.29349	.28487	.27659	.26864	.26099	.25364	.24657	.23977	.23322	.22691	.22084	.21500	.20936	.20393	.19869	.19364	.18877
84	61	.33289	.32307	.31364	.30458	.29587	.28749	.27943	.27168	.26421	.25703	.25011	.24344	.23702	.23083	.22486	.21910	.21355	.20819	.20301	.19802
84	62	.34439	.33451	.32500	.31586	.30706	.29859	.29043	.28258	.27501	.26772	.26069	.25391	.24738	.24107	.23498	.22911	.22343	.21795	.21266	.20754
84	63	.35605	.34610	.33653	.32732	.31844	.30989	.30164	.29370	.28603	.27864	.27151	.26462	.25798	.25156	.24536	.23937	.23358	.22799	.22258	.21734
84	64	.36783	.35784	.34822	.33894	.32999	.32136	.31304	.30501	.29725	.28977	.28254	.27555	.26880	.26228	.25597	.24988	.24398	.23827	.23275	.22741
84	65	.37974	.36971	.36004	.35071	.34170	.33301	.32461	.31650	.30866	.30109	.29377	.28669	.27985	.27322	.26682	.26062	.25461	.24880	.24317	.23772
84	66	.39176	.38171	.37200	.36262	.35357	.34481	.33635	.32817	.32026	.31261	.30521	.29805	.29111	.28440	.27790	.27160	.26550	.25959	.25385	.24830
84	67	.40390	.39384	.38410	.37470	.36560	.35680	.34828	.34004	.33207	.32435	.31687	.30963	.30261	.29581	.28923	.28284	.27664	.27064	.26481	.25916
84	68	.41613	.40606	.39631	.38688	.37775	.36892	.36036	.35207	.34404	.33626	.32871	.32140	.31431	.30744	.30077	.29429	.28802	.28192	.27600	.27026
84	69	.42840	.41833	.40858	.39914	.38999	.38113	.37253	.36420	.35613	.34829	.34069	.33332	.32616	.31922	.31248	.30593	.29957	.29340	.28740	.28156
84	70	.44065	.43060	.42086	.41142	.40226	.39337	.38475	.37639	.36828	.36040	.35275	.34533	.33811	.33111	.32430	.31769	.31126	.30501	.29893	.29302
84	71	.45284	.44282	.43309	.42365	.41449	.40560	.39697	.38858	.38044	.37253	.36484	.35737	.35011	.34305	.33619	.32951	.32302	.31670	.31056	.30457
84	72	.46493	.45494	.44524	.43582	.42667	.41778	.40914	.40074	.39258	.38464	.37693	.36942	.36212	.35501	.34810	.34137	.33482	.32845	.32224	.31619
84	73	.47689	.46695	.45728	.44789	.43876	.42988	.42124	.41284	.40467	.39671	.38897	.38144	.37411	.36697	.36001	.35324	.34664	.34022	.33395	.32785
84	74	.48874	.47885	.46923	.45987	.45077	.44191	.43328	.42489	.41671	.40875	.40100	.39345	.38609	.37892	.37194	.36513	.35849	.35202	.34571	.33956
84	75	.50048	.49065	.48109	.47177	.46271	.45387	.44527	.43689	.42872	.42077	.41301	.40545	.39808	.39089	.38389	.37705	.37038	.36388	.35753	.35134
84	76	.51210	.50235	.49285	.48359	.47457	.46577	.45720	.44885	.44070	.43275	.42500	.41745	.41007	.40288	.39585	.38900	.38231	.37578	.36940	.36318
84	77	.52357	.51390	.50447	.49528	.48632	.47757	.46904	.46072	.45260	.44468	.43694	.42939	.42202	.41483	.40780	.40094	.39424	.38769	.38129	.37504
84	78	.53485	.52527	.51592	.50680	.49790	.48921	.48073	.47246	.46437	.45648	.44877	.44124	.43389	.42670	.41968	.41282	.40611	.39955	.39314	.38688
84	79	.54585	.53637	.52711	.51807	.50925	.50062	.49220	.48398	.47594	.46809	.46041	.45291	.44558	.43841	.43140	.42454	.41784	.41129	.40488	.39860

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
84	80	.55651	.54713	.53797	.52902	.52027	.51172	.50336	.49519	.48721	.47940	.47177	.46430	.45700	.44985	.44287	.43603	.42934	.42279	.41638	.41011
84	81	.56677	.55749	.54843	.53957	.53090	.52243	.51414	.50604	.49811	.49035	.48277	.47534	.46808	.46097	.45400	.44719	.44052	.43399	.42759	.42133
84	82	.57658	.56742	.55846	.54969	.54111	.53272	.52451	.51647	.50861	.50091	.49337	.48600	.47877	.47170	.46477	.45799	.45134	.44483	.43846	.43221
84	83	.58596	.57691	.56805	.55938	.55089	.54258	.53445	.52649	.51869	.51105	.50358	.49625	.48908	.48205	.47516	.46841	.46180	.45531	.44896	.44273
84	84	.59493	.58599	.57723	.56866	.56027	.55205	.54400	.53612	.52839	.52082	.51341	.50614	.49902	.49203	.48519	.47848	.47191	.46546	.45914	.45293
85	0	.02754	.02571	.02407	.02261	.02129	.02011	.01904	.01807	.01720	.01641	.01569	.01503	.01443	.01388	.01337	.01290	.01247	.01207	.01171	.01136
85	1	.02231	.02045	.01879	.01731	.01599	.01480	.01373	.01277	.01191	.01112	.01041	.00977	.00919	.00866	.00817	.00773	.00732	.00695	.00660	.00629
85	2	.02309	.02116	.01944	.01790	.01652	.01528	.01416	.01316	.01225	.01143	.01069	.01002	.00941	.00885	.00834	.00787	.00745	.00705	.00669	.00636
85	3	.02411	.02210	.02031	.01870	.01726	.01597	.01480	.01375	.01280	.01195	.01117	.01046	.00982	.00923	.00869	.00820	.00775	.00734	.00696	.00661
85	4	.02528	.02319	.02132	.01965	.01815	.01679	.01558	.01448	.01348	.01258	.01176	.01102	.01034	.00972	.00916	.00864	.00817	.00773	.00733	.00696
85	5	.02657	.02440	.02245	.02071	.01914	.01773	.01645	.01530	.01426	.01332	.01246	.01168	.01096	.01031	.00972	.00917	.00867	.00821	.00779	.00739
85	6	.02796	.02570	.02368	.02186	.02023	.01875	.01742	.01621	.01512	.01413	.01323	.01241	.01166	.01097	.01034	.00977	.00924	.00875	.00830	.00789
85	7	.02945	.02711	.02501	.02311	.02141	.01986	.01847	.01721	.01607	.01503	.01408	.01322	.01243	.01171	.01104	.01044	.00988	.00936	.00889	.00845
85	8	.03105	.02861	.02642	.02445	.02267	.02106	.01960	.01828	.01708	.01599	.01500	.01409	.01326	.01250	.01181	.01117	.01058	.01004	.00953	.00907
85	9	.03275	.03022	.02794	.02589	.02403	.02235	.02083	.01945	.01820	.01705	.01601	.01506	.01418	.01338	.01265	.01198	.01135	.01078	.01025	.00976
85	10	.03456	.03194	.02957	.02743	.02550	.02375	.02216	.02071	.01940	.01820	.01711	.01611	.01519	.01435	.01357	.01286	.01221	.01160	.01104	.01052
85	11	.03649	.03376	.03130	.02908	.02706	.02523	.02357	.02206	.02069	.01943	.01828	.01723	.01627	.01538	.01457	.01382	.01313	.01249	.01190	.01135
85	12	.03851	.03568	.03312	.03081	.02871	.02680	.02507	.02349	.02205	.02074	.01953	.01843	.01742	.01649	.01563	.01484	.01411	.01344	.01281	.01223
85	13	.04059	.03766	.03501	.03260	.03041	.02843	.02662	.02497	.02346	.02209	.02083	.01967	.01861	.01763	.01673	.01590	.01513	.01442	.01376	.01315
85	14	.04271	.03967	.03691	.03441	.03214	.03007	.02818	.02646	.02489	.02345	.02212	.02091	.01980	.01877	.01782	.01695	.01614	.01539	.01470	.01406
85	15	.04484	.04169	.03883	.03623	.03386	.03171	.02974	.02795	.02630	.02480	.02341	.02214	.02097	.01990	.01890	.01799	.01714	.01635	.01562	.01494
85	16	.04697	.04371	.04074	.03804	.03558	.03334	.03129	.02942	.02770	.02613	.02468	.02335	.02213	.02100	.01995	.01899	.01810	.01727	.01650	.01579
85	17	.04913	.04575	.04267	.03987	.03731	.03498	.03284	.03089	.02910	.02745	.02594	.02455	.02327	.02209	.02099	.01998	.01904	.01817	.01737	.01661
85	18	.05132	.04782	.04463	.04172	.03907	.03664	.03442	.03238	.03051	.02880	.02722	.02576	.02442	.02318	.02203	.02097	.01999	.01907	.01823	.01743
85	19	.05360	.04997	.04667	.04365	.04089	.03837	.03606	.03393	.03198	.03019	.02854	.02702	.02561	.02432	.02311	.02200	.02097	.02001	.01912	.01828
85	20	.05598	.05223	.04880	.04567	.04281	.04019	.03778	.03557	.03354	.03166	.02994	.02835	.02688	.02552	.02426	.02309	.02201	.02100	.02006	.01919
85	21	.05848	.05460	.05105	.04781	.04483	.04211	.03960	.03730	.03518	.03323	.03143	.02976	.02822	.02680	.02548	.02425	.02311	.02205	.02107	.02015
85	22	.06110	.05709	.05341	.05005	.04696	.04413	.04152	.03912	.03691	.03487	.03299	.03125	.02964	.02815	.02677	.02548	.02428	.02317	.02214	.02117
85	23	.06386	.05971	.05590	.05241	.04921	.04626	.04355	.04106	.03875	.03663	.03466	.03284	.03116	.02959	.02814	.02679	.02554	.02437	.02328	.02226
85	24	.06676	.06247	.05854	.05492	.05160	.04854	.04572	.04312	.04072	.03850	.03645	.03454	.03278	.03114	.02962	.02821	.02689	.02566	.02452	.02345
85	25	.06984	.06540	.06133	.05758	.05413	.05096	.04803	.04532	.04282	.04050	.03836	.03637	.03453	.03281	.03122	.02974	.02835	.02706	.02586	.02473
85	26	.07308	.06850	.06428	.06040	.05683	.05353	.05048	.04767	.04506	.04265	.04041	.03833	.03640	.03461	.03294	.03138	.02993	.02857	.02731	.02612
85	27	.07651	.07178	.06742	.06341	.05970	.05628	.05311	.05018	.04747	.04495	.04261	.04044	.03842	.03655	.03480	.03316	.03164	.03022	.02888	.02764
85	28	.08012	.07523	.07073	.06657	.06273	.05918	.05589	.05284	.05002	.04739	.04496	.04269	.04058	.03861	.03678	.03507	.03347	.03197	.03057	.02926
85	29	.08391	.07887	.07421	.06991	.06593	.06225	.05883	.05567	.05272	.04999	.04745	.04508	.04288	.04082	.03890	.03710	.03543	.03386	.03238	.03100
85	30	.08788	.08268	.07787	.07343	.06930	.06548	.06194	.05865	.05559	.05274	.05009	.04762	.04531	.04316	.04115	.03927	.03751	.03586	.03431	.03286
85	31	.09204	.08668	.08171	.07711	.07285	.06889	.06521	.06179	.05861	.05565	.05288	.05030	.04790	.04565	.04354	.04157	.03973	.03800	.03637	.03484
85	32	.09639	.09087	.08574	.08099	.07658	.07248	.06866	.06511	.06180	.05872	.05584	.05315	.05064	.04829	.04608	.04402	.04209	.04027	.03856	.03696
85	33	.10096	.09527	.08998	.08507	.08051	.07627	.07231	.06863	.06519	.06198	.05898	.05618	.05355	.05110	.04879	.04663	.04461	.04270	.04091	.03922
85	34	.10574	.09988	.09443	.08937	.08465	.08025	.07616	.07233	.06876	.06543	.06230	.05938	.05665	.05408	.05167	.04941	.04729	.04529	.04341	.04164
85	35	.11076	.10473	.09911	.09389	.08901	.08447	.08023	.07626	.07256	.06909	.06584	.06280	.05994	.05726	.05475	.05239	.05016	.04807	.04610	.04424
85	36	.11601	.10981	.10403	.09864	.09361	.08891	.08451	.08041	.07656	.07296	.06958	.06641	.06344	.06065	.05802	.05555	.05322	.05103	.04896	.04701
85	37	.12151	.11513	.10918	.10363	.09843	.09358	.08904	.08478	.08079	.07705	.07354	.07025	.06715	.06424	.06149	.05891	.05648	.05418	.05202	.04997
85	38	.12727	.12072	.11460	.10888	.10352	.09851	.09381	.08941	.08528	.08140	.07775	.07432	.07110	.06806	.06520	.06250	.05996	.05756	.05529	.05314
85	39	.13330	.12657	.12028	.11439	.10887	.10370	.09885	.09429	.09001	.08599	.08220	.07864	.07529	.07213	.06914	.06633	.06367	.06116	.05878	.05653
85	40	.13961	.13271	.12625	.12019	.11451	.10917	.10416	.09945	.09502	.09085	.08693	.08323	.07974	.07645	.07334	.07041	.06763	.06501	.06252	.06017
85	41	.14622	.13915	.13251	.12629	.12044	.11494	.10977	.10490	.10032	.09601	.09194	.08810	.08448	.08105	.07782	.07476	.07186	.06912	.06652	.06406
85	42	.15314	.14589	.13908	.13268	.12667	.12101	.11568	.11065	.10592	.10145	.09724	.09326	.08950	.08594	.08257	.07938	.07637	.07350	.07079	.06821
85	43	.16035	.15293	.14595	.13938	.13320	.12738	.12188	.11670	.11182	.10720	.10284	.09871	.09481	.09111	.08761	.08430	.08115	.07817	.07533	.07264
85	44	.16786	.16027	.15312	.14639	.14004	.13405	.12840	.12306	.11801	.11324	.10873	.10446	.10041	.09658	.09295	.08950	.08622	.08311	.08016	.07735

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
85	45	.17566	.16790	.16058	.15368	.14716	.14101	.13519	.12970	.12450	.11957	.11491	.11049	.10630	.10233	.09855	.09497	.09157	.08833	.08525	.08232
85	46	.18373	.17581	.16833	.16126	.15458	.14826	.14229	.13663	.13127	.12620	.12138	.11682	.11248	.10836	.10445	.10073	.09719	.09383	.09062	.08757
85	47	.19208	.18399	.17634	.16911	.16227	.15579	.14966	.14384	.13833	.13310	.12813	.12341	.11893	.11467	.11062	.10676	.10309	.09959	.09626	.09308
85	48	.20070	.19245	.18464	.17725	.17025	.16361	.15732	.15134	.14567	.14029	.13517	.13031	.12568	.12127	.11708	.11308	.10927	.10564	.10218	.09887
85	49	.20959	.20118	.19322	.18567	.17851	.17172	.16526	.15914	.15331	.14777	.14250	.13749	.13271	.12816	.12383	.11969	.11575	.11198	.10838	.10495
85	50	.21877	.21021	.20209	.19439	.18707	.18012	.17352	.16723	.16126	.15557	.15015	.14498	.14006	.13537	.13089	.12661	.12253	.11863	.11490	.11133
85	51	.22822	.21951	.21125	.20340	.19593	.18883	.18207	.17563	.16950	.16366	.15809	.15278	.14771	.14287	.13825	.13383	.12961	.12557	.12171	.11801
85	52	.23791	.22907	.22066	.21266	.20505	.19780	.19089	.18430	.17803	.17204	.16632	.16086	.15565	.15066	.14590	.14134	.13698	.13281	.12881	.12498
85	53	.24785	.23888	.23033	.22219	.21443	.20703	.19998	.19325	.18682	.18069	.17483	.16922	.16386	.15874	.15383	.14913	.14464	.14032	.13619	.13223
85	54	.25802	.24892	.24024	.23196	.22407	.21653	.20933	.20246	.19589	.18961	.18361	.17786	.17236	.16709	.16204	.15721	.15257	.14813	.14386	.13976
85	55	.26843	.25920	.25039	.24199	.23396	.22629	.21895	.21194	.20523	.19881	.19267	.18678	.18114	.17573	.17055	.16557	.16080	.15622	.15182	.14759
85	56	.27905	.26971	.26079	.25226	.24410	.23630	.22884	.22169	.21484	.20829	.20200	.19598	.19020	.18465	.17933	.17422	.16931	.16460	.16007	.15571
85	57	.28990	.28045	.27141	.26277	.25449	.24656	.23897	.23169	.22472	.21803	.21161	.20545	.19954	.19386	.18840	.18316	.17812	.17327	.16860	.16411
85	58	.30093	.29138	.28224	.27348	.26509	.25704	.24933	.24193	.23483	.22801	.22146	.21517	.20912	.20331	.19773	.19235	.18718	.18220	.17740	.17279
85	59	.31211	.30247	.29323	.28437	.27587	.26771	.25988	.25236	.24514	.23820	.23153	.22511	.21894	.21300	.20728	.20178	.19648	.19137	.18645	.18170
85	60	.32344	.31372	.30439	.29543	.28683	.27857	.27063	.26299	.25565	.24859	.24180	.23526	.22897	.22290	.21706	.21143	.20601	.20077	.19573	.19086
85	61	.33492	.32512	.31571	.30667	.29797	.28961	.28157	.27383	.26638	.25921	.25230	.24564	.23923	.23305	.22708	.22133	.21578	.21043	.20526	.20026
85	62	.34657	.33671	.32722	.31810	.30932	.30087	.29273	.28489	.27734	.27006	.26304	.25628	.24975	.24345	.23737	.23150	.22584	.22036	.21507	.20996
85	63	.35838	.34847	.33892	.32973	.32087	.31234	.30411	.29618	.28853	.28116	.27404	.26716	.26053	.25412	.24793	.24195	.23616	.23058	.22517	.21994
85	64	.37034	.36038	.35078	.34153	.33260	.32400	.31569	.30768	.29994	.29247	.28525	.27828	.27154	.26503	.25873	.25264	.24675	.24105	.23554	.23019
85	65	.38243	.37243	.36279	.35349	.34450	.33583	.32745	.31936	.31155	.30399	.29668	.28962	.28279	.27618	.26978	.26359	.25759	.25179	.24616	.24072
85	66	.39465	.38463	.37495	.36560	.35657	.34785	.33941	.33125	.32336	.31573	.30834	.30119	.29427	.28757	.28108	.27479	.26870	.26279	.25707	.25151
85	67	.40700	.39697	.38727	.37789	.36882	.36005	.35156	.34334	.33539	.32769	.32023	.31300	.30600	.29922	.29264	.28626	.28008	.27408	.26826	.26261
85	68	.41945	.40942	.39971	.39031	.38121	.37240	.36387	.35561	.34760	.33984	.33231	.32502	.31795	.31109	.30443	.29797	.29170	.28561	.27970	.27396
85	69	.43196	.42193	.41222	.40282	.39370	.38487	.37630	.36800	.35994	.35213	.34456	.33720	.33006	.32313	.31641	.30987	.30352	.29736	.29137	.28554
85	70	.44446	.43445	.42475	.41535	.40623	.39738	.38879	.38046	.37237	.36451	.35689	.34948	.34229	.33530	.32851	.32191	.31549	.30925	.30318	.29728
85	71	.45691	.44693	.43725	.42786	.41874	.40988	.40128	.39293	.38481	.37693	.36927	.36182	.35458	.34754	.34069	.33403	.32755	.32124	.31511	.30914
85	72	.46927	.45934	.44968	.44031	.43120	.42235	.41374	.40538	.39725	.38934	.38165	.37417	.36689	.35981	.35291	.34620	.33967	.33330	.32711	.32107
85	73	.48152	.47163	.46202	.45267	.44359	.43475	.42615	.41778	.40964	.40172	.39401	.38651	.37920	.37208	.36514	.35839	.35181	.34540	.33915	.33305
85	74	.49367	.48384	.47427	.46496	.45591	.44709	.43851	.43015	.42202	.41409	.40637	.39884	.39151	.38437	.37741	.37062	.36400	.35754	.35125	.34511
85	75	.50572	.49595	.48645	.47719	.46818	.45939	.45084	.44250	.43437	.42645	.41873	.41120	.40386	.39669	.38971	.38290	.37625	.36976	.36343	.35725
85	76	.51767	.50798	.49855	.48935	.48038	.47164	.46312	.45481	.44671	.43880	.43109	.42356	.41622	.40905	.40205	.39522	.38855	.38204	.37568	.36947
85	77	.52949	.51989	.51053	.50140	.49250	.48381	.47533	.46706	.45899	.45110	.44341	.43590	.42856	.42140	.41440	.40756	.40088	.39435	.38797	.38174
85	78	.54112	.53162	.52235	.51330	.50446	.49584	.48741	.47919	.47115	.46331	.45564	.44815	.44083	.43368	.42669	.41985	.41317	.40664	.40025	.39400
85	79	.55250	.54310	.53392	.52496	.51620	.50764	.49928	.49111	.48313	.47533	.46770	.46024	.45294	.44581	.43884	.43201	.42534	.41881	.41242	.40617
85	80	.56354	.55425	.54517	.53630	.52762	.51914	.51085	.50275	.49482	.48706	.47948	.47206	.46480	.45770	.45074	.44394	.43728	.43076	.42438	.41813
85	81	.57418	.56500	.55602	.54725	.53866	.53026	.52205	.51401	.50615	.49845	.49091	.48354	.47632	.46925	.46233	.45555	.44892	.44241	.43605	.42981
85	82	.58438	.57532	.56645	.55777	.54928	.54097	.53283	.52487	.51707	.50943	.50196	.49463	.48746	.48043	.47355	.46680	.46020	.45372	.44737	.44115
85	83	.59414	.58520	.57644	.56787	.55947	.55125	.54320	.53531	.52758	.52001	.51260	.50533	.49821	.49123	.48439	.47768	.47111	.46466	.45834	.45214
85	84	.60350	.59467	.58603	.57756	.56926	.56114	.55317	.54537	.53772	.53022	.52287	.51566	.50860	.50167	.49488	.48822	.48168	.47527	.46899	.46282
85	85	.61246	.60375	.59522	.58687	.57867	.57064	.56277	.55505	.54748	.54006	.53278	.52564	.51864	.51177	.50503	.49842	.49193	.48556	.47932	.47318
86	0	.02771	.02588	.02425	.02278	.02147	.02029	.01922	.01826	.01739	.01660	.01588	.01522	.01462	.01407	.01357	.01310	.01268	.01228	.01191	.01157
86	1	.02235	.02049	.01883	.01735	.01603	.01484	.01377	.01281	.01195	.01117	.01046	.00982	.00923	.00870	.00821	.00777	.00736	.00699	.00665	.00633
86	2	.02312	.02119	.01947	.01793	.01655	.01531	.01420	.01319	.01229	.01147	.01073	.01005	.00944	.00888	.00837	.00791	.00748	.00709	.00673	.00640
86	3	.02414	.02213	.02034	.01873	.01729	.01600	.01484	.01379	.01284	.01198	.01120	.01049	.00985	.00926	.00873	.00824	.00779	.00737	.00699	.00664
86	4	.02531	.02322	.02135	.01968	.01818	.01682	.01561	.01451	.01351	.01261	.01179	.01105	.01037	.00976	.00919	.00868	.00820	.00777	.00736	.00699
86	5	.02660	.02443	.02248	.02074	.01917	.01776	.01649	.01534	.01429	.01335	.01249	.01171	.01100	.01035	.00975	.00921	.00870	.00824	.00782	.00743
86	6	.02799	.02574	.02371	.02190	.02026	.01878	.01745	.01625	.01516	.01416	.01326	.01244	.01169	.01101	.01038	.00980	.00927	.00879	.00834	.00793
86	7	.02949	.02715	.02504	.02315	.02144	.01990	.01851	.01725	.01610	.01506	.01412	.01325	.01246	.01174	.01108	.01048	.00992	.00940	.00893	.00849
86	8	.03108	.02865	.02646	.02449	.02271	.02110	.01965	.01833	.01713	.01604	.01504	.01414	.01331	.01255	.01185	.01121	.01062	.01008	.00958	.00911

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
86	9	.03279	.03027	.02799	.02593	.02408	.02240	.02088	.01950	.01824	.01710	.01606	.01510	.01423	.01343	.01270	.01202	.01140	.01083	.01030	.00981
86	10	.03462	.03199	.02963	.02749	.02555	.02380	.02221	.02077	.01946	.01826	.01716	.01616	.01525	.01440	.01363	.01292	.01226	.01166	.01110	.01058
86	11	.03655	.03382	.03136	.02914	.02712	.02530	.02364	.02213	.02075	.01950	.01835	.01730	.01634	.01545	.01464	.01389	.01320	.01256	.01197	.01142
86	12	.03858	.03575	.03320	.03088	.02878	.02688	.02515	.02357	.02213	.02081	.01961	.01851	.01750	.01657	.01571	.01492	.01419	.01352	.01289	.01231
86	13	.04068	.03774	.03509	.03268	.03050	.02851	.02671	.02506	.02355	.02218	.02091	.01976	.01870	.01772	.01682	.01599	.01522	.01451	.01385	.01324
86	14	.04280	.03976	.03701	.03451	.03223	.03016	.02828	.02656	.02498	.02354	.02222	.02101	.01990	.01887	.01793	.01705	.01625	.01550	.01480	.01416
86	15	.04494	.04179	.03893	.03633	.03397	.03181	.02985	.02805	.02641	.02490	.02352	.02225	.02109	.02001	.01902	.01810	.01725	.01646	.01573	.01505
86	16	.04708	.04382	.04085	.03815	.03569	.03345	.03140	.02953	.02782	.02624	.02480	.02347	.02225	.02112	.02007	.01911	.01822	.01739	.01662	.01591
86	17	.04924	.04586	.04278	.03998	.03743	.03510	.03296	.03101	.02922	.02758	.02607	.02468	.02339	.02221	.02112	.02011	.01917	.01830	.01749	.01674
86	18	.05144	.04794	.04475	.04184	.03919	.03676	.03454	.03251	.03064	.02892	.02735	.02589	.02455	.02331	.02216	.02110	.02012	.01921	.01836	.01757
86	19	.05372	.05009	.04679	.04377	.04102	.03850	.03618	.03406	.03212	.03032	.02867	.02715	.02575	.02445	.02325	.02214	.02110	.02014	.01925	.01842
86	20	.05610	.05235	.04893	.04580	.04294	.04032	.03791	.03570	.03367	.03180	.03008	.02849	.02702	.02566	.02440	.02323	.02215	.02114	.02020	.01933
86	21	.05861	.05473	.05119	.04794	.04497	.04224	.03974	.03744	.03532	.03337	.03157	.02990	.02836	.02694	.02562	.02440	.02326	.02220	.02121	.02029
86	22	.06123	.05722	.05355	.05018	.04710	.04427	.04166	.03926	.03705	.03502	.03314	.03140	.02979	.02830	.02691	.02563	.02443	.02332	.02229	.02132
86	23	.06399	.05984	.05604	.05255	.04935	.04641	.04370	.04120	.03890	.03677	.03481	.03299	.03131	.02974	.02829	.02695	.02569	.02452	.02343	.02242
86	24	.06690	.06261	.05868	.05507	.05174	.04868	.04587	.04327	.04087	.03865	.03660	.03470	.03294	.03130	.02978	.02837	.02705	.02582	.02468	.02361
86	25	.06998	.06555	.06148	.05773	.05429	.05111	.04818	.04548	.04298	.04066	.03852	.03653	.03469	.03298	.03138	.02990	.02852	.02723	.02602	.02490
86	26	.07323	.06865	.06444	.06056	.05699	.05369	.05064	.04783	.04522	.04281	.04057	.03850	.03657	.03478	.03311	.03155	.03010	.02875	.02748	.02629
86	27	.07667	.07194	.06759	.06357	.05986	.05644	.05328	.05035	.04764	.04512	.04279	.04062	.03860	.03672	.03497	.03334	.03182	.03039	.02906	.02782
86	28	.08028	.07540	.07090	.06674	.06290	.05935	.05607	.05302	.05020	.04757	.04514	.04287	.04076	.03880	.03697	.03525	.03366	.03216	.03076	.02945
86	29	.08408	.07905	.07439	.07009	.06612	.06243	.05902	.05585	.05291	.05018	.04764	.04527	.04307	.04101	.03909	.03730	.03562	.03405	.03258	.03120
86	30	.08807	.08287	.07806	.07362	.06950	.06568	.06213	.05884	.05579	.05294	.05029	.04782	.04552	.04337	.04136	.03948	.03772	.03607	.03452	.03307
86	31	.09223	.08687	.08191	.07731	.07305	.06909	.06542	.06200	.05882	.05586	.05309	.05052	.04811	.04586	.04376	.04179	.03994	.03821	.03659	.03506
86	32	.09660	.09107	.08595	.08120	.07679	.07269	.06888	.06533	.06202	.05894	.05606	.05337	.05086	.04851	.04631	.04425	.04231	.04050	.03879	.03719
86	33	.10117	.09548	.09020	.08530	.08074	.07649	.07254	.06886	.06542	.06221	.05921	.05641	.05379	.05133	.04903	.04687	.04485	.04294	.04115	.03947
86	34	.10597	.10011	.09466	.08960	.08489	.08049	.07640	.07258	.06901	.06567	.06255	.05963	.05690	.05433	.05193	.04967	.04754	.04555	.04367	.04190
86	35	.11100	.10497	.09936	.09414	.08927	.08472	.08048	.07652	.07281	.06935	.06610	.06306	.06021	.05753	.05502	.05265	.05043	.04834	.04637	.04451
86	36	.11627	.11007	.10429	.09890	.09387	.08917	.08478	.08068	.07684	.07323	.06986	.06669	.06372	.06093	.05830	.05583	.05350	.05131	.04925	.04730
86	37	.12178	.11541	.10946	.10391	.09872	.09387	.08932	.08507	.08109	.07735	.07384	.07055	.06745	.06454	.06180	.05921	.05678	.05449	.05232	.05027
86	38	.12756	.12101	.11490	.10918	.10383	.09881	.09412	.08972	.08559	.08171	.07807	.07464	.07142	.06838	.06552	.06283	.06028	.05788	.05561	.05347
86	39	.13361	.12689	.12060	.11471	.10920	.10403	.09918	.09462	.09035	.08632	.08254	.07898	.07563	.07247	.06949	.06667	.06402	.06150	.05913	.05688
86	40	.13995	.13305	.12659	.12053	.11485	.10952	.10451	.09981	.09538	.09121	.08729	.08359	.08011	.07682	.07371	.07078	.06800	.06538	.06289	.06054
86	41	.14659	.13951	.13288	.12666	.12081	.11532	.11015	.10529	.10071	.09640	.09233	.08849	.08487	.08145	.07821	.07516	.07226	.06952	.06692	.06446
86	42	.15353	.14628	.13948	.13309	.12707	.12142	.11609	.11107	.10634	.10188	.09766	.09368	.08992	.08637	.08300	.07982	.07680	.07394	.07122	.06865
86	43	.16077	.15336	.14638	.13982	.13364	.12782	.12233	.11716	.11227	.10766	.10330	.09917	.09527	.09158	.08808	.08476	.08162	.07864	.07581	.07311
86	44	.16833	.16074	.15360	.14686	.14052	.13453	.12889	.12355	.11851	.11374	.10923	.10496	.10092	.09709	.09346	.09001	.08674	.08363	.08067	.07786
86	45	.17616	.16840	.16109	.15420	.14769	.14154	.13573	.13023	.12504	.12012	.11546	.11104	.10685	.10288	.09911	.09553	.09212	.08889	.08581	.08288
86	46	.18428	.17636	.16889	.16182	.15515	.14884	.14287	.13722	.13186	.12679	.12198	.11741	.11308	.10897	.10506	.10134	.09780	.09444	.09123	.08818
86	47	.19268	.18459	.17695	.16973	.16289	.15642	.15029	.14448	.13897	.13374	.12878	.12407	.11959	.11533	.11128	.10742	.10375	.10026	.09692	.09374
86	48	.20135	.19311	.18531	.17792	.17093	.16429	.15801	.15204	.14637	.14099	.13588	.13102	.12639	.12199	.11780	.11380	.11000	.10637	.10290	.09960
86	49	.21030	.20190	.19395	.18640	.17925	.17246	.16602	.15989	.15407	.14854	.14327	.13826	.13349	.12895	.12461	.12048	.11653	.11277	.10918	.10574
86	50	.21954	.21099	.20289	.19519	.18788	.18094	.17434	.16806	.16209	.15640	.15099	.14583	.14091	.13622	.13174	.12747	.12339	.11949	.11576	.11219
86	51	.22906	.22037	.21211	.20427	.19681	.18971	.18296	.17653	.17041	.16457	.15901	.15370	.14864	.14380	.13918	.13477	.13055	.12651	.12265	.11896
86	52	.23883	.23000	.22160	.21361	.20600	.19876	.19186	.18528	.17901	.17303	.16732	.16186	.15665	.15167	.14691	.14236	.13800	.13383	.12983	.12601
86	53	.24885	.23989	.23135	.22322	.21547	.20808	.20104	.19431	.18790	.18177	.17591	.17031	.16496	.15984	.15493	.15024	.14575	.14144	.13731	.13335
86	54	.25911	.25001	.24135	.23308	.22520	.21767	.21048	.20362	.19706	.19078	.18478	.17904	.17355	.16829	.16324	.15841	.15378	.14934	.14507	.14098
86	55	.26960	.26039	.25160	.24320	.23519	.22752	.22020	.21320	.20650	.20009	.19395	.18806	.18243	.17703	.17185	.16688	.16211	.15753	.15313	.14891
86	56	.28033	.27100	.26209	.25358	.24543	.23764	.23019	.22305	.21622	.20967	.20339	.19737	.19160	.18606	.18074	.17564	.17074	.16602	.16149	.15714
86	57	.29128	.28185	.27283	.26419	.25593	.24802	.24043	.23317	.22620	.21952	.21311	.20696	.20105	.19538	.18993	.18469	.17966	.17481	.17015	.16567
86	58	.30242	.29289	.28376	.27502	.26665	.25861	.25091	.24352	.23643	.22962	.22308	.21680	.21077	.20496	.19938	.19401	.18884	.18387	.17908	.17447

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
86	59	.31372	.30410	.29488	.28604	.27755	.26941	.26159	.25408	.24687	.23994	.23328	.22687	.22071	.21478	.20907	.20357	.19828	.19317	.18825	.18351
86	60	.32517	.31547	.30616	.29722	.28864	.28039	.27247	.26485	.25752	.25047	.24369	.23716	.23088	.22482	.21899	.21337	.20794	.20272	.19767	.19281
86	61	.33678	.32701	.31762	.30859	.29992	.29158	.28355	.27582	.26839	.26123	.25433	.24769	.24128	.23511	.22916	.22341	.21787	.21252	.20736	.20237
86	62	.34857	.33874	.32928	.32017	.31141	.30298	.29486	.28704	.27950	.27224	.26523	.25848	.25196	.24567	.23960	.23374	.22808	.22261	.21733	.21222
86	63	.36054	.35065	.34113	.33196	.32312	.31461	.30640	.29849	.29086	.28349	.27639	.26953	.26290	.25651	.25032	.24435	.23858	.23299	.22760	.22237
86	64	.37266	.36272	.35315	.34392	.33502	.32644	.31815	.31015	.30243	.29498	.28778	.28082	.27410	.26759	.26131	.25523	.24935	.24365	.23814	.23281
86	65	.38491	.37495	.36533	.35606	.34710	.33845	.33010	.32202	.31423	.30669	.29940	.29235	.28553	.27893	.27255	.26636	.26038	.25458	.24896	.24352
86	66	.39731	.38733	.37768	.36836	.35936	.35066	.34224	.33411	.32624	.31862	.31125	.30412	.29721	.29053	.28405	.27777	.27169	.26579	.26007	.25453
86	67	.40986	.39987	.39020	.38085	.37181	.36307	.35460	.34641	.33848	.33080	.32336	.31615	.30916	.30239	.29583	.28946	.28329	.27730	.27149	.26585
86	68	.42252	.41253	.40285	.39349	.38442	.37564	.36714	.35890	.35092	.34318	.33568	.32840	.32134	.31450	.30786	.30141	.29515	.28908	.28318	.27745
86	69	.43525	.42527	.41560	.40623	.39714	.38834	.37981	.37153	.36351	.35572	.34816	.34083	.33371	.32680	.32009	.31357	.30723	.30108	.29510	.28928
86	70	.44799	.43803	.42837	.41900	.40992	.40110	.39255	.38424	.37618	.36836	.36076	.35337	.34620	.33923	.33246	.32587	.31947	.31324	.30719	.30129
86	71	.46069	.45076	.44112	.43177	.42269	.41387	.40530	.39698	.38890	.38104	.37341	.36598	.35876	.35174	.34492	.33827	.33181	.32552	.31939	.31343
86	72	.47331	.46342	.45382	.44449	.43542	.42661	.41804	.40971	.40162	.39374	.38608	.37862	.37136	.36430	.35743	.35074	.34422	.33787	.33169	.32567
86	73	.48582	.47599	.46643	.45713	.44809	.43929	.43074	.42241	.41430	.40642	.39874	.39126	.38397	.37688	.36997	.36323	.35667	.35028	.34404	.33796
86	74	.49825	.48848	.47897	.46972	.46071	.45194	.44340	.43508	.42698	.41909	.41141	.40391	.39661	.38949	.38255	.37579	.36919	.36275	.35647	.35035
86	75	.51060	.50090	.49145	.48225	.47329	.46456	.45605	.44775	.43967	.43178	.42410	.41660	.40929	.40216	.39520	.38841	.38178	.37531	.36900	.36283
86	76	.52287	.51325	.50388	.49474	.48583	.47714	.46867	.46041	.45235	.44448	.43681	.42932	.42201	.41487	.40790	.40110	.39445	.38796	.38162	.37543
86	77	.53502	.52549	.51620	.50714	.49829	.48966	.48124	.47302	.46499	.45715	.44950	.44203	.43473	.42760	.42063	.41382	.40717	.40066	.39431	.38809
86	78	.54700	.53757	.52838	.51939	.51062	.50206	.49370	.48553	.47754	.46974	.46212	.45467	.44739	.44028	.43332	.42652	.41986	.41336	.40699	.40077
86	79	.55874	.54942	.54032	.53143	.52274	.51425	.50596	.49785	.48992	.48216	.47458	.46717	.45992	.45283	.44589	.43910	.43245	.42595	.41959	.41336
86	80	.57014	.56094	.55195	.54315	.53456	.52615	.51792	.50988	.50201	.49431	.48678	.47941	.47220	.46514	.45822	.45146	.44483	.43834	.43199	.42577
86	81	.58115	.57207	.56319	.55449	.54599	.53767	.52953	.52156	.51375	.50612	.49864	.49132	.48415	.47713	.47025	.46351	.45691	.45044	.44410	.43789
86	82	.59173	.58277	.57400	.56541	.55701	.54878	.54072	.53283	.52510	.51753	.51011	.50284	.49572	.48875	.48191	.47521	.46864	.46220	.45589	.44970
86	83	.60187	.59304	.58438	.57591	.56760	.55947	.55150	.54369	.53603	.52853	.52118	.51398	.50691	.49999	.49320	.48654	.48001	.47360	.46732	.46115
86	84	.61161	.60290	.59437	.58600	.57780	.56977	.56189	.55417	.54660	.53917	.53189	.52475	.51775	.51088	.50414	.49753	.49104	.48468	.47843	.47230
86	85	.62096	.61238	.60396	.59571	.58762	.57969	.57191	.56428	.55679	.54945	.54225	.53518	.52824	.52143	.51475	.50819	.50176	.49544	.48923	.48314
86	86	.62984	.62139	.61310	.60496	.59698	.58915	.58147	.57394	.56654	.55928	.55216	.54516	.53830	.53156	.52494	.51844	.51206	.50579	.49963	.49358
87	0	.02788	.02605	.02442	.02296	.02164	.02047	.01940	.01844	.01757	.01678	.01607	.01541	.01481	.01427	.01376	.01330	.01287	.01248	.01211	.01177
87	1	.02238	.02053	.01887	.01739	.01607	.01488	.01381	.01285	.01199	.01121	.01050	.00986	.00927	.00874	.00826	.00781	.00741	.00703	.00669	.00638
87	2	.02316	.02123	.01950	.01796	.01658	.01534	.01423	.01323	.01232	.01150	.01076	.01009	.00948	.00892	.00841	.00794	.00752	.00713	.00677	.00643
87	3	.02417	.02216	.02037	.01876	.01732	.01603	.01487	.01382	.01287	.01201	.01123	.01052	.00988	.00929	.00876	.00827	.00782	.00741	.00703	.00668
87	4	.02533	.02325	.02138	.01971	.01820	.01685	.01563	.01454	.01354	.01264	.01182	.01108	.01040	.00979	.00922	.00871	.00823	.00780	.00739	.00702
87	5	.02662	.02446	.02251	.02077	.01920	.01779	.01651	.01536	.01432	.01338	.01252	.01174	.01103	.01038	.00978	.00924	.00873	.00827	.00785	.00746
87	6	.02802	.02576	.02374	.02193	.02029	.01881	.01748	.01628	.01519	.01419	.01329	.01247	.01172	.01104	.01041	.00984	.00931	.00882	.00837	.00796
87	7	.02952	.02718	.02507	.02318	.02147	.01993	.01854	.01728	.01614	.01510	.01415	.01329	.01250	.01178	.01112	.01051	.00995	.00944	.00896	.00852
87	8	.03112	.02869	.02650	.02453	.02275	.02114	.01968	.01836	.01716	.01607	.01508	.01417	.01334	.01258	.01189	.01125	.01066	.01012	.00961	.00915
87	9	.03283	.03031	.02803	.02598	.02412	.02244	.02092	.01954	.01829	.01714	.01610	.01515	.01428	.01348	.01274	.01207	.01145	.01087	.01034	.00985
87	10	.03466	.03204	.02967	.02754	.02560	.02385	.02226	.02082	.01951	.01831	.01721	.01621	.01530	.01446	.01368	.01297	.01232	.01171	.01115	.01063
87	11	.03660	.03388	.03142	.02920	.02718	.02536	.02370	.02219	.02081	.01956	.01841	.01736	.01640	.01551	.01470	.01395	.01326	.01262	.01203	.01148
87	12	.03864	.03582	.03326	.03095	.02885	.02695	.02521	.02364	.02220	.02088	.01968	.01858	.01757	.01664	.01578	.01499	.01426	.01359	.01297	.01239
87	13	.04075	.03782	.03517	.03276	.03058	.02859	.02678	.02514	.02363	.02226	.02100	.01984	.01878	.01780	.01690	.01607	.01530	.01459	.01394	.01332
87	14	.04289	.03985	.03709	.03459	.03232	.03025	.02837	.02665	.02508	.02364	.02232	.02111	.01999	.01897	.01802	.01715	.01634	.01559	.01490	.01425
87	15	.04503	.04188	.03903	.03643	.03407	.03191	.02995	.02815	.02651	.02500	.02362	.02236	.02119	.02011	.01912	.01820	.01735	.01657	.01584	.01516
87	16	.04718	.04392	.04095	.03825	.03580	.03356	.03151	.02964	.02792	.02635	.02491	.02358	.02236	.02123	.02019	.01922	.01833	.01750	.01674	.01602
87	17	.04934	.04596	.04289	.04009	.03754	.03521	.03307	.03112	.02933	.02769	.02618	.02479	.02351	.02233	.02124	.02022	.01929	.01842	.01761	.01686
87	18	.05155	.04805	.04486	.04196	.03930	.03688	.03466	.03262	.03076	.02904	.02746	.02601	.02467	.02343	.02229	.02123	.02024	.01933	.01848	.01769
87	19	.05383	.05021	.04690	.04389	.04113	.03861	.03630	.03418	.03224	.03044	.02880	.02728	.02587	.02458	.02337	.02226	.02123	.02027	.01938	.01855
87	20	.05622	.05247	.04905	.04592	.04306	.04044	.03803	.03582	.03379	.03192	.03020	.02861	.02714	.02578	.02453	.02336	.02228	.02127	.02033	.01946
87	21	.05873	.05485	.05131	.04806	.04509	.04237	.03986	.03756	.03545	.03350	.03170	.03003	.02850	.02707	.02575	.02453	.02339	.02233	.02135	.02043

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
87	22	.06135	.05734	.05367	.05031	.04723	.04439	.04179	.03939	.03719	.03515	.03327	.03153	.02992	.02843	.02705	.02576	.02457	.02346	.02242	.02146
87	23	.06412	.05997	.05617	.05268	.04948	.04654	.04383	.04134	.03903	.03691	.03495	.03313	.03145	.02988	.02843	.02709	.02583	.02467	.02358	.02256
87	24	.06703	.06274	.05881	.05520	.05188	.04882	.04600	.04341	.04101	.03879	.03674	.03484	.03308	.03144	.02992	.02851	.02719	.02597	.02482	.02375
87	25	.07011	.06568	.06161	.05787	.05443	.05125	.04832	.04562	.04312	.04081	.03867	.03668	.03484	.03313	.03153	.03005	.02867	.02738	.02618	.02505
87	26	.07337	.06879	.06458	.06070	.05713	.05384	.05079	.04798	.04537	.04296	.04073	.03865	.03672	.03493	.03326	.03171	.03026	.02890	.02764	.02645
87	27	.07681	.07209	.06773	.06372	.06002	.05660	.05343	.05051	.04779	.04528	.04295	.04078	.03876	.03688	.03514	.03351	.03198	.03056	.02923	.02798
87	28	.08044	.07556	.07106	.06690	.06306	.05951	.05623	.05318	.05036	.04774	.04531	.04304	.04093	.03897	.03714	.03543	.03383	.03233	.03093	.02962
87	29	.08424	.07921	.07456	.07026	.06628	.06260	.05919	.05603	.05309	.05036	.04782	.04545	.04325	.04119	.03927	.03748	.03580	.03423	.03276	.03139
87	30	.08823	.08304	.07824	.07379	.06967	.06586	.06231	.05903	.05597	.05312	.05048	.04801	.04570	.04355	.04155	.03967	.03791	.03626	.03471	.03326
87	31	.09241	.08705	.08209	.07750	.07324	.06928	.06561	.06219	.05901	.05605	.05329	.05071	.04831	.04606	.04396	.04199	.04014	.03841	.03679	.03527
87	32	.09678	.09126	.08614	.08140	.07699	.07289	.06908	.06553	.06223	.05914	.05627	.05358	.05107	.04872	.04652	.04446	.04252	.04071	.03901	.03740
87	33	.10137	.09568	.09040	.08550	.08094	.07670	.07275	.06907	.06563	.06243	.05943	.05663	.05401	.05155	.04925	.04710	.04507	.04317	.04138	.03969
87	34	.10617	.10032	.09488	.08981	.08510	.08071	.07662	.07280	.06923	.06590	.06278	.05986	.05713	.05456	.05216	.04990	.04778	.04578	.04390	.04214
87	35	.11122	.10519	.09959	.09436	.08950	.08495	.08072	.07675	.07305	.06959	.06634	.06330	.06045	.05778	.05526	.05290	.05068	.04859	.04662	.04476
87	36	.11650	.11030	.10453	.09914	.09411	.08942	.08503	.08093	.07709	.07349	.07011	.06695	.06398	.06119	.05856	.05609	.05377	.05158	.04951	.04756
87	37	.12203	.11566	.10971	.10416	.09898	.09413	.08959	.08534	.08135	.07762	.07411	.07082	.06772	.06481	.06207	.05949	.05706	.05477	.05260	.05056
87	38	.12782	.12128	.11517	.10945	.10410	.09909	.09440	.09000	.08587	.08200	.07836	.07493	.07171	.06868	.06582	.06312	.06058	.05818	.05591	.05377
87	39	.13389	.12717	.12089	.11500	.10949	.10432	.09948	.09493	.09065	.08663	.08285	.07929	.07594	.07278	.06980	.06699	.06433	.06182	.05945	.05720
87	40	.14025	.13336	.12690	.12085	.11517	.10984	.10484	.10013	.09571	.09154	.08762	.08393	.08044	.07715	.07405	.07112	.06834	.06572	.06324	.06088
87	41	.14691	.13985	.13322	.12700	.12115	.11566	.11050	.10564	.10106	.09675	.09269	.08885	.08523	.08181	.07858	.07552	.07263	.06989	.06729	.06483
87	42	.15388	.14664	.13984	.13345	.12744	.12179	.11647	.11145	.10672	.10226	.09805	.09407	.09031	.08676	.08340	.08021	.07720	.07434	.07162	.06905
87	43	.16116	.15375	.14678	.14022	.13404	.12823	.12274	.11757	.11269	.10807	.10372	.09959	.09570	.09200	.08851	.08519	.08205	.07907	.07624	.07355
87	44	.16874	.16116	.15402	.14730	.14096	.13498	.12933	.12400	.11896	.11420	.10969	.10542	.10138	.09755	.09392	.09048	.08720	.08410	.08115	.07834
87	45	.17662	.16887	.16156	.15467	.14816	.14202	.13621	.13072	.12553	.12061	.11595	.11154	.10736	.10339	.09962	.09604	.09264	.08940	.08633	.08340
87	46	.18478	.17687	.16940	.16234	.15567	.14936	.14340	.13775	.13240	.12733	.12252	.11796	.11363	.10952	.10561	.10190	.09836	.09500	.09179	.08874
87	47	.19322	.18514	.17751	.17029	.16346	.15699	.15086	.14506	.13955	.13433	.12937	.12466	.12019	.11593	.11188	.10803	.10436	.10087	.09754	.09436
87	48	.20194	.19370	.18591	.17853	.17154	.16492	.15863	.15267	.14701	.14163	.13652	.13167	.12704	.12264	.11846	.11446	.11066	.10703	.10357	.10027
87	49	.21094	.20255	.19461	.18707	.17992	.17314	.16670	.16058	.15477	.14924	.14398	.13897	.13420	.12966	.12533	.12120	.11726	.11350	.10990	.10647
87	50	.22024	.21170	.20360	.19592	.18861	.18168	.17508	.16881	.16285	.15717	.15175	.14660	.14168	.13700	.13252	.12825	.12418	.12028	.11655	.11299
87	51	.22982	.22114	.21290	.20506	.19761	.19052	.18377	.17735	.17123	.16540	.15985	.15454	.14948	.14465	.14004	.13563	.13141	.12738	.12352	.11982
87	52	.23966	.23084	.22245	.21447	.20688	.19964	.19275	.18618	.17991	.17393	.16823	.16278	.15757	.15260	.14784	.14329	.13894	.13477	.13078	.12695
87	53	.24976	.24080	.23228	.22416	.21642	.20904	.20200	.19529	.18888	.18275	.17690	.17131	.16596	.16085	.15595	.15126	.14677	.14246	.13834	.13438
87	54	.26009	.25101	.24236	.23410	.22623	.21871	.21153	.20468	.19812	.19186	.18586	.18013	.17464	.16938	.16435	.15952	.15489	.15045	.14619	.14210
87	55	.27067	.26147	.25269	.24431	.23631	.22865	.22134	.21435	.20766	.20125	.19512	.18924	.18362	.17822	.17304	.16808	.16332	.15874	.15435	.15013
87	56	.28149	.27218	.26328	.25478	.24665	.23887	.23142	.22430	.21747	.21093	.20466	.19865	.19289	.18736	.18204	.17695	.17205	.16734	.16281	.15846
87	57	.29254	.28312	.27411	.26550	.25725	.24934	.24177	.23452	.22756	.22089	.21449	.20835	.20245	.19678	.19134	.18611	.18108	.17624	.17158	.16710
87	58	.30378	.29427	.28516	.27643	.26807	.26005	.25236	.24498	.23790	.23111	.22458	.21830	.21228	.20648	.20091	.19554	.19038	.18541	.18063	.17602
87	59	.31519	.30559	.29638	.28756	.27909	.27096	.26316	.25566	.24846	.24154	.23489	.22849	.22234	.21642	.21072	.20522	.19994	.19484	.18993	.18519
87	60	.32675	.31707	.30778	.29886	.29029	.28206	.27415	.26655	.25924	.25220	.24543	.23891	.23263	.22659	.22076	.21515	.20973	.20451	.19948	.19462
87	61	.33848	.32873	.31936	.31036	.30170	.29337	.28536	.27766	.27023	.26309	.25620	.24957	.24318	.23701	.23107	.22533	.21980	.21445	.20930	.20431
87	62	.35040	.34059	.33115	.32207	.31333	.30492	.29681	.28901	.28149	.27423	.26724	.26050	.25400	.24772	.24166	.23581	.23015	.22469	.21942	.21431
87	63	.36251	.35264	.34314	.33400	.32518	.31669	.30850	.30061	.29299	.28564	.27855	.27170	.26509	.25871	.25254	.24657	.24081	.23523	.22984	.22463
87	64	.37477	.36487	.35532	.34611	.33724	.32867	.32041	.31243	.30473	.29729	.29010	.28316	.27645	.26996	.26369	.25762	.25174	.24606	.24056	.23523
87	65	.38718	.37725	.36766	.35841	.34948	.34085	.33252	.32447	.31669	.30917	.30190	.29486	.28806	.28147	.27510	.26893	.26296	.25717	.25156	.24613
87	66	.39975	.38980	.38018	.37089	.36192	.35324	.34485	.33673	.32888	.32129	.31394	.30682	.29993	.29326	.28679	.28053	.27446	.26857	.26286	.25733
87	67	.41248	.40252	.39289	.38357	.37456	.36584	.35740	.34923	.34133	.33367	.32624	.31905	.31209	.30533	.29878	.29243	.28627	.28029	.27449	.26886
87	68	.42534	.41538	.40574	.39641	.38738	.37863	.37015	.36194	.35398	.34626	.33878	.33152	.32448	.31766	.31103	.30460	.29835	.29229	.28640	.28068
87	69	.43827	.42833	.41870	.40936	.40031	.39154	.38304	.37479	.36679	.35903	.35149	.34418	.33708	.33019	.32349	.31699	.31067	.30453	.29856	.29276
87	70	.45123	.44131	.43169	.42237	.41332	.40453	.39601	.38774	.37971	.37191	.36433	.35697	.34982	.34287	.33612	.32955	.32316	.31695	.31091	.30503
87	71	.46416	.45427	.44468	.43537	.42633	.41755	.40902	.40073	.39267	.38485	.37724	.36984	.36264	.35565	.34884	.34221	.33577	.32949	.32338	.31744

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
87	72	.47702	.46718	.45762	.44834	.43931	.43054	.42201	.41372	.40565	.39781	.39017	.38275	.37552	.36848	.36163	.35495	.34846	.34213	.33596	.32995
87	73	.48978	.48000	.47049	.46124	.45225	.44349	.43498	.42669	.41862	.41076	.40311	.39567	.38841	.38134	.37445	.36774	.36120	.35482	.34860	.34254
87	74	.50248	.49276	.48331	.47410	.46515	.45642	.44793	.43965	.43159	.42373	.41608	.40862	.40135	.39426	.38734	.38060	.37402	.36761	.36135	.35524
87	75	.51510	.50547	.49608	.48693	.47802	.46934	.46087	.45262	.44458	.43673	.42908	.42162	.41434	.40724	.40031	.39354	.38694	.38050	.37420	.36806
87	76	.52767	.51812	.50880	.49973	.49087	.48224	.47382	.46560	.45759	.44976	.44213	.43467	.42740	.42029	.41336	.40658	.39996	.39349	.38718	.38100
87	77	.54013	.53067	.52145	.51245	.50367	.49509	.48673	.47855	.47058	.46278	.45517	.44774	.44048	.43338	.42645	.41967	.41304	.40656	.40023	.39404
87	78	.55244	.54309	.53396	.52505	.51635	.50785	.49954	.49142	.48349	.47574	.46817	.46076	.45352	.44644	.43952	.43275	.42613	.41965	.41331	.40711
87	79	.56452	.55529	.54626	.53745	.52883	.52041	.51217	.50412	.49625	.48855	.48102	.47365	.46644	.45939	.45249	.44574	.43913	.43266	.42632	.42012
87	80	.57628	.56716	.55825	.54954	.54101	.53268	.52452	.51654	.50873	.50109	.49361	.48629	.47913	.47211	.46524	.45851	.45192	.44547	.43915	.43295
87	81	.58765	.57866	.56986	.56125	.55283	.54459	.53651	.52861	.52087	.51330	.50588	.49861	.49149	.48452	.47768	.47099	.46443	.45800	.45170	.44552
87	82	.59859	.58973	.58105	.57255	.56423	.55609	.54810	.54028	.53262	.52512	.51776	.51055	.50349	.49656	.48978	.48312	.47659	.47019	.46392	.45776
87	83	.60909	.60036	.59181	.58343	.57522	.56717	.55928	.55155	.54397	.53654	.52925	.52211	.51511	.50824	.50150	.49489	.48840	.48204	.47580	.46967
87	84	.61920	.61061	.60218	.59391	.58581	.57787	.57008	.56244	.55495	.54760	.54039	.53332	.52638	.51957	.51289	.50633	.49989	.49357	.48737	.48128
87	85	.62893	.62046	.61216	.60402	.59603	.58820	.58051	.57297	.56557	.55831	.55118	.54418	.53731	.53057	.52395	.51745	.51107	.50480	.49864	.49259
87	86	.63819	.62986	.62169	.61367	.60580	.59807	.59049	.58305	.57574	.56857	.56152	.55461	.54781	.54114	.53459	.52815	.52183	.51561	.50951	.50351
87	87	.64691	.63871	.63066	.62277	.61501	.60740	.59992	.59258	.58537	.57828	.57132	.56449	.55777	.55117	.54469	.53832	.53205	.52590	.51985	.51390
88	0	.02803	.02621	.02458	.02312	.02181	.02064	.01958	.01862	.01775	.01696	.01625	.01560	.01500	.01445	.01395	.01349	.01307	.01267	.01231	.01197
88	1	.02242	.02056	.01890	.01743	.01610	.01492	.01385	.01289	.01203	.01124	.01054	.00990	.00931	.00878	.00830	.00785	.00745	.00707	.00673	.00642
88	2	.02318	.02125	.01953	.01799	.01661	.01537	.01426	.01326	.01235	.01153	.01079	.01012	.00951	.00895	.00844	.00798	.00755	.00716	.00680	.00647
88	3	.02419	.02219	.02039	.01879	.01735	.01606	.01489	.01384	.01289	.01204	.01126	.01055	.00991	.00932	.00879	.00830	.00785	.00743	.00705	.00670
88	4	.02536	.02327	.02140	.01973	.01823	.01688	.01566	.01456	.01357	.01267	.01185	.01111	.01043	.00981	.00925	.00873	.00826	.00782	.00742	.00705
88	5	.02665	.02448	.02254	.02079	.01923	.01781	.01654	.01539	.01435	.01340	.01255	.01176	.01105	.01040	.00981	.00926	.00876	.00830	.00788	.00749
88	6	.02804	.02579	.02377	.02195	.02032	.01884	.01751	.01630	.01521	.01422	.01332	.01250	.01175	.01107	.01044	.00986	.00933	.00885	.00840	.00799
88	7	.02955	.02721	.02510	.02321	.02150	.01996	.01857	.01731	.01617	.01513	.01418	.01332	.01253	.01181	.01115	.01054	.00998	.00947	.00899	.00855
88	8	.03115	.02872	.02653	.02456	.02278	.02117	.01971	.01840	.01720	.01611	.01511	.01421	.01338	.01262	.01192	.01128	.01069	.01015	.00965	.00918
88	9	.03287	.03034	.02807	.02601	.02416	.02248	.02096	.01958	.01832	.01718	.01614	.01519	.01431	.01352	.01278	.01211	.01149	.01091	.01038	.00989
88	10	.03471	.03208	.02972	.02758	.02565	.02390	.02231	.02086	.01955	.01835	.01726	.01626	.01534	.01450	.01373	.01302	.01236	.01176	.01120	.01068
88	11	.03665	.03393	.03147	.02925	.02723	.02541	.02375	.02224	.02086	.01961	.01846	.01741	.01645	.01557	.01475	.01400	.01331	.01267	.01208	.01153
88	12	.03870	.03588	.03332	.03101	.02891	.02701	.02528	.02370	.02226	.02095	.01974	.01864	.01763	.01670	.01585	.01506	.01433	.01366	.01303	.01245
88	13	.04082	.03789	.03524	.03283	.03065	.02866	.02686	.02521	.02371	.02233	.02107	.01992	.01885	.01788	.01698	.01615	.01538	.01467	.01401	.01340
88	14	.04296	.03993	.03717	.03467	.03240	.03033	.02845	.02673	.02516	.02372	.02240	.02119	.02008	.01905	.01811	.01723	.01643	.01568	.01499	.01434
88	15	.04512	.04197	.03911	.03652	.03415	.03200	.03004	.02824	.02660	.02510	.02372	.02245	.02128	.02021	.01921	.01830	.01745	.01666	.01593	.01525
88	16	.04727	.04401	.04104	.03835	.03589	.03365	.03161	.02974	.02802	.02645	.02501	.02368	.02246	.02133	.02029	.01933	.01843	.01761	.01684	.01613
88	17	.04944	.04606	.04299	.04019	.03764	.03531	.03318	.03123	.02944	.02779	.02629	.02490	.02362	.02244	.02134	.02033	.01940	.01853	.01772	.01697
88	18	.05164	.04815	.04496	.04206	.03941	.03698	.03476	.03273	.03086	.02915	.02757	.02612	.02478	.02354	.02240	.02134	.02036	.01944	.01860	.01781
88	19	.05393	.05031	.04701	.04400	.04124	.03872	.03641	.03429	.03235	.03056	.02891	.02739	.02599	.02469	.02349	.02238	.02135	.02039	.01950	.01867
88	20	.05632	.05258	.04916	.04603	.04317	.04055	.03815	.03594	.03391	.03204	.03032	.02873	.02726	.02590	.02465	.02348	.02240	.02139	.02045	.01958
88	21	.05883	.05496	.05142	.04817	.04520	.04248	.03998	.03768	.03556	.03361	.03181	.03015	.02862	.02719	.02588	.02465	.02352	.02246	.02147	.02056
88	22	.06146	.05745	.05379	.05042	.04734	.04451	.04191	.03951	.03731	.03527	.03339	.03165	.03005	.02856	.02717	.02589	.02470	.02359	.02255	.02159
88	23	.06423	.06008	.05629	.05280	.04960	.04666	.04395	.04146	.03916	.03704	.03507	.03326	.03157	.03001	.02856	.02722	.02596	.02480	.02371	.02269
88	24	.06715	.06286	.05893	.05532	.05200	.04894	.04613	.04353	.04114	.03892	.03687	.03497	.03321	.03158	.03006	.02865	.02733	.02610	.02496	.02389
88	25	.07024	.06581	.06174	.05800	.05455	.05138	.04845	.04575	.04325	.04094	.03880	.03682	.03497	.03326	.03167	.03019	.02881	.02752	.02632	.02519
88	26	.07349	.06892	.06471	.06084	.05726	.05397	.05093	.04812	.04551	.04310	.04087	.03879	.03687	.03507	.03341	.03185	.03040	.02905	.02778	.02660
88	27	.07695	.07222	.06787	.06386	.06016	.05674	.05357	.05065	.04794	.04543	.04309	.04093	.03891	.03703	.03529	.03366	.03213	.03071	.02938	.02814
88	28	.08058	.07570	.07120	.06705	.06321	.05966	.05638	.05333	.05051	.04789	.04546	.04320	.04109	.03913	.03729	.03558	.03399	.03249	.03110	.02979
88	29	.08439	.07936	.07471	.07041	.06644	.06276	.05935	.05618	.05325	.05052	.04798	.04561	.04341	.04136	.03944	.03765	.03597	.03440	.03293	.03155
88	30	.08839	.08319	.07839	.07395	.06983	.06602	.06248	.05919	.05614	.05329	.05065	.04818	.04588	.04373	.04172	.03984	.03808	.03644	.03489	.03344
88	31	.09257	.08722	.08226	.07767	.07341	.06945	.06578	.06236	.05919	.05623	.05347	.05089	.04849	.04624	.04414	.04217	.04033	.03860	.03698	.03545
88	32	.09695	.09143	.08632	.08157	.07716	.07307	.06926	.06571	.06241	.05933	.05645	.05377	.05126	.04891	.04671	.04465	.04272	.04091	.03920	.03760
88	33	.10155	.09586	.09059	.08569	.08113	.07689	.07294	.06926	.06583	.06262	.05963	.05683	.05421	.05176	.04946	.04730	.04527	.04337	.04158	.03990

