

## Section 2

Ages		Adjusted Payout Rate																			
		10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
O	Y	.00045	.00041	.00038	.00035	.00032	.00030	.00028	.00027	.00025	.00024	.00023	.00022	.00021	.00020	.00019	.00018	.00018	.00017	.00017	.00016
1	0	.00035	.00031	.00027	.00025	.00022	.00020	.00018	.00016	.00015	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00007
1	1	.00032	.00028	.00024	.00021	.00019	.00017	.00015	.00013	.00012	.00011	.00009	.00009	.00008	.00007	.00006	.00006	.00005	.00005	.00004	.00004
2	0	.00036	.00032	.00028	.00025	.00023	.00020	.00018	.00017	.00015	.00014	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007	.00006
2	1	.00033	.00029	.00025	.00022	.00020	.00018	.00016	.00014	.00012	.00011	.00010	.00009	.00008	.00007	.00007	.00006	.00005	.00005	.00004	.00004
2	2	.00034	.00030	.00027	.00023	.00021	.00018	.00016	.00014	.00013	.00011	.00010	.00009	.00008	.00007	.00007	.00006	.00006	.00005	.00005	.00004
3	0	.00037	.00033	.00029	.00026	.00024	.00021	.00019	.00017	.00016	.00014	.00013	.00012	.00011	.00010	.00009	.00009	.00008	.00007	.00007	.00006
3	1	.00035	.00030	.00027	.00024	.00021	.00018	.00016	.00014	.00013	.00012	.00010	.00009	.00008	.00008	.00007	.00006	.00006	.00005	.00005	.00004
3	2	.00036	.00032	.00028	.00025	.00022	.00019	.00017	.00015	.00013	.00012	.00011	.00010	.00009	.00008	.00007	.00006	.00006	.00005	.00005	.00004
3	3	.00038	.00033	.00029	.00026	.00023	.00020	.00018	.00016	.00014	.00013	.00011	.00010	.00009	.00008	.00007	.00007	.00006	.00006	.00005	.00005
4	0	.00039	.00035	.00031	.00028	.00025	.00022	.00020	.00018	.00016	.00015	.00013	.00012	.00011	.00010	.00010	.00009	.00008	.00008	.00007	.00007
4	1	.00036	.00032	.00028	.00025	.00022	.00019	.00017	.00015	.00014	.00012	.00011	.00010	.00009	.00008	.00007	.00007	.00006	.00005	.00005	.00005
4	2	.00038	.00033	.00029	.00026	.00023	.00020	.00018	.00016	.00014	.00013	.00011	.00010	.00009	.00008	.00007	.00007	.00006	.00006	.00005	.00005
4	3	.00040	.00035	.00031	.00027	.00024	.00021	.00019	.00017	.00015	.00013	.00012	.00011	.00010	.00009	.00008	.00007	.00006	.00006	.00005	.00005
4	4	.00042	.00037	.00032	.00029	.00025	.00022	.00020	.00018	.00016	.00014	.00013	.00011	.00010	.00009	.00008	.00008	.00007	.00006	.00006	.00005
5	0	.00041	.00036	.00032	.00029	.00026	.00023	.00021	.00019	.00017	.00016	.00014	.00013	.00012	.00011	.00010	.00009	.00009	.00008	.00008	.00007
5	1	.00038	.00033	.00029	.00026	.00023	.00020	.00018	.00016	.00014	.00013	.00012	.00010	.00009	.00008	.00008	.00007	.00006	.00006	.00005	.00005
5	2	.00040	.00035	.00031	.00027	.00024	.00021	.00019	.00017	.00015	.00013	.00012	.00011	.00010	.00009	.00008	.00007	.00007	.00006	.00005	.00

## Section 2

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

Ages		Adjusted Payout Rate																			
		10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
O	Y	.00057	.00050	.00044	.00039	.00035	.00031	.00028	.00025	.00022	.00020	.00018	.00016	.00015	.00013	.00012	.00011	.00010	.00009	.00008	.00008
9	6	.00060	.00053	.00047	.00041	.00037	.00033	.00029	.00026	.00023	.00021	.00019	.00017	.00015	.00014	.00013	.00012	.00011	.00010	.00009	.00008
9	7	.00063	.00056	.00049	.00044	.00039	.00035	.00031	.00028	.00025	.00022	.00020	.00018	.00016	.00015	.00014	.00012	.00011	.00010	.00009	.00009
9	8	.00066	.00059	.00052	.00046	.00041	.00037	.00033	.00029	.00026	.00024	.00021	.00019	.00018	.00016	.00014	.00013	.00012	.00011	.00010	.00009
9	9	.00070	.00062	.00055	.00049	.00044	.00039	.00035	.00031	.00028	.00025	.00023	.00021	.00019	.00017	.00015	.00014	.00013	.00012	.00011	.00010
10	0	.00053	.00047	.00043	.00038	.00034	.00031	.00028	.00026	.00023	.00021	.00019	.00018	.00017	.00015	.00014	.00013	.00012	.00011	.00011	.00010
10	1	.00049	.00043	.00038	.00034	.00030	.00027	.00024	.00021	.00019	.00017	.00015	.00014	.00013	.00011	.00010	.00009	.00009	.00008	.00007	.00007
10	2	.00051	.00045	.00040	.00035	.00031	.00028	.00025	.00022	.00020	.00018	.00016	.00014	.00013	.00012	.00011	.00010	.00009	.00008	.00007	.00007
10	3	.00053	.00047	.00042	.00037	.00033	.00029	.00026	.00023	.00021	.00019	.00017	.00015	.00014	.00012	.00011	.00010	.00009	.00009	.00008	.00007
10	4	.00056	.00050	.00044	.00039	.00035	.00031	.00028	.00025	.00022	.00020	.00018	.00016	.00015	.00013	.00012	.00011	.00010	.00009	.00008	.00008
10	5	.00059	.00053	.00047	.00041	.00037	.00033	.00029	.00026	.00023	.00021	.00019	.00017	.00015	.00014	.00013	.00012	.00011	.00010	.00009	.00008
10	6	.00063	.00055	.00049	.00044	.00039	.00035	.00031	.00028	.00025	.00022	.00020	.00018	.00016	.00015	.00014	.00012	.00011	.00010	.00009	.00009
10	7	.00066	.00059	.00052	.00046	.00041	.00037	.00033	.00029	.00026	.00024	.00021	.00019	.00018	.00016	.00014	.00013	.00012	.00011	.00010	.00009
10	8	.00070	.00062	.00055	.00049	.00044	.00039	.00035	.00031	.00028	.00025	.00023	.00021	.00019	.00017	.00015	.00014	.00013	.00012	.00011	.00010
10	9	.00073	.00065	.00058	.00052	.00046	.00041	.00037	.00033	.00030	.00027	.00024	.00022	.00020	.00018	.00016	.00015	.00014	.00013	.00012	.00011
10	10	.00077	.00069	.00061	.00055	.00049	.00044	.00039	.00035	.00032	.00028	.00026	.00023	.00021	.00019	.00018	.00016	.00015	.00013	.00012	.00011
11	0	.00056	.00050	.00045	.00041	.00037	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00018	.00016	.00015	.00014	.00013	.00012	.00012	.00011
11	1	.00051	.00045	.00040	.00035	.00031	.00028	.00025	.00022	.00020	.00018	.00016	.00015	.00013	.00012	.00011	.00010	.00009	.00008		

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
13	9	.00085	.00076	.00068	.00061	.00054	.00049	.00044	.00039	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00015	.00014	.00013
13	10	.00090	.00080	.00072	.00064	.00057	.00052	.00046	.00042	.00038	.00034	.00031	.00028	.00026	.00023	.00021	.00019	.00018	.00016	.00015	.00014
13	11	.00095	.00085	.00076	.00068	.00061	.00055	.00049	.00044	.00040	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00018	.00016	.00015
13	12	.00100	.00090	.00080	.00072	.00064	.00058	.00052	.00047	.00043	.00039	.00035	.00032	.00029	.00027	.00024	.00022	.00020	.00019	.00017	.00016
13	13	.00106	.00094	.00085	.00076	.00068	.00061	.00055	.00050	.00045	.00041	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00019	.00017
14	0	.00066	.00059	.00053	.00048	.00044	.00040	.00036	.00033	.00030	.00028	.00026	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015	.00014
14	1	.00059	.00052	.00046	.00041	.00037	.00033	.00029	.00026	.00024	.00021	.00019	.00018	.00016	.00015	.00013	.00012	.00011	.00010	.00009	.00009
14	2	.00061	.00054	.00048	.00043	.00038	.00034	.00031	.00028	.00025	.00022	.00020	.00018	.00017	.00015	.00014	.00013	.00012	.00011	.00010	.00009
14	3	.00065	.00057	.00051	.00045	.00040	.00036	.00032	.00029	.00026	.00024	.00021	.00019	.00017	.00016	.00014	.00013	.00012	.00011	.00010	.00009
14	4	.00068	.00060	.00054	.00048	.00043	.00038	.00034	.00031	.00028	.00025	.00022	.00020	.00018	.00017	.00015	.00014	.00013	.00012	.00011	.00010
14	5	.00072	.00064	.00057	.00051	.00045	.00040	.00036	.00033	.00029	.00026	.00024	.00022	.00020	.00018	.00016	.00015	.00014	.00012	.00011	.00011
14	6	.00076	.00068	.00060	.00054	.00048	.00043	.00038	.00035	.00031	.00028	.00025	.00023	.00021	.00019	.00017	.00016	.00014	.00013	.00012	.00011
14	7	.00080	.00071	.00064	.00057	.00051	.00045	.00041	.00037	.00033	.00030	.00027	.00024	.00022	.00020	.00018	.00017	.00015	.00014	.00013	.00012
14	8	.00085	.00076	.00067	.00060	.00054	.00048	.00043	.00039	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00015	.00014	.00013
14	9	.00090	.00080	.00071	.00064	.00057	.00051	.00046	.00041	.00037	.00034	.00031	.00028	.00025	.00023	.00021	.00019	.00018	.00016	.00015	.00014
14	10	.00095	.00084	.00075	.00068	.00061	.00054	.00049	.00044	.00040	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00017	.00016	.00015
14	11	.00100	.00089	.00080	.00071	.00064	.00058	.00052	.00047	.00042	.00038	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00019	.00017	.00016
14	12	.00105	.00094	.00084	.00076	.00068	.00061	.00055	.00050	.00045	.00041	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00019	.00017
14	13	.00111	.00099	.00089	.00080	.00072	.00065	.00058	.00053	.00048	.00043	.00039	.00036	.00033	.00030	.00028	.00025	.00023	.00021	.00020	.00018
14	14	.00117	.00105	.00094	.00084	.00076	.00068	.00062	.00056	.00051	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00020
15	0	.00069	.00062	.00056	.00051	.00046	.00042	.00038	.00035	.00032	.00030	.00027	.00025	.00024	.00022	.00021	.00019	.00018	.00017	.00016	.00015
15	1	.00061	.00054	.00048	.00043	.00038	.00034	.00031	.00028	.00025	.00023	.00020	.00019	.00017	.00015	.00014	.00013	.00012	.00011	.00010	.00009
15	2	.00064	.00057	.00051	.00045	.00040	.00036	.00032	.00029	.00026	.00024	.00021	.00019	.00018	.00016	.00015	.00013	.00012	.00011	.00010	.00009
15	3	.00067	.00060	.00053	.00047	.00042	.00038	.00034	.00031	.00027	.00025	.00022	.00020	.00018	.00017	.00015	.00014	.00013	.00012	.00011	.00010
15	4	.00071	.00063	.00056	.00050	.00045	.00040	.00036	.00032	.00029	.00026	.00024	.00021	.00019	.00018	.00016	.00015	.00013	.00012	.00011	.00010
15	5	.00075	.00067	.00060	.00053	.00047	.00042	.00038	.00034	.00031	.00028	.00025	.00023	.00021	.00019	.00017	.00016	.00014	.00013	.00012	.00011
15	6	.00079	.00071	.00063	.00056	.00050	.00045	.00040	.00036	.00033	.00030	.00027	.00024	.00022	.00020	.00018	.00017	.00015	.00014	.00013	.00012
15	7	.00084	.00075	.00067	.00060	.00053	.00048	.00043	.00039	.00035	.00031	.00028	.00026	.00023	.00021	.00020	.00018	.00016	.00015	.00014	.00013
15	8	.00089	.00079	.00071	.00063	.00057	.00051	.00046	.00041	.00037	.00033	.00030	.00028	.00025	.00023	.00021	.00019	.00017	.00016	.00015	.00014
15	9	.00094	.00084	.00075	.00067	.00060	.00054	.00048	.00044	.00039	.00036	.00032	.00029	.00027	.00024	.00022	.00020	.00019	.00017	.00016	.00015
15	10	.00099	.00089	.00079	.00071	.00064	.00057	.00052	.00046	.00042	.00038	.00034	.00031	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00016
15	11	.00105	.00094	.00084	.00075	.00067	.00061	.00055	.00049	.00045	.00041	.00037	.00033	.00031	.00028	.00026	.00023	.00022	.00020	.00018	.00017
15	12	.00111	.00099	.00089	.00080	.00072	.00064	.00058	.00053	.00048	.00043	.00039	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00020	.00018
15	13	.00117	.00105	.00094	.00084	.00076	.00068	.00062	.00056	.00051	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00020
15	14	.00123	.00110	.00099	.00089	.00080	.00072	.00065	.00059	.00054	.00049	.00044	.00040	.00037	.00034	.00031	.00029	.00026	.00024	.00022	.00021
15	15	.00129	.00116	.00104	.00094	.00084	.00076	.00069	.00062	.00057	.00051	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00026	.00024	.00022
16	0	.00072	.00065	.00059	.00053	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00027	.00025	.00023	.00022	.00020	.00019	.00018	.00017	.00016
16	1	.00064	.00057	.00051	.00045	.00040	.00036	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00016	.00015	.00014	.00012	.00011	.00011	.00010
16	2	.00067	.00059	.00053	.00047	.00042	.00038	.00034	.00030	.00027	.00025	.00022	.00020	.00018	.00017	.00015	.00014	.00013	.00012	.00011	.00010
16	3	.00070	.00063	.00056	.00050	.00044	.00040	.00036	.00032	.00029	.00026	.00024	.00021	.00019	.00018	.00016	.00015	.00013	.00012	.00011	.00010
16	4	.00074	.00066	.00059	.00053	.00047	.00042	.00038	.00034	.00031	.00028	.00025	.00023	.00021	.00019	.00017	.00016	.00014	.00013	.00012	.00011
16	5	.00079	.00070	.00062	.00056	.00050	.00045	.00040	.00036	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00015	.00014	.00013	.00012
16	6	.00083	.00074	.00066	.00059	.00053	.00047	.00042	.00038	.00034	.00031	.00028	.00026	.00023	.00021	.00019	.00018	.00016	.00015	.00014	.00013
16	7	.00088	.00078	.00070	.00062	.00056	.00050	.00045	.00041	.00037	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00017	.00016	.00015	.00013
16	8	.00093	.00083	.00074	.00066	.00059	.00053	.00048	.00043	.00039	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00016	.00014
16	9	.00098	.00088	.00078	.00070	.00063	.00057	.00051	.00046	.00041	.00038	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00018	.00017	.00015
16	10	.00104	.00093	.00083	.00074	.00067	.00060	.00054	.00049	.00044	.00040	.00036	.00033	.00030	.00028	.00025	.00023	.00021	.00020	.00018	.00017
16	11	.00110	.00098	.00088	.00079	.00071	.00064	.00058	.00052	.00047	.00043	.00039	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00019	.00018
16	12	.00116	.00104	.00093	.00084	.00075	.00068	.00061	.00055	.00050	.00045	.00041	.00038	.00034	.00031	.00029	.00026	.00024	.00022	.00021	.00019
16	13	.00122	.00110	.00098	.00088	.00080	.00072	.00065	.00059	.00053	.00048	.00044	.00040	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00021

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
16	14	.00129	.00116	.00104	.00093	.00084	.00076	.00069	.00062	.00056	.00051	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00026	.00024	.00022
16	15	.00136	.00122	.00109	.00098	.00089	.00080	.00073	.00066	.00060	.00054	.00049	.00045	.00041	.00038	.00035	.00032	.00030	.00027	.00025	.00023
16	16	.00142	.00128	.00115	.00104	.00093	.00084	.00076	.00069	.00063	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00027	.00025
17	0	.00075	.00068	.00061	.00056	.00051	.00046	.00042	.00039	.00036	.00033	.00030	.00028	.00026	.00024	.00023	.00021	.00020	.00019	.00018	.00017
17	1	.00066	.00059	.00053	.00047	.00042	.00038	.00034	.00031	.00028	.00025	.00023	.00021	.00019	.00017	.00016	.00014	.00013	.00012	.00011	.00010
17	2	.00070	.00062	.00055	.00049	.00044	.00040	.00035	.00032	.00029	.00026	.00024	.00021	.00019	.00018	.00016	.00015	.00014	.00012	.00011	.00011
17	3	.00073	.00065	.00058	.00052	.00046	.00042	.00037	.00034	.00030	.00027	.00025	.00022	.00020	.00019	.00017	.00015	.00014	.00013	.00012	.00011
17	4	.00077	.00069	.00061	.00055	.00049	.00044	.00040	.00036	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00016	.00015	.00014	.00013	.00012
17	5	.00082	.00073	.00065	.00058	.00052	.00047	.00042	.00038	.00034	.00031	.00028	.00025	.00023	.00021	.00019	.00017	.00016	.00015	.00013	.00012
17	6	.00087	.00077	.00069	.00062	.00055	.00050	.00044	.00040	.00036	.00033	.00030	.00027	.00024	.00022	.00020	.00019	.00017	.00016	.00014	.00013
17	7	.00092	.00082	.00073	.00065	.00059	.00053	.00047	.00043	.00038	.00035	.00031	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00015	.00014
17	8	.00097	.00087	.00077	.00069	.00062	.00056	.00050	.00045	.00041	.00037	.00034	.00030	.00028	.00025	.00023	.00021	.00019	.00018	.00016	.00015
17	9	.00103	.00092	.00082	.00073	.00066	.00059	.00053	.00048	.00044	.00039	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00018	.00016
17	10	.00109	.00097	.00087	.00078	.00070	.00063	.00057	.00051	.00046	.00042	.00038	.00035	.00032	.00029	.00026	.00024	.00022	.00021	.00019	.00018
17	11	.00115	.00103	.00092	.00083	.00074	.00067	.00060	.00055	.00049	.00045	.00041	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00019
17	12	.00121	.00109	.00098	.00088	.00079	.00071	.00064	.00058	.00053	.00048	.00043	.00040	.00036	.00033	.00030	.00028	.00026	.00024	.00022	.00020
17	13	.00128	.00115	.00103	.00093	.00084	.00075	.00068	.00062	.00056	.00051	.00046	.00042	.00039	.00035	.00032	.00030	.00027	.00025	.00023	.00022
17	14	.00135	.00121	.00109	.00098	.00088	.00080	.00072	.00065	.00059	.00054	.00049	.00045	.00041	.00038	.00035	.00032	.00029	.00027	.00025	.00023
17	15	.00142	.00128	.00115	.00103	.00093	.00084	.00076	.00069	.00063	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00027	.00025
17	16	.00149	.00134	.00121	.00109	.00098	.00089	.00080	.00073	.00066	.00060	.00055	.00050	.00046	.00042	.00039	.00036	.00033	.00030	.00028	.00026
17	17	.00157	.00141	.00127	.00114	.00103	.00093	.00085	.00077	.00070	.00064	.00058	.00053	.00048	.00044	.00041	.00038	.00035	.00032	.00030	.00028
18	0	.00078	.00071	.00064	.00058	.00053	.00048	.00044	.00040	.00037	.00034	.00032	.00030	.00027	.00026	.00024	.00022	.00021	.00020	.00019	.00018
18	1	.00069	.00062	.00055	.00049	.00044	.00040	.00036	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00016	.00015	.00014	.00013	.00012	.00011
18	2	.00072	.00065	.00058	.00051	.00046	.00041	.00037	.00033	.00030	.00027	.00025	.00022	.00020	.00019	.00017	.00016	.00014	.00013	.00012	.00011
18	3	.00076	.00068	.00061	.00054	.00049	.00044	.00039	.00035	.00032	.00029	.00026	.00024	.00021	.00019	.00018	.00016	.00015	.00014	.00013	.00012
18	4	.00081	.00072	.00064	.00057	.00051	.00046	.00041	.00037	.00034	.00030	.00027	.00025	.00023	.00021	.00019	.00017	.00016	.00014	.00013	.00012
18	5	.00085	.00076	.00068	.00061	.00054	.00049	.00044	.00040	.00036	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00015	.00014	.00013
18	6	.00090	.00081	.00072	.00064	.00058	.00052	.00047	.00042	.00038	.00034	.00031	.00028	.00026	.00023	.00021	.00019	.00018	.00016	.00015	.00014
18	7	.00096	.00085	.00076	.00068	.00061	.00055	.00050	.00045	.00040	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00018	.00016	.00015
18	8	.00101	.00090	.00081	.00072	.00065	.00058	.00053	.00047	.00043	.00039	.00035	.00032	.00029	.00027	.00024	.00022	.00020	.00019	.00017	.00016
18	9	.00107	.00096	.00086	.00077	.00069	.00062	.00056	.00051	.00046	.00041	.00038	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00019	.00017
18	10	.00113	.00101	.00091	.00082	.00073	.00066	.00060	.00054	.00049	.00044	.00040	.00037	.00033	.00030	.00028	.00026	.00023	.00022	.00020	.00018
18	11	.00120	.00107	.00096	.00087	.00078	.00070	.00063	.00057	.00052	.00047	.00043	.00039	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00020
18	12	.00127	.00114	.00102	.00092	.00083	.00075	.00067	.00061	.00055	.00050	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021
18	13	.00134	.00120	.00108	.00097	.00088	.00079	.00071	.00065	.00059	.00053	.00049	.00044	.00041	.00037	.00034	.00031	.00029	.00027	.00025	.00023
18	14	.00141	.00127	.00114	.00103	.00093	.00084	.00076	.00069	.00062	.00057	.00052	.00047	.00043	.00040	.00036	.00033	.00031	.00028	.00026	.00024
18	15	.00149	.00134	.00120	.00108	.00098	.00088	.00080	.00073	.00066	.00060	.00055	.00050	.00046	.00042	.00039	.00036	.00033	.00030	.00028	.00026
18	16	.00156	.00140	.00126	.00114	.00103	.00093	.00084	.00077	.00070	.00063	.00058	.00053	.00048	.00044	.00041	.00038	.00035	.00032	.00030	.00028
18	17	.00164	.00148	.00133	.00120	.00108	.00098	.00089	.00081	.00073	.00067	.00061	.00056	.00051	.00047	.00043	.00040	.00037	.00034	.00031	.00029
18	18	.00172	.00155	.00139	.00126	.00114	.00103	.00093	.00085	.00077	.00070	.00064	.00059	.00054	.00049	.00045	.00042	.00038	.00036	.00033	.00031
19	0	.00082	.00074	.00067	.00061	.00055	.00050	.00046	.00042	.00039	.00036	.00033	.00031	.00029	.00027	.00025	.00024	.00022	.00021	.00020	.00019
19	1	.00072	.00064	.00057	.00051	.00046	.00041	.00037	.00034	.00030	.00027	.00025	.00023	.00021	.00019	.00017	.00016	.00015	.00013	.00012	.00011
19	2	.00075	.00067	.00060	.00054	.00048	.00043	.00039	.00035	.00032	.00029	.00026	.00023	.00021	.00019	.00018	.00016	.00015	.00014	.00013	.00012
19	3	.00080	.00071	.00063	.00057	.00051	.00045	.00041	.00037	.00033	.00030	.00027	.00025	.00022	.00020	.00019	.00017	.00016	.00014	.00013	.00012
19	4	.00084	.00075	.00067	.00060	.00054	.00048	.00043	.00039	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00015	.00014	.00013
19	5	.00089	.00079	.00071	.00063	.00057	.00051	.00046	.00041	.00037	.00034	.00031	.00028	.00025	.00023	.00021	.00019	.00018	.00016	.00015	.00014
19	6	.00094	.00084	.00075	.00067	.00060	.00054	.00049	.00044	.00040	.00036	.00033	.00030	.00027	.00025	.00022	.00020	.00019	.00017	.00016	.00015
19	7	.00100	.00089	.00080	.00071	.00064	.00058	.00052	.00047	.00042	.00038	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00016
19	8	.00106	.00094	.00084	.00076	.00068	.00061	.00055	.00050	.00045	.00041	.00037	.00034	.00031	.00028	.00026	.00023	.00021	.00020	.00018	.00017
19	9	.00112	.00100	.00090	.00080	.00072	.00065	.00059	.00053	.00048	.00043	.00039	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00020	.00018

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
19	10	.00118	.00106	.00095	.00085	.00077	.00069	.00062	.00056	.00051	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00019
19	11	.00125	.00112	.00101	.00091	.00081	.00073	.00066	.00060	.00054	.00049	.00045	.00041	.00037	.00034	.00031	.00029	.00026	.00024	.00023	.00021
19	12	.00133	.00119	.00107	.00096	.00087	.00078	.00071	.00064	.00058	.00053	.00048	.00044	.00040	.00037	.00034	.00031	.00028	.00026	.00024	.00022
19	13	.00140	.00126	.00113	.00102	.00092	.00083	.00075	.00068	.00062	.00056	.00051	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00026	.00024
19	14	.00148	.00133	.00119	.00108	.00097	.00088	.00079	.00072	.00065	.00060	.00054	.00050	.00045	.00042	.00038	.00035	.00032	.00030	.00028	.00026
19	15	.00156	.00140	.00126	.00114	.00102	.00093	.00084	.00076	.00069	.00063	.00058	.00053	.00048	.00044	.00041	.00037	.00034	.00032	.00029	.00027
19	16	.00164	.00147	.00133	.00120	.00108	.00098	.00089	.00080	.00073	.00067	.00061	.00056	.00051	.00047	.00043	.00039	.00036	.00034	.00031	.00029
19	17	.00172	.00155	.00139	.00126	.00114	.00103	.00093	.00085	.00077	.00070	.00064	.00059	.00054	.00049	.00045	.00042	.00038	.00036	.00033	.00031
19	18	.00180	.00162	.00146	.00132	.00119	.00108	.00098	.00089	.00081	.00074	.00067	.00062	.00056	.00052	.00048	.00044	.00040	.00037	.00035	.00032
19	19	.00189	.00170	.00153	.00139	.00125	.00114	.00103	.00094	.00085	.00078	.00071	.00065	.00059	.00055	.00050	.00046	.00043	.00039	.00036	.00034
20	0	.00085	.00077	.00070	.00063	.00058	.00053	.00048	.00044	.00041	.00038	.00035	.00032	.00030	.00028	.00026	.00025	.00023	.00022	.00021	.00019
20	1	.00075	.00067	.00060	.00053	.00048	.00043	.00039	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00015	.00014	.00013	.00012
20	2	.00079	.00070	.00063	.00056	.00050	.00045	.00041	.00037	.00033	.00030	.00027	.00025	.00022	.00020	.00019	.00017	.00016	.00014	.00013	.00012
20	3	.00083	.00074	.00066	.00059	.00053	.00048	.00043	.00039	.00035	.00031	.00029	.00026	.00024	.00021	.00020	.00018	.00016	.00015	.00014	.00013
20	4	.00087	.00078	.00070	.00062	.00056	.00050	.00045	.00041	.00037	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00017	.00016	.00015	.00014
20	5	.00093	.00083	.00074	.00066	.00059	.00053	.00048	.00043	.00039	.00035	.00032	.00029	.00027	.00024	.00022	.00020	.00019	.00017	.00016	.00014
20	6	.00098	.00088	.00078	.00070	.00063	.00057	.00051	.00046	.00042	.00038	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00018	.00017	.00015
20	7	.00104	.00093	.00083	.00075	.00067	.00060	.00054	.00049	.00044	.00040	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00018	.00016
20	8	.00110	.00098	.00088	.00079	.00071	.00064	.00058	.00052	.00047	.00043	.00039	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00019	.00018
20	9	.00117	.00104	.00094	.00084	.00076	.00068	.00061	.00055	.00050	.00046	.00041	.00038	.00034	.00031	.00029	.00026	.00024	.00022	.00021	.00019
20	10	.00123	.00111	.00099	.00089	.00080	.00072	.00065	.00059	.00054	.00049	.00044	.00040	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00020
20	11	.00131	.00117	.00105	.00095	.00085	.00077	.00070	.00063	.00057	.00052	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00026	.00024	.00022
20	12	.00138	.00124	.00112	.00100	.00091	.00082	.00074	.00067	.00061	.00055	.00050	.00046	.00042	.00038	.00035	.00032	.00030	.00028	.00025	.00024
20	13	.00146	.00131	.00118	.00106	.00096	.00087	.00079	.00071	.00065	.00059	.00054	.00049	.00045	.00041	.00038	.00035	.00032	.00029	.00027	.00025
20	14	.00154	.00139	.00125	.00113	.00102	.00092	.00083	.00076	.00069	.00063	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00027
20	15	.00163	.00146	.00132	.00119	.00107	.00097	.00088	.00080	.00073	.00066	.00060	.00055	.00051	.00046	.00043	.00039	.00036	.00033	.00031	.00029
20	16	.00171	.00154	.00139	.00125	.00113	.00103	.00093	.00084	.00077	.00070	.00064	.00058	.00053	.00049	.00045	.00042	.00038	.00035	.00033	.00030
20	17	.00180	.00162	.00146	.00132	.00119	.00108	.00098	.00089	.00081	.00074	.00067	.00062	.00056	.00052	.00048	.00044	.00040	.00037	.00035	.00032
20	18	.00189	.00170	.00153	.00138	.00125	.00114	.00103	.00094	.00085	.00078	.00071	.00065	.00059	.00055	.00050	.00046	.00043	.00039	.00036	.00034
20	19	.00198	.00178	.00161	.00145	.00132	.00119	.00108	.00098	.00090	.00082	.00075	.00068	.00063	.00057	.00053	.00049	.00045	.00041	.00038	.00036
20	20	.00207	.00187	.00169	.00153	.00138	.00125	.00114	.00104	.00094	.00086	.00079	.00072	.00066	.00060	.00056	.00051	.00047	.00044	.00040	.00037
21	0	.00088	.00080	.00073	.00066	.00060	.00055	.00050	.00046	.00043	.00039	.00036	.00034	.00031	.00029	.00027	.00026	.00024	.00023	.00022	.00020
21	1	.00078	.00070	.00062	.00056	.00050	.00045	.00041	.00037	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00017	.00016	.00015	.00014	.00013
21	2	.00082	.00073	.00065	.00058	.00052	.00047	.00042	.00038	.00035	.00031	.00028	.00026	.00024	.00021	.00020	.00018	.00016	.00015	.00014	.00013
21	3	.00086	.00077	.00069	.00062	.00055	.00050	.00045	.00040	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00017	.00016	.00015	.00013
21	4	.00091	.00081	.00073	.00065	.00058	.00053	.00047	.00043	.00039	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00015	.00014
21	5	.00096	.00086	.00077	.00069	.00062	.00056	.00050	.00045	.00041	.00037	.00034	.00031	.00028	.00025	.00023	.00021	.00019	.00018	.00016	.00015
21	6	.00102	.00091	.00082	.00073	.00066	.00059	.00053	.00048	.00044	.00039	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00018	.00016
21	7	.00108	.00097	.00087	.00078	.00070	.00063	.00057	.00051	.00046	.00042	.00038	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00019	.00017
21	8	.00115	.00103	.00092	.00083	.00074	.00067	.00060	.00055	.00049	.00045	.00041	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00019
21	9	.00122	.00109	.00098	.00088	.00079	.00071	.00064	.00058	.00053	.00048	.00043	.00040	.00036	.00033	.00030	.00028	.00025	.00023	.00022	.00020
21	10	.00129	.00115	.00104	.00093	.00084	.00076	.00068	.00062	.00056	.00051	.00046	.00042	.00039	.00035	.00032	.00030	.00027	.00025	.00023	.00021
21	11	.00136	.00122	.00110	.00099	.00089	.00081	.00073	.00066	.00060	.00054	.00050	.00045	.00041	.00038	.00035	.00032	.00029	.00027	.00025	.00023
21	12	.00144	.00130	.00117	.00105	.00095	.00086	.00078	.00070	.00064	.00058	.00053	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00027	.00025
21	13	.00153	.00137	.00124	.00111	.00101	.00091	.00082	.00075	.00068	.00062	.00056	.00051	.00047	.00043	.00040	.00036	.00034	.00031	.00029	.00027
21	14	.00161	.00145	.00131	.00118	.00107	.00096	.00087	.00079	.00072	.00066	.00060	.00055	.00050	.00046	.00042	.00039	.00036	.00033	.00031	.00028
21	15	.00170	.00153	.00138	.00125	.00113	.00102	.00092	.00084	.00076	.00070	.00064	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00033	.00030
21	16	.00179	.00161	.00145	.00131	.00119	.00108	.00098	.00089	.00081	.00074	.00067	.00061	.00056	.00052	.00047	.00044	.00040	.00037	.00034	.00032
21	17	.00188	.00169	.00153	.00138	.00125	.00113	.00103	.00093	.00085	.00078	.00071	.00065	.00059	.00054	.00050	.00046	.00043	.00039	.00036	.00034
21	18	.00197	.00178	.00161	.00145	.00131	.00119	.00108	.00098	.00090	.00082	.00075	.00068	.00063	.00057	.00053	.00049	.00045	.00041	.00038	.00036

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
21	19	.00207	.00187	.00169	.00153	.00138	.00125	.00114	.00103	.00094	.00086	.00079	.00072	.00066	.00060	.00056	.00051	.00047	.00044	.00040	.00037
21	20	.00217	.00196	.00177	.00160	.00145	.00132	.00120	.00109	.00099	.00090	.00083	.00076	.00069	.00064	.00059	.00054	.00050	.00046	.00043	.00039
21	21	.00228	.00205	.00186	.00168	.00152	.00138	.00126	.00114	.00104	.00095	.00087	.00080	.00073	.00067	.00062	.00057	.00052	.00048	.00045	.00042
22	0	.00092	.00083	.00076	.00069	.00063	.00057	.00053	.00048	.00045	.00041	.00038	.00035	.00033	.00031	.00029	.00027	.00025	.00024	.00023	.00021
22	1	.00081	.00072	.00065	.00058	.00052	.00047	.00042	.00038	.00035	.00031	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00015	.00014	.00013
22	2	.00085	.00076	.00068	.00061	.00055	.00049	.00044	.00040	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00017	.00016	.00015	.00014
22	3	.00090	.00080	.00072	.00064	.00058	.00052	.00047	.00042	.00038	.00035	.00031	.00029	.00026	.00024	.00022	.00020	.00018	.00017	.00015	.00014
22	4	.00095	.00085	.00076	.00068	.00061	.00055	.00050	.00045	.00040	.00037	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00018	.00016	.00015
22	5	.00100	.00090	.00080	.00072	.00065	.00058	.00053	.00047	.00043	.00039	.00035	.00032	.00029	.00027	.00024	.00022	.00020	.00019	.00017	.00016
22	6	.00106	.00095	.00085	.00077	.00069	.00062	.00056	.00050	.00046	.00041	.00038	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00018	.00017
22	7	.00113	.00101	.00091	.00081	.00073	.00066	.00059	.00054	.00049	.00044	.00040	.00036	.00033	.00030	.00028	.00025	.00023	.00021	.00020	.00018
22	8	.00119	.00107	.00096	.00086	.00078	.00070	.00063	.00057	.00052	.00047	.00043	.00039	.00035	.00032	.00030	.00027	.00025	.00023	.00021	.00020
22	9	.00127	.00114	.00102	.00092	.00083	.00075	.00067	.00061	.00055	.00050	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021
22	10	.00134	.00120	.00108	.00097	.00088	.00079	.00072	.00065	.00059	.00054	.00049	.00044	.00041	.00037	.00034	.00031	.00029	.00026	.00024	.00023
22	11	.00142	.00128	.00115	.00104	.00093	.00084	.00076	.00069	.00063	.00057	.00052	.00047	.00043	.00040	.00036	.00033	.00031	.00028	.00026	.00024
22	12	.00151	.00135	.00122	.00110	.00099	.00090	.00081	.00074	.00067	.00061	.00056	.00051	.00046	.00042	.00039	.00036	.00033	.00030	.00028	.00026
22	13	.00159	.00143	.00129	.00117	.00105	.00095	.00086	.00078	.00071	.00065	.00059	.00054	.00049	.00045	.00042	.00038	.00035	.00033	.00030	.00028
22	14	.00168	.00152	.00137	.00123	.00112	.00101	.00092	.00083	.00076	.00069	.00063	.00058	.00053	.00048	.00044	.00041	.00038	.00035	.00032	.00030
22	15	.00178	.00160	.00144	.00130	.00118	.00107	.00097	.00088	.00080	.00073	.00067	.00061	.00056	.00051	.00047	.00043	.00040	.00037	.00034	.00032
22	16	.00187	.00169	.00152	.00137	.00124	.00113	.00102	.00093	.00085	.00077	.00071	.00065	.00059	.00054	.00050	.00046	.00042	.00039	.00036	.00034
22	17	.00197	.00177	.00160	.00145	.00131	.00119	.00108	.00098	.00089	.00081	.00074	.00068	.00062	.00057	.00053	.00049	.00045	.00041	.00038	.00036
22	18	.00206	.00186	.00168	.00152	.00138	.00125	.00114	.00103	.00094	.00086	.00078	.00072	.00066	.00060	.00056	.00051	.00047	.00044	.00040	.00037
22	19	.00217	.00196	.00177	.00160	.00145	.00132	.00119	.00109	.00099	.00090	.00083	.00076	.00069	.00064	.00059	.00054	.00050	.00046	.00043	.00039
22	20	.00227	.00205	.00186	.00168	.00152	.00138	.00126	.00114	.00104	.00095	.00087	.00080	.00073	.00067	.00062	.00057	.00052	.00048	.00045	.00042
22	21	.00238	.00215	.00195	.00177	.00160	.00145	.00132	.00120	.00110	.00100	.00092	.00084	.00077	.00071	.00065	.00060	.00055	.00051	.00047	.00044
22	22	.00250	.00226	.00205	.00185	.00168	.00153	.00139	.00127	.00116	.00106	.00096	.00088	.00081	.00074	.00068	.00063	.00058	.00054	.00050	.00046
23	0	.00096	.00087	.00079	.00072	.00066	.00060	.00055	.00051	.00047	.00043	.00040	.00037	.00035	.00032	.00030	.00028	.00027	.00025	.00024	.00022
23	1	.00084	.00075	.00068	.00061	.00055	.00049	.00044	.00040	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00018	.00016	.00015	.00014
23	2	.00088	.00079	.00071	.00064	.00057	.00051	.00046	.00042	.00038	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00018	.00017	.00015	.00014
23	3	.00093	.00083	.00075	.00067	.00060	.00054	.00049	.00044	.00040	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00018	.00016	.00015
23	4	.00099	.00088	.00079	.00071	.00064	.00057	.00052	.00047	.00042	.00038	.00035	.00032	.00029	.00026	.00024	.00022	.00020	.00019	.00017	.00016
23	5	.00104	.00093	.00084	.00075	.00068	.00061	.00055	.00050	.00045	.00041	.00037	.00034	.00031	.00028	.00026	.00023	.00022	.00020	.00018	.00017
23	6	.00111	.00099	.00089	.00080	.00072	.00065	.00058	.00053	.00048	.00043	.00039	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00018
23	7	.00117	.00105	.00094	.00085	.00076	.00069	.00062	.00056	.00051	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00019
23	8	.00124	.00112	.00100	.00090	.00081	.00073	.00066	.00060	.00054	.00049	.00045	.00041	.00037	.00034	.00031	.00029	.00026	.00024	.00022	.00021
23	9	.00132	.00118	.00106	.00096	.00086	.00078	.00070	.00064	.00058	.00053	.00048	.00044	.00040	.00036	.00033	.00031	.00028	.00026	.00024	.00022
23	10	.00140	.00126	.00113	.00102	.00092	.00083	.00075	.00068	.00062	.00056	.00051	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00026	.00024
23	11	.00148	.00133	.00120	.00108	.00098	.00088	.00080	.00073	.00066	.00060	.00055	.00050	.00046	.00042	.00038	.00035	.00032	.00030	.00028	.00026
23	12	.00157	.00141	.00127	.00115	.00104	.00094	.00085	.00077	.00070	.00064	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00032	.00030	.00027
23	13	.00166	.00150	.00135	.00122	.00110	.00100	.00090	.00082	.00075	.00068	.00062	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00032	.00029
23	14	.00176	.00158	.00143	.00129	.00117	.00106	.00096	.00087	.00079	.00072	.00066	.00060	.00055	.00051	.00047	.00043	.00040	.00037	.00034	.00031
23	15	.00186	.00167	.00151	.00136	.00124	.00112	.00102	.00092	.00084	.00077	.00070	.00064	.00059	.00054	.00050	.00046	.00042	.00039	.00036	.00033
23	16	.00195	.00176	.00159	.00144	.00130	.00118	.00107	.00098	.00089	.00081	.00074	.00068	.00062	.00057	.00053	.00048	.00045	.00041	.00038	.00035
23	17	.00205	.00185	.00168	.00152	.00137	.00125	.00113	.00103	.00094	.00086	.00078	.00072	.00066	.00060	.00055	.00051	.00047	.00044	.00040	.00037
23	18	.00216	.00195	.00176	.00159	.00145	.00131	.00119	.00108	.00099	.00090	.00082	.00076	.00069	.00064	.00058	.00054	.00050	.00046	.00043	.00039
23	19	.00227	.00205	.00185	.00168	.00152	.00138	.00125	.00114	.00104	.00095	.00087	.00080	.00073	.00067	.00062	.00057	.00052	.00048	.00045	.00042
23	20	.00238	.00215	.00195	.00176	.00160	.00145	.00132	.00120	.00110	.00100	.00092	.00084	.00077	.00071	.00065	.00060	.00055	.00051	.00047	.00044
23	21	.00250	.00226	.00204	.00185	.00168	.00153	.00139	.00127	.00115	.00105	.00096	.00088	.00081	.00074	.00068	.00063	.00058	.00054	.00050	.00046
23	22	.00262	.00237	.00215	.00195	.00177	.00161	.00146	.00133	.00122	.00111	.00102	.00093	.00085	.00078	.00072	.00067	.00061	.00057	.00053	.00049
23	23	.00275	.00249	.00225	.00204	.00186	.00169	.00154	.00140	.00128	.00117	.00107	.00098	.00090	.00083	.00076	.00070	.00065	.00060	.00055	.00051

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
24	0	.00100	.00090	.00082	.00075	.00068	.00063	.00058	.00053	.00049	.00045	.00042	.00039	.00036	.00034	.00032	.00030	.00028	.00026	.00025	.00023
24	1	.00088	.00078	.00070	.00063	.00057	.00051	.00046	.00042	.00038	.00035	.00031	.00029	.00026	.00024	.00022	.00020	.00019	.00017	.00016	.00015
24	2	.00092	.00082	.00074	.00066	.00060	.00054	.00048	.00044	.00040	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00019	.00018	.00016	.00015
24	3	.00097	.00087	.00078	.00070	.00063	.00057	.00051	.00046	.00042	.00038	.00035	.00031	.00029	.00026	.00024	.00022	.00020	.00019	.00017	.00016
24	4	.00103	.00092	.00082	.00074	.00067	.00060	.00054	.00049	.00044	.00040	.00037	.00033	.00030	.00028	.00025	.00023	.00021	.00020	.00018	.00017
24	5	.00109	.00097	.00087	.00079	.00071	.00064	.00058	.00052	.00047	.00043	.00039	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00019	.00018
24	6	.00115	.00103	.00093	.00083	.00075	.00068	.00061	.00055	.00050	.00046	.00041	.00038	.00034	.00031	.00029	.00026	.00024	.00022	.00020	.00019
24	7	.00122	.00110	.00098	.00089	.00080	.00072	.00065	.00059	.00053	.00048	.00044	.00040	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00020
24	8	.00130	.00116	.00105	.00094	.00085	.00077	.00069	.00063	.00057	.00052	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00025	.00023	.00022
24	9	.00137	.00123	.00111	.00100	.00090	.00082	.00074	.00067	.00061	.00055	.00050	.00046	.00042	.00038	.00035	.00032	.00030	.00027	.00025	.00023
24	10	.00146	.00131	.00118	.00106	.00096	.00087	.00079	.00071	.00065	.00059	.00054	.00049	.00045	.00041	.00038	.00035	.00032	.00029	.00027	.00025
24	11	.00155	.00139	.00125	.00113	.00102	.00092	.00084	.00076	.00069	.00063	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00027
24	12	.00164	.00148	.00133	.00120	.00109	.00098	.00089	.00081	.00074	.00067	.00061	.00056	.00051	.00047	.00043	.00040	.00037	.00034	.00031	.00029
24	13	.00174	.00156	.00141	.00127	.00115	.00105	.00095	.00086	.00078	.00072	.00065	.00060	.00055	.00050	.00046	.00042	.00039	.00036	.00033	.00031
24	14	.00184	.00165	.00149	.00135	.00122	.00111	.00101	.00092	.00083	.00076	.00069	.00064	.00058	.00053	.00049	.00045	.00042	.00039	.00036	.00033
24	15	.00194	.00175	.00158	.00143	.00129	.00117	.00107	.00097	.00088	.00081	.00074	.00067	.00062	.00057	.00052	.00048	.00044	.00041	.00038	.00035
24	16	.00204	.00184	.00167	.00151	.00137	.00124	.00113	.00102	.00093	.00085	.00078	.00071	.00065	.00060	.00055	.00051	.00047	.00044	.00040	.00037
24	17	.00215	.00194	.00175	.00159	.00144	.00131	.00119	.00108	.00099	.00090	.00082	.00075	.00069	.00064	.00058	.00054	.00050	.00046	.00043	.00039
24	18	.00226	.00204	.00185	.00167	.00152	.00138	.00125	.00114	.00104	.00095	.00087	.00079	.00073	.00067	.00062	.00057	.00052	.00048	.00045	.00042
24	19	.00237	.00214	.00194	.00176	.00159	.00145	.00132	.00120	.00109	.00100	.00091	.00084	.00077	.00071	.00065	.00060	.00055	.00051	.00047	.00044
24	20	.00249	.00225	.00204	.00185	.00168	.00152	.00139	.00126	.00115	.00105	.00096	.00088	.00081	.00074	.00068	.00063	.00058	.00054	.00050	.00046
24	21	.00261	.00237	.00214	.00194	.00177	.00160	.00146	.00133	.00121	.00111	.00102	.00093	.00085	.00078	.00072	.00067	.00061	.00057	.00053	.00049
24	22	.00274	.00248	.00225	.00204	.00186	.00169	.00154	.00140	.00128	.00117	.00107	.00098	.00090	.00083	.00076	.00070	.00065	.00060	.00055	.00051
24	23	.00288	.00261	.00236	.00215	.00195	.00178	.00162	.00148	.00135	.00123	.00113	.00103	.00095	.00087	.00080	.00074	.00068	.00063	.00059	.00054
24	24	.00302	.00274	.00248	.00226	.00205	.00187	.00170	.00155	.00142	.00130	.00119	.00109	.00100	.00092	.00085	.00078	.00072	.00067	.00062	.00057
25	0	.00104	.00094	.00086	.00078	.00072	.00066	.00060	.00055	.00051	.00047	.00044	.00041	.00038	.00035	.00033	.00031	.00029	.00028	.00026	.00025
25	1	.00091	.00082	.00073	.00066	.00059	.00054	.00049	.00044	.00040	.00036	.00033	.00030	.00028	.00025	.00023	.00021	.00020	.00018	.00017	.00015
25	2	.00095	.00086	.00077	.00069	.00062	.00056	.00051	.00046	.00042	.00038	.00034	.00031	.00029	.00026	.00024	.00022	.00020	.00019	.00017	.00016
25	3	.00101	.00090	.00081	.00073	.00066	.00059	.00053	.00048	.00044	.00040	.00036	.00033	.00030	.00028	.00025	.00023	.00021	.00020	.00018	.00017
25	4	.00107	.00096	.00086	.00077	.00070	.00063	.00057	.00051	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00024	.00022	.00021	.00019	.00018
25	5	.00113	.00101	.00091	.00082	.00074	.00067	.00060	.00054	.00049	.00045	.00041	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00019
25	6	.00120	.00108	.00097	.00087	.00078	.00071	.00064	.00058	.00053	.00048	.00043	.00040	.00036	.00033	.00030	.00028	.00025	.00023	.00022	.00020
25	7	.00127	.00114	.00103	.00092	.00083	.00075	.00068	.00062	.00056	.00051	.00046	.00042	.00039	.00035	.00032	.00030	.00027	.00025	.00023	.00021
25	8	.00135	.00121	.00109	.00098	.00089	.00080	.00073	.00066	.00060	.00054	.00049	.00045	.00041	.00038	.00035	.00032	.00029	.00027	.00025	.00023
25	9	.00143	.00129	.00116	.00104	.00094	.00085	.00077	.00070	.00064	.00058	.00053	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00027	.00025
25	10	.00152	.00137	.00123	.00111	.00100	.00091	.00082	.00075	.00068	.00062	.00056	.00051	.00047	.00043	.00040	.00036	.00034	.00031	.00029	.00026
25	11	.00161	.00145	.00131	.00118	.00107	.00097	.00088	.00080	.00072	.00066	.00060	.00055	.00050	.00046	.00042	.00039	.00036	.00033	.00031	.00028
25	12	.00171	.00154	.00139	.00126	.00114	.00103	.00093	.00085	.00077	.00070	.00064	.00059	.00054	.00049	.00045	.00042	.00039	.00036	.00033	.00031
25	13	.00181	.00163	.00147	.00133	.00121	.00109	.00099	.00090	.00082	.00075	.00069	.00063	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00033
25	14	.00192	.00173	.00156	.00141	.00128	.00116	.00106	.00096	.00088	.00080	.00073	.00067	.00061	.00056	.00052	.00048	.00044	.00041	.00038	.00035
25	15	.00202	.00183	.00165	.00149	.00135	.00123	.00112	.00102	.00093	.00085	.00077	.00071	.00065	.00060	.00055	.00051	.00047	.00043	.00040	.00037
25	16	.00213	.00193	.00174	.00158	.00143	.00130	.00118	.00108	.00098	.00090	.00082	.00075	.00069	.00063	.00058	.00054	.00050	.00046	.00043	.00039
25	17	.00224	.00203	.00184	.00166	.00151	.00137	.00125	.00114	.00104	.00095	.00087	.00079	.00073	.00067	.00062	.00057	.00052	.00048	.00045	.00042
25	18	.00236	.00213	.00193	.00175	.00159	.00144	.00131	.00120	.00109	.00100	.00091	.00084	.00077	.00071	.00065	.00060	.00055	.00051	.00047	.00044
25	19	.00248	.00224	.00203	.00184	.00167	.00152	.00138	.00126	.00115	.00105	.00096	.00088	.00081	.00074	.00068	.00063	.00058	.00054	.00050	.00046
25	20	.00261	.00236	.00214	.00194	.00176	.00160	.00146	.00133	.00121	.00111	.00101	.00093	.00085	.00078	.00072	.00067	.00061	.00057	.00053	.00049
25	21	.00274	.00248	.00225	.00204	.00185	.00169	.00154	.00140	.00128	.00117	.00107	.00098	.00090	.00083	.00076	.00070	.00065	.00060	.00056	.00051
25	22	.00287	.00260	.00236	.00214	.00195	.00177	.00162	.00147	.00135	.00123	.00113	.00103	.00095	.00087	.00080	.00074	.00068	.00063	.00059	.00054
25	23	.00302	.00273	.00248	.00225	.00205	.00187	.00170	.00155	.00142	.00130	.00119	.00109	.00100	.00092	.00085	.00078	.00072	.00067	.00062	.00057
25	24	.00316	.00287	.00261	.00237	.00216	.00197	.00179	.00164	.00150	.00137	.00125	.00115	.00106	.00097	.00090	.00083	.00076	.00071	.00065	.00061

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
25	25	.00332	.00301	.00274	.00249	.00227	.00207	.00189	.00172	.00158	.00144	.00132	.00122	.00112	.00103	.00095	.00087	.00081	.00075	.00069	.00064
26	0	.00108	.00098	.00090	.00082	.00075	.00069	.00063	.00058	.00054	.00050	.00046	.00043	.00040	.00037	.00035	.00033	.00031	.00029	.00027	.00026
26	1	.00095	.00085	.00076	.00069	.00062	.00056	.00051	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00024	.00022	.00021	.00019	.00018	.00016
26	2	.00099	.00089	.00080	.00072	.00065	.00059	.00053	.00048	.00044	.00040	.00036	.00033	.00030	.00028	.00025	.00023	.00021	.00020	.00018	.00017
26	3	.00105	.00094	.00084	.00076	.00069	.00062	.00056	.00051	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00024	.00022	.00021	.00019	.00018
26	4	.00111	.00099	.00089	.00081	.00073	.00066	.00059	.00054	.00049	.00044	.00040	.00037	.00034	.00031	.00028	.00026	.00024	.00022	.00020	.00019
26	5	.00118	.00106	.00095	.00085	.00077	.00070	.00063	.00057	.00052	.00047	.00043	.00039	.00036	.00033	.00030	.00027	.00025	.00023	.00021	.00020
26	6	.00125	.00112	.00101	.00091	.00082	.00074	.00067	.00061	.00055	.00050	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021
26	7	.00132	.00119	.00107	.00096	.00087	.00079	.00071	.00065	.00059	.00053	.00049	.00044	.00041	.00037	.00034	.00031	.00029	.00026	.00024	.00023
26	8	.00140	.00126	.00114	.00103	.00093	.00084	.00076	.00069	.00063	.00057	.00052	.00047	.00043	.00040	.00036	.00033	.00031	.00028	.00026	.00024
26	9	.00149	.00134	.00121	.00109	.00099	.00089	.00081	.00073	.00067	.00061	.00055	.00051	.00046	.00042	.00039	.00036	.00033	.00030	.00028	.00026
26	10	.00158	.00143	.00129	.00116	.00105	.00095	.00086	.00078	.00071	.00065	.00059	.00054	.00050	.00045	.00042	.00038	.00035	.00033	.00030	.00028
26	11	.00168	.00151	.00137	.00123	.00112	.00101	.00092	.00084	.00076	.00069	.00063	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00032	.00030
26	12	.00178	.00161	.00145	.00131	.00119	.00108	.00098	.00089	.00081	.00074	.00068	.00062	.00057	.00052	.00048	.00044	.00041	.00038	.00035	.00032
26	13	.00189	.00170	.00154	.00139	.00126	.00115	.00104	.00095	.00086	.00079	.00072	.00066	.00061	.00056	.00051	.00047	.00044	.00040	.00037	.00035
26	14	.00200	.00180	.00163	.00148	.00134	.00122	.00111	.00101	.00092	.00084	.00077	.00070	.00065	.00059	.00055	.00050	.00046	.00043	.00040	.00037
26	15	.00211	.00191	.00173	.00156	.00142	.00129	.00117	.00107	.00097	.00089	.00081	.00075	.00069	.00063	.00058	.00053	.00049	.00046	.00042	.00039
26	16	.00223	.00201	.00182	.00165	.00150	.00136	.00124	.00113	.00103	.00094	.00086	.00079	.00073	.00067	.00061	.00057	.00052	.00048	.00045	.00042
26	17	.00234	.00212	.00192	.00174	.00158	.00144	.00131	.00119	.00109	.00100	.00091	.00084	.00077	.00071	.00065	.00060	.00055	.00051	.00047	.00044
26	18	.00247	.00223	.00202	.00183	.00167	.00151	.00138	.00126	.00115	.00105	.00096	.00088	.00081	.00074	.00069	.00063	.00058	.00054	.00050	.00046
26	19	.00259	.00235	.00213	.00193	.00175	.00160	.00145	.00133	.00121	.00111	.00101	.00093	.00085	.00078	.00072	.00067	.00062	.00057	.00053	.00049
26	20	.00273	.00247	.00224	.00203	.00185	.00168	.00153	.00140	.00128	.00117	.00107	.00098	.00090	.00083	.00076	.00070	.00065	.00060	.00056	.00052
26	21	.00286	.00260	.00235	.00214	.00194	.00177	.00161	.00147	.00135	.00123	.00113	.00103	.00095	.00087	.00080	.00074	.00069	.00063	.00059	.00054
26	22	.00301	.00273	.00248	.00225	.00205	.00186	.00170	.00155	.00142	.00130	.00119	.00109	.00100	.00092	.00085	.00078	.00072	.00067	.00062	.00057
26	23	.00316	.00287	.00260	.00237	.00215	.00196	.00179	.00164	.00150	.00137	.00125	.00115	.00106	.00097	.00090	.00083	.00076	.00071	.00065	.00061
26	24	.00332	.00301	.00274	.00249	.00227	.00207	.00189	.00172	.00158	.00144	.00132	.00121	.00112	.00103	.00095	.00087	.00081	.00075	.00069	.00064
26	25	.00348	.00316	.00288	.00262	.00239	.00218	.00199	.00182	.00166	.00152	.00140	.00128	.00118	.00109	.00100	.00092	.00085	.00079	.00073	.00068
26	26	.00365	.00332	.00302	.00275	.00251	.00229	.00209	.00191	.00175	.00161	.00147	.00135	.00125	.00115	.00106	.00098	.00090	.00084	.00077	.00072
27	0	.00113	.00103	.00094	.00086	.00078	.00072	.00066	.00061	.00056	.00052	.00049	.00045	.00042	.00039	.00037	.00035	.00032	.00031	.00029	.00027
27	1	.00098	.00088	.00080	.00072	.00065	.00059	.00053	.00048	.00044	.00040	.00036	.00033	.00030	.00028	.00026	.00024	.00022	.00020	.00019	.00017
27	2	.00103	.00093	.00083	.00075	.00068	.00061	.00055	.00050	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00024	.00022	.00021	.00019	.00018
27	3	.00109	.00098	.00088	.00079	.00072	.00065	.00059	.00053	.00048	.00044	.00040	.00036	.00033	.00030	.00028	.00026	.00024	.00022	.00020	.00019
27	4	.00115	.00104	.00093	.00084	.00076	.00069	.00062	.00056	.00051	.00046	.00042	.00039	.00035	.00032	.00030	.00027	.00025	.00023	.00021	.00020
27	5	.00122	.00110	.00099	.00089	.00080	.00073	.00066	.00060	.00054	.00049	.00045	.00041	.00038	.00034	.00031	.00029	.00027	.00024	.00023	.00021
27	6	.00130	.00117	.00105	.00095	.00086	.00077	.00070	.00064	.00058	.00053	.00048	.00044	.00040	.00037	.00034	.00031	.00028	.00026	.00024	.00022
27	7	.00138	.00124	.00112	.00101	.00091	.00082	.00075	.00068	.00062	.00056	.00051	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00026	.00024
27	8	.00146	.00132	.00119	.00107	.00097	.00088	.00079	.00072	.00066	.00060	.00055	.00050	.00046	.00042	.00038	.00035	.00032	.00030	.00028	.00026
27	9	.00155	.00140	.00126	.00114	.00103	.00093	.00085	.00077	.00070	.00064	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00032	.00030	.00027
27	10	.00165	.00149	.00134	.00121	.00110	.00099	.00090	.00082	.00075	.00068	.00062	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00032	.00029
27	11	.00175	.00158	.00143	.00129	.00117	.00106	.00096	.00088	.00080	.00073	.00067	.00061	.00056	.00051	.00047	.00043	.00040	.00037	.00034	.00032
27	12	.00186	.00168	.00152	.00137	.00124	.00113	.00103	.00093	.00085	.00078	.00071	.00065	.00060	.00055	.00050	.00047	.00043	.00040	.00037	.00034
27	13	.00197	.00178	.00161	.00146	.00132	.00120	.00109	.00100	.00091	.00083	.00076	.00070	.00064	.00059	.00054	.00050	.00046	.00043	.00039	.00037
27	14	.00208	.00188	.00171	.00155	.00140	.00127	.00116	.00106	.00097	.00088	.00081	.00074	.00068	.00063	.00058	.00053	.00049	.00045	.00042	.00039
27	15	.00220	.00199	.00180	.00164	.00149	.00135	.00123	.00112	.00102	.00094	.00086	.00079	.00072	.00066	.00061	.00056	.00052	.00048	.00045	.00042
27	16	.00232	.00210	.00191	.00173	.00157	.00143	.00130	.00119	.00108	.00099	.00091	.00083	.00076	.00070	.00065	.00060	.00055	.00051	.00047	.00044
27	17	.00245	.00222	.00201	.00182	.00166	.00151	.00137	.00125	.00114	.00105	.00096	.00088	.00081	.00074	.00069	.00063	.00058	.00054	.00050	.00047
27	18	.00258	.00233	.00212	.00192	.00175	.00159	.00145	.00132	.00121	.00110	.00101	.00093	.00085	.00078	.00072	.00067	.00062	.00057	.00053	.00049
27	19	.00271	.00246	.00223	.00202	.00184	.00167	.00153	.00139	.00127	.00117	.00107	.00098	.00090	.00083	.00076	.00070	.00065	.00060	.00056	.00052
27	20	.00285	.00258	.00234	.00213	.00194	.00176	.00161	.00147	.00134	.00123	.00113	.00103	.00095	.00087	.00080	.00074	.00069	.00063	.00059	.00055
27	21	.00300	.00272	.00247	.00224	.00204	.00186	.00170	.00155	.00142	.00130	.00119	.00109	.00100	.00092	.00085	.00078	.00072	.00067	.00062	.00058



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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
27	22	.00315	.00286	.00260	.00236	.00215	.00196	.00179	.00163	.00149	.00137	.00125	.00115	.00106	.00097	.00090	.00083	.00076	.00071	.00066	.00061
27	23	.00331	.00300	.00273	.00248	.00226	.00206	.00188	.00172	.00157	.00144	.00132	.00121	.00112	.00103	.00095	.00087	.00081	.00075	.00069	.00064
27	24	.00348	.00316	.00287	.00261	.00238	.00217	.00198	.00181	.00166	.00152	.00140	.00128	.00118	.00109	.00100	.00092	.00085	.00079	.00073	.00068
27	25	.00365	.00332	.00302	.00275	.00251	.00229	.00209	.00191	.00175	.00161	.00147	.00135	.00125	.00115	.00106	.00098	.00090	.00084	.00077	.00072
27	26	.00383	.00349	.00317	.00289	.00264	.00241	.00220	.00202	.00185	.00170	.00156	.00143	.00132	.00121	.00112	.00103	.00096	.00088	.00082	.00076
27	27	.00402	.00366	.00334	.00304	.00278	.00254	.00232	.00213	.00195	.00179	.00164	.00151	.00139	.00128	.00118	.00109	.00101	.00094	.00087	.00081
28	0	.00118	.00107	.00098	.00090	.00082	.00075	.00069	.00064	.00059	.00055	.00051	.00048	.00044	.00041	.00039	.00036	.00034	.00032	.00031	.00029
28	1	.00102	.00092	.00083	.00075	.00068	.00061	.00056	.00050	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00020	.00018
28	2	.00107	.00096	.00087	.00078	.00071	.00064	.00058	.00053	.00048	.00044	.00040	.00036	.00033	.00031	.00028	.00026	.00024	.00022	.00020	.00019
28	3	.00113	.00102	.00092	.00083	.00075	.00068	.00061	.00056	.00051	.00046	.00042	.00038	.00035	.00032	.00029	.00027	.00025	.00023	.00021	.00020
28	4	.00120	.00108	.00097	.00088	.00079	.00072	.00065	.00059	.00054	.00049	.00044	.00041	.00037	.00034	.00031	.00029	.00026	.00024	.00022	.00021
28	5	.00127	.00114	.00103	.00093	.00084	.00076	.00069	.00063	.00057	.00052	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00026	.00024	.00022
28	6	.00135	.00121	.00109	.00099	.00089	.00081	.00073	.00067	.00061	.00055	.00050	.00046	.00042	.00039	.00035	.00033	.00030	.00028	.00025	.00024
28	7	.00143	.00129	.00116	.00105	.00095	.00086	.00078	.00071	.00065	.00059	.00054	.00049	.00045	.00041	.00038	.00035	.00032	.00030	.00027	.00025
28	8	.00152	.00137	.00124	.00112	.00101	.00092	.00083	.00076	.00069	.00063	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00032	.00029	.00027
28	9	.00162	.00146	.00132	.00119	.00108	.00098	.00089	.00081	.00073	.00067	.00061	.00056	.00051	.00047	.00043	.00040	.00037	.00034	.00031	.00029
28	10	.00172	.00155	.00140	.00127	.00115	.00104	.00095	.00086	.00078	.00072	.00065	.00060	.00055	.00050	.00046	.00043	.00039	.00036	.00034	.00031
28	11	.00182	.00165	.00149	.00135	.00122	.00111	.00101	.00092	.00084	.00076	.00070	.00064	.00059	.00054	.00050	.00046	.00042	.00039	.00036	.00034
28	12	.00193	.00175	.00158	.00143	.00130	.00118	.00108	.00098	.00089	.00082	.00075	.00069	.00063	.00058	.00053	.00049	.00045	.00042	.00039	.00036
28	13	.00205	.00186	.00168	.00152	.00138	.00126	.00114	.00104	.00095	.00087	.00080	.00073	.00067	.00062	.00057	.00053	.00049	.00045	.00042	.00039
28	14	.00217	.00197	.00178	.00162	.00147	.00134	.00122	.00111	.00101	.00093	.00085	.00078	.00072	.00066	.00061	.00056	.00052	.00048	.00044	.00041
28	15	.00230	.00208	.00189	.00171	.00156	.00142	.00129	.00118	.00108	.00098	.00090	.00083	.00076	.00070	.00065	.00060	.00055	.00051	.00047	.00044
28	16	.00242	.00220	.00199	.00181	.00164	.00150	.00136	.00125	.00114	.00104	.00096	.00088	.00081	.00074	.00068	.00063	.00058	.00054	.00050	.00047
28	17	.00256	.00232	.00210	.00191	.00174	.00158	.00144	.00132	.00120	.00110	.00101	.00093	.00085	.00078	.00072	.00067	.00062	.00057	.00053	.00049
28	18	.00269	.00244	.00221	.00201	.00183	.00167	.00152	.00139	.00127	.00116	.00107	.00098	.00090	.00083	.00076	.00070	.00065	.00060	.00056	.00052
28	19	.00283	.00257	.00233	.00212	.00193	.00176	.00160	.00146	.00134	.00123	.00112	.00103	.00095	.00087	.00081	.00074	.00069	.00064	.00059	.00055
28	20	.00298	.00270	.00246	.00223	.00203	.00185	.00169	.00154	.00141	.00129	.00119	.00109	.00100	.00092	.00085	.00078	.00073	.00067	.00062	.00058
28	21	.00313	.00284	.00258	.00235	.00214	.00195	.00178	.00163	.00149	.00137	.00125	.00115	.00106	.00097	.00090	.00083	.00077	.00071	.00066	.00061
28	22	.00329	.00299	.00272	.00248	.00226	.00206	.00188	.00172	.00157	.00144	.00132	.00121	.00112	.00103	.00095	.00087	.00081	.00075	.00069	.00064
28	23	.00346	.00315	.00286	.00261	.00238	.00217	.00198	.00181	.00166	.00152	.00139	.00128	.00118	.00109	.00100	.00092	.00085	.00079	.00073	.00068
28	24	.00364	.00331	.00301	.00274	.00250	.00229	.00209	.00191	.00175	.00160	.00147	.00135	.00125	.00115	.00106	.00098	.00090	.00084	.00077	.00072
28	25	.00382	.00348	.00317	.00289	.00264	.00241	.00220	.00202	.00185	.00169	.00156	.00143	.00132	.00121	.00112	.00103	.00096	.00088	.00082	.00076
28	26	.00402	.00366	.00333	.00304	.00278	.00254	.00232	.00213	.00195	.00179	.00164	.00151	.00139	.00128	.00118	.00109	.00101	.00094	.00087	.00081
28	27	.00422	.00384	.00351	.00320	.00292	.00267	.00245	.00224	.00206	.00189	.00174	.00160	.00147	.00136	.00125	.00116	.00107	.00099	.00092	.00085
28	28	.00443	.00404	.00368	.00337	.00308	.00282	.00258	.00237	.00217	.00199	.00183	.00169	.00156	.00144	.00133	.00123	.00114	.00105	.00098	.00091
29	0	.00123	.00112	.00102	.00094	.00086	.00079	.00073	.00067	.00062	.00058	.00054	.00050	.00047	.00044	.00041	.00039	.00036	.00034	.00032	.00031
29	1	.00106	.00096	.00086	.00078	.00071	.00064	.00058	.00053	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00026	.00024	.00022	.00021	.00019
29	2	.00111	.00100	.00090	.00082	.00074	.00067	.00061	.00055	.00050	.00046	.00042	.00038	.00035	.00032	.00030	.00027	.00025	.00023	.00021	.00020
29	3	.00118	.00106	.00095	.00086	.00078	.00071	.00064	.00058	.00053	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00026	.00024	.00022	.00021
29	4	.00124	.00112	.00101	.00091	.00083	.00075	.00068	.00062	.00056	.00051	.00047	.00043	.00039	.00036	.00033	.00030	.00028	.00026	.00024	.00022
29	5	.00132	.00119	.00107	.00097	.00088	.00079	.00072	.00066	.00060	.00054	.00050	.00045	.00042	.00038	.00035	.00032	.00030	.00027	.00025	.00023
29	6	.00140	.00126	.00114	.00103	.00093	.00085	.00077	.00070	.00064	.00058	.00053	.00048	.00044	.00041	.00037	.00034	.00032	.00029	.00027	.00025
29	7	.00149	.00134	.00121	.00110	.00099	.00090	.00082	.00074	.00068	.00062	.00056	.00052	.00047	.00043	.00040	.00037	.00034	.00031	.00029	.00027
29	8	.00158	.00143	.00129	.00117	.00106	.00096	.00087	.00079	.00072	.00066	.00060	.00055	.00050	.00046	.00043	.00039	.00036	.00033	.00031	.00029
29	9	.00168	.00152	.00137	.00124	.00113	.00102	.00093	.00085	.00077	.00070	.00064	.00059	.00054	.00050	.00046	.00042	.00039	.00036	.00033	.00031
29	10	.00179	.00161	.00146	.00132	.00120	.00109	.00099	.00090	.00082	.00075	.00069	.00063	.00058	.00053	.00049	.00045	.00042	.00038	.00036	.00033
29	11	.00190	.00172	.00155	.00141	.00128	.00116	.00106	.00096	.00088	.00080	.00074	.00067	.00062	.00057	.00052	.00048	.00045	.00041	.00038	.00035
29	12	.00202	.00182	.00165	.00150	.00136	.00124	.00113	.00103	.00094	.00086	.00079	.00072	.00066	.00061	.00056	.00052	.00048	.00044	.00041	.00038
29	13	.00214	.00194	.00175	.00159	.00145	.00132	.00120	.00109	.00100	.00092	.00084	.00077	.00071	.00065	.00060	.00055	.00051	.00047	.00044	.00041
29	14	.00227	.00205	.00186	.00169	.00154	.00140	.00128	.00116	.00106	.00097	.00089	.00082	.00075	.00069	.00064	.00059	.00055	.00051	.00047	.00044

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
29	15	.00240	.00217	.00197	.00179	.00163	.00148	.00135	.00124	.00113	.00103	.00095	.00087	.00080	.00074	.00068	.00063	.00058	.00054	.00050	.00046
29	16	.00253	.00229	.00208	.00189	.00172	.00157	.00143	.00131	.00120	.00110	.00100	.00092	.00085	.00078	.00072	.00067	.00062	.00057	.00053	.00049
29	17	.00267	.00242	.00220	.00200	.00182	.00166	.00151	.00138	.00126	.00116	.00106	.00098	.00090	.00083	.00076	.00070	.00065	.00060	.00056	.00052
29	18	.00281	.00255	.00232	.00211	.00192	.00175	.00160	.00146	.00133	.00122	.00112	.00103	.00095	.00087	.00081	.00074	.00069	.00064	.00059	.00055
29	19	.00296	.00268	.00244	.00222	.00202	.00184	.00168	.00154	.00141	.00129	.00118	.00109	.00100	.00092	.00085	.00079	.00073	.00067	.00062	.00058
29	20	.00311	.00283	.00257	.00234	.00213	.00194	.00177	.00162	.00149	.00136	.00125	.00115	.00106	.00097	.00090	.00083	.00077	.00071	.00066	.00061
29	21	.00327	.00298	.00271	.00246	.00225	.00205	.00187	.00171	.00157	.00144	.00132	.00121	.00112	.00103	.00095	.00088	.00081	.00075	.00070	.00065
29	22	.00345	.00313	.00285	.00260	.00237	.00216	.00197	.00181	.00165	.00152	.00139	.00128	.00118	.00109	.00100	.00092	.00086	.00079	.00073	.00068
29	23	.00362	.00330	.00300	.00273	.00249	.00228	.00208	.00191	.00175	.00160	.00147	.00135	.00124	.00115	.00106	.00098	.00090	.00084	.00078	.00072
29	24	.00381	.00347	.00316	.00288	.00263	.00240	.00220	.00201	.00184	.00169	.00155	.00143	.00131	.00121	.00112	.00103	.00096	.00089	.00082	.00076
29	25	.00401	.00365	.00332	.00303	.00277	.00253	.00232	.00212	.00195	.00179	.00164	.00151	.00139	.00128	.00118	.00109	.00101	.00094	.00087	.00081
29	26	.00421	.00384	.00350	.00319	.00292	.00267	.00244	.00224	.00205	.00189	.00173	.00160	.00147	.00136	.00125	.00116	.00107	.00099	.00092	.00085
29	27	.00442	.00403	.00368	.00336	.00307	.00281	.00258	.00236	.00217	.00199	.00183	.00169	.00156	.00144	.00133	.00123	.00113	.00105	.00098	.00091
29	28	.00464	.00424	.00387	.00354	.00324	.00297	.00272	.00249	.00229	.00211	.00194	.00178	.00165	.00152	.00140	.00130	.00120	.00111	.00103	.00096
29	29	.00488	.00445	.00407	.00372	.00341	.00312	.00287	.00263	.00242	.00222	.00205	.00189	.00174	.00161	.00149	.00138	.00127	.00118	.00110	.00102
30	0	.00128	.00117	.00107	.00098	.00090	.00083	.00077	.00071	.00066	.00061	.00057	.00053	.00049	.00046	.00043	.00041	.00038	.00036	.00034	.00032
30	1	.00110	.00099	.00090	.00081	.00074	.00067	.00061	.00055	.00051	.00046	.00042	.00039	.00036	.00033	.00030	.00028	.00026	.00024	.00022	.00020
30	2	.00116	.00104	.00094	.00085	.00077	.00070	.00064	.00058	.00053	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00026	.00024	.00023	.00021
30	3	.00122	.00110	.00099	.00090	.00081	.00074	.00067	.00061	.00056	.00051	.00046	.00042	.00039	.00036	.00033	.00030	.00028	.00026	.00024	.00022
30	4	.00129	.00117	.00105	.00095	.00086	.00078	.00071	.00065	.00059	.00054	.00049	.00045	.00041	.00038	.00035	.00032	.00029	.00027	.00025	.00023
30	5	.00137	.00124	.00112	.00101	.00092	.00083	.00075	.00069	.00063	.00057	.00052	.00048	.00044	.00040	.00037	.00034	.00031	.00029	.00027	.00025
30	6	.00146	.00131	.00119	.00107	.00097	.00088	.00080	.00073	.00067	.00061	.00056	.00051	.00047	.00043	.00039	.00036	.00033	.00031	.00028	.00026
30	7	.00155	.00140	.00126	.00114	.00104	.00094	.00086	.00078	.00071	.00065	.00059	.00054	.00050	.00046	.00042	.00039	.00036	.00033	.00030	.00028
30	8	.00164	.00149	.00134	.00122	.00110	.00100	.00091	.00083	.00076	.00069	.00063	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00033	.00030
30	9	.00175	.00158	.00143	.00130	.00118	.00107	.00097	.00089	.00081	.00074	.00068	.00062	.00057	.00052	.00048	.00044	.00041	.00038	.00035	.00032
30	10	.00186	.00168	.00152	.00138	.00125	.00114	.00104	.00095	.00086	.00079	.00072	.00066	.00061	.00056	.00052	.00048	.00044	.00041	.00038	.00035
30	11	.00197	.00179	.00162	.00147	.00133	.00121	.00111	.00101	.00092	.00084	.00077	.00071	.00065	.00060	.00055	.00051	.00047	.00044	.00040	.00038
30	12	.00210	.00190	.00172	.00156	.00142	.00129	.00118	.00108	.00098	.00090	.00083	.00076	.00070	.00064	.00059	.00055	.00051	.00047	.00043	.00040
30	13	.00223	.00202	.00183	.00166	.00151	.00138	.00126	.00115	.00105	.00096	.00088	.00081	.00075	.00069	.00063	.00059	.00054	.00050	.00047	.00043
30	14	.00236	.00214	.00194	.00177	.00161	.00146	.00134	.00122	.00112	.00102	.00094	.00086	.00079	.00073	.00068	.00062	.00058	.00054	.00050	.00046
30	15	.00250	.00226	.00206	.00187	.00170	.00155	.00142	.00130	.00119	.00109	.00100	.00092	.00084	.00078	.00072	.00066	.00061	.00057	.00053	.00049
30	16	.00264	.00239	.00217	.00198	.00180	.00164	.00150	.00137	.00126	.00115	.00106	.00097	.00089	.00082	.00076	.00070	.00065	.00060	.00056	.00052
30	17	.00278	.00252	.00230	.00209	.00190	.00174	.00159	.00145	.00133	.00122	.00112	.00103	.00095	.00087	.00081	.00074	.00069	.00064	.00059	.00055
30	18	.00293	.00266	.00242	.00220	.00201	.00183	.00167	.00153	.00140	.00129	.00118	.00109	.00100	.00092	.00085	.00079	.00073	.00067	.00063	.00058
30	19	.00309	.00280	.00255	.00232	.00212	.00193	.00177	.00162	.00148	.00136	.00125	.00115	.00105	.00097	.00090	.00083	.00077	.00071	.00066	.00061
30	20	.00325	.00295	.00269	.00245	.00223	.00204	.00186	.00170	.00156	.00143	.00132	.00121	.00111	.00103	.00095	.00088	.00081	.00075	.00070	.00065
30	21	.00342	.00311	.00283	.00258	.00235	.00215	.00197	.00180	.00165	.00151	.00139	.00128	.00118	.00108	.00100	.00092	.00086	.00079	.00074	.00068
30	22	.00360	.00328	.00298	.00272	.00248	.00227	.00207	.00190	.00174	.00160	.00147	.00135	.00124	.00115	.00106	.00098	.00090	.00084	.00078	.00072
30	23	.00379	.00345	.00314	.00287	.00262	.00239	.00219	.00200	.00184	.00169	.00155	.00143	.00131	.00121	.00112	.00103	.00096	.00089	.00082	.00076
30	24	.00399	.00363	.00331	.00302	.00276	.00252	.00231	.00212	.00194	.00178	.00164	.00151	.00139	.00128	.00118	.00109	.00101	.00094	.00087	.00081
30	25	.00419	.00382	.00349	.00318	.00291	.00266	.00244	.00223	.00205	.00188	.00173	.00159	.00147	.00135	.00125	.00116	.00107	.00099	.00092	.00085
30	26	.00441	.00402	.00367	.00335	.00307	.00281	.00257	.00236	.00216	.00199	.00183	.00168	.00155	.00143	.00132	.00122	.00113	.00105	.00098	.00091
30	27	.00463	.00423	.00386	.00353	.00323	.00296	.00271	.00249	.00229	.00210	.00194	.00178	.00164	.00152	.00140	.00130	.00120	.00111	.00103	.00096
30	28	.00487	.00445	.00407	.00372	.00341	.00312	.00286	.00263	.00242	.00222	.00205	.00189	.00174	.00161	.00149	.00138	.00127	.00118	.00110	.00102
30	29	.00512	.00468	.00428	.00391	.00359	.00329	.00302	.00277	.00255	.00235	.00216	.00199	.00184	.00170	.00157	.00146	.00135	.00125	.00116	.00108
30	30	.00537	.00491	.00450	.00412	.00378	.00347	.00318	.00293	.00269	.00248	.00229	.00211	.00195	.00180	.00167	.00154	.00143	.00133	.00124	.00115
31	0	.00134	.00122	.00112	.00103	.00094	.00087	.00080	.00074	.00069	.00064	.00060	.00056	.00052	.00049	.00046	.00043	.00041	.00038	.00036	.00034
31	1	.00115	.00103	.00094	.00085	.00077	.00070	.00064	.00058	.00053	.00048	.00044	.00041	.00037	.00034	.00032	.00029	.00027	.00025	.00023	.00022
31	2	.00120	.00108	.00098	.00089	.00080	.00073	.00066	.00060	.00055	.00050	.00046	.00042	.00039	.00036	.00033	.00030	.00028	.00026	.00024	.00022
31	3	.00127	.00114	.00103	.00094	.00085	.00077	.00070	.00064	.00058	.00053	.00049	.00044	.00041	.00037	.00034	.00032	.00029	.00027	.00025	.00023

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
31	4	.00134	.00121	.00110	.00099	.00090	.00082	.00074	.00068	.00062	.00056	.00051	.00047	.00043	.00040	.00037	.00034	.00031	.00029	.00027	.00025
31	5	.00143	.00129	.00116	.00105	.00096	.00087	.00079	.00072	.00066	.00060	.00055	.00050	.00046	.00042	.00039	.00036	.00033	.00030	.00028	.00026
31	6	.00151	.00137	.00124	.00112	.00102	.00092	.00084	.00076	.00070	.00064	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00033	.00030	.00028
31	7	.00161	.00145	.00132	.00119	.00108	.00098	.00089	.00082	.00074	.00068	.00062	.00057	.00052	.00048	.00044	.00041	.00038	.00035	.00032	.00030
31	8	.00171	.00155	.00140	.00127	.00115	.00105	.00095	.00087	.00079	.00073	.00066	.00061	.00056	.00051	.00047	.00044	.00040	.00037	.00034	.00032
31	9	.00182	.00164	.00149	.00135	.00123	.00112	.00102	.00093	.00085	.00078	.00071	.00065	.00060	.00055	.00051	.00047	.00043	.00040	.00037	.00034
31	10	.00193	.00175	.00159	.00144	.00131	.00119	.00109	.00099	.00091	.00083	.00076	.00070	.00064	.00059	.00054	.00050	.00046	.00043	.00040	.00037
31	11	.00205	.00186	.00169	.00153	.00139	.00127	.00116	.00106	.00097	.00089	.00081	.00075	.00069	.00063	.00058	.00054	.00050	.00046	.00043	.00040
31	12	.00218	.00198	.00180	.00163	.00149	.00135	.00124	.00113	.00103	.00095	.00087	.00080	.00073	.00068	.00062	.00058	.00053	.00049	.00046	.00043
31	13	.00232	.00210	.00191	.00174	.00158	.00144	.00132	.00120	.00110	.00101	.00093	.00085	.00078	.00072	.00067	.00062	.00057	.00053	.00049	.00046
31	14	.00246	.00223	.00203	.00184	.00168	.00153	.00140	.00128	.00117	.00108	.00099	.00091	.00084	.00077	.00071	.00066	.00061	.00057	.00053	.00049
31	15	.00260	.00236	.00215	.00195	.00178	.00163	.00149	.00136	.00125	.00114	.00105	.00097	.00089	.00082	.00076	.00070	.00065	.00060	.00056	.00052
31	16	.00275	.00250	.00227	.00207	.00188	.00172	.00157	.00144	.00132	.00121	.00111	.00102	.00094	.00087	.00080	.00074	.00069	.00064	.00059	.00055
31	17	.00290	.00263	.00240	.00218	.00199	.00182	.00166	.00152	.00139	.00128	.00118	.00108	.00100	.00092	.00085	.00079	.00073	.00068	.00063	.00058
31	18	.00306	.00278	.00253	.00230	.00210	.00192	.00175	.00161	.00147	.00135	.00124	.00114	.00105	.00097	.00090	.00083	.00077	.00071	.00066	.00062
31	19	.00322	.00293	.00267	.00243	.00222	.00203	.00185	.00170	.00155	.00143	.00131	.00121	.00111	.00103	.00095	.00088	.00081	.00075	.00070	.00065
31	20	.00339	.00309	.00281	.00256	.00234	.00214	.00195	.00179	.00164	.00151	.00138	.00127	.00117	.00108	.00100	.00092	.00086	.00079	.00074	.00069
31	21	.00357	.00325	.00296	.00270	.00247	.00225	.00206	.00189	.00173	.00159	.00146	.00135	.00124	.00114	.00106	.00098	.00090	.00084	.00078	.00072
31	22	.00376	.00343	.00312	.00285	.00260	.00238	.00218	.00200	.00183	.00168	.00155	.00142	.00131	.00121	.00112	.00103	.00096	.00089	.00082	.00076
31	23	.00396	.00361	.00329	.00300	.00274	.00251	.00230	.00211	.00193	.00178	.00163	.00150	.00139	.00128	.00118	.00109	.00101	.00094	.00087	.00081
31	24	.00417	.00380	.00347	.00317	.00289	.00265	.00243	.00222	.00204	.00188	.00173	.00159	.00146	.00135	.00125	.00116	.00107	.00099	.00092	.00086
31	25	.00439	.00400	.00365	.00334	.00305	.00279	.00256	.00235	.00216	.00198	.00182	.00168	.00155	.00143	.00132	.00122	.00113	.00105	.00097	.00091
31	26	.00461	.00421	.00385	.00352	.00322	.00295	.00270	.00248	.00228	.00210	.00193	.00178	.00164	.00151	.00140	.00130	.00120	.00111	.00103	.00096
31	27	.00485	.00443	.00405	.00371	.00340	.00311	.00286	.00262	.00241	.00222	.00204	.00188	.00174	.00160	.00148	.00137	.00127	.00118	.00110	.00102
31	28	.00510	.00466	.00427	.00391	.00358	.00328	.00301	.00277	.00255	.00234	.00216	.00199	.00184	.00170	.00157	.00146	.00135	.00125	.00116	.00108
31	29	.00536	.00491	.00449	.00411	.00377	.00346	.00318	.00292	.00269	.00248	.00228	.00211	.00195	.00180	.00167	.00154	.00143	.00133	.00123	.00115
31	30	.00563	.00516	.00472	.00433	.00397	.00365	.00335	.00309	.00284	.00262	.00242	.00223	.00206	.00191	.00176	.00164	.00152	.00141	.00131	.00122
31	31	.00591	.00542	.00497	.00456	.00418	.00384	.00354	.00326	.00300	.00277	.00255	.00236	.00218	.00202	.00187	.00173	.00161	.00149	.00139	.00129
32	0	.00139	.00128	.00117	.00108	.00099	.00091	.00084	.00078	.00073	.00068	.00063	.00059	.00055	.00052	.00048	.00046	.00043	.00041	.00038	.00036
32	1	.00119	.00108	.00097	.00088	.00080	.00073	.00067	.00061	.00055	.00051	.00047	.00043	.00039	.00036	.00033	.00031	.00029	.00027	.00025	.00023
32	2	.00125	.00113	.00102	.00092	.00084	.00076	.00069	.00063	.00058	.00053	.00048	.00044	.00041	.00038	.00035	.00032	.00029	.00027	.00025	.00023
32	3	.00132	.00119	.00108	.00098	.00089	.00080	.00073	.00067	.00061	.00056	.00051	.00047	.00043	.00039	.00036	.00034	.00031	.00029	.00027	.00025
32	4	.00139	.00126	.00114	.00103	.00094	.00085	.00078	.00071	.00065	.00059	.00054	.00050	.00045	.00042	.00038	.00035	.00033	.00030	.00028	.00026
32	5	.00148	.00134	.00121	.00110	.00100	.00091	.00083	.00075	.00069	.00063	.00057	.00053	.00048	.00044	.00041	.00038	.00035	.00032	.00030	.00028
32	6	.00157	.00142	.00129	.00117	.00106	.00096	.00088	.00080	.00073	.00067	.00061	.00056	.00052	.00047	.00044	.00040	.00037	.00034	.00032	.00030
32	7	.00167	.00151	.00137	.00124	.00113	.00103	.00094	.00085	.00078	.00071	.00065	.00060	.00055	.00051	.00047	.00043	.00040	.00037	.00034	.00032
32	8	.00178	.00161	.00146	.00132	.00120	.00109	.00100	.00091	.00083	.00076	.00070	.00064	.00059	.00054	.00050	.00046	.00043	.00039	.00036	.00034
32	9	.00189	.00171	.00155	.00141	.00128	.00117	.00106	.00097	.00089	.00081	.00075	.00068	.00063	.00058	.00053	.00049	.00046	.00042	.00039	.00036
32	10	.00201	.00182	.00165	.00150	.00137	.00124	.00114	.00104	.00095	.00087	.00080	.00073	.00067	.00062	.00057	.00053	.00049	.00045	.00042	.00039
32	11	.00214	.00194	.00176	.00160	.00146	.00133	.00121	.00111	.00101	.00093	.00085	.00078	.00072	.00067	.00061	.00057	.00053	.00049	.00045	.00042
32	12	.00227	.00206	.00187	.00170	.00155	.00142	.00129	.00118	.00108	.00099	.00091	.00084	.00077	.00071	.00066	.00061	.00056	.00052	.00049	.00045
32	13	.00241	.00219	.00199	.00181	.00165	.00151	.00138	.00126	.00116	.00106	.00097	.00090	.00083	.00076	.00070	.00065	.00060	.00056	.00052	.00048
32	14	.00256	.00232	.00211	.00193	.00176	.00160	.00147	.00134	.00123	.00113	.00104	.00096	.00088	.00081	.00075	.00070	.00064	.00060	.00056	.00052
32	15	.00271	.00246	.00224	.00204	.00186	.00170	.00156	.00143	.00131	.00120	.00110	.00102	.00094	.00086	.00080	.00074	.00069	.00064	.00059	.00055
32	16	.00286	.00260	.00237	.00216	.00197	.00180	.00165	.00151	.00138	.00127	.00117	.00108	.00099	.00092	.00085	.00078	.00073	.00067	.00063	.00058
32	17	.00302	.00275	.00250	.00228	.00208	.00190	.00174	.00160	.00146	.00134	.00124	.00114	.00105	.00097	.00090	.00083	.00077	.00071	.00066	.00062
32	18	.00319	.00290	.00264	.00241	.00220	.00201	.00184	.00169	.00155	.00142	.00131	.00120	.00111	.00102	.00095	.00088	.00081	.00075	.00070	.00065
32	19	.00336	.00306	.00278	.00254	.00232	.00212	.00194	.00178	.00163	.00150	.00138	.00127	.00117	.00108	.00100	.00092	.00086	.00080	.00074	.00069
32	20	.00354	.00322	.00294	.00268	.00245	.00224	.00205	.00188	.00172	.00158	.00146	.00134	.00124	.00114	.00106	.00098	.00091	.00084	.00078	.00073
32	21	.00373	.00340	.00310	.00283	.00258	.00236	.00216	.00198	.00182	.00167	.00154	.00142	.00131	.00121	.00112	.00103	.00096	.00089	.00082	.00077