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
88	34	.10636	.10051	.09507	.09001	.08530	.08091	.07682	.07300	.06944	.06611	.06299	.06007	.05734	.05478	.05237	.05012	.04799	.04600	.04412	.04235
88	35	.11142	.10540	.09979	.09457	.08970	.08517	.08093	.07697	.07327	.06981	.06656	.06352	.06068	.05800	.05549	.05313	.05091	.04882	.04685	.04499
88	36	.11671	.11052	.10474	.09936	.09434	.08964	.08526	.08116	.07732	.07372	.07035	.06718	.06421	.06142	.05880	.05633	.05401	.05182	.04975	.04780
88	37	.12225	.11588	.10994	.10440	.09921	.09436	.08983	.08558	.08160	.07786	.07436	.07107	.06797	.06506	.06233	.05975	.05732	.05502	.05286	.05081
88	38	.12806	.12152	.11541	.10970	.10435	.09935	.09466	.09026	.08613	.08226	.07862	.07520	.07198	.06894	.06609	.06339	.06085	.05845	.05619	.05404
88	39	.13415	.12743	.12115	.11527	.10976	.10459	.09975	.09520	.09093	.08691	.08313	.07958	.07623	.07307	.07009	.06728	.06462	.06211	.05974	.05750
88	40	.14052	.13363	.12718	.12113	.11546	.11013	.10513	.10043	.09601	.09184	.08792	.08423	.08075	.07746	.07436	.07143	.06865	.06603	.06355	.06120
88	41	.14721	.14014	.13352	.12730	.12146	.11597	.11081	.10596	.10138	.09707	.09301	.08918	.08556	.08214	.07891	.07586	.07296	.07023	.06763	.06517
88	42	.15420	.14697	.14017	.13378	.12778	.12213	.11681	.11179	.10707	.10261	.09840	.09443	.09067	.08712	.08376	.08057	.07756	.07470	.07199	.06942
88	43	.16150	.15410	.14713	.14058	.13441	.12859	.12311	.11794	.11306	.10845	.10410	.09998	.09608	.09239	.08890	.08559	.08245	.07947	.07664	.07395
88	44	.16912	.16155	.15441	.14769	.14135	.13538	.12973	.12441	.11937	.11461	.11011	.10584	.10180	.09798	.09435	.09090	.08763	.08453	.08158	.07877
88	45	.17703	.16928	.16198	.15510	.14859	.14245	.13665	.13117	.12598	.12106	.11641	.11200	.10782	.10385	.10008	.09650	.09311	.08987	.08680	.08387
88	46	.18523	.17732	.16986	.16280	.15614	.14984	.14388	.13823	.13289	.12782	.12302	.11846	.11413	.11002	.10612	.10240	.09887	.09551	.09231	.08926
88	47	.19371	.18564	.17801	.17080	.16397	.15751	.15139	.14559	.14009	.13487	.12991	.12520	.12073	.11648	.11244	.10859	.10492	.10143	.09810	.09492
88	48	.20247	.19425	.18646	.17909	.17210	.16548	.15920	.15325	.14759	.14222	.13711	.13226	.12764	.12324	.11906	.11507	.11127	.10764	.10418	.10088
88	49	.21152	.20314	.19520	.18767	.18053	.17376	.16732	.16121	.15540	.14988	.14462	.13962	.13485	.13031	.12599	.12186	.11792	.11416	.11057	.10714
88	50	.22088	.21235	.20425	.19657	.18928	.18235	.17576	.16950	.16354	.15786	.15245	.14730	.14239	.13771	.13324	.12897	.12490	.12100	.11728	.11372
88	51	.23052	.22184	.21361	.20578	.19833	.19125	.18451	.17810	.17199	.16616	.16061	.15531	.15026	.14543	.14082	.13641	.13220	.12817	.12431	.12062
88	52	.24042	.23161	.22323	.21526	.20767	.20044	.19355	.18699	.18073	.17476	.16906	.16362	.15842	.15345	.14870	.14415	.13980	.13563	.13164	.12782
88	53	.25058	.24164	.23312	.22501	.21728	.20991	.20288	.19617	.18977	.18365	.17781	.17222	.16688	.16177	.15688	.15219	.14770	.14340	.13928	.13533
88	54	.26098	.25192	.24327	.23503	.22716	.21966	.21249	.20564	.19909	.19284	.18685	.18112	.17564	.17039	.16536	.16053	.15591	.15147	.14722	.14313
88	55	.27164	.26246	.25369	.24532	.23732	.22968	.22238	.21539	.20871	.20231	.19619	.19032	.18470	.17931	.17414	.16918	.16442	.15985	.15546	.15125
88	56	.28254	.27325	.26436	.25587	.24775	.23998	.23255	.22543	.21862	.21209	.20583	.19982	.19407	.18854	.18324	.17814	.17325	.16855	.16403	.15968
88	57	.29368	.28428	.27529	.26668	.25844	.25055	.24300	.23575	.22881	.22215	.21575	.20962	.20373	.19807	.19263	.18741	.18238	.17755	.17290	.16842
88	58	.30501	.29552	.28642	.27771	.26936	.26136	.25368	.24632	.23925	.23246	.22594	.21968	.21366	.20787	.20231	.19695	.19180	.18683	.18205	.17745
88	59	.31652	.30694	.29775	.28894	.28049	.27238	.26459	.25710	.24992	.24301	.23637	.22998	.22384	.21792	.21223	.20674	.20146	.19637	.19147	.18674
88	60	.32819	.31853	.30926	.30035	.29180	.28359	.27569	.26810	.26080	.25378	.24702	.24051	.23425	.22821	.22239	.21679	.21138	.20617	.20114	.19628
88	61	.34003	.33030	.32095	.31197	.30333	.29502	.28702	.27933	.27192	.26479	.25792	.25130	.24491	.23876	.23282	.22710	.22157	.21624	.21108	.20611
88	62	.35207	.34228	.33286	.32380	.31508	.30669	.29860	.29081	.28330	.27607	.26909	.26236	.25586	.24960	.24355	.23771	.23206	.22661	.22134	.21625
88	63	.36430	.35446	.34498	.33586	.32707	.31859	.31042	.30254	.29495	.28761	.28054	.27370	.26710	.26073	.25457	.24862	.24286	.23730	.23191	.22671
88	64	.37670	.36682	.35730	.34811	.33926	.33072	.32247	.31451	.30683	.29941	.29224	.28531	.27861	.27214	.26587	.25982	.25395	.24828	.24279	.23747
88	65	.38925	.37935	.36979	.36056	.35165	.34305	.33474	.32671	.31895	.31145	.30419	.29717	.29038	.28381	.27745	.27130	.26533	.25955	.25396	.24853
88	66	.40198	.39205	.38247	.37320	.36425	.35560	.34723	.33914	.33131	.32374	.31641	.30931	.30243	.29577	.28932	.28307	.27701	.27114	.26544	.25992
88	67	.41487	.40494	.39534	.38606	.37707	.36838	.35997	.35182	.34394	.33630	.32890	.32173	.31478	.30804	.30150	.29517	.28902	.28305	.27726	.27164
88	68	.42791	.41798	.40838	.39908	.39008	.38136	.37291	.36472	.35678	.34909	.34163	.33440	.32738	.32057	.31396	.30754	.30131	.29526	.28939	.28368
88	69	.44103	.43113	.42153	.41223	.40322	.39448	.38600	.37778	.36981	.36207	.35456	.34727	.34019	.33332	.32664	.32016	.31385	.30773	.30177	.29598
88	70	.45419	.44432	.43474	.42545	.41643	.40768	.39919	.39095	.38295	.37518	.36763	.36029	.35316	.34623	.33950	.33295	.32658	.32038	.31435	.30849
88	71	.46733	.45749	.44794	.43867	.42967	.42092	.41243	.40417	.39615	.38835	.38077	.37340	.36623	.35925	.35246	.34586	.33943	.33317	.32708	.32115
88	72	.48041	.47063	.46112	.45187	.44289	.43416	.42567	.41741	.40938	.40156	.39396	.38656	.37935	.37234	.36551	.35886	.35238	.34607	.33992	.33393
88	73	.49341	.48369	.47422	.46502	.45607	.44736	.43888	.43063	.42260	.41478	.40716	.39974	.39251	.38547	.37861	.37192	.36540	.35904	.35284	.34680
88	74	.50635	.49669	.48729	.47814	.46923	.46055	.45210	.44386	.43584	.42802	.42040	.41297	.40573	.39867	.39178	.38506	.37851	.37212	.36588	.35979
88	75	.51924	.50966	.50033	.49124	.48238	.47374	.46533	.45712	.44912	.44131	.43370	.42627	.41902	.41195	.40505	.39831	.39174	.38531	.37904	.37292
88	76	.53208	.52259	.51334	.50432	.49553	.48695	.47857	.47040	.46243	.45465	.44706	.43964	.43240	.42533	.41842	.41167	.40508	.39864	.39235	.38620
88	77	.54484	.53545	.52629	.51736	.50863	.50011	.49180	.48368	.47575	.46800	.46043	.45304	.44582	.43876	.43185	.42511	.41851	.41206	.40576	.39959
88	78	.55746	.54818	.53913	.53028	.52164	.51320	.50495	.49689	.48901	.48131	.47378	.46642	.45922	.45218	.44530	.43856	.43197	.42552	.41921	.41304
88	79	.56986	.56071	.55176	.54302	.53447	.52611	.51794	.50994	.50212	.49448	.48700	.47968	.47251	.46551	.45864	.45193	.44535	.43892	.43261	.42644
88	80	.58195	.57292	.56409	.55546	.54701	.53874	.53065	.52273	.51499	.50740	.49998	.49271	.48559	.47862	.47179	.46510	.45855	.45213	.44585	.43968
88	81	.59366	.58476	.57606	.56753	.55919	.55102	.54302	.53518	.52751	.51999	.51263	.50542	.49835	.49143	.48464	.47799	.47147	.46508	.45881	.45267
88	82	.60495	.59619	.58760	.57919	.57096	.56289	.55498	.54724	.53965	.53221	.52491	.51776	.51076	.50388	.49714	.49054	.48406	.47770	.47146	.46534
88	83	.61581	.60718	.59873	.59044	.58232	.57435	.56655	.55889	.55139	.54403	.53681	.52973	.52278	.51597	.50929	.50273	.49629	.48997	.48377	.47769

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
88	84	.62628	.61779	.60946	.60130	.59330	.58544	.57774	.57018	.56277	.55550	.54836	.54135	.53448	.52773	.52110	.51460	.50822	.50195	.49579	.48974
88	85	.63636	.62802	.61983	.61179	.60391	.59617	.58857	.58112	.57380	.56662	.55957	.55264	.54584	.53917	.53261	.52617	.51984	.51362	.50752	.50152
88	86	.64599	.63779	.62973	.62183	.61406	.60644	.59896	.59161	.58439	.57730	.57034	.56350	.55678	.55018	.54369	.53732	.53105	.52490	.51884	.51290
88	87	.65507	.64701	.63909	.63131	.62367	.61616	.60879	.60155	.59443	.58744	.58056	.57381	.56717	.56065	.55424	.54793	.54173	.53564	.52965	.52375
88	88	.66360	.65567	.64788	.64022	.63270	.62531	.61805	.61091	.60390	.59700	.59022	.58356	.57700	.57056	.56422	.55799	.55186	.54583	.53990	.53406
89	0	.02818	.02636	.02474	.02328	.02197	.02080	.01974	.01879	.01792	.01714	.01642	.01577	.01518	.01463	.01413	.01367	.01325	.01286	.01250	.01216
89	1	.02245	.02059	.01894	.01746	.01614	.01495	.01388	.01293	.01206	.01128	.01057	.00993	.00935	.00882	.00833	.00789	.00748	.00711	.00677	.00646
89	2	.02321	.02128	.01956	.01802	.01664	.01540	.01429	.01329	.01238	.01156	.01082	.01015	.00954	.00898	.00847	.00801	.00758	.00719	.00683	.00650
89	3	.02422	.02221	.02042	.01881	.01737	.01608	.01492	.01387	.01292	.01206	.01128	.01058	.00994	.00935	.00881	.00832	.00787	.00746	.00708	.00673
89	4	.02538	.02329	.02143	.01975	.01825	.01690	.01568	.01459	.01359	.01269	.01187	.01113	.01046	.00984	.00927	.00876	.00828	.00785	.00745	.00708
89	5	.02667	.02450	.02256	.02082	.01925	.01784	.01656	.01541	.01437	.01343	.01257	.01179	.01108	.01043	.00983	.00929	.00879	.00833	.00790	.00751
89	6	.02807	.02581	.02379	.02197	.02034	.01887	.01753	.01633	.01524	.01425	.01335	.01252	.01178	.01109	.01046	.00989	.00936	.00887	.00843	.00801
89	7	.02957	.02723	.02513	.02323	.02153	.01999	.01860	.01734	.01619	.01515	.01421	.01334	.01256	.01183	.01117	.01057	.01001	.00950	.00902	.00858
89	8	.03118	.02874	.02656	.02459	.02281	.02120	.01974	.01842	.01723	.01614	.01514	.01424	.01341	.01265	.01195	.01131	.01072	.01018	.00968	.00922
89	9	.03290	.03037	.02810	.02605	.02419	.02251	.02099	.01961	.01836	.01722	.01617	.01522	.01435	.01355	.01282	.01214	.01152	.01095	.01042	.00993
89	10	.03474	.03212	.02975	.02762	.02569	.02394	.02235	.02090	.01959	.01839	.01730	.01630	.01538	.01454	.01377	.01306	.01240	.01180	.01124	.01072
89	11	.03670	.03397	.03151	.02929	.02728	.02545	.02380	.02229	.02091	.01966	.01851	.01746	.01650	.01561	.01480	.01405	.01336	.01272	.01213	.01158
89	12	.03875	.03593	.03337	.03106	.02897	.02706	.02533	.02376	.02232	.02100	.01980	.01870	.01769	.01676	.01591	.01512	.01439	.01372	.01309	.01251
89	13	.04088	.03795	.03530	.03289	.03071	.02873	.02692	.02528	.02377	.02240	.02114	.01998	.01892	.01795	.01705	.01622	.01545	.01474	.01408	.01347
89	14	.04303	.04000	.03724	.03474	.03247	.03041	.02852	.02681	.02523	.02380	.02248	.02127	.02016	.01913	.01819	.01731	.01651	.01576	.01507	.01442
89	15	.04519	.04205	.03919	.03659	.03423	.03208	.03012	.02833	.02669	.02518	.02380	.02253	.02137	.02029	.01930	.01839	.01754	.01675	.01602	.01534
89	16	.04735	.04409	.04113	.03843	.03598	.03374	.03170	.02982	.02811	.02654	.02510	.02377	.02255	.02142	.02038	.01942	.01853	.01770	.01694	.01622
89	17	.04952	.04615	.04308	.04028	.03773	.03540	.03327	.03132	.02953	.02789	.02638	.02499	.02372	.02253	.02144	.02043	.01950	.01863	.01782	.01707
89	18	.05173	.04824	.04505	.04215	.03950	.03708	.03486	.03283	.03096	.02925	.02767	.02622	.02488	.02365	.02250	.02144	.02046	.01955	.01870	.01791
89	19	.05402	.05040	.04710	.04409	.04134	.03882	.03651	.03439	.03245	.03066	.02901	.02749	.02609	.02480	.02360	.02249	.02146	.02050	.01961	.01878
89	20	.05642	.05267	.04925	.04613	.04327	.04065	.03825	.03604	.03401	.03215	.03042	.02884	.02737	.02601	.02476	.02359	.02251	.02150	.02057	.01969
89	21	.05893	.05506	.05152	.04828	.04531	.04259	.04009	.03779	.03567	.03372	.03192	.03026	.02873	.02731	.02599	.02477	.02363	.02257	.02159	.02067
89	22	.06156	.05756	.05389	.05053	.04745	.04462	.04202	.03962	.03742	.03538	.03351	.03177	.03016	.02867	.02729	.02601	.02482	.02371	.02267	.02171
89	23	.06433	.06019	.05639	.05291	.04971	.04677	.04406	.04157	.03927	.03715	.03519	.03337	.03169	.03013	.02868	.02734	.02609	.02492	.02383	.02282
89	24	.06725	.06297	.05904	.05543	.05211	.04906	.04624	.04365	.04125	.03904	.03699	.03509	.03333	.03170	.03018	.02877	.02745	.02623	.02509	.02402
89	25	.07035	.06592	.06185	.05811	.05467	.05150	.04857	.04587	.04337	.04106	.03892	.03694	.03510	.03339	.03180	.03032	.02894	.02765	.02645	.02532
89	26	.07361	.06904	.06483	.06096	.05739	.05409	.05105	.04824	.04564	.04323	.04100	.03892	.03700	.03521	.03354	.03199	.03054	.02918	.02792	.02674
89	27	.07707	.07234	.06799	.06398	.06028	.05686	.05370	.05078	.04807	.04556	.04323	.04106	.03905	.03717	.03542	.03380	.03227	.03085	.02952	.02828
89	28	.08070	.07583	.07133	.06718	.06334	.05980	.05651	.05347	.05065	.04803	.04560	.04334	.04123	.03927	.03744	.03573	.03413	.03264	.03124	.02993
89	29	.08452	.07949	.07484	.07055	.06658	.06290	.05949	.05633	.05339	.05066	.04813	.04576	.04356	.04151	.03959	.03780	.03613	.03456	.03309	.03171
89	30	.08853	.08334	.07854	.07409	.06998	.06617	.06263	.05934	.05629	.05345	.05080	.04833	.04603	.04389	.04188	.04000	.03825	.03660	.03506	.03361
89	31	.09272	.08736	.08241	.07782	.07356	.06961	.06594	.06252	.05935	.05639	.05363	.05106	.04865	.04641	.04431	.04234	.04050	.03877	.03715	.03563
89	32	.09710	.09159	.08648	.08173	.07733	.07323	.06943	.06588	.06258	.05950	.05663	.05394	.05143	.04909	.04689	.04483	.04290	.04109	.03938	.03778
89	33	.10171	.09603	.09075	.08586	.08130	.07706	.07311	.06944	.06600	.06280	.05981	.05701	.05439	.05194	.04964	.04749	.04546	.04356	.04177	.04009
89	34	.10653	.10068	.09525	.09019	.08548	.08109	.07700	.07319	.06962	.06629	.06318	.06026	.05753	.05497	.05257	.05031	.04819	.04620	.04432	.04255
89	35	.11160	.10558	.09998	.09476	.08989	.08536	.08112	.07717	.07347	.07001	.06676	.06373	.06088	.05821	.05570	.05334	.05112	.04903	.04706	.04520
89	36	.11690	.11071	.10494	.09956	.09454	.08985	.08546	.08136	.07753	.07393	.07056	.06740	.06443	.06164	.05902	.05655	.05423	.05204	.04998	.04803
89	37	.12245	.11609	.11015	.10461	.09942	.09458	.09004	.08580	.08182	.07809	.07458	.07129	.06820	.06529	.06256	.05998	.05755	.05526	.05310	.05105
89	38	.12828	.12174	.11563	.10992	.10458	.09958	.09489	.09049	.08637	.08250	.07886	.07544	.07222	.06919	.06633	.06364	.06110	.05870	.05644	.05430
89	39	.13438	.12766	.12139	.11551	.11000	.10484	.10000	.09545	.09118	.08716	.08339	.07983	.07649	.07333	.07035	.06754	.06489	.06238	.06001	.05777
89	40	.14077	.13388	.12743	.12139	.11572	.11039	.10539	.10070	.09628	.09212	.08820	.08451	.08103	.07774	.07464	.07171	.06894	.06632	.06384	.06149
89	41	.14747	.14041	.13379	.12758	.12174	.11626	.11110	.10625	.10167	.09737	.09331	.08948	.08586	.08244	.07922	.07616	.07327	.07053	.06794	.06548
89	42	.15449	.14726	.14047	.13408	.12808	.12243	.11712	.11211	.10738	.10293	.09872	.09475	.09099	.08744	.08408	.08090	.07789	.07503	.07232	.06975
89	43	.16182	.15441	.14745	.14090	.13474	.12893	.12345	.11828	.11340	.10880	.10444	.10033	.09643	.09275	.08926	.08595	.08281	.07983	.07700	.07431
89	44	.16946	.16189	.15476	.14804	.14171	.13574	.13010	.12478	.11974	.11499	.11048	.10622	.10219	.09836	.09474	.09129	.08803	.08492	.08197	.07917

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
89	45	.17740	.16966	.16236	.15548	.14898	.14285	.13705	.13157	.12638	.12147	.11682	.11241	.10823	.10427	.10050	.09693	.09353	.09030	.08723	.08430
89	46	.18563	.17773	.17027	.16322	.15657	.15027	.14431	.13867	.13333	.12827	.12347	.11891	.11459	.11048	.10658	.10287	.09934	.09598	.09278	.08973
89	47	.19415	.18608	.17846	.17125	.16443	.15798	.15186	.14606	.14057	.13535	.13040	.12570	.12123	.11698	.11294	.10909	.10543	.10194	.09861	.09544
89	48	.20295	.19473	.18695	.17959	.17261	.16599	.15972	.15377	.14812	.14275	.13765	.13280	.12818	.12379	.11961	.11562	.11182	.10820	.10474	.10144
89	49	.21205	.20368	.19574	.18822	.18109	.17431	.16789	.16178	.15597	.15045	.14520	.14020	.13544	.13091	.12658	.12246	.11852	.11477	.11118	.10775
89	50	.22145	.21293	.20484	.19717	.18988	.18296	.17638	.17012	.16416	.15849	.15309	.14794	.14304	.13836	.13389	.12963	.12556	.12167	.11795	.11439
89	51	.23114	.22248	.21425	.20643	.19899	.19192	.18519	.17878	.17267	.16685	.16130	.15601	.15096	.14614	.14153	.13713	.13292	.12889	.12504	.12135
89	52	.24110	.23230	.22393	.21596	.20838	.20116	.19429	.18773	.18148	.17551	.16982	.16438	.15919	.15422	.14947	.14493	.14058	.13642	.13244	.12862
89	53	.25132	.24239	.23388	.22578	.21806	.21070	.20368	.19698	.19058	.18447	.17863	.17305	.16772	.16261	.15772	.15304	.14856	.14426	.14014	.13619
89	54	.26179	.25273	.24410	.23587	.22801	.22052	.21336	.20652	.19998	.19373	.18775	.18203	.17655	.17130	.16628	.16146	.15684	.15241	.14816	.14407
89	55	.27252	.26334	.25459	.24623	.23825	.23062	.22332	.21635	.20967	.20328	.19717	.19131	.18569	.18031	.17514	.17019	.16544	.16087	.15649	.15227
89	56	.28349	.27421	.26534	.25686	.24875	.24100	.23357	.22647	.21966	.21314	.20689	.20089	.19514	.18962	.18433	.17924	.17435	.16965	.16514	.16079
89	57	.29471	.28532	.27635	.26776	.25953	.25165	.24411	.23687	.22994	.22329	.21690	.21078	.20490	.19924	.19382	.18860	.18358	.17875	.17410	.16963
89	58	.30613	.29665	.28757	.27888	.27054	.26255	.25489	.24753	.24048	.23370	.22719	.22094	.21493	.20915	.20359	.19824	.19309	.18813	.18336	.17876
89	59	.31773	.30816	.29899	.29020	.28176	.27366	.26589	.25842	.25124	.24435	.23772	.23134	.22520	.21930	.21361	.20814	.20286	.19778	.19288	.18815
89	60	.32949	.31985	.31060	.30171	.29318	.28498	.27710	.26952	.26223	.25522	.24847	.24198	.23572	.22970	.22389	.21829	.21289	.20769	.20266	.19781
89	61	.34143	.33172	.32239	.31343	.30480	.29651	.28853	.28085	.27346	.26634	.25948	.25287	.24650	.24036	.23443	.22872	.22320	.21787	.21273	.20776
89	62	.35358	.34381	.33441	.32537	.31667	.30829	.30023	.29245	.28496	.27774	.27077	.26406	.25758	.25132	.24528	.23945	.23382	.22837	.22311	.21802
89	63	.36592	.35611	.34665	.33755	.32878	.32032	.31217	.30431	.29673	.28941	.28235	.27553	.26895	.26258	.25644	.25049	.24475	.23919	.23382	.22862
89	64	.37844	.36859	.35909	.34994	.34110	.33258	.32436	.31642	.30875	.30134	.29419	.28728	.28059	.27413	.26788	.26183	.25598	.25032	.24484	.23953
89	65	.39113	.38125	.37172	.36252	.35363	.34505	.33676	.32875	.32101	.31353	.30629	.29929	.29251	.28596	.27961	.27347	.26751	.26175	.25616	.25075
89	66	.40400	.39410	.38454	.37531	.36638	.35775	.34941	.34134	.33353	.32598	.31866	.31158	.30472	.29808	.29165	.28541	.27936	.27350	.26781	.26230
89	67	.41705	.40715	.39758	.38832	.37937	.37070	.36231	.35419	.34633	.33871	.33133	.32417	.31724	.31052	.30400	.29768	.29154	.28559	.27981	.27421
89	68	.43025	.42036	.41078	.40152	.39254	.38385	.37543	.36727	.35935	.35168	.34425	.33703	.33003	.32324	.31665	.31025	.30403	.29800	.29213	.28644
89	69	.44355	.43368	.42412	.41485	.40587	.39716	.38871	.38052	.37257	.36486	.35737	.35011	.34305	.33619	.32954	.32307	.31678	.31067	.30473	.29895
89	70	.45689	.44706	.43752	.42826	.41928	.41057	.40211	.39389	.38592	.37817	.37065	.36334	.35623	.34932	.34261	.33608	.32972	.32355	.31753	.31168
89	71	.47023	.46043	.45092	.44169	.43272	.42402	.41555	.40733	.39934	.39157	.38401	.37667	.36952	.36257	.35580	.34922	.34281	.33657	.33050	.32458
89	72	.48351	.47377	.46431	.45511	.44616	.43747	.42902	.42079	.41279	.40501	.39743	.39006	.38288	.37590	.36909	.36246	.35600	.34971	.34358	.33761
89	73	.49673	.48705	.47764	.46848	.45957	.45090	.44246	.43425	.42625	.41846	.41088	.40349	.39629	.38928	.38244	.37577	.36928	.36294	.35676	.35074
89	74	.50990	.50029	.49094	.48184	.47297	.46434	.45593	.44773	.43975	.43196	.42438	.41698	.40977	.40274	.39588	.38919	.38266	.37629	.37007	.36400
89	75	.52303	.51351	.50423	.49519	.48638	.47779	.46942	.46126	.45329	.44553	.43795	.43056	.42334	.41630	.40943	.40272	.39617	.38977	.38353	.37742
89	76	.53612	.52670	.51751	.50854	.49980	.49127	.48295	.47482	.46690	.45916	.45160	.44422	.43702	.42998	.42310	.41639	.40983	.40341	.39714	.39102
89	77	.54916	.53984	.53074	.52186	.51320	.50474	.49647	.48840	.48052	.47282	.46529	.45794	.45075	.44373	.43686	.43015	.42359	.41717	.41089	.40474
89	78	.56207	.55286	.54388	.53510	.52652	.51813	.50994	.50193	.49411	.48645	.47897	.47165	.46450	.45750	.45065	.44395	.43739	.43098	.42470	.41855
89	79	.57478	.56570	.55682	.54815	.53967	.53137	.52326	.51532	.50756	.49997	.49254	.48526	.47815	.47118	.46436	.45768	.45114	.44474	.43847	.43233
89	80	.58718	.57824	.56949	.56092	.55254	.54435	.53632	.52847	.52078	.51325	.50588	.49866	.49159	.48467	.47788	.47124	.46472	.45834	.45209	.44596
89	81	.59922	.59041	.58178	.57334	.56507	.55697	.54904	.54127	.53366	.52621	.51891	.51175	.50473	.49786	.49112	.48451	.47804	.47169	.46546	.45935
89	82	.61083	.60216	.59367	.58535	.57719	.56920	.56137	.55370	.54617	.53880	.53157	.52448	.51752	.51071	.50402	.49746	.49102	.48471	.47851	.47244
89	83	.62203	.61350	.60514	.59694	.58891	.58103	.57330	.56572	.55829	.55100	.54385	.53683	.52995	.52319	.51656	.51006	.50367	.49740	.49124	.48520
89	84	.63284	.62445	.61623	.60817	.60025	.59249	.58487	.57740	.57006	.56286	.55580	.54886	.54205	.53536	.52880	.52235	.51602	.50980	.50369	.49769
89	85	.64328	.63504	.62696	.61903	.61124	.60360	.59609	.58873	.58149	.57439	.56741	.56056	.55383	.54722	.54073	.53434	.52807	.52191	.51586	.50991
89	86	.65326	.64517	.63723	.62944	.62178	.61426	.60687	.59962	.59249	.58548	.57860	.57184	.56519	.55866	.55224	.54593	.53973	.53363	.52764	.52174
89	87	.66269	.65475	.64695	.63929	.63176	.62436	.61709	.60995	.60293	.59602	.58924	.58257	.57601	.56956	.56322	.55698	.55085	.54482	.53889	.53305
89	88	.67156	.66377	.65611	.64858	.64117	.63390	.62674	.61971	.61279	.60599	.59930	.59273	.58626	.57989	.57363	.56747	.56141	.55545	.54958	.54381
89	89	.67988	.67222	.66469	.65729	.65001	.64286	.63582	.62889	.62208	.61538	.60879	.60231	.59593	.58965	.58347	.57739	.57140	.56551	.55971	.55400
90	0	.02833	.02651	.02488	.02343	.02213	.02096	.01990	.01895	.01808	.01730	.01659	.01594	.01535	.01481	.01431	.01385	.01343	.01304	.01268	.01234
90	1	.02248	.02062	.01897	.01749	.01617	.01498	.01392	.01296	.01209	.01131	.01061	.00997	.00938	.00885	.00837	.00793	.00752	.00715	.00681	.00649
90	2	.02323	.02130	.01958	.01804	.01666	.01543	.01431	.01331	.01241	.01159	.01085	.01018	.00956	.00901	.00850	.00803	.00761	.00722	.00686	.00653
90	3	.02424	.02223	.02044	.01883	.01740	.01610	.01494	.01389	.01294	.01209	.01131	.01060	.00996	.00937	.00884	.00835	.00790	.00749	.00711	.00676
90	4	.02540	.02331	.02145	.01977	.01827	.01692	.01571	.01461	.01361	.01271	.01190	.01115	.01048	.00986	.00930	.00878	.00831	.00787	.00747	.00710

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
90	5	.02669	.02452	.02258	.02084	.01927	.01786	.01659	.01543	.01439	.01345	.01259	.01181	.01110	.01045	.00985	.00931	.00881	.00835	.00793	.00753
90	6	.02809	.02583	.02381	.02200	.02036	.01889	.01756	.01635	.01526	.01427	.01337	.01255	.01180	.01111	.01049	.00991	.00938	.00890	.00845	.00803
90	7	.02959	.02725	.02515	.02326	.02155	.02001	.01862	.01736	.01622	.01518	.01423	.01337	.01258	.01186	.01120	.01059	.01003	.00952	.00905	.00861
90	8	.03120	.02877	.02658	.02461	.02283	.02122	.01977	.01845	.01725	.01616	.01517	.01426	.01343	.01268	.01198	.01134	.01075	.01021	.00971	.00924
90	9	.03293	.03040	.02813	.02607	.02422	.02254	.02102	.01964	.01839	.01725	.01620	.01525	.01438	.01358	.01285	.01217	.01155	.01098	.01045	.00996
90	10	.03478	.03215	.02979	.02765	.02572	.02397	.02238	.02094	.01963	.01843	.01733	.01634	.01542	.01458	.01381	.01310	.01244	.01184	.01128	.01076
90	11	.03673	.03401	.03155	.02933	.02732	.02549	.02384	.02233	.02095	.01970	.01855	.01750	.01654	.01566	.01485	.01410	.01341	.01277	.01218	.01163
90	12	.03880	.03597	.03342	.03111	.02901	.02711	.02538	.02381	.02237	.02105	.01985	.01875	.01774	.01681	.01596	.01517	.01444	.01377	.01315	.01257
90	13	.04093	.03800	.03535	.03295	.03077	.02879	.02698	.02533	.02383	.02246	.02120	.02004	.01898	.01801	.01711	.01628	.01551	.01480	.01415	.01354
90	14	.04309	.04006	.03731	.03481	.03254	.03047	.02859	.02687	.02530	.02387	.02255	.02134	.02023	.01920	.01826	.01739	.01658	.01583	.01514	.01450
90	15	.04526	.04212	.03926	.03667	.03431	.03216	.03019	.02840	.02676	.02526	.02388	.02261	.02145	.02037	.01938	.01847	.01762	.01683	.01610	.01543
90	16	.04743	.04417	.04120	.03851	.03606	.03382	.03178	.02991	.02819	.02662	.02518	.02386	.02263	.02151	.02047	.01951	.01862	.01779	.01703	.01631
90	17	.04960	.04623	.04316	.04036	.03781	.03548	.03335	.03141	.02962	.02798	.02647	.02508	.02381	.02263	.02154	.02053	.01959	.01872	.01792	.01717
90	18	.05182	.04832	.04514	.04224	.03959	.03717	.03495	.03292	.03105	.02934	.02777	.02632	.02498	.02374	.02260	.02154	.02056	.01965	.01880	.01801
90	19	.05411	.05049	.04719	.04418	.04143	.03891	.03660	.03449	.03254	.03075	.02911	.02759	.02619	.02489	.02370	.02259	.02156	.02060	.01971	.01888
90	20	.05650	.05276	.04934	.04622	.04336	.04074	.03834	.03614	.03411	.03224	.03052	.02894	.02747	.02611	.02486	.02369	.02261	.02160	.02067	.01980
90	21	.05902	.05515	.05161	.04837	.04540	.04268	.04018	.03788	.03577	.03382	.03203	.03037	.02883	.02741	.02609	.02487	.02374	.02268	.02170	.02078
90	22	.06166	.05765	.05398	.05062	.04754	.04472	.04212	.03972	.03752	.03549	.03361	.03187	.03027	.02878	.02740	.02612	.02492	.02381	.02278	.02182
90	23	.06443	.06028	.05649	.05301	.04981	.04687	.04417	.04167	.03938	.03725	.03529	.03348	.03180	.03024	.02879	.02745	.02620	.02503	.02394	.02293
90	24	.06735	.06307	.05914	.05553	.05221	.04916	.04635	.04375	.04136	.03915	.03710	.03520	.03344	.03181	.03029	.02888	.02757	.02634	.02520	.02413
90	25	.07045	.06602	.06196	.05822	.05478	.05161	.04868	.04598	.04348	.04118	.03904	.03705	.03521	.03350	.03191	.03043	.02905	.02777	.02657	.02544
90	26	.07371	.06914	.06494	.06106	.05750	.05420	.05116	.04835	.04575	.04335	.04111	.03904	.03712	.03533	.03366	.03211	.03066	.02931	.02804	.02686
90	27	.07718	.07245	.06811	.06410	.06040	.05698	.05382	.05090	.04819	.04568	.04335	.04118	.03917	.03730	.03555	.03392	.03240	.03098	.02965	.02841
90	28	.08082	.07594	.07145	.06730	.06346	.05992	.05664	.05360	.05078	.04816	.04573	.04347	.04136	.03940	.03757	.03586	.03427	.03278	.03138	.03007
90	29	.08464	.07961	.07497	.07067	.06670	.06303	.05962	.05646	.05352	.05080	.04826	.04590	.04370	.04165	.03973	.03794	.03627	.03470	.03323	.03185
90	30	.08865	.08346	.07867	.07423	.07011	.06630	.06277	.05948	.05643	.05359	.05094	.04848	.04618	.04403	.04203	.04015	.03839	.03675	.03521	.03376
90	31	.09285	.08750	.08255	.07796	.07370	.06975	.06608	.06267	.05949	.05654	.05378	.05121	.04881	.04656	.04446	.04250	.04065	.03893	.03731	.03578
90	32	.09724	.09173	.08662	.08188	.07747	.07338	.06958	.06603	.06273	.05965	.05678	.05410	.05159	.04925	.04705	.04499	.04306	.04125	.03955	.03795
90	33	.10186	.09618	.09091	.08601	.08145	.07722	.07327	.06960	.06617	.06297	.05997	.05718	.05456	.05211	.04981	.04766	.04563	.04373	.04195	.04026
90	34	.10669	.10084	.09540	.09035	.08564	.08126	.07717	.07336	.06980	.06647	.06335	.06044	.05771	.05515	.05275	.05049	.04837	.04638	.04450	.04274
90	35	.11176	.10574	.10014	.09493	.09007	.08553	.08130	.07734	.07365	.07019	.06695	.06391	.06107	.05839	.05588	.05353	.05131	.04922	.04725	.04540
90	36	.11707	.11088	.10512	.09974	.09472	.09003	.08565	.08155	.07772	.07412	.07075	.06759	.06463	.06184	.05922	.05675	.05443	.05224	.05018	.04823
90	37	.12264	.11627	.11034	.10480	.09962	.09477	.09024	.08600	.08202	.07829	.07479	.07150	.06841	.06550	.06277	.06019	.05776	.05547	.05331	.05127
90	38	.12847	.12194	.11583	.11012	.10478	.09978	.09510	.09070	.08658	.08271	.07908	.07566	.07244	.06941	.06656	.06387	.06133	.05893	.05667	.05453
90	39	.13458	.12787	.12160	.11572	.11022	.10506	.10022	.09568	.09141	.08739	.08362	.08007	.07672	.07357	.07059	.06778	.06513	.06262	.06025	.05801
90	40	.14099	.13411	.12766	.12162	.11595	.11063	.10563	.10094	.09652	.09236	.08845	.08476	.08128	.07800	.07490	.07197	.06920	.06658	.06410	.06175
90	41	.14771	.14066	.13404	.12783	.12199	.11651	.11136	.10651	.10194	.09763	.09358	.08975	.08613	.08272	.07949	.07644	.07355	.07081	.06822	.06576
90	42	.15475	.14752	.14073	.13435	.12835	.12271	.11739	.11239	.10767	.10321	.09901	.09504	.09129	.08774	.08438	.08120	.07819	.07534	.07263	.07006
90	43	.16210	.15470	.14774	.14120	.13503	.12922	.12375	.11859	.11371	.10911	.10476	.10065	.09675	.09307	.08958	.08627	.08313	.08016	.07733	.07464
90	44	.16977	.16220	.15507	.14836	.14203	.13606	.13043	.12511	.12008	.11532	.11083	.10657	.10253	.09871	.09509	.09165	.08838	.08528	.08233	.07953
90	45	.17773	.17000	.16271	.15583	.14934	.14320	.13741	.13193	.12675	.12184	.11719	.11279	.10861	.10465	.10089	.09732	.09392	.09069	.08762	.08470
90	46	.18600	.17810	.17064	.16360	.15695	.15066	.14470	.13907	.13373	.12867	.12387	.11932	.11500	.11090	.10700	.10329	.09976	.09640	.09321	.09016
90	47	.19454	.18649	.17887	.17167	.16485	.15840	.15229	.14650	.14100	.13579	.13084	.12614	.12168	.11743	.11339	.10955	.10589	.10240	.09907	.09590
90	48	.20338	.19517	.18740	.18004	.17306	.16645	.16019	.15424	.14859	.14323	.13813	.13328	.12867	.12428	.12010	.11612	.11232	.10870	.10525	.10195
90	49	.21252	.20415	.19623	.18871	.18158	.17482	.16839	.16229	.15649	.15098	.14573	.14073	.13598	.13145	.12713	.12301	.11907	.11532	.11173	.10831
90	50	.22196	.21345	.20537	.19770	.19042	.18351	.17693	.17068	.16473	.15906	.15367	.14852	.14362	.13895	.13448	.13023	.12616	.12227	.11855	.11500
90	51	.23170	.22305	.21482	.20701	.19958	.19252	.18579	.17939	.17329	.16747	.16193	.15664	.15160	.14678	.14218	.13778	.13357	.12955	.12570	.12201
90	52	.24171	.23292	.22456	.21660	.20903	.20182	.19495	.18840	.18215	.17619	.17050	.16507	.15988	.15492	.15018	.14564	.14130	.13714	.13316	.12934
90	53	.25198	.24306	.23457	.22648	.21876	.21141	.20440	.19770	.19132	.18521	.17938	.17381	.16847	.16337	.15849	.15382	.14934	.14504	.14093	.13698
90	54	.26252	.25347	.24485	.23662	.22878	.22129	.21414	.20731	.20078	.19453	.18856	.18285	.17737	.17213	.16711	.16230	.15769	.15326	.14901	.14493

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
90	55	.27331	.26414	.25540	.24705	.23908	.23146	.22417	.21721	.21054	.20416	.19805	.19220	.18659	.18121	.17605	.17111	.16636	.16180	.15742	.15321
90	56	.28435	.27508	.26622	.25776	.24966	.24191	.23450	.22740	.22060	.21409	.20785	.20186	.19612	.19061	.18532	.18023	.17535	.17066	.16615	.16181
90	57	.29564	.28627	.27730	.26873	.26051	.25265	.24511	.23789	.23096	.22432	.21795	.21183	.20596	.20031	.19489	.18968	.18467	.17984	.17520	.17074
90	58	.30714	.29768	.28861	.27993	.27161	.26363	.25598	.24863	.24159	.23482	.22832	.22208	.21608	.21030	.20475	.19941	.19427	.18932	.18455	.17996
90	59	.31882	.30927	.30012	.29134	.28291	.27483	.26706	.25961	.25244	.24556	.23894	.23257	.22645	.22055	.21487	.20941	.20414	.19906	.19417	.18945
90	60	.33067	.32104	.31181	.30294	.29442	.28623	.27837	.27080	.26353	.25653	.24979	.24331	.23706	.23105	.22525	.21966	.21427	.20907	.20406	.19921
90	61	.34270	.33301	.32370	.31475	.30614	.29787	.28990	.28224	.27486	.26775	.26091	.25431	.24795	.24182	.23590	.23019	.22468	.21937	.21423	.20927
90	62	.35494	.34519	.33582	.32680	.31811	.30975	.30170	.29394	.28647	.27926	.27231	.26560	.25913	.25289	.24686	.24104	.23541	.22998	.22473	.21965
90	63	.36739	.35760	.34817	.33908	.33033	.32189	.31376	.30592	.29835	.29105	.28400	.27719	.27062	.26427	.25814	.25221	.24647	.24093	.23556	.23037
90	64	.38002	.37019	.36072	.35158	.34277	.33427	.32606	.31814	.31049	.30310	.29597	.28907	.28240	.27595	.26971	.26368	.25784	.25218	.24671	.24141
90	65	.39283	.38298	.37347	.36429	.35543	.34687	.33860	.33061	.32289	.31542	.30820	.30122	.29446	.28791	.28158	.27545	.26951	.26376	.25818	.25277
90	66	.40582	.39596	.38643	.37722	.36832	.35971	.35139	.34334	.33555	.32801	.32072	.31365	.30681	.30019	.29376	.28754	.28151	.27566	.26998	.26448
90	67	.41901	.40915	.39960	.39037	.38145	.37280	.36444	.35634	.34850	.34090	.33354	.32641	.31949	.31279	.30628	.29998	.29386	.28792	.28215	.27656
90	68	.43236	.42251	.41297	.40373	.39478	.38612	.37772	.36958	.36169	.35405	.34663	.33943	.33245	.32568	.31911	.31272	.30652	.30050	.29465	.28897
90	69	.44583	.43599	.42646	.41723	.40828	.39960	.39118	.38302	.37509	.36740	.35994	.35269	.34566	.33882	.33218	.32573	.31946	.31337	.30744	.30168
90	70	.45934	.44954	.44004	.43082	.42187	.41319	.40476	.39658	.38863	.38091	.37341	.36612	.35904	.35215	.34546	.33894	.33261	.32645	.32045	.31462
90	71	.47285	.46310	.45363	.44444	.43551	.42683	.41840	.41021	.40225	.39451	.38698	.37966	.37254	.36561	.35886	.35230	.34591	.33969	.33363	.32773
90	72	.48633	.47663	.46721	.45805	.44915	.44049	.43207	.42388	.41591	.40816	.40061	.39327	.38612	.37915	.37237	.36577	.35933	.35306	.34695	.34099
90	73	.49975	.49011	.48075	.47163	.46277	.45414	.44574	.43756	.42959	.42184	.41428	.40693	.39975	.39277	.38595	.37931	.37284	.36653	.36037	.35436
90	74	.51312	.50357	.49427	.48521	.47639	.46780	.45943	.45127	.44332	.43557	.42802	.42066	.41348	.40647	.39964	.39298	.38647	.38012	.37393	.36788
90	75	.52647	.51701	.50778	.49880	.49003	.48149	.47316	.46504	.45712	.44939	.44185	.43449	.42731	.42030	.41346	.40678	.40025	.39388	.38766	.38157
90	76	.53981	.53044	.52131	.51240	.50371	.49523	.48695	.47887	.47099	.46329	.45577	.44843	.44126	.43426	.42741	.42073	.41419	.40781	.40156	.39546
90	77	.55310	.54384	.53481	.52599	.51738	.50897	.50075	.49273	.48489	.47724	.46976	.46244	.45529	.44831	.44147	.43479	.42826	.42187	.41562	.40950
90	78	.56628	.55715	.54822	.53950	.53098	.52266	.51452	.50656	.49879	.49118	.48374	.47647	.46935	.46239	.45558	.44892	.44240	.43601	.42976	.42365
90	79	.57927	.57027	.56146	.55286	.54444	.53620	.52815	.52027	.51256	.50502	.49764	.49041	.48334	.47642	.46964	.46300	.45650	.45013	.44389	.43778
90	80	.59198	.58311	.57443	.56594	.55763	.54950	.54154	.53374	.52611	.51864	.51132	.50415	.49713	.49025	.48351	.47691	.47044	.46410	.45788	.45178
90	81	.60431	.59559	.58704	.57867	.57048	.56245	.55459	.54689	.53934	.53195	.52470	.51760	.51063	.50381	.49712	.49056	.48412	.47781	.47162	.46555
90	82	.61624	.60766	.59925	.59101	.58294	.57502	.56726	.55966	.55220	.54489	.53772	.53069	.52379	.51703	.51039	.50388	.49749	.49122	.48507	.47903
90	83	.62775	.61932	.61105	.60294	.59499	.58719	.57954	.57204	.56468	.55746	.55037	.54342	.53659	.52989	.52332	.51686	.51053	.50430	.49819	.49219
90	84	.63889	.63061	.62248	.61451	.60669	.59901	.59148	.58408	.57682	.56969	.56270	.55583	.54908	.54245	.53595	.52956	.52328	.51711	.51105	.50510
90	85	.64966	.64154	.63356	.62572	.61803	.61048	.60307	.59579	.58863	.58161	.57471	.56793	.56127	.55472	.54829	.54197	.53575	.52965	.52364	.51774
90	86	.65999	.65202	.64419	.63649	.62894	.62152	.61422	.60706	.60002	.59310	.58629	.57961	.57304	.56657	.56022	.55398	.54784	.54180	.53586	.53002
90	87	.66976	.66194	.65426	.64671	.63929	.63199	.62482	.61777	.61084	.60403	.59733	.59074	.58426	.57789	.57162	.56545	.55938	.55342	.54754	.54176
90	88	.67897	.67130	.66376	.65635	.64906	.64190	.63485	.62792	.62110	.61439	.60779	.60130	.59492	.58863	.58245	.57636	.57037	.56448	.55868	.55297
90	89	.68761	.68009	.67270	.66542	.65826	.65122	.64429	.63748	.63077	.62417	.61767	.61128	.60499	.59880	.59270	.58670	.58079	.57497	.56924	.56359
90	90	.69568	.68830	.68104	.67389	.66686	.65994	.65314	.64643	.63984	.63334	.62695	.62065	.61445	.60835	.60234	.59642	.59059	.58485	.57919	.57362
91	0	.02846	.02665	.02503	.02357	.02227	.02110	.02005	.01910	.01824	.01746	.01675	.01610	.01551	.01497	.01448	.01402	.01360	.01321	.01285	.01252
91	1	.02250	.02065	.01900	.01752	.01620	.01501	.01395	.01299	.01212	.01134	.01064	.01000	.00941	.00888	.00840	.00796	.00755	.00718	.00684	.00652
91	2	.02325	.02133	.01960	.01807	.01669	.01545	.01434	.01334	.01243	.01161	.01087	.01020	.00959	.00903	.00853	.00806	.00763	.00724	.00688	.00655
91	3	.02426	.02225	.02046	.01885	.01742	.01612	.01496	.01391	.01296	.01211	.01133	.01062	.00998	.00940	.00886	.00837	.00792	.00751	.00713	.00678
91	4	.02542	.02333	.02146	.01979	.01829	.01694	.01572	.01463	.01363	.01273	.01192	.01117	.01050	.00988	.00932	.00880	.00833	.00789	.00749	.00712
91	5	.02671	.02454	.02260	.02085	.01929	.01788	.01660	.01545	.01441	.01347	.01261	.01183	.01112	.01047	.00988	.00933	.00883	.00837	.00795	.00755
91	6	.02811	.02585	.02383	.02201	.02038	.01891	.01757	.01637	.01528	.01429	.01339	.01257	.01182	.01113	.01051	.00993	.00940	.00892	.00847	.00806
91	7	.02961	.02727	.02517	.02328	.02157	.02003	.01864	.01738	.01624	.01520	.01425	.01339	.01260	.01188	.01122	.01061	.01006	.00954	.00907	.00863
91	8	.03122	.02879	.02660	.02463	.02285	.02125	.01979	.01847	.01727	.01618	.01519	.01429	.01346	.01270	.01200	.01136	.01077	.01023	.00973	.00927
91	9	.03295	.03042	.02815	.02610	.02424	.02257	.02105	.01967	.01841	.01727	.01623	.01528	.01441	.01361	.01287	.01220	.01158	.01101	.01048	.00999
91	10	.03480	.03218	.02982	.02768	.02575	.02400	.02241	.02097	.01966	.01846	.01737	.01637	.01545	.01461	.01384	.01313	.01247	.01187	.01131	.01079
91	11	.03677	.03405	.03159	.02937	.02736	.02553	.02387	.02237	.02099	.01974	.01859	.01754	.01658	.01570	.01488	.01414	.01345	.01281	.01222	.01167
91	12	.03884	.03602	.03346	.03115	.02906	.02716	.02543	.02385	.02241	.02110	.01990	.01880	.01779	.01686	.01601	.01522	.01449	.01382	.01319	.01262
91	13	.04098	.03805	.03540	.03300	.03082	.02884	.02703	.02539	.02389	.02251	.02125	.02010	.01904	.01806	.01717	.01634	.01557	.01486	.01420	.01359

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
91	14	.04315	.04011	.03736	.03487	.03260	.03053	.02865	.02693	.02536	.02393	.02261	.02140	.02029	.01927	.01832	.01745	.01665	.01590	.01521	.01456
91	15	.04532	.04218	.03932	.03673	.03437	.03222	.03026	.02847	.02683	.02533	.02395	.02268	.02152	.02044	.01945	.01854	.01769	.01691	.01618	.01550
91	16	.04749	.04423	.04127	.03858	.03613	.03389	.03185	.02998	.02827	.02670	.02526	.02393	.02271	.02159	.02055	.01959	.01870	.01787	.01711	.01639
91	17	.04967	.04630	.04323	.04043	.03789	.03556	.03343	.03148	.02970	.02806	.02655	.02516	.02389	.02271	.02162	.02061	.01968	.01881	.01800	.01725
91	18	.05189	.04840	.04521	.04231	.03966	.03724	.03503	.03300	.03114	.02942	.02785	.02640	.02506	.02383	.02268	.02163	.02064	.01973	.01889	.01810
91	19	.05418	.05057	.04727	.04426	.04151	.03899	.03668	.03457	.03263	.03084	.02919	.02768	.02628	.02498	.02378	.02267	.02165	.02069	.01980	.01897
91	20	.05658	.05284	.04942	.04630	.04344	.04083	.03843	.03622	.03420	.03233	.03061	.02902	.02756	.02620	.02495	.02378	.02270	.02170	.02076	.01989
91	21	.05910	.05523	.05169	.04845	.04549	.04277	.04027	.03797	.03586	.03391	.03212	.03046	.02892	.02750	.02619	.02496	.02383	.02277	.02179	.02088
91	22	.06174	.05773	.05407	.05071	.04763	.04480	.04221	.03981	.03761	.03558	.03370	.03197	.03036	.02887	.02749	.02621	.02502	.02391	.02288	.02192
91	23	.06451	.06037	.05658	.05309	.04990	.04696	.04426	.04177	.03947	.03735	.03539	.03358	.03190	.03034	.02889	.02755	.02630	.02513	.02404	.02303
91	24	.06744	.06316	.05923	.05562	.05231	.04925	.04644	.04385	.04146	.03924	.03720	.03530	.03354	.03191	.03039	.02898	.02767	.02645	.02530	.02424
91	25	.07054	.06611	.06205	.05831	.05487	.05170	.04878	.04608	.04358	.04128	.03914	.03716	.03532	.03361	.03202	.03054	.02916	.02787	.02667	.02555
91	26	.07381	.06924	.06503	.06116	.05759	.05430	.05126	.04846	.04586	.04345	.04122	.03915	.03722	.03543	.03377	.03222	.03077	.02942	.02815	.02697
91	27	.07727	.07255	.06821	.06420	.06050	.05709	.05393	.05101	.04830	.04579	.04346	.04130	.03928	.03741	.03566	.03404	.03252	.03110	.02977	.02853
91	28	.08092	.07604	.07155	.06740	.06357	.06003	.05675	.05371	.05089	.04827	.04584	.04358	.04148	.03952	.03769	.03598	.03439	.03290	.03150	.03019
91	29	.08475	.07972	.07508	.07079	.06682	.06314	.05974	.05658	.05364	.05092	.04838	.04602	.04382	.04177	.03986	.03807	.03639	.03483	.03336	.03198
91	30	.08876	.08358	.07878	.07434	.07023	.06642	.06289	.05960	.05655	.05371	.05107	.04861	.04631	.04416	.04216	.04028	.03853	.03688	.03534	.03389
91	31	.09297	.08762	.08267	.07808	.07383	.06988	.06621	.06280	.05962	.05667	.05391	.05134	.04894	.04670	.04460	.04264	.04079	.03907	.03745	.03593
91	32	.09737	.09186	.08675	.08201	.07761	.07352	.06971	.06617	.06287	.05979	.05692	.05424	.05174	.04939	.04720	.04514	.04321	.04140	.03970	.03810
91	33	.10199	.09631	.09104	.08614	.08159	.07736	.07342	.06974	.06631	.06311	.06012	.05733	.05471	.05226	.04996	.04781	.04579	.04389	.04210	.04042
91	34	.10682	.10098	.09555	.09049	.08579	.08141	.07732	.07351	.06995	.06662	.06351	.06060	.05787	.05531	.05291	.05065	.04854	.04654	.04467	.04290
91	35	.11191	.10589	.10029	.09508	.09022	.08569	.08146	.07750	.07381	.07035	.06711	.06408	.06123	.05856	.05605	.05370	.05148	.04939	.04743	.04557
91	36	.11723	.11104	.10528	.09990	.09488	.09020	.08582	.08172	.07789	.07430	.07093	.06777	.06480	.06202	.05940	.05693	.05461	.05243	.05037	.04842
91	37	.12280	.11644	.11051	.10497	.09979	.09495	.09042	.08618	.08220	.07847	.07497	.07169	.06860	.06569	.06296	.06038	.05796	.05567	.05351	.05147
91	38	.12864	.12211	.11601	.11030	.10497	.09997	.09528	.09089	.08677	.08291	.07927	.07585	.07264	.06961	.06676	.06407	.06153	.05914	.05687	.05473
91	39	.13477	.12806	.12179	.11592	.11041	.10526	.10042	.09588	.09161	.08760	.08383	.08028	.07693	.07378	.07081	.06800	.06535	.06284	.06047	.05823
91	40	.14119	.13431	.12787	.12183	.11616	.11084	.10585	.10115	.09674	.09258	.08867	.08498	.08150	.07822	.07512	.07220	.06943	.06681	.06433	.06199
91	41	.14792	.14087	.13426	.12805	.12222	.11674	.11159	.10674	.10217	.09787	.09381	.08999	.08638	.08296	.07974	.07669	.07380	.07106	.06847	.06602
91	42	.15498	.14775	.14097	.13459	.12860	.12295	.11764	.11264	.10792	.10347	.09927	.09530	.09155	.08800	.08465	.08147	.07846	.07561	.07290	.07033
91	43	.16235	.15495	.14800	.14146	.13530	.12949	.12402	.11886	.11399	.10939	.10504	.10093	.09704	.09336	.08987	.08656	.08343	.08045	.07763	.07494
91	44	.17004	.16247	.15535	.14864	.14232	.13635	.13072	.12540	.12038	.11563	.11113	.10688	.10284	.09902	.09540	.09196	.08870	.08560	.08266	.07985
91	45	.17803	.17030	.16301	.15614	.14965	.14352	.13773	.13225	.12707	.12217	.11753	.11312	.10895	.10499	.10123	.09766	.09427	.09104	.08797	.08505
91	46	.18632	.17843	.17098	.16394	.15729	.15100	.14505	.13942	.13408	.12903	.12423	.11969	.11537	.11127	.10737	.10366	.10014	.09678	.09359	.09054
91	47	.19489	.18684	.17923	.17203	.16522	.15878	.15267	.14688	.14139	.13618	.13124	.12654	.12208	.11784	.11380	.10996	.10630	.10282	.09949	.09632
91	48	.20377	.19556	.18779	.18044	.17347	.16686	.16060	.15466	.14901	.14365	.13856	.13372	.12911	.12472	.12055	.11657	.11278	.10916	.10571	.10241
91	49	.21294	.20458	.19666	.18915	.18202	.17526	.16885	.16275	.15695	.15144	.14620	.14121	.13646	.13193	.12761	.12349	.11956	.11581	.11223	.10881
91	50	.22242	.21391	.20584	.19818	.19091	.18399	.17742	.17118	.16523	.15957	.15418	.14904	.14414	.13947	.13502	.13076	.12669	.12281	.11910	.11554
91	51	.23220	.22355	.21534	.20753	.20011	.19305	.18633	.17993	.17384	.16803	.16249	.15721	.15217	.14735	.14276	.13836	.13416	.13014	.12629	.12261
91	52	.24225	.23347	.22512	.21717	.20960	.20240	.19553	.18899	.18275	.17680	.17111	.16569	.16050	.15555	.15081	.14628	.14194	.13778	.13381	.12999
91	53	.25258	.24366	.23518	.22709	.21939	.21205	.20504	.19835	.19197	.18587	.18005	.17448	.16915	.16406	.15918	.15451	.15004	.14575	.14164	.13769
91	54	.26316	.25413	.24551	.23730	.22946	.22198	.21484	.20801	.20149	.19525	.18929	.18358	.17811	.17288	.16786	.16306	.15845	.15403	.14978	.14571
91	55	.27401	.26486	.25612	.24779	.23982	.23221	.22493	.21797	.21132	.20494	.19884	.19300	.18739	.18202	.17687	.17193	.16719	.16263	.15826	.15405
91	56	.28511	.27586	.26701	.25855	.25047	.24273	.23533	.22824	.22145	.21494	.20871	.20273	.19699	.19149	.18620	.18113	.17625	.17157	.16706	.16273
91	57	.29647	.28711	.27816	.26959	.26139	.25354	.24601	.23880	.23188	.22525	.21888	.21277	.20691	.20127	.19586	.19065	.18564	.18083	.17619	.17173
91	58	.30804	.29859	.28954	.28087	.27256	.26459	.25695	.24962	.24258	.23583	.22934	.22310	.21711	.21134	.20580	.20047	.19533	.19039	.18563	.18104
91	59	.31979	.31026	.30112	.29235	.28394	.27587	.26812	.26067	.25352	.24665	.24004	.23368	.22756	.22168	.21601	.21055	.20529	.20022	.19533	.19062
91	60	.33171	.32211	.31289	.30403	.29553	.28736	.27951	.27195	.26469	.25770	.25098	.24451	.23827	.23226	.22647	.22089	.21551	.21032	.20531	.20048
91	61	.34383	.33416	.32486	.31593	.30734	.29908	.29113	.28348	.27611	.26902	.26218	.25560	.24925	.24313	.23722	.23152	.22602	.22071	.21558	.21063
91	62	.35616	.34643	.33707	.32807	.31940	.31106	.30302	.29528	.28782	.28062	.27368	.26699	.26053	.25430	.24828	.24247	.23686	.23143	.22619	.22112
91	63	.36870	.35893	.34952	.34045	.33172	.32330	.31518	.30736	.29980	.29252	.28548	.27869	.27213	.26579	.25967	.25375	.24802	.24249	.23713	.23195