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
32	22	.00393	.00358	.00327	.00298	.00273	.00249	.00229	.00210	.00192	.00177	.00163	.00150	.00138	.00128	.00118	.00109	.00101	.00094	.00087	.00081
32	23	.00413	.00377	.00344	.00315	.00288	.00263	.00241	.00221	.00203	.00187	.00172	.00158	.00146	.00135	.00125	.00115	.00107	.00099	.00092	.00086
32	24	.00435	.00397	.00363	.00332	.00303	.00278	.00255	.00234	.00215	.00198	.00182	.00168	.00155	.00143	.00132	.00122	.00113	.00105	.00097	.00091
32	25	.00458	.00419	.00382	.00350	.00320	.00293	.00269	.00247	.00227	.00209	.00192	.00177	.00164	.00151	.00140	.00129	.00120	.00111	.00103	.00096
32	26	.00483	.00441	.00403	.00369	.00338	.00310	.00284	.00261	.00240	.00221	.00203	.00188	.00173	.00160	.00148	.00137	.00127	.00118	.00109	.00102
32	27	.00508	.00464	.00425	.00389	.00357	.00327	.00300	.00276	.00254	.00234	.00215	.00199	.00183	.00170	.00157	.00145	.00135	.00125	.00116	.00108
32	28	.00534	.00489	.00448	.00410	.00376	.00345	.00317	.00292	.00268	.00247	.00228	.00210	.00194	.00180	.00166	.00154	.00143	.00133	.00123	.00115
32	29	.00562	.00514	.00471	.00432	.00397	.00364	.00335	.00308	.00284	.00261	.00241	.00223	.00206	.00190	.00176	.00163	.00152	.00141	.00131	.00122
32	30	.00591	.00541	.00496	.00455	.00418	.00384	.00353	.00325	.00300	.00276	.00255	.00236	.00218	.00202	.00187	.00173	.00161	.00149	.00139	.00129
32	31	.00620	.00569	.00522	.00479	.00440	.00405	.00373	.00343	.00316	.00292	.00270	.00249	.00231	.00214	.00198	.00184	.00171	.00159	.00148	.00137
32	32	.00651	.00597	.00548	.00504	.00463	.00426	.00393	.00362	.00334	.00308	.00285	.00264	.00244	.00226	.00210	.00195	.00181	.00168	.00157	.00146
33	0	.00145	.00133	.00122	.00113	.00104	.00096	.00089	.00082	.00076	.00071	.00066	.00062	.00058	.00054	.00051	.00048	.00045	.00043	.00041	.00038
33	1	.00124	.00112	.00101	.00092	.00084	.00076	.00070	.00064	.00058	.00053	.00049	.00045	.00041	.00038	.00035	.00033	.00030	.00028	.00026	.00024
33	2	.00129	.00117	.00106	.00096	.00088	.00080	.00073	.00066	.00061	.00055	.00051	.00047	.00043	.00040	.00036	.00034	.00031	.00029	.00027	.00025
33	3	.00137	.00124	.00112	.00102	.00092	.00084	.00077	.00070	.00064	.00058	.00054	.00049	.00045	.00042	.00038	.00035	.00033	.00030	.00028	.00026
33	4	.00145	.00131	.00119	.00108	.00098	.00089	.00081	.00074	.00068	.00062	.00057	.00052	.00048	.00044	.00041	.00037	.00035	.00032	.00030	.00028
33	5	.00154	.00139	.00126	.00114	.00104	.00095	.00086	.00079	.00072	.00066	.00060	.00055	.00051	.00047	.00043	.00040	.00037	.00034	.00032	.00029
33	6	.00163	.00148	.00134	.00122	.00111	.00101	.00092	.00084	.00077	.00070	.00064	.00059	.00054	.00050	.00046	.00042	.00039	.00036	.00034	.00031
33	7	.00174	.00157	.00143	.00130	.00118	.00107	.00098	.00089	.00082	.00075	.00069	.00063	.00058	.00053	.00049	.00045	.00042	.00039	.00036	.00033
33	8	.00185	.00167	.00152	.00138	.00125	.00114	.00104	.00095	.00087	.00080	.00073	.00067	.00062	.00057	.00053	.00049	.00045	.00042	.00039	.00036
33	9	.00196	.00178	.00162	.00147	.00134	.00122	.00111	.00102	.00093	.00085	.00078	.00072	.00066	.00061	.00056	.00052	.00048	.00045	.00041	.00038
33	10	.00209	.00189	.00172	.00157	.00143	.00130	.00119	.00109	.00100	.00091	.00084	.00077	.00071	.00065	.00060	.00056	.00052	.00048	.00044	.00041
33	11	.00222	.00202	.00183	.00167	.00152	.00139	.00127	.00116	.00106	.00098	.00090	.00082	.00076	.00070	.00065	.00060	.00055	.00051	.00048	.00044
33	12	.00236	.00215	.00195	.00178	.00162	.00148	.00135	.00124	.00114	.00104	.00096	.00088	.00081	.00075	.00069	.00064	.00060	.00055	.00051	.00048
33	13	.00251	.00228	.00208	.00189	.00173	.00158	.00144	.00132	.00121	.00111	.00102	.00094	.00087	.00080	.00074	.00069	.00064	.00059	.00055	.00051
33	14	.00266	.00242	.00221	.00201	.00184	.00168	.00154	.00141	.00129	.00119	.00109	.00101	.00093	.00086	.00079	.00073	.00068	.00063	.00059	.00055
33	15	.00282	.00257	.00234	.00213	.00195	.00178	.00163	.00149	.00137	.00126	.00116	.00107	.00099	.00091	.00084	.00078	.00072	.00067	.00063	.00058
33	16	.00298	.00271	.00247	.00226	.00206	.00188	.00173	.00158	.00145	.00134	.00123	.00113	.00105	.00097	.00089	.00083	.00077	.00071	.00066	.00062
33	17	.00315	.00286	.00261	.00238	.00218	.00199	.00183	.00167	.00154	.00141	.00130	.00120	.00111	.00102	.00095	.00088	.00081	.00075	.00070	.00065
33	18	.00332	.00302	.00276	.00252	.00230	.00210	.00193	.00177	.00162	.00149	.00137	.00127	.00117	.00108	.00100	.00092	.00086	.00080	.00074	.00069
33	19	.00350	.00319	.00291	.00266	.00243	.00222	.00204	.00187	.00171	.00158	.00145	.00134	.00123	.00114	.00105	.00098	.00091	.00084	.00078	.00073
33	20	.00369	.00336	.00307	.00280	.00256	.00235	.00215	.00197	.00181	.00167	.00153	.00141	.00130	.00120	.00111	.00103	.00096	.00089	.00083	.00077
33	21	.00389	.00355	.00324	.00296	.00270	.00248	.00227	.00208	.00191	.00176	.00162	.00149	.00138	.00127	.00118	.00109	.00101	.00094	.00087	.00081
33	22	.00410	.00374	.00341	.00312	.00285	.00261	.00240	.00220	.00202	.00186	.00171	.00158	.00146	.00135	.00124	.00115	.00107	.00099	.00092	.00086
33	23	.00432	.00394	.00360	.00329	.00301	.00276	.00253	.00232	.00214	.00197	.00181	.00167	.00154	.00142	.00132	.00122	.00113	.00105	.00097	.00091
33	24	.00455	.00415	.00380	.00347	.00318	.00292	.00268	.00246	.00226	.00208	.00191	.00177	.00163	.00151	.00139	.00129	.00120	.00111	.00103	.00096
33	25	.00479	.00438	.00400	.00366	.00336	.00308	.00283	.00260	.00239	.00220	.00203	.00187	.00173	.00160	.00148	.00137	.00127	.00118	.00109	.00102
33	26	.00505	.00461	.00422	.00387	.00354	.00325	.00299	.00275	.00253	.00233	.00214	.00198	.00183	.00169	.00156	.00145	.00134	.00125	.00116	.00108
33	27	.00531	.00486	.00445	.00408	.00374	.00343	.00316	.00290	.00267	.00246	.00227	.00210	.00194	.00179	.00166	.00154	.00143	.00132	.00123	.00115
33	28	.00559	.00512	.00469	.00430	.00395	.00363	.00333	.00307	.00283	.00260	.00240	.00222	.00205	.00190	.00176	.00163	.00151	.00141	.00131	.00122
33	29	.00588	.00539	.00494	.00454	.00417	.00383	.00352	.00324	.00299	.00276	.00254	.00235	.00217	.00201	.00186	.00173	.00161	.00149	.00139	.00129
33	30	.00619	.00567	.00521	.00478	.00439	.00404	.00372	.00343	.00316	.00292	.00269	.00249	.00230	.00213	.00198	.00183	.00170	.00158	.00147	.00137
33	31	.00650	.00597	.00548	.00503	.00463	.00426	.00392	.00362	.00334	.00308	.00285	.00263	.00244	.00226	.00210	.00195	.00181	.00168	.00157	.00146
33	32	.00683	.00627	.00576	.00530	.00488	.00449	.00414	.00382	.00353	.00326	.00301	.00279	.00258	.00239	.00222	.00206	.00192	.00178	.00166	.00155
33	33	.00717	.00659	.00606	.00557	.00513	.00473	.00436	.00403	.00372	.00344	.00318	.00295	.00273	.00254	.00235	.00219	.00203	.00189	.00176	.00165
34	0	.00152	.00139	.00128	.00118	.00109	.00101	.00093	.00087	.00080	.00075	.00070	.00066	.00061	.00058	.00054	.00051	.00048	.00045	.00043	.00041
34	1	.00128	.00116	.00106	.00096	.00087	.00080	.00073	.00067	.00061	.00056	.00051	.00047	.00044	.00040	.00037	.00034	.00032	.00030	.00028	.00026
34	2	.00134	.00122	.00110	.00100	.00091	.00083	.00076	.00069	.00063	.00058	.00053	.00049	.00045	.00042	.00038	.00036	.00033	.00030	.00028	.00026
34	3	.00142	.00129	.00117	.00106	.00096	.00088	.00080	.00073	.00067	.00061	.00056	.00052	.00048	.00044	.00040	.00037	.00035	.00032	.00030	.00028
34	4	.00150	.00136	.00124	.00112	.00102	.00093	.00085	.00077	.00071	.00065	.00060	.00055	.00050	.00046	.00043	.00039	.00037	.00034	.00031	.00029

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
34	5	.00160	.00145	.00131	.00119	.00108	.00099	.00090	.00082	.00075	.00069	.00063	.00058	.00054	.00049	.00045	.00042	.00039	.00036	.00033	.00031
34	6	.00169	.00154	.00139	.00127	.00115	.00105	.00096	.00088	.00080	.00074	.00068	.00062	.00057	.00053	.00049	.00045	.00041	.00038	.00036	.00033
34	7	.00180	.00163	.00148	.00135	.00123	.00112	.00102	.00094	.00086	.00078	.00072	.00066	.00061	.00056	.00052	.00048	.00044	.00041	.00038	.00035
34	8	.00192	.00174	.00158	.00144	.00131	.00119	.00109	.00100	.00091	.00084	.00077	.00071	.00065	.00060	.00055	.00051	.00047	.00044	.00041	.00038
34	9	.00204	.00185	.00168	.00153	.00140	.00127	.00116	.00106	.00098	.00090	.00082	.00076	.00070	.00064	.00059	.00055	.00051	.00047	.00044	.00041
34	10	.00217	.00197	.00179	.00163	.00149	.00136	.00124	.00114	.00104	.00096	.00088	.00081	.00075	.00069	.00064	.00059	.00055	.00051	.00047	.00044
34	11	.00231	.00210	.00191	.00174	.00159	.00145	.00133	.00122	.00111	.00102	.00094	.00087	.00080	.00074	.00068	.00063	.00059	.00054	.00051	.00047
34	12	.00246	.00223	.00203	.00185	.00169	.00155	.00142	.00130	.00119	.00109	.00101	.00093	.00086	.00079	.00073	.00068	.00063	.00058	.00054	.00051
34	13	.00261	.00238	.00216	.00197	.00180	.00165	.00151	.00139	.00127	.00117	.00108	.00099	.00092	.00085	.00078	.00073	.00067	.00063	.00058	.00054
34	14	.00277	.00252	.00230	.00210	.00192	.00175	.00161	.00147	.00135	.00125	.00115	.00106	.00098	.00090	.00084	.00077	.00072	.00067	.00062	.00058
34	15	.00293	.00267	.00244	.00223	.00203	.00186	.00171	.00157	.00144	.00132	.00122	.00112	.00104	.00096	.00089	.00082	.00077	.00071	.00066	.00062
34	16	.00310	.00283	.00258	.00236	.00215	.00197	.00181	.00166	.00152	.00140	.00129	.00119	.00110	.00102	.00094	.00087	.00081	.00075	.00070	.00065
34	17	.00328	.00299	.00272	.00249	.00228	.00208	.00191	.00175	.00161	.00148	.00137	.00126	.00116	.00108	.00100	.00092	.00086	.00080	.00074	.00069
34	18	.00346	.00315	.00288	.00263	.00240	.00220	.00202	.00185	.00170	.00157	.00144	.00133	.00123	.00114	.00105	.00098	.00091	.00084	.00078	.00073
34	19	.00364	.00332	.00304	.00277	.00254	.00233	.00213	.00196	.00180	.00166	.00153	.00141	.00130	.00120	.00111	.00103	.00096	.00089	.00083	.00077
34	20	.00384	.00351	.00320	.00293	.00268	.00246	.00225	.00207	.00190	.00175	.00161	.00149	.00137	.00127	.00118	.00109	.00101	.00094	.00087	.00081
34	21	.00405	.00370	.00338	.00309	.00283	.00259	.00238	.00219	.00201	.00185	.00170	.00157	.00145	.00134	.00124	.00115	.00107	.00099	.00092	.00086
34	22	.00427	.00390	.00357	.00326	.00299	.00274	.00251	.00231	.00212	.00196	.00180	.00166	.00154	.00142	.00131	.00122	.00113	.00105	.00098	.00091
34	23	.00450	.00411	.00376	.00344	.00316	.00289	.00266	.00244	.00225	.00207	.00191	.00176	.00162	.00150	.00139	.00129	.00119	.00111	.00103	.00096
34	24	.00475	.00434	.00397	.00363	.00333	.00306	.00281	.00258	.00237	.00219	.00202	.00186	.00172	.00159	.00147	.00136	.00127	.00118	.00109	.00102
34	25	.00500	.00457	.00419	.00384	.00352	.00323	.00297	.00273	.00251	.00231	.00213	.00197	.00182	.00168	.00156	.00144	.00134	.00125	.00116	.00108
34	26	.00527	.00482	.00442	.00405	.00372	.00341	.00314	.00289	.00266	.00245	.00226	.00209	.00193	.00178	.00165	.00153	.00142	.00132	.00123	.00114
34	27	.00555	.00509	.00466	.00428	.00392	.00361	.00332	.00305	.00281	.00259	.00239	.00221	.00204	.00189	.00175	.00163	.00151	.00140	.00130	.00121
34	28	.00585	.00536	.00492	.00451	.00414	.00381	.00350	.00323	.00297	.00274	.00253	.00234	.00217	.00201	.00186	.00172	.00160	.00149	.00138	.00129
34	29	.00616	.00565	.00518	.00476	.00437	.00402	.00370	.00341	.00315	.00290	.00268	.00248	.00230	.00213	.00197	.00183	.00170	.00158	.00147	.00137
34	30	.00648	.00594	.00546	.00502	.00461	.00425	.00391	.00361	.00333	.00307	.00284	.00263	.00243	.00226	.00209	.00194	.00180	.00168	.00156	.00146
34	31	.00681	.00626	.00575	.00529	.00487	.00448	.00413	.00381	.00352	.00325	.00301	.00278	.00258	.00239	.00222	.00206	.00192	.00178	.00166	.00155
34	32	.00716	.00658	.00605	.00557	.00513	.00473	.00436	.00402	.00372	.00344	.00318	.00295	.00273	.00253	.00235	.00219	.00203	.00189	.00176	.00164
34	33	.00752	.00691	.00636	.00586	.00540	.00498	.00460	.00425	.00393	.00363	.00336	.00312	.00289	.00268	.00249	.00232	.00216	.00201	.00187	.00175
34	34	.00789	.00726	.00669	.00617	.00569	.00525	.00485	.00448	.00415	.00384	.00356	.00330	.00306	.00284	.00264	.00246	.00229	.00213	.00199	.00186
35	0	.00158	.00145	.00134	.00123	.00114	.00106	.00098	.00091	.00085	.00079	.00074	.00069	.00065	.00061	.00057	.00054	.00051	.00048	.00046	.00043
35	1	.00133	.00121	.00110	.00100	.00091	.00083	.00076	.00070	.00064	.00059	.00054	.00050	.00046	.00042	.00039	.00036	.00034	.00031	.00029	.00027
35	2	.00139	.00126	.00115	.00104	.00095	.00087	.00079	.00073	.00067	.00061	.00056	.00052	.00048	.00044	.00041	.00038	.00035	.00032	.00030	.00028
35	3	.00147	.00133	.00121	.00110	.00100	.00092	.00084	.00077	.00070	.00064	.00059	.00054	.00050	.00046	.00043	.00039	.00036	.00034	.00031	.00029
35	4	.00156	.00141	.00128	.00117	.00106	.00097	.00089	.00081	.00074	.00068	.00063	.00058	.00053	.00049	.00045	.00042	.00039	.00036	.00033	.00031
35	5	.00166	.00150	.00136	.00124	.00113	.00103	.00094	.00086	.00079	.00072	.00067	.00061	.00056	.00052	.00048	.00044	.00041	.00038	.00035	.00033
35	6	.00176	.00160	.00145	.00132	.00120	.00110	.00100	.00092	.00084	.00077	.00071	.00065	.00060	.00055	.00051	.00047	.00044	.00041	.00038	.00035
35	7	.00187	.00170	.00154	.00141	.00128	.00117	.00107	.00098	.00090	.00082	.00076	.00070	.00064	.00059	.00055	.00051	.00047	.00043	.00040	.00037
35	8	.00199	.00181	.00164	.00150	.00137	.00125	.00114	.00104	.00096	.00088	.00081	.00074	.00069	.00063	.00058	.00054	.00050	.00046	.00043	.00040
35	9	.00212	.00192	.00175	.00160	.00146	.00133	.00122	.00111	.00102	.00094	.00086	.00080	.00073	.00068	.00063	.00058	.00054	.00050	.00046	.00043
35	10	.00225	.00205	.00187	.00170	.00155	.00142	.00130	.00119	.00109	.00100	.00092	.00085	.00079	.00073	.00067	.00062	.00058	.00054	.00050	.00046
35	11	.00240	.00218	.00199	.00181	.00166	.00152	.00139	.00127	.00117	.00107	.00099	.00091	.00084	.00078	.00072	.00067	.00062	.00057	.00053	.00050
35	12	.00255	.00232	.00212	.00193	.00177	.00162	.00148	.00136	.00125	.00115	.00106	.00098	.00090	.00083	.00077	.00072	.00066	.00062	.00057	.00054
35	13	.00271	.00247	.00225	.00206	.00188	.00172	.00158	.00145	.00133	.00123	.00113	.00104	.00096	.00089	.00083	.00077	.00071	.00066	.00062	.00057
35	14	.00288	.00262	.00240	.00219	.00200	.00183	.00168	.00154	.00142	.00131	.00121	.00111	.00103	.00095	.00088	.00082	.00076	.00071	.00066	.00061
35	15	.00305	.00278	.00254	.00232	.00212	.00195	.00179	.00164	.00151	.00139	.00128	.00118	.00109	.00101	.00094	.00087	.00081	.00075	.00070	.00065
35	16	.00323	.00294	.00269	.00246	.00225	.00206	.00189	.00174	.00160	.00147	.00136	.00125	.00116	.00107	.00099	.00092	.00086	.00080	.00074	.00069
35	17	.00341	.00311	.00284	.00260	.00238	.00218	.00200	.00184	.00169	.00156	.00144	.00133	.00123	.00114	.00105	.00098	.00091	.00084	.00079	.00073
35	18	.00360	.00328	.00300	.00274	.00251	.00230	.00211	.00194	.00179	.00165	.00152	.00140	.00130	.00120	.00111	.00103	.00096	.00089	.00083	.00077
35	19	.00379	.00346	.00317	.00290	.00265	.00243	.00223	.00205	.00189	.00174	.00160	.00148	.00137	.00127	.00117	.00109	.00101	.00094	.00088	.00082

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
35	20	.00400	.00366	.00334	.00306	.00280	.00257	.00236	.00217	.00200	.00184	.00170	.00157	.00145	.00134	.00124	.00115	.00107	.00099	.00092	.00086
35	21	.00422	.00386	.00353	.00323	.00296	.00272	.00249	.00229	.00211	.00194	.00179	.00165	.00153	.00142	.00131	.00122	.00113	.00105	.00098	.00091
35	22	.00445	.00407	.00372	.00341	.00313	.00287	.00264	.00242	.00223	.00205	.00190	.00175	.00162	.00150	.00139	.00129	.00119	.00111	.00103	.00096
35	23	.00469	.00429	.00393	.00360	.00330	.00303	.00279	.00256	.00236	.00217	.00200	.00185	.00171	.00158	.00147	.00136	.00126	.00117	.00109	.00102
35	24	.00495	.00453	.00415	.00380	.00349	.00320	.00294	.00271	.00249	.00230	.00212	.00196	.00181	.00168	.00155	.00144	.00134	.00124	.00116	.00108
35	25	.00522	.00478	.00438	.00402	.00369	.00339	.00311	.00287	.00264	.00243	.00225	.00208	.00192	.00178	.00165	.00153	.00142	.00132	.00123	.00114
35	26	.00550	.00504	.00462	.00424	.00389	.00358	.00329	.00303	.00279	.00258	.00238	.00220	.00203	.00188	.00175	.00162	.00150	.00140	.00130	.00121
35	27	.00580	.00532	.00488	.00448	.00411	.00378	.00348	.00321	.00296	.00273	.00252	.00233	.00216	.00200	.00185	.00172	.00160	.00148	.00138	.00129
35	28	.00611	.00561	.00515	.00473	.00435	.00400	.00368	.00339	.00313	.00289	.00267	.00247	.00229	.00212	.00197	.00182	.00170	.00158	.00147	.00137
35	29	.00644	.00591	.00543	.00499	.00459	.00423	.00389	.00359	.00331	.00306	.00283	.00262	.00242	.00225	.00209	.00194	.00180	.00167	.00156	.00145
35	30	.00678	.00623	.00572	.00526	.00484	.00446	.00411	.00380	.00351	.00324	.00300	.00277	.00257	.00238	.00221	.00206	.00191	.00178	.00166	.00155
35	31	.00713	.00656	.00603	.00555	.00511	.00471	.00435	.00401	.00371	.00343	.00317	.00294	.00272	.00253	.00235	.00218	.00203	.00189	.00176	.00164
35	32	.00750	.00690	.00635	.00585	.00539	.00497	.00459	.00424	.00392	.00363	.00336	.00311	.00289	.00268	.00249	.00232	.00215	.00201	.00187	.00175
35	33	.00788	.00726	.00668	.00616	.00568	.00524	.00484	.00448	.00414	.00384	.00355	.00330	.00306	.00284	.00264	.00246	.00229	.00213	.00199	.00186
35	34	.00828	.00763	.00703	.00648	.00598	.00553	.00511	.00473	.00438	.00405	.00376	.00349	.00324	.00301	.00280	.00261	.00243	.00226	.00211	.00197
35	35	.00869	.00801	.00739	.00682	.00630	.00583	.00539	.00499	.00462	.00428	.00397	.00369	.00343	.00319	.00297	.00276	.00258	.00240	.00224	.00210
36	0	.00165	.00152	.00140	.00129	.00120	.00111	.00103	.00096	.00089	.00083	.00078	.00073	.00069	.00064	.00061	.00057	.00054	.00051	.00049	.00046
36	1	.00138	.00126	.00114	.00104	.00095	.00087	.00080	.00073	.00067	.00062	.00057	.00052	.00048	.00045	.00041	.00038	.00036	.00033	.00031	.00029
36	2	.00145	.00131	.00119	.00109	.00099	.00091	.00083	.00076	.00070	.00064	.00059	.00054	.00050	.00046	.00043	.00040	.00037	.00034	.00032	.00029
36	3	.00153	.00139	.00126	.00115	.00105	.00096	.00087	.00080	.00073	.00067	.00062	.00057	.00053	.00049	.00045	.00042	.00038	.00036	.00033	.00031
36	4	.00162	.00147	.00134	.00122	.00111	.00101	.00093	.00085	.00078	.00071	.00066	.00060	.00056	.00051	.00048	.00044	.00041	.00038	.00035	.00033
36	5	.00172	.00156	.00142	.00129	.00118	.00108	.00098	.00090	.00083	.00076	.00070	.00064	.00059	.00055	.00051	.00047	.00043	.00040	.00037	.00035
36	6	.00182	.00166	.00151	.00137	.00125	.00115	.00105	.00096	.00088	.00081	.00074	.00068	.00063	.00058	.00054	.00050	.00046	.00043	.00040	.00037
36	7	.00194	.00176	.00161	.00146	.00134	.00122	.00112	.00102	.00094	.00086	.00079	.00073	.00067	.00062	.00058	.00053	.00049	.00046	.00043	.00040
36	8	.00206	.00188	.00171	.00156	.00142	.00130	.00119	.00109	.00100	.00092	.00085	.00078	.00072	.00067	.00062	.00057	.00053	.00049	.00046	.00042
36	9	.00220	.00200	.00182	.00166	.00152	.00139	.00127	.00117	.00107	.00098	.00091	.00084	.00077	.00071	.00066	.00061	.00057	.00053	.00049	.00046
36	10	.00234	.00213	.00194	.00177	.00162	.00148	.00136	.00125	.00115	.00105	.00097	.00090	.00083	.00076	.00071	.00066	.00061	.00057	.00053	.00049
36	11	.00249	.00227	.00207	.00189	.00173	.00158	.00145	.00133	.00122	.00113	.00104	.00096	.00089	.00082	.00076	.00070	.00065	.00061	.00057	.00053
36	12	.00265	.00242	.00221	.00202	.00184	.00169	.00155	.00142	.00131	.00121	.00111	.00103	.00095	.00088	.00081	.00076	.00070	.00065	.00061	.00057
36	13	.00282	.00257	.00235	.00215	.00197	.00180	.00165	.00152	.00140	.00129	.00119	.00110	.00101	.00094	.00087	.00081	.00075	.00070	.00065	.00061
36	14	.00299	.00273	.00250	.00228	.00209	.00192	.00176	.00162	.00149	.00137	.00127	.00117	.00108	.00100	.00093	.00086	.00080	.00075	.00070	.00065
36	15	.00317	.00290	.00265	.00242	.00222	.00204	.00187	.00172	.00158	.00146	.00135	.00124	.00115	.00107	.00099	.00092	.00085	.00080	.00074	.00069
36	16	.00336	.00306	.00280	.00256	.00235	.00216	.00198	.00182	.00168	.00155	.00143	.00132	.00122	.00113	.00105	.00097	.00091	.00084	.00079	.00073
36	17	.00355	.00324	.00296	.00271	.00249	.00228	.00210	.00193	.00177	.00164	.00151	.00140	.00129	.00120	.00111	.00103	.00096	.00089	.00083	.00078
36	18	.00374	.00342	.00313	.00286	.00263	.00241	.00221	.00204	.00188	.00173	.00160	.00147	.00136	.00126	.00117	.00109	.00101	.00094	.00088	.00082
36	19	.00395	.00361	.00330	.00302	.00277	.00255	.00234	.00215	.00198	.00183	.00169	.00156	.00144	.00133	.00124	.00115	.00107	.00099	.00093	.00086
36	20	.00417	.00381	.00349	.00319	.00293	.00269	.00247	.00227	.00209	.00193	.00178	.00165	.00152	.00141	.00131	.00121	.00113	.00105	.00098	.00091
36	21	.00440	.00402	.00368	.00337	.00309	.00284	.00261	.00240	.00221	.00204	.00188	.00174	.00161	.00149	.00138	.00128	.00119	.00111	.00103	.00096
36	22	.00464	.00424	.00389	.00356	.00327	.00300	.00276	.00254	.00234	.00216	.00199	.00184	.00170	.00158	.00146	.00136	.00126	.00117	.00109	.00102
36	23	.00489	.00448	.00410	.00376	.00345	.00317	.00292	.00269	.00248	.00228	.00211	.00195	.00180	.00167	.00155	.00144	.00134	.00124	.00116	.00108
36	24	.00516	.00473	.00433	.00398	.00365	.00336	.00309	.00284	.00262	.00242	.00223	.00206	.00191	.00177	.00164	.00152	.00141	.00132	.00122	.00114
36	25	.00544	.00499	.00458	.00420	.00386	.00355	.00326	.00301	.00277	.00256	.00236	.00219	.00202	.00187	.00174	.00161	.00150	.00139	.00130	.00121
36	26	.00574	.00527	.00483	.00444	.00408	.00375	.00345	.00318	.00294	.00271	.00250	.00232	.00214	.00199	.00184	.00171	.00159	.00148	.00138	.00128
36	27	.00606	.00556	.00510	.00469	.00431	.00397	.00365	.00337	.00311	.00287	.00265	.00246	.00227	.00211	.00196	.00182	.00169	.00157	.00146	.00136
36	28	.00639	.00586	.00539	.00495	.00456	.00420	.00387	.00357	.00329	.00304	.00281	.00260	.00241	.00224	.00208	.00193	.00179	.00167	.00156	.00145
36	29	.00673	.00618	.00568	.00523	.00481	.00444	.00409	.00377	.00349	.00322	.00298	.00276	.00256	.00237	.00220	.00205	.00191	.00177	.00165	.00154
36	30	.00709	.00652	.00599	.00552	.00508	.00469	.00432	.00399	.00369	.00341	.00316	.00293	.00271	.00252	.00234	.00218	.00202	.00189	.00176	.00164
36	31	.00746	.00686	.00632	.00582	.00537	.00495	.00457	.00422	.00391	.00361	.00335	.00310	.00288	.00267	.00248	.00231	.00215	.00200	.00187	.00174
36	32	.00785	.00723	.00666	.00614	.00566	.00523	.00483	.00446	.00413	.00382	.00354	.00329	.00305	.00283	.00263	.00245	.00228	.00213	.00198	.00185
36	33	.00826	.00761	.00701	.00647	.00597	.00552	.00510	.00472	.00437	.00405	.00375	.00348	.00323	.00301	.00280	.00260	.00242	.00226	.00211	.00197

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
36	34	.00868	.00800	.00738	.00681	.00629	.00582	.00538	.00498	.00462	.00428	.00397	.00369	.00343	.00319	.00296	.00276	.00257	.00240	.00224	.00209
36	35	.00911	.00841	.00776	.00717	.00663	.00613	.00568	.00526	.00488	.00452	.00420	.00390	.00363	.00338	.00314	.00293	.00273	.00255	.00238	.00223
36	36	.00957	.00883	.00816	.00755	.00698	.00646	.00599	.00555	.00515	.00478	.00444	.00413	.00384	.00358	.00333	.00311	.00290	.00271	.00253	.00237
37	0	.00172	.00159	.00147	.00135	.00125	.00116	.00108	.00101	.00094	.00088	.00082	.00077	.00073	.00068	.00064	.00061	.00057	.00054	.00052	.00049
37	1	.00143	.00130	.00119	.00108	.00099	.00091	.00083	.00076	.00070	.00065	.00060	.00055	.00051	.00047	.00044	.00040	.00038	.00035	.00033	.00030
37	2	.00150	.00136	.00124	.00113	.00103	.00095	.00087	.00079	.00073	.00067	.00062	.00057	.00053	.00049	.00045	.00042	.00039	.00036	.00034	.00031
37	3	.00158	.00144	.00131	.00119	.00109	.00100	.00091	.00084	.00077	.00071	.00065	.00060	.00055	.00051	.00047	.00044	.00041	.00038	.00035	.00033
37	4	.00168	.00153	.00139	.00127	.00116	.00106	.00097	.00089	.00081	.00075	.00069	.00063	.00059	.00054	.00050	.00046	.00043	.00040	.00037	.00035
37	5	.00178	.00162	.00148	.00135	.00123	.00112	.00103	.00094	.00087	.00080	.00073	.00068	.00062	.00058	.00053	.00049	.00046	.00042	.00040	.00037
37	6	.00189	.00172	.00157	.00143	.00131	.00120	.00110	.00100	.00092	.00085	.00078	.00072	.00066	.00061	.00057	.00053	.00049	.00045	.00042	.00039
37	7	.00201	.00183	.00167	.00152	.00139	.00127	.00117	.00107	.00098	.00090	.00083	.00077	.00071	.00066	.00061	.00056	.00052	.00048	.00045	.00042
37	8	.00214	.00195	.00178	.00162	.00148	.00136	.00125	.00114	.00105	.00097	.00089	.00082	.00076	.00070	.00065	.00060	.00056	.00052	.00048	.00045
37	9	.00228	.00208	.00190	.00173	.00158	.00145	.00133	.00122	.00112	.00103	.00095	.00088	.00081	.00075	.00070	.00065	.00060	.00056	.00052	.00048
37	10	.00243	.00221	.00202	.00185	.00169	.00155	.00142	.00130	.00120	.00111	.00102	.00094	.00087	.00080	.00075	.00069	.00064	.00060	.00056	.00052
37	11	.00259	.00236	.00215	.00197	.00180	.00165	.00152	.00139	.00128	.00118	.00109	.00101	.00093	.00086	.00080	.00074	.00069	.00064	.00060	.00056
37	12	.00275	.00251	.00230	.00210	.00192	.00177	.00162	.00149	.00137	.00126	.00117	.00108	.00100	.00093	.00086	.00080	.00074	.00069	.00064	.00060
37	13	.00293	.00267	.00245	.00224	.00205	.00188	.00173	.00159	.00147	.00135	.00125	.00115	.00107	.00099	.00092	.00085	.00079	.00074	.00069	.00064
37	14	.00311	.00284	.00260	.00238	.00218	.00200	.00184	.00169	.00156	.00144	.00133	.00123	.00114	.00106	.00098	.00091	.00085	.00079	.00074	.00069
37	15	.00330	.00301	.00276	.00253	.00232	.00213	.00196	.00180	.00166	.00153	.00141	.00131	.00121	.00112	.00104	.00097	.00090	.00084	.00078	.00073
37	16	.00349	.00319	.00292	.00267	.00245	.00225	.00207	.00191	.00176	.00162	.00150	.00139	.00128	.00119	.00111	.00103	.00096	.00089	.00083	.00078
37	17	.00369	.00337	.00309	.00283	.00260	.00238	.00219	.00202	.00186	.00172	.00159	.00147	.00136	.00126	.00117	.00109	.00101	.00094	.00088	.00082
37	18	.00389	.00356	.00326	.00299	.00274	.00252	.00232	.00213	.00197	.00181	.00168	.00155	.00144	.00133	.00124	.00115	.00107	.00100	.00093	.00087
37	19	.00411	.00376	.00344	.00316	.00290	.00266	.00245	.00225	.00208	.00192	.00177	.00164	.00152	.00141	.00131	.00121	.00113	.00105	.00098	.00091
37	20	.00433	.00397	.00363	.00333	.00306	.00281	.00259	.00238	.00220	.00203	.00187	.00173	.00160	.00149	.00138	.00128	.00119	.00111	.00103	.00097
37	21	.00458	.00419	.00384	.00352	.00323	.00297	.00273	.00252	.00232	.00214	.00198	.00183	.00170	.00157	.00146	.00136	.00126	.00117	.00109	.00102
37	22	.00483	.00442	.00405	.00372	.00342	.00314	.00289	.00266	.00246	.00227	.00209	.00194	.00179	.00166	.00154	.00143	.00133	.00124	.00116	.00108
37	23	.00510	.00467	.00428	.00393	.00361	.00332	.00306	.00282	.00260	.00240	.00222	.00205	.00190	.00176	.00163	.00152	.00141	.00131	.00122	.00114
37	24	.00538	.00493	.00452	.00415	.00382	.00351	.00323	.00298	.00275	.00254	.00235	.00217	.00201	.00186	.00173	.00161	.00149	.00139	.00130	.00121
37	25	.00567	.00520	.00478	.00439	.00404	.00372	.00342	.00316	.00291	.00269	.00249	.00230	.00213	.00198	.00183	.00170	.00158	.00148	.00137	.00128
37	26	.00599	.00550	.00505	.00464	.00427	.00393	.00362	.00334	.00308	.00285	.00264	.00244	.00226	.00210	.00195	.00181	.00168	.00157	.00146	.00136
37	27	.00632	.00580	.00533	.00490	.00451	.00416	.00383	.00354	.00327	.00302	.00279	.00259	.00240	.00222	.00207	.00192	.00179	.00166	.00155	.00145
37	28	.00667	.00612	.00563	.00518	.00477	.00440	.00406	.00375	.00346	.00320	.00296	.00274	.00254	.00236	.00219	.00204	.00190	.00177	.00165	.00154
37	29	.00703	.00646	.00595	.00548	.00505	.00465	.00429	.00397	.00367	.00339	.00314	.00291	.00270	.00251	.00233	.00217	.00202	.00188	.00175	.00163
37	30	.00741	.00682	.00628	.00578	.00533	.00492	.00454	.00420	.00388	.00359	.00333	.00309	.00287	.00266	.00247	.00230	.00214	.00200	.00186	.00174
37	31	.00780	.00718	.00662	.00610	.00563	.00520	.00480	.00444	.00411	.00381	.00353	.00327	.00304	.00282	.00263	.00244	.00228	.00212	.00198	.00185
37	32	.00822	.00757	.00698	.00644	.00594	.00549	.00508	.00470	.00435	.00403	.00374	.00347	.00322	.00300	.00279	.00260	.00242	.00226	.00211	.00197
37	33	.00864	.00797	.00735	.00679	.00627	.00580	.00536	.00497	.00460	.00427	.00396	.00368	.00342	.00318	.00296	.00276	.00257	.00240	.00224	.00209
37	34	.00909	.00839	.00774	.00715	.00661	.00612	.00567	.00525	.00487	.00452	.00419	.00390	.00362	.00337	.00314	.00293	.00273	.00255	.00238	.00222
37	35	.00955	.00882	.00815	.00754	.00697	.00646	.00598	.00554	.00514	.00478	.00444	.00413	.00384	.00357	.00333	.00311	.00290	.00271	.00253	.00237
37	36	.01003	.00927	.00857	.00793	.00735	.00681	.00631	.00585	.00543	.00505	.00469	.00437	.00407	.00379	.00353	.00330	.00308	.00288	.00269	.00252
37	37	.01053	.00974	.00901	.00835	.00773	.00717	.00665	.00618	.00574	.00534	.00496	.00462	.00430	.00401	.00374	.00350	.00327	.00305	.00286	.00268
38	0	.00180	.00166	.00153	.00142	.00132	.00122	.00114	.00106	.00099	.00093	.00087	.00082	.00077	.00072	.00068	.00064	.00061	.00058	.00055	.00052
38	1	.00149	.00135	.00124	.00113	.00103	.00095	.00087	.00080	.00073	.00068	.00063	.00058	.00053	.00050	.00046	.00043	.00040	.00037	.00035	.00032
38	2	.00156	.00142	.00129	.00118	.00108	.00099	.00090	.00083	.00076	.00070	.00065	.00060	.00055	.00051	.00047	.00044	.00041	.00038	.00035	.00033
38	3	.00164	.00149	.00136	.00124	.00114	.00104	.00095	.00088	.00080	.00074	.00068	.00063	.00058	.00054	.00050	.00046	.00043	.00040	.00037	.00035
38	4	.00174	.00158	.00144	.00132	.00120	.00110	.00101	.00093	.00085	.00078	.00072	.00067	.00062	.00057	.00053	.00049	.00045	.00042	.00039	.00037
38	5	.00185	.00168	.00153	.00140	.00128	.00117	.00107	.00099	.00091	.00083	.00077	.00071	.00066	.00061	.00056	.00052	.00048	.00045	.00042	.00039
38	6	.00196	.00179	.00163	.00149	.00136	.00125	.00114	.00105	.00097	.00089	.00082	.00076	.00070	.00065	.00060	.00056	.00052	.00048	.00045	.00042
38	7	.00209	.00190	.00174	.00159	.00145	.00133	.00122	.00112	.00103	.00095	.00087	.00081	.00075	.00069	.00064	.00059	.00055	.00051	.00048	.00044
38	8	.00222	.00203	.00185	.00169	.00155	.00142	.00130	.00120	.00110	.00101	.00093	.00086	.00080	.00074	.00068	.00064	.00059	.00055	.00051	.00048

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
38	9	.00237	.00216	.00197	.00180	.00165	.00151	.00139	.00128	.00118	.00108	.00100	.00092	.00085	.00079	.00073	.00068	.00063	.00059	.00055	.00051
38	10	.00252	.00230	.00210	.00192	.00176	.00162	.00148	.00137	.00126	.00116	.00107	.00099	.00091	.00085	.00079	.00073	.00068	.00063	.00059	.00055
38	11	.00268	.00245	.00224	.00205	.00188	.00173	.00159	.00146	.00134	.00124	.00115	.00106	.00098	.00091	.00084	.00078	.00073	.00068	.00063	.00059
38	12	.00286	.00261	.00239	.00219	.00201	.00184	.00169	.00156	.00144	.00133	.00123	.00113	.00105	.00097	.00090	.00084	.00078	.00073	.00068	.00064
38	13	.00304	.00278	.00255	.00233	.00214	.00197	.00181	.00167	.00154	.00142	.00131	.00121	.00112	.00104	.00097	.00090	.00084	.00078	.00073	.00068
38	14	.00323	.00295	.00271	.00248	.00228	.00209	.00193	.00177	.00164	.00151	.00140	.00129	.00120	.00111	.00103	.00096	.00090	.00084	.00078	.00073
38	15	.00343	.00313	.00287	.00263	.00242	.00222	.00205	.00188	.00174	.00161	.00149	.00138	.00128	.00118	.00110	.00102	.00095	.00089	.00083	.00078
38	16	.00362	.00332	.00304	.00279	.00256	.00235	.00217	.00200	.00184	.00170	.00157	.00146	.00135	.00125	.00117	.00109	.00101	.00094	.00088	.00082
38	17	.00383	.00351	.00321	.00295	.00271	.00249	.00229	.00211	.00195	.00180	.00167	.00154	.00143	.00133	.00123	.00115	.00107	.00100	.00093	.00087
38	18	.00405	.00370	.00340	.00312	.00286	.00263	.00242	.00223	.00206	.00190	.00176	.00163	.00151	.00140	.00130	.00121	.00113	.00105	.00098	.00092
38	19	.00427	.00391	.00359	.00329	.00302	.00278	.00256	.00236	.00218	.00201	.00186	.00172	.00160	.00148	.00138	.00128	.00119	.00111	.00104	.00097
38	20	.00451	.00413	.00379	.00348	.00320	.00294	.00271	.00250	.00230	.00213	.00197	.00182	.00169	.00157	.00145	.00135	.00126	.00117	.00109	.00102
38	21	.00476	.00436	.00400	.00367	.00338	.00311	.00286	.00264	.00244	.00225	.00208	.00193	.00179	.00166	.00154	.00143	.00133	.00124	.00116	.00108
38	22	.00502	.00461	.00423	.00388	.00357	.00329	.00303	.00279	.00258	.00238	.00220	.00204	.00189	.00175	.00163	.00151	.00141	.00131	.00122	.00114
38	23	.00530	.00486	.00447	.00410	.00377	.00347	.00320	.00295	.00273	.00252	.00233	.00216	.00200	.00186	.00172	.00160	.00149	.00139	.00129	.00121
38	24	.00560	.00514	.00472	.00434	.00399	.00368	.00339	.00313	.00289	.00267	.00247	.00229	.00212	.00197	.00183	.00170	.00158	.00147	.00137	.00128
38	25	.00591	.00543	.00499	.00459	.00422	.00389	.00359	.00331	.00306	.00283	.00261	.00242	.00225	.00208	.00194	.00180	.00167	.00156	.00145	.00136
38	26	.00624	.00573	.00527	.00485	.00447	.00412	.00380	.00350	.00324	.00299	.00277	.00257	.00238	.00221	.00205	.00191	.00178	.00166	.00154	.00144
38	27	.00659	.00606	.00557	.00513	.00472	.00436	.00402	.00371	.00343	.00318	.00294	.00272	.00253	.00235	.00218	.00203	.00189	.00176	.00164	.00153
38	28	.00695	.00640	.00589	.00542	.00500	.00461	.00426	.00393	.00364	.00337	.00312	.00289	.00268	.00249	.00232	.00215	.00201	.00187	.00174	.00163
38	29	.00734	.00675	.00622	.00573	.00529	.00488	.00451	.00417	.00385	.00357	.00331	.00307	.00285	.00265	.00246	.00229	.00213	.00199	.00186	.00173
38	30	.00774	.00712	.00657	.00605	.00559	.00516	.00477	.00441	.00408	.00378	.00351	.00326	.00302	.00281	.00261	.00243	.00227	.00211	.00197	.00184
38	31	.00815	.00751	.00693	.00639	.00590	.00546	.00505	.00467	.00433	.00401	.00372	.00345	.00321	.00298	.00278	.00259	.00241	.00225	.00210	.00196
38	32	.00859	.00792	.00731	.00675	.00624	.00577	.00534	.00494	.00458	.00425	.00394	.00366	.00340	.00317	.00295	.00275	.00256	.00239	.00223	.00209
38	33	.00904	.00835	.00771	.00712	.00658	.00609	.00564	.00523	.00485	.00450	.00418	.00388	.00361	.00336	.00313	.00292	.00272	.00254	.00237	.00222
38	34	.00952	.00879	.00812	.00751	.00695	.00643	.00596	.00553	.00513	.00476	.00442	.00411	.00383	.00356	.00332	.00310	.00289	.00270	.00253	.00236
38	35	.01001	.00925	.00855	.00791	.00733	.00679	.00630	.00584	.00542	.00504	.00468	.00436	.00406	.00378	.00353	.00329	.00307	.00287	.00269	.00251
38	36	.01052	.00973	.00900	.00834	.00772	.00716	.00665	.00617	.00573	.00533	.00496	.00462	.00430	.00401	.00374	.00349	.00326	.00305	.00286	.00267
38	37	.01104	.01022	.00947	.00878	.00814	.00755	.00701	.00651	.00606	.00563	.00525	.00489	.00456	.00425	.00397	.00371	.00347	.00324	.00304	.00284
38	38	.01159	.01074	.00995	.00923	.00857	.00796	.00739	.00687	.00640	.00595	.00555	.00517	.00482	.00450	.00421	.00393	.00368	.00344	.00323	.00302
39	0	.00188	.00173	.00160	.00149	.00138	.00129	.00120	.00112	.00105	.00098	.00092	.00086	.00081	.00077	.00072	.00068	.00065	.00061	.00058	.00055
39	1	.00154	.00141	.00128	.00118	.00108	.00099	.00091	.00084	.00077	.00071	.00066	.00061	.00056	.00052	.00048	.00045	.00042	.00039	.00037	.00034
39	2	.00161	.00147	.00134	.00123	.00112	.00103	.00095	.00087	.00080	.00074	.00068	.00063	.00058	.00054	.00050	.00046	.00043	.00040	.00038	.00035
39	3	.00170	.00155	.00142	.00129	.00118	.00109	.00100	.00092	.00084	.00078	.00072	.00066	.00061	.00057	.00053	.00049	.00045	.00042	.00039	.00037
39	4	.00180	.00164	.00150	.00137	.00125	.00115	.00106	.00097	.00089	.00082	.00076	.00070	.00065	.00060	.00056	.00052	.00048	.00045	.00042	.00039
39	5	.00191	.00175	.00159	.00146	.00133	.00122	.00112	.00103	.00095	.00087	.00081	.00074	.00069	.00064	.00059	.00055	.00051	.00047	.00044	.00041
39	6	.00203	.00186	.00169	.00155	.00142	.00130	.00119	.00110	.00101	.00093	.00086	.00079	.00073	.00068	.00063	.00059	.00054	.00051	.00047	.00044
39	7	.00216	.00198	.00180	.00165	.00151	.00139	.00127	.00117	.00108	.00099	.00092	.00085	.00078	.00073	.00067	.00063	.00058	.00054	.00050	.00047
39	8	.00230	.00210	.00192	.00176	.00161	.00148	.00136	.00125	.00115	.00106	.00098	.00091	.00084	.00078	.00072	.00067	.00062	.00058	.00054	.00050
39	9	.00245	.00224	.00205	.00188	.00172	.00158	.00145	.00134	.00123	.00114	.00105	.00097	.00090	.00083	.00077	.00072	.00067	.00062	.00058	.00054
39	10	.00261	.00239	.00219	.00200	.00184	.00169	.00155	.00143	.00132	.00122	.00112	.00104	.00096	.00089	.00083	.00077	.00072	.00067	.00062	.00058
39	11	.00279	.00255	.00233	.00214	.00196	.00180	.00166	.00153	.00141	.00130	.00120	.00111	.00103	.00096	.00089	.00083	.00077	.00072	.00067	.00063
39	12	.00297	.00271	.00249	.00228	.00209	.00192	.00177	.00163	.00151	.00139	.00129	.00119	.00111	.00103	.00095	.00089	.00083	.00077	.00072	.00067
39	13	.00316	.00289	.00265	.00243	.00223	.00205	.00189	.00174	.00161	.00149	.00138	.00128	.00118	.00110	.00102	.00095	.00089	.00083	.00077	.00072
39	14	.00335	.00307	.00282	.00258	.00238	.00219	.00201	.00186	.00171	.00159	.00147	.00136	.00126	.00117	.00109	.00102	.00095	.00088	.00083	.00077
39	15	.00356	.00326	.00299	.00274	.00252	.00232	.00214	.00197	.00182	.00168	.00156	.00145	.00134	.00125	.00116	.00108	.00101	.00094	.00088	.00082
39	16	.00376	.00345	.00316	.00291	.00267	.00246	.00227	.00209	.00193	.00179	.00165	.00153	.00142	.00132	.00123	.00115	.00107	.00100	.00093	.00087
39	17	.00398	.00365	.00335	.00307	.00283	.00260	.00240	.00221	.00204	.00189	.00175	.00162	.00151	.00140	.00130	.00121	.00113	.00105	.00099	.00092
39	18	.00420	.00385	.00354	.00325	.00299	.00275	.00253	.00234	.00216	.00200	.00185	.00171	.00159	.00148	.00137	.00128	.00119	.00111	.00104	.00097
39	19	.00444	.00407	.00373	.00343	.00316	.00291	.00268	.00247	.00228	.00211	.00195	.00181	.00168	.00156	.00145	.00135	.00126	.00117	.00110	.00103



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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
39	20	.00469	.00430	.00395	.00363	.00334	.00307	.00283	.00261	.00241	.00223	.00207	.00191	.00178	.00165	.00153	.00143	.00133	.00124	.00116	.00108
39	21	.00495	.00454	.00417	.00383	.00353	.00325	.00299	.00276	.00255	.00236	.00219	.00203	.00188	.00174	.00162	.00151	.00141	.00131	.00122	.00114
39	22	.00522	.00480	.00441	.00405	.00373	.00343	.00317	.00292	.00270	.00250	.00231	.00214	.00199	.00185	.00172	.00160	.00149	.00139	.00129	.00121
39	23	.00552	.00507	.00466	.00428	.00394	.00363	.00335	.00309	.00286	.00264	.00245	.00227	.00210	.00195	.00182	.00169	.00157	.00147	.00137	.00128
39	24	.00583	.00535	.00492	.00453	.00417	.00384	.00355	.00327	.00303	.00280	.00259	.00240	.00223	.00207	.00192	.00179	.00167	.00156	.00145	.00136
39	25	.00615	.00566	.00520	.00479	.00441	.00407	.00375	.00347	.00321	.00297	.00275	.00255	.00236	.00220	.00204	.00190	.00177	.00165	.00154	.00144
39	26	.00650	.00598	.00550	.00507	.00467	.00431	.00398	.00367	.00340	.00315	.00291	.00270	.00251	.00233	.00217	.00202	.00188	.00175	.00163	.00153
39	27	.00687	.00632	.00582	.00536	.00494	.00456	.00421	.00389	.00360	.00334	.00309	.00287	.00266	.00247	.00230	.00214	.00200	.00186	.00174	.00162
39	28	.00725	.00667	.00615	.00567	.00523	.00483	.00446	.00413	.00382	.00354	.00328	.00304	.00283	.00263	.00244	.00228	.00212	.00198	.00185	.00173
39	29	.00765	.00705	.00650	.00599	.00553	.00511	.00473	.00437	.00405	.00375	.00348	.00323	.00300	.00279	.00260	.00242	.00226	.00210	.00197	.00184
39	30	.00807	.00744	.00686	.00634	.00585	.00541	.00500	.00463	.00429	.00398	.00369	.00343	.00319	.00297	.00276	.00257	.00240	.00224	.00209	.00195
39	31	.00851	.00785	.00725	.00669	.00619	.00572	.00530	.00491	.00455	.00422	.00392	.00364	.00338	.00315	.00293	.00273	.00255	.00238	.00222	.00208
39	32	.00897	.00828	.00765	.00707	.00654	.00605	.00560	.00519	.00482	.00447	.00415	.00386	.00359	.00334	.00312	.00291	.00271	.00253	.00237	.00221
39	33	.00945	.00873	.00807	.00746	.00691	.00640	.00593	.00550	.00510	.00474	.00440	.00410	.00381	.00355	.00331	.00309	.00288	.00269	.00252	.00236
39	34	.00995	.00920	.00851	.00787	.00729	.00676	.00627	.00582	.00540	.00502	.00467	.00434	.00404	.00377	.00351	.00328	.00306	.00286	.00268	.00251
39	35	.01047	.00969	.00897	.00830	.00770	.00714	.00662	.00615	.00571	.00531	.00494	.00460	.00429	.00400	.00373	.00348	.00326	.00305	.00285	.00267
39	36	.01101	.01020	.00944	.00875	.00812	.00753	.00700	.00650	.00604	.00562	.00524	.00488	.00455	.00424	.00396	.00370	.00346	.00324	.00303	.00284
39	37	.01157	.01072	.00994	.00922	.00856	.00795	.00738	.00687	.00639	.00595	.00554	.00517	.00482	.00450	.00420	.00393	.00368	.00344	.00322	.00302
39	38	.01216	.01127	.01046	.00971	.00901	.00838	.00779	.00725	.00675	.00629	.00586	.00547	.00511	.00477	.00446	.00417	.00390	.00366	.00343	.00321
39	39	.01276	.01184	.01099	.01021	.00949	.00883	.00821	.00765	.00713	.00665	.00620	.00579	.00541	.00505	.00473	.00443	.00414	.00388	.00364	.00342
40	0	.00196	.00181	.00168	.00156	.00145	.00135	.00126	.00118	.00110	.00103	.00097	.00091	.00086	.00081	.00077	.00073	.00069	.00065	.00062	.00059
40	1	.00160	.00146	.00134	.00122	.00112	.00103	.00095	.00087	.00081	.00074	.00069	.00064	.00059	.00055	.00051	.00048	.00044	.00041	.00039	.00036
40	2	.00167	.00153	.00139	.00128	.00117	.00107	.00099	.00091	.00084	.00077	.00071	.00066	.00061	.00057	.00053	.00049	.00046	.00043	.00040	.00037
40	3	.00176	.00161	.00147	.00135	.00123	.00113	.00104	.00096	.00088	.00081	.00075	.00069	.00064	.00060	.00055	.00051	.00048	.00045	.00042	.00039
40	4	.00187	.00170	.00156	.00143	.00131	.00120	.00110	.00101	.00093	.00086	.00080	.00074	.00068	.00063	.00059	.00054	.00051	.00047	.00044	.00041
40	5	.00198	.00181	.00166	.00152	.00139	.00127	.00117	.00108	.00099	.00092	.00085	.00078	.00072	.00067	.00062	.00058	.00054	.00050	.00047	.00044
40	6	.00211	.00193	.00176	.00161	.00148	.00136	.00125	.00115	.00106	.00098	.00090	.00083	.00077	.00072	.00066	.00062	.00057	.00054	.00050	.00047
40	7	.00224	.00205	.00188	.00172	.00158	.00145	.00133	.00122	.00113	.00104	.00096	.00089	.00082	.00077	.00071	.00066	.00061	.00057	.00053	.00050
40	8	.00239	.00218	.00200	.00183	.00168	.00154	.00142	.00131	.00121	.00111	.00103	.00095	.00088	.00082	.00076	.00071	.00066	.00061	.00057	.00053
40	9	.00254	.00233	.00213	.00195	.00179	.00165	.00152	.00140	.00129	.00119	.00110	.00102	.00094	.00088	.00081	.00076	.00071	.00066	.00061	.00057
40	10	.00271	.00248	.00227	.00208	.00191	.00176	.00162	.00149	.00138	.00127	.00118	.00109	.00101	.00094	.00087	.00081	.00076	.00071	.00066	.00062
40	11	.00289	.00265	.00242	.00222	.00204	.00188	.00173	.00160	.00147	.00136	.00126	.00117	.00109	.00101	.00094	.00087	.00081	.00076	.00071	.00066
40	12	.00308	.00282	.00259	.00237	.00218	.00201	.00185	.00171	.00158	.00146	.00135	.00125	.00116	.00108	.00101	.00094	.00087	.00082	.00076	.00071
40	13	.00328	.00300	.00276	.00253	.00233	.00214	.00198	.00182	.00169	.00156	.00144	.00134	.00124	.00116	.00108	.00100	.00094	.00088	.00082	.00077
40	14	.00348	.00319	.00293	.00269	.00248	.00228	.00210	.00194	.00180	.00166	.00154	.00143	.00133	.00123	.00115	.00107	.00100	.00093	.00087	.00082
40	15	.00369	.00339	.00311	.00286	.00263	.00242	.00224	.00206	.00191	.00177	.00164	.00152	.00141	.00131	.00122	.00114	.00106	.00099	.00093	.00087
40	16	.00391	.00359	.00329	.00303	.00279	.00257	.00237	.00219	.00202	.00187	.00174	.00161	.00150	.00139	.00130	.00121	.00113	.00105	.00099	.00092
40	17	.00413	.00379	.00348	.00320	.00295	.00272	.00251	.00232	.00214	.00198	.00184	.00171	.00158	.00147	.00137	.00128	.00119	.00111	.00104	.00098
40	18	.00437	.00401	.00368	.00338	.00312	.00287	.00265	.00245	.00226	.00210	.00194	.00180	.00167	.00156	.00145	.00135	.00126	.00118	.00110	.00103
40	19	.00461	.00423	.00389	.00358	.00329	.00304	.00280	.00259	.00239	.00221	.00205	.00190	.00177	.00164	.00153	.00143	.00133	.00124	.00116	.00109
40	20	.00487	.00447	.00411	.00378	.00348	.00321	.00296	.00274	.00253	.00234	.00217	.00201	.00187	.00174	.00162	.00151	.00140	.00131	.00123	.00115
40	21	.00514	.00472	.00434	.00400	.00368	.00339	.00313	.00289	.00268	.00248	.00230	.00213	.00198	.00184	.00171	.00159	.00149	.00139	.00130	.00121
40	22	.00543	.00499	.00459	.00422	.00389	.00359	.00331	.00306	.00283	.00262	.00243	.00225	.00209	.00194	.00181	.00168	.00157	.00147	.00137	.00128
40	23	.00574	.00527	.00485	.00447	.00412	.00380	.00351	.00324	.00300	.00277	.00257	.00239	.00221	.00206	.00192	.00178	.00166	.00155	.00145	.00136
40	24	.00606	.00557	.00513	.00472	.00435	.00402	.00371	.00343	.00317	.00294	.00272	.00253	.00235	.00218	.00203	.00189	.00176	.00164	.00154	.00144
40	25	.00640	.00589	.00542	.00500	.00461	.00425	.00393	.00363	.00336	.00311	.00289	.00268	.00249	.00231	.00215	.00201	.00187	.00174	.00163	.00152
40	26	.00677	.00623	.00574	.00529	.00488	.00450	.00416	.00385	.00356	.00330	.00306	.00284	.00264	.00246	.00229	.00213	.00198	.00185	.00173	.00162
40	27	.00715	.00658	.00607	.00560	.00517	.00477	.00441	.00408	.00378	.00350	.00325	.00302	.00280	.00261	.00243	.00226	.00211	.00197	.00184	.00172
40	28	.00755	.00696	.00642	.00592	.00547	.00505	.00468	.00433	.00401	.00372	.00345	.00320	.00298	.00277	.00258	.00240	.00224	.00209	.00196	.00183
40	29	.00798	.00735	.00679	.00627	.00579	.00535	.00495	.00459	.00425	.00394	.00366	.00340	.00316	.00294	.00274	.00256	.00238	.00223	.00208	.00195

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
40	30	.00842	.00777	.00717	.00663	.00613	.00567	.00525	.00486	.00451	.00418	.00389	.00361	.00336	.00313	.00291	.00272	.00254	.00237	.00221	.00207
40	31	.00888	.00820	.00758	.00700	.00648	.00600	.00556	.00515	.00478	.00444	.00412	.00383	.00357	.00332	.00310	.00289	.00270	.00252	.00236	.00221
40	32	.00937	.00866	.00800	.00740	.00685	.00635	.00588	.00546	.00507	.00471	.00437	.00407	.00379	.00353	.00329	.00307	.00287	.00268	.00251	.00235
40	33	.00988	.00913	.00845	.00782	.00724	.00671	.00623	.00578	.00537	.00499	.00464	.00432	.00402	.00375	.00350	.00327	.00305	.00285	.00267	.00250
40	34	.01040	.00963	.00891	.00825	.00765	.00710	.00659	.00612	.00568	.00529	.00492	.00458	.00427	.00398	.00372	.00347	.00324	.00303	.00284	.00266
40	35	.01096	.01014	.00940	.00871	.00808	.00750	.00696	.00647	.00602	.00560	.00521	.00486	.00453	.00423	.00395	.00369	.00345	.00323	.00302	.00283
40	36	.01153	.01068	.00990	.00918	.00853	.00792	.00736	.00684	.00637	.00593	.00552	.00515	.00481	.00449	.00419	.00392	.00367	.00343	.00322	.00302
40	37	.01212	.01124	.01043	.00968	.00899	.00836	.00777	.00723	.00673	.00628	.00585	.00546	.00510	.00476	.00445	.00416	.00390	.00365	.00342	.00321
40	38	.01274	.01182	.01098	.01020	.00948	.00882	.00820	.00764	.00712	.00664	.00619	.00578	.00540	.00505	.00472	.00442	.00414	.00388	.00364	.00342
40	39	.01338	.01242	.01154	.01073	.00999	.00929	.00866	.00807	.00752	.00702	.00655	.00612	.00572	.00535	.00501	.00469	.00440	.00413	.00387	.00364
40	40	.01404	.01305	.01214	.01129	.01051	.00979	.00913	.00851	.00794	.00742	.00693	.00648	.00606	.00567	.00531	.00498	.00467	.00438	.00412	.00387
41	0	.00205	.00190	.00176	.00164	.00152	.00142	.00133	.00124	.00116	.00109	.00103	.00097	.00091	.00086	.00082	.00077	.00073	.00070	.00066	.00063
41	1	.00166	.00152	.00139	.00127	.00117	.00108	.00099	.00091	.00084	.00078	.00072	.00067	.00062	.00058	.00054	.00050	.00047	.00044	.00041	.00038
41	2	.00173	.00158	.00145	.00133	.00122	.00112	.00103	.00095	.00088	.00081	.00075	.00069	.00064	.00060	.00056	.00052	.00048	.00045	.00042	.00039
41	3	.00183	.00167	.00153	.00140	.00128	.00118	.00109	.00100	.00092	.00085	.00079	.00073	.00068	.00063	.00058	.00054	.00051	.00047	.00044	.00041
41	4	.00194	.00177	.00162	.00148	.00136	.00125	.00115	.00106	.00098	.00090	.00083	.00077	.00072	.00066	.00062	.00057	.00053	.00050	.00046	.00043
41	5	.00206	.00188	.00172	.00158	.00145	.00133	.00122	.00113	.00104	.00096	.00089	.00082	.00076	.00071	.00066	.00061	.00057	.00053	.00049	.00046
41	6	.00218	.00200	.00183	.00168	.00154	.00141	.00130	.00120	.00111	.00102	.00095	.00088	.00081	.00075	.00070	.00065	.00061	.00057	.00053	.00049
41	7	.00233	.00213	.00195	.00179	.00164	.00151	.00139	.00128	.00118	.00109	.00101	.00094	.00087	.00081	.00075	.00070	.00065	.00061	.00057	.00053
41	8	.00248	.00227	.00208	.00190	.00175	.00161	.00148	.00137	.00126	.00117	.00108	.00100	.00093	.00086	.00080	.00075	.00069	.00065	.00061	.00057
41	9	.00264	.00241	.00221	.00203	.00187	.00172	.00158	.00146	.00135	.00125	.00115	.00107	.00099	.00092	.00086	.00080	.00075	.00070	.00065	.00061
41	10	.00281	.00258	.00236	.00217	.00199	.00184	.00169	.00156	.00144	.00133	.00124	.00115	.00106	.00099	.00092	.00086	.00080	.00075	.00070	.00065
41	11	.00300	.00275	.00252	.00232	.00213	.00196	.00181	.00167	.00154	.00143	.00132	.00123	.00114	.00106	.00099	.00092	.00086	.00080	.00075	.00070
41	12	.00319	.00293	.00269	.00247	.00228	.00210	.00193	.00179	.00165	.00153	.00142	.00132	.00122	.00114	.00106	.00099	.00092	.00086	.00081	.00076
41	13	.00340	.00312	.00287	.00264	.00243	.00224	.00206	.00191	.00177	.00164	.00152	.00141	.00131	.00122	.00114	.00106	.00099	.00093	.00087	.00081
41	14	.00361	.00332	.00305	.00280	.00258	.00238	.00220	.00203	.00188	.00174	.00162	.00150	.00140	.00130	.00121	.00113	.00106	.00099	.00093	.00087
41	15	.00383	.00352	.00324	.00298	.00274	.00253	.00234	.00216	.00200	.00185	.00172	.00160	.00149	.00138	.00129	.00120	.00112	.00105	.00099	.00092
41	16	.00406	.00373	.00343	.00315	.00291	.00268	.00248	.00229	.00212	.00197	.00182	.00169	.00158	.00147	.00137	.00128	.00119	.00112	.00104	.00098
41	17	.00429	.00394	.00362	.00334	.00308	.00284	.00262	.00242	.00224	.00208	.00193	.00179	.00167	.00155	.00145	.00135	.00126	.00118	.00110	.00103
41	18	.00453	.00416	.00383	.00353	.00325	.00300	.00277	.00256	.00237	.00220	.00204	.00189	.00176	.00164	.00153	.00142	.00133	.00124	.00116	.00109
41	19	.00479	.00440	.00405	.00373	.00343	.00317	.00293	.00271	.00251	.00232	.00215	.00200	.00186	.00173	.00161	.00150	.00140	.00131	.00123	.00115
41	20	.00506	.00465	.00428	.00394	.00363	.00335	.00310	.00286	.00265	.00246	.00228	.00211	.00197	.00183	.00170	.00159	.00148	.00139	.00130	.00121
41	21	.00534	.00491	.00452	.00416	.00384	.00354	.00327	.00303	.00280	.00260	.00241	.00224	.00208	.00193	.00180	.00168	.00157	.00147	.00137	.00128
41	22	.00564	.00519	.00478	.00440	.00406	.00375	.00346	.00320	.00297	.00275	.00255	.00237	.00220	.00205	.00191	.00178	.00166	.00155	.00145	.00136
41	23	.00596	.00548	.00505	.00466	.00429	.00397	.00367	.00339	.00314	.00291	.00270	.00251	.00233	.00217	.00202	.00188	.00176	.00164	.00153	.00143
41	24	.00630	.00580	.00534	.00493	.00455	.00420	.00388	.00359	.00333	.00308	.00286	.00266	.00247	.00230	.00214	.00199	.00186	.00174	.00162	.00152
41	25	.00666	.00613	.00565	.00521	.00481	.00445	.00411	.00381	.00352	.00327	.00303	.00282	.00262	.00244	.00227	.00212	.00197	.00184	.00172	.00161
41	26	.00704	.00648	.00598	.00552	.00510	.00471	.00436	.00403	.00374	.00347	.00322	.00299	.00278	.00259	.00241	.00225	.00210	.00196	.00183	.00171
41	27	.00744	.00686	.00633	.00584	.00540	.00499	.00462	.00428	.00397	.00368	.00342	.00317	.00295	.00275	.00256	.00239	.00223	.00208	.00195	.00182
41	28	.00786	.00725	.00669	.00618	.00572	.00529	.00490	.00454	.00421	.00390	.00363	.00337	.00314	.00292	.00272	.00254	.00237	.00221	.00207	.00194
41	29	.00831	.00767	.00708	.00655	.00605	.00560	.00519	.00481	.00446	.00414	.00385	.00358	.00333	.00310	.00289	.00270	.00252	.00236	.00220	.00206
41	30	.00878	.00810	.00749	.00693	.00641	.00594	.00550	.00510	.00473	.00440	.00409	.00380	.00354	.00330	.00308	.00287	.00268	.00251	.00235	.00220
41	31	.00926	.00856	.00792	.00732	.00678	.00628	.00583	.00541	.00502	.00467	.00434	.00404	.00376	.00351	.00327	.00305	.00285	.00267	.00250	.00234
41	32	.00978	.00904	.00836	.00774	.00717	.00665	.00617	.00573	.00532	.00495	.00461	.00429	.00400	.00373	.00348	.00325	.00304	.00284	.00266	.00249
41	33	.01031	.00954	.00883	.00818	.00759	.00704	.00653	.00607	.00564	.00525	.00489	.00455	.00424	.00396	.00370	.00345	.00323	.00302	.00283	.00265
41	34	.01087	.01006	.00932	.00864	.00802	.00744	.00692	.00643	.00598	.00557	.00518	.00483	.00451	.00421	.00393	.00367	.00343	.00322	.00301	.00282
41	35	.01145	.01061	.00984	.00913	.00847	.00787	.00732	.00680	.00633	.00590	.00550	.00513	.00478	.00447	.00418	.00390	.00365	.00342	.00321	.00301
41	36	.01206	.01118	.01037	.00963	.00895	.00832	.00774	.00720	.00671	.00625	.00583	.00544	.00508	.00474	.00444	.00415	.00389	.00364	.00341	.00320
41	37	.01269	.01177	.01093	.01016	.00944	.00878	.00818	.00761	.00710	.00662	.00617	.00576	.00539	.00504	.00471	.00441	.00413	.00387	.00363	.00341
41	38	.01334	.01239	.01151	.01071	.00996	.00927	.00864	.00805	.00751	.00700	.00654	.00611	.00571	.00534	.00500	.00469	.00439	.00412	.00387	.00363

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
41	39	.01402	.01303	.01212	.01128	.01050	.00978	.00912	.00850	.00794	.00741	.00692	.00647	.00606	.00567	.00531	.00498	.00467	.00438	.00411	.00387
41	40	.01472	.01370	.01275	.01187	.01106	.01031	.00962	.00898	.00838	.00784	.00733	.00685	.00642	.00601	.00563	.00528	.00496	.00466	.00438	.00411
41	41	.01545	.01438	.01340	.01249	.01165	.01087	.01014	.00947	.00885	.00828	.00775	.00725	.00680	.00637	.00597	.00561	.00527	.00495	.00465	.00438
42	0	.00214	.00198	.00184	.00172	.00160	.00149	.00140	.00131	.00123	.00116	.00109	.00103	.00097	.00092	.00087	.00082	.00078	.00074	.00071	.00067
42	1	.00172	.00157	.00144	.00132	.00122	.00112	.00103	.00096	.00088	.00082	.00076	.00070	.00066	.00061	.00057	.00053	.00050	.00046	.00043	.00041
42	2	.00179	.00164	.00150	.00138	.00127	.00117	.00108	.00099	.00092	.00085	.00079	.00073	.00068	.00063	.00059	.00055	.00051	.00048	.00044	.00042
42	3	.00189	.00173	.00159	.00146	.00134	.00123	.00113	.00104	.00096	.00089	.00083	.00077	.00071	.00066	.00061	.00057	.00053	.00050	.00046	.00043
42	4	.00200	.00183	.00168	.00154	.00142	.00130	.00120	.00111	.00102	.00094	.00087	.00081	.00075	.00070	.00065	.00060	.00056	.00053	.00049	.00046
42	5	.00213	.00195	.00179	.00164	.00150	.00138	.00128	.00118	.00109	.00100	.00093	.00086	.00080	.00074	.00069	.00064	.00060	.00056	.00052	.00049
42	6	.00226	.00207	.00190	.00174	.00160	.00147	.00136	.00125	.00116	.00107	.00099	.00092	.00085	.00079	.00074	.00069	.00064	.00060	.00056	.00052
42	7	.00241	.00221	.00202	.00186	.00171	.00157	.00145	.00134	.00124	.00114	.00106	.00098	.00091	.00085	.00079	.00073	.00068	.00064	.00060	.00056
42	8	.00257	.00235	.00216	.00198	.00182	.00168	.00155	.00143	.00132	.00122	.00113	.00105	.00097	.00091	.00084	.00079	.00073	.00069	.00064	.00060
42	9	.00273	.00251	.00230	.00211	.00194	.00179	.00165	.00153	.00141	.00131	.00121	.00112	.00104	.00097	.00090	.00084	.00079	.00074	.00069	.00064
42	10	.00291	.00267	.00245	.00226	.00208	.00191	.00177	.00163	.00151	.00140	.00130	.00120	.00112	.00104	.00097	.00091	.00085	.00079	.00074	.00069
42	11	.00311	.00285	.00262	.00241	.00222	.00205	.00189	.00175	.00162	.00150	.00139	.00129	.00120	.00112	.00104	.00097	.00091	.00085	.00080	.00075
42	12	.00331	.00304	.00280	.00257	.00237	.00219	.00202	.00187	.00173	.00160	.00149	.00138	.00129	.00120	.00112	.00104	.00098	.00091	.00086	.00080
42	13	.00353	.00324	.00298	.00274	.00253	.00233	.00216	.00200	.00185	.00171	.00159	.00148	.00138	.00128	.00120	.00112	.00105	.00098	.00092	.00086
42	14	.00375	.00345	.00317	.00292	.00269	.00249	.00230	.00213	.00197	.00183	.00170	.00158	.00147	.00137	.00128	.00119	.00112	.00105	.00098	.00092
42	15	.00398	.00366	.00336	.00310	.00286	.00264	.00244	.00226	.00209	.00194	.00181	.00168	.00156	.00146	.00136	.00127	.00119	.00111	.00104	.00098
42	16	.00421	.00387	.00356	.00328	.00303	.00280	.00259	.00240	.00222	.00206	.00191	.00178	.00166	.00154	.00144	.00135	.00126	.00118	.00111	.00104
42	17	.00445	.00409	.00377	.00347	.00321	.00296	.00274	.00254	.00235	.00218	.00203	.00188	.00175	.00163	.00152	.00142	.00133	.00125	.00117	.00110
42	18	.00470	.00433	.00398	.00367	.00339	.00313	.00289	.00268	.00248	.00230	.00214	.00199	.00185	.00173	.00161	.00150	.00141	.00132	.00123	.00116
42	19	.00497	.00457	.00421	.00388	.00358	.00331	.00306	.00283	.00262	.00243	.00226	.00210	.00196	.00182	.00170	.00159	.00148	.00139	.00130	.00122
42	20	.00525	.00483	.00445	.00410	.00379	.00350	.00323	.00299	.00277	.00257	.00239	.00222	.00207	.00193	.00180	.00168	.00157	.00147	.00137	.00129
42	21	.00554	.00510	.00470	.00434	.00400	.00370	.00342	.00317	.00294	.00272	.00253	.00235	.00219	.00204	.00190	.00177	.00166	.00155	.00145	.00136
42	22	.00586	.00539	.00497	.00459	.00423	.00391	.00362	.00335	.00311	.00288	.00268	.00249	.00231	.00215	.00201	.00187	.00175	.00164	.00153	.00144
42	23	.00619	.00570	.00526	.00485	.00448	.00414	.00383	.00355	.00329	.00305	.00283	.00263	.00245	.00228	.00213	.00198	.00185	.00173	.00162	.00152
42	24	.00654	.00603	.00556	.00513	.00474	.00438	.00406	.00376	.00348	.00323	.00300	.00279	.00260	.00242	.00225	.00210	.00196	.00184	.00172	.00161
42	25	.00692	.00638	.00588	.00543	.00502	.00464	.00430	.00398	.00369	.00343	.00318	.00296	.00275	.00257	.00239	.00223	.00208	.00195	.00182	.00171
42	26	.00732	.00675	.00623	.00575	.00532	.00492	.00456	.00422	.00392	.00364	.00338	.00314	.00292	.00272	.00254	.00237	.00221	.00207	.00194	.00181
42	27	.00774	.00714	.00659	.00609	.00564	.00522	.00483	.00448	.00416	.00386	.00359	.00334	.00311	.00289	.00270	.00252	.00235	.00220	.00206	.00193
42	28	.00818	.00755	.00698	.00645	.00597	.00553	.00512	.00475	.00441	.00410	.00381	.00355	.00330	.00308	.00287	.00268	.00250	.00234	.00219	.00205
42	29	.00865	.00799	.00739	.00683	.00633	.00586	.00543	.00504	.00468	.00435	.00405	.00377	.00351	.00327	.00305	.00285	.00266	.00249	.00233	.00218
42	30	.00914	.00845	.00781	.00723	.00670	.00621	.00576	.00535	.00497	.00462	.00430	.00400	.00373	.00348	.00325	.00303	.00283	.00265	.00248	.00233
42	31	.00965	.00893	.00826	.00765	.00709	.00658	.00611	.00567	.00527	.00490	.00456	.00425	.00396	.00370	.00345	.00323	.00302	.00282	.00264	.00248
42	32	.01019	.00943	.00874	.00810	.00751	.00697	.00647	.00601	.00559	.00520	.00485	.00452	.00421	.00393	.00367	.00343	.00321	.00300	.00281	.00264
42	33	.01076	.00996	.00923	.00856	.00794	.00738	.00685	.00637	.00593	.00552	.00514	.00480	.00447	.00418	.00390	.00365	.00342	.00320	.00300	.00281
42	34	.01135	.01051	.00975	.00905	.00840	.00781	.00726	.00675	.00629	.00586	.00546	.00509	.00475	.00444	.00415	.00388	.00363	.00341	.00319	.00299
42	35	.01196	.01109	.01029	.00956	.00888	.00826	.00768	.00715	.00666	.00621	.00579	.00541	.00505	.00472	.00441	.00413	.00387	.00363	.00340	.00319
42	36	.01260	.01170	.01086	.01009	.00938	.00873	.00813	.00757	.00706	.00658	.00614	.00574	.00536	.00501	.00469	.00439	.00412	.00386	.00362	.00340
42	37	.01327	.01232	.01145	.01065	.00991	.00923	.00859	.00801	.00747	.00697	.00651	.00608	.00569	.00532	.00498	.00467	.00438	.00411	.00385	.00362
42	38	.01396	.01298	.01207	.01123	.01046	.00974	.00908	.00847	.00791	.00738	.00690	.00645	.00604	.00565	.00529	.00496	.00466	.00437	.00410	.00386
42	39	.01468	.01366	.01271	.01184	.01103	.01029	.00959	.00896	.00836	.00782	.00731	.00684	.00640	.00600	.00562	.00527	.00495	.00465	.00437	.00411
42	40	.01543	.01436	.01338	.01247	.01163	.01085	.01013	.00946	.00884	.00827	.00774	.00725	.00679	.00636	.00597	.00560	.00526	.00494	.00465	.00437
42	41	.01620	.01510	.01407	.01313	.01225	.01144	.01069	.00999	.00935	.00875	.00819	.00767	.00719	.00675	.00633	.00595	.00559	.00526	.00495	.00466
42	42	.01700	.01585	.01479	.01381	.01290	.01205	.01127	.01054	.00987	.00924	.00866	.00812	.00762	.00715	.00672	.00631	.00594	.00559	.00526	.00495
43	0	.00223	.00208	.00193	.00180	.00168	.00157	.00147	.00138	.00130	.00122	.00115	.00109	.00103	.00097	.00092	.00087	.00083	.00079	.00075	.00072
43	1	.00178	.00163	.00150	.00138	.00127	.00117	.00108	.00100	.00093	.00086	.00080	.00074	.00069	.00064	.00060	.00056	.00052	.00049	.00046	.00043
43	2	.00186	.00170	.00156	.00144	.00132	.00122	.00112	.00104	.00096	.00089	.00082	.00076	.00071	.00066	.00062	.00058	.00054	.00050	.00047	.00044
43	3	.00196	.00179	.00165	.00151	.00139	.00128	.00118	.00109	.00101	.00093	.00087	.00080	.00075	.00069	.00065	.00060	.00056	.00053	.00049	.00046

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
43	4	.00208	.00190	.00174	.00160	.00147	.00136	.00125	.00116	.00107	.00099	.00092	.00085	.00079	.00073	.00068	.00064	.00059	.00056	.00052	.00049
43	5	.00220	.00202	.00185	.00170	.00157	.00144	.00133	.00123	.00114	.00105	.00097	.00090	.00084	.00078	.00073	.00068	.00063	.00059	.00055	.00052
43	6	.00234	.00215	.00197	.00181	.00167	.00154	.00142	.00131	.00121	.00112	.00104	.00096	.00090	.00083	.00078	.00072	.00068	.00063	.00059	.00055
43	7	.00249	.00229	.00210	.00193	.00178	.00164	.00151	.00140	.00129	.00120	.00111	.00103	.00096	.00089	.00083	.00077	.00072	.00068	.00063	.00059
43	8	.00266	.00244	.00224	.00206	.00190	.00175	.00161	.00149	.00138	.00128	.00119	.00110	.00102	.00095	.00089	.00083	.00077	.00072	.00068	.00063
43	9	.00283	.00260	.00239	.00220	.00202	.00187	.00172	.00159	.00148	.00137	.00127	.00118	.00110	.00102	.00095	.00089	.00083	.00078	.00073	.00068
43	10	.00302	.00277	.00255	.00235	.00216	.00200	.00184	.00171	.00158	.00147	.00136	.00126	.00118	.00110	.00102	.00095	.00089	.00084	.00078	.00073
43	11	.00322	.00296	.00272	.00251	.00231	.00213	.00197	.00183	.00169	.00157	.00146	.00136	.00126	.00118	.00110	.00103	.00096	.00090	.00084	.00079
43	12	.00343	.00316	.00290	.00268	.00247	.00228	.00211	.00195	.00181	.00168	.00156	.00145	.00135	.00126	.00118	.00110	.00103	.00097	.00091	.00085
43	13	.00366	.00336	.00310	.00286	.00264	.00244	.00225	.00209	.00194	.00180	.00167	.00156	.00145	.00135	.00126	.00118	.00110	.00104	.00097	.00091
43	14	.00389	.00358	.00329	.00304	.00281	.00259	.00240	.00222	.00206	.00192	.00178	.00166	.00155	.00144	.00135	.00126	.00118	.00111	.00104	.00097
43	15	.00412	.00380	.00350	.00323	.00298	.00276	.00255	.00236	.00219	.00204	.00189	.00176	.00164	.00153	.00143	.00134	.00126	.00118	.00110	.00104
43	16	.00437	.00402	.00371	.00342	.00316	.00292	.00270	.00251	.00233	.00216	.00201	.00187	.00174	.00163	.00152	.00142	.00133	.00125	.00117	.00110
43	17	.00462	.00425	.00392	.00362	.00334	.00309	.00286	.00265	.00246	.00229	.00213	.00198	.00184	.00172	.00161	.00150	.00141	.00132	.00124	.00116
43	18	.00488	.00449	.00414	.00382	.00353	.00327	.00302	.00280	.00260	.00241	.00225	.00209	.00195	.00182	.00170	.00159	.00148	.00139	.00130	.00122
43	19	.00515	.00475	.00438	.00404	.00373	.00345	.00319	.00296	.00275	.00255	.00237	.00221	.00206	.00192	.00179	.00167	.00157	.00147	.00137	.00129
43	20	.00544	.00502	.00462	.00427	.00394	.00365	.00338	.00313	.00290	.00270	.00251	.00233	.00217	.00203	.00189	.00177	.00165	.00155	.00145	.00136
43	21	.00575	.00530	.00489	.00451	.00417	.00386	.00357	.00331	.00307	.00285	.00265	.00247	.00230	.00214	.00200	.00187	.00175	.00164	.00153	.00144
43	22	.00608	.00560	.00517	.00477	.00441	.00408	.00378	.00350	.00325	.00302	.00281	.00261	.00243	.00227	.00212	.00198	.00185	.00173	.00162	.00152
43	23	.00643	.00593	.00547	.00505	.00467	.00432	.00400	.00371	.00344	.00320	.00297	.00277	.00258	.00240	.00224	.00209	.00196	.00183	.00171	.00161
43	24	.00680	.00627	.00579	.00535	.00494	.00458	.00424	.00393	.00365	.00339	.00315	.00293	.00273	.00254	.00237	.00222	.00207	.00194	.00182	.00170
43	25	.00719	.00663	.00612	.00566	.00524	.00485	.00449	.00417	.00387	.00359	.00334	.00311	.00290	.00270	.00252	.00235	.00220	.00206	.00193	.00181
43	26	.00760	.00702	.00648	.00600	.00555	.00514	.00476	.00442	.00410	.00381	.00355	.00330	.00307	.00287	.00268	.00250	.00234	.00219	.00205	.00192
43	27	.00804	.00743	.00687	.00635	.00588	.00545	.00505	.00469	.00435	.00405	.00377	.00351	.00327	.00305	.00284	.00266	.00248	.00232	.00218	.00204
43	28	.00851	.00786	.00727	.00673	.00623	.00578	.00536	.00498	.00462	.00430	.00400	.00373	.00347	.00324	.00302	.00283	.00264	.00247	.00232	.00217
43	29	.00900	.00832	.00770	.00713	.00661	.00613	.00569	.00528	.00491	.00457	.00425	.00396	.00369	.00345	.00322	.00301	.00281	.00263	.00247	.00231
43	30	.00951	.00880	.00815	.00755	.00700	.00650	.00603	.00560	.00521	.00485	.00452	.00421	.00393	.00366	.00342	.00320	.00299	.00280	.00263	.00246
43	31	.01005	.00931	.00862	.00799	.00742	.00688	.00639	.00594	.00553	.00515	.00480	.00447	.00417	.00390	.00364	.00341	.00319	.00298	.00280	.00262
43	32	.01062	.00984	.00912	.00846	.00785	.00729	.00678	.00631	.00587	.00547	.00509	.00475	.00444	.00414	.00387	.00362	.00339	.00318	.00298	.00280
43	33	.01121	.01039	.00964	.00895	.00831	.00772	.00718	.00669	.00623	.00580	.00541	.00505	.00472	.00441	.00412	.00386	.00361	.00338	.00317	.00298
43	34	.01183	.01098	.01019	.00946	.00879	.00818	.00761	.00709	.00660	.00616	.00574	.00536	.00501	.00468	.00438	.00410	.00384	.00360	.00338	.00317
43	35	.01248	.01159	.01076	.01000	.00930	.00866	.00806	.00751	.00700	.00653	.00610	.00570	.00532	.00498	.00466	.00437	.00409	.00384	.00360	.00338
43	36	.01316	.01222	.01136	.01057	.00983	.00916	.00853	.00795	.00742	.00693	.00647	.00605	.00566	.00529	.00496	.00465	.00436	.00409	.00384	.00361
43	37	.01386	.01289	.01199	.01116	.01039	.00968	.00903	.00842	.00786	.00734	.00686	.00642	.00601	.00562	.00527	.00494	.00464	.00435	.00409	.00384
43	38	.01460	.01358	.01264	.01178	.01097	.01023	.00955	.00891	.00832	.00778	.00728	.00681	.00638	.00597	.00560	.00525	.00493	.00463	.00435	.00410
43	39	.01536	.01430	.01332	.01242	.01158	.01081	.01009	.00943	.00881	.00824	.00771	.00722	.00677	.00634	.00595	.00559	.00525	.00493	.00464	.00436
43	40	.01615	.01505	.01403	.01309	.01222	.01141	.01066	.00997	.00932	.00872	.00817	.00766	.00718	.00673	.00632	.00594	.00558	.00525	.00494	.00465
43	41	.01698	.01583	.01477	.01379	.01288	.01204	.01125	.01053	.00986	.00923	.00865	.00811	.00761	.00714	.00671	.00631	.00593	.00558	.00525	.00495
43	42	.01783	.01664	.01554	.01451	.01357	.01269	.01187	.01112	.01041	.00976	.00915	.00859	.00806	.00758	.00712	.00670	.00630	.00593	.00559	.00527
43	43	.01870	.01747	.01633	.01527	.01428	.01337	.01252	.01173	.01100	.01032	.00968	.00909	.00854	.00803	.00755	.00711	.00669	.00631	.00594	.00561
44	0	.00234	.00217	.00202	.00189	.00177	.00165	.00155	.00146	.00137	.00129	.00122	.00115	.00109	.00103	.00098	.00093	.00089	.00084	.00080	.00077
44	1	.00184	.00169	.00156	.00143	.00132	.00122	.00113	.00104	.00097	.00090	.00084	.00078	.00072	.00068	.00063	.00059	.00055	.00052	.00049	.00046
44	2	.00192	.00177	.00162	.00149	.00137	.00127	.00117	.00108	.00100	.00093	.00086	.00080	.00075	.00070	.00065	.00061	.00057	.00053	.00050	.00047
44	3	.00203	.00186	.00171	.00157	.00145	.00133	.00123	.00114	.00105	.00098	.00091	.00084	.00078	.00073	.00068	.00064	.00059	.00055	.00052	.00049
44	4	.00215	.00197	.00181	.00166	.00153	.00141	.00130	.00121	.00112	.00103	.00096	.00089	.00083	.00077	.00072	.00067	.00063	.00059	.00055	.00051
44	5	.00228	.00209	.00192	.00177	.00163	.00150	.00139	.00128	.00119	.00110	.00102	.00095	.00088	.00082	.00077	.00071	.00067	.00062	.00058	.00055
44	6	.00243	.00223	.00205	.00188	.00173	.00160	.00148	.00137	.00127	.00117	.00109	.00101	.00094	.00088	.00082	.00076	.00071	.00067	.00062	.00058
44	7	.00258	.00237	.00218	.00201	.00185	.00171	.00158	.00146	.00135	.00125	.00116	.00108	.00101	.00094	.00087	.00082	.00076	.00071	.00067	.00063
44	8	.00275	.00253	.00232	.00214	.00197	.00182	.00168	.00156	.00144	.00134	.00124	.00116	.00108	.00100	.00094	.00087	.00082	.00076	.00072	.00067
44	9	.00293	.00269	.00248	.00228	.00211	.00195	.00180	.00167	.00154	.00143	.00133	.00124	.00115	.00107	.00100	.00094	.00088	.00082	.00077	.00072

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
44	10	.00313	.00288	.00265	.00244	.00225	.00208	.00192	.00178	.00165	.00153	.00143	.00133	.00124	.00115	.00108	.00101	.00094	.00088	.00083	.00078
44	11	.00334	.00307	.00283	.00261	.00241	.00222	.00206	.00191	.00177	.00164	.00153	.00142	.00133	.00124	.00116	.00108	.00101	.00095	.00089	.00084
44	12	.00356	.00327	.00302	.00278	.00257	.00238	.00220	.00204	.00190	.00176	.00164	.00153	.00142	.00133	.00124	.00116	.00109	.00102	.00096	.00090
44	13	.00379	.00349	.00322	.00297	.00274	.00254	.00235	.00218	.00203	.00188	.00175	.00163	.00152	.00142	.00133	.00125	.00117	.00109	.00103	.00097
44	14	.00403	.00371	.00342	.00316	.00292	.00270	.00251	.00233	.00216	.00201	.00187	.00174	.00163	.00152	.00142	.00133	.00125	.00117	.00110	.00103
44	15	.00428	.00394	.00363	.00336	.00310	.00287	.00266	.00247	.00230	.00214	.00199	.00185	.00173	.00162	.00151	.00141	.00133	.00124	.00117	.00110
44	16	.00453	.00417	.00385	.00356	.00329	.00305	.00282	.00262	.00243	.00226	.00211	.00196	.00183	.00171	.00160	.00150	.00141	.00132	.00124	.00116
44	17	.00479	.00441	.00407	.00376	.00348	.00322	.00299	.00277	.00257	.00239	.00223	.00208	.00194	.00181	.00169	.00158	.00148	.00139	.00131	.00123
44	18	.00506	.00466	.00430	.00398	.00368	.00341	.00316	.00293	.00272	.00253	.00235	.00219	.00205	.00191	.00179	.00167	.00157	.00147	.00138	.00130
44	19	.00534	.00493	.00455	.00420	.00389	.00360	.00334	.00309	.00287	.00267	.00249	.00232	.00216	.00202	.00189	.00176	.00165	.00155	.00145	.00137
44	20	.00565	.00521	.00481	.00444	.00411	.00380	.00353	.00327	.00304	.00282	.00263	.00245	.00228	.00213	.00199	.00186	.00174	.00164	.00153	.00144
44	21	.00597	.00550	.00508	.00470	.00435	.00402	.00373	.00346	.00321	.00299	.00278	.00259	.00242	.00225	.00211	.00197	.00184	.00173	.00162	.00152
44	22	.00631	.00582	.00537	.00497	.00460	.00426	.00395	.00366	.00340	.00316	.00294	.00274	.00256	.00238	.00223	.00208	.00195	.00183	.00171	.00161
44	23	.00667	.00615	.00569	.00526	.00487	.00451	.00418	.00388	.00360	.00335	.00312	.00290	.00271	.00253	.00236	.00221	.00206	.00193	.00181	.00170
44	24	.00705	.00651	.00602	.00556	.00515	.00477	.00443	.00411	.00382	.00355	.00330	.00308	.00287	.00268	.00250	.00234	.00219	.00205	.00192	.00180
44	25	.00746	.00689	.00637	.00589	.00546	.00506	.00469	.00436	.00405	.00376	.00350	.00326	.00304	.00284	.00265	.00248	.00232	.00217	.00204	.00191
44	26	.00789	.00729	.00675	.00624	.00578	.00536	.00498	.00462	.00429	.00399	.00372	.00346	.00323	.00302	.00282	.00263	.00246	.00231	.00216	.00203
44	27	.00835	.00772	.00715	.00662	.00613	.00569	.00528	.00490	.00456	.00424	.00395	.00368	.00343	.00321	.00300	.00280	.00262	.00246	.00230	.00216
44	28	.00884	.00818	.00757	.00701	.00650	.00603	.00560	.00521	.00484	.00451	.00420	.00391	.00365	.00341	.00319	.00298	.00279	.00261	.00245	.00230
44	29	.00935	.00866	.00802	.00743	.00689	.00640	.00595	.00553	.00514	.00479	.00446	.00416	.00388	.00363	.00339	.00317	.00297	.00278	.00261	.00245
44	30	.00989	.00916	.00849	.00787	.00731	.00679	.00631	.00587	.00546	.00509	.00474	.00442	.00413	.00386	.00361	.00338	.00316	.00296	.00278	.00261
44	31	.01046	.00969	.00899	.00834	.00774	.00720	.00669	.00623	.00580	.00540	.00504	.00470	.00439	.00410	.00384	.00359	.00337	.00315	.00296	.00278
44	32	.01106	.01025	.00951	.00883	.00820	.00763	.00710	.00661	.00616	.00574	.00535	.00500	.00467	.00437	.00408	.00382	.00358	.00336	.00315	.00296
44	33	.01168	.01084	.01006	.00935	.00869	.00808	.00752	.00701	.00653	.00609	.00569	.00531	.00496	.00464	.00435	.00407	.00382	.00358	.00336	.00316
44	34	.01233	.01145	.01064	.00989	.00920	.00856	.00797	.00743	.00693	.00647	.00604	.00564	.00528	.00494	.00462	.00433	.00406	.00381	.00358	.00336
44	35	.01302	.01209	.01124	.01046	.00974	.00907	.00845	.00788	.00735	.00687	.00642	.00600	.00561	.00525	.00492	.00461	.00433	.00406	.00382	.00359
44	36	.01373	.01277	.01188	.01106	.01030	.00960	.00895	.00835	.00780	.00728	.00681	.00637	.00596	.00559	.00524	.00491	.00461	.00433	.00407	.00382
44	37	.01448	.01347	.01254	.01168	.01089	.01015	.00947	.00885	.00827	.00773	.00723	.00676	.00634	.00594	.00557	.00522	.00491	.00461	.00433	.00408
44	38	.01525	.01420	.01323	.01233	.01150	.01074	.01003	.00937	.00876	.00819	.00767	.00718	.00673	.00631	.00592	.00556	.00522	.00491	.00462	.00435
44	39	.01606	.01497	.01395	.01302	.01215	.01135	.01060	.00991	.00927	.00868	.00813	.00762	.00714	.00670	.00629	.00591	.00556	.00523	.00492	.00463
44	40	.01690	.01576	.01471	.01373	.01282	.01199	.01121	.01049	.00982	.00920	.00862	.00808	.00758	.00712	.00669	.00629	.00591	.00556	.00524	.00494
44	41	.01777	.01659	.01549	.01447	.01353	.01265	.01184	.01109	.01039	.00974	.00913	.00857	.00804	.00756	.00710	.00668	.00629	.00592	.00558	.00526
44	42	.01867	.01744	.01630	.01524	.01426	.01335	.01250	.01171	.01098	.01030	.00967	.00908	.00853	.00802	.00754	.00710	.00668	.00630	.00594	.00560
44	43	.01961	.01833	.01715	.01604	.01502	.01407	.01319	.01237	.01160	.01089	.01023	.00961	.00904	.00850	.00800	.00754	.00710	.00670	.00632	.00596
44	44	.02057	.01925	.01802	.01687	.01581	.01482	.01390	.01305	.01225	.01151	.01082	.01017	.00957	.00901	.00849	.00800	.00754	.00712	.00672	.00635
45	0	.00244	.00227	.00212	.00198	.00186	.00174	.00163	.00154	.00145	.00137	.00129	.00122	.00116	.00110	.00104	.00099	.00094	.00090	.00086	.00082
45	1	.00191	.00175	.00162	.00149	.00138	.00127	.00118	.00109	.00101	.00094	.00088	.00082	.00076	.00071	.00066	.00062	.00058	.00055	.00051	.00048
45	2	.00199	.00183	.00168	.00155	.00143	.00132	.00122	.00113	.00105	.00097	.00090	.00084	.00078	.00073	.00068	.00064	.00060	.00056	.00053	.00049
45	3	.00210	.00193	.00177	.00163	.00150	.00139	.00128	.00119	.00110	.00102	.00095	.00088	.00082	.00077	.00072	.00067	.00063	.00059	.00055	.00051
45	4	.00222	.00204	.00188	.00173	.00159	.00147	.00136	.00126	.00117	.00108	.00101	.00093	.00087	.00081	.00076	.00071	.00066	.00062	.00058	.00054
45	5	.00236	.00217	.00199	.00184	.00169	.00156	.00145	.00134	.00124	.00115	.00107	.00099	.00093	.00086	.00081	.00075	.00070	.00066	.00062	.00058
45	6	.00251	.00231	.00212	.00195	.00180	.00167	.00154	.00143	.00132	.00123	.00114	.00106	.00099	.00092	.00086	.00080	.00075	.00070	.00066	.00062
45	7	.00267	.00246	.00226	.00208	.00192	.00178	.00164	.00152	.00141	.00131	.00122	.00113	.00106	.00098	.00092	.00086	.00080	.00075	.00071	.00066
45	8	.00285	.00262	.00241	.00222	.00205	.00190	.00175	.00163	.00151	.00140	.00130	.00121	.00113	.00105	.00098	.00092	.00086	.00081	.00076	.00071
45	9	.00304	.00279	.00257	.00237	.00219	.00203	.00188	.00174	.00161	.00150	.00139	.00130	.00121	.00113	.00106	.00099	.00092	.00087	.00081	.00076
45	10	.00324	.00298	.00275	.00254	.00234	.00217	.00201	.00186	.00173	.00161	.00149	.00139	.00130	.00121	.00113	.00106	.00099	.00093	.00087	.00082
45	11	.00345	.00318	.00293	.00271	.00250	.00232	.00215	.00199	.00185	.00172	.00160	.00149	.00139	.00130	.00122	.00114	.00107	.00100	.00094	.00088
45	12	.00369	.00340	.00313	.00289	.00268	.00248	.00230	.00213	.00198	.00184	.00172	.00160	.00150	.00140	.00131	.00122	.00115	.00108	.00101	.00095
45	13	.00393	.00362	.00334	.00309	.00286	.00265	.00245	.00228	.00212	.00197	.00184	.00171	.00160	.00150	.00140	.00131	.00123	.00116	.00109	.00102
45	14	.00418	.00385	.00356	.00329	.00304	.00282	.00262	.00243	.00226	.00210	.00196	.00183	.00171	.00160	.00150	.00140	.00132	.00124	.00116	.00109

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
45	15	.00443	.00409	.00378	.00349	.00323	.00300	.00278	.00258	.00240	.00224	.00208	.00195	.00182	.00170	.00159	.00149	.00140	.00131	.00124	.00116
45	16	.00469	.00433	.00400	.00370	.00343	.00317	.00295	.00274	.00255	.00237	.00221	.00206	.00193	.00180	.00169	.00158	.00148	.00139	.00131	.00123
45	17	.00496	.00458	.00423	.00391	.00362	.00336	.00312	.00290	.00269	.00251	.00234	.00218	.00204	.00190	.00178	.00167	.00157	.00147	.00138	.00130
45	18	.00524	.00484	.00447	.00413	.00383	.00355	.00329	.00306	.00285	.00265	.00247	.00230	.00215	.00201	.00188	.00176	.00165	.00155	.00146	.00137
45	19	.00554	.00511	.00472	.00437	.00405	.00375	.00348	.00323	.00301	.00280	.00261	.00243	.00227	.00212	.00199	.00186	.00174	.00164	.00154	.00145
45	20	.00585	.00540	.00499	.00462	.00428	.00396	.00368	.00342	.00318	.00296	.00276	.00257	.00240	.00224	.00210	.00196	.00184	.00173	.00162	.00152
45	21	.00618	.00571	.00528	.00488	.00452	.00419	.00389	.00361	.00336	.00313	.00291	.00272	.00254	.00237	.00222	.00207	.00194	.00182	.00171	.00161
45	22	.00654	.00604	.00558	.00517	.00479	.00444	.00412	.00382	.00356	.00331	.00308	.00287	.00268	.00251	.00234	.00219	.00206	.00193	.00181	.00170
45	23	.00691	.00639	.00591	.00547	.00507	.00470	.00436	.00405	.00377	.00350	.00327	.00304	.00284	.00265	.00248	.00232	.00218	.00204	.00191	.00180
45	24	.00731	.00676	.00625	.00579	.00536	.00498	.00462	.00429	.00399	.00371	.00346	.00323	.00301	.00281	.00263	.00246	.00231	.00216	.00203	.00190
45	25	.00774	.00715	.00662	.00613	.00568	.00527	.00490	.00455	.00423	.00394	.00367	.00342	.00320	.00299	.00279	.00261	.00245	.00229	.00215	.00202
45	26	.00819	.00758	.00701	.00650	.00603	.00559	.00519	.00483	.00449	.00418	.00390	.00364	.00339	.00317	.00296	.00277	.00260	.00244	.00229	.00215
45	27	.00867	.00802	.00743	.00689	.00639	.00593	.00551	.00513	.00477	.00444	.00414	.00386	.00361	.00337	.00315	.00295	.00276	.00259	.00243	.00228
45	28	.00918	.00850	.00788	.00730	.00678	.00630	.00585	.00544	.00507	.00472	.00440	.00411	.00384	.00358	.00335	.00314	.00294	.00276	.00259	.00243
45	29	.00972	.00900	.00835	.00774	.00719	.00668	.00621	.00578	.00538	.00502	.00468	.00437	.00408	.00381	.00357	.00334	.00313	.00294	.00276	.00259
45	30	.01028	.00953	.00884	.00821	.00762	.00709	.00659	.00614	.00572	.00533	.00497	.00464	.00434	.00406	.00380	.00356	.00333	.00313	.00294	.00276
45	31	.01087	.01009	.00936	.00870	.00808	.00752	.00700	.00652	.00607	.00567	.00529	.00494	.00462	.00432	.00404	.00379	.00355	.00333	.00313	.00294
45	32	.01150	.01067	.00991	.00921	.00857	.00797	.00742	.00692	.00645	.00602	.00562	.00525	.00491	.00460	.00430	.00403	.00378	.00355	.00333	.00313
45	33	.01215	.01129	.01049	.00975	.00908	.00845	.00787	.00734	.00685	.00639	.00597	.00558	.00522	.00489	.00458	.00429	.00403	.00378	.00355	.00334
45	34	.01284	.01193	.01110	.01033	.00961	.00896	.00835	.00779	.00727	.00679	.00635	.00594	.00556	.00520	.00488	.00457	.00429	.00403	.00379	.00356
45	35	.01356	.01261	.01174	.01093	.01018	.00949	.00885	.00826	.00772	.00721	.00674	.00631	.00591	.00554	.00519	.00487	.00457	.00429	.00404	.00380
45	36	.01431	.01332	.01240	.01156	.01077	.01005	.00938	.00876	.00819	.00765	.00716	.00671	.00628	.00589	.00552	.00518	.00487	.00458	.00430	.00405
45	37	.01510	.01406	.01310	.01222	.01140	.01064	.00993	.00928	.00868	.00812	.00760	.00712	.00668	.00626	.00588	.00552	.00519	.00488	.00459	.00432
45	38	.01592	.01484	.01383	.01291	.01205	.01126	.01052	.00984	.00920	.00862	.00807	.00757	.00710	.00666	.00625	.00587	.00552	.00520	.00489	.00461
45	39	.01677	.01564	.01460	.01363	.01273	.01190	.01113	.01042	.00975	.00914	.00856	.00803	.00754	.00708	.00665	.00625	.00588	.00553	.00521	.00491
45	40	.01766	.01649	.01540	.01439	.01345	.01258	.01177	.01102	.01033	.00968	.00908	.00852	.00800	.00752	.00707	.00665	.00626	.00589	.00555	.00524
45	41	.01859	.01736	.01623	.01517	.01420	.01329	.01245	.01166	.01093	.01026	.00963	.00904	.00850	.00799	.00751	.00707	.00666	.00628	.00592	.00558
45	42	.01954	.01827	.01709	.01599	.01497	.01403	.01315	.01233	.01157	.01086	.01020	.00959	.00901	.00848	.00798	.00752	.00708	.00668	.00630	.00595
45	43	.02054	.01921	.01799	.01685	.01578	.01480	.01388	.01303	.01223	.01149	.01080	.01016	.00956	.00900	.00848	.00799	.00753	.00711	.00671	.00634
45	44	.02156	.02019	.01891	.01773	.01662	.01560	.01464	.01375	.01292	.01215	.01143	.01075	.01013	.00954	.00899	.00848	.00800	.00756	.00714	.00675
45	45	.02261	.02119	.01987	.01864	.01749	.01642	.01543	.01450	.01364	.01283	.01208	.01138	.01072	.01011	.00953	.00900	.00850	.00803	.00759	.00718
46	0	.00255	.00238	.00222	.00208	.00195	.00183	.00172	.00162	.00153	.00145	.00137	.00129	.00123	.00117	.00111	.00106	.00101	.00096	.00092	.00088
46	1	.00198	.00182	.00168	.00155	.00143	.00132	.00123	.00114	.00106	.00099	.00092	.00086	.00080	.00075	.00070	.00066	.00062	.00058	.00054	.00051
46	2	.00206	.00189	.00174	.00161	.00149	.00137	.00127	.00118	.00109	.00102	.00095	.00088	.00082	.00077	.00072	.00067	.00063	.00059	.00055	.00052
46	3	.00217	.00199	.00184	.00169	.00156	.00145	.00134	.00124	.00115	.00107	.00099	.00093	.00086	.00081	.00075	.00070	.00066	.00062	.00058	.00054
46	4	.00230	.00211	.00195	.00179	.00166	.00153	.00142	.00131	.00122	.00113	.00105	.00098	.00091	.00085	.00080	.00074	.00070	.00065	.00061	.00057
46	5	.00244	.00224	.00207	.00191	.00176	.00163	.00151	.00140	.00130	.00120	.00112	.00104	.00097	.00091	.00085	.00079	.00074	.00069	.00065	.00061
46	6	.00260	.00239	.00220	.00203	.00187	.00173	.00160	.00149	.00138	.00128	.00119	.00111	.00104	.00097	.00090	.00084	.00079	.00074	.00070	.00065
46	7	.00276	.00254	.00234	.00216	.00200	.00185	.00171	.00159	.00147	.00137	.00127	.00119	.00111	.00103	.00097	.00090	.00085	.00079	.00074	.00070
46	8	.00294	.00271	.00250	.00231	.00213	.00197	.00183	.00170	.00158	.00146	.00136	.00127	.00119	.00111	.00103	.00097	.00091	.00085	.00080	.00075
46	9	.00314	.00289	.00267	.00246	.00228	.00211	.00195	.00181	.00169	.00157	.00146	.00136	.00127	.00119	.00111	.00104	.00097	.00091	.00086	.00081
46	10	.00335	.00309	.00285	.00263	.00244	.00226	.00209	.00194	.00181	.00168	.00157	.00146	.00136	.00127	.00119	.00112	.00105	.00098	.00092	.00087
46	11	.00358	.00330	.00304	.00281	.00260	.00241	.00224	.00208	.00193	.00180	.00168	.00157	.00146	.00137	.00128	.00120	.00113	.00106	.00099	.00094
46	12	.00382	.00352	.00325	.00301	.00278	.00258	.00240	.00223	.00207	.00193	.00180	.00168	.00157	.00147	.00138	.00129	.00121	.00114	.00107	.00101
46	13	.00407	.00375	.00347	.00321	.00297	.00276	.00256	.00238	.00222	.00206	.00193	.00180	.00168	.00157	.00148	.00138	.00130	.00122	.00115	.00108
46	14	.00432	.00399	.00369	.00342	.00317	.00294	.00273	.00254	.00236	.00220	.00205	.00192	.00180	.00168	.00158	.00148	.00139	.00131	.00123	.00116
46	15	.00459	.00424	.00392	.00363	.00336	.00312	.00290	.00270	.00251	.00234	.00218	.00204	.00191	.00179	.00168	.00157	.00148	.00139	.00131	.00123
46	16	.00486	.00449	.00415	.00384	.00356	.00331	.00307	.00286	.00266	.00248	.00232	.00216	.00202	.00189	.00178	.00167	.001560			

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
46	19	.00573	.00530	.00490	.00454	.00421	.00391	.00363	.00337	.00314	.00293	.00273	.00255	.00238	.00223	.00209	.00196	.00184	.00173	.00162	.00153
46	20	.00606	.00560	.00518	.00480	.00445	.00413	.00384	.00357	.00332	.00309	.00289	.00269	.00252	.00236	.00221	.00207	.00194	.00182	.00171	.00161
46	21	.00640	.00592	.00548	.00508	.00471	.00437	.00406	.00377	.00351	.00327	.00305	.00285	.00266	.00249	.00233	.00218	.00205	.00192	.00181	.00170
46	22	.00677	.00626	.00580	.00537	.00498	.00462	.00429	.00399	.00372	.00346	.00323	.00301	.00282	.00263	.00246	.00231	.00217	.00203	.00191	.00180
46	23	.00716	.00662	.00613	.00568	.00527	.00489	.00455	.00423	.00393	.00367	.00342	.00319	.00298	.00279	.00261	.00244	.00229	.00215	.00202	.00190
46	24	.00758	.00701	.00649	.00602	.00558	.00518	.00482	.00448	.00417	.00389	.00362	.00338	.00316	.00295	.00277	.00259	.00243	.00228	.00214	.00201
46	25	.00802	.00742	.00688	.00638	.00592	.00549	.00511	.00475	.00442	.00412	.00384	.00359	.00335	.00314	.00293	.00275	.00258	.00242	.00227	.00213
46	26	.00849	.00786	.00729	.00676	.00627	.00583	.00542	.00504	.00469	.00438	.00408	.00381	.00356	.00333	.00312	.00292	.00274	.00257	.00241	.00227
46	27	.00899	.00833	.00772	.00717	.00665	.00618	.00575	.00535	.00499	.00465	.00434	.00405	.00379	.00354	.00331	.00311	.00291	.00273	.00257	.00241
46	28	.00952	.00883	.00819	.00760	.00706	.00656	.00611	.00569	.00530	.00494	.00461	.00431	.00403	.00377	.00353	.00330	.00310	.00291	.00273	.00257
46	29	.01008	.00935	.00868	.00806	.00749	.00697	.00648	.00604	.00563	.00525	.00490	.00458	.00428	.00401	.00375	.00352	.00330	.00310	.00291	.00274
46	30	.01067	.00990	.00920	.00855	.00795	.00739	.00688	.00642	.00598	.00558	.00521	.00487	.00456	.00427	.00400	.00375	.00351	.00330	.00310	.00291
46	31	.01130	.01049	.00974	.00906	.00843	.00785	.00731	.00681	.00636	.00593	.00554	.00518	.00485	.00454	.00425	.00399	.00374	.00352	.00330	.00311
46	32	.01195	.01110	.01032	.00960	.00894	.00832	.00776	.00724	.00675	.00631	.00590	.00551	.00516	.00483	.00453	.00425	.00399	.00375	.00352	.00331
46	33	.01264	.01175	.01093	.01017	.00947	.00883	.00823	.00768	.00717	.00670	.00627	.00586	.00549	.00514	.00482	.00453	.00425	.00399	.00375	.00353
46	34	.01336	.01243	.01157	.01077	.01004	.00936	.00873	.00815	.00762	.00712	.00666	.00624	.00584	.00548	.00514	.00482	.00453	.00426	.00400	.00377
46	35	.01412	.01314	.01224	.01140	.01063	.00992	.00926	.00865	.00809	.00757	.00708	.00663	.00622	.00583	.00547	.00514	.00483	.00454	.00427	.00402
46	36	.01491	.01389	.01294	.01207	.01126	.01051	.00982	.00918	.00859	.00804	.00752	.00705	.00661	.00620	.00582	.00547	.00514	.00484	.00455	.00429
46	37	.01573	.01467	.01368	.01276	.01192	.01113	.01041	.00973	.00911	.00853	.00799	.00749	.00703	.00660	.00620	.00583	.00548	.00516	.00485	.00457
46	38	.01660	.01548	.01445	.01350	.01261	.01179	.01103	.01032	.00966	.00905	.00849	.00796	.00747	.00702	.00660	.00620	.00584	.00550	.00518	.00488
46	39	.01750	.01634	.01526	.01426	.01333	.01247	.01167	.01093	.01025	.00961	.00901	.00846	.00794	.00747	.00702	.00660	.00622	.00586	.00552	.00520
46	40	.01844	.01723	.01610	.01506	.01409	.01319	.01236	.01158	.01086	.01019	.00956	.00898	.00844	.00794	.00747	.00703	.00662	.00624	.00588	.00555
46	41	.01942	.01816	.01698	.01589	.01488	.01394	.01307	.01226	.01150	.01080	.01014	.00953	.00896	.00843	.00794	.00748	.00705	.00665	.00627	.00592
46	42	.02043	.01912	.01790	.01676	.01571	.01473	.01382	.01297	.01218	.01144	.01075	.01011	.00952	.00896	.00844	.00795	.00750	.00708	.00668	.00631
46	43	.02149	.02012	.01885	.01767	.01657	.01555	.01459	.01371	.01288	.01211	.01139	.01072	.01010	.00951	.00897	.00846	.00798	.00753	.00712	.00673
46	44	.02257	.02115	.01983	.01861	.01746	.01640	.01540	.01448	.01362	.01281	.01206	.01136	.01070	.01009	.00952	.00898	.00848	.00801	.00758	.00717
46	45	.02369	.02222	.02085	.01958	.01839	.01728	.01624	.01528	.01438	.01354	.01276	.01202	.01134	.01070	.01010	.00954	.00901	.00852	.00806	.00763
46	46	.02484	.02332	.02190	.02057	.01934	.01819	.01711	.01611	.01517	.01430	.01348	.01271	.01200	.01133	.01070	.01011	.00956	.00904	.00856	.00811
47	0	.00266	.00249	.00233	.00218	.00205	.00192	.00181	.00171	.00161	.00153	.00145	.00137	.00130	.00124	.00118	.00112	.00107	.00102	.00098	.00094
47	1	.00204	.00188	.00174	.00161	.00149	.00138	.00128	.00119	.00111	.00103	.00096	.00090	.00084	.00079	.00074	.00069	.00065	.00061	.00057	.00054
47	2	.00213	.00196	.00181	.00167	.00154	.00143	.00132	.00123	.00114	.00106	.00099	.00092	.00086	.00081	.00075	.00071	.00066	.00062	.00059	.00055
47	3	.00224	.00206	.00190	.00176	.00162	.00150	.00139	.00129	.00120	.00112	.00104	.00097	.00090	.00085	.00079	.00074	.00069	.00065	.00061	.00057
47	4	.00237	.00219	.00202	.00186	.00172	.00159	.00147	.00137	.00127	.00118	.00110	.00103	.00096	.00089	.00084	.00078	.00073	.00069	.00065	.00061
47	5	.00252	.00232	.00214	.00198	.00183	.00169	.00157	.00145	.00135	.00126	.00117	.00109	.00102	.00095	.00089	.00083	.00078	.00073	.00069	.00065
47	6	.00268	.00247	.00228	.00210	.00195	.00180	.00167	.00155	.00144	.00134	.00125	.00116	.00109	.00101	.00095	.00089	.00083	.00078	.00073	.00069
47	7	.00286	.00263	.00243	.00224	.00208	.00192	.00178	.00165	.00154	.00143	.00133	.00124	.00116	.00109	.00102	.00095	.00089	.00084	.00079	.00074
47	8	.00304	.00281	.00259	.00239	.00222	.00205	.00190	.00177	.00164	.00153	.00143	.00133	.00124	.00116	.00109	.00102	.00096	.00090	.00084	.00079
47	9	.00325	.00299	.00277	.00256	.00237	.00219	.00204	.00189	.00176	.00164	.00153	.00143	.00133	.00125	.00117	.00109	.00103	.00096	.00091	.00085
47	10	.00347	.00320	.00295	.00273	.00253	.00235	.00218	.00203	.00189	.00176	.00164	.00153	.00143	.00134	.00125	.00118	.00110	.00104	.00098	.00092
47	11	.00370	.00342	.00316	.00292	.00271	.00251	.00233	.00217	.00202	.00188	.00176	.00164	.00154	.00144	.00135	.00126	.00119	.00112	.00105	.00099
47	12	.00395	.00365	.00337	.00312	.00290	.00269	.00250	.00232	.00216	.00202	.00188	.00176	.00165	.00154	.00145	.00136	.00128	.00120	.00113	.00107
47	13	.00421	.00389	.00360	.00333	.00309	.00287	.00267	.00248	.00232	.00216	.00202	.00189	.00177	.00165	.00155	.00146	.00137	.00129	.00121	.00114
47	14	.00448	.00414	.00383	.00355	.00329	.00306	.00284	.00265	.00247	.00230	.00215	.00201	.00188	.00177	.00166	.00156	.00146	.00138	.00130	.00122
47	15	.00475	.00439	.00407	.00377	.00350	.00325	.00302	.00282	.00262	.00245	.00229	.00214	.00200	.00188	.00176	.00166	.00156	.00147	.00138	.00130
47	16	.00503	.00465	.00431	.00399	.00371	.00344	.00320	.00298	.00278	.00260	.00242	.00227	.00212	.00199	.00187	.00175	.00165	.00155	.00146	.00138
47	17	.00532	.00492	.00456	.00422	.00392	.00364	.00339	.00316	.00294	.00274	.00256	.00240	.00224	.00210	.00197	.00185	.00174	.00164	.00154	.00146
47	18	.00562	.00520	.00481	.00446	.00414	.00385	.00358	.00333	.00311	.00290	.00271	.00253	.00237	.00222	.00208	.00195	.00184	.00173	.00163	.00153
47	19	.00593	.00549	.00509	.00472	.00438	.00407	.00378	.00352	.00328	.00306	.00286	.00267	.00250	.00234	.00220	.00206	.00194	.00182	.00171	.00161
47	20	.00627	.00580	.00537	.00498	.00463	.00430	.00400	.00372	.00347	.00323	.00302	.00282	.00264	.00247	.00232	.00217	.00204	.00192	.00181	.00170
47	21	.00663	.00614	.00568	.00527	.00489	.00455	.00423	.00394	.00367	.00342	.00319	.00298	.00279	.00261	.00245	.00230	.00216	.00203	.00191	.00180

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
47	22	.00701	.00649	.00601	.00558	.00518	.00481	.00447	.00416	.00388	.00362	.00338	.00316	.00295	.00276	.00259	.00243	.00228	.00214	.00202	.00190
47	23	.00741	.00686	.00636	.00590	.00548	.00509	.00474	.00441	.00411	.00383	.00358	.00334	.00313	.00293	.00274	.00257	.00241	.00227	.00213	.00201
47	24	.00784	.00727	.00674	.00625	.00580	.00539	.00502	.00467	.00435	.00406	.00379	.00354	.00331	.00310	.00291	.00272	.00256	.00240	.00226	.00212
47	25	.00830	.00769	.00714	.00662	.00615	.00572	.00532	.00496	.00462	.00431	.00402	.00376	.00352	.00329	.00308	.00289	.00271	.00255	.00240	.00225
47	26	.00879	.00815	.00756	.00702	.00652	.00607	.00565	.00526	.00490	.00457	.00427	.00399	.00373	.00349	.00327	.00307	.00288	.00271	.00254	.00239
47	27	.00932	.00864	.00802	.00745	.00692	.00644	.00600	.00559	.00521	.00486	.00454	.00424	.00397	.00372	.00348	.00327	.00306	.00288	.00271	.00255
47	28	.00987	.00916	.00850	.00790	.00735	.00684	.00637	.00593	.00554	.00517	.00483	.00451	.00422	.00395	.00371	.00348	.00326	.00306	.00288	.00271
47	29	.01045	.00970	.00902	.00838	.00780	.00726	.00676	.00631	.00588	.00549	.00513	.00480	.00449	.00421	.00395	.00370	.00347	.00326	.00307	.00289
47	30	.01107	.01028	.00956	.00889	.00827	.00771	.00718	.00670	.00625	.00584	.00546	.00511	.00478	.00448	.00420	.00394	.00370	.00348	.00327	.00308
47	31	.01172	.01089	.01013	.00943	.00878	.00818	.00763	.00712	.00665	.00621	.00581	.00544	.00509	.00477	.00447	.00420	.00394	.00371	.00349	.00328
47	32	.01241	.01154	.01073	.00999	.00931	.00868	.00810	.00756	.00706	.00660	.00618	.00578	.00542	.00508	.00476	.00447	.00420	.00395	.00372	.00350
47	33	.01313	.01221	.01137	.01059	.00988	.00921	.00860	.00803	.00751	.00702	.00657	.00615	.00577	.00541	.00507	.00477	.00448	.00421	.00396	.00373
47	34	.01388	.01293	.01204	.01122	.01047	.00977	.00913	.00853	.00797	.00746	.00699	.00655	.00614	.00576	.00541	.00508	.00477	.00449	.00423	.00398
47	35	.01468	.01367	.01275	.01189	.01110	.01036	.00968	.00905	.00847	.00793	.00743	.00696	.00653	.00613	.00576	.00541	.00509	.00479	.00451	.00425
47	36	.01551	.01446	.01349	.01259	.01176	.01099	.01027	.00961	.00900	.00843	.00790	.00741	.00695	.00653	.00613	.00577	.00542	.00511	.00481	.00453
47	37	.01638	.01528	.01427	.01332	.01245	.01164	.01089	.01020	.00955	.00895	.00839	.00788	.00739	.00695	.00653	.00614	.00578	.00544	.00513	.00484
47	38	.01729	.01614	.01508	.01409	.01318	.01233	.01155	.01081	.01014	.00950	.00892	.00837	.00787	.00739	.00695	.00654	.00616	.00581	.00547	.00516
47	39	.01824	.01704	.01593	.01490	.01394	.01306	.01223	.01146	.01075	.01009	.00947	.00890	.00836	.00787	.00740	.00697	.00657	.00619	.00584	.00551
47	40	.01923	.01798	.01682	.01575	.01475	.01382	.01295	.01215	.01140	.01070	.01006	.00945	.00889	.00837	.00788	.00742	.00700	.00660	.00623	.00588
47	41	.02027	.01896	.01775	.01663	.01559	.01461	.01371	.01287	.01208	.01135	.01067	.01004	.00945	.00890	.00838	.00790	.00745	.00703	.00664	.00627
47	42	.02134	.01999	.01872	.01755	.01646	.01545	.01450	.01362	.01280	.01203	.01132	.01066	.01004	.00946	.00891	.00841	.00793	.00749	.00708	.00669
47	43	.02245	.02105	.01973	.01851	.01737	.01632	.01533	.01441	.01355	.01275	.01200	.01130	.01065	.01004	.00947	.00894	.00844	.00798	.00754	.00713
47	44	.02361	.02214	.02078	.01951	.01832	.01722	.01619	.01523	.01433	.01350	.01271	.01198	.01130	.01066	.01006	.00951	.00898	.00849	.00803	.00760
47	45	.02479	.02327	.02186	.02054	.01931	.01816	.01708	.01608	.01515	.01427	.01346	.01269	.01198	.01131	.01068	.01009	.00955	.00903	.00855	.00809
47	46	.02601	.02444	.02297	.02160	.02032	.01913	.01801	.01697	.01599	.01508	.01423	.01343	.01268	.01198	.01133	.01071	.01013	.00959	.00909	.00861
47	47	.02727	.02564	.02411	.02269	.02137	.02013	.01897	.01788	.01687	.01592	.01503	.01419	.01341	.01268	.01200	.01135	.01075	.01018	.00965	.00915
48	0	.00278	.00260	.00244	.00229	.00215	.00202	.00191	.00180	.00170	.00161	.00153	.00145	.00138	.00131	.00125	.00119	.00114	.00109	.00104	.00100
48	1	.00211	.00195	.00180	.00167	.00155	.00143	.00133	.00124	.00115	.00108	.00101	.00094	.00088	.00082	.00077	.00073	.00068	.00064	.00061	.00057
48	2	.00220	.00203	.00187	.00173	.00160	.00149	.00138	.00128	.00119	.00111	.00104	.00097	.00090	.00085	.00079	.00074	.00070	.00066	.00062	.00058
48	3	.00232	.00214	.00197	.00182	.00169	.00156	.00145	.00135	.00125	.00117	.00109	.00101	.00095	.00089	.00083	.00078	.00073	.00069	.00064	.00061
48	4	.00245	.00226	.00209	.00193	.00178	.00165	.00153	.00142	.00132	.00123	.00115	.00107	.00100	.00094	.00088	.00082	.00077	.00072	.00068	.00064
48	5	.00261	.00240	.00222	.00205	.00190	.00176	.00163	.00152	.00141	.00131	.00122	.00114	.00107	.00100	.00093	.00087	.00082	.00077	.00072	.00068
48	6	.00277	.00256	.00236	.00218	.00202	.00187	.00174	.00161	.00150	.00140	.00130	.00122	.00114	.00106	.00100	.00093	.00088	.00082	.00077	.00073
48	7	.00295	.00272	.00252	.00233	.00215	.00200	.00186	.00172	.00160	.00149	.00139	.00130	.00122	.00114	.00107	.00100	.00094	.00088	.00083	.00078
48	8	.00315	.00290	.00268	.00248	.00230	.00213	.00198	.00184	.00172	.00160	.00149	.00139	.00130	.00122	.00114	.00107	.00101	.00094	.00089	.00084
48	9	.00336	.00310	.00287	.00265	.00246	.00228	.00212	.00197	.00184	.00171	.00160	.00149	.00140	.00131	.00123	.00115	.00108	.00102	.00096	.00090
48	10	.00358	.00331	.00306	.00284	.00263	.00244	.00227	.00211	.00197	.00184	.00171	.00160	.00150	.00140	.00132	.00124	.00116	.00109	.00103	.00097
48	11	.00383	.00354	.00327	.00303	.00281	.00261	.00243	.00226	.00211	.00197	.00184	.00172	.00161	.00151	.00142	.00133	.00125	.00118	.00111	.00105
48	12	.00408	.00378	.00350	.00324	.00301	.00280	.00260	.00242	.00226	.00211	.00197	.00185	.00173	.00162	.00152	.00143	.00134	.00127	.00119	.00113
48	13	.00435	.00403	.00373	.00346	.00321	.00299	.00278	.00259	.00242	.00226	.00211	.00198	.00185	.00174	.00163	.00153	.00144	.00136	.00128	.00121
48	14	.00463	.00429	.00397	.00369	.00342	.00318	.00296	.00276	.00258	.00241	.00225	.00211	.00198	.00186	.00174	.00164	.00154	.00145	.00137	.00129
48	15	.00491	.00455	.00422	.00391	.00364	.00338	.00315	.00294	.00274	.00256	.00240	.00224	.00210	.00197	.00185	.00174	.00164	.00155	.00146	.00138
48	16	.00520	.00482	.00447	.00415	.00385	.00358	.00334	.00311	.00290	.00271	.00254	.00238	.00223	.00209	.00196	.00185	.00174	.00164	.00154	.00146
48	17	.00550	.00510	.00472	.00439	.00407	.00379	.00353	.00329	.00307	.00287	.00268	.00251	.00235	.00221	.00207	.00195	.00183	.00173	.00163	.00154
48	18	.00581	.00538	.00499	.00463	.00430	.00400	.00373	.00348	.00324	.00303	.00283	.00265	.00248	.00233	.00219	.00206	.00193	.00182	.00172	.00162
48	19	.00614	.00569	.00527	.00489	.00455	.00423	.00394	.00367	.00342	.00320	.00299	.00280	.00262	.00246	.00231	.00217	.00204	.00192	.00181	.00171
48	20	.00649	.00601	.00557	.00517	.00481	.00447	.00416	.00388	.00362	.00338	.00316	.00295	.00277	.00259	.00243	.00229	.00215	.00202	.00191	.00180
48	21	.00686	.00635	.00589	.00547	.00508	.00473	.00440	.00410	.00383	.00357	.00334	.00312	.00292	.00274	.00257	.00242	.00227	.00214	.00201	.00190
48	22	.00725	.00672	.00623	.00579	.00538	.00500	.00466	.00434	.00405	.00378	.00353	.00330	.00309	.00290	.00272	.00255	.00240	.00226	.00212	.00200
48	23	.00767	.00711	.00659	.00612	.00569	.00529	.00493	.00459	.00429	.00400	.00374	.00350	.00327	.00307	.00288	.00270	.00254	.00239	.00225	.00212



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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
48	24	.00812	.00753	.00698	.00649	.00603	.00561	.00522	.00487	.00454	.00424	.00396	.00371	.00347	.00325	.00305	.00286	.00269	.00253	.00238	.00224
48	25	.00859	.00797	.00740	.00687	.00639	.00595	.00554	.00516	.00482	.00450	.00421	.00393	.00368	.00345	.00324	.00304	.00285	.00268	.00252	.00238
48	26	.00910	.00845	.00784	.00729	.00678	.00631	.00588	.00548	.00512	.00478	.00447	.00418	.00391	.00367	.00344	.00323	.00303	.00285	.00268	.00252
48	27	.00965	.00895	.00832	.00773	.00720	.00670	.00624	.00582	.00544	.00508	.00475	.00444	.00416	.00390	.00366	.00343	.00322	.00303	.00285	.00269
48	28	.01022	.00949	.00882	.00821	.00764	.00712	.00663	.00619	.00578	.00540	.00505	.00472	.00443	.00415	.00389	.00365	.00343	.00323	.00304	.00286
48	29	.01083	.01006	.00936	.00871	.00811	.00756	.00705	.00658	.00614	.00574	.00537	.00503	.00471	.00442	.00414	.00389	.00365	.00344	.00323	.00305
48	30	.01148	.01067	.00993	.00924	.00861	.00803	.00749	.00699	.00653	.00611	.00571	.00535	.00501	.00470	.00441	.00414	.00389	.00366	.00345	.00325
48	31	.01215	.01131	.01052	.00980	.00914	.00852	.00795	.00743	.00694	.00650	.00608	.00569	.00534	.00501	.00470	.00441	.00415	.00390	.00367	.00346
48	32	.01287	.01198	.01116	.01040	.00970	.00905	.00845	.00789	.00738	.00691	.00647	.00606	.00568	.00533	.00501	.00470	.00442	.00416	.00392	.00369
48	33	.01362	.01269	.01182	.01102	.01029	.00960	.00897	.00839	.00785	.00735	.00688	.00645	.00605	.00568	.00533	.00501	.00471	.00444	.00418	.00394
48	34	.01441	.01343	.01253	.01169	.01091	.01019	.00953	.00891	.00834	.00781	.00732	.00686	.00644	.00605	.00568	.00534	.00503	.00473	.00446	.00420
48	35	.01525	.01422	.01327	.01239	.01157	.01081	.01011	.00947	.00886	.00831	.00779	.00731	.00686	.00644	.00606	.00570	.00536	.00505	.00476	.00449
48	36	.01612	.01504	.01405	.01312	.01226	.01147	.01073	.01005	.00942	.00883	.00828	.00777	.00730	.00686	.00645	.00607	.00572	.00539	.00508	.00479
48	37	.01704	.01591	.01486	.01389	.01299	.01216	.01139	.01067	.01000	.00938	.00881	.00827	.00777	.00731	.00687	.00647	.00609	.00574	.00542	.00511
48	38	.01799	.01681	.01572	.01471	.01376	.01289	.01208	.01132	.01062	.00997	.00936	.00880	.00827	.00778	.00732	.00690	.00650	.00613	.00578	.00546
48	39	.01900	.01776	.01662	.01556	.01457	.01365	.01280	.01201	.01127	.01059	.00995	.00935	.00880	.00828	.00780	.00735	.00693	.00654	.00617	.00583
48	40	.02004	.01875	.01756	.01645	.01542	.01446	.01356	.01273	.01196	.01124	.01057	.00994	.00936	.00881	.00830	.00783	.00738	.00697	.00658	.00622
48	41	.02113	.01979	.01854	.01738	.01630	.01530	.01437	.01349	.01268	.01193	.01122	.01056	.00995	.00937	.00884	.00834	.00787	.00743	.00702	.00664
48	42	.02227	.02087	.01957	.01836	.01723	.01618	.01520	.01429	.01344	.01265	.01191	.01122	.01057	.00997	.00940	.00888	.00838	.00792	.00749	.00709
48	43	.02344	.02199	.02064	.01938	.01820	.01710	.01608	.01513	.01424	.01341	.01263	.01191	.01123	.01060	.01000	.00945	.00893	.00844	.00799	.00756
48	44	.02466	.02315	.02174	.02043	.01921	.01806	.01700	.01600	.01507	.01420	.01339	.01263	.01192	.01125	.01063	.01005	.00950	.00899	.00851	.00806
48	45	.02592	.02435	.02289	.02152	.02025	.01906	.01795	.01691	.01594	.01503	.01418	.01338	.01264	.01194	.01129	.01068	.01010	.00956	.00906	.00858
48	46	.02722	.02559	.02407	.02265	.02133	.02009	.01893	.01785	.01684	.01589	.01500	.01417	.01339	.01266	.01198	.01133	.01073	.01017	.00964	.00914
48	47	.02855	.02686	.02529	.02382	.02244	.02115	.01995	.01882	.01777	.01678	.01585	.01499	.01417	.01341	.01269	.01202	.01139	.01080	.01024	.00971
48	48	.02991	.02817	.02654	.02501	.02359	.02225	.02100	.01983	.01873	.01770	.01674	.01583	.01498	.01418	.01344	.01273	.01207	.01145	.01087	.01032
49	0	.00290	.00272	.00255	.00240	.00225	.00213	.00201	.00190	.00180	.00170	.00162	.00154	.00146	.00139	.00133	.00127	.00121	.00116	.00111	.00106
49	1	.00218	.00202	.00187	.00173	.00161	.00149	.00139	.00129	.00120	.00113	.00105	.00098	.00092	.00087	.00081	.00076	.00072	.00068	.00064	.00060
49	2	.00227	.00210	.00194	.00179	.00166	.00154	.00143	.00133	.00124	.00116	.00108	.00101	.00095	.00089	.00083	.00078	.00073	.00069	.00065	.00061
49	3	.00239	.00221	.00204	.00189	.00175	.00162	.00151	.00140	.00130	.00122	.00114	.00106	.00099	.00093	.00087	.00082	.00077	.00072	.00068	.00064
49	4	.00253	.00234	.00216	.00200	.00185	.00172	.00159	.00148	.00138	.00129	.00120	.00112	.00105	.00098	.00092	.00086	.00081	.00076	.00072	.00067
49	5	.00269	.00248	.00229	.00212	.00197	.00183	.00170	.00158	.00147	.00137	.00128	.00119	.00112	.00104	.00098	.00092	.00086	.00081	.00076	.00072
49	6	.00286	.00264	.00244	.00226	.00210	.00194	.00181	.00168	.00157	.00146	.00136	.00127	.00119	.00111	.00104	.00098	.00092	.00087	.00081	.00077
49	7	.00305	.00282	.00260	.00241	.00224	.00208	.00193	.00180	.00167	.00156	.00146	.00136	.00127	.00119	.00112	.00105	.00099	.00093	.00087	.00082
49	8	.00325	.00300	.00278	.00257	.00239	.00222	.00206	.00192	.00179	.00167	.00156	.00146	.00136	.00128	.00120	.00113	.00106	.00099	.00094	.00088
49	9	.00347	.00321	.00297	.00275	.00255	.00237	.00221	.00205	.00191	.00179	.00167	.00156	.00146	.00137	.00129	.00121	.00114	.00107	.00101	.00095
49	10	.00370	.00342	.00317	.00294	.00273	.00254	.00236	.00220	.00205	.00192	.00179	.00168	.00157	.00147	.00138	.00130	.00122	.00115	.00108	.00102
49	11	.00395	.00366	.00339	.00314	.00292	.00272	.00253	.00236	.00220	.00206	.00192	.00180	.00169	.00158	.00149	.00140	.00132	.00124	.00117	.00110
49	12	.00422	.00391	.00362	.00336	.00313	.00291	.00271	.00253	.00236	.00220	.00206	.00193	.00181	.00170	.00160	.00150	.00142	.00133	.00126	.00119
49	13	.00450	.00417	.00387	.00359	.00334	.00311	.00290	.00270	.00252	.00236	.00221	.00207	.00194	.00182	.00171	.00161	.00152	.00143	.00135	.00128
49	14	.00479	.00444	.00412	.00382	.00356	.00331	.00309	.00288	.00269	.00252	.00236	.00221	.00207	.00195	.00183	.00172	.00162	.00153	.00145	.00137
49	15	.00508	.00471	.00437	.00406	.00378	.00352	.00328	.00306	.00286	.00268	.00251	.00235	.00220	.00207	.00195	.00183	.00173	.00163	.00154	.00145
49	16	.00538	.00499	.00463	.00430	.00400	.00373	.00348	.00324	.00303	.00284	.00265	.00249	.00234	.00219	.00206	.00194	.00183	.00173	.00163	.00154
49	17	.00569	.00527	.00490	.00455	.00423	.00394	.00367	.00343	.00320	.00300	.00281	.00263	.00247	.00232	.00218	.00205	.00193	.00182	.00172	.00162
49	18	.00601	.00557	.00517	.00481	.00447	.00416	.00388	.00362	.00338	.00316	.00296	.00278	.00260	.00244	.00230	.00216	.00204	.00192	.00181	.00171
49	19	.00635	.00588	.00546	.00508	.00472	.00440	.00410	.00382	.00357	.00334	.00313	.00293	.00275	.00258	.00242	.00228	.00214	.00202	.00191	.00180
49	20	.00670	.00622	.00577	.00536	.00499	.00465	.00433	.00404	.00377	.00353	.00330	.00309	.00290	.00272	.00256	.00240	.00226	.00213	.00201	.00190
49	21	.00709	.00657	.00610	.00567	.00528	.00491	.00458	.00427	.00399	.00373	.00349	.00327	.00306	.00287	.00270	.00254	.00239	.00225	.00212	.00200
49	22	.00749	.00695	.00646	.00600	.00558	.00520	.00484	.00452	.00422	.00394	.00369	.00346	.00324	.00304	.00285	.00268	.00252	.00237	.00224	.00211
49	23	.00793	.00736	.00683	.00635	.00591	.00550	.00513	.00479	.00447	.00418	.00391	.00366	.00343	.00322	.00302	.00284	.00267	.00251	.00237	.00223
49	24	.00839	.00779	.00723	.00673	.00626	.00583	.00544	.00507	.00474	.00443	.00414	.00388	.00363	.00341	.00320	.00301	.00283	.00266	.00251	.00236

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
49	25	.00889	.00825	.00767	.00713	.00664	.00618	.00576	.00538	.00502	.00470	.00439	.00411	.00385	.00362	.00339	.00319	.00300	.00282	.00266	.00250
49	26	.00941	.00874	.00813	.00756	.00704	.00656	.00612	.00571	.00533	.00499	.00467	.00437	.00409	.00384	.00361	.00339	.00318	.00300	.00282	.00266
49	27	.00998	.00927	.00862	.00802	.00747	.00697	.00650	.00607	.00567	.00530	.00496	.00465	.00435	.00408	.00383	.00360	.00339	.00319	.00300	.00283
49	28	.01058	.00983	.00915	.00852	.00794	.00740	.00690	.00645	.00603	.00564	.00528	.00494	.00463	.00435	.00408	.00383	.00361	.00339	.00320	.00301
49	29	.01121	.01043	.00971	.00904	.00843	.00786	.00734	.00686	.00641	.00600	.00561	.00526	.00493	.00463	.00435	.00408	.00384	.00362	.00341	.00321
49	30	.01188	.01106	.01030	.00960	.00895	.00835	.00780	.00729	.00682	.00638	.00597	.00560	.00525	.00493	.00463	.00435	.00409	.00385	.00363	.00342
49	31	.01259	.01172	.01092	.01018	.00950	.00887	.00829	.00775	.00725	.00679	.00636	.00596	.00559	.00525	.00493	.00464	.00436	.00411	.00387	.00365
49	32	.01334	.01243	.01158	.01080	.01009	.00942	.00880	.00824	.00771	.00722	.00677	.00634	.00595	.00559	.00525	.00494	.00465	.00438	.00413	.00389
49	33	.01412	.01317	.01228	.01146	.01070	.01000	.00935	.00875	.00820	.00768	.00720	.00676	.00634	.00596	.00560	.00527	.00496	.00467	.00440	.00415
49	34	.01495	.01395	.01302	.01216	.01136	.01062	.00994	.00930	.00871	.00817	.00766	.00719	.00675	.00635	.00597	.00562	.00529	.00498	.00470	.00443
49	35	.01583	.01477	.01379	.01289	.01205	.01127	.01055	.00989	.00927	.00869	.00815	.00766	.00719	.00676	.00636	.00599	.00564	.00532	.00501	.00473
49	36	.01674	.01563	.01461	.01366	.01278	.01196	.01121	.01050	.00985	.00924	.00868	.00815	.00766	.00721	.00678	.00639	.00602	.00567	.00535	.00505
49	37	.01770	.01654	.01547	.01447	.01355	.01269	.01189	.01115	.01046	.00982	.00923	.00867	.00816	.00768	.00723	.00681	.00642	.00605	.00571	.00540
49	38	.01871	.01750	.01637	.01533	.01436	.01346	.01262	.01184	.01112	.01044	.00981	.00923	.00868	.00818	.00770	.00726	.00685	.00646	.00610	.00576
49	39	.01976	.01849	.01732	.01622	.01521	.01426	.01338	.01257	.01181	.01110	.01043	.00982	.00924	.00871	.00821	.00774	.00730	.00689	.00651	.00616
49	40	.02086	.01954	.01831	.01717	.01610	.01511	.01419	.01333	.01253	.01179	.01109	.01044	.00984	.00927	.00874	.00825	.00779	.00736	.00695	.00657
49	41	.02201	.02063	.01935	.01815	.01704	.01600	.01504	.01414	.01330	.01251	.01178	.01110	.01046	.00987	.00931	.00879	.00830	.00785	.00742	.00702
49	42	.02321	.02177	.02043	.01918	.01802	.01694	.01593	.01498	.01410	.01328	.01251	.01180	.01113	.01050	.00991	.00936	.00885	.00837	.00792	.00750
49	43	.02445	.02295	.02156	.02026	.01904	.01791	.01686	.01587	.01495	.01409	.01328	.01253	.01182	.01116	.01055	.00997	.00943	.00892	.00845	.00800
49	44	.02574	.02418	.02273	.02138	.02011	.01893	.01783	.01679	.01583	.01493	.01409	.01330	.01256	.01187	.01122	.01061	.01004	.00951	.00900	.00853
49	45	.02707	.02546	.02395	.02254	.02122	.01999	.01883	.01776	.01675	.01581	.01493	.01410	.01332	.01260	.01192	.01128	.01068	.01012	.00959	.00909
49	46	.02845	.02677	.02520	.02373	.02236	.02108	.01988	.01876	.01771	.01672	.01580	.01494	.01412	.01336	.01265	.01198	.01135	.01076	.01021	.00968
49	47	.02986	.02812	.02649	.02497	.02354	.02221	.02096	.01979	.01870	.01767	.01671	.01580	.01496	.01416	.01341	.01271	.01205	.01143	.01085	.01030
49	48	.03130	.02950	.02782	.02624	.02476	.02338	.02208	.02086	.01972	.01865	.01765	.01671	.01582	.01499	.01421	.01348	.01278	.01213	.01152	.01095
49	49	.03279	.03092	.02918	.02755	.02602	.02458	.02323	.02197	.02078	.01967	.01862	.01764	.01672	.01585	.01504	.01427	.01355	.01287	.01223	.01162
50	0	.00302	.00284	.00267	.00251	.00237	.00223	.00211	.00200	.00189	.00180	.00171	.00163	.00155	.00148	.00141	.00135	.00129	.00123	.00118	.00114
50	1	.00226	.00209	.00193	.00179	.00167	.00155	.00144	.00135	.00126	.00117	.00110	.00103	.00097	.00091	.00085	.00080	.00076	.00071	.00067	.00064
50	2	.00235	.00217	.00201	.00186	.00173	.00160	.00149	.00139	.00130	.00121	.00113	.00106	.00099	.00093	.00087	.00082	.00077	.00073	.00068	.00065
50	3	.00247	.00228	.00211	.00195	.00181	.00168	.00157	.00146	.00136	.00127	.00118	.00111	.00104	.00097	.00091	.00086	.00081	.00076	.00071	.00067
50	4	.00261	.00241	.00223	.00207	.00192	.00178	.00166	.00154	.00144	.00134	.00125	.00117	.00110	.00103	.00096	.00091	.00085	.00080	.00075	.00071
50	5	.00278	.00256	.00237	.00220	.00204	.00189	.00176	.00164	.00153	.00143	.00133	.00125	.00117	.00109	.00103	.00096	.00091	.00085	.00080	.00076
50	6	.00295	.00273	.00253	.00234	.00217	.00202	.00188	.00175	.00163	.00152	.00142	.00133	.00125	.00117	.00110	.00103	.00097	.00091	.00086	.00081
50	7	.00315	.00291	.00269	.00250	.00232	.00215	.00201	.00187	.00174	.00163	.00152	.00142	.00133	.00125	.00117	.00110	.00104	.00097	.00092	.00087
50	8	.00335	.00310	.00287	.00267	.00248	.00230	.00214	.00200	.00186	.00174	.00163	.00152	.00143	.00134	.00126	.00118	.00111	.00105	.00099	.00093
50	9	.00358	.00331	.00307	.00285	.00265	.00246	.00229	.00214	.00200	.00186	.00174	.00163	.00153	.00144	.00135	.00127	.00119	.00112	.00106	.00100
50	10	.00382	.00354	.00328	.00305	.00283	.00264	.00246	.00229	.00214	.00200	.00187	.00175	.00164	.00154	.00145	.00137	.00129	.00121	.00114	.00108
50	11	.00408	.00378	.00351	.00326	.00303	.00282	.00263	.00246	.00229	.00215	.00201	.00188	.00177	.00166	.00156	.00147	.00138	.00131	.00123	.00116
50	12	.00436	.00404	.00375	.00349	.00324	.00302	.00282	.00263	.00246	.00230	.00216	.00202	.00190	.00178	.00168	.00158	.00149	.00141	.00133	.00125
50	13	.00465	.00431	.00401	.00372	.00347	.00323	.00301	.00281	.00263	.00246	.00231	.00217	.00203	.00191	.00180	.00170	.00160	.00151	.00143	.00135
50	14	.00495	.00459	.00426	.00397	.00369	.00344	.00321	.00300	.00281	.00263	.00246	.00231	.00217	.00204	.00192	.00181	.00171	.00161	.00152	.00144
50	15	.00525	.00487	.00453	.00421	.00392	.00366	.00341	.00319	.00298	.00279	.00262	.00246	.00231	.00217	.00205	.00193	.00182	.00172	.00162	.00153
50	16	.00556	.00516	.00480	.00446	.00416	.00387	.00362	.00338	.00316	.00296	.00278	.00260	.00245	.00230	.00217	.00204	.00193	.00182	.00172	.00162
50	17	.00588	.00546	.00507	.00472	.00439	.00410	.00382	.00357	.00334	.00313	.00293	.00275	.00258	.00243	.00229	.00215	.00203	.00192	.00181	.00171
50	18	.00621	.00576	.00536	.00498	.00464	.00433	.00404	.00377	.00353	.00330	.00309	.00290	.00273	.00256	.00241	.00227	.00214	.00202	.00191	.00180
50	19	.00656	.00609	.00566	.00526	.00490	.00457	.00426	.00398	.00372	.00348	.00326	.00306	.00287	.00270	.00254	.00239	.00225	.00213	.00201	.00190
50	20	.00693	.00643	.00598	.00556	.00518	.00483	.00450	.00421	.00393	.00368	.00345	.00323	.00303	.00285	.00268	.00252	.00238	.00224	.00212	.00200
50	21	.00732	.00680	.00632	.00588	.00547	.00510	.00476	.00445	.00416	.00389	.00364	.00342	.00321	.00301	.00283	.00266	.00251	.00236	.00223	.00211
50	22	.00774	.00719	.00668	.00622	.00579	.00540	.00504	.00470	.00440	.00411	.00385	.00361	.00339	.00318	.00299	.00281	.00265	.00250	.00236	.00222
50	23	.00819	.00761	.00707	.00658	.00613	.00571	.00533	.00498	.00466	.00436	.00408	.00382	.00359	.00337	.00316	.00298	.00280	.00264	.00249	.00235
50	24	.00867	.00805	.00749	.00697	.00649	.00606	.00565	.00528	.00493	.00462	.00432	.00405	.00380	.00357	.00335	.00315	.00297	.00280	.00264	.00249

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
50	25	.00918	.00853	.00794	.00739	.00689	.00642	.00599	.00560	.00523	.00490	.00459	.00430	.00403	.00379	.00356	.00334	.00315	.00297	.00280	.00264
50	26	.00973	.00905	.00842	.00784	.00731	.00681	.00636	.00594	.00556	.00520	.00487	.00457	.00428	.00402	.00378	.00355	.00334	.00315	.00297	.00280
50	27	.01032	.00959	.00893	.00832	.00776	.00724	.00676	.00632	.00591	.00553	.00518	.00485	.00455	.00428	.00402	.00378	.00356	.00335	.00316	.00298
50	28	.01094	.01018	.00948	.00883	.00824	.00769	.00718	.00671	.00628	.00588	.00551	.00517	.00485	.00455	.00428	.00402	.00379	.00357	.00336	.00317
50	29	.01160	.01080	.01006	.00938	.00875	.00817	.00763	.00714	.00668	.00626	.00586	.00550	.00516	.00485	.00456	.00429	.00403	.00380	.00358	.00338
50	30	.01230	.01145	.01068	.00996	.00929	.00868	.00812	.00759	.00711	.00666	.00624	.00585	.00550	.00516	.00485	.00457	.00430	.00405	.00382	.00360
50	31	.01303	.01215	.01133	.01057	.00987	.00922	.00863	.00807	.00756	.00708	.00664	.00623	.00585	.00550	.00517	.00487	.00458	.00432	.00407	.00384
50	32	.01381	.01288	.01202	.01122	.01048	.00980	.00917	.00858	.00804	.00754	.00707	.00664	.00623	.00586	.00551	.00519	.00489	.00461	.00434	.00410
50	33	.01463	.01365	.01275	.01191	.01113	.01041	.00974	.00913	.00855	.00802	.00753	.00707	.00664	.00624	.00588	.00553	.00521	.00491	.00463	.00438
50	34	.01550	.01447	.01352	.01263	.01182	.01106	.01035	.00970	.00910	.00854	.00801	.00753	.00708	.00666	.00626	.00590	.00556	.00524	.00495	.00467
50	35	.01641	.01533	.01433	.01340	.01254	.01174	.01100	.01031	.00968	.00908	.00853	.00802	.00754	.00709	.00668	.00629	.00593	.00560	.00528	.00499
50	36	.01737	.01624	.01518	.01421	.01331	.01247	.01169	.01096	.01029	.00966	.00908	.00854	.00803	.00756	.00712	.00671	.00633	.00597	.00564	.00533
50	37	.01837	.01719	.01609	.01506	.01411	.01323	.01241	.01165	.01094	.01028	.00966	.00909	.00856	.00806	.00759	.00716	.00675	.00638	.00602	.00569
50	38	.01943	.01819	.01703	.01596	.01496	.01404	.01318	.01237	.01163	.01093	.01028	.00968	.00911	.00859	.00809	.00764	.00721	.00681	.00643	.00608
50	39	.02053	.01924	.01803	.01690	.01586	.01489	.01398	.01314	.01235	.01162	.01094	.01030	.00970	.00915	.00863	.00814	.00769	.00727	.00687	.00650
50	40	.02169	.02033	.01907	.01790	.01680	.01578	.01483	.01394	.01312	.01235	.01163	.01096	.01033	.00974	.00920	.00868	.00820	.00776	.00733	.00694
50	41	.02290	.02148	.02016	.01893	.01779	.01672	.01572	.01480	.01393	.01312	.01236	.01166	.01099	.01038	.00980	.00926	.00875	.00828	.00783	.00742
50	42	.02416	.02269	.02131	.02002	.01882	.01771	.01666	.01569	.01478	.01393	.01314	.01239	.01170	.01105	.01044	.00987	.00933	.00883	.00836	.00792
50	43	.02548	.02394	.02250	.02116	.01991	.01874	.01765	.01663	.01567	.01478	.01395	.01317	.01244	.01175	.01111	.01051	.00995	.00942	.00892	.00846
50	44	.02684	.02524	.02374	.02234	.02104	.01982	.01868	.01761	.01661	.01568	.01480	.01398	.01322	.01250	.01182	.01119	.01060	.01004	.00952	.00903
50	45	.02825	.02658	.02502	.02357	.02221	.02094	.01975	.01863	.01759	.01661	.01569	.01484	.01403	.01328	.01257	.01190	.01128	.01069	.01014	.00963
50	46	.02970	.02797	.02635	.02484	.02342	.02210	.02086	.01969	.01860	.01758	.01663	.01573	.01488	.01409	.01335	.01265	.01200	.01138	.01080	.01026
50	47	.03119	.02940	.02772	.02615	.02468	.02330	.02201	.02079	.01966	.01859	.01759	.01665	.01577	.01494	.01416	.01343	.01274	.01210	.01149	.01091
50	48	.03273	.03087	.02913	.02750	.02597	.02454	.02319	.02193	.02075	.01964	.01859	.01761	.01669	.01583	.01501	.01425	.01353	.01285	.01221	.01161
50	49	.03430	.03238	.03058	.02889	.02730	.02582	.02442	.02311	.02188	.02072	.01963	.01861	.01765	.01675	.01589	.01509	.01434	.01363	.01296	.01233
50	50	.03591	.03393	.03207	.03032	.02867	.02713	.02568	.02432	.02304	.02184	.02071	.01965	.01864	.01770	.01681	.01597	.01519	.01444	.01374	.01308
51	0	.00315	.00296	.00279	.00263	.00248	.00234	.00222	.00210	.00200	.00190	.00180	.00172	.00164	.00156	.00150	.00143	.00137	.00131	.00126	.00121
51	1	.00233	.00216	.00200	.00186	.00173	.00161	.00150	.00140	.00131	.00123	.00115	.00108	.00101	.00095	.00089	.00084	.00079	.00075	.00071	.00067
51	2	.00242	.00224	.00207	.00192	.00179	.00166	.00155	.00144	.00135	.00126	.00118	.00111	.00104	.00097	.00091	.00086	.00081	.00076	.00072	.00068
51	3	.00255	.00236	.00218	.00202	.00188	.00175	.00163	.00152	.00141	.00132	.00124	.00116	.00108	.00102	.00096	.00090	.00085	.00080	.00075	.00071
51	4	.00269	.00249	.00231	.00214	.00199	.00185	.00172	.00160	.00150	.00140	.00131	.00122	.00115	.00108	.00101	.00095	.00089	.00084	.00079	.00075
51	5	.00286	.00265	.00245	.00228	.00211	.00197	.00183	.00171	.00159	.00149	.00139	.00130	.00122	.00114	.00107	.00101	.00095	.00089	.00084	.00080
51	6	.00305	.00282	.00261	.00242	.00225	.00209	.00195	.00182	.00170	.00159	.00148	.00139	.00130	.00122	.00115	.00108	.00101	.00096	.00090	.00085
51	7	.00325	.00301	.00279	.00259	.00240	.00224	.00208	.00194	.00181	.00170	.00159	.00149	.00139	.00131	.00123	.00116	.00109	.00102	.00097	.00091
51	8	.00346	.00321	.00297	.00276	.00257	.00239	.00223	.00208	.00194	.00181	.00170	.00159	.00149	.00140	.00132	.00124	.00117	.00110	.00104	.00098
51	9	.00369	.00342	.00318	.00295	.00274	.00256	.00238	.00222	.00208	.00194	.00182	.00171	.00160	.00150	.00141	.00133	.00125	.00118	.00112	.00105
51	10	.00395	.00366	.00340	.00316	.00294	.00274	.00255	.00238	.00223	.00209	.00195	.00183	.00172	.00162	.00152	.00143	.00135	.00127	.00120	.00114
51	11	.00422	.00391	.00363	.00338	.00314	.00293	.00274	.00256	.00239	.00224	.00210	.00197	.00185	.00174	.00164	.00154	.00145	.00137	.00130	.00123
51	12	.00450	.00418	.00388	.00361	.00337	.00314	.00293	.00274	.00256	.00240	.00225	.00211	.00199	.00187	.00176	.00166	.00157	.00148	.00140	.00132
51	13	.00480	.00446	.00415	.00386	.00360	.00336	.00313	.00293	.00274	.00257	.00241	.00227	.00213	.00201	.00189	.00178	.00168	.00159	.00150	.00142
51	14	.00511	.00475	.00442	.00411	.00383	.00358	.00334	.00313	.00293	.00274	.00258	.00242	.00227	.00214	.00202	.00190	.00180	.00170	.00161	.00152
51	15	.00543	.00504	.00469	.00437	.00407	.00380	.00355	.00332	.00311	.00292	.00274	.00257	.00242	.00228	.00215	.00202	.00191	.00181	.00171	.00162
51	16	.00574	.00534	.00497	.00463	.00431	.00403	.00376	.00352	.00330	.00309	.00290	.00272	.00256	.00241	.00227	.00214	.00202	.00191	.00181	.00171
51	17	.00607	.00564	.00525	.00489	.00456	.00426	.00398	.00372	.00348	.00326	.00306	.00288	.00271	.00255	.00240	.00226	.00214	.00202	.00191	.00181
51	18	.00641	.00596	.00554	.00516	.00481	.00449	.00420	.00393	.00368	.00344	.00323	.00303	.00285	.00268	.00253	.00238	.00225	.00212	.00201	.00190
51	19	.00677	.00629	.00585	.00545	.00508	.00474	.00443	.00414	.00388	.00363	.00341	.00320	.00301	.00283	.00266	.00251	.00237	.00224	.00211	.00200
51	20	.00715	.00665	.00618	.00576	.00537	.00501	.00468	.00438	.00410	.00384	.00360	.00338	.00317	.00298	.00281	.00265	.00250	.00236	.00223	.00211
51	21	.00756	.00703	.00654	.00609	.00568	.00530	.00495	.00463	.00433	.00406	.00380	.00357	.00335	.00315	.00297	.00279	.00263	.00249	.00235	.00222
51	22	.00799	.00743	.00691	.00644	.00600	.00560	.00523	.00489	.00458	.00429	.00402	.00377	.00354	.00333	.00313	.00295	.00278	.00262	.00248	.00234
51	23	.00846	.00786	.00732	.00682	.00636	.00593	.00554	.00518	.00485	.00454	.00425	.00399	.00375	.00352	.00331	.00312	.00294	.00277	.00262	.00247

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
51	24	.00895	.00832	.00775	.00722	.00673	.00628	.00587	.00549	.00514	.00481	.00451	.00423	.00397	.00373	.00351	.00331	.00311	.00294	.00277	.00262
51	25	.00948	.00882	.00821	.00765	.00714	.00666	.00623	.00582	.00545	.00510	.00478	.00449	.00421	.00396	.00372	.00351	.00330	.00311	.00294	.00278
51	26	.01005	.00935	.00871	.00812	.00757	.00707	.00661	.00618	.00579	.00542	.00508	.00477	.00448	.00421	.00396	.00372	.00351	.00331	.00312	.00295
51	27	.01066	.00992	.00924	.00862	.00804	.00751	.00702	.00657	.00615	.00576	.00540	.00507	.00476	.00447	.00421	.00396	.00373	.00352	.00332	.00313
51	28	.01130	.01053	.00981	.00915	.00854	.00798	.00746	.00698	.00654	.00613	.00575	.00539	.00507	.00476	.00448	.00422	.00397	.00375	.00353	.00334
51	29	.01199	.01117	.01042	.00972	.00908	.00848	.00794	.00743	.00696	.00652	.00612	.00574	.00539	.00507	.00477	.00449	.00423	.00399	.00377	.00356
51	30	.01271	.01185	.01106	.01032	.00965	.00902	.00844	.00790	.00740	.00694	.00651	.00611	.00575	.00540	.00508	.00479	.00451	.00425	.00401	.00379
51	31	.01348	.01257	.01174	.01096	.01025	.00958	.00897	.00840	.00788	.00739	.00693	.00651	.00612	.00576	.00542	.00510	.00481	.00454	.00428	.00404
51	32	.01429	.01334	.01245	.01164	.01088	.01019	.00954	.00894	.00838	.00786	.00738	.00694	.00652	.00613	.00578	.00544	.00513	.00484	.00457	.00431
51	33	.01514	.01414	.01322	.01236	.01156	.01082	.01014	.00951	.00892	.00837	.00786	.00739	.00695	.00654	.00616	.00580	.00547	.00516	.00487	.00461
51	34	.01605	.01499	.01402	.01312	.01228	.01150	.01078	.01011	.00949	.00891	.00837	.00787	.00741	.00697	.00657	.00619	.00584	.00551	.00520	.00492
51	35	.01700	.01589	.01487	.01392	.01304	.01222	.01146	.01075	.01010	.00948	.00892	.00839	.00789	.00743	.00700	.00660	.00623	.00588	.00556	.00525
51	36	.01800	.01684	.01577	.01477	.01384	.01298	.01218	.01143	.01074	.01009	.00949	.00893	.00841	.00793	.00747	.00705	.00665	.00628	.00594	.00561
51	37	.01905	.01784	.01671	.01566	.01469	.01378	.01294	.01215	.01142	.01074	.01011	.00952	.00896	.00845	.00797	.00752	.00710	.00671	.00634	.00600
51	38	.02016	.01889	.01770	.01660	.01558	.01463	.01374	.01291	.01215	.01143	.01076	.01013	.00955	.00901	.00850	.00802	.00758	.00716	.00677	.00641
51	39	.02132	.01999	.01875	.01759	.01652	.01552	.01459	.01372	.01291	.01215	.01145	.01079	.01018	.00960	.00906	.00856	.00809	.00765	.00724	.00685
51	40	.02253	.02114	.01984	.01864	.01751	.01646	.01548	.01457	.01372	.01292	.01218	.01149	.01084	.01023	.00966	.00913	.00863	.00817	.00773	.00732
51	41	.02381	.02235	.02100	.01973	.01855	.01745	.01643	.01547	.01457	.01374	.01296	.01222	.01154	.01090	.01030	.00974	.00921	.00872	.00826	.00783
51	42	.02513	.02361	.02220	.02088	.01964	.01849	.01742	.01641	.01547	.01460	.01377	.01300	.01228	.01161	.01098	.01039	.00983	.00931	.00882	.00836
51	43	.02652	.02493	.02346	.02208	.02079	.01958	.01846	.01740	.01642	.01550	.01464	.01383	.01307	.01236	.01169	.01107	.01048	.00994	.00942	.00893
51	44	.02795	.02630	.02477	.02333	.02198	.02072	.01955	.01844	.01741	.01645	.01554	.01469	.01390	.01315	.01245	.01179	.01118	.01060	.01005	.00954
51	45	.02944	.02773	.02612	.02462	.02322	.02191	.02068	.01953	.01845	.01744	.01649	.01560	.01476	.01398	.01324	.01255	.01190	.01129	.01072	.01018
51	46	.03098	.02919	.02753	.02597	.02451	.02314	.02186	.02065	.01952	.01847	.01747	.01654	.01567	.01485	.01407	.01335	.01266	.01202	.01142	.01085
51	47	.03256	.03071	.02898	.02736	.02584	.02441	.02307	.02182	.02064	.01954	.01850	.01753	.01661	.01575	.01494	.01418	.01346	.01279	.01215	.01155
51	48	.03418	.03227	.03047	.02879	.02721	.02573	.02434	.02303	.02180	.02065	.01957	.01855	.01759	.01669	.01584	.01505	.01429	.01359	.01292	.01229
51	49	.03585	.03387	.03201	.03026	.02862	.02709	.02564	.02428	.02300	.02180	.02067	.01961	.01861	.01767	.01678	.01595	.01516	.01442	.01372	.01306
51	50	.03756	.03551	.03359	.03178	.03008	.02849	.02698	.02557	.02425	.02300	.02182	.02071	.01967	.01869	.01776	.01689	.01607	.01529	.01456	.01386
51	51	.03931	.03719	.03521	.03334	.03158	.02992	.02837	.02691	.02553	.02423	.02301	.02185	.02077	.01974	.01878	.01787	.01701	.01620	.01543	.01470
52	0	.00329	.00309	.00291	.00275	.00260	.00246	.00233	.00221	.00210	.00200	.00191	.00182	.00173	.00166	.00159	.00152	.00146	.00140	.00134	.00129
52	1	.00240	.00223	.00207	.00192	.00179	.00167	.00156	.00146	.00136	.00128	.00120	.00113	.00106	.00100	.00094	.00088	.00083	.00079	.00075	.00071
52	2	.00250	.00231	.00214	.00199	.00185	.00173	.00161	.00150	.00140	.00131	.00123	.00115	.00108	.00102	.00096	.00090	.00085	.00080	.00076	.00072
52	3	.00262	.00243	.00225	.00209	.00195	.00181	.00169	.00157	.00147	.00138	.00129	.00121	.00113	.00106	.00100	.00094	.00089	.00084	.00079	.00074
52	4	.00278	.00257	.00238	.00221	.00206	.00192	.00179	.00167	.00156	.00146	.00136	.00128	.00120	.00112	.00106	.00099	.00094	.00088	.00083	.00079
52	5	.00295	.00273	.00253	.00235	.00219	.00204	.00190	.00177	.00166	.00155	.00145	.00136	.00127	.00120	.00112	.00106	.00100	.00094	.00089	.00084
52	6	.00314	.00291	.00270	.00251	.00233	.00217	.00202	.00189	.00177	.00165	.00155	.00145	.00136	.00128	.00120	.00113	.00106	.00100	.00095	.00089
52	7	.00335	.00310	.00288	.00267	.00249	.00232	.00216	.00202	.00189	.00177	.00165	.00155	.00146	.00137	.00129	.00121	.00114	.00108	.00101	.00096
52	8	.00357	.00331	.00307	.00286	.00266	.00248	.00231	.00216	.00202	.00189	.00177	.00166	.00156	.00147	.00138	.00130	.00122	.00115	.00109	.00103
52	9	.00381	.00353	.00328	.00305	.00284	.00265	.00247	.00231	.00216	.00203	.00190	.00178	.00167	.00157	.00148	.00140	.00132	.00124	.00117	.00111
52	10	.00407	.00378	.00351	.00327	.00304	.00284	.00265	.00248	.00232	.00217	.00204	.00191	.00180	.00169	.00159	.00150	.00142	.00134	.00127	.00120
52	11	.00435	.00404	.00376	.00350	.00326	.00304	.00284	.00266	.00249	.00233	.00219	.00206	.00193	.00182	.00172	.00162	.00153	.00144	.00136	.00129
52	12	.00465	.00432	.00402	.00374	.00349	.00326	.00305	.00285	.00267	.00250	.00235	.00221	.00208	.00196	.00185	.00174	.00164	.00155	.00147	.00139
52	13	.00496	.00461	.00429	.00400	.00373	.00348	.00326	.00305	.00286	.00268	.00252	.00237	.00223	.00210	.00198	.00187	.00177	.00167	.00158	.00150
52	14	.00528	.00491	.00457	.00426	.00397	.00371	.00347	.00325	.00305	.00286	.00269	.00253	.00238	.00224	.00212	.00200	.00189	.00179	.00169	.00160
52	15	.00560	.00521	.00485	.00452	.00422	.00395	.00369	.00346	.00324	.00304	.00286	.00269	.00253	.00239	.00225	.00213	.00201	.00190	.00180	.00171
52	16	.00593	.00552	.00514	.00479	.00447	.00418	.00391	.00366	.00343	.00322	.00303	.00285	.00268	.00253	.00238	.00225	.00213	.00201	.00190	.00181
52	17	.00627	.00583	.00543	.00506	.00473	.00442	.00413	.00387	.00363	.00340	.00320	.00301	.00283	.00267	.00252	.00237	.00224	.00212	.00201	.00190
52	18	.00662	.00616	.00573	.00535	.00499	.00466	.00436	.00408	.00383	.00359	.00337	.00317	.00298	.00281	.00265	.00250	.00236	.00223	.00211	.00200
52	19	.00699	.00650	.00605	.00564	.00527	.00492	.00460	.00431	.00404	.00379	.00356	.00334	.00314	.00296	.00279	.00263	.00249	.00235	.00222	.00211
52	20	.00738	.00687	.00639	.00596	.00556	.00520	.00486	.00455	.00426	.00400	.00375	.00353	.00332	.00312	.00294	.00278	.00262	.00248	.00234	.00222
52	21	.00780	.00726	.00676	.00630	.00588	.00549	.00514	.00481	.00450	.00422	.00396	.00372	.00350	.00330	.00311	.00293	.00276	.00261	.00247	.00233

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
52	22	.00825	.00767	.00715	.00666	.00622	.00581	.00543	.00508	.00476	.00447	.00419	.00394	.00370	.00348	.00328	.00309	.00292	.00275	.00260	.00246
52	23	.00872	.00812	.00756	.00705	.00658	.00615	.00575	.00538	.00504	.00473	.00444	.00417	.00392	.00368	.00347	.00327	.00308	.00291	.00275	.00260
52	24	.00923	.00860	.00801	.00747	.00697	.00652	.00609	.00570	.00534	.00501	.00470	.00441	.00415	.00390	.00367	.00346	.00327	.00308	.00291	.00275
52	25	.00978	.00911	.00849	.00792	.00740	.00691	.00646	.00605	.00567	.00531	.00499	.00468	.00440	.00414	.00390	.00367	.00346	.00327	.00309	.00292
52	26	.01037	.00966	.00901	.00840	.00785	.00733	.00686	.00642	.00602	.00564	.00529	.00497	.00467	.00440	.00414	.00390	.00368	.00347	.00328	.00310
52	27	.01100	.01025	.00956	.00892	.00833	.00779	.00729	.00683	.00640	.00600	.00563	.00529	.00497	.00468	.00440	.00415	.00391	.00369	.00349	.00329
52	28	.01167	.01088	.01015	.00948	.00886	.00828	.00775	.00726	.00680	.00638	.00599	.00563	.00529	.00498	.00469	.00442	.00416	.00393	.00371	.00351
52	29	.01238	.01155	.01078	.01007	.00941	.00880	.00824	.00772	.00724	.00679	.00638	.00599	.00563	.00530	.00499	.00471	.00444	.00419	.00396	.00374
52	30	.01313	.01225	.01144	.01069	.01000	.00936	.00876	.00821	.00770	.00723	.00679	.00638	.00600	.00565	.00532	.00501	.00473	.00446	.00422	.00399
52	31	.01393	.01300	.01215	.01136	.01063	.00995	.00932	.00874	.00820	.00770	.00723	.00680	.00639	.00602	.00567	.00535	.00504	.00476	.00450	.00425
52	32	.01477	.01380	.01290	.01206	.01129	.01058	.00991	.00930	.00873	.00819	.00770	.00724	.00681	.00642	.00605	.00570	.00538	.00508	.00480	.00454
52	33	.01566	.01464	.01369	.01281	.01200	.01124	.01054	.00989	.00929	.00873	.00820	.00772	.00726	.00684	.00645	.00608	.00574	.00542	.00512	.00484
52	34	.01660	.01553	.01453	.01360	.01275	.01195	.01121	.01052	.00988	.00929	.00874	.00822	.00774	.00729	.00688	.00649	.00612	.00579	.00547	.00517
52	35	.01759	.01646	.01542	.01444	.01354	.01270	.01192	.01120	.01052	.00989	.00931	.00876	.00825	.00778	.00734	.00692	.00654	.00618	.00584	.00553
52	36	.01864	.01745	.01635	.01533	.01438	.01350	.01267	.01191	.01120	.01053	.00992	.00934	.00880	.00830	.00783	.00739	.00698	.00660	.00624	.00591
52	37	.01974	.01850	.01734	.01627	.01527	.01434	.01347	.01267	.01191	.01121	.01056	.00995	.00938	.00885	.00835	.00789	.00745	.00705	.00667	.00631
52	38	.02090	.01959	.01838	.01725	.01620	.01523	.01432	.01347	.01267	.01194	.01125	.01060	.01000	.00944	.00891	.00842	.00796	.00753	.00713	.00675
52	39	.02211	.02075	.01948	.01829	.01719	.01616	.01521	.01431	.01348	.01270	.01197	.01129	.01066	.01006	.00951	.00899	.00850	.00804	.00762	.00721
52	40	.02338	.02196	.02063	.01939	.01823	.01715	.01615	.01521	.01433	.01351	.01274	.01203	.01136	.01073	.01014	.00959	.00908	.00859	.00814	.00771
52	41	.02472	.02323	.02184	.02054	.01933	.01820	.01714	.01615	.01523	.01437	.01356	.01281	.01210	.01144	.01082	.01024	.00969	.00918	.00870	.00825
52	42	.02611	.02456	.02310	.02175	.02048	.01929	.01819	.01715	.01618	.01528	.01443	.01363	.01289	.01219	.01153	.01092	.01034	.00980	.00930	.00882
52	43	.02757	.02594	.02443	.02301	.02168	.02044	.01928	.01820	.01718	.01623	.01534	.01450	.01372	.01298	.01229	.01165	.01104	.01047	.00993	.00942
52	44	.02908	.02739	.02581	.02433	.02294	.02165	.02043	.01930	.01823	.01723	.01630	.01542	.01459	.01382	.01309	.01241	.01177	.01117	.01060	.01007
52	45	.03065	.02889	.02724	.02570	.02425	.02290	.02163	.02044	.01933	.01828	.01730	.01638	.01551	.01470	.01394	.01322	.01254	.01191	.01131	.01075
52	46	.03227	.03044	.02872	.02712	.02561	.02420	.02288	.02163	.02047	.01937	.01835	.01738	.01647	.01562	.01482	.01406	.01335	.01268	.01205	.01146
52	47	.03394	.03204	.03026	.02859	.02702	.02555	.02417	.02287	.02165	.02051	.01943	.01842	.01747	.01658	.01574	.01495	.01420	.01350	.01284	.01221
52	48	.03566	.03369	.03184	.03010	.02847	.02694	.02550	.02415	.02288	.02169	.02057	.01951	.01852	.01758	.01670	.01587	.01509	.01435	.01365	.01300
52	49	.03742	.03538	.03347	.03166	.02997	.02838	.02689	.02548	.02416	.02292	.02174	.02064	.01960	.01862	.01770	.01683	.01601	.01524	.01451	.01382
52	50	.03924	.03713	.03514	.03327	.03152	.02987	.02832	.02686	.02548	.02418	.02296	.02181	.02073	.01971	.01874	.01784	.01698	.01617	.01540	.01468
52	51	.04109	.03891	.03686	.03493	.03311	.03140	.02979	.02827	.02684	.02550	.02423	.02303	.02190	.02083	.01983	.01888	.01798	.01713	.01633	.01558
52	52	.04299	.04074	.03862	.03662	.03474	.03297	.03130	.02973	.02824	.02685	.02553	.02428	.02311	.02200	.02095	.01996	.01902	.01814	.01730	.01651
53	0	.00343	.00323	.00304	.00288	.00272	.00258	.00245	.00233	.00221	.00211	.00201	.00192	.00183	.00175	.00168	.00161	.00154	.00148	.00143	.00137
53	1	.00248	.00230	.00214	.00199	.00186	.00173	.00162	.00152	.00142	.00133	.00125	.00118	.00111	.00104	.00098	.00093	.00088	.00083	.00078	.00074
53	2	.00257	.00238	.00221	.00206	.00192	.00179	.00167	.00156	.00146	.00137	.00128	.00120	.00113	.00106	.00100	.00094	.00089	.00084	.00079	.00075
53	3	.00270	.00251	.00233	.00216	.00201	.00188	.00175	.00164	.00153	.00143	.00134	.00126	.00118	.00111	.00105	.00099	.00093	.00088	.00083	.00078
53	4	.00286	.00265	.00246	.00229	.00213	.00198	.00185	.00173	.00162	.00151	.00142	.00133	.00125	.00117	.00110	.00104	.00098	.00092	.00087	.00083
53	5	.00304	.00282	.00262	.00243	.00226	.00211	.00197	.00184	.00172	.00161	.00151	.00142	.00133	.00125	.00118	.00111	.00104	.00098	.00093	.00088
53	6	.00323	.00300	.00279	.00259	.00241	.00225	.00210	.00196	.00183	.00172	.00161	.00151	.00142	.00133	.00126	.00118	.00111	.00105	.00099	.00094
53	7	.00345	.00320	.00297	.00277	.00258	.00240	.00224	.00210	.00196	.00184	.00172	.00162	.00152	.00143	.00134	.00127	.00119	.00113	.00107	.00101
53	8	.00368	.00341	.00317	.00295	.00275	.00257	.00240	.00224	.00210	.00197	.00184	.00173	.00163	.00153	.00144	.00136	.00128	.00121	.00114	.00108
53	9	.00393	.00365	.00339	.00316	.00294	.00275	.00257	.00240	.00225	.00211	.00198	.00186	.00175	.00165	.00155	.00146	.00138	.00130	.00123	.00117
53	10	.00420	.00390	.00363	.00338	.00315	.00294	.00275	.00258	.00241	.00226	.00213	.00200	.00188	.00177	.00167	.00157	.00149	.00141	.00133	.00126
53	11	.00449	.00417	.00388	.00362	.00338	.00316	.00295	.00276	.00259	.00243	.00228	.00215	.00202	.00190	.00180	.00170	.00160	.00152	.00143	.00136
53	12	.00479	.00446	.00415	.00387	.00362	.00338	.00316	.00296	.00278	.00261	.00245	.00231	.00217	.00205	.00193	.00183	.00173	.00163	.00155	.00147
53	13	.00512	.00476	.00444	.00414	.00387	.00361	.00338	.00317	.00298	.00280	.00263	.00247	.00233	.00220	.00208	.00196	.00185	.00176	.00166	.00158
53	14	.00544	.00507	.00472	.00441	.00412	.00385	.00361	.00338	.00318	.00298	.00281	.00264	.00249	.00235	.00222	.00210	.00198	.00188	.00178	.00169
53	15	.00578	.00538	.00502	.00468	.00438	.00409	.00383	.00360	.00337	.00317	.00298	.00281	.00265	.00250	.00236	.00223	.00211	.00200	.00189	.00180
53	16	.00612	.00570	.00531	.00496	.00463	.00434	.00406	.00381	.00357	.00336	.00316	.00297	.00280	.00264	.00250	.00236	.00223	.00211	.00200	.00190
53	17	.00647	.00602	.00561	.00524	.00490	.00458	.00429	.00402	.00378	.00355	.00334	.00314	.00296	.00279	.00263	.00249	.00235	.00223	.00211	.00200
53	18	.00682	.00636	.00593	.00553	.00517	.00484	.00453	.00424	.00398	.00374	.00352	.00331	.00312	.00294	.00277	.00262	.00248	.00235	.00222	.00211

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
53	19	.00720	.00671	.00626	.00584	.00546	.00510	.00478	.00448	.00420	.00394	.00371	.00349	.00328	.00310	.00292	.00276	.00261	.00247	.00234	.00221
53	20	.00761	.00709	.00661	.00617	.00576	.00539	.00504	.00473	.00443	.00416	.00391	.00368	.00346	.00326	.00308	.00291	.00275	.00260	.00246	.00233
53	21	.00804	.00749	.00698	.00652	.00609	.00569	.00533	.00499	.00468	.00440	.00413	.00388	.00366	.00345	.00325	.00307	.00290	.00274	.00259	.00245
53	22	.00850	.00792	.00738	.00689	.00644	.00602	.00564	.00528	.00495	.00465	.00437	.00410	.00386	.00364	.00343	.00324	.00306	.00289	.00273	.00259
53	23	.00899	.00838	.00781	.00729	.00681	.00637	.00596	.00559	.00524	.00492	.00462	.00434	.00409	.00385	.00363	.00342	.00323	.00305	.00289	.00273
53	24	.00952	.00887	.00828	.00773	.00722	.00675	.00632	.00592	.00555	.00521	.00489	.00460	.00433	.00408	.00384	.00362	.00342	.00323	.00306	.00289
53	25	.01009	.00940	.00877	.00819	.00765	.00716	.00670	.00628	.00589	.00553	.00519	.00488	.00459	.00432	.00407	.00384	.00363	.00343	.00324	.00306
53	26	.01069	.00997	.00930	.00869	.00812	.00760	.00712	.00667	.00625	.00587	.00551	.00518	.00488	.00459	.00433	.00408	.00385	.00364	.00344	.00325
53	27	.01134	.01058	.00988	.00923	.00863	.00807	.00756	.00709	.00665	.00624	.00586	.00551	.00519	.00488	.00460	.00434	.00410	.00387	.00366	.00346
53	28	.01203	.01123	.01049	.00980	.00917	.00858	.00804	.00754	.00707	.00664	.00624	.00587	.00552	.00520	.00490	.00462	.00436	.00412	.00389	.00368
53	29	.01277	.01192	.01114	.01042	.00975	.00913	.00855	.00802	.00753	.00707	.00664	.00625	.00588	.00554	.00522	.00492	.00465	.00439	.00415	.00392
53	30	.01355	.01266	.01183	.01107	.01036	.00970	.00910	.00853	.00801	.00752	.00707	.00665	.00626	.00590	.00556	.00525	.00495	.00468	.00442	.00418
53	31	.01438	.01344	.01257	.01176	.01101	.01032	.00968	.00908	.00853	.00801	.00753	.00709	.00667	.00629	.00593	.00559	.00528	.00499	.00472	.00446
53	32	.01525	.01426	.01334	.01249	.01170	.01097	.01029	.00966	.00908	.00853	.00802	.00755	.00711	.00670	.00632	.00597	.00563	.00532	.00503	.00476
53	33	.01618	.01514	.01417	.01327	.01244	.01167	.01095	.01028	.00966	.00909	.00855	.00805	.00758	.00715	.00674	.00637	.00601	.00568	.00537	.00509
53	34	.01716	.01606	.01504	.01410	.01322	.01241	.01165	.01094	.01029	.00968	.00911	.00858	.00809	.00763	.00720	.00679	.00642	.00607	.00574	.00543
53	35	.01819	.01704	.01597	.01497	.01405	.01319	.01239	.01165	.01095	.01031	.00971	.00915	.00862	.00814	.00768	.00725	.00685	.00648	.00613	.00581
53	36	.01928	.01807	.01695	.01590	.01493	.01402	.01318	.01239	.01166	.01098	.01034	.00975	.00920	.00868	.00820	.00774	.00732	.00692	.00655	.00621
53	37	.02043	.01916	.01798	.01688	.01585	.01490	.01401	.01319	.01241	.01169	.01102	.01039	.00981	.00926	.00875	.00827	.00782	.00740	.00700	.00664
53	38	.02164	.02031	.01907	.01791	.01684	.01583	.01490	.01403	.01321	.01245	.01174	.01108	.01046	.00988	.00934	.00883	.00835	.00791	.00749	.00710
53	39	.02291	.02151	.02021	.01900	.01787	.01682	.01583	.01491	.01406	.01326	.01251	.01181	.01115	.01054	.00996	.00943	.00892	.00845	.00801	.00759
53	40	.02424	.02278	.02142	.02015	.01896	.01786	.01682	.01586	.01495	.01411	.01332	.01258	.01189	.01124	.01063	.01006	.00953	.00903	.00856	.00812
53	41	.02564	.02411	.02269	.02136	.02011	.01895	.01787	.01685	.01590	.01501	.01418	.01340	.01267	.01199	.01135	.01074	.01018	.00965	.00915	.00868
53	42	.02710	.02551	.02402	.02262	.02132	.02010	.01897	.01790	.01690	.01597	.01509	.01427	.01350	.01278	.01210	.01147	.01087	.01031	.00978	.00929
53	43	.02863	.02696	.02541	.02395	.02259	.02132	.02012	.01900	.01796	.01698	.01605	.01519	.01438	.01362	.01291	.01224	.01161	.01101	.01046	.00993
53	44	.03022	.02848	.02686	.02534	.02392	.02258	.02133	.02016	.01906	.01803	.01707	.01616	.01531	.01451	.01376	.01305	.01238	.01176	.01117	.01061
53	45	.03187	.03006	.02837	.02678	.02530	.02390	.02260	.02137	.02022	.01914	.01813	.01718	.01628	.01544	.01465	.01390	.01320	.01254	.01192	.01134
53	46	.03358	.03170	.02994	.02828	.02673	.02528	.02391	.02263	.02143	.02030	.01924	.01824	.01730	.01641	.01558	.01480	.01406	.01337	.01271	.01210
53	47	.03534	.03339	.03155	.02983	.02822	.02670	.02528	.02394	.02269	.02150	.02039	.01935	.01836	.01743	.01656	.01574	.01496	.01423	.01354	.01289
53	48	.03716	.03513	.03323	.03144	.02976	.02818	.02670	.02530	.02399	.02276	.02159	.02050	.01947	.01850	.01758	.01672	.01591	.01514	.01441	.01373
53	49	.03902	.03692	.03495	.03309	.03135	.02971	.02816	.02671	.02534	.02405	.02284	.02170	.02062	.01960	.01865	.01774	.01689	.01608	.01532	.01460
53	50	.04094	.03877	.03672	.03480	.03299	.03128	.02968	.02817	.02674	.02540	.02414	.02295	.02182	.02076	.01976	.01881	.01792	.01707	.01628	.01552
53	51	.04291	.04066	.03854	.03655	.03468	.03291	.03124	.02967	.02819	.02680	.02548	.02424	.02306	.02196	.02091	.01992	.01899	.01810	.01727	.01648
53	52	.04492	.04259	.04041	.03835	.03641	.03458	.03285	.03122	.02968	.02823	.02686	.02557	.02435	.02320	.02210	.02107	.02010	.01917	.01830	.01747
53	53	.04696	.04457	.04231	.04018	.03818	.03628	.03450	.03281	.03122	.02971	.02829	.02695	.02567	.02447	.02334	.02226	.02125	.02028	.01937	.01851
54	0	.00357	.00337	.00318	.00301	.00285	.00270	.00257	.00244	.00233	.00222	.00212	.00202	.00194	.00185	.00178	.00171	.00164	.00157	.00151	.00146
54	1	.00256	.00237	.00221	.00206	.00192	.00180	.00168	.00157	.00148	.00139	.00130	.00123	.00115	.00109	.00103	.00097	.00092	.00087	.00082	.00078
54	2	.00265	.00246	.00229	.00213	.00198	.00185	.00173	.00162	.00152	.00142	.00133	.00125	.00118	.00111	.00105	.00099	.00093	.00088	.00083	.00079
54	3	.00278	.00258	.00240	.00223	.00208	.00194	.00181	.00170	.00159	.00149	.00140	.00131	.00123	.00116	.00109	.00103	.00097	.00092	.00087	.00082
54	4	.00295	.00273	.00254	.00236	.00220	.00205	.00192	.00179	.00168	.00157	.00148	.00139	.00130	.00123	.00115	.00109	.00103	.00097	.00092	.00087
54	5	.00313	.00290	.00270	.00251	.00234	.00218	.00204	.00191	.00179	.00167	.00157	.00147	.00139	.00130	.00123	.00116	.00109	.00103	.00097	.00092
54	6	.00333	.00309	.00288	.00268	.00249	.00233	.00218	.00203	.00190	.00179	.00168	.00157	.00148	.00139	.00131	.00124	.00117	.00110	.00104	.00099
54	7	.00355	.00330	.00307	.00286	.00266	.00249	.00232	.00217	.00204	.00191	.00179	.00168	.00158	.00149	.00141	.00133	.00125	.00118	.00112	.00106
54	8	.00379	.00352	.00328	.00305	.00285	.00266	.00249	.00233	.00218	.00204	.00192	.00180	.00170	.00160	.00151	.00142	.00134	.00127	.00120	.00114
54	9	.00405	.00376	.00350	.00326	.00305	.00285	.00266	.00249	.00234	.00219	.00206	.00194	.00182	.00172	.00162	.00153	.00145	.00137	.00129	.00122
54	10	.00432	.00402	.00375	.00349	.00326	.00305	.00285	.00267	.00251	.00236	.00221	.00208	.00196	.00185	.00175	.00165	.00156	.00147	.00140	.00132
54	11	.00462	.00430	.00401	.00374	.00350	.00327	.00306	.00287	.00269	.00253	.00238	.00224	.00211	.00199	.00188	.00178	.00168	.00159	.00151	.00143
54	12	.00494	.00460	.00429	.00401	.00374	.00350	.00328	.00308	.00289	.00272	.00256	.00241	.00227	.00214	.00202	.00191	.00181	.00171	.00163	.00154
54	13	.00527	.00491	.00458	.00428	.00400	.00375	.00351	.00330	.00310	.00291	.00274	.00258	.00243	.00230	.00217	.00205	.00195	.00184	.00175	.00166
54	14	.00561	.00523	.00488	.00456	.00427	.00400	.00375	.00352	.00330	.00311	.00293	.00276	.00260	.00246	.00232	.00220	.00208	.00197	.00187	.00178