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
91	64	.38143	.37163	.36217	.35306	.34427	.33578	.32759	.31969	.31206	.30469	.29756	.29068	.28402	.27759	.27136	.26534	.25951	.25387	.24840	.24311
91	65	.39435	.38452	.37503	.36588	.35704	.34850	.34025	.33228	.32457	.31712	.30992	.30295	.29620	.28968	.28336	.27724	.27131	.26557	.26000	.25461
91	66	.40746	.39762	.38811	.37892	.37005	.36146	.35316	.34513	.33736	.32984	.32257	.31552	.30869	.30208	.29567	.28946	.28344	.27761	.27194	.26645
91	67	.42077	.41093	.40142	.39221	.38331	.37469	.36635	.35827	.35045	.34287	.33553	.32842	.32152	.31483	.30834	.30205	.29594	.29002	.28427	.27868
91	68	.43426	.42443	.41492	.40571	.39679	.38815	.37978	.37166	.36380	.35617	.34877	.34160	.33464	.32788	.32132	.31496	.30877	.30277	.29693	.29126
91	69	.44786	.43806	.42857	.41936	.41044	.40179	.39340	.38526	.37736	.36969	.36225	.35503	.34801	.34119	.33457	.32814	.32189	.31581	.30990	.30415
91	70	.46153	.45177	.44230	.43311	.42420	.41555	.40715	.39899	.39107	.38337	.37590	.36863	.36157	.35470	.34803	.34154	.33522	.32908	.32310	.31728
91	71	.47521	.46550	.45606	.44690	.43801	.42936	.42096	.41280	.40487	.39715	.38965	.38236	.37526	.36835	.36163	.35509	.34872	.34252	.33648	.33059
91	72	.48886	.47920	.46982	.46070	.45183	.44321	.43482	.42666	.41872	.41100	.40348	.39616	.38904	.38210	.37534	.36876	.36234	.35609	.35000	.34406
91	73	.50245	.49287	.48354	.47447	.46564	.45705	.44868	.44054	.43261	.42488	.41736	.41003	.40288	.39592	.38914	.38252	.37607	.36977	.36364	.35765
91	74	.51602	.50651	.49725	.48824	.47946	.47091	.46258	.45446	.44655	.43883	.43131	.42398	.41683	.40985	.40305	.39641	.38993	.38360	.37743	.37140
91	75	.52957	.52016	.51098	.50204	.49332	.48482	.47654	.46845	.46057	.45288	.44537	.43805	.43090	.42392	.41710	.41045	.40395	.39761	.39141	.38535
91	76	.54313	.53382	.52473	.51587	.50723	.49879	.49056	.48253	.47468	.46702	.45954	.45224	.44510	.43813	.43132	.42466	.41816	.41180	.40558	.39950
91	77	.55665	.54745	.53847	.52971	.52115	.51279	.50462	.49665	.48885	.48124	.47380	.46652	.45941	.45246	.44566	.43901	.43251	.42615	.41993	.41384
91	78	.57008	.56101	.55214	.54348	.53502	.52675	.51866	.51076	.50302	.49547	.48807	.48084	.47376	.46684	.46007	.45344	.44695	.44060	.43438	.42829
91	79	.58333	.57440	.56566	.55711	.54875	.54058	.53258	.52476	.51710	.50960	.50227	.49509	.48806	.48118	.47444	.46784	.46137	.45504	.44883	.44275
91	80	.59631	.58751	.57891	.57048	.56224	.55417	.54627	.53853	.53096	.52354	.51627	.50915	.50217	.49534	.48864	.48208	.47565	.46934	.46316	.45710
91	81	.60893	.60028	.59181	.58352	.57539	.56743	.55963	.55199	.54450	.53717	.52997	.52292	.51601	.50923	.50259	.49607	.48968	.48341	.47726	.47122
91	82	.62114	.61265	.60432	.59616	.58816	.58031	.57262	.56508	.55769	.55044	.54333	.53635	.52951	.52280	.51621	.50975	.50340	.49718	.49107	.48507
91	83	.63295	.62461	.61642	.60840	.60053	.59280	.58523	.57780	.57050	.56335	.55632	.54943	.54266	.53602	.52950	.52309	.51680	.51063	.50456	.49861
91	84	.64439	.63620	.62817	.62028	.61255	.60495	.59750	.59018	.58299	.57593	.56900	.56220	.55551	.54895	.54250	.53616	.52993	.52382	.51780	.51190
91	85	.65548	.64745	.63957	.63183	.62423	.61677	.60944	.60224	.59516	.58821	.58138	.57467	.56807	.56159	.55522	.54896	.54280	.53675	.53080	.52495
91	86	.66612	.65826	.65053	.64294	.63548	.62815	.62095	.61387	.60691	.60007	.59334	.58673	.58023	.57384	.56755	.56137	.55529	.54931	.54342	.53763
91	87	.67621	.66851	.66094	.65349	.64617	.63898	.63190	.62495	.61811	.61138	.60476	.59825	.59184	.58554	.57934	.57324	.56724	.56134	.55552	.54980
91	88	.68574	.67820	.67078	.66348	.65630	.64924	.64229	.63545	.62873	.62211	.61560	.60919	.60289	.59668	.59057	.58456	.57864	.57281	.56707	.56142
91	89	.69471	.68731	.68004	.67288	.66584	.65891	.65209	.64537	.63877	.63226	.62586	.61956	.61335	.60724	.60122	.59529	.58946	.58371	.57805	.57247
91	90	.70308	.69584	.68871	.68169	.67478	.66798	.66128	.65468	.64819	.64180	.63550	.62930	.62319	.61718	.61125	.60541	.59966	.59399	.58841	.58290
91	91	.71079	.70368	.69669	.68980	.68302	.67634	.66976	.66328	.65690	.65061	.64442	.63831	.63230	.62638	.62054	.61479	.60912	.60353	.59802	.59259
92	0	.02859	.02677	.02515	.02371	.02241	.02124	.02019	.01924	.01838	.01760	.01690	.01625	.01566	.01513	.01463	.01418	.01376	.01337	.01301	.01268
92	1	.02253	.02067	.01902	.01754	.01622	.01504	.01397	.01301	.01215	.01137	.01067	.01002	.00944	.00891	.00843	.00799	.00758	.00721	.00687	.00656
92	2	.02327	.02134	.01962	.01809	.01671	.01547	.01436	.01336	.01245	.01164	.01090	.01022	.00961	.00906	.00855	.00808	.00766	.00727	.00691	.00658
92	3	.02427	.02227	.02048	.01887	.01743	.01614	.01498	.01393	.01298	.01213	.01135	.01064	.01000	.00942	.00888	.00839	.00794	.00753	.00715	.00680
92	4	.02543	.02335	.02148	.01981	.01831	.01696	.01574	.01464	.01365	.01275	.01193	.01119	.01052	.00990	.00934	.00882	.00835	.00791	.00751	.00714
92	5	.02672	.02455	.02261	.02087	.01930	.01789	.01662	.01547	.01443	.01349	.01263	.01185	.01114	.01049	.00989	.00935	.00885	.00839	.00796	.00757
92	6	.02812	.02587	.02385	.02203	.02040	.01892	.01759	.01639	.01530	.01431	.01340	.01258	.01184	.01115	.01053	.00995	.00942	.00894	.00849	.00807
92	7	.02963	.02729	.02519	.02329	.02159	.02005	.01866	.01740	.01625	.01522	.01427	.01341	.01262	.01190	.01124	.01063	.01007	.00956	.00909	.00865
92	8	.03124	.02881	.02662	.02465	.02287	.02126	.01981	.01849	.01729	.01620	.01521	.01431	.01348	.01272	.01202	.01138	.01079	.01025	.00975	.00929
92	9	.03297	.03045	.02817	.02612	.02427	.02259	.02107	.01969	.01844	.01729	.01625	.01530	.01443	.01363	.01290	.01222	.01160	.01103	.01050	.01001
92	10	.03483	.03221	.02984	.02771	.02577	.02403	.02244	.02100	.01968	.01849	.01739	.01639	.01548	.01464	.01387	.01316	.01250	.01190	.01134	.01082
92	11	.03680	.03408	.03162	.02940	.02739	.02556	.02390	.02240	.02102	.01977	.01862	.01758	.01661	.01573	.01492	.01417	.01348	.01284	.01225	.01170
92	12	.03888	.03605	.03350	.03119	.02910	.02719	.02546	.02389	.02245	.02114	.01994	.01884	.01783	.01690	.01605	.01526	.01453	.01386	.01324	.01266
92	13	.04102	.03810	.03545	.03304	.03086	.02888	.02708	.02543	.02393	.02256	.02130	.02015	.01909	.01811	.01722	.01639	.01562	.01491	.01426	.01365
92	14	.04320	.04016	.03741	.03492	.03265	.03059	.02870	.02699	.02542	.02398	.02267	.02146	.02035	.01932	.01838	.01751	.01670	.01596	.01527	.01462
92	15	.04538	.04223	.03938	.03679	.03443	.03228	.03032	.02853	.02689	.02539	.02401	.02275	.02158	.02051	.01952	.01860	.01776	.01697	.01624	.01557
92	16	.04755	.04429	.04133	.03864	.03619	.03395	.03191	.03004	.02833	.02677	.02532	.02400	.02278	.02166	.02062	.01966	.01877	.01794	.01718	.01647
92	17	.04974	.04636	.04329	.04050	.03795	.03563	.03350	.03155	.02977	.02813	.02662	.02524	.02396	.02278	.02169	.02068	.01975	.01888	.01808	.01733
92	18	.05195	.04846	.04528	.04238	.03973	.03731	.03510	.03307	.03121	.02950	.02792	.02647	.02514	.02390	.02276	.02170	.02072	.01981	.01897	.01818
92	19	.05425	.05063	.04734	.04433	.04158	.03906	.03676	.03464	.03270	.03091	.02927	.02775	.02635	.02506	.02386	.02275	.02173	.02077	.01988	.01905
92	20	.05665	.05291	.04949	.04637	.04352	.04090	.03850	.03630	.03427	.03241	.03069	.02910	.02764	.02628	.02503	.02387	.02279	.02178	.02085	.01998
92	21	.05917	.05530	.05176	.04853	.04556	.04284	.04035	.03805	.03594	.03399	.03220	.03054	.02901	.02759	.02627	.02505	.02392	.02286	.02188	.02096

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
92	22	.06181	.05781	.05414	.05079	.04771	.04488	.04228	.03989	.03769	.03566	.03378	.03205	.03045	.02896	.02758	.02630	.02511	.02400	.02297	.02200
92	23	.06458	.06045	.05665	.05317	.04998	.04704	.04434	.04185	.03955	.03743	.03547	.03366	.03198	.03042	.02898	.02764	.02639	.02522	.02414	.02312
92	24	.06751	.06323	.05931	.05570	.05239	.04934	.04653	.04393	.04154	.03933	.03728	.03539	.03363	.03200	.03048	.02907	.02776	.02654	.02540	.02433
92	25	.07061	.06619	.06213	.05839	.05495	.05179	.04886	.04617	.04367	.04137	.03923	.03725	.03541	.03370	.03211	.03063	.02926	.02797	.02677	.02565
92	26	.07389	.06932	.06512	.06125	.05768	.05439	.05135	.04855	.04595	.04354	.04131	.03924	.03732	.03553	.03386	.03231	.03087	.02952	.02825	.02707
92	27	.07736	.07264	.06829	.06429	.06059	.05718	.05402	.05110	.04839	.04589	.04356	.04139	.03938	.03751	.03577	.03414	.03262	.03120	.02987	.02863
92	28	.08101	.07614	.07164	.06750	.06367	.06012	.05685	.05381	.05099	.04838	.04595	.04369	.04158	.03962	.03780	.03609	.03450	.03301	.03161	.03030
92	29	.08484	.07982	.07518	.07089	.06692	.06324	.05984	.05668	.05375	.05102	.04849	.04613	.04393	.04188	.03997	.03818	.03651	.03494	.03347	.03210
92	30	.08886	.08368	.07888	.07445	.07034	.06653	.06300	.05971	.05666	.05383	.05118	.04872	.04642	.04428	.04227	.04040	.03865	.03700	.03546	.03401
92	31	.09307	.08772	.08277	.07819	.07394	.06999	.06632	.06291	.05974	.05679	.05403	.05146	.04906	.04682	.04472	.04276	.04092	.03919	.03758	.03605
92	32	.09748	.09197	.08686	.08212	.07772	.07363	.06983	.06629	.06299	.05992	.05705	.05437	.05186	.04952	.04732	.04527	.04334	.04153	.03983	.03823
92	33	.10210	.09643	.09116	.08627	.08172	.07748	.07354	.06987	.06644	.06324	.06025	.05746	.05484	.05240	.05010	.04795	.04593	.04403	.04224	.04056
92	34	.10695	.10110	.09567	.09062	.08592	.08154	.07745	.07364	.07008	.06676	.06365	.06073	.05801	.05545	.05305	.05080	.04868	.04669	.04482	.04305
92	35	.11203	.10602	.10043	.09521	.09036	.08583	.08160	.07764	.07395	.07049	.06726	.06423	.06138	.05871	.05621	.05385	.05163	.04955	.04758	.04573
92	36	.11736	.11118	.10541	.10004	.09503	.09034	.08596	.08187	.07804	.07445	.07108	.06792	.06496	.06218	.05956	.05709	.05478	.05259	.05053	.04858
92	37	.12294	.11658	.11065	.10512	.09994	.09510	.09057	.08633	.08236	.07863	.07514	.07185	.06876	.06586	.06313	.06055	.05813	.05584	.05368	.05164
92	38	.12880	.12227	.11617	.11046	.10513	.10013	.09545	.09106	.08694	.08308	.07944	.07603	.07281	.06979	.06694	.06425	.06171	.05932	.05706	.05492
92	39	.13493	.12823	.12196	.11609	.11059	.10543	.10060	.09606	.09179	.08778	.08401	.08046	.07712	.07397	.07100	.06819	.06554	.06304	.06067	.05843
92	40	.14136	.13448	.12804	.12201	.11634	.11103	.10604	.10134	.09693	.09278	.08887	.08518	.08170	.07842	.07533	.07240	.06964	.06702	.06454	.06220
92	41	.14811	.14106	.13445	.12824	.12242	.11694	.11179	.10694	.10238	.09808	.09403	.09020	.08659	.08318	.07996	.07691	.07402	.07129	.06870	.06624
92	42	.15518	.14796	.14117	.13480	.12881	.12317	.11786	.11286	.10814	.10370	.09950	.09553	.09178	.08824	.08488	.08171	.07870	.07585	.07314	.07058
92	43	.16256	.15517	.14822	.14168	.13553	.12973	.12426	.11910	.11423	.10963	.10529	.10118	.09729	.09361	.09012	.08682	.08369	.08071	.07789	.07521
92	44	.17028	.16272	.15560	.14889	.14257	.13661	.13098	.12567	.12064	.11589	.11140	.10715	.10312	.09930	.09568	.09224	.08898	.08589	.08294	.08014
92	45	.17828	.17056	.16328	.15641	.14992	.14380	.13801	.13254	.12736	.12246	.11782	.11342	.10925	.10529	.10153	.09797	.09457	.09135	.08828	.08536
92	46	.18660	.17871	.17127	.16423	.15759	.15130	.14536	.13973	.13440	.12935	.12455	.12001	.11569	.11160	.10770	.10400	.10048	.09712	.09393	.09089
92	47	.19520	.18715	.17955	.17236	.16555	.15911	.15300	.14722	.14173	.13653	.13159	.12689	.12244	.11820	.11416	.11032	.10667	.10318	.09986	.09670
92	48	.20410	.19590	.18814	.18079	.17382	.16722	.16096	.15503	.14939	.14403	.13894	.13410	.12950	.12511	.12094	.11696	.11317	.10956	.10611	.10282
92	49	.21330	.20495	.19703	.18953	.18241	.17566	.16924	.16315	.15736	.15185	.14662	.14163	.13688	.13235	.12804	.12393	.12000	.11625	.11267	.10925
92	50	.22282	.21432	.20625	.19860	.19133	.18442	.17786	.17162	.16568	.16002	.15463	.14950	.14461	.13994	.13548	.13123	.12717	.12329	.11958	.11603
92	51	.23264	.22399	.21579	.20799	.20057	.19352	.18680	.18041	.17432	.16852	.16299	.15771	.15267	.14786	.14327	.13888	.13468	.13066	.12682	.12314
92	52	.24273	.23395	.22561	.21767	.21011	.20291	.19605	.18952	.18328	.17733	.17166	.16623	.16105	.15610	.15137	.14684	.14251	.13836	.13438	.13057
92	53	.25310	.24419	.23571	.22764	.21994	.21260	.20560	.19893	.19255	.18646	.18064	.17508	.16975	.16466	.15979	.15512	.15065	.14637	.14226	.13832
92	54	.26373	.25470	.24610	.23789	.23006	.22259	.21545	.20864	.20212	.19589	.18993	.18423	.17877	.17354	.16853	.16373	.15912	.15471	.15047	.14640
92	55	.27462	.26548	.25676	.24843	.24048	.23287	.22560	.21865	.21200	.20564	.19954	.19370	.18811	.18274	.17760	.17266	.16792	.16337	.15900	.15480
92	56	.28578	.27654	.26770	.25926	.25118	.24345	.23606	.22898	.22220	.21570	.20947	.20350	.19777	.19227	.18699	.18192	.17705	.17237	.16787	.16354
92	57	.29720	.28785	.27891	.27035	.26216	.25432	.24680	.23960	.23269	.22607	.21971	.21361	.20775	.20212	.19671	.19151	.18651	.18170	.17707	.17262
92	58	.30883	.29939	.29035	.28170	.27340	.26544	.25781	.25049	.24346	.23672	.23024	.22401	.21802	.21227	.20673	.20140	.19628	.19134	.18658	.18200
92	59	.32064	.31113	.30200	.29325	.28485	.27679	.26905	.26162	.25447	.24761	.24101	.23466	.22855	.22267	.21701	.21156	.20631	.20125	.19637	.19166
92	60	.33264	.32305	.31384	.30500	.29651	.28835	.28051	.27297	.26572	.25874	.25203	.24557	.23934	.23334	.22756	.22199	.21662	.21143	.20643	.20160
92	61	.34482	.33517	.32589	.31697	.30840	.30015	.29221	.28458	.27722	.27014	.26332	.25674	.25040	.24429	.23839	.23270	.22721	.22191	.21679	.21184
92	62	.35723	.34752	.33818	.32919	.32054	.31221	.30419	.29646	.28901	.28183	.27490	.26822	.26178	.25555	.24955	.24374	.23814	.23272	.22749	.22242
92	63	.36985	.36010	.35071	.34166	.33295	.32454	.31644	.30863	.30109	.29382	.28680	.28002	.27347	.26714	.26103	.25512	.24941	.24388	.23853	.23336
92	64	.38268	.37289	.36346	.35436	.34559	.33712	.32895	.32106	.31344	.30609	.29898	.29211	.28546	.27904	.27283	.26681	.26100	.25536	.24991	.24463
92	65	.39569	.38588	.37642	.36728	.35846	.34994	.34171	.33375	.32607	.31863	.31144	.30449	.29776	.29124	.28493	.27883	.27291	.26718	.26162	.25624
92	66	.40890	.39908	.38960	.38043	.37158	.36301	.35473	.34672	.33897	.33147	.32421	.31718	.31036	.30377	.29737	.29118	.28517	.27934	.27369	.26821
92	67	.42232	.41251	.40302	.39384	.38496	.37636	.36804	.35998	.35218	.34462	.33730	.33020	.32332	.31664	.31017	.30389	.29780	.29189	.28615	.28058
92	68	.43593	.42613	.41665	.40746	.39857	.38995	.38160	.37351	.36566	.35806	.35068	.34352	.33658	.32984	.32330	.31694	.31078	.30478	.29896	.29330
92	69	.44967	.43990	.43043	.42125	.41236	.40373	.39536	.38725	.37937	.37173	.36431	.35710	.35010	.34331	.33670	.33028	.32405	.31798	.31209	.30635
92	70	.46347	.45374	.44431	.43515	.42626	.41764	.40926	.40113	.39323	.38556	.37811	.37086	.36382	.35698	.35032	.34385	.33755	.33142	.32546	.31965
92	71	.47730	.46762	.45822	.44909	.44022	.43161	.42324	.41511	.40720	.39951	.39203	.38476	.37768	.37080	.36410	.35757	.35122	.34504	.33901	.33315

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
92	72	.49110	.48148	.47213	.46304	.45421	.44562	.43726	.42913	.42123	.41353	.40604	.39874	.39164	.38473	.37799	.37143	.36503	.35880	.35272	.34680
92	73	.50485	.49530	.48602	.47698	.46819	.45963	.45130	.44319	.43529	.42759	.42010	.41279	.40568	.39874	.39198	.38538	.37895	.37268	.36656	.36059
92	74	.51859	.50912	.49991	.49093	.48219	.47368	.46538	.45730	.44942	.44174	.43425	.42694	.41982	.41287	.40609	.39947	.39302	.38672	.38056	.37456
92	75	.53232	.52295	.51382	.50493	.49625	.48779	.47954	.47149	.46364	.45599	.44851	.44122	.43410	.42715	.42036	.41374	.40726	.40094	.39476	.38873
92	76	.54607	.53681	.52778	.51896	.51036	.50197	.49378	.48578	.47798	.47036	.46291	.45564	.44854	.44160	.43481	.42818	.42171	.41537	.40918	.40313
92	77	.55980	.55066	.54173	.53302	.52450	.51619	.50807	.50014	.49239	.48481	.47741	.47017	.46309	.45617	.44941	.44279	.43631	.42998	.42378	.41772
92	78	.57346	.56444	.55564	.54703	.53862	.53040	.52236	.51450	.50681	.49929	.49194	.48475	.47771	.47082	.46408	.45749	.45103	.44471	.43852	.43245
92	79	.58695	.57807	.56940	.56091	.55261	.54448	.53654	.52876	.52115	.51370	.50641	.49927	.49229	.48544	.47874	.47217	.46574	.45944	.45327	.44722
92	80	.60017	.59145	.58290	.57454	.56636	.55834	.55050	.54281	.53529	.52792	.52070	.51363	.50669	.49990	.49325	.48672	.48033	.47406	.46791	.46188
92	81	.61305	.60447	.59607	.58784	.57978	.57188	.56414	.55656	.54913	.54184	.53470	.52770	.52084	.51410	.50750	.50103	.49467	.48844	.48233	.47633
92	82	.62552	.61710	.60885	.60076	.59283	.58505	.57743	.56995	.56261	.55542	.54836	.54144	.53465	.52798	.52144	.51502	.50872	.50254	.49647	.49051
92	83	.63760	.62934	.62123	.61328	.60549	.59784	.59033	.58296	.57573	.56864	.56167	.55483	.54812	.54153	.53506	.52870	.52246	.51633	.51031	.50439
92	84	.64932	.64122	.63327	.62547	.61781	.61029	.60290	.59565	.58854	.58154	.57468	.56793	.56131	.55480	.54840	.54211	.53594	.52987	.52390	.51804
92	85	.66069	.65276	.64497	.63732	.62980	.62242	.61517	.60804	.60104	.59416	.58739	.58075	.57422	.56779	.56148	.55527	.54917	.54317	.53727	.53146
92	86	.67163	.66387	.65624	.64874	.64137	.63413	.62701	.62001	.61312	.60636	.59971	.59316	.58673	.58040	.57418	.56805	.56203	.55610	.55027	.54453
92	87	.68202	.67442	.66695	.65961	.65238	.64528	.63829	.63142	.62466	.61801	.61147	.60503	.59870	.59247	.58634	.58030	.57436	.56851	.56276	.55709
92	88	.69185	.68441	.67710	.66990	.66283	.65586	.64901	.64226	.63563	.62909	.62267	.61634	.61011	.60397	.59793	.59199	.58613	.58037	.57469	.56910
92	89	.70111	.69383	.68667	.67962	.67269	.66586	.65914	.65252	.64601	.63959	.63327	.62705	.62093	.61489	.60895	.60310	.59733	.59165	.58605	.58054
92	90	.70977	.70265	.69564	.68874	.68194	.67525	.66866	.66216	.65577	.64947	.64326	.63715	.63113	.62519	.61935	.61359	.60791	.60231	.59680	.59136
92	91	.71776	.71078	.70392	.69715	.69048	.68392	.67745	.67108	.66480	.65861	.65251	.64650	.64058	.63475	.62899	.62332	.61773	.61222	.60678	.60142
92	92	.72499	.71816	.71142	.70478	.69824	.69179	.68544	.67918	.67301	.66692	.66093	.65502	.64919	.64344	.63778	.63219	.62668	.62125	.61589	.61061
93	0	.02870	.02689	.02527	.02383	.02253	.02137	.02032	.01937	.01851	.01774	.01703	.01639	.01580	.01527	.01477	.01432	.01390	.01352	.01316	.01283
93	1	.02255	.02070	.01904	.01757	.01624	.01506	.01400	.01304	.01218	.01140	.01069	.01005	.00947	.00894	.00846	.00801	.00761	.00724	.00690	.00658
93	2	.02329	.02136	.01964	.01810	.01673	.01549	.01438	.01338	.01247	.01166	.01092	.01024	.00963	.00908	.00857	.00810	.00768	.00729	.00693	.00660
93	3	.02429	.02228	.02049	.01889	.01745	.01616	.01500	.01395	.01300	.01214	.01137	.01066	.01002	.00943	.00890	.00841	.00796	.00755	.00717	.00682
93	4	.02544	.02336	.02150	.01982	.01832	.01697	.01576	.01466	.01367	.01277	.01195	.01121	.01053	.00992	.00935	.00884	.00836	.00793	.00753	.00716
93	5	.02674	.02457	.02263	.02088	.01932	.01791	.01663	.01549	.01444	.01350	.01264	.01186	.01115	.01050	.00991	.00936	.00886	.00840	.00798	.00759
93	6	.02813	.02588	.02386	.02204	.02041	.01894	.01761	.01640	.01531	.01432	.01342	.01260	.01185	.01117	.01054	.00997	.00944	.00895	.00850	.00809
93	7	.02964	.02730	.02520	.02331	.02160	.02006	.01867	.01741	.01627	.01523	.01429	.01342	.01264	.01192	.01125	.01065	.01009	.00958	.00910	.00867
93	8	.03126	.02882	.02664	.02467	.02289	.02128	.01983	.01851	.01731	.01622	.01523	.01432	.01349	.01274	.01204	.01140	.01081	.01027	.00977	.00931
93	9	.03299	.03046	.02819	.02614	.02428	.02261	.02109	.01971	.01845	.01731	.01627	.01532	.01445	.01365	.01292	.01224	.01162	.01105	.01052	.01003
93	10	.03485	.03223	.02986	.02773	.02580	.02405	.02246	.02102	.01971	.01851	.01742	.01642	.01550	.01466	.01389	.01318	.01253	.01192	.01136	.01084
93	11	.03682	.03410	.03165	.02942	.02741	.02559	.02393	.02242	.02105	.01980	.01865	.01760	.01664	.01576	.01495	.01420	.01351	.01287	.01228	.01173
93	12	.03891	.03608	.03353	.03122	.02913	.02723	.02550	.02392	.02249	.02117	.01997	.01887	.01786	.01694	.01608	.01530	.01457	.01390	.01327	.01270
93	13	.04106	.03813	.03548	.03308	.03090	.02892	.02712	.02547	.02397	.02260	.02134	.02019	.01913	.01816	.01726	.01643	.01566	.01496	.01430	.01369
93	14	.04324	.04021	.03746	.03496	.03270	.03063	.02875	.02704	.02547	.02403	.02271	.02151	.02040	.01937	.01843	.01756	.01675	.01601	.01532	.01468
93	15	.04543	.04228	.03943	.03684	.03448	.03233	.03037	.02858	.02694	.02544	.02407	.02280	.02164	.02056	.01958	.01866	.01781	.01703	.01630	.01563
93	16	.04760	.04435	.04139	.03870	.03625	.03401	.03197	.03010	.02839	.02682	.02538	.02406	.02284	.02172	.02068	.01972	.01883	.01801	.01724	.01653
93	17	.04979	.04642	.04335	.04056	.03801	.03569	.03356	.03161	.02983	.02819	.02669	.02530	.02402	.02285	.02176	.02075	.01982	.01895	.01815	.01740
93	18	.05201	.04852	.04534	.04244	.03980	.03738	.03516	.03313	.03127	.02956	.02799	.02654	.02520	.02397	.02283	.02177	.02079	.01988	.01904	.01825
93	19	.05431	.05069	.04740	.04439	.04164	.03913	.03682	.03471	.03277	.03098	.02934	.02782	.02642	.02513	.02393	.02283	.02180	.02084	.01995	.01913
93	20	.05671	.05297	.04956	.04644	.04358	.04097	.03857	.03637	.03434	.03248	.03076	.02917	.02771	.02636	.02510	.02394	.02286	.02186	.02092	.02005
93	21	.05924	.05537	.05183	.04859	.04563	.04291	.04041	.03812	.03601	.03406	.03227	.03061	.02908	.02766	.02634	.02512	.02399	.02294	.02196	.02104
93	22	.06187	.05787	.05421	.05085	.04778	.04495	.04235	.03996	.03776	.03573	.03386	.03212	.03052	.02903	.02766	.02638	.02519	.02408	.02305	.02208
93	23	.06465	.06051	.05672	.05324	.05005	.04711	.04441	.04192	.03963	.03751	.03555	.03374	.03206	.03050	.02906	.02771	.02646	.02530	.02422	.02320
93	24	.06758	.06330	.05938	.05577	.05246	.04941	.04660	.04401	.04162	.03941	.03736	.03547	.03371	.03208	.03057	.02916	.02784	.02662	.02548	.02441
93	25	.07068	.06626	.06220	.05847	.05503	.05186	.04894	.04624	.04375	.04144	.03931	.03733	.03549	.03378	.03220	.03072	.02934	.02806	.02686	.02573
93	26	.07396	.06939	.06519	.06132	.05776	.05447	.05143	.04863	.04603	.04362	.04139	.03933	.03740	.03562	.03395	.03240	.03095	.02960	.02834	.02716
93	27	.07743	.07272	.06837	.06437	.06067	.05726	.05410	.05118	.04848	.04597	.04364	.04148	.03947	.03760	.03586	.03423	.03271	.03129	.02997	.02872
93	28	.08109	.07622	.07173	.06758	.06375	.06021	.05693	.05390	.05108	.04847	.04604	.04378	.04168	.03972	.03789	.03619	.03459	.03310	.03171	.03040

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
93	29	.08493	.07990	.07526	.07097	.06701	.06333	.05993	.05677	.05384	.05112	.04859	.04623	.04403	.04198	.04007	.03828	.03661	.03504	.03358	.03220
93	30	.08895	.08377	.07897	.07454	.07043	.06662	.06309	.05981	.05676	.05392	.05128	.04882	.04653	.04438	.04238	.04051	.03875	.03711	.03557	.03412
93	31	.09316	.08782	.08287	.07829	.07403	.07009	.06642	.06302	.05984	.05689	.05414	.05157	.04917	.04693	.04483	.04287	.04103	.03931	.03769	.03617
93	32	.09757	.09207	.08696	.08222	.07782	.07374	.06994	.06640	.06310	.06003	.05716	.05448	.05198	.04963	.04744	.04538	.04346	.04165	.03995	.03835
93	33	.10220	.09653	.09126	.08637	.08182	.07759	.07365	.06998	.06655	.06336	.06037	.05758	.05496	.05252	.05022	.04807	.04605	.04415	.04237	.04069
93	34	.10705	.10121	.09578	.09073	.08603	.08165	.07757	.07376	.07020	.06688	.06377	.06086	.05813	.05558	.05318	.05093	.04881	.04682	.04495	.04318
93	35	.11215	.10614	.10054	.09533	.09048	.08595	.08172	.07777	.07408	.07062	.06739	.06436	.06151	.05884	.05634	.05398	.05177	.04968	.04772	.04587
93	36	.11748	.11130	.10554	.10017	.09515	.09047	.08609	.08200	.07817	.07458	.07122	.06806	.06510	.06232	.05970	.05724	.05492	.05273	.05067	.04873
93	37	.12307	.11671	.11078	.10525	.10008	.09524	.09071	.08647	.08250	.07878	.07528	.07200	.06891	.06601	.06328	.06070	.05828	.05599	.05383	.05179
93	38	.12893	.12240	.11630	.11060	.10527	.10028	.09560	.09121	.08709	.08323	.07960	.07618	.07297	.06995	.06710	.06441	.06187	.05948	.05722	.05508
93	39	.13507	.12837	.12210	.11623	.11074	.10558	.10075	.09621	.09195	.08794	.08417	.08063	.07728	.07414	.07116	.06836	.06571	.06321	.06084	.05860
93	40	.14151	.13464	.12820	.12217	.11651	.11119	.10620	.10151	.09710	.09295	.08904	.08536	.08188	.07860	.07551	.07258	.06982	.06720	.06473	.06238
93	41	.14827	.14123	.13462	.12842	.12259	.11712	.11197	.10712	.10256	.09826	.09421	.09039	.08678	.08337	.08015	.07710	.07422	.07149	.06890	.06644
93	42	.15535	.14814	.14136	.13499	.12900	.12336	.11805	.11305	.10834	.10390	.09970	.09573	.09199	.08845	.08509	.08192	.07891	.07606	.07336	.07079
93	43	.16276	.15537	.14842	.14188	.13573	.12993	.12447	.11931	.11444	.10985	.10550	.10140	.09751	.09383	.09035	.08705	.08392	.08094	.07812	.07544
93	44	.17048	.16293	.15581	.14911	.14279	.13683	.13121	.12590	.12088	.11613	.11164	.10739	.10336	.09955	.09593	.09249	.08923	.08614	.08320	.08040
93	45	.17851	.17079	.16351	.15664	.15016	.14404	.13826	.13279	.12761	.12272	.11808	.11368	.10951	.10556	.10180	.09824	.09485	.09162	.08856	.08564
93	46	.18685	.17897	.17152	.16449	.15785	.15157	.14563	.14000	.13467	.12963	.12484	.12029	.11598	.11189	.10799	.10429	.10077	.09742	.09423	.09119
93	47	.19547	.18743	.17983	.17264	.16584	.15940	.15330	.14752	.14203	.13683	.13190	.12721	.12275	.11851	.11448	.11064	.10699	.10351	.10019	.09703
93	48	.20440	.19620	.18844	.18110	.17414	.16754	.16129	.15535	.14972	.14436	.13928	.13444	.12984	.12546	.12129	.11732	.11353	.10992	.10647	.10318
93	49	.21363	.20528	.19737	.18987	.18275	.17600	.16960	.16351	.15772	.15222	.14698	.14200	.13725	.13273	.12842	.12431	.12039	.11664	.11306	.10965
93	50	.22317	.21467	.20662	.19897	.19170	.18480	.17824	.17200	.16607	.16042	.15503	.14990	.14501	.14035	.13590	.13165	.12759	.12371	.12000	.11646
93	51	.23302	.22439	.21618	.20839	.20098	.19393	.18722	.18084	.17475	.16895	.16343	.15815	.15312	.14831	.14372	.13933	.13514	.13113	.12729	.12361
93	52	.24315	.23438	.22604	.21811	.21056	.20336	.19651	.18998	.18375	.17781	.17213	.16672	.16154	.15659	.15186	.14734	.14301	.13886	.13489	.13108
93	53	.25355	.24466	.23619	.22812	.22043	.21310	.20610	.19943	.19306	.18697	.18116	.17560	.17029	.16520	.16033	.15567	.15120	.14692	.14282	.13888
93	54	.26423	.25521	.24661	.23841	.23059	.22313	.21600	.20919	.20268	.19645	.19050	.18480	.17935	.17412	.16912	.16432	.15972	.15531	.15107	.14701
93	55	.27517	.26604	.25732	.24900	.24105	.23346	.22620	.21925	.21261	.20625	.20016	.19433	.18874	.18338	.17824	.17331	.16857	.16403	.15966	.15547
93	56	.28638	.27714	.26831	.25988	.25181	.24409	.23670	.22963	.22286	.21637	.21015	.20418	.19846	.19296	.18769	.18263	.17776	.17309	.16859	.16427
93	57	.29784	.28850	.27957	.27103	.26285	.25501	.24751	.24031	.23341	.22679	.22045	.21435	.20850	.20288	.19747	.19228	.18729	.18248	.17786	.17341
93	58	.30952	.30010	.29107	.28243	.27414	.26619	.25857	.25126	.24424	.23750	.23103	.22481	.21883	.21309	.20756	.20224	.19711	.19218	.18743	.18286
93	59	.32140	.31189	.30278	.29404	.28565	.27760	.26987	.26245	.25532	.24846	.24187	.23553	.22943	.22356	.21791	.21246	.20722	.20216	.19729	.19259
93	60	.33345	.32388	.31468	.30586	.29738	.28923	.28140	.27387	.26663	.25967	.25296	.24651	.24029	.23430	.22853	.22296	.21760	.21242	.20742	.20260
93	61	.34570	.33606	.32680	.31789	.30933	.30110	.29317	.28555	.27821	.27113	.26432	.25775	.25143	.24532	.23943	.23375	.22827	.22298	.21786	.21292
93	62	.35818	.34848	.33916	.33019	.32155	.31323	.30522	.29751	.29007	.28290	.27599	.26932	.26288	.25667	.25067	.24488	.23928	.23387	.22864	.22359
93	63	.37087	.36114	.35176	.34273	.33403	.32564	.31756	.30976	.30223	.29497	.28796	.28120	.27466	.26834	.26224	.25634	.25063	.24512	.23978	.23461
93	64	.38377	.37401	.36459	.35551	.34676	.33831	.33015	.32228	.31467	.30733	.30023	.29337	.28674	.28033	.27413	.26813	.26232	.25670	.25125	.24598
93	65	.39687	.38708	.37764	.36852	.35972	.35122	.34300	.33506	.32739	.31997	.31279	.30585	.29913	.29263	.28634	.28024	.27434	.26861	.26307	.25769
93	66	.41017	.40037	.39091	.38177	.37293	.36439	.35612	.34813	.34040	.33291	.32566	.31865	.31185	.30527	.29888	.29270	.28670	.28089	.27525	.26978
93	67	.42370	.41391	.40444	.39528	.38642	.37784	.36954	.36150	.35372	.34618	.33887	.33179	.32492	.31826	.31180	.30554	.29946	.29356	.28783	.28227
93	68	.43741	.42764	.41817	.40901	.40014	.39155	.38322	.37515	.36732	.35973	.35237	.34523	.33831	.33158	.32505	.31872	.31256	.30658	.30077	.29513
93	69	.45126	.44152	.43208	.42293	.41405	.40545	.39711	.38901	.38116	.37353	.36613	.35895	.35197	.34519	.33860	.33220	.32597	.31992	.31404	.30832
93	70	.46519	.45549	.44608	.43695	.42809	.41949	.41114	.40303	.39516	.38751	.38008	.37285	.36583	.35900	.35236	.34591	.33962	.33351	.32756	.32177
93	71	.47914	.46950	.46013	.45103	.44219	.43361	.42526	.41715	.40927	.40160	.39415	.38690	.37984	.37298	.36629	.35979	.35346	.34729	.34128	.33543
93	72	.49308	.48350	.47418	.46513	.45632	.44776	.43943	.43133	.42345	.41578	.40831	.40104	.39396	.38707	.38035	.37381	.36743	.36122	.35516	.34926
93	73	.50698	.49747	.48822	.47922	.47046	.46193	.45363	.44555	.43767	.43001	.42254	.41526	.40816	.40125	.39451	.38794	.38153	.37527	.36918	.36322
93	74	.52086	.51144	.50226	.49333	.48462	.47614	.46788	.45983	.45198	.44432	.43686	.42958	.42249	.41556	.40881	.40221	.39578	.38950	.38337	.37738
93	75	.53476	.52544	.51635	.50749	.49885	.49043	.48221	.47420	.46639	.45876	.45132	.44405	.43696	.43004	.42328	.41667	.41022	.40392	.39777	.39175
93	76	.54869	.53947	.53048	.52171	.51315	.50480	.49665	.48869	.48092	.47333	.46592	.45868	.45160	.44469	.43794	.43133	.42488	.41857	.41240	.40637
93	77	.56261	.55351	.54463	.53596	.52750	.51923	.51115	.50325	.49554	.48800	.48063	.47342	.46638	.45949	.45276	.44617	.43972	.43341	.42724	.42120
93	78	.57646	.56750	.55875	.55019	.54183	.53365	.52565	.51784	.51019	.50271	.49540	.48824	.48124	.47439	.46768	.46111	.45469	.44839	.44223	.43619

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
93	79	.59017	.58135	.57273	.56430	.55604	.54797	.54007	.53234	.52478	.51737	.51012	.50302	.49607	.48926	.48260	.47606	.46967	.46340	.45725	.45123
93	80	.60362	.59495	.58647	.57817	.57004	.56208	.55428	.54665	.53917	.53184	.52467	.51764	.51075	.50399	.49738	.49089	.48453	.47829	.47218	.46618
93	81	.61672	.60821	.59988	.59171	.58371	.57587	.56818	.56065	.55327	.54604	.53894	.53199	.52517	.51848	.51191	.50548	.49916	.49297	.48689	.48093
93	82	.62944	.62109	.61290	.60488	.59701	.58929	.58173	.57431	.56703	.55989	.55288	.54601	.53926	.53265	.52615	.51977	.51351	.50737	.50133	.49541
93	83	.64176	.63357	.62554	.61766	.60993	.60235	.59490	.58760	.58043	.57339	.56648	.55969	.55303	.54649	.54006	.53375	.52756	.52147	.51548	.50961
93	84	.65373	.64571	.63784	.63011	.62253	.61508	.60776	.60058	.59352	.58659	.57978	.57309	.56652	.56006	.55372	.54748	.54135	.53533	.52940	.52358
93	85	.66537	.65752	.64982	.64224	.63481	.62750	.62032	.61326	.60633	.59951	.59281	.58622	.57975	.57338	.56712	.56097	.55492	.54897	.54311	.53735
93	86	.67658	.66891	.66137	.65395	.64667	.63950	.63246	.62553	.61872	.61203	.60544	.59896	.59259	.58632	.58016	.57409	.56812	.56225	.55647	.55078
93	87	.68724	.67974	.67237	.66511	.65797	.65096	.64405	.63726	.63058	.62400	.61753	.61116	.60490	.59873	.59266	.58668	.58080	.57501	.56931	.56369
93	88	.69735	.69001	.68280	.67570	.66871	.66184	.65507	.64841	.64186	.63540	.62905	.62280	.61664	.61057	.60460	.59872	.59293	.58722	.58160	.57606
93	89	.70688	.69971	.69265	.68571	.67887	.67214	.66551	.65898	.65255	.64622	.63999	.63384	.62779	.62183	.61596	.61017	.60447	.59886	.59332	.58786
93	90	.71582	.70881	.70191	.69511	.68842	.68183	.67533	.66893	.66263	.65642	.65030	.64427	.63833	.63247	.62670	.62101	.61540	.60987	.60442	.59905
93	91	.72406	.71721	.71046	.70380	.69725	.69079	.68442	.67815	.67197	.66587	.65986	.65394	.64810	.64235	.63667	.63108	.62556	.62012	.61476	.60947
93	92	.73154	.72483	.71821	.71169	.70527	.69893	.69269	.68653	.68046	.67448	.66857	.66275	.65702	.65136	.64577	.64027	.63484	.62948	.62420	.61898
93	93	.73832	.73174	.72525	.71886	.71255	.70633	.70020	.69415	.68818	.68230	.67650	.67077	.66513	.65956	.65406	.64864	.64329	.63801	.63281	.62767
94	0	.02881	.02700	.02538	.02394	.02265	.02148	.02044	.01949	.01864	.01786	.01716	.01652	.01593	.01540	.01491	.01446	.01404	.01366	.01330	.01297
94	1	.02257	.02072	.01906	.01759	.01627	.01508	.01402	.01306	.01220	.01142	.01071	.01007	.00949	.00896	.00848	.00804	.00763	.00726	.00692	.00661
94	2	.02331	.02138	.01966	.01812	.01674	.01551	.01439	.01339	.01249	.01167	.01093	.01026	.00965	.00910	.00859	.00812	.00770	.00731	.00695	.00662
94	3	.02430	.02230	.02051	.01890	.01746	.01617	.01501	.01396	.01302	.01216	.01138	.01068	.01003	.00945	.00891	.00843	.00798	.00757	.00719	.00684
94	4	.02546	.02337	.02151	.01984	.01834	.01699	.01577	.01467	.01368	.01278	.01196	.01122	.01055	.00993	.00937	.00885	.00838	.00794	.00754	.00717
94	5	.02675	.02458	.02264	.02090	.01933	.01792	.01665	.01550	.01446	.01351	.01266	.01188	.01117	.01052	.00992	.00938	.00888	.00842	.00799	.00760
94	6	.02815	.02589	.02387	.02206	.02042	.01895	.01762	.01641	.01532	.01433	.01343	.01261	.01186	.01118	.01055	.00998	.00945	.00897	.00852	.00810
94	7	.02966	.02732	.02521	.02332	.02162	.02008	.01869	.01743	.01628	.01524	.01430	.01344	.01265	.01193	.01127	.01066	.01011	.00959	.00912	.00868
94	8	.03127	.02884	.02665	.02468	.02290	.02130	.01984	.01852	.01733	.01624	.01524	.01434	.01351	.01275	.01206	.01142	.01083	.01029	.00978	.00932
94	9	.03300	.03048	.02820	.02615	.02430	.02262	.02110	.01973	.01847	.01733	.01629	.01534	.01447	.01367	.01294	.01226	.01164	.01107	.01054	.01005
94	10	.03487	.03225	.02988	.02775	.02582	.02407	.02248	.02104	.01973	.01853	.01744	.01644	.01552	.01468	.01391	.01320	.01255	.01194	.01138	.01087
94	11	.03685	.03413	.03167	.02945	.02744	.02561	.02396	.02245	.02108	.01982	.01868	.01763	.01667	.01579	.01497	.01423	.01354	.01290	.01231	.01176
94	12	.03893	.03611	.03356	.03125	.02916	.02726	.02553	.02395	.02252	.02120	.02000	.01891	.01790	.01697	.01611	.01533	.01460	.01393	.01331	.01273
94	13	.04109	.03817	.03552	.03312	.03094	.02896	.02715	.02551	.02401	.02264	.02138	.02023	.01917	.01819	.01730	.01647	.01570	.01500	.01434	.01373
94	14	.04328	.04025	.03750	.03500	.03274	.03067	.02879	.02708	.02551	.02407	.02276	.02155	.02044	.01942	.01848	.01761	.01680	.01606	.01536	.01472
94	15	.04547	.04233	.03947	.03688	.03453	.03238	.03042	.02863	.02699	.02549	.02412	.02285	.02169	.02062	.01963	.01871	.01787	.01708	.01636	.01568
94	16	.04765	.04439	.04144	.03875	.03630	.03406	.03202	.03015	.02844	.02688	.02544	.02411	.02290	.02177	.02073	.01978	.01889	.01806	.01730	.01659
94	17	.04984	.04647	.04340	.04061	.03806	.03574	.03361	.03167	.02988	.02825	.02674	.02536	.02408	.02290	.02182	.02081	.01988	.01901	.01821	.01746
94	18	.05206	.04857	.04539	.04250	.03985	.03743	.03522	.03319	.03133	.02962	.02805	.02660	.02526	.02403	.02289	.02183	.02086	.01995	.01910	.01832
94	19	.05436	.05075	.04745	.04445	.04170	.03918	.03688	.03477	.03283	.03104	.02940	.02788	.02649	.02519	.02400	.02289	.02186	.02091	.02002	.01919
94	20	.05676	.05303	.04961	.04649	.04364	.04103	.03863	.03643	.03440	.03254	.03082	.02924	.02777	.02642	.02517	.02400	.02293	.02192	.02099	.02012
94	21	.05929	.05542	.05189	.04865	.04569	.04297	.04048	.03818	.03607	.03413	.03233	.03068	.02914	.02773	.02641	.02519	.02406	.02301	.02203	.02111
94	22	.06193	.05793	.05427	.05091	.04784	.04501	.04242	.04003	.03783	.03580	.03392	.03219	.03059	.02910	.02772	.02645	.02526	.02415	.02312	.02216
94	23	.06471	.06057	.05678	.05330	.05011	.04718	.04448	.04199	.03969	.03758	.03562	.03381	.03213	.03057	.02913	.02779	.02654	.02537	.02429	.02328
94	24	.06764	.06337	.05944	.05584	.05252	.04948	.04667	.04408	.04169	.03948	.03743	.03554	.03378	.03215	.03064	.02923	.02792	.02670	.02556	.02449
94	25	.07075	.06633	.06227	.05853	.05510	.05193	.04901	.04631	.04382	.04152	.03938	.03740	.03556	.03386	.03227	.03079	.02942	.02813	.02693	.02581
94	26	.07403	.06946	.06526	.06139	.05783	.05454	.05150	.04870	.04610	.04370	.04147	.03940	.03748	.03569	.03403	.03248	.03103	.02968	.02842	.02724
94	27	.07750	.07279	.06844	.06444	.06074	.05733	.05418	.05126	.04856	.04605	.04372	.04156	.03955	.03768	.03594	.03431	.03279	.03138	.03005	.02881
94	28	.08116	.07629	.07180	.06766	.06383	.06029	.05701	.05397	.05116	.04855	.04612	.04386	.04176	.03980	.03798	.03627	.03468	.03319	.03180	.03049
94	29	.08500	.07998	.07534	.07105	.06709	.06341	.06001	.05686	.05393	.05120	.04867	.04631	.04412	.04207	.04016	.03837	.03670	.03513	.03367	.03229
94	30	.08903	.08385	.07906	.07462	.07052	.06671	.06318	.05990	.05685	.05401	.05137	.04891	.04662	.04447	.04247	.04060	.03885	.03721	.03567	.03422
94	31	.09325	.08790	.08296	.07837	.07412	.07018	.06651	.06311	.05994	.05698	.05423	.05166	.04927	.04703	.04493	.04297	.04113	.03941	.03779	.03627
94	32	.09766	.09215	.08705	.08231	.07792	.07383	.07003	.06649	.06320	.06013	.05726	.05458	.05208	.04974	.04754	.04549	.04356	.04175	.04005	.03846
94	33	.10230	.09662	.09136	.08647	.08192	.07769	.07375	.07008	.06666	.06346	.06047	.05768	.05507	.05262	.05033	.04818	.04616	.04426	.04248	.04080
94	34	.10715	.10131	.09588	.09083	.08613	.08176	.07767	.07387	.07031	.06699	.06388	.06097	.05824	.05569	.05329	.05104	.04893	.04694	.04507	.04330

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
94	35	.11225	.10624	.10065	.09544	.09058	.08606	.08183	.07788	.07419	.07074	.06750	.06447	.06163	.05896	.05646	.05411	.05189	.04981	.04784	.04599
94	36	.11759	.11141	.10565	.10028	.09527	.09059	.08621	.08212	.07829	.07470	.07134	.06819	.06522	.06244	.05983	.05737	.05505	.05286	.05081	.04886
94	37	.12318	.11683	.11090	.10537	.10020	.09536	.09084	.08660	.08263	.07890	.07541	.07213	.06904	.06614	.06341	.06084	.05841	.05613	.05397	.05193
94	38	.12905	.12252	.11643	.11073	.10540	.10040	.09573	.09134	.08723	.08336	.07973	.07632	.07311	.07009	.06724	.06455	.06202	.05963	.05737	.05523
94	39	.13520	.12850	.12223	.11637	.11087	.10572	.10089	.09635	.09209	.08809	.08432	.08077	.07743	.07428	.07131	.06851	.06587	.06336	.06100	.05876
94	40	.14165	.13478	.12834	.12231	.11665	.11134	.10635	.10166	.09725	.09310	.08919	.08551	.08204	.07876	.07567	.07275	.06998	.06737	.06489	.06255
94	41	.14842	.14137	.13477	.12857	.12274	.11727	.11213	.10728	.10272	.09843	.09438	.09056	.08695	.08354	.08032	.07727	.07439	.07166	.06907	.06662
94	42	.15551	.14830	.14152	.13515	.12916	.12353	.11823	.11323	.10852	.10407	.09988	.09592	.09217	.08863	.08528	.08211	.07910	.07625	.07355	.07099
94	43	.16293	.15554	.14860	.14206	.13591	.13012	.12465	.11950	.11463	.11004	.10570	.10159	.09771	.09403	.09055	.08725	.08412	.08115	.07833	.07565
94	44	.17067	.16312	.15601	.14931	.14299	.13703	.13141	.12610	.12108	.11634	.11185	.10760	.10358	.09976	.09615	.09272	.08946	.08636	.08342	.08062
94	45	.17871	.17100	.16372	.15686	.15038	.14426	.13848	.13301	.12784	.12295	.11831	.11391	.10975	.10579	.10204	.09848	.09509	.09187	.08881	.08589
94	46	.18707	.17919	.17175	.16473	.15809	.15181	.14587	.14025	.13492	.12987	.12509	.12055	.11624	.11215	.10826	.10456	.10104	.09769	.09450	.09146
94	47	.19571	.18767	.18008	.17289	.16609	.15966	.15356	.14778	.14230	.13711	.13217	.12748	.12303	.11879	.11477	.11093	.10728	.10380	.10049	.09732
94	48	.20466	.19647	.18871	.18137	.17442	.16782	.16157	.15564	.15001	.14466	.13958	.13474	.13014	.12577	.12160	.11763	.11384	.11023	.10679	.10350
94	49	.21391	.20557	.19766	.19017	.18306	.17631	.16991	.16382	.15804	.15254	.14731	.14233	.13759	.13307	.12876	.12465	.12073	.11699	.11341	.11000
94	50	.22348	.21499	.20694	.19929	.19204	.18514	.17858	.17235	.16642	.16077	.15539	.15027	.14538	.14072	.13627	.13202	.12797	.12409	.12039	.11684
94	51	.23336	.22473	.21654	.20875	.20134	.19430	.18760	.18121	.17513	.16934	.16382	.15855	.15352	.14871	.14413	.13974	.13555	.13154	.12770	.12403
94	52	.24352	.23476	.22643	.21850	.21095	.20377	.19692	.19039	.18417	.17823	.17256	.16715	.16198	.15703	.15231	.14779	.14346	.13932	.13535	.13154
94	53	.25396	.24507	.23661	.22854	.22086	.21354	.20655	.19988	.19352	.18744	.18163	.17607	.17076	.16568	.16081	.15616	.15169	.14742	.14332	.13938
94	54	.26467	.25566	.24707	.23888	.23106	.22361	.21648	.20968	.20317	.19696	.19101	.18532	.17987	.17465	.16965	.16485	.16026	.15585	.15162	.14755
94	55	.27565	.26653	.25782	.24951	.24157	.23398	.22673	.21979	.21315	.20680	.20071	.19489	.18930	.18395	.17881	.17389	.16916	.16462	.16025	.15606
94	56	.28690	.27767	.26885	.26043	.25237	.24466	.23728	.23021	.22345	.21696	.21075	.20479	.19907	.19358	.18832	.18326	.17840	.17373	.16924	.16492
94	57	.29841	.28908	.28016	.27163	.26346	.25563	.24813	.24094	.23405	.22744	.22110	.21501	.20917	.20355	.19815	.19297	.18798	.18318	.17856	.17411
94	58	.31014	.30073	.29172	.28308	.27480	.26686	.25925	.25195	.24494	.23821	.23174	.22553	.21956	.21382	.20830	.20298	.19787	.19294	.18820	.18362
94	59	.32207	.31258	.30347	.29474	.28637	.27833	.27061	.26320	.25607	.24923	.24264	.23631	.23022	.22435	.21871	.21327	.20803	.20298	.19812	.19342
94	60	.33418	.32461	.31543	.30662	.29815	.29002	.28220	.27468	.26745	.26049	.25379	.24735	.24114	.23516	.22939	.22384	.21848	.21331	.20832	.20350
94	61	.34648	.33686	.32761	.31872	.31017	.30194	.29403	.28642	.27908	.27202	.26522	.25866	.25234	.24625	.24037	.23469	.22922	.22393	.21883	.21389
94	62	.35902	.34934	.34003	.33107	.32245	.31415	.30615	.29844	.29102	.28386	.27695	.27029	.26387	.25766	.25168	.24589	.24030	.23490	.22968	.22463
94	63	.37178	.36206	.35270	.34369	.33500	.32663	.31855	.31077	.30325	.29600	.28901	.28225	.27572	.26942	.26332	.25743	.25174	.24623	.24090	.23574
94	64	.38475	.37500	.36560	.35654	.34780	.33936	.33122	.32336	.31577	.30844	.30136	.29451	.28789	.28149	.27530	.26931	.26351	.25789	.25246	.24719
94	65	.39792	.38815	.37873	.36963	.36084	.35235	.34415	.33623	.32857	.32117	.31400	.30707	.30037	.29388	.28759	.28151	.27561	.26990	.26437	.25900
94	66	.41130	.40153	.39209	.38296	.37414	.36561	.35737	.34939	.34167	.33420	.32697	.31996	.31318	.30661	.30024	.29407	.28808	.28228	.27665	.27119
94	67	.42492	.41515	.40570	.39656	.38772	.37917	.37088	.36286	.35509	.34757	.34027	.33321	.32635	.31971	.31326	.30701	.30094	.29505	.28934	.28379
94	68	.43873	.42898	.41954	.41040	.40155	.39297	.38467	.37661	.36880	.36123	.35389	.34677	.33985	.33315	.32663	.32031	.31417	.30820	.30240	.29677
94	69	.45268	.44297	.43355	.42442	.41557	.40699	.39867	.39059	.38276	.37515	.36777	.36060	.35364	.34687	.34030	.33391	.32770	.32167	.31580	.31009
94	70	.46673	.45705	.44767	.43856	.42973	.42115	.41282	.40474	.39689	.38926	.38184	.37464	.36763	.36082	.35420	.34776	.34149	.33539	.32946	.32368
94	71	.48079	.47117	.46184	.45276	.44395	.43539	.42707	.41899	.41113	.40348	.39605	.38882	.38178	.37494	.36827	.36178	.35547	.34932	.34332	.33749
94	72	.49485	.48530	.47602	.46699	.45822	.44968	.44138	.43331	.42545	.41780	.41035	.40311	.39605	.38917	.38248	.37595	.36959	.36340	.35736	.35147
94	73	.50888	.49940	.49019	.48122	.47249	.46399	.45572	.44766	.43982	.43217	.42473	.41747	.41040	.40351	.39679	.39024	.38385	.37761	.37153	.36560
94	74	.52290	.51352	.50437	.49547	.48680	.47835	.47012	.46209	.45427	.44665	.43921	.43196	.42489	.41799	.41125	.40468	.39827	.39201	.38589	.37992
94	75	.53695	.52766	.51861	.50979	.50118	.49280	.48461	.47663	.46885	.46125	.45383	.44660	.43953	.43263	.42590	.41932	.41289	.40661	.40048	.39448
94	76	.55103	.54186	.53291	.52418	.51566	.50734	.49922	.49130	.48356	.47600	.46862	.46141	.45436	.44748	.44075	.43417	.42774	.42146	.41531	.40930
94	77	.56512	.55607	.54724	.53861	.53018	.52195	.51391	.50605	.49837	.49087	.48353	.47636	.46934	.46249	.45578	.44922	.44280	.43651	.43037	.42435
94	78	.57916	.57025	.56154	.55303	.54471	.53657	.52862	.52084	.51323	.50579	.49851	.49139	.48442	.47760	.47092	.46439	.45799	.45172	.44559	.43958
94	79	.59306	.58430	.57573	.56734	.55914	.55111	.54325	.53557	.52804	.52068	.51346	.50640	.49949	.49271	.48608	.47958	.47321	.46697	.46086	.45486
94	80	.60672	.59811	.58968	.58143	.57335	.56544	.55769	.55010	.54267	.53539	.52825	.52126	.51441	.50769	.50111	.49466	.48833	.48213	.47604	.47007
94	81	.62003	.61158	.60330	.59519	.58725	.57946	.57183	.56435	.55701	.54982	.54277	.53586	.52908	.52243	.51591	.50951	.50323	.49707	.49103	.48509
94	82	.63297	.62468	.61656	.60859	.60078	.59313	.58561	.57825	.57102	.56393	.55697	.55014	.54344	.53687	.53041	.52408	.51785	.51175	.50575	.49986
94	83	.64551	.63739	.62943	.62162	.61395	.60642	.59904	.59179	.58467	.57769	.57083	.56410	.55748	.55099	.54461	.53834	.53218	.52613	.52019	.51435
94	84	.65772	.64977	.64197	.63431	.62679	.61941	.61216	.60503	.59804	.59116	.58441	.57777	.57125	.56484	.55855	.55236	.54627	.54029	.53441	.52863