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
54	15	.00596	.00556	.00519	.00485	.00453	.00425	.00398	.00374	.00351	.00330	.00311	.00293	.00277	.00261	.00247	.00234	.00221	.00210	.00199	.00189
54	16	.00631	.00588	.00549	.00513	.00480	.00450	.00422	.00396	.00372	.00350	.00329	.00310	.00293	.00276	.00261	.00247	.00234	.00222	.00211	.00200
54	17	.00667	.00621	.00580	.00542	.00507	.00475	.00445	.00418	.00393	.00369	.00348	.00328	.00309	.00292	.00276	.00261	.00247	.00234	.00222	.00211
54	18	.00703	.00656	.00612	.00572	.00535	.00501	.00470	.00441	.00414	.00389	.00366	.00345	.00325	.00307	.00290	.00274	.00260	.00246	.00233	.00221
54	19	.00742	.00692	.00646	.00604	.00565	.00529	.00495	.00465	.00437	.00410	.00386	.00364	.00343	.00324	.00306	.00289	.00273	.00259	.00245	.00233
54	20	.00784	.00731	.00682	.00637	.00596	.00558	.00523	.00491	.00461	.00433	.00407	.00383	.00361	.00341	.00322	.00304	.00288	.00272	.00258	.00245
54	21	.00828	.00772	.00721	.00674	.00630	.00590	.00553	.00518	.00487	.00457	.00430	.00405	.00381	.00360	.00340	.00321	.00303	.00287	.00272	.00258
54	22	.00876	.00817	.00762	.00712	.00666	.00623	.00584	.00548	.00514	.00483	.00454	.00428	.00403	.00380	.00358	.00339	.00320	.00303	.00287	.00272
54	23	.00926	.00864	.00807	.00754	.00705	.00660	.00618	.00580	.00544	.00511	.00481	.00452	.00426	.00402	.00379	.00358	.00338	.00320	.00303	.00287
54	24	.00981	.00915	.00854	.00798	.00747	.00699	.00655	.00614	.00576	.00542	.00509	.00479	.00451	.00425	.00401	.00379	.00358	.00338	.00320	.00303
54	25	.01039	.00970	.00905	.00846	.00792	.00741	.00695	.00651	.00611	.00574	.00540	.00508	.00479	.00451	.00425	.00402	.00379	.00359	.00339	.00321
54	26	.01102	.01028	.00960	.00898	.00840	.00787	.00737	.00692	.00649	.00610	.00574	.00540	.00508	.00479	.00452	.00426	.00403	.00381	.00360	.00341
54	27	.01169	.01091	.01020	.00954	.00893	.00836	.00784	.00735	.00690	.00649	.00610	.00574	.00541	.00510	.00481	.00454	.00429	.00405	.00383	.00363
54	28	.01240	.01159	.01083	.01013	.00949	.00889	.00833	.00782	.00734	.00690	.00649	.00611	.00575	.00542	.00512	.00483	.00456	.00431	.00408	.00386
54	29	.01316	.01230	.01150	.01077	.01008	.00945	.00886	.00832	.00782	.00735	.00691	.00651	.00613	.00578	.00545	.00515	.00486	.00460	.00435	.00412
54	30	.01397	.01306	.01222	.01144	.01072	.01005	.00943	.00885	.00832	.00782	.00736	.00693	.00653	.00616	.00581	.00549	.00518	.00490	.00464	.00439
54	31	.01483	.01387	.01298	.01216	.01140	.01069	.01003	.00942	.00886	.00833	.00784	.00738	.00696	.00656	.00619	.00585	.00553	.00523	.00495	.00468
54	32	.01574	.01473	.01379	.01292	.01212	.01137	.01068	.01003	.00943	.00887	.00835	.00787	.00742	.00700	.00660	.00624	.00590	.00558	.00528	.00500
54	33	.01670	.01564	.01465	.01373	.01289	.01210	.01136	.01068	.01004	.00945	.00890	.00839	.00791	.00746	.00705	.00666	.00629	.00595	.00563	.00534
54	34	.01771	.01660	.01556	.01459	.01370	.01287	.01209	.01137	.01070	.01007	.00949	.00894	.00844	.00796	.00752	.00711	.00672	.00636	.00602	.00570
54	35	.01879	.01761	.01652	.01551	.01456	.01368	.01287	.01210	.01139	.01073	.01011	.00954	.00900	.00850	.00803	.00759	.00718	.00679	.00643	.00609
54	36	.01992	.01869	.01754	.01647	.01548	.01455	.01369	.01288	.01213	.01143	.01078	.01017	.00960	.00907	.00857	.00810	.00767	.00726	.00687	.00652
54	37	.02112	.01982	.01862	.01749	.01645	.01547	.01456	.01371	.01292	.01218	.01149	.01085	.01024	.00968	.00915	.00865	.00819	.00776	.00735	.00697
54	38	.02238	.02102	.01975	.01857	.01747	.01645	.01549	.01459	.01376	.01298	.01225	.01156	.01093	.01033	.00977	.00924	.00875	.00829	.00786	.00745
54	39	.02371	.02228	.02095	.01971	.01856	.01748	.01647	.01553	.01464	.01382	.01305	.01233	.01165	.01102	.01043	.00987	.00935	.00886	.00841	.00797
54	40	.02510	.02361	.02221	.02091	.01970	.01857	.01750	.01651	.01559	.01472	.01390	.01314	.01243	.01176	.01114	.01055	.01000	.00948	.00899	.00853
54	41	.02656	.02500	.02354	.02218	.02091	.01972	.01860	.01756	.01658	.01567	.01481	.01401	.01326	.01255	.01189	.01127	.01068	.01013	.00962	.00913
54	42	.02810	.02646	.02494	.02351	.02218	.02093	.01976	.01866	.01764	.01667	.01577	.01493	.01413	.01339	.01269	.01203	.01141	.01083	.01028	.00977
54	43	.02970	.02799	.02640	.02491	.02351	.02220	.02097	.01982	.01875	.01774	.01679	.01590	.01506	.01427	.01354	.01284	.01219	.01157	.01100	.01045
54	44	.03137	.02959	.02793	.02637	.02491	.02354	.02225	.02104	.01991	.01885	.01785	.01692	.01604	.01521	.01443	.01370	.01301	.01236	.01175	.01118
54	45	.03310	.03125	.02951	.02789	.02636	.02493	.02358	.02232	.02114	.02002	.01897	.01799	.01707	.01620	.01538	.01460	.01388	.01319	.01255	.01194
54	46	.03490	.03297	.03116	.02947	.02787	.02638	.02497	.02365	.02241	.02124	.02015	.01911	.01814	.01723	.01637	.01556	.01479	.01407	.01339	.01275
54	47	.03676	.03475	.03287	.03110	.02944	.02788	.02642	.02504	.02374	.02252	.02137	.02029	.01927	.01831	.01740	.01655	.01575	.01499	.01427	.01359
54	48	.03867	.03659	.03463	.03280	.03107	.02944	.02791	.02647	.02512	.02384	.02264	.02151	.02044	.01944	.01849	.01759	.01675	.01595	.01520	.01448
54	49	.04064	.03848	.03645	.03454	.03275	.03106	.02946	.02796	.02655	.02522	.02397	.02278	.02167	.02061	.01962	.01868	.01779	.01696	.01616	.01542
54	50	.04267	.04043	.03833	.03635	.03448	.03273	.03107	.02951	.02804	.02665	.02534	.02411	.02294	.02184	.02080	.01982	.01889	.01801	.01718	.01639
54	51	.04475	.04244	.04026	.03821	.03627	.03445	.03273	.03110	.02957	.02813	.02677	.02548	.02426	.02311	.02202	.02100	.02003	.01911	.01824	.01741
54	52	.04687	.04449	.04223	.04011	.03811	.03622	.03443	.03275	.03116	.02966	.02824	.02690	.02563	.02443	.02330	.02222	.02121	.02025	.01934	.01847
54	53	.04904	.04658	.04425	.04206	.03999	.03803	.03618	.03444	.03279	.03123	.02975	.02836	.02704	.02579	.02461	.02349	.02243	.02143	.02048	.01957
54	54	.05125	.04871	.04631	.04405	.04191	.03988	.03797	.03617	.03446	.03284	.03131	.02986	.02849	.02719	.02596	.02480	.02370	.02265	.02166	.02071
55	0	.00371	.00351	.00332	.00314	.00298	.00283	.00269	.00257	.00245	.00234	.00223	.00213	.00204	.00196	.00188	.00181	.00174	.00167	.00161	.00155
55	1	.00263	.00245	.00228	.00213	.00199	.00186	.00174	.00163	.00153	.00144	.00136	.00128	.00121	.00114	.00107	.00102	.00096	.00091	.00086	.00082
55	2	.00273	.00253	.00236	.00220	.00205	.00192	.00179	.00168	.00157	.00148	.00139	.00131	.00123	.00116	.00109	.00103	.00098	.00092	.00087	.00083
55	3	.00286	.00266	.00248	.00231	.00215	.00201	.00188	.00176	.00165	.00155	.00145	.00136	.00128	.00121	.00114	.00108	.00102	.00096	.00091	.00086
55	4	.00303	.00282	.00262	.00244	.00228	.00212	.00199	.00186	.00174	.00163	.00153	.00144	.00136	.00128	.00120	.00114	.00107	.00101	.00096	.00091
55	5	.00322	.00299	.00278	.00259	.00242	.00226	.00211	.00198	.00185	.00174	.00163	.00153	.00144	.00136	.00128	.00121	.00114	.00108	.00102	.00097
55	6	.00343	.00319	.00296	.00276	.00258	.00241	.00225	.00211	.00198	.00185	.00174	.00164	.00154	.00145	.00137	.00129	.00122	.00115	.00109	.00103
55	7	.00365	.00340	.00316	.00295	.00275	.00257	.00241	.00225	.00211	.00198	.00186	.00175	.00165	.00156	.00147	.00138	.00131	.00124	.00117	.00111
55	8	.00390	.00363	.00338	.00315	.00294	.00275	.00257	.00241	.00226	.00212	.00200	.00188	.00177	.00167	.00157	.00149	.00140	.00133	.00126	.00119
55	9	.00417	.00388	.00361	.00337	.00315	.00295	.00276	.00259	.00243	.00228	.00214	.00202	.00190	.00179	.00169	.00160	.00151	.00143	.00136	.00129

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
55	10	.00445	.00415	.00387	.00361	.00337	.00316	.00296	.00278	.00261	.00245	.00230	.00217	.00205	.00193	.00182	.00172	.00163	.00154	.00146	.00139
55	11	.00476	.00444	.00414	.00387	.00362	.00339	.00317	.00298	.00280	.00263	.00248	.00233	.00220	.00208	.00196	.00186	.00176	.00167	.00158	.00150
55	12	.00509	.00475	.00443	.00414	.00388	.00363	.00340	.00320	.00300	.00283	.00266	.00251	.00237	.00224	.00212	.00200	.00190	.00180	.00171	.00162
55	13	.00544	.00507	.00473	.00443	.00414	.00388	.00364	.00342	.00322	.00303	.00285	.00269	.00254	.00240	.00227	.00215	.00204	.00193	.00184	.00174
55	14	.00579	.00540	.00504	.00472	.00442	.00414	.00389	.00365	.00343	.00323	.00305	.00288	.00272	.00257	.00243	.00230	.00218	.00207	.00196	.00187
55	15	.00614	.00573	.00536	.00501	.00469	.00440	.00413	.00388	.00365	.00344	.00324	.00306	.00289	.00273	.00258	.00245	.00232	.00220	.00209	.00199
55	16	.00650	.00607	.00567	.00530	.00497	.00466	.00437	.00411	.00386	.00364	.00343	.00324	.00306	.00289	.00273	.00259	.00245	.00233	.00221	.00210
55	17	.00687	.00641	.00599	.00560	.00525	.00492	.00462	.00434	.00408	.00384	.00362	.00342	.00322	.00305	.00288	.00273	.00259	.00245	.00233	.00221
55	18	.00725	.00676	.00632	.00591	.00554	.00519	.00487	.00457	.00430	.00405	.00381	.00360	.00340	.00321	.00303	.00287	.00272	.00258	.00245	.00233
55	19	.00765	.00714	.00667	.00624	.00584	.00547	.00514	.00482	.00453	.00427	.00402	.00379	.00358	.00338	.00319	.00302	.00286	.00271	.00257	.00244
55	20	.00807	.00753	.00704	.00658	.00616	.00578	.00542	.00509	.00478	.00450	.00424	.00399	.00377	.00356	.00336	.00318	.00301	.00285	.00271	.00257
55	21	.00853	.00796	.00744	.00696	.00651	.00610	.00572	.00537	.00505	.00475	.00447	.00422	.00398	.00375	.00355	.00335	.00317	.00301	.00285	.00271
55	22	.00902	.00842	.00786	.00735	.00688	.00645	.00605	.00568	.00534	.00502	.00473	.00445	.00420	.00396	.00374	.00354	.00335	.00317	.00301	.00285
55	23	.00954	.00890	.00832	.00778	.00728	.00683	.00640	.00601	.00565	.00531	.00500	.00471	.00444	.00419	.00396	.00374	.00354	.00335	.00317	.00301
55	24	.01010	.00943	.00881	.00824	.00772	.00723	.00678	.00637	.00598	.00562	.00529	.00499	.00470	.00443	.00419	.00396	.00374	.00354	.00336	.00318
55	25	.01070	.00999	.00934	.00874	.00818	.00767	.00719	.00675	.00634	.00597	.00561	.00529	.00498	.00470	.00444	.00419	.00397	.00375	.00356	.00337
55	26	.01134	.01060	.00991	.00927	.00868	.00814	.00764	.00717	.00674	.00633	.00596	.00562	.00529	.00499	.00471	.00445	.00421	.00399	.00377	.00358
55	27	.01203	.01125	.01052	.00985	.00922	.00865	.00812	.00762	.00716	.00674	.00634	.00597	.00563	.00531	.00501	.00474	.00448	.00424	.00401	.00380
55	28	.01277	.01194	.01117	.01046	.00980	.00919	.00863	.00811	.00762	.00717	.00675	.00636	.00599	.00565	.00534	.00504	.00477	.00451	.00427	.00405
55	29	.01356	.01268	.01187	.01112	.01042	.00978	.00918	.00863	.00811	.00763	.00718	.00677	.00638	.00602	.00569	.00537	.00508	.00481	.00455	.00431
55	30	.01440	.01347	.01262	.01182	.01109	.01040	.00977	.00918	.00863	.00813	.00765	.00721	.00680	.00642	.00606	.00573	.00542	.00513	.00485	.00460
55	31	.01528	.01431	.01340	.01257	.01179	.01107	.01040	.00977	.00919	.00865	.00815	.00768	.00725	.00684	.00646	.00611	.00578	.00547	.00518	.00491
55	32	.01622	.01519	.01424	.01336	.01254	.01177	.01106	.01041	.00979	.00922	.00869	.00819	.00773	.00730	.00689	.00652	.00616	.00583	.00553	.00524
55	33	.01722	.01614	.01513	.01420	.01333	.01253	.01178	.01108	.01043	.00982	.00926	.00873	.00824	.00778	.00736	.00695	.00658	.00623	.00590	.00559
55	34	.01827	.01713	.01608	.01509	.01418	.01333	.01254	.01180	.01111	.01047	.00987	.00931	.00879	.00831	.00785	.00742	.00703	.00665	.00630	.00598
55	35	.01939	.01819	.01708	.01604	.01508	.01418	.01335	.01257	.01184	.01116	.01053	.00994	.00938	.00887	.00838	.00793	.00751	.00711	.00674	.00639
55	36	.02057	.01931	.01814	.01705	.01603	.01509	.01420	.01338	.01261	.01189	.01122	.01060	.01001	.00946	.00895	.00847	.00802	.00760	.00720	.00683
55	37	.02181	.02049	.01926	.01811	.01704	.01605	.01512	.01425	.01343	.01268	.01197	.01130	.01068	.01010	.00956	.00905	.00857	.00812	.00770	.00731
55	38	.02313	.02174	.02045	.01924	.01812	.01706	.01608	.01517	.01431	.01351	.01276	.01206	.01140	.01079	.01021	.00967	.00916	.00869	.00824	.00782
55	39	.02451	.02306	.02170	.02043	.01925	.01814	.01711	.01614	.01524	.01439	.01360	.01286	.01217	.01152	.01091	.01033	.00979	.00929	.00882	.00837
55	40	.02596	.02444	.02302	.02169	.02044	.01928	.01820	.01718	.01623	.01533	.01450	.01372	.01298	.01229	.01165	.01104	.01047	.00994	.00943	.00896
55	41	.02749	.02590	.02441	.02301	.02171	.02049	.01935	.01828	.01727	.01633	.01545	.01463	.01385	.01312	.01244	.01180	.01119	.01063	.01009	.00959
55	42	.02910	.02743	.02587	.02441	.02304	.02176	.02056	.01943	.01838	.01739	.01646	.01559	.01477	.01401	.01328	.01260	.01197	.01137	.01080	.01027
55	43	.03078	.02903	.02740	.02587	.02444	.02310	.02184	.02066	.01955	.01851	.01753	.01661	.01575	.01494	.01418	.01346	.01279	.01215	.01155	.01099
55	44	.03253	.03071	.02900	.02740	.02591	.02450	.02318	.02194	.02078	.01968	.01866	.01769	.01678	.01593	.01513	.01437	.01366	.01298	.01235	.01175
55	45	.03435	.03245	.03067	.02900	.02744	.02596	.02458	.02328	.02206	.02092	.01984	.01882	.01787	.01697	.01612	.01532	.01457	.01386	.01320	.01256
55	46	.03624	.03426	.03241	.03066	.02903	.02749	.02605	.02469	.02341	.02221	.02108	.02001	.01901	.01806	.01717	.01633	.01554	.01479	.01409	.01342
55	47	.03819	.03613	.03420	.03239	.03068	.02908	.02757	.02615	.02481	.02355	.02237	.02125	.02020	.01920	.01827	.01739	.01655	.01576	.01502	.01432
55	48	.04020	.03807	.03606	.03417	.03240	.03072	.02915	.02767	.02627	.02495	.02371	.02254	.02144	.02040	.01942	.01849	.01761	.01678	.01600	.01526
55	49	.04228	.04006	.03798	.03602	.03417	.03243	.03079	.02924	.02779	.02641	.02511	.02389	.02274	.02165	.02062	.01964	.01872	.01785	.01703	.01625
55	50	.04442	.04212	.03996	.03792	.03600	.03419	.03249	.03088	.02936	.02792	.02657	.02529	.02409	.02295	.02187	.02085	.01988	.01897	.01811	.01729
55	51	.04661	.04424	.04200	.03989	.03789	.03602	.03424	.03257	.03099	.02949	.02808	.02675	.02549	.02430	.02317	.02210	.02109	.02014	.01923	.01838
55	52	.04886	.04641	.04409	.04190	.03984	.03789	.03605	.03431	.03267	.03111	.02964	.02825	.02694	.02570	.02452	.02341	.02235	.02135	.02040	.01951
55	53	.05116	.04862	.04623	.04397	.04183	.03981	.03790	.03610	.03439	.03278	.03125	.02981	.02844	.02715	.02592	.02476	.02365	.02261	.02162	.02068
55	54	.05350	.05088	.04841	.04608	.04387	.04178	.03981	.03794	.03617	.03449	.03291	.03141	.02999	.02864	.02736	.02615	.02500	.02391	.02288	.02190
55	55	.05588	.05319	.05064	.04823	.04595	.04379	.04175	.03982	.03799	.03626	.03461	.03305	.03158	.03018	.02885	.02759	.02639	.02526	.02418	.02316
56	0	.00386	.00365	.00346	.00328	.00312	.00297	.00282	.00269	.00257	.00246	.00235	.00225	.00216	.00207	.00199	.00191	.00184	.00177	.00171	.00164
56	1	.00271	.00252	.00235	.00220	.00206	.00193	.00181	.00169	.00159	.00150	.00141	.00133	.00126	.00119	.00112	.00106	.00101	.00095	.00091	.00086
56	2	.00280	.00261	.00243	.00227	.00212	.00198	.00185	.00174	.00163	.00153	.00144	.00136	.00128	.00121	.00114	.00108	.00102	.00097	.00091	.00087
56	3	.00294	.00274	.00255	.00238	.00222	.00208	.00194	.00182	.00171	.00160	.00151	.00142	.00134	.00126	.00119	.00112	.00106	.00100	.00095	.00090



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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
56	4	.00312	.00290	.00270	.00252	.00235	.00220	.00205	.00193	.00181	.00170	.00159	.00150	.00141	.00133	.00126	.00119	.00112	.00106	.00100	.00095
56	5	.00331	.00308	.00287	.00267	.00250	.00233	.00219	.00205	.00192	.00180	.00170	.00160	.00150	.00142	.00134	.00126	.00119	.00113	.00107	.00101
56	6	.00352	.00328	.00306	.00285	.00266	.00249	.00233	.00218	.00205	.00192	.00181	.00170	.00160	.00151	.00143	.00135	.00127	.00121	.00114	.00108
56	7	.00376	.00350	.00326	.00304	.00284	.00266	.00249	.00234	.00219	.00206	.00194	.00182	.00172	.00162	.00153	.00145	.00137	.00129	.00123	.00116
56	8	.00401	.00374	.00348	.00325	.00304	.00284	.00267	.00250	.00235	.00221	.00208	.00196	.00184	.00174	.00164	.00155	.00147	.00139	.00132	.00125
56	9	.00429	.00399	.00373	.00348	.00325	.00305	.00286	.00268	.00252	.00237	.00223	.00210	.00198	.00187	.00177	.00167	.00158	.00150	.00142	.00135
56	10	.00458	.00427	.00399	.00373	.00349	.00327	.00306	.00288	.00270	.00254	.00240	.00226	.00213	.00201	.00190	.00180	.00171	.00162	.00153	.00146
56	11	.00490	.00457	.00427	.00399	.00374	.00351	.00329	.00309	.00291	.00274	.00258	.00243	.00230	.00217	.00205	.00194	.00184	.00175	.00166	.00157
56	12	.00524	.00489	.00457	.00428	.00401	.00376	.00353	.00332	.00312	.00294	.00277	.00261	.00247	.00234	.00221	.00209	.00199	.00188	.00179	.00170
56	13	.00560	.00523	.00489	.00457	.00429	.00402	.00378	.00355	.00334	.00315	.00297	.00281	.00265	.00251	.00237	.00225	.00214	.00203	.00193	.00183
56	14	.00596	.00557	.00521	.00487	.00457	.00429	.00403	.00379	.00357	.00336	.00317	.00300	.00283	.00268	.00254	.00241	.00228	.00217	.00206	.00196
56	15	.00633	.00591	.00553	.00518	.00485	.00456	.00428	.00403	.00379	.00357	.00337	.00319	.00301	.00285	.00270	.00256	.00243	.00231	.00219	.00209
56	16	.00670	.00626	.00585	.00548	.00514	.00482	.00453	.00426	.00401	.00378	.00357	.00337	.00319	.00302	.00286	.00271	.00257	.00244	.00232	.00221
56	17	.00707	.00661	.00618	.00579	.00543	.00509	.00479	.00450	.00424	.00399	.00377	.00356	.00336	.00318	.00301	.00286	.00271	.00257	.00244	.00232
56	18	.00746	.00697	.00652	.00611	.00572	.00537	.00505	.00474	.00447	.00421	.00397	.00375	.00354	.00335	.00317	.00300	.00285	.00270	.00257	.00244
56	19	.00787	.00735	.00688	.00644	.00604	.00566	.00532	.00500	.00471	.00443	.00418	.00394	.00373	.00352	.00333	.00316	.00299	.00284	.00270	.00256
56	20	.00831	.00776	.00726	.00680	.00637	.00598	.00561	.00527	.00496	.00467	.00441	.00416	.00393	.00371	.00351	.00332	.00315	.00299	.00284	.00270
56	21	.00878	.00820	.00767	.00718	.00673	.00631	.00593	.00557	.00524	.00493	.00465	.00439	.00414	.00391	.00370	.00350	.00332	.00315	.00299	.00284
56	22	.00928	.00867	.00811	.00759	.00711	.00667	.00626	.00589	.00554	.00521	.00491	.00463	.00437	.00413	.00390	.00370	.00350	.00332	.00315	.00299
56	23	.00981	.00917	.00858	.00803	.00752	.00706	.00663	.00623	.00585	.00551	.00519	.00490	.00462	.00436	.00413	.00390	.00370	.00350	.00332	.00315
56	24	.01039	.00971	.00908	.00850	.00797	.00747	.00702	.00659	.00620	.00584	.00550	.00518	.00489	.00462	.00437	.00413	.00391	.00370	.00351	.00333
56	25	.01100	.01029	.00963	.00901	.00845	.00793	.00744	.00699	.00658	.00619	.00583	.00550	.00519	.00490	.00463	.00438	.00414	.00392	.00372	.00353
56	26	.01167	.01091	.01021	.00956	.00897	.00841	.00790	.00742	.00698	.00657	.00619	.00584	.00551	.00520	.00491	.00465	.00440	.00417	.00395	.00374
56	27	.01238	.01158	.01084	.01016	.00953	.00894	.00840	.00789	.00742	.00699	.00658	.00621	.00586	.00553	.00523	.00494	.00468	.00443	.00420	.00398
56	28	.01314	.01230	.01152	.01080	.01013	.00951	.00893	.00839	.00790	.00744	.00701	.00661	.00623	.00589	.00556	.00526	.00498	.00472	.00447	.00424
56	29	.01396	.01307	.01224	.01148	.01077	.01011	.00950	.00893	.00841	.00792	.00746	.00704	.00664	.00627	.00593	.00561	.00531	.00502	.00476	.00452
56	30	.01482	.01388	.01301	.01220	.01145	.01076	.01011	.00951	.00895	.00843	.00795	.00750	.00708	.00668	.00632	.00598	.00566	.00536	.00508	.00482
56	31	.01574	.01475	.01383	.01297	.01218	.01145	.01076	.01013	.00953	.00898	.00847	.00799	.00754	.00713	.00674	.00637	.00603	.00571	.00542	.00514
56	32	.01671	.01566	.01469	.01379	.01296	.01218	.01146	.01078	.01016	.00957	.00903	.00852	.00804	.00760	.00719	.00680	.00644	.00610	.00578	.00548
56	33	.01774	.01664	.01562	.01467	.01378	.01296	.01220	.01148	.01082	.01020	.00962	.00908	.00858	.00811	.00767	.00726	.00687	.00651	.00617	.00586
56	34	.01883	.01767	.01660	.01560	.01466	.01380	.01299	.01223	.01153	.01087	.01026	.00969	.00915	.00865	.00819	.00775	.00734	.00696	.00660	.00626
56	35	.01999	.01877	.01764	.01658	.01560	.01468	.01383	.01303	.01229	.01159	.01094	.01034	.00977	.00924	.00874	.00828	.00784	.00743	.00705	.00669
56	36	.02122	.01994	.01874	.01763	.01659	.01563	.01472	.01388	.01310	.01236	.01167	.01103	.01043	.00987	.00934	.00885	.00838	.00795	.00754	.00716
56	37	.02251	.02116	.01991	.01874	.01765	.01663	.01567	.01479	.01395	.01318	.01245	.01177	.01113	.01054	.00998	.00945	.00896	.00850	.00807	.00766
56	38	.02388	.02246	.02114	.01991	.01876	.01769	.01669	.01575	.01487	.01405	.01328	.01256	.01189	.01125	.01066	.01010	.00958	.00909	.00863	.00820
56	39	.02532	.02383	.02245	.02115	.01994	.01881	.01776	.01677	.01584	.01498	.01416	.01340	.01269	.01202	.01139	.01080	.01025	.00973	.00924	.00878
56	40	.02683	.02528	.02382	.02247	.02120	.02001	.01889	.01785	.01688	.01596	.01510	.01430	.01354	.01284	.01217	.01154	.01096	.01040	.00989	.00940
56	41	.02843	.02680	.02528	.02385	.02252	.02127	.02010	.01900	.01797	.01701	.01610	.01525	.01446	.01371	.01300	.01234	.01172	.01113	.01058	.01006
56	42	.03010	.02840	.02680	.02531	.02391	.02260	.02137	.02022	.01913	.01812	.01717	.01627	.01543	.01464	.01389	.01319	.01253	.01191	.01133	.01078
56	43	.03186	.03008	.02841	.02684	.02538	.02400	.02271	.02150	.02036	.01929	.01829	.01734	.01646	.01562	.01483	.01409	.01340	.01274	.01212	.01154
56	44	.03369	.03183	.03009	.02845	.02692	.02547	.02412	.02285	.02165	.02053	.01947	.01848	.01754	.01666	.01583	.01505	.01432	.01362	.01297	.01235
56	45	.03560	.03366	.03184	.03013	.02852	.02701	.02560	.02426	.02301	.02183	.02072	.01967	.01869	.01776	.01689	.01606	.01528	.01455	.01386	.01321
56	46	.03758	.03556	.03366	.03188	.03020	.02862	.02714	.02574	.02443	.02319	.02202	.02093	.01989	.01891	.01799	.01713	.01631	.01553	.01480	.01411
56	47	.03963	.03753	.03555	.03369	.03194	.03029	.02874	.02728	.02590	.02461	.02339	.02223	.02115	.02012	.01915	.01824	.01738	.01656	.01579	.01506
56	48	.04175	.03956	.03750	.03557	.03374	.03202	.03041	.02888	.02744	.02609	.02481	.02360	.02246	.02138	.02037	.01941	.01850	.01764	.01683	.01606
56	49	.04393	.04166	.03952	.03751	.03561	.03382	.03213	.03054	.02904	.02763	.02629	.02502	.02383	.02270	.02164	.02063	.01968	.01878	.01792	.01712
56	50	.04619	.04383	.04161	.03952	.03755	.03569	.03393	.03227	.03070	.02923	.02783	.02651	.02526	.02408	.02296	.02191	.02091	.01996	.01907	.01822
56	51	.04850	.04606	.04376	.04159	.03954	.03761	.03578	.03406	.03243	.03089	.02943	.02805	.02675	.02551	.02435	.02324	.02219	.02120	.02026	.01937
56	52	.05088	.04835	.04597	.04372	.04160	.03959	.03769	.03590	.03421	.03260	.03108	.02965	.02829	.02700	.02578	.02462	.02353	.02249	.02151	.02057
56	53	.05330	.05070	.04823	.04591	.04371	.04163	.03966	.03780	.03604	.03437	.03279	.03130	.02988	.02854	.02726	.02606	.02491	.02383	.02280	.02182

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
56	54	.05578	.05309	.05055	.04814	.04587	.04371	.04168	.03975	.03792	.03619	.03455	.03300	.03152	.03012	.02880	.02754	.02635	.02521	.02414	.02312
56	55	.05830	.05553	.05291	.05042	.04808	.04585	.04374	.04175	.03985	.03806	.03636	.03474	.03321	.03176	.03038	.02907	.02783	.02665	.02553	.02446
56	56	.06086	.05801	.05531	.05275	.05033	.04803	.04586	.04379	.04183	.03998	.03822	.03654	.03495	.03345	.03201	.03065	.02936	.02813	.02696	.02585
57	0	.00402	.00381	.00361	.00343	.00326	.00310	.00296	.00282	.00270	.00258	.00247	.00237	.00227	.00218	.00210	.00202	.00194	.00187	.00181	.00174
57	1	.00279	.00260	.00243	.00227	.00212	.00199	.00187	.00176	.00165	.00156	.00147	.00138	.00131	.00124	.00117	.00111	.00105	.00100	.00095	.00090
57	2	.00288	.00268	.00250	.00234	.00219	.00205	.00192	.00180	.00169	.00159	.00150	.00141	.00133	.00126	.00119	.00112	.00107	.00101	.00096	.00091
57	3	.00303	.00282	.00263	.00245	.00229	.00214	.00201	.00188	.00177	.00166	.00157	.00147	.00139	.00131	.00124	.00117	.00111	.00105	.00099	.00094
57	4	.00320	.00298	.00278	.00259	.00242	.00227	.00212	.00199	.00187	.00176	.00165	.00156	.00147	.00138	.00131	.00124	.00117	.00111	.00105	.00099
57	5	.00340	.00317	.00295	.00276	.00258	.00241	.00226	.00212	.00199	.00187	.00176	.00166	.00156	.00147	.00139	.00132	.00124	.00118	.00112	.00106
57	6	.00362	.00337	.00315	.00294	.00275	.00257	.00241	.00226	.00212	.00200	.00188	.00177	.00167	.00157	.00149	.00141	.00133	.00126	.00119	.00113
57	7	.00386	.00360	.00336	.00314	.00293	.00275	.00258	.00242	.00227	.00214	.00201	.00190	.00179	.00169	.00159	.00151	.00143	.00135	.00128	.00122
57	8	.00412	.00384	.00359	.00335	.00314	.00294	.00276	.00259	.00243	.00229	.00216	.00203	.00192	.00181	.00171	.00162	.00153	.00145	.00138	.00131
57	9	.00441	.00411	.00384	.00359	.00336	.00315	.00296	.00278	.00261	.00246	.00232	.00218	.00206	.00195	.00184	.00174	.00165	.00157	.00149	.00141
57	10	.00471	.00440	.00411	.00385	.00360	.00338	.00317	.00298	.00281	.00264	.00249	.00235	.00222	.00210	.00199	.00188	.00178	.00169	.00161	.00153
57	11	.00504	.00471	.00440	.00412	.00386	.00363	.00341	.00320	.00301	.00284	.00268	.00253	.00239	.00226	.00214	.00203	.00193	.00183	.00174	.00165
57	12	.00540	.00504	.00472	.00442	.00414	.00389	.00365	.00344	.00324	.00305	.00288	.00272	.00257	.00244	.00231	.00219	.00208	.00197	.00188	.00178
57	13	.00576	.00539	.00504	.00472	.00443	.00416	.00391	.00368	.00347	.00327	.00309	.00292	.00276	.00262	.00248	.00235	.00223	.00212	.00202	.00192
57	14	.00613	.00574	.00537	.00503	.00472	.00444	.00417	.00393	.00370	.00350	.00330	.00312	.00295	.00280	.00265	.00252	.00239	.00227	.00216	.00206
57	15	.00651	.00609	.00570	.00535	.00502	.00472	.00444	.00418	.00394	.00372	.00351	.00332	.00314	.00297	.00282	.00268	.00254	.00242	.00230	.00219
57	16	.00689	.00645	.00604	.00566	.00531	.00499	.00469	.00442	.00417	.00393	.00371	.00351	.00332	.00315	.00298	.00283	.00269	.00256	.00243	.00232
57	17	.00728	.00681	.00637	.00598	.00561	.00527	.00496	.00467	.00440	.00415	.00392	.00370	.00350	.00332	.00315	.00298	.00283	.00269	.00256	.00244
57	18	.00768	.00718	.00672	.00630	.00591	.00556	.00522	.00492	.00463	.00437	.00413	.00390	.00369	.00349	.00331	.00314	.00298	.00283	.00269	.00256
57	19	.00810	.00757	.00709	.00664	.00623	.00586	.00551	.00518	.00488	.00460	.00434	.00410	.00388	.00367	.00348	.00330	.00313	.00297	.00283	.00269
57	20	.00854	.00799	.00748	.00701	.00658	.00618	.00581	.00546	.00515	.00485	.00458	.00432	.00409	.00387	.00366	.00347	.00329	.00313	.00297	.00282
57	21	.00902	.00844	.00790	.00741	.00695	.00652	.00613	.00577	.00543	.00512	.00483	.00456	.00431	.00408	.00386	.00366	.00347	.00329	.00313	.00297
57	22	.00954	.00892	.00835	.00783	.00734	.00689	.00648	.00609	.00574	.00541	.00510	.00481	.00455	.00430	.00407	.00386	.00366	.00347	.00329	.00313
57	23	.01009	.00943	.00883	.00828	.00776	.00729	.00685	.00644	.00607	.00572	.00539	.00509	.00481	.00454	.00430	.00407	.00386	.00366	.00347	.00330
57	24	.01068	.00999	.00935	.00877	.00822	.00772	.00725	.00682	.00642	.00605	.00571	.00539	.00509	.00481	.00455	.00431	.00408	.00387	.00367	.00349
57	25	.01131	.01058	.00991	.00929	.00872	.00819	.00769	.00724	.00681	.00642	.00605	.00571	.00539	.00510	.00482	.00456	.00432	.00410	.00389	.00369
57	26	.01199	.01123	.01052	.00986	.00925	.00869	.00817	.00768	.00723	.00681	.00642	.00606	.00573	.00541	.00512	.00484	.00459	.00435	.00413	.00392
57	27	.01273	.01192	.01117	.01047	.00983	.00923	.00868	.00817	.00769	.00724	.00683	.00645	.00609	.00575	.00544	.00515	.00488	.00463	.00439	.00417
57	28	.01351	.01266	.01187	.01113	.01045	.00982	.00923	.00869	.00818	.00771	.00727	.00686	.00648	.00613	.00579	.00548	.00519	.00492	.00467	.00443
57	29	.01435	.01345	.01261	.01183	.01111	.01044	.00982	.00925	.00871	.00821	.00774	.00731	.00690	.00653	.00617	.00584	.00553	.00525	.00498	.00472
57	30	.01524	.01429	.01340	.01258	.01182	.01111	.01046	.00984	.00927	.00874	.00825	.00779	.00736	.00695	.00658	.00623	.00590	.00559	.00531	.00504
57	31	.01619	.01518	.01425	.01338	.01258	.01183	.01113	.01048	.00988	.00931	.00879	.00830	.00784	.00742	.00702	.00664	.00629	.00597	.00566	.00537
57	32	.01719	.01613	.01515	.01423	.01338	.01259	.01185	.01116	.01052	.00993	.00937	.00885	.00836	.00791	.00748	.00709	.00672	.00637	.00604	.00573
57	33	.01826	.01714	.01610	.01514	.01424	.01340	.01262	.01189	.01121	.01058	.00999	.00944	.00892	.00844	.00799	.00757	.00717	.00680	.00645	.00613
57	34	.01939	.01821	.01712	.01610	.01515	.01426	.01344	.01267	.01195	.01128	.01066	.01007	.00952	.00901	.00853	.00808	.00766	.00726	.00689	.00655
57	35	.02059	.01935	.01820	.01712	.01612	.01519	.01432	.01350	.01274	.01203	.01137	.01075	.01017	.00962	.00911	.00863	.00819	.00777	.00737	.00700
57	36	.02186	.02056	.01934	.01821	.01715	.01617	.01525	.01439	.01358	.01283	.01213	.01147	.01085	.01028	.00974	.00923	.00875	.00830	.00788	.00749
57	37	.02321	.02183	.02056	.01936	.01825	.01721	.01624	.01533	.01448	.01368	.01294	.01224	.01159	.01098	.01040	.00986	.00936	.00888	.00844	.00802
57	38	.02462	.02318	.02184	.02059	.01941	.01832	.01729	.01633	.01544	.01459	.01381	.01307	.01238	.01173	.01112	.01055	.01001	.00950	.00903	.00858
57	39	.02612	.02461	.02320	.02188	.02065	.01949	.01841	.01740	.01645	.01556	.01473	.01395	.01322	.01253	.01188	.01128	.01071	.01017	.00966	.00919
57	40	.02770	.02612	.02463	.02325	.02195	.02074	.01960	.01853	.01753	.01659	.01572	.01489	.01411	.01339	.01270	.01206	.01145	.01088	.01035	.00984
57	41	.02936	.02770	.02615	.02469	.02333	.02205	.02086	.01973	.01868	.01769	.01676	.01589	.01507	.01430	.01358	.01290	.01225	.01165	.01108	.01055
57	42	.03111	.02937	.02775	.02622	.02479	.02345	.02219	.02101	.01990	.01886	.01788	.01696	.01609	.01528	.01451	.01379	.01311	.01247	.01187	.01130
57	43	.03294	.03113	.02942	.02782	.02632	.02492	.02359	.02235	.02119	.02009	.01906	.01809	.01717	.01631	.01550	.01474	.01402	.01334	.01270	.01210
57	44	.03486	.03296	.03118	.02951	.02794	.02646	.02507	.02377	.02254	.02139	.02030	.01928	.01832	.01741	.01656	.01575	.01499	.01427	.01360	.01296
57	45	.03686	.03487	.03301	.03126	.02962	.02807	.02662	.02525	.02397	.02275	.02161	.02054	.01952	.01857	.01767	.01681	.01601	.01525	.01454	.01386
57	46	.03893	.03687	.03492	.03310	.03138	.02976	.02824	.02681	.02546	.02418	.02299	.02186	.02079	.01978	.01883	.01794	.01709	.01629	.01554	.01482

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
57	47	.04108	.03893	.03690	.03500	.03321	.03152	.02992	.02843	.02701	.02568	.02442	.02323	.02211	.02106	.02006	.01911	.01822	.01738	.01658	.01583
57	48	.04330	.04107	.03896	.03697	.03510	.03334	.03168	.03011	.02863	.02724	.02592	.02468	.02350	.02239	.02134	.02035	.01941	.01852	.01768	.01689
57	49	.04560	.04328	.04108	.03902	.03707	.03523	.03350	.03186	.03032	.02886	.02748	.02618	.02495	.02379	.02268	.02164	.02066	.01972	.01884	.01800
57	50	.04797	.04556	.04328	.04114	.03911	.03720	.03539	.03369	.03207	.03055	.02911	.02775	.02646	.02524	.02409	.02300	.02196	.02098	.02005	.01917
57	51	.05041	.04791	.04555	.04332	.04122	.03923	.03735	.03557	.03390	.03231	.03080	.02938	.02803	.02676	.02555	.02441	.02332	.02229	.02132	.02039
57	52	.05291	.05032	.04788	.04557	.04339	.04132	.03937	.03752	.03578	.03412	.03255	.03107	.02967	.02833	.02707	.02587	.02474	.02366	.02264	.02167
57	53	.05547	.05280	.05027	.04788	.04562	.04347	.04145	.03953	.03771	.03599	.03436	.03282	.03135	.02996	.02865	.02740	.02621	.02508	.02401	.02300
57	54	.05808	.05532	.05271	.05024	.04790	.04568	.04358	.04159	.03971	.03792	.03623	.03462	.03309	.03165	.03027	.02897	.02773	.02655	.02544	.02437
57	55	.06075	.05790	.05521	.05266	.05024	.04795	.04577	.04371	.04176	.03990	.03815	.03648	.03489	.03339	.03196	.03060	.02931	.02808	.02691	.02580
57	56	.06346	.06053	.05776	.05512	.05263	.05026	.04801	.04588	.04386	.04194	.04012	.03839	.03674	.03518	.03369	.03228	.03093	.02966	.02844	.02728
57	57	.06622	.06321	.06035	.05764	.05507	.05262	.05031	.04810	.04601	.04403	.04214	.04035	.03864	.03702	.03548	.03401	.03261	.03128	.03002	.02881
58	0	.00418	.00396	.00376	.00357	.00340	.00324	.00310	.00296	.00283	.00271	.00260	.00249	.00239	.00230	.00221	.00213	.00206	.00198	.00191	.00185
58	1	.00286	.00267	.00250	.00234	.00219	.00206	.00193	.00182	.00171	.00161	.00152	.00144	.00136	.00129	.00122	.00116	.00110	.00104	.00099	.00094
58	2	.00296	.00276	.00258	.00241	.00225	.00211	.00198	.00186	.00175	.00165	.00155	.00147	.00138	.00131	.00124	.00117	.00111	.00105	.00100	.00095
58	3	.00311	.00290	.00270	.00252	.00236	.00221	.00208	.00195	.00183	.00172	.00162	.00153	.00144	.00136	.00129	.00122	.00116	.00110	.00104	.00099
58	4	.00329	.00306	.00286	.00267	.00250	.00234	.00219	.00206	.00194	.00182	.00171	.00162	.00152	.00144	.00136	.00129	.00122	.00115	.00109	.00104
58	5	.00349	.00325	.00304	.00284	.00266	.00249	.00233	.00219	.00206	.00194	.00182	.00172	.00162	.00153	.00145	.00137	.00130	.00123	.00117	.00111
58	6	.00372	.00347	.00324	.00303	.00283	.00265	.00249	.00234	.00220	.00207	.00195	.00184	.00173	.00164	.00155	.00146	.00139	.00131	.00125	.00118
58	7	.00397	.00370	.00346	.00323	.00303	.00284	.00266	.00250	.00235	.00221	.00209	.00197	.00186	.00176	.00166	.00157	.00149	.00141	.00134	.00127
58	8	.00424	.00395	.00369	.00346	.00324	.00304	.00285	.00268	.00252	.00237	.00224	.00211	.00199	.00188	.00178	.00169	.00160	.00152	.00144	.00137
58	9	.00453	.00423	.00395	.00370	.00347	.00325	.00306	.00287	.00270	.00255	.00240	.00227	.00214	.00203	.00192	.00182	.00172	.00164	.00155	.00148
58	10	.00485	.00453	.00424	.00397	.00372	.00349	.00328	.00309	.00291	.00274	.00259	.00244	.00231	.00219	.00207	.00196	.00186	.00177	.00168	.00160
58	11	.00519	.00485	.00454	.00425	.00399	.00375	.00352	.00332	.00312	.00295	.00278	.00263	.00249	.00236	.00223	.00212	.00201	.00191	.00182	.00173
58	12	.00555	.00519	.00486	.00456	.00428	.00402	.00378	.00356	.00336	.00317	.00299	.00283	.00268	.00254	.00241	.00228	.00217	.00206	.00196	.00187
58	13	.00593	.00555	.00520	.00487	.00458	.00430	.00405	.00382	.00360	.00340	.00321	.00304	.00288	.00273	.00259	.00246	.00234	.00222	.00211	.00201
58	14	.00631	.00591	.00554	.00520	.00488	.00459	.00432	.00407	.00384	.00363	.00343	.00325	.00308	.00292	.00277	.00263	.00250	.00238	.00226	.00216
58	15	.00670	.00627	.00588	.00552	.00518	.00488	.00459	.00433	.00408	.00386	.00365	.00345	.00327	.00310	.00294	.00280	.00266	.00253	.00241	.00230
58	16	.00709	.00664	.00622	.00584	.00549	.00516	.00486	.00458	.00432	.00408	.00386	.00365	.00346	.00328	.00311	.00296	.00281	.00267	.00255	.00243
58	17	.00748	.00701	.00657	.00617	.00579	.00545	.00513	.00483	.00456	.00431	.00407	.00385	.00365	.00346	.00328	.00312	.00296	.00282	.00268	.00256
58	18	.00789	.00739	.00693	.00650	.00611	.00574	.00540	.00509	.00480	.00453	.00429	.00405	.00384	.00364	.00345	.00328	.00311	.00296	.00282	.00268
58	19	.00832	.00779	.00730	.00685	.00644	.00605	.00569	.00536	.00506	.00477	.00451	.00427	.00404	.00382	.00363	.00344	.00327	.00311	.00296	.00281
58	20	.00878	.00822	.00770	.00723	.00679	.00638	.00600	.00565	.00533	.00503	.00475	.00449	.00425	.00403	.00382	.00362	.00344	.00327	.00311	.00296
58	21	.00927	.00868	.00814	.00763	.00717	.00674	.00634	.00597	.00563	.00531	.00501	.00474	.00448	.00424	.00402	.00381	.00362	.00344	.00327	.00311
58	22	.00980	.00917	.00860	.00806	.00757	.00712	.00669	.00630	.00594	.00560	.00529	.00500	.00473	.00447	.00424	.00402	.00381	.00362	.00344	.00327
58	23	.01036	.00970	.00909	.00853	.00801	.00753	.00708	.00666	.00628	.00592	.00559	.00528	.00499	.00473	.00448	.00424	.00402	.00382	.00363	.00345
58	24	.01097	.01027	.00963	.00903	.00848	.00797	.00749	.00706	.00665	.00627	.00592	.00559	.00528	.00500	.00473	.00449	.00426	.00404	.00384	.00365
58	25	.01162	.01088	.01020	.00957	.00899	.00845	.00795	.00748	.00705	.00665	.00627	.00593	.00560	.00530	.00502	.00475	.00451	.00428	.00406	.00386
58	26	.01232	.01154	.01082	.01016	.00954	.00897	.00843	.00794	.00748	.00706	.00666	.00629	.00595	.00562	.00533	.00504	.00478	.00454	.00431	.00409
58	27	.01308	.01225	.01149	.01079	.01013	.00953	.00897	.00844	.00796	.00750	.00708	.00669	.00632	.00598	.00566	.00536	.00509	.00483	.00458	.00435
58	28	.01388	.01302	.01221	.01147	.01077	.01013	.00954	.00898	.00846	.00798	.00754	.00712	.00673	.00637	.00603	.00571	.00541	.00514	.00488	.00463
58	29	.01475	.01383	.01298	.01219	.01146	.01078	.01015	.00956	.00901	.00850	.00803	.00758	.00717	.00678	.00642	.00608	.00577	.00547	.00519	.00493
58	30	.01567	.01470	.01380	.01297	.01219	.01147	.01080	.01018	.00960	.00906	.00855	.00808	.00764	.00723	.00684	.00649	.00615	.00583	.00554	.00526
58	31	.01664	.01562	.01467	.01379	.01297	.01221	.01150	.01084	.01022	.00965	.00911	.00861	.00815	.00771	.00730	.00692	.00656	.00622	.00591	.00561
58	32	.01768	.01660	.01560	.01467	.01380	.01300	.01225	.01155	.01089	.01028	.00972	.00918	.00869	.00822	.00779	.00738	.00700	.00664	.00631	.00599
58	33	.01878	.01765	.01659	.01561	.01469	.01384	.01304	.01230	.01161	.01097	.01036	.00980	.00927	.00878	.00831	.00788	.00747	.00709	.00674	.00640
58	34	.01995	.01875	.01764	.01660	.01564	.01474	.01390	.01311	.01238	.01169	.01105	.01045	.00989	.00937	.00888	.00842	.00798	.00758	.00720	.00684
58	35	.02119	.01993	.01876	.01767	.01665	.01569	.01481	.01397	.01320	.01247	.01180	.01116	.01056	.01001	.00949	.00900	.00854	.00810	.00770	.00732
58	36	.02251	.02118	.01995	.01879	.01772	.01671	.01577	.01490	.01407	.01331	.01259	.01191	.01128	.01069	.01014	.00962	.00913	.00867	.00823	.00783
58	37	.02390	.02250	.02120	.01999	.01886	.01780	.01680	.01588	.01501	.01420	.01343	.01272	.01205	.01142	.01083	.01028	.00976	.00927	.00881	.00838
58	38	.02537	.02391	.02254	.02126	.02007	.01895	.01790	.01692	.01600	.01514	.01434	.01358	.01287	.01221	.01158	.01099	.01044	.00992	.00943	.00897

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
58	39	.02692	.02539	.02395	.02261	.02135	.02017	.01907	.01803	.01706	.01616	.01530	.01450	.01375	.01305	.01238	.01176	.01117	.01062	.01010	.00961
58	40	.02857	.02695	.02544	.02403	.02271	.02147	.02031	.01922	.01819	.01723	.01633	.01549	.01469	.01394	.01324	.01258	.01196	.01137	.01082	.01030
58	41	.03030	.02861	.02702	.02554	.02415	.02284	.02162	.02047	.01939	.01838	.01743	.01654	.01570	.01490	.01416	.01346	.01280	.01218	.01159	.01104
58	42	.03212	.03035	.02869	.02713	.02567	.02430	.02301	.02180	.02067	.01960	.01860	.01765	.01676	.01593	.01514	.01440	.01370	.01304	.01242	.01183
58	43	.03403	.03218	.03044	.02881	.02727	.02583	.02448	.02321	.02202	.02089	.01983	.01884	.01790	.01702	.01618	.01540	.01466	.01396	.01330	.01268
58	44	.03603	.03409	.03227	.03057	.02896	.02745	.02603	.02470	.02344	.02226	.02114	.02009	.01910	.01817	.01729	.01646	.01568	.01494	.01424	.01358
58	45	.03812	.03609	.03419	.03241	.03072	.02914	.02765	.02625	.02493	.02369	.02252	.02141	.02037	.01939	.01846	.01758	.01675	.01597	.01523	.01453
58	46	.04029	.03818	.03619	.03432	.03257	.03091	.02935	.02788	.02650	.02519	.02396	.02280	.02170	.02067	.01969	.01876	.01789	.01706	.01628	.01555
58	47	.04253	.04034	.03827	.03632	.03448	.03275	.03112	.02958	.02813	.02676	.02547	.02425	.02310	.02201	.02098	.02001	.01909	.01821	.01739	.01661
58	48	.04486	.04258	.04042	.03839	.03648	.03467	.03297	.03136	.02984	.02840	.02705	.02577	.02456	.02342	.02233	.02131	.02034	.01942	.01855	.01773
58	49	.04727	.04490	.04266	.04054	.03855	.03666	.03488	.03320	.03162	.03011	.02870	.02736	.02609	.02489	.02375	.02267	.02166	.02069	.01978	.01891
58	50	.04976	.04730	.04497	.04277	.04069	.03873	.03687	.03512	.03346	.03190	.03041	.02901	.02768	.02642	.02523	.02410	.02303	.02202	.02106	.02015
58	51	.05233	.04977	.04735	.04507	.04291	.04087	.03894	.03711	.03538	.03375	.03220	.03073	.02935	.02803	.02678	.02560	.02448	.02341	.02240	.02144
58	52	.05496	.05231	.04981	.04744	.04520	.04308	.04107	.03917	.03737	.03567	.03405	.03252	.03107	.02969	.02839	.02715	.02598	.02486	.02380	.02280
58	53	.05766	.05492	.05232	.04987	.04755	.04535	.04326	.04129	.03942	.03765	.03596	.03437	.03286	.03142	.03006	.02876	.02753	.02637	.02526	.02420
58	54	.06041	.05758	.05490	.05236	.04996	.04768	.04552	.04347	.04153	.03969	.03794	.03628	.03470	.03320	.03178	.03043	.02915	.02793	.02677	.02567
58	55	.06323	.06031	.05754	.05492	.05243	.05007	.04784	.04571	.04370	.04179	.03997	.03824	.03661	.03505	.03357	.03216	.03082	.02955	.02834	.02718
58	56	.06609	.06309	.06023	.05753	.05496	.05252	.05021	.04801	.04593	.04394	.04206	.04027	.03857	.03695	.03541	.03395	.03255	.03122	.02996	.02876
58	57	.06901	.06591	.06298	.06019	.05754	.05503	.05264	.05037	.04821	.04616	.04421	.04235	.04059	.03891	.03731	.03578	.03434	.03295	.03164	.03039
58	58	.07196	.06878	.06576	.06289	.06017	.05758	.05511	.05277	.05054	.04842	.04640	.04448	.04265	.04091	.03925	.03767	.03617	.03473	.03337	.03206
59	0	.00434	.00412	.00391	.00373	.00355	.00339	.00324	.00310	.00297	.00284	.00273	.00262	.00252	.00242	.00233	.00225	.00217	.00209	.00202	.00196
59	1	.00294	.00275	.00257	.00241	.00226	.00212	.00200	.00188	.00177	.00167	.00158	.00150	.00142	.00134	.00127	.00121	.00115	.00109	.00104	.00099
59	2	.00304	.00283	.00265	.00248	.00232	.00218	.00205	.00192	.00181	.00171	.00161	.00152	.00144	.00136	.00129	.00122	.00116	.00110	.00104	.00099
59	3	.00319	.00297	.00278	.00260	.00243	.00228	.00214	.00201	.00189	.00178	.00168	.00159	.00150	.00142	.00134	.00127	.00120	.00114	.00108	.00103
59	4	.00337	.00314	.00294	.00275	.00257	.00241	.00226	.00213	.00200	.00188	.00178	.00168	.00158	.00150	.00141	.00134	.00127	.00120	.00114	.00108
59	5	.00358	.00334	.00312	.00292	.00274	.00257	.00241	.00226	.00213	.00200	.00189	.00178	.00168	.00159	.00151	.00143	.00135	.00128	.00122	.00115
59	6	.00382	.00356	.00333	.00311	.00292	.00274	.00257	.00242	.00227	.00214	.00202	.00190	.00180	.00170	.00161	.00152	.00144	.00137	.00130	.00124
59	7	.00407	.00380	.00355	.00333	.00312	.00293	.00275	.00258	.00243	.00229	.00216	.00204	.00193	.00182	.00173	.00164	.00155	.00147	.00140	.00133
59	8	.00435	.00406	.00380	.00356	.00334	.00313	.00294	.00277	.00261	.00246	.00232	.00219	.00207	.00196	.00185	.00176	.00167	.00158	.00150	.00143
59	9	.00465	.00435	.00407	.00381	.00358	.00336	.00316	.00297	.00280	.00264	.00249	.00236	.00223	.00211	.00200	.00189	.00180	.00171	.00162	.00154
59	10	.00498	.00466	.00436	.00409	.00384	.00360	.00339	.00319	.00301	.00284	.00268	.00254	.00240	.00227	.00216	.00205	.00194	.00185	.00176	.00167
59	11	.00533	.00499	.00467	.00438	.00412	.00387	.00364	.00343	.00324	.00306	.00289	.00273	.00259	.00245	.00233	.00221	.00210	.00200	.00190	.00181
59	12	.00570	.00534	.00501	.00470	.00441	.00415	.00391	.00369	.00348	.00329	.00311	.00294	.00279	.00264	.00251	.00238	.00227	.00216	.00205	.00196
59	13	.00609	.00571	.00535	.00503	.00472	.00445	.00419	.00395	.00373	.00353	.00334	.00316	.00299	.00284	.00270	.00256	.00244	.00232	.00221	.00211
59	14	.00649	.00608	.00570	.00536	.00504	.00474	.00447	.00422	.00398	.00377	.00356	.00338	.00320	.00304	.00289	.00274	.00261	.00249	.00237	.00226
59	15	.00689	.00646	.00606	.00569	.00535	.00504	.00475	.00448	.00423	.00400	.00379	.00359	.00340	.00323	.00307	.00292	.00278	.00264	.00252	.00240
59	16	.00729	.00683	.00641	.00602	.00566	.00533	.00503	.00474	.00448	.00424	.00401	.00380	.00360	.00342	.00325	.00309	.00294	.00280	.00266	.00254
59	17	.00769	.00721	.00677	.00636	.00598	.00563	.00530	.00500	.00473	.00447	.00423	.00400	.00380	.00360	.00342	.00325	.00309	.00294	.00281	.00268
59	18	.00811	.00760	.00713	.00670	.00630	.00593	.00559	.00527	.00498	.00470	.00445	.00421	.00399	.00379	.00359	.00342	.00325	.00309	.00294	.00281
59	19	.00855	.00801	.00752	.00706	.00664	.00625	.00588	.00555	.00524	.00495	.00468	.00443	.00420	.00398	.00378	.00359	.00341	.00325	.00309	.00294
59	20	.00902	.00845	.00793	.00745	.00700	.00659	.00620	.00585	.00552	.00521	.00493	.00466	.00442	.00419	.00397	.00377	.00359	.00341	.00325	.00309
59	21	.00952	.00892	.00837	.00786	.00739	.00695	.00655	.00617	.00582	.00550	.00520	.00492	.00465	.00441	.00418	.00397	.00377	.00359	.00341	.00325
59	22	.01006	.00943	.00884	.00830	.00780	.00734	.00691	.00651	.00615	.00580	.00548	.00519	.00491	.00465	.00441	.00419	.00397	.00378	.00359	.00342
59	23	.01064	.00997	.00935	.00878	.00825	.00776	.00731	.00689	.00650	.00613	.00579	.00548	.00518	.00491	.00466	.00442	.00419	.00398	.00379	.00361
59	24	.01126	.01055	.00990	.00929	.00873	.00822	.00774	.00729	.00688	.00649	.00613	.00580	.00548	.00519	.00492	.00467	.00443	.00421	.00400	.00381
59	25	.01193	.01118	.01049	.00985	.00926	.00871	.00820	.00773	.00729	.00688	.00650	.00614	.00581	.00550	.00522	.00495	.00469	.00446	.00424	.00403
59	26	.01265	.01186	.01113	.01045	.00983	.00924	.00870	.00820	.00774	.00730	.00690	.00652	.00617	.00584	.00553	.00525	.00498	.00473	.00449	.00427
59	27	.01342	.01259	.01182	.01110	.01044	.00982	.00925	.00872	.00822	.00776	.00733	.00693	.00656	.00621	.00589	.00558	.00529	.00503	.00478	.00454
59	28	.01425	.01337	.01256	.01180	.01110	.01045	.00984	.00928	.00875	.00826	.00780	.00738	.00698	.00661	.00626	.00594	.00564	.00535	.00508	.00483
59	29	.01514	.01421	.01335	.01255	.01181	.01111	.01047	.00987	.00932	.00880	.00831	.00786	.00744	.00704	.00667	.00633	.00600	.00570	.00542	.00515

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
59	30	.01609	.01510	.01419	.01335	.01256	.01183	.01115	.01051	.00992	.00937	.00886	.00838	.00793	.00751	.00711	.00675	.00640	.00608	.00577	.00549
59	31	.01709	.01606	.01509	.01420	.01337	.01259	.01187	.01120	.01057	.00999	.00944	.00893	.00845	.00800	.00759	.00719	.00683	.00648	.00616	.00586
59	32	.01816	.01707	.01605	.01511	.01423	.01341	.01264	.01193	.01126	.01064	.01006	.00952	.00901	.00854	.00809	.00768	.00729	.00692	.00658	.00625
59	33	.01930	.01814	.01707	.01608	.01515	.01428	.01347	.01271	.01201	.01135	.01073	.01016	.00962	.00911	.00864	.00820	.00778	.00739	.00702	.00668
59	34	.02050	.01929	.01816	.01711	.01612	.01521	.01435	.01355	.01280	.01211	.01145	.01084	.01027	.00973	.00923	.00876	.00831	.00790	.00751	.00714
59	35	.02179	.02051	.01932	.01821	.01717	.01620	.01529	.01445	.01366	.01292	.01222	.01158	.01097	.01040	.00986	.00936	.00889	.00845	.00803	.00764
59	36	.02315	.02180	.02055	.01937	.01828	.01726	.01630	.01541	.01457	.01378	.01305	.01236	.01172	.01111	.01054	.01001	.00951	.00903	.00859	.00817
59	37	.02459	.02317	.02185	.02062	.01946	.01838	.01737	.01642	.01554	.01471	.01393	.01320	.01252	.01187	.01127	.01070	.01017	.00967	.00919	.00875
59	38	.02611	.02462	.02323	.02193	.02072	.01958	.01851	.01751	.01658	.01570	.01487	.01410	.01337	.01269	.01205	.01145	.01088	.01035	.00985	.00937
59	39	.02772	.02616	.02470	.02333	.02205	.02085	.01972	.01867	.01768	.01675	.01588	.01506	.01429	.01357	.01289	.01225	.01165	.01108	.01054	.01004
59	40	.02943	.02779	.02625	.02481	.02347	.02220	.02102	.01990	.01886	.01788	.01696	.01609	.01527	.01451	.01379	.01311	.01247	.01187	.01130	.01076
59	41	.03123	.02951	.02789	.02638	.02497	.02364	.02239	.02121	.02011	.01908	.01810	.01719	.01632	.01551	.01475	.01403	.01335	.01271	.01211	.01154
59	42	.03312	.03132	.02963	.02804	.02655	.02515	.02384	.02260	.02144	.02035	.01932	.01835	.01744	.01659	.01578	.01501	.01429	.01362	.01298	.01237
59	43	.03511	.03322	.03145	.02979	.02823	.02676	.02537	.02408	.02285	.02170	.02062	.01960	.01863	.01773	.01687	.01606	.01530	.01458	.01390	.01326
59	44	.03720	.03522	.03337	.03163	.02999	.02845	.02699	.02563	.02434	.02313	.02199	.02091	.01990	.01894	.01803	.01718	.01637	.01561	.01489	.01421
59	45	.03937	.03731	.03537	.03355	.03183	.03021	.02869	.02726	.02591	.02463	.02343	.02230	.02123	.02021	.01926	.01836	.01751	.01670	.01594	.01522
59	46	.04164	.03949	.03746	.03556	.03376	.03207	.03047	.02897	.02755	.02621	.02495	.02375	.02263	.02156	.02055	.01960	.01870	.01785	.01705	.01628
59	47	.04399	.04175	.03964	.03764	.03577	.03400	.03233	.03075	.02926	.02786	.02653	.02528	.02409	.02297	.02191	.02091	.01996	.01906	.01821	.01741
59	48	.04643	.04409	.04189	.03982	.03786	.03601	.03426	.03261	.03106	.02958	.02819	.02688	.02563	.02445	.02334	.02228	.02128	.02034	.01944	.01859
59	49	.04895	.04652	.04423	.04207	.04003	.03810	.03627	.03455	.03292	.03138	.02992	.02855	.02724	.02600	.02483	.02372	.02267	.02168	.02073	.01983
59	50	.05156	.04904	.04666	.04441	.04228	.04027	.03837	.03657	.03487	.03326	.03173	.03029	.02892	.02763	.02640	.02523	.02413	.02308	.02209	.02114
59	51	.05425	.05164	.04916	.04683	.04461	.04252	.04054	.03867	.03689	.03521	.03362	.03211	.03068	.02932	.02803	.02681	.02565	.02455	.02351	.02251
59	52	.05702	.05431	.05174	.04932	.04702	.04484	.04278	.04083	.03898	.03723	.03557	.03399	.03250	.03108	.02973	.02845	.02724	.02608	.02499	.02395
59	53	.05985	.05705	.05439	.05188	.04950	.04724	.04510	.04307	.04115	.03932	.03759	.03594	.03438	.03290	.03150	.03016	.02889	.02768	.02653	.02544
59	54	.06275	.05986	.05711	.05451	.05204	.04970	.04748	.04537	.04337	.04147	.03967	.03796	.03634	.03479	.03332	.03193	.03060	.02933	.02813	.02699
59	55	.06572	.06273	.05989	.05720	.05465	.05222	.04992	.04774	.04567	.04370	.04182	.04004	.03835	.03674	.03521	.03376	.03237	.03105	.02980	.02860
59	56	.06874	.06566	.06274	.05996	.05732	.05481	.05243	.05017	.04802	.04598	.04404	.04219	.04043	.03876	.03716	.03565	.03420	.03283	.03152	.03027
59	57	.07182	.06865	.06563	.06277	.06005	.05746	.05500	.05266	.05044	.04832	.04631	.04439	.04257	.04083	.03918	.03760	.03610	.03467	.03330	.03200
59	58	.07495	.07168	.06858	.06563	.06283	.06016	.05762	.05521	.05291	.05072	.04864	.04665	.04476	.04296	.04124	.03961	.03804	.03656	.03514	.03378
59	59	.07810	.07475	.07156	.06853	.06565	.06290	.06029	.05779	.05542	.05316	.05101	.04896	.04700	.04514	.04336	.04166	.04004	.03849	.03702	.03561
60	0	.00450	.00428	.00407	.00388	.00370	.00354	.00338	.00324	.00310	.00298	.00286	.00275	.00265	.00255	.00246	.00237	.00229	.00221	.00214	.00207
60	1	.00302	.00282	.00265	.00248	.00233	.00219	.00206	.00194	.00183	.00173	.00164	.00155	.00147	.00139	.00132	.00126	.00120	.00114	.00108	.00103
60	2	.00312	.00291	.00272	.00255	.00239	.00225	.00211	.00199	.00187	.00177	.00167	.00158	.00149	.00141	.00134	.00127	.00120	.00114	.00109	.00104
60	3	.00327	.00305	.00285	.00267	.00250	.00235	.00221	.00208	.00196	.00184	.00174	.00164	.00155	.00147	.00139	.00132	.00125	.00119	.00113	.00107
60	4	.00346	.00323	.00302	.00282	.00265	.00248	.00233	.00220	.00207	.00195	.00184	.00174	.00164	.00155	.00147	.00139	.00132	.00125	.00119	.00113
60	5	.00367	.00343	.00321	.00300	.00282	.00264	.00248	.00234	.00220	.00207	.00196	.00185	.00175	.00165	.00156	.00148	.00141	.00133	.00127	.00120
60	6	.00391	.00366	.00342	.00320	.00300	.00282	.00265	.00249	.00235	.00221	.00209	.00197	.00187	.00177	.00167	.00158	.00150	.00143	.00136	.00129
60	7	.00418	.00390	.00365	.00342	.00321	.00302	.00284	.00267	.00251	.00237	.00224	.00212	.00200	.00189	.00179	.00170	.00161	.00153	.00146	.00138
60	8	.00446	.00417	.00391	.00366	.00344	.00323	.00304	.00286	.00270	.00254	.00240	.00227	.00215	.00203	.00193	.00183	.00174	.00165	.00157	.00149
60	9	.00477	.00446	.00418	.00392	.00368	.00346	.00326	.00307	.00289	.00273	.00258	.00244	.00231	.00219	.00208	.00197	.00187	.00178	.00169	.00161
60	10	.00511	.00478	.00448	.00421	.00395	.00372	.00350	.00330	.00311	.00294	.00278	.00263	.00249	.00236	.00224	.00213	.00202	.00192	.00183	.00174
60	11	.00547	.00513	.00481	.00451	.00424	.00399	.00376	.00355	.00335	.00317	.00299	.00284	.00269	.00255	.00242	.00230	.00219	.00208	.00198	.00189
60	12	.00586	.00549	.00515	.00484	.00455	.00429	.00404	.00381	.00360	.00341	.00322	.00305	.00290	.00275	.00261	.00248	.00236	.00225	.00214	.00205
60	13	.00626	.00587	.00551	.00518	.00487	.00459	.00433	.00409	.00386	.00365	.00346	.00328	.00311	.00296	.00281	.00267	.00254	.00242	.00231	.00221
60	14	.00667	.00625	.00587	.00552	.00520	.00490	.00462	.00436	.00413	.00390	.00370	.00351	.00333	.00316	.00300	.00286	.00272	.00260	.00248	.00236
60	15	.00708	.00664	.00624	.00586	.00552	.00520	.00491	.00464	.00438	.00415	.00393	.00373	.00354	.00336	.00320	.00304	.00290	.00276	.00263	.00251
60	16	.00749	.00702	.00660	.00620	.00584	.00551	.00519	.00491	.00464	.00439	.00416	.00394	.00374	.00356	.00338	.00322	.00306	.00292	.00278	.00266
60	17	.00790	.00741	.00696	.00655	.00616	.00581	.00548	.00518	.00489	.00463	.00438	.00416	.00394	.00375	.00356	.00339	.00323	.00307	.00293	.00280
60	18	.00833	.00781	.00734	.00690	.00649	.00612	.00577	.00545	.00515	.00487	.00461	.00437	.00415	.00394	.00374	.00356	.00339	.00323	.00308	.00293
60	19	.00878	.00823	.00773	.00727	.00684	.00644	.00608	.00574	.00542	.00512	.00485	.00460	.00436	.00414	.00393	.00374	.00356	.00339	.00323	.00308

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
60	20	.00926	.00868	.00815	.00766	.00721	.00679	.00640	.00604	.00571	.00540	.00511	.00484	.00459	.00435	.00413	.00393	.00374	.00356	.00339	.00323
60	21	.00977	.00917	.00861	.00809	.00761	.00717	.00676	.00637	.00602	.00569	.00538	.00510	.00483	.00458	.00435	.00413	.00393	.00374	.00356	.00339
60	22	.01032	.00968	.00909	.00854	.00804	.00757	.00713	.00673	.00635	.00600	.00568	.00538	.00509	.00483	.00458	.00435	.00414	.00394	.00375	.00357
60	23	.01091	.01023	.00961	.00903	.00850	.00800	.00754	.00711	.00671	.00634	.00600	.00568	.00538	.00510	.00484	.00459	.00437	.00415	.00395	.00376
60	24	.01154	.01083	.01017	.00956	.00899	.00847	.00798	.00752	.00710	.00671	.00635	.00601	.00569	.00539	.00511	.00485	.00461	.00439	.00417	.00397
60	25	.01223	.01148	.01078	.01013	.00953	.00897	.00846	.00798	.00753	.00711	.00673	.00636	.00603	.00571	.00542	.00514	.00488	.00464	.00442	.00420
60	26	.01297	.01217	.01143	.01075	.01011	.00952	.00897	.00847	.00799	.00755	.00714	.00675	.00640	.00606	.00575	.00545	.00518	.00492	.00468	.00446
60	27	.01377	.01292	.01214	.01142	.01074	.01012	.00954	.00900	.00849	.00803	.00759	.00718	.00680	.00644	.00611	.00580	.00551	.00523	.00498	.00474
60	28	.01462	.01373	.01290	.01214	.01142	.01076	.01015	.00957	.00904	.00854	.00807	.00764	.00724	.00686	.00650	.00617	.00586	.00557	.00530	.00504
60	29	.01553	.01459	.01372	.01291	.01215	.01145	.01080	.01019	.00962	.00909	.00860	.00814	.00771	.00730	.00693	.00657	.00624	.00593	.00564	.00537
60	30	.01650	.01551	.01459	.01373	.01293	.01219	.01150	.01085	.01025	.00969	.00916	.00867	.00821	.00779	.00738	.00701	.00666	.00632	.00601	.00572
60	31	.01754	.01649	.01551	.01461	.01376	.01297	.01224	.01156	.01092	.01032	.00977	.00925	.00876	.00830	.00787	.00747	.00710	.00675	.00642	.00610
60	32	.01864	.01753	.01650	.01554	.01465	.01382	.01304	.01231	.01164	.01101	.01041	.00986	.00934	.00886	.00840	.00798	.00758	.00720	.00685	.00652
60	33	.01981	.01864	.01755	.01654	.01560	.01472	.01389	.01313	.01241	.01174	.01111	.01052	.00997	.00946	.00897	.00852	.00809	.00769	.00732	.00696
60	34	.02105	.01982	.01868	.01761	.01661	.01568	.01481	.01399	.01323	.01252	.01185	.01123	.01065	.01010	.00958	.00910	.00865	.00822	.00782	.00744
60	35	.02238	.02108	.01987	.01874	.01769	.01671	.01578	.01492	.01412	.01336	.01266	.01199	.01137	.01079	.01024	.00973	.00924	.00879	.00836	.00796
60	36	.02378	.02242	.02114	.01995	.01884	.01780	.01683	.01592	.01506	.01426	.01351	.01281	.01215	.01153	.01095	.01040	.00989	.00941	.00895	.00852
60	37	.02527	.02383	.02249	.02124	.02006	.01897	.01794	.01697	.01607	.01522	.01443	.01368	.01298	.01233	.01171	.01113	.01058	.01007	.00958	.00912
60	38	.02685	.02534	.02393	.02260	.02137	.02021	.01912	.01810	.01715	.01625	.01541	.01462	.01388	.01318	.01252	.01191	.01133	.01078	.01026	.00978
60	39	.02852	.02693	.02545	.02405	.02275	.02153	.02038	.01931	.01830	.01735	.01646	.01562	.01484	.01410	.01340	.01274	.01213	.01154	.01099	.01048
60	40	.03028	.02862	.02706	.02559	.02422	.02293	.02173	.02059	.01952	.01852	.01758	.01669	.01586	.01508	.01434	.01364	.01299	.01237	.01178	.01123
60	41	.03215	.03040	.02876	.02723	.02578	.02443	.02315	.02196	.02083	.01977	.01878	.01784	.01696	.01613	.01534	.01461	.01391	.01325	.01263	.01205
60	42	.03412	.03229	.03057	.02895	.02743	.02601	.02467	.02341	.02222	.02110	.02005	.01906	.01813	.01725	.01642	.01564	.01490	.01420	.01354	.01292
60	43	.03619	.03427	.03247	.03077	.02918	.02768	.02627	.02494	.02369	.02252	.02141	.02036	.01937	.01844	.01757	.01674	.01595	.01521	.01452	.01385
60	44	.03836	.03635	.03446	.03269	.03101	.02944	.02796	.02656	.02525	.02401	.02284	.02174	.02070	.01971	.01878	.01791	.01708	.01630	.01555	.01485
60	45	.04062	.03853	.03655	.03469	.03294	.03129	.02973	.02827	.02689	.02558	.02435	.02319	.02209	.02105	.02007	.01915	.01827	.01744	.01666	.01591
60	46	.04299	.04080	.03873	.03679	.03495	.03323	.03160	.03006	.02860	.02723	.02594	.02472	.02356	.02247	.02143	.02045	.01953	.01865	.01782	.01703
60	47	.04544	.04316	.04100	.03897	.03705	.03525	.03354	.03193	.03040	.02896	.02760	.02632	.02510	.02395	.02286	.02183	.02085	.01993	.01905	.01822
60	48	.04799	.04561	.04336	.04124	.03924	.03735	.03556	.03388	.03228	.03077	.02935	.02799	.02672	.02551	.02436	.02327	.02224	.02127	.02034	.01946
60	49	.05063	.04815	.04581	.04360	.04152	.03954	.03768	.03591	.03424	.03266	.03117	.02975	.02841	.02714	.02593	.02479	.02371	.02268	.02170	.02078
60	50	.05336	.05078	.04835	.04605	.04388	.04182	.03987	.03803	.03629	.03463	.03307	.03158	.03018	.02884	.02758	.02638	.02524	.02416	.02313	.02216
60	51	.05618	.05351	.05098	.04859	.04633	.04418	.04216	.04023	.03841	.03669	.03505	.03350	.03203	.03063	.02930	.02804	.02685	.02571	.02463	.02361
60	52	.05908	.05631	.05369	.05121	.04885	.04663	.04451	.04251	.04061	.03881	.03711	.03548	.03394	.03248	.03110	.02978	.02852	.02733	.02620	.02512
60	53	.06206	.05919	.05647	.05390	.05146	.04914	.04695	.04487	.04289	.04102	.03923	.03754	.03594	.03441	.03296	.03158	.03027	.02902	.02783	.02670
60	54	.06510	.06214	.05933	.05667	.05414	.05174	.04946	.04729	.04524	.04329	.04143	.03967	.03800	.03640	.03489	.03345	.03207	.03077	.02952	.02834
60	55	.06822	.06516	.06226	.05950	.05688	.05440	.05204	.04979	.04766	.04563	.04370	.04187	.04013	.03847	.03689	.03538	.03395	.03259	.03129	.03005
60	56	.07141	.06825	.06526	.06241	.05970	.05713	.05469	.05236	.05015	.04804	.04604	.04414	.04232	.04060	.03895	.03738	.03589	.03447	.03311	.03182
60	57	.07466	.07141	.06832	.06538	.06258	.05993	.05740	.05499	.05270	.05052	.04845	.04647	.04459	.04279	.04108	.03945	.03790	.03642	.03500	.03365
60	58	.07795	.07461	.07143	.06840	.06552	.06278	.06017	.05768	.05532	.05306	.05091	.04886	.04691	.04505	.04327	.04158	.03996	.03842	.03695	.03554
60	59	.08129	.07785	.07458	.07147	.06850	.06568	.06299	.06042	.05798	.05565	.05343	.05131	.04928	.04736	.04552	.04376	.04208	.04048	.03895	.03749
60	60	.08465	.08113	.07777	.07457	.07152	.06862	.06585	.06320	.06068	.05828	.05599	.05380	.05171	.04971	.04781	.04599	.04425	.04259	.04100	.03948
61	0	.00467	.00444	.00423	.00404	.00386	.00369	.00353	.00338	.00325	.00312	.00300	.00288	.00278	.00268	.00258	.00249	.00241	.00233	.00225	.00218
61	1	.00310	.00290	.00272	.00255	.00240	.00226	.00213	.00201	.00190	.00179	.00170	.00161	.00152	.00145	.00138	.00131	.00124	.00119	.00113	.00108
61	2	.00319	.00299	.00280	.00262	.00246	.00231	.00218	.00205	.00193	.00183	.00173	.00163	.00155	.00146	.00139	.00132	.00125	.00119	.00113	.00108
61	3	.00335	.00313	.00293	.00274	.00258	.00242	.00228	.00214	.00202	.00191	.00180	.00170	.00161	.00152	.00144	.00137	.00130	.00124	.00117	.00112
61	4	.00354	.00331	.00310	.00290	.00272	.00256	.00240	.00226	.00213	.00201	.00190	.00180	.00170	.00161	.00152	.00145	.00137	.00130	.00124	.00118
61	5	.00376	.00352	.00329	.00309	.00290	.00272	.00256	.00241	.00227	.00214	.00202	.00191	.00181	.00171	.00162	.00154	.00146	.00139	.00132	.00125
61	6	.00401	.00375	.00351	.00329	.00309	.00290	.00273	.00257	.00242	.00229	.00216	.00204	.00193	.00183	.00173	.00165	.00156	.00148	.00141	.00134
61	7	.00428	.00400	.00375	.00352	.00330	.00311	.00292	.00275	.00260	.00245	.00232	.00219	.00207	.00196	.00186	.00177	.00168	.00159	.00152	.00144
61	8	.00457	.00428	.00401	.00376	.00354	.00333	.00313	.00295	.00278	.00263	.00249	.00235	.00223	.00211	.00200	.00190	.00181	.00172	.00163	.00155

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
61	9	.00489	.00458	.00430	.00403	.00379	.00357	.00336	.00317	.00299	.00283	.00267	.00253	.00240	.00227	.00216	.00205	.00195	.00185	.00176	.00168
61	10	.00524	.00491	.00461	.00433	.00407	.00383	.00361	.00341	.00322	.00304	.00288	.00273	.00259	.00245	.00233	.00221	.00211	.00201	.00191	.00182
61	11	.00561	.00526	.00494	.00464	.00437	.00412	.00388	.00367	.00346	.00328	.00310	.00294	.00279	.00265	.00252	.00239	.00228	.00217	.00207	.00197
61	12	.00601	.00564	.00530	.00498	.00469	.00442	.00417	.00394	.00373	.00353	.00334	.00317	.00301	.00286	.00272	.00258	.00246	.00235	.00224	.00214
61	13	.00643	.00603	.00567	.00533	.00502	.00474	.00447	.00423	.00400	.00379	.00359	.00340	.00323	.00307	.00292	.00278	.00265	.00253	.00241	.00230
61	14	.00684	.00643	.00604	.00569	.00536	.00505	.00477	.00451	.00427	.00404	.00383	.00364	.00346	.00329	.00313	.00298	.00284	.00271	.00258	.00247
61	15	.00727	.00682	.00642	.00604	.00569	.00537	.00507	.00479	.00454	.00430	.00408	.00387	.00368	.00349	.00333	.00317	.00302	.00288	.00275	.00263
61	16	.00769	.00722	.00679	.00639	.00602	.00568	.00536	.00507	.00480	.00455	.00431	.00409	.00389	.00370	.00352	.00335	.00319	.00305	.00291	.00278
61	17	.00811	.00762	.00716	.00674	.00635	.00599	.00566	.00535	.00506	.00479	.00454	.00431	.00410	.00389	.00370	.00353	.00336	.00321	.00306	.00292
61	18	.00855	.00803	.00754	.00710	.00669	.00631	.00596	.00563	.00533	.00504	.00478	.00453	.00430	.00409	.00389	.00370	.00353	.00336	.00321	.00307
61	19	.00900	.00846	.00795	.00748	.00704	.00664	.00627	.00592	.00560	.00530	.00502	.00477	.00452	.00430	.00409	.00389	.00370	.00353	.00337	.00321
61	20	.00949	.00891	.00838	.00788	.00742	.00700	.00661	.00624	.00590	.00558	.00529	.00501	.00476	.00452	.00429	.00408	.00389	.00371	.00353	.00337
61	21	.01002	.00941	.00884	.00832	.00783	.00738	.00697	.00658	.00622	.00588	.00557	.00528	.00501	.00476	.00452	.00430	.00409	.00390	.00371	.00354
61	22	.01058	.00993	.00934	.00878	.00827	.00779	.00735	.00694	.00656	.00621	.00588	.00557	.00528	.00501	.00476	.00453	.00431	.00410	.00391	.00372
61	23	.01118	.01050	.00987	.00928	.00874	.00824	.00777	.00734	.00693	.00656	.00620	.00588	.00557	.00529	.00502	.00477	.00454	.00432	.00412	.00392
61	24	.01183	.01111	.01044	.00982	.00925	.00872	.00822	.00776	.00733	.00693	.00656	.00622	.00589	.00559	.00531	.00504	.00480	.00456	.00435	.00414
61	25	.01253	.01177	.01107	.01041	.00980	.00924	.00871	.00823	.00777	.00735	.00695	.00659	.00624	.00592	.00562	.00534	.00508	.00483	.00460	.00438
61	26	.01329	.01248	.01174	.01104	.01040	.00980	.00925	.00873	.00825	.00780	.00738	.00699	.00662	.00628	.00596	.00566	.00538	.00512	.00487	.00464
61	27	.01411	.01326	.01247	.01173	.01105	.01042	.00983	.00928	.00877	.00829	.00784	.00743	.00704	.00668	.00634	.00602	.00572	.00544	.00518	.00493
61	28	.01498	.01408	.01325	.01247	.01175	.01108	.01045	.00987	.00933	.00882	.00835	.00791	.00749	.00711	.00674	.00641	.00609	.00579	.00551	.00525
61	29	.01592	.01497	.01408	.01326	.01250	.01179	.01112	.01051	.00993	.00939	.00889	.00842	.00798	.00757	.00718	.00682	.00649	.00617	.00587	.00559
61	30	.01692	.01591	.01498	.01411	.01330	.01255	.01184	.01119	.01058	.01001	.00947	.00897	.00851	.00807	.00766	.00727	.00691	.00658	.00626	.00596
61	31	.01798	.01692	.01593	.01501	.01416	.01336	.01261	.01192	.01127	.01066	.01010	.00957	.00907	.00860	.00817	.00776	.00737	.00701	.00667	.00636
61	32	.01911	.01799	.01695	.01598	.01507	.01422	.01344	.01270	.01201	.01137	.01077	.01020	.00967	.00918	.00871	.00828	.00787	.00749	.00712	.00678
61	33	.02032	.01913	.01803	.01701	.01605	.01515	.01432	.01354	.01281	.01213	.01149	.01089	.01033	.00980	.00931	.00884	.00841	.00800	.00761	.00725
61	34	.02160	.02035	.01919	.01811	.01709	.01615	.01526	.01444	.01366	.01294	.01226	.01162	.01103	.01047	.00994	.00945	.00898	.00855	.00814	.00775
61	35	.02296	.02165	.02042	.01928	.01821	.01721	.01627	.01540	.01458	.01381	.01309	.01241	.01178	.01118	.01063	.01010	.00961	.00914	.00870	.00829
61	36	.02441	.02303	.02174	.02053	.01940	.01834	.01735	.01643	.01556	.01474	.01398	.01326	.01259	.01196	.01136	.01080	.01028	.00978	.00931	.00888
61	37	.02595	.02449	.02313	.02186	.02067	.01955	.01850	.01752	.01660	.01574	.01493	.01417	.01346	.01278	.01215	.01156	.01100	.01047	.00997	.00950
61	38	.02758	.02605	.02462	.02327	.02202	.02084	.01973	.01870	.01772	.01681	.01595	.01515	.01439	.01367	.01300	.01237	.01177	.01121	.01068	.01019
61	39	.02931	.02770	.02619	.02478	.02345	.02221	.02104	.01995	.01892	.01795	.01704	.01619	.01538	.01463	.01391	.01324	.01261	.01201	.01145	.01092
61	40	.03114	.02944	.02786	.02637	.02498	.02367	.02244	.02128	.02019	.01917	.01821	.01730	.01645	.01565	.01489	.01418	.01351	.01287	.01227	.01171
61	41	.03307	.03129	.02963	.02807	.02660	.02522	.02392	.02270	.02155	.02047	.01946	.01850	.01760	.01675	.01594	.01519	.01447	.01380	.01316	.01256
61	42	.03511	.03325	.03150	.02986	.02831	.02686	.02550	.02421	.02300	.02186	.02079	.01977	.01882	.01792	.01707	.01627	.01551	.01479	.01412	.01348
61	43	.03726	.03531	.03348	.03175	.03013	.02860	.02717	.02581	.02454	.02333	.02220	.02113	.02012	.01917	.01827	.01742	.01662	.01586	.01514	.01446
61	44	.03952	.03747	.03555	.03375	.03204	.03044	.02893	.02750	.02616	.02489	.02370	.02257	.02150	.02050	.01954	.01865	.01779	.01699	.01623	.01551
61	45	.04187	.03974	.03773	.03583	.03405	.03237	.03078	.02928	.02787	.02654	.02528	.02409	.02296	.02190	.02089	.01994	.01904	.01819	.01738	.01662
61	46	.04433	.04210	.04000	.03802	.03615	.03439	.03272	.03115	.02967	.02827	.02694	.02569	.02450	.02338	.02232	.02132	.02036	.01946	.01861	.01780
61	47	.04689	.04456	.04237	.04030	.03834	.03650	.03475	.03311	.03155	.03008	.02868	.02736	.02612	.02494	.02382	.02276	.02175	.02080	.01990	.01904
61	48	.04955	.04712	.04483	.04267	.04063	.03870	.03687	.03515	.03352	.03197	.03051	.02912	.02781	.02657	.02539	.02428	.02322	.02221	.02126	.02036
61	49	.05230	.04978	.04739	.04514	.04301	.04099	.03909	.03728	.03557	.03395	.03242	.03097	.02959	.02828	.02705	.02587	.02476	.02370	.02269	.02174
61	50	.05516	.05253	.05005	.04770	.04548	.04338	.04139	.03950	.03772	.03602	.03442	.03289	.03145	.03008	.02878	.02754	.02637	.02526	.02420	.02319
61	51	.05811	.05538	.05280	.05036	.04805	.04586	.04378	.04181	.03995	.03818	.03650	.03491	.03339	.03196	.03059	.02930	.02807	.02689	.02578	.02472
61	52	.06114	.05832	.05564	.05311	.05070	.04842	.04626	.04421	.04226	.04041	.03866	.03700	.03541	.03391	.03248	.03112	.02983	.02860	.02743	.02632
61	53	.06426	.06134	.05856	.05593	.05344	.05107	.04882	.04668	.04466	.04273	.04090	.03916	.03751	.03594	.03444	.03302	.03167	.03038	.02915	.02799
61	54	.06746	.06444	.06156	.05884	.05625	.05379	.05146	.04924	.04713	.04512	.04322	.04141	.03968	.03804	.03648	.03499	.03358	.03223	.03095	.02972
61	55	.07074	.06761	.06464	.06182	.05914	.05659	.05417	.05187	.04968	.04759	.04561	.04373	.04193	.04022	.03859	.03704	.03556	.03415	.03281	.03153
61	56	.07409	.07086	.06780	.06488	.06211	.05947	.05696	.05457	.05230	.05014	.04808	.04612	.04425	.04247	.04077	.03916	.03761	.03614	.03474	.03340
61	57	.07751	.07418	.07102	.06801	.06515	.06242	.05982	.05735	.05500	.05276	.05062	.04858	.04664	.04479	.04303	.04134	.03974	.03820	.03674	.03534
61	58	.08098	.07756	.07430	.07120	.06824	.06543	.06275	.06019	.05776	.05544	.05322	.05111	.04910	.04718	.04535	.04360	.04192	.04033	.03880	.03735

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
61	59	.08450	.08098	.07763	.07443	.07139	.06849	.06573	.06309	.06057	.05817	.05588	.05370	.05161	.04962	.04772	.04590	.04417	.04251	.04092	.03941
61	60	.08805	.08444	.08100	.07772	.07459	.07160	.06875	.06603	.06344	.06096	.05860	.05634	.05418	.05212	.05015	.04827	.04647	.04474	.04310	.04152
61	61	.09164	.08794	.08441	.08104	.07783	.07476	.07183	.06903	.06635	.06380	.06136	.05903	.05680	.05467	.05263	.05068	.04882	.04704	.04533	.04370
62	0	.00484	.00461	.00440	.00420	.00401	.00384	.00368	.00353	.00339	.00326	.00314	.00302	.00291	.00281	.00271	.00262	.00254	.00245	.00238	.00230
62	1	.00318	.00298	.00279	.00262	.00247	.00233	.00219	.00207	.00196	.00185	.00176	.00167	.00158	.00150	.00143	.00136	.00129	.00123	.00118	.00112
62	2	.00327	.00306	.00287	.00269	.00253	.00238	.00224	.00211	.00199	.00189	.00178	.00169	.00160	.00152	.00144	.00137	.00130	.00124	.00118	.00112
62	3	.00343	.00321	.00300	.00282	.00265	.00249	.00234	.00221	.00208	.00197	.00186	.00176	.00167	.00158	.00150	.00142	.00135	.00128	.00122	.00116
62	4	.00362	.00339	.00318	.00298	.00280	.00263	.00248	.00233	.00220	.00208	.00196	.00186	.00176	.00167	.00158	.00150	.00142	.00135	.00129	.00123
62	5	.00385	.00361	.00338	.00317	.00298	.00280	.00263	.00248	.00234	.00221	.00209	.00198	.00187	.00177	.00168	.00160	.00152	.00144	.00137	.00130
62	6	.00411	.00384	.00360	.00338	.00317	.00299	.00281	.00265	.00250	.00236	.00223	.00211	.00200	.00190	.00180	.00171	.00162	.00154	.00147	.00140
62	7	.00438	.00411	.00385	.00361	.00340	.00320	.00301	.00284	.00268	.00253	.00239	.00227	.00215	.00203	.00193	.00183	.00174	.00166	.00158	.00150
62	8	.00469	.00439	.00412	.00387	.00364	.00342	.00323	.00304	.00287	.00272	.00257	.00243	.00231	.00219	.00208	.00197	.00188	.00179	.00170	.00162
62	9	.00502	.00470	.00441	.00415	.00390	.00367	.00346	.00327	.00309	.00292	.00276	.00262	.00248	.00236	.00224	.00213	.00203	.00193	.00184	.00175
62	10	.00537	.00504	.00473	.00445	.00419	.00395	.00372	.00352	.00332	.00315	.00298	.00282	.00268	.00255	.00242	.00230	.00219	.00209	.00199	.00190
62	11	.00576	.00540	.00508	.00478	.00450	.00424	.00400	.00378	.00358	.00339	.00321	.00305	.00289	.00275	.00261	.00249	.00237	.00226	.00216	.00206
62	12	.00617	.00579	.00545	.00513	.00483	.00456	.00430	.00407	.00385	.00365	.00346	.00328	.00312	.00297	.00282	.00269	.00256	.00244	.00233	.00223
62	13	.00659	.00619	.00583	.00549	.00517	.00488	.00461	.00437	.00413	.00392	.00372	.00353	.00335	.00319	.00304	.00290	.00276	.00264	.00252	.00241
62	14	.00702	.00660	.00621	.00585	.00552	.00521	.00493	.00466	.00442	.00419	.00397	.00377	.00359	.00341	.00325	.00310	.00296	.00282	.00270	.00258
62	15	.00746	.00701	.00660	.00622	.00586	.00554	.00523	.00495	.00469	.00445	.00422	.00401	.00382	.00363	.00346	.00330	.00315	.00300	.00287	.00274
62	16	.00789	.00741	.00698	.00657	.00620	.00586	.00554	.00524	.00496	.00471	.00447	.00424	.00403	.00384	.00366	.00349	.00333	.00318	.00303	.00290
62	17	.00832	.00782	.00736	.00694	.00654	.00618	.00584	.00552	.00523	.00496	.00471	.00447	.00425	.00404	.00385	.00367	.00350	.00334	.00319	.00305
62	18	.00877	.00824	.00775	.00730	.00689	.00650	.00614	.00581	.00550	.00522	.00495	.00470	.00447	.00425	.00404	.00385	.00367	.00351	.00335	.00320
62	19	.00923	.00868	.00816	.00769	.00725	.00684	.00647	.00611	.00579	.00548	.00520	.00494	.00469	.00446	.00424	.00404	.00385	.00368	.00351	.00335
62	20	.00973	.00915	.00861	.00810	.00764	.00721	.00681	.00644	.00609	.00577	.00547	.00519	.00493	.00469	.00446	.00425	.00405	.00386	.00368	.00352
62	21	.01027	.00965	.00908	.00855	.00806	.00760	.00718	.00679	.00642	.00608	.00576	.00547	.00519	.00493	.00469	.00447	.00425	.00405	.00387	.00369
62	22	.01084	.01019	.00958	.00902	.00850	.00802	.00758	.00716	.00677	.00641	.00608	.00576	.00547	.00520	.00494	.00470	.00448	.00427	.00407	.00388
62	23	.01146	.01077	.01013	.00954	.00899	.00848	.00800	.00756	.00715	.00677	.00641	.00608	.00577	.00548	.00521	.00496	.00472	.00449	.00428	.00409
62	24	.01212	.01139	.01072	.01009	.00951	.00897	.00847	.00800	.00757	.00716	.00678	.00643	.00610	.00579	.00550	.00523	.00498	.00474	.00452	.00431
62	25	.01284	.01207	.01135	.01069	.01007	.00950	.00897	.00848	.00802	.00759	.00719	.00681	.00646	.00613	.00583	.00554	.00527	.00502	.00478	.00456
62	26	.01361	.01280	.01204	.01134	.01069	.01008	.00952	.00899	.00851	.00805	.00762	.00723	.00685	.00651	.00618	.00588	.00559	.00532	.00507	.00483
62	27	.01445	.01359	.01279	.01205	.01136	.01071	.01012	.00956	.00904	.00856	.00810	.00768	.00729	.00692	.00657	.00624	.00594	.00565	.00539	.00513
62	28	.01534	.01443	.01359	.01280	.01207	.01139	.01076	.01017	.00962	.00910	.00862	.00817	.00775	.00736	.00699	.00664	.00632	.00602	.00573	.00546
62	29	.01630	.01534	.01445	.01362	.01284	.01212	.01145	.01082	.01024	.00969	.00918	.00870	.00826	.00784	.00745	.00708	.00673	.00641	.00610	.00582
62	30	.01733	.01631	.01537	.01449	.01367	.01290	.01219	.01153	.01091	.01032	.00978	.00927	.00880	.00835	.00794	.00754	.00718	.00683	.00650	.00620
62	31	.01842	.01735	.01635	.01542	.01455	.01374	.01298	.01228	.01162	.01100	.01043	.00989	.00938	.00891	.00846	.00805	.00765	.00728	.00694	.00661
62	32	.01958	.01845	.01739	.01641	.01549	.01463	.01383	.01309	.01239	.01173	.01112	.01055	.01001	.00950	.00903	.00859	.00817	.00777	.00741	.00706
62	33	.02082	.01963	.01851	.01747	.01650	.01559	.01474	.01395	.01321	.01252	.01187	.01126	.01068	.01015	.00964	.00917	.00872	.00831	.00791	.00754
62	34	.02214	.02088	.01970	.01860	.01758	.01662	.01572	.01488	.01409	.01336	.01266	.01202	.01141	.01084	.01030	.00980	.00932	.00888	.00846	.00806
62	35	.02355	.02222	.02097	.01981	.01873	.01771	.01676	.01587	.01504	.01426	.01353	.01284	.01219	.01158	.01101	.01048	.00997	.00950	.00905	.00863
62	36	.02504	.02364	.02233	.02110	.01996	.01888	.01788	.01694	.01605	.01523	.01445	.01372	.01303	.01238	.01178	.01121	.01067	.01016	.00968	.00923
62	37	.02662	.02515	.02377	.02248	.02127	.02013	.01907	.01807	.01714	.01626	.01543	.01466	.01393	.01325	.01260	.01199	.01142	.01088	.01037	.00989
62	38	.02831	.02675	.02530	.02394	.02266	.02147	.02034	.01929	.01830	.01737	.01649	.01567	.01490	.01417	.01348	.01284	.01223	.01165	.01111	.01060
62	39	.03009	.02846	.02693	.02549	.02415	.02289	.02170	.02059	.01954	.01855	.01763	.01676	.01594	.01516	.01443	.01375	.01310	.01249	.01191	.01137
62	40	.03198	.03027	.02866	.02715	.02573	.02440	.02315	.02197	.02086	.01982	.01884	.01792	.01705	.01623	.01546	.01473	.01404	.01339	.01277	.01219
62	41	.03398	.03218	.03049	.02890	.02741	.02601	.02469	.02345	.02228	.02118	.02014	.01916	.01824	.01737	.01655	.01578	.01505	.01436	.01370	.01308
62	42	.03610	.03421	.03243	.03076	.02919	.02772	.02633	.02502	.02378	.02262	.02153	.02049	.01952	.01860	.01773	.01690	.01613	.01539	.01470	.01404
62	43	.03833	.03635	.03448	.03273	.03108	.02953	.02806	.02668	.02538	.02416	.02300	.02191	.02087	.01990	.01898	.01811	.01729	.01651	.01577	.01507
62	44	.04067	.03859	.03664	.03480	.03307	.03144	.02990	.02845	.02708	.02578	.02456	.02341	.02232	.02129	.02031	.01939	.01852	.01769	.01691	.01617
62	45	.04312	.04095	.03890	.03698	.03516	.03345	.03183	.03030	.02886	.02750	.02621	.02500	.02384	.02276	.02173	.02075	.01983	.01895	.01812	.01734
62	46	.04567	.04341	.04127	.03925	.03735	.03555	.03386	.03225	.03074	.02931	.02795	.02667	.02546	.02431	.02322	.02219	.02121	.02029	.01941	.01858



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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
62	47	.04834	.04597	.04374	.04163	.03964	.03776	.03598	.03429	.03270	.03120	.02977	.02842	.02715	.02594	.02479	.02370	.02267	.02169	.02077	.01988
62	48	.05110	.04864	.04631	.04411	.04202	.04005	.03819	.03643	.03476	.03318	.03169	.03027	.02892	.02765	.02644	.02530	.02421	.02318	.02220	.02126
62	49	.05398	.05141	.04898	.04668	.04451	.04245	.04050	.03866	.03691	.03526	.03369	.03220	.03079	.02945	.02818	.02697	.02582	.02474	.02370	.02272
62	50	.05695	.05428	.05176	.04936	.04710	.04495	.04291	.04099	.03916	.03742	.03578	.03422	.03274	.03133	.03000	.02873	.02752	.02638	.02529	.02425
62	51	.06004	.05726	.05463	.05214	.04978	.04754	.04542	.04341	.04150	.03969	.03797	.03633	.03478	.03331	.03190	.03057	.02930	.02810	.02695	.02586
62	52	.06321	.06033	.05760	.05502	.05256	.05023	.04802	.04592	.04393	.04203	.04024	.03853	.03690	.03536	.03389	.03249	.03116	.02990	.02869	.02755
62	53	.06648	.06350	.06067	.05798	.05543	.05301	.05070	.04852	.04644	.04447	.04259	.04081	.03911	.03749	.03596	.03449	.03310	.03177	.03051	.02930
62	54	.06983	.06674	.06381	.06103	.05838	.05587	.05347	.05120	.04904	.04699	.04503	.04317	.04140	.03971	.03810	.03657	.03511	.03372	.03240	.03114
62	55	.07327	.07008	.06704	.06416	.06142	.05881	.05633	.05397	.05172	.04959	.04755	.04561	.04376	.04200	.04033	.03873	.03721	.03575	.03437	.03304
62	56	.07679	.07349	.07036	.06738	.06454	.06184	.05927	.05682	.05449	.05227	.05015	.04813	.04621	.04438	.04263	.04096	.03937	.03786	.03641	.03502
62	57	.08038	.07698	.07375	.07067	.06773	.06494	.06228	.05975	.05733	.05503	.05283	.05074	.04874	.04683	.04501	.04328	.04162	.04004	.03852	.03708
62	58	.08403	.08053	.07720	.07402	.07100	.06811	.06536	.06274	.06024	.05786	.05558	.05341	.05133	.04935	.04746	.04566	.04393	.04228	.04071	.03920
62	59	.08774	.08414	.08071	.07744	.07432	.07134	.06851	.06580	.06321	.06074	.05839	.05614	.05399	.05194	.04997	.04810	.04631	.04459	.04295	.04138
62	60	.09148	.08779	.08426	.08090	.07769	.07463	.07170	.06891	.06624	.06369	.06126	.05893	.05671	.05458	.05255	.05060	.04874	.04696	.04526	.04363
62	61	.09527	.09148	.08787	.08441	.08111	.07796	.07495	.07207	.06932	.06670	.06418	.06178	.05948	.05728	.05518	.05316	.05124	.04939	.04762	.04593
62	62	.09911	.09523	.09152	.08798	.08459	.08135	.07826	.07530	.07247	.06976	.06717	.06469	.06232	.06005	.05788	.05579	.05380	.05189	.05006	.04830
63	0	.00501	.00478	.00456	.00436	.00418	.00400	.00384	.00369	.00354	.00341	.00328	.00317	.00306	.00295	.00285	.00276	.00267	.00258	.00250	.00243
63	1	.00325	.00305	.00287	.00270	.00254	.00239	.00226	.00214	.00202	.00191	.00182	.00172	.00164	.00156	.00148	.00141	.00134	.00128	.00122	.00117
63	2	.00335	.00313	.00294	.00276	.00260	.00245	.00231	.00218	.00206	.00194	.00184	.00174	.00165	.00157	.00149	.00142	.00135	.00129	.00123	.00117
63	3	.00351	.00328	.00308	.00289	.00272	.00256	.00241	.00227	.00215	.00203	.00192	.00182	.00172	.00163	.00155	.00147	.00140	.00133	.00127	.00121
63	4	.00371	.00347	.00325	.00306	.00287	.00270	.00255	.00240	.00227	.00214	.00203	.00192	.00182	.00172	.00164	.00155	.00148	.00140	.00134	.00127
63	5	.00394	.00369	.00346	.00325	.00306	.00288	.00271	.00255	.00241	.00228	.00216	.00204	.00193	.00183	.00174	.00165	.00157	.00150	.00142	.00136
63	6	.00420	.00394	.00369	.00347	.00326	.00307	.00289	.00273	.00258	.00244	.00230	.00218	.00207	.00196	.00186	.00177	.00168	.00160	.00152	.00145
63	7	.00449	.00421	.00395	.00371	.00349	.00329	.00310	.00292	.00276	.00261	.00247	.00234	.00222	.00211	.00200	.00190	.00181	.00172	.00164	.00156
63	8	.00480	.00450	.00422	.00397	.00374	.00352	.00332	.00314	.00296	.00280	.00265	.00252	.00239	.00227	.00215	.00205	.00195	.00185	.00177	.00169
63	9	.00514	.00482	.00453	.00426	.00401	.00378	.00357	.00337	.00319	.00302	.00286	.00271	.00257	.00244	.00232	.00221	.00210	.00200	.00191	.00182
63	10	.00551	.00517	.00486	.00457	.00431	.00406	.00384	.00363	.00343	.00325	.00308	.00292	.00278	.00264	.00251	.00239	.00228	.00217	.00207	.00198
63	11	.00590	.00554	.00521	.00491	.00463	.00437	.00413	.00390	.00370	.00350	.00332	.00315	.00300	.00285	.00271	.00259	.00246	.00235	.00224	.00214
63	12	.00632	.00594	.00559	.00527	.00497	.00469	.00444	.00420	.00398	.00377	.00358	.00340	.00323	.00308	.00293	.00279	.00267	.00255	.00243	.00232
63	13	.00676	.00636	.00599	.00564	.00533	.00503	.00476	.00451	.00427	.00405	.00385	.00366	.00348	.00331	.00316	.00301	.00287	.00274	.00262	.00251
63	14	.00720	.00678	.00638	.00602	.00568	.00537	.00508	.00481	.00456	.00433	.00411	.00391	.00372	.00354	.00338	.00322	.00308	.00294	.00281	.00269
63	15	.00765	.00720	.00678	.00639	.00604	.00571	.00540	.00511	.00485	.00460	.00437	.00416	.00396	.00377	.00359	.00343	.00327	.00313	.00299	.00286
63	16	.00809	.00761	.00717	.00676	.00639	.00604	.00571	.00541	.00513	.00487	.00462	.00440	.00418	.00399	.00380	.00363	.00346	.00331	.00316	.00303
63	17	.00853	.00803	.00756	.00713	.00673	.00636	.00602	.00570	.00541	.00513	.00487	.00463	.00441	.00420	.00400	.00382	.00364	.00348	.00333	.00318
63	18	.00898	.00845	.00796	.00751	.00709	.00670	.00633	.00600	.00568	.00539	.00512	.00487	.00463	.00441	.00420	.00400	.00382	.00365	.00349	.00334
63	19	.00946	.00890	.00838	.00790	.00746	.00705	.00666	.00631	.00598	.00567	.00538	.00511	.00486	.00463	.00441	.00420	.00401	.00383	.00365	.00349
63	20	.00997	.00938	.00883	.00833	.00786	.00742	.00702	.00664	.00629	.00596	.00566	.00537	.00511	.00486	.00463	.00441	.00421	.00401	.00383	.00366
63	21	.01052	.00989	.00932	.00878	.00828	.00782	.00739	.00700	.00663	.00628	.00596	.00566	.00538	.00511	.00487	.00464	.00442	.00422	.00403	.00385
63	22	.01110	.01044	.00983	.00927	.00874	.00825	.00780	.00738	.00699	.00662	.00628	.00596	.00566	.00538	.00512	.00488	.00465	.00443	.00423	.00404
63	23	.01173	.01103	.01039	.00979	.00923	.00872	.00824	.00779	.00738	.00699	.00663	.00629	.00597	.00568	.00540	.00514	.00490	.00467	.00446	.00425
63	24	.01241	.01167	.01099	.01036	.00977	.00922	.00871	.00824	.00780	.00739	.00700	.00665	.00631	.00600	.00570	.00543	.00517	.00493	.00470	.00449
63	25	.01314	.01236	.01164	.01097	.01035	.00977	.00923	.00873	.00826	.00783	.00742	.00704	.00668	.00635	.00604	.00575	.00547	.00521	.00497	.00474
63	26	.01393	.01311	.01235	.01164	.01098	.01036	.00979	.00926	.00876	.00830	.00787	.00747	.00709	.00673	.00640	.00609	.00580	.00553	.00527	.00503
63	27	.01479	.01392	.01311	.01236	.01166	.01101	.01041	.00984	.00931	.00882	.00836	.00793	.00753	.00716	.00680	.00647	.00616	.00587	.00560	.00534
63	28	.01571	.01479	.01393	.01314	.01240	.01171	.01107	.01047	.00991	.00939	.00890	.00844	.00801	.00761	.00724	.00689	.00656	.00624	.00595	.00568
63	29	.01669	.01572	.01481	.01397	.01319	.01246	.01178	.01114	.01055	.00999	.00947	.00899	.00853	.00811	.00771	.00733	.00698	.00665	.00634	.00605
63	30	.01774	.01671	.01576	.01487	.01404	.01326	.01254	.01187	.01124	.01065	.01010	.00958	.00910	.00864	.00822	.00782	.00744	.00709	.00676	.00644
63	31	.01886	.01777	.01676	.01582	.01494	.01412	.01336	.01264	.01197	.01135	.01076	.01021	.00970	.00921	.00876	.00834	.00794	.00756	.00721	.00687
63	32	.02005	.01890	.01784	.01684	.01591	.01504	.01423	.01347	.01276	.01210	.01148	.01089	.01034	.00983	.00935	.00890	.00847	.00807	.00769	.00734
63	33	.02132	.02011	.01899	.01793	.01695	.01603	.01517	.01437	.01361	.01291	.01225	.01163	.01104	.01050	.00998	.00950	.00905	.00862	.00822	.00784

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
63	34	.02268	.02140	.02021	.01910	.01806	.01709	.01617	.01532	.01452	.01377	.01307	.01241	.01179	.01121	.01067	.01015	.00967	.00921	.00878	.00838
63	35	.02412	.02278	.02152	.02035	.01925	.01822	.01725	.01635	.01550	.01471	.01396	.01326	.01260	.01199	.01140	.01086	.01034	.00986	.00940	.00897
63	36	.02566	.02424	.02292	.02168	.02051	.01943	.01841	.01745	.01655	.01571	.01492	.01417	.01347	.01282	.01220	.01161	.01107	.01055	.01006	.00960
63	37	.02729	.02580	.02440	.02309	.02187	.02072	.01964	.01862	.01767	.01678	.01594	.01515	.01441	.01371	.01305	.01243	.01185	.01129	.01077	.01028
63	38	.02903	.02746	.02598	.02460	.02331	.02209	.02095	.01988	.01888	.01793	.01704	.01620	.01541	.01467	.01397	.01331	.01269	.01210	.01155	.01102
63	39	.03087	.02921	.02766	.02621	.02484	.02356	.02236	.02123	.02016	.01916	.01822	.01733	.01649	.01570	.01496	.01426	.01360	.01297	.01238	.01182
63	40	.03282	.03108	.02945	.02792	.02648	.02513	.02386	.02266	.02154	.02048	.01948	.01854	.01765	.01681	.01602	.01528	.01457	.01391	.01328	.01268
63	41	.03489	.03306	.03135	.02974	.02822	.02680	.02546	.02419	.02300	.02188	.02083	.01983	.01889	.01800	.01716	.01637	.01563	.01492	.01425	.01362
63	42	.03708	.03516	.03336	.03167	.03007	.02857	.02716	.02583	.02457	.02339	.02227	.02121	.02022	.01928	.01839	.01755	.01675	.01600	.01529	.01462
63	43	.03938	.03738	.03549	.03371	.03203	.03045	.02896	.02756	.02623	.02498	.02380	.02269	.02163	.02064	.01970	.01881	.01796	.01717	.01641	.01569
63	44	.04181	.03971	.03773	.03586	.03410	.03244	.03087	.02939	.02800	.02668	.02543	.02426	.02314	.02209	.02109	.02015	.01925	.01841	.01761	.01685
63	45	.04435	.04215	.04008	.03812	.03627	.03453	.03288	.03133	.02986	.02847	.02715	.02591	.02473	.02362	.02257	.02157	.02062	.01973	.01888	.01807
63	46	.04701	.04471	.04254	.04049	.03855	.03672	.03499	.03336	.03181	.03035	.02897	.02766	.02642	.02524	.02413	.02307	.02207	.02112	.02022	.01937
63	47	.04978	.04737	.04510	.04296	.04093	.03902	.03720	.03549	.03386	.03233	.03087	.02949	.02819	.02695	.02577	.02466	.02360	.02260	.02165	.02074
63	48	.05266	.05015	.04778	.04554	.04342	.04141	.03951	.03772	.03601	.03440	.03287	.03142	.03005	.02874	.02750	.02633	.02521	.02415	.02315	.02219
63	49	.05565	.05304	.05056	.04823	.04601	.04392	.04193	.04005	.03826	.03657	.03497	.03344	.03200	.03063	.02932	.02809	.02691	.02579	.02473	.02372
63	50	.05875	.05603	.05346	.05102	.04871	.04652	.04445	.04248	.04061	.03884	.03716	.03556	.03404	.03260	.03123	.02993	.02869	.02752	.02640	.02533
63	51	.06197	.05914	.05647	.05393	.05152	.04924	.04707	.04502	.04306	.04121	.03945	.03778	.03619	.03467	.03324	.03187	.03057	.02933	.02815	.02702
63	52	.06528	.06235	.05957	.05693	.05443	.05205	.04979	.04765	.04561	.04367	.04183	.04008	.03841	.03683	.03532	.03389	.03252	.03122	.02998	.02880
63	53	.06870	.06566	.06277	.06003	.05743	.05496	.05261	.05037	.04825	.04623	.04430	.04247	.04073	.03907	.03750	.03599	.03456	.03319	.03189	.03065
63	54	.07221	.06906	.06607	.06323	.06053	.05796	.05551	.05319	.05097	.04887	.04686	.04496	.04314	.04140	.03975	.03818	.03668	.03525	.03388	.03258
63	55	.07581	.07255	.06946	.06651	.06371	.06105	.05851	.05609	.05379	.05160	.04951	.04753	.04563	.04382	.04210	.04045	.03888	.03739	.03596	.03459
63	56	.07950	.07613	.07293	.06989	.06699	.06423	.06160	.05909	.05670	.05442	.05225	.05018	.04821	.04632	.04453	.04281	.04117	.03961	.03811	.03668
63	57	.08326	.07980	.07649	.07335	.07035	.06749	.06477	.06217	.05969	.05733	.05507	.05292	.05087	.04891	.04704	.04525	.04354	.04191	.04035	.03886
63	58	.08710	.08353	.08012	.07688	.07378	.07083	.06801	.06532	.06276	.06031	.05797	.05574	.05361	.05157	.04962	.04776	.04598	.04428	.04266	.04110
63	59	.09100	.08732	.08382	.08047	.07728	.07423	.07132	.06855	.06589	.06336	.06094	.05862	.05641	.05430	.05228	.05034	.04849	.04672	.04503	.04341
63	60	.09494	.09117	.08756	.08412	.08083	.07769	.07469	.07183	.06909	.06647	.06397	.06157	.05928	.05709	.05500	.05299	.05107	.04923	.04747	.04578
63	61	.09894	.09506	.09136	.08783	.08445	.08121	.07813	.07517	.07235	.06964	.06706	.06459	.06222	.05995	.05778	.05570	.05371	.05181	.04998	.04823
63	62	.10299	.09902	.09522	.09159	.08812	.08480	.08162	.07858	.07567	.07289	.07022	.06767	.06522	.06288	.06064	.05849	.05643	.05445	.05256	.05074
63	63	.10708	.10302	.09913	.09541	.09185	.08844	.08518	.08205	.07906	.07620	.07345	.07082	.06830	.06588	.06357	.06135	.05922	.05717	.05521	.05333
64	0	.00519	.00495	.00474	.00453	.00434	.00417	.00400	.00385	.00370	.00356	.00344	.00331	.00320	.00309	.00299	.00289	.00280	.00272	.00263	.00256
64	1	.00333	.00313	.00294	.00277	.00261	.00246	.00233	.00220	.00208	.00198	.00188	.00178	.00169	.00161	.00154	.00146	.00140	.00133	.00127	.00122
64	2	.00342	.00321	.00301	.00283	.00267	.00251	.00237	.00224	.00212	.00200	.00190	.00180	.00171	.00162	.00154	.00147	.00140	.00133	.00127	.00121
64	3	.00359	.00336	.00315	.00296	.00279	.00263	.00248	.00234	.00221	.00209	.00198	.00187	.00178	.00169	.00160	.00153	.00145	.00138	.00132	.00126
64	4	.00379	.00355	.00333	.00313	.00295	.00277	.00262	.00247	.00233	.00221	.00209	.00198	.00188	.00178	.00169	.00161	.00153	.00146	.00139	.00132
64	5	.00403	.00378	.00355	.00333	.00313	.00295	.00278	.00263	.00248	.00235	.00222	.00211	.00200	.00190	.00180	.00171	.00163	.00155	.00148	.00141
64	6	.00430	.00403	.00378	.00356	.00335	.00315	.00297	.00281	.00265	.00251	.00238	.00225	.00214	.00203	.00193	.00183	.00174	.00166	.00158	.00151
64	7	.00459	.00431	.00404	.00380	.00358	.00338	.00318	.00301	.00284	.00269	.00255	.00242	.00229	.00218	.00207	.00197	.00187	.00179	.00170	.00162
64	8	.00491	.00461	.00433	.00407	.00384	.00362	.00342	.00323	.00305	.00289	.00274	.00260	.00247	.00234	.00223	.00212	.00202	.00192	.00184	.00175
64	9	.00526	.00494	.00464	.00437	.00412	.00389	.00367	.00347	.00328	.00311	.00295	.00280	.00266	.00253	.00241	.00229	.00218	.00208	.00199	.00190
64	10	.00564	.00530	.00498	.00469	.00443	.00418	.00395	.00374	.00354	.00335	.00318	.00302	.00287	.00273	.00260	.00248	.00236	.00226	.00215	.00206
64	11	.00605	.00568	.00535	.00504	.00476	.00450	.00425	.00402	.00381	.00362	.00343	.00326	.00310	.00295	.00281	.00268	.00256	.00244	.00234	.00223
64	12	.00648	.00610	.00574	.00542	.00511	.00483	.00457	.00433	.00411	.00390	.00370	.00352	.00335	.00319	.00304	.00290	.00277	.00265	.00253	.00242
64	13	.00693	.00652	.00615	.00580	.00548	.00518	.00491	.00465	.00441	.00419	.00398	.00379	.00361	.00344	.00328	.00313	.00299	.00286	.00273	.00262
64	14	.00738	.00695	.00656	.00619	.00585	.00553	.00524	.00497	.00471	.00448	.00426	.00405	.00386	.00368	.00351	.00335	.00320	.00306	.00293	.00280
64	15	.00784	.00738	.00696	.00657	.00621	.00588	.00557	.00528	.00501	.00476	.00452	.00431	.00410	.00391	.00373	.00356	.00341	.00326	.00312	.00299
64	16	.00829	.00781	.00736	.00695	.00657	.00622	.00589	.00558	.00530	.00503	.00478	.00455	.00434	.00413	.00395	.00377	.00360	.00344	.00330	.00316
64	17	.00874	.00823	.00776	.00733	.00693	.00655	.00620	.00588	.00558	.00530	.00504	.00479	.00457	.00435	.00415	.00396	.00379	.00362	.00347	.00332
64	18	.00920	.00867	.00817	.00771	.00729	.00689	.00653	.00618	.00587	.00557	.00529	.00504	.00479	.00457	.00436	.00416	.00397	.00380	.00363	.00348
64	19	.00969	.00913	.00860	.00812	.00767	.00725	.00686	.00650	.00617	.00585	.00556	.00529	.00503	.00479	.00457	.00436	.00416	.00398	.00380	.00364

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
64	20	.01021	.00961	.00906	.00855	.00807	.00763	.00722	.00684	.00649	.00615	.00585	.00556	.00529	.00503	.00480	.00458	.00437	.00417	.00399	.00381
64	21	.01077	.01014	.00955	.00901	.00851	.00804	.00761	.00721	.00683	.00648	.00615	.00585	.00556	.00529	.00504	.00481	.00459	.00438	.00419	.00400
64	22	.01136	.01070	.01008	.00951	.00898	.00848	.00802	.00760	.00720	.00683	.00648	.00616	.00586	.00557	.00531	.00506	.00483	.00461	.00440	.00421
64	23	.01200	.01130	.01065	.01004	.00948	.00896	.00847	.00802	.00760	.00721	.00684	.00650	.00618	.00588	.00559	.00533	.00508	.00485	.00463	.00443
64	24	.01269	.01195	.01126	.01062	.01003	.00947	.00896	.00848	.00803	.00762	.00723	.00686	.00652	.00621	.00591	.00563	.00536	.00512	.00488	.00467
64	25	.01344	.01266	.01193	.01125	.01062	.01004	.00949	.00898	.00851	.00807	.00765	.00727	.00691	.00657	.00625	.00595	.00567	.00541	.00516	.00493
64	26	.01425	.01342	.01265	.01193	.01127	.01064	.01007	.00953	.00903	.00856	.00812	.00771	.00732	.00696	.00663	.00631	.00601	.00573	.00547	.00522
64	27	.01513	.01425	.01343	.01267	.01197	.01131	.01070	.01012	.00959	.00909	.00863	.00819	.00778	.00740	.00704	.00670	.00639	.00609	.00581	.00555
64	28	.01606	.01514	.01427	.01347	.01272	.01202	.01137	.01077	.01020	.00967	.00918	.00871	.00828	.00787	.00749	.00713	.00679	.00648	.00618	.00590
64	29	.01707	.01609	.01518	.01433	.01353	.01279	.01210	.01146	.01086	.01030	.00977	.00928	.00881	.00838	.00797	.00759	.00723	.00690	.00658	.00628
64	30	.01814	.01711	.01614	.01524	.01440	.01362	.01289	.01221	.01157	.01097	.01041	.00988	.00939	.00893	.00850	.00809	.00771	.00735	.00701	.00669
64	31	.01929	.01819	.01717	.01622	.01533	.01450	.01373	.01300	.01233	.01169	.01110	.01054	.01001	.00952	.00906	.00863	.00822	.00784	.00748	.00714
64	32	.02051	.01936	.01828	.01727	.01633	.01545	.01463	.01386	.01314	.01247	.01183	.01124	.01068	.01016	.00967	.00921	.00877	.00836	.00798	.00762
64	33	.02182	.02060	.01946	.01839	.01740	.01647	.01559	.01478	.01402	.01330	.01263	.01200	.01141	.01085	.01033	.00983	.00937	.00894	.00852	.00814
64	34	.02321	.02192	.02072	.01959	.01854	.01755	.01663	.01577	.01495	.01419	.01348	.01281	.01218	.01159	.01103	.01051	.01002	.00955	.00911	.00870
64	35	.02469	.02333	.02206	.02087	.01976	.01872	.01774	.01683	.01597	.01516	.01440	.01369	.01302	.01239	.01180	.01124	.01071	.01022	.00975	.00931
64	36	.02627	.02484	.02350	.02224	.02107	.01996	.01893	.01796	.01705	.01619	.01539	.01463	.01392	.01325	.01262	.01203	.01147	.01094	.01044	.00997
64	37	.02795	.02644	.02503	.02370	.02246	.02130	.02020	.01917	.01821	.01730	.01645	.01565	.01489	.01418	.01351	.01287	.01228	.01171	.01118	.01068
64	38	.02974	.02815	.02666	.02526	.02395	.02272	.02156	.02047	.01945	.01849	.01759	.01673	.01593	.01517	.01446	.01379	.01315	.01255	.01199	.01145
64	39	.03164	.02996	.02839	.02692	.02554	.02424	.02301	.02186	.02078	.01976	.01881	.01790	.01705	.01625	.01549	.01477	.01410	.01346	.01285	.01228
64	40	.03365	.03189	.03024	.02869	.02723	.02586	.02457	.02335	.02221	.02113	.02011	.01916	.01825	.01740	.01659	.01583	.01511	.01443	.01379	.01318
64	41	.03579	.03394	.03220	.03057	.02903	.02759	.02622	.02494	.02373	.02259	.02152	.02050	.01954	.01864	.01778	.01697	.01621	.01549	.01480	.01415
64	42	.03805	.03611	.03428	.03257	.03095	.02942	.02799	.02663	.02536	.02415	.02301	.02194	.02092	.01996	.01906	.01820	.01739	.01662	.01589	.01520
64	43	.04044	.03840	.03648	.03468	.03298	.03137	.02986	.02843	.02708	.02581	.02461	.02347	.02240	.02138	.02042	.01951	.01865	.01783	.01706	.01633
64	44	.04295	.04082	.03881	.03691	.03512	.03344	.03184	.03034	.02892	.02758	.02631	.02511	.02397	.02289	.02188	.02091	.02000	.01913	.01831	.01753
64	45	.04558	.04335	.04124	.03926	.03738	.03561	.03393	.03235	.03085	.02944	.02810	.02683	.02563	.02449	.02342	.02240	.02143	.02051	.01964	.01881
64	46	.04834	.04600	.04380	.04172	.03975	.03789	.03613	.03447	.03289	.03140	.02999	.02865	.02739	.02619	.02505	.02397	.02294	.02197	.02105	.02017
64	47	.05121	.04877	.04647	.04429	.04223	.04028	.03843	.03668	.03503	.03346	.03198	.03057	.02924	.02797	.02677	.02563	.02454	.02352	.02254	.02161
64	48	.05420	.05166	.04925	.04697	.04481	.04277	.04084	.03901	.03727	.03563	.03407	.03258	.03118	.02984	.02858	.02738	.02623	.02515	.02411	.02313
64	49	.05731	.05466	.05215	.04977	.04752	.04538	.04336	.04144	.03962	.03789	.03625	.03470	.03322	.03182	.03048	.02921	.02801	.02686	.02577	.02473
64	50	.06054	.05778	.05516	.05269	.05033	.04810	.04599	.04398	.04208	.04027	.03855	.03691	.03536	.03389	.03248	.03115	.02988	.02867	.02752	.02643
64	51	.06389	.06102	.05830	.05572	.05326	.05094	.04873	.04663	.04464	.04274	.04094	.03923	.03761	.03606	.03458	.03318	.03184	.03057	.02936	.02821
64	52	.06735	.06437	.06154	.05885	.05630	.05388	.05157	.04938	.04730	.04532	.04344	.04165	.03994	.03832	.03677	.03530	.03390	.03256	.03129	.03007
64	53	.07092	.06782	.06489	.06209	.05944	.05692	.05452	.05224	.05007	.04800	.04603	.04416	.04237	.04068	.03906	.03751	.03604	.03464	.03330	.03202
64	54	.07458	.07138	.06833	.06543	.06268	.06006	.05756	.05519	.05293	.05077	.04872	.04676	.04490	.04312	.04143	.03981	.03827	.03680	.03540	.03405
64	55	.07835	.07503	.07188	.06888	.06602	.06330	.06070	.05824	.05588	.05364	.05150	.04946	.04752	.04566	.04389	.04220	.04059	.03905	.03758	.03617
64	56	.08221	.07878	.07552	.07241	.06945	.06663	.06394	.06138	.05894	.05660	.05438	.05226	.05023	.04830	.04645	.04469	.04300	.04139	.03985	.03838
64	57	.08616	.08262	.07925	.07604	.07298	.07006	.06727	.06462	.06208	.05966	.05735	.05514	.05303	.05102	.04909	.04726	.04550	.04382	.04221	.04067
64	58	.09018	.08654	.08307	.07975	.07659	.07357	.07069	.06793	.06531	.06280	.06040	.05811	.05592	.05382	.05182	.04991	.04808	.04632	.04465	.04304
64	59	.09427	.09052	.08694	.08353	.08026	.07715	.07417	.07133	.06861	.06601	.06352	.06115	.05888	.05670	.05462	.05263	.05073	.04890	.04716	.04548
64	60	.09842	.09457	.09089	.08737	.08401	.08079	.07772	.07478	.07197	.06929	.06672	.06426	.06190	.05965	.05749	.05543	.05345	.05155	.04973	.04799
64	61	.10263	.09867	.09489	.09127	.08781	.08450	.08134	.07831	.07541	.07264	.06998	.06744	.06500	.06267	.06044	.05829	.05624	.05427	.05239	.05058
64	62	.10689	.10283	.09895	.09524	.09169	.08828	.08503	.08191	.07892	.07606	.07332	.07070	.06818	.06577	.06346	.06124	.05912	.05708	.05512	.05324
64	63	.11121	.10705	.10308	.09927	.09562	.09213	.08879	.08558	.08251	.07956	.07674	.07403	.07144	.06895	.06656	.06427	.06207	.05996	.05793	.05599
64	64	.11557	.11132	.10725	.10335	.09962	.09603	.09260	.08931	.08615	.08312	.08022	.07743	.07476	.07219	.06973	.06737	.06509	.06291	.06082	.05881
65	0	.00537	.00513	.00491	.00471	.00451	.00433	.00417	.00401	.00386	.00372	.00359	.00347	.00335	.00324	.00314	.00304	.00294	.00286	.00277	.00269
65	1	.00341	.00320	.00301	.00284	.00268	.00253	.00239	.00227	.00215	.00204	.00194	.00184	.00175	.00167	.00159	.00152	.00145	.00138	.00132	.00127
65	2	.00350	.00328	.00308	.00290	.00273	.00258	.00244	.00230	.00218	.00206	.00196	.00186	.00177	.00168	.00160	.00152	.00145	.00138	.00132	.00126
65	3	.00366	.00344	.00323	.00303	.00286	.00269	.00254	.00240	.00227	.00215	.00204	.00193	.00183	.00174	.00166	.00158	.00150	.00143	.00137	.00130
65	4	.00387	.00363	.00341	.00321	.00302	.00285	.00269	.00254	.00240	.00227	.00215	.00204	.00194	.00184	.00175	.00166	.00158	.00151	.00144	.00137

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
65	5	.00412	.00386	.00363	.00341	.00321	.00303	.00286	.00270	.00255	.00242	.00229	.00217	.00206	.00196	.00186	.00177	.00169	.00161	.00153	.00146
65	6	.00439	.00412	.00387	.00364	.00343	.00324	.00305	.00289	.00273	.00258	.00245	.00232	.00221	.00210	.00199	.00190	.00181	.00172	.00164	.00156
65	7	.00469	.00441	.00414	.00390	.00367	.00346	.00327	.00309	.00293	.00277	.00263	.00249	.00237	.00225	.00214	.00204	.00194	.00185	.00177	.00169
65	8	.00502	.00472	.00443	.00418	.00394	.00372	.00351	.00332	.00314	.00298	.00283	.00268	.00255	.00242	.00231	.00220	.00209	.00200	.00190	.00182
65	9	.00538	.00505	.00476	.00448	.00423	.00399	.00377	.00357	.00338	.00321	.00304	.00289	.00275	.00262	.00249	.00237	.00226	.00216	.00206	.00197
65	10	.00577	.00543	.00511	.00482	.00455	.00430	.00406	.00385	.00365	.00346	.00329	.00312	.00297	.00283	.00269	.00257	.00245	.00234	.00224	.00214
65	11	.00619	.00582	.00549	.00518	.00489	.00462	.00438	.00415	.00393	.00373	.00355	.00337	.00321	.00306	.00292	.00278	.00266	.00254	.00243	.00232
65	12	.00663	.00625	.00589	.00556	.00525	.00497	.00471	.00446	.00424	.00402	.00383	.00364	.00347	.00331	.00315	.00301	.00288	.00275	.00263	.00252
65	13	.00710	.00669	.00631	.00596	.00563	.00533	.00505	.00479	.00455	.00433	.00411	.00392	.00373	.00356	.00340	.00325	.00310	.00297	.00284	.00272
65	14	.00757	.00713	.00673	.00636	.00601	.00569	.00540	.00512	.00486	.00462	.00440	.00419	.00400	.00381	.00364	.00348	.00333	.00318	.00305	.00292
65	15	.00803	.00757	.00715	.00675	.00639	.00605	.00573	.00544	.00517	.00492	.00468	.00446	.00425	.00405	.00387	.00370	.00354	.00339	.00325	.00311
65	16	.00849	.00801	.00756	.00714	.00675	.00640	.00606	.00575	.00547	.00520	.00495	.00471	.00449	.00429	.00409	.00391	.00374	.00358	.00343	.00329
65	17	.00895	.00844	.00797	.00753	.00712	.00674	.00639	.00606	.00576	.00547	.00521	.00496	.00473	.00451	.00431	.00411	.00393	.00377	.00361	.00346
65	18	.00943	.00888	.00838	.00792	.00749	.00709	.00672	.00637	.00605	.00575	.00547	.00521	.00496	.00473	.00452	.00432	.00413	.00395	.00378	.00362
65	19	.00992	.00935	.00882	.00833	.00788	.00746	.00706	.00670	.00636	.00604	.00574	.00547	.00521	.00496	.00474	.00452	.00432	.00413	.00396	.00379
65	20	.01045	.00985	.00929	.00877	.00829	.00785	.00743	.00704	.00669	.00635	.00604	.00574	.00547	.00521	.00497	.00475	.00453	.00433	.00415	.00397
65	21	.01102	.01038	.00979	.00924	.00874	.00827	.00783	.00742	.00704	.00668	.00635	.00604	.00575	.00548	.00522	.00499	.00476	.00455	.00435	.00416
65	22	.01162	.01095	.01033	.00975	.00921	.00872	.00825	.00782	.00742	.00704	.00669	.00636	.00605	.00577	.00550	.00524	.00500	.00478	.00457	.00437
65	23	.01227	.01157	.01091	.01030	.00973	.00920	.00871	.00825	.00783	.00743	.00705	.00671	.00638	.00608	.00579	.00552	.00527	.00503	.00481	.00460
65	24	.01298	.01223	.01153	.01089	.01029	.00973	.00921	.00872	.00827	.00785	.00745	.00708	.00674	.00642	.00611	.00583	.00556	.00531	.00507	.00485
65	25	.01374	.01295	.01221	.01153	.01089	.01030	.00975	.00924	.00876	.00831	.00789	.00750	.00713	.00679	.00647	.00616	.00588	.00561	.00536	.00512
65	26	.01457	.01373	.01295	.01223	.01155	.01093	.01034	.00980	.00929	.00881	.00837	.00795	.00756	.00720	.00685	.00653	.00623	.00594	.00568	.00542
65	27	.01546	.01457	.01375	.01298	.01227	.01161	.01099	.01041	.00987	.00936	.00889	.00845	.00803	.00764	.00728	.00694	.00661	.00631	.00603	.00576
65	28	.01642	.01548	.01461	.01380	.01304	.01234	.01168	.01107	.01049	.00996	.00946	.00898	.00854	.00813	.00774	.00738	.00703	.00671	.00641	.00612
65	29	.01745	.01646	.01554	.01468	.01388	.01313	.01243	.01178	.01117	.01060	.01007	.00957	.00910	.00866	.00824	.00785	.00749	.00715	.00682	.00652
65	30	.01855	.01750	.01653	.01562	.01477	.01398	.01324	.01255	.01190	.01129	.01072	.01019	.00969	.00922	.00878	.00837	.00798	.00761	.00727	.00694
65	31	.01972	.01861	.01758	.01662	.01572	.01488	.01410	.01337	.01268	.01203	.01143	.01087	.01033	.00984	.00937	.00893	.00851	.00812	.00775	.00740
65	32	.02097	.01980	.01871	.01770	.01674	.01586	.01502	.01425	.01352	.01283	.01219	.01159	.01102	.01049	.00999	.00952	.00908	.00866	.00827	.00790
65	33	.02231	.02108	.01992	.01885	.01784	.01690	.01602	.01519	.01442	.01369	.01301	.01237	.01177	.01120	.01067	.01017	.00970	.00926	.00884	.00844
65	34	.02373	.02243	.02122	.02008	.01901	.01802	.01708	.01621	.01539	.01461	.01389	.01321	.01257	.01197	.01140	.01087	.01037	.00989	.00945	.00902
65	35	.02526	.02389	.02260	.02140	.02027	.01922	.01823	.01730	.01643	.01561	.01484	.01412	.01344	.01280	.01219	.01163	.01109	.01058	.01011	.00966
65	36	.02688	.02543	.02408	.02281	.02162	.02050	.01945	.01847	.01755	.01668	.01586	.01509	.01437	.01369	.01305	.01244	.01187	.01133	.01082	.01034
65	37	.02861	.02708	.02565	.02431	.02305	.02187	.02076	.01972	.01874	.01782	.01696	.01614	.01537	.01465	.01396	.01332	.01271	.01214	.01159	.01108
65	38	.03044	.02884	.02733	.02592	.02459	.02334	.02217	.02107	.02003	.01905	.01813	.01727	.01645	.01568	.01495	.01427	.01362	.01301	.01243	.01188
65	39	.03240	.03071	.02912	.02763	.02623	.02491	.02367	.02250	.02140	.02037	.01940	.01848	.01761	.01679	.01602	.01529	.01460	.01395	.01333	.01275
65	40	.03447	.03269	.03102	.02945	.02797	.02658	.02527	.02404	.02288	.02178	.02075	.01978	.01886	.01799	.01717	.01639	.01566	.01496	.01431	.01368
65	41	.03668	.03481	.03305	.03139	.02984	.02837	.02699	.02568	.02446	.02330	.02220	.02117	.02020	.01927	.01840	.01758	.01680	.01606	.01536	.01470
65	42	.03901	.03705	.03520	.03346	.03182	.03027	.02881	.02744	.02614	.02492	.02376	.02267	.02163	.02065	.01973	.01885	.01803	.01724	.01650	.01579
65	43	.04147	.03941	.03747	.03564	.03392	.03229	.03076	.02931	.02794	.02664	.02542	.02426	.02317	.02213	.02115	.02022	.01934	.01851	.01772	.01696
65	44	.04407	.04191	.03988	.03796	.03614	.03443	.03281	.03128	.02984	.02847	.02718	.02596	.02480	.02370	.02267	.02168	.02075	.01986	.01902	.01822
65	45	.04680	.04454	.04240	.04039	.03848	.03668	.03498	.03337	.03185	.03041	.02905	.02776	.02653	.02537	.02427	.02323	.02224	.02130	.02041	.01956
65	46	.04965	.04729	.04505	.04294	.04094	.03905	.03727	.03557	.03397	.03245	.03102	.02965	.02836	.02714	.02598	.02487	.02382	.02283	.02188	.02099
65	47	.05263	.05016	.04782	.04561	.04351	.04153	.03966	.03788	.03620	.03460	.03309	.03165	.03029	.02900	.02777	.02660	.02550	.02444	.02344	.02249
65	48	.05573	.05315	.05071	.04840	.04621	.04413	.04217	.04030	.03853	.03686	.03526	.03375	.03232	.03096	.02966	.02843	.02726	.02615	.02509	.02408
65	49	.05896	.05627	.05372	.05131	.04902	.04685	.04479	.04283	.04098	.03922	.03755	.03596	.03445	.03302	.03165	.03036	.02912	.02795	.02683	.02576
65	50	.06232	.05952	.05686	.05434	.05195	.04968	.04753	.04549	.04354	.04170	.03994	.03828	.03669	.03518	.03375	.03238	.03108	.02984	.02866	.02754
65	51	.06581	.06289	.06013	.05750	.05501	.05264	.05039	.04825	.04622	.04429	.04245	.04070	.03904	.03745	.03595	.03451	.03314	.03184	.03059	.02941
65	52	.06941	.06638	.06350	.06077	.05817	.05571	.05336	.05113	.04900	.04698	.04506	.04323	.04149	.03982	.03824	.03673	.03529	.03392	.03261	.03137
65	53	.07312	.06998	.06699	.06415	.06145	.05888	.05644	.05411	.05189	.04978	.04777	.04586	.04403	.04229	.04063	.03905	.03754	.03610	.03473	.03342
65	54	.07695	.07369	.07059	.06764	.06484	.06217	.05962	.05720	.05489	.05269	.05059	.04859	.04668	.04486	.04313	.04147	.03989	.03838	.03693	.03555

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
65	55	.08088	.07751	.07430	.07124	.06833	.06556	.06291	.06039	.05799	.05569	.05351	.05142	.04943	.04753	.04571	.04398	.04233	.04074	.03923	.03779
65	56	.08492	.08143	.07811	.07495	.07193	.06905	.06631	.06369	.06119	.05880	.05653	.05435	.05228	.05030	.04840	.04659	.04486	.04321	.04162	.04011
65	57	.08905	.08545	.08202	.07875	.07562	.07264	.06980	.06708	.06449	.06201	.05965	.05739	.05522	.05316	.05118	.04930	.04749	.04576	.04411	.04252
65	58	.09327	.08956	.08602	.08264	.07941	.07633	.07338	.07057	.06788	.06531	.06285	.06051	.05826	.05611	.05406	.05209	.05020	.04840	.04668	.04502
65	59	.09756	.09374	.09009	.08660	.08327	.08009	.07704	.07413	.07135	.06869	.06614	.06371	.06137	.05914	.05701	.05496	.05300	.05112	.04932	.04760
65	60	.10191	.09798	.09423	.09064	.08720	.08392	.08078	.07777	.07489	.07214	.06951	.06698	.06457	.06225	.06003	.05791	.05587	.05392	.05205	.05025
65	61	.10633	.10229	.09843	.09474	.09121	.08782	.08459	.08148	.07852	.07567	.07295	.07034	.06784	.06544	.06314	.06094	.05882	.05680	.05485	.05298
65	62	.11082	.10668	.10271	.09892	.09529	.09181	.08847	.08528	.08222	.07929	.07647	.07378	.07119	.06871	.06633	.06405	.06186	.05976	.05774	.05580
65	63	.11536	.11112	.10706	.10317	.09944	.09586	.09244	.08915	.08600	.08298	.08008	.07730	.07463	.07207	.06961	.06725	.06499	.06281	.06072	.05871
65	64	.11996	.11562	.11146	.10748	.10365	.09999	.09647	.09309	.08985	.08674	.08376	.08090	.07815	.07550	.07297	.07053	.06819	.06594	.06377	.06169
65	65	.12460	.12017	.11591	.11183	.10792	.10416	.10056	.09709	.09377	.09058	.08751	.08456	.08173	.07901	.07640	.07388	.07147	.06914	.06691	.06476
66	0	.00556	.00532	.00509	.00488	.00469	.00451	.00434	.00418	.00403	.00388	.00375	.00363	.00351	.00339	.00329	.00319	.00309	.00300	.00291	.00283
66	1	.00348	.00327	.00308	.00291	.00275	.00260	.00246	.00233	.00221	.00210	.00200	.00190	.00181	.00172	.00165	.00157	.00150	.00144	.00137	.00132
66	2	.00357	.00335	.00316	.00297	.00280	.00265	.00250	.00237	.00224	.00212	.00202	.00192	.00182	.00173	.00165	.00157	.00150	.00143	.00137	.00131
66	3	.00374	.00351	.00330	.00311	.00293	.00276	.00261	.00247	.00233	.00221	.00210	.00199	.00189	.00180	.00171	.00163	.00155	.00148	.00141	.00135
66	4	.00395	.00371	.00349	.00328	.00309	.00292	.00276	.00260	.00246	.00233	.00221	.00210	.00200	.00190	.00180	.00172	.00164	.00156	.00149	.00142
66	5	.00420	.00395	.00371	.00349	.00329	.00311	.00293	.00277	.00262	.00249	.00236	.00224	.00212	.00202	.00192	.00183	.00174	.00166	.00159	.00151
66	6	.00448	.00421	.00396	.00373	.00351	.00332	.00313	.00296	.00281	.00266	.00252	.00239	.00227	.00216	.00206	.00196	.00187	.00178	.00170	.00162
66	7	.00479	.00450	.00424	.00399	.00376	.00355	.00336	.00318	.00301	.00285	.00271	.00257	.00244	.00232	.00221	.00211	.00201	.00192	.00183	.00175
66	8	.00513	.00482	.00454	.00428	.00404	.00381	.00361	.00341	.00323	.00307	.00291	.00277	.00263	.00250	.00238	.00227	.00217	.00207	.00197	.00189
66	9	.00550	.00517	.00487	.00459	.00434	.00410	.00388	.00367	.00348	.00330	.00314	.00298	.00284	.00270	.00258	.00246	.00234	.00224	.00214	.00205
66	10	.00590	.00555	.00523	.00494	.00467	.00441	.00418	.00396	.00376	.00357	.00339	.00322	.00307	.00292	.00279	.00266	.00254	.00243	.00232	.00222
66	11	.00633	.00596	.00562	.00531	.00502	.00475	.00450	.00427	.00405	.00385	.00366	.00348	.00332	.00316	.00302	.00288	.00276	.00264	.00252	.00241
66	12	.00679	.00640	.00604	.00571	.00540	.00511	.00484	.00460	.00437	.00415	.00395	.00376	.00359	.00342	.00327	.00312	.00299	.00286	.00274	.00262
66	13	.00727	.00685	.00647	.00612	.00579	.00548	.00520	.00494	.00469	.00446	.00425	.00405	.00386	.00369	.00352	.00337	.00322	.00309	.00296	.00283
66	14	.00775	.00731	.00690	.00653	.00618	.00586	.00556	.00528	.00502	.00477	.00455	.00433	.00413	.00395	.00377	.00361	.00345	.00331	.00317	.00304
66	15	.00822	.00776	.00733	.00693	.00656	.00622	.00590	.00561	.00533	.00507	.00483	.00461	.00440	.00420	.00401	.00384	.00368	.00352	.00338	.00324
66	16	.00869	.00820	.00775	.00733	.00694	.00658	.00624	.00593	.00564	.00536	.00511	.00487	.00465	.00444	.00424	.00406	.00389	.00372	.00357	.00342
66	17	.00917	.00865	.00817	.00773	.00731	.00693	.00658	.00625	.00594	.00565	.00538	.00513	.00489	.00467	.00446	.00427	.00409	.00391	.00375	.00360
66	18	.00965	.00910	.00859	.00813	.00769	.00729	.00691	.00656	.00624	.00593	.00565	.00538	.00513	.00490	.00468	.00448	.00428	.00410	.00393	.00377
66	19	.01015	.00957	.00904	.00855	.00809	.00766	.00726	.00690	.00655	.00623	.00593	.00565	.00538	.00514	.00491	.00469	.00448	.00429	.00411	.00394
66	20	.01069	.01008	.00952	.00900	.00851	.00806	.00764	.00725	.00689	.00655	.00623	.00593	.00565	.00539	.00515	.00492	.00470	.00450	.00431	.00413
66	21	.01127	.01062	.01003	.00948	.00897	.00849	.00805	.00763	.00725	.00689	.00655	.00624	.00594	.00567	.00541	.00516	.00494	.00472	.00452	.00433
66	22	.01188	.01120	.01058	.00999	.00945	.00895	.00848	.00804	.00763	.00725	.00690	.00656	.00625	.00596	.00569	.00543	.00519	.00496	.00474	.00454
66	23	.01255	.01183	.01117	.01055	.00998	.00944	.00895	.00848	.00805	.00765	.00727	.00692	.00659	.00628	.00599	.00572	.00546	.00522	.00499	.00478
66	24	.01326	.01251	.01181	.01115	.01055	.00998	.00946	.00897	.00851	.00808	.00768	.00731	.00696	.00663	.00632	.00603	.00576	.00550	.00526	.00503
66	25	.01404	.01324	.01250	.01181	.01117	.01057	.01001	.00949	.00901	.00855	.00813	.00773	.00736	.00701	.00668	.00638	.00609	.00581	.00556	.00532
66	26	.01488	.01404	.01325	.01252	.01184	.01121	.01062	.01007	.00955	.00907	.00862	.00820	.00780	.00743	.00708	.00675	.00645	.00616	.00588	.00563
66	27	.01579	.01490	.01407	.01330	.01258	.01190	.01128	.01069	.01015	.00963	.00915	.00871	.00829	.00789	.00752	.00717	.00684	.00654	.00625	.00597
66	28	.01677	.01583	.01495	.01413	.01337	.01265	.01199	.01137	.01079	.01024	.00974	.00926	.00881	.00839	.00800	.00763	.00728	.00695	.00664	.00635
66	29	.01782	.01682	.01589	.01503	.01422	.01346	.01276	.01210	.01148	.01091	.01036	.00986	.00938	.00893	.00851	.00812	.00775	.00740	.00707	.00676
66	30	.01895	.01789	.01691	.01599	.01513	.01433	.01358	.01288	.01223	.01162	.01104	.01050	.01000	.00952	.00907	.00865	.00826	.00788	.00753	.00720
66	31	.02014	.01903	.01799	.01702	.01611	.01526	.01447	.01373	.01303	.01238	.01177	.01119	.01066	.01015	.00967	.00922	.00880	.00840	.00803	.00768
66	32	.02142	.02025	.01915	.01812	.01716	.01626	.01542	.01463	.01389	.01320	.01255	.01194	.01137	.01083	.01032	.00984	.00939	.00897	.00857	.00819
66	33	.02279	.02155	.02039	.01930	.01828	.01733	.01644	.01560	.01482	.01408	.01339	.01274	.01213	.01156	.01102	.01051	.01003	.00958	.00915	.00875
66	34	.02425	.02294	.02171	.02056	.01949	.01848	.01753	.01665	.01582	.01504	.01430	.01361	.01296	.01235	.01177	.01123	.01072	.01024	.00978	.00935
66	35	.02582	.02443	.02313	.02192	.02078	.01971	.01871	.01777	.01689	.01606	.01528	.01455	.01386	.01321	.01259	.01201	.01147	.01095	.01047	.01001
66	36	.02748	.02602	.02465	.02337	.02216	.02103	.01997	.01898	.01804	.01716	.01633	.01555	.01482	.01413	.01347	.01286	.01228	.01173	.01121	.01072
66	37	.02925	.02771	.02627	.02491	.02364	.02245	.02132	.02027	.01928	.01834	.01746	.01663	.01585	.01512	.01442	.01377	.01315	.01256	.01201	.01149
66	38	.03114	.02952	.02799	.02656	.02522	.02396	.02277	.02165	.02060	.01961	.01868	.01780	.01697	.01619	.01545	.01475	.01409	.01347	.01288	.01232

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
66	39	.03315	.03144	.02983	.02833	.02691	.02557	.02432	.02314	.02202	.02097	.01998	.01905	.01817	.01734	.01655	.01581	.01511	.01444	.01381	.01322
66	40	.03528	.03349	.03180	.03021	.02871	.02730	.02598	.02473	.02355	.02244	.02139	.02040	.01946	.01858	.01774	.01695	.01621	.01550	.01483	.01419
66	41	.03755	.03566	.03388	.03221	.03063	.02915	.02775	.02643	.02518	.02400	.02289	.02184	.02085	.01991	.01903	.01819	.01739	.01664	.01593	.01525
66	42	.03996	.03797	.03610	.03434	.03268	.03112	.02964	.02824	.02693	.02568	.02451	.02339	.02234	.02135	.02041	.01951	.01867	.01787	.01711	.01639
66	43	.04250	.04042	.03846	.03660	.03486	.03321	.03165	.03018	.02878	.02747	.02623	.02505	.02394	.02288	.02188	.02094	.02004	.01919	.01838	.01761
66	44	.04519	.04300	.04094	.03899	.03716	.03542	.03378	.03223	.03076	.02937	.02806	.02681	.02564	.02452	.02346	.02246	.02150	.02060	.01974	.01892
66	45	.04800	.04571	.04355	.04151	.03958	.03776	.03603	.03439	.03285	.03138	.03000	.02868	.02744	.02625	.02513	.02407	.02306	.02210	.02119	.02032
66	46	.05096	.04856	.04630	.04416	.04213	.04021	.03840	.03668	.03505	.03351	.03205	.03066	.02934	.02809	.02691	.02578	.02471	.02370	.02273	.02181
66	47	.05404	.05153	.04917	.04692	.04480	.04279	.04088	.03908	.03737	.03574	.03420	.03274	.03135	.03003	.02878	.02759	.02646	.02538	.02436	.02338
66	48	.05725	.05464	.05216	.04982	.04760	.04549	.04349	.04159	.03980	.03809	.03647	.03493	.03347	.03208	.03075	.02950	.02830	.02716	.02608	.02505
66	49	.06060	.05788	.05529	.05284	.05052	.04831	.04622	.04423	.04234	.04055	.03885	.03723	.03569	.03423	.03283	.03151	.03025	.02904	.02790	.02681
66	50	.06409	.06125	.05855	.05600	.05357	.05126	.04907	.04699	.04501	.04314	.04135	.03965	.03803	.03649	.03502	.03363	.03230	.03103	.02982	.02867
66	51	.06771	.06476	.06195	.05928	.05675	.05434	.05205	.04988	.04781	.04584	.04396	.04218	.04048	.03886	.03732	.03585	.03445	.03312	.03184	.03063
66	52	.07146	.06839	.06546	.06269	.06005	.05754	.05515	.05288	.05071	.04865	.04669	.04482	.04304	.04134	.03973	.03818	.03671	.03530	.03396	.03268
66	53	.07533	.07214	.06910	.06621	.06347	.06085	.05836	.05599	.05373	.05158	.04953	.04757	.04571	.04393	.04223	.04061	.03907	.03759	.03618	.03483
66	54	.07931	.07600	.07285	.06986	.06700	.06428	.06169	.05922	.05686	.05462	.05248	.05043	.04848	.04662	.04484	.04315	.04152	.03998	.03850	.03708
66	55	.08341	.07999	.07672	.07361	.07065	.06782	.06513	.06256	.06011	.05777	.05553	.05340	.05136	.04942	.04756	.04578	.04409	.04246	.04091	.03943
66	56	.08762	.08408	.08070	.07748	.07441	.07148	.06868	.06601	.06346	.06102	.05870	.05647	.05435	.05232	.05038	.04852	.04675	.04505	.04343	.04187
66	57	.09194	.08828	.08479	.08146	.07828	.07524	.07234	.06957	.06692	.06439	.06197	.05966	.05744	.05533	.05330	.05137	.04951	.04774	.04604	.04441
66	58	.09636	.09258	.08898	.08553	.08224	.07910	.07610	.07322	.07048	.06785	.06534	.06293	.06063	.05843	.05632	.05430	.05237	.05052	.04875	.04704
66	59	.10085	.09696	.09324	.08969	.08629	.08304	.07994	.07696	.07412	.07140	.06879	.06630	.06391	.06162	.05943	.05733	.05531	.05338	.05153	.04976
66	60	.10541	.10141	.09758	.09392	.09042	.08707	.08386	.08079	.07785	.07503	.07233	.06975	.06727	.06489	.06262	.06043	.05834	.05633	.05441	.05256
66	61	.11005	.10594	.10200	.09824	.09463	.09117	.08786	.08469	.08166	.07875	.07595	.07328	.07071	.06825	.06589	.06363	.06145	.05937	.05737	.05544
66	62	.11476	.11054	.10650	.10263	.09892	.09537	.09196	.08869	.08556	.08255	.07967	.07691	.07425	.07171	.06926	.06691	.06466	.06250	.06042	.05842
66	63	.11954	.11522	.11108	.10710	.10329	.09964	.09613	.09277	.08954	.08645	.08348	.08062	.07788	.07525	.07272	.07030	.06796	.06572	.06357	.06150
66	64	.12438	.11996	.11571	.11164	.10773	.10398	.10038	.09693	.09361	.09042	.08736	.08442	.08160	.07888	.07627	.07376	.07135	.06903	.06680	.06466
66	65	.12927	.12475	.12041	.11624	.11224	.10839	.10470	.10115	.09774	.09447	.09132	.08830	.08539	.08259	.07990	.07731	.07482	.07243	.07012	.06790
66	66	.13420	.12959	.12515	.12089	.11680	.11286	.10908	.10545	.10195	.09859	.09536	.09225	.08926	.08638	.08361	.08094	.07838	.07590	.07353	.07123
67	0	.00575	.00550	.00528	.00507	.00487	.00468	.00451	.00435	.00420	.00405	.00392	.00379	.00367	.00355	.00345	.00334	.00324	.00315	.00306	.00298
67	1	.00356	.00335	.00316	.00298	.00282	.00267	.00253	.00240	.00227	.00216	.00206	.00196	.00187	.00178	.00170	.00163	.00155	.00149	.00143	.00137
67	2	.00365	.00343	.00323	.00304	.00287	.00271	.00256	.00243	.00230	.00219	.00208	.00197	.00188	.00179	.00170	.00163	.00155	.00148	.00142	.00136
67	3	.00381	.00358	.00337	.00318	.00300	.00283	.00267	.00253	.00240	.00227	.00216	.00205	.00195	.00185	.00177	.00168	.00161	.00153	.00146	.00140
67	4	.00403	.00379	.00356	.00336	.00317	.00299	.00282	.00267	.00253	.00240	.00228	.00216	.00205	.00195	.00186	.00177	.00169	.00161	.00154	.00147
67	5	.00429	.00403	.00379	.00357	.00337	.00318	.00301	.00285	.00269	.00255	.00242	.00230	.00219	.00208	.00198	.00189	.00180	.00172	.00164	.00157
67	6	.00458	.00430	.00405	.00381	.00360	.00340	.00321	.00304	.00288	.00273	.00259	.00246	.00234	.00223	.00212	.00202	.00193	.00184	.00176	.00168
67	7	.00489	.00460	.00433	.00408	.00386	.00364	.00345	.00326	.00309	.00293	.00279	.00265	.00252	.00240	.00228	.00218	.00208	.00198	.00189	.00181
67	8	.00524	.00493	.00464	.00438	.00414	.00391	.00370	.00350	.00332	.00315	.00300	.00285	.00271	.00258	.00246	.00235	.00224	.00214	.00205	.00196
67	9	.00562	.00529	.00498	.00470	.00444	.00420	.00398	.00377	.00358	.00340	.00323	.00308	.00293	.00279	.00266	.00254	.00243	.00232	.00222	.00212
67	10	.00603	.00568	.00536	.00506	.00478	.00453	.00429	.00407	.00386	.00367	.00349	.00333	.00317	.00302	.00288	.00275	.00263	.00252	.00241	.00231
67	11	.00647	.00610	.00576	.00544	.00515	.00488	.00462	.00439	.00417	.00397	.00377	.00360	.00343	.00327	.00312	.00299	.00286	.00273	.00262	.00251
67	12	.00695	.00655	.00619	.00585	.00554	.00525	.00498	.00473	.00450	.00428	.00408	.00389	.00371	.00354	.00338	.00323	.00310	.00296	.00284	.00272
67	13	.00743	.00702	.00663	.00627	.00594	.00564	.00535	.00508	.00484	.00460	.00439	.00418	.00399	.00382	.00365	.00349	.00334	.00320	.00307	.00295
67	14	.00793	.00749	.00708	.00670	.00635	.00602	.00572	.00543	.00517	.00492	.00469	.00448	.00428	.00409	.00391	.00374	.00358	.00344	.00330	.00316
67	15	.00842	.00795	.00752	.00711	.00674	.00640	.00608	.00578	.00550	.00524	.00499	.00476	.00455	.00435	.00416	.00398	.00382	.00366	.00351	.00337
67	16	.00890	.00840	.00795	.00752	.00713	.00676	.00642	.00611	.00581	.00553	.00528	.00503	.00481	.00460	.00440	.00421	.00403	.00387	.00371	.00356
67	17	.00938	.00886	.00837	.00793	.00751	.00712	.00677	.00643	.00612	.00583	.00555	.00530	.00506	.00483	.00462	.00443	.00424	.00406	.00390	.00374
67	18	.00987	.00932	.00881	.00833	.00790	.00749	.00711	.00676	.00643	.00612	.00583	.00556	.00531	.00507	.00485	.00464	.00444	.00426	.00408	.00392
67	19	.01038	.00980	.00926	.00876	.00830	.00787	.00747	.00709	.00675	.00642	.00612	.00583	.00556	.00531	.00508	.00486	.00465	.00445	.00427	.00410
67	20	.01093	.01031	.00975	.00922	.00873	.00828	.00785	.00746	.00709	.00674	.00642	.00612	.00584	.00558	.00533	.00509	.00487	.00467	.00447	.00429
67	21	.01151	.01087	.01027	.00971	.00919	.00871	.00827	.00785	.00746	.00709	.00675	.00644	.00614	.00586	.00559	.00535	.00511	.00490	.00469	.00450

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
67	22	.01214	.01146	.01082	.01024	.00969	.00918	.00871	.00827	.00785	.00747	.00711	.00677	.00645	.00616	.00588	.00562	.00537	.00514	.00492	.00472
67	23	.01281	.01209	.01143	.01080	.01023	.00969	.00919	.00872	.00828	.00787	.00749	.00713	.00680	.00648	.00619	.00591	.00565	.00541	.00517	.00496
67	24	.01354	.01278	.01208	.01142	.01081	.01024	.00971	.00921	.00875	.00832	.00791	.00753	.00718	.00684	.00653	.00623	.00596	.00570	.00545	.00522
67	25	.01434	.01353	.01278	.01209	.01144	.01084	.01027	.00975	.00926	.00880	.00837	.00797	.00759	.00724	.00690	.00659	.00630	.00602	.00576	.00551
67	26	.01519	.01434	.01355	.01281	.01213	.01149	.01089	.01033	.00981	.00933	.00887	.00844	.00804	.00767	.00731	.00698	.00667	.00637	.00610	.00583
67	27	.01612	.01522	.01439	.01361	.01288	.01220	.01157	.01098	.01042	.00991	.00942	.00897	.00854	.00814	.00776	.00741	.00708	.00677	.00647	.00619
67	28	.01712	.01617	.01528	.01446	.01369	.01297	.01230	.01167	.01108	.01053	.01002	.00954	.00908	.00866	.00826	.00788	.00752	.00719	.00688	.00658
67	29	.01819	.01719	.01625	.01538	.01456	.01380	.01309	.01242	.01180	.01121	.01066	.01015	.00967	.00921	.00879	.00839	.00801	.00765	.00732	.00700
67	30	.01934	.01828	.01729	.01636	.01550	.01469	.01393	.01322	.01256	.01194	.01136	.01081	.01030	.00982	.00936	.00894	.00853	.00815	.00780	.00746
67	31	.02057	.01944	.01839	.01741	.01650	.01564	.01484	.01409	.01338	.01273	.01211	.01152	.01098	.01046	.00998	.00953	.00910	.00869	.00831	.00795
67	32	.02187	.02069	.01958	.01854	.01757	.01666	.01581	.01502	.01427	.01357	.01291	.01229	.01171	.01116	.01065	.01016	.00971	.00927	.00887	.00848
67	33	.02327	.02202	.02085	.01975	.01872	.01776	.01686	.01602	.01522	.01448	.01378	.01312	.01250	.01192	.01137	.01085	.01037	.00991	.00947	.00906
67	34	.02477	.02344	.02220	.02104	.01996	.01894	.01798	.01709	.01625	.01546	.01471	.01401	.01335	.01273	.01215	.01160	.01108	.01059	.01012	.00969
67	35	.02637	.02497	.02366	.02243	.02129	.02021	.01919	.01824	.01735	.01651	.01572	.01498	.01428	.01362	.01299	.01241	.01185	.01133	.01083	.01037
67	36	.02807	.02660	.02522	.02392	.02270	.02156	.02049	.01948	.01854	.01764	.01680	.01601	.01527	.01457	.01390	.01328	.01269	.01213	.01160	.01110
67	37	.02989	.02833	.02688	.02551	.02422	.02302	.02188	.02081	.01981	.01886	.01797	.01713	.01634	.01559	.01489	.01422	.01359	.01299	.01243	.01190
67	38	.03183	.03019	.02865	.02721	.02585	.02457	.02337	.02224	.02118	.02017	.01923	.01833	.01749	.01670	.01595	.01524	.01457	.01393	.01333	.01276
67	39	.03389	.03216	.03054	.02902	.02759	.02624	.02497	.02377	.02264	.02158	.02057	.01963	.01873	.01789	.01709	.01633	.01562	.01494	.01430	.01369
67	40	.03608	.03427	.03256	.03095	.02944	.02802	.02668	.02541	.02422	.02309	.02202	.02102	.02007	.01917	.01832	.01752	.01676	.01604	.01535	.01471
67	41	.03842	.03651	.03471	.03302	.03143	.02992	.02850	.02717	.02590	.02471	.02358	.02252	.02151	.02056	.01965	.01880	.01799	.01722	.01649	.01580
67	42	.04090	.03889	.03700	.03522	.03354	.03195	.03046	.02904	.02771	.02645	.02525	.02412	.02305	.02204	.02108	.02018	.01932	.01850	.01772	.01699
67	43	.04352	.04141	.03943	.03755	.03579	.03411	.03254	.03104	.02963	.02830	.02704	.02584	.02471	.02364	.02262	.02165	.02074	.01987	.01905	.01826
67	44	.04629	.04408	.04199	.04003	.03816	.03641	.03474	.03317	.03168	.03027	.02894	.02767	.02647	.02534	.02426	.02324	.02226	.02134	.02047	.01963
67	45	.04920	.04688	.04470	.04263	.04067	.03882	.03707	.03542	.03385	.03236	.03095	.02961	.02834	.02714	.02600	.02492	.02389	.02291	.02198	.02109
67	46	.05225	.04982	.04753	.04537	.04331	.04137	.03953	.03779	.03613	.03456	.03308	.03167	.03033	.02906	.02785	.02670	.02561	.02457	.02358	.02264
67	47	.05543	.05290	.05050	.04823	.04608	.04404	.04211	.04027	.03853	.03688	.03532	.03383	.03242	.03107	.02980	.02858	.02743	.02633	.02528	.02429
67	48	.05876	.05612	.05361	.05123	.04898	.04684	.04481	.04289	.04106	.03933	.03768	.03611	.03462	.03320	.03186	.03057	.02935	.02819	.02708	.02603
67	49	.06223	.05947	.05685	.05437	.05201	.04977	.04765	.04563	.04371	.04189	.04015	.03851	.03694	.03545	.03402	.03267	.03138	.03016	.02898	.02787
67	50	.06585	.06297	.06024	.05764	.05518	.05284	.05062	.04850	.04649	.04458	.04276	.04103	.03938	.03781	.03631	.03488	.03353	.03223	.03099	.02982
67	51	.06961	.06661	.06376	.06106	.05849	.05604	.05372	.05151	.04940	.04740	.04549	.04367	.04194	.04029	.03871	.03721	.03578	.03442	.03311	.03187
67	52	.07350	.07038	.06742	.06460	.06192	.05937	.05694	.05463	.05243	.05033	.04833	.04643	.04461	.04288	.04123	.03965	.03814	.03671	.03533	.03402
67	53	.07752	.07428	.07120	.06827	.06548	.06282	.06029	.05788	.05558	.05339	.05130	.04930	.04740	.04558	.04385	.04219	.04061	.03910	.03766	.03628
67	54	.08166	.07831	.07511	.07207	.06917	.06640	.06376	.06125	.05885	.05656	.05438	.05229	.05030	.04840	.04658	.04485	.04319	.04160	.04008	.03863
67	55	.08593	.08246	.07914	.07599	.07297	.07010	.06735	.06474	.06224	.05985	.05757	.05540	.05332	.05133	.04943	.04761	.04587	.04421	.04262	.04110
67	56	.09033	.08673	.08330	.08002	.07690	.07392	.07107	.06835	.06575	.06326	.06089	.05862	.05645	.05437	.05239	.05049	.04867	.04693	.04526	.04366
67	57	.09483	.09112	.08757	.08418	.08094	.07785	.07490	.07207	.06937	.06679	.06432	.06195	.05969	.05753	.05546	.05347	.05157	.04975	.04801	.04634
67	58	.09944	.09561	.09194	.08844	.08509	.08189	.07883	.07590	.07310	.07042	.06785	.06539	.06304	.06078	.05863	.05656	.05458	.05268	.05085	.04911
67	59	.10414	.10019	.09641	.09279	.08933	.08602	.08285	.07982	.07692	.07414	.07147	.06892	.06648	.06414	.06189	.05974	.05767	.05569	.05379	.05197
67	60	.10892	.10485	.10096	.09723	.09366	.09024	.08697	.08383	.08083	.07795	.07519	.07255	.07001	.06758	.06524	.06301	.06086	.05880	.05682	.05492
67	61	.11378	.10959	.10559	.10175	.09807	.09455	.09117	.08794	.08483	.08186	.07900	.07626	.07364	.07111	.06869	.06637	.06414	.06200	.05994	.05796
67	62	.11872	.11443	.11031	.10637	.10258	.09896	.09548	.09214	.08894	.08586	.08291	.08008	.07736	.07475	.07224	.06984	.06752	.06530	.06316	.06110
67	63	.12374	.11934	.11512	.11107	.10718	.10345	.09987	.09643	.09314	.08997	.08692	.08400	.08119	.07849	.07590	.07340	.07101	.06870	.06648	.06435
67	64	.12883	.12433	.12000	.11585	.11186	.10803	.10435	.10082	.09742	.09416	.09102	.08801	.08511	.08232	.07964	.07706	.07458	.07220	.06990	.06769
67	65	.13398	.12937	.12494	.12069	.11660	.11268	.10890	.10527	.10178	.09843	.09520	.09210	.08911	.08624	.08348	.08082	.07825	.07579	.07341	.07113
67	66	.13918	.13447	.12995	.12560	.12142	.11740	.11353	.10981	.10623	.10278	.09947	.09628	.09320	.09025	.08740	.08466	.08202	.07947	.07702	.07466
67	67	.14443	.13963	.13501	.13057	.12630	.12218	.11823	.11442	.11075	.10722	.10382	.10054	.09739	.09435	.09142	.08859	.08587	.08325	.08072	.07829
68	0	.00594	.00570	.00547	.00525	.00505	.00487	.00469	.00453	.00437	.00423	.00409	.00396	.00384	.00372	.00361	.00350	.00340	.00331	.00322	.00313
68	1	.00363	.00342	.00323	.00305	.00289	.00273	.00259	.00246	.00234	.00222	.00212	.00202	.00193	.00184	.00176	.00168	.00161	.00154	.00148	.00142
68	2	.00372	.00350	.00330	.00311	.00294	.00278	.00263	.00249	.00236	.00224	.00213	.00203	.00193	.00184	.00176	.00168	.00160	.00153	.00147	.00140
68	3	.00389	.00366	.00344	.00325	.00306	.00290	.00274	.00259	.00246	.00233	.00222	.00211	.00201	.00191	.00182	.00174	.00166	.00158	.00151	.00145

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
68	4	.00411	.00386	.00364	.00343	.00324	.00306	.00289	.00274	.00260	.00246	.00234	.00222	.00211	.00201	.00192	.00183	.00174	.00167	.00159	.00152
68	5	.00437	.00411	.00387	.00365	.00345	.00326	.00308	.00292	.00276	.00262	.00249	.00237	.00225	.00214	.00204	.00195	.00186	.00177	.00170	.00162
68	6	.00467	.00439	.00413	.00390	.00368	.00348	.00329	.00312	.00296	.00281	.00267	.00253	.00241	.00230	.00219	.00209	.00199	.00190	.00182	.00174
68	7	.00499	.00470	.00443	.00418	.00395	.00373	.00353	.00335	.00317	.00301	.00286	.00272	.00259	.00247	.00235	.00225	.00214	.00205	.00196	.00187
68	8	.00534	.00503	.00475	.00448	.00423	.00401	.00379	.00360	.00341	.00324	.00308	.00293	.00279	.00266	.00254	.00242	.00232	.00221	.00212	.00203
68	9	.00573	.00540	.00510	.00481	.00455	.00431	.00408	.00387	.00368	.00350	.00333	.00317	.00302	.00288	.00275	.00262	.00251	.00240	.00229	.00220
68	10	.00616	.00581	.00548	.00518	.00490	.00464	.00440	.00418	.00397	.00378	.00360	.00343	.00327	.00312	.00298	.00285	.00272	.00261	.00250	.00239
68	11	.00661	.00624	.00590	.00558	.00528	.00501	.00475	.00451	.00429	.00408	.00389	.00371	.00354	.00338	.00323	.00309	.00296	.00283	.00271	.00260
68	12	.00710	.00670	.00634	.00600	.00568	.00539	.00512	.00487	.00463	.00441	.00420	.00401	.00383	.00366	.00350	.00335	.00321	.00307	.00295	.00283
68	13	.00760	.00718	.00679	.00643	.00610	.00579	.00550	.00523	.00498	.00474	.00452	.00432	.00413	.00395	.00378	.00362	.00346	.00332	.00319	.00306
68	14	.00811	.00766	.00725	.00687	.00651	.00618	.00588	.00559	.00533	.00508	.00484	.00462	.00442	.00423	.00405	.00388	.00372	.00357	.00342	.00329
68	15	.00861	.00814	.00770	.00730	.00692	.00657	.00625	.00594	.00566	.00540	.00515	.00492	.00470	.00450	.00431	.00413	.00396	.00380	.00364	.00350
68	16	.00910	.00860	.00814	.00771	.00732	.00695	.00660	.00628	.00599	.00571	.00544	.00520	.00497	.00475	.00455	.00436	.00418	.00401	.00385	.00370
68	17	.00959	.00906	.00858	.00813	.00771	.00732	.00696	.00662	.00630	.00601	.00573	.00547	.00523	.00500	.00479	.00458	.00439	.00422	.00405	.00389
68	18	.01009	.00953	.00902	.00854	.00810	.00769	.00731	.00695	.00662	.00630	.00601	.00574	.00548	.00524	.00502	.00480	.00460	.00441	.00424	.00407
68	19	.01061	.01002	.00948	.00898	.00851	.00808	.00767	.00730	.00694	.00661	.00631	.00602	.00575	.00549	.00525	.00503	.00482	.00462	.00443	.00425
68	20	.01116	.01055	.00998	.00944	.00895	.00849	.00806	.00767	.00729	.00695	.00662	.00631	.00603	.00576	.00551	.00527	.00505	.00484	.00464	.00445
68	21	.01176	.01111	.01051	.00995	.00942	.00894	.00849	.00806	.00767	.00730	.00696	.00664	.00633	.00605	.00578	.00553	.00530	.00507	.00486	.00467
68	22	.01240	.01171	.01107	.01048	.00993	.00942	.00894	.00849	.00807	.00768	.00732	.00698	.00666	.00636	.00607	.00581	.00556	.00532	.00510	.00489
68	23	.01308	.01236	.01168	.01106	.01047	.00993	.00943	.00895	.00851	.00810	.00771	.00735	.00701	.00669	.00639	.00611	.00585	.00560	.00536	.00514
68	24	.01383	.01306	.01235	.01168	.01107	.01049	.00996	.00946	.00899	.00855	.00814	.00776	.00740	.00706	.00674	.00644	.00616	.00590	.00565	.00541
68	25	.01463	.01382	.01307	.01237	.01171	.01110	.01054	.01001	.00951	.00905	.00861	.00820	.00782	.00746	.00713	.00681	.00651	.00623	.00596	.00571
68	26	.01550	.01465	.01385	.01311	.01241	.01177	.01117	.01060	.01008	.00959	.00912	.00869	.00829	.00790	.00755	.00721	.00689	.00659	.00631	.00604
68	27	.01645	.01554	.01470	.01391	.01318	.01250	.01186	.01126	.01070	.01018	.00969	.00923	.00880	.00839	.00801	.00765	.00731	.00700	.00670	.00641
68	28	.01747	.01651	.01562	.01478	.01401	.01328	.01261	.01197	.01138	.01082	.01030	.00981	.00935	.00892	.00852	.00813	.00777	.00743	.00712	.00681
68	29	.01856	.01755	.01660	.01572	.01490	.01413	.01341	.01274	.01211	.01152	.01096	.01044	.00996	.00950	.00906	.00866	.00827	.00791	.00757	.00725
68	30	.01973	.01866	.01766	.01673	.01586	.01504	.01428	.01356	.01289	.01227	.01168	.01112	.01060	.01011	.00965	.00922	.00881	.00843	.00806	.00772
68	31	.02098	.01985	.01879	.01780	.01688	.01602	.01521	.01445	.01374	.01307	.01244	.01186	.01130	.01078	.01029	.00983	.00939	.00898	.00859	.00823
68	32	.02232	.02112	.02000	.01896	.01798	.01706	.01620	.01540	.01464	.01394	.01327	.01264	.01205	.01150	.01098	.01049	.01002	.00958	.00917	.00878
68	33	.02375	.02248	.02130	.02020	.01916	.01819	.01728	.01642	.01562	.01487	.01416	.01350	.01287	.01228	.01172	.01120	.01070	.01023	.00979	.00938
68	34	.02527	.02394	.02269	.02152	.02042	.01940	.01843	.01753	.01667	.01587	.01512	.01441	.01375	.01312	.01252	.01197	.01144	.01094	.01047	.01002
68	35	.02691	.02550	.02418	.02295	.02179	.02070	.01967	.01871	.01781	.01696	.01616	.01541	.01470	.01403	.01340	.01280	.01224	.01170	.01120	.01073
68	36	.02866	.02717	.02578	.02447	.02324	.02209	.02101	.01999	.01903	.01813	.01728	.01648	.01572	.01501	.01433	.01370	.01310	.01253	.01199	.01149
68	37	.03052	.02895	.02748	.02610	.02480	.02358	.02243	.02135	.02034	.01938	.01848	.01763	.01682	.01606	.01535	.01467	.01403	.01343	.01285	.01231
68	38	.03250	.03085	.02930	.02784	.02647	.02518	.02397	.02282	.02175	.02073	.01977	.01887	.01801	.01721	.01644	.01572	.01504	.01440	.01378	.01321
68	39	.03462	.03288	.03124	.02970	.02826	.02689	.02561	.02440	.02326	.02218	.02116	.02020	.01930	.01844	.01763	.01686	.01613	.01544	.01479	.01417
68	40	.03687	.03504	.03332	.03170	.03017	.02873	.02737	.02609	.02488	.02374	.02266	.02164	.02068	.01977	.01890	.01809	.01731	.01658	.01588	.01523
68	41	.03927	.03735	.03553	.03382	.03221	.03069	.02926	.02790	.02662	.02541	.02427	.02319	.02217	.02120	.02028	.01941	.01859	.01781	.01707	.01636
68	42	.04182	.03980	.03789	.03609	.03439	.03279	.03127	.02984	.02849	.02721	.02600	.02485	.02377	.02274	.02177	.02084	.01997	.01914	.01835	.01760
68	43	.04452	.04240	.04039	.03850	.03671	.03502	.03342	.03191	.03048	.02913	.02784	.02663	.02548	.02439	.02336	.02238	.02145	.02056	.01972	.01892
68	44	.04737	.04514	.04304	.04105	.03916	.03738	.03570	.03411	.03260	.03117	.02981	.02853	.02731	.02616	.02506	.02402	.02303	.02209	.02120	.02035
68	45	.05037	.04804	.04582	.04373	.04176	.03988	.03811	.03643	.03484	.03333	.03190	.03054	.02925	.02803	.02687	.02577	.02472	.02372	.02277	.02187
68	46	.05352	.05107	.04876	.04656	.04449	.04252	.04065	.03889	.03721	.03562	.03411	.03268	.03131	.03002	.02879	.02762	.02651	.02545	.02445	.02349
68	47	.05681	.05425	.05183	.04953	.04735	.04528	.04332	.04147	.03970	.03803	.03643	.03492	.03349	.03212	.03082	.02958	.02841	.02729	.02622	.02520
68	48	.06025	.05758	.05504	.05264	.05035	.04819	.04613	.04418	.04232	.04056	.03889	.03729	.03578	.03434	.03296	.03166	.03041	.02923	.02810	.02702
68	49	.06384	.06105	.05840	.05588	.05350	.05123	.04907	.04702	.04508	.04322	.04146	.03979	.03819	.03667	.03522	.03384	.03253	.03128	.03008	.02894
68	50	.06759	.06468	.06191	.05928	.05679	.05441	.05216	.05001	.04797	.04602	.04417	.04241	.04073	.03913	.03761	.03615	.03477	.03344	.03218	.03098
68	51	.07148	.06845	.06557	.06283	.06022	.05774	.05538	.05313	.05099	.04896	.04701	.04516	.04340	.04172	.04011	.03858	.03712	.03573	.03439	.03312
68	52	.07552	.07236	.06936	.06651	.06379	.06120	.05873	.05639	.05415	.05201	.04998	.04804	.04619	.04442	.04274	.04113	.03959	.03812	.03672	.03538
68	53	.07969	.07641	.07329	.07032	.06749	.06479	.06222	.05977	.05743	.05520	.05307	.05104	.04910	.04725	.04548	.04379	.04217	.04063	.03915	.03774



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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
68	54	.08400	.08060	.07736	.07427	.07133	.06852	.06584	.06328	.06084	.05851	.05629	.05416	.05213	.05019	.04834	.04656	.04487	.04325	.04169	.04021
68	55	.08844	.08492	.08156	.07835	.07529	.07237	.06958	.06692	.06438	.06195	.05963	.05741	.05528	.05326	.05131	.04946	.04768	.04598	.04435	.04279
68	56	.09301	.08937	.08589	.08256	.07939	.07636	.07346	.07069	.06804	.06551	.06309	.06078	.05856	.05644	.05441	.05247	.05061	.04883	.04712	.04549
68	57	.09771	.09394	.09034	.08690	.08361	.08046	.07746	.07458	.07183	.06920	.06668	.06427	.06196	.05975	.05763	.05560	.05366	.05179	.05001	.04829
68	58	.10252	.09863	.09491	.09135	.08794	.08469	.08157	.07859	.07573	.07300	.07038	.06787	.06547	.06316	.06096	.05884	.05681	.05486	.05300	.05121
68	59	.10742	.10341	.09957	.09590	.09238	.08901	.08578	.08269	.07973	.07690	.07418	.07157	.06908	.06668	.06438	.06218	.06006	.05803	.05609	.05421
68	60	.11242	.10829	.10433	.10054	.09691	.09343	.09009	.08690	.08383	.08090	.07808	.07538	.07278	.07029	.06791	.06561	.06341	.06130	.05927	.05732
68	61	.11750	.11325	.10918	.10528	.10153	.09795	.09450	.09120	.08804	.08500	.08208	.07928	.07659	.07401	.07153	.06915	.06686	.06467	.06255	.06052
68	62	.12268	.11832	.11413	.11012	.10626	.10257	.09902	.09561	.09235	.08921	.08619	.08330	.08051	.07784	.07527	.07280	.07043	.06814	.06595	.06384
68	63	.12795	.12347	.11918	.11505	.11109	.10729	.10364	.10013	.09676	.09352	.09041	.08742	.08454	.08178	.07912	.07656	.07410	.07173	.06946	.06726
68	64	.13329	.12871	.12430	.12007	.11601	.11210	.10835	.10474	.10127	.09793	.09473	.09164	.08867	.08582	.08307	.08042	.07788	.07543	.07307	.07079
68	65	.13870	.13401	.12951	.12517	.12100	.11700	.11314	.10944	.10587	.10244	.09914	.09596	.09290	.08995	.08712	.08438	.08175	.07922	.07678	.07442
68	66	.14418	.13939	.13478	.13034	.12608	.12197	.11802	.11422	.11056	.10703	.10364	.10037	.09722	.09419	.09126	.08845	.08573	.08311	.08059	.07816
68	67	.14971	.14482	.14012	.13559	.13123	.12703	.12298	.11909	.11533	.11172	.10823	.10488	.10164	.09852	.09551	.09261	.08981	.08712	.08452	.08200
68	68	.15529	.15031	.14551	.14089	.13643	.13214	.12801	.12402	.12018	.11648	.11291	.10946	.10614	.10294	.09985	.09687	.09399	.09121	.08853	.08595
69	0	.00614	.00589	.00566	.00545	.00524	.00506	.00488	.00471	.00455	.00441	.00427	.00413	.00401	.00389	.00378	.00367	.00357	.00347	.00338	.00329
69	1	.00371	.00349	.00330	.00312	.00295	.00280	.00266	.00253	.00240	.00229	.00218	.00208	.00199	.00190	.00181	.00174	.00166	.00159	.00153	.00147
69	2	.00379	.00357	.00336	.00318	.00300	.00284	.00269	.00255	.00242	.00230	.00219	.00209	.00199	.00190	.00181	.00173	.00165	.00158	.00152	.00145
69	3	.00396	.00373	.00351	.00331	.00313	.00296	.00280	.00266	.00252	.00239	.00228	.00217	.00206	.00197	.00187	.00179	.00171	.00163	.00156	.00150
69	4	.00419	.00394	.00371	.00350	.00331	.00313	.00296	.00280	.00266	.00253	.00240	.00228	.00217	.00207	.00197	.00188	.00180	.00172	.00164	.00157
69	5	.00445	.00419	.00395	.00373	.00352	.00333	.00315	.00299	.00283	.00269	.00256	.00243	.00232	.00221	.00210	.00201	.00192	.00183	.00175	.00167
69	6	.00475	.00448	.00422	.00398	.00376	.00356	.00337	.00319	.00303	.00288	.00274	.00260	.00248	.00236	.00225	.00215	.00205	.00196	.00188	.00180
69	7	.00509	.00479	.00452	.00427	.00403	.00382	.00362	.00343	.00326	.00309	.00294	.00280	.00267	.00254	.00243	.00232	.00221	.00212	.00202	.00194
69	8	.00545	.00514	.00485	.00458	.00433	.00410	.00389	.00369	.00350	.00333	.00317	.00302	.00287	.00274	.00262	.00250	.00239	.00229	.00219	.00209
69	9	.00585	.00551	.00521	.00492	.00466	.00441	.00419	.00397	.00378	.00359	.00342	.00326	.00311	.00297	.00283	.00271	.00259	.00248	.00237	.00227
69	10	.00628	.00593	.00560	.00530	.00502	.00476	.00452	.00429	.00408	.00388	.00370	.00353	.00337	.00322	.00307	.00294	.00281	.00269	.00258	.00248
69	11	.00675	.00638	.00603	.00571	.00541	.00513	.00487	.00463	.00441	.00420	.00400	.00382	.00365	.00349	.00334	.00319	.00306	.00293	.00281	.00270
69	12	.00725	.00685	.00648	.00614	.00582	.00553	.00526	.00500	.00476	.00454	.00433	.00413	.00395	.00378	.00362	.00346	.00332	.00318	.00306	.00293
69	13	.00777	.00735	.00695	.00659	.00625	.00594	.00565	.00538	.00512	.00489	.00466	.00446	.00426	.00408	.00390	.00374	.00359	.00344	.00331	.00318
69	14	.00829	.00784	.00742	.00704	.00668	.00635	.00604	.00575	.00548	.00523	.00499	.00477	.00456	.00437	.00419	.00401	.00385	.00370	.00355	.00341
69	15	.00880	.00832	.00789	.00748	.00710	.00675	.00642	.00611	.00583	.00556	.00531	.00508	.00486	.00465	.00446	.00427	.00410	.00394	.00378	.00364
69	16	.00930	.00880	.00834	.00791	.00751	.00713	.00679	.00646	.00616	.00588	.00561	.00537	.00513	.00491	.00471	.00451	.00433	.00416	.00400	.00384
69	17	.00980	.00927	.00878	.00833	.00790	.00751	.00715	.00680	.00648	.00619	.00591	.00564	.00540	.00517	.00495	.00475	.00455	.00437	.00420	.00404
69	18	.01031	.00975	.00923	.00875	.00831	.00789	.00750	.00714	.00681	.00649	.00620	.00592	.00566	.00542	.00519	.00497	.00477	.00458	.00439	.00422
69	19	.01083	.01025	.00970	.00919	.00872	.00829	.00788	.00750	.00714	.00681	.00650	.00620	.00593	.00567	.00543	.00520	.00499	.00479	.00460	.00441
69	20	.01140	.01078	.01020	.00967	.00917	.00871	.00828	.00787	.00750	.00715	.00682	.00651	.00622	.00595	.00569	.00545	.00522	.00501	.00481	.00462
69	21	.01201	.01135	.01074	.01018	.00965	.00916	.00871	.00828	.00788	.00751	.00716	.00684	.00653	.00624	.00597	.00572	.00548	.00525	.00504	.00484
69	22	.01265	.01196	.01132	.01072	.01017	.00965	.00917	.00872	.00830	.00790	.00753	.00719	.00686	.00656	.00627	.00600	.00575	.00551	.00528	.00507
69	23	.01335	.01262	.01194	.01131	.01072	.01017	.00966	.00919	.00874	.00832	.00793	.00757	.00722	.00690	.00660	.00631	.00604	.00579	.00555	.00533
69	24	.01410	.01333	.01261	.01195	.01133	.01075	.01021	.00970	.00923	.00879	.00837	.00798	.00762	.00728	.00696	.00665	.00637	.00610	.00585	.00561
69	25	.01492	.01411	.01335	.01264	.01198	.01137	.01080	.01026	.00976	.00929	.00885	.00844	.00805	.00769	.00735	.00703	.00672	.00644	.00617	.00592
69	26	.01581	.01495	.01414	.01340	.01270	.01205	.01144	.01087	.01034	.00984	.00938	.00894	.00853	.00814	.00778	.00744	.00712	.00681	.00653	.00626
69	27	.01677	.01586	.01501	.01422	.01348	.01279	.01215	.01155	.01098	.01045	.00996	.00949	.00906	.00864	.00826	.00789	.00755	.00723	.00692	.00664
69	28	.01781	.01685	.01595	.01511	.01433	.01359	.01291	.01227	.01167	.01111	.01058	.01009	.00962	.00919	.00878	.00839	.00802	.00768	.00736	.00705
69	29	.01892	.01790	.01695	.01607	.01524	.01446	.01374	.01306	.01242	.01182	.01126	.01074	.01024	.00978	.00934	.00893	.00854	.00817	.00783	.00750
69	30	.02012	.01904	.01803	.01709	.01621	.01539	.01462	.01390	.01322	.01259	.01199	.01144	.01091	.01041	.00995	.00951	.00909	.00870	.00833	.00798
69	31	.02139	.02025	.01919	.01819	.01726	.01639	.01557	.01481	.01409	.01341	.01278	.01219	.01163	.01110	.01060	.01013	.00969	.00928	.00888	.00851
69	32	.02275	.02155	.02042	.01937	.01838	.01746	.01659	.01578	.01502	.01430	.01363	.01300	.01240	.01184	.01131	.01081	.01034	.00989	.00947	.00908
69	33	.02421	.02294	.02175	.02063	.01959	.01861	.01769	.01683	.01602	.01526	.01454	.01387	.01324	.01264	.01207	.01154	.01104	.01057	.01012	.00969
69	34	.02577	.02443	.02317	.02199	.02089	.01985	.01887	.01796	.01710	.01629	.01553	.01481	.01414	.01350	.01290	.01233	.01180	.01129	.01081	.01036