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
94	85	.66960	.66183	.65420	.64670	.63934	.63210	.62498	.61799	.61112	.60437	.59773	.59120	.58478	.57846	.57226	.56615	.56015	.55424	.54843	.54271
94	86	.68106	.67347	.66601	.65868	.65147	.64438	.63741	.63055	.62381	.61718	.61065	.60424	.59792	.59171	.58560	.57959	.57367	.56785	.56211	.55647
94	87	.69198	.68457	.67728	.67011	.66305	.65611	.64928	.64256	.63595	.62945	.62304	.61674	.61054	.60443	.59842	.59250	.58667	.58094	.57528	.56972
94	88	.70234	.69510	.68798	.68097	.67407	.66728	.66059	.65401	.64753	.64115	.63487	.62868	.62259	.61659	.61068	.60486	.59913	.59348	.58791	.58243
94	89	.71212	.70506	.69810	.69125	.68450	.67786	.67132	.66487	.65852	.65227	.64611	.64004	.63406	.62817	.62237	.61664	.61101	.60545	.59997	.59457
94	90	.72131	.71441	.70762	.70092	.69433	.68783	.68142	.67511	.66890	.66277	.65673	.65078	.64491	.63913	.63343	.62781	.62226	.61680	.61141	.60610
94	91	.72981	.72307	.71642	.70987	.70342	.69706	.69079	.68461	.67852	.67251	.66659	.66075	.65499	.64931	.64372	.63819	.63275	.62737	.62207	.61685
94	92	.73752	.73093	.72442	.71801	.71169	.70546	.69932	.69326	.68728	.68139	.67558	.66985	.66419	.65861	.65311	.64768	.64232	.63704	.63182	.62668
94	93	.74452	.73806	.73169	.72541	.71921	.71310	.70707	.70113	.69526	.68947	.68376	.67813	.67257	.66709	.66168	.65634	.65106	.64586	.64073	.63566
94	94	.75092	.74459	.73834	.73218	.72610	.72010	.71418	.70834	.70258	.69689	.69128	.68574	.68028	.67488	.66956	.66430	.65911	.65398	.64893	.64393
95	0	.02891	.02710	.02549	.02405	.02275	.02159	.02055	.01961	.01875	.01798	.01728	.01664	.01606	.01552	.01503	.01458	.01417	.01379	.01343	.01311
95	1	.02259	.02073	.01908	.01761	.01629	.01510	.01404	.01308	.01222	.01144	.01073	.01010	.00951	.00898	.00850	.00806	.00766	.00729	.00695	.00663
95	2	.02332	.02139	.01967	.01813	.01676	.01552	.01441	.01341	.01251	.01169	.01095	.01028	.00967	.00911	.00861	.00814	.00772	.00733	.00697	.00664
95	3	.02431	.02231	.02052	.01891	.01748	.01619	.01502	.01398	.01303	.01217	.01140	.01069	.01005	.00946	.00893	.00844	.00799	.00758	.00720	.00685
95	4	.02547	.02338	.02152	.01985	.01835	.01700	.01578	.01468	.01369	.01279	.01198	.01124	.01056	.00994	.00938	.00887	.00839	.00796	.00756	.00719
95	5	.02676	.02459	.02265	.02091	.01934	.01793	.01666	.01551	.01447	.01353	.01267	.01189	.01118	.01053	.00994	.00939	.00889	.00843	.00801	.00762
95	6	.02816	.02590	.02388	.02207	.02043	.01896	.01763	.01643	.01534	.01435	.01345	.01263	.01188	.01119	.01057	.00999	.00946	.00898	.00853	.00812
95	7	.02967	.02733	.02522	.02333	.02163	.02009	.01870	.01744	.01630	.01526	.01431	.01345	.01266	.01194	.01128	.01068	.01012	.00961	.00913	.00869
95	8	.03128	.02885	.02666	.02469	.02291	.02131	.01985	.01854	.01734	.01625	.01526	.01435	.01352	.01277	.01207	.01143	.01084	.01030	.00980	.00934
95	9	.03302	.03049	.02822	.02617	.02431	.02264	.02112	.01974	.01849	.01734	.01630	.01535	.01448	.01368	.01295	.01228	.01166	.01108	.01055	.01006
95	10	.03488	.03226	.02990	.02776	.02583	.02408	.02250	.02106	.01974	.01855	.01746	.01646	.01554	.01470	.01393	.01322	.01257	.01196	.01140	.01088
95	11	.03687	.03414	.03169	.02947	.02746	.02563	.02398	.02247	.02110	.01985	.01870	.01765	.01669	.01581	.01500	.01425	.01356	.01292	.01233	.01178
95	12	.03896	.03614	.03359	.03128	.02918	.02728	.02555	.02398	.02254	.02123	.02003	.01893	.01792	.01700	.01614	.01536	.01463	.01396	.01334	.01276
95	13	.04112	.03820	.03555	.03315	.03097	.02899	.02719	.02554	.02404	.02267	.02141	.02026	.01920	.01823	.01733	.01650	.01574	.01503	.01438	.01377
95	14	.04331	.04028	.03753	.03504	.03277	.03071	.02883	.02712	.02555	.02411	.02280	.02159	.02048	.01946	.01852	.01765	.01684	.01610	.01541	.01477
95	15	.04551	.04237	.03951	.03692	.03457	.03242	.03046	.02867	.02704	.02554	.02416	.02290	.02173	.02066	.01967	.01876	.01791	.01713	.01640	.01573
95	16	.04769	.04444	.04148	.03879	.03634	.03411	.03207	.03020	.02849	.02693	.02549	.02416	.02295	.02182	.02079	.01983	.01894	.01812	.01735	.01664
95	17	.04988	.04651	.04345	.04066	.03811	.03579	.03366	.03172	.02993	.02830	.02679	.02541	.02413	.02296	.02187	.02086	.01993	.01907	.01826	.01752
95	18	.05211	.04862	.04544	.04254	.03990	.03748	.03527	.03324	.03138	.02967	.02810	.02665	.02532	.02409	.02295	.02189	.02091	.02000	.01916	.01837
95	19	.05441	.05080	.04750	.04450	.04175	.03924	.03693	.03482	.03288	.03110	.02945	.02794	.02654	.02525	.02406	.02295	.02192	.02097	.02008	.01925
95	20	.05681	.05308	.04966	.04655	.04369	.04108	.03868	.03648	.03446	.03260	.03088	.02930	.02783	.02648	.02523	.02407	.02299	.02198	.02105	.02018
95	21	.05934	.05547	.05194	.04871	.04574	.04303	.04053	.03824	.03613	.03419	.03239	.03074	.02920	.02779	.02647	.02525	.02412	.02307	.02209	.02117
95	22	.06198	.05798	.05432	.05097	.04789	.04507	.04247	.04009	.03789	.03586	.03398	.03225	.03065	.02916	.02779	.02651	.02532	.02421	.02318	.02222
95	23	.06476	.06063	.05684	.05336	.05017	.04723	.04453	.04205	.03975	.03764	.03568	.03387	.03219	.03064	.02919	.02785	.02660	.02544	.02436	.02334
95	24	.06770	.06342	.05950	.05589	.05258	.04953	.04673	.04414	.04175	.03954	.03749	.03560	.03385	.03222	.03070	.02930	.02798	.02676	.02562	.02456
95	25	.07080	.06638	.06232	.05859	.05516	.05199	.04907	.04638	.04388	.04158	.03945	.03747	.03563	.03392	.03234	.03086	.02949	.02820	.02700	.02588
95	26	.07408	.06952	.06532	.06145	.05789	.05460	.05157	.04876	.04617	.04376	.04154	.03947	.03755	.03576	.03410	.03255	.03110	.02976	.02850	.02732
95	27	.07756	.07285	.06851	.06450	.06081	.05740	.05425	.05133	.04862	.04612	.04379	.04163	.03962	.03775	.03601	.03439	.03287	.03145	.03013	.02889
95	28	.08122	.07635	.07187	.06772	.06390	.06036	.05708	.05405	.05123	.04862	.04619	.04394	.04184	.03988	.03805	.03635	.03476	.03327	.03188	.03057
95	29	.08507	.08005	.07541	.07112	.06716	.06349	.06009	.05693	.05400	.05128	.04875	.04639	.04420	.04215	.04024	.03845	.03678	.03522	.03375	.03238
95	30	.08910	.08392	.07913	.07470	.07059	.06679	.06326	.05998	.05693	.05409	.05146	.04900	.04670	.04456	.04256	.04069	.03893	.03729	.03575	.03431
95	31	.09332	.08798	.08303	.07845	.07420	.07026	.06659	.06319	.06002	.05707	.05432	.05175	.04935	.04711	.04502	.04306	.04122	.03950	.03788	.03636
95	32	.09774	.09223	.08713	.08240	.07800	.07392	.07012	.06658	.06329	.06021	.05735	.05467	.05217	.04983	.04764	.04558	.04366	.04185	.04015	.03855
95	33	.10238	.09671	.09144	.08655	.08201	.07778	.07384	.07017	.06675	.06355	.06057	.05778	.05517	.05272	.05043	.04828	.04626	.04436	.04258	.04090
95	34	.10723	.10140	.09597	.09092	.08623	.08185	.07777	.07396	.07041	.06709	.06398	.06107	.05835	.05579	.05340	.05115	.04903	.04704	.04517	.04341
95	35	.11234	.10633	.10074	.09553	.09068	.08615	.08193	.07798	.07429	.07084	.06761	.06458	.06174	.05907	.05657	.05422	.05200	.04992	.04796	.04611
95	36	.11768	.11150	.10575	.10038	.09537	.09069	.08632	.08223	.07840	.07481	.07145	.06830	.06534	.06256	.05994	.05748	.05516	.05298	.05092	.04898
95	37	.12328	.11693	.11100	.10547	.10030	.09547	.09095	.08671	.08274	.07902	.07553	.07224	.06916	.06626	.06353	.06096	.05854	.05625	.05410	.05206
95	38	.12916	.12263	.11654	.11084	.10551	.10052	.09584	.09146	.08735	.08349	.07986	.07645	.07324	.07021	.06737	.06468	.06215	.05976	.05750	.05536
95	39	.13531	.12861	.12235	.11649	.11099	.10584	.10101	.09648	.09222	.08822	.08445	.08091	.07757	.07442	.07145	.06865	.06600	.06350	.06114	.05890

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
95	40	.14177	.13490	.12847	.12244	.11678	.11147	.10648	.10180	.09739	.09324	.08933	.08565	.08218	.07891	.07581	.07289	.07013	.06752	.06504	.06270
95	41	.14855	.14151	.13490	.12870	.12288	.11741	.11227	.10743	.10287	.09858	.09453	.09071	.08710	.08370	.08048	.07743	.07455	.07182	.06924	.06678
95	42	.15565	.14844	.14166	.13530	.12931	.12368	.11838	.11338	.10867	.10423	.10004	.09608	.09234	.08880	.08545	.08228	.07927	.07643	.07372	.07116
95	43	.16308	.15570	.14875	.14222	.13607	.13028	.12482	.11967	.11481	.11021	.10587	.10177	.09789	.09422	.09073	.08744	.08431	.08134	.07852	.07584
95	44	.17083	.16329	.15618	.14948	.14317	.13721	.13159	.12628	.12127	.11653	.11204	.10779	.10377	.09996	.09635	.09292	.08966	.08657	.08363	.08083
95	45	.17889	.17118	.16391	.15705	.15057	.14446	.13868	.13321	.12804	.12315	.11852	.11412	.10996	.10601	.10226	.09870	.09531	.09209	.08903	.08611
95	46	.18727	.17939	.17195	.16493	.15830	.15202	.14609	.14047	.13514	.13010	.12532	.12078	.11647	.11238	.10849	.10479	.10128	.09793	.09474	.09171
95	47	.19593	.18789	.18030	.17312	.16632	.15989	.15380	.14802	.14254	.13735	.13242	.12773	.12328	.11905	.11502	.11119	.10754	.10407	.10075	.09759
95	48	.20489	.19671	.18896	.18162	.17467	.16808	.16183	.15590	.15027	.14493	.13985	.13502	.13042	.12605	.12188	.11791	.11413	.11052	.10708	.10379
95	49	.21417	.20583	.19793	.19044	.18333	.17659	.17019	.16411	.15833	.15283	.14760	.14263	.13789	.13337	.12907	.12496	.12104	.11730	.11373	.11032
95	50	.22376	.21528	.20723	.19959	.19233	.18544	.17889	.17266	.16673	.16109	.15571	.15059	.14571	.14105	.13660	.13236	.12831	.12443	.12073	.11719
95	51	.23367	.22504	.21685	.20907	.20167	.19463	.18793	.18155	.17548	.16969	.16417	.15890	.15388	.14908	.14449	.14011	.13592	.13192	.12808	.12441
95	52	.24385	.23510	.22677	.21885	.21131	.20413	.19728	.19076	.18454	.17861	.17294	.16754	.16237	.15743	.15271	.14819	.14387	.13973	.13576	.13196
95	53	.25432	.24544	.23698	.22893	.22125	.21393	.20695	.20029	.19392	.18785	.18204	.17650	.17119	.16611	.16125	.15660	.15214	.14787	.14377	.13984
95	54	.26507	.25606	.24748	.23930	.23149	.22403	.21692	.21012	.20362	.19741	.19146	.18578	.18033	.17512	.17012	.16533	.16074	.15634	.15211	.14805
95	55	.27608	.26697	.25827	.24996	.24203	.23445	.22720	.22027	.21364	.20729	.20121	.19539	.18981	.18446	.17933	.17441	.16968	.16515	.16079	.15660
95	56	.28737	.27815	.26934	.26092	.25287	.24517	.23779	.23074	.22398	.21750	.21129	.20534	.19962	.19414	.18888	.18383	.17897	.17431	.16982	.16550
95	57	.29892	.28961	.28069	.27217	.26400	.25618	.24869	.24151	.23463	.22803	.22169	.21561	.20977	.20416	.19877	.19359	.18860	.18381	.17920	.17475
95	58	.31070	.30130	.29229	.28366	.27539	.26747	.25986	.25257	.24557	.23884	.23239	.22618	.22022	.21448	.20896	.20366	.19855	.19363	.18889	.18432
95	59	.32267	.31319	.30410	.29538	.28701	.27898	.27127	.26387	.25675	.24991	.24334	.23701	.23093	.22507	.21943	.21400	.20877	.20373	.19887	.19418
95	60	.33483	.32528	.31611	.30730	.29885	.29072	.28291	.27540	.26818	.26123	.25455	.24811	.24191	.23593	.23018	.22463	.21927	.21411	.20913	.20432
95	61	.34719	.33757	.32834	.31946	.31092	.30271	.29480	.28720	.27988	.27282	.26603	.25948	.25317	.24708	.24121	.23555	.23008	.22480	.21970	.21477
95	62	.35978	.35011	.34082	.33187	.32326	.31497	.30698	.29929	.29187	.28472	.27783	.27118	.26476	.25857	.25259	.24681	.24123	.23584	.23062	.22558
95	63	.37260	.36289	.35355	.34455	.33587	.32751	.31945	.31168	.30418	.29694	.28995	.28320	.27669	.27039	.26431	.25842	.25274	.24724	.24191	.23676
95	64	.38563	.37590	.36652	.35747	.34874	.34032	.33219	.32434	.31677	.30945	.30237	.29554	.28893	.28254	.27636	.27037	.26458	.25898	.25355	.24830
95	65	.39887	.38912	.37971	.37062	.36185	.35338	.34520	.33729	.32964	.32225	.31510	.30818	.30149	.29501	.28873	.28266	.27677	.27107	.26555	.26019
95	66	.41232	.40257	.39314	.38404	.37523	.36672	.35849	.35053	.34282	.33537	.32815	.32116	.31439	.30783	.30147	.29531	.28933	.28354	.27792	.27247
95	67	.42602	.41627	.40684	.39772	.38890	.38036	.37209	.36409	.35634	.34882	.34155	.33449	.32765	.32102	.31459	.30835	.30229	.29641	.29071	.28517
95	68	.43991	.43019	.42077	.41165	.40282	.39426	.38597	.37794	.37015	.36259	.35526	.34816	.34126	.33456	.32806	.32175	.31562	.30967	.30388	.29826
95	69	.45397	.44427	.43488	.42577	.41694	.40838	.40008	.39202	.38421	.37662	.36925	.36210	.35515	.34840	.34185	.33547	.32928	.32325	.31740	.31170
95	70	.46811	.45846	.44910	.44002	.43121	.42265	.41435	.40628	.39845	.39084	.38344	.37625	.36927	.36247	.35587	.34944	.34319	.33711	.33118	.32542
95	71	.48228	.47269	.46338	.45433	.44555	.43701	.42871	.42065	.41281	.40519	.39777	.39056	.38354	.37671	.37007	.36360	.35730	.35116	.34518	.33936
95	72	.49645	.48693	.47768	.46868	.45993	.45142	.44314	.43509	.42726	.41963	.41221	.40498	.39794	.39109	.38441	.37790	.37156	.36538	.35936	.35348
95	73	.51060	.50115	.49197	.48303	.47432	.46585	.45761	.44958	.44176	.43414	.42672	.41949	.41244	.40556	.39886	.39233	.38596	.37974	.37368	.36776
95	74	.52474	.51539	.50628	.49741	.48877	.48035	.47215	.46415	.45636	.44876	.44135	.43412	.42707	.42019	.41348	.40693	.40053	.39429	.38820	.38225
95	75	.53892	.52967	.52066	.51187	.50330	.49494	.48679	.47884	.47108	.46351	.45612	.44891	.44187	.43500	.42829	.42173	.41532	.40907	.40295	.39697
95	76	.55315	.54402	.53510	.52641	.51792	.50964	.50156	.49366	.48596	.47843	.47108	.46389	.45687	.45002	.44331	.43676	.43036	.42409	.41797	.41198
95	77	.56739	.55839	.54959	.54101	.53262	.52442	.51642	.50859	.50095	.49348	.48617	.47903	.47204	.46521	.45853	.45200	.44560	.43934	.43322	.42723
95	78	.58160	.57274	.56407	.55560	.54733	.53923	.53132	.52358	.51600	.50860	.50135	.49426	.48732	.48053	.47388	.46738	.46100	.45477	.44865	.44267
95	79	.59569	.58697	.57845	.57011	.56195	.55396	.54615	.53850	.53102	.52369	.51651	.50949	.50260	.49586	.48926	.48279	.47645	.47024	.46415	.45819
95	80	.60953	.60097	.59259	.58439	.57636	.56850	.56079	.55325	.54586	.53862	.53152	.52457	.51775	.51107	.50453	.49810	.49181	.48564	.47958	.47364
95	81	.62304	.61465	.60643	.59837	.59047	.58274	.57515	.56772	.56043	.55328	.54627	.53940	.53266	.52605	.51957	.51320	.50696	.50083	.49482	.48892
95	82	.63618	.62795	.61989	.61198	.60423	.59662	.58916	.58184	.57467	.56762	.56071	.55393	.54727	.54073	.53432	.52802	.52184	.51576	.50980	.50394
95	83	.64893	.64088	.63298	.62522	.61762	.61015	.60282	.59562	.58856	.58163	.57481	.56813	.56156	.55511	.54877	.54254	.53643	.53041	.52451	.51870
95	84	.66135	.65348	.64574	.63815	.63069	.62337	.61618	.60911	.60217	.59535	.58865	.58206	.57559	.56923	.56298	.55683	.55079	.54485	.53901	.53327
95	85	.67346	.66577	.65821	.65078	.64348	.63631	.62926	.62233	.61552	.60882	.60224	.59576	.58939	.58313	.57697	.57092	.56496	.55910	.55333	.54765
95	86	.68516	.67765	.67027	.66301	.65587	.64885	.64195	.63516	.62848	.62191	.61545	.60909	.60283	.59667	.59061	.58465	.57878	.57301	.56732	.56172
95	87	.69632	.68899	.68178	.67469	.66771	.66085	.65409	.64744	.64090	.63446	.62812	.62188	.61574	.60969	.60373	.59787	.59209	.58641	.58080	.57529
95	88	.70691	.69977	.69273	.68581	.67899	.67228	.66567	.65916	.65276	.64645	.64023	.63411	.62809	.62215	.61630	.61054	.60486	.59926	.59375	.58832
95	89	.71694	.70997	.70311	.69635	.68969	.68313	.67667	.67030	.66403	.65785	.65176	.64577	.63985	.63403	.62829	.62263	.61705	.61155	.60613	.60079

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
95	90	.72638	.71958	.71288	.70628	.69977	.69336	.68705	.68082	.67468	.66864	.66267	.65680	.65100	.64529	.63966	.63410	.62862	.62322	.61789	.61264
95	91	.73511	.72847	.72193	.71548	.70912	.70286	.69668	.69059	.68458	.67866	.67282	.66706	.66137	.65577	.65024	.64479	.63941	.63410	.62887	.62370
95	92	.74304	.73656	.73016	.72386	.71764	.71150	.70546	.69949	.69360	.68780	.68207	.67642	.67085	.66535	.65992	.65457	.64928	.64407	.63892	.63384
95	93	.75025	.74390	.73764	.73147	.72538	.71937	.71345	.70760	.70183	.69613	.69051	.68496	.67949	.67409	.66876	.66349	.65830	.65317	.64810	.64310
95	94	.75685	.75063	.74450	.73845	.73248	.72659	.72078	.71504	.70938	.70379	.69827	.69282	.68744	.68213	.67689	.67171	.66660	.66155	.65657	.65164
95	95	.76296	.75688	.75087	.74493	.73908	.73330	.72759	.72196	.71640	.71091	.70548	.70013	.69484	.68962	.68447	.67937	.67434	.66937	.66447	.65962
96	0	.02900	.02720	.02559	.02415	.02286	.02170	.02065	.01971	.01886	.01809	.01739	.01675	.01617	.01564	.01515	.01470	.01429	.01391	.01356	.01323
96	1	.02260	.02075	.01910	.01762	.01630	.01512	.01406	.01310	.01224	.01146	.01075	.01012	.00953	.00901	.00852	.00808	.00768	.00731	.00697	.00665
96	2	.02333	.02141	.01969	.01815	.01677	.01554	.01442	.01342	.01252	.01170	.01097	.01029	.00968	.00913	.00862	.00816	.00773	.00734	.00698	.00665
96	3	.02432	.02232	.02053	.01893	.01749	.01620	.01504	.01399	.01304	.01219	.01141	.01070	.01006	.00948	.00894	.00845	.00801	.00759	.00722	.00687
96	4	.02548	.02339	.02153	.01986	.01836	.01701	.01579	.01470	.01370	.01280	.01199	.01125	.01057	.00996	.00939	.00888	.00840	.00797	.00757	.00720
96	5	.02677	.02460	.02266	.02092	.01935	.01794	.01667	.01552	.01448	.01354	.01268	.01190	.01119	.01054	.00995	.00940	.00890	.00844	.00802	.00763
96	6	.02817	.02591	.02389	.02208	.02044	.01897	.01764	.01644	.01535	.01436	.01346	.01264	.01189	.01120	.01058	.01000	.00948	.00899	.00854	.00813
96	7	.02968	.02734	.02523	.02334	.02164	.02010	.01871	.01745	.01631	.01527	.01432	.01346	.01267	.01195	.01129	.01069	.01013	.00962	.00914	.00871
96	8	.03129	.02886	.02667	.02470	.02293	.02132	.01987	.01855	.01735	.01626	.01527	.01436	.01354	.01278	.01208	.01144	.01085	.01031	.00981	.00935
96	9	.03303	.03050	.02823	.02618	.02433	.02265	.02113	.01975	.01850	.01736	.01632	.01537	.01450	.01370	.01296	.01229	.01167	.01110	.01057	.01008
96	10	.03490	.03228	.02991	.02778	.02585	.02410	.02251	.02107	.01976	.01856	.01747	.01647	.01556	.01472	.01395	.01324	.01258	.01198	.01142	.01090
96	11	.03688	.03416	.03171	.02949	.02748	.02565	.02400	.02249	.02112	.01986	.01872	.01767	.01671	.01583	.01502	.01427	.01358	.01294	.01235	.01181
96	12	.03898	.03616	.03361	.03130	.02921	.02730	.02558	.02400	.02257	.02126	.02006	.01896	.01795	.01702	.01617	.01538	.01466	.01398	.01336	.01278
96	13	.04115	.03822	.03558	.03318	.03100	.02902	.02722	.02557	.02407	.02270	.02144	.02029	.01923	.01826	.01736	.01654	.01577	.01506	.01441	.01380
96	14	.04334	.04031	.03756	.03507	.03281	.03074	.02886	.02715	.02558	.02415	.02283	.02163	.02052	.01949	.01855	.01768	.01688	.01614	.01544	.01480
96	15	.04554	.04240	.03955	.03696	.03460	.03246	.03050	.02871	.02707	.02558	.02420	.02294	.02177	.02070	.01971	.01880	.01796	.01717	.01645	.01577
96	16	.04773	.04448	.04152	.03883	.03638	.03415	.03211	.03024	.02853	.02697	.02553	.02421	.02299	.02187	.02083	.01987	.01899	.01816	.01740	.01669
96	17	.04992	.04656	.04349	.04070	.03815	.03583	.03371	.03176	.02998	.02834	.02684	.02546	.02418	.02301	.02192	.02091	.01998	.01912	.01831	.01757
96	18	.05215	.04866	.04548	.04259	.03994	.03753	.03532	.03329	.03143	.02972	.02815	.02670	.02537	.02414	.02300	.02194	.02096	.02006	.01921	.01843
96	19	.05445	.05084	.04755	.04454	.04180	.03928	.03698	.03487	.03293	.03115	.02950	.02799	.02659	.02530	.02411	.02300	.02197	.02102	.02013	.01931
96	20	.05686	.05312	.04971	.04659	.04374	.04113	.03873	.03653	.03451	.03265	.03093	.02935	.02789	.02653	.02528	.02412	.02304	.02204	.02111	.02024
96	21	.05939	.05552	.05199	.04875	.04579	.04308	.04058	.03829	.03618	.03424	.03245	.03079	.02926	.02784	.02653	.02531	.02418	.02313	.02215	.02123
96	22	.06203	.05803	.05437	.05102	.04794	.04512	.04253	.04014	.03794	.03591	.03404	.03231	.03071	.02922	.02784	.02657	.02538	.02427	.02324	.02228
96	23	.06481	.06067	.05689	.05341	.05022	.04729	.04459	.04210	.03981	.03769	.03573	.03392	.03225	.03069	.02925	.02791	.02666	.02550	.02442	.02340
96	24	.06775	.06347	.05955	.05595	.05264	.04959	.04678	.04419	.04180	.03959	.03755	.03566	.03390	.03228	.03076	.02936	.02805	.02682	.02569	.02462
96	25	.07085	.06644	.06238	.05864	.05521	.05205	.04913	.04643	.04394	.04164	.03950	.03753	.03569	.03399	.03240	.03092	.02955	.02826	.02707	.02595
96	26	.07414	.06957	.06537	.06151	.05795	.05466	.05163	.04882	.04623	.04382	.04160	.03953	.03761	.03582	.03416	.03261	.03117	.02982	.02856	.02738
96	27	.07762	.07290	.06856	.06456	.06087	.05746	.05431	.05139	.04869	.04618	.04386	.04170	.03969	.03782	.03608	.03445	.03294	.03152	.03020	.02895
96	28	.08128	.07641	.07192	.06778	.06396	.06042	.05714	.05411	.05130	.04869	.04626	.04400	.04190	.03995	.03812	.03642	.03483	.03334	.03195	.03064
96	29	.08513	.08011	.07547	.07119	.06722	.06355	.06015	.05700	.05407	.05135	.04882	.04646	.04427	.04222	.04031	.03852	.03685	.03529	.03383	.03246
96	30	.08916	.08398	.07919	.07476	.07066	.06685	.06332	.06005	.05700	.05417	.05153	.04907	.04678	.04464	.04263	.04076	.03901	.03737	.03583	.03439
96	31	.09339	.08804	.08310	.07852	.07427	.07033	.06667	.06326	.06010	.05714	.05439	.05183	.04943	.04719	.04510	.04314	.04130	.03958	.03797	.03645
96	32	.09781	.09230	.08720	.08247	.07807	.07399	.07019	.06666	.06336	.06029	.05743	.05475	.05225	.04991	.04772	.04567	.04374	.04194	.04024	.03864
96	33	.10245	.09678	.09152	.08663	.08209	.07786	.07392	.07025	.06683	.06364	.06065	.05786	.05525	.05281	.05052	.04837	.04635	.04446	.04267	.04100
96	34	.10731	.10147	.09605	.09100	.08631	.08193	.07785	.07405	.07049	.06717	.06407	.06116	.05844	.05588	.05349	.05124	.04913	.04714	.04527	.04351
96	35	.11242	.10641	.10082	.09562	.09077	.08624	.08202	.07807	.07438	.07093	.06770	.06467	.06183	.05917	.05667	.05431	.05210	.05002	.04806	.04621
96	36	.11777	.11159	.10584	.10047	.09546	.09078	.08641	.08232	.07849	.07491	.07155	.06840	.06544	.06266	.06004	.05759	.05527	.05309	.05103	.04909
96	37	.12337	.11702	.11110	.10557	.10040	.09557	.09105	.08681	.08284	.07912	.07563	.07235	.06927	.06637	.06364	.06107	.05865	.05637	.05421	.05217
96	38	.12925	.12273	.11664	.11094	.10561	.10062	.09595	.09157	.08746	.08359	.07997	.07656	.07335	.07033	.06748	.06480	.06227	.05988	.05762	.05548
96	39	.13541	.12872	.12246	.11659	.11110	.10595	.10113	.09659	.09233	.08833	.08457	.08102	.07769	.07454	.07157	.06877	.06613	.06363	.06127	.05903
96	40	.14188	.13501	.12858	.12255	.11689	.11159	.10660	.10192	.09751	.09336	.08946	.08578	.08231	.07904	.07594	.07302	.07026	.06765	.06518	.06284
96	41	.14866	.14163	.13502	.12883	.12301	.11754	.11240	.10756	.10300	.09871	.09466	.09084	.08724	.08384	.08062	.07757	.07469	.07197	.06938	.06693
96	42	.15578	.14857	.14179	.13543	.12945	.12382	.11852	.11352	.10882	.10438	.10018	.09623	.09248	.08895	.08560	.08243	.07943	.07658	.07388	.07132
96	43	.16321	.15583	.14890	.14237	.13622	.13043	.12497	.11982	.11496	.11037	.10603	.10193	.09805	.09438	.09090	.08760	.08447	.08151	.07869	.07601

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
96	44	.17098	.16344	.15633	.14964	.14333	.13737	.13176	.12645	.12144	.11670	.11221	.10797	.10395	.10014	.09652	.09310	.08984	.08675	.08381	.08102
96	45	.17905	.17134	.16407	.15722	.15074	.14463	.13885	.13339	.12823	.12334	.11870	.11431	.11015	.10620	.10245	.09889	.09551	.09229	.08923	.08632
96	46	.18744	.17957	.17214	.16512	.15848	.15221	.14628	.14066	.13534	.13030	.12552	.12098	.11668	.11259	.10870	.10501	.10149	.09815	.09496	.09193
96	47	.19612	.18809	.18050	.17332	.16653	.16010	.15401	.14823	.14276	.13757	.13264	.12796	.12351	.11928	.11525	.11142	.10778	.10430	.10099	.09783
96	48	.20510	.19692	.18917	.18184	.17489	.16830	.16206	.15613	.15051	.14517	.14009	.13526	.13067	.12630	.12213	.11817	.11439	.11078	.10734	.10405
96	49	.21439	.20606	.19816	.19068	.18357	.17684	.17044	.16436	.15859	.15309	.14787	.14289	.13816	.13364	.12934	.12524	.12132	.11758	.11401	.11060
96	50	.22401	.21553	.20749	.19985	.19260	.18571	.17916	.17294	.16701	.16137	.15600	.15088	.14600	.14135	.13691	.13266	.12861	.12474	.12104	.11750
96	51	.23394	.22532	.21713	.20936	.20196	.19493	.18823	.18186	.17579	.17000	.16448	.15922	.15420	.14940	.14482	.14044	.13626	.13225	.12842	.12475
96	52	.24415	.23540	.22708	.21916	.21163	.20445	.19761	.19109	.18488	.17895	.17329	.16788	.16272	.15779	.15307	.14855	.14423	.14009	.13613	.13233
96	53	.25465	.24577	.23732	.22927	.22160	.21428	.20731	.20065	.19429	.18822	.18242	.17688	.17157	.16650	.16164	.15699	.15254	.14827	.14417	.14025
96	54	.26542	.25642	.24785	.23967	.23187	.22442	.21731	.21051	.20402	.19781	.19188	.18619	.18075	.17554	.17055	.16577	.16118	.15677	.15255	.14849
96	55	.27647	.26736	.25867	.25037	.24244	.23487	.22763	.22070	.21407	.20773	.20166	.19584	.19027	.18492	.17980	.17488	.17016	.16563	.16127	.15709
96	56	.28779	.27858	.26978	.26137	.25332	.24562	.23826	.23121	.22445	.21798	.21178	.20583	.20012	.19465	.18939	.18434	.17949	.17483	.17035	.16604
96	57	.29938	.29007	.28117	.27265	.26449	.25668	.24920	.24203	.23515	.22855	.22222	.21615	.21031	.20471	.19932	.19415	.18917	.18438	.17977	.17533
96	58	.31120	.30180	.29281	.28419	.27593	.26801	.26041	.25312	.24613	.23941	.23296	.22676	.22081	.21508	.20957	.20426	.19916	.19425	.18951	.18495
96	59	.32321	.31374	.30466	.29595	.28759	.27957	.27187	.26447	.25736	.25053	.24396	.23765	.23157	.22572	.22009	.21466	.20944	.20440	.19954	.19486
96	60	.33541	.32587	.31671	.30792	.29947	.29136	.28356	.27606	.26884	.26190	.25522	.24879	.24260	.23663	.23088	.22534	.21999	.21484	.20986	.20506
96	61	.34782	.33822	.32899	.32012	.31159	.30339	.29550	.28790	.28059	.27355	.26676	.26022	.25392	.24784	.24197	.23632	.23085	.22558	.22049	.21557
96	62	.36046	.35080	.34152	.33259	.32399	.31571	.30773	.30005	.29264	.28550	.27862	.27198	.26557	.25938	.25341	.24764	.24207	.23668	.23148	.22644
96	63	.37333	.36364	.35431	.34532	.33666	.32831	.32026	.31249	.30500	.29778	.29080	.28406	.27756	.27127	.26519	.25932	.25364	.24815	.24283	.23769
96	64	.38642	.37670	.36733	.35830	.34958	.34118	.33306	.32523	.31766	.31035	.30329	.29646	.28986	.28348	.27731	.27134	.26556	.25996	.25454	.24929
96	65	.39972	.38998	.38059	.37152	.36276	.35431	.34613	.33824	.33060	.32322	.31608	.30918	.30250	.29603	.28976	.28370	.27782	.27213	.26661	.26126
96	66	.41324	.40350	.39409	.38500	.37621	.36772	.35950	.35155	.34386	.33642	.32921	.32223	.31547	.30892	.30258	.29643	.29046	.28468	.27907	.27362
96	67	.42701	.41728	.40787	.39876	.38996	.38143	.37318	.36519	.35745	.34996	.34269	.33565	.32883	.32221	.31579	.30956	.30351	.29764	.29195	.28642
96	68	.44098	.43127	.42188	.41278	.40396	.39542	.38715	.37913	.37135	.36382	.35650	.34941	.34252	.33584	.32936	.32306	.31694	.31100	.30522	.29961
96	69	.45512	.44545	.43607	.42699	.41818	.40964	.40135	.39331	.38551	.37794	.37059	.36345	.35652	.34979	.34324	.33688	.33070	.32469	.31884	.31316
96	70	.46935	.45973	.45039	.44133	.43254	.42400	.41572	.40767	.39986	.39226	.38489	.37772	.37074	.36397	.35738	.35096	.34473	.33865	.33275	.32700
96	71	.48362	.47405	.46477	.45574	.44698	.43847	.43019	.42215	.41433	.40672	.39933	.39213	.38513	.37832	.37169	.36524	.35895	.35283	.34687	.34106
96	72	.49789	.48840	.47917	.47020	.46147	.45299	.44473	.43670	.42889	.42129	.41388	.40667	.39965	.39282	.38616	.37967	.37334	.36718	.36117	.35531
96	73	.51214	.50273	.49357	.48466	.47598	.46754	.45932	.45131	.44351	.43592	.42852	.42130	.41428	.40742	.40074	.39423	.38787	.38167	.37563	.36973
96	74	.52640	.51708	.50800	.49916	.49055	.48216	.47398	.46601	.45824	.45066	.44328	.43607	.42904	.42218	.41549	.40896	.40259	.39636	.39029	.38435
96	75	.54070	.53149	.52250	.51375	.50521	.49688	.48876	.48083	.47310	.46556	.45820	.45101	.44399	.43714	.43045	.42391	.41753	.41129	.40519	.39924
96	76	.55506	.54596	.53709	.52842	.51997	.51172	.50367	.49581	.48813	.48063	.47330	.46614	.45915	.45232	.44564	.43911	.43272	.42648	.42038	.41441
96	77	.56945	.56048	.55172	.54317	.53482	.52666	.51869	.51090	.50328	.49584	.48856	.48145	.47449	.46769	.46103	.45452	.44815	.44191	.43581	.42984
96	78	.58381	.57499	.56636	.55793	.54969	.54163	.53376	.52605	.51851	.51114	.50392	.49686	.48996	.48319	.47657	.47009	.46375	.45753	.45144	.44548
96	79	.59806	.58939	.58091	.57261	.56449	.55655	.54877	.54116	.53371	.52642	.51928	.51228	.50544	.49873	.49215	.48571	.47940	.47322	.46716	.46121
96	80	.61207	.60356	.59523	.58708	.57909	.57127	.56361	.55611	.54875	.54155	.53449	.52757	.52079	.51415	.50763	.50124	.49498	.48883	.48280	.47689
96	81	.62577	.61742	.60925	.60124	.59340	.58571	.57817	.57078	.56353	.55642	.54946	.54262	.53592	.52934	.52289	.51656	.51035	.50426	.49827	.49240
96	82	.63909	.63092	.62291	.61505	.60735	.59980	.59238	.58511	.57798	.57098	.56411	.55737	.55075	.54425	.53788	.53161	.52546	.51943	.51350	.50767
96	83	.65203	.64404	.63620	.62850	.62095	.61353	.60626	.59911	.59210	.58521	.57844	.57180	.56527	.55886	.55257	.54638	.54030	.53433	.52845	.52268
96	84	.66465	.65684	.64917	.64164	.63424	.62698	.61984	.61283	.60594	.59917	.59252	.58598	.57955	.57324	.56703	.56092	.55492	.54902	.54322	.53751
96	85	.67698	.66935	.66186	.65450	.64726	.64015	.63316	.62629	.61953	.61289	.60635	.59993	.59361	.58740	.58128	.57527	.56936	.56354	.55781	.55218
96	86	.68889	.68146	.67414	.66695	.65988	.65293	.64609	.63936	.63274	.62623	.61982	.61352	.60731	.60121	.59520	.58928	.58346	.57773	.57209	.56653
96	87	.70027	.69302	.68589	.67887	.67196	.66517	.65848	.65190	.64542	.63904	.63276	.62658	.62049	.61450	.60860	.60278	.59706	.59142	.58587	.58039
96	88	.71109	.70403	.69707	.69023	.68349	.67685	.67031	.66388	.65754	.65129	.64514	.63909	.63312	.62724	.62145	.61574	.61012	.60457	.59911	.59373
96	89	.72135	.71447	.70769	.70101	.69443	.68795	.68156	.67527	.66908	.66297	.65695	.65102	.64517	.63941	.63372	.62812	.62260	.61716	.61179	.60650
96	90	.73101	.72430	.71769	.71118	.70476	.69844	.69220	.68605	.67999	.67402	.66813	.66232	.65660	.65095	.64538	.63989	.63447	.62913	.62386	.61866
96	91	.73996	.73342	.72698	.72062	.71435	.70818	.70208	.69607	.69015	.68430	.67854	.67285	.66725	.66171	.65625	.65087	.64555	.64031	.63513	.63003
96	92	.74810	.74172	.73543	.72922	.72310	.71706	.71110	.70522	.69942	.69370	.68805	.68248	.67698	.67156	.66620	.66091	.65570	.65055	.64546	.64045
96	93	.75551	.74927	.74312	.73705	.73106	.72514	.71931	.71355	.70787	.70226	.69673	.69126	.68587	.68054	.67529	.67010	.66497	.65991	.65491	.64998

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
96	94	.76230	.75620	.75017	.74423	.73836	.73257	.72686	.72121	.71564	.71014	.70471	.69935	.69405	.68883	.68366	.67856	.67352	.66855	.66363	.65878
96	95	.76859	.76262	.75673	.75090	.74516	.73948	.73388	.72834	.72288	.71748	.71215	.70688	.70168	.69655	.69147	.68646	.68151	.67662	.67178	.66701
96	96	.77440	.76855	.76277	.75706	.75142	.74586	.74036	.73493	.72956	.72426	.71903	.71385	.70874	.70369	.69871	.69378	.68890	.68409	.67933	.67463
97	0	.02909	.02728	.02568	.02424	.02295	.02179	.02075	.01981	.01896	.01819	.01749	.01686	.01628	.01575	.01526	.01481	.01440	.01402	.01367	.01335
97	1	.02262	.02077	.01911	.01764	.01632	.01514	.01407	.01312	.01226	.01148	.01077	.01013	.00955	.00902	.00854	.00810	.00770	.00733	.00699	.00667
97	2	.02334	.02142	.01970	.01816	.01678	.01555	.01444	.01344	.01253	.01172	.01098	.01031	.00970	.00914	.00864	.00817	.00775	.00736	.00700	.00667
97	3	.02433	.02233	.02054	.01894	.01750	.01621	.01505	.01400	.01305	.01220	.01142	.01072	.01007	.00949	.00896	.00847	.00802	.00761	.00723	.00688
97	4	.02549	.02340	.02154	.01987	.01837	.01702	.01580	.01471	.01371	.01281	.01200	.01126	.01058	.00997	.00940	.00889	.00842	.00798	.00758	.00721
97	5	.02678	.02461	.02267	.02093	.01936	.01795	.01668	.01553	.01449	.01355	.01269	.01191	.01120	.01055	.00996	.00941	.00891	.00845	.00803	.00764
97	6	.02817	.02592	.02390	.02209	.02045	.01898	.01765	.01645	.01536	.01437	.01347	.01265	.01190	.01121	.01059	.01001	.00949	.00900	.00855	.00814
97	7	.02968	.02734	.02524	.02335	.02165	.02011	.01872	.01746	.01632	.01528	.01433	.01347	.01268	.01196	.01130	.01070	.01014	.00963	.00915	.00872
97	8	.03130	.02887	.02668	.02471	.02293	.02133	.01987	.01856	.01736	.01627	.01528	.01437	.01355	.01279	.01209	.01145	.01087	.01032	.00982	.00936
97	9	.03304	.03051	.02824	.02619	.02434	.02266	.02114	.01976	.01851	.01737	.01633	.01538	.01451	.01371	.01298	.01230	.01168	.01111	.01058	.01009
97	10	.03491	.03229	.02993	.02779	.02586	.02411	.02253	.02108	.01977	.01858	.01749	.01649	.01557	.01473	.01396	.01325	.01260	.01199	.01143	.01092
97	11	.03690	.03418	.03172	.02950	.02749	.02567	.02401	.02251	.02113	.01988	.01874	.01769	.01673	.01585	.01503	.01429	.01360	.01296	.01237	.01182
97	12	.03900	.03618	.03363	.03132	.02923	.02733	.02560	.02402	.02259	.02128	.02008	.01898	.01797	.01704	.01619	.01540	.01468	.01401	.01338	.01281
97	13	.04117	.03825	.03560	.03320	.03102	.02904	.02724	.02560	.02410	.02273	.02147	.02032	.01926	.01829	.01739	.01656	.01580	.01509	.01444	.01383
97	14	.04337	.04034	.03759	.03510	.03283	.03077	.02889	.02718	.02561	.02418	.02286	.02166	.02055	.01953	.01859	.01772	.01691	.01617	.01548	.01484
97	15	.04557	.04243	.03958	.03699	.03464	.03249	.03053	.02875	.02711	.02561	.02424	.02297	.02181	.02074	.01975	.01884	.01799	.01721	.01649	.01581
97	16	.04776	.04451	.04155	.03887	.03642	.03418	.03215	.03028	.02857	.02701	.02557	.02425	.02303	.02191	.02087	.01991	.01903	.01820	.01744	.01673
97	17	.04996	.04659	.04353	.04074	.03819	.03587	.03375	.03180	.03002	.02839	.02688	.02550	.02423	.02305	.02196	.02096	.02003	.01916	.01836	.01761
97	18	.05219	.04870	.04552	.04263	.03998	.03757	.03536	.03333	.03147	.02977	.02819	.02675	.02541	.02418	.02304	.02199	.02101	.02010	.01926	.01847
97	19	.05449	.05088	.04759	.04458	.04184	.03933	.03702	.03491	.03297	.03119	.02955	.02804	.02664	.02535	.02416	.02305	.02202	.02107	.02018	.01936
97	20	.05690	.05316	.04975	.04664	.04378	.04117	.03878	.03658	.03455	.03269	.03098	.02940	.02793	.02658	.02533	.02417	.02309	.02209	.02116	.02029
97	21	.05943	.05556	.05203	.04880	.04584	.04312	.04063	.03834	.03623	.03429	.03249	.03084	.02931	.02789	.02658	.02536	.02423	.02318	.02220	.02129
97	22	.06207	.05807	.05441	.05106	.04799	.04517	.04257	.04019	.03799	.03596	.03409	.03236	.03076	.02927	.02790	.02662	.02543	.02432	.02329	.02233
97	23	.06485	.06072	.05693	.05346	.05027	.04733	.04463	.04215	.03986	.03774	.03578	.03398	.03230	.03075	.02930	.02796	.02671	.02555	.02447	.02346
97	24	.06779	.06352	.05959	.05599	.05268	.04964	.04683	.04424	.04185	.03964	.03760	.03571	.03396	.03233	.03082	.02941	.02810	.02688	.02574	.02468
97	25	.07090	.06648	.06242	.05869	.05526	.05209	.04918	.04648	.04399	.04169	.03956	.03758	.03574	.03404	.03245	.03098	.02960	.02832	.02712	.02600
97	26	.07418	.06962	.06542	.06156	.05800	.05471	.05168	.04887	.04628	.04388	.04165	.03959	.03767	.03588	.03422	.03267	.03123	.02988	.02862	.02744
97	27	.07767	.07295	.06861	.06461	.06092	.05751	.05436	.05144	.04874	.04624	.04391	.04175	.03975	.03788	.03614	.03451	.03300	.03158	.03026	.02902
97	28	.08133	.07646	.07198	.06784	.06401	.06047	.05720	.05417	.05135	.04874	.04632	.04406	.04196	.04001	.03818	.03648	.03489	.03340	.03201	.03071
97	29	.08518	.08016	.07553	.07124	.06728	.06361	.06021	.05706	.05413	.05141	.04888	.04653	.04433	.04229	.04038	.03859	.03692	.03536	.03390	.03252
97	30	.08922	.08404	.07925	.07482	.07072	.06692	.06339	.06011	.05707	.05423	.05159	.04914	.04684	.04470	.04270	.04083	.03908	.03744	.03590	.03446
97	31	.09345	.08811	.08316	.07858	.07434	.07039	.06673	.06333	.06016	.05721	.05446	.05190	.04950	.04727	.04517	.04321	.04138	.03966	.03804	.03652
97	32	.09787	.09237	.08727	.08253	.07814	.07406	.07026	.06673	.06344	.06037	.05750	.05483	.05233	.04999	.04780	.04574	.04382	.04201	.04032	.03872
97	33	.10252	.09685	.09159	.08670	.08216	.07793	.07399	.07033	.06691	.06371	.06073	.05794	.05533	.05289	.05060	.04845	.04643	.04454	.04276	.04108
97	34	.10738	.10154	.09612	.09108	.08638	.08201	.07793	.07413	.07057	.06725	.06415	.06124	.05852	.05597	.05357	.05132	.04921	.04723	.04536	.04360
97	35	.11249	.10649	.10090	.09570	.09085	.08632	.08210	.07815	.07447	.07102	.06779	.06476	.06192	.05926	.05676	.05440	.05219	.05011	.04815	.04630
97	36	.11784	.11167	.10591	.10055	.09554	.09087	.08650	.08241	.07858	.07500	.07164	.06849	.06553	.06275	.06014	.05768	.05537	.05318	.05113	.04919
97	37	.12345	.11710	.11118	.10565	.10049	.09565	.09113	.08690	.08293	.07921	.07572	.07245	.06936	.06647	.06374	.06117	.05875	.05647	.05431	.05228
97	38	.12934	.12282	.11673	.11103	.10570	.10072	.09604	.09166	.08755	.08369	.08007	.07666	.07345	.07043	.06759	.06490	.06237	.05998	.05773	.05559
97	39	.13550	.12881	.12255	.11669	.11120	.10605	.10123	.09669	.09244	.08844	.08467	.08113	.07779	.07465	.07168	.06888	.06624	.06374	.06138	.05914
97	40	.14197	.13511	.12868	.12265	.11700	.11169	.10671	.10202	.09762	.09347	.08957	.08589	.08242	.07915	.07606	.07314	.07038	.06777	.06530	.06296
97	41	.14877	.14173	.13513	.12894	.12312	.11765	.11251	.10767	.10312	.09883	.09478	.09097	.08736	.08396	.08074	.07770	.07482	.07209	.06951	.06706
97	42	.15589	.14868	.14191	.13555	.12957	.12394	.11864	.11365	.10894	.10450	.10031	.09636	.09262	.08908	.08573	.08257	.07957	.07672	.07402	.07146
97	43	.16334	.15596	.14902	.14249	.13635	.13056	.12510	.11995	.11510	.11051	.10617	.10207	.09819	.09452	.09105	.08775	.08462	.08166	.07884	.07616
97	44	.17111	.16357	.15647	.14977	.14347	.13752	.13190	.12660	.12159	.11685	.11237	.10812	.10410	.10029	.09668	.09326	.09000	.08691	.08398	.08118
97	45	.17920	.17149	.16422	.15737	.15090	.14479	.13901	.13355	.12839	.12350	.11887	.11448	.11032	.10637	.10263	.09907	.09569	.09247	.08941	.08650
97	46	.18760	.17973	.17230	.16528	.15865	.15238	.14645	.14084	.13552	.13048	.12570	.12117	.11686	.11278	.10889	.10520	.10169	.09834	.09516	.09213

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
97	47	.19629	.18826	.18067	.17350	.16671	.16028	.15419	.14843	.14295	.13776	.13284	.12816	.12371	.11948	.11546	.11163	.10799	.10452	.10121	.09805
97	48	.20529	.19711	.18936	.18203	.17509	.16851	.16227	.15634	.15072	.14538	.14030	.13548	.13089	.12652	.12236	.11839	.11462	.11101	.10757	.10429
97	49	.21460	.20627	.19837	.19089	.18379	.17706	.17066	.16459	.15882	.15333	.14810	.14313	.13840	.13389	.12959	.12549	.12157	.11784	.11427	.11086
97	50	.22423	.21576	.20772	.20008	.19284	.18595	.17941	.17319	.16726	.16163	.15626	.15114	.14627	.14161	.13717	.13294	.12889	.12502	.12132	.11778
97	51	.23418	.22557	.21739	.20961	.20222	.19519	.18850	.18213	.17606	.17028	.16477	.15951	.15449	.14969	.14512	.14074	.13656	.13256	.12873	.12506
97	52	.24442	.23567	.22735	.21944	.21191	.20474	.19790	.19139	.18518	.17925	.17360	.16820	.16304	.15810	.15339	.14888	.14456	.14042	.13646	.13267
97	53	.25494	.24607	.23762	.22957	.22191	.21460	.20763	.20097	.19462	.18855	.18276	.17722	.17192	.16685	.16199	.15735	.15290	.14863	.14454	.14061
97	54	.26574	.25675	.24818	.24000	.23221	.22476	.21766	.21087	.20438	.19818	.19224	.18656	.18113	.17592	.17093	.16615	.16157	.15717	.15295	.14890
97	55	.27681	.26771	.25903	.25073	.24281	.23524	.22801	.22109	.21447	.20813	.20206	.19625	.19068	.18534	.18022	.17530	.17059	.16606	.16171	.15753
97	56	.28817	.27896	.27017	.26176	.25372	.24603	.23867	.23163	.22488	.21841	.21221	.20627	.20057	.19510	.18985	.18480	.17996	.17530	.17082	.16651
97	57	.29979	.29049	.28159	.27308	.26493	.25713	.24965	.24248	.23561	.22902	.22270	.21663	.21080	.20520	.19982	.19465	.18967	.18489	.18029	.17585
97	58	.31164	.30226	.29327	.28466	.27640	.26849	.26090	.25362	.24663	.23993	.23348	.22729	.22134	.21561	.21011	.20481	.19971	.19480	.19007	.18552
97	59	.32370	.31423	.30516	.29646	.28811	.28009	.27240	.26501	.25791	.25109	.24453	.23822	.23214	.22630	.22067	.21525	.21003	.20500	.20015	.19547
97	60	.33594	.32640	.31725	.30847	.30003	.29192	.28413	.27664	.26944	.26250	.25583	.24941	.24322	.23726	.23152	.22598	.22064	.21549	.21052	.20572
97	61	.34838	.33879	.32957	.32071	.31219	.30400	.29612	.28853	.28123	.27419	.26742	.26088	.25459	.24852	.24266	.23701	.23155	.22629	.22120	.21628
97	62	.36106	.35142	.34215	.33323	.32464	.31637	.30840	.30073	.29333	.28620	.27932	.27269	.26629	.26011	.25415	.24839	.24282	.23744	.23224	.22721
97	63	.37399	.36431	.35499	.34601	.33736	.32902	.32098	.31323	.30575	.29853	.29156	.28483	.27833	.27206	.26599	.26012	.25445	.24897	.24366	.23852
97	64	.38713	.37742	.36806	.35904	.35034	.34194	.33384	.32602	.31846	.31116	.30411	.29729	.29070	.28433	.27817	.27220	.26643	.26084	.25543	.25019
97	65	.40048	.39076	.38138	.37232	.36358	.35513	.34697	.33909	.33147	.32410	.31697	.31007	.30340	.29694	.29069	.28463	.27877	.27308	.26757	.26223
97	66	.41406	.40433	.39494	.38586	.37709	.36861	.36040	.35247	.34479	.33736	.33016	.32320	.31645	.30991	.30357	.29743	.29148	.28570	.28010	.27467
97	67	.42789	.41818	.40878	.39970	.39090	.38240	.37416	.36618	.35846	.35097	.34372	.33669	.32988	.32327	.31686	.31064	.30461	.29875	.29306	.28754
97	68	.44193	.43225	.42286	.41378	.40498	.39646	.38820	.38020	.37244	.36491	.35761	.35053	.34366	.33699	.33052	.32423	.31812	.31219	.30643	.30083
97	69	.45615	.44650	.43714	.42807	.41928	.41076	.40249	.39447	.38668	.37913	.37179	.36467	.35775	.35103	.34450	.33815	.33198	.32598	.32015	.31447
97	70	.47046	.46086	.45154	.44250	.43373	.42522	.41695	.40892	.40112	.39355	.38618	.37903	.37207	.36531	.35873	.35233	.34611	.34005	.33415	.32842
97	71	.48482	.47528	.46601	.45701	.44827	.43977	.43152	.42349	.41569	.40811	.40073	.39355	.38657	.37977	.37316	.36672	.36044	.35434	.34839	.34259
97	72	.49918	.48971	.48051	.47156	.46286	.45439	.44616	.43815	.43036	.42277	.41539	.40820	.40120	.39438	.38773	.38126	.37495	.36880	.36281	.35696
97	73	.51353	.50414	.49501	.48612	.47747	.46905	.46085	.45287	.44509	.43751	.43013	.42294	.41593	.40910	.40243	.39594	.38960	.38342	.37738	.37150
97	74	.52789	.51860	.50955	.50073	.49214	.48378	.47562	.46768	.45993	.45238	.44501	.43783	.43082	.42398	.41731	.41080	.40444	.39823	.39217	.38626
97	75	.54230	.53311	.52416	.51543	.50692	.49862	.49052	.48263	.47492	.46740	.46006	.45290	.44590	.43907	.43240	.42588	.41952	.41330	.40722	.40128
97	76	.55677	.54771	.53887	.53024	.52181	.51359	.50557	.49773	.49008	.48261	.47530	.46817	.46120	.45439	.44773	.44123	.43486	.42864	.42256	.41660
97	77	.57129	.56236	.55364	.54512	.53680	.52867	.52073	.51297	.50538	.49797	.49072	.48363	.47670	.46992	.46329	.45680	.45045	.44424	.43816	.43220
97	78	.58579	.57701	.56842	.56003	.55182	.54380	.53595	.52828	.52077	.51343	.50624	.49921	.49233	.48559	.47900	.47254	.46622	.46003	.45397	.44803
97	79	.60019	.59156	.58312	.57486	.56678	.55888	.55114	.54356	.53615	.52888	.52177	.51481	.50799	.50131	.49477	.48835	.48207	.47591	.46987	.46395
97	80	.61436	.60590	.59761	.58950	.58155	.57377	.56615	.55868	.55137	.54420	.53717	.53029	.52354	.51692	.51044	.50408	.49784	.49172	.48572	.47984
97	81	.62822	.61993	.61180	.60384	.59604	.58839	.58089	.57354	.56633	.55926	.55233	.54553	.53887	.53232	.52591	.51961	.51343	.50736	.50141	.49556
97	82	.64171	.63359	.62563	.61783	.61017	.60266	.59530	.58807	.58098	.57402	.56719	.56048	.55390	.54744	.54110	.53487	.52876	.52275	.51685	.51105
97	83	.65483	.64689	.63910	.63146	.62396	.61659	.60936	.60227	.59530	.58845	.58173	.57513	.56864	.56227	.55601	.54986	.54381	.53787	.53204	.52630
97	84	.66764	.65988	.65227	.64480	.63745	.63024	.62315	.61619	.60935	.60263	.59602	.58953	.58314	.57687	.57070	.56463	.55867	.55281	.54704	.54137
97	85	.68015	.67259	.66516	.65786	.65068	.64362	.63669	.62987	.62316	.61657	.61009	.60371	.59744	.59127	.58520	.57923	.57336	.56757	.56189	.55629
97	86	.69227	.68490	.67766	.67053	.66352	.65663	.64984	.64317	.63661	.63015	.62380	.61754	.61139	.60533	.59937	.59350	.58772	.58203	.57643	.57091
97	87	.70385	.69668	.68961	.68266	.67582	.66909	.66247	.65595	.64953	.64320	.63698	.63085	.62482	.61888	.61302	.60726	.60158	.59599	.59048	.58505
97	88	.71488	.70790	.70102	.69424	.68757	.68100	.67453	.66816	.66189	.65570	.64961	.64361	.63770	.63188	.62614	.62048	.61491	.60941	.60400	.59866
97	89	.72535	.71855	.71185	.70525	.69874	.69234	.68602	.67980	.67367	.66763	.66167	.65580	.65001	.64431	.63868	.63314	.62767	.62228	.61696	.61172
97	90	.73522	.72860	.72208	.71565	.70931	.70306	.69690	.69082	.68483	.67893	.67311	.66737	.66170	.65612	.65061	.64518	.63982	.63453	.62931	.62417
97	91	.74438	.73793	.73157	.72530	.71912	.71303	.70701	.70108	.69523	.68946	.68377	.67815	.67261	.66714	.66174	.65642	.65117	.64598	.64086	.63581
97	92	.75272	.74643	.74023	.73411	.72808	.72212	.71625	.71045	.70473	.69908	.69351	.68801	.68259	.67723	.67194	.66672	.66157	.65648	.65146	.64650
97	93	.76031	.75417	.74811	.74214	.73624	.73042	.72467	.71900	.71340	.70787	.70241	.69703	.69171	.68645	.68127	.67615	.67109	.66609	.66116	.65629
97	94	.76727	.76127	.75535	.74951	.74374	.73804	.73241	.72686	.72138	.71596	.71061	.70533	.70011	.69496	.68987	.68484	.67987	.67497	.67012	.66533
97	95	.77374	.76787	.76208	.75636	.75071	.74514	.73963	.73418	.72881	.72350	.71825	.71307	.70795	.70290	.69790	.69296	.68808	.68326	.67850	.67379
97	96	.77970	.77396	.76829	.76269	.75716	.75169	.74629	.74096	.73568	.73047	.72533	.72024	.71522	.71025	.70534	.70049	.69569	.69095	.68627	.68164