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
69	35	.02744	.02603	.02470	.02345	.02228	.02118	.02015	.01918	.01826	.01741	.01660	.01583	.01512	.01444	.01380	.01319	.01262	.01208	.01157	.01109
69	36	.02923	.02773	.02633	.02501	.02377	.02261	.02151	.02048	.01952	.01860	.01774	.01693	.01617	.01545	.01477	.01412	.01351	.01294	.01239	.01187
69	37	.03113	.02955	.02807	.02668	.02537	.02414	.02298	.02189	.02086	.01989	.01898	.01812	.01731	.01654	.01581	.01512	.01447	.01386	.01328	.01273
69	38	.03317	.03150	.02994	.02847	.02708	.02578	.02456	.02340	.02231	.02128	.02031	.01940	.01853	.01772	.01694	.01621	.01552	.01486	.01424	.01365
69	39	.03533	.03358	.03193	.03038	.02892	.02754	.02624	.02502	.02387	.02278	.02175	.02077	.01986	.01899	.01816	.01738	.01665	.01595	.01528	.01466
69	40	.03765	.03580	.03406	.03242	.03088	.02943	.02806	.02676	.02554	.02438	.02329	.02226	.02128	.02036	.01948	.01865	.01787	.01712	.01642	.01574
69	41	.04011	.03817	.03634	.03461	.03298	.03145	.03000	.02863	.02733	.02611	.02495	.02386	.02282	.02184	.02091	.02003	.01919	.01840	.01764	.01693
69	42	.04273	.04069	.03876	.03694	.03523	.03361	.03208	.03063	.02926	.02796	.02674	.02558	.02448	.02343	.02245	.02151	.02062	.01977	.01897	.01821
69	43	.04551	.04336	.04134	.03942	.03762	.03591	.03429	.03276	.03132	.02995	.02865	.02742	.02625	.02514	.02409	.02310	.02215	.02125	.02040	.01959
69	44	.04844	.04619	.04406	.04205	.04015	.03835	.03665	.03503	.03351	.03206	.03069	.02938	.02815	.02697	.02586	.02480	.02380	.02284	.02193	.02107
69	45	.05153	.04917	.04694	.04483	.04283	.04093	.03914	.03744	.03583	.03430	.03285	.03147	.03016	.02892	.02774	.02662	.02555	.02453	.02357	.02265
69	46	.05478	.05230	.04996	.04775	.04565	.04366	.04177	.03998	.03828	.03667	.03513	.03368	.03230	.03098	.02973	.02855	.02741	.02634	.02531	.02433
69	47	.05817	.05559	.05313	.05081	.04861	.04652	.04453	.04265	.04086	.03916	.03755	.03601	.03455	.03316	.03184	.03058	.02939	.02824	.02716	.02612
69	48	.06172	.05902	.05646	.05402	.05171	.04952	.04744	.04546	.04358	.04179	.04009	.03847	.03693	.03547	.03407	.03274	.03147	.03027	.02911	.02801
69	49	.06543	.06261	.05993	.05739	.05497	.05267	.05049	.04841	.04643	.04456	.04277	.04106	.03944	.03790	.03642	.03502	.03368	.03240	.03118	.03002
69	50	.06930	.06636	.06356	.06090	.05838	.05597	.05368	.05151	.04944	.04746	.04558	.04379	.04208	.04046	.03891	.03742	.03601	.03466	.03337	.03214
69	51	.07334	.07027	.06735	.06458	.06194	.05942	.05703	.05475	.05258	.05051	.04854	.04666	.04486	.04315	.04152	.03996	.03847	.03705	.03569	.03439
69	52	.07752	.07432	.07129	.06840	.06564	.06302	.06052	.05813	.05586	.05369	.05163	.04965	.04777	.04597	.04425	.04261	.04104	.03955	.03811	.03674
69	53	.08184	.07853	.07537	.07236	.06949	.06675	.06414	.06165	.05928	.05701	.05485	.05278	.05080	.04892	.04711	.04539	.04374	.04217	.04066	.03921
69	54	.08631	.08287	.07959	.07646	.07347	.07062	.06790	.06531	.06283	.06046	.05820	.05603	.05397	.05199	.05010	.04829	.04656	.04490	.04332	.04180
69	55	.09093	.08736	.08395	.08070	.07760	.07464	.07180	.06910	.06651	.06404	.06168	.05942	.05726	.05519	.05321	.05132	.04950	.04776	.04610	.04450
69	56	.09568	.09198	.08846	.08509	.08186	.07879	.07584	.07303	.07034	.06776	.06530	.06294	.06068	.05852	.05645	.05447	.05257	.05075	.04900	.04733
69	57	.10057	.09675	.09310	.08960	.08626	.08307	.08002	.07709	.07429	.07161	.06905	.06659	.06424	.06198	.05982	.05775	.05576	.05386	.05203	.05027
69	58	.10557	.10163	.09786	.09424	.09079	.08748	.08431	.08128	.07837	.07559	.07292	.07036	.06791	.06556	.06330	.06114	.05907	.05708	.05517	.05333
69	59	.11069	.10662	.10272	.09899	.09542	.09199	.08871	.08557	.08256	.07967	.07690	.07424	.07169	.06924	.06690	.06464	.06248	.06040	.05841	.05649
69	60	.11590	.11171	.10769	.10384	.10015	.09661	.09322	.08997	.08685	.08385	.08098	.07822	.07558	.07303	.07059	.06825	.06600	.06383	.06175	.05975
69	61	.12121	.11690	.11276	.10880	.10499	.10134	.09784	.09448	.09125	.08815	.08518	.08232	.07957	.07694	.07440	.07196	.06962	.06737	.06521	.06312
69	62	.12663	.12220	.11794	.11386	.10995	.10618	.10257	.09910	.09577	.09257	.08949	.08653	.08369	.08096	.07833	.07580	.07337	.07103	.06878	.06661
69	63	.13214	.12760	.12323	.11904	.11501	.11114	.10742	.10384	.10041	.09710	.09392	.09087	.08793	.08510	.08238	.07976	.07724	.07481	.07247	.07022
69	64	.13775	.13309	.12861	.12431	.12017	.11619	.11237	.10869	.10515	.10174	.09846	.09531	.09227	.08935	.08654	.08383	.08122	.07870	.07628	.07395
69	65	.14343	.13866	.13407	.12966	.12542	.12134	.11741	.11363	.10999	.10648	.10311	.09986	.09672	.09371	.09080	.08800	.08530	.08270	.08020	.07778
69	66	.14918	.14431	.13962	.13510	.13076	.12657	.12254	.11866	.11492	.11132	.10785	.10451	.10128	.09818	.09518	.09229	.08951	.08682	.08423	.08173
69	67	.15500	.15003	.14524	.14063	.13618	.13190	.12777	.12380	.11996	.11626	.11270	.10926	.10595	.10275	.09967	.09669	.09382	.09105	.08838	.08579
69	68	.16088	.15581	.15092	.14622	.14168	.13730	.13308	.12901	.12508	.12129	.11764	.11411	.11071	.10742	.10425	.10119	.09824	.09538	.09263	.08997
69	69	.16678	.16162	.15664	.15184	.14721	.14275	.13843	.13427	.13026	.12638	.12264	.11903	.11554	.11217	.10892	.10578	.10274	.09980	.09697	.09423
70	0	.00634	.00609	.00586	.00564	.00544	.00525	.00507	.00490	.00474	.00459	.00445	.00431	.00419	.00407	.00395	.00384	.00374	.00364	.00355	.00346
70	1	.00378	.00357	.00337	.00319	.00302	.00287	.00272	.00259	.00247	.00235	.00224	.00214	.00204	.00195	.00187	.00179	.00172	.00165	.00158	.00152
70	2	.00386	.00364	.00343	.00324	.00307	.00290	.00275	.00261	.00248	.00236	.00225	.00214	.00205	.00195	.00187	.00178	.00171	.00163	.00157	.00150
70	3	.00403	.00380	.00358	.00338	.00320	.00303	.00287	.00272	.00258	.00245	.00233	.00222	.00212	.00202	.00193	.00184	.00176	.00168	.00161	.00154
70	4	.00426	.00401	.00378	.00357	.00338	.00319	.00303	.00287	.00272	.00259	.00246	.00234	.00223	.00213	.00203	.00194	.00185	.00177	.00169	.00162
70	5	.00453	.00427	.00403	.00380	.00359	.00340	.00322	.00306	.00290	.00276	.00262	.00250	.00238	.00227	.00216	.00206	.00197	.00189	.00180	.00173
70	6	.00484	.00456	.00430	.00406	.00384	.00364	.00345	.00327	.00310	.00295	.00281	.00267	.00255	.00243	.00232	.00221	.00212	.00202	.00194	.00185
70	7	.00518	.00488	.00461	.00436	.00412	.00390	.00370	.00351	.00334	.00317	.00302	.00288	.00274	.00261	.00250	.00238	.00228	.00218	.00209	.00200
70	8	.00555	.00524	.00494	.00468	.00443	.00419	.00398	.00378	.00359	.00342	.00325	.00310	.00296	.00282	.00269	.00258	.00246	.00236	.00226	.00216
70	9	.00596	.00563	.00532	.00503	.00476	.00452	.00429	.00407	.00387	.00369	.00351	.00335	.00320	.00305	.00292	.00279	.00267	.00256	.00245	.00235
70	10	.00641	.00605	.00572	.00542	.00514	.00487	.00463	.00440	.00419	.00399	.00380	.00363	.00347	.00331	.00317	.00303	.00290	.00278	.00267	.00256
70	11	.00689	.00651	.00616	.00584	.00554	.00526	.00500	.00475	.00453	.00432	.00412	.00393	.00376	.00359	.00344	.00330	.00316	.00303	.00291	.00279
70	12	.00740	.00700	.00663	.00629	.00597	.00567	.00539	.00513	.00489	.00467	.00446	.00426	.00407	.00390	.00373	.00358	.00343	.00329	.00316	.00304
70	13	.00793	.00751	.00711	.00675	.00641	.00609	.00580	.00552	.00527	.00503	.00480	.00459	.00439	.00421	.00403	.00387	.00371	.00356	.00343	.00329
70	14	.00846	.00801	.00760	.00721	.00685	.00651	.00620	.00591	.00564	.00538	.00514	.00492	.00471	.00451	.00433	.00415	.00398	.00383	.00368	.00354

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
70	15	.00899	.00851	.00807	.00766	.00728	.00692	.00659	.00628	.00599	.00572	.00547	.00523	.00501	.00480	.00460	.00442	.00424	.00408	.00392	.00377
70	16	.00950	.00900	.00853	.00810	.00769	.00732	.00697	.00664	.00634	.00605	.00578	.00553	.00530	.00507	.00487	.00467	.00448	.00431	.00414	.00399
70	17	.01001	.00948	.00898	.00853	.00810	.00770	.00733	.00699	.00667	.00637	.00608	.00582	.00557	.00534	.00512	.00491	.00471	.00453	.00435	.00419
70	18	.01052	.00996	.00944	.00896	.00851	.00809	.00770	.00734	.00700	.00668	.00638	.00610	.00584	.00559	.00536	.00514	.00493	.00474	.00455	.00438
70	19	.01106	.01047	.00992	.00941	.00894	.00849	.00808	.00770	.00734	.00700	.00669	.00639	.00611	.00585	.00561	.00538	.00516	.00495	.00476	.00458
70	20	.01163	.01101	.01043	.00989	.00939	.00892	.00849	.00808	.00770	.00735	.00701	.00670	.00641	.00613	.00587	.00563	.00540	.00518	.00498	.00479
70	21	.01225	.01159	.01098	.01041	.00988	.00939	.00893	.00850	.00810	.00772	.00737	.00704	.00673	.00644	.00616	.00591	.00566	.00543	.00522	.00501
70	22	.01290	.01221	.01156	.01096	.01040	.00988	.00939	.00894	.00852	.00812	.00775	.00740	.00707	.00676	.00647	.00620	.00594	.00570	.00547	.00525
70	23	.01361	.01288	.01219	.01156	.01097	.01042	.00990	.00942	.00897	.00855	.00815	.00778	.00744	.00711	.00680	.00651	.00624	.00599	.00574	.00551
70	24	.01438	.01360	.01288	.01221	.01158	.01100	.01045	.00994	.00947	.00902	.00860	.00821	.00784	.00750	.00717	.00686	.00657	.00630	.00604	.00580
70	25	.01521	.01439	.01363	.01292	.01225	.01163	.01106	.01052	.01001	.00954	.00909	.00868	.00829	.00792	.00757	.00725	.00694	.00665	.00638	.00612
70	26	.01611	.01524	.01444	.01368	.01298	.01233	.01171	.01114	.01060	.01010	.00963	.00919	.00877	.00838	.00802	.00767	.00734	.00704	.00675	.00647
70	27	.01709	.01617	.01532	.01452	.01378	.01308	.01244	.01183	.01126	.01072	.01022	.00975	.00931	.00890	.00851	.00814	.00779	.00746	.00715	.00686
70	28	.01815	.01718	.01627	.01543	.01464	.01390	.01321	.01257	.01196	.01140	.01087	.01037	.00990	.00945	.00904	.00865	.00828	.00793	.00760	.00729
70	29	.01928	.01825	.01730	.01640	.01557	.01479	.01406	.01337	.01273	.01213	.01156	.01103	.01053	.01006	.00962	.00920	.00880	.00843	.00808	.00775
70	30	.02049	.01941	.01840	.01745	.01657	.01574	.01496	.01423	.01355	.01291	.01231	.01174	.01121	.01071	.01024	.00979	.00938	.00898	.00860	.00825
70	31	.02179	.02065	.01957	.01857	.01763	.01676	.01593	.01516	.01444	.01376	.01312	.01251	.01195	.01141	.01091	.01044	.00999	.00957	.00917	.00879
70	32	.02318	.02197	.02083	.01977	.01878	.01785	.01698	.01616	.01539	.01466	.01398	.01334	.01274	.01217	.01164	.01113	.01065	.01020	.00978	.00937
70	33	.02467	.02339	.02219	.02107	.02001	.01903	.01810	.01723	.01642	.01565	.01492	.01424	.01360	.01300	.01242	.01189	.01138	.01090	.01044	.01001
70	34	.02626	.02491	.02364	.02245	.02134	.02029	.01931	.01839	.01752	.01670	.01593	.01521	.01453	.01388	.01327	.01270	.01216	.01164	.01116	.01070
70	35	.02797	.02654	.02520	.02394	.02276	.02166	.02062	.01964	.01871	.01785	.01703	.01626	.01553	.01485	.01420	.01358	.01301	.01246	.01194	.01145
70	36	.02979	.02828	.02687	.02554	.02429	.02312	.02202	.02098	.02000	.01908	.01821	.01739	.01661	.01588	.01519	.01454	.01392	.01334	.01278	.01226
70	37	.03173	.03014	.02865	.02725	.02593	.02469	.02352	.02242	.02138	.02040	.01948	.01861	.01778	.01701	.01627	.01557	.01492	.01429	.01370	.01314
70	38	.03382	.03214	.03056	.02908	.02769	.02637	.02513	.02397	.02287	.02183	.02085	.01992	.01905	.01822	.01744	.01670	.01599	.01533	.01470	.01410
70	39	.03603	.03427	.03261	.03104	.02957	.02818	.02687	.02563	.02447	.02337	.02232	.02134	.02041	.01953	.01870	.01791	.01716	.01645	.01577	.01514
70	40	.03840	.03654	.03479	.03314	.03158	.03012	.02873	.02742	.02619	.02502	.02392	.02287	.02188	.02095	.02006	.01922	.01842	.01766	.01695	.01626
70	41	.04093	.03897	.03713	.03539	.03374	.03219	.03073	.02935	.02804	.02680	.02563	.02452	.02347	.02248	.02153	.02064	.01979	.01898	.01822	.01749
70	42	.04362	.04156	.03962	.03778	.03605	.03442	.03287	.03141	.03002	.02871	.02747	.02629	.02518	.02412	.02312	.02217	.02127	.02041	.01959	.01882
70	43	.04647	.04431	.04226	.04033	.03851	.03678	.03515	.03361	.03214	.03076	.02944	.02820	.02701	.02589	.02483	.02382	.02286	.02194	.02107	.02025
70	44	.04949	.04722	.04507	.04304	.04112	.03930	.03758	.03595	.03440	.03294	.03155	.03023	.02898	.02779	.02666	.02558	.02456	.02359	.02267	.02179
70	45	.05266	.05028	.04803	.04590	.04388	.04196	.04015	.03843	.03680	.03525	.03378	.03239	.03106	.02980	.02860	.02746	.02638	.02535	.02436	.02343
70	46	.05601	.05351	.05115	.04891	.04679	.04478	.04287	.04106	.03934	.03770	.03615	.03468	.03328	.03194	.03067	.02947	.02832	.02722	.02618	.02518
70	47	.05950	.05689	.05442	.05207	.04984	.04773	.04572	.04382	.04201	.04029	.03865	.03709	.03561	.03420	.03286	.03158	.03036	.02920	.02810	.02704
70	48	.06317	.06044	.05785	.05539	.05305	.05084	.04873	.04673	.04482	.04301	.04129	.03964	.03808	.03659	.03518	.03382	.03253	.03131	.03013	.02901
70	49	.06699	.06414	.06143	.05886	.05642	.05409	.05188	.04978	.04778	.04587	.04406	.04233	.04069	.03912	.03762	.03619	.03483	.03353	.03229	.03110
70	50	.07099	.06802	.06519	.06250	.05995	.05751	.05520	.05299	.05089	.04889	.04698	.04517	.04343	.04178	.04020	.03869	.03726	.03588	.03457	.03332
70	51	.07516	.07206	.06911	.06630	.06363	.06109	.05867	.05636	.05415	.05206	.05005	.04814	.04632	.04458	.04292	.04133	.03982	.03837	.03698	.03566
70	52	.07948	.07626	.07318	.07026	.06747	.06481	.06228	.05987	.05756	.05536	.05326	.05126	.04934	.04752	.04577	.04410	.04250	.04097	.03951	.03811
70	53	.08396	.08061	.07741	.07437	.07146	.06869	.06604	.06352	.06111	.05881	.05661	.05451	.05250	.05058	.04875	.04699	.04531	.04371	.04217	.04069
70	54	.08859	.08511	.08179	.07862	.07560	.07271	.06995	.06732	.06480	.06240	.06010	.05790	.05580	.05379	.05186	.05002	.04826	.04657	.04495	.04340
70	55	.09337	.08976	.08632	.08303	.07988	.07688	.07401	.07126	.06864	.06613	.06373	.06143	.05923	.05713	.05511	.05318	.05133	.04955	.04786	.04623
70	56	.09831	.09457	.09100	.08758	.08432	.08120	.07821	.07536	.07262	.07001	.06750	.06510	.06280	.06060	.05849	.05647	.05453	.05268	.05089	.04918
70	57	.10339	.09952	.09582	.09228	.08890	.08566	.08256	.07959	.07675	.07402	.07141	.06891	.06651	.06422	.06201	.05990	.05787	.05593	.05406	.05227
70	58	.10859	.10460	.10078	.09711	.09361	.09025	.08703	.08395	.08100	.07817	.07545	.07285	.07035	.06796	.06566	.06345	.06133	.05930	.05735	.05547
70	59	.11392	.10979	.10585	.10206	.09844	.09496	.09163	.08843	.08537	.08243	.07961	.07690	.07431	.07181	.06942	.06712	.06491	.06278	.06074	.05878
70	60	.11934	.11510	.11103	.10712	.10338	.09978	.09634	.09303	.08986	.08681	.08388	.08107	.07837	.07578	.07329	.07090	.06859	.06638	.06425	.06221
70	61	.12488	.12051	.11632	.11230	.10843	.10472	.10116	.09774	.09446	.09131	.08827	.08536	.08256	.07987	.07728	.07479	.07240	.07010	.06788	.06575
70	62	.13054	.12605	.12173	.11759	.11361	.10979	.10612	.10259	.09919	.09593	.09280	.08978	.08688	.08409	.08140	.07882	.07633	.07394	.07164	.06942
70	63	.13631	.13170	.12727	.12301	.11891	.11498	.11119	.10755	.10405	.10069	.09745	.09433	.09133	.08844	.08566	.08298	.08040	.07791	.07552	.07321
70	64	.14217	.13744	.13290	.12853	.12432	.12028	.11638	.11263	.10903	.10556	.10221	.09899	.09589	.09291	.09003	.08726	.08458	.08201	.07953	.07713

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
70	65	.14812	.14328	.13863	.13414	.12983	.12568	.12167	.11782	.11411	.11054	.10709	.10377	.10057	.09749	.09452	.09165	.08889	.08622	.08365	.08117
70	66	.15416	.14921	.14445	.13986	.13544	.13118	.12707	.12312	.11930	.11563	.11209	.10867	.10537	.10220	.09913	.09617	.09332	.09056	.08791	.08534
70	67	.16028	.15523	.15036	.14567	.14114	.13678	.13258	.12852	.12461	.12084	.11720	.11368	.11029	.10702	.10386	.10082	.09787	.09503	.09229	.08963
70	68	.16646	.16131	.15634	.15155	.14693	.14247	.13816	.13401	.13001	.12614	.12240	.11880	.11532	.11195	.10871	.10557	.10254	.09961	.09678	.09405
70	69	.17267	.16743	.16237	.15748	.15277	.14821	.14382	.13957	.13547	.13151	.12769	.12399	.12042	.11697	.11364	.11041	.10730	.10429	.10137	.09856
70	70	.17889	.17356	.16841	.16343	.15863	.15399	.14950	.14517	.14098	.13693	.13302	.12924	.12558	.12205	.11863	.11532	.11213	.10903	.10604	.10314
71	0	.00654	.00629	.00606	.00584	.00563	.00544	.00526	.00509	.00493	.00478	.00463	.00450	.00437	.00425	.00413	.00402	.00391	.00381	.00372	.00362
71	1	.00385	.00364	.00344	.00326	.00309	.00293	.00279	.00265	.00253	.00241	.00230	.00220	.00210	.00201	.00193	.00185	.00177	.00170	.00164	.00157
71	2	.00393	.00370	.00350	.00331	.00313	.00297	.00282	.00267	.00254	.00242	.00231	.00220	.00210	.00201	.00192	.00183	.00176	.00168	.00161	.00155
71	3	.00410	.00386	.00365	.00345	.00326	.00309	.00293	.00278	.00264	.00251	.00239	.00228	.00217	.00207	.00198	.00189	.00181	.00173	.00166	.00159
71	4	.00433	.00408	.00385	.00364	.00344	.00326	.00309	.00293	.00279	.00265	.00252	.00240	.00229	.00218	.00208	.00199	.00190	.00182	.00174	.00167
71	5	.00461	.00435	.00410	.00387	.00367	.00347	.00329	.00312	.00297	.00282	.00269	.00256	.00244	.00233	.00222	.00212	.00203	.00194	.00186	.00178
71	6	.00492	.00464	.00438	.00414	.00392	.00371	.00352	.00334	.00318	.00302	.00288	.00274	.00261	.00249	.00238	.00228	.00218	.00208	.00199	.00191
71	7	.00527	.00497	.00470	.00444	.00421	.00399	.00378	.00359	.00341	.00325	.00309	.00295	.00281	.00269	.00257	.00245	.00235	.00225	.00215	.00206
71	8	.00565	.00533	.00504	.00477	.00452	.00428	.00407	.00386	.00368	.00350	.00333	.00318	.00304	.00290	.00277	.00265	.00254	.00243	.00233	.00223
71	9	.00607	.00573	.00542	.00513	.00487	.00462	.00439	.00417	.00397	.00378	.00360	.00344	.00329	.00314	.00300	.00287	.00275	.00264	.00253	.00243
71	10	.00653	.00617	.00584	.00553	.00525	.00498	.00474	.00451	.00429	.00409	.00391	.00373	.00356	.00341	.00326	.00313	.00300	.00287	.00276	.00265
71	11	.00702	.00664	.00629	.00597	.00566	.00538	.00512	.00487	.00465	.00443	.00423	.00404	.00387	.00370	.00355	.00340	.00326	.00313	.00300	.00289
71	12	.00755	.00715	.00677	.00643	.00610	.00580	.00553	.00527	.00502	.00479	.00458	.00438	.00419	.00402	.00385	.00369	.00354	.00340	.00327	.00315
71	13	.00810	.00767	.00727	.00690	.00656	.00624	.00595	.00567	.00541	.00517	.00494	.00473	.00453	.00434	.00416	.00399	.00384	.00369	.00355	.00341
71	14	.00864	.00819	.00777	.00738	.00701	.00667	.00636	.00607	.00579	.00553	.00529	.00507	.00485	.00465	.00446	.00429	.00412	.00396	.00381	.00367
71	15	.00918	.00870	.00825	.00784	.00745	.00710	.00676	.00645	.00616	.00589	.00563	.00539	.00517	.00495	.00475	.00457	.00439	.00422	.00406	.00391
71	16	.00970	.00919	.00872	.00828	.00788	.00750	.00715	.00682	.00651	.00622	.00595	.00570	.00546	.00524	.00502	.00483	.00464	.00446	.00429	.00413
71	17	.01021	.00968	.00918	.00872	.00829	.00790	.00752	.00718	.00685	.00655	.00626	.00599	.00574	.00550	.00528	.00507	.00487	.00468	.00451	.00434
71	18	.01074	.01017	.00965	.00916	.00871	.00829	.00790	.00753	.00719	.00686	.00656	.00628	.00601	.00576	.00553	.00531	.00510	.00490	.00471	.00454
71	19	.01128	.01069	.01013	.00962	.00914	.00870	.00828	.00790	.00753	.00719	.00688	.00658	.00630	.00603	.00579	.00555	.00533	.00512	.00493	.00474
71	20	.01186	.01124	.01065	.01011	.00961	.00914	.00870	.00829	.00791	.00755	.00721	.00690	.00660	.00632	.00606	.00581	.00558	.00536	.00515	.00495
71	21	.01249	.01182	.01121	.01064	.01010	.00961	.00914	.00871	.00831	.00793	.00757	.00724	.00693	.00663	.00635	.00609	.00585	.00561	.00539	.00519
71	22	.01315	.01245	.01180	.01120	.01064	.01011	.00962	.00916	.00873	.00833	.00796	.00760	.00727	.00696	.00667	.00639	.00613	.00589	.00565	.00543
71	23	.01387	.01313	.01244	.01181	.01121	.01065	.01014	.00965	.00920	.00877	.00837	.00800	.00765	.00732	.00701	.00672	.00644	.00618	.00593	.00570
71	24	.01465	.01387	.01314	.01246	.01183	.01125	.01070	.01018	.00970	.00925	.00883	.00844	.00806	.00771	.00738	.00707	.00678	.00650	.00624	.00600
71	25	.01549	.01467	.01390	.01318	.01252	.01189	.01131	.01077	.01026	.00978	.00933	.00891	.00852	.00815	.00780	.00747	.00716	.00686	.00659	.00632
71	26	.01641	.01553	.01472	.01397	.01326	.01260	.01198	.01141	.01086	.01036	.00988	.00944	.00902	.00862	.00825	.00790	.00757	.00726	.00696	.00668
71	27	.01740	.01648	.01562	.01482	.01407	.01337	.01272	.01211	.01153	.01099	.01049	.01001	.00957	.00915	.00875	.00838	.00803	.00770	.00738	.00709
71	28	.01848	.01750	.01659	.01574	.01495	.01421	.01351	.01286	.01225	.01168	.01114	.01064	.01017	.00972	.00930	.00890	.00853	.00817	.00784	.00752
71	29	.01963	.01860	.01764	.01674	.01590	.01511	.01437	.01368	.01303	.01243	.01186	.01132	.01081	.01034	.00989	.00947	.00907	.00869	.00834	.00800
71	30	.02086	.01977	.01876	.01780	.01691	.01608	.01530	.01456	.01388	.01323	.01262	.01205	.01151	.01101	.01053	.01008	.00966	.00925	.00887	.00852
71	31	.02218	.02103	.01995	.01895	.01800	.01712	.01629	.01551	.01478	.01409	.01345	.01284	.01227	.01173	.01122	.01074	.01029	.00986	.00945	.00907
71	32	.02360	.02238	.02124	.02017	.01917	.01823	.01735	.01653	.01575	.01502	.01434	.01369	.01308	.01251	.01196	.01145	.01097	.01051	.01008	.00967
71	33	.02511	.02383	.02262	.02149	.02043	.01944	.01850	.01763	.01680	.01603	.01530	.01461	.01396	.01335	.01277	.01223	.01171	.01122	.01076	.01033
71	34	.02674	.02537	.02410	.02290	.02178	.02073	.01974	.01881	.01793	.01711	.01633	.01560	.01491	.01426	.01364	.01306	.01251	.01199	.01150	.01103
71	35	.02848	.02704	.02569	.02443	.02324	.02212	.02107	.02009	.01916	.01828	.01746	.01668	.01594	.01525	.01459	.01397	.01339	.01283	.01231	.01181
71	36	.03033	.02882	.02739	.02606	.02480	.02362	.02251	.02146	.02047	.01954	.01867	.01784	.01706	.01632	.01562	.01496	.01433	.01374	.01318	.01265
71	37	.03232	.03072	.02922	.02781	.02648	.02522	.02405	.02294	.02189	.02090	.01997	.01909	.01826	.01747	.01673	.01602	.01535	.01472	.01412	.01355
71	38	.03445	.03276	.03117	.02968	.02828	.02695	.02570	.02453	.02342	.02237	.02138	.02044	.01956	.01872	.01793	.01718	.01646	.01579	.01515	.01454
71	39	.03672	.03494	.03326	.03169	.03020	.02880	.02748	.02624	.02506	.02395	.02289	.02190	.02096	.02007	.01922	.01842	.01766	.01695	.01626	.01561
71	40	.03914	.03727	.03550	.03384	.03227	.03079	.02939	.02807	.02683	.02565	.02453	.02347	.02247	.02153	.02063	.01978	.01897	.01820	.01747	.01678
71	41	.04173	.03976	.03790	.03614	.03449	.03292	.03145	.03005	.02873	.02748	.02630	.02517	.02411	.02310	.02215	.02124	.02038</			

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
71	44	.05051	.04822	.04606	.04401	.04207	.04024	.03850	.03685	.03529	.03381	.03240	.03106	.02980	.02859	.02745	.02636	.02532	.02433	.02340	.02250
71	45	.05377	.05137	.04910	.04695	.04491	.04298	.04115	.03941	.03776	.03619	.03471	.03329	.03195	.03067	.02946	.02830	.02720	.02616	.02516	.02421
71	46	.05721	.05469	.05231	.05005	.04791	.04588	.04395	.04212	.04038	.03873	.03716	.03566	.03424	.03289	.03160	.03038	.02921	.02810	.02704	.02603
71	47	.06080	.05817	.05568	.05331	.05106	.04892	.04690	.04497	.04314	.04140	.03974	.03816	.03666	.03523	.03387	.03257	.03134	.03016	.02903	.02796
71	48	.06457	.06182	.05921	.05673	.05437	.05213	.05000	.04797	.04605	.04421	.04247	.04080	.03922	.03771	.03627	.03490	.03359	.03234	.03115	.03001
71	49	.06852	.06564	.06291	.06031	.05784	.05549	.05326	.05113	.04911	.04718	.04534	.04359	.04192	.04033	.03881	.03736	.03597	.03465	.03339	.03218
71	50	.07264	.06964	.06679	.06407	.06149	.05903	.05669	.05445	.05233	.05030	.04837	.04653	.04477	.04309	.04149	.03996	.03849	.03710	.03576	.03448
71	51	.07694	.07381	.07084	.06800	.06530	.06273	.06028	.05794	.05571	.05358	.05155	.04962	.04777	.04600	.04431	.04270	.04116	.03968	.03827	.03692
71	52	.08140	.07815	.07505	.07209	.06927	.06658	.06402	.06158	.05924	.05701	.05488	.05285	.05091	.04905	.04727	.04558	.04395	.04240	.04091	.03948
71	53	.08603	.08265	.07942	.07634	.07340	.07060	.06792	.06537	.06292	.06059	.05836	.05623	.05419	.05224	.05038	.04859	.04688	.04524	.04368	.04218
71	54	.09083	.08731	.08395	.08075	.07769	.07477	.07198	.06931	.06676	.06432	.06199	.05975	.05762	.05557	.05362	.05174	.04995	.04823	.04658	.04500
71	55	.09578	.09213	.08865	.08532	.08214	.07910	.07619	.07341	.07074	.06820	.06576	.06343	.06119	.05905	.05700	.05503	.05315	.05134	.04961	.04795
71	56	.10089	.09711	.09350	.09005	.08674	.08358	.08055	.07766	.07489	.07223	.06969	.06725	.06491	.06267	.06053	.05847	.05650	.05460	.05278	.05104
71	57	.10616	.10225	.09851	.09493	.09150	.08822	.08507	.08206	.07918	.07641	.07376	.07122	.06878	.06644	.06420	.06205	.05998	.05800	.05609	.05426
71	58	.11156	.10752	.10365	.09995	.09640	.09299	.08973	.08661	.08361	.08073	.07797	.07533	.07279	.07035	.06801	.06576	.06360	.06152	.05953	.05762
71	59	.11709	.11292	.10893	.10510	.10142	.09790	.09452	.09128	.08816	.08518	.08231	.07956	.07691	.07437	.07193	.06959	.06734	.06517	.06309	.06108
71	60	.12274	.11844	.11432	.11036	.10657	.10292	.09943	.09607	.09284	.08975	.08677	.08391	.08116	.07852	.07598	.07354	.07119	.06894	.06676	.06467
71	61	.12851	.12408	.11984	.11576	.11184	.10808	.10446	.10099	.09765	.09444	.09136	.08840	.08554	.08280	.08016	.07762	.07518	.07283	.07056	.06838
71	62	.13440	.12985	.12548	.12128	.11725	.11337	.10964	.10605	.10260	.09928	.09609	.09302	.09006	.08722	.08448	.08184	.07930	.07686	.07450	.07223
71	63	.14042	.13575	.13126	.12694	.12279	.11879	.11494	.11125	.10768	.10426	.10096	.09778	.09472	.09178	.08894	.08620	.08357	.08103	.07858	.07622
71	64	.14655	.14176	.13715	.13271	.12844	.12433	.12038	.11657	.11290	.10936	.10596	.10267	.09951	.09647	.09353	.09070	.08797	.08533	.08279	.08034
71	65	.15277	.14787	.14314	.13859	.13421	.12999	.12592	.12200	.11823	.11459	.11108	.10769	.10443	.10128	.09825	.09532	.09249	.08977	.08713	.08459
71	66	.15910	.15408	.14924	.14458	.14009	.13576	.13159	.12756	.12368	.11993	.11632	.11284	.10947	.10623	.10310	.10007	.09715	.09433	.09161	.08898
71	67	.16551	.16039	.15545	.15068	.14608	.14165	.13737	.13324	.12925	.12541	.12170	.11811	.11465	.11131	.10808	.10496	.10195	.09904	.09623	.09351
71	68	.17200	.16677	.16173	.15686	.15216	.14763	.14325	.13902	.13493	.13099	.12718	.12350	.11994	.11651	.11318	.10997	.10687	.10387	.10097	.09817
71	69	.17854	.17321	.16807	.16310	.15831	.15367	.14920	.14487	.14069	.13665	.13275	.12898	.12533	.12180	.11839	.11509	.11190	.10881	.10582	.10293
71	70	.18508	.17966	.17443	.16937	.16449	.15976	.15519	.15078	.14650	.14237	.13838	.13452	.13078	.12716	.12366	.12028	.11700	.11383	.11076	.10778
71	71	.19161	.18610	.18079	.17564	.17067	.16585	.16120	.15670	.15234	.14812	.14404	.14009	.13627	.13257	.12898	.12551	.12215	.11890	.11575	.11269
72	0	.00675	.00650	.00626	.00604	.00583	.00564	.00546	.00528	.00512	.00497	.00482	.00468	.00455	.00443	.00431	.00420	.00409	.00399	.00389	.00380
72	1	.00392	.00370	.00351	.00332	.00315	.00300	.00285	.00272	.00259	.00247	.00236	.00226	.00216	.00207	.00198	.00190	.00183	.00176	.00169	.00162
72	2	.00399	.00377	.00356	.00337	.00319	.00303	.00288	.00273	.00260	.00248	.00236	.00226	.00215	.00206	.00197	.00189	.00181	.00173	.00166	.00160
72	3	.00417	.00393	.00371	.00351	.00332	.00315	.00299	.00284	.00270	.00257	.00245	.00233	.00223	.00213	.00203	.00194	.00186	.00178	.00171	.00164
72	4	.00440	.00415	.00392	.00371	.00351	.00332	.00315	.00299	.00285	.00271	.00258	.00246	.00234	.00224	.00214	.00204	.00196	.00187	.00179	.00172
72	5	.00469	.00442	.00417	.00395	.00374	.00354	.00336	.00319	.00303	.00288	.00275	.00262	.00250	.00238	.00228	.00218	.00208	.00200	.00191	.00183
72	6	.00500	.00472	.00446	.00422	.00399	.00379	.00359	.00341	.00325	.00309	.00294	.00281	.00268	.00256	.00244	.00234	.00224	.00214	.00205	.00197
72	7	.00536	.00506	.00478	.00453	.00429	.00407	.00386	.00367	.00349	.00332	.00317	.00302	.00288	.00275	.00263	.00252	.00241	.00231	.00221	.00212
72	8	.00575	.00543	.00514	.00486	.00461	.00437	.00415	.00395	.00376	.00358	.00342	.00326	.00311	.00298	.00285	.00272	.00261	.00250	.00240	.00230
72	9	.00618	.00584	.00553	.00524	.00497	.00472	.00448	.00427	.00406	.00387	.00369	.00353	.00337	.00322	.00309	.00296	.00283	.00272	.00261	.00250
72	10	.00665	.00629	.00596	.00565	.00536	.00509	.00485	.00461	.00440	.00420	.00401	.00383	.00366	.00350	.00336	.00322	.00309	.00296	.00284	.00273
72	11	.00716	.00677	.00642	.00609	.00579	.00550	.00524	.00499	.00476	.00455	.00434	.00415	.00398	.00381	.00365	.00350	.00336	.00323	.00310	.00298
72	12	.00770	.00729	.00691	.00657	.00624	.00594	.00566	.00540	.00515	.00492	.00470	.00450	.00431	.00413	.00396	.00381	.00366	.00351	.00338	.00325
72	13	.00825	.00782	.00743	.00706	.00671	.00639	.00609	.00581	.00555	.00531	.00508	.00486	.00466	.00447	.00429	.00412	.00396	.00381	.00366	.00353
72	14	.00881	.00836	.00793	.00754	.00718	.00684	.00652	.00622	.00594	.00568	.00544	.00521	.00500	.00479	.00460	.00442	.00425	.00409	.00394	.00380
72	15	.00936	.00888	.00843	.00801	.00763	.00727	.00693	.00662	.00632	.00605	.00579	.00555	.00532	.00511	.00490	.00471	.00453	.00436	.00420	.00405
72	16	.00989	.00938	.00891	.00847	.00806	.00768	.00733	.00699	.00668	.00639	.00612	.00586	.00562	.00540	.00518	.00498	.00479	.00461	.00444	.00428
72	17	.01042	.00988	.00938	.00892	.00849	.00808	.00771	.00736	.00703	.00672	.00644	.00617	.00591	.00567	.00545	.00523	.00503	.00484	.00466	.00449
72	18	.01095	.01038	.00985	.00937	.00891	.00849	.00809	.00772	.00737	.00705	.00675	.00646	.00619	.00594	.00570	.00548	.00526	.00506	.00488	.00470
72	19	.01150	.01090	.01035	.00983	.00935	.00890	.00849	.00809	.00773	.00739	.00707	.00676	.00648	.00621	.00596	.00573	.00550	.00529	.00509	.00490
72	20	.01209	.01146	.01087	.01033	.00982	.00935	.00891	.00849	.00811	.00775	.00741	.00709	.00679	.00651	.00624	.00599	.00576	.00553	.00532	.00512
72	21	.01272	.01206	.01144	.01086	.01033	.00983	.00936	.00892	.00852	.00813	.00777	.00744	.00712	.00682	.00654	.00628	.00603	.00580	.00557	.00536

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
72	22	.01340	.01269	.01204	.01143	.01087	.01034	.00984	.00938	.00895	.00855	.00817	.00781	.00748	.00716	.00686	.00659	.00632	.00607	.00584	.00561
72	23	.01412	.01338	.01269	.01205	.01145	.01089	.01037	.00988	.00942	.00899	.00859	.00822	.00786	.00753	.00721	.00692	.00664	.00637	.00613	.00589
72	24	.01491	.01413	.01340	.01272	.01208	.01149	.01094	.01042	.00994	.00948	.00906	.00866	.00828	.00793	.00760	.00728	.00699	.00671	.00644	.00619
72	25	.01577	.01494	.01417	.01345	.01278	.01215	.01157	.01102	.01050	.01002	.00957	.00915	.00875	.00837	.00802	.00769	.00737	.00707	.00679	.00653
72	26	.01670	.01582	.01500	.01424	.01353	.01287	.01225	.01167	.01112	.01061	.01013	.00968	.00926	.00886	.00848	.00813	.00779	.00748	.00718	.00690
72	27	.01771	.01678	.01592	.01511	.01436	.01366	.01300	.01238	.01180	.01126	.01075	.01027	.00982	.00940	.00900	.00862	.00826	.00793	.00761	.00731
72	28	.01880	.01782	.01690	.01605	.01525	.01451	.01381	.01315	.01254	.01196	.01142	.01091	.01043	.00998	.00956	.00915	.00878	.00842	.00808	.00776
72	29	.01997	.01893	.01797	.01706	.01622	.01543	.01468	.01399	.01334	.01272	.01215	.01161	.01110	.01062	.01016	.00974	.00933	.00895	.00859	.00825
72	30	.02123	.02013	.01911	.01815	.01725	.01641	.01563	.01489	.01419	.01354	.01293	.01236	.01181	.01130	.01082	.01036	.00993	.00953	.00914	.00878
72	31	.02257	.02141	.02033	.01931	.01836	.01747	.01664	.01585	.01512	.01443	.01377	.01316	.01258	.01204	.01153	.01104	.01058	.01015	.00974	.00935
72	32	.02401	.02278	.02163	.02056	.01955	.01861	.01773	.01689	.01611	.01538	.01468	.01403	.01342	.01284	.01229	.01177	.01128	.01082	.01038	.00997
72	33	.02555	.02425	.02304	.02190	.02084	.01984	.01890	.01802	.01719	.01640	.01567	.01497	.01432	.01370	.01312	.01257	.01204	.01155	.01108	.01064
72	34	.02720	.02583	.02455	.02335	.02222	.02116	.02016	.01922	.01834	.01751	.01673	.01599	.01529	.01463	.01401	.01342	.01287	.01234	.01184	.01137
72	35	.02897	.02753	.02617	.02490	.02370	.02258	.02152	.02053	.01959	.01871	.01788	.01709	.01635	.01565	.01499	.01436	.01376	.01320	.01267	.01217
72	36	.03087	.02934	.02791	.02656	.02530	.02411	.02299	.02193	.02094	.02000	.01912	.01828	.01749	.01674	.01604	.01537	.01474	.01414	.01357	.01303
72	37	.03289	.03128	.02977	.02835	.02701	.02575	.02456	.02344	.02239	.02139	.02045	.01956	.01872	.01793	.01717	.01646	.01579	.01515	.01454	.01396
72	38	.03506	.03336	.03177	.03027	.02885	.02752	.02626	.02507	.02395	.02290	.02190	.02095	.02006	.01921	.01841	.01765	.01693	.01625	.01560	.01498
72	39	.03738	.03559	.03391	.03232	.03082	.02941	.02808	.02682	.02564	.02451	.02345	.02245	.02150	.02060	.01974	.01893	.01817	.01744	.01675	.01609
72	40	.03985	.03797	.03620	.03452	.03294	.03145	.03004	.02871	.02745	.02626	.02513	.02407	.02306	.02210	.02119	.02033	.01951	.01873	.01799	.01729
72	41	.04250	.04052	.03865	.03688	.03521	.03364	.03215	.03074	.02941	.02814	.02695	.02582	.02474	.02372	.02276	.02184	.02097	.02014	.01935	.01860
72	42	.04532	.04324	.04127	.03940	.03765	.03598	.03441	.03292	.03151	.03017	.02890	.02770	.02656	.02548	.02445	.02347	.02254	.02166	.02082	.02002
72	43	.04832	.04613	.04405	.04209	.04024	.03848	.03682	.03525	.03375	.03234	.03100	.02972	.02851	.02736	.02627	.02523	.02424	.02330	.02241	.02156
72	44	.05150	.04919	.04701	.04495	.04300	.04115	.03940	.03773	.03616	.03466	.03324	.03189	.03060	.02938	.02822	.02712	.02607	.02507	.02412	.02321
72	45	.05485	.05243	.05014	.04797	.04592	.04397	.04212	.04037	.03870	.03712	.03562	.03419	.03283	.03154	.03031	.02914	.02802	.02696	.02594	.02498
72	46	.05837	.05584	.05344	.05116	.04900	.04695	.04501	.04316	.04140	.03973	.03814	.03663	.03520	.03383	.03252	.03128	.03010	.02897	.02789	.02686
72	47	.06207	.05942	.05690	.05451	.05225	.05009	.04804	.04610	.04425	.04249	.04081	.03922	.03770	.03625	.03487	.03355	.03230	.03110	.02996	.02887
72	48	.06595	.06317	.06054	.05804	.05566	.05340	.05125	.04920	.04725	.04540	.04363	.04195	.04034	.03881	.03735	.03596	.03463	.03337	.03215	.03100
72	49	.07000	.06711	.06435	.06173	.05924	.05687	.05461	.05246	.05041	.04846	.04660	.04483	.04314	.04152	.03998	.03851	.03711	.03576	.03448	.03325
72	50	.07425	.07122	.06835	.06561	.06300	.06051	.05815	.05589	.05374	.05169	.04974	.04787	.04609	.04439	.04276	.04121	.03972	.03830	.03695	.03565
72	51	.07868	.07553	.07252	.06966	.06694	.06434	.06186	.05950	.05724	.05509	.05303	.05107	.04920	.04740	.04569	.04405	.04249	.04099	.03956	.03818
72	52	.08329	.08000	.07687	.07389	.07104	.06832	.06573	.06326	.06090	.05864	.05648	.05442	.05245	.05057	.04877	.04704	.04539	.04381	.04230	.04085
72	53	.08806	.08465	.08139	.07828	.07531	.07248	.06977	.06718	.06471	.06235	.06009	.05793	.05586	.05388	.05199	.05018	.04844	.04677	.04518	.04365
72	54	.09301	.08946	.08608	.08284	.07975	.07679	.07397	.07127	.06869	.06621	.06385	.06159	.05942	.05735	.05536	.05345	.05163	.04988	.04820	.04659
72	55	.09813	.09445	.09093	.08757	.08435	.08128	.07833	.07552	.07282	.07024	.06777	.06540	.06313	.06096	.05888	.05688	.05496	.05313	.05136	.04967
72	56	.10342	.09961	.09596	.09247	.08912	.08593	.08286	.07993	.07712	.07443	.07185	.06938	.06701	.06473	.06255	.06046	.05845	.05652	.05467	.05289
72	57	.10888	.10493	.10115	.09753	.09406	.09074	.08756	.08450	.08158	.07878	.07609	.07351	.07103	.06866	.06638	.06419	.06208	.06006	.05812	.05626
72	58	.11448	.11040	.10649	.10274	.09914	.09570	.09240	.08923	.08619	.08327	.08047	.07778	.07520	.07272	.07034	.06806	.06586	.06374	.06171	.05976
72	59	.12022	.11600	.11196	.10808	.10436	.10080	.09737	.09409	.09093	.08790	.08499	.08219	.07951	.07692	.07444	.07205	.06976	.06755	.06543	.06339
72	60	.12608	.12173	.11756	.11356	.10972	.10603	.10248	.09908	.09580	.09266	.08964	.08673	.08394	.08125	.07867	.07618	.07379	.07149	.06927	.06714
72	61	.13207	.12760	.12330	.11917	.11520	.11139	.10773	.10420	.10082	.09756	.09443	.09141	.08851	.08572	.08303	.08045	.07796	.07556	.07325	.07102
72	62	.13821	.13360	.12918	.12493	.12084	.11690	.11312	.10948	.10598	.10261	.09936	.09624	.09323	.09034	.08755	.08486	.08227	.07978	.07737	.07505
72	63	.14448	.13975	.13520	.13083	.12662	.12256	.11866	.11491	.11129	.10781	.10445	.10122	.09811	.09511	.09222	.08943	.08674	.08415	.08165	.07924
72	64	.15086	.14602	.14135	.13685	.13252	.12835	.12434	.12047	.11674	.11315	.10968	.10634	.10312	.10002	.09702	.09414	.09135	.08866	.08607	.08356
72	65	.15736	.15240	.14761	.14300	.13855	.13427	.13014	.12616	.12232	.11862	.11505	.11160	.10828	.10507	.10197	.09898	.09610	.09331	.09062	.08803
72	66	.16397	.15889	.15399	.14926	.14471	.14031	.13607	.13198	.12803	.12422	.12055	.11700	.11357	.11026	.10706	.10398	.10099	.09811	.09533	.09264
72	67	.17069	.16550	.16049	.15565	.15099	.14648	.14213	.13794	.13388	.12997	.12619	.12253	.11901	.11560	.11230	.10912	.10604	.10306	.10019	.09741
72	68	.17749	.17219	.16708	.16214	.15737	.15276	.14831	.14401	.13985	.13583	.13195	.12820	.12457	.12106	.11767	.11439	.11122	.10815	.10518	.10231
72	69	.18435	.17895	.17373	.16869	.16382	.15911	.15456	.15016	.14591	.14179	.13781	.13396	.13024	.12664	.12315	.11978	.11652	.11336	.11030	.10734
72	70	.19123	.18573	.18042	.17529	.17032	.16552	.16087	.15637	.15203	.14782	.14374	.13980	.13599	.13229	.12872	.12525	.12190	.11865	.11551	.11246
72	71	.19809	.19251	.18711	.18189	.17683	.17194	.16720	.16261	.15817	.15388	.14971	.14568	.14178	.13800	.13433	.13078	.12734	.12401	.12078	.11765

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
72	72	.20492	.19926	.19378	.18847	.18333	.17835	.17353	.16886	.16433	.15995	.15570	.15159	.14760	.14373	.13999	.13635	.13283	.12942	.12610	.12289
73	0	.00695	.00670	.00646	.00624	.00603	.00584	.00565	.00548	.00531	.00516	.00501	.00487	.00474	.00462	.00450	.00438	.00427	.00417	.00407	.00397
73	1	.00399	.00377	.00357	.00339	.00322	.00306	.00291	.00278	.00265	.00253	.00242	.00232	.00222	.00213	.00204	.00196	.00188	.00181	.00174	.00168
73	2	.00406	.00383	.00362	.00343	.00325	.00309	.00293	.00279	.00266	.00253	.00242	.00231	.00221	.00211	.00202	.00194	.00186	.00178	.00171	.00164
73	3	.00423	.00399	.00377	.00357	.00338	.00321	.00305	.00290	.00276	.00262	.00250	.00239	.00228	.00218	.00208	.00199	.00191	.00183	.00176	.00168
73	4	.00447	.00422	.00398	.00377	.00357	.00339	.00321	.00305	.00290	.00277	.00264	.00251	.00240	.00229	.00219	.00210	.00201	.00192	.00184	.00177
73	5	.00476	.00449	.00424	.00401	.00380	.00361	.00342	.00325	.00309	.00295	.00281	.00268	.00256	.00244	.00233	.00223	.00214	.00205	.00196	.00188
73	6	.00508	.00480	.00454	.00429	.00407	.00386	.00366	.00348	.00331	.00316	.00301	.00287	.00274	.00262	.00250	.00240	.00229	.00220	.00211	.00202
73	7	.00545	.00514	.00487	.00461	.00437	.00415	.00394	.00375	.00357	.00340	.00324	.00309	.00295	.00282	.00270	.00258	.00248	.00237	.00228	.00218
73	8	.00584	.00552	.00523	.00495	.00470	.00446	.00424	.00403	.00384	.00366	.00350	.00334	.00319	.00305	.00292	.00280	.00268	.00257	.00247	.00237
73	9	.00628	.00594	.00563	.00534	.00506	.00481	.00458	.00436	.00415	.00396	.00378	.00362	.00346	.00331	.00317	.00304	.00291	.00279	.00268	.00258
73	10	.00676	.00640	.00607	.00576	.00547	.00520	.00495	.00472	.00450	.00430	.00410	.00392	.00376	.00360	.00345	.00331	.00317	.00305	.00293	.00282
73	11	.00728	.00690	.00654	.00621	.00591	.00562	.00536	.00511	.00487	.00466	.00445	.00426	.00408	.00391	.00375	.00360	.00346	.00333	.00320	.00308
73	12	.00784	.00743	.00705	.00670	.00638	.00607	.00579	.00552	.00528	.00504	.00483	.00462	.00443	.00425	.00408	.00392	.00377	.00362	.00349	.00336
73	13	.00841	.00798	.00758	.00721	.00686	.00654	.00623	.00595	.00569	.00544	.00521	.00499	.00479	.00460	.00442	.00424	.00408	.00393	.00378	.00365
73	14	.00898	.00852	.00810	.00770	.00734	.00699	.00667	.00638	.00610	.00583	.00559	.00536	.00514	.00494	.00474	.00456	.00439	.00423	.00407	.00392
73	15	.00954	.00906	.00861	.00819	.00780	.00744	.00710	.00678	.00649	.00621	.00595	.00570	.00547	.00526	.00505	.00486	.00468	.00450	.00434	.00419
73	16	.01008	.00957	.00910	.00865	.00824	.00786	.00750	.00717	.00686	.00656	.00629	.00603	.00578	.00556	.00534	.00514	.00494	.00476	.00459	.00442
73	17	.01062	.01008	.00958	.00911	.00868	.00827	.00789	.00754	.00721	.00690	.00661	.00634	.00608	.00584	.00561	.00540	.00519	.00500	.00482	.00464
73	18	.01115	.01059	.01006	.00957	.00911	.00868	.00828	.00791	.00756	.00723	.00693	.00664	.00637	.00611	.00587	.00564	.00543	.00523	.00504	.00485
73	19	.01171	.01111	.01056	.01004	.00955	.00910	.00868	.00829	.00792	.00758	.00725	.00695	.00666	.00639	.00614	.00590	.00567	.00546	.00526	.00507
73	20	.01231	.01168	.01109	.01054	.01003	.00956	.00911	.00870	.00831	.00794	.00760	.00728	.00698	.00669	.00643	.00617	.00593	.00571	.00550	.00529
73	21	.01295	.01228	.01166	.01108	.01055	.01004	.00957	.00913	.00872	.00834	.00798	.00764	.00732	.00702	.00673	.00647	.00621	.00598	.00575	.00554
73	22	.01364	.01293	.01227	.01166	.01109	.01056	.01006	.00960	.00917	.00876	.00838	.00802	.00768	.00736	.00706	.00678	.00651	.00626	.00602	.00580
73	23	.01437	.01363	.01293	.01229	.01168	.01112	.01060	.01011	.00965	.00921	.00881	.00843	.00807	.00773	.00742	.00712	.00684	.00657	.00632	.00608
73	24	.01517	.01438	.01365	.01297	.01233	.01173	.01118	.01066	.01017	.00971	.00928	.00888	.00850	.00814	.00781	.00749	.00719	.00691	.00664	.00639
73	25	.01604	.01521	.01443	.01371	.01303	.01240	.01181	.01126	.01075	.01026	.00981	.00938	.00897	.00860	.00824	.00790	.00758	.00728	.00700	.00673
73	26	.01698	.01610	.01528	.01452	.01380	.01313	.01251	.01192	.01137	.01086	.01038	.00992	.00950	.00909	.00871	.00836	.00802	.00770	.00740	.00711
73	27	.01801	.01708	.01621	.01540	.01464	.01393	.01327	.01265	.01207	.01152	.01101	.01053	.01007	.00964	.00924	.00886	.00850	.00816	.00784	.00753
73	28	.01911	.01813	.01721	.01635	.01555	.01480	.01410	.01344	.01282	.01224	.01169	.01118	.01070	.01024	.00981	.00941	.00902	.00866	.00832	.00800
73	29	.02030	.01926	.01829	.01738	.01653	.01574	.01499	.01429	.01363	.01302	.01244	.01189	.01137	.01089	.01043	.01000	.00959	.00921	.00884	.00850
73	30	.02158	.02048	.01945	.01849	.01759	.01674	.01595	.01521	.01451	.01385	.01324	.01265	.01211	.01159	.01110	.01064	.01021	.00980	.00941	.00904
73	31	.02294	.02178	.02069	.01967	.01872	.01782	.01698	.01619	.01545	.01475	.01410	.01348	.01290	.01235	.01183	.01134	.01087	.01044	.01002	.00963
73	32	.02440	.02317	.02202	.02094	.01993	.01898	.01809	.01725	.01646	.01572	.01502	.01437	.01375	.01316	.01261	.01209	.01159	.01112	.01068	.01026
73	33	.02597	.02467	.02345	.02231	.02124	.02023	.01929	.01840	.01756	.01677	.01603	.01533	.01467	.01405	.01346	.01290	.01237	.01187	.01140	.01095
73	34	.02765	.02627	.02499	.02378	.02264	.02158	.02057	.01963	.01874	.01790	.01711	.01637	.01567	.01500	.01437	.01378	.01322	.01269	.01218	.01170
73	35	.02945	.02800	.02664	.02536	.02416	.02303	.02196	.02096	.02002	.01913	.01829	.01750	.01675	.01604	.01537	.01474	.01414	.01357	.01303	.01252
73	36	.03138	.02985	.02841	.02706	.02578	.02459	.02346	.02240	.02139	.02045	.01956	.01871	.01792	.01716	.01645	.01577	.01513	.01453	.01395	.01341
73	37	.03344	.03183	.03031	.02888	.02753	.02626	.02507	.02394	.02288	.02187	.02092	.02003	.01918	.01838	.01762	.01690	.01621	.01557	.01495	.01437
73	38	.03566	.03395	.03235	.03084	.02941	.02807	.02680	.02561	.02448	.02341	.02241	.02145	.02055	.01969	.01888	.01812	.01739	.01670	.01604	.01542
73	39	.03802	.03622	.03453	.03293	.03143	.03001	.02867	.02740	.02620	.02507	.02400	.02299	.02203	.02112	.02026	.01944	.01866	.01792	.01722	.01656
73	40	.04055	.03865	.03687	.03518	.03359	.03209	.03067	.02933	.02806	.02686	.02573	.02465	.02363	.02266	.02174	.02087	.02004	.01926	.01851	.01780
73	41	.04325	.04126	.03938	.03760	.03592	.03433	.03283	.03141	.03007	.02880	.02759	.02645	.02536	.02433	.02336	.02243	.02155	.02071	.01991	.01915
73	42	.04614	.04404	.04206	.04018	.03841	.03674	.03515	.03365	.03223	.03088	.02960	.02838	.02723	.02614	.02510	.02411	.02317	.02228	.02143	.02062
73	43	.04920	.04700	.04491	.04294	.04107	.03930	.03763	.03604	.03453	.03311	.03175	.03046	.02924	.02808	.02698	.02592	.02492	.02397	.02307	.02220
73	44	.05246	.05014	.04795	.04587	.04390	.04204	.04027	.03859	.03700	.03549	.03406	.03269	.03140	.03016	.02899	.02787	.02681	.02580	.02483	.02391
73	45	.05589	.05346	.05115	.04897	.04690	.04494	.04307	.04130	.03962	.03803	.03651	.03507	.03369	.03238	.03114	.02995	.02882	.02775	.02672	.02574
73	46	.05951	.05696	.05454	.05225	.05007	.04800	.04604	.04418	.04240	.04072	.03911	.03759	.03613	.03475	.03343	.03217	.03097	.02983	.02874	.02769
73	47	.06330	.06063	.05810	.05569	.05341	.05123	.04917	.04720	.04534	.04356	.04186	.04025	.03871	.03725	.03585	.03452	.03325	.03204	.03088	.02977
73	48	.06728	.06449	.06184	.05931	.05692	.05463	.05246	.05040	.04843	.04656	.04477	.04307	.04145	.03990	.03842	.03701	.03567	.03438	.03315	.03198

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
73	49	.07145	.06853	.06576	.06312	.06060	.05821	.05593	.05376	.05169	.04972	.04784	.04605	.04434	.04270	.04114	.03965	.03823	.03686	.03556	.03432
73	50	.07582	.07277	.06987	.06711	.06448	.06197	.05958	.05730	.05513	.05306	.05108	.04919	.04739	.04567	.04402	.04244	.04094	.03950	.03812	.03680
73	51	.08038	.07720	.07417	.07129	.06854	.06591	.06341	.06102	.05874	.05657	.05449	.05250	.05060	.04879	.04705	.04539	.04381	.04229	.04083	.03943
73	52	.08512	.08181	.07865	.07564	.07277	.07003	.06741	.06491	.06252	.06024	.05806	.05597	.05398	.05207	.05024	.04849	.04682	.04522	.04368	.04221
73	53	.09004	.08660	.08331	.08018	.07718	.07432	.07158	.06897	.06647	.06408	.06179	.05960	.05751	.05551	.05358	.05175	.04998	.04829	.04667	.04512
73	54	.09515	.09157	.08815	.08489	.08176	.07878	.07593	.07320	.07058	.06808	.06569	.06340	.06120	.05910	.05708	.05515	.05330	.05152	.04981	.04818
73	55	.10043	.09672	.09317	.08977	.08652	.08342	.08044	.07759	.07487	.07226	.06975	.06735	.06506	.06285	.06074	.05871	.05676	.05490	.05310	.05138
73	56	.10589	.10205	.09836	.09484	.09146	.08823	.08513	.08217	.07932	.07660	.07399	.07148	.06908	.06677	.06455	.06243	.06039	.05843	.05655	.05474
73	57	.11153	.10755	.10373	.10008	.09657	.09322	.09000	.08691	.08395	.08111	.07839	.07577	.07326	.07085	.06853	.06631	.06417	.06212	.06014	.05825
73	58	.11733	.11321	.10926	.10548	.10184	.09836	.09502	.09181	.08873	.08578	.08294	.08021	.07760	.07508	.07266	.07034	.06810	.06595	.06389	.06190
73	59	.12327	.11902	.11494	.11102	.10726	.10365	.10018	.09686	.09366	.09059	.08764	.08480	.08207	.07945	.07693	.07450	.07217	.06992	.06776	.06568
73	60	.12935	.12496	.12075	.11670	.11281	.10908	.10549	.10204	.09873	.09554	.09248	.08953	.08669	.08396	.08134	.07881	.07637	.07403	.07177	.06960
73	61	.13557	.13105	.12670	.12253	.11852	.11466	.11095	.10738	.10394	.10064	.09746	.09440	.09146	.08862	.08589	.08326	.08072	.07828	.07593	.07366
73	62	.14194	.13729	.13282	.12851	.12438	.12039	.11656	.11287	.10932	.10590	.10261	.09944	.09638	.09344	.09060	.08787	.08523	.08269	.08024	.07787
73	63	.14846	.14368	.13908	.13465	.13039	.12629	.12234	.11853	.11486	.11133	.10792	.10464	.10147	.09842	.09548	.09264	.08990	.08726	.08471	.08225
73	64	.15511	.15020	.14548	.14093	.13655	.13233	.12826	.12433	.12055	.11690	.11338	.10999	.10671	.10355	.10051	.09756	.09473	.09198	.08934	.08678
73	65	.16188	.15686	.15201	.14735	.14284	.13850	.13431	.13027	.12638	.12262	.11899	.11548	.11210	.10884	.10569	.10264	.09970	.09686	.09412	.09146
73	66	.16878	.16363	.15868	.15389	.14927	.14482	.14052	.13636	.13235	.12848	.12475	.12113	.11765	.11428	.11102	.10787	.10483	.10189	.09905	.09630
73	67	.17579	.17054	.16547	.16057	.15584	.15127	.14686	.14260	.13848	.13450	.13066	.12694	.12335	.11988	.11652	.11327	.11013	.10709	.10416	.10131
73	68	.18291	.17755	.17237	.16736	.16252	.15785	.15333	.14896	.14474	.14065	.13670	.13289	.12919	.12562	.12216	.11881	.11558	.11244	.10941	.10647
73	69	.19009	.18463	.17934	.17423	.16929	.16451	.15989	.15542	.15110	.14691	.14286	.13894	.13515	.13148	.12792	.12448	.12115	.11792	.11479	.11177
73	70	.19731	.19174	.18636	.18115	.17612	.17124	.16652	.16195	.15753	.15324	.14910	.14508	.14119	.13743	.13378	.13024	.12682	.12350	.12028	.11716
73	71	.20452	.19886	.19339	.18809	.18296	.17799	.17318	.16851	.16400	.15962	.15538	.15128	.14729	.14344	.13970	.13607	.13256	.12915	.12584	.12264
73	72	.21170	.20596	.20040	.19502	.18980	.18474	.17984	.17509	.17049	.16602	.16170	.15750	.15343	.14949	.14566	.14195	.13835	.13485	.13146	.12817
73	73	.21884	.21302	.20738	.20191	.19662	.19148	.18649	.18166	.17697	.17243	.16802	.16374	.15959	.15556	.15165	.14786	.14417	.14060	.13713	.13376
74	0	.00716	.00691	.00667	.00644	.00623	.00604	.00585	.00568	.00551	.00536	.00521	.00507	.00493	.00481	.00468	.00457	.00446	.00435	.00425	.00415
74	1	.00405	.00384	.00364	.00345	.00328	.00312	.00298	.00284	.00271	.00259	.00248	.00237	.00227	.00218	.00209	.00201	.00193	.00186	.00179	.00173
74	2	.00412	.00389	.00368	.00349	.00331	.00314	.00299	.00285	.00271	.00259	.00247	.00236	.00226	.00216	.00207	.00199	.00191	.00183	.00176	.00169
74	3	.00429	.00405	.00383	.00363	.00344	.00327	.00310	.00295	.00281	.00268	.00256	.00244	.00233	.00223	.00213	.00204	.00196	.00188	.00180	.00173
74	4	.00453	.00428	.00405	.00383	.00363	.00345	.00327	.00311	.00296	.00282	.00269	.00257	.00245	.00234	.00224	.00215	.00206	.00197	.00189	.00181
74	5	.00483	.00456	.00431	.00408	.00387	.00367	.00349	.00331	.00316	.00301	.00287	.00274	.00261	.00250	.00239	.00229	.00219	.00210	.00201	.00193
74	6	.00516	.00487	.00461	.00436	.00414	.00393	.00373	.00355	.00338	.00322	.00307	.00293	.00280	.00268	.00256	.00245	.00235	.00225	.00216	.00208
74	7	.00553	.00523	.00495	.00469	.00445	.00422	.00401	.00382	.00364	.00347	.00331	.00316	.00302	.00289	.00277	.00265	.00254	.00243	.00234	.00224
74	8	.00593	.00561	.00531	.00504	.00478	.00454	.00432	.00412	.00392	.00374	.00357	.00341	.00326	.00312	.00299	.00287	.00275	.00264	.00253	.00243
74	9	.00638	.00604	.00573	.00543	.00516	.00491	.00467	.00445	.00424	.00405	.00387	.00370	.00354	.00339	.00325	.00312	.00299	.00287	.00276	.00265
74	10	.00688	.00651	.00618	.00587	.00558	.00531	.00505	.00482	.00460	.00439	.00420	.00402	.00385	.00369	.00354	.00340	.00326	.00313	.00301	.00290
74	11	.00741	.00702	.00667	.00633	.00603	.00574	.00547	.00522	.00499	.00477	.00456	.00437	.00419	.00402	.00385	.00370	.00356	.00342	.00329	.00317
74	12	.00798	.00757	.00719	.00684	.00651	.00620	.00592	.00565	.00540	.00517	.00495	.00474	.00455	.00437	.00419	.00403	.00388	.00373	.00359	.00346
74	13	.00856	.00813	.00773	.00735	.00700	.00668	.00638	.00609	.00583	.00558	.00535	.00513	.00492	.00473	.00454	.00437	.00421	.00405	.00390	.00376
74	14	.00915	.00869	.00826	.00786	.00749	.00715	.00683	.00653	.00625	.00598	.00573	.00550	.00528	.00508	.00488	.00470	.00452	.00436	.00420	.00405
74	15	.00972	.00923	.00878	.00836	.00797	.00760	.00726	.00695	.00665	.00637	.00611	.00586	.00563	.00541	.00520	.00501	.00482	.00465	.00448	.00432
74	16	.01027	.00976	.00928	.00884	.00842	.00804	.00768	.00734	.00703	.00673	.00645	.00619	.00595	.00571	.00550	.00529	.00510	.00491	.00474	.00457
74	17	.01081	.01027	.00977	.00930	.00886	.00846	.00808	.00772	.00739	.00708	.00678	.00651	.00625	.00601	.00577	.00556	.00535	.00516	.00497	.00480
74	18	.01136	.01079	.01026	.00976	.00930	.00887	.00847	.00810	.00775	.00742	.00711	.00682	.00654	.00629	.00604	.00581	.00560	.00539	.00520	.00501
74	19	.01193	.01132	.01076	.01024	.00976	.00930	.00888	.00848	.00811	.00777	.00744	.00713	.00684	.00657	.00632	.00607	.00585	.00563	.00543	.00523
74	20	.01253	.01189	.01130	.01075	.01024	.00976	.00931	.00890	.00851	.00814	.00779	.00747	.00716	.00688	.00661	.00635	.00611	.00588	.00567	.00546
74	21	.01318	.01251	.01188	.01130	.01076	.01026	.00978	.00934	.00893	.00854	.00818	.00783	.00751	.00721	.00692	.00665	.00640	.00616	.00593	.00571
74	22	.01387	.01316	.01250	.01189	.01132	.01078	.01028	.00982	.00938	.00897	.00858	.00822	.00788	.00756	.00726	.00697	.00670	.00645	.00621	.00598
74	23	.01461	.01387	.01317	.01252	.01192	.01135	.01082	.01033	.00987	.00943	.00902	.00864	.00828	.00794	.00762	.00732	.00703	.00676	.00651	.00627
74	24	.01542	.01463	.01390	.01321	.01257	.01197	.01141	.01089	.01040	.00994	.00951	.00910	.00872	.00836	.00802	.00770	.00739	.00711	.00684	.00658



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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
74	25	.01630	.01547	.01469	.01396	.01329	.01265	.01206	.01150	.01098	.01050	.01004	.00961	.00920	.00882	.00846	.00812	.00780	.00749	.00721	.00694
74	26	.01726	.01637	.01555	.01478	.01406	.01339	.01277	.01218	.01162	.01111	.01062	.01016	.00973	.00933	.00894	.00858	.00824	.00792	.00761	.00732
74	27	.01830	.01737	.01649	.01568	.01492	.01421	.01354	.01292	.01233	.01178	.01126	.01078	.01032	.00989	.00948	.00910	.00873	.00839	.00807	.00776
74	28	.01942	.01843	.01751	.01665	.01584	.01509	.01438	.01372	.01310	.01251	.01196	.01144	.01096	.01050	.01007	.00966	.00927	.00890	.00856	.00823
74	29	.02063	.01958	.01861	.01769	.01684	.01604	.01529	.01459	.01392	.01330	.01272	.01217	.01165	.01116	.01070	.01027	.00985	.00946	.00910	.00875
74	30	.02192	.02082	.01978	.01882	.01791	.01706	.01627	.01552	.01482	.01416	.01354	.01295	.01240	.01188	.01139	.01092	.01048	.01007	.00968	.00930
74	31	.02331	.02214	.02104	.02002	.01906	.01816	.01732	.01652	.01578	.01507	.01441	.01379	.01320	.01265	.01213	.01163	.01116	.01072	.01030	.00991
74	32	.02479	.02355	.02240	.02131	.02030	.01934	.01844	.01760	.01681	.01606	.01536	.01470	.01407	.01348	.01293	.01240	.01190	.01143	.01098	.01056
74	33	.02638	.02508	.02385	.02270	.02163	.02062	.01966	.01877	.01793	.01713	.01639	.01568	.01502	.01439	.01379	.01323	.01270	.01220	.01172	.01126
74	34	.02809	.02671	.02541	.02420	.02306	.02198	.02098	.02003	.01913	.01829	.01749	.01674	.01603	.01536	.01473	.01413	.01356	.01303	.01252	.01203
74	35	.02992	.02846	.02709	.02581	.02460	.02346	.02239	.02139	.02044	.01954	.01870	.01790	.01714	.01643	.01575	.01511	.01451	.01393	.01339	.01287
74	36	.03188	.03034	.02890	.02754	.02626	.02505	.02392	.02285	.02184	.02089	.01999	.01914	.01834	.01758	.01686	.01618	.01553	.01492	.01434	.01378
74	37	.03398	.03236	.03083	.02939	.02804	.02676	.02556	.02443	.02336	.02235	.02139	.02049	.01963	.01882	.01805	.01733	.01664	.01598	.01536	.01477
74	38	.03623	.03452	.03291	.03139	.02996	.02861	.02733	.02613	.02499	.02392	.02290	.02194	.02103	.02017	.01935	.01858	.01784	.01714	.01648	.01585
74	39	.03864	.03684	.03513	.03353	.03202	.03059	.02924	.02796	.02676	.02562	.02454	.02352	.02255	.02163	.02076	.01993	.01915	.01840	.01770	.01702
74	40	.04122	.03932	.03752	.03583	.03423	.03272	.03129	.02994	.02866	.02745	.02631	.02522	.02419	.02322	.02229	.02141	.02057	.01978	.01902	.01830
74	41	.04398	.04198	.04008	.03830	.03661	.03501	.03350	.03207	.03072	.02944	.02822	.02707	.02597	.02493	.02395	.02301	.02212	.02127	.02046	.01969
74	42	.04693	.04482	.04282	.04094	.03916	.03747	.03588	.03436	.03293	.03157	.03028	.02905	.02789	.02679	.02574	.02474	.02379	.02289	.02203	.02121
74	43	.05006	.04784	.04575	.04376	.04188	.04010	.03842	.03682	.03530	.03386	.03249	.03119	.02996	.02879	.02767	.02661	.02560	.02463	.02372	.02284
74	44	.05339	.05106	.04885	.04677	.04479	.04291	.04113	.03944	.03783	.03631	.03486	.03349	.03218	.03093	.02975	.02862	.02754	.02652	.02554	.02461
74	45	.05690	.05446	.05214	.04994	.04786	.04588	.04400	.04222	.04053	.03892	.03738	.03593	.03454	.03322	.03196	.03076	.02962	.02853	.02749	.02650
74	46	.06061	.05804	.05561	.05330	.05111	.04903	.04705	.04517	.04339	.04168	.04007	.03852	.03706	.03566	.03432	.03305	.03184	.03068	.02957	.02852
74	47	.06450	.06181	.05926	.05684	.05454	.05235	.05027	.04829	.04640	.04461	.04290	.04127	.03972	.03824	.03683	.03548	.03419	.03296	.03179	.03067
74	48	.06858	.06577	.06310	.06056	.05814	.05585	.05366	.05157	.04959	.04770	.04590	.04418	.04254	.04097	.03948	.03805	.03669	.03539	.03414	.03295
74	49	.07286	.06992	.06713	.06447	.06193	.05952	.05723	.05504	.05295	.05096	.04906	.04725	.04552	.04387	.04229	.04078	.03934	.03796	.03664	.03537
74	50	.07734	.07427	.07135	.06857	.06592	.06339	.06099	.05869	.05649	.05440	.05240	.05049	.04867	.04693	.04526	.04367	.04214	.04068	.03929	.03795
74	51	.08203	.07883	.07578	.07287	.07010	.06746	.06493	.06252	.06022	.05802	.05592	.05392	.05200	.05016	.04840	.04672	.04511	.04357	.04209	.04068
74	52	.08690	.08357	.08039	.07736	.07446	.07170	.06906	.06653	.06412	.06182	.05961	.05750	.05549	.05355	.05170	.04993	.04823	.04661	.04505	.04355
74	53	.09197	.08851	.08519	.08203	.07901	.07612	.07336	.07072	.06820	.06578	.06347	.06126	.05914	.05711	.05517	.05330	.05151	.04980	.04816	.04658
74	54	.09723	.09363	.09018	.08689	.08374	.08073	.07785	.07509	.07245	.06992	.06750	.06518	.06296	.06083	.05879	.05683	.05495	.05315	.05142	.04975
74	55	.10268	.09893	.09536	.09193	.08866	.08552	.08252	.07964	.07688	.07424	.07171	.06928	.06696	.06472	.06258	.06052	.05855	.05666	.05483	.05309
74	56	.10831	.10443	.10072	.09716	.09376	.09050	.08737	.08437	.08150	.07874	.07610	.07356	.07112	.06879	.06654	.06439	.06232	.06033	.05841	.05658
74	57	.11413	.11012	.10627	.10258	.09904	.09565	.09240	.08928	.08629	.08342	.08066	.07801	.07547	.07302	.07067	.06842	.06625	.06416	.06216	.06023
74	58	.12012	.11597	.11199	.10817	.10450	.10098	.09760	.09436	.09125	.08826	.08538	.08262	.07997	.07742	.07496	.07261	.07034	.06815	.06605	.06403
74	59	.12627	.12198	.11786	.11390	.11011	.10646	.10296	.09959	.09636	.09325	.09026	.08739	.08462	.08196	.07940	.07694	.07457	.07229	.07009	.06797
74	60	.13256	.12813	.12388	.11979	.11587	.11209	.10846	.10497	.10162	.09839	.09529	.09230	.08942	.08665	.08399	.08142	.07895	.07656	.07427	.07206
74	61	.13900	.13444	.13005	.12584	.12178	.11788	.11413	.11051	.10704	.10369	.10047	.09737	.09438	.09150	.08873	.08606	.08348	.08100	.07860	.07629
74	62	.14560	.14091	.13639	.13205	.12787	.12384	.11996	.11623	.11263	.10917	.10583	.10261	.09951	.09652	.09364	.09086	.08818	.08560	.08310	.08069
74	63	.15237	.14755	.14290	.13843	.13412	.12997	.12597	.12211	.11840	.11481	.11136	.10803	.10482	.10172	.09873	.09584	.09306	.09037	.08777	.08527
74	64	.15928	.15433	.14956	.14496	.14053	.13625	.13213	.12816	.12432	.12062	.11705	.11361	.11029	.10708	.10398	.10099	.09810	.09531	.09261	.09001
74	65	.16633	.16125	.15636	.15164	.14708	.14269	.13845	.13436	.13040	.12659	.12291	.11935	.11592	.11260	.10939	.10630	.10330	.10041	.09761	.09491
74	66	.17351	.16832	.16330	.15846	.15379	.14928	.14492	.14071	.13665	.13272	.12892	.12526	.12171	.11829	.11497	.11177	.10868	.10568	.10278	.09998
74	67	.18083	.17552	.17039	.16543	.16065	.15602	.15155	.14723	.14305	.13901	.13511	.13133	.12768	.12415	.12073	.11743	.11423	.11113	.10814	.10524
74	68	.18826	.18284	.17760	.17253	.16763	.16290	.15832	.15389	.14960	.14545	.14144	.13756	.13380	.13017	.12665	.12324	.11994	.11675	.11365	.11065
74	69	.19577	.19025	.18490	.17973	.17472	.16988	.16519	.16066	.15627	.15202	.14790	.14392	.14006	.13632	.13270	.12919	.12579	.12250	.11931	.11622
74	70	.20333	.19770	.19225	.18698	.18187	.17693	.17214	.16751	.16301	.15866	.15445	.15036	.14641	.14257	.13885	.13525	.13175	.12837	.12508	.12190
74	71	.21089	.20517	.19962	.19426	.18906	.18402	.17913	.17440	.16981	.16536	.16105	.15687	.15282	.14889	.14508	.14138	.13780	.13432	.13094	.12766
74	72	.21843	.21262	.20699	.20153	.19624	.19111	.18614	.18131	.17664	.17210	.16770	.16343	.15928	.15526	.15136	.14757	.14390	.14033	.13687	.13350
74	73	.22593	.22004	.21433	.20879	.20341	.19820	.19314	.18823	.18347	.17884	.17436	.17000	.16577	.16166	.15768	.15380	.15004	.14639	.14284	.13940
74	74	.23339	.22743	.22164	.21603	.21058	.20529	.20015	.19516	.19031	.18561	.18104	.17660	.17229	.16811	.16404	.16008	.15624	.15251	.14888	.14535

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
75	0	.00737	.00711	.00688	.00665	.00644	.00624	.00606	.00588	.00571	.00555	.00541	.00526	.00513	.00500	.00488	.00476	.00465	.00454	.00444	.00434
75	1	.00412	.00390	.00370	.00351	.00334	.00318	.00304	.00290	.00277	.00265	.00254	.00243	.00233	.00224	.00215	.00207	.00199	.00191	.00184	.00178
75	2	.00418	.00395	.00374	.00355	.00337	.00320	.00305	.00290	.00277	.00264	.00252	.00241	.00231	.00221	.00212	.00204	.00195	.00188	.00181	.00174
75	3	.00435	.00411	.00389	.00369	.00350	.00332	.00316	.00301	.00286	.00273	.00261	.00249	.00238	.00228	.00218	.00209	.00201	.00192	.00185	.00178
75	4	.00460	.00434	.00411	.00389	.00369	.00350	.00333	.00317	.00302	.00288	.00274	.00262	.00250	.00240	.00229	.00220	.00211	.00202	.00194	.00186
75	5	.00489	.00462	.00437	.00414	.00393	.00373	.00355	.00337	.00321	.00306	.00292	.00279	.00267	.00255	.00244	.00234	.00224	.00215	.00206	.00198
75	6	.00523	.00494	.00468	.00443	.00421	.00399	.00380	.00362	.00344	.00328	.00313	.00299	.00286	.00274	.00262	.00251	.00241	.00231	.00222	.00213
75	7	.00561	.00530	.00502	.00476	.00452	.00429	.00409	.00389	.00371	.00354	.00338	.00323	.00309	.00295	.00283	.00271	.00260	.00250	.00240	.00230
75	8	.00602	.00570	.00540	.00512	.00487	.00463	.00440	.00420	.00400	.00382	.00365	.00349	.00334	.00320	.00306	.00294	.00282	.00271	.00260	.00250
75	9	.00648	.00614	.00582	.00553	.00525	.00500	.00476	.00454	.00433	.00414	.00395	.00378	.00362	.00347	.00333	.00319	.00307	.00295	.00283	.00272
75	10	.00699	.00662	.00628	.00597	.00568	.00541	.00515	.00492	.00470	.00449	.00430	.00411	.00394	.00378	.00363	.00348	.00335	.00322	.00310	.00298
75	11	.00753	.00714	.00679	.00645	.00614	.00585	.00558	.00533	.00510	.00488	.00467	.00447	.00429	.00412	.00396	.00380	.00366	.00352	.00339	.00326
75	12	.00811	.00770	.00732	.00697	.00664	.00633	.00604	.00578	.00552	.00529	.00507	.00486	.00467	.00448	.00431	.00414	.00399	.00384	.00370	.00357
75	13	.00871	.00828	.00787	.00750	.00715	.00682	.00652	.00623	.00596	.00571	.00548	.00526	.00505	.00485	.00467	.00449	.00433	.00417	.00402	.00388
75	14	.00931	.00885	.00842	.00802	.00765	.00730	.00698	.00668	.00640	.00613	.00588	.00564	.00542	.00522	.00502	.00483	.00466	.00449	.00433	.00418
75	15	.00989	.00941	.00895	.00853	.00814	.00777	.00743	.00711	.00681	.00653	.00626	.00601	.00578	.00556	.00535	.00515	.00497	.00479	.00462	.00446
75	16	.01046	.00994	.00946	.00902	.00860	.00821	.00785	.00751	.00720	.00690	.00662	.00635	.00611	.00587	.00565	.00545	.00525	.00506	.00488	.00472
75	17	.01101	.01046	.00996	.00949	.00905	.00864	.00826	.00790	.00757	.00725	.00696	.00668	.00642	.00617	.00594	.00572	.00551	.00531	.00513	.00495
75	18	.01156	.01099	.01045	.00996	.00949	.00906	.00866	.00828	.00793	.00760	.00729	.00699	.00672	.00646	.00621	.00598	.00576	.00556	.00536	.00517
75	19	.01213	.01153	.01097	.01044	.00995	.00950	.00907	.00868	.00830	.00795	.00762	.00732	.00702	.00675	.00649	.00625	.00602	.00580	.00559	.00540
75	20	.01274	.01211	.01151	.01096	.01045	.00997	.00952	.00910	.00870	.00833	.00798	.00766	.00735	.00706	.00679	.00653	.00629	.00606	.00584	.00563
75	21	.01340	.01273	.01210	.01152	.01097	.01047	.00999	.00955	.00913	.00874	.00837	.00803	.00770	.00740	.00711	.00684	.00658	.00634	.00611	.00589
75	22	.01410	.01339	.01273	.01211	.01154	.01100	.01050	.01003	.00959	.00917	.00879	.00842	.00808	.00776	.00745	.00716	.00689	.00663	.00639	.00616
75	23	.01485	.01410	.01340	.01275	.01215	.01158	.01105	.01055	.01008	.00965	.00924	.00885	.00849	.00814	.00782	.00752	.00723	.00696	.00670	.00645
75	24	.01567	.01488	.01414	.01345	.01281	.01221	.01164	.01112	.01062	.01016	.00973	.00932	.00893	.00857	.00823	.00790	.00760	.00731	.00704	.00678
75	25	.01656	.01572	.01494	.01421	.01353	.01290	.01230	.01174	.01122	.01073	.01027	.00983	.00942	.00904	.00868	.00833	.00801	.00770	.00741	.00714
75	26	.01753	.01664	.01582	.01505	.01432	.01365	.01302	.01243	.01187	.01135	.01086	.01040	.00997	.00956	.00917	.00881	.00846	.00814	.00783	.00754
75	27	.01858	.01765	.01677	.01596	.01519	.01448	.01381	.01318	.01259	.01204	.01152	.01103	.01057	.01013	.00972	.00933	.00897	.00862	.00829	.00798
75	28	.01972	.01873	.01780	.01694	.01613	.01537	.01466	.01399	.01337	.01278	.01223	.01171	.01122	.01075	.01032	.00990	.00952	.00915	.00880	.00847
75	29	.02095	.01990	.01892	.01800	.01714	.01634	.01559	.01488	.01421	.01359	.01300	.01245	.01192	.01143	.01097	.01053	.01011	.00972	.00935	.00899
75	30	.02226	.02115	.02011	.01914	.01823	.01738	.01658	.01583	.01512	.01446	.01383	.01324	.01269	.01216	.01167	.01120	.01076	.01034	.00994	.00957
75	31	.02366	.02249	.02139	.02036	.01940	.01850	.01765	.01685	.01610	.01539	.01473	.01410	.01351	.01295	.01242	.01192	.01145	.01101	.01058	.01018
75	32	.02516	.02392	.02276	.02168	.02065	.01970	.01879	.01795	.01715	.01640	.01569	.01503	.01440	.01380	.01324	.01271	.01220	.01173	.01128	.01085
75	33	.02678	.02547	.02424	.02309	.02201	.02099	.02004	.01914	.01829	.01749	.01674	.01603	.01536	.01473	.01413	.01356	.01302	.01251	.01203	.01157
75	34	.02851	.02713	.02583	.02461	.02346	.02238	.02137	.02042	.01952	.01867	.01787	.01711	.01640	.01572	.01509	.01448	.01391	.01337	.01285	.01236
75	35	.03037	.02891	.02754	.02625	.02503	.02389	.02282	.02180	.02085	.01995	.01909	.01829	.01753	.01681	.01613	.01549	.01487	.01429	.01374	.01322
75	36	.03237	.03082	.02937	.02801	.02672	.02551	.02437	.02330	.02228	.02132	.02042	.01956	.01875	.01799	.01726	.01657	.01592	.01530	.01471	.01416
75	37	.03450	.03287	.03134	.02990	.02854	.02725	.02605	.02490	.02383	.02281	.02185	.02094	.02007	.01926	.01848	.01775	.01706	.01640	.01577	.01517
75	38	.03679	.03507	.03345	.03193	.03049	.02913	.02785	.02664	.02550	.02442	.02340	.02243	.02151	.02064	.01982	.01903	.01829	.01759	.01692	.01628
75	39	.03925	.03743	.03572	.03411	.03259	.03115	.02980	.02852	.02730	.02615	.02507	.02404	.02306	.02214	.02126	.02043	.01963	.01888	.01816	.01748
75	40	.04187	.03996	.03816	.03646	.03485	.03333	.03189	.03054	.02925	.02803	.02688	.02578	.02475	.02376	.02283	.02194	.02109	.02029	.01953	.01880
75	41	.04469	.04267	.04077	.03898	.03728	.03567	.03415	.03272	.03135	.03006	.02884	.02767	.02657	.02552	.02453	.02358	.02268	.02182	.02101	.02023
75	42	.04769	.04557	.04357	.04168	.03989	.03819	.03658	.03506	.03362	.03225	.03095	.02971	.02854	.02743	.02637	.02536	.02440	.02349	.02262	.02179
75	43	.05089	.04867	.04656	.04456	.04267	.04088	.03919	.03758	.03605	.03460	.03322	.03191	.03067	.02948	.02836	.02728	.02626	.02529	.02436	.02348
75	44	.05429	.05195	.04974	.04764	.04565	.04376	.04196	.04026	.03865	.03711	.03565	.03427	.03295	.03169	.03049	.02935	.02827	.02723	.02624	.02530
75	45	.05789	.05543	.05310	.05089	.04879	.04680	.04491	.04312	.04141	.03979	.03825	.03678	.03538	.03404	.03277	.03156	.03041	.02931	.02825	.02725
75	46	.06168	.05910	.05666	.05433	.05213	.05003	.04804	.04615	.04435	.04263	.04100	.03945	.03797	.03655	.03521	.03392	.03269	.03152	.03040	.02934
75	47	.06566	.06296	.06039	.05796	.05564	.05344	.05134	.04935	.04745	.04564	.04392	.04227	.04071	.03921	.03778	.03642	.03512	.03388	.03269	.03155
75	48	.06984	.06701	.06433	.06177	.05934	.05703	.05483	.05273	.05073	.04882	.04700	.04527	.04361	.04203	.04052	.03908	.03770	.03638	.03512	.03392
75	49	.07423	.07127	.06846	.06579	.06324	.06081	.05849	.05629	.05418	.05218	.05026	.04843	.04668	.04501	.04342	.04189	.04043	.03904	.03770	.03642

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
75	50	.07882	.07574	.07280	.07000	.06733	.06479	.06236	.06004	.05783	.05572	.05371	.05178	.04994	.04818	.04649	.04488	.04334	.04186	.04045	.03909
75	51	.08364	.08042	.07735	.07442	.07163	.06897	.06642	.06400	.06167	.05946	.05734	.05531	.05337	.05151	.04974	.04804	.04641	.04485	.04335	.04192
75	52	.08865	.08529	.08209	.07904	.07612	.07334	.07067	.06813	.06570	.06337	.06114	.05901	.05697	.05502	.05315	.05136	.04964	.04799	.04641	.04490
75	53	.09386	.09037	.08703	.08385	.08080	.07790	.07511	.07245	.06990	.06746	.06513	.06289	.06075	.05870	.05673	.05484	.05303	.05130	.04963	.04803
75	54	.09926	.09564	.09217	.08885	.08568	.08264	.07974	.07696	.07429	.07174	.06929	.06695	.06470	.06255	.06048	.05850	.05660	.05477	.05301	.05133
75	55	.10487	.10110	.09750	.09405	.09075	.08759	.08456	.08165	.07887	.07620	.07364	.07119	.06884	.06658	.06441	.06233	.06033	.05841	.05656	.05479
75	56	.11068	.10677	.10303	.09945	.09601	.09272	.08957	.08654	.08364	.08085	.07818	.07562	.07315	.07079	.06852	.06633	.06423	.06222	.06028	.05841
75	57	.11668	.11263	.10876	.10504	.10147	.09805	.09477	.09162	.08860	.08569	.08290	.08023	.07765	.07518	.07280	.07051	.06832	.06620	.06417	.06221
75	58	.12286	.11867	.11466	.11081	.10711	.10356	.10015	.09687	.09373	.09071	.08780	.08501	.08232	.07974	.07725	.07486	.07256	.07035	.06821	.06616
75	59	.12920	.12488	.12073	.11674	.11291	.10923	.10569	.10229	.09902	.09588	.09286	.08995	.08715	.08445	.08186	.07936	.07696	.07464	.07241	.07026
75	60	.13570	.13124	.12695	.12283	.11887	.11506	.11139	.10787	.10448	.10121	.09807	.09505	.09213	.08933	.08663	.08402	.08151	.07909	.07676	.07451
75	61	.14236	.13776	.13334	.12909	.12500	.12106	.11726	.11361	.11010	.10671	.10345	.10031	.09729	.09437	.09156	.08884	.08623	.08371	.08127	.07893
75	62	.14920	.14447	.13991	.13553	.13131	.12724	.12332	.11954	.11591	.11240	.10902	.10576	.10262	.09959	.09667	.09385	.09113	.08850	.08596	.08352
75	63	.15621	.15135	.14666	.14215	.13780	.13360	.12956	.12566	.12190	.11827	.11478	.11140	.10814	.10500	.10197	.09904	.09621	.09348	.09084	.08829
75	64	.16338	.15839	.15358	.14893	.14445	.14013	.13597	.13195	.12807	.12432	.12070	.11721	.11384	.11059	.10744	.10440	.10147	.09863	.09589	.09324
75	65	.17070	.16558	.16064	.15588	.15127	.14683	.14254	.13840	.13440	.13054	.12681	.12320	.11972	.11635	.11309	.10995	.10690	.10396	.10112	.09836
75	66	.17817	.17293	.16787	.16298	.15826	.15369	.14929	.14503	.14091	.13693	.13308	.12936	.12577	.12229	.11892	.11567	.11252	.10948	.10653	.10367
75	67	.18580	.18044	.17526	.17025	.16541	.16073	.15620	.15183	.14760	.14350	.13954	.13571	.13201	.12842	.12495	.12159	.11833	.11518	.11213	.10918
75	68	.19355	.18807	.18278	.17766	.17270	.16791	.16327	.15879	.15444	.15024	.14617	.14223	.13841	.13472	.13114	.12768	.12432	.12107	.11791	.11486
75	69	.20139	.19581	.19040	.18517	.18011	.17521	.17047	.16587	.16142	.15711	.15293	.14889	.14497	.14117	.13748	.13392	.13046	.12710	.12385	.12070
75	70	.20929	.20360	.19810	.19276	.18760	.18259	.17774	.17304	.16849	.16407	.15979	.15565	.15162	.14772	.14394	.14027	.13672	.13327	.12992	.12667
75	71	.21720	.21142	.20582	.20039	.19512	.19002	.18507	.18027	.17562	.17111	.16673	.16248	.15836	.15436	.15048	.14672	.14307	.13952	.13608	.13274
75	72	.22510	.21923	.21354	.20802	.20266	.19747	.19242	.18753	.18279	.17818	.17371	.16937	.16515	.16106	.15709	.15323	.14949	.14585	.14232	.13888
75	73	.23297	.22702	.22125	.21564	.21020	.20491	.19979	.19481	.18997	.18527	.18071	.17628	.17198	.16780	.16374	.15980	.15596	.15224	.14861	.14509
75	74	.24082	.23479	.22894	.22325	.21773	.21237	.20716	.20210	.19718	.19240	.18776	.18324	.17886	.17459	.17045	.16642	.16250	.15869	.15498	.15138
75	75	.24864	.24254	.23662	.23086	.22527	.21983	.21455	.20941	.20441	.19956	.19484	.19024	.18578	.18144	.17721	.17310	.16911	.16522	.16143	.15775
76	0	.00759	.00733	.00709	.00686	.00665	.00645	.00626	.00609	.00592	.00576	.00561	.00547	.00533	.00520	.00508	.00496	.00484	.00474	.00463	.00453
76	1	.00418	.00396	.00376	.00358	.00340	.00324	.00310	.00296	.00283	.00271	.00259	.00249	.00239	.00229	.00220	.00212	.00204	.00197	.00190	.00183
76	2	.00424	.00401	.00380	.00360	.00342	.00326	.00310	.00296	.00282	.00269	.00258	.00247	.00236	.00226	.00217	.00208	.00200	.00193	.00185	.00178
76	3	.00441	.00417	.00395	.00374	.00355	.00338	.00321	.00306	.00292	.00278	.00266	.00254	.00243	.00233	.00223	.00214	.00205	.00197	.00189	.00182
76	4	.00466	.00440	.00417	.00395	.00375	.00356	.00338	.00322	.00307	.00293	.00280	.00267	.00256	.00245	.00234	.00224	.00215	.00207	.00198	.00191
76	5	.00496	.00469	.00444	.00420	.00399	.00379	.00361	.00343	.00327	.00312	.00298	.00285	.00272	.00261	.00249	.00239	.00229	.00220	.00211	.00203
76	6	.00530	.00501	.00475	.00450	.00427	.00406	.00386	.00368	.00351	.00334	.00319	.00305	.00292	.00280	.00268	.00257	.00246	.00236	.00227	.00218
76	7	.00568	.00538	.00510	.00483	.00459	.00437	.00416	.00396	.00378	.00360	.00344	.00329	.00315	.00302	.00289	.00277	.00266	.00255	.00245	.00236
76	8	.00611	.00578	.00548	.00520	.00495	.00471	.00448	.00427	.00408	.00389	.00372	.00356	.00341	.00327	.00313	.00300	.00288	.00277	.00266	.00256
76	9	.00658	.00623	.00591	.00562	.00534	.00509	.00485	.00462	.00441	.00422	.00404	.00386	.00370	.00355	.00341	.00327	.00314	.00302	.00291	.00280
76	10	.00709	.00673	.00639	.00607	.00578	.00551	.00525	.00502	.00479	.00458	.00439	.00421	.00403	.00387	.00372	.00357	.00343	.00330	.00318	.00306
76	11	.00765	.00726	.00690	.00657	.00626	.00597	.00569	.00544	.00520	.00498	.00477	.00458	.00439	.00422	.00405	.00390	.00375	.00361	.00348	.00336
76	12	.00825	.00783	.00745	.00710	.00676	.00646	.00617	.00590	.00565	.00541	.00519	.00498	.00478	.00459	.00442	.00425	.00410	.00395	.00381	.00367
76	13	.00886	.00842	.00802	.00764	.00729	.00696	.00665	.00637	.00610	.00585	.00561	.00539	.00518	.00498	.00479	.00462	.00445	.00429	.00414	.00400
76	14	.00947	.00901	.00858	.00818	.00780	.00746	.00713	.00683	.00654	.00628	.00602	.00579	.00556	.00535	.00516	.00497	.00479	.00462	.00446	.00431
76	15	.01007	.00958	.00912	.00870	.00830	.00793	.00759	.00727	.00697	.00668	.00642	.00617	.00593	.00571	.00550	.00530	.00511	.00493	.00476	.00460
76	16	.01064	.01012	.00964	.00919	.00878	.00839	.00802	.00768	.00736	.00706	.00678	.00652	.00627	.00603	.00581	.00560	.00540	.00521	.00503	.00486
76	17	.01120	.01065	.01015	.00967	.00923	.00882	.00844	.00808	.00774	.00743	.00713	.00685	.00659	.00634	.00610	.00588	.00567	.00547	.00528	.00511
76	18	.01176	.01118	.01065	.01015	.00968	.00925	.00885	.00847	.00811	.00778	.00746	.00717	.00689	.00663	.00638	.00615	.00593	.00572	.00552	.00533
76	19	.01234	.01173	.01117	.01064	.01015	.00969	.00927	.00887	.00849	.00814	.00781	.00750	.00721	.00693	.00667	.00642	.00619	.00597	.00576	.00556
76	20	.01296	.01232	.01172	.01117	.01065	.01017	.00971	.00929	.00890	.00852	.00818	.00785	.00754	.00725	.00697	.00671	.00647	.00623	.00601	.00580
76	21	.01362	.01294	.01232	.01173	.01118	.01067	.01020	.00975	.00933	.00894	.00857	.00822	.00790	.00759	.00730	.00702	.00676</			

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
76	24	.01592	.01512	.01438	.01369	.01304	.01244	.01187	.01134	.01085	.01038	.00995	.00953	.00915	.00878	.00844	.00811	.00780	.00751	.00723	.00697
76	25	.01682	.01598	.01519	.01446	.01378	.01314	.01254	.01198	.01145	.01096	.01050	.01006	.00965	.00926	.00889	.00855	.00822	.00791	.00762	.00734
76	26	.01779	.01691	.01608	.01530	.01458	.01390	.01327	.01267	.01212	.01159	.01110	.01064	.01020	.00979	.00940	.00903	.00868	.00836	.00804	.00775
76	27	.01886	.01792	.01705	.01623	.01546	.01474	.01407	.01344	.01285	.01229	.01177	.01127	.01081	.01037	.00996	.00957	.00920	.00885	.00852	.00820
76	28	.02002	.01902	.01809	.01722	.01641	.01565	.01494	.01427	.01364	.01305	.01249	.01197	.01147	.01101	.01057	.01015	.00976	.00939	.00903	.00870
76	29	.02126	.02020	.01922	.01830	.01744	.01663	.01588	.01517	.01450	.01387	.01328	.01272	.01219	.01170	.01123	.01079	.01037	.00997	.00960	.00924
76	30	.02258	.02147	.02043	.01946	.01855	.01769	.01689	.01613	.01542	.01475	.01413	.01353	.01297	.01245	.01195	.01148	.01103	.01061	.01021	.00983
76	31	.02401	.02283	.02173	.02070	.01973	.01882	.01797	.01717	.01642	.01571	.01504	.01441	.01381	.01325	.01272	.01222	.01174	.01129	.01086	.01046
76	32	.02553	.02429	.02312	.02203	.02101	.02004	.01914	.01829	.01749	.01673	.01602	.01535	.01472	.01412	.01355	.01302	.01251	.01203	.01157	.01114
76	33	.02717	.02586	.02462	.02347	.02238	.02136	.02040	.01950	.01865	.01784	.01709	.01637	.01570	.01506	.01446	.01389	.01334	.01283	.01234	.01188
76	34	.02893	.02754	.02623	.02501	.02386	.02278	.02176	.02080	.01990	.01904	.01824	.01748	.01676	.01608	.01544	.01483	.01425	.01370	.01318	.01269
76	35	.03082	.02935	.02797	.02668	.02546	.02431	.02323	.02221	.02125	.02034	.01949	.01868	.01791	.01719	.01650	.01585	.01524	.01465	.01410	.01357
76	36	.03284	.03129	.02983	.02846	.02717	.02596	.02481	.02373	.02271	.02175	.02084	.01998	.01916	.01839	.01766	.01697	.01631	.01568	.01509	.01453
76	37	.03501	.03337	.03183	.03039	.02902	.02773	.02652	.02537	.02429	.02326	.02230	.02138	.02051	.01969	.01891	.01817	.01747	.01680	.01617	.01557
76	38	.03734	.03561	.03399	.03245	.03101	.02965	.02836	.02714	.02599	.02491	.02388	.02290	.02198	.02110	.02027	.01948	.01874	.01802	.01735	.01671
76	39	.03983	.03801	.03630	.03468	.03315	.03171	.03034	.02905	.02783	.02668	.02559	.02455	.02357	.02263	.02175	.02091	.02011	.01935	.01863	.01794
76	40	.04250	.04059	.03878	.03707	.03545	.03393	.03248	.03112	.02982	.02860	.02744	.02634	.02529	.02430	.02336	.02246	.02161	.02080	.02003	.01929
76	41	.04537	.04335	.04144	.03964	.03793	.03632	.03479	.03335	.03197	.03067	.02944	.02827	.02716	.02610	.02510	.02415	.02324	.02237	.02155	.02077
76	42	.04843	.04631	.04430	.04240	.04059	.03889	.03727	.03574	.03429	.03291	.03161	.03036	.02918	.02806	.02699	.02597	.02501	.02408	.02321	.02237
76	43	.05170	.04946	.04735	.04534	.04344	.04164	.03994	.03832	.03678	.03532	.03393	.03261	.03136	.03017	.02903	.02795	.02692	.02594	.02500	.02411
76	44	.05517	.05282	.05059	.04848	.04648	.04458	.04278	.04107	.03945	.03790	.03643	.03503	.03370	.03243	.03123	.03008	.02898	.02793	.02694	.02598
76	45	.05884	.05637	.05403	.05181	.04971	.04770	.04580	.04400	.04228	.04065	.03909	.03761	.03620	.03485	.03357	.03235	.03118	.03007	.02901	.02799
76	46	.06271	.06013	.05767	.05534	.05312	.05101	.04901	.04711	.04529	.04357	.04192	.04035	.03886	.03744	.03608	.03478	.03354	.03236	.03123	.03015
76	47	.06679	.06407	.06150	.05905	.05672	.05450	.05239	.05039	.04847	.04665	.04492	.04326	.04168	.04017	.03873	.03736	.03604	.03479	.03358	.03244
76	48	.07107	.06823	.06553	.06296	.06051	.05819	.05597	.05386	.05184	.04992	.04809	.04634	.04467	.04307	.04155	.04009	.03870	.03737	.03609	.03487
76	49	.07556	.07259	.06976	.06707	.06451	.06207	.05974	.05751	.05540	.05337	.05144	.04960	.04783	.04615	.04454	.04300	.04152	.04011	.03876	.03747
76	50	.08027	.07717	.07421	.07140	.06871	.06615	.06371	.06138	.05915	.05702	.05499	.05304	.05119	.04941	.04771	.04608	.04452	.04303	.04159	.04022
76	51	.08520	.08197	.07888	.07594	.07313	.07045	.06789	.06544	.06310	.06087	.05873	.05668	.05473	.05285	.05106	.04934	.04769	.04611	.04460	.04315
76	52	.09034	.08697	.08375	.08068	.07775	.07494	.07226	.06970	.06724	.06490	.06265	.06050	.05844	.05647	.05458	.05277	.05103	.04937	.04777	.04623
76	53	.09569	.09218	.08883	.08563	.08256	.07963	.07683	.07415	.07158	.06912	.06676	.06451	.06234	.06027	.05828	.05637	.05454	.05279	.05110	.04948
76	54	.10125	.09760	.09411	.09077	.08758	.08452	.08159	.07879	.07610	.07353	.07106	.06870	.06643	.06425	.06216	.06015	.05823	.05638	.05460	.05289
76	55	.10701	.10322	.09960	.09612	.09280	.08961	.08656	.08363	.08083	.07814	.07555	.07308	.07070	.06842	.06622	.06412	.06209	.06015	.05828	.05648
76	56	.11298	.10906	.10529	.10168	.09823	.09491	.09173	.08868	.08575	.08294	.08024	.07765	.07516	.07277	.07047	.06826	.06614	.06410	.06213	.06024
76	57	.11916	.11509	.11119	.10745	.10386	.10041	.09710	.09392	.09087	.08794	.08513	.08242	.07982	.07732	.07491	.07260	.07037	.06823	.06617	.06418
76	58	.12553	.12132	.11728	.11340	.10967	.10609	.10266	.09935	.09618	.09313	.09019	.08737	.08465	.08204	.07953	.07711	.07478	.07253	.07037	.06829
76	59	.13207	.12772	.12354	.11952	.11566	.11195	.10839	.10495	.10166	.09848	.09543	.09249	.08966	.08693	.08431	.08178	.07934	.07699	.07473	.07255
76	60	.13878	.13429	.12997	.12582	.12182	.11798	.11428	.11073	.10730	.10400	.10083	.09777	.09482	.09199	.08925	.08661	.08407	.08162	.07925	.07697
76	61	.14566	.14103	.13658	.13229	.12816	.12419	.12036	.11668	.11313	.10971	.10641	.10323	.10017	.09722	.09437	.09162	.08897	.08641	.08394	.08156
76	62	.15273	.14796	.14337	.13895	.13469	.13059	.12664	.12282	.11915	.11561	.11219	.10889	.10571	.10264	.09968	.09682	.09406	.09140	.08883	.08634
76	63	.15999	.15509	.15036	.14581	.14142	.13719	.13311	.12917	.12537	.12170	.11816	.11475	.11145	.10827	.10519	.10222	.09936	.09658	.09391	.09132
76	64	.16742	.16239	.15753	.15285	.14833	.14397	.13976	.13570	.13178	.12799	.12433	.12080	.11738	.11408	.11090	.10781	.10484	.10196	.09917	.09648
76	65	.17501	.16985	.16487	.16006	.15541	.15093	.14659	.14241	.13836	.13446	.13068	.12703	.12350	.12009	.11678	.11359	.11050	.10752	.10463	.10183
76	66	.18277	.17748	.17238	.16744	.16267	.15807	.15361	.14931	.14514	.14111	.13722	.13345	.12981	.12628	.12287	.11957	.11637	.11328	.11028	.10738
76	67	.19069	.18529	.18006	.17501	.17012	.16539	.16082	.15639	.15211	.14797	.14396	.14008	.13632	.13268	.12916	.12575	.12244	.11924	.11614	.11314
76	68	.19876	.19324	.18790	.18273	.17772	.17288	.16819	.16365	.15926	.15500	.15088	.14689	.14302	.13927	.13564	.13212	.12871	.12540	.12220	.11909
76	69	.20694	.20131	.19585	.19057	.18546	.18050	.17570	.17105	.16655	.16218	.15795	.15385	.14987	.14602	.14228	.13865	.13514	.13173	.12842	.12521
76	70	.21518	.20944	.20389	.19850	.19328	.18822	.18331	.17856	.17395	.16947	.16514	.16093	.15685	.15289	.14905	.14532	.14170	.13819	.13478	.13147
76	71	.22345	.21762	.21196	.20647	.20115	.19599	.19099	.18613	.18141	.17684	.17240	.16809	.16391	.15985	.15591	.15208	.14837	.14476	.14125	.13785
76	72	.23172	.22580	.22005	.21447	.20905	.20380	.19869	.19374	.18893	.18426	.17973	.17532	.17104	.16689	.16285	.15893	.15512	.15141	.14781	.14431
76	73	.23997	.23396	.22813	.22246	.21696	.21161	.20642	.20138	.19647	.19171	.18709	.18259	.17822	.17397	.16984	.16583	.16193	.15813	.15444	.15085

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
76	74	.24820	.24212	.23620	.23046	.22487	.21944	.21417	.20904	.20405	.19921	.19449	.18991	.18545	.18112	.17690	.17280	.16881	.16493	.16116	.15748
76	75	.25642	.25027	.24428	.23846	.23280	.22730	.22194	.21674	.21167	.20675	.20195	.19729	.19275	.18833	.18404	.17985	.17578	.17182	.16796	.16420
76	76	.26462	.25840	.25235	.24646	.24074	.23516	.22974	.22446	.21933	.21433	.20946	.20472	.20011	.19562	.19124	.18698	.18283	.17879	.17486	.17102
77	0	.00780	.00755	.00730	.00708	.00687	.00667	.00648	.00630	.00613	.00597	.00582	.00568	.00554	.00541	.00528	.00516	.00505	.00494	.00483	.00473
77	1	.00424	.00402	.00382	.00364	.00347	.00330	.00316	.00302	.00289	.00276	.00265	.00254	.00244	.00235	.00226	.00218	.00210	.00202	.00195	.00188
77	2	.00429	.00406	.00385	.00366	.00348	.00331	.00315	.00301	.00287	.00275	.00263	.00252	.00241	.00231	.00222	.00213	.00205	.00197	.00190	.00183
77	3	.00447	.00423	.00400	.00380	.00361	.00343	.00326	.00311	.00297	.00283	.00271	.00259	.00248	.00238	.00228	.00219	.00210	.00202	.00194	.00187
77	4	.00471	.00446	.00422	.00400	.00380	.00361	.00344	.00327	.00312	.00298	.00285	.00272	.00260	.00249	.00239	.00229	.00220	.00211	.00203	.00195
77	5	.00502	.00475	.00450	.00426	.00405	.00385	.00366	.00349	.00333	.00317	.00303	.00290	.00277	.00266	.00255	.00244	.00234	.00225	.00216	.00208
77	6	.00536	.00508	.00481	.00456	.00433	.00412	.00392	.00374	.00357	.00340	.00325	.00311	.00298	.00285	.00273	.00262	.00251	.00242	.00232	.00223
77	7	.00576	.00545	.00517	.00490	.00466	.00443	.00422	.00403	.00384	.00367	.00351	.00336	.00321	.00308	.00295	.00283	.00272	.00261	.00251	.00242
77	8	.00619	.00586	.00556	.00528	.00502	.00478	.00456	.00435	.00415	.00397	.00379	.00363	.00348	.00333	.00320	.00307	.00295	.00284	.00273	.00262
77	9	.00667	.00632	.00600	.00570	.00543	.00517	.00493	.00471	.00450	.00430	.00412	.00394	.00378	.00363	.00348	.00334	.00322	.00309	.00298	.00287
77	10	.00719	.00683	.00649	.00617	.00588	.00560	.00535	.00511	.00489	.00468	.00448	.00429	.00412	.00396	.00380	.00366	.00352	.00339	.00326	.00314
77	11	.00777	.00738	.00701	.00668	.00637	.00607	.00580	.00555	.00531	.00509	.00488	.00468	.00449	.00432	.00415	.00400	.00385	.00371	.00357	.00345
77	12	.00838	.00796	.00758	.00722	.00689	.00658	.00629	.00602	.00576	.00553	.00530	.00509	.00489	.00471	.00453	.00436	.00420	.00405	.00391	.00378
77	13	.00901	.00857	.00816	.00778	.00743	.00710	.00679	.00650	.00623	.00598	.00574	.00552	.00530	.00511	.00492	.00474	.00457	.00441	.00426	.00411
77	14	.00963	.00916	.00873	.00833	.00796	.00761	.00728	.00697	.00669	.00642	.00617	.00593	.00570	.00549	.00529	.00510	.00492	.00475	.00459	.00444
77	15	.01023	.00974	.00929	.00886	.00847	.00810	.00775	.00743	.00712	.00684	.00657	.00632	.00608	.00586	.00564	.00544	.00525	.00507	.00490	.00474
77	16	.01082	.01030	.00982	.00937	.00895	.00856	.00819	.00785	.00753	.00723	.00695	.00668	.00643	.00619	.00597	.00575	.00555	.00536	.00518	.00501
77	17	.01138	.01084	.01033	.00986	.00941	.00900	.00862	.00825	.00792	.00760	.00730	.00702	.00675	.00650	.00627	.00604	.00583	.00563	.00544	.00526
77	18	.01195	.01137	.01084	.01034	.00987	.00944	.00903	.00865	.00829	.00796	.00764	.00734	.00707	.00680	.00655	.00632	.00609	.00588	.00568	.00549
77	19	.01254	.01193	.01136	.01084	.01035	.00989	.00946	.00905	.00868	.00832	.00799	.00768	.00738	.00711	.00684	.00660	.00636	.00614	.00593	.00573
77	20	.01316	.01252	.01192	.01137	.01085	.01036	.00991	.00949	.00909	.00872	.00836	.00803	.00772	.00743	.00715	.00689	.00664	.00641	.00619	.00597
77	21	.01383	.01316	.01253	.01194	.01139	.01088	.01040	.00995	.00953	.00914	.00877	.00842	.00809	.00778	.00748	.00721	.00695	.00670	.00646	.00624
77	22	.01455	.01383	.01317	.01255	.01197	.01143	.01092	.01045	.01000	.00958	.00919	.00882	.00848	.00815	.00784	.00755	.00727	.00701	.00676	.00652
77	23	.01532	.01456	.01386	.01320	.01259	.01202	.01148	.01098	.01051	.01007	.00965	.00926	.00890	.00855	.00822	.00791	.00762	.00734	.00708	.00683
77	24	.01615	.01536	.01461	.01392	.01327	.01267	.01210	.01157	.01107	.01060	.01016	.00975	.00936	.00899	.00864	.00831	.00800	.00771	.00743	.00717
77	25	.01706	.01622	.01544	.01470	.01402	.01338	.01278	.01221	.01168	.01119	.01072	.01028	.00987	.00948	.00911	.00876	.00843	.00812	.00783	.00755
77	26	.01805	.01716	.01633	.01556	.01483	.01415	.01351	.01292	.01236	.01183	.01133	.01087	.01043	.01001	.00962	.00925	.00890	.00857	.00826	.00796
77	27	.01914	.01819	.01731	.01649	.01572	.01500	.01433	.01369	.01310	.01254	.01201	.01152	.01105	.01061	.01019	.00980	.00943	.00908	.00874	.00843
77	28	.02030	.01931	.01837	.01750	.01669	.01592	.01521	.01454	.01390	.01331	.01275	.01222	.01173	.01126	.01082	.01040	.01000	.00963	.00927	.00893
77	29	.02156	.02050	.01952	.01860	.01773	.01692	.01616	.01545	.01478	.01415	.01355	.01299	.01246	.01196	.01149	.01105	.01063	.01023	.00985	.00949
77	30	.02290	.02179	.02075	.01977	.01885	.01799	.01719	.01643	.01572	.01505	.01441	.01382	.01326	.01272	.01222	.01175	.01130	.01087	.01047	.01009
77	31	.02434	.02317	.02206	.02103	.02006	.01915	.01829	.01748	.01673	.01601	.01534	.01471	.01411	.01354	.01301	.01250	.01202	.01157	.01114	.01073
77	32	.02589	.02464	.02347	.02238	.02135	.02038	.01948	.01862	.01782	.01706	.01634	.01567	.01503	.01443	.01386	.01332	.01281	.01232	.01186	.01143
77	33	.02755	.02623	.02500	.02384	.02275	.02172	.02076	.01985	.01900	.01819	.01743	.01671	.01603	.01539	.01478	.01421	.01366	.01315	.01265	.01219
77	34	.02933	.02794	.02663	.02540	.02425	.02316	.02214	.02117	.02027	.01941	.01860	.01784	.01711	.01643	.01578	.01517	.01459	.01403	.01351	.01301
77	35	.03125	.02977	.02839	.02709	.02587	.02472	.02363	.02261	.02165	.02073	.01987	.01906	.01829	.01756	.01687	.01622	.01560	.01501	.01445	.01392
77	36	.03330	.03174	.03028	.02891	.02761	.02639	.02524	.02416	.02313	.02216	.02125	.02038	.01956	.01879	.01805	.01735	.01669	.01606	.01546	.01490
77	37	.03550	.03386	.03232	.03086	.02949	.02820	.02698	.02583	.02474	.02371	.02274	.02181	.02094	.02011	.01933	.01859	.01788	.01721	.01657	.01596
77	38	.03786	.03613	.03450	.03297	.03152	.03015	.02885	.02763	.02648	.02538	.02435	.02337	.02244	.02156	.02072	.01993	.01917	.01846	.01778	.01713
77	39	.04040	.03857	.03685	.03523	.03369	.03224	.03087	.02958	.02835	.02719	.02609	.02505	.02406	.02312	.02223	.02139	.02058	.01982	.01909	.01839
77	40	.04312	.04119	.03938	.03766	.03604	.03451	.03306	.03168	.03038	.02915	.02798	.02688	.02582	.02483	.02388	.02297	.02211	.02130	.02052	.01978
77	41	.04603	.04401	.04209	.04028	.03857	.03695	.03541	.03396	.03258	.03127	.03003	.02886	.02774	.02667	.02566	.02470	.02379	.02291	.02208	.02129
77	42	.04915	.04702	.04500	.04309	.04128	.03957	.03795	.03641	.03495	.03356	.03225	.03100	.02981	.02868	.02760	.02658	.02560	.02467	.02379	.02294
77	43	.05248	.05023	.04811	.04610	.04419	.04238	.04067	.03904	.03749	.03603	.03463	.03330	.03204	.03084	.02969	.02860	.02757	.02657	.02563	.02473
77	44	.05602	.05366	.05143	.04931	.04730	.04539	.04358	.04186	.04022	.03867	.03719	.03578	.03444	.03317	.03195	.03079	.02968	.02863	.02762	.02666
77	45	.05976	.05729	.05494	.05271	.05059	.04858	.04667	.04485	.04313	.04148	.03992	.03843	.03700	.03565	.03436	.03313	.03195	.03083	.02975	.02873
77	46	.06372	.06112	.05865	.05631	.05408	.05197	.04995	.04804	.04621	.04448	.04282	.04124	.03974	.03830	.03693	.03562	.03437	.03318	.03204	.03095

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
77	47	.06788	.06516	.06257	.06011	.05777	.05554	.05342	.05140	.04948	.04764	.04589	.04423	.04263	.04111	.03966	.03828	.03695	.03568	.03447	.03331
77	48	.07225	.06940	.06669	.06411	.06165	.05931	.05708	.05496	.05293	.05100	.04915	.04739	.04571	.04410	.04256	.04109	.03969	.03834	.03706	.03582
77	49	.07685	.07387	.07103	.06832	.06575	.06329	.06095	.05871	.05658	.05454	.05260	.05074	.04896	.04726	.04564	.04408	.04260	.04117	.03981	.03850
77	50	.08167	.07856	.07559	.07276	.07006	.06748	.06503	.06268	.06044	.05829	.05625	.05429	.05241	.05062	.04890	.04726	.04569	.04418	.04273	.04135
77	51	.08672	.08347	.08037	.07742	.07459	.07189	.06932	.06685	.06450	.06225	.06009	.05803	.05606	.05417	.05236	.05062	.04896	.04737	.04584	.04437
77	52	.09199	.08860	.08537	.08228	.07933	.07651	.07381	.07123	.06876	.06640	.06413	.06197	.05989	.05790	.05599	.05416	.05241	.05072	.04911	.04756
77	53	.09747	.09395	.09058	.08736	.08428	.08133	.07851	.07581	.07322	.07074	.06837	.06609	.06391	.06182	.05981	.05789	.05604	.05426	.05255	.05092
77	54	.10317	.09951	.09600	.09265	.08943	.08636	.08341	.08059	.07788	.07529	.07280	.07041	.06812	.06593	.06382	.06179	.05984	.05797	.05618	.05445
77	55	.10909	.10529	.10164	.09815	.09480	.09160	.08852	.08558	.08275	.08004	.07743	.07493	.07253	.07023	.06801	.06589	.06384	.06187	.05998	.05816
77	56	.11523	.11128	.10750	.10387	.10039	.09705	.09385	.09078	.08782	.08499	.08227	.07966	.07714	.07473	.07241	.07018	.06803	.06596	.06397	.06206
77	57	.12159	.11750	.11357	.10980	.10619	.10272	.09939	.09618	.09311	.09015	.08731	.08458	.08196	.07943	.07700	.07466	.07241	.07024	.06816	.06614
77	58	.12814	.12391	.11984	.11594	.11219	.10858	.10512	.10179	.09859	.09551	.09255	.08970	.08696	.08432	.08178	.07933	.07697	.07470	.07251	.07040
77	59	.13488	.13050	.12629	.12225	.11836	.11463	.11103	.10757	.10425	.10104	.09796	.09499	.09213	.08938	.08673	.08417	.08171	.07933	.07704	.07483
77	60	.14179	.13727	.13292	.12874	.12472	.12085	.11713	.11354	.11008	.10676	.10355	.10046	.09749	.09462	.09185	.08918	.08661	.08413	.08173	.07942
77	61	.14888	.14423	.13974	.13543	.13127	.12727	.12341	.11969	.11611	.11266	.10933	.10612	.10303	.10004	.09716	.09438	.09170	.08911	.08661	.08419
77	62	.15618	.15139	.14677	.14231	.13802	.13389	.12990	.12606	.12235	.11877	.11532	.11199	.10877	.10567	.10267	.09978	.09699	.09429	.09168	.08916
77	63	.16368	.15875	.15400	.14941	.14499	.14072	.13660	.13263	.12879	.12509	.12152	.11807	.11473	.11151	.10840	.10539	.10249	.09968	.09696	.09434
77	64	.17137	.16630	.16141	.15670	.15214	.14775	.14350	.13940	.13544	.13161	.12792	.12435	.12089	.11756	.11433	.11121	.10819	.10527	.10245	.09971
77	65	.17923	.17404	.16902	.16417	.15949	.15496	.15059	.14637	.14228	.13833	.13452	.13082	.12725	.12380	.12046	.11722	.11409	.11106	.10813	.10529
77	66	.18727	.18195	.17681	.17184	.16703	.16238	.15788	.15354	.14933	.14526	.14132	.13751	.13382	.13025	.12680	.12345	.12021	.11707	.11403	.11108
77	67	.19550	.19006	.18479	.17970	.17477	.17000	.16538	.16091	.15659	.15240	.14834	.14442	.14061	.13693	.13336	.12990	.12655	.12330	.12015	.11710
77	68	.20389	.19833	.19294	.18773	.18268	.17779	.17306	.16848	.16403	.15973	.15556	.15152	.14760	.14380	.14012	.13655	.13309	.12974	.12648	.12332
77	69	.21240	.20673	.20123	.19590	.19074	.18574	.18089	.17620	.17164	.16722	.16294	.15879	.15476	.15085	.14706	.14339	.13982	.13636	.13300	.12974
77	70	.22099	.21521	.20961	.20417	.19890	.19379	.18884	.18403	.17937	.17484	.17045	.16619	.16206	.15804	.15415	.15037	.14669	.14313	.13966	.13630
77	71	.22962	.22374	.21804	.21250	.20713	.20192	.19686	.19195	.18718	.18255	.17806	.17369	.16945	.16534	.16134	.15745	.15368	.15001	.14645	.14299
77	72	.23826	.23229	.22649	.22086	.21539	.21008	.20493	.19992	.19505	.19032	.18573	.18127	.17693	.17271	.16862	.16463	.16076	.15700	.15334	.14978
77	73	.24690	.24084	.23495	.22923	.22367	.21827	.21302	.20792	.20296	.19814	.19345	.18890	.18446	.18015	.17596	.17189	.16792	.16406	.16031	.15666
77	74	.25552	.24939	.24342	.23762	.23198	.22649	.22116	.21597	.21092	.20601	.20123	.19659	.19207	.18767	.18339	.17922	.17516	.17122	.16737	.16363
77	75	.26415	.25794	.25190	.24602	.24030	.23474	.22933	.22406	.21893	.21394	.20908	.20435	.19975	.19526	.19090	.18665	.18251	.17847	.17455	.17072
77	76	.27276	.26649	.26038	.25444	.24865	.24302	.23753	.23219	.22699	.22192	.21699	.21218	.20750	.20294	.19849	.19416	.18994	.18583	.18182	.17792
77	77	.28134	.27501	.26885	.26284	.25700	.25130	.24575	.24034	.23507	.22994	.22493	.22006	.21530	.21067	.20615	.20175	.19746	.19327	.18919	.18521
78	0	.00802	.00777	.00752	.00730	.00709	.00688	.00670	.00652	.00635	.00619	.00604	.00589	.00575	.00562	.00549	.00537	.00526	.00515	.00504	.00494
78	1	.00430	.00409	.00388	.00370	.00352	.00336	.00321	.00307	.00294	.00282	.00271	.00260	.00250	.00240	.00231	.00223	.00215	.00207	.00200	.00194
78	2	.00435	.00412	.00391	.00371	.00353	.00336	.00321	.00306	.00292	.00280	.00268	.00257	.00246	.00236	.00227	.00218	.00210	.00202	.00195	.00187
78	3	.00452	.00428	.00406	.00385	.00366	.00348	.00331	.00316	.00302	.00288	.00276	.00264	.00253	.00242	.00232	.00223	.00214	.00206	.00198	.00191
78	4	.00477	.00451	.00428	.00406	.00385	.00366	.00349	.00333	.00317	.00303	.00290	.00277	.00265	.00254	.00244	.00234	.00225	.00216	.00207	.00200
78	5	.00508	.00480	.00455	.00432	.00410	.00390	.00372	.00354	.00338	.00323	.00308	.00295	.00282	.00271	.00259	.00249	.00239	.00230	.00221	.00212
78	6	.00543	.00514	.00487	.00462	.00439	.00418	.00398	.00380	.00362	.00346	.00331	.00317	.00303	.00290	.00279	.00267	.00257	.00247	.00237	.00228
78	7	.00583	.00552	.00524	.00497	.00473	.00450	.00429	.00409	.00390	.00373	.00357	.00342	.00327	.00314	.00301	.00289	.00278	.00267	.00257	.00247
78	8	.00626	.00594	.00564	.00536	.00510	.00485	.00463	.00442	.00422	.00403	.00386	.00370	.00354	.00340	.00326	.00313	.00301	.00290	.00279	.00268
78	9	.00675	.00641	.00609	.00579	.00551	.00525	.00501	.00479	.00458	.00438	.00419	.00402	.00386	.00370	.00356	.00342	.00329	.00316	.00305	.00294
78	10	.00729	.00692	.00658	.00627	.00597	.00570	.00544	.00520	.00498	.00477	.00457	.00438	.00421	.00404	.00389	.00374	.00360	.00347	.00334	.00322
78	11	.00788	.00749	.00712	.00679	.00647	.00618	.00591	.00565	.00541	.00519	.00498	.00478	.00459	.00441	.00425	.00409	.00394	.00380	.00366	.00354
78	12	.00850	.00809	.00770	.00734	.00701	.00670	.00641	.00614	.00588	.00564	.00542	.00520	.00501	.00482	.00464	.00447	.00431	.00416	.00402	.00388
78	13	.00914	.00870	.00830	.00792	.00756	.00723	.00692	.00663	.00636	.00611	.00587	.00564	.00543	.00523	.00504	.00486	.00469	.00453	.00438	.00423
78	14	.00978	.00932	.00888	.00848	.00810	.00775	.00743	.00712	.00683	.00656	.00631	.00607	.00584	.00563	.00543	.00524	.00506	.00488	.00472	.00457
78	15	.01040	.00991	.00945	.00902	.00863	.00825	.00791	.00758	.00728	.00699	.00672	.00647	.00623	.00600	.00579	.00559	.00540	.00522	.00504	.00488
78	16	.01099	.01047	.00999	.00954	.00912	.00873	.00836	.00802	.00769	.00739	.00711	.00684	.00659	.00635	.00612	.00591	.00571	.00551	.00533	.00516
78	17	.01157	.01102	.01051	.01003	.00959	.00918	.00879	.00843	.00809	.00777	.00747	.00719	.00692	.00667	.00643	.00620	.00599	.00579	.00560	.00541
78	18	.01214	.01156	.01102	.01052	.01006	.00962	.00921	.00883	.00847	.00813	.00782	.00752	.00724	.00697	.00672	.00648	.00626	.00605	.00584	.00565

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
78	19	.01273	.01212	.01156	.01103	.01054	.01008	.00964	.00924	.00886	.00851	.00817	.00786	.00756	.00728	.00702	.00677	.00653	.00631	.00609	.00589
78	20	.01337	.01272	.01212	.01157	.01105	.01056	.01010	.00968	.00928	.00890	.00855	.00822	.00791	.00761	.00733	.00707	.00682	.00658	.00636	.00615
78	21	.01404	.01336	.01273	.01214	.01159	.01108	.01060	.01015	.00973	.00933	.00896	.00861	.00828	.00796	.00767	.00739	.00713	.00688	.00664	.00642
78	22	.01476	.01405	.01338	.01276	.01218	.01164	.01113	.01065	.01020	.00979	.00939	.00902	.00867	.00834	.00803	.00773	.00746	.00719	.00694	.00671
78	23	.01554	.01479	.01408	.01342	.01281	.01224	.01170	.01119	.01072	.01028	.00986	.00947	.00910	.00875	.00842	.00811	.00781	.00753	.00727	.00702
78	24	.01639	.01559	.01484	.01415	.01350	.01289	.01232	.01179	.01129	.01082	.01037	.00996	.00957	.00920	.00885	.00852	.00820	.00791	.00763	.00736
78	25	.01731	.01646	.01567	.01494	.01425	.01361	.01301	.01244	.01191	.01141	.01094	.01050	.01009	.00969	.00932	.00897	.00864	.00833	.00803	.00775
78	26	.01831	.01741	.01658	.01580	.01507	.01439	.01375	.01316	.01259	.01206	.01157	.01110	.01066	.01024	.00985	.00947	.00912	.00879	.00847	.00817
78	27	.01940	.01846	.01758	.01675	.01598	.01526	.01458	.01394	.01335	.01279	.01226	.01176	.01129	.01085	.01043	.01003	.00966	.00930	.00897	.00865
78	28	.02058	.01958	.01865	.01778	.01696	.01619	.01547	.01480	.01417	.01357	.01301	.01248	.01198	.01151	.01106	.01064	.01024	.00986	.00951	.00917
78	29	.02185	.02080	.01981	.01888	.01802	.01720	.01644	.01573	.01505	.01442	.01382	.01326	.01273	.01222	.01175	.01130	.01088	.01048	.01009	.00973
78	30	.02321	.02210	.02105	.02007	.01915	.01829	.01748	.01672	.01601	.01533	.01470	.01410	.01353	.01300	.01249	.01202	.01156	.01114	.01073	.01034
78	31	.02467	.02349	.02238	.02135	.02037	.01946	.01860	.01779	.01703	.01632	.01564	.01500	.01440	.01383	.01330	.01279	.01230	.01185	.01141	.01100
78	32	.02623	.02499	.02381	.02272	.02168	.02072	.01980	.01895	.01814	.01738	.01666	.01598	.01534	.01473	.01416	.01362	.01310	.01262	.01215	.01172
78	33	.02792	.02660	.02536	.02419	.02310	.02207	.02111	.02020	.01934	.01853	.01776	.01704	.01636	.01571	.01510	.01452	.01398	.01346	.01296	.01249
78	34	.02972	.02832	.02701	.02578	.02462	.02353	.02251	.02154	.02063	.01977	.01895	.01819	.01746	.01677	.01612	.01550	.01492	.01436	.01384	.01334
78	35	.03166	.03019	.02880	.02750	.02627	.02511	.02403	.02300	.02203	.02112	.02025	.01943	.01866	.01793	.01723	.01657	.01595	.01536	.01479	.01426
78	36	.03374	.03218	.03072	.02934	.02804	.02682	.02566	.02457	.02354	.02257	.02165	.02078	.01996	.01918	.01844	.01773	.01707	.01643	.01583	.01526
78	37	.03597	.03433	.03278	.03132	.02995	.02865	.02743	.02627	.02518	.02414	.02317	.02224	.02136	.02053	.01974	.01899	.01828	.01760	.01696	.01635
78	38	.03837	.03664	.03500	.03346	.03201	.03063	.02933	.02811	.02695	.02585	.02481	.02382	.02289	.02200	.02116	.02036	.01960	.01888	.01820	.01754
78	39	.04094	.03911	.03739	.03576	.03422	.03277	.03139	.03009	.02886	.02769	.02659	.02554	.02455	.02360	.02271	.02185	.02104	.02027	.01954	.01884
78	40	.04370	.04178	.03995	.03823	.03661	.03507	.03361	.03224	.03093	.02969	.02852	.02740	.02635	.02534	.02439	.02348	.02261	.02179	.02101	.02026
78	41	.04667	.04464	.04272	.04090	.03918	.03756	.03602	.03456	.03317	.03186	.03061	.02943	.02830	.02723	.02622	.02525	.02433	.02345	.02261	.02181
78	42	.04984	.04770	.04568	.04376	.04195	.04023	.03860	.03706	.03559	.03420	.03287	.03162	.03042	.02928	.02820	.02717	.02619	.02525	.02436	.02350
78	43	.05323	.05098	.04885	.04683	.04492	.04310	.04138	.03974	.03819	.03671	.03531	.03398	.03271	.03150	.03034	.02925	.02820	.02720	.02625	.02534
78	44	.05684	.05447	.05223	.05010	.04809	.04617	.04435	.04262	.04098	.03942	.03793	.03651	.03517	.03388	.03266	.03149	.03037	.02931	.02830	.02732
78	45	.06065	.05817	.05581	.05357	.05145	.04943	.04751	.04569	.04395	.04230	.04072	.03922	.03779	.03643	.03513	.03389	.03270	.03157	.03049	.02945
78	46	.06469	.06208	.05961	.05725	.05502	.05289	.05087	.04894	.04711	.04536	.04370	.04211	.04060	.03915	.03777	.03645	.03519	.03399	.03284	.03174
78	47	.06893	.06620	.06360	.06113	.05878	.05655	.05442	.05239	.05045	.04861	.04685	.04517	.04357	.04204	.04057	.03918	.03784	.03656	.03534	.03417
78	48	.07340	.07054	.06782	.06523	.06276	.06041	.05817	.05603	.05399	.05205	.05019	.04842	.04672	.04510	.04356	.04208	.04066	.03930	.03800	.03676
78	49	.07809	.07510	.07225	.06954	.06695	.06448	.06213	.05988	.05773	.05569	.05373	.05186	.05007	.04836	.04672	.04515	.04365	.04221	.04084	.03952
78	50	.08302	.07990	.07692	.07408	.07137	.06878	.06631	.06395	.06169	.05954	.05747	.05550	.05361	.05181	.05008	.04842	.04683	.04531	.04385	.04245
78	51	.08819	.08493	.08182	.07885	.07601	.07330	.07071	.06823	.06586	.06360	.06143	.05935	.05736	.05546	.05364	.05189	.05021	.04860	.04705	.04557
78	52	.09358	.09018	.08694	.08383	.08087	.07803	.07532	.07272	.07024	.06786	.06558	.06340	.06131	.05930	.05738	.05553	.05376	.05206	.05043	.04886
78	53	.09920	.09566	.09228	.08904	.08595	.08298	.08014	.07743	.07482	.07233	.06994	.06765	.06545	.06334	.06132	.05937	.05751	.05571	.05399	.05234
78	54	.10504	.10136	.09784	.09447	.09124	.08815	.08518	.08234	.07962	.07701	.07450	.07210	.06979	.06757	.06545	.06340	.06144	.05955	.05773	.05599
78	55	.11111	.10729	.10363	.10012	.09676	.09353	.09044	.08747	.08463	.08190	.07927	.07676	.07434	.07201	.06978	.06763	.06556	.06358	.06167	.05983
78	56	.11741	.11345	.10964	.10600	.10250	.09914	.09592	.09283	.08986	.08700	.08426	.08163	.07909	.07666	.07432	.07206	.06989	.06781	.06580	.06386
78	57	.12394	.11983	.11589	.11210	.10846	.10497	.10162	.09840	.09530	.09232	.08946	.08671	.08406	.08151	.07906	.07670	.07442	.07223	.07012	.06809
78	58	.13068	.12642	.12233	.11841	.11464	.11101	.10753	.10417	.10095	.09785	.09486	.09199	.08923	.08656	.08400	.08153	.07914	.07685	.07464	.07250
78	59	.13760	.13320	.12898	.12491	.12100	.11724	.11362	.11014	.10679	.10356	.10045	.09746	.09458	.09180	.08912	.08653	.08404	.08164	.07932	.07709
78	60	.14471	.14017	.13580	.13160	.12755	.12366	.11991	.11629	.11281	.10946	.10623	.10311	.10011	.09721	.09442	.09172	.08912	.08661	.08419	.08185
78	61	.15202	.14734	.14283	.13849	.13431	.13028	.12639	.12265	.11904	.11556	.11220	.10897	.10584	.10283	.09992	.09711	.09439	.09177	.08924	.08680
78	62	.15955	.15472	.15008	.14560	.14128	.13712	.13310	.12923	.12549	.12188	.11840	.11504	.11179	.10866	.10563	.10271	.09988	.09715	.09451	.09196
78	63	.16728	.16232	.15754	.15293	.14847	.14418	.14003	.13603	.13216	.12843	.12482	.12134	.11797	.11472	.11157	.10853	.10559	.10275	.10000	.09734
78	64	.17522	.17013	.16521	.16046	.15588	.15145	.14717	.14304	.13904	.13519	.13145	.12785	.12436	.12099	.11772	.11457	.11152	.10856	.10570	.10293
78	65	.18335	.17813	.17308	.16820	.16348	.15893	.15452	.15026	.14614	.14216	.13830	.13457	.13097	.12747	.12409	.12082	.11765	.11459	.11162	.10874
78	66	.19168	.18632	.18115	.17614	.17130	.16661	.16208	.15770	.15345	.14935	.14537	.14152	.13779	.13418	.13069	.12730	.12402	.12084	.11776	.11477
78	67	.20021	.19473	.18943	.18430	.17933	.17452	.16987	.16536	.16100	.15677	.15267	.14870	.14486	.14113	.13752	.13402	.13063	.12733	.12414	.12105
78	68	.20891	.20331	.19789	.19264	.18756	.18263	.17786	.17323	.16875	.16440	.16019	.15610	.15214	.14830	.14457	.14096	.13745	.13405	.13075	.12755

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
78	69	.21775	.21204	.20651	.20114	.19594	.19090	.18601	.18127	.17667	.17221	.16788	.16368	.15961	.15566	.15182	.14810	.14448	.14097	.13756	.13425
78	70	.22669	.22087	.21523	.20976	.20445	.19929	.19429	.18944	.18473	.18016	.17572	.17141	.16723	.16317	.15922	.15539	.15167	.14805	.14454	.14112
78	71	.23568	.22976	.22402	.21844	.21303	.20777	.20266	.19770	.19289	.18821	.18367	.17925	.17496	.17080	.16674	.16281	.15898	.15526	.15165	.14813
78	72	.24470	.23869	.23284	.22717	.22166	.21630	.21109	.20604	.20112	.19634	.19169	.18718	.18279	.17852	.17437	.17033	.16640	.16258	.15887	.15525
78	73	.25372	.24762	.24168	.23592	.23031	.22486	.21956	.21441	.20940	.20453	.19978	.19517	.19068	.18632	.18207	.17793	.17391	.16999	.16618	.16247
78	74	.26274	.25656	.25055	.24470	.23901	.23347	.22808	.22284	.21774	.21278	.20794	.20324	.19866	.19420	.18986	.18564	.18152	.17751	.17361	.16981
78	75	.27178	.26552	.25944	.25351	.24774	.24213	.23666	.23134	.22615	.22110	.21619	.21140	.20673	.20219	.19776	.19345	.18924	.18515	.18116	.17727
78	76	.28082	.27450	.26835	.26235	.25651	.25083	.24529	.23989	.23463	.22950	.22451	.21964	.21489	.21027	.20576	.20136	.19708	.19290	.18883	.18486
78	77	.28983	.28346	.27725	.27119	.26529	.25954	.25393	.24847	.24314	.23794	.23288	.22794	.22312	.21842	.21384	.20936	.20500	.20075	.19660	.19255
78	78	.29878	.29236	.28610	.27999	.27404	.26823	.26256	.25704	.25165	.24639	.24126	.23625	.23137	.22660	.22195	.21741	.21298	.20865	.20443	.20031
79	0	.00825	.00799	.00775	.00752	.00731	.00711	.00692	.00674	.00657	.00641	.00625	.00611	.00597	.00584	.00571	.00559	.00547	.00536	.00526	.00515
79	1	.00436	.00414	.00394	.00376	.00358	.00342	.00327	.00313	.00300	.00288	.00276	.00266	.00255	.00246	.00237	.00228	.00220	.00213	.00206	.00199
79	2	.00440	.00417	.00396	.00376	.00358	.00341	.00326	.00311	.00297	.00285	.00273	.00261	.00251	.00241	.00232	.00223	.00214	.00207	.00199	.00192
79	3	.00457	.00433	.00411	.00390	.00371	.00353	.00336	.00321	.00306	.00293	.00280	.00268	.00257	.00247	.00237	.00228	.00219	.00210	.00203	.00195
79	4	.00482	.00456	.00433	.00411	.00390	.00371	.00354	.00337	.00322	.00308	.00294	.00282	.00270	.00259	.00248	.00238	.00229	.00220	.00212	.00204
79	5	.00513	.00486	.00461	.00437	.00416	.00396	.00377	.00359	.00343	.00328	.00313	.00300	.00287	.00275	.00264	.00254	.00244	.00234	.00225	.00217
79	6	.00549	.00520	.00493	.00468	.00445	.00424	.00404	.00385	.00368	.00351	.00336	.00322	.00308	.00296	.00284	.00272	.00262	.00251	.00242	.00233
79	7	.00589	.00558	.00530	.00504	.00479	.00456	.00435	.00415	.00396	.00379	.00363	.00347	.00333	.00319	.00307	.00294	.00283	.00272	.00262	.00252
79	8	.00634	.00601	.00571	.00543	.00517	.00492	.00470	.00448	.00429	.00410	.00393	.00376	.00361	.00346	.00333	.00320	.00307	.00296	.00285	.00274
79	9	.00683	.00649	.00617	.00587	.00559	.00533	.00509	.00486	.00465	.00445	.00427	.00409	.00393	.00377	.00363	.00349	.00336	.00323	.00311	.00300
79	10	.00739	.00702	.00668	.00636	.00606	.00579	.00553	.00529	.00506	.00485	.00465	.00447	.00429	.00412	.00397	.00382	.00368	.00354	.00342	.00330
79	11	.00798	.00759	.00723	.00689	.00658	.00628	.00601	.00575	.00551	.00529	.00507	.00487	.00469	.00451	.00434	.00418	.00403	.00389	.00375	.00362
79	12	.00862	.00821	.00782	.00746	.00713	.00681	.00652	.00625	.00599	.00575	.00553	.00531	.00511	.00492	.00474	.00458	.00441	.00426	.00412	.00398
79	13	.00928	.00884	.00843	.00805	.00769	.00736	.00705	.00676	.00649	.00623	.00599	.00577	.00555	.00535	.00516	.00498	.00481	.00464	.00449	.00434
79	14	.00993	.00946	.00903	.00863	.00825	.00790	.00757	.00726	.00697	.00670	.00644	.00620	.00598	.00576	.00556	.00537	.00519	.00501	.00485	.00469
79	15	.01056	.01007	.00961	.00918	.00878	.00841	.00806	.00774	.00743	.00714	.00687	.00662	.00638	.00615	.00593	.00573	.00554	.00535	.00518	.00502
79	16	.01116	.01064	.01016	.00970	.00928	.00889	.00852	.00818	.00785	.00755	.00726	.00700	.00674	.00650	.00627	.00606	.00586	.00566	.00548	.00531
79	17	.01175	.01120	.01069	.01021	.00977	.00935	.00896	.00860	.00826	.00794	.00763	.00735	.00708	.00683	.00659	.00636	.00615	.00594	.00575	.00557
79	18	.01232	.01175	.01121	.01070	.01024	.00980	.00939	.00900	.00864	.00831	.00799	.00769	.00741	.00714	.00689	.00665	.00642	.00621	.00601	.00581
79	19	.01292	.01231	.01175	.01122	.01072	.01026	.00983	.00942	.00904	.00869	.00835	.00803	.00774	.00745	.00719	.00694	.00670	.00647	.00626	.00606
79	20	.01356	.01292	.01232	.01176	.01124	.01075	.01029	.00987	.00947	.00909	.00873	.00840	.00809	.00779	.00751	.00724	.00699	.00675	.00653	.00631
79	21	.01425	.01357	.01293	.01234	.01179	.01128	.01080	.01034	.00992	.00952	.00915	.00880	.00846	.00815	.00785	.00757	.00731	.00706	.00682	.00659
79	22	.01497	.01426	.01359	.01296	.01238	.01184	.01133	.01085	.01040	.00998	.00959	.00921	.00886	.00853	.00822	.00792	.00764	.00738	.00712	.00688
79	23	.01576	.01500	.01429	.01364	.01302	.01244	.01191	.01140	.01093	.01048	.01006	.00967	.00930	.00894	.00861	.00830	.00800	.00772	.00746	.00720
79	24	.01661	.01581	.01506	.01437	.01372	.01311	.01254	.01200	.01150	.01103	.01058	.01017	.00977	.00940	.00905	.00872	.00840	.00810	.00782	.00755
79	25	.01754	.01670	.01591	.01517	.01448	.01383	.01323	.01266	.01213	.01163	.01116	.01072	.01030	.00990	.00953	.00918	.00885	.00853	.00823	.00795
79	26	.01855	.01766	.01682	.01604	.01531	.01463	.01399	.01339	.01282	.01229	.01179	.01132	.01088	.01046	.01006	.00969	.00934	.00900	.00868	.00838
79	27	.01966	.01871	.01783	.01700	.01623	.01551	.01483	.01419	.01359	.01303	.01250	.01200	.01152	.01108	.01066	.01026	.00988	.00953	.00919	.00887
79	28	.02085	.01985	.01892	.01804	.01722	.01645	.01573	.01506	.01442	.01382	.01326	.01273	.01222	.01175	.01130	.01088	.01048	.01010	.00974	.00940
79	29	.02214	.02108	.02009	.01916	.01829	.01748	.01671	.01600	.01532	.01468	.01408	.01352	.01298	.01248	.01200	.01155	.01113	.01072	.01034	.00997
79	30	.02351	.02239	.02135	.02037	.01945	.01858	.01777	.01701	.01629	.01561	.01497	.01437	.01381	.01327	.01276	.01228	.01183	.01140	.01099	.01060
79	31	.02499	.02380	.02270	.02166	.02068	.01976	.01890	.01809	.01733	.01661	.01593	.01529	.01469	.01412	.01358	.01307	.01258	.01212	.01168	.01127
79	32	.02657	.02532	.02414	.02304	.02201	.02104	.02012	.01926	.01845	.01769	.01697	.01629	.01564	.01503	.01446	.01391	.01340	.01291	.01244	.01200
79	33	.02827	.02695	.02571	.02454	.02344	.02241	.02144	.02053	.01967	.01886	.01809	.01736	.01668	.01603	.01542	.01484	.01428	.01376	.01326	.01279
79	34	.03009	.02869	.02738	.02615	.02499	.02389	.02287	.02190	.02098	.02012	.01930	.01853	.01780	.01711	.01645	.01583	.01524	.01469	.01416	.01365
79	35	.03206	.03058	.02919	.02789	.02666	.02550	.02441	.02338	.02241	.02149	.02062	.01980	.01902	.01828	.01759	.01692	.01630	.01570	.01513	.01459
79	36	.03417	.03261	.03114	.02976	.02845	.02723	.02607	.02497	.02394	.02297	.02204	.02117	.02034	.01956	.01881	.01811	.01744	.01680	.01619	.01562
79	37	.03643	.03478	.03323	.03177	.03039	.02909	.02786	.02670	.02560	.02457	.02358	.02265	.02177	.02094	.02014	.01939	.01867	.01799	.01735	.01673
79	38	.03886	.03712	.03548	.03394	.03248	.03110	.02980	.02857	.02740	.02630	.02526	.02427	.02333	.02244	.02159	.02079	.02002	.01930	.01861	.01795
79	39	.04147	.03963	.03790	.03627	.03473	.03327	.03189	.03058	.02935	.02818	.02707	.02602	.02502	.02407	.02317	.02231	.02149	.02072	.01998	.01928



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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
79	40	.04427	.04234	.04051	.03879	.03715	.03561	.03415	.03277	.03146	.03021	.02903	.02792	.02685	.02584	.02488	.02397	.02310	.02227	.02148	.02073
79	41	.04728	.04524	.04332	.04150	.03977	.03814	.03660	.03513	.03374	.03242	.03117	.02998	.02885	.02777	.02675	.02578	.02485	.02397	.02312	.02232
79	42	.05050	.04836	.04633	.04441	.04259	.04087	.03923	.03768	.03621	.03481	.03348	.03222	.03101	.02987	.02878	.02774	.02675	.02581	.02491	.02405
79	43	.05395	.05169	.04956	.04753	.04561	.04379	.04206	.04042	.03886	.03738	.03597	.03463	.03335	.03214	.03098	.02987	.02882	.02781	.02685	.02594
79	44	.05762	.05525	.05300	.05087	.04884	.04692	.04510	.04336	.04171	.04014	.03865	.03722	.03587	.03458	.03334	.03217	.03105	.02998	.02895	.02798
79	45	.06151	.05902	.05665	.05441	.05227	.05025	.04832	.04649	.04475	.04308	.04150	.04000	.03856	.03719	.03588	.03463	.03344	.03230	.03121	.03016
79	46	.06562	.06300	.06052	.05816	.05592	.05378	.05175	.04982	.04798	.04622	.04455	.04295	.04143	.03998	.03859	.03726	.03599	.03478	.03362	.03251
79	47	.06994	.06720	.06460	.06212	.05976	.05752	.05538	.05334	.05140	.04954	.04778	.04609	.04448	.04294	.04146	.04006	.03871	.03742	.03619	.03501
79	48	.07450	.07163	.06890	.06630	.06382	.06146	.05921	.05707	.05502	.05307	.05120	.04942	.04771	.04608	.04452	.04303	.04161	.04024	.03893	.03767
79	49	.07929	.07629	.07343	.07070	.06811	.06563	.06326	.06101	.05885	.05679	.05482	.05294	.05114	.04942	.04777	.04619	.04468	.04323	.04184	.04051
79	50	.08432	.08119	.07820	.07535	.07262	.07003	.06754	.06517	.06291	.06074	.05867	.05668	.05478	.05297	.05122	.04956	.04796	.04642	.04495	.04354
79	51	.08960	.08633	.08321	.08023	.07738	.07466	.07205	.06957	.06718	.06491	.06273	.06064	.05864	.05672	.05488	.05312	.05143	.04981	.04825	.04675
79	52	.09512	.09171	.08845	.08533	.08235	.07951	.07678	.07417	.07168	.06928	.06699	.06480	.06269	.06067	.05873	.05687	.05509	.05338	.05173	.05015
79	53	.10086	.09731	.09392	.09067	.08756	.08458	.08173	.07900	.07638	.07387	.07147	.06916	.06695	.06482	.06278	.06083	.05894	.05714	.05540	.05373
79	54	.10684	.10315	.09961	.09623	.09298	.08988	.08690	.08404	.08131	.07868	.07616	.07374	.07141	.06918	.06704	.06498	.06300	.06109	.05926	.05750
79	55	.11306	.10922	.10555	.10202	.09864	.09541	.09230	.08932	.08645	.08371	.08107	.07853	.07609	.07375	.07150	.06934	.06725	.06525	.06332	.06146
79	56	.11952	.11554	.11172	.10805	.10454	.10117	.09793	.09482	.09183	.08896	.08620	.08355	.08099	.07854	.07618	.07391	.07172	.06961	.06759	.06563
79	57	.12621	.12208	.11812	.11432	.11067	.10716	.10379	.10055	.09743	.09444	.09156	.08878	.08612	.08355	.08107	.07869	.07640	.07419	.07206	.07000
79	58	.13312	.12885	.12475	.12080	.11701	.11337	.10986	.10649	.10325	.10013	.09712	.09423	.09144	.08876	.08617	.08368	.08128	.07896	.07672	.07457
79	59	.14023	.13582	.13157	.12749	.12356	.11978	.11614	.11264	.10926	.10601	.10288	.09987	.09696	.09416	.09146	.08885	.08634	.08391	.08157	.07931
79	60	.14754	.14298	.13859	.13437	.13030	.12639	.12261	.11898	.11547	.11210	.10884	.10570	.10268	.09975	.09694	.09422	.09159	.08906	.08661	.08424
79	61	.15506	.15035	.14583	.14146	.13726	.13320	.12930	.12553	.12190	.11839	.11501	.11175	.10860	.10556	.10262	.09978	.09705	.09440	.09184	.08937
79	62	.16280	.15796	.15329	.14879	.14444	.14026	.13622	.13232	.12855	.12492	.12141	.11802	.11475	.11159	.10853	.10558	.10273	.09997	.09730	.09472
79	63	.17077	.16579	.16098	.15634	.15187	.14754	.14337	.13934	.13545	.13168	.12805	.12454	.12114	.11786	.11468	.11161	.10864	.10577	.10299	.10030
79	64	.17895	.17384	.16890	.16412	.15951	.15506	.15075	.14659	.14257	.13868	.13492	.13128	.12776	.12436	.12106	.11787	.11479	.11180	.10891	.10611
79	65	.18735	.18210	.17702	.17212	.16737	.16279	.15835	.15406	.14991	.14590	.14201	.13825	.13461	.13108	.12767	.12436	.12116	.11806	.11506	.11214
79	66	.19595	.19057	.18537	.18033	.17546	.17075	.16618	.16177	.15749	.15335	.14934	.14546	.14169	.13805	.13452	.13109	.12778	.12456	.12144	.11842
79	67	.20477	.19927	.19394	.18878	.18378	.17894	.17426	.16971	.16532	.16105	.15692	.15292	.14903	.14527	.14162	.13808	.13465	.13132	.12809	.12496
79	68	.21379	.20816	.20271	.19743	.19231	.18735	.18255	.17788	.17336	.16898	.16473	.16061	.15661	.15273	.14896	.14531	.14176	.13832	.13498	.13173
79	69	.22296	.21722	.21166	.20626	.20102	.19595	.19102	.18624	.18161	.17711	.17274	.16850	.16438	.16039	.15651	.15274	.14909	.14553	.14208	.13873
79	70	.23225	.22640	.22072	.21521	.20987	.20468	.19964	.19475	.19000	.18538	.18091	.17655	.17233	.16822	.16423	.16036	.15659	.15293	.14937	.14591
79	71	.24160	.23564	.22986	.22425	.21880	.21350	.20836	.20336	.19850	.19378	.18919	.18473	.18040	.17619	.17209	.16810	.16423	.16046	.15680	.15323
79	72	.25099	.24494	.23906	.23335	.22780	.22240	.21715	.21205	.20709	.20227	.19758	.19301	.18857	.18426	.18006	.17597	.17199	.16812	.16436	.16069
79	73	.26039	.25425	.24828	.24248	.23683	.23134	.22600	.22080	.21574	.21082	.20603	.20137	.19683	.19242	.18812	.18393	.17986	.17589	.17202	.16826
79	74	.26981	.26359	.25754	.25165	.24592	.24034	.23491	.22962	.22447	.21946	.21458	.20982	.20519	.20068	.19629	.19201	.18784	.18377	.17981	.17595
79	75	.27926	.27297	.26684	.26087	.25506	.24940	.24389	.23852	.23328	.22819	.22322	.21837	.21366	.20906	.20457	.20020	.19594	.19179	.18774	.18379
79	76	.28873	.28237	.27618	.27014	.26426	.25853	.25294	.24749	.24218	.23700	.23195	.22703	.22223	.21755	.21298	.20853	.20418	.19995	.19581	.19178
79	77	.29819	.29178	.28552	.27943	.27348	.26768	.26203	.25651	.25113	.24588	.24076	.23576	.23088	.22613	.22148	.21695	.21253	.20821	.20400	.19989
79	78	.30759	.30113	.29483	.28868	.28268	.27682	.27111	.26553	.26009	.25477	.24959	.24452	.23958	.23475	.23004	.22544	.22094	.21655	.21227	.20808
79	79	.31687	.31037	.30403	.29783	.29179	.28588	.28011	.27448	.26899	.26362	.25837	.25325	.24824	.24335	.23858	.23391	.22935	.22490	.22055	.21629
80	0	.00847	.00821	.00797	.00774	.00753	.00733	.00714	.00696	.00679	.00663	.00648	.00633	.00619	.00606	.00593	.00581	.00569	.00558	.00547	.00537
80	1	.00442	.00420	.00400	.00381	.00364	.00348	.00333	.00319	.00306	.00293	.00282	.00271	.00261	.00251	.00242	.00234	.00226	.00218	.00211	.00204
80	2	.00445	.00422	.00401	.00381	.00363	.00346	.00331	.00316	.00302	.00289	.00277	.00266	.00256	.00246	.00236	.00227	.00219	.00211	.00204	.00196
80	3	.00462	.00438	.00415	.00395	.00375	.00358	.00341	.00325	.00311	.00297	.00285	.00273	.00262	.00251	.00241	.00232	.00223	.00215	.00207	.00199
80	4	.00487	.00461	.00437	.00415	.00395	.00376	.00359	.00342	.00327	.00312	.00299	.00286	.00274	.00263	.00253	.00243	.00233	.00224	.00216	.00208
80	5	.00518	.00491	.00466	.00442	.00421	.00400	.00382	.00364	.00348	.00332	.00318	.00305	.00292	.00280	.00269	.00258	.00248	.00239	.00230	.00221
80	6	.00554	.00525	.00498	.00474	.00451	.00429	.00409	.00390	.00373	.00357	.00341	.00327	.00313	.00300	.00288	.00277	.00266	.00256	.00246	.00237
80	7	.00595	.00564	.00536	.00510	.00485	.00462	.00441	.00421	.00402	.00385	.00368	.00353	.00338	.00325	.00312	.00300	.00288	.00277	.00267	.00257
80	8	.00641	.00608	.00578	.00549	.00523	.00499	.00476	.00455	.00435	.00416	.00399	.00382	.00367	.00352	.00339	.00326	.00313	.00301	.00290	.00280
80	9	.00691	.00656	.00624	.00594	.00566	.00541	.00516	.00494	.00472	.00453	.00434	.00416	.00400	.00384	.00369	.00355	.00342	.00330	.00318	.00306

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
80	10	.00747	.00711	.00676	.00644	.00615	.00587	.00561	.00537	.00515	.00493	.00473	.00455	.00437	.00420	.00404	.00389	.00375	.00362	.00349	.00337
80	11	.00808	.00769	.00733	.00699	.00667	.00638	.00610	.00585	.00561	.00538	.00517	.00497	.00478	.00460	.00443	.00427	.00412	.00398	.00384	.00371
80	12	.00874	.00832	.00793	.00757	.00724	.00693	.00663	.00636	.00610	.00586	.00563	.00542	.00522	.00503	.00485	.00468	.00451	.00436	.00422	.00408
80	13	.00941	.00897	.00856	.00817	.00782	.00749	.00718	.00688	.00661	.00635	.00611	.00588	.00567	.00547	.00527	.00509	.00492	.00476	.00460	.00445
80	14	.01007	.00960	.00917	.00877	.00839	.00804	.00771	.00740	.00711	.00683	.00658	.00634	.00611	.00589	.00569	.00550	.00531	.00514	.00497	.00482
80	15	.01071	.01022	.00976	.00933	.00893	.00856	.00821	.00788	.00758	.00729	.00702	.00676	.00652	.00629	.00607	.00587	.00568	.00549	.00532	.00515
80	16	.01133	.01080	.01032	.00987	.00944	.00905	.00868	.00834	.00801	.00771	.00742	.00715	.00689	.00665	.00642	.00621	.00600	.00581	.00562	.00545
80	17	.01192	.01137	.01086	.01038	.00993	.00952	.00913	.00876	.00842	.00810	.00780	.00751	.00724	.00699	.00675	.00652	.00630	.00610	.00590	.00572
80	18	.01250	.01192	.01138	.01088	.01041	.00997	.00956	.00918	.00881	.00848	.00816	.00786	.00757	.00730	.00705	.00681	.00658	.00637	.00616	.00597
80	19	.01311	.01250	.01193	.01140	.01090	.01044	.01001	.00960	.00922	.00886	.00852	.00821	.00791	.00762	.00736	.00710	.00686	.00664	.00642	.00622
80	20	.01375	.01311	.01251	.01195	.01142	.01093	.01048	.01005	.00965	.00927	.00891	.00858	.00826	.00796	.00768	.00742	.00716	.00692	.00670	.00648
80	21	.01444	.01376	.01313	.01254	.01198	.01147	.01098	.01053	.01011	.00971	.00933	.00898	.00864	.00833	.00803	.00775	.00748	.00723	.00699	.00676
80	22	.01518	.01446	.01379	.01316	.01258	.01203	.01152	.01105	.01060	.01017	.00978	.00940	.00905	.00872	.00840	.00810	.00782	.00755	.00730	.00706
80	23	.01597	.01521	.01450	.01384	.01322	.01265	.01211	.01160	.01113	.01068	.01026	.00986	.00949	.00914	.00880	.00849	.00819	.00791	.00764	.00739
80	24	.01683	.01603	.01528	.01458	.01393	.01332	.01275	.01221	.01171	.01123	.01079	.01037	.00997	.00960	.00925	.00891	.00860	.00830	.00801	.00774
80	25	.01777	.01692	.01613	.01539	.01470	.01405	.01345	.01288	.01235	.01184	.01137	.01093	.01051	.01011	.00974	.00938	.00905	.00873	.00843	.00814
80	26	.01879	.01789	.01706	.01627	.01554	.01486	.01422	.01361	.01305	.01251	.01201	.01154	.01109	.01067	.01028	.00990	.00954	.00921	.00889	.00858
80	27	.01991	.01896	.01807	.01725	.01647	.01574	.01506	.01442	.01382	.01326	.01273	.01222	.01175	.01130	.01088	.01048	.01010	.00974	.00940	.00908
80	28	.02111	.02011	.01917	.01830	.01747	.01670	.01598	.01530	.01467	.01406	.01350	.01297	.01246	.01199	.01154	.01111	.01071	.01033	.00996	.00962
80	29	.02241	.02135	.02036	.01943	.01856	.01774	.01698	.01626	.01558	.01494	.01434	.01377	.01324	.01273	.01225	.01180	.01137	.01096	.01058	.01021
80	30	.02380	.02268	.02163	.02065	.01973	.01886	.01805	.01728	.01656	.01588	.01524	.01464	.01407	.01353	.01302	.01254	.01208	.01165	.01124	.01085
80	31	.02529	.02411	.02300	.02195	.02098	.02006	.01919	.01838	.01762	.01690	.01622	.01557	.01497	.01439	.01385	.01334	.01285	.01239	.01195	.01153
80	32	.02689	.02564	.02446	.02336	.02232	.02135	.02043	.01957	.01876	.01799	.01727	.01658	.01594	.01533	.01475	.01420	.01368	.01319	.01272	.01227
80	33	.02861	.02728	.02604	.02487	.02377	.02274	.02177	.02085	.01999	.01917	.01840	.01768	.01699	.01634	.01572	.01514	.01458	.01406	.01356	.01308
80	34	.03045	.02905	.02774	.02650	.02534	.02424	.02321	.02224	.02132	.02045	.01963	.01886	.01813	.01743	.01678	.01615	.01556	.01500	.01447	.01396
80	35	.03244	.03096	.02957	.02826	.02703	.02587	.02477	.02374	.02277	.02184	.02097	.02015	.01937	.01863	.01793	.01726	.01663	.01603	.01546	.01492
80	36	.03457	.03301	.03154	.03015	.02885	.02762	.02646	.02536	.02433	.02335	.02242	.02154	.02071	.01992	.01918	.01847	.01779	.01715	.01654	.01596
80	37	.03686	.03521	.03366	.03219	.03081	.02951	.02827	.02711	.02601	.02497	.02399	.02305	.02217	.02133	.02053	.01977	.01905	.01837	.01772	.01710
80	38	.03932	.03758	.03594	.03439	.03293	.03155	.03024	.02901	.02784	.02674	.02569	.02469	.02375	.02286	.02201	.02120	.02043	.01970	.01901	.01834
80	39	.04197	.04013	.03839	.03676	.03521	.03375	.03237	.03106	.02982	.02864	.02753	.02647	.02547	.02452	.02361	.02275	.02193	.02115	.02041	.01970
80	40	.04481	.04287	.04104	.03931	.03768	.03613	.03467	.03328	.03196	.03072	.02953	.02841	.02734	.02633	.02536	.02444	.02357	.02274	.02194	.02118
80	41	.04786	.04582	.04389	.04207	.04034	.03870	.03715	.03568	.03429	.03296	.03171	.03051	.02938	.02830	.02727	.02629	.02536	.02447	.02362	.02281
80	42	.05113	.04899	.04695	.04503	.04320	.04147	.03983	.03828	.03680	.03540	.03406	.03279	.03159	.03044	.02934	.02830	.02730	.02636	.02545	.02459
80	43	.05463	.05237	.05023	.04820	.04628	.04445	.04272	.04107	.03951	.03802	.03660	.03526	.03397	.03275	.03159	.03048	.02942	.02840	.02744	.02652
80	44	.05837	.05599	.05374	.05160	.04957	.04764	.04581	.04407	.04241	.04084	.03934	.03791	.03655	.03525	.03401	.03283	.03170	.03062	.02959	.02861
80	45	.06232	.05982	.05745	.05520	.05306	.05103	.04910	.04726	.04551	.04384	.04225	.04074	.03929	.03792	.03660	.03535	.03414	.03300	.03190	.03085
80	46	.06650	.06388	.06139	.05903	.05678	.05464	.05260	.05066	.04881	.04705	.04537	.04376	.04223	.04077	.03937	.03804	.03676	.03554	.03438	.03326
80	47	.07090	.06816	.06555	.06306	.06070	.05845	.05630	.05425	.05230	.05044	.04867	.04697	.04535	.04380	.04232	.04091	.03955	.03826	.03701	.03582
80	48	.07554	.07267	.06993	.06733	.06484	.06247	.06022	.05806	.05601	.05404	.05217	.05038	.04866	.04703	.04546	.04396	.04252	.04115	.03983	.03856
80	49	.08043	.07742	.07455	.07182	.06921	.06673	.06436	.06209	.05993	.05786	.05588	.05399	.05218	.05045	.04879	.04720	.04568	.04422	.04282	.04148
80	50	.08556	.08242	.07942	.07656	.07383	.07122	.06873	.06635	.06408	.06190	.05982	.05782	.05591	.05408	.05233	.05065	.04904	.04750	.04602	.04459
80	51	.09095	.08767	.08454	.08155	.07869	.07596	.07335	.07085	.06846	.06617	.06398	.06188	.05986	.05794	.05609	.05431	.05261	.05098	.04941	.04790
80	52	.09658	.09316	.08989	.08677	.08378	.08092	.07818	.07557	.07306	.07065	.06835	.06614	.06402	.06199	.06004	.05817	.05637	.05465	.05299	.05140
80	53	.10245	.09889	.09548	.09222	.08910	.08611	.08325	.08051	.07788	.07536	.07294	.07062	.06840	.06626	.06421	.06224	.06034	.05852	.05677	.05508
80	54	.10856	.10486	.10131	.09791	.09466	.09154	.08855	.08568	.08293	.08029	.07776	.07532	.07299	.07074	.06858	.06651	.06451	.06259	.06075	.05897
80	55	.11492	.11107	.10739	.10385	.10046	.09721	.09409	.09109	.08821	.08545	.08280	.08025	.07780	.07544	.07317	.07099	.06889	.06687	.06493	.06306
80	56	.12153	.11754	.11371	.11003	.10650	.10311	.09986	.09674	.09373	.09085	.08807	.08540	.08284	.08037	.07799	.07570	.07350	.07137	.06933	.06736
80	57	.12838	.12424	.12027	.11645	.11279	.10926	.10588	.10262	.09949	.09648	.09358	.09079	.08811	.08552	.08303	.08063	.07832	.07609	.07394	.07187
80	58	.13546	.13118	.12706	.12310	.11930	.11564	.11212	.10873	.10547	.10233	.09931	.09640	.09359	.09089	.08828	.08577	.08335	.08101	.07876	.07658
80	59	.14276	.13833	.13406	.12997	.12602	.12222	.11857	.11505	.11166	.10839	.10524	.10220	.09928	.09646	.09373	.09111	.08857	.08613	.08377	.08149

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
80	60	.15025	.14568	.14127	.13703	.13295	.12902	.12522	.12157	.11805	.11465	.11138	.10822	.10517	.10222	.09938	.09664	.09400	.09144	.08897	.08658
80	61	.15797	.15325	.14870	.14432	.14010	.13603	.13210	.12831	.12466	.12113	.11773	.11445	.11127	.10821	.10525	.10239	.09963	.09696	.09438	.09188
80	62	.16592	.16106	.15638	.15186	.14750	.14329	.13923	.13530	.13152	.12786	.12433	.12092	.11762	.11444	.11136	.10838	.10550	.10272	.10003	.09742
80	63	.17412	.16912	.16430	.15964	.15514	.15080	.14660	.14255	.13863	.13484	.13118	.12765	.12423	.12092	.11772	.11462	.11162	.10872	.10592	.10320
80	64	.18255	.17741	.17245	.16765	.16302	.15854	.15421	.15003	.14598	.14206	.13828	.13461	.13107	.12764	.12431	.12110	.11799	.11497	.11205	.10922
80	65	.19119	.18592	.18082	.17590	.17113	.16652	.16206	.15774	.15357	.14952	.14561	.14182	.13815	.13460	.13116	.12782	.12459	.12146	.11842	.11548
80	66	.20007	.19466	.18944	.18438	.17948	.17474	.17015	.16571	.16141	.15724	.15320	.14928	.14549	.14182	.13825	.13480	.13145	.12820	.12505	.12199
80	67	.20918	.20365	.19830	.19311	.18809	.18322	.17851	.17394	.16951	.16522	.16105	.15702	.15310	.14931	.14562	.14205	.13858	.13522	.13196	.12879
80	68	.21850	.21285	.20738	.20207	.19692	.19193	.18710	.18240	.17785	.17344	.16915	.16500	.16096	.15705	.15325	.14956	.14598	.14250	.13912	.13584
80	69	.22800	.22223	.21664	.21121	.20595	.20084	.19589	.19108	.18641	.18187	.17747	.17320	.16905	.16502	.16110	.15730	.15360	.15001	.14652	.14313
80	70	.23762	.23174	.22604	.22050	.21513	.20990	.20483	.19991	.19513	.19048	.18596	.18157	.17731	.17317	.16914	.16522	.16141	.15771	.15411	.15061
80	71	.24732	.24134	.23553	.22989	.22441	.21908	.21390	.20886	.20397	.19921	.19459	.19009	.18572	.18146	.17732	.17330	.16938	.16557	.16187	.15826
80	72	.25708	.25100	.24509	.23935	.23377	.22833	.22305	.21791	.21292	.20805	.20332	.19872	.19424	.18988	.18564	.18151	.17749	.17357	.16976	.16605
80	73	.26686	.26069	.25469	.24886	.24318	.23765	.23227	.22704	.22194	.21698	.21215	.20744	.20286	.19840	.19406	.18982	.18570	.18169	.17777	.17396
80	74	.27667	.27043	.26434	.25842	.25266	.24704	.24157	.23624	.23105	.22600	.22107	.21627	.21160	.20704	.20260	.19827	.19405	.18994	.18593	.18202
80	75	.28653	.28021	.27405	.26805	.26221	.25651	.25096	.24554	.24027	.23512	.23011	.22522	.22046	.21581	.21128	.20686	.20255	.19834	.19424	.19024
80	76	.29643	.29005	.28382	.27775	.27183	.26606	.26043	.25494	.24958	.24436	.23926	.23429	.22944	.22471	.22010	.21559	.21119	.20690	.20271	.19863
80	77	.30634	.29989	.29361	.28748	.28149	.27565	.26996	.26440	.25897	.25367	.24850	.24346	.23853	.23372	.22903	.22444	.21997	.21559	.21132	.20715
80	78	.31620	.30971	.30337	.29719	.29115	.28525	.27949	.27387	.26838	.26302	.25778	.25267	.24767	.24279	.23803	.23337	.22882	.22437	.22003	.21578
80	79	.32595	.31942	.31304	.30681	.30072	.29478	.28897	.28329	.27775	.27233	.26703	.26186	.25680	.25186	.24703	.24230	.23769	.23317	.22876	.22444
80	80	.33550	.32894	.32252	.31626	.31013	.30415	.29830	.29258	.28698	.28152	.27617	.27094	.26583	.26083	.25594	.25116	.24648	.24191	.23743	.23306
81	0	.00869	.00844	.00819	.00797	.00775	.00755	.00736	.00718	.00701	.00685	.00670	.00655	.00641	.00628	.00615	.00603	.00591	.00580	.00569	.00559
81	1	.00448	.00426	.00406	.00387	.00369	.00353	.00338	.00324	.00311	.00299	.00287	.00276	.00266	.00257	.00247	.00239	.00231	.00223	.00216	.00209
81	2	.00450	.00427	.00406	.00386	.00368	.00351	.00335	.00321	.00307	.00294	.00282	.00271	.00260	.00250	.00241	.00232	.00223	.00215	.00208	.00201
81	3	.00467	.00442	.00420	.00399	.00380	.00362	.00345	.00330	.00315	.00302	.00289	.00277	.00266	.00255	.00245	.00236	.00227	.00219	.00211	.00203
81	4	.00491	.00466	.00442	.00420	.00400	.00381	.00363	.00346	.00331	.00317	.00303	.00290	.00278	.00267	.00257	.00247	.00237	.00228	.00220	.00212
81	5	.00523	.00496	.00470	.00447	.00425	.00405	.00386	.00369	.00352	.00337	.00323	.00309	.00296	.00284	.00273	.00262	.00252	.00243	.00234	.00225
81	6	.00559	.00530	.00504	.00479	.00456	.00434	.00414	.00395	.00378	.00361	.00346	.00331	.00318	.00305	.00293	.00282	.00271	.00261	.00251	.00242
81	7	.00601	.00570	.00542	.00515	.00490	.00468	.00446	.00426	.00408	.00390	.00374	.00358	.00344	.00330	.00317	.00305	.00293	.00282	.00272	.00262
81	8	.00647	.00614	.00584	.00556	.00529	.00505	.00482	.00461	.00441	.00422	.00405	.00388	.00373	.00358	.00344	.00331	.00319	.00307	.00296	.00285
81	9	.00698	.00664	.00631	.00601	.00573	.00547	.00523	.00500	.00479	.00459	.00440	.00423	.00406	.00391	.00376	.00362	.00348	.00336	.00324	.00313
81	10	.00756	.00719	.00684	.00653	.00623	.00595	.00569	.00545	.00522	.00501	.00481	.00462	.00444	.00428	.00412	.00397	.00383	.00369	.00356	.00344
81	11	.00818	.00779	.00742	.00708	.00677	.00647	.00620	.00594	.00570	.00547	.00526	.00505	.00486	.00468	.00452	.00435	.00420	.00406	.00392	.00379
81	12	.00885	.00843	.00804	.00768	.00734	.00703	.00674	.00646	.00621	.00596	.00574	.00552	.00532	.00513	.00495	.00477	.00461	.00446	.00431	.00417
81	13	.00953	.00909	.00868	.00830	.00794	.00761	.00729	.00700	.00673	.00647	.00623	.00600	.00578	.00558	.00539	.00520	.00503	.00487	.00471	.00456
81	14	.01021	.00974	.00931	.00890	.00852	.00817	.00784	.00753	.00724	.00696	.00671	.00646	.00623	.00602	.00581	.00562	.00543	.00526	.00509	.00494
81	15	.01086	.01037	.00991	.00948	.00908	.00870	.00835	.00803	.00772	.00743	.00716	.00690	.00666	.00643	.00621	.00600	.00581	.00562	.00545	.00528
81	16	.01148	.01096	.01047	.01002	.00960	.00920	.00883	.00849	.00816	.00786	.00757	.00730	.00704	.00680	.00657	.00635	.00615	.00595	.00576	.00559
81	17	.01208	.01153	.01102	.01054	.01010	.00968	.00929	.00892	.00858	.00826	.00795	.00767	.00740	.00714	.00690	.00667	.00645	.00625	.00605	.00586
81	18	.01267	.01209	.01155	.01105	.01058	.01014	.00973	.00934	.00898	.00864	.00832	.00802	.00773	.00746	.00721	.00697	.00674	.00652	.00632	.00612
81	19	.01328	.01267	.01210	.01157	.01107	.01061	.01018	.00977	.00939	.00903	.00869	.00837	.00807	.00779	.00752	.00727	.00703	.00680	.00658	.00637
81	20	.01393	.01329	.01269	.01213	.01160	.01111	.01065	.01022	.00982	.00944	.00909	.00875	.00843	.00813	.00785	.00758	.00733	.00709	.00686	.00664
81	21	.01463	.01395	.01331	.01272	.01217	.01165	.01117	.01071	.01029	.00989	.00951	.00915	.00882	.00850	.00820	.00792	.00765	.00740	.00716	.00693
81	22	.01537	.01465	.01398	.01335	.01277	.01222	.01171	.01123	.01078	.01036	.00996	.00958	.00923	.00890	.00858	.00828	.00800	.00773	.00747	.00723
81	23	.01617	.01541	.01470	.01404	.01342	.01284	.01230	.01179	.01132	.01087	.01045	.01005	.00968	.00932	.00899	.00867	.00837	.00809	.00782	.00756
81	24	.01703	.01623	.01548	.01478	.01413	.01352	.01295	.01241	.01190	.01143	.01098	.01056	.01016	.00979	.00944	.00910	.00878	.00848	.00820	.00793
81	25	.01798	.01713	.01634	.01560	.01491	.01426	.01366	.01309	.01255	.01205	.01157	.01113	.01071	.01031	.00993	.00958	.00924	.00892	.00862	.00833
81	26	.01901	.01811	.01728	.01649	.01576	.01508	.01443	.01383	.01326	.01273	.01222	.01175	.01130	.01088	.01048	.01011	.00975	.00941	.00909	.00878
81	27	.02014	.01919	.01831	.01748	.01670	.01597	.01529	.01465	.01405	.01348	.01295	.01244	.01197	.01152	.01110	.01069	.01031	.00995	.00961	.00929
81	28	.02136	.02035	.01942	.01854	.01772	.01695	.01622	.01554	.01490	.01430	.01373	.01320	.01269	.01221	.01176	.01134	.01093	.01055	.01018	.00984

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
81	29	.02267	.02161	.02062	.01969	.01881	.01800	.01723	.01651	.01583	.01519	.01458	.01401	.01348	.01297	.01249	.01203	.01160	.01119	.01081	.01044
81	30	.02408	.02295	.02190	.02092	.01999	.01913	.01831	.01754	.01682	.01614	.01550	.01490	.01432	.01378	.01327	.01279	.01233	.01189	.01148	.01109
81	31	.02558	.02439	.02328	.02224	.02126	.02034	.01947	.01866	.01789	.01717	.01649	.01584	.01524	.01466	.01411	.01360	.01311	.01264	.01220	.01178
81	32	.02719	.02594	.02476	.02366	.02262	.02164	.02073	.01986	.01905	.01828	.01755	.01687	.01622	.01561	.01503	.01448	.01395	.01346	.01299	.01254
81	33	.02893	.02760	.02636	.02519	.02409	.02305	.02208	.02116	.02030	.01948	.01871	.01798	.01729	.01663	.01602	.01543	.01487	.01434	.01384	.01336
81	34	.03079	.02939	.02807	.02683	.02567	.02457	.02354	.02256	.02164	.02078	.01995	.01918	.01844	.01775	.01709	.01646	.01587	.01530	.01477	.01426
81	35	.03280	.03132	.02993	.02862	.02738	.02622	.02512	.02409	.02311	.02219	.02131	.02049	.01970	.01896	.01826	.01759	.01696	.01635	.01578	.01524
81	36	.03496	.03339	.03192	.03053	.02923	.02799	.02683	.02573	.02469	.02371	.02278	.02190	.02107	.02028	.01953	.01881	.01814	.01749	.01688	.01630
81	37	.03727	.03562	.03406	.03260	.03121	.02991	.02867	.02751	.02640	.02536	.02437	.02343	.02255	.02170	.02090	.02014	.01942	.01873	.01808	.01746
81	38	.03976	.03802	.03637	.03482	.03336	.03198	.03067	.02943	.02826	.02715	.02610	.02510	.02416	.02326	.02241	.02160	.02082	.02009	.01939	.01873
81	39	.04244	.04060	.03886	.03722	.03567	.03421	.03282	.03151	.03027	.02909	.02797	.02691	.02591	.02495	.02404	.02317	.02235	.02157	.02082	.02011
81	40	.04531	.04337	.04154	.03981	.03817	.03662	.03515	.03376	.03245	.03119	.03001	.02888	.02781	.02679	.02582	.02490	.02402	.02318	.02239	.02162
81	41	.04841	.04637	.04443	.04261	.04087	.03924	.03768	.03621	.03481	.03348	.03222	.03102	.02988	.02880	.02777	.02678	.02585	.02495	.02410	.02329
81	42	.05173	.04958	.04754	.04561	.04378	.04205	.04041	.03885	.03737	.03596	.03462	.03335	.03213	.03098	.02988	.02883	.02783	.02688	.02597	.02510
81	43	.05528	.05302	.05087	.04884	.04691	.04508	.04334	.04169	.04012	.03863	.03721	.03586	.03457	.03334	.03217	.03106	.02999	.02897	.02800	.02708
81	44	.05907	.05669	.05443	.05229	.05026	.04832	.04649	.04474	.04308	.04150	.03999	.03856	.03719	.03589	.03465	.03346	.03232	.03124	.03021	.02922
81	45	.06308	.06058	.05821	.05596	.05381	.05178	.04984	.04799	.04624	.04457	.04297	.04145	.04000	.03862	.03730	.03603	.03483	.03367	.03257	.03151
81	46	.06734	.06471	.06222	.05985	.05759	.05545	.05340	.05146	.04960	.04783	.04615	.04454	.04300	.04153	.04013	.03879	.03751	.03628	.03511	.03398
81	47	.07181	.06906	.06645	.06396	.06159	.05933	.05718	.05512	.05317	.05130	.04952	.04781	.04619	.04463	.04315	.04172	.04036	.03906	.03781	.03661
81	48	.07654	.07366	.07091	.06830	.06581	.06344	.06117	.05901	.05695	.05498	.05310	.05130	.04958	.04793	.04636	.04485	.04340	.04202	.04069	.03942
81	49	.08150	.07849	.07562	.07288	.07027	.06778	.06540	.06312	.06095	.05888	.05689	.05499	.05317	.05143	.04977	.04817	.04664	.04517	.04377	.04241
81	50	.08674	.08359	.08058	.07772	.07498	.07236	.06986	.06748	.06519	.06301	.06091	.05891	.05699	.05516	.05340	.05171	.05009	.04853	.04704	.04561
81	51	.09223	.08894	.08580	.08280	.07994	.07720	.07458	.07207	.06967	.06737	.06517	.06306	.06104	.05910	.05725	.05546	.05375	.05211	.05053	.04901
81	52	.09797	.09454	.09127	.08813	.08514	.08227	.07952	.07690	.07438	.07196	.06965	.06743	.06531	.06326	.06130	.05942	.05761	.05588	.05421	.05260
81	53	.10396	.10039	.09697	.09371	.09058	.08758	.08471	.08196	.07932	.07679	.07436	.07203	.06979	.06764	.06558	.06359	.06169	.05985	.05809	.05639
81	54	.11020	.10648	.10293	.09952	.09626	.09313	.09013	.08725	.08449	.08184	.07929	.07684	.07450	.07224	.07007	.06798	.06597	.06404	.06218	.06039
81	55	.11669	.11283	.10914	.10559	.10219	.09893	.09579	.09279	.08990	.08713	.08446	.08190	.07943	.07706	.07478	.07259	.07048	.06845	.06649	.06460
81	56	.12344	.11944	.11560	.11191	.10838	.10498	.10171	.09857	.09556	.09266	.08987	.08719	.08461	.08213	.07973	.07743	.07521	.07307	.07101	.06903
81	57	.13045	.12630	.12232	.11849	.11481	.11128	.10788	.10461	.10146	.09844	.09553	.09272	.09002	.08742	.08492	.08250	.08018	.07793	.07577	.07368
81	58	.13770	.13340	.12927	.12530	.12149	.11781	.11428	.11088	.10760	.10445	.10141	.09848	.09566	.09294	.09032	.08779	.08535	.08300	.08073	.07854
81	59	.14516	.14072	.13645	.13233	.12838	.12456	.12089	.11736	.11395	.11067	.10750	.10445	.10151	.09867	.09593	.09329	.09074	.08827	.08589	.08359
81	60	.15284	.14825	.14384	.13958	.13548	.13153	.12773	.12406	.12052	.11710	.11381	.11063	.10757	.10461	.10175	.09899	.09632	.09375	.09126	.08885
81	61	.16075	.15601	.15146	.14706	.14282	.13873	.13479	.13099	.12732	.12377	.12035	.11705	.11386	.11077	.10779	.10491	.10213	.09944	.09684	.09432
81	62	.16890	.16403	.15933	.15480	.15042	.14619	.14211	.13818	.13437	.13070	.12715	.12371	.12040	.11719	.11409	.11109	.10819	.10538	.10267	.10004
81	63	.17732	.17231	.16747	.16279	.15828	.15391	.14970	.14563	.14169	.13788	.13420	.13065	.12720	.12387	.12065	.11753	.11451	.11159	.10876	.10602
81	64	.18598	.18082	.17585	.17103	.16638	.16189	.15754	.15333	.14926	.14533	.14152	.13783	.13426	.13081	.12746	.12422	.12108	.11804	.11510	.11224
81	65	.19487	.18958	.18447	.17952	.17474	.17011	.16562	.16129	.15709	.15302	.14909	.14527	.14158	.13800	.13453	.13117	.12791	.12475	.12169	.11872
81	66	.20400	.19858	.19334	.18826	.18335	.17859	.17397	.16951	.16518	.16099	.15692	.15298	.14916	.14546	.14187	.13839	.13501	.13174	.12856	.12547
81	67	.21339	.20785	.20248	.19727	.19223	.18734	.18260	.17801	.17355	.16923	.16505	.16098	.15704	.15322	.14950	.14590	.14241	.13901	.13572	.13252
81	68	.22301	.21735	.21185	.20652	.20135	.19634	.19148	.18676	.18219	.17774	.17343	.16925	.16518	.16124	.15741	.15369	.15007	.14656	.14315	.13984
81	69	.23282	.22704	.22143	.21598	.21069	.20556	.20058	.19574	.19104	.18648	.18205	.17775	.17357	.16950	.16556	.16172	.15799	.15436	.15084	.14741
81	70	.24277	.23688	.23115	.22559	.22019	.21495	.20985	.20490	.20008	.19541	.19086	.18644	.18214	.17797	.17390	.16995	.16611	.16237	.15874	.15520
81	71	.25282	.24682	.24099	.23532	.22982	.22446	.21925	.21419	.20927	.20448	.19982	.19529	.19088	.18659	.18242	.17836	.17440	.17056	.16681	.16316
81	72	.26293	.25684	.25091	.24514	.23953	.23407	.22876	.22359	.21856	.21367	.20890	.20426	.19975	.19535	.19107	.18690	.18284	.17889	.17504	.17128
81	73	.27309	.26690	.26088	.25502	.24931	.24375	.23834	.23308	.22795	.22295	.21808	.21334	.20873	.20423	.19984	.19557	.19141	.18735	.18340	.17954
81	74	.28329	.27702	.27092	.26497	.25917	.25353	.24802	.24266	.23744	.23235	.22739	.22255	.21784	.21324	.20876	.20439	.20013	.19597	.19192	.18796
81	75	.29356	.28721	.28103	.27500	.26913	.26340	.25781	.25236	.24705	.24187	.23682	.23189	.22709	.22240	.21782	.21336	.20901	.20476	.20061	.19656
81	76	.30388	.29747	.29122	.28512	.27917	.27337	.26770	.26218	.25679	.25153	.24639	.24138	.23649	.23171	.22705	.22250	.21806	.21372	.20948	.20535
81	77	.31422	.30776	.30145	.29529	.28927	.28340	.27767	.27207	.26661	.26127	.25606	.25098	.24601	.24115	.23641	.23178	.22725	.22283	.21851	.21429
81	78	.32454	.31803	.31167	.30545	.29938	.29346	.28766	.28200	.27648	.27107	.26580	.26064	.25560	.25067	.24586	.24115	.23655	.23206	.22766	.22336