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
97	97	.78516	.77953	.77398	.76848	.76306	.75770	.75240	.74716	.74199	.73687	.73182	.72682	.72188	.71700	.71217	.70740	.70268	.69802	.69341	.68885
98	0	.02917	.02737	.02576	.02432	.02304	.02188	.02084	.01990	.01906	.01829	.01759	.01696	.01638	.01585	.01536	.01492	.01451	.01413	.01378	.01346
98	1	.02263	.02078	.01913	.01765	.01633	.01515	.01409	.01313	.01227	.01149	.01079	.01015	.00957	.00904	.00856	.00812	.00772	.00735	.00701	.00669
98	2	.02336	.02143	.01971	.01817	.01680	.01556	.01445	.01345	.01255	.01173	.01099	.01032	.00971	.00916	.00865	.00819	.00776	.00737	.00701	.00668
98	3	.02434	.02234	.02055	.01895	.01751	.01622	.01506	.01401	.01306	.01221	.01143	.01073	.01009	.00950	.00897	.00848	.00803	.00762	.00724	.00689
98	4	.02550	.02341	.02155	.01988	.01838	.01703	.01581	.01471	.01372	.01282	.01201	.01127	.01059	.00998	.00941	.00890	.00843	.00799	.00759	.00722
98	5	.02678	.02462	.02268	.02093	.01937	.01796	.01669	.01554	.01450	.01356	.01270	.01192	.01121	.01056	.00997	.00942	.00892	.00846	.00804	.00765
98	6	.02818	.02593	.02391	.02209	.02046	.01899	.01766	.01645	.01536	.01437	.01347	.01265	.01191	.01122	.01060	.01002	.00950	.00901	.00856	.00815
98	7	.02969	.02735	.02525	.02336	.02165	.02012	.01873	.01747	.01632	.01529	.01434	.01348	.01269	.01197	.01131	.01071	.01015	.00964	.00916	.00873
98	8	.03131	.02888	.02669	.02472	.02294	.02134	.01988	.01857	.01737	.01628	.01529	.01438	.01356	.01280	.01210	.01146	.01087	.01033	.00983	.00937
98	9	.03305	.03052	.02825	.02620	.02435	.02267	.02115	.01977	.01852	.01738	.01634	.01539	.01452	.01372	.01299	.01231	.01169	.01112	.01059	.01010
98	10	.03492	.03230	.02994	.02780	.02587	.02412	.02254	.02110	.01978	.01859	.01750	.01650	.01558	.01475	.01397	.01326	.01261	.01201	.01145	.01093
98	11	.03691	.03419	.03174	.02952	.02751	.02568	.02403	.02252	.02115	.01990	.01875	.01770	.01674	.01586	.01505	.01430	.01361	.01298	.01239	.01184
98	12	.03901	.03619	.03364	.03134	.02924	.02734	.02562	.02404	.02261	.02130	.02010	.01900	.01799	.01706	.01621	.01542	.01470	.01403	.01341	.01283
98	13	.04119	.03827	.03562	.03322	.03104	.02907	.02726	.02562	.02412	.02275	.02149	.02034	.01929	.01831	.01742	.01659	.01583	.01512	.01446	.01385
98	14	.04340	.04036	.03762	.03513	.03286	.03080	.02892	.02721	.02564	.02421	.02289	.02169	.02058	.01956	.01862	.01775	.01694	.01620	.01551	.01487
98	15	.04560	.04246	.03961	.03702	.03467	.03252	.03057	.02878	.02714	.02564	.02427	.02301	.02184	.02077	.01979	.01887	.01803	.01725	.01652	.01585
98	16	.04779	.04454	.04159	.03890	.03645	.03422	.03218	.03032	.02861	.02704	.02561	.02428	.02307	.02195	.02091	.01995	.01907	.01824	.01748	.01677
98	17	.04999	.04663	.04356	.04077	.03823	.03591	.03378	.03184	.03006	.02842	.02692	.02554	.02426	.02309	.02200	.02100	.02007	.01920	.01840	.01766
98	18	.05222	.04873	.04556	.04266	.04002	.03761	.03540	.03337	.03151	.02980	.02823	.02679	.02546	.02422	.02308	.02203	.02105	.02015	.01930	.01852
98	19	.05453	.05092	.04762	.04462	.04188	.03936	.03706	.03495	.03301	.03123	.02959	.02808	.02668	.02539	.02420	.02309	.02207	.02111	.02023	.01940
98	20	.05693	.05320	.04979	.04667	.04382	.04121	.03882	.03662	.03460	.03273	.03102	.02944	.02798	.02663	.02537	.02421	.02314	.02214	.02120	.02034
98	21	.05947	.05560	.05207	.04884	.04588	.04316	.04067	.03838	.03627	.03433	.03254	.03088	.02935	.02794	.02662	.02541	.02428	.02323	.02225	.02133
98	22	.06211	.05811	.05445	.05110	.04803	.04521	.04262	.04023	.03803	.03600	.03413	.03240	.03080	.02932	.02794	.02667	.02548	.02437	.02334	.02238
98	23	.06489	.06076	.05697	.05350	.05031	.04738	.04468	.04219	.03990	.03779	.03583	.03402	.03235	.03079	.02935	.02801	.02676	.02560	.02452	.02351
98	24	.06783	.06356	.05964	.05603	.05273	.04968	.04687	.04429	.04190	.03969	.03765	.03576	.03400	.03238	.03087	.02946	.02815	.02693	.02579	.02473
98	25	.07094	.06652	.06247	.05874	.05530	.05214	.04922	.04653	.04404	.04174	.03960	.03763	.03579	.03409	.03250	.03103	.02966	.02837	.02718	.02606
98	26	.07423	.06966	.06547	.06160	.05804	.05476	.05173	.04892	.04633	.04393	.04170	.03964	.03772	.03593	.03427	.03272	.03128	.02993	.02867	.02750
98	27	.07771	.07300	.06866	.06466	.06097	.05756	.05441	.05149	.04879	.04629	.04396	.04181	.03980	.03793	.03619	.03457	.03305	.03164	.03031	.02907
98	28	.08138	.07651	.07203	.06789	.06406	.06053	.05725	.05422	.05141	.04880	.04637	.04412	.04202	.04007	.03824	.03654	.03495	.03346	.03207	.03077
98	29	.08523	.08021	.07558	.07129	.06733	.06366	.06027	.05711	.05419	.05147	.04894	.04658	.04439	.04234	.04044	.03865	.03698	.03542	.03396	.03259
98	30	.08927	.08409	.07931	.07488	.07077	.06697	.06344	.06017	.05712	.05429	.05165	.04920	.04691	.04477	.04277	.04090	.03915	.03751	.03597	.03453
98	31	.09350	.08816	.08322	.07864	.07439	.07045	.06679	.06339	.06022	.05728	.05453	.05196	.04957	.04733	.04524	.04328	.04145	.03972	.03811	.03659
98	32	.09793	.09242	.08733	.08259	.07820	.07412	.07032	.06679	.06350	.06043	.05757	.05489	.05239	.05006	.04787	.04582	.04389	.04209	.04039	.03880
98	33	.10258	.09691	.09165	.08676	.08222	.07800	.07406	.07039	.06697	.06378	.06080	.05801	.05540	.05296	.05067	.04852	.04651	.04461	.04283	.04116
98	34	.10744	.10161	.09619	.09114	.08645	.08208	.07800	.07420	.07064	.06732	.06422	.06132	.05859	.05604	.05365	.05140	.04929	.04730	.04544	.04368
98	35	.11256	.10655	.10097	.09577	.09092	.08639	.08217	.07823	.07454	.07109	.06786	.06484	.06200	.05934	.05684	.05449	.05227	.05019	.04823	.04639
98	36	.11791	.11174	.10599	.10062	.09562	.09094	.08657	.08249	.07866	.07508	.07172	.06857	.06561	.06283	.06022	.05777	.05545	.05327	.05122	.04928
98	37	.12352	.11718	.11126	.10573	.10056	.09573	.09122	.08698	.08302	.07930	.07581	.07253	.06945	.06655	.06383	.06126	.05884	.05656	.05440	.05237
98	38	.12941	.12290	.11681	.11111	.10579	.10080	.09613	.09175	.08764	.08378	.08016	.07675	.07354	.07052	.06768	.06500	.06247	.06008	.05783	.05569
98	39	.13558	.12889	.12263	.11678	.11129	.10614	.10132	.09679	.09253	.08853	.08477	.08123	.07789	.07475	.07178	.06899	.06634	.06385	.06148	.05925
98	40	.14206	.13520	.12877	.12274	.11709	.11179	.10680	.10212	.09772	.09358	.08967	.08600	.08253	.07926	.07617	.07325	.07049	.06788	.06541	.06307
98	41	.14886	.14183	.13523	.12903	.12322	.11775	.11261	.10778	.10323	.09894	.09489	.09108	.08747	.08407	.08086	.07782	.07494	.07221	.06963	.06718
98	42	.15599	.14878	.14201	.13566	.12968	.12405	.11875	.11376	.10906	.10462	.10043	.09648	.09274	.08920	.08586	.08269	.07969	.07685	.07415	.07159
98	43	.16344	.15607	.14913	.14261	.13647	.13068	.12522	.12008	.11522	.11063	.10630	.10220	.09833	.09465	.09118	.08788	.08476	.08179	.07898	.07630
98	44	.17123	.16369	.15659	.14990	.14359	.13765	.13203	.12673	.12172	.11698	.11250	.10826	.10425	.10044	.09683	.09340	.09015	.08706	.08413	.08134
98	45	.17933	.17162	.16436	.15750	.15104	.14493	.13916	.13370	.12854	.12365	.11902	.11463	.11048	.10653	.10278	.09923	.09585	.09263	.08957	.08666
98	46	.18774	.17987	.17245	.16543	.15880	.15254	.14661	.14100	.13568	.13064	.12587	.12133	.11703	.11295	.10907	.10537	.10186	.09852	.09534	.09231
98	47	.19644	.18842	.18083	.17366	.16687	.16045	.15437	.14860	.14313	.13794	.13302	.12834	.12390	.11967	.11565	.11182	.10818	.10471	.10140	.09824
98	48	.20546	.19728	.18954	.18221	.17527	.16869	.16245	.15653	.15091	.14557	.14050	.13568	.13109	.12672	.12256	.11860	.11482	.11122	.10779	.10451

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
98	49	.21478	.20645	.19856	.19108	.18399	.17726	.17087	.16479	.15902	.15354	.14832	.14335	.13862	.13411	.12981	.12571	.12180	.11807	.11450	.11109
98	50	.22443	.21596	.20792	.20030	.19305	.18617	.17963	.17341	.16749	.16186	.15649	.15138	.14650	.14186	.13742	.13318	.12914	.12527	.12158	.11804
98	51	.23440	.22579	.21761	.20984	.20246	.19543	.18874	.18238	.17631	.17053	.16502	.15976	.15475	.14996	.14538	.14101	.13683	.13283	.12901	.12534
98	52	.24466	.23592	.22760	.21970	.21217	.20500	.19817	.19166	.18545	.17953	.17388	.16848	.16332	.15839	.15368	.14917	.14486	.14073	.13677	.13298
98	53	.25520	.24633	.23789	.22985	.22219	.21488	.20792	.20127	.19492	.18886	.18306	.17753	.17223	.16716	.16231	.15767	.15322	.14896	.14487	.14095
98	54	.26602	.25704	.24847	.24030	.23251	.22507	.21797	.21119	.20470	.19851	.19258	.18690	.18147	.17627	.17128	.16650	.16192	.15753	.15331	.14926
98	55	.27712	.26803	.25935	.25106	.24315	.23558	.22835	.22144	.21482	.20849	.20242	.19662	.19105	.18571	.18060	.17569	.17097	.16645	.16210	.15792
98	56	.28851	.27931	.27052	.26212	.25409	.24640	.23905	.23201	.22527	.21880	.21261	.20667	.20098	.19551	.19026	.18522	.18038	.17573	.17125	.16695
98	57	.30016	.29087	.28198	.27347	.26533	.25753	.25006	.24290	.23603	.22945	.22313	.21707	.21124	.20565	.20027	.19511	.19014	.18536	.18076	.17633
98	58	.31205	.30267	.29369	.28508	.27684	.26893	.26135	.25408	.24709	.24039	.23395	.22776	.22182	.21610	.21060	.20531	.20021	.19531	.19058	.18603
98	59	.32413	.31468	.30561	.29692	.28858	.28057	.27288	.26550	.25841	.25159	.24504	.23873	.23267	.22683	.22121	.21579	.21058	.20555	.20071	.19603
98	60	.33641	.32688	.31774	.30897	.30054	.29244	.28465	.27717	.26997	.26305	.25638	.24997	.24379	.23783	.23209	.22656	.22123	.21608	.21112	.20632
98	61	.34889	.33931	.33010	.32125	.31274	.30456	.29668	.28911	.28181	.27478	.26801	.26149	.25520	.24913	.24328	.23764	.23219	.22693	.22185	.21694
98	62	.36161	.35198	.34272	.33381	.32523	.31697	.30901	.30134	.29396	.28683	.27997	.27334	.26695	.26078	.25482	.24907	.24351	.23813	.23294	.22792
98	63	.37458	.36491	.35560	.34663	.33799	.32967	.32164	.31389	.30642	.29921	.29225	.28554	.27904	.27277	.26671	.26086	.25519	.24971	.24441	.23928
98	64	.38776	.37807	.36873	.35972	.35103	.34264	.33455	.32673	.31919	.31190	.30486	.29805	.29147	.28511	.27895	.27299	.26723	.26165	.25625	.25101
98	65	.40117	.39146	.38209	.37305	.36432	.35588	.34774	.33986	.33225	.32489	.31777	.31089	.30423	.29778	.29153	.28548	.27962	.27395	.26845	.26311
98	66	.41480	.40509	.39571	.38665	.37789	.36942	.36123	.35330	.34563	.33821	.33103	.32407	.31734	.31081	.30448	.29835	.29240	.28664	.28105	.27562
98	67	.42869	.41899	.40961	.40054	.39176	.38327	.37505	.36708	.35937	.35190	.34466	.33764	.33084	.32424	.31784	.31163	.30561	.29976	.29408	.28857
98	68	.44280	.43313	.42376	.41470	.40591	.39741	.38916	.38117	.37343	.36591	.35863	.35156	.34470	.33804	.33158	.32530	.31921	.31328	.30753	.30194
98	69	.45708	.44745	.43811	.42906	.42029	.41178	.40353	.39552	.38775	.38021	.37289	.36578	.35887	.35216	.34564	.33931	.33315	.32716	.32134	.31568
98	70	.47147	.46189	.45259	.44357	.43482	.42632	.41807	.41006	.40227	.39471	.38737	.38023	.37328	.36653	.35997	.35359	.34737	.34133	.33544	.32971
98	71	.48591	.47639	.46714	.45816	.44944	.44096	.43273	.42472	.41694	.40937	.40200	.39484	.38787	.38109	.37449	.36807	.36181	.35571	.34978	.34399
98	72	.50036	.49091	.48172	.47280	.46412	.45567	.44746	.43947	.43170	.42413	.41676	.40959	.40260	.39580	.38917	.38271	.37642	.37028	.36430	.35847
98	73	.51479	.50542	.49631	.48745	.47882	.47042	.46225	.45428	.44653	.43897	.43161	.42444	.41744	.41063	.40398	.39750	.39118	.38501	.37899	.37312
98	74	.52924	.51997	.51095	.50216	.49360	.48526	.47713	.46920	.46148	.45394	.44660	.43943	.43244	.42563	.41897	.41248	.40614	.39995	.39390	.38800
98	75	.54375	.53459	.52567	.51697	.50848	.50021	.49214	.48426	.47658	.46908	.46176	.45462	.44765	.44084	.43418	.42769	.42134	.41514	.40908	.40315
98	76	.55834	.54930	.54049	.53189	.52349	.51530	.50730	.49949	.49186	.48441	.47714	.47003	.46308	.45629	.44965	.44316	.43682	.43062	.42455	.41862
98	77	.57297	.56407	.55538	.54689	.53861	.53051	.52259	.51486	.50730	.49991	.49269	.48562	.47872	.47196	.46535	.45888	.45256	.44637	.44030	.43437
98	78	.58760	.57885	.57030	.56194	.55377	.54578	.53796	.53032	.52284	.51552	.50837	.50136	.49451	.48779	.48123	.47479	.46849	.46232	.45628	.45036
98	79	.60213	.59354	.58514	.57692	.56888	.56100	.55330	.54576	.53837	.53114	.52406	.51713	.51033	.50368	.49716	.49077	.48451	.47838	.47236	.46647
98	80	.61645	.60803	.59979	.59171	.58380	.57606	.56847	.56104	.55376	.54663	.53963	.53278	.52606	.51947	.51302	.50668	.50047	.49438	.48841	.48255
98	81	.63046	.62221	.61413	.60621	.59845	.59084	.58338	.57607	.56890	.56187	.55497	.54821	.54157	.53506	.52867	.52240	.51625	.51022	.50429	.49847
98	82	.64411	.63604	.62813	.62037	.61276	.60529	.59797	.59078	.58373	.57681	.57001	.56335	.55680	.55037	.54406	.53787	.53178	.52581	.51994	.51417
98	83	.65739	.64951	.64177	.63417	.62672	.61940	.61222	.60516	.59823	.59143	.58475	.57818	.57174	.56540	.55918	.55306	.54705	.54114	.53534	.52963
98	84	.67037	.66267	.65512	.64769	.64040	.63323	.62620	.61928	.61248	.60581	.59924	.59279	.58645	.58021	.57408	.56805	.56213	.55630	.55056	.54492
98	85	.68307	.67557	.66819	.66095	.65382	.64682	.63993	.63316	.62651	.61996	.61353	.60719	.60096	.59484	.58881	.58288	.57704	.57130	.56565	.56009
98	86	.69537	.68807	.68088	.67382	.66687	.66003	.65330	.64668	.64017	.63377	.62746	.62125	.61515	.60913	.60321	.59739	.59165	.58600	.58044	.57496
98	87	.70715	.70004	.69304	.68616	.67938	.67271	.66614	.65968	.65331	.64705	.64087	.63480	.62881	.62292	.61711	.61140	.60576	.60021	.59474	.58936
98	88	.71837	.71146	.70465	.69794	.69134	.68483	.67843	.67212	.66590	.65978	.65374	.64780	.64194	.63617	.63048	.62487	.61934	.61390	.60853	.60323
98	89	.72904	.72231	.71569	.70916	.70272	.69639	.69014	.68398	.67791	.67193	.66604	.66022	.65449	.64884	.64327	.63778	.63236	.62702	.62175	.61656
98	90	.73911	.73257	.72612	.71977	.71351	.70733	.70124	.69523	.68931	.68347	.67771	.67203	.66643	.66091	.65546	.65008	.64477	.63954	.63437	.62928
98	91	.74846	.74210	.73582	.72964	.72353	.71751	.71157	.70572	.69994	.69424	.68861	.68306	.67758	.67218	.66684	.66158	.65638	.65125	.64619	.64119
98	92	.75699	.75079	.74468	.73864	.73269	.72682	.72102	.71530	.70965	.70408	.69858	.69315	.68779	.68250	.67728	.67212	.66703	.66200	.65703	.65213
98	93	.76475	.75871	.75274	.74685	.74104	.73530	.72964	.72405	.71853	.71308	.70769	.70238	.69713	.69195	.68683	.68177	.67678	.67184	.66697	.66216
98	94	.77188	.76598	.76015	.75440	.74872	.74311	.73757	.73210	.72670	.72136	.71609	.71089	.70574	.70066	.69564	.69068	.68578	.68094	.67615	.67143
98	95	.77851	.77275	.76705	.76143	.75588	.75039	.74497	.73961	.73432	.72910	.72393	.71883	.71379	.70881	.70388	.69902	.69421	.68945	.68475	.68011
98	96	.78463	.77899	.77342	.76792	.76249	.75712	.75181	.74656	.74138	.73626	.73120	.72619	.72125	.71636	.71152	.70675	.70202	.69735	.69274	.68817
98	97	.79023	.78471	.77926	.77387	.76855	.76328	.75808	.75294	.74785	.74283	.73786	.73295	.72809	.72329	.71854	.71385	.70921	.70462	.70008	.69559
98	98	.79544	.79003	.78469	.77941	.77419	.76902	.76392	.75887	.75388	.74895	.74407	.73925	.73448	.72976	.72510	.72048	.71592	.71140	.70694	.70252

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
99	0	.02925	.02745	.02584	.02441	.02312	.02197	.02093	.01999	.01915	.01838	.01769	.01705	.01648	.01595	.01546	.01502	.01461	.01424	.01389	.01357
99	1	.02265	.02079	.01914	.01767	.01635	.01517	.01410	.01315	.01229	.01151	.01080	.01017	.00959	.00906	.00858	.00814	.00773	.00736	.00702	.00671
99	2	.02337	.02144	.01972	.01818	.01681	.01557	.01446	.01346	.01256	.01174	.01100	.01033	.00972	.00917	.00866	.00820	.00777	.00738	.00703	.00670
99	3	.02435	.02235	.02056	.01896	.01752	.01623	.01507	.01402	.01307	.01222	.01144	.01074	.01010	.00951	.00898	.00849	.00804	.00763	.00725	.00690
99	4	.02550	.02342	.02156	.01988	.01838	.01704	.01582	.01472	.01373	.01283	.01202	.01128	.01060	.00999	.00942	.00891	.00844	.00800	.00760	.00723
99	5	.02679	.02462	.02268	.02094	.01938	.01797	.01670	.01555	.01451	.01356	.01271	.01193	.01122	.01057	.00998	.00943	.00893	.00847	.00805	.00766
99	6	.02819	.02594	.02392	.02210	.02047	.01899	.01766	.01646	.01537	.01438	.01348	.01266	.01191	.01123	.01061	.01003	.00950	.00902	.00857	.00816
99	7	.02970	.02736	.02526	.02337	.02166	.02012	.01873	.01747	.01633	.01529	.01435	.01349	.01270	.01198	.01132	.01072	.01016	.00965	.00917	.00873
99	8	.03131	.02888	.02670	.02473	.02295	.02134	.01989	.01857	.01738	.01629	.01530	.01439	.01356	.01281	.01211	.01147	.01088	.01034	.00984	.00938
99	9	.03306	.03053	.02826	.02621	.02436	.02268	.02116	.01978	.01853	.01739	.01635	.01540	.01453	.01373	.01300	.01232	.01170	.01113	.01060	.01011
99	10	.03493	.03231	.02995	.02781	.02588	.02413	.02255	.02111	.01980	.01860	.01751	.01651	.01560	.01476	.01399	.01328	.01262	.01202	.01146	.01094
99	11	.03692	.03420	.03175	.02953	.02752	.02570	.02404	.02253	.02116	.01991	.01877	.01772	.01676	.01588	.01507	.01432	.01363	.01299	.01240	.01186
99	12	.03903	.03621	.03366	.03135	.02926	.02736	.02563	.02406	.02263	.02131	.02012	.01902	.01801	.01708	.01623	.01544	.01472	.01405	.01342	.01285
99	13	.04121	.03829	.03564	.03324	.03106	.02909	.02728	.02564	.02414	.02277	.02152	.02037	.01931	.01834	.01744	.01661	.01585	.01514	.01449	.01388
99	14	.04342	.04039	.03764	.03515	.03288	.03082	.02895	.02723	.02567	.02423	.02292	.02171	.02061	.01958	.01864	.01778	.01697	.01623	.01554	.01490
99	15	.04563	.04249	.03964	.03705	.03470	.03255	.03059	.02881	.02717	.02567	.02430	.02304	.02188	.02081	.01982	.01891	.01806	.01728	.01655	.01588
99	16	.04782	.04457	.04162	.03893	.03648	.03425	.03221	.03035	.02864	.02708	.02564	.02432	.02310	.02198	.02094	.01999	.01910	.01828	.01752	.01681
99	17	.05002	.04666	.04359	.04080	.03826	.03594	.03382	.03187	.03009	.02846	.02696	.02558	.02430	.02313	.02204	.02104	.02011	.01924	.01844	.01770
99	18	.05225	.04877	.04559	.04270	.04006	.03764	.03543	.03341	.03155	.02984	.02827	.02683	.02549	.02426	.02312	.02207	.02109	.02019	.01934	.01856
99	19	.05456	.05095	.04766	.04466	.04191	.03940	.03710	.03499	.03305	.03127	.02963	.02812	.02672	.02543	.02424	.02313	.02211	.02116	.02027	.01945
99	20	.05697	.05323	.04982	.04671	.04386	.04125	.03885	.03666	.03463	.03277	.03106	.02948	.02802	.02667	.02542	.02426	.02318	.02218	.02125	.02038
99	21	.05950	.05564	.05210	.04887	.04591	.04320	.04071	.03842	.03631	.03437	.03258	.03092	.02939	.02798	.02667	.02545	.02432	.02327	.02229	.02138
99	22	.06215	.05815	.05449	.05114	.04807	.04525	.04265	.04027	.03807	.03604	.03417	.03244	.03084	.02936	.02799	.02671	.02552	.02442	.02339	.02243
99	23	.06493	.06080	.05701	.05353	.05035	.04741	.04472	.04223	.03994	.03783	.03587	.03406	.03239	.03084	.02940	.02806	.02681	.02565	.02457	.02356
99	24	.06787	.06359	.05967	.05607	.05277	.04972	.04692	.04433	.04194	.03973	.03769	.03580	.03405	.03242	.03091	.02951	.02820	.02698	.02584	.02478
99	25	.07098	.06656	.06251	.05878	.05534	.05218	.04926	.04657	.04408	.04178	.03965	.03767	.03584	.03414	.03255	.03108	.02970	.02842	.02722	.02611
99	26	.07426	.06970	.06551	.06164	.05808	.05480	.05177	.04897	.04637	.04397	.04175	.03968	.03776	.03598	.03432	.03277	.03133	.02998	.02873	.02755
99	27	.07775	.07304	.06870	.06470	.06101	.05761	.05445	.05154	.04884	.04634	.04401	.04186	.03985	.03798	.03624	.03462	.03310	.03169	.03037	.02913
99	28	.08142	.07656	.07207	.06793	.06411	.06057	.05730	.05427	.05146	.04885	.04642	.04417	.04207	.04012	.03830	.03659	.03500	.03352	.03213	.03082
99	29	.08528	.08026	.07562	.07134	.06738	.06371	.06032	.05716	.05424	.05152	.04899	.04664	.04445	.04240	.04049	.03871	.03704	.03548	.03402	.03265
99	30	.08932	.08414	.07936	.07493	.07083	.06702	.06350	.06022	.05718	.05435	.05171	.04925	.04696	.04482	.04283	.04096	.03921	.03757	.03603	.03459
99	31	.09355	.08821	.08327	.07869	.07445	.07051	.06685	.06345	.06028	.05733	.05459	.05202	.04963	.04739	.04530	.04334	.04151	.03979	.03817	.03666
99	32	.09798	.09248	.08738	.08265	.07826	.07418	.07038	.06685	.06356	.06049	.05763	.05496	.05246	.05012	.04793	.04588	.04396	.04215	.04046	.03886
99	33	.10263	.09696	.09171	.08682	.08228	.07806	.07412	.07046	.06704	.06385	.06086	.05808	.05547	.05303	.05074	.04859	.04658	.04468	.04290	.04123
99	34	.10750	.10167	.09625	.09120	.08651	.08214	.07806	.07426	.07071	.06739	.06429	.06138	.05866	.05611	.05372	.05147	.04936	.04738	.04551	.04375
99	35	.11262	.10662	.10103	.09583	.09098	.08646	.08224	.07830	.07461	.07116	.06794	.06491	.06207	.05941	.05691	.05456	.05235	.05027	.04831	.04646
99	36	.11798	.11180	.10605	.10069	.09569	.09101	.08664	.08256	.07873	.07515	.07180	.06865	.06569	.06291	.06030	.05785	.05553	.05335	.05130	.04936
99	37	.12359	.11725	.11133	.10580	.10064	.09581	.09129	.08706	.08310	.07938	.07589	.07261	.06953	.06664	.06391	.06135	.05893	.05664	.05449	.05246
99	38	.12949	.12297	.11688	.11119	.10586	.10088	.09621	.09183	.08772	.08386	.08024	.07683	.07363	.07061	.06777	.06509	.06256	.06017	.05792	.05578
99	39	.13566	.12897	.12271	.11686	.11137	.10622	.10140	.09687	.09262	.08862	.08486	.08132	.07798	.07484	.07188	.06908	.06644	.06394	.06158	.05935
99	40	.14214	.13528	.12885	.12283	.11718	.11187	.10689	.10221	.09781	.09367	.08977	.08609	.08263	.07936	.07627	.07335	.07059	.06798	.06551	.06317
99	41	.14895	.14191	.13532	.12913	.12331	.11785	.11271	.10788	.10332	.09904	.09499	.09118	.08758	.08418	.08096	.07792	.07505	.07232	.06974	.06729
99	42	.15608	.14888	.14211	.13575	.12978	.12415	.11886	.11387	.10916	.10473	.10054	.09659	.09285	.08932	.08597	.08281	.07981	.07696	.07427	.07171
99	43	.16355	.15617	.14924	.14272	.13657	.13079	.12533	.12019	.11534	.11075	.10642	.10232	.09845	.09478	.09130	.08801	.08489	.08192	.07911	.07643
99	44	.17134	.16380	.15670	.15002	.14371	.13777	.13215	.12685	.12185	.11711	.11263	.10839	.10438	.10057	.09696	.09354	.09029	.08720	.08427	.08148
99	45	.17945	.17174	.16448	.15763	.15116	.14506	.13929	.13383	.12867	.12379	.11916	.11478	.11062	.10668	.10293	.09938	.09600	.09278	.08973	.08682
99	46	.18787	.18000	.17258	.16557	.15894	.15268	.14675	.14114	.13583	.13079	.12602	.12149	.11719	.11311	.10923	.10554	.10203	.09869	.09551	.09247
99	47	.19658	.18856	.18098	.17381	.16703	.16061	.15452	.14876	.14329	.13811	.13318	.12851	.12407	.11984	.11582	.11200	.10836	.10489	.10158	.09843
99	48	.20561	.19744	.18970	.18238	.17544	.16886	.16262	.15671	.15109	.14575	.14068	.13586	.13128	.12691	.12275	.11879	.11502	.11142	.10798	.10471
99	49	.21495	.20663	.19874	.19126	.18417	.17744	.17105	.16498	.15922	.15373	.14852	.14355	.13882	.13431	.13002	.12592	.12201	.11828	.11472	.11131

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
99	50	.22462	.21615	.20812	.20049	.19325	.18637	.17984	.17362	.16770	.16207	.15671	.15160	.14673	.14208	.13765	.13341	.12937	.12551	.12181	.11828
99	51	.23460	.22600	.21782	.21006	.20267	.19565	.18897	.18260	.17654	.17077	.16526	.16001	.15499	.15020	.14563	.14126	.13708	.13309	.12926	.12560
99	52	.24488	.23614	.22783	.21993	.21241	.20524	.19842	.19191	.18571	.17979	.17414	.16874	.16359	.15866	.15395	.14945	.14513	.14101	.13705	.13326
99	53	.25544	.24658	.23814	.23011	.22245	.21515	.20818	.20154	.19519	.18914	.18335	.17781	.17252	.16746	.16261	.15797	.15353	.14926	.14518	.14126
99	54	.26629	.25731	.24875	.24058	.23280	.22536	.21827	.21149	.20501	.19881	.19289	.18722	.18179	.17659	.17161	.16683	.16225	.15786	.15365	.14960
99	55	.27741	.26832	.25965	.25137	.24345	.23590	.22867	.22176	.21515	.20882	.20276	.19696	.19140	.18606	.18095	.17604	.17134	.16681	.16247	.15830
99	56	.28882	.27963	.27085	.26245	.25442	.24675	.23940	.23236	.22562	.21917	.21298	.20705	.20135	.19589	.19065	.18561	.18077	.17612	.17165	.16735
99	57	.30050	.29122	.28233	.27383	.26570	.25791	.25044	.24329	.23643	.22985	.22353	.21747	.21166	.20607	.20070	.19553	.19057	.18579	.18119	.17677
99	58	.31242	.30305	.29407	.28548	.27724	.26934	.26176	.25450	.24752	.24082	.23439	.22821	.22227	.21655	.21106	.20577	.20068	.19578	.19106	.18651
99	59	.32454	.31509	.30603	.29734	.28901	.28101	.27333	.26596	.25887	.25206	.24551	.23921	.23315	.22732	.22171	.21630	.21109	.20606	.20122	.19655
99	60	.33684	.32733	.31820	.30943	.30101	.29292	.28514	.27766	.27047	.26355	.25690	.25049	.24431	.23836	.23263	.22711	.22178	.21664	.21168	.20689
99	61	.34936	.33979	.33059	.32175	.31325	.30507	.29721	.28964	.28235	.27533	.26857	.26205	.25577	.24971	.24386	.23823	.23278	.22753	.22245	.21755
99	62	.36212	.35250	.34325	.33434	.32577	.31752	.30958	.30192	.29454	.28743	.28057	.27395	.26756	.26140	.25545	.24970	.24415	.23878	.23359	.22858
99	63	.37513	.36547	.35617	.34722	.33859	.33027	.32225	.31451	.30705	.29985	.29290	.28619	.27971	.27344	.26739	.26154	.25588	.25041	.24512	.23999
99	64	.38836	.37868	.36934	.36034	.35166	.34329	.33520	.32740	.31987	.31259	.30555	.29876	.29218	.28583	.27968	.27373	.26798	.26240	.25701	.25178
99	65	.40180	.39211	.38275	.37372	.36500	.35658	.34845	.34058	.33298	.32563	.31852	.31165	.30499	.29855	.29232	.28628	.28043	.27476	.26927	.26394
99	66	.41549	.40579	.39643	.38738	.37863	.37017	.36199	.35408	.34642	.33901	.33184	.32489	.31817	.31165	.30533	.29921	.29327	.28751	.28193	.27651
99	67	.42943	.41975	.41039	.40133	.39256	.38408	.37587	.36792	.36022	.35276	.34553	.33853	.33173	.32515	.31876	.31256	.30655	.30071	.29504	.28953
99	68	.44360	.43395	.42460	.41555	.40678	.39829	.39006	.38208	.37435	.36685	.35957	.35252	.34567	.33902	.33257	.32630	.32022	.31431	.30856	.30298
99	69	.45795	.44833	.43901	.42998	.42122	.41273	.40449	.39650	.38874	.38122	.37391	.36681	.35992	.35322	.34672	.34039	.33425	.32827	.32246	.31680
99	70	.47241	.46285	.45357	.44456	.43583	.42735	.41911	.41112	.40335	.39580	.38847	.38135	.37442	.36768	.36113	.35476	.34856	.34252	.33665	.33093
99	71	.48692	.47742	.46819	.45923	.45053	.44207	.43385	.42586	.41810	.41054	.40320	.39605	.38910	.38233	.37574	.36933	.36309	.35700	.35108	.34531
99	72	.50145	.49202	.48286	.47395	.46529	.45687	.44867	.44070	.43295	.42540	.41805	.41089	.40392	.39713	.39052	.38408	.37780	.37167	.36571	.35989
99	73	.51596	.50662	.49753	.48869	.48009	.47171	.46355	.45561	.44787	.44034	.43299	.42584	.41886	.41206	.40543	.39896	.39266	.38651	.38050	.37464
99	74	.53050	.52126	.51226	.50349	.49496	.48664	.47853	.47062	.46292	.45541	.44808	.44094	.43397	.42716	.42053	.41405	.40773	.40155	.39552	.38964
99	75	.54510	.53597	.52707	.51840	.50994	.50169	.49364	.48579	.47813	.47065	.46336	.45624	.44928	.44249	.43586	.42938	.42305	.41686	.41082	.40491
99	76	.55979	.55079	.54200	.53343	.52506	.51689	.50892	.50113	.49353	.48611	.47885	.47176	.46484	.45807	.45145	.44498	.43866	.43248	.42643	.42051
99	77	.57454	.56567	.55701	.54855	.54029	.53222	.52434	.51663	.50910	.50173	.49453	.48750	.48061	.47388	.46729	.46084	.45454	.44837	.44232	.43641
99	78	.58929	.58057	.57205	.56373	.55559	.54763	.53984	.53223	.52478	.51749	.51036	.50338	.49655	.48986	.48331	.47691	.47063	.46448	.45846	.45256
99	79	.60395	.59540	.58703	.57885	.57084	.56300	.55532	.54781	.54046	.53326	.52621	.51930	.51254	.50591	.49941	.49305	.48682	.48070	.47471	.46884
99	80	.61841	.61003	.60182	.59378	.58591	.57821	.57065	.56326	.55601	.54890	.54194	.53512	.52843	.52187	.51544	.50914	.50295	.49689	.49094	.48510
99	81	.63256	.62436	.61632	.60844	.60072	.59315	.58572	.57845	.57131	.56432	.55745	.55072	.54412	.53764	.53128	.52504	.51892	.51291	.50701	.50121
99	82	.64636	.63834	.63047	.62275	.61519	.60776	.60048	.59333	.58631	.57943	.57267	.56604	.55953	.55314	.54686	.54069	.53464	.52869	.52285	.51711
99	83	.65980	.65196	.64427	.63672	.62932	.62204	.61490	.60789	.60100	.59424	.58759	.58107	.57466	.56836	.56217	.55608	.55011	.54423	.53846	.53278
99	84	.67294	.66530	.65779	.65041	.64317	.63605	.62906	.62219	.61544	.60880	.60228	.59587	.58957	.58337	.57728	.57129	.56539	.55960	.55390	.54829
99	85	.68581	.67836	.67105	.66385	.65678	.64983	.64300	.63627	.62967	.62317	.61677	.61048	.60430	.59821	.59222	.58633	.58053	.57483	.56921	.56369
99	86	.69830	.69105	.68393	.67692	.67002	.66324	.65657	.65000	.64354	.63718	.63092	.62476	.61870	.61273	.60686	.60107	.59538	.58977	.58424	.57880
99	87	.71026	.70321	.69628	.68945	.68274	.67612	.66961	.66321	.65689	.65068	.64456	.63853	.63260	.62675	.62099	.61532	.60973	.60422	.59880	.59345
99	88	.72167	.71482	.70808	.70144	.69490	.68846	.68211	.67586	.66970	.66363	.65766	.65176	.64596	.64024	.63460	.62904	.62356	.61816	.61283	.60758
99	89	.73253	.72588	.71932	.71286	.70650	.70022	.69404	.68795	.68194	.67602	.67018	.66443	.65875	.65316	.64764	.64220	.63683	.63154	.62632	.62117
99	90	.74279	.73633	.72996	.72368	.71749	.71138	.70536	.69942	.69357	.68779	.68210	.67648	.67093	.66546	.66007	.65475	.64949	.64431	.63920	.63415
99	91	.75233	.74605	.73986	.73375	.72772	.72178	.71591	.71013	.70442	.69878	.69322	.68773	.68232	.67697	.67170	.66649	.66135	.65628	.65127	.64632
99	92	.76104	.75493	.74890	.74295	.73708	.73128	.72556	.71992	.71435	.70884	.70341	.69805	.69276	.68753	.68237	.67727	.67224	.66727	.66236	.65751
99	93	.76898	.76302	.75715	.75135	.74562	.73996	.73438	.72887	.72342	.71804	.71273	.70749	.70231	.69720	.69214	.68715	.68222	.67735	.67253	.66778
99	94	.77627	.77046	.76473	.75907	.75348	.74795	.74250	.73711	.73179	.72653	.72133	.71620	.71113	.70612	.70117	.69628	.69144	.68666	.68194	.67727
99	95	.78306	.77739	.77180	.76627	.76080	.75541	.75008	.74481	.73960	.73445	.72937	.72434	.71938	.71447	.70962	.70482	.70008	.69539	.69076	.68618
99	96	.78933	.78380	.77833	.77292	.76758	.76230	.75709	.75193	.74683	.74180	.73682	.73189	.72703	.72221	.71746	.71275	.70810	.70350	.69895	.69445
99	97	.79507	.78966	.78431	.77903	.77380	.76863	.76352	.75847	.75348	.74854	.74366	.73883	.73405	.72933	.72466	.72004	.71548	.71096	.70649	.70207
99	98	.80042	.79512	.78989	.78471	.77959	.77452	.76952	.76457	.75967	.75483	.75004	.74530	.74061	.73598	.73139	.72686	.72237	.71793	.71354	.70919
99	99	.80554	.80035	.79523	.79016	.78514	.78018	.77527	.77042	.76562	.76087	.75617	.75152	.74692	.74237	.73787	.73341	.72900	.72464	.72033	.71605

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
100	0	.02932	.02752	.02592	.02449	.02320	.02205	.02102	.02008	.01924	.01847	.01778	.01715	.01657	.01604	.01556	.01512	.01471	.01434	.01399	.01367
100	1	.02266	.02081	.01916	.01768	.01636	.01518	.01412	.01316	.01230	.01152	.01082	.01018	.00960	.00907	.00859	.00815	.00775	.00738	.00704	.00673
100	2	.02338	.02145	.01973	.01819	.01682	.01558	.01447	.01347	.01257	.01175	.01102	.01035	.00974	.00918	.00867	.00821	.00779	.00740	.00704	.00671
100	3	.02436	.02236	.02057	.01896	.01753	.01624	.01508	.01403	.01308	.01223	.01145	.01075	.01011	.00952	.00899	.00850	.00805	.00764	.00726	.00691
100	4	.02551	.02343	.02156	.01989	.01839	.01704	.01583	.01473	.01374	.01284	.01203	.01129	.01061	.01000	.00943	.00892	.00844	.00801	.00761	.00724
100	5	.02680	.02463	.02269	.02095	.01938	.01797	.01670	.01555	.01451	.01357	.01272	.01194	.01123	.01058	.00998	.00944	.00894	.00848	.00806	.00767
100	6	.02819	.02594	.02392	.02211	.02047	.01900	.01767	.01647	.01538	.01439	.01349	.01267	.01192	.01124	.01061	.01004	.00951	.00903	.00858	.00817
100	7	.02971	.02737	.02526	.02337	.02167	.02013	.01874	.01748	.01634	.01530	.01436	.01349	.01271	.01199	.01133	.01072	.01017	.00965	.00918	.00874
100	8	.03132	.02889	.02670	.02473	.02296	.02135	.01990	.01858	.01738	.01630	.01530	.01440	.01357	.01281	.01212	.01148	.01089	.01035	.00985	.00939
100	9	.03306	.03054	.02827	.02622	.02436	.02269	.02117	.01979	.01854	.01740	.01636	.01541	.01454	.01374	.01301	.01233	.01171	.01114	.01061	.01012
100	10	.03494	.03232	.02996	.02782	.02589	.02414	.02256	.02112	.01981	.01861	.01752	.01652	.01561	.01477	.01400	.01329	.01263	.01203	.01147	.01095
100	11	.03693	.03421	.03176	.02954	.02753	.02571	.02405	.02255	.02118	.01992	.01878	.01773	.01677	.01589	.01508	.01433	.01364	.01301	.01242	.01187
100	12	.03904	.03622	.03367	.03137	.02927	.02738	.02565	.02408	.02264	.02133	.02013	.01903	.01803	.01710	.01625	.01546	.01474	.01406	.01344	.01287
100	13	.04123	.03831	.03566	.03326	.03108	.02910	.02730	.02566	.02416	.02279	.02154	.02039	.01933	.01836	.01746	.01663	.01587	.01516	.01451	.01390
100	14	.04344	.04041	.03766	.03517	.03291	.03085	.02897	.02726	.02569	.02426	.02294	.02174	.02063	.01961	.01867	.01780	.01700	.01625	.01557	.01493
100	15	.04565	.04251	.03966	.03708	.03472	.03258	.03062	.02883	.02720	.02570	.02433	.02307	.02190	.02083	.01985	.01894	.01809	.01731	.01659	.01591
100	16	.04785	.04460	.04164	.03896	.03651	.03428	.03224	.03038	.02867	.02711	.02567	.02435	.02313	.02201	.02098	.02002	.01913	.01831	.01755	.01684
100	17	.05005	.04669	.04362	.04083	.03829	.03597	.03385	.03191	.03013	.02849	.02699	.02561	.02434	.02316	.02208	.02107	.02014	.01928	.01848	.01773
100	18	.05228	.04880	.04562	.04273	.04009	.03767	.03546	.03344	.03158	.02988	.02831	.02686	.02553	.02430	.02316	.02211	.02113	.02023	.01938	.01860
100	19	.05459	.05098	.04769	.04469	.04194	.03943	.03713	.03502	.03309	.03131	.02967	.02815	.02676	.02547	.02428	.02317	.02215	.02120	.02031	.01949
100	20	.05700	.05327	.04986	.04674	.04389	.04128	.03889	.03669	.03467	.03281	.03110	.02952	.02806	.02671	.02545	.02430	.02322	.02222	.02129	.02042
100	21	.05953	.05567	.05214	.04891	.04595	.04324	.04074	.03845	.03635	.03441	.03262	.03096	.02943	.02802	.02671	.02549	.02436	.02331	.02233	.02142
100	22	.06218	.05818	.05453	.05118	.04810	.04528	.04269	.04031	.03811	.03608	.03421	.03248	.03088	.02940	.02803	.02675	.02556	.02446	.02343	.02247
100	23	.06496	.06083	.05704	.05357	.05038	.04745	.04476	.04227	.03998	.03787	.03591	.03411	.03243	.03088	.02944	.02810	.02685	.02569	.02461	.02360
100	24	.06790	.06363	.05971	.05611	.05280	.04976	.04695	.04437	.04198	.03977	.03773	.03584	.03409	.03246	.03095	.02955	.02824	.02702	.02588	.02482
100	25	.07101	.06660	.06254	.05881	.05538	.05222	.04930	.04661	.04412	.04182	.03969	.03772	.03588	.03418	.03260	.03112	.02975	.02847	.02727	.02615
100	26	.07430	.06974	.06554	.06168	.05812	.05484	.05181	.04901	.04642	.04402	.04179	.03973	.03781	.03603	.03437	.03282	.03138	.03003	.02877	.02760
100	27	.07779	.07308	.06874	.06474	.06105	.05765	.05450	.05158	.04888	.04638	.04406	.04190	.03990	.03803	.03629	.03467	.03315	.03174	.03042	.02918
100	28	.08146	.07660	.07211	.06797	.06415	.06062	.05734	.05431	.05150	.04889	.04647	.04422	.04212	.04017	.03834	.03664	.03506	.03357	.03218	.03088
100	29	.08532	.08030	.07567	.07139	.06743	.06376	.06036	.05721	.05429	.05157	.04904	.04669	.04450	.04245	.04054	.03876	.03709	.03553	.03407	.03270
100	30	.08936	.08419	.07940	.07497	.07087	.06707	.06355	.06027	.05723	.05440	.05176	.04931	.04702	.04488	.04288	.04101	.03926	.03762	.03609	.03465
100	31	.09360	.08826	.08332	.07874	.07450	.07056	.06690	.06350	.06033	.05739	.05464	.05208	.04969	.04745	.04536	.04340	.04157	.03985	.03823	.03672
100	32	.09803	.09253	.08743	.08270	.07831	.07423	.07044	.06691	.06362	.06055	.05769	.05501	.05252	.05018	.04799	.04594	.04402	.04222	.04052	.03893
100	33	.10268	.09702	.09176	.08688	.08234	.07811	.07418	.07051	.06710	.06391	.06093	.05814	.05553	.05309	.05080	.04866	.04664	.04475	.04297	.04130
100	34	.10755	.10172	.09630	.09126	.08657	.08220	.07812	.07432	.07077	.06745	.06435	.06145	.05873	.05618	.05379	.05154	.04943	.04745	.04558	.04382
100	35	.11268	.10667	.10109	.09589	.09104	.08652	.08230	.07836	.07468	.07123	.06800	.06498	.06214	.05948	.05698	.05463	.05242	.05034	.04838	.04654
100	36	.11804	.11187	.10612	.10075	.09575	.09108	.08671	.08263	.07880	.07522	.07187	.06872	.06576	.06299	.06038	.05792	.05561	.05343	.05138	.04944
100	37	.12365	.11731	.11139	.10587	.10070	.09588	.09136	.08713	.08317	.07945	.07596	.07269	.06961	.06671	.06399	.06142	.05901	.05673	.05457	.05254
100	38	.12955	.12304	.11695	.11126	.10594	.10095	.09628	.09190	.08780	.08394	.08032	.07691	.07371	.07069	.06785	.06517	.06264	.06026	.05800	.05587
100	39	.13573	.12904	.12279	.11693	.11144	.10630	.10148	.09695	.09270	.08870	.08494	.08140	.07807	.07493	.07196	.06917	.06653	.06403	.06167	.05944
100	40	.14222	.13536	.12893	.12291	.11726	.11196	.10698	.10230	.09790	.09376	.08986	.08618	.08272	.07945	.07636	.07344	.07069	.06808	.06561	.06327
100	41	.14903	.14200	.13540	.12921	.12340	.11794	.11280	.10797	.10342	.09913	.09509	.09127	.08768	.08428	.08106	.07802	.07515	.07242	.06984	.06740
100	42	.15617	.14896	.14220	.13584	.12987	.12425	.11895	.11396	.10926	.10483	.10064	.09669	.09295	.08942	.08608	.08291	.07992	.07707	.07438	.07182
100	43	.16364	.15627	.14934	.14281	.13667	.13089	.12544	.12030	.11544	.11086	.10653	.10243	.09856	.09489	.09142	.08813	.08500	.08204	.07923	.07656
100	44	.17144	.16391	.15681	.15012	.14382	.13788	.13227	.12697	.12196	.11723	.11275	.10851	.10450	.10070	.09709	.09367	.09042	.08733	.08440	.08161
100	45	.17956	.17186	.16460	.15775	.15128	.14518	.13941	.13396	.12880	.12392	.11929	.11491	.11075	.10681	.10307	.09951	.09614	.09293	.08987	.08696
100	46	.18799	.18013	.17271	.16570	.15907	.15281	.14689	.14128	.13597	.13093	.12616	.12163	.11733	.11325	.10937	.10569	.10218	.09884	.09566	.09263
100	47	.19672	.18870	.18112	.17395	.16717	.16075	.15467	.14891	.14344	.13826	.13334	.12867	.12422	.12000	.11599	.11216	.10852	.10506	.10175	.09860
100	48	.20576	.19758	.18985	.18253	.17559	.16902	.16278	.15687	.15125	.14592	.14085	.13603	.13145	.12709	.12293	.11897	.11520	.11160	.10817	.10489
100	49	.21511	.20678	.19890	.19143	.18434	.17761	.17123	.16516	.15940	.15391	.14870	.14374	.13901	.13451	.13021	.12612	.12221	.11848	.11492	.11152

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
100	50	.22479	.21632	.20829	.20067	.19344	.18656	.18003	.17381	.16790	.16227	.15691	.15180	.14693	.14229	.13786	.13363	.12959	.12572	.12203	.11850
100	51	.23479	.22619	.21802	.21026	.20288	.19586	.18918	.18281	.17676	.17098	.16548	.16023	.15522	.15043	.14586	.14150	.13732	.13333	.12951	.12585
100	52	.24508	.23635	.22805	.22015	.21263	.20547	.19864	.19214	.18594	.18002	.17438	.16899	.16384	.15891	.15421	.14970	.14539	.14127	.13732	.13353
100	53	.25567	.24681	.23838	.23034	.22269	.21539	.20843	.20179	.19545	.18940	.18361	.17808	.17279	.16773	.16289	.15825	.15381	.14955	.14547	.14155
100	54	.26653	.25755	.24900	.24084	.23306	.22563	.21854	.21176	.20529	.19910	.19317	.18751	.18208	.17689	.17191	.16714	.16256	.15817	.15396	.14992
100	55	.27768	.26859	.25992	.25165	.24374	.23619	.22897	.22206	.21546	.20913	.20308	.19728	.19172	.18639	.18128	.17638	.17167	.16715	.16281	.15864
100	56	.28911	.27993	.27115	.26276	.25474	.24706	.23972	.23269	.22596	.21951	.21332	.20739	.20171	.19625	.19101	.18598	.18114	.17650	.17203	.16773
100	57	.30082	.29154	.28266	.27417	.26604	.25825	.25079	.24364	.23679	.23022	.22391	.21785	.21204	.20645	.20109	.19593	.19097	.18620	.18160	.17718
100	58	.31276	.30340	.29443	.28584	.27761	.26972	.26215	.25489	.24792	.24122	.23480	.22862	.22268	.21698	.21149	.20620	.20112	.19622	.19151	.18696
100	59	.32491	.31547	.30642	.29774	.28941	.28142	.27375	.26638	.25930	.25250	.24595	.23966	.23361	.22778	.22217	.21677	.21156	.20654	.20171	.19704
100	60	.33725	.32774	.31862	.30986	.30145	.29336	.28559	.27812	.27094	.26403	.25738	.25097	.24480	.23886	.23314	.22762	.22229	.21716	.21220	.20742
100	61	.34980	.34024	.33105	.32221	.31372	.30555	.29770	.29013	.28285	.27584	.26908	.26257	.25630	.25025	.24441	.23878	.23334	.22809	.22302	.21812
100	62	.36259	.35298	.34374	.33485	.32628	.31804	.31010	.30245	.29508	.28798	.28112	.27451	.26814	.26198	.25603	.25029	.24475	.23939	.23421	.22920
100	63	.37564	.36599	.35670	.34776	.33914	.33083	.32282	.31509	.30764	.30045	.29350	.28680	.28033	.27407	.26802	.26218	.25653	.25107	.24578	.24066
100	64	.38891	.37924	.36991	.36093	.35226	.34389	.33582	.32802	.32050	.31323	.30620	.29941	.29285	.28650	.28036	.27442	.26867	.26311	.25772	.25250
100	65	.40240	.39271	.38337	.37435	.36564	.35723	.34911	.34125	.33366	.32632	.31922	.31236	.30571	.29928	.29305	.28702	.28118	.27552	.27003	.26471
100	66	.41613	.40644	.39709	.38805	.37932	.37087	.36270	.35480	.34716	.33976	.33259	.32566	.31894	.31243	.30612	.30001	.29408	.28833	.28276	.27735
100	67	.43012	.42045	.41110	.40206	.39331	.38484	.37664	.36870	.36102	.35357	.34635	.33935	.33257	.32599	.31962	.31343	.30742	.30159	.29593	.29044
100	68	.44435	.43471	.42537	.41634	.40758	.39910	.39089	.38292	.37520	.36772	.36045	.35341	.34657	.33994	.33350	.32724	.32117	.31526	.30953	.30395
100	69	.45876	.44916	.43985	.43084	.42209	.41362	.40539	.39741	.38967	.38216	.37486	.36778	.36090	.35421	.34772	.34141	.33527	.32930	.32350	.31786
100	70	.47328	.46374	.45447	.44549	.43677	.42830	.42009	.41210	.40435	.39682	.38950	.38239	.37548	.36875	.36221	.35585	.34967	.34364	.33778	.33207
100	71	.48786	.47838	.46917	.46023	.45155	.44311	.43490	.42693	.41918	.41164	.40431	.39718	.39024	.38349	.37691	.37051	.36428	.35821	.35230	.34654
100	72	.50246	.49306	.48392	.47503	.46639	.45798	.44981	.44185	.43411	.42658	.41925	.41211	.40515	.39838	.39178	.38535	.37909	.37298	.36702	.36122
100	73	.51705	.50773	.49867	.48985	.48126	.47291	.46477	.45685	.44913	.44161	.43428	.42715	.42019	.41340	.40679	.40034	.39405	.38791	.38192	.37608
100	74	.53167	.52246	.51348	.50474	.49622	.48792	.47984	.47195	.46427	.45678	.44947	.44234	.43539	.42861	.42199	.41553	.40922	.40306	.39705	.39117
100	75	.54636	.53726	.52839	.51974	.51130	.50307	.49505	.48722	.47958	.47213	.46485	.45775	.45081	.44404	.43743	.43097	.42465	.41848	.41246	.40657
100	76	.56115	.55217	.54341	.53487	.52652	.51838	.51043	.50267	.49509	.48769	.48046	.47339	.46649	.45974	.45314	.44669	.44039	.43422	.42819	.42229
100	77	.57600	.56716	.55853	.55010	.54187	.53383	.52597	.51829	.51078	.50344	.49627	.48925	.48239	.47568	.46911	.46268	.45640	.45025	.44422	.43833
100	78	.59086	.58218	.57370	.56540	.55729	.54936	.54160	.53401	.52659	.51933	.51222	.50527	.49846	.49180	.48528	.47889	.47264	.46651	.46051	.45463
100	79	.60565	.59713	.58880	.58065	.57267	.56486	.55722	.54974	.54242	.53524	.52822	.52134	.51460	.50800	.50153	.49519	.48898	.48289	.47693	.47107
100	80	.62024	.61190	.60373	.59573	.58789	.58022	.57270	.56533	.55812	.55104	.54411	.53732	.53066	.52413	.51773	.51145	.50529	.49925	.49332	.48751
100	81	.63453	.62637	.61837	.61053	.60284	.59531	.58792	.58068	.57358	.56662	.55979	.55309	.54651	.54006	.53374	.52753	.52143	.51545	.50957	.50381
100	82	.64847	.64049	.63267	.62499	.61747	.61008	.60283	.59572	.58875	.58190	.57518	.56858	.56210	.55574	.54949	.54336	.53734	.53142	.52560	.51989
100	83	.66206	.65427	.64662	.63912	.63176	.62452	.61742	.61045	.60360	.59688	.59027	.58378	.57741	.57114	.56499	.55894	.55299	.54715	.54140	.53576
100	84	.67535	.66776	.66030	.65298	.64578	.63871	.63176	.62494	.61823	.61163	.60515	.59878	.59251	.58635	.58030	.57434	.56848	.56272	.55705	.55148
100	85	.68839	.68100	.67373	.66659	.65957	.65267	.64588	.63921	.63264	.62619	.61984	.61359	.60745	.60140	.59545	.58960	.58384	.57817	.57259	.56710
100	86	.70105	.69386	.68679	.67984	.67300	.66627	.65965	.65313	.64672	.64041	.63420	.62809	.62207	.61614	.61031	.60456	.59891	.59334	.58785	.58245
100	87	.71319	.70620	.69933	.69257	.68591	.67935	.67290	.66654	.66028	.65412	.64805	.64207	.63619	.63038	.62467	.61904	.61349	.60803	.60264	.59733
100	88	.72478	.71800	.71133	.70475	.69827	.69189	.68560	.67941	.67331	.66729	.66137	.65553	.64977	.64410	.63851	.63299	.62756	.62220	.61692	.61171
100	89	.73583	.72925	.72276	.71637	.71007	.70386	.69774	.69171	.68576	.67990	.67412	.66842	.66280	.65725	.65179	.64640	.64108	.63583	.63066	.62555
100	90	.74628	.73990	.73360	.72739	.72127	.71523	.70928	.70340	.69761	.69190	.68626	.68070	.67521	.66980	.66446	.65919	.65399	.64886	.64379	.63879
100	91	.75601	.74981	.74369	.73766	.73171	.72583	.72004	.71432	.70868	.70311	.69761	.69219	.68683	.68155	.67633	.67118	.66610	.66108	.65612	.65122
100	92	.76489	.75887	.75292	.74705	.74125	.73553	.72989	.72432	.71881	.71338	.70802	.70272	.69749	.69233	.68723	.68219	.67722	.67231	.66745	.66266
100	93	.77299	.76713	.76134	.75562	.74997	.74440	.73889	.73346	.72809	.72278	.71754	.71237	.70726	.70221	.69722	.69229	.68742	.68261	.67785	.67315
100	94	.78045	.77474	.76909	.76352	.75801	.75257	.74720	.74189	.73664	.73146	.72634	.72128	.71628	.71134	.70645	.70163	.69686	.69214	.68748	.68287
100	95	.78739	.78182	.77632	.77088	.76551	.76020	.75495	.74976	.74464	.73957	.73457	.72962	.72472	.71989	.71510	.71038	.70570	.70108	.69651	.69200
100	96	.79382	.78838	.78301	.77770	.77245	.76726	.76213	.75706	.75205	.74710	.74220	.73735	.73256	.72782	.72314	.71851	.71393	.70939	.70491	.70048
100	97	.79970	.79439	.78914	.78395	.77882	.77375	.76873	.76377	.75886	.75401	.74921	.74446	.73977	.73512	.73053	.72599	.72149	.71705	.71265	.70829
100	98	.80518	.79999	.79486	.78978	.78476	.77979	.77488	.77002	.76521	.76046	.75575	.75110	.74650	.74194	.73744	.73298	.72857	.72420	.71988	.71560
100	99	.81043	.80536	.80034	.79537	.79046	.78559	.78079	.77603	.77132	.76666	.76205	.75749	.75298	.74851	.74409	.73971	.73538	.73110	.72685	.72265

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
100	100	.81546	.81050	.80559	.80073	.79592	.79116	.78645	.78179	.77718	.77262	.76810	.76363	.75920	.75482	.75048	.74619	.74194	.73773	.73357	.72944
101	0	.02940	.02760	.02600	.02457	.02329	.02214	.02110	.02017	.01932	.01856	.01787	.01724	.01666	.01614	.01566	.01522	.01481	.01444	.01409	.01377
101	1	.02267	.02082	.01917	.01769	.01638	.01519	.01413	.01318	.01232	.01154	.01083	.01020	.00962	.00909	.00861	.00817	.00776	.00740	.00706	.00674
101	2	.02338	.02146	.01974	.01820	.01683	.01559	.01448	.01348	.01258	.01176	.01103	.01036	.00975	.00919	.00869	.00822	.00780	.00741	.00705	.00672
101	3	.02437	.02236	.02057	.01897	.01754	.01625	.01508	.01404	.01309	.01224	.01146	.01076	.01011	.00953	.00900	.00851	.00806	.00765	.00727	.00692
101	4	.02552	.02343	.02157	.01990	.01840	.01705	.01584	.01474	.01375	.01285	.01203	.01129	.01062	.01000	.00944	.00893	.00845	.00802	.00762	.00725
101	5	.02680	.02464	.02270	.02096	.01939	.01798	.01671	.01556	.01452	.01358	.01272	.01194	.01123	.01058	.00999	.00945	.00895	.00849	.00807	.00768
101	6	.02820	.02595	.02393	.02211	.02048	.01901	.01768	.01648	.01539	.01440	.01350	.01268	.01193	.01125	.01062	.01005	.00952	.00903	.00859	.00817
101	7	.02971	.02737	.02527	.02338	.02167	.02014	.01875	.01749	.01635	.01531	.01436	.01350	.01272	.01200	.01134	.01073	.01017	.00966	.00919	.00875
101	8	.03133	.02890	.02671	.02474	.02296	.02136	.01991	.01859	.01739	.01630	.01531	.01441	.01358	.01282	.01213	.01149	.01090	.01036	.00986	.00939
101	9	.03307	.03055	.02827	.02622	.02437	.02270	.02118	.01980	.01855	.01740	.01636	.01541	.01454	.01375	.01301	.01234	.01172	.01115	.01062	.01013
101	10	.03495	.03233	.02996	.02783	.02590	.02415	.02257	.02113	.01981	.01862	.01753	.01653	.01562	.01478	.01401	.01330	.01264	.01204	.01148	.01096
101	11	.03694	.03423	.03177	.02955	.02754	.02572	.02406	.02256	.02119	.01993	.01879	.01774	.01678	.01590	.01509	.01434	.01366	.01302	.01243	.01188
101	12	.03906	.03624	.03369	.03138	.02929	.02739	.02566	.02409	.02266	.02135	.02015	.01905	.01804	.01712	.01626	.01548	.01475	.01408	.01346	.01288
101	13	.04124	.03832	.03568	.03328	.03110	.02912	.02732	.02568	.02418	.02281	.02156	.02041	.01935	.01838	.01748	.01665	.01589	.01518	.01453	.01392
101	14	.04346	.04043	.03768	.03519	.03293	.03087	.02899	.02728	.02571	.02428	.02297	.02176	.02065	.01963	.01869	.01783	.01702	.01628	.01559	.01495
101	15	.04567	.04253	.03969	.03710	.03475	.03260	.03065	.02886	.02722	.02573	.02435	.02309	.02193	.02086	.01988	.01896	.01812	.01734	.01661	.01594
101	16	.04787	.04462	.04167	.03898	.03654	.03431	.03227	.03041	.02870	.02714	.02570	.02438	.02316	.02204	.02101	.02005	.01917	.01835	.01758	.01688
101	17	.05008	.04671	.04365	.04086	.03832	.03600	.03388	.03194	.03016	.02852	.02702	.02564	.02437	.02319	.02211	.02111	.02018	.01931	.01851	.01777
101	18	.05231	.04883	.04565	.04276	.04012	.03770	.03550	.03347	.03161	.02991	.02834	.02690	.02556	.02433	.02320	.02214	.02117	.02026	.01942	.01864
101	19	.05462	.05101	.04772	.04472	.04198	.03947	.03717	.03506	.03312	.03134	.02970	.02819	.02679	.02551	.02431	.02321	.02218	.02123	.02035	.01952
101	20	.05703	.05330	.04989	.04677	.04392	.04132	.03892	.03672	.03470	.03285	.03113	.02955	.02809	.02674	.02549	.02433	.02326	.02226	.02133	.02046
101	21	.05956	.05570	.05217	.04894	.04598	.04327	.04078	.03849	.03638	.03444	.03265	.03100	.02947	.02806	.02675	.02553	.02440	.02335	.02237	.02146
101	22	.06221	.05821	.05456	.05121	.04814	.04532	.04273	.04034	.03815	.03612	.03425	.03252	.03092	.02944	.02807	.02679	.02560	.02450	.02347	.02251
101	23	.06499	.06086	.05708	.05360	.05042	.04749	.04479	.04231	.04002	.03790	.03595	.03414	.03247	.03092	.02948	.02814	.02689	.02573	.02465	.02364
101	24	.06793	.06366	.05974	.05615	.05284	.04979	.04699	.04440	.04202	.03981	.03777	.03588	.03413	.03250	.03099	.02959	.02828	.02706	.02593	.02486
101	25	.07105	.06663	.06258	.05885	.05542	.05226	.04934	.04665	.04416	.04186	.03973	.03776	.03592	.03422	.03264	.03116	.02979	.02851	.02731	.02620
101	26	.07434	.06977	.06558	.06172	.05816	.05488	.05185	.04905	.04646	.04406	.04183	.03977	.03785	.03607	.03441	.03286	.03142	.03008	.02882	.02764
101	27	.07783	.07312	.06878	.06478	.06109	.05769	.05454	.05162	.04893	.04642	.04410	.04194	.03994	.03807	.03633	.03471	.03320	.03179	.03046	.02923
101	28	.08150	.07664	.07215	.06801	.06419	.06066	.05739	.05436	.05155	.04894	.04652	.04426	.04217	.04021	.03839	.03669	.03510	.03362	.03223	.03093
101	29	.08536	.08034	.07571	.07143	.06747	.06380	.06041	.05726	.05433	.05162	.04909	.04674	.04454	.04250	.04059	.03881	.03714	.03558	.03412	.03275
101	30	.08940	.08423	.07945	.07502	.07092	.06712	.06359	.06032	.05728	.05445	.05181	.04936	.04707	.04493	.04293	.04106	.03932	.03768	.03614	.03470
101	31	.09364	.08830	.08336	.07879	.07455	.07061	.06695	.06355	.06039	.05744	.05469	.05213	.04974	.04750	.04541	.04346	.04162	.03990	.03829	.03678
101	32	.09807	.09257	.08748	.08275	.07836	.07428	.07049	.06696	.06367	.06060	.05774	.05507	.05257	.05024	.04805	.04600	.04408	.04227	.04058	.03899
101	33	.10273	.09707	.09181	.08693	.08239	.07816	.07423	.07057	.06715	.06396	.06098	.05820	.05559	.05315	.05086	.04872	.04670	.04481	.04303	.04136
101	34	.10760	.10177	.09635	.09131	.08662	.08225	.07818	.07438	.07083	.06751	.06441	.06151	.05879	.05624	.05385	.05161	.04950	.04751	.04565	.04389
101	35	.11273	.10673	.10115	.09595	.09110	.08658	.08236	.07842	.07474	.07129	.06807	.06504	.06221	.05955	.05705	.05470	.05249	.05041	.04845	.04661
101	36	.11809	.11192	.10617	.10081	.09581	.09114	.08677	.08269	.07887	.07529	.07193	.06879	.06583	.06305	.06045	.05799	.05568	.05350	.05145	.04951
101	37	.12371	.11737	.11145	.10593	.10077	.09594	.09143	.08720	.08324	.07952	.07603	.07276	.06968	.06679	.06406	.06150	.05908	.05680	.05465	.05262
101	38	.12961	.12310	.11701	.11132	.10600	.10102	.09635	.09198	.08787	.08401	.08039	.07699	.07379	.07077	.06793	.06525	.06272	.06034	.05808	.05595
101	39	.13580	.12911	.12285	.11700	.11151	.10637	.10155	.09703	.09277	.08878	.08502	.08148	.07815	.07501	.07205	.06925	.06661	.06412	.06176	.05953
101	40	.14229	.13543	.12900	.12298	.11733	.11203	.10706	.10238	.09798	.09384	.08994	.08627	.08280	.07953	.07645	.07353	.07078	.06817	.06570	.06336
101	41	.14910	.14207	.13548	.12929	.12348	.11802	.11288	.10805	.10350	.09922	.09518	.09136	.08777	.08437	.08116	.07812	.07524	.07252	.06994	.06750
101	42	.15625	.14905	.14228	.13593	.12996	.12433	.11904	.11406	.10936	.10492	.10074	.09679	.09305	.08952	.08618	.08302	.08002	.07718	.07448	.07193
101	43	.16373	.15636	.14943	.14291	.13677	.13099	.12554	.12039	.11554	.11096	.10663	.10254	.09866	.09500	.09153	.08824	.08511	.08215	.07934	.07667
101	44	.17154	.16400	.15691	.15022	.14392	.13798	.13237	.12708	.12207	.11734	.11286	.10863	.10461	.10081	.09721	.09379	.09054	.08745	.08452	.08173
101	45	.17966	.17196	.16470	.15786	.15139	.14529	.13953	.13407	.12892	.12404	.11941	.11503	.11088	.10694	.10320	.09964	.09627	.09306	.09000	.08710
101	46	.18810	.18024	.17282	.16582	.15920	.15293	.14701	.14141	.13610	.13106	.12629	.12177	.11747	.11339	.10951	.10583	.10232	.09899	.09581	.09278
101	47	.19684	.18882	.18124	.17408	.16730	.16088	.15481	.14905	.14358	.13840	.13348	.12881	.12437	.12015	.11614	.11232	.10868	.10521	.10191	.09876
101	48	.20589	.19772	.18999	.18267	.17574	.16916	.16293	.15702	.15141	.14608	.14101	.13619	.13161	.12725	.12310	.11914	.11537	.11177	.10834	.10507

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
101	49	.21525	.20693	.19905	.19158	.18450	.17777	.17139	.16533	.15956	.15409	.14887	.14391	.13919	.13469	.13039	.12630	.12240	.11867	.11511	.11171
101	50	.22495	.21649	.20846	.20084	.19361	.18674	.18021	.17399	.16808	.16246	.15710	.15199	.14713	.14249	.13806	.13383	.12979	.12593	.12224	.11871
101	51	.23496	.22637	.21820	.21044	.20306	.19605	.18937	.18301	.17696	.17119	.16569	.16044	.15543	.15065	.14608	.14172	.13754	.13355	.12973	.12608
101	52	.24527	.23655	.22824	.22035	.21283	.20568	.19886	.19236	.18616	.18025	.17460	.16922	.16407	.15915	.15444	.14994	.14564	.14151	.13756	.13378
101	53	.25587	.24702	.23859	.23057	.22292	.21562	.20867	.20203	.19569	.18964	.18386	.17833	.17305	.16799	.16315	.15851	.15407	.14982	.14574	.14183
101	54	.26676	.25779	.24924	.24108	.23331	.22588	.21879	.21202	.20555	.19936	.19344	.18778	.18236	.17717	.17219	.16743	.16285	.15847	.15426	.15022
101	55	.27793	.26885	.26018	.25191	.24401	.23646	.22925	.22234	.21574	.20942	.20337	.19758	.19202	.18670	.18159	.17669	.17199	.16748	.16314	.15897
101	56	.28938	.28020	.27143	.26305	.25503	.24736	.24003	.23300	.22627	.21982	.21365	.20772	.20204	.19658	.19135	.18632	.18149	.17685	.17238	.16809
101	57	.30112	.29184	.28297	.27448	.26636	.25858	.25113	.24398	.23713	.23056	.22426	.21821	.21240	.20682	.20146	.19630	.19135	.18658	.18199	.17757
101	58	.31309	.30373	.29477	.28619	.27796	.27007	.26251	.25525	.24829	.24160	.23518	.22901	.22308	.21737	.21189	.20661	.20153	.19664	.19193	.18739
101	59	.32526	.31583	.30679	.29811	.28979	.28181	.27414	.26678	.25971	.25291	.24637	.24008	.23403	.22821	.22261	.21721	.21201	.20700	.20217	.19751
101	60	.33763	.32813	.31901	.31026	.30186	.29378	.28602	.27855	.27138	.26447	.25783	.25143	.24527	.23933	.23361	.22810	.22278	.21765	.21270	.20792
101	61	.35021	.34065	.33147	.32265	.31417	.30601	.29816	.29060	.28333	.27632	.26957	.26307	.25680	.25075	.24492	.23929	.23386	.22862	.22355	.21866
101	62	.36304	.35344	.34420	.33532	.32676	.31853	.31060	.30296	.29559	.28849	.28165	.27505	.26867	.26252	.25659	.25085	.24531	.23996	.23478	.22978
101	63	.37611	.36648	.35720	.34826	.33965	.33135	.32335	.31563	.30819	.30100	.29407	.28737	.28091	.27466	.26862	.26278	.25714	.25168	.24640	.24129
101	64	.38942	.37976	.37045	.36147	.35281	.34446	.33639	.32861	.32109	.31383	.30681	.30003	.29348	.28714	.28101	.27507	.26933	.26377	.25839	.25318
101	65	.40295	.39328	.38395	.37494	.36624	.35784	.34973	.34188	.33430	.32697	.31988	.31303	.30639	.29997	.29375	.28772	.28189	.27624	.27076	.26545
101	66	.41673	.40706	.39771	.38869	.37996	.37153	.36337	.35548	.34785	.34046	.33331	.32638	.31967	.31317	.30687	.30077	.29485	.28911	.28354	.27814
101	67	.43077	.42111	.41178	.40275	.39401	.38555	.37737	.36944	.36176	.35432	.34712	.34013	.33336	.32679	.32042	.31424	.30825	.30243	.29678	.29129
101	68	.44505	.43542	.42610	.41708	.40834	.39987	.39167	.38372	.37601	.36854	.36129	.35425	.34743	.34080	.33437	.32813	.32206	.31617	.31044	.30488
101	69	.45952	.44993	.44064	.43164	.42291	.41445	.40624	.39828	.39055	.38305	.37576	.36869	.36182	.35515	.34867	.34237	.33624	.33028	.32449	.31886
101	70	.47410	.46457	.45533	.44636	.43765	.42921	.42100	.41304	.40530	.39778	.39048	.38338	.37648	.36977	.36324	.35689	.35071	.34470	.33885	.33316
101	71	.48875	.47929	.47010	.46117	.45250	.44408	.43589	.42794	.42020	.41268	.40536	.39825	.39132	.38458	.37802	.37164	.36542	.35936	.35346	.34771
101	72	.50342	.49403	.48491	.47604	.46742	.45903	.45088	.44294	.43522	.42770	.42038	.41326	.40632	.39956	.39298	.38656	.38031	.37421	.36827	.36248
101	73	.51808	.50878	.49974	.49094	.48237	.47404	.46592	.45801	.45031	.44281	.43551	.42838	.42144	.41467	.40807	.40164	.39536	.38924	.38326	.37743
101	74	.53278	.52358	.51463	.50591	.49742	.48914	.48107	.47321	.46554	.45807	.45078	.44367	.43674	.42997	.42337	.41692	.41063	.40449	.39849	.39263
101	75	.54755	.53847	.52962	.52100	.51258	.50438	.49638	.48857	.48095	.47352	.46626	.45918	.45226	.44551	.43891	.43247	.42617	.42002	.41401	.40813
101	76	.56243	.55348	.54474	.53622	.52791	.51979	.51186	.50413	.49657	.48919	.48198	.47493	.46805	.46132	.45474	.44831	.44202	.43588	.42986	.42398
101	77	.57737	.56857	.55997	.55157	.54336	.53534	.52751	.51985	.51237	.50506	.49790	.49091	.48407	.47738	.47083	.46443	.45816	.45203	.44603	.44015
101	78	.59235	.58370	.57524	.56698	.55890	.55099	.54326	.53570	.52831	.52107	.51399	.50706	.50028	.49364	.48714	.48078	.47454	.46844	.46246	.45660
101	79	.60726	.59877	.59047	.58235	.57441	.56663	.55902	.55157	.54427	.53713	.53013	.52328	.51657	.50999	.50354	.49723	.49104	.48498	.47903	.47320
101	80	.62197	.61366	.60553	.59756	.58976	.58212	.57464	.56730	.56012	.55308	.54617	.53941	.53278	.52627	.51990	.51364	.50751	.50149	.49559	.48980
101	81	.63639	.62827	.62031	.61250	.60486	.59736	.59001	.58280	.57574	.56880	.56201	.55534	.54879	.54237	.53607	.52989	.52382	.51786	.51202	.50627
101	82	.65047	.64253	.63475	.62712	.61963	.61228	.60507	.59800	.59106	.58425	.57756	.57099	.56455	.55822	.55200	.54590	.53990	.53401	.52823	.52254
101	83	.66420	.65645	.64886	.64140	.63407	.62688	.61982	.61289	.60608	.59939	.59283	.58637	.58003	.57380	.56768	.56166	.55575	.54993	.54422	.53860
101	84	.67764	.67010	.66269	.65541	.64826	.64124	.63433	.62755	.62088	.61433	.60788	.60155	.59532	.58920	.58318	.57726	.57143	.56570	.56007	.55452
101	85	.69084	.68350	.67629	.66920	.66223	.65537	.64863	.64200	.63548	.62907	.62276	.61656	.61046	.60445	.59854	.59272	.58700	.58136	.57582	.57036
101	86	.70367	.69654	.68953	.68263	.67584	.66916	.66259	.65612	.64976	.64349	.63733	.63126	.62528	.61940	.61361	.60790	.60229	.59676	.59131	.58594
101	87	.71598	.70906	.70224	.69554	.68893	.68243	.67603	.66973	.66352	.65741	.65139	.64546	.63962	.63386	.62819	.62261	.61710	.61168	.60633	.60106
101	88	.72776	.72104	.71442	.70791	.70149	.69517	.68894	.68280	.67675	.67079	.66492	.65913	.65342	.64780	.64226	.63679	.63140	.62609	.62085	.61568
101	89	.73898	.73247	.72605	.71972	.71349	.70734	.70128	.69531	.68942	.68362	.67789	.67225	.66668	.66119	.65577	.65043	.64516	.63996	.63483	.62977
101	90	.74962	.74331	.73708	.73094	.72489	.71892	.71303	.70722	.70149	.69583	.69026	.68476	.67933	.67397	.66868	.66347	.65832	.65323	.64822	.64327
101	91	.75953	.75341	.74737	.74141	.73553	.72972	.72400	.71835	.71277	.70726	.70183	.69647	.69117	.68595	.68079	.67569	.67066	.66570	.66079	.65595
101	92	.76859	.76264	.75677	.75098	.74526	.73962	.73405	.72854	.72311	.71775	.71245	.70722	.70205	.69695	.69191	.68694	.68202	.67716	.67237	.66763
101	93	.77686	.77108	.76537	.75973	.75417	.74867	.74324	.73788	.73258	.72735	.72218	.71707	.71203	.70704	.70212	.69725	.69244	.68769	.68299	.67835
101	94	.78447	.77884	.77329	.76780	.76238	.75702	.75172	.74649	.74132	.73622	.73117	.72618	.72125	.71638	.71156	.70680	.70209	.69744	.69284	.68829
101	95	.79157	.78609	.78068	.77533	.77004	.76482	.75965	.75455	.74950	.74452	.73958	.73471	.72989	.72512	.72041	.71575	.71115	.70659	.70209	.69763
101	96	.79814	.79280	.78752	.78231	.77715	.77205	.76701	.76202	.75709	.75222	.74740	.74263	.73792	.73325	.72864	.72408	.71957	.71511	.71069	.70632
101	97	.80417	.79896	.79380	.78871	.78367	.77869	.77376	.76889	.76407	.75930	.75458	.74992	.74530	.74073	.73622	.73175	.72732	.72295	.71862	.71433
101	98	.80978	.80469	.79966	.79468	.78976	.78488	.78007	.77530	.77058	.76591	.76129	.75672	.75220	.74773	.74330	.73892	.73458	.73029	.72604	.72183

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
101	99	.81516	.81020	.80528	.80041	.79560	.79084	.78612	.78146	.77684	.77228	.76775	.76328	.75885	.75446	.75012	.74583	.74158	.73737	.73320	.72907
101	100	.82033	.81547	.81067	.80592	.80121	.79655	.79194	.78738	.78286	.77839	.77396	.76958	.76524	.76095	.75669	.75248	.74831	.74418	.74010	.73605
101	101	.82533	.82059	.81589	.81125	.80665	.80210	.79759	.79312	.78871	.78433	.78000	.77571	.77146	.76725	.76308	.75896	.75487	.75082	.74681	.74284
102	0	.02947	.02767	.02608	.02465	.02337	.02222	.02118	.02025	.01941	.01865	.01796	.01733	.01676	.01623	.01575	.01531	.01491	.01454	.01419	.01387
102	1	.02268	.02083	.01918	.01771	.01639	.01521	.01415	.01319	.01233	.01155	.01085	.01021	.00963	.00910	.00862	.00818	.00778	.00741	.00707	.00676
102	2	.02339	.02147	.01975	.01821	.01684	.01560	.01449	.01349	.01259	.01178	.01104	.01037	.00976	.00920	.00870	.00823	.00781	.00742	.00706	.00673
102	3	.02438	.02237	.02058	.01898	.01754	.01625	.01509	.01405	.01310	.01224	.01147	.01076	.01012	.00954	.00901	.00852	.00807	.00766	.00728	.00693
102	4	.02552	.02344	.02158	.01991	.01841	.01706	.01584	.01475	.01376	.01286	.01204	.01130	.01063	.01001	.00945	.00893	.00846	.00803	.00763	.00726
102	5	.02681	.02464	.02270	.02096	.01940	.01799	.01672	.01557	.01453	.01359	.01273	.01195	.01124	.01059	.01000	.00945	.00896	.00850	.00807	.00768
102	6	.02821	.02595	.02393	.02212	.02049	.01901	.01768	.01648	.01539	.01440	.01350	.01268	.01194	.01125	.01063	.01005	.00953	.00904	.00859	.00818
102	7	.02972	.02738	.02527	.02338	.02168	.02014	.01875	.01749	.01635	.01531	.01437	.01351	.01272	.01200	.01134	.01074	.01018	.00967	.00919	.00876
102	8	.03133	.02890	.02672	.02475	.02297	.02136	.01991	.01859	.01740	.01631	.01532	.01441	.01359	.01283	.01213	.01149	.01091	.01036	.00986	.00940
102	9	.03308	.03055	.02828	.02623	.02438	.02270	.02118	.01981	.01855	.01741	.01637	.01542	.01455	.01375	.01302	.01235	.01173	.01116	.01063	.01014
102	10	.03495	.03233	.02997	.02784	.02591	.02416	.02258	.02113	.01982	.01863	.01754	.01654	.01562	.01479	.01402	.01331	.01265	.01205	.01149	.01097
102	11	.03695	.03423	.03178	.02956	.02755	.02573	.02407	.02257	.02120	.01995	.01880	.01775	.01679	.01591	.01510	.01436	.01367	.01303	.01244	.01189
102	12	.03907	.03625	.03370	.03139	.02930	.02740	.02568	.02410	.02267	.02136	.02016	.01906	.01806	.01713	.01628	.01549	.01477	.01410	.01347	.01290
102	13	.04126	.03834	.03569	.03329	.03112	.02914	.02734	.02570	.02420	.02283	.02157	.02042	.01937	.01839	.01750	.01667	.01591	.01520	.01455	.01394
102	14	.04348	.04045	.03770	.03521	.03295	.03089	.02901	.02730	.02573	.02430	.02299	.02178	.02068	.01966	.01872	.01785	.01705	.01630	.01561	.01497
102	15	.04569	.04256	.03971	.03712	.03477	.03262	.03067	.02888	.02725	.02575	.02438	.02312	.02196	.02089	.01990	.01899	.01815	.01737	.01664	.01597
102	16	.04790	.04465	.04169	.03901	.03656	.03433	.03229	.03043	.02873	.02716	.02573	.02441	.02319	.02207	.02104	.02008	.01920	.01838	.01761	.01691
102	17	.05010	.04674	.04368	.04089	.03835	.03603	.03391	.03197	.03019	.02855	.02705	.02567	.02440	.02323	.02214	.02114	.02021	.01935	.01855	.01780
102	18	.05234	.04885	.04568	.04279	.04015	.03773	.03552	.03350	.03165	.02994	.02837	.02693	.02560	.02437	.02323	.02218	.02120	.02030	.01945	.01867
102	19	.05464	.05104	.04775	.04475	.04200	.03950	.03720	.03509	.03315	.03137	.02973	.02822	.02683	.02554	.02435	.02324	.02222	.02127	.02038	.01956
102	20	.05706	.05332	.04992	.04680	.04396	.04135	.03895	.03676	.03474	.03288	.03117	.02959	.02813	.02678	.02553	.02437	.02329	.02229	.02136	.02050
102	21	.05959	.05573	.05220	.04897	.04601	.04330	.04081	.03852	.03642	.03448	.03269	.03103	.02951	.02809	.02678	.02557	.02444	.02339	.02241	.02150
102	22	.06224	.05824	.05459	.05124	.04817	.04535	.04276	.04038	.03818	.03615	.03429	.03256	.03096	.02948	.02810	.02683	.02564	.02454	.02351	.02255
102	23	.06502	.06089	.05711	.05364	.05045	.04752	.04482	.04234	.04005	.03794	.03599	.03418	.03251	.03095	.02951	.02818	.02693	.02577	.02469	.02368
102	24	.06796	.06369	.05978	.05618	.05287	.04983	.04702	.04444	.04205	.03985	.03781	.03592	.03417	.03254	.03103	.02963	.02832	.02710	.02597	.02491
102	25	.07108	.06666	.06261	.05888	.05545	.05229	.04938	.04669	.04420	.04190	.03977	.03779	.03596	.03426	.03268	.03120	.02983	.02855	.02736	.02624
102	26	.07437	.06981	.06561	.06175	.05820	.05491	.05188	.04908	.04649	.04409	.04187	.03981	.03789	.03611	.03445	.03290	.03146	.03012	.02886	.02768
102	27	.07786	.07315	.06881	.06482	.06113	.05772	.05458	.05166	.04896	.04646	.04414	.04199	.03998	.03812	.03638	.03476	.03324	.03183	.03051	.02927
102	28	.08153	.07667	.07219	.06805	.06423	.06070	.05743	.05440	.05159	.04898	.04656	.04431	.04221	.04026	.03844	.03674	.03515	.03366	.03227	.03097
102	29	.08540	.08038	.07575	.07147	.06751	.06384	.06045	.05730	.05438	.05166	.04913	.04678	.04459	.04255	.04064	.03886	.03719	.03563	.03417	.03280
102	30	.08944	.08427	.07949	.07506	.07096	.06716	.06364	.06036	.05732	.05449	.05186	.04940	.04712	.04498	.04298	.04111	.03937	.03773	.03619	.03475
102	31	.09368	.08835	.08341	.07883	.07459	.07065	.06700	.06360	.06043	.05749	.05474	.05218	.04979	.04755	.04546	.04351	.04168	.03996	.03835	.03683
102	32	.09812	.09262	.08752	.08280	.07841	.07433	.07054	.06701	.06372	.06065	.05779	.05512	.05263	.05029	.04810	.04605	.04413	.04233	.04064	.03904
102	33	.10278	.09711	.09186	.08697	.08244	.07821	.07428	.07062	.06720	.06402	.06104	.05825	.05565	.05321	.05092	.04877	.04676	.04487	.04309	.04142
102	34	.10765	.10182	.09640	.09137	.08668	.08231	.07823	.07443	.07089	.06757	.06447	.06157	.05885	.05630	.05391	.05167	.04956	.04757	.04571	.04395
102	35	.11278	.10678	.10120	.09600	.09115	.08664	.08242	.07848	.07480	.07135	.06812	.06510	.06227	.05961	.05711	.05476	.05256	.05048	.04852	.04667
102	36	.11815	.11198	.10623	.10087	.09587	.09120	.08683	.08275	.07893	.07535	.07200	.06885	.06590	.06312	.06051	.05806	.05575	.05357	.05152	.04958
102	37	.12377	.11743	.11151	.10599	.10083	.09600	.09149	.08726	.08330	.07958	.07610	.07282	.06975	.06686	.06413	.06157	.05915	.05687	.05472	.05269
102	38	.12967	.12316	.11707	.11139	.10607	.10108	.09642	.09204	.08794	.08408	.08046	.07706	.07386	.07084	.06800	.06532	.06280	.06041	.05816	.05603
102	39	.13586	.12917	.12292	.11706	.11158	.10644	.10162	.09710	.09285	.08885	.08509	.08156	.07822	.07508	.07212	.06933	.06669	.06420	.06184	.05961
102	40	.14235	.13549	.12907	.12305	.11740	.11211	.10713	.10245	.09805	.09391	.09002	.08634	.08288	.07961	.07653	.07362	.07086	.06825	.06579	.06345
102	41	.14917	.14214	.13555	.12936	.12355	.11809	.11296	.10813	.10358	.09930	.09526	.09145	.08785	.08445	.08124	.07821	.07533	.07261	.07003	.06759
102	42	.15632	.14912	.14236	.13601	.13004	.12442	.11913	.11414	.10944	.10501	.10083	.09688	.09314	.08961	.08627	.08311	.08012	.07728	.07458	.07203
102	43	.16381	.15644	.14951	.14299	.13686	.13108	.12563	.12049	.11564	.11106	.10673	.10264	.09876	.09510	.09163	.08834	.08522	.08226	.07945	.07678
102	44	.17163	.16409	.15700	.15032	.14402	.13808	.13247	.12718	.12217	.11744	.11297	.10873	.10472	.10092	.09732	.09390	.09065	.08757	.08464	.08185
102	45	.17976	.17206	.16480	.15796	.15150	.14540	.13963	.13418	.12903	.12415	.11953	.11515	.11100	.10706	.10332	.09977	.09639	.09318	.09013	.08723
102	46	.18821	.18035	.17293	.16593	.15931	.15305	.14713	.14153	.13622	.13119	.12642	.12190	.11760	.11352	.10965	.10596	.10246	.09912	.09595	.09292

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
102	47	.19695	.18894	.18136	.17420	.16743	.16101	.15493	.14918	.14372	.13854	.13362	.12895	.12451	.12030	.11628	.11246	.10883	.10536	.10206	.09891
102	48	.20601	.19785	.19012	.18280	.17587	.16930	.16307	.15716	.15155	.14622	.14116	.13634	.13176	.12741	.12326	.11930	.11553	.11194	.10851	.10523
102	49	.21539	.20707	.19920	.19173	.18464	.17792	.17154	.16548	.15972	.15425	.14904	.14408	.13935	.13485	.13057	.12648	.12257	.11885	.11529	.11189
102	50	.22510	.21664	.20862	.20100	.19377	.18690	.18037	.17416	.16826	.16263	.15728	.15218	.14731	.14267	.13824	.13402	.12998	.12612	.12244	.11891
102	51	.23513	.22653	.21837	.21061	.20324	.19623	.18955	.18320	.17715	.17138	.16588	.16064	.15563	.15085	.14629	.14192	.13775	.13377	.12995	.12629
102	52	.24545	.23673	.22843	.22054	.21303	.20587	.19906	.19256	.18637	.18046	.17482	.16943	.16429	.15937	.15467	.15017	.14587	.14175	.13780	.13402
102	53	.25607	.24722	.23880	.23077	.22313	.21584	.20889	.20225	.19592	.18987	.18409	.17857	.17329	.16823	.16339	.15876	.15433	.15007	.14600	.14209
102	54	.26697	.25801	.24946	.24131	.23354	.22612	.21903	.21226	.20580	.19961	.19370	.18804	.18262	.17743	.17246	.16770	.16313	.15875	.15454	.15050
102	55	.27816	.26909	.26043	.25216	.24426	.23672	.22951	.22261	.21601	.20970	.20365	.19786	.19231	.18699	.18188	.17699	.17229	.16778	.16345	.15928
102	56	.28964	.28046	.27170	.26332	.25531	.24764	.24031	.23329	.22657	.22012	.21395	.20803	.20235	.19690	.19167	.18664	.18182	.17718	.17272	.16843
102	57	.30139	.29213	.28326	.27478	.26666	.25889	.25144	.24430	.23745	.23089	.22459	.21855	.21274	.20717	.20181	.19666	.19171	.18694	.18236	.17794
102	58	.31339	.30404	.29509	.28651	.27829	.27041	.26285	.25560	.24864	.24196	.23554	.22938	.22345	.21775	.21227	.20700	.20192	.19703	.19233	.18779
102	59	.32559	.31617	.30713	.29846	.29015	.28217	.27451	.26716	.26009	.25329	.24676	.24048	.23444	.22862	.22302	.21763	.21243	.20743	.20260	.19794
102	60	.33799	.32850	.31939	.31064	.30224	.29417	.28642	.27896	.27179	.26489	.25825	.25186	.24570	.23977	.23406	.22855	.22324	.21811	.21317	.20839
102	61	.35059	.34105	.33188	.32306	.31458	.30643	.29859	.29104	.28377	.27677	.27003	.26353	.25727	.25123	.24541	.23978	.23436	.22912	.22406	.21917
102	62	.36345	.35386	.34463	.33576	.32721	.31899	.31106	.30343	.29608	.28898	.28215	.27555	.26918	.26304	.25711	.25138	.24585	.24050	.23533	.23033
102	63	.37656	.36694	.35767	.34874	.34014	.33185	.32385	.31615	.30871	.30153	.29461	.28792	.28146	.27522	.26919	.26336	.25772	.25227	.24699	.24189
102	64	.38991	.38026	.37096	.36199	.35334	.34499	.33694	.32916	.32165	.31440	.30739	.30062	.29407	.28774	.28162	.27569	.26996	.26440	.25903	.25382
102	65	.40347	.39381	.38449	.37550	.36681	.35842	.35031	.34248	.33491	.32759	.32051	.31366	.30703	.30061	.29440	.28839	.28256	.27692	.27145	.26614
102	66	.41729	.40763	.39830	.38929	.38057	.37215	.36400	.35612	.34850	.34112	.33398	.32706	.32036	.31387	.30758	.30148	.29557	.28984	.28428	.27888
102	67	.43138	.42174	.41241	.40339	.39467	.38622	.37805	.37013	.36247	.35504	.34784	.34087	.33411	.32755	.32119	.31502	.30903	.30322	.29758	.29210
102	68	.44571	.43610	.42679	.41778	.40905	.40060	.39241	.38447	.37677	.36931	.36207	.35505	.34824	.34162	.33520	.32897	.32291	.31703	.31131	.30575
102	69	.46023	.45066	.44139	.43240	.42369	.41524	.40704	.39909	.39137	.38389	.37662	.36956	.36270	.35604	.34957	.34327	.33716	.33121	.32543	.31981
102	70	.47488	.46536	.45613	.44718	.43849	.43006	.42187	.41392	.40619	.39869	.39140	.38431	.37742	.37073	.36421	.35787	.35171	.34571	.33987	.33419
102	71	.48958	.48014	.47097	.46206	.45341	.44500	.43683	.42889	.42117	.41366	.40636	.39926	.39235	.38562	.37907	.37270	.36649	.36045	.35456	.34882
102	72	.50432	.49495	.48585	.47700	.46839	.46003	.45189	.44397	.43626	.42876	.42146	.41435	.40742	.40068	.39411	.38771	.38147	.37539	.36946	.36368
102	73	.51905	.50977	.50075	.49197	.48342	.47511	.46701	.45912	.45144	.44395	.43666	.42956	.42263	.41588	.40929	.40287	.39661	.39050	.38454	.37872
102	74	.53382	.52465	.51572	.50702	.49855	.49029	.48224	.47440	.46675	.45930	.45203	.44494	.43802	.43127	.42468	.41825	.41198	.40585	.39987	.39402
102	75	.54867	.53962	.53079	.52219	.51380	.50562	.49764	.48985	.48225	.47484	.46760	.46054	.45364	.44690	.44032	.43390	.42762	.42148	.41549	.40963
102	76	.56363	.55471	.54600	.53751	.52922	.52112	.51322	.50550	.49797	.49061	.48342	.47639	.46953	.46282	.45626	.44985	.44358	.43745	.43146	.42559
102	77	.57868	.56990	.56133	.55295	.54477	.53678	.52897	.52134	.51388	.50659	.49946	.49249	.48567	.47900	.47248	.46609	.45985	.45373	.44775	.44189
102	78	.59376	.58514	.57671	.56847	.56042	.55255	.54484	.53731	.52994	.52273	.51567	.50877	.50201	.49539	.48891	.48257	.47636	.47027	.46431	.45847
102	79	.60878	.60033	.59206	.58397	.57605	.56831	.56073	.55330	.54603	.53892	.53195	.52512	.51843	.51188	.50546	.49917	.49300	.48696	.48104	.47523
102	80	.62361	.61534	.60724	.59931	.59154	.58393	.57648	.56918	.56202	.55501	.54813	.54140	.53479	.52832	.52197	.51574	.50963	.50364	.49776	.49199
102	81	.63816	.63007	.62215	.61438	.60677	.59931	.59199	.58482	.57779	.57089	.56412	.55748	.55097	.54457	.53830	.53215	.52611	.52018	.51435	.50864
102	82	.65237	.64447	.63673	.62914	.62169	.61438	.60721	.60017	.59326	.58648	.57983	.57330	.56688	.56059	.55440	.54833	.54236	.53650	.53074	.52508
102	83	.66623	.65853	.65098	.64356	.63628	.62913	.62211	.61522	.60845	.60180	.59526	.58884	.58254	.57634	.57025	.56427	.55838	.55260	.54691	.54132
102	84	.67982	.67233	.66497	.65773	.65063	.64364	.63678	.63004	.62341	.61690	.61049	.60420	.59801	.59192	.58593	.58005	.57426	.56856	.56296	.55745
102	85	.69318	.68589	.67873	.67168	.66476	.65795	.65126	.64467	.63820	.63183	.62556	.61940	.61333	.60737	.60149	.59571	.59003	.58443	.57892	.57349
102	86	.70617	.69909	.69214	.68529	.67855	.67192	.66540	.65898	.65266	.64645	.64033	.63430	.62837	.62253	.61677	.61111	.60553	.60004	.59463	.58930
102	87	.71865	.71179	.70503	.69838	.69183	.68538	.67904	.67278	.66663	.66056	.65459	.64871	.64291	.63720	.63157	.62603	.62057	.61518	.60988	.60465
102	88	.73060	.72395	.71739	.71094	.70458	.69831	.69214	.68605	.68006	.67415	.66833	.66259	.65693	.65136	.64586	.64044	.63510	.62983	.62463	.61951
102	89	.74200	.73556	.72920	.72294	.71677	.71068	.70469	.69877	.69294	.68719	.68152	.67593	.67041	.66497	.65961	.65431	.64909	.64394	.63886	.63384
102	90	.75282	.74658	.74042	.73435	.72837	.72246	.71663	.71089	.70522	.69963	.69411	.68866	.68329	.67799	.67275	.66759	.66249	.65746	.65249	.64759
102	91	.76291	.75686	.75090	.74501	.73920	.73347	.72781	.72222	.71671	.71127	.70590	.70060	.69536	.69019	.68509	.68005	.67508	.67016	.66531	.66052
102	92	.77214	.76628	.76049	.75477	.74913	.74356	.73805	.73262	.72726	.72196	.71673	.71156	.70646	.70142	.69644	.69152	.68666	.68186	.67712	.67243
102	93	.78057	.77488	.76925	.76370	.75821	.75279	.74743	.74214	.73692	.73176	.72666	.72162	.71664	.71172	.70686	.70205	.69730	.69261	.68797	.68338
102	94	.78834	.78281	.77733	.77193	.76659	.76131	.75609	.75094	.74585	.74081	.73584	.73092	.72606	.72125	.71650	.71181	.70716	.70257	.69803	.69354
102	95	.79560	.79021	.78489	.77962	.77442	.76928	.76420	.75918	.75421	.74930	.74444	.73964	.73489	.73020	.72555	.72096	.71642	.71193	.70749	.70310
102	96	.80231	.79707	.79189	.78676	.78169	.77668	.77172	.76682	.76197	.75718	.75244	.74775	.74311	.73852	.73398	.72949	.72504	.72065	.71630	.71200

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
102	97	.80848	.80337	.79831	.79331	.78837	.78347	.77864	.77385	.76911	.76443	.75979	.75520	.75067	.74618	.74173	.73734	.73299	.72868	.72442	.72020
102	98	.81423	.80924	.80431	.79943	.79460	.78982	.78509	.78041	.77578	.77120	.76667	.76218	.75774	.75334	.74899	.74468	.74042	.73620	.73202	.72789
102	99	.81974	.81488	.81007	.80530	.80059	.79592	.79130	.78673	.78220	.77772	.77329	.76890	.76455	.76025	.75599	.75177	.74760	.74346	.73937	.73531
102	100	.82504	.82029	.81559	.81094	.80634	.80178	.79727	.79280	.78838	.78400	.77966	.77537	.77111	.76690	.76273	.75860	.75451	.75046	.74645	.74248
102	101	.83017	.82554	.82096	.81642	.81192	.80747	.80306	.79870	.79438	.79010	.78586	.78166	.77750	.77338	.76930	.76525	.76125	.75728	.75335	.74946
102	102	.83515	.83063	.82616	.82173	.81735	.81300	.80870	.80444	.80021	.79603	.79188	.78778	.78371	.77968	.77569	.77173	.76781	.76393	.76008	.75627
103	0	.02954	.02775	.02615	.02472	.02344	.02230	.02126	.02033	.01949	.01873	.01804	.01742	.01685	.01632	.01585	.01541	.01501	.01463	.01429	.01397
103	1	.02269	.02084	.01919	.01772	.01640	.01522	.01416	.01320	.01234	.01157	.01086	.01022	.00965	.00912	.00864	.00820	.00779	.00743	.00709	.00677
103	2	.02340	.02148	.01976	.01822	.01685	.01561	.01450	.01350	.01260	.01179	.01105	.01038	.00977	.00921	.00871	.00825	.00782	.00743	.00708	.00675
103	3	.02438	.02238	.02059	.01899	.01755	.01626	.01510	.01405	.01311	.01225	.01148	.01077	.01013	.00955	.00902	.00853	.00808	.00767	.00729	.00694
103	4	.02553	.02345	.02158	.01991	.01841	.01706	.01585	.01475	.01376	.01286	.01205	.01131	.01063	.01002	.00946	.00894	.00847	.00804	.00764	.00727
103	5	.02681	.02465	.02271	.02097	.01940	.01799	.01672	.01557	.01453	.01359	.01274	.01196	.01125	.01060	.01001	.00946	.00896	.00850	.00808	.00769
103	6	.02821	.02596	.02394	.02212	.02049	.01902	.01769	.01649	.01540	.01441	.01351	.01269	.01194	.01126	.01063	.01006	.00953	.00905	.00860	.00819
103	7	.02972	.02738	.02528	.02339	.02169	.02015	.01876	.01750	.01636	.01532	.01438	.01351	.01273	.01201	.01135	.01074	.01019	.00967	.00920	.00876
103	8	.03134	.02891	.02672	.02475	.02298	.02137	.01992	.01860	.01740	.01631	.01532	.01442	.01359	.01283	.01214	.01150	.01091	.01037	.00987	.00941
103	9	.03308	.03056	.02828	.02623	.02438	.02271	.02119	.01981	.01856	.01742	.01638	.01543	.01456	.01376	.01303	.01236	.01174	.01116	.01063	.01015
103	10	.03496	.03234	.02998	.02784	.02592	.02417	.02258	.02114	.01983	.01864	.01754	.01655	.01563	.01479	.01402	.01331	.01266	.01206	.01150	.01098
103	11	.03696	.03424	.03179	.02957	.02756	.02574	.02408	.02258	.02121	.01996	.01881	.01776	.01681	.01592	.01511	.01437	.01368	.01304	.01245	.01191
103	12	.03908	.03626	.03371	.03141	.02931	.02741	.02569	.02412	.02268	.02137	.02017	.01908	.01807	.01714	.01629	.01551	.01478	.01411	.01349	.01291
103	13	.04127	.03835	.03571	.03331	.03113	.02915	.02735	.02571	.02422	.02285	.02159	.02044	.01938	.01841	.01752	.01669	.01593	.01522	.01457	.01396
103	14	.04349	.04047	.03772	.03523	.03297	.03091	.02903	.02732	.02575	.02432	.02301	.02180	.02070	.01968	.01874	.01787	.01707	.01633	.01564	.01500
103	15	.04571	.04258	.03973	.03714	.03479	.03265	.03069	.02891	.02727	.02578	.02440	.02314	.02198	.02091	.01993	.01902	.01817	.01739	.01667	.01600
103	16	.04792	.04467	.04172	.03903	.03659	.03436	.03232	.03046	.02875	.02719	.02575	.02444	.02322	.02210	.02107	.02011	.01923	.01841	.01764	.01694
103	17	.05013	.04676	.04370	.04092	.03837	.03605	.03393	.03199	.03021	.02858	.02708	.02570	.02443	.02326	.02217	.02117	.02024	.01938	.01858	.01783
103	18	.05236	.04888	.04571	.04281	.04017	.03776	.03555	.03353	.03167	.02997	.02840	.02696	.02563	.02440	.02326	.02221	.02123	.02033	.01949	.01870
103	19	.05467	.05106	.04778	.04478	.04203	.03952	.03723	.03512	.03318	.03140	.02976	.02825	.02686	.02557	.02438	.02328	.02225	.02130	.02042	.01960
103	20	.05708	.05335	.04995	.04683	.04398	.04138	.03898	.03679	.03477	.03291	.03120	.02962	.02816	.02681	.02556	.02440	.02333	.02233	.02140	.02053
103	21	.05962	.05576	.05223	.04900	.04604	.04333	.04084	.03855	.03645	.03451	.03272	.03107	.02954	.02813	.02682	.02560	.02447	.02342	.02245	.02154
103	22	.06227	.05827	.05462	.05127	.04820	.04538	.04279	.04041	.03821	.03619	.03432	.03259	.03099	.02951	.02814	.02686	.02568	.02458	.02355	.02259
103	23	.06505	.06092	.05714	.05367	.05048	.04755	.04486	.04237	.04009	.03797	.03602	.03421	.03254	.03099	.02955	.02821	.02697	.02581	.02473	.02372
103	24	.06799	.06372	.05981	.05621	.05290	.04986	.04706	.04447	.04209	.03988	.03784	.03595	.03420	.03258	.03107	.02967	.02836	.02714	.02601	.02494
103	25	.07111	.06670	.06264	.05891	.05548	.05232	.04941	.04672	.04423	.04193	.03981	.03783	.03600	.03430	.03272	.03124	.02987	.02859	.02740	.02628
103	26	.07440	.06984	.06565	.06179	.05823	.05495	.05192	.04912	.04653	.04413	.04191	.03985	.03793	.03615	.03449	.03294	.03150	.03016	.02890	.02773
103	27	.07789	.07318	.06885	.06485	.06116	.05776	.05461	.05170	.04900	.04650	.04418	.04203	.04002	.03816	.03642	.03480	.03329	.03187	.03055	.02931
103	28	.08157	.07671	.07222	.06809	.06427	.06073	.05746	.05444	.05163	.04902	.04660	.04435	.04225	.04030	.03848	.03678	.03519	.03371	.03232	.03102
103	29	.08543	.08042	.07579	.07151	.06755	.06388	.06049	.05734	.05442	.05170	.04918	.04682	.04463	.04259	.04069	.03890	.03724	.03568	.03422	.03285
103	30	.08948	.08431	.07953	.07510	.07100	.06720	.06368	.06041	.05737	.05454	.05190	.04945	.04716	.04503	.04303	.04116	.03942	.03778	.03624	.03480
103	31	.09372	.08839	.08345	.07887	.07463	.07070	.06704	.06364	.06048	.05753	.05479	.05223	.04984	.04760	.04551	.04356	.04173	.04001	.03840	.03688
103	32	.09816	.09266	.08757	.08284	.07845	.07438	.07058	.06705	.06377	.06070	.05784	.05517	.05268	.05034	.04816	.04611	.04419	.04238	.04069	.03910
103	33	.10282	.09716	.09190	.08702	.08248	.07826	.07433	.07067	.06725	.06407	.06109	.05830	.05570	.05326	.05097	.04883	.04682	.04493	.04315	.04148
103	34	.10770	.10187	.09645	.09141	.08672	.08236	.07828	.07449	.07094	.06762	.06452	.06162	.05891	.05636	.05397	.05172	.04962	.04763	.04577	.04401
103	35	.11283	.10683	.10125	.09605	.09121	.08669	.08247	.07853	.07485	.07141	.06818	.06516	.06233	.05967	.05717	.05482	.05262	.05054	.04858	.04674
103	36	.11820	.11203	.10628	.10092	.09592	.09125	.08689	.08281	.07899	.07541	.07206	.06891	.06596	.06318	.06058	.05812	.05581	.05364	.05159	.04965
103	37	.12382	.11748	.11157	.10605	.10089	.09606	.09155	.08732	.08336	.07965	.07616	.07289	.06981	.06692	.06420	.06164	.05922	.05694	.05479	.05276
103	38	.12973	.12322	.11713	.11145	.10613	.10115	.09648	.09211	.08800	.08415	.08053	.07713	.07393	.07091	.06807	.06540	.06287	.06049	.05823	.05611
103	39	.13592	.12923	.12298	.11713	.11165	.10651	.10169	.09716	.09291	.08892	.08516	.08163	.07830	.07516	.07220	.06940	.06677	.06427	.06192	.05969
103	40	.14241	.13556	.12914	.12312	.11747	.11217	.10720	.10252	.09813	.09399	.09009	.08642	.08296	.07969	.07661	.07370	.07094	.06834	.06587	.06353
103	41	.14924	.14221	.13562	.12944	.12363	.11817	.11304	.10821	.10366	.09938	.09534	.09153	.08793	.08454	.08133	.07829	.07542	.07270	.07012	.06768
103	42	.15639	.14920	.14244	.13609	.13011	.12450	.11921	.11422	.10953	.10509	.10091	.09696	.09323	.08970	.08636	.08320	.08021	.07737	.07468	.07212
103	43	.16388	.15652	.14959	.14308	.13694	.13116	.12571	.12058	.11573	.11115	.10682	.10273	.09886	.09520	.09173	.08844	.08532	.08236	.07955	.07688

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
103	44	.17171	.16418	.15709	.15041	.14411	.13817	.13257	.12727	.12227	.11754	.11307	.10884	.10483	.10103	.09742	.09401	.09076	.08768	.08475	.08196
103	45	.17985	.17215	.16490	.15806	.15160	.14550	.13974	.13429	.12914	.12426	.11964	.11526	.11111	.10717	.10343	.09988	.09651	.09330	.09025	.08735
103	46	.18831	.18045	.17304	.16603	.15942	.15316	.14724	.14164	.13633	.13131	.12654	.12202	.11772	.11365	.10977	.10609	.10259	.09925	.09608	.09305
103	47	.19706	.18905	.18148	.17432	.16754	.16113	.15506	.14930	.14384	.13867	.13375	.12908	.12465	.12043	.11642	.11260	.10897	.10551	.10221	.09906
103	48	.20613	.19797	.19024	.18293	.17600	.16943	.16321	.15730	.15169	.14636	.14130	.13649	.13191	.12755	.12341	.11945	.11569	.11209	.10867	.10539
103	49	.21552	.20721	.19933	.19187	.18479	.17807	.17169	.16563	.15987	.15440	.14919	.14423	.13951	.13502	.13073	.12664	.12274	.11902	.11546	.11206
103	50	.22524	.21678	.20876	.20115	.19392	.18706	.18053	.17433	.16842	.16280	.15745	.15235	.14749	.14285	.13842	.13420	.13017	.12631	.12262	.11910
103	51	.23528	.22669	.21853	.21078	.20341	.19640	.18973	.18338	.17733	.17156	.16607	.16082	.15582	.15105	.14648	.14212	.13796	.13397	.13015	.12650
103	52	.24562	.23690	.22861	.22072	.21321	.20606	.19925	.19276	.18656	.18066	.17502	.16964	.16450	.15958	.15488	.15039	.14609	.14197	.13802	.13424
103	53	.25626	.24741	.23899	.23097	.22333	.21604	.20909	.20246	.19613	.19009	.18431	.17879	.17351	.16846	.16363	.15900	.15457	.15032	.14624	.14234
103	54	.26717	.25821	.24967	.24153	.23376	.22634	.21926	.21250	.20603	.19985	.19394	.18829	.18287	.17769	.17272	.16796	.16339	.15901	.15481	.15078
103	55	.27838	.26931	.26066	.25240	.24451	.23696	.22976	.22286	.21627	.20996	.20392	.19813	.19258	.18727	.18217	.17727	.17258	.16807	.16374	.15958
103	56	.28988	.28071	.27195	.26358	.25557	.24791	.24058	.23357	.22685	.22041	.21424	.20832	.20265	.19720	.19198	.18695	.18213	.17750	.17304	.16875
103	57	.30166	.29240	.28354	.27506	.26695	.25918	.25174	.24460	.23776	.23120	.22491	.21887	.21307	.20750	.20214	.19700	.19205	.18729	.18271	.17830
103	58	.31368	.30434	.29539	.28682	.27860	.27073	.26318	.25593	.24898	.24230	.23589	.22973	.22381	.21811	.21264	.20737	.20230	.19741	.19271	.18818
103	59	.32591	.31649	.30746	.29880	.29049	.28252	.27487	.26752	.26045	.25367	.24714	.24086	.23483	.22902	.22342	.21803	.21284	.20784	.20302	.19837
103	60	.33833	.32884	.31974	.31100	.30261	.29455	.28680	.27935	.27219	.26529	.25866	.25227	.24612	.24020	.23449	.22899	.22368	.21856	.21362	.20885
103	61	.35096	.34142	.33226	.32345	.31498	.30684	.29900	.29146	.28420	.27721	.27047	.26398	.25772	.25169	.24587	.24026	.23484	.22960	.22455	.21967
103	62	.36385	.35427	.34505	.33618	.32764	.31943	.31151	.30389	.29654	.28945	.28262	.27603	.26967	.26354	.25761	.25189	.24636	.24102	.23586	.23087
103	63	.37699	.36738	.35812	.34920	.34060	.33232	.32434	.31664	.30921	.30204	.29512	.28844	.28199	.27575	.26973	.26391	.25828	.25283	.24756	.24246
103	64	.39037	.38073	.37144	.36248	.35384	.34550	.33746	.32969	.32219	.31495	.30795	.30118	.29464	.28832	.28220	.27628	.27056	.26501	.25964	.25444
103	65	.40397	.39432	.38501	.37603	.36735	.35897	.35087	.34305	.33549	.32818	.32110	.31426	.30764	.30124	.29504	.28903	.28321	.27757	.27211	.26681
103	66	.41783	.40818	.39886	.38986	.38116	.37275	.36461	.35674	.34913	.34176	.33462	.32772	.32103	.31454	.30826	.30217	.29627	.29055	.28499	.27961
103	67	.43196	.42233	.41302	.40401	.39530	.38687	.37870	.37080	.36314	.35573	.34854	.34158	.33483	.32828	.32193	.31577	.30979	.30398	.29835	.29288
103	68	.44634	.43674	.42745	.41845	.40974	.40130	.39312	.38519	.37751	.37006	.36283	.35582	.34901	.34241	.33600	.32977	.32373	.31785	.31215	.30660
103	69	.46091	.45136	.44210	.43313	.42443	.41599	.40781	.39987	.39217	.38469	.37743	.37039	.36354	.35689	.35043	.34415	.33805	.33211	.32634	.32072
103	70	.47562	.46612	.45691	.44797	.43929	.43088	.42270	.41476	.40705	.39956	.39229	.38521	.37834	.37165	.36515	.35882	.35267	.34668	.34085	.33518
103	71	.49038	.48096	.47180	.46291	.45427	.44588	.43773	.42980	.42210	.41461	.40732	.40023	.39333	.38662	.38009	.37372	.36753	.36150	.35562	.34990
103	72	.50518	.49583	.48675	.47792	.46933	.46098	.45286	.44495	.43726	.42978	.42249	.41540	.40849	.40176	.39520	.38882	.38259	.37652	.37060	.36484
103	73	.51998	.51072	.50172	.49296	.48443	.47613	.46805	.46018	.45252	.44505	.43778	.43069	.42378	.41704	.41047	.40407	.39782	.39172	.38578	.37997
103	74	.53482	.52567	.51676	.50808	.49963	.49139	.48337	.47554	.46792	.46048	.45323	.44615	.43925	.43252	.42595	.41954	.41328	.40716	.40119	.39536
103	75	.54975	.54072	.53192	.52333	.51497	.50681	.49885	.49108	.48350	.47611	.46889	.46185	.45497	.44825	.44169	.43528	.42902	.42290	.41692	.41107
103	76	.56479	.55589	.54721	.53874	.53047	.52240	.51452	.50683	.49932	.49198	.48481	.47781	.47096	.46427	.45773	.45134	.44509	.43898	.43300	.42715
103	77	.57993	.57118	.56263	.55428	.54613	.53816	.53038	.52277	.51534	.50807	.50096	.49401	.48722	.48057	.47406	.46770	.46147	.45538	.44941	.44357
103	78	.59511	.58652	.57812	.56991	.56189	.55404	.54637	.53886	.53151	.52433	.51730	.51042	.50368	.49709	.49063	.48431	.47812	.47205	.46611	.46029
103	79	.61024	.60182	.59359	.58553	.57764	.56993	.56237	.55498	.54774	.54065	.53370	.52690	.52024	.51371	.50732	.50105	.49491	.48889	.48298	.47720
103	80	.62519	.61695	.60889	.60099	.59326	.58568	.57826	.57099	.56386	.55688	.55003	.54332	.53675	.53030	.52397	.51777	.51169	.50572	.49986	.49412
103	81	.63986	.63181	.62393	.61620	.60862	.60119	.59391	.58677	.57977	.57290	.56616	.55956	.55307	.54671	.54047	.53434	.52832	.52242	.51662	.51093
103	82	.65420	.64635	.63864	.63109	.62368	.61641	.60927	.60227	.59540	.58865	.58203	.57553	.56915	.56288	.55673	.55068	.54475	.53891	.53318	.52755
103	83	.66820	.66054	.65303	.64566	.63842	.63131	.62433	.61747	.61074	.60412	.59763	.59124	.58497	.57881	.57275	.56680	.56094	.55519	.54954	.54398
103	84	.68193	.67449	.66717	.65998	.65292	.64598	.63916	.63246	.62587	.61940	.61303	.60677	.60062	.59457	.58862	.58276	.57701	.57134	.56577	.56029
103	85	.69544	.68820	.68109	.67410	.66722	.66046	.65381	.64727	.64084	.63451	.62829	.62216	.61614	.61021	.60437	.59863	.59298	.58742	.58194	.57655
103	86	.70860	.70157	.69467	.68787	.68119	.67461	.66814	.66176	.65549	.64932	.64324	.63726	.63137	.62557	.61986	.61424	.60870	.60324	.59787	.59257
103	87	.72124	.71444	.70774	.70114	.69465	.68826	.68196	.67576	.66965	.66364	.65771	.65188	.64613	.64046	.63488	.62938	.62395	.61861	.61335	.60815
103	88	.73337	.72677	.72028	.71389	.70758	.70138	.69526	.68923	.68329	.67743	.67166	.66597	.66037	.65484	.64939	.64401	.63871	.63349	.62833	.62325
103	89	.74495	.73857	.73228	.72608	.71997	.71395	.70801	.70215	.69638	.69068	.68507	.67953	.67407	.66868	.66336	.65812	.65294	.64784	.64280	.63783
103	90	.75595	.74978	.74369	.73769	.73177	.72593	.72016	.71448	.70887	.70334	.69788	.69249	.68717	.68192	.67674	.67163	.66658	.66160	.65668	.65183
103	91	.76622	.76025	.75435	.74854	.74280	.73713	.73154	.72602	.72058	.71520	.70989	.70465	.69947	.69436	.68931	.68433	.67941	.67455	.66975	.66501
103	92	.77562	.76983	.76412	.75848	.75291	.74741	.74198	.73662	.73132	.72609	.72093	.71583	.71079	.70581	.70089	.69603	.69123	.68648	.68179	.67716
103	93	.78421	.77860	.77306	.76758	.76217	.75683	.75155	.74633	.74118	.73609	.73106	.72608	.72117	.71631	.71152	.70677	.70208	.69745	.69287	.68834

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
103	94	.79214	.78669	.78131	.77598	.77072	.76553	.76039	.75531	.75029	.74533	.74043	.73558	.73079	.72605	.72137	.71674	.71216	.70763	.70315	.69872
103	95	.79955	.79425	.78902	.78384	.77873	.77367	.76867	.76372	.75884	.75400	.74922	.74449	.73982	.73519	.73062	.72610	.72162	.71720	.71282	.70849
103	96	.80641	.80127	.79617	.79114	.78616	.78123	.77636	.77154	.76678	.76206	.75740	.75278	.74822	.74371	.73924	.73482	.73044	.72612	.72183	.71760
103	97	.81272	.80771	.80275	.79784	.79299	.78818	.78343	.77873	.77408	.76948	.76493	.76042	.75596	.75155	.74718	.74285	.73858	.73434	.73015	.72600
103	98	.81860	.81372	.80888	.80410	.79936	.79468	.79004	.78545	.78091	.77641	.77196	.76756	.76320	.75888	.75461	.75038	.74619	.74204	.73794	.73387
103	99	.82425	.81949	.81478	.81012	.80550	.80093	.79640	.79193	.78749	.78310	.77875	.77445	.77019	.76596	.76179	.75765	.75355	.74949	.74547	.74149
103	100	.82968	.82504	.82045	.81590	.81140	.80694	.80252	.79815	.79382	.78953	.78529	.78108	.77692	.77279	.76870	.76465	.76064	.75667	.75274	.74884
103	101	.83494	.83042	.82595	.82152	.81713	.81278	.80847	.80421	.79998	.79579	.79165	.78754	.78347	.77944	.77544	.77148	.76756	.76367	.75982	.75601
103	102	.84005	.83565	.83129	.82697	.82269	.81846	.81426	.81009	.80597	.80188	.79784	.79382	.78985	.78591	.78200	.77814	.77430	.77050	.76673	.76300
103	103	.84510	.84082	.83658	.83237	.82820	.82407	.81998	.81592	.81190	.80792	.80397	.80005	.79617	.79233	.78851	.78473	.78099	.77727	.77359	.76994
104	0	.02962	.02783	.02623	.02480	.02353	.02238	.02135	.02042	.01959	.01883	.01814	.01751	.01694	.01642	.01595	.01551	.01511	.01474	.01440	.01408
104	1	.02271	.02086	.01921	.01773	.01641	.01523	.01417	.01322	.01236	.01158	.01088	.01024	.00966	.00913	.00865	.00821	.00781	.00744	.00710	.00679
104	2	.02341	.02149	.01977	.01823	.01686	.01562	.01451	.01351	.01261	.01180	.01106	.01039	.00978	.00923	.00872	.00826	.00783	.00744	.00709	.00676
104	3	.02439	.02239	.02060	.01900	.01756	.01627	.01511	.01406	.01312	.01226	.01149	.01078	.01014	.00956	.00902	.00854	.00809	.00768	.00730	.00695
104	4	.02554	.02345	.02159	.01992	.01842	.01707	.01586	.01476	.01377	.01287	.01206	.01132	.01064	.01003	.00947	.00895	.00848	.00804	.00764	.00728
104	5	.02682	.02465	.02271	.02097	.01941	.01800	.01673	.01558	.01454	.01360	.01274	.01196	.01125	.01061	.01001	.00947	.00897	.00851	.00809	.00770
104	6	.02822	.02596	.02394	.02213	.02050	.01903	.01770	.01649	.01540	.01441	.01352	.01270	.01195	.01127	.01064	.01007	.00954	.00906	.00861	.00819
104	7	.02973	.02739	.02529	.02339	.02169	.02015	.01876	.01750	.01636	.01533	.01438	.01352	.01273	.01201	.01135	.01075	.01019	.00968	.00921	.00877
104	8	.03134	.02891	.02673	.02476	.02298	.02137	.01992	.01860	.01741	.01632	.01533	.01442	.01360	.01284	.01214	.01151	.01092	.01038	.00988	.00941
104	9	.03309	.03056	.02829	.02624	.02439	.02271	.02120	.01982	.01856	.01742	.01638	.01543	.01456	.01377	.01303	.01236	.01174	.01117	.01064	.01015
104	10	.03497	.03235	.02998	.02785	.02592	.02417	.02259	.02115	.01984	.01864	.01755	.01655	.01564	.01480	.01403	.01332	.01267	.01207	.01151	.01099
104	11	.03697	.03425	.03180	.02958	.02757	.02575	.02409	.02259	.02122	.01996	.01882	.01777	.01681	.01593	.01512	.01438	.01369	.01305	.01246	.01192
104	12	.03909	.03627	.03372	.03142	.02933	.02743	.02570	.02413	.02269	.02139	.02019	.01909	.01808	.01716	.01631	.01552	.01479	.01412	.01350	.01293
104	13	.04129	.03837	.03572	.03332	.03115	.02917	.02737	.02573	.02423	.02286	.02161	.02046	.01940	.01843	.01753	.01671	.01595	.01524	.01459	.01398
104	14	.04351	.04048	.03774	.03525	.03299	.03093	.02905	.02734	.02577	.02434	.02303	.02183	.02072	.01970	.01876	.01789	.01709	.01635	.01566	.01502
104	15	.04573	.04260	.03975	.03716	.03481	.03267	.03071	.02893	.02730	.02580	.02443	.02317	.02201	.02094	.01995	.01904	.01820	.01742	.01670	.01602
104	16	.04794	.04469	.04174	.03906	.03661	.03438	.03235	.03048	.02878	.02722	.02578	.02446	.02325	.02213	.02110	.02014	.01926	.01844	.01767	.01697
104	17	.05015	.04679	.04373	.04094	.03840	.03608	.03396	.03202	.03024	.02861	.02711	.02573	.02446	.02329	.02220	.02120	.02027	.01941	.01861	.01787
104	18	.05239	.04890	.04573	.04284	.04020	.03779	.03558	.03356	.03170	.03000	.02843	.02699	.02566	.02443	.02329	.02224	.02127	.02036	.01952	.01874
104	19	.05470	.05109	.04780	.04480	.04206	.03955	.03726	.03515	.03321	.03143	.02980	.02829	.02689	.02561	.02441	.02331	.02229	.02134	.02045	.01963
104	20	.05711	.05338	.04997	.04686	.04401	.04141	.03901	.03682	.03480	.03294	.03123	.02965	.02819	.02684	.02560	.02444	.02336	.02237	.02144	.02057
104	21	.05965	.05579	.05226	.04903	.04607	.04336	.04087	.03859	.03648	.03454	.03275	.03110	.02958	.02816	.02685	.02564	.02451	.02346	.02248	.02157
104	22	.06230	.05830	.05465	.05130	.04823	.04541	.04282	.04044	.03825	.03622	.03435	.03263	.03103	.02955	.02818	.02690	.02572	.02461	.02359	.02263
104	23	.06508	.06095	.05717	.05370	.05051	.04758	.04489	.04241	.04012	.03801	.03606	.03425	.03258	.03103	.02959	.02825	.02701	.02585	.02477	.02376
104	24	.06802	.06375	.05984	.05624	.05293	.04989	.04709	.04451	.04212	.03992	.03788	.03599	.03424	.03262	.03111	.02970	.02840	.02718	.02605	.02498
104	25	.07114	.06673	.06267	.05895	.05552	.05236	.04944	.04676	.04427	.04197	.03984	.03787	.03604	.03434	.03275	.03128	.02991	.02863	.02744	.02632
104	26	.07443	.06987	.06568	.06182	.05826	.05498	.05195	.04916	.04657	.04417	.04195	.03988	.03797	.03619	.03453	.03298	.03154	.03020	.02894	.02777
104	27	.07793	.07322	.06888	.06489	.06120	.05780	.05465	.05174	.04904	.04654	.04422	.04206	.04006	.03820	.03646	.03484	.03333	.03192	.03059	.02936
104	28	.08160	.07674	.07226	.06812	.06430	.06077	.05750	.05447	.05167	.04906	.04664	.04439	.04229	.04034	.03852	.03682	.03524	.03375	.03237	.03106
104	29	.08547	.08045	.07582	.07154	.06759	.06392	.06053	.05738	.05446	.05174	.04922	.04687	.04468	.04264	.04073	.03895	.03729	.03573	.03427	.03290
104	30	.08952	.08435	.07956	.07514	.07104	.06724	.06372	.06045	.05741	.05458	.05195	.04950	.04721	.04507	.04308	.04121	.03946	.03783	.03629	.03486
104	31	.09376	.08843	.08349	.07892	.07468	.07074	.06708	.06369	.06052	.05758	.05484	.05228	.04989	.04765	.04556	.04361	.04178	.04006	.03845	.03694
104	32	.09820	.09270	.08761	.08288	.07850	.07442	.07063	.06710	.06382	.06075	.05789	.05522	.05273	.05039	.04821	.04616	.04424	.04244	.04075	.03916
104	33	.10286	.09720	.09195	.08707	.08253	.07831	.07438	.07072	.06730	.06412	.06114	.05836	.05575	.05331	.05103	.04889	.04687	.04498	.04321	.04154
104	34	.10774	.10191	.09650	.09146	.08677	.08241	.07834	.07454	.07099	.06768	.06458	.06168	.05896	.05641	.05403	.05178	.04968	.04769	.04583	.04407
104	35	.11287	.10688	.10130	.09610	.09126	.08674	.08253	.07859	.07491	.07146	.06824	.06522	.06239	.05973	.05723	.05489	.05268	.05060	.04865	.04680
104	36	.11825	.11208	.10633	.10098	.09598	.09131	.08694	.08286	.07905	.07547	.07212	.06897	.06602	.06325	.06064	.05819	.05588	.05370	.05165	.04972
104	37	.12387	.11754	.11162	.10610	.10094	.09612	.09161	.08738	.08342	.07971	.07623	.07295	.06988	.06699	.06427	.06170	.05929	.05701	.05486	.05283
104	38	.12978	.12327	.11719	.11151	.10619	.10121	.09654	.09217	.08807	.08421	.08060	.07719	.07399	.07098	.06814	.06547	.06294	.06056	.05831	.05618
104	39	.13597	.12929	.12304	.11719	.11171	.10657	.10175	.09723	.09298	.08899	.08523	.08170	.07837	.07523	.07227	.06948	.06684	.06435	.06199	.05977

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
104	40	.14248	.13562	.12920	.12318	.11754	.11224	.10727	.10259	.09820	.09406	.09017	.08650	.08303	.07977	.07669	.07378	.07102	.06842	.06595	.06362
104	41	.14930	.14228	.13569	.12951	.12370	.11824	.11311	.10828	.10374	.09946	.09542	.09161	.08802	.08462	.08141	.07838	.07551	.07279	.07021	.06777
104	42	.15647	.14927	.14251	.13616	.13019	.12457	.11929	.11430	.10961	.10518	.10100	.09705	.09332	.08979	.08645	.08329	.08030	.07746	.07477	.07222
104	43	.16396	.15660	.14967	.14316	.13702	.13125	.12580	.12066	.11582	.11124	.10691	.10282	.09896	.09529	.09182	.08854	.08542	.08246	.07965	.07699
104	44	.17179	.16426	.15718	.15050	.14420	.13826	.13266	.12737	.12237	.11764	.11317	.10894	.10493	.10113	.09753	.09411	.09087	.08779	.08486	.08208
104	45	.17994	.17225	.16499	.15815	.15170	.14560	.13984	.13439	.12924	.12437	.11975	.11537	.11122	.10729	.10355	.10000	.09663	.09342	.09037	.08747
104	46	.18841	.18055	.17314	.16614	.15953	.15327	.14735	.14175	.13645	.13142	.12666	.12214	.11785	.11377	.10990	.10622	.10272	.09938	.09621	.09319
104	47	.19717	.18916	.18159	.17443	.16766	.16125	.15518	.14943	.14397	.13879	.13388	.12922	.12478	.12057	.11656	.11274	.10911	.10565	.10235	.09920
104	48	.20625	.19809	.19037	.18305	.17613	.16956	.16334	.15743	.15183	.14650	.14144	.13663	.13206	.12770	.12356	.11961	.11584	.11225	.10882	.10555
104	49	.21565	.20734	.19946	.19200	.18493	.17821	.17183	.16578	.16002	.15455	.14935	.14439	.13967	.13518	.13089	.12681	.12291	.11919	.11563	.11224
104	50	.22538	.21693	.20891	.20130	.19408	.18721	.18069	.17449	.16859	.16297	.15762	.15252	.14766	.14303	.13860	.13438	.13035	.12650	.12281	.11929
104	51	.23544	.22685	.21869	.21094	.20358	.19657	.18990	.18355	.17751	.17175	.16625	.16101	.15601	.15124	.14668	.14232	.13816	.13417	.13036	.12671
104	52	.24579	.23707	.22878	.22090	.21339	.20625	.19944	.19295	.18676	.18086	.17522	.16984	.16471	.15979	.15510	.15061	.14631	.14219	.13825	.13447
104	53	.25644	.24760	.23918	.23117	.22353	.21625	.20930	.20268	.19635	.19031	.18454	.17902	.17374	.16870	.16386	.15924	.15481	.15056	.14649	.14259
104	54	.26738	.25842	.24988	.24174	.23398	.22656	.21949	.21273	.20627	.20009	.19419	.18853	.18312	.17794	.17298	.16822	.16366	.15928	.15508	.15105
104	55	.27860	.26954	.26089	.25263	.24474	.23721	.23001	.22312	.21653	.21022	.20418	.19840	.19286	.18754	.18245	.17756	.17287	.16836	.16404	.15988
104	56	.29012	.28096	.27220	.26383	.25583	.24818	.24086	.23384	.22713	.22070	.21453	.20862	.20295	.19751	.19228	.18727	.18245	.17782	.17336	.16908
104	57	.30192	.29267	.28381	.27534	.26724	.25947	.25203	.24490	.23807	.23152	.22523	.21919	.21340	.20783	.20248	.19734	.19239	.18764	.18306	.17866
104	58	.31397	.30463	.29569	.28712	.27891	.27105	.26350	.25626	.24931	.24264	.23623	.23008	.22416	.21847	.21300	.20774	.20267	.19780	.19310	.18857
104	59	.32622	.31681	.30778	.29913	.29083	.28287	.27522	.26787	.26082	.25404	.24752	.24125	.23521	.22941	.22382	.21844	.21325	.20825	.20344	.19879
104	60	.33867	.32919	.32010	.31137	.30298	.29492	.28718	.27974	.27258	.26570	.25907	.25269	.24654	.24063	.23492	.22942	.22412	.21901	.21407	.20931
104	61	.35133	.34180	.33264	.32384	.31538	.30724	.29941	.29188	.28463	.27764	.27091	.26443	.25818	.25215	.24634	.24073	.23532	.23009	.22504	.22016
104	62	.36425	.35467	.34546	.33660	.32807	.31986	.31196	.30434	.29700	.28992	.28310	.27652	.27017	.26404	.25812	.25240	.24688	.24155	.23639	.23140
104	63	.37742	.36781	.35856	.34965	.34107	.33279	.32482	.31713	.30971	.30255	.29563	.28896	.28252	.27629	.27027	.26446	.25883	.25340	.24813	.24304
104	64	.39083	.38120	.37192	.36297	.35434	.34601	.33798	.33022	.32273	.31549	.30850	.30175	.29521	.28890	.28279	.27688	.27116	.26562	.26026	.25507
104	65	.40447	.39483	.38553	.37656	.36789	.35952	.35143	.34362	.33607	.32876	.32170	.31487	.30826	.30186	.29567	.28967	.28386	.27823	.27277	.26748
104	66	.41836	.40873	.39942	.39043	.38174	.37334	.36521	.35736	.34975	.34239	.33527	.32837	.32169	.31522	.30895	.30287	.29697	.29126	.28571	.28033
104	67	.43254	.42292	.41363	.40463	.39593	.38751	.37936	.37146	.36382	.35642	.34924	.34229	.33554	.32901	.32267	.31652	.31055	.30475	.29913	.29367
104	68	.44697	.43738	.42810	.41912	.41042	.40199	.39383	.38591	.37824	.37080	.36358	.35658	.34979	.34320	.33680	.33059	.32455	.31869	.31299	.30745
104	69	.46159	.45206	.44281	.43385	.42517	.41675	.40858	.40065	.39296	.38550	.37826	.37122	.36439	.35775	.35130	.34503	.33894	.33301	.32725	.32165
104	70	.47635	.46687	.45768	.44875	.44010	.43169	.42353	.41561	.40792	.40044	.39318	.38612	.37925	.37258	.36609	.35978	.35364	.34766	.34184	.33618
104	71	.49118	.48177	.47264	.46376	.45514	.44677	.43863	.43072	.42303	.41555	.40828	.40121	.39433	.38763	.38111	.37476	.36858	.36256	.35669	.35098
104	72	.50604	.49671	.48765	.47884	.47027	.46194	.45383	.44594	.43827	.43080	.42353	.41645	.40956	.40285	.39631	.38993	.38372	.37767	.37176	.36601
104	73	.52090	.51167	.50269	.49395	.48544	.47716	.46910	.46125	.45360	.44615	.43890	.43182	.42493	.41821	.41166	.40527	.39904	.39296	.38702	.38123
104	74	.53582	.52669	.51780	.50915	.50072	.49250	.48449	.47669	.46908	.46167	.45443	.44738	.44049	.43378	.42723	.42083	.41458	.40849	.40254	.39672
104	75	.55082	.54182	.53304	.52448	.51614	.50800	.50006	.49232	.48476	.47739	.47019	.46316	.45630	.44960	.44306	.43667	.43043	.42433	.41836	.41254
104	76	.56595	.55708	.54842	.53998	.53173	.52369	.51583	.50816	.50067	.49336	.48621	.47923	.47240	.46573	.45921	.45284	.44661	.44052	.43455	.42872
104	77	.58118	.57246	.56394	.55562	.54749	.53955	.53180	.52421	.51680	.50956	.50247	.49555	.48877	.48215	.47566	.46932	.46312	.45704	.45110	.44527
104	78	.59647	.58791	.57954	.57136	.56336	.55555	.54790	.54042	.53310	.52594	.51893	.51208	.50537	.49880	.49236	.48607	.47990	.47385	.46794	.46214
104	79	.61171	.60332	.59512	.58709	.57924	.57155	.56403	.55666	.54945	.54239	.53548	.52870	.52207	.51557	.50920	.50295	.49683	.49084	.48496	.47919
104	80	.62678	.61858	.61055	.60269	.59498	.58744	.58005	.57281	.56572	.55877	.55195	.54527	.53872	.53230	.52600	.51983	.51377	.50783	.50200	.49628
104	81	.64158	.63357	.62572	.61803	.61049	.60310	.59585	.58874	.58178	.57494	.56824	.56166	.55521	.54887	.54266	.53656	.53058	.52470	.51893	.51327
104	82	.65605	.64823	.64057	.63306	.62569	.61845	.61136	.60439	.59756	.59085	.58426	.57780	.57145	.56522	.55909	.55308	.54717	.54137	.53567	.53007
104	83	.67018	.66258	.65511	.64778	.64058	.63351	.62657	.61976	.61306	.60649	.60003	.59368	.58744	.58132	.57529	.56937	.56356	.55784	.55221	.54668
104	84	.68407	.67667	.66940	.66226	.65524	.64835	.64157	.63491	.62837	.62193	.61561	.60939	.60328	.59726	.59135	.58553	.57981	.57418	.56865	.56320
104	85	.69773	.69055	.68349	.67654	.66972	.66300	.65640	.64991	.64352	.63724	.63106	.62498	.61899	.61311	.60731	.60161	.59599	.59047	.58503	.57967
104	86	.71106	.70409	.69724	.69050	.68387	.67734	.67092	.66460	.65838	.65225	.64622	.64029	.63444	.62869	.62302	.61744	.61194	.60652	.60119	.59593
104	87	.72388	.71714	.71050	.70396	.69752	.69119	.68494	.67880	.67274	.66678	.66091	.65512	.64942	.64380	.63826	.63281	.62743	.62213	.61691	.61176
104	88	.73619	.72966	.72323	.71690	.71066	.70451	.69845	.69248	.68659	.68079	.67508	.66944	.66388	.65841	.65301	.64768	.64243	.63725	.63214	.62710
104	89	.74795	.74164	.73542	.72929	.72325	.71729	.71141	.70562	.69990	.69427	.68871	.68323	.67782	.67249	.66722	.66203	.65691	.65185	.64687	.64194

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
104	90	.75915	.75305	.74704	.74110	.73525	.72948	.72379	.71817	.71262	.70715	.70175	.69643	.69117	.68598	.68085	.67580	.67081	.66588	.66101	.65621
104	91	.76961	.76372	.75790	.75216	.74649	.74090	.73538	.72993	.72455	.71924	.71400	.70882	.70371	.69866	.69368	.68875	.68389	.67909	.67434	.66966
104	92	.77920	.77349	.76786	.76230	.75681	.75139	.74603	.74074	.73552	.73036	.72527	.72023	.71526	.71034	.70549	.70069	.69595	.69127	.68664	.68207
104	93	.78797	.78244	.77698	.77159	.76626	.76100	.75580	.75066	.74558	.74057	.73561	.73071	.72586	.72108	.71635	.71167	.70705	.70248	.69796	.69349
104	94	.79606	.79070	.78541	.78017	.77500	.76988	.76483	.75983	.75490	.75001	.74519	.74041	.73570	.73103	.72642	.72186	.71734	.71288	.70847	.70411
104	95	.80363	.79843	.79329	.78821	.78318	.77821	.77330	.76844	.76363	.75888	.75418	.74953	.74493	.74039	.73589	.73144	.72703	.72268	.71837	.71410
104	96	.81066	.80561	.80061	.79567	.79079	.78595	.78117	.77644	.77176	.76713	.76255	.75802	.75354	.74910	.74471	.74037	.73607	.73182	.72760	.72344
104	97	.81711	.81220	.80735	.80254	.79778	.79308	.78842	.78381	.77925	.77473	.77027	.76585	.76147	.75714	.75285	.74861	.74441	.74025	.73613	.73205
104	98	.82314	.81836	.81363	.80895	.80432	.79973	.79519	.79070	.78625	.78184	.77748	.77317	.76889	.76466	.76047	.75632	.75222	.74815	.74412	.74013
104	99	.82894	.82429	.81968	.81513	.81061	.80614	.80172	.79734	.79300	.78871	.78445	.78024	.77606	.77193	.76784	.76379	.75977	.75579	.75185	.74795
104	100	.83450	.82998	.82550	.82106	.81667	.81231	.80800	.80373	.79950	.79531	.79116	.78705	.78298	.77894	.77494	.77098	.76706	.76317	.75932	.75550
104	101	.83991	.83551	.83115	.82683	.82255	.81831	.81412	.80995	.80583	.80175	.79770	.79369	.78971	.78577	.78187	.77800	.77417	.77037	.76661	.76287
104	102	.84516	.84088	.83664	.83244	.82828	.82415	.82006	.81601	.81199	.80801	.80406	.80015	.79628	.79243	.78862	.78485	.78111	.77739	.77372	.77007
104	103	.85035	.84619	.84207	.83799	.83394	.82992	.82594	.82200	.81809	.81421	.81037	.80656	.80278	.79903	.79532	.79163	.78798	.78436	.78077	.77721
104	104	.85579	.85176	.84777	.84381	.83988	.83599	.83213	.82830	.82450	.82074	.81700	.81330	.80963	.80598	.80237	.79879	.79523	.79171	.78821	.78475
105	0	.02969	.02790	.02631	.02489	.02361	.02247	.02144	.02051	.01967	.01892	.01823	.01761	.01704	.01652	.01604	.01561	.01521	.01484	.01450	.01419
105	1	.02272	.02087	.01922	.01774	.01643	.01525	.01418	.01323	.01237	.01159	.01089	.01025	.00967	.00915	.00867	.00823	.00783	.00746	.00712	.00681
105	2	.02342	.02149	.01978	.01824	.01687	.01563	.01452	.01352	.01262	.01181	.01107	.01040	.00979	.00924	.00873	.00827	.00784	.00746	.00710	.00677
105	3	.02440	.02239	.02061	.01900	.01757	.01628	.01512	.01407	.01313	.01227	.01150	.01079	.01015	.00957	.00903	.00855	.00810	.00769	.00731	.00696
105	4	.02554	.02346	.02160	.01993	.01843	.01708	.01586	.01477	.01378	.01288	.01207	.01132	.01065	.01004	.00947	.00896	.00849	.00805	.00765	.00728
105	5	.02683	.02466	.02272	.02098	.01942	.01801	.01674	.01559	.01455	.01361	.01275	.01197	.01126	.01061	.01002	.00948	.00898	.00852	.00810	.00771
105	6	.02822	.02597	.02395	.02214	.02050	.01903	.01770	.01650	.01541	.01442	.01352	.01270	.01196	.01127	.01065	.01007	.00955	.00906	.00861	.00820
105	7	.02973	.02739	.02529	.02340	.02170	.02016	.01877	.01751	.01637	.01533	.01439	.01353	.01274	.01202	.01136	.01076	.01020	.00969	.00921	.00878
105	8	.03135	.02892	.02673	.02476	.02299	.02138	.01993	.01861	.01741	.01633	.01533	.01443	.01360	.01285	.01215	.01151	.01092	.01038	.00988	.00942
105	9	.03309	.03057	.02829	.02624	.02439	.02272	.02120	.01982	.01857	.01743	.01639	.01544	.01457	.01377	.01304	.01237	.01175	.01118	.01065	.01016
105	10	.03497	.03235	.02999	.02786	.02593	.02418	.02260	.02116	.01984	.01865	.01756	.01656	.01565	.01481	.01404	.01333	.01268	.01207	.01151	.01100
105	11	.03698	.03426	.03180	.02959	.02758	.02576	.02410	.02260	.02122	.01997	.01883	.01778	.01682	.01594	.01513	.01439	.01370	.01306	.01247	.01193
105	12	.03910	.03628	.03373	.03143	.02934	.02744	.02571	.02414	.02271	.02140	.02020	.01910	.01809	.01717	.01632	.01553	.01481	.01414	.01352	.01294
105	13	.04130	.03838	.03573	.03334	.03116	.02918	.02739	.02574	.02425	.02288	.02162	.02047	.01942	.01845	.01755	.01673	.01596	.01526	.01460	.01400
105	14	.04353	.04050	.03776	.03527	.03300	.03094	.02907	.02736	.02579	.02436	.02305	.02185	.02074	.01972	.01878	.01791	.01711	.01637	.01568	.01504
105	15	.04575	.04262	.03977	.03719	.03483	.03269	.03074	.02895	.02732	.02582	.02445	.02319	.02203	.02096	.01998	.01907	.01823	.01745	.01672	.01605
105	16	.04796	.04471	.04176	.03908	.03663	.03441	.03237	.03051	.02880	.02724	.02581	.02449	.02328	.02216	.02112	.02017	.01928	.01846	.01770	.01700
105	17	.05018	.04681	.04375	.04097	.03843	.03611	.03399	.03205	.03027	.02864	.02714	.02576	.02449	.02332	.02223	.02123	.02030	.01944	.01864	.01790
105	18	.05241	.04893	.04576	.04287	.04023	.03782	.03561	.03359	.03173	.03003	.02846	.02702	.02569	.02446	.02333	.02227	.02130	.02040	.01956	.01877
105	19	.05472	.05112	.04783	.04483	.04209	.03958	.03728	.03518	.03324	.03146	.02983	.02832	.02692	.02564	.02445	.02334	.02232	.02137	.02049	.01967
105	20	.05714	.05341	.05000	.04689	.04404	.04144	.03904	.03685	.03483	.03297	.03126	.02968	.02823	.02688	.02563	.02447	.02340	.02240	.02147	.02061
105	21	.05967	.05581	.05229	.04906	.04610	.04339	.04090	.03862	.03651	.03457	.03279	.03114	.02961	.02820	.02689	.02567	.02455	.02350	.02252	.02161
105	22	.06232	.05833	.05468	.05133	.04826	.04544	.04285	.04047	.03828	.03625	.03439	.03266	.03106	.02958	.02821	.02694	.02575	.02465	.02362	.02267
105	23	.06511	.06098	.05720	.05373	.05054	.04761	.04492	.04244	.04015	.03804	.03609	.03428	.03261	.03106	.02962	.02829	.02704	.02589	.02481	.02380
105	24	.06805	.06378	.05987	.05627	.05297	.04992	.04712	.04454	.04216	.03995	.03791	.03603	.03428	.03265	.03114	.02974	.02844	.02722	.02608	.02502
105	25	.07117	.06676	.06270	.05898	.05555	.05239	.04948	.04679	.04430	.04201	.03988	.03790	.03607	.03437	.03279	.03132	.02995	.02867	.02748	.02636
105	26	.07446	.06990	.06571	.06185	.05830	.05502	.05199	.04919	.04660	.04420	.04198	.03992	.03801	.03622	.03457	.03302	.03158	.03024	.02898	.02781
105	27	.07796	.07325	.06892	.06492	.06123	.05783	.05468	.05177	.04908	.04658	.04426	.04210	.04010	.03824	.03650	.03488	.03337	.03196	.03064	.02940
105	28	.08163	.07677	.07229	.06816	.06434	.06081	.05754	.05451	.05171	.04910	.04668	.04443	.04234	.04038	.03857	.03687	.03528	.03380	.03241	.03111
105	29	.08550	.08049	.07586	.07158	.06762	.06396	.06057	.05742	.05450	.05179	.04926	.04691	.04472	.04268	.04078	.03900	.03733	.03577	.03431	.03295
105	30	.08956	.08438	.07960	.07518	.07108	.06729	.06376	.06049	.05745	.05463	.05199	.04954	.04725	.04512	.04312	.04126	.03951	.03788	.03634	.03491
105	31	.09380	.08846	.08353	.07896	.07472	.07078	.06713	.06373	.06057	.05763	.05488	.05232	.04993	.04770	.04561	.04366	.04183	.04011	.03850	.03699
105	32	.09824	.09274	.08765	.08293	.07854	.07447	.07068	.06715	.06386	.06080	.05794	.05527	.05278	.05044	.04826	.04621	.04429	.04249	.04080	.03921
105	33	.10290	.09724	.09199	.08711	.08258	.07836	.07443	.07077	.06735	.06417	.06119	.05841	.05581	.05337	.05108	.04894	.04693	.04504	.04326	.04159
105	34	.10779	.10196	.09655	.09151	.08682	.08246	.07839	.07459	.07104	.06773	.06463	.06173	.05902	.05647	.05408	.05184	.04973	.04775	.04589	.04414

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
105	35	.11292	.10693	.10135	.09615	.09131	.08679	.08258	.07864	.07496	.07152	.06830	.06528	.06244	.05979	.05729	.05495	.05274	.05067	.04871	.04687
105	36	.11829	.11213	.10638	.10103	.09603	.09136	.08700	.08292	.07910	.07553	.07218	.06903	.06608	.06331	.06070	.05825	.05594	.05377	.05172	.04978
105	37	.12393	.11759	.11168	.10616	.10100	.09618	.09167	.08744	.08348	.07977	.07629	.07302	.06994	.06705	.06433	.06177	.05936	.05708	.05493	.05290
105	38	.12984	.12333	.11725	.11156	.10624	.10127	.09660	.09223	.08813	.08428	.08066	.07726	.07406	.07105	.06821	.06554	.06301	.06063	.05838	.05625
105	39	.13603	.12935	.12310	.11725	.11177	.10663	.10182	.09730	.09305	.08906	.08530	.08177	.07844	.07530	.07235	.06955	.06692	.06443	.06207	.05984
105	40	.14254	.13568	.12926	.12325	.11760	.11231	.10734	.10266	.09827	.09413	.09024	.08657	.08311	.07985	.07676	.07385	.07110	.06850	.06603	.06370
105	41	.14937	.14234	.13576	.12957	.12377	.11831	.11318	.10836	.10381	.09953	.09550	.09169	.08810	.08470	.08149	.07846	.07559	.07287	.07030	.06785
105	42	.15653	.14934	.14258	.13624	.13027	.12465	.11936	.11438	.10969	.10526	.10108	.09714	.09341	.08988	.08654	.08338	.08039	.07756	.07487	.07231
105	43	.16404	.15667	.14975	.14324	.13711	.13133	.12588	.12075	.11590	.11133	.10700	.10292	.09905	.09539	.09192	.08863	.08552	.08256	.07975	.07709
105	44	.17188	.16435	.15726	.15058	.14429	.13835	.13275	.12746	.12246	.11774	.11327	.10904	.10503	.10123	.09763	.09422	.09098	.08790	.08497	.08219
105	45	.18003	.17234	.16509	.15825	.15179	.14570	.13994	.13450	.12935	.12447	.11985	.11548	.11133	.10740	.10366	.10012	.09675	.09354	.09049	.08759
105	46	.18850	.18065	.17324	.16624	.15963	.15338	.14746	.14186	.13656	.13154	.12678	.12226	.11797	.11389	.11002	.10634	.10284	.09951	.09634	.09332
105	47	.19727	.18927	.18170	.17454	.16778	.16137	.15530	.14955	.14409	.13892	.13401	.12935	.12491	.12070	.11669	.11288	.10925	.10579	.10249	.09935
105	48	.20636	.19821	.19049	.18318	.17625	.16969	.16347	.15756	.15196	.14664	.14158	.13677	.13220	.12785	.12370	.11975	.11599	.11240	.10898	.10571
105	49	.21577	.20746	.19959	.19214	.18506	.17835	.17198	.16592	.16017	.15470	.14950	.14454	.13983	.13534	.13105	.12697	.12307	.11935	.11580	.11241
105	50	.22551	.21707	.20905	.20145	.19423	.18737	.18085	.17464	.16875	.16313	.15778	.15269	.14783	.14320	.13878	.13456	.13053	.12668	.12300	.11948
105	51	.23559	.22700	.21885	.21110	.20374	.19674	.19007	.18373	.17768	.17192	.16643	.16120	.15620	.15143	.14687	.14252	.13835	.13437	.13056	.12692
105	52	.24595	.23724	.22896	.22107	.21357	.20643	.19962	.19314	.18695	.18105	.17542	.17005	.16491	.16000	.15531	.15082	.14652	.14241	.13847	.13470
105	53	.25662	.24778	.23937	.23136	.22372	.21645	.20950	.20288	.19656	.19052	.18475	.17924	.17397	.16892	.16409	.15947	.15504	.15080	.14673	.14283
105	54	.26757	.25862	.25009	.24195	.23419	.22678	.21971	.21295	.20650	.20032	.19442	.18877	.18337	.17819	.17323	.16847	.16391	.15954	.15534	.15132
105	55	.27882	.26976	.26111	.25286	.24498	.23745	.23025	.22336	.21678	.21048	.20444	.19866	.19312	.18781	.18272	.17784	.17315	.16865	.16432	.16017
105	56	.29036	.28120	.27245	.26408	.25609	.24844	.24112	.23411	.22740	.22098	.21481	.20891	.20324	.19780	.19258	.18757	.18276	.17813	.17368	.16940
105	57	.30218	.29293	.28408	.27562	.26751	.25976	.25232	.24520	.23837	.23182	.22554	.21951	.21372	.20815	.20281	.19767	.19273	.18798	.18341	.17901
105	58	.31425	.30491	.29598	.28742	.27922	.27136	.26382	.25658	.24964	.24297	.23657	.23042	.22451	.21883	.21336	.20810	.20304	.19817	.19348	.18895
105	59	.32652	.31712	.30810	.29946	.29116	.28320	.27556	.26822	.26117	.25440	.24789	.24162	.23559	.22979	.22421	.21883	.21365	.20866	.20385	.19921
105	60	.33899	.32953	.32044	.31172	.30334	.29529	.28756	.28012	.27297	.26609	.25947	.25309	.24696	.24104	.23535	.22985	.22456	.21945	.21452	.20976
105	61	.35168	.34216	.33301	.32422	.31577	.30764	.29982	.29229	.28505	.27807	.27135	.26487	.25862	.25260	.24680	.24119	.23579	.23057	.22552	.22065
105	62	.36463	.35506	.34586	.33701	.32849	.32029	.31239	.30478	.29745	.29038	.28357	.27699	.27065	.26452	.25861	.25291	.24739	.24206	.23691	.23193
105	63	.37783	.36824	.35900	.35010	.34152	.33326	.32529	.31760	.31019	.30304	.29614	.28947	.28304	.27682	.27081	.26500	.25938	.25395	.24870	.24361
105	64	.39128	.38166	.37239	.36345	.35483	.34651	.33848	.33074	.32325	.31603	.30905	.30230	.29577	.28947	.28337	.27746	.27175	.26622	.26087	.25568
105	65	.40495	.39532	.38604	.37707	.36841	.36006	.35198	.34418	.33663	.32934	.32229	.31547	.30887	.30248	.29629	.29030	.28450	.27888	.27343	.26815
105	66	.41888	.40926	.39997	.39099	.38231	.37392	.36580	.35796	.35036	.34301	.33590	.32901	.32234	.31588	.30962	.30355	.29766	.29195	.28642	.28105
105	67	.43310	.42350	.41421	.40523	.39654	.38814	.38000	.37211	.36448	.35709	.34992	.34298	.33625	.32972	.32339	.31725	.31129	.30551	.29989	.29444
105	68	.44758	.43801	.42874	.41977	.41109	.40267	.39452	.38662	.37896	.37153	.36433	.35734	.35056	.34398	.33759	.33138	.32536	.31951	.31382	.30829
105	69	.46226	.45273	.44351	.43456	.42589	.41748	.40933	.40142	.39374	.38629	.37906	.37204	.36522	.35859	.35215	.34590	.33982	.33390	.32815	.32256
105	70	.47707	.46761	.45843	.44952	.44088	.43249	.42435	.41644	.40876	.40130	.39405	.38701	.38016	.37350	.36702	.36072	.35459	.34863	.34282	.33717
105	71	.49196	.48257	.47345	.46460	.45599	.44764	.43952	.43162	.42395	.41649	.40923	.40217	.39530	.38862	.38211	.37578	.36961	.36360	.35775	.35205
105	72	.50688	.49758	.48853	.47974	.47119	.46287	.45478	.44692	.43926	.43181	.42456	.41749	.41062	.40392	.39739	.39103	.38484	.37880	.37291	.36716
105	73	.52181	.51260	.50364	.49492	.48643	.47817	.47013	.46230	.45467	.44724	.44000	.43294	.42607	.41936	.41283	.40645	.40024	.39417	.38825	.38248
105	74	.53679	.52769	.51883	.51019	.50178	.49359	.48560	.47782	.47023	.46283	.45562	.44858	.44172	.43502	.42848	.42210	.41588	.40980	.40386	.39806
105	75	.55187	.54289	.53414	.52560	.51728	.50917	.50125	.49353	.48599	.47864	.47147	.46446	.45762	.45094	.44442	.43805	.43182	.42574	.41979	.41398
105	76	.56708	.55824	.54961	.54119	.53297	.52495	.51712	.50947	.50201	.49471	.48759	.48063	.47382	.46718	.46068	.45432	.44811	.44204	.43610	.43028
105	77	.58241	.57371	.56522	.55693	.54883	.54092	.53319	.52563	.51824	.51102	.50396	.49706	.49031	.48371	.47725	.47093	.46474	.45869	.45276	.44696
105	78	.59780	.58927	.58093	.57278	.56482	.55702	.54941	.54195	.53466	.52753	.52055	.51372	.50703	.50049	.49408	.48780	.48166	.47564	.46974	.46397
105	79	.61315	.60480	.59663	.58864	.58081	.57316	.56567	.55833	.55115	.54412	.53723	.53048	.52387	.51740	.51106	.50484	.49875	.49277	.48692	.48118
105	80	.62834	.62018	.61218	.60435	.59669	.58918	.58182	.57462	.56755	.56063	.55385	.54720	.54068	.53429	.52802	.52187	.51584	.50993	.50412	.49843
105	81	.64326	.63529	.62748	.61983	.61233	.60497	.59776	.59069	.58376	.57696	.57029	.56374	.55732	.55102	.54484	.53877	.53281	.52697	.52122	.51559
105	82	.65787	.65010	.64248	.63500	.62767	.62048	.61342	.60650	.59970	.59303	.58648	.58005	.57373	.56753	.56144	.55546	.54959	.54382	.53815	.53257
105	83	.67214	.66458	.65716	.64987	.64272	.63569	.62879	.62202	.61536	.60883	.60241	.59610	.58990	.58381	.57782	.57194	.56615	.56047	.55488	.54938
105	84	.68617	.67882	.67160	.66451	.65754	.65069	.64396	.63735	.63085	.62446	.61817	.61199	.60592	.59995	.59407	.58829	.58261	.57702	.57152	.56610

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
105	85	.70000	.69287	.68586	.67897	.67219	.66553	.65897	.65253	.64619	.63995	.63382	.62778	.62184	.61599	.61024	.60458	.59900	.59352	.58812	.58280
105	86	.71350	.70659	.69980	.69311	.68653	.68006	.67369	.66742	.66125	.65517	.64919	.64330	.63750	.63179	.62617	.62063	.61518	.60980	.60451	.59930
105	87	.72650	.71982	.71324	.70676	.70039	.69410	.68792	.68183	.67583	.66992	.66409	.65836	.65270	.64714	.64165	.63624	.63091	.62565	.62047	.61537
105	88	.73899	.73253	.72617	.71990	.71372	.70764	.70164	.69573	.68990	.68416	.67849	.67291	.66741	.66199	.65664	.65136	.64616	.64103	.63597	.63098
105	89	.75096	.74472	.73857	.73250	.72653	.72063	.71482	.70909	.70344	.69786	.69236	.68694	.68159	.67631	.67111	.66597	.66090	.65589	.65096	.64609
105	90	.76235	.75633	.75039	.74453	.73875	.73305	.72742	.72187	.71639	.71099	.70565	.70039	.69519	.69006	.68499	.68000	.67506	.67019	.66538	.66063
105	91	.77301	.76720	.76146	.75580	.75021	.74469	.73924	.73387	.72856	.72331	.71814	.71303	.70798	.70300	.69807	.69321	.68841	.68367	.67898	.67435
105	92	.78279	.77717	.77162	.76614	.76073	.75539	.75011	.74490	.73975	.73466	.72964	.72467	.71977	.71492	.71013	.70540	.70073	.69611	.69154	.68703
105	93	.79174	.78630	.78093	.77562	.77038	.76520	.76008	.75502	.75002	.74508	.74020	.73538	.73061	.72589	.72123	.71662	.71207	.70756	.70311	.69870
105	94	.80001	.79474	.78954	.78439	.77931	.77428	.76931	.76440	.75954	.75474	.75000	.74530	.74066	.73607	.73153	.72704	.72260	.71820	.71386	.70956
105	95	.80775	.80265	.79760	.79261	.78768	.78280	.77798	.77320	.76849	.76382	.75920	.75463	.75011	.74564	.74122	.73685	.73252	.72823	.72399	.71980
105	96	.81494	.80999	.80510	.80025	.79546	.79073	.78604	.78140	.77681	.77227	.76777	.76333	.75893	.75457	.75026	.74600	.74177	.73760	.73346	.72936
105	97	.82155	.81675	.81199	.80729	.80263	.79802	.79346	.78895	.78448	.78006	.77568	.77134	.76705	.76281	.75860	.75444	.75032	.74624	.74220	.73820
105	98	.82772	.82306	.81843	.81386	.80933	.80484	.80040	.79601	.79166	.78735	.78308	.77885	.77467	.77052	.76642	.76236	.75833	.75434	.75040	.74648
105	99	.83367	.82913	.82464	.82019	.81579	.81142	.80710	.80282	.79858	.79439	.79023	.78611	.78203	.77799	.77398	.77002	.76609	.76219	.75833	.75451
105	100	.83939	.83498	.83061	.82629	.82201	.81776	.81356	.80939	.80526	.80117	.79712	.79311	.78913	.78519	.78128	.77741	.77358	.76978	.76601	.76228
105	101	.84494	.84066	.83642	.83222	.82805	.82392	.81983	.81578	.81176	.80778	.80384	.79993	.79605	.79221	.78840	.78463	.78089	.77718	.77350	.76985
105	102	.85034	.84618	.84206	.83798	.83393	.82992	.82595	.82200	.81810	.81422	.81038	.80657	.80280	.79906	.79535	.79167	.78802	.78440	.78081	.77726
105	103	.85567	.85164	.84764	.84368	.83975	.83585	.83199	.82816	.82436	.82060	.81686	.81316	.80948	.80584	.80223	.79864	.79509	.79156	.78806	.78460
105	104	.86125	.85736	.85349	.84966	.84585	.84208	.83834	.83463	.83095	.82730	.82367	.82008	.81652	.81298	.80947	.80599	.80254	.79911	.79571	.79234
106	0	.86697	.86321	.85948	.85578	.85210	.84846	.84484	.84126	.83770	.83416	.83066	.82718	.82373	.82030	.81690	.81353	.81018	.80685	.80356	.80028
106	1	.02979	.02800	.02641	.02499	.02371	.02257	.02155	.02062	.01979	.01903	.01835	.01773	.01716	.01664	.01617	.01574	.01534	.01497	.01463	.01432
106	2	.02273	.02088	.01923	.01776	.01644	.01526	.01420	.01325	.01239	.01161	.01091	.01027	.00969	.00917	.00869	.00825	.00784	.00748	.00714	.00683
106	3	.02343	.02150	.01979	.01825	.01688	.01564	.01453	.01353	.01263	.01182	.01108	.01041	.00980	.00925	.00874	.00828	.00786	.00747	.00711	.00678
106	4	.02441	.02240	.02061	.01901	.01758	.01629	.01513	.01408	.01314	.01228	.01151	.01080	.01016	.00958	.00905	.00856	.00811	.00770	.00732	.00698
106	5	.02555	.02347	.02160	.01993	.01844	.01709	.01587	.01478	.01379	.01289	.01207	.01133	.01066	.01004	.00948	.00897	.00850	.00806	.00766	.00730
106	6	.02683	.02467	.02273	.02099	.01942	.01801	.01674	.01560	.01456	.01361	.01276	.01198	.01127	.01062	.01003	.00949	.00899	.00853	.00811	.00772
106	7	.02823	.02598	.02396	.02214	.02051	.01904	.01771	.01651	.01542	.01443	.01353	.01271	.01196	.01128	.01066	.01008	.00956	.00907	.00862	.00821
106	8	.02974	.02740	.02530	.02341	.02170	.02016	.01878	.01752	.01637	.01534	.01439	.01353	.01275	.01203	.01137	.01076	.01021	.00969	.00922	.00878
106	9	.03135	.02892	.02674	.02477	.02299	.02139	.01993	.01862	.01742	.01633	.01534	.01444	.01361	.01285	.01216	.01152	.01093	.01039	.00989	.00943
106	10	.03310	.03057	.02830	.02625	.02440	.02272	.02121	.01983	.01858	.01744	.01640	.01544	.01458	.01378	.01305	.01237	.01175	.01118	.01065	.01016
106	11	.03498	.03236	.03000	.02786	.02593	.02419	.02260	.02116	.01985	.01866	.01757	.01657	.01565	.01482	.01405	.01334	.01268	.01208	.01152	.01101
106	12	.03698	.03427	.03181	.02959	.02759	.02576	.02411	.02260	.02123	.01998	.01884	.01779	.01683	.01595	.01514	.01440	.01371	.01307	.01248	.01194
106	13	.03911	.03629	.03374	.03144	.02935	.02745	.02572	.02415	.02272	.02141	.02021	.01911	.01811	.01718	.01633	.01555	.01482	.01415	.01353	.01295
106	14	.04132	.03839	.03575	.03335	.03118	.02920	.02740	.02576	.02426	.02289	.02164	.02049	.01944	.01846	.01757	.01674	.01598	.01528	.01462	.01402
106	15	.04355	.04052	.03777	.03528	.03302	.03096	.02909	.02738	.02581	.02438	.02307	.02187	.02076	.01974	.01880	.01794	.01714	.01639	.01571	.01507
106	16	.04578	.04264	.03979	.03721	.03486	.03271	.03076	.02898	.02734	.02585	.02448	.02322	.02206	.02099	.02001	.01910	.01825	.01748	.01675	.01608
106	17	.04799	.04474	.04179	.03910	.03666	.03443	.03240	.03054	.02883	.02727	.02584	.02452	.02331	.02219	.02115	.02020	.01932	.01850	.01774	.01703
106	18	.05020	.04684	.04378	.04099	.03845	.03614	.03402	.03208	.03030	.02867	.02717	.02579	.02452	.02335	.02227	.02127	.02034	.01948	.01868	.01794
106	19	.05244	.04896	.04579	.04290	.04026	.03785	.03564	.03362	.03177	.03006	.02850	.02705	.02572	.02450	.02336	.02231	.02134	.02043	.01959	.01881
106	20	.05475	.05115	.04786	.04486	.04212	.03961	.03732	.03521	.03328	.03150	.02986	.02835	.02696	.02567	.02448	.02338	.02236	.02141	.02053	.01971
106	21	.05717	.05344	.05003	.04692	.04407	.04147	.03908	.03688	.03487	.03301	.03130	.02972	.02826	.02692	.02567	.02451	.02344	.02244	.02151	.02065
106	22	.05970	.05585	.05232	.04909	.04614	.04343	.04094	.03865	.03655	.03461	.03282	.03117	.02965	.02824	.02693	.02571	.02459	.02354	.02256	.02165
106	23	.06235	.05836	.05471	.05136	.04829	.04548	.04289	.04051	.03831	.03629	.03442	.03270	.03110	.02962	.02825	.02698	.02579	.02469	.02367	.02271
106	24	.06514	.06101	.05723	.05376	.05058	.04765	.04496	.04248	.04019	.03808	.03613	.03432	.03265	.03110	.02967	.02833	.02709	.02593	.02485	.02384
106	25	.06808	.06382	.05990	.05630	.05300	.04996	.04716	.04458	.04219	.03999	.03795	.03607	.03432	.03269	.03119	.02978	.02848	.02726	.02613	.02507
106	26	.07120	.06679	.06274	.05901	.05559	.05243	.04952	.04683	.04434	.04204	.03992	.03794	.03611	.03441	.03283	.03136	.02999	.02871	.02752	.02641
106	27	.07449	.06994	.06575	.06189	.05833	.05505	.05203	.04923	.04664	.04424	.04202	.03996	.03805	.03627	.03461	.03307	.03163	.03029	.02903	.02786
106	28	.07799	.07329	.06895	.06496	.06127	.05787	.05472	.05181	.04912	.04662	.04430	.04215	.04014	.03828	.03655	.03493	.03342	.03201	.03069	.02945
106	29	.08167	.07681	.07233	.06820	.06438	.06085	.05758	.05456	.05175	.04914	.04673	.04448	.04238	.04043	.03861	.03692	.03533	.03385	.03246	.03116

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
106	29	.08554	.08053	.07590	.07162	.06767	.06400	.06061	.05747	.05454	.05183	.04931	.04696	.04477	.04273	.04083	.03905	.03738	.03583	.03437	.03300
106	30	.08960	.08442	.07964	.07522	.07113	.06733	.06381	.06054	.05750	.05467	.05204	.04959	.04730	.04517	.04318	.04131	.03957	.03793	.03640	.03496
106	31	.09384	.08851	.08357	.07900	.07476	.07083	.06718	.06378	.06062	.05768	.05493	.05238	.04999	.04776	.04567	.04372	.04189	.04017	.03856	.03705
106	32	.09828	.09279	.08770	.08297	.07859	.07451	.07073	.06720	.06391	.06085	.05800	.05533	.05283	.05050	.04832	.04627	.04435	.04255	.04086	.03927
106	33	.10295	.09729	.09204	.08716	.08263	.07841	.07448	.07082	.06741	.06422	.06125	.05847	.05586	.05343	.05114	.04900	.04699	.04510	.04333	.04166
106	34	.10784	.10201	.09660	.09156	.08688	.08251	.07844	.07465	.07110	.06779	.06469	.06179	.05908	.05653	.05415	.05191	.04980	.04782	.04596	.04420
106	35	.11297	.10698	.10140	.09621	.09137	.08685	.08264	.07870	.07502	.07158	.06836	.06534	.06251	.05985	.05736	.05502	.05281	.05074	.04878	.04694
106	36	.11835	.11218	.10644	.10109	.09609	.09142	.08706	.08298	.07917	.07559	.07224	.06910	.06615	.06338	.06077	.05832	.05602	.05384	.05179	.04986
106	37	.12398	.11765	.11174	.10622	.10106	.09624	.09173	.08751	.08355	.07984	.07636	.07309	.07002	.06713	.06441	.06185	.05943	.05716	.05501	.05298
106	38	.12990	.12339	.11731	.11163	.10631	.10133	.09667	.09230	.08820	.08435	.08073	.07734	.07414	.07113	.06829	.06562	.06309	.06071	.05846	.05634
106	39	.13609	.12941	.12317	.11732	.11184	.10670	.10189	.09737	.09312	.08913	.08538	.08185	.07852	.07538	.07243	.06964	.06700	.06451	.06216	.05993
106	40	.14260	.13575	.12933	.12332	.11768	.11238	.10741	.10274	.09835	.09421	.09032	.08665	.08319	.07993	.07685	.07394	.07119	.06859	.06613	.06379
106	41	.14944	.14242	.13583	.12965	.12384	.11839	.11326	.10844	.10390	.09962	.09558	.09178	.08818	.08479	.08159	.07855	.07568	.07297	.07039	.06795
106	42	.15661	.14942	.14266	.13632	.13035	.12473	.11945	.11447	.10978	.10535	.10117	.09723	.09350	.08998	.08664	.08348	.08049	.07766	.07497	.07242
106	43	.16412	.15676	.14983	.14332	.13719	.13142	.12598	.12084	.11600	.11143	.10710	.10302	.09915	.09549	.09203	.08874	.08563	.08267	.07987	.07720
106	44	.17196	.16444	.15735	.15068	.14439	.13845	.13285	.12756	.12257	.11785	.11338	.10915	.10514	.10135	.09775	.09434	.09110	.08802	.08509	.08231
106	45	.18012	.17243	.16519	.15835	.15190	.14581	.14005	.13461	.12946	.12459	.11997	.11560	.11145	.10752	.10379	.10024	.09688	.09367	.09063	.08773
106	46	.18861	.18076	.17335	.16636	.15974	.15349	.14758	.14199	.13669	.13166	.12690	.12239	.11810	.11403	.11016	.10648	.10299	.09966	.09649	.09347
106	47	.19739	.18938	.18182	.17467	.16790	.16149	.15543	.14968	.14423	.13906	.13415	.12949	.12506	.12085	.11684	.11303	.10940	.10595	.10265	.09951
106	48	.20649	.19833	.19062	.18331	.17639	.16983	.16361	.15771	.15211	.14679	.14173	.13693	.13236	.12801	.12387	.11992	.11616	.11257	.10915	.10588
106	49	.21591	.20760	.19974	.19228	.18521	.17850	.17213	.16608	.16033	.15486	.14966	.14471	.14000	.13551	.13123	.12715	.12326	.11954	.11599	.11260
106	50	.22566	.21722	.20921	.20161	.19439	.18753	.18101	.17482	.16892	.16331	.15796	.15287	.14802	.14339	.13897	.13476	.13073	.12688	.12320	.11969
106	51	.23575	.22717	.21902	.21128	.20392	.19692	.19026	.18391	.17788	.17212	.16663	.16140	.15641	.15164	.14708	.14273	.13857	.13459	.13079	.12714
106	52	.24613	.23742	.22914	.22126	.21377	.20663	.19983	.19334	.18716	.18127	.17564	.17027	.16514	.16023	.15554	.15106	.14676	.14265	.13872	.13495
106	53	.25681	.24798	.23957	.23157	.22394	.21666	.20973	.20311	.19679	.19076	.18499	.17948	.17421	.16917	.16435	.15973	.15531	.15107	.14700	.14310
106	54	.26778	.25884	.25031	.24218	.23442	.22702	.21995	.21320	.20675	.20058	.19468	.18904	.18364	.17846	.17351	.16876	.16420	.15983	.15564	.15161
106	55	.27905	.27000	.26136	.25311	.24523	.23771	.23051	.22363	.21705	.21076	.20473	.19895	.19342	.18811	.18303	.17815	.17346	.16897	.16465	.16050
106	56	.29061	.28146	.27271	.26436	.25637	.24872	.24141	.23441	.22771	.22128	.21513	.20923	.20356	.19813	.19292	.18791	.18310	.17848	.17403	.16976
106	57	.30246	.29321	.28437	.27592	.26782	.26007	.25264	.24552	.23870	.23216	.22588	.21986	.21407	.20851	.20317	.19804	.19311	.18836	.18379	.17940
106	58	.31455	.30523	.29630	.28775	.27955	.27170	.26416	.25694	.25000	.24334	.23695	.23080	.22490	.21922	.21376	.20851	.20345	.19859	.19390	.18938
106	59	.32685	.31746	.30845	.29981	.29153	.28358	.27594	.26861	.26157	.25480	.24829	.24204	.23602	.23022	.22465	.21928	.21410	.20912	.20431	.19967
106	60	.33936	.32990	.32082	.31210	.30374	.29569	.28797	.28054	.27340	.26652	.25991	.25355	.24742	.24151	.23582	.23033	.22505	.21994	.21502	.21027
106	61	.35208	.34256	.33342	.32464	.31620	.30808	.30026	.29275	.28551	.27854	.27183	.26536	.25912	.25311	.24731	.24171	.23631	.23110	.22607	.22120
106	62	.36505	.35550	.34631	.33747	.32896	.32077	.31288	.30528	.29795	.29089	.28409	.27752	.27118	.26507	.25917	.25347	.24796	.24264	.23750	.23252
106	63	.37829	.36870	.35947	.35059	.34202	.33377	.32581	.31814	.31073	.30359	.29670	.29004	.28362	.27741	.27141	.26561	.26000	.25458	.24933	.24425
106	64	.39177	.38216	.37290	.36398	.35537	.34706	.33905	.33131	.32384	.31662	.30965	.30291	.29640	.29010	.28401	.27812	.27242	.26689	.26155	.25637
106	65	.40548	.39587	.38659	.37764	.36900	.36065	.35259	.34479	.33726	.32998	.32294	.31613	.30954	.30316	.29699	.29101	.28521	.27960	.27416	.26889
106	66	.41945	.40985	.40057	.39160	.38294	.37456	.36646	.35862	.35104	.34371	.33660	.32973	.32307	.31662	.31037	.30431	.29843	.29274	.28721	.28185
106	67	.43372	.42413	.41486	.40590	.39722	.38883	.38070	.37284	.36522	.35784	.35069	.34375	.33704	.33052	.32420	.31807	.31213	.30635	.30075	.29531
106	68	.44825	.43870	.42945	.42049	.41182	.40343	.39529	.38740	.37975	.37234	.36515	.35818	.35141	.34484	.33847	.33228	.32626	.32042	.31475	.30924
106	69	.46299	.45348	.44427	.43535	.42669	.41830	.41016	.40227	.39461	.38718	.37996	.37295	.36615	.35954	.35311	.34687	.34080	.33490	.32917	.32359
106	70	.47787	.46842	.45926	.45038	.44175	.43338	.42526	.41737	.40970	.40226	.39503	.38800	.38116	.37452	.36806	.36178	.35566	.34971	.34392	.33829
106	71	.49282	.48345	.47435	.46552	.45694	.44860	.44050	.43263	.42497	.41753	.41029	.40325	.39640	.38973	.38324	.37692	.37077	.36478	.35895	.35326
106	72	.50782	.49853	.48951	.48074	.47221	.46392	.45585	.44800	.44037	.43294	.42570	.41866	.41180	.40512	.39861	.39227	.38609	.38007	.37420	.36847
106	73	.52282	.51363	.50469	.49600	.48753	.47930	.47128	.46347	.45586	.44845	.44123	.43420	.42734	.42066	.41415	.40779	.40159	.39555	.38965	.38389
106	74	.53788	.52880	.51996	.51135	.50297	.49480	.48684	.47908	.47151	.46414	.45695	.44993	.44309	.43642	.42990	.42354	.41734	.41128	.40536	.39958
106	75	.55304	.54409	.53536	.52685	.51856	.51047	.50258	.49489	.48738	.48005	.47290	.46592	.45910	.45244	.44594	.43959	.43339	.42733	.42141	.41562
106	76	.56834	.55953	.55093	.54254	.53435	.52636	.51856	.51094	.50350	.49623	.48913	.48220	.47542	.46880	.46232	.45600	.44981	.44376	.43784	.43205
106	77	.58377	.57511	.56665	.55839	.55032	.54244	.53474	.52722	.51986	.51267	.50564	.49876	.49204	.48546	.47903	.47274	.46658	.46055	.45465	.44887
106	78	.59927	.59078	.58248	.57437	.56644	.55868	.55109	.54367	.53642	.52932	.52237	.51557	.50891	.50240	.49602	.48977	.48365	.47766	.47179	.46604

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
106	79	.61476	.60645	.59831	.59036	.58258	.57496	.56750	.56020	.55305	.54606	.53920	.53249	.52592	.51947	.51316	.50698	.50091	.49497	.48915	.48343
106	80	.63009	.62196	.61401	.60623	.59860	.59113	.58382	.57665	.56962	.56274	.55599	.54938	.54290	.53654	.53031	.52419	.51820	.51232	.50654	.50088
106	81	.64515	.63723	.62947	.62186	.61440	.60709	.59992	.59290	.58600	.57924	.57261	.56611	.55973	.55346	.54732	.54129	.53537	.52955	.52385	.51825
106	82	.65991	.65219	.64462	.63720	.62991	.62277	.61576	.60888	.60212	.59550	.58899	.58260	.57633	.57017	.56412	.55818	.55235	.54661	.54098	.53545
106	83	.67435	.66684	.65947	.65224	.64513	.63816	.63131	.62459	.61798	.61149	.60512	.59886	.59270	.58666	.58071	.57487	.56913	.56349	.55794	.55248
106	84	.68855	.68126	.67410	.66706	.66015	.65336	.64668	.64012	.63367	.62733	.62110	.61497	.60894	.60302	.59719	.59146	.58582	.58028	.57482	.56945
106	85	.70257	.69550	.68856	.68173	.67501	.66841	.66191	.65552	.64924	.64306	.63698	.63099	.62511	.61931	.61361	.60800	.60247	.59704	.59168	.58641
106	86	.71627	.70943	.70271	.69609	.68957	.68316	.67686	.67065	.66454	.65852	.65260	.64677	.64103	.63538	.62981	.62432	.61892	.61360	.60836	.60320
106	87	.72949	.72288	.71638	.70997	.70366	.69745	.69133	.68531	.67937	.67353	.66777	.66209	.65650	.65100	.64557	.64022	.63494	.62975	.62462	.61957
106	88	.74221	.73583	.72954	.72335	.71725	.71124	.70531	.69947	.69372	.68804	.68245	.67694	.67150	.66614	.66086	.65564	.65050	.64543	.64043	.63550
106	89	.75441	.74826	.74219	.73621	.73032	.72450	.71877	.71312	.70754	.70204	.69662	.69127	.68599	.68078	.67564	.67057	.66557	.66063	.65576	.65095
106	90	.76606	.76013	.75428	.74851	.74281	.73720	.73166	.72619	.72079	.71547	.71021	.70502	.69990	.69485	.68986	.68493	.68007	.67527	.67052	.66584
106	91	.77696	.77125	.76561	.76004	.75454	.74912	.74376	.73847	.73325	.72810	.72301	.71798	.71301	.70811	.70327	.69848	.69376	.68909	.68448	.67992
106	92	.78698	.78147	.77602	.77065	.76533	.76009	.75491	.74979	.74473	.73974	.73480	.72993	.72511	.72035	.71565	.71100	.70640	.70186	.69737	.69294
106	93	.79617	.79084	.78558	.78038	.77524	.77016	.76515	.76019	.75529	.75044	.74566	.74092	.73625	.73162	.72705	.72253	.71806	.71364	.70927	.70495
106	94	.80466	.79951	.79442	.78939	.78442	.77950	.77464	.76983	.76508	.76038	.75573	.75113	.74659	.74209	.73765	.73325	.72890	.72460	.72034	.71613
106	95	.81263	.80765	.80272	.79785	.79303	.78827	.78356	.77889	.77428	.76972	.76521	.76074	.75633	.75196	.74763	.74336	.73912	.73493	.73079	.72668
106	96	.82004	.81521	.81044	.80573	.80106	.79644	.79186	.78734	.78286	.77844	.77405	.76971	.76542	.76117	.75696	.75280	.74867	.74459	.74055	.73655
106	97	.82685	.82218	.81755	.81298	.80845	.80396	.79952	.79513	.79078	.78647	.78221	.77799	.77381	.76967	.76557	.76152	.75750	.75352	.74958	.74568
106	98	.83323	.82869	.82421	.81976	.81536	.81101	.80669	.80242	.79819	.79400	.78986	.78575	.78168	.77765	.77365	.76970	.76578	.76190	.75806	.75425
106	99	.83937	.83498	.83062	.82631	.82204	.81781	.81362	.80947	.80536	.80129	.79725	.79325	.78929	.78537	.78148	.77763	.77381	.77003	.76628	.76256
106	100	.84529	.84103	.83681	.83262	.82848	.82437	.82030	.81627	.81228	.80832	.80439	.80050	.79665	.79283	.78904	.78529	.78157	.77789	.77423	.77061
106	101	.85104	.84692	.84283	.83877	.83475	.83077	.82682	.82290	.81902	.81518	.81136	.80758	.80383	.80012	.79643	.79278	.78916	.78557	.78201	.77848
106	102	.85664	.85264	.84868	.84475	.84085	.83699	.83315	.82936	.82559	.82185	.81815	.81448	.81083	.80722	.80364	.80008	.79656	.79307	.78960	.78616
106	103	.86217	.85830	.85446	.85066	.84688	.84314	.83943	.83575	.83209	.82847	.82487	.82131	.81777	.81426	.81078	.80733	.80390	.80050	.79713	.79378
106	104	.86795	.86422	.86052	.85685	.85321	.84960	.84601	.84245	.83892	.83542	.83194	.82849	.82507	.82167	.81830	.81495	.81163	.80833	.80506	.80182
106	105	.87386	.87027	.86671	.86317	.85966	.85618	.85273	.84929	.84589	.84251	.83915	.83582	.83251	.82923	.82597	.82274	.81952	.81634	.81317	.81003
106	106	.88131	.87791	.87454	.87118	.86785	.86454	.86126	.85800	.85476	.85154	.84835	.84518	.84203	.83890	.83579	.83271	.82964	.82660	.82357	.82057
107	0	.02990	.02812	.02653	.02511	.02384	.02270	.02168	.02076	.01992	.01917	.01849	.01787	.01731	.01679	.01632	.01589	.01550	.01513	.01480	.01449
107	1	.02275	.02090	.01925	.01778	.01646	.01528	.01422	.01327	.01241	.01163	.01093	.01029	.00971	.00919	.00871	.00827	.00787	.00750	.00716	.00685
107	2	.02344	.02152	.01980	.01826	.01689	.01566	.01455	.01355	.01265	.01183	.01110	.01043	.00982	.00926	.00876	.00830	.00787	.00749	.00713	.00680
107	3	.02441	.02241	.02062	.01902	.01759	.01630	.01514	.01409	.01315	.01229	.01152	.01081	.01017	.00959	.00906	.00857	.00812	.00771	.00734	.00699
107	4	.02556	.02347	.02161	.01994	.01844	.01710	.01588	.01479	.01380	.01290	.01208	.01134	.01067	.01006	.00949	.00898	.00851	.00807	.00767	.00731
107	5	.02684	.02467	.02274	.02099	.01943	.01802	.01675	.01560	.01456	.01362	.01277	.01199	.01128	.01063	.01004	.00950	.00900	.00854	.00812	.00773
107	6	.02823	.02598	.02396	.02215	.02052	.01904	.01772	.01651	.01542	.01444	.01354	.01272	.01197	.01129	.01066	.01009	.00956	.00908	.00863	.00822
107	7	.02974	.02740	.02530	.02341	.02171	.02017	.01878	.01752	.01638	.01534	.01440	.01354	.01275	.01203	.01138	.01077	.01021	.00970	.00923	.00879
107	8	.03136	.02893	.02674	.02477	.02300	.02139	.01994	.01862	.01743	.01634	.01535	.01444	.01362	.01286	.01216	.01153	.01094	.01040	.00990	.00943
107	9	.03310	.03058	.02830	.02626	.02440	.02273	.02121	.01983	.01858	.01744	.01640	.01545	.01458	.01378	.01305	.01238	.01176	.01119	.01066	.01017
107	10	.03498	.03236	.03000	.02787	.02594	.02419	.02261	.02117	.01986	.01866	.01757	.01657	.01566	.01482	.01405	.01334	.01269	.01209	.01153	.01101
107	11	.03699	.03427	.03182	.02960	.02759	.02577	.02412	.02261	.02124	.01999	.01885	.01780	.01684	.01596	.01515	.01440	.01372	.01308	.01249	.01195
107	12	.03912	.03630	.03375	.03145	.02936	.02746	.02573	.02416	.02273	.02142	.02022	.01913	.01812	.01719	.01634	.01556	.01483	.01416	.01354	.01297
107	13	.04133	.03841	.03576	.03337	.03119	.02922	.02742	.02578	.02428	.02291	.02166	.02051	.01945	.01848	.01759	.01676	.01600	.01530	.01464	.01404
107	14	.04356	.04054	.03779	.03530	.03304	.03098	.02911	.02740	.02584	.02440	.02309	.02189	.02078	.01977	.01883	.01796	.01716	.01642	.01573	.01509
107	15	.04580	.04266	.03982	.03723	.03488	.03274	.03079	.02900	.02737	.02588	.02450	.02324	.02209	.02102	.02004	.01913	.01828	.01751	.01678	.01611
107	16	.04801	.04476	.04181	.03913	.03669	.03446	.03243	.03057	.02886	.02730	.02587	.02455	.02334	.02222	.02119	.02023	.01935	.01853	.01777	.01707
107	17	.05023	.04687	.04381	.04102	.03848	.03617	.03405	.03211	.03033	.02870	.02721	.02583	.02456	.02339	.02230	.02130	.02038	.01952	.01872	.01797
107	18	.05247	.04899	.04582	.04293	.04029	.03788	.03567	.03365	.03180	.03010	.02853	.02709	.02576	.02453	.02340	.02235	.02138	.02047	.01963	.01885
107	19	.05478	.05118	.04789	.04489	.04215	.03965	.03735	.03525	.03331	.03154	.02990	.02839	.02700	.02571	.02452	.02342	.02240	.02145	.02057	.01975
107	20	.05720	.05347	.05006	.04695	.04411	.04150	.03911	.03692	.03490	.03305	.03134	.02976	.02830	.02696	.02571	.02455	.02348	.02248	.02156	.02069
107	21	.05974	.05588	.05235	.04913	.04617	.04346	.04098	.03869	.03659	.03465	.03286	.03121	.02969	.02828	.02697	.02576	.02463	.02358	.02261	.02170

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
107	22	.06239	.05840	.05474	.05140	.04833	.04552	.04293	.04055	.03835	.03633	.03447	.03274	.03114	.02967	.02830	.02702	.02584	.02474	.02371	.02276
107	23	.06517	.06105	.05727	.05380	.05061	.04769	.04500	.04252	.04023	.03812	.03617	.03437	.03270	.03115	.02971	.02837	.02713	.02598	.02490	.02389
107	24	.06812	.06385	.05994	.05634	.05304	.05000	.04720	.04462	.04223	.04003	.03799	.03611	.03436	.03274	.03123	.02983	.02853	.02731	.02618	.02512
107	25	.07123	.06682	.06277	.05905	.05562	.05247	.04955	.04687	.04438	.04209	.03996	.03799	.03616	.03446	.03288	.03141	.03004	.02876	.02757	.02646
107	26	.07453	.06997	.06578	.06193	.05837	.05509	.05207	.04927	.04668	.04429	.04207	.04001	.03809	.03631	.03466	.03312	.03168	.03033	.02908	.02791
107	27	.07803	.07332	.06899	.06500	.06131	.05791	.05477	.05186	.04916	.04666	.04435	.04219	.04019	.03833	.03659	.03498	.03347	.03206	.03074	.02950
107	28	.08171	.07685	.07237	.06824	.06442	.06089	.05763	.05460	.05179	.04919	.04677	.04452	.04243	.04048	.03866	.03697	.03538	.03390	.03251	.03122
107	29	.08558	.08057	.07594	.07167	.06771	.06405	.06066	.05751	.05459	.05188	.04936	.04701	.04482	.04278	.04088	.03910	.03744	.03588	.03442	.03306
107	30	.08964	.08447	.07969	.07527	.07117	.06738	.06386	.06059	.05755	.05473	.05210	.04964	.04736	.04523	.04323	.04137	.03963	.03799	.03646	.03502
107	31	.09388	.08855	.08362	.07905	.07481	.07088	.06723	.06383	.06067	.05773	.05499	.05243	.05005	.04781	.04573	.04378	.04195	.04023	.03862	.03711
107	32	.09833	.09284	.08775	.08302	.07864	.07457	.07078	.06725	.06397	.06091	.05805	.05539	.05289	.05056	.04838	.04634	.04442	.04262	.04093	.03934
107	33	.10300	.09734	.09209	.08721	.08268	.07846	.07454	.07088	.06747	.06428	.06131	.05853	.05593	.05349	.05121	.04907	.04706	.04517	.04340	.04173
107	34	.10789	.10206	.09665	.09162	.08693	.08257	.07850	.07471	.07116	.06785	.06476	.06186	.05914	.05660	.05422	.05198	.04987	.04789	.04603	.04428
107	35	.11303	.10703	.10146	.09626	.09143	.08691	.08270	.07877	.07509	.07165	.06843	.06541	.06258	.05992	.05743	.05509	.05289	.05081	.04886	.04702
107	36	.11841	.11224	.10650	.10115	.09615	.09149	.08713	.08305	.07923	.07566	.07231	.06917	.06622	.06345	.06085	.05840	.05609	.05392	.05187	.04994
107	37	.12404	.11771	.11180	.10628	.10113	.09631	.09180	.08758	.08362	.07991	.07643	.07316	.07009	.06720	.06449	.06193	.05952	.05724	.05510	.05307
107	38	.12996	.12345	.11738	.11169	.10638	.10140	.09674	.09237	.08828	.08443	.08081	.07741	.07422	.07121	.06837	.06570	.06318	.06080	.05855	.05643
107	39	.13616	.12948	.12323	.11739	.11191	.10678	.10196	.09744	.09320	.08921	.08546	.08193	.07860	.07547	.07251	.06973	.06709	.06460	.06225	.06002
107	40	.14267	.13582	.12940	.12339	.11775	.11246	.10749	.10282	.09843	.09430	.09041	.08674	.08328	.08002	.07694	.07403	.07129	.06868	.06622	.06389
107	41	.14951	.14249	.13591	.12973	.12393	.11847	.11335	.10852	.10398	.09971	.09567	.09187	.08828	.08489	.08168	.07865	.07578	.07307	.07050	.06806
107	42	.15669	.14950	.14274	.13640	.13043	.12482	.11954	.11456	.10987	.10545	.10127	.09733	.09360	.09008	.08675	.08359	.08060	.07777	.07508	.07253
107	43	.16420	.15684	.14992	.14341	.13729	.13151	.12607	.12094	.11610	.11153	.10721	.10312	.09926	.09560	.09214	.08886	.08574	.08279	.07999	.07732
107	44	.17205	.16453	.15745	.15078	.14449	.13856	.13296	.12767	.12268	.11796	.11349	.10926	.10526	.10147	.09787	.09446	.09122	.08815	.08522	.08244
107	45	.18022	.17254	.16529	.15846	.15201	.14592	.14016	.13472	.12958	.12471	.12010	.11573	.11158	.10765	.10392	.10038	.09701	.09381	.09077	.08787
107	46	.18872	.18087	.17347	.16647	.15986	.15362	.14771	.14211	.13682	.13180	.12704	.12252	.11824	.11417	.11031	.10663	.10313	.09981	.09664	.09362
107	47	.19751	.18951	.18194	.17479	.16803	.16163	.15556	.14982	.14437	.13920	.13430	.12964	.12521	.12100	.11700	.11319	.10957	.10611	.10282	.09968
107	48	.20662	.19847	.19075	.18345	.17653	.16997	.16376	.15786	.15226	.14695	.14189	.13709	.13252	.12818	.12404	.12009	.11634	.11275	.10933	.10607
107	49	.21605	.20775	.19988	.19243	.18536	.17866	.17229	.16624	.16050	.15504	.14984	.14489	.14018	.13570	.13142	.12734	.12345	.11974	.11619	.11280
107	50	.22582	.21738	.20937	.20177	.19456	.18770	.18119	.17500	.16911	.16350	.15816	.15307	.14822	.14359	.13918	.13496	.13094	.12710	.12342	.11991
107	51	.23592	.22734	.21920	.21146	.20410	.19711	.19045	.18411	.17808	.17233	.16684	.16161	.15662	.15186	.14731	.14296	.13881	.13483	.13103	.12739
107	52	.24632	.23761	.22934	.22146	.21397	.20684	.20004	.19356	.18738	.18149	.17587	.17050	.16537	.16047	.15579	.15131	.14702	.14291	.13898	.13521
107	53	.25702	.24819	.23979	.23178	.22416	.21689	.20996	.20334	.19703	.19100	.18524	.17974	.17447	.16944	.16462	.16000	.15558	.15135	.14729	.14339
107	54	.26800	.25906	.25054	.24242	.23466	.22727	.22021	.21346	.20701	.20085	.19496	.18932	.18392	.17875	.17380	.16905	.16450	.16014	.15595	.15193
107	55	.27929	.27024	.26161	.25337	.24550	.23798	.23079	.22392	.21734	.21105	.20503	.19926	.19373	.18843	.18335	.17847	.17379	.16930	.16499	.16084
107	56	.29088	.28173	.27299	.26464	.25666	.24902	.24172	.23472	.22802	.22161	.21546	.20956	.20390	.19848	.19327	.18827	.18346	.17885	.17441	.17014
107	57	.30275	.29351	.28468	.27623	.26814	.26039	.25297	.24586	.23905	.23251	.22624	.22022	.21444	.20889	.20356	.19844	.19351	.18877	.18421	.17981
107	58	.31487	.30555	.29663	.28809	.27990	.27206	.26453	.25731	.25038	.24373	.23734	.23121	.22531	.21964	.21419	.20894	.20389	.19903	.19435	.18984
107	59	.32720	.31781	.30882	.30019	.29191	.28397	.27634	.26902	.26198	.25522	.24873	.24248	.23646	.23068	.22511	.21975	.21458	.20960	.20480	.20017
107	60	.33973	.33028	.32122	.31251	.30415	.29612	.28840	.28098	.27385	.26699	.26038	.25402	.24790	.24200	.23632	.23084	.22556	.22047	.21556	.21081
107	61	.35248	.34298	.33385	.32508	.31665	.30854	.30073	.29323	.28600	.27904	.27233	.26587	.25965	.25364	.24785	.24227	.23688	.23167	.22664	.22179
107	62	.36549	.35595	.34677	.33794	.32944	.32126	.31338	.30580	.29848	.29143	.28464	.27808	.27175	.26565	.25976	.25407	.24857	.24326	.23812	.23316
107	63	.37877	.36920	.35998	.35110	.34255	.33431	.32636	.31870	.31131	.30418	.29729	.29065	.28423	.27803	.27205	.26626	.26066	.25524	.25001	.24494
107	64	.39228	.38269	.37345	.36453	.35594	.34764	.33964	.33191	.32446	.31725	.31029	.30357	.29707	.29078	.28470	.27882	.27313	.26762	.26228	.25711
107	65	.40604	.39644	.38718	.37824	.36961	.36128	.35323	.34545	.33793	.33066	.32363	.31683	.31026	.30389	.29773	.29176	.28598	.28038	.27495	.26969
107	66	.42005	.41046	.40120	.39225	.38360	.37523	.36715	.35933	.35176	.34444	.33735	.33049	.32384	.31740	.31117	.30512	.29926	.29357	.28806	.28271
107	67	.43437	.42480	.41555	.40660	.39794	.38956	.38145	.37360	.36599	.35863	.35149	.34458	.33787	.33137	.32507	.31895	.31302	.30726	.30167	.29624
107	68	.44895	.43942	.43019	.42125	.41260	.40422	.39610	.38823	.38060	.37320	.36603	.35907	.35232	.34576	.33940	.33323	.32723	.32141	.31575	.31025
107	69	.46375	.45427	.44508	.43617	.42754	.41916	.41104	.40317	.39553	.38811	.38091	.37392	.36713	.36054	.35413	.34791	.34185	.33597	.33025	.32469
107	70	.47870	.46928	.46014	.45127	.44267	.43432	.42622	.41835	.41070	.40328	.39606	.38905	.38224	.37561	.36917	.36290	.35681	.35088	.34510	.33948
107	71	.49373	.48438	.47531	.46650	.45794	.44962	.44154	.43369	.42606	.41863	.41142	.40439	.39756	.39092	.38445	.37815	.37202	.36605	.36023	.35456

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
107	72	.50880	.49954	.49054	.48179	.47329	.46502	.45698	.44916	.44154	.43413	.42692	.41990	.41307	.40641	.39992	.39360	.38744	.38144	.37559	.36989
107	73	.52388	.51472	.50581	.49714	.48870	.48049	.47250	.46471	.45713	.44975	.44255	.43554	.42871	.42205	.41556	.40923	.40305	.39703	.39115	.38542
107	74	.53902	.52997	.52116	.51258	.50423	.49608	.48815	.48042	.47288	.46553	.45837	.45138	.44456	.43791	.43143	.42509	.41891	.41288	.40698	.40123
107	75	.55427	.54535	.53665	.52818	.51992	.51186	.50400	.49633	.48885	.48155	.47443	.46748	.46069	.45406	.44759	.44126	.43509	.42905	.42315	.41739
107	76	.56967	.56089	.55233	.54397	.53581	.52785	.52008	.51250	.50509	.49785	.49079	.48388	.47713	.47054	.46410	.45780	.45164	.44561	.43972	.43396
107	77	.58521	.57658	.56816	.55994	.55191	.54406	.53640	.52890	.52158	.51442	.50743	.50059	.49389	.48735	.48095	.47468	.46856	.46256	.45669	.45094
107	78	.60084	.59239	.58413	.57605	.56816	.56044	.55289	.54551	.53829	.53122	.52431	.51755	.51093	.50444	.49810	.49189	.48580	.47984	.47401	.46829
107	79	.61646	.60819	.60011	.59219	.58445	.57688	.56946	.56220	.55510	.54814	.54132	.53465	.52811	.52171	.51543	.50928	.50326	.49735	.49156	.48588
107	80	.63194	.62387	.61597	.60823	.60065	.59323	.58595	.57883	.57185	.56501	.55830	.55173	.54529	.53898	.53278	.52671	.52075	.51491	.50918	.50355
107	81	.64717	.63930	.63159	.62403	.61663	.60937	.60225	.59527	.58842	.58171	.57512	.56867	.56233	.55611	.55001	.54402	.53814	.53237	.52671	.52115
107	82	.66210	.65444	.64692	.63955	.63232	.62523	.61827	.61144	.60474	.59817	.59171	.58537	.57915	.57304	.56704	.56114	.55535	.54967	.54408	.53859
107	83	.67671	.66927	.66196	.65478	.64774	.64082	.63403	.62736	.62081	.61438	.60806	.60185	.59575	.58976	.58386	.57807	.57238	.56679	.56129	.55588
107	84	.69111	.68389	.67679	.66982	.66297	.65624	.64962	.64312	.63673	.63045	.62428	.61821	.61224	.60637	.60060	.59492	.58934	.58384	.57844	.57312
107	85	.70534	.69835	.69147	.68471	.67806	.67152	.66510	.65878	.65256	.64644	.64042	.63450	.62868	.62294	.61730	.61175	.60628	.60090	.59561	.59039
107	86	.71927	.71251	.70586	.69932	.69288	.68654	.68031	.67417	.66813	.66219	.65634	.65057	.64490	.63931	.63381	.62839	.62305	.61779	.61261	.60751
107	87	.73274	.72621	.71979	.71346	.70724	.70110	.69507	.68912	.68326	.67749	.67181	.66621	.66069	.65525	.64989	.64461	.63941	.63428	.62922	.62424
107	88	.74572	.73943	.73323	.72713	.72111	.71518	.70934	.70359	.69791	.69232	.68681	.68138	.67602	.67074	.66553	.66039	.65533	.65033	.64540	.64054
107	89	.75820	.75214	.74617	.74029	.73449	.72877	.72312	.71756	.71208	.70666	.70133	.69606	.69087	.68574	.68069	.67570	.67078	.66592	.66112	.65639
107	90	.77014	.76432	.75857	.75290	.74731	.74180	.73635	.73098	.72568	.72045	.71529	.71020	.70517	.70020	.69530	.69047	.68569	.68097	.67632	.67172
107	91	.78135	.77575	.77022	.76477	.75938	.75406	.74881	.74363	.73851	.73346	.72847	.72354	.71867	.71387	.70912	.70443	.69980	.69522	.69070	.68623
107	92	.79167	.78627	.78095	.77569	.77049	.76536	.76029	.75529	.75034	.74546	.74063	.73586	.73115	.72649	.72189	.71734	.71285	.70840	.70401	.69967
107	93	.80114	.79594	.79080	.78573	.78071	.77576	.77086	.76602	.76124	.75651	.75184	.74722	.74265	.73814	.73367	.72926	.72490	.72058	.71631	.71209
107	94	.80992	.80490	.79995	.79505	.79020	.78541	.78068	.77600	.77137	.76679	.76227	.75779	.75336	.74898	.74465	.74036	.73613	.73193	.72779	.72368
107	95	.81816	.81333	.80854	.80381	.79913	.79450	.78992	.78540	.78092	.77648	.77210	.76776	.76347	.75922	.75502	.75086	.74674	.74267	.73863	.73464
107	96	.82584	.82117	.81655	.81198	.80746	.80298	.79855	.79416	.78982	.78553	.78128	.77707	.77291	.76879	.76471	.76067	.75667	.75271	.74879	.74491
107	97	.83292	.82841	.82394	.81951	.81513	.81080	.80651	.80226	.79805	.79389	.78976	.78568	.78164	.77763	.77367	.76974	.76585	.76200	.75819	.75441
107	98	.83955	.83518	.83086	.82657	.82233	.81813	.81397	.80985	.80577	.80173	.79773	.79376	.78983	.78594	.78209	.77827	.77449	.77074	.76703	.76335
107	99	.84596	.84173	.83755	.83340	.82930	.82523	.82120	.81721	.81325	.80933	.80545	.80160	.79779	.79401	.79026	.78655	.78287	.77923	.77562	.77204
107	100	.85213	.84805	.84401	.84000	.83602	.83209	.82818	.82432	.82048	.81668	.81292	.80918	.80548	.80182	.79818	.79457	.79100	.78746	.78394	.78046
107	101	.85815	.85421	.85030	.84643	.84258	.83877	.83500	.83125	.82754	.82386	.82021	.81659	.81301	.80945	.80592	.80242	.79895	.79551	.79210	.78871
107	102	.86402	.86022	.85644	.85270	.84899	.84530	.84165	.83803	.83444	.83088	.82734	.82384	.82036	.81691	.81349	.81010	.80673	.80339	.80008	.79679
107	103	.86981	.86614	.86250	.85889	.85531	.85175	.84822	.84473	.84125	.83781	.83439	.83100	.82763	.82429	.82098	.81769	.81443	.81119	.80798	.80479
107	104	.87588	.87236	.86886	.86539	.86194	.85852	.85513	.85176	.84842	.84510	.84181	.83854	.83529	.83207	.82887	.82570	.82255	.81942	.81631	.81323
107	105	.88203	.87865	.87530	.87197	.86867	.86539	.86213	.85890	.85569	.85250	.84933	.84619	.84306	.83996	.83688	.83382	.83078	.82777	.82477	.82180
107	106	.88979	.88661	.88345	.88031	.87719	.87409	.87101	.86795	.86492	.86190	.85890	.85592	.85296	.85002	.84710	.84420	.84131	.83845	.83560	.83277
107	107	.89965	.89673	.89382	.89093	.88806	.88520	.88236	.87954	.87674	.87395	.87118	.86843	.86569	.86297	.86026	.85757	.85490	.85224	.84960	.84697
108	0	.03007	.02829	.02671	.02529	.02403	.02290	.02188	.02096	.02013	.01938	.01871	.01809	.01753	.01702	.01656	.01613	.01574	.01538	.01505	.01474
108	1	.02277	.02092	.01927	.01780	.01648	.01530	.01424	.01329	.01243	.01165	.01095	.01032	.00974	.00921	.00873	.00830	.00789	.00753	.00719	.00688
108	2	.02346	.02153	.01981	.01828	.01690	.01567	.01456	.01356	.01266	.01185	.01111	.01044	.00984	.00928	.00878	.00832	.00789	.00751	.00715	.00682
108	3	.02443	.02242	.02064	.01903	.01760	.01631	.01515	.01410	.01316	.01231	.01153	.01083	.01019	.00961	.00907	.00859	.00814	.00773	.00735	.00701
108	4	.02557	.02348	.02162	.01995	.01845	.01711	.01589	.01480	.01381	.01291	.01210	.01136	.01068	.01007	.00951	.00899	.00852	.00809	.00769	.00732
108	5	.02685	.02468	.02274	.02100	.01944	.01803	.01676	.01561	.01457	.01363	.01278	.01200	.01129	.01064	.01005	.00951	.00901	.00855	.00813	.00774
108	6	.02824	.02599	.02397	.02216	.02053	.01905	.01772	.01652	.01543	.01445	.01355	.01273	.01198	.01130	.01067	.01010	.00957	.00909	.00864	.00823
108	7	.02975	.02741	.02531	.02342	.02172	.02018	.01879	.01753	.01639	.01535	.01441	.01355	.01276	.01204	.01139	.01078	.01022	.00971	.00924	.00880
108	8	.03136	.02893	.02675	.02478	.02300	.02140	.01995	.01863	.01743	.01635	.01535	.01445	.01362	.01287	.01217	.01153	.01095	.01041	.00991	.00944
108	9	.03311	.03058	.02831	.02626	.02441	.02274	.02122	.01984	.01859	.01745	.01641	.01546	.01459	.01379	.01306	.01239	.01177	.01120	.01067	.01018
108	10	.03499	.03237	.03001	.02787	.02595	.02420	.02261	.02117	.01986	.01867	.01758	.01658	.01567	.01483	.01406	.01335	.01270	.01209	.01154	.01102
108	11	.03700	.03428	.03183	.02961	.02760	.02578	.02412	.02262	.02125	.02000	.01885	.01781	.01685	.01597	.01516	.01441	.01372	.01309	.01250	.01195
108	12	.03913	.03631	.03376	.03146	.02937	.02747	.02574	.02417	.02274	.02143	.02023	.01914	.01813	.01721	.01635	.01557	.01485	.01418	.01356	.01298
108	13	.04134	.03842	.03578	.03338	.03121	.02923	.02743	.02579	.02429	.02293	.02167	.02052	.01947	.01850	.01760	.01678	.01602	.01531	.01466	.01405

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
108	14	.04358	.04055	.03781	.03532	.03306	.03100	.02913	.02742	.02586	.02443	.02312	.02191	.02081	.01979	.01885	.01799	.01719	.01644	.01576	.01512
108	15	.04582	.04268	.03984	.03726	.03491	.03276	.03081	.02903	.02740	.02590	.02453	.02327	.02212	.02105	.02007	.01916	.01832	.01754	.01682	.01614
108	16	.04804	.04479	.04184	.03916	.03672	.03449	.03246	.03060	.02890	.02734	.02590	.02459	.02337	.02226	.02122	.02027	.01939	.01857	.01781	.01711
108	17	.05026	.04690	.04384	.04106	.03852	.03620	.03408	.03215	.03037	.02874	.02724	.02587	.02460	.02343	.02234	.02134	.02042	.01956	.01876	.01802
108	18	.05250	.04902	.04585	.04296	.04033	.03792	.03571	.03369	.03184	.03014	.02857	.02713	.02580	.02458	.02344	.02239	.02142	.02052	.01968	.01890
108	19	.05481	.05121	.04793	.04493	.04219	.03968	.03739	.03529	.03335	.03158	.02994	.02843	.02704	.02576	.02457	.02347	.02245	.02150	.02062	.01980
108	20	.05723	.05350	.05010	.04699	.04415	.04154	.03915	.03696	.03494	.03309	.03138	.02980	.02835	.02700	.02576	.02460	.02353	.02253	.02161	.02074
108	21	.05977	.05592	.05239	.04916	.04621	.04350	.04102	.03873	.03663	.03469	.03291	.03126	.02974	.02833	.02702	.02581	.02468	.02364	.02266	.02175
108	22	.06242	.05843	.05478	.05144	.04837	.04556	.04297	.04059	.03840	.03638	.03451	.03279	.03119	.02972	.02835	.02707	.02589	.02479	.02377	.02281
108	23	.06521	.06108	.05730	.05384	.05065	.04773	.04504	.04256	.04027	.03817	.03622	.03441	.03274	.03120	.02976	.02843	.02718	.02603	.02495	.02395
108	24	.06815	.06389	.05998	.05638	.05308	.05004	.04724	.04466	.04228	.04008	.03804	.03616	.03441	.03279	.03128	.02988	.02858	.02736	.02623	.02517
108	25	.07127	.06686	.06281	.05909	.05567	.05251	.04960	.04691	.04443	.04213	.04001	.03804	.03621	.03451	.03293	.03146	.03009	.02882	.02763	.02651
108	26	.07457	.07001	.06582	.06197	.05841	.05514	.05211	.04932	.04673	.04434	.04212	.04006	.03814	.03637	.03471	.03317	.03173	.03039	.02914	.02796
108	27	.07807	.07336	.06903	.06504	.06136	.05796	.05481	.05190	.04921	.04671	.04440	.04224	.04024	.03838	.03665	.03503	.03352	.03211	.03080	.02956
108	28	.08175	.07689	.07242	.06828	.06447	.06094	.05767	.05465	.05185	.04924	.04683	.04458	.04249	.04054	.03872	.03703	.03544	.03396	.03258	.03128
108	29	.08562	.08061	.07599	.07171	.06776	.06410	.06071	.05757	.05465	.05193	.04941	.04707	.04488	.04284	.04094	.03916	.03750	.03594	.03449	.03312
108	30	.08968	.08452	.07974	.07532	.07122	.06743	.06391	.06064	.05761	.05478	.05215	.04970	.04742	.04529	.04330	.04143	.03969	.03806	.03653	.03509
108	31	.09393	.08860	.08367	.07910	.07487	.07093	.06728	.06389	.06073	.05779	.05505	.05250	.05011	.04788	.04579	.04384	.04202	.04030	.03869	.03718
108	32	.09838	.09289	.08780	.08308	.07870	.07462	.07084	.06731	.06403	.06097	.05812	.05545	.05296	.05063	.04845	.04641	.04449	.04269	.04100	.03942
108	33	.10305	.09740	.09215	.08727	.08274	.07852	.07460	.07094	.06753	.06435	.06138	.05860	.05600	.05356	.05128	.04914	.04713	.04525	.04348	.04181
108	34	.10794	.10212	.09671	.09168	.08699	.08263	.07857	.07477	.07123	.06792	.06483	.06193	.05922	.05668	.05429	.05205	.04995	.04797	.04611	.04436
108	35	.11309	.10709	.10152	.09633	.09149	.08698	.08277	.07884	.07516	.07172	.06850	.06548	.06266	.06000	.05751	.05517	.05297	.05090	.04894	.04711
108	36	.11847	.11231	.10657	.10121	.09622	.09156	.08720	.08312	.07931	.07574	.07239	.06925	.06630	.06354	.06093	.05849	.05618	.05401	.05196	.05003
108	37	.12411	.11777	.11187	.10635	.10120	.09638	.09187	.08765	.08370	.07999	.07651	.07325	.07018	.06729	.06458	.06202	.05961	.05733	.05519	.05317
108	38	.13003	.12352	.11745	.11177	.10645	.10148	.09682	.09246	.08836	.08451	.08090	.07750	.07431	.07130	.06847	.06580	.06328	.06090	.05865	.05653
108	39	.13623	.12955	.12331	.11747	.11199	.10686	.10205	.09753	.09329	.08930	.08555	.08202	.07870	.07557	.07261	.06983	.06719	.06471	.06236	.06013
108	40	.14275	.13590	.12948	.12347	.11784	.11255	.10758	.10291	.09852	.09439	.09050	.08684	.08338	.08012	.07705	.07414	.07139	.06879	.06633	.06400
108	41	.14959	.14257	.13599	.12981	.12401	.11856	.11344	.10862	.10408	.09980	.09577	.09197	.08838	.08499	.08179	.07876	.07590	.07318	.07061	.06818
108	42	.15677	.14958	.14283	.13649	.13053	.12492	.11964	.11466	.10997	.10555	.10138	.09744	.09371	.09019	.08686	.08371	.08072	.07789	.07520	.07266
108	43	.16429	.15693	.15002	.14351	.13739	.13162	.12618	.12105	.11621	.11164	.10732	.10324	.09938	.09572	.09226	.08898	.08587	.08292	.08012	.07746
108	44	.17215	.16463	.15755	.15088	.14460	.13867	.13307	.12779	.12280	.11808	.11362	.10939	.10539	.10160	.09801	.09460	.09136	.08829	.08537	.08259
108	45	.18033	.17265	.16540	.15857	.15213	.14604	.14029	.13485	.12971	.12484	.12023	.11586	.11172	.10780	.10407	.10053	.09716	.09397	.09092	.08803
108	46	.18883	.18099	.17359	.16660	.15999	.15375	.14784	.14225	.13696	.13194	.12719	.12268	.11839	.11433	.11046	.10679	.10330	.09998	.09681	.09380
108	47	.19763	.18964	.18208	.17493	.16817	.16177	.15571	.14997	.14452	.13936	.13446	.12980	.12538	.12117	.11717	.11337	.10975	.10629	.10300	.09987
108	48	.20676	.19861	.19090	.18360	.17668	.17013	.16392	.15803	.15243	.14712	.14207	.13727	.13271	.12836	.12423	.12029	.11653	.11295	.10953	.10627
108	49	.21620	.20790	.20004	.19259	.18553	.17883	.17247	.16642	.16068	.15522	.15003	.14509	.14038	.13590	.13162	.12755	.12366	.11995	.11641	.11302
108	50	.22598	.21754	.20954	.20195	.19474	.18789	.18138	.17519	.16930	.16370	.15836	.15328	.14843	.14381	.13940	.13519	.13117	.12733	.12366	.12015
108	51	.23610	.22753	.21939	.21165	.20430	.19731	.19066	.18433	.17830	.17255	.16707	.16185	.15686	.15210	.14756	.14321	.13906	.13509	.13129	.12765
108	52	.24651	.23782	.22954	.22168	.21419	.20706	.20027	.19380	.18763	.18174	.17612	.17076	.16563	.16074	.15606	.15158	.14730	.14320	.13927	.13551
108	53	.25723	.24841	.24002	.23202	.22440	.21714	.21021	.20360	.19729	.19127	.18552	.18002	.17476	.16973	.16491	.16030	.15589	.15166	.14760	.14372
108	54	.26824	.25931	.25079	.24267	.23493	.22754	.22048	.21374	.20730	.20114	.19526	.18962	.18423	.17907	.17412	.16938	.16484	.16048	.15630	.15228
108	55	.27955	.27051	.26188	.25365	.24578	.23827	.23109	.22422	.21766	.21137	.20535	.19959	.19407	.18878	.18370	.17883	.17416	.16967	.16537	.16123
108	56	.29116	.28202	.27329	.26495	.25697	.24934	.24204	.23506	.22837	.22196	.21581	.20992	.20428	.19886	.19365	.18866	.18386	.17925	.17482	.17056
108	57	.30306	.29383	.28501	.27657	.26848	.26075	.25334	.24623	.23943	.23290	.22663	.22062	.21485	.20931	.20399	.19887	.19395	.18921	.18466	.18028
108	58	.31521	.30591	.29699	.28846	.28028	.27244	.26493	.25772	.25080	.24416	.23778	.23165	.22576	.22010	.21465	.20942	.20437	.19952	.19485	.19035
108	59	.32758	.31820	.30921	.30059	.29233	.28439	.27678	.26946	.26244	.25569	.24920	.24296	.23696	.23118	.22562	.22027	.21511	.21014	.20535	.20073
108	60	.34014	.33070	.32165	.31295	.30460	.29658	.28888	.28147	.27434	.26749	.26090	.25455	.24844	.24255	.23688	.23141	.22614	.22105	.21615	.21142
108	61	.35293	.34344	.33432	.32556	.31714	.30904	.30125	.29375	.28653	.27959	.27289	.26644	.26023	.25424	.24846	.24288	.23750	.23230	.22729	.22244
108	62	.36597	.35644	.34728	.33846	.32997	.32181	.31394	.30636	.29906	.29203	.28524	.27870	.27238	.26629	.26041	.25473	.24924	.24394	.23882	.23387
108	63	.37929	.36973	.36052	.35166	.34312	.33489	.32696	.31931	.31194	.30482	.29795	.29132	.28491	.27873	.27275	.26697	.26139	.25599	.25076	.24571

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
108	64	.39284	.38327	.37404	.36514	.35656	.34828	.34029	.33258	.32514	.31795	.31100	.30429	.29780	.29153	.28546	.27960	.27392	.26842	.26310	.25794
108	65	.40664	.39706	.38781	.37889	.37028	.36196	.35393	.34616	.33866	.33141	.32440	.31761	.31105	.30470	.29855	.29260	.28683	.28125	.27583	.27059
108	66	.42070	.41113	.40188	.39295	.38432	.37597	.36790	.36010	.35255	.34524	.33817	.33133	.32470	.31827	.31205	.30602	.30018	.29451	.28901	.28368
108	67	.43507	.42552	.41629	.40736	.39872	.39036	.38226	.37443	.36685	.35950	.35238	.34548	.33880	.33231	.32603	.31993	.31401	.30827	.30269	.29728
108	68	.44971	.44020	.43099	.42208	.41344	.40508	.39698	.38913	.38152	.37414	.36699	.36005	.35332	.34678	.34044	.33429	.32831	.32250	.31686	.31137
108	69	.46458	.45512	.44595	.43707	.42845	.42010	.41201	.40415	.39653	.38914	.38196	.37499	.36822	.36165	.35526	.34906	.34302	.33716	.33146	.32591
108	70	.47961	.47021	.46109	.45225	.44367	.43535	.42727	.41942	.41180	.40440	.39721	.39022	.38343	.37682	.37040	.36416	.35808	.35217	.34642	.34082
108	71	.49472	.48540	.47635	.46756	.45903	.45074	.44269	.43486	.42725	.41986	.41266	.40567	.39886	.39224	.38579	.37952	.37341	.36746	.36167	.35603
108	72	.50987	.50064	.49167	.48296	.47448	.46624	.45823	.45043	.44284	.43546	.42828	.42129	.41448	.40784	.40138	.39509	.38896	.38298	.37716	.37148
108	73	.52504	.51591	.50703	.49840	.48999	.48181	.47385	.46609	.45854	.45119	.44402	.43704	.43024	.42361	.41714	.41084	.40469	.39870	.39285	.38714
108	74	.54027	.53126	.52248	.51394	.50562	.49751	.48961	.48191	.47440	.46709	.45995	.45300	.44621	.43959	.43313	.42683	.42068	.41467	.40881	.40308
108	75	.55562	.54674	.53808	.52964	.52141	.51339	.50557	.49794	.49049	.48323	.47614	.46922	.46246	.45587	.44943	.44314	.43699	.43099	.42512	.41939
108	76	.57113	.56239	.55386	.54555	.53743	.52951	.52178	.51423	.50686	.49966	.49263	.48576	.47905	.47249	.46608	.45982	.45369	.44770	.44185	.43612
108	77	.58679	.57821	.56983	.56165	.55366	.54585	.53823	.53078	.52350	.51638	.50942	.50262	.49597	.48946	.48310	.47687	.47078	.46482	.45899	.45328
108	78	.60255	.59415	.58594	.57791	.57006	.56239	.55488	.54755	.54037	.53335	.52648	.51976	.51318	.50674	.50044	.49427	.48822	.48231	.47651	.47083
108	79	.61833	.61012	.60208	.59422	.58653	.57900	.57164	.56443	.55737	.55046	.54369	.53706	.53057	.52422	.51799	.51188	.50590	.50004	.49429	.48866
108	80	.63399	.62598	.61813	.61044	.60292	.59555	.58833	.58126	.57433	.56755	.56089	.55437	.54798	.54172	.53557	.52955	.52364	.51785	.51216	.50659
108	81	.64941	.64160	.63395	.62646	.61911	.61191	.60485	.59792	.59114	.58448	.57795	.57155	.56527	.55911	.55306	.54713	.54130	.53559	.52997	.52446
108	82	.66453	.65694	.64949	.64219	.63502	.62800	.62110	.61434	.60770	.60118	.59479	.58851	.58235	.57630	.57036	.56452	.55879	.55316	.54763	.54220
108	83	.67935	.67198	.66474	.65764	.65066	.64382	.63710	.63050	.62401	.61765	.61140	.60525	.59922	.59329	.58746	.58173	.57611	.57057	.56513	.55979
108	84	.69397	.68682	.67980	.67291	.66614	.65948	.65294	.64652	.64020	.63399	.62789	.62189	.61600	.61020	.60450	.59889	.59337	.58795	.58261	.57736
108	85	.70845	.70154	.69475	.68807	.68151	.67506	.66871	.66247	.65633	.65029	.64435	.63851	.63276	.62711	.62154	.61606	.61067	.60537	.60014	.59500
108	86	.72266	.71599	.70944	.70298	.69664	.69039	.68425	.67820	.67224	.66639	.66062	.65494	.64935	.64385	.63843	.63309	.62783	.62265	.61755	.61253
108	87	.73642	.73000	.72367	.71745	.71132	.70529	.69934	.69349	.68773	.68205	.67646	.67095	.66553	.66018	.65491	.64972	.64460	.63956	.63459	.62969
108	88	.74971	.74353	.73744	.73145	.72554	.71972	.71398	.70833	.70276	.69727	.69186	.68653	.68127	.67609	.67097	.66593	.66096	.65606	.65123	.64646
108	89	.76254	.75660	.75075	.74498	.73930	.73369	.72816	.72271	.71734	.71204	.70681	.70165	.69657	.69155	.68660	.68172	.67690	.67214	.66745	.66282
108	90	.77486	.76916	.76355	.75801	.75254	.74715	.74183	.73659	.73141	.72630	.72126	.71628	.71137	.70652	.70173	.69701	.69234	.68774	.68319	.67870
108	91	.78647	.78101	.77562	.77030	.76505	.75987	.75476	.74971	.74472	.73980	.73494	.73014	.72540	.72072	.71609	.71153	.70702	.70256	.69816	.69381
108	92	.79718	.79194	.78676	.78165	.77661	.77162	.76670	.76184	.75703	.75229	.74760	.74297	.73839	.73387	.72941	.72499	.72063	.71632	.71205	.70784
108	93	.80703	.80200	.79702	.79211	.78725	.78245	.77771	.77303	.76839	.76382	.75929	.75482	.75040	.74603	.74171	.73744	.73322	.72904	.72491	.72083
108	94	.81619	.81135	.80657	.80184	.79716	.79254	.78797	.78345	.77899	.77457	.77020	.76588	.76161	.75739	.75321	.74907	.74499	.74094	.73694	.73298
108	95	.82484	.82019	.81558	.81103	.80653	.80208	.79768	.79332	.78901	.78475	.78054	.77636	.77224	.76815	.76411	.76011	.75616	.75224	.74837	.74453
108	96	.83292	.82844	.82401	.81963	.81530	.81101	.80676	.80256	.79840	.79429	.79022	.78619	.78220	.77825	.77435	.77048	.76665	.76286	.75910	.75539
108	97	.84037	.83606	.83179	.82757	.82339	.81925	.81516	.81110	.80709	.80311	.79918	.79528	.79142	.78760	.78382	.78007	.77636	.77269	.76905	.76544
108	98	.84736	.84321	.83910	.83503	.83099	.82700	.82305	.81913	.81525	.81141	.80761	.80384	.80010	.79641	.79274	.78911	.78552	.78195	.77842	.77493
108	99	.85415	.85015	.84619	.84227	.83838	.83453	.83072	.82694	.82319	.81948	.81581	.81216	.80855	.80498	.80143	.79792	.79444	.79099	.78757	.78418
108	100	.86072	.85687	.85306	.84929	.84554	.84183	.83816	.83451	.83090	.82732	.82377	.82025	.81677	.81331	.80988	.80649	.80312	.79978	.79647	.79318
108	101	.86715	.86346	.85979	.85616	.85256	.84899	.84545	.84194	.83846	.83501	.83159	.82820	.82483	.82150	.81819	.81490	.81165	.80842	.80522	.80204
108	102	.87343	.86988	.86636	.86287	.85941	.85598	.85258	.84920	.84585	.84253	.83923	.83597	.83272	.82950	.82631	.82315	.82000	.81689	.81379	.81073
108	103	.87967	.87627	.87290	.86955	.86623	.86294	.85967	.85643	.85321	.85002	.84685	.84371	.84059	.83749	.83442	.83137	.82834	.82534	.82235	.81939
108	104	.88617	.88293	.87971	.87652	.87335	.87020	.86708	.86398	.86090	.85785	.85482	.85180	.84882	.84585	.84290	.83997	.83707	.83418	.83132	.82848
108	105	.89276	.88968	.88662	.88358	.88056	.87757	.87459	.87164	.86870	.86579	.86289	.86002	.85716	.85432	.85151	.84871	.84593	.84316	.84042	.83769
108	106	.90100	.89813	.89528	.89244	.88962	.88682	.88404	.88127	.87853	.87580	.87308	.87038	.86770	.86504	.86239	.85976	.85715	.85455	.85196	.84940
108	107	.91138	.90878	.90619	.90362	.90106	.89852	.89599	.89347	.89097	.88848	.88601	.88355	.88110	.87867	.87625	.87384	.87145	.86907	.86670	.86435
108	108	.92746	.92530	.92315	.92101	.91888	.91677	.91466	.91256	.91048	.90840	.90633	.90428	.90223	.90019	.89816	.89615	.89414	.89214	.89015	.88817
109	0	.03034	.02857	.02700	.02559	.02433	.02321	.02220	.02129	.02047	.01973	.01906	.01845	.01790	.01740	.01694	.01652	.01613	.01578	.01546	.01516
109	1	.02279	.02094	.01929	.01782	.01650	.01533	.01427	.01331	.01246	.01168	.01098	.01034	.00977	.00924	.00876	.00833	.00793	.00756	.00722	.00691
109	2	.02347	.02155	.01983	.01829	.01692	.01569	.01458	.01358	.01268	.01187	.01113	.01046	.00986	.00930	.00880	.00834	.00791	.00753	.00717	.00684
109	3	.02444	.02243	.02065	.01905	.01761	.01632	.01516	.01412	.01317	.01232	.01155	.01084	.01020	.00962	.00909	.00860	.00816	.00775	.00737	.00702
109	4	.02558	.02349	.02163	.01996	.01846	.01712	.01590	.01481	.01382	.01292	.01211	.01137	.01069	.01008	.00952	.00900	.00853	.00810	.00770	.00733

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
109	5	.02686	.02469	.02275	.02101	.01945	.01804	.01677	.01562	.01458	.01364	.01279	.01201	.01130	.01065	.01006	.00952	.00902	.00856	.00814	.00775
109	6	.02825	.02600	.02398	.02217	.02053	.01906	.01773	.01653	.01544	.01445	.01356	.01274	.01199	.01131	.01068	.01011	.00959	.00910	.00865	.00824
109	7	.02976	.02742	.02532	.02343	.02172	.02019	.01880	.01754	.01640	.01536	.01442	.01356	.01277	.01205	.01140	.01079	.01023	.00972	.00925	.00881
109	8	.03137	.02894	.02675	.02479	.02301	.02140	.01995	.01864	.01744	.01635	.01536	.01446	.01363	.01287	.01218	.01154	.01096	.01041	.00991	.00945
109	9	.03311	.03059	.02832	.02627	.02442	.02274	.02122	.01985	.01859	.01745	.01641	.01546	.01460	.01380	.01307	.01240	.01178	.01120	.01068	.01019
109	10	.03499	.03237	.03001	.02788	.02595	.02420	.02262	.02118	.01987	.01867	.01758	.01659	.01567	.01484	.01407	.01336	.01270	.01210	.01154	.01103
109	11	.03700	.03428	.03183	.02961	.02760	.02578	.02413	.02262	.02125	.02000	.01886	.01781	.01686	.01598	.01517	.01442	.01373	.01310	.01251	.01196
109	12	.03913	.03632	.03377	.03146	.02937	.02748	.02575	.02418	.02275	.02144	.02024	.01915	.01814	.01721	.01636	.01558	.01485	.01419	.01357	.01299
109	13	.04135	.03843	.03579	.03339	.03122	.02924	.02744	.02580	.02431	.02294	.02168	.02054	.01948	.01851	.01762	.01679	.01603	.01533	.01467	.01407
109	14	.04359	.04057	.03783	.03534	.03308	.03102	.02915	.02744	.02587	.02444	.02313	.02193	.02083	.01981	.01887	.01801	.01721	.01646	.01578	.01514
109	15	.04584	.04270	.03986	.03728	.03493	.03279	.03083	.02905	.02742	.02593	.02456	.02330	.02214	.02107	.02009	.01918	.01834	.01756	.01684	.01617
109	16	.04806	.04482	.04187	.03919	.03674	.03452	.03248	.03063	.02892	.02736	.02593	.02462	.02340	.02229	.02126	.02030	.01942	.01860	.01785	.01714
109	17	.05029	.04692	.04387	.04108	.03855	.03623	.03411	.03218	.03040	.02877	.02728	.02590	.02463	.02346	.02238	.02138	.02046	.01960	.01880	.01806
109	18	.05253	.04905	.04588	.04299	.04036	.03795	.03574	.03373	.03187	.03017	.02861	.02717	.02584	.02462	.02348	.02243	.02146	.02056	.01972	.01894
109	19	.05484	.05124	.04796	.04496	.04222	.03972	.03742	.03532	.03339	.03161	.02998	.02847	.02708	.02580	.02461	.02351	.02249	.02154	.02066	.01984
109	20	.05726	.05354	.05013	.04702	.04418	.04158	.03919	.03700	.03498	.03313	.03142	.02984	.02839	.02704	.02580	.02465	.02357	.02258	.02165	.02079
109	21	.05980	.05595	.05242	.04920	.04625	.04354	.04105	.03877	.03667	.03473	.03295	.03130	.02978	.02837	.02706	.02585	.02473	.02368	.02271	.02180
109	22	.06246	.05847	.05482	.05147	.04841	.04559	.04301	.04063	.03844	.03642	.03455	.03283	.03124	.02976	.02839	.02712	.02594	.02484	.02382	.02286
109	23	.06524	.06112	.05734	.05387	.05069	.04777	.04508	.04260	.04032	.03821	.03626	.03446	.03279	.03124	.02981	.02847	.02723	.02608	.02500	.02400
109	24	.06819	.06392	.06001	.05642	.05312	.05008	.04728	.04470	.04232	.04012	.03809	.03620	.03446	.03283	.03133	.02993	.02863	.02741	.02628	.02522
109	25	.07131	.06690	.06285	.05913	.05570	.05255	.04964	.04695	.04447	.04218	.04005	.03808	.03625	.03456	.03298	.03151	.03014	.02887	.02768	.02656
109	26	.07460	.07005	.06586	.06200	.05845	.05518	.05215	.04936	.04677	.04438	.04216	.04010	.03819	.03641	.03476	.03322	.03178	.03044	.02919	.02802
109	27	.07810	.07340	.06907	.06508	.06140	.05800	.05485	.05195	.04925	.04676	.04444	.04229	.04029	.03843	.03670	.03508	.03357	.03217	.03085	.02962
109	28	.08179	.07693	.07246	.06833	.06451	.06098	.05772	.05469	.05189	.04929	.04687	.04463	.04254	.04059	.03877	.03708	.03550	.03402	.03263	.03133
109	29	.08566	.08065	.07603	.07176	.06780	.06414	.06075	.05761	.05469	.05198	.04946	.04712	.04493	.04289	.04099	.03922	.03756	.03600	.03455	.03318
109	30	.08973	.08456	.07978	.07536	.07127	.06748	.06396	.06069	.05766	.05483	.05221	.04976	.04748	.04534	.04335	.04149	.03975	.03812	.03659	.03515
109	31	.09398	.08865	.08372	.07915	.07491	.07098	.06733	.06394	.06078	.05785	.05511	.05255	.05017	.04794	.04585	.04390	.04208	.04037	.03876	.03725
109	32	.09843	.09294	.08785	.08313	.07875	.07468	.07089	.06737	.06409	.06103	.05818	.05551	.05302	.05069	.04851	.04647	.04455	.04276	.04107	.03948
109	33	.10310	.09745	.09220	.08732	.08279	.07858	.07466	.07100	.06759	.06441	.06144	.05866	.05606	.05363	.05135	.04921	.04720	.04532	.04355	.04188
109	34	.10799	.10217	.09676	.09173	.08705	.08269	.07862	.07483	.07129	.06798	.06489	.06200	.05928	.05674	.05436	.05212	.05002	.04805	.04619	.04444
109	35	.11314	.10715	.10157	.09638	.09155	.08704	.08283	.07890	.07522	.07179	.06857	.06555	.06273	.06007	.05758	.05524	.05304	.05097	.04902	.04718
109	36	.11852	.11236	.10662	.10127	.09628	.09162	.08726	.08319	.07938	.07581	.07246	.06932	.06638	.06361	.06101	.05856	.05626	.05409	.05205	.05012
109	37	.12416	.11783	.11193	.10641	.10126	.09645	.09194	.08772	.08377	.08006	.07659	.07332	.07025	.06737	.06466	.06210	.05969	.05742	.05528	.05325
109	38	.13009	.12359	.11751	.11183	.10652	.10155	.09689	.09253	.08843	.08459	.08098	.07758	.07439	.07138	.06855	.06588	.06336	.06099	.05874	.05662
109	39	.13629	.12962	.12338	.11753	.11206	.10693	.10212	.09761	.09337	.08938	.08563	.08210	.07878	.07565	.07270	.06992	.06729	.06480	.06245	.06023
109	40	.14281	.13597	.12955	.12355	.11791	.11262	.10766	.10299	.09860	.09447	.09059	.08692	.08347	.08021	.07714	.07423	.07149	.06889	.06643	.06411
109	41	.14966	.14264	.13606	.12989	.12409	.11864	.11352	.10870	.10417	.09989	.09586	.09206	.08848	.08509	.08189	.07886	.07600	.07329	.07072	.06828
109	42	.15685	.14966	.14291	.13657	.13061	.12500	.11972	.11475	.11006	.10564	.10147	.09753	.09381	.09029	.08696	.08381	.08083	.07800	.07531	.07277
109	43	.16437	.15702	.15010	.14360	.13747	.13171	.12627	.12115	.11631	.11174	.10742	.10334	.09948	.09583	.09237	.08909	.08598	.08304	.08024	.07758
109	44	.17224	.16472	.15764	.15098	.14469	.13876	.13317	.12789	.12290	.11819	.11373	.10950	.10551	.10172	.09813	.09472	.09148	.08841	.08549	.08272
109	45	.18042	.17274	.16550	.15867	.15223	.14615	.14040	.13496	.12982	.12496	.12035	.11599	.11185	.10792	.10420	.10066	.09730	.09410	.09106	.08817
109	46	.18893	.18109	.17370	.16671	.16011	.15387	.14796	.14238	.13708	.13207	.12732	.12281	.11853	.11447	.11061	.10694	.10345	.10013	.09696	.09395
109	47	.19775	.18975	.18220	.17505	.16830	.16190	.15584	.15010	.14466	.13950	.13460	.12995	.12553	.12133	.11733	.11353	.10991	.10646	.10317	.10004
109	48	.20688	.19873	.19102	.18373	.17682	.17027	.16406	.15817	.15258	.14727	.14223	.13743	.13287	.12853	.12439	.12046	.11671	.11313	.10972	.10646
109	49	.21633	.20804	.20018	.19274	.18568	.17898	.17262	.16658	.16084	.15539	.15020	.14526	.14056	.13608	.13181	.12774	.12385	.12015	.11661	.11322
109	50	.22612	.21769	.20969	.20210	.19490	.18805	.18155	.17536	.16948	.16388	.15855	.15347	.14862	.14401	.13960	.13540	.13138	.12754	.12388	.12037
109	51	.23625	.22769	.21955	.21182	.20448	.19749	.19084	.18452	.17849	.17275	.16727	.16205	.15707	.15232	.14777	.14344	.13929	.13532	.13153	.12789
109	52	.24669	.23799	.22973	.22186	.21438	.20726	.20047	.19400	.18784	.18196	.17634	.17098	.16587	.16097	.15630	.15183	.14755	.14345	.13953	.13577
109	53	.25742	.24861	.24022	.23222	.22461	.21735	.21043	.20383	.19753	.19151	.18576	.18027	.17501	.16999	.16518	.16057	.15616	.15194	.14789	.14400
109	54	.26845	.25952	.25101	.24290	.23516	.22777	.22072	.21399	.20756	.20140	.19552	.18990	.18451	.17935	.17441	.16968	.16514	.16078	.15661	.15260

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

Section 2

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
109	55	.27978	.27074	.26212	.25389	.24604	.23853	.23136	.22450	.21793	.21166	.20564	.19989	.19437	.18908	.18402	.17915	.17449	.17001	.16571	.16157
109	56	.29140	.28227	.27355	.26522	.25725	.24963	.24233	.23535	.22867	.22227	.21613	.21025	.20461	.19919	.19400	.18901	.18422	.17962	.17519	.17093
109	57	.30333	.29411	.28529	.27686	.26879	.26106	.25365	.24656	.23976	.23324	.22698	.22098	.21522	.20968	.20436	.19925	.19434	.18961	.18507	.18069
109	58	.31551	.30621	.29731	.28878	.28061	.27278	.26528	.25807	.25116	.24453	.23816	.23204	.22616	.22051	.21507	.20984	.20481	.19996	.19530	.19080
109	59	.32790	.31854	.30956	.30095	.29269	.28477	.27716	.26986	.26284	.25610	.24962	.24339	.23740	.23163	.22608	.22073	.21558	.21062	.20584	.20123
109	60	.34050	.33107	.32202	.31334	.30500	.29699	.28929	.28190	.27478	.26794	.26136	.25502	.24892	.24304	.23738	.23192	.22666	.22158	.21669	.21196
109	61	.35331	.34384	.33473	.32598	.31757	.30948	.30170	.29422	.28701	.28007	.27339	.26695	.26075	.25477	.24900	.24343	.23806	.23288	.22787	.22304
109	62	.36639	.35688	.34772	.33892	.33044	.32229	.31443	.30687	.29958	.29255	.28578	.27925	.27295	.26687	.26100	.25533	.24985	.24456	.23945	.23451
109	63	.37974	.37020	.36101	.35216	.34363	.33542	.32750	.31986	.31250	.30539	.29854	.29192	.28553	.27935	.27339	.26762	.26205	.25666	.25145	.24641
109	64	.39334	.38378	.37456	.36568	.35711	.34884	.34087	.33317	.32574	.31857	.31164	.30494	.29846	.29221	.28615	.28030	.27463	.26915	.26384	.25870
109	65	.40718	.39761	.38838	.37947	.37087	.36257	.35455	.34681	.33932	.33208	.32508	.31831	.31177	.30543	.29930	.29336	.28761	.28203	.27663	.27140
109	66	.42128	.41172	.40249	.39357	.38496	.37663	.36858	.36079	.35326	.34597	.33891	.33208	.32547	.31906	.31285	.30684	.30101	.29536	.28987	.28456
109	67	.43569	.42616	.41694	.40803	.39941	.39107	.38299	.37518	.36761	.36028	.35318	.34630	.33963	.33316	.32689	.32081	.31491	.30918	.30363	.29823
109	68	.45038	.44089	.43170	.42281	.41419	.40585	.39777	.38994	.38235	.37499	.36785	.36093	.35422	.34770	.34138	.33524	.32928	.32349	.31787	.31240
109	69	.46531	.45587	.44672	.43786	.42927	.42094	.41286	.40503	.39743	.39006	.38290	.37595	.36920	.36265	.35628	.35009	.34408	.33824	.33256	.32703
109	70	.48040	.47103	.46194	.45312	.44456	.43626	.42820	.42038	.41278	.40540	.39823	.39127	.38450	.37791	.37151	.36529	.35924	.35335	.34762	.34204
109	71	.49558	.48629	.47727	.46851	.46000	.45174	.44371	.43591	.42832	.42095	.41378	.40681	.40003	.39343	.38701	.38076	.37467	.36875	.36298	.35736
109	72	.51082	.50162	.49268	.48399	.47554	.46733	.45934	.45157	.44401	.43666	.42950	.42253	.41575	.40914	.40271	.39644	.39034	.38438	.37858	.37293
109	73	.52607	.51697	.50813	.49952	.49114	.48299	.47506	.46733	.45981	.45249	.44535	.43840	.43162	.42502	.41858	.41231	.40619	.40022	.39440	.38872
109	74	.54139	.53241	.52367	.51515	.50686	.49879	.49092	.48325	.47578	.46849	.46139	.45446	.44771	.44112	.43469	.42842	.42230	.41632	.41049	.40479
109	75	.55683	.54798	.53936	.53095	.52276	.51477	.50698	.49938	.49197	.48474	.47769	.47080	.46408	.45752	.45111	.44485	.43874	.43277	.42693	.42123
109	76	.57243	.56373	.55524	.54696	.53888	.53100	.52330	.51579	.50846	.50130	.49430	.48747	.48079	.47427	.46790	.46167	.45558	.44963	.44380	.43811
109	77	.58819	.57965	.57132	.56318	.55523	.54747	.53988	.53247	.52523	.51815	.51123	.50447	.49786	.49139	.48506	.47888	.47282	.46690	.46111	.45543
109	78	.60408	.59572	.58755	.57957	.57177	.56414	.55668	.54939	.54225	.53527	.52845	.52177	.51523	.50884	.50257	.49645	.49044	.48457	.47881	.47317
109	79	.62001	.61184	.60385	.59604	.58840	.58092	.57360	.56644	.55943	.55256	.54584	.53926	.53282	.52650	.52032	.51426	.50833	.50251	.49681	.49122
109	80	.63582	.62786	.62007	.61244	.60497	.59765	.59048	.58347	.57659	.56985	.56325	.55678	.55044	.54423	.53813	.53216	.52630	.52056	.51492	.50939
109	81	.65142	.64367	.63608	.62864	.62135	.61421	.60721	.60034	.59361	.58701	.58054	.57419	.56797	.56186	.55587	.54999	.54422	.53856	.53300	.52754
109	82	.66673	.65920	.65182	.64458	.63748	.63052	.62368	.61698	.61041	.60395	.59762	.59140	.58530	.57931	.57343	.56766	.56198	.55641	.55094	.54557
109	83	.68175	.67444	.66728	.66024	.65334	.64656	.63991	.63338	.62696	.62066	.61448	.60840	.60243	.59657	.59081	.58515	.57958	.57411	.56874	.56346
109	84	.69657	.68950	.68256	.67574	.66904	.66246	.65599	.64964	.64340	.63727	.63124	.62531	.61949	.61376	.60813	.60259	.59715	.59179	.58652	.58134
109	85	.71128	.70446	.69775	.69116	.68467	.67830	.67204	.66587	.65982	.65386	.64800	.64224	.63657	.63099	.62550	.62010	.61478	.60955	.60441	.59934
109	86	.72576	.71919	.71272	.70636	.70010	.69394	.68789	.68193	.67606	.67029	.66461	.65902	.65351	.64810	.64276	.63751	.63233	.62724	.62222	.61728
109	87	.73981	.73349	.72726	.72114	.71511	.70917	.70333	.69757	.69190	.68632	.68083	.67541	.67008	.66483	.65965	.65455	.64953	.64458	.63970	.63489
109	88	.75342	.74735	.74137	.73548	.72968	.72396	.71833	.71279	.70732	.70194	.69663	.69140	.68624	.68116	.67615	.67121	.66634	.66154	.65680	.65213
109	89	.76658	.76076	.75503	.74938	.74381	.73832	.73290	.72757	.72231	.71712	.71201	.70696	.70199	.69708	.69224	.68747	.68276	.67811	.67353	.66900
109	90	.77928	.77371	.76823	.76281	.75748	.75221	.74702	.74190	.73684	.73186	.72694	.72209	.71730	.71257	.70791	.70330	.69876	.69427	.68984	.68547
109	91	.79131	.78600	.78075	.77557	.77046	.76542	.76044	.75553	.75068	.74589	.74117	.73650	.73190	.72735	.72286	.71842	.71404	.70972	.70545	.70123
109	92	.80246	.79737	.79235	.78740	.78250	.77767	.77290	.76818	.76353	.75893	.75439	.74991	.74548	.74110	.73678	.73251	.72829	.72412	.72000	.71593
109	93	.81274	.80788	.80307	.79832	.79363	.78899	.78441	.77989	.77542	.77100	.76664	.76233	.75806	.75385	.74969	.74557	.74150	.73748	.73350	.72957
109	94	.82232	.81766	.81306	.80850	.80401	.79956	.79517	.79082	.78653	.78228	.77809	.77394	.76983	.76578	.76177	.75780	.75388	.75000	.74616	.74237
109	95	.83141	.82695	.82254	.81818	.81387	.80961	.80539	.80122	.79710	.79302	.78899	.78500	.78106	.77715	.77329	.76947	.76569	.76195	.75826	.75460
109	96	.83996	.83569	.83147	.82729	.82316	.81907	.81503	.81103	.80707	.80315	.79928	.79544	.79165	.78790	.78418	.78050	.77686	.77326	.76970	.76617
109	97	.84787	.84378	.83973	.83573	.83176	.82784	.82396	.82012	.81632	.81255	.80883	.80514	.80149	.79787	.79430	.79075	.78725	.78377	.78033	.77693
109	98	.85530	.85138	.84750	.84366	.83985	.83609	.83236	.82867	.82502	.82140	.81781	.81427	.81075	.80727	.80382	.80041	.79703	.79368	.79036	.78708
109	99	.86255	.85880	.85508	.85140	.84776	.84415	.84057	.83703	.83353	.83005	.82661	.82320	.81982	.81648	.81316	.80988	.80662	.80340	.80020	.79704
109	100	.86960	.86601	.86246	.85894	.85546	.85200	.84858	.84519	.84183	.83849	.83519	.83192	.82868	.82547	.82228	.81913	.81600	.81290	.80982	.80678
109	101	.87655	.87313	.86974	.86638	.86305	.85975	.85648	.85324	.85003	.84684	.84368	.84055	.83744	.83437	.83131	.82829	.82529	.82231	.81936	.81643
109	102	.88338	.88012	.87689	.87369	.87052	.86738	.86426	.86116	.85809	.85505	.85203	.84904	.84607	.84313	.84021	.83731	.83444	.83159	.82876	.82596
109	103	.89015	.88706	.88399	.88095	.87793	.87494	.87197	.86903	.86611	.86321	.86034	.85748	.85465	.85184	.84906	.84629	.84355	.84082	.83812	.83544
109	104	.89737	.89446	.89157	.88871	.88586	.88304	.88024	.87745	.87469	.87195	.86923	.86653	.86385	.86119	.85855	.85593	.85333	.85074	.84818	.84563

Section 2

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

Ages		Interest Rate																			
O	Y	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
109	105	.90443	.90170	.89898	.89628	.89360	.89094	.88830	.88568	.88307	.88049	.87792	.87537	.87283	.87032	.86782	.86534	.86287	.86042	.85799	.85557
109	106	.91351	.91101	.90852	.90605	.90359	.90115	.89873	.89632	.89392	.89154	.88918	.88683	.88450	.88218	.87987	.87758	.87530	.87304	.87079	.86855
109	107	.92452	.92230	.92010	.91791	.91573	.91356	.91141	.90927	.90714	.90502	.90291	.90082	.89873	.89666	.89460	.89255	.89051	.88849	.88647	.88447
109	108	.94161	.93987	.93814	.93641	.93469	.93298	.93128	.92958	.92790	.92622	.92455	.92288	.92123	.91958	.91794	.91630	.91468	.91306	.91145	.90984
109	109	.97081	.96992	.96904	.96816	.96729	.96642	.96555	.96468	.96382	.96296	.96211	.96125	.96041	.95956	.95872	.95788	.95704	.95620	.95537	.95455