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
81	79	.33476	.32821	.32180	.31554	.30943	.30345	.29761	.29189	.28631	.28085	.27551	.27029	.26519	.26020	.25532	.25055	.24588	.24131	.23685	.23248
81	80	.34478	.33820	.33177	.32547	.31932	.31330	.30741	.30165	.29602	.29051	.28512	.27985	.27469	.26964	.26470	.25987	.25514	.25052	.24599	.24155
81	81	.35455	.34795	.34149	.33516	.32898	.32293	.31700	.31121	.30554	.29999	.29455	.28923	.28403	.27893	.27394	.26906	.26428	.25959	.25501	.25052
82	0	.00891	.00866	.00841	.00819	.00797	.00777	.00758	.00741	.00724	.00707	.00692	.00677	.00663	.00650	.00637	.00625	.00613	.00602	.00591	.00581
82	1	.00453	.00431	.00411	.00392	.00375	.00359	.00343	.00329	.00316	.00304	.00292	.00281	.00271	.00262	.00253	.00244	.00236	.00228	.00221	.00214
82	2	.00454	.00432	.00410	.00391	.00372	.00356	.00340	.00325	.00311	.00298	.00286	.00275	.00264	.00254	.00245	.00236	.00228	.00220	.00212	.00205
82	3	.00471	.00447	.00424	.00403	.00384	.00366	.00350	.00334	.00320	.00306	.00293	.00281	.00270	.00259	.00249	.00240	.00231	.00223	.00215	.00207
82	4	.00496	.00470	.00446	.00424	.00404	.00385	.00367	.00351	.00335	.00321	.00307	.00294	.00282	.00271	.00261	.00251	.00241	.00232	.00224	.00216
82	5	.00527	.00500	.00475	.00451	.00430	.00409	.00391	.00373	.00357	.00341	.00327	.00313	.00300	.00288	.00277	.00266	.00256	.00247	.00238	.00229
82	6	.00564	.00535	.00508	.00483	.00460	.00439	.00419	.00400	.00382	.00366	.00350	.00336	.00322	.00309	.00297	.00286	.00275	.00265	.00255	.00246
82	7	.00606	.00575	.00547	.00520	.00496	.00473	.00451	.00431	.00412	.00395	.00378	.00363	.00348	.00335	.00322	.00309	.00298	.00287	.00276	.00266
82	8	.00653	.00620	.00590	.00561	.00535	.00511	.00488	.00467	.00447	.00428	.00410	.00394	.00378	.00363	.00349	.00336	.00324	.00312	.00301	.00290
82	9	.00705	.00670	.00638	.00608	.00580	.00554	.00530	.00507	.00486	.00466	.00447	.00429	.00412	.00397	.00382	.00368	.00354	.00342	.00330	.00318
82	10	.00764	.00726	.00692	.00660	.00630	.00603	.00577	.00552	.00530	.00508	.00488	.00469	.00452	.00435	.00419	.00404	.00389	.00376	.00363	.00351
82	11	.00827	.00788	.00751	.00717	.00685	.00656	.00628	.00602	.00578	.00555	.00534	.00514	.00495	.00477	.00460	.00444	.00428	.00414	.00400	.00387
82	12	.00895	.00853	.00814	.00778	.00745	.00713	.00684	.00656	.00630	.00606	.00583	.00562	.00541	.00522	.00504	.00487	.00470	.00455	.00440	.00426
82	13	.00965	.00921	.00879	.00841	.00805	.00772	.00741	.00711	.00684	.00658	.00634	.00611	.00589	.00569	.00549	.00531	.00514	.00497	.00481	.00466
82	14	.01034	.00987	.00943	.00903	.00865	.00830	.00796	.00765	.00736	.00709	.00683	.00659	.00636	.00614	.00593	.00574	.00555	.00538	.00521	.00505
82	15	.01100	.01051	.01005	.00962	.00922	.00884	.00849	.00816	.00785	.00756	.00729	.00703	.00679	.00656	.00634	.00614	.00594	.00575	.00558	.00541
82	16	.01163	.01111	.01062	.01017	.00975	.00935	.00898	.00863	.00831	.00800	.00771	.00744	.00718	.00694	.00671	.00649	.00628	.00609	.00590	.00572
82	17	.01224	.01169	.01118	.01070	.01025	.00983	.00944	.00908	.00873	.00841	.00810	.00782	.00754	.00729	.00705	.00682	.00660	.00639	.00619	.00601
82	18	.01284	.01226	.01171	.01121	.01074	.01030	.00989	.00950	.00914	.00880	.00847	.00817	.00789	.00762	.00736	.00712	.00689	.00667	.00646	.00627
82	19	.01345	.01284	.01227	.01174	.01124	.01078	.01034	.00993	.00955	.00919	.00885	.00853	.00823	.00795	.00768	.00742	.00718	.00695	.00673	.00653
82	20	.01411	.01346	.01286	.01230	.01177	.01128	.01082	.01039	.00999	.00961	.00925	.00891	.00860	.00830	.00801	.00774	.00749	.00725	.00702	.00680
82	21	.01481	.01413	.01349	.01290	.01235	.01183	.01134	.01089	.01046	.01006	.00968	.00932	.00899	.00867	.00837	.00809	.00782	.00756	.00732	.00709
82	22	.01555	.01483	.01416	.01354	.01295	.01240	.01189	.01141	.01096	.01054	.01014	.00976	.00940	.00907	.00875	.00845	.00817	.00790	.00764	.00740
82	23	.01636	.01560	.01489	.01423	.01361	.01303	.01249	.01198	.01150	.01105	.01063	.01023	.00985	.00950	.00916	.00885	.00855	.00826	.00799	.00773
82	24	.01723	.01643	.01568	.01498	.01432	.01371	.01314	.01260	.01209	.01162	.01117	.01075	.01035	.00997	.00962	.00928	.00896	.00866	.00838	.00810
82	25	.01819	.01734	.01655	.01580	.01511	.01446	.01386	.01329	.01275	.01224	.01177	.01132	.01090	.01050	.01012	.00977	.00943	.00911	.00880	.00852
82	26	.01922	.01833	.01749	.01671	.01597	.01529	.01464	.01404	.01347	.01293	.01243	.01195	.01151	.01108	.01068	.01030	.00994	.00960	.00928	.00897
82	27	.02036	.01942	.01853	.01770	.01692	.01619	.01551	.01487	.01426	.01370	.01316	.01266	.01218	.01173	.01130	.01090	.01052	.01016	.00981	.00949
82	28	.02159	.02059	.01965	.01877	.01795	.01718	.01645	.01577	.01513	.01452	.01396	.01342	.01291	.01243	.01198	.01155	.01115	.01076	.01040	.01005
82	29	.02292	.02185	.02086	.01993	.01906	.01824	.01747	.01675	.01607	.01542	.01482	.01425	.01371	.01320	.01272	.01226	.01183	.01142	.01103	.01066
82	30	.02434	.02321	.02216	.02117	.02025	.01938	.01856	.01780	.01707	.01639	.01575	.01514	.01457	.01403	.01351	.01303	.01257	.01213	.01171	.01132
82	31	.02585	.02467	.02355	.02251	.02153	.02061	.01974	.01893	.01816	.01743	.01675	.01610	.01549	.01492	.01437	.01385	.01336	.01289	.01245	.01203
82	32	.02748	.02623	.02505	.02394	.02290	.02193	.02101	.02014	.01932	.01855	.01783	.01714	.01649	.01588	.01529	.01474	.01422	.01372	.01325	.01280
82	33	.02923	.02791	.02666	.02549	.02439	.02335	.02238	.02146	.02059	.01977	.01900	.01827	.01757	.01692	.01630	.01571	.01515	.01462	.01412	.01364
82	34	.03111	.02971	.02839	.02715	.02599	.02489	.02385	.02288	.02196	.02108	.02026	.01948	.01875	.01805	.01739	.01676	.01616	.01559	.01506	.01454
82	35	.03314	.03166	.03027	.02895	.02772	.02655	.02546	.02442	.02344	.02251	.02164	.02081	.02002	.01928	.01857	.01790	.01727	.01666	.01609	.01554
82	36	.03532	.03375	.03228	.03089	.02958	.02835	.02718	.02608	.02504	.02406	.02313	.02224	.02141	.02061	.01986	.01915	.01847	.01782	.01721	.01662
82	37	.03766	.03600	.03445	.03298	.03159	.03028	.02905	.02788	.02678	.02573	.02474	.02380	.02291	.02206	.02126	.02050	.01977	.01908	.01843	.01780
82	38	.04018	.03843	.03679	.03523	.03377	.03238	.03107	.02983	.02866	.02755	.02649	.02549	.02454	.02364	.02279	.02197	.02120	.02046	.01976	.01909
82	39	.04288	.04104	.03930	.03766	.03611	.03464	.03325	.03194	.03069	.02951	.02839	.02733	.02632	.02536	.02445	.02358	.02275	.02197	.02122	.02050
82	40	.04579	.04385	.04202	.04028	.03864	.03709	.03562	.03423	.03290	.03165	.03046	.02933	.02826	.02723	.02626	.02534	.02445	.02361	.02281	.02205
82	41	.04893	.04688	.04495	.04312	.04138	.03974	.03818	.03671	.03530	.03397	.03271	.03151	.03036	.02928	.02824	.02725	.02631	.02542	.02456	.02374
82	42	.05229	.05014	.04810	.04617	.04433	.04260	.04095	.03939	.03790	.03649	.03515	.03387	.03266	.03150	.03039	.02934	.02834	.02738	.02647	.02560
82	43	.05589	.05362	.05148	.04944	.04751	.04567	.04393	.04228	.04070	.03921	.03778	.03643	.03514	.03390	.03273	.03161	.03054	.02952	.02854	.02761
82	44	.05973	.05735	.05509	.05294	.05091	.04897	.04713	.04538	.04372	.04213	.04062	.03918	.03781	.03650	.03525	.03406	.03292	.03184	.03079	.02980
82	45	.06381	.06130	.05893	.05667	.05452	.05248	.05054	.04869	.04693	.04525	.04365	.04213	.04067	.03928	.03796	.03669	.03548	.03432	.03321	.03215
82	46	.06812	.06550	.06300	.06063	.05837	.05622	.05417	.05222	.05036	.04858	.04689	.04528	.04374	.04226	.04085	.03951	.03822	.03699	.03581	.03468

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
82	47	.07267	.06992	.06730	.06480	.06243	.06017	.05801	.05595	.05399	.05212	.05033	.04862	.04699	.04543	.04393	.04250	.04114	.03983	.03857	.03737
82	48	.07747	.07459	.07184	.06922	.06673	.06435	.06208	.05991	.05784	.05587	.05398	.05217	.05045	.04880	.04721	.04570	.04425	.04286	.04152	.04024
82	49	.08252	.07950	.07663	.07389	.07127	.06877	.06638	.06410	.06193	.05984	.05785	.05595	.05412	.05237	.05070	.04910	.04756	.04609	.04467	.04331
82	50	.08784	.08469	.08168	.07881	.07607	.07345	.07094	.06854	.06625	.06406	.06196	.05995	.05803	.05618	.05441	.05272	.05109	.04953	.04803	.04659
82	51	.09343	.09014	.08700	.08399	.08112	.07838	.07575	.07323	.07083	.06852	.06631	.06420	.06217	.06022	.05835	.05656	.05484	.05319	.05160	.05007
82	52	.09928	.09585	.09257	.08943	.08642	.08355	.08080	.07816	.07564	.07321	.07089	.06867	.06653	.06448	.06251	.06062	.05880	.05706	.05538	.05376
82	53	.10538	.10181	.09839	.09511	.09198	.08897	.08609	.08333	.08068	.07814	.07571	.07337	.07112	.06896	.06689	.06490	.06298	.06114	.05936	.05766
82	54	.11174	.10802	.10446	.10105	.09778	.09464	.09163	.08874	.08597	.08331	.08075	.07830	.07594	.07367	.07149	.06939	.06738	.06543	.06356	.06176
82	55	.11837	.11450	.11080	.10724	.10384	.10056	.09742	.09441	.09151	.08872	.08605	.08348	.08100	.07862	.07633	.07412	.07200	.06996	.06798	.06609
82	56	.12526	.12125	.11740	.11370	.11016	.10675	.10347	.10033	.09730	.09439	.09159	.08890	.08631	.08381	.08141	.07909	.07686	.07471	.07264	.07064
82	57	.13241	.12826	.12426	.12043	.11674	.11319	.10978	.10651	.10335	.10031	.09739	.09457	.09186	.08925	.08673	.08430	.08196	.07970	.07752	.07542
82	58	.13981	.13551	.13137	.12739	.12357	.11988	.11634	.11292	.10964	.10647	.10342	.10048	.09765	.09491	.09228	.08974	.08728	.08492	.08263	.08042
82	59	.14744	.14299	.13871	.13459	.13062	.12680	.12311	.11957	.11615	.11285	.10967	.10661	.10365	.10080	.09804	.09538	.09282	.09034	.08794	.08563
82	60	.15529	.15070	.14627	.14201	.13790	.13394	.13012	.12643	.12288	.11945	.11615	.11295	.10987	.10690	.10402	.10125	.09856	.09597	.09346	.09104
82	61	.16338	.15864	.15407	.14967	.14542	.14132	.13736	.13354	.12986	.12630	.12286	.11954	.11633	.11323	.11024	.10734	.10454	.10183	.09921	.09668
82	62	.17174	.16685	.16214	.15760	.15321	.14897	.14487	.14092	.13710	.13341	.12984	.12639	.12306	.11984	.11672	.11370	.11078	.10796	.10522	.10257
82	63	.18036	.17534	.17048	.16580	.16127	.15689	.15266	.14857	.14462	.14080	.13710	.13352	.13006	.12671	.12347	.12033	.11729	.11435	.11150	.10874
82	64	.18924	.18408	.17908	.17426	.16959	.16508	.16072	.15650	.15241	.14846	.14463	.14092	.13733	.13386	.13049	.12723	.12407	.12101	.11804	.11516
82	65	.19837	.19307	.18794	.18298	.17818	.17353	.16904	.16468	.16046	.15638	.15242	.14859	.14487	.14127	.13778	.13440	.13112	.12794	.12485	.12186
82	66	.20775	.20232	.19706	.19197	.18704	.18226	.17763	.17315	.16880	.16459	.16050	.15654	.15270	.14898	.14536	.14186	.13846	.13515	.13195	.12884
82	67	.21741	.21186	.20647	.20125	.19619	.19128	.18652	.18191	.17744	.17310	.16888	.16480	.16083	.15699	.15325	.14962	.14610	.14268	.13936	.13613
82	68	.22732	.22164	.21613	.21078	.20560	.20057	.19568	.19095	.18635	.18188	.17755	.17334	.16925	.16528	.16143	.15768	.15404	.15050	.14706	.14372
82	69	.23743	.23163	.22601	.22054	.21524	.21009	.20508	.20022	.19550	.19092	.18646	.18213	.17793	.17384	.16986	.16600	.16224	.15858	.15503	.15157
82	70	.24770	.24179	.23605	.23047	.22505	.21979	.21467	.20969	.20486	.20015	.19558	.19114	.18681	.18261	.17851	.17453	.17066	.16689	.16323	.15966
82	71	.25808	.25207	.24622	.24054	.23501	.22963	.22440	.21931	.21437	.20955	.20487	.20031	.19587	.19155	.18735	.18325	.17927	.17539	.17161	.16793
82	72	.26855	.26243	.25649	.25070	.24507	.23959	.23425	.22906	.22400	.21908	.21429	.20962	.20507	.20065	.19633	.19213	.18804	.18405	.18016	.17638
82	73	.27906	.27286	.26682	.26094	.25521	.24963	.24420	.23890	.23374	.22872	.22382	.21905	.21440	.20987	.20546	.20115	.19695	.19286	.18887	.18498
82	74	.28964	.28336	.27723	.27126	.26545	.25978	.25425	.24886	.24361	.23849	.23350	.22863	.22388	.21925	.21473	.21033	.20603	.20184	.19774	.19375
82	75	.30031	.29394	.28774	.28169	.27580	.27004	.26443	.25896	.25362	.24841	.24332	.23836	.23352	.22880	.22418	.21968	.21529	.21100	.20681	.20273
82	76	.31104	.30462	.29835	.29223	.28626	.28043	.27474	.26918	.26376	.25847	.25330	.24826	.24333	.23852	.23382	.22923	.22474	.22036	.21609	.21191
82	77	.32182	.31534	.30901	.30283	.29679	.29090	.28514	.27951	.27402	.26865	.26341	.25828	.25327	.24838	.24360	.23893	.23436	.22990	.22554	.22127
82	78	.33259	.32606	.31968	.31345	.30736	.30140	.29558	.28989	.28433	.27890	.27359	.26839	.26331	.25835	.25349	.24875	.24410	.23956	.23512	.23078
82	79	.34327	.33671	.33028	.32401	.31787	.31186	.30599	.30025	.29463	.28914	.28377	.27851	.27337	.26834	.26342	.25860	.25389	.24928	.24476	.24035
82	80	.35377	.34718	.34072	.33441	.32823	.32219	.31627	.31048	.30482	.29928	.29385	.28854	.28334	.27825	.27327	.26840	.26362	.25895	.25437	.24989
82	81	.36401	.35740	.35092	.34458	.33837	.33230	.32635	.32052	.31482	.30923	.30376	.29840	.29316	.28802	.28299	.27806	.27323	.26850	.26387	.25933
82	82	.37396	.36733	.36083	.35448	.34825	.34215	.33617	.33031	.32458	.31896	.31345	.30806	.30277	.29759	.29251	.28754	.28266	.27789	.27320	.26861
83	0	.00913	.00887	.00863	.00841	.00819	.00799	.00780	.00763	.00746	.00729	.00714	.00699	.00685	.00672	.00659	.00647	.00635	.00624	.00613	.00603
83	1	.00458	.00436	.00416	.00397	.00380	.00364	.00349	.00334	.00321	.00309	.00297	.00287	.00276	.00267	.00258	.00249	.00241	.00233	.00226	.00219
83	2	.00459	.00436	.00415	.00395	.00377	.00360	.00344	.00329	.00316	.00303	.00291	.00279	.00269	.00259	.00249	.00240	.00232	.00224	.00216	.00209
83	3	.00475	.00451	.00428	.00407	.00388	.00370	.00354	.00338	.00323	.00310	.00297	.00285	.00274	.00263	.00253	.00244	.00235	.00226	.00218	.00211
83	4	.00500	.00474	.00450	.00428	.00408	.00389	.00371	.00354	.00339	.00324	.00311	.00298	.00286	.00275	.00264	.00254	.00245	.00236	.00227	.00219
83	5	.00532	.00504	.00479	.00456	.00434	.00413	.00395	.00377	.00361	.00345	.00331	.00317	.00304	.00292	.00281	.00270	.00260	.00250	.00241	.00233
83	6	.00569	.00540	.00513	.00488	.00465	.00443	.00423	.00404	.00386	.00370	.00355	.00340	.00326	.00313	.00301	.00290	.00279	.00269	.00259	.00250
83	7	.00611	.00580	.00552	.00525	.00500	.00477	.00456	.00436	.00417	.00400	.00383	.00367	.00353	.00339	.00326	.00314	.00302	.00291	.00281	.00271
83	8	.00658	.00625	.00595	.00567	.00540	.00516	.00493	.00472	.00452	.00433	.00415	.00399	.00383	.00368	.00354	.00341	.00329	.00317	.00306	.00295
83	9	.00711	.00677	.00644	.00614	.00586	.00560	.00536	.00513	.00491	.00471	.00453	.00435	.00418	.00402	.00387	.00373	.00360	.00347	.00335	.00324
83	10	.00771	.00734	.00699	.00667	.00638	.00610	.00584	.00559	.00537	.00515	.00495	.00476	.00458	.00441	.00425	.00410	.00396	.00382	.00369	.00357
83	11	.00835	.00796	.00759	.00725	.00694	.00664	.00636	.00610	.00586	.00563	.00542	.00522	.00502	.00484	.00467	.00451	.00436	.00421	.00407	.00394
83	12	.00905	.00863	.00824	.00788	.00754	.00723	.00693	.00666	.00640	.00615	.00592	.00571	.00550	.00531	.00513	.00496	.00479	.00464	.00449	.00435
83	13	.00976	.00932	.00890	.00852	.00816	.00783	.00752	.00722	.00695	.00669	.00644	.00621	.00600	.00579	.00560	.00541	.00524	.00507	.00491	.00476

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
83	14	.01046	.00999	.00956	.00915	.00877	.00842	.00808	.00777	.00748	.00721	.00695	.00670	.00647	.00626	.00605	.00585	.00567	.00549	.00532	.00516
83	15	.01114	.01064	.01018	.00975	.00935	.00897	.00862	.00829	.00798	.00769	.00742	.00716	.00692	.00669	.00647	.00626	.00606	.00588	.00570	.00553
83	16	.01178	.01125	.01077	.01031	.00989	.00949	.00912	.00877	.00845	.00814	.00785	.00758	.00732	.00708	.00684	.00663	.00642	.00622	.00603	.00585
83	17	.01239	.01184	.01132	.01085	.01040	.00998	.00959	.00922	.00888	.00855	.00825	.00796	.00769	.00743	.00719	.00696	.00674	.00653	.00633	.00614
83	18	.01299	.01241	.01187	.01136	.01089	.01045	.01004	.00965	.00929	.00895	.00862	.00832	.00803	.00776	.00751	.00727	.00703	.00682	.00661	.00641
83	19	.01361	.01300	.01243	.01190	.01140	.01093	.01050	.01009	.00971	.00935	.00901	.00869	.00838	.00810	.00783	.00757	.00733	.00710	.00688	.00667
83	20	.01427	.01363	.01302	.01246	.01194	.01145	.01099	.01055	.01015	.00977	.00941	.00907	.00875	.00845	.00817	.00790	.00764	.00740	.00717	.00695
83	21	.01498	.01430	.01366	.01307	.01251	.01200	.01151	.01105	.01063	.01022	.00985	.00949	.00915	.00883	.00853	.00825	.00798	.00772	.00748	.00725
83	22	.01573	.01501	.01434	.01371	.01313	.01258	.01206	.01158	.01113	.01071	.01031	.00993	.00957	.00924	.00892	.00862	.00833	.00806	.00780	.00756
83	23	.01654	.01578	.01507	.01441	.01379	.01321	.01267	.01216	.01168	.01123	.01080	.01040	.01003	.00967	.00934	.00902	.00872	.00843	.00816	.00790
83	24	.01742	.01661	.01587	.01516	.01451	.01390	.01332	.01278	.01228	.01180	.01135	.01093	.01053	.01015	.00980	.00946	.00914	.00884	.00855	.00827
83	25	.01838	.01753	.01674	.01600	.01530	.01466	.01405	.01348	.01294	.01243	.01196	.01151	.01109	.01069	.01031	.00995	.00961	.00929	.00898	.00869
83	26	.01943	.01853	.01769	.01691	.01617	.01548	.01484	.01423	.01366	.01313	.01262	.01215	.01170	.01127	.01087	.01049	.01013	.00979	.00947	.00916
83	27	.02058	.01963	.01874	.01791	.01713	.01640	.01572	.01508	.01447	.01390	.01337	.01286	.01238	.01193	.01150	.01110	.01072	.01035	.01001	.00968
83	28	.02181	.02081	.01987	.01899	.01817	.01739	.01667	.01599	.01534	.01474	.01417	.01363	.01312	.01265	.01219	.01176	.01135	.01097	.01060	.01025
83	29	.02315	.02209	.02109	.02016	.01929	.01847	.01770	.01697	.01629	.01565	.01504	.01447	.01393	.01342	.01294	.01248	.01205	.01164	.01124	.01087
83	30	.02458	.02346	.02241	.02142	.02049	.01962	.01881	.01804	.01731	.01663	.01599	.01538	.01480	.01426	.01375	.01326	.01280	.01236	.01194	.01154
83	31	.02611	.02493	.02381	.02277	.02178	.02086	.02000	.01918	.01841	.01768	.01700	.01635	.01574	.01516	.01461	.01409	.01360	.01313	.01269	.01227
83	32	.02776	.02650	.02532	.02421	.02317	.02220	.02127	.02041	.01959	.01882	.01809	.01740	.01675	.01613	.01555	.01500	.01447	.01397	.01350	.01305
83	33	.02952	.02820	.02695	.02578	.02467	.02364	.02266	.02174	.02087	.02005	.01928	.01854	.01785	.01719	.01657	.01598	.01542	.01489	.01438	.01390
83	34	.03142	.03002	.02870	.02746	.02629	.02519	.02415	.02317	.02225	.02138	.02055	.01977	.01904	.01834	.01767	.01704	.01644	.01588	.01534	.01482
83	35	.03347	.03198	.03059	.02928	.02804	.02687	.02577	.02473	.02375	.02283	.02195	.02112	.02033	.01959	.01888	.01821	.01757	.01696	.01638	.01583
83	36	.03566	.03410	.03262	.03123	.02992	.02869	.02752	.02642	.02537	.02439	.02346	.02257	.02173	.02094	.02018	.01947	.01879	.01814	.01752	.01693
83	37	.03802	.03637	.03481	.03334	.03195	.03064	.02941	.02824	.02713	.02608	.02509	.02415	.02325	.02241	.02160	.02084	.02011	.01942	.01876	.01813
83	38	.04057	.03882	.03717	.03562	.03415	.03276	.03145	.03021	.02904	.02792	.02687	.02586	.02491	.02401	.02315	.02234	.02156	.02082	.02012	.01944
83	39	.04330	.04146	.03972	.03808	.03652	.03505	.03366	.03235	.03110	.02992	.02879	.02773	.02672	.02575	.02484	.02397	.02314	.02235	.02160	.02088
83	40	.04624	.04430	.04247	.04073	.03909	.03753	.03606	.03466	.03334	.03208	.03089	.02976	.02868	.02766	.02668	.02575	.02487	.02402	.02322	.02245
83	41	.04941	.04737	.04543	.04360	.04186	.04022	.03866	.03718	.03577	.03444	.03317	.03197	.03082	.02973	.02869	.02770	.02676	.02586	.02500	.02418
83	42	.05282	.05066	.04862	.04669	.04485	.04312	.04147	.03990	.03841	.03700	.03565	.03437	.03315	.03199	.03089	.02983	.02882	.02786	.02694	.02607
83	43	.05646	.05420	.05205	.05001	.04807	.04623	.04449	.04283	.04126	.03976	.03833	.03697	.03568	.03444	.03326	.03214	.03107	.03004	.02906	.02813
83	44	.06036	.05797	.05571	.05356	.05152	.04958	.04774	.04599	.04432	.04273	.04122	.03977	.03840	.03709	.03583	.03464	.03350	.03240	.03136	.03036
83	45	.06449	.06198	.05960	.05734	.05519	.05315	.05120	.04935	.04759	.04590	.04430	.04277	.04131	.03992	.03859	.03732	.03610	.03494	.03383	.03276
83	46	.06887	.06624	.06374	.06136	.05910	.05694	.05489	.05294	.05107	.04930	.04760	.04598	.04443	.04296	.04154	.04019	.03890	.03766	.03648	.03534
83	47	.07348	.07072	.06810	.06560	.06322	.06096	.05880	.05674	.05477	.05289	.05110	.04939	.04775	.04618	.04468	.04325	.04188	.04056	.03930	.03809
83	48	.07835	.07546	.07271	.07009	.06759	.06521	.06294	.06077	.05869	.05671	.05482	.05301	.05128	.04962	.04803	.04651	.04505	.04366	.04232	.04103
83	49	.08348	.08046	.07758	.07483	.07221	.06971	.06732	.06503	.06285	.06076	.05877	.05686	.05503	.05327	.05159	.04998	.04844	.04696	.04554	.04417
83	50	.08889	.08573	.08272	.07984	.07709	.07447	.07196	.06956	.06726	.06506	.06296	.06094	.05901	.05716	.05539	.05368	.05205	.05048	.04897	.04753
83	51	.09457	.09128	.08813	.08512	.08224	.07949	.07686	.07434	.07193	.06962	.06740	.06528	.06324	.06129	.05941	.05761	.05589	.05423	.05263	.05110
83	52	.10052	.09708	.09379	.09065	.08764	.08476	.08201	.07936	.07683	.07440	.07208	.06984	.06770	.06564	.06366	.06177	.05994	.05819	.05650	.05487
83	53	.10673	.10315	.09972	.09644	.09330	.09029	.08740	.08464	.08198	.07944	.07699	.07465	.07239	.07023	.06814	.06614	.06422	.06237	.06058	.05887
83	54	.11320	.10948	.10591	.10249	.09921	.09607	.09306	.09016	.08738	.08471	.08215	.07969	.07732	.07504	.07285	.07075	.06872	.06677	.06489	.06308
83	55	.11995	.11608	.11237	.10881	.10540	.10212	.09897	.09595	.09304	.09025	.08756	.08498	.08250	.08011	.07781	.07559	.07346	.07140	.06942	.06751
83	56	.12697	.12296	.11910	.11540	.11185	.10843	.10515	.10199	.09896	.09604	.09323	.09053	.08793	.08542	.08301	.08069	.07844	.07628	.07420	.07219
83	57	.13427	.13010	.12611	.12226	.11857	.11502	.11160	.10831	.10515	.10210	.09917	.09634	.09362	.09099	.08847	.08603	.08367	.08140	.07921	.07710
83	58	.14182	.13751	.13336	.12938	.12554	.12185	.11830	.11487	.11158	.10840	.10534	.10239	.09955	.09680	.09416	.09160	.08914	.08676	.08446	.08224
83	59	.14960	.14514	.14086	.13673	.13275	.12892	.12523	.12167	.11824	.11493	.11175	.10867	.10570	.10283	.10007	.09740	.09482	.09232	.08991	.08759
83	60	.15762	.15302	.14858	.14431	.14019	.13622	.13239	.12870	.12514	.12170	.11838	.11517	.11208	.10909	.10620	.10341	.10072	.09811	.09559	.09315
83	61	.16588	.16114	.15656	.15214	.14788	.14377	.13981	.13598	.13228	.12871	.12526	.12193	.11871	.11559	.11258	.10967	.10686	.10414	.10150	.09895
83	62	.17442	.16953	.16481	.16026	.15586	.15161	.14750	.14354	.13971	.13600	.13242	.12896	.12561	.12237	.11924	.11621	.11327	.11043	.10768	.10502
83	63	.18325	.17821	.17335	.16866	.16412	.15973	.15549	.15139	.14742	.14359	.13988	.13628	.13281	.12944	.12618	.12303	.11997	.11701	.11414	.11136

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
83	64	.19234	.18716	.18216	.17733	.17265	.16813	.16375	.15952	.15542	.15145	.14761	.14389	.14028	.13679	.13341	.13013	.12695	.12387	.12088	.11799
83	65	.20169	.19638	.19125	.18627	.18146	.17680	.17229	.16793	.16369	.15959	.15562	.15177	.14804	.14442	.14091	.13751	.13421	.13101	.12790	.12489
83	66	.21132	.20588	.20061	.19551	.19056	.18577	.18113	.17663	.17227	.16804	.16393	.15996	.15610	.15235	.14872	.14520	.14177	.13845	.13523	.13209
83	67	.22124	.21567	.21027	.20504	.19997	.19505	.19027	.18565	.18115	.17680	.17257	.16846	.16448	.16061	.15685	.15321	.14966	.14622	.14288	.13963
83	68	.23142	.22573	.22021	.21485	.20965	.20461	.19971	.19495	.19034	.18586	.18150	.17727	.17316	.16917	.16529	.16153	.15786	.15430	.15084	.14747
83	69	.24182	.23602	.23038	.22490	.21958	.21441	.20940	.20452	.19978	.19518	.19070	.18635	.18212	.17801	.17401	.17012	.16634	.16266	.15908	.15560
83	70	.25240	.24648	.24073	.23514	.22971	.22442	.21929	.21429	.20944	.20472	.20012	.19566	.19131	.18708	.18296	.17896	.17506	.17127	.16757	.16397
83	71	.26311	.25708	.25122	.24552	.23998	.23459	.22934	.22424	.21927	.21443	.20972	.20514	.20068	.19634	.19211	.18799	.18398	.18007	.17626	.17255
83	72	.27391	.26778	.26182	.25602	.25038	.24488	.23953	.23431	.22924	.22429	.21948	.21479	.21021	.20576	.20142	.19719	.19307	.18905	.18514	.18132
83	73	.28477	.27856	.27251	.26661	.26087	.25527	.24982	.24451	.23933	.23428	.22936	.22456	.21989	.21533	.21088	.20655	.20232	.19820	.19418	.19025
83	74	.29572	.28943	.28329	.27731	.27147	.26579	.26024	.25483	.24956	.24441	.23940	.23450	.22973	.22507	.22052	.21608	.21175	.20753	.20340	.19938
83	75	.30677	.30040	.29419	.28812	.28221	.27644	.27081	.26531	.25995	.25471	.24960	.24461	.23975	.23499	.23035	.22582	.22139	.21707	.21285	.20872
83	76	.31792	.31148	.30520	.29906	.29308	.28723	.28152	.27594	.27050	.26518	.25999	.25491	.24995	.24511	.24038	.23576	.23124	.22683	.22251	.21830
83	77	.32912	.32263	.31629	.31009	.30404	.29813	.29235	.28670	.28118	.27579	.27051	.26536	.26033	.25540	.25059	.24588	.24128	.23678	.23238	.22808
83	78	.34034	.33380	.32741	.32116	.31505	.30908	.30324	.29753	.29194	.28648	.28114	.27592	.27081	.26581	.26092	.25614	.25146	.24688	.24240	.23802
83	79	.35148	.34490	.33847	.33218	.32602	.32000	.31411	.30835	.30270	.29718	.29178	.28650	.28132	.27626	.27130	.26645	.26170	.25705	.25250	.24804
83	80	.36245	.35584	.34938	.34305	.33686	.33080	.32486	.31905	.31336	.30779	.30234	.29700	.29177	.28665	.28163	.27672	.27191	.26719	.26257	.25805
83	81	.37317	.36654	.36006	.35370	.34748	.34139	.33542	.32957	.32384	.31823	.31273	.30734	.30207	.29689	.29183	.28686	.28199	.27722	.27255	.26796
83	82	.38359	.37695	.37045	.36408	.35784	.35172	.34572	.33985	.33409	.32844	.32291	.31748	.31216	.30695	.30184	.29682	.29191	.28709	.28236	.27773
83	83	.39369	.38706	.38055	.37417	.36791	.36178	.35576	.34987	.34408	.33841	.33285	.32739	.32204	.31679	.31164	.30659	.30164	.29678	.29201	.28733
84	0	.00935	.00909	.00885	.00862	.00841	.00821	.00802	.00785	.00768	.00751	.00736	.00722	.00708	.00694	.00681	.00669	.00657	.00646	.00635	.00625
84	1	.00463	.00441	.00421	.00402	.00385	.00369	.00353	.00339	.00326	.00314	.00302	.00291	.00281	.00272	.00262	.00254	.00246	.00238	.00231	.00224
84	2	.00463	.00440	.00419	.00399	.00381	.00364	.00348	.00333	.00320	.00307	.00295	.00283	.00273	.00263	.00253	.00244	.00236	.00228	.00220	.00213
84	3	.00479	.00454	.00432	.00411	.00392	.00374	.00357	.00342	.00327	.00314	.00301	.00289	.00278	.00267	.00257	.00247	.00238	.00230	.00222	.00214
84	4	.00503	.00478	.00454	.00432	.00411	.00392	.00375	.00358	.00343	.00328	.00315	.00302	.00290	.00278	.00268	.00258	.00248	.00239	.00231	.00223
84	5	.00535	.00508	.00483	.00459	.00438	.00417	.00398	.00381	.00364	.00349	.00334	.00321	.00308	.00296	.00284	.00274	.00263	.00254	.00245	.00236
84	6	.00573	.00544	.00517	.00492	.00469	.00447	.00427	.00408	.00390	.00374	.00358	.00344	.00330	.00317	.00305	.00294	.00283	.00272	.00263	.00253
84	7	.00616	.00585	.00556	.00529	.00505	.00482	.00460	.00440	.00421	.00404	.00387	.00372	.00357	.00343	.00330	.00318	.00306	.00295	.00285	.00275
84	8	.00663	.00630	.00600	.00572	.00545	.00521	.00498	.00477	.00457	.00438	.00420	.00403	.00388	.00373	.00359	.00346	.00333	.00321	.00310	.00299
84	9	.00717	.00682	.00650	.00620	.00592	.00566	.00541	.00518	.00497	.00477	.00458	.00440	.00423	.00408	.00393	.00378	.00365	.00352	.00340	.00329
84	10	.00777	.00740	.00706	.00674	.00644	.00616	.00590	.00566	.00543	.00522	.00501	.00482	.00464	.00448	.00432	.00416	.00402	.00388	.00375	.00363
84	11	.00843	.00804	.00767	.00733	.00701	.00672	.00644	.00618	.00594	.00571	.00549	.00529	.00510	.00492	.00475	.00458	.00443	.00428	.00414	.00401
84	12	.00914	.00872	.00833	.00797	.00763	.00732	.00702	.00674	.00649	.00624	.00601	.00580	.00559	.00540	.00521	.00504	.00488	.00472	.00457	.00443
84	13	.00986	.00942	.00901	.00862	.00827	.00793	.00762	.00732	.00705	.00679	.00654	.00631	.00610	.00589	.00570	.00551	.00534	.00517	.00501	.00486
84	14	.01058	.01011	.00967	.00927	.00889	.00853	.00820	.00789	.00760	.00732	.00706	.00682	.00659	.00637	.00616	.00596	.00578	.00560	.00543	.00527
84	15	.01126	.01077	.01031	.00988	.00948	.00910	.00875	.00842	.00811	.00782	.00754	.00728	.00704	.00681	.00659	.00638	.00618	.00600	.00582	.00565
84	16	.01191	.01139	.01090	.01045	.01002	.00963	.00926	.00891	.00858	.00827	.00798	.00771	.00745	.00721	.00698	.00676	.00655	.00635	.00616	.00598
84	17	.01253	.01198	.01147	.01099	.01054	.01012	.00973	.00936	.00902	.00869	.00839	.00810	.00783	.00757	.00733	.00709	.00687	.00667	.00647	.00628
84	18	.01314	.01256	.01202	.01151	.01104	.01060	.01019	.00980	.00943	.00909	.00877	.00847	.00818	.00791	.00765	.00741	.00718	.00696	.00675	.00655
84	19	.01377	.01315	.01258	.01205	.01155	.01109	.01065	.01024	.00986	.00950	.00916	.00884	.00853	.00825	.00798	.00772	.00748	.00725	.00703	.00682
84	20	.01443	.01378	.01318	.01262	.01209	.01160	.01114	.01071	.01031	.00992	.00957	.00923	.00891	.00861	.00832	.00805	.00779	.00755	.00732	.00710
84	21	.01514	.01446	.01382	.01323	.01268	.01216	.01167	.01121	.01079	.01038	.01000	.00965	.00931	.00899	.00869	.00840	.00813	.00788	.00763	.00740
84	22	.01590	.01518	.01450	.01388	.01329	.01274	.01223	.01175	.01129	.01087	.01047	.01009	.00973	.00940	.00908	.00878	.00849	.00822	.00796	.00772
84	23	.01671	.01595	.01524	.01458	.01396	.01338	.01284	.01233	.01185	.01140	.01097	.01057	.01019	.00984	.00950	.00918	.00888	.00859	.00832	.00806
84	24	.01760	.01679	.01604	.01534	.01469	.01407	.01350	.01296	.01245	.01197	.01152	.01110	.01070	.01032	.00997	.00963	.00931	.00900	.00871	.00844
84	25	.01857	.01772	.01692	.01618	.01549	.01484	.01423	.01366	.01312	.01261	.01214	.01169	.01126	.01086	.01048	.01013	.00979	.00946	.00916	.00887
84	26	.01962	.01872	.01788	.01710	.01636	.01568	.01503	.01442	.01385	.01332	.01281	.01233	.01188	.01146	.01106	.01067	.01031	.00997	.00965	.00934
84	27	.02078	.01983	.01894	.01811	.01733	.01660	.01592	.01527	.01467	.01410	.01356	.01305	.01258	.01212	.01170	.01129	.01091</			



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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
84	30	.02482	.02369	.02264	.02165	.02073	.01986	.01904	.01827	.01754	.01686	.01621	.01560	.01503	.01448	.01397	.01348	.01302	.01258	.01216	.01176
84	31	.02636	.02517	.02406	.02301	.02203	.02111	.02024	.01942	.01865	.01792	.01724	.01659	.01598	.01540	.01485	.01433	.01383	.01336	.01292	.01249
84	32	.02801	.02676	.02558	.02447	.02343	.02245	.02153	.02066	.01984	.01907	.01834	.01765	.01700	.01638	.01580	.01524	.01472	.01421	.01374	.01329
84	33	.02980	.02847	.02722	.02605	.02495	.02391	.02293	.02201	.02114	.02032	.01954	.01881	.01811	.01745	.01683	.01624	.01568	.01514	.01463	.01415
84	34	.03171	.03030	.02898	.02774	.02657	.02547	.02444	.02346	.02253	.02166	.02083	.02005	.01931	.01861	.01795	.01732	.01672	.01615	.01560	.01509
84	35	.03377	.03229	.03089	.02958	.02834	.02717	.02607	.02503	.02405	.02312	.02225	.02141	.02063	.01988	.01917	.01849	.01785	.01725	.01667	.01612
84	36	.03599	.03442	.03295	.03155	.03024	.02901	.02784	.02674	.02569	.02470	.02377	.02288	.02204	.02125	.02049	.01977	.01909	.01844	.01782	.01723
84	37	.03837	.03671	.03515	.03368	.03230	.03098	.02975	.02857	.02747	.02642	.02542	.02448	.02359	.02274	.02193	.02116	.02043	.01974	.01908	.01845
84	38	.04094	.03919	.03754	.03599	.03452	.03313	.03181	.03057	.02939	.02828	.02722	.02622	.02527	.02436	.02350	.02268	.02191	.02116	.02046	.01978
84	39	.04370	.04185	.04011	.03847	.03691	.03544	.03405	.03273	.03148	.03030	.02917	.02811	.02709	.02613	.02521	.02434	.02351	.02272	.02196	.02124
84	40	.04667	.04473	.04289	.04115	.03951	.03795	.03648	.03508	.03375	.03250	.03130	.03017	.02909	.02806	.02708	.02615	.02526	.02442	.02361	.02284
84	41	.04987	.04782	.04589	.04405	.04232	.04067	.03911	.03763	.03622	.03489	.03362	.03241	.03126	.03017	.02913	.02813	.02719	.02628	.02542	.02460
84	42	.05332	.05116	.04912	.04718	.04535	.04360	.04195	.04038	.03889	.03748	.03613	.03485	.03363	.03246	.03135	.03030	.02929	.02832	.02740	.02652
84	43	.05700	.05473	.05258	.05054	.04861	.04677	.04502	.04336	.04178	.04028	.03885	.03749	.03619	.03495	.03377	.03264	.03157	.03054	.02956	.02862
84	44	.06095	.05856	.05629	.05414	.05210	.05016	.04832	.04656	.04489	.04330	.04178	.04034	.03896	.03764	.03639	.03519	.03404	.03295	.03190	.03090
84	45	.06513	.06262	.06024	.05798	.05582	.05378	.05183	.04998	.04821	.04652	.04492	.04339	.04192	.04053	.03919	.03792	.03670	.03553	.03441	.03334
84	46	.06956	.06693	.06443	.06205	.05979	.05763	.05558	.05362	.05175	.04997	.04827	.04665	.04510	.04362	.04220	.04085	.03955	.03831	.03712	.03598
84	47	.07424	.07148	.06886	.06636	.06398	.06171	.05954	.05748	.05551	.05363	.05183	.05011	.04847	.04690	.04540	.04396	.04259	.04127	.04000	.03879
84	48	.07918	.07629	.07354	.07092	.06841	.06603	.06375	.06158	.05950	.05752	.05562	.05380	.05207	.05041	.04881	.04729	.04583	.04443	.04308	.04179
84	49	.08438	.08136	.07848	.07573	.07310	.07060	.06820	.06592	.06373	.06164	.05964	.05772	.05589	.05413	.05245	.05083	.04928	.04780	.04637	.04500
84	50	.08987	.08671	.08370	.08082	.07807	.07544	.07293	.07052	.06822	.06602	.06391	.06189	.05995	.05810	.05632	.05461	.05297	.05139	.04988	.04843
84	51	.09565	.09235	.08920	.08618	.08330	.08055	.07791	.07539	.07297	.07066	.06844	.06631	.06427	.06231	.06043	.05862	.05689	.05522	.05362	.05208
84	52	.10169	.09825	.09496	.09181	.08880	.08592	.08315	.08051	.07797	.07554	.07320	.07096	.06881	.06675	.06477	.06286	.06103	.05927	.05758	.05595
84	53	.10800	.10442	.10099	.09770	.09456	.09154	.08865	.08588	.08322	.08067	.07822	.07587	.07361	.07143	.06934	.06734	.06540	.06355	.06176	.06003
84	54	.11458	.11085	.10728	.10386	.10058	.09743	.09441	.09151	.08873	.08605	.08348	.08101	.07864	.07636	.07416	.07205	.07001	.06805	.06616	.06434
84	55	.12144	.11757	.11386	.11030	.10688	.10359	.10044	.09741	.09450	.09170	.08901	.08642	.08393	.08153	.07923	.07700	.07486	.07280	.07081	.06889
84	56	.12859	.12457	.12072	.11701	.11345	.11003	.10674	.10358	.10054	.09762	.09480	.09209	.08948	.08697	.08455	.08221	.07996	.07779	.07570	.07368
84	57	.13602	.13186	.12785	.12401	.12031	.11675	.11333	.11003	.10686	.10381	.10087	.09803	.09530	.09267	.09013	.08768	.08532	.08304	.08084	.07872
84	58	.14371	.13940	.13525	.13126	.12742	.12372	.12016	.11674	.11343	.11025	.10718	.10422	.10137	.09861	.09596	.09339	.09092	.08853	.08622	.08399
84	59	.15165	.14719	.14290	.13876	.13478	.13094	.12724	.12368	.12024	.11693	.11373	.11064	.10767	.10479	.10201	.09933	.09674	.09424	.09182	.08948
84	60	.15982	.15522	.15078	.14650	.14238	.13840	.13456	.13086	.12729	.12384	.12052	.11730	.11420	.11120	.10830	.10550	.10279	.10017	.09764	.09519
84	61	.16826	.16350	.15892	.15450	.15024	.14612	.14214	.13831	.13460	.13102	.12756	.12422	.12099	.11786	.11484	.11192	.10909	.10636	.10371	.10114
84	62	.17697	.17208	.16735	.16279	.15839	.15413	.15002	.14604	.14220	.13849	.13490	.13143	.12807	.12481	.12167	.11862	.11568	.11282	.11006	.10738
84	63	.18599	.18095	.17608	.17138	.16684	.16244	.15819	.15408	.15010	.14626	.14254	.13893	.13544	.13207	.12879	.12563	.12256	.11958	.11670	.11390
84	64	.19528	.19010	.18510	.18026	.17557	.17104	.16665	.16241	.15830	.15432	.15046	.14673	.14311	.13961	.13621	.13292	.12973	.12663	.12363	.12071
84	65	.20485	.19954	.19439	.18942	.18460	.17993	.17541	.17103	.16679	.16268	.15869	.15483	.15108	.14745	.14393	.14051	.13719	.13397	.13085	.12782
84	66	.21471	.20926	.20399	.19888	.19393	.18913	.18447	.17996	.17559	.17135	.16723	.16324	.15936	.15561	.15196	.14842	.14498	.14164	.13839	.13524
84	67	.22488	.21930	.21390	.20866	.20358	.19865	.19387	.18923	.18472	.18035	.17611	.17199	.16799	.16411	.16033	.15667	.15311	.14965	.14628	.14301
84	68	.23532	.22963	.22410	.21874	.21353	.20847	.20356	.19880	.19417	.18967	.18530	.18106	.17694	.17293	.16903	.16524	.16156	.15798	.15450	.15111
84	69	.24601	.24020	.23455	.22907	.22374	.21856	.21353	.20864	.20389	.19927	.19478	.19042	.18617	.18204	.17802	.17412	.17031	.16661	.16301	.15951
84	70	.25689	.25097	.24521	.23961	.23416	.22887	.22372	.21872	.21385	.20911	.20450	.20001	.19565	.19140	.18727	.18324	.17932	.17550	.17179	.16817
84	71	.26791	.26188	.25601	.25030	.24475	.23935	.23409	.22897	.22398	.21913	.21441	.20981	.20533	.20097	.19672	.19258	.18854	.18461	.18078	.17705
84	72	.27903	.27291	.26694	.26113	.25547	.24996	.24460	.23937	.23428	.22932	.22449	.21978	.21519	.21071	.20635	.20210	.19795	.19391	.18997	.18613
84	73	.29024	.28402	.27796	.27206	.26631	.26070	.25523	.24990	.24471	.23965	.23471	.22989	.22520	.22061	.21615	.21179	.20754	.20339	.19934	.19539
84	74	.30155	.29525	.28911	.28312	.27727	.27157	.26601	.26059	.25530	.25014	.24510	.24018	.23539	.23070	.22613	.22167	.21732	.21307	.20892	.20486
84	75	.31298	.30660	.30038	.29431	.28839	.28260	.27696	.27145	.26606	.26081	.25568	.25067	.24578	.24100	.23634	.23178	.22733	.22298	.21873	.21457
84	76	.32452	.31808	.31179	.30565	.29965	.29379	.28807	.28248	.27702	.27168	.26646	.26137	.25639	.25152	.24676	.24212	.23757	.23313	.22878	.22454
84	77	.33615	.32966	.32331	.31710	.31104	.30511	.29932	.29366	.28812	.28271	.27741	.27224	.26718	.26223	.25739	.25266	.24802	.24350	.23906	.23473
84	78	.34781	.34127	.33487	.32861	.32249	.31651	.31065	.30493	.29933	.29385	.28848	.28324	.27810	.27308	.26816	.26335	.25864	.25403	.24952	.24511
84	79	.35940	.35283	.34639	.34009	.33393	.32789	.32199	.31621	.31055	.30501	.29959	.29428	.28908	.28399	.27900	.27412	.26934	.26466	.26008	.25558

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
84	80	.37084	.36423	.35777	.35143	.34523	.33916	.33321	.32739	.32168	.31609	.31062	.30525	.30000	.29485	.28980	.28486	.28002	.27527	.27062	.26606
84	81	.38203	.37541	.36892	.36256	.35633	.35023	.34425	.33838	.33264	.32701	.32149	.31608	.31078	.30558	.30048	.29548	.29058	.28578	.28107	.27645
84	82	.39293	.38630	.37979	.37342	.36717	.36105	.35504	.34915	.34337	.33771	.33215	.32670	.32136	.31612	.31098	.30593	.30099	.29614	.29137	.28670
84	83	.40352	.39688	.39038	.38399	.37773	.37159	.36557	.35966	.35386	.34817	.34259	.33711	.33173	.32646	.32128	.31620	.31121	.30632	.30151	.29680
84	84	.41382	.40720	.40069	.39431	.38805	.38190	.37587	.36994	.36413	.35842	.35282	.34732	.34192	.33662	.33141	.32630	.32129	.31636	.31152	.30676
85	0	.00956	.00931	.00907	.00884	.00863	.00843	.00825	.00807	.00790	.00774	.00758	.00744	.00730	.00717	.00704	.00692	.00680	.00669	.00658	.00647
85	1	.00468	.00446	.00426	.00407	.00390	.00373	.00358	.00344	.00331	.00319	.00307	.00296	.00286	.00276	.00267	.00259	.00250	.00243	.00235	.00228
85	2	.00467	.00444	.00423	.00403	.00385	.00368	.00352	.00337	.00324	.00311	.00299	.00287	.00277	.00267	.00257	.00248	.00240	.00232	.00224	.00217
85	3	.00482	.00458	.00436	.00415	.00396	.00378	.00361	.00345	.00331	.00317	.00304	.00292	.00281	.00270	.00260	.00251	.00242	.00234	.00225	.00218
85	4	.00507	.00481	.00457	.00435	.00415	.00396	.00378	.00362	.00346	.00332	.00318	.00305	.00293	.00282	.00271	.00261	.00252	.00243	.00234	.00226
85	5	.00539	.00512	.00486	.00463	.00441	.00421	.00402	.00384	.00368	.00352	.00338	.00324	.00311	.00299	.00288	.00277	.00267	.00257	.00248	.00239
85	6	.00576	.00547	.00520	.00495	.00472	.00451	.00431	.00412	.00394	.00378	.00362	.00347	.00334	.00321	.00309	.00297	.00286	.00276	.00266	.00257
85	7	.00620	.00589	.00560	.00534	.00509	.00486	.00464	.00444	.00425	.00408	.00391	.00376	.00361	.00347	.00334	.00322	.00310	.00299	.00288	.00278
85	8	.00668	.00635	.00605	.00576	.00550	.00525	.00503	.00481	.00461	.00442	.00424	.00408	.00392	.00377	.00363	.00350	.00337	.00326	.00314	.00303
85	9	.00723	.00688	.00655	.00625	.00597	.00571	.00546	.00524	.00502	.00482	.00463	.00445	.00428	.00413	.00398	.00383	.00370	.00357	.00345	.00333
85	10	.00784	.00747	.00712	.00680	.00650	.00622	.00596	.00572	.00549	.00528	.00507	.00488	.00470	.00453	.00437	.00422	.00408	.00394	.00381	.00369
85	11	.00850	.00811	.00774	.00740	.00709	.00679	.00651	.00625	.00601	.00578	.00556	.00536	.00517	.00499	.00481	.00465	.00450	.00435	.00421	.00408
85	12	.00922	.00880	.00842	.00805	.00772	.00740	.00711	.00683	.00657	.00632	.00609	.00588	.00567	.00548	.00530	.00512	.00496	.00480	.00465	.00451
85	13	.00996	.00952	.00911	.00872	.00836	.00803	.00772	.00742	.00715	.00689	.00664	.00641	.00619	.00599	.00579	.00561	.00543	.00526	.00510	.00495
85	14	.01069	.01022	.00978	.00938	.00900	.00864	.00831	.00800	.00770	.00743	.00717	.00692	.00669	.00647	.00627	.00607	.00588	.00571	.00554	.00538
85	15	.01139	.01089	.01043	.01000	.00960	.00922	.00887	.00854	.00823	.00794	.00766	.00740	.00716	.00693	.00671	.00650	.00630	.00611	.00593	.00576
85	16	.01204	.01152	.01103	.01058	.01015	.00976	.00939	.00904	.00871	.00840	.00811	.00784	.00758	.00733	.00710	.00688	.00667	.00647	.00629	.00611
85	17	.01267	.01212	.01160	.01113	.01068	.01026	.00987	.00950	.00915	.00883	.00852	.00823	.00796	.00770	.00746	.00723	.00701	.00680	.00660	.00641
85	18	.01328	.01270	.01216	.01165	.01118	.01074	.01033	.00994	.00958	.00923	.00891	.00861	.00832	.00805	.00779	.00754	.00731	.00709	.00688	.00668
85	19	.01391	.01330	.01273	.01220	.01170	.01123	.01080	.01039	.01000	.00964	.00930	.00898	.00868	.00839	.00812	.00786	.00762	.00739	.00717	.00696
85	20	.01458	.01393	.01333	.01277	.01224	.01175	.01129	.01086	.01045	.01007	.00971	.00937	.00905	.00875	.00847	.00820	.00794	.00769	.00746	.00724
85	21	.01530	.01461	.01398	.01339	.01283	.01231	.01182	.01137	.01094	.01054	.01016	.00980	.00946	.00914	.00884	.00855	.00828	.00803	.00778	.00755
85	22	.01606	.01534	.01466	.01404	.01345	.01290	.01239	.01191	.01145	.01103	.01063	.01025	.00989	.00955	.00923	.00893	.00864	.00837	.00811	.00787
85	23	.01688	.01611	.01540	.01474	.01412	.01354	.01300	.01249	.01201	.01156	.01113	.01073	.01035	.01000	.00966	.00934	.00904	.00875	.00848	.00822
85	24	.01777	.01696	.01621	.01551	.01486	.01424	.01367	.01313	.01262	.01214	.01169	.01127	.01087	.01049	.01013	.00979	.00947	.00917	.00888	.00860
85	25	.01874	.01789	.01710	.01636	.01566	.01501	.01440	.01383	.01329	.01279	.01231	.01186	.01144	.01103	.01065	.01030	.00995	.00963	.00932	.00903
85	26	.01980	.01890	.01807	.01728	.01655	.01586	.01521	.01460	.01403	.01350	.01299	.01251	.01206	.01164	.01123	.01085	.01049	.01015	.00982	.00951
85	27	.02097	.02002	.01913	.01830	.01752	.01679	.01611	.01546	.01486	.01429	.01375	.01324	.01276	.01231	.01188	.01148	.01109	.01073	.01038	.01005
85	28	.02223	.02122	.02028	.01940	.01858	.01780	.01708	.01639	.01575	.01514	.01457	.01403	.01352	.01304	.01259	.01216	.01175	.01136	.01099	.01064
85	29	.02358	.02252	.02153	.02059	.01972	.01890	.01813	.01740	.01672	.01608	.01547	.01490	.01435	.01384	.01336	.01290	.01246	.01205	.01165	.01128
85	30	.02504	.02391	.02286	.02187	.02095	.02008	.01926	.01849	.01776	.01708	.01643	.01582	.01525	.01470	.01418	.01369	.01323	.01279	.01237	.01197
85	31	.02659	.02541	.02429	.02324	.02226	.02134	.02047	.01965	.01888	.01815	.01747	.01682	.01621	.01562	.01507	.01455	.01406	.01359	.01314	.01272
85	32	.02826	.02700	.02582	.02472	.02368	.02270	.02177	.02091	.02009	.01931	.01858	.01789	.01724	.01662	.01603	.01548	.01495	.01445	.01397	.01352
85	33	.03006	.02873	.02748	.02631	.02520	.02417	.02319	.02226	.02139	.02057	.01980	.01906	.01836	.01771	.01708	.01649	.01592	.01539	.01488	.01440
85	34	.03198	.03058	.02926	.02802	.02685	.02575	.02471	.02373	.02280	.02193	.02110	.02032	.01958	.01888	.01821	.01758	.01698	.01641	.01586	.01535
85	35	.03406	.03258	.03118	.02987	.02863	.02746	.02636	.02532	.02434	.02341	.02253	.02170	.02091	.02016	.01945	.01877	.01813	.01752	.01694	.01639
85	36	.03630	.03473	.03325	.03186	.03055	.02931	.02814	.02704	.02599	.02501	.02407	.02318	.02234	.02155	.02079	.02007	.01938	.01873	.01811	.01752
85	37	.03870	.03704	.03548	.03401	.03262	.03131	.03007	.02890	.02779	.02674	.02574	.02480	.02390	.02305	.02224	.02148	.02075	.02005	.01939	.01875
85	38	.04129	.03954	.03789	.03633	.03486	.03347	.03216	.03092	.02974	.02862	.02756	.02656	.02560	.02470	.02384	.02302	.02224	.02149	.02078	.02011
85	39	.04407	.04223	.04048	.03884	.03728	.03581	.03442	.03310	.03185	.03066	.02954	.02847	.02745	.02649	.02557	.02470	.02386	.02307	.02231	.02159
85	40	.04707	.04513	.04329	.04155	.03990	.03835	.03687	.03547	.03415	.03289	.03169	.03055	.02947	.02844	.02747	.02653	.02564	.02480	.02399	.02321
85	41	.05031	.04826	.04632	.04448	.04274	.04110	.03953	.03805	.03664	.03531	.03404	.03283	.03168	.03058	.02954	.02855	.02760	.02669	.02583	.02500
85	42	.05378	.05163	.04958	.04765	.04581	.04407	.04242	.04085	.03935	.03793	.03659	.03530	.03408	.03291	.03180	.03074	.02973	.02876	.02784	.02696
85	43	.05751	.05524	.05309	.05105	.04911	.04727	.04552	.04386	.04228	.04078	.03934	.03798	.03668	.03544	.03426	.03313	.03205	.03102	.03003	.02909
85	44	.06150	.05911	.05685	.05470	.05265	.05071	.04886	.04711	.04543	.04384	.04232	.04087	.03949	.03818	.03692	.03572	.03457	.03347	.03242	.03141

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
85	45	.06573	.06322	.06084	.05858	.05642	.05438	.05243	.05057	.04880	.04711	.04551	.04397	.04251	.04111	.03977	.03849	.03727	.03610	.03498	.03391
85	46	.07022	.06759	.06509	.06271	.06044	.05828	.05623	.05427	.05240	.05061	.04891	.04729	.04573	.04425	.04283	.04147	.04017	.03893	.03773	.03659
85	47	.07496	.07220	.06957	.06707	.06469	.06242	.06025	.05818	.05621	.05433	.05253	.05081	.04916	.04759	.04609	.04464	.04326	.04194	.04067	.03945
85	48	.07996	.07707	.07432	.07169	.06919	.06680	.06452	.06235	.06027	.05828	.05638	.05456	.05282	.05116	.04956	.04803	.04657	.04516	.04381	.04252
85	49	.08524	.08221	.07933	.07658	.07395	.07144	.06905	.06676	.06457	.06247	.06047	.05855	.05671	.05495	.05326	.05164	.05009	.04860	.04717	.04579
85	50	.09080	.08764	.08462	.08174	.07899	.07636	.07384	.07144	.06913	.06693	.06481	.06279	.06085	.05899	.05720	.05549	.05385	.05227	.05075	.04929
85	51	.09666	.09336	.09021	.08719	.08431	.08155	.07891	.07639	.07396	.07165	.06942	.06729	.06524	.06328	.06140	.05959	.05785	.05618	.05457	.05302
85	52	.10279	.09935	.09606	.09291	.08989	.08701	.08424	.08159	.07905	.07662	.07428	.07203	.06988	.06781	.06582	.06391	.06208	.06031	.05861	.05698
85	53	.10920	.10561	.10218	.09890	.09575	.09273	.08984	.08706	.08440	.08184	.07939	.07703	.07477	.07259	.07049	.06848	.06654	.06468	.06288	.06115
85	54	.11588	.11216	.10858	.10516	.10188	.09872	.09570	.09280	.09001	.08733	.08476	.08228	.07990	.07761	.07541	.07329	.07125	.06928	.06739	.06556
85	55	.12286	.11899	.11527	.11171	.10828	.10500	.10184	.09881	.09589	.09309	.09039	.08780	.08530	.08290	.08058	.07836	.07621	.07414	.07214	.07022
85	56	.13013	.12611	.12225	.11854	.11498	.11155	.10826	.10510	.10205	.09912	.09630	.09359	.09097	.08845	.08602	.08368	.08143	.07925	.07715	.07512
85	57	.13769	.13352	.12951	.12566	.12196	.11840	.11497	.11167	.10850	.10544	.10249	.09965	.09691	.09428	.09173	.08928	.08691	.08462	.08241	.08028
85	58	.14551	.14120	.13705	.13306	.12921	.12551	.12195	.11851	.11520	.11201	.10894	.10597	.10311	.10035	.09769	.09512	.09263	.09024	.08792	.08568
85	59	.15359	.14913	.14483	.14070	.13671	.13287	.12917	.12560	.12215	.11883	.11563	.11254	.10955	.10667	.10388	.10119	.09859	.09608	.09365	.09130
85	60	.16191	.15731	.15287	.14859	.14446	.14048	.13664	.13293	.12935	.12590	.12256	.11934	.11623	.11322	.11032	.10751	.10479	.10216	.09962	.09716
85	61	.17051	.16575	.16117	.15674	.15248	.14835	.14437	.14053	.13682	.13323	.12977	.12641	.12318	.12004	.11701	.11408	.11124	.10850	.10584	.10326
85	62	.17940	.17450	.16977	.16521	.16079	.15653	.15242	.14844	.14459	.14087	.13727	.13379	.13042	.12716	.12400	.12095	.11799	.11512	.11235	.10966
85	63	.18859	.18355	.17868	.17398	.16943	.16503	.16077	.15665	.15267	.14882	.14509	.14147	.13798	.13459	.13131	.12813	.12505	.12206	.11916	.11636
85	64	.19808	.19290	.18789	.18304	.17836	.17382	.16943	.16517	.16106	.15707	.15321	.14946	.14584	.14232	.13891	.13561	.13240	.12929	.12628	.12335
85	65	.20785	.20254	.19739	.19241	.18759	.18292	.17839	.17400	.16975	.16563	.16164	.15776	.15401	.15036	.14683	.14340	.14007	.13684	.13370	.13066
85	66	.21794	.21249	.20721	.20210	.19714	.19233	.18767	.18315	.17877	.17452	.17040	.16639	.16251	.15874	.15508	.15152	.14807	.14472	.14146	.13829
85	67	.22834	.22277	.21736	.21212	.20703	.20210	.19731	.19266	.18815	.18376	.17951	.17538	.17137	.16747	.16369	.16001	.15643	.15296	.14958	.14629
85	68	.23905	.23335	.22782	.22245	.21724	.21218	.20726	.20248	.19785	.19334	.18896	.18470	.18057	.17655	.17264	.16883	.16514	.16154	.15804	.15464
85	69	.25001	.24419	.23854	.23306	.22772	.22254	.21750	.21260	.20784	.20321	.19871	.19433	.19007	.18593	.18190	.17797	.17416	.17044	.16682	.16330
85	70	.26118	.25525	.24949	.24388	.23843	.23313	.22798	.22296	.21808	.21334	.20871	.20422	.19984	.19558	.19142	.18738	.18345	.17961	.17588	.17224
85	71	.27250	.26646	.26060	.25488	.24933	.24392	.23865	.23352	.22853	.22366	.21893	.21431	.20982	.20544	.20117	.19702	.19297	.18902	.18517	.18141
85	72	.28394	.27781	.27184	.26603	.26037	.25485	.24948	.24424	.23914	.23417	.22932	.22459	.21999	.21550	.21112	.20685	.20269	.19863	.19467	.19080
85	73	.29548	.28926	.28320	.27729	.27153	.26592	.26044	.25511	.24990	.24482	.23987	.23504	.23033	.22573	.22125	.21687	.21260	.20843	.20436	.20039
85	74	.30714	.30084	.29469	.28870	.28285	.27714	.27157	.26614	.26084	.25566	.25061	.24568	.24087	.23617	.23158	.22710	.22273	.21845	.21428	.21020
85	75	.31893	.31256	.30634	.30026	.29433	.28854	.28289	.27737	.27197	.26671	.26157	.25654	.25163	.24684	.24215	.23757	.23310	.22873	.22445	.22028
85	76	.33087	.32443	.31814	.31200	.30599	.30013	.29439	.28879	.28332	.27797	.27274	.26763	.26263	.25775	.25297	.24830	.24373	.23927	.23490	.23063
85	77	.34291	.33642	.33007	.32386	.31779	.31186	.30606	.30039	.29484	.28941	.28411	.27892	.27384	.26887	.26401	.25925	.25460	.25005	.24559	.24123
85	78	.35500	.34846	.34207	.33581	.32969	.32370	.31783	.31210	.30649	.30099	.29562	.29035	.28520	.28016	.27522	.27039	.26566	.26102	.25649	.25204
85	79	.36705	.36047	.35404	.34774	.34157	.33554	.32962	.32384	.31817	.31261	.30718	.30185	.29664	.29153	.28652	.28162	.27681	.27211	.26750	.26298
85	80	.37895	.37235	.36589	.35955	.35335	.34728	.34132	.33549	.32977	.32417	.31868	.31330	.30803	.30286	.29779	.29283	.28796	.28319	.27851	.27392
85	81	.39061	.38400	.37751	.37116	.36493	.35882	.35284	.34697	.34121	.33557	.33004	.32461	.31929	.31407	.30895	.30393	.29901	.29418	.28945	.28480
85	82	.40199	.39537	.38887	.38250	.37625	.37013	.36412	.35822	.35243	.34676	.34119	.33573	.33037	.32511	.31994	.31488	.30991	.30503	.30024	.29554
85	83	.41306	.40644	.39994	.39356	.38731	.38117	.37514	.36922	.36342	.35772	.35212	.34663	.34124	.33594	.33074	.32564	.32063	.31571	.31088	.30613
85	84	.42386	.41724	.41075	.40438	.39812	.39197	.38594	.38001	.37419	.36848	.36286	.35735	.35193	.34662	.34139	.33626	.33121	.32626	.32139	.31661
85	85	.43439	.42779	.42131	.41495	.40870	.40256	.39652	.39059	.38477	.37905	.37342	.36790	.36247	.35713	.35188	.34673	.34166	.33668	.33179	.32698
86	0	.00978	.00952	.00929	.00906	.00885	.00865	.00847	.00829	.00812	.00796	.00781	.00766	.00752	.00739	.00726	.00714	.00702	.00691	.00680	.00670
86	1	.00472	.00451	.00430	.00412	.00394	.00378	.00363	.00349	.00336	.00323	.00312	.00301	.00291	.00281	.00272	.00263	.00255	.00247	.00240	.00233
86	2	.00471	.00448	.00427	.00407	.00389	.00372	.00356	.00341	.00328	.00315	.00303	.00291	.00280	.00270	.00261	.00252	.00243	.00235	.00228	.00221
86	3	.00486	.00462	.00439	.00418	.00399	.00381	.00364	.00349	.00334	.00321	.00308	.00296	.00285	.00274	.00264	.00254	.00245	.00237	.00229	.00221
86	4	.00510	.00485	.00461	.00439	.00418	.00399	.00381	.00365	.00349	.00335	.00321	.00308	.00296	.00285	.00274	.00264	.00255	.00246	.00237	.00229
86	5	.00542	.00515	.00490	.00466	.00444	.00424	.00405	.00388	.00371	.00356	.00341	.00327	.00315	.00302	.00291	.00280	.00270	.00260	.00251	.00242
86	6	.00580	.00551	.00524	.00499	.00476	.00454	.00434	.00415	.00397	.00381	.00365	.00351	.00337	.00324	.00312	.00300	.00			

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
86	9	.00727	.00692	.00660	.00630	.00602	.00576	.00551	.00528	.00507	.00487	.00468	.00450	.00433	.00417	.00402	.00388	.00374	.00362	.00349	.00338
86	10	.00789	.00752	.00718	.00686	.00656	.00628	.00602	.00578	.00555	.00533	.00513	.00494	.00476	.00459	.00443	.00427	.00413	.00399	.00386	.00374
86	11	.00857	.00818	.00781	.00747	.00715	.00686	.00658	.00632	.00607	.00584	.00563	.00543	.00523	.00505	.00488	.00472	.00456	.00441	.00427	.00414
86	12	.00930	.00888	.00849	.00813	.00779	.00748	.00718	.00691	.00665	.00640	.00617	.00596	.00575	.00556	.00537	.00520	.00503	.00488	.00473	.00458
86	13	.01005	.00961	.00920	.00881	.00846	.00812	.00781	.00751	.00724	.00698	.00673	.00650	.00628	.00608	.00588	.00569	.00552	.00535	.00519	.00504
86	14	.01079	.01032	.00989	.00948	.00910	.00875	.00841	.00810	.00781	.00753	.00727	.00703	.00680	.00658	.00637	.00617	.00598	.00581	.00564	.00547
86	15	.01150	.01100	.01054	.01011	.00971	.00934	.00898	.00865	.00834	.00805	.00778	.00752	.00727	.00704	.00682	.00661	.00641	.00622	.00605	.00587
86	16	.01217	.01164	.01115	.01070	.01028	.00988	.00951	.00916	.00883	.00852	.00823	.00796	.00770	.00745	.00722	.00700	.00679	.00659	.00640	.00622
86	17	.01280	.01225	.01173	.01125	.01081	.01039	.01000	.00963	.00928	.00896	.00865	.00836	.00809	.00783	.00759	.00735	.00713	.00692	.00672	.00653
86	18	.01342	.01284	.01229	.01179	.01132	.01088	.01046	.01007	.00971	.00937	.00904	.00874	.00845	.00818	.00792	.00768	.00744	.00722	.00701	.00681
86	19	.01405	.01344	.01287	.01233	.01184	.01137	.01093	.01053	.01014	.00978	.00944	.00912	.00881	.00853	.00826	.00800	.00775	.00752	.00730	.00709
86	20	.01472	.01408	.01347	.01291	.01239	.01190	.01143	.01100	.01060	.01021	.00986	.00952	.00920	.00889	.00861	.00834	.00808	.00783	.00760	.00738
86	21	.01544	.01476	.01413	.01353	.01298	.01246	.01197	.01152	.01109	.01068	.01030	.00995	.00961	.00929	.00898	.00870	.00843	.00817	.00792	.00769
86	22	.01621	.01549	.01482	.01419	.01360	.01305	.01254	.01206	.01160	.01118	.01078	.01040	.01004	.00970	.00938	.00908	.00879	.00852	.00826	.00801
86	23	.01703	.01627	.01556	.01490	.01428	.01370	.01315	.01264	.01216	.01171	.01129	.01089	.01051	.01015	.00981	.00949	.00919	.00890	.00863	.00837
86	24	.01793	.01712	.01637	.01567	.01502	.01440	.01383	.01329	.01278	.01230	.01185	.01143	.01102	.01065	.01029	.00995	.00963	.00932	.00903	.00876
86	25	.01891	.01806	.01726	.01652	.01583	.01518	.01457	.01400	.01346	.01295	.01247	.01202	.01160	.01120	.01082	.01046	.01012	.00979	.00948	.00919
86	26	.01998	.01908	.01824	.01745	.01672	.01603	.01538	.01478	.01421	.01367	.01316	.01268	.01223	.01181	.01140	.01102	.01066	.01031	.00999	.00968
86	27	.02115	.02020	.01931	.01848	.01770	.01697	.01629	.01564	.01504	.01447	.01393	.01342	.01294	.01249	.01206	.01165	.01127	.01090	.01055	.01022
86	28	.02242	.02141	.02047	.01959	.01877	.01799	.01727	.01658	.01594	.01533	.01476	.01422	.01371	.01323	.01277	.01234	.01193	.01154	.01117	.01082
86	29	.02378	.02272	.02173	.02079	.01992	.01910	.01833	.01760	.01692	.01627	.01567	.01509	.01455	.01404	.01355	.01309	.01265	.01224	.01185	.01147
86	30	.02525	.02412	.02307	.02208	.02116	.02029	.01947	.01870	.01797	.01729	.01664	.01603	.01545	.01491	.01439	.01390	.01343	.01299	.01257	.01217
86	31	.02681	.02563	.02451	.02347	.02248	.02156	.02069	.01987	.01910	.01837	.01769	.01704	.01642	.01584	.01529	.01477	.01427	.01380	.01335	.01293
86	32	.02849	.02724	.02606	.02495	.02391	.02293	.02201	.02114	.02032	.01954	.01881	.01812	.01747	.01685	.01626	.01570	.01518	.01467	.01420	.01374
86	33	.03030	.02897	.02772	.02655	.02545	.02441	.02343	.02251	.02164	.02081	.02004	.01930	.01860	.01794	.01732	.01673	.01616	.01563	.01512	.01463
86	34	.03224	.03084	.02952	.02827	.02710	.02600	.02496	.02398	.02306	.02218	.02136	.02057	.01983	.01913	.01846	.01783	.01723	.01666	.01611	.01559
86	35	.03434	.03285	.03146	.03014	.02890	.02773	.02663	.02559	.02461	.02368	.02280	.02196	.02117	.02043	.01971	.01904	.01840	.01778	.01720	.01665
86	36	.03659	.03502	.03354	.03215	.03084	.02960	.02843	.02733	.02628	.02529	.02436	.02347	.02263	.02183	.02107	.02035	.01966	.01901	.01839	.01780
86	37	.03900	.03735	.03579	.03432	.03293	.03161	.03037	.02920	.02809	.02704	.02604	.02510	.02420	.02335	.02254	.02177	.02104	.02034	.01968	.01905
86	38	.04161	.03986	.03822	.03666	.03519	.03380	.03248	.03124	.03006	.02894	.02788	.02688	.02592	.02502	.02415	.02333	.02255	.02181	.02110	.02042
86	39	.04442	.04257	.04083	.03919	.03763	.03616	.03477	.03345	.03220	.03101	.02988	.02881	.02780	.02683	.02591	.02503	.02420	.02340	.02264	.02192
86	40	.04744	.04550	.04366	.04192	.04028	.03872	.03724	.03584	.03452	.03326	.03206	.03092	.02984	.02881	.02783	.02689	.02600	.02515	.02434	.02357
86	41	.05071	.04866	.04672	.04489	.04315	.04150	.03994	.03845	.03704	.03571	.03443	.03322	.03207	.03098	.02993	.02894	.02798	.02708	.02621	.02538
86	42	.05422	.05206	.05002	.04808	.04625	.04450	.04285	.04128	.03979	.03837	.03702	.03573	.03450	.03334	.03222	.03116	.03015	.02918	.02826	.02737
86	43	.05799	.05572	.05356	.05152	.04958	.04774	.04599	.04433	.04275	.04124	.03981	.03845	.03714	.03590	.03472	.03359	.03251	.03147	.03049	.02954
86	44	.06202	.05963	.05736	.05521	.05317	.05122	.04938	.04762	.04594	.04435	.04283	.04138	.04000	.03868	.03742	.03621	.03506	.03396	.03291	.03190
86	45	.06630	.06379	.06140	.05914	.05698	.05494	.05298	.05113	.04936	.04767	.04606	.04452	.04306	.04165	.04032	.03904	.03781	.03664	.03552	.03444
86	46	.07084	.06820	.06570	.06332	.06105	.05889	.05684	.05487	.05300	.05122	.04952	.04789	.04633	.04485	.04342	.04206	.04076	.03951	.03832	.03717
86	47	.07563	.07287	.07024	.06774	.06536	.06308	.06092	.05885	.05687	.05499	.05319	.05147	.04982	.04824	.04674	.04529	.04391	.04258	.04131	.04009
86	48	.08069	.07780	.07505	.07242	.06992	.06753	.06525	.06307	.06099	.05900	.05710	.05528	.05353	.05187	.05027	.04874	.04727	.04586	.04451	.04321
86	49	.08603	.08301	.08012	.07737	.07474	.07223	.06984	.06754	.06535	.06326	.06125	.05933	.05749	.05572	.05403	.05241	.05085	.04936	.04792	.04655
86	50	.09167	.08851	.08549	.08261	.07986	.07722	.07470	.07230	.06999	.06778	.06567	.06364	.06170	.05983	.05805	.05633	.05468	.05310	.05158	.05012
86	51	.09761	.09431	.09115	.08814	.08525	.08249	.07985	.07732	.07490	.07258	.07035	.06822	.06617	.06420	.06232	.06050	.05876	.05708	.05547	.05392
86	52	.10382	.10038	.09709	.09394	.09092	.08804	.08527	.08262	.08007	.07763	.07529	.07305	.07089	.06882	.06683	.06491	.06307	.06130	.05960	.05796
86	53	.11032	.10674	.10331	.10002	.09687	.09385	.09095	.08818	.08551	.08295	.08049	.07813	.07586	.07368	.07159	.06957	.06763	.06576	.06396	.06222
86	54	.11711	.11338	.10981	.10638	.10309	.09994	.09691	.09401	.09122	.08854	.08596	.08348	.08110	.07880	.07660	.07447	.07243	.07046	.06856	.06673
86	55	.12419	.12031	.11660	.11303	.10961	.10632	.10316	.10012	.09721	.09440	.09170	.08910	.08660	.08419	.08188	.07964	.07749	.07541	.07341	.07148
86	56	.13157	.12755	.12369	.11998	.11642	.11299	.10970	.10653	.10348	.10055	.09772	.09500	.09238	.08986	.08743	.08508	.08282	.08063	.07853	.07649
86	57	.13925	.13508	.13107	.12722	.12352	.11995	.11653	.11322	.11004	.10698	.10403	.10119	.09845	.09580	.09325	.09079	.08842	.08612	.08391	.08177
86	58	.14720	.14289	.13874	.13474	.13090	.12719	.12363	.12019	.11688	.11368	.11061	.10764	.10477	.10201	.09934	.09676	.09427	.09186	.08954	.08729

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
86	59	.15541	.15095	.14666	.14252	.13853	.13469	.13098	.12741	.12396	.12064	.11743	.11433	.11134	.10845	.10566	.10297	.10036	.09784	.09540	.09305
86	60	.16388	.15927	.15483	.15055	.14642	.14244	.13859	.13489	.13130	.12785	.12451	.12128	.11816	.11515	.11224	.10942	.10669	.10406	.10151	.09904
86	61	.17262	.16787	.16329	.15886	.15459	.15047	.14648	.14264	.13892	.13533	.13186	.12850	.12526	.12212	.11908	.11614	.11330	.11054	.10787	.10529
86	62	.18167	.17678	.17205	.16748	.16307	.15881	.15469	.15070	.14685	.14312	.13952	.13603	.13266	.12939	.12623	.12317	.12020	.11733	.11454	.11184
86	63	.19104	.18600	.18113	.17643	.17187	.16747	.16321	.15909	.15510	.15124	.14751	.14389	.14038	.13699	.13370	.13051	.12742	.12443	.12152	.11871
86	64	.20071	.19553	.19052	.18568	.18099	.17645	.17205	.16780	.16367	.15968	.15581	.15206	.14843	.14490	.14149	.13817	.13496	.13184	.12882	.12588
86	65	.21068	.20537	.20023	.19524	.19042	.18574	.18121	.17682	.17256	.16844	.16444	.16056	.15679	.15314	.14960	.14616	.14282	.13958	.13643	.13338
86	66	.22098	.21553	.21025	.20514	.20018	.19537	.19071	.18618	.18180	.17754	.17341	.16940	.16550	.16172	.15805	.15449	.15103	.14766	.14440	.14122
86	67	.23161	.22604	.22063	.21539	.21030	.20536	.20057	.19591	.19140	.18701	.18275	.17861	.17459	.17069	.16689	.16320	.15961	.15613	.15274	.14944
86	68	.24256	.23686	.23133	.22597	.22075	.21569	.21077	.20599	.20134	.19683	.19244	.18818	.18403	.18000	.17608	.17227	.16856	.16495	.16144	.15802
86	69	.25378	.24797	.24232	.23683	.23150	.22631	.22127	.21637	.21160	.20697	.20246	.19807	.19380	.18965	.18560	.18167	.17784	.17411	.17048	.16694
86	70	.26523	.25930	.25354	.24794	.24249	.23719	.23203	.22701	.22212	.21737	.21274	.20823	.20384	.19957	.19541	.19135	.18740	.18356	.17981	.17615
86	71	.27684	.27081	.26494	.25923	.25367	.24826	.24299	.23785	.23285	.22798	.22324	.21862	.21411	.20972	.20545	.20128	.19721	.19325	.18938	.18561
86	72	.28859	.28246	.27649	.27068	.26502	.25950	.25412	.24888	.24377	.23879	.23394	.22920	.22459	.22009	.21570	.21141	.20724	.20316	.19918	.19530
86	73	.30044	.29423	.28817	.28226	.27650	.27089	.26541	.26007	.25485	.24977	.24481	.23997	.23525	.23064	.22614	.22175	.21746	.21328	.20919	.20520
86	74	.31244	.30614	.30000	.29401	.28816	.28245	.27688	.27144	.26613	.26095	.25589	.25095	.24612	.24141	.23681	.23232	.22793	.22364	.21945	.21535
86	75	.32459	.31822	.31200	.30593	.30000	.29421	.28855	.28303	.27763	.27235	.26720	.26217	.25725	.25244	.24774	.24315	.23866	.23427	.22998	.22578
86	76	.33690	.33047	.32419	.31804	.31204	.30617	.30044	.29483	.28935	.28400	.27876	.27364	.26863	.26373	.25894	.25425	.24967	.24519	.24080	.23651
86	77	.34935	.34286	.33652	.33032	.32425	.31832	.31251	.30684	.30128	.29585	.29053	.28533	.28024	.27526	.27039	.26562	.26095	.25637	.25190	.24752
86	78	.36186	.35533	.34894	.34269	.33657	.33058	.32472	.31898	.31336	.30786	.30247	.29720	.29204	.28698	.28203	.27718	.27243	.26778	.26322	.25876
86	79	.37435	.36779	.36136	.35507	.34891	.34287	.33696	.33116	.32549	.31993	.31449	.30915	.30392	.29880	.29378	.28886	.28404	.27932	.27468	.27014
86	80	.38670	.38012	.37367	.36734	.36115	.35507	.34912	.34328	.33756	.33196	.32646	.32107	.31579	.31060	.30552	.30054	.29566	.29087	.28617	.28156
86	81	.39883	.39224	.38576	.37942	.37320	.36709	.36111	.35524	.34948	.34383	.33829	.33286	.32753	.32230	.31716	.31213	.30719	.30234	.29758	.29292
86	82	.41068	.40408	.39760	.39124	.38500	.37888	.37287	.36697	.36119	.35551	.34993	.34446	.33909	.33382	.32864	.32356	.31858	.31368	.30887	.30415
86	83	.42223	.41563	.40915	.40279	.39654	.39041	.38438	.37847	.37266	.36696	.36136	.35586	.35046	.34515	.33994	.33483	.32980	.32486	.32001	.31524
86	84	.43352	.42693	.42046	.41410	.40785	.40172	.39569	.38976	.38395	.37823	.37261	.36709	.36167	.35634	.35110	.34595	.34089	.33592	.33103	.32623
86	85	.44455	.43798	.43152	.42518	.41894	.41281	.40678	.40086	.39504	.38932	.38369	.37816	.37272	.36737	.36212	.35695	.35187	.34687	.34196	.33713
86	86	.45521	.44867	.44224	.43591	.42969	.42357	.41756	.41164	.40583	.40011	.39448	.38895	.38350	.37815	.37288	.36770	.36261	.35759	.35266	.34781
87	0	.00999	.00973	.00950	.00928	.00907	.00887	.00868	.00851	.00834	.00818	.00803	.00788	.00775	.00761	.00749	.00736	.00725	.00714	.00703	.00692
87	1	.00477	.00455	.00435	.00416	.00399	.00383	.00368	.00353	.00340	.00328	.00316	.00305	.00295	.00286	.00276	.00268	.00260	.00252	.00244	.00237
87	2	.00474	.00452	.00430	.00411	.00392	.00376	.00360	.00345	.00331	.00318	.00306	.00295	.00284	.00274	.00265	.00256	.00247	.00239	.00231	.00224
87	3	.00489	.00465	.00442	.00422	.00402	.00384	.00368	.00352	.00338	.00324	.00311	.00299	.00288	.00277	.00267	.00258	.00249	.00240	.00232	.00224
87	4	.00513	.00488	.00464	.00442	.00421	.00402	.00384	.00368	.00352	.00338	.00324	.00311	.00299	.00288	.00277	.00267	.00258	.00249	.00240	.00232
87	5	.00545	.00518	.00493	.00469	.00447	.00427	.00408	.00391	.00374	.00359	.00344	.00330	.00318	.00305	.00294	.00283	.00273	.00263	.00254	.00245
87	6	.00583	.00554	.00527	.00502	.00479	.00457	.00437	.00418	.00401	.00384	.00369	.00354	.00340	.00327	.00315	.00303	.00292	.00282	.00272	.00263
87	7	.00627	.00596	.00567	.00541	.00516	.00493	.00471	.00451	.00432	.00415	.00398	.00383	.00368	.00354	.00341	.00328	.00317	.00306	.00295	.00285
87	8	.00676	.00643	.00613	.00584	.00558	.00533	.00510	.00489	.00469	.00450	.00432	.00416	.00400	.00385	.00371	.00358	.00345	.00333	.00322	.00311
87	9	.00732	.00697	.00664	.00634	.00606	.00580	.00556	.00533	.00511	.00491	.00472	.00454	.00437	.00421	.00406	.00392	.00379	.00366	.00354	.00342
87	10	.00795	.00757	.00723	.00691	.00661	.00633	.00607	.00583	.00560	.00538	.00518	.00499	.00481	.00464	.00448	.00432	.00418	.00404	.00391	.00379
87	11	.00863	.00824	.00787	.00753	.00721	.00692	.00664	.00638	.00614	.00591	.00569	.00549	.00529	.00511	.00494	.00478	.00462	.00447	.00433	.00420
87	12	.00937	.00896	.00857	.00821	.00787	.00755	.00726	.00698	.00672	.00647	.00624	.00603	.00582	.00563	.00544	.00527	.00510	.00495	.00480	.00465
87	13	.01014	.00970	.00928	.00890	.00854	.00821	.00789	.00760	.00732	.00706	.00682	.00658	.00637	.00616	.00596	.00578	.00560	.00543	.00527	.00512
87	14	.01089	.01042	.00998	.00958	.00920	.00884	.00851	.00820	.00790	.00763	.00737	.00712	.00689	.00667	.00646	.00627	.00608	.00590	.00573	.00557
87	15	.01161	.01111	.01065	.01022	.00982	.00944	.00909	.00876	.00845	.00816	.00788	.00762	.00738	.00715	.00693	.00672	.00652	.00633	.00615	.00598
87	16	.01228	.01176	.01127	.01082	.01039	.01000	.00962	.00927	.00895	.00864	.00835	.00807	.00781	.00757	.00734	.00712	.00691	.00671	.00652	.00634
87	17	.01292	.01237	.01186	.01138	.01093	.01051	.01012	.00975	.00940	.00908	.00877	.00848	.00821	.00795	.00771	.00747	.00725	.00704	.00684	.00665
87	18	.01354	.01296	.01242	.01192	.01144	.01100	.01059	.01020	.00984	.00949	.00917	.00886	.00858	.00830	.00805	.00780	.00757	.00735	.00714	.00694
87	19	.01418	.01357	.01300	.01246	.01197	.01150	.01106	.01066	.01027	.00991	.00957	.00925	.00894	.00866	.00838	.00813	.00788	.00765	.00743	.00722
87	20	.01486	.01421	.01361	.01305	.01252	.01203	.01157	.01114	.01073	.01035	.00999	.00965	.00933	.00903	.00874	.00847	.00821	.00797	.00773	.00751
87	21	.01558	.01490	.01426	.01367	.01312	.01260	.01211	.01165	.01122	.01082	.01044	.01008	.00974	.00942	.00912	.00884	.00856	.00830	.00806	.00783

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
87	22	.01635	.01563	.01496	.01433	.01374	.01320	.01268	.01220	.01175	.01132	.01092	.01054	.01018	.00984	.00952	.00922	.00893	.00866	.00840	.00815
87	23	.01718	.01642	.01571	.01504	.01442	.01384	.01330	.01279	.01231	.01186	.01143	.01103	.01065	.01030	.00996	.00964	.00933	.00904	.00877	.00851
87	24	.01808	.01727	.01652	.01582	.01517	.01455	.01398	.01344	.01293	.01245	.01200	.01157	.01117	.01079	.01044	.01010	.00977	.00947	.00918	.00890
87	25	.01906	.01821	.01742	.01668	.01598	.01533	.01472	.01415	.01361	.01311	.01263	.01218	.01175	.01135	.01097	.01061	.01027	.00994	.00964	.00934
87	26	.02014	.01924	.01840	.01762	.01688	.01619	.01555	.01494	.01437	.01383	.01332	.01284	.01239	.01197	.01156	.01118	.01082	.01047	.01015	.00983
87	27	.02132	.02037	.01948	.01865	.01787	.01714	.01646	.01581	.01521	.01464	.01410	.01359	.01311	.01266	.01223	.01182	.01143	.01107	.01072	.01039
87	28	.02259	.02159	.02065	.01977	.01894	.01817	.01744	.01676	.01612	.01551	.01494	.01440	.01389	.01341	.01295	.01252	.01211	.01172	.01135	.01099
87	29	.02397	.02291	.02191	.02098	.02011	.01928	.01851	.01779	.01710	.01646	.01585	.01528	.01473	.01422	.01374	.01327	.01284	.01242	.01203	.01165
87	30	.02544	.02432	.02327	.02228	.02135	.02048	.01966	.01889	.01817	.01748	.01683	.01622	.01565	.01510	.01458	.01409	.01363	.01318	.01276	.01236
87	31	.02702	.02583	.02472	.02367	.02269	.02177	.02090	.02008	.01931	.01858	.01789	.01724	.01663	.01604	.01549	.01497	.01447	.01400	.01355	.01313
87	32	.02871	.02745	.02627	.02517	.02412	.02314	.02222	.02135	.02053	.01976	.01903	.01834	.01768	.01706	.01648	.01592	.01539	.01489	.01441	.01395
87	33	.03053	.02920	.02795	.02678	.02568	.02464	.02366	.02274	.02186	.02104	.02026	.01953	.01883	.01817	.01754	.01695	.01639	.01585	.01534	.01485
87	34	.03248	.03108	.02976	.02851	.02735	.02624	.02520	.02422	.02330	.02242	.02160	.02081	.02007	.01937	.01870	.01807	.01746	.01689	.01635	.01583
87	35	.03459	.03311	.03171	.03040	.02916	.02799	.02689	.02585	.02486	.02393	.02305	.02222	.02143	.02068	.01996	.01929	.01864	.01803	.01745	.01690
87	36	.03685	.03529	.03381	.03242	.03111	.02987	.02870	.02759	.02655	.02556	.02462	.02373	.02289	.02209	.02133	.02061	.01993	.01927	.01865	.01806
87	37	.03929	.03763	.03607	.03460	.03321	.03190	.03066	.02949	.02838	.02732	.02633	.02538	.02448	.02363	.02282	.02205	.02132	.02062	.01996	.01932
87	38	.04192	.04017	.03852	.03696	.03549	.03410	.03279	.03154	.03036	.02925	.02819	.02718	.02622	.02532	.02445	.02363	.02285	.02210	.02139	.02071
87	39	.04474	.04290	.04116	.03951	.03796	.03648	.03509	.03377	.03252	.03133	.03020	.02913	.02811	.02715	.02623	.02535	.02451	.02372	.02296	.02223
87	40	.04779	.04585	.04401	.04227	.04063	.03907	.03759	.03619	.03486	.03360	.03240	.03126	.03018	.02915	.02817	.02723	.02634	.02549	.02468	.02390
87	41	.05108	.04903	.04710	.04526	.04352	.04187	.04031	.03883	.03742	.03608	.03480	.03359	.03244	.03134	.03030	.02930	.02835	.02744	.02657	.02574
87	42	.05463	.05247	.05042	.04849	.04665	.04491	.04325	.04168	.04019	.03877	.03742	.03613	.03490	.03374	.03262	.03156	.03054	.02957	.02865	.02776
87	43	.05843	.05616	.05400	.05196	.05002	.04818	.04643	.04477	.04319	.04168	.04025	.03888	.03758	.03633	.03515	.03402	.03293	.03190	.03091	.02996
87	44	.06250	.06011	.05784	.05569	.05364	.05170	.04985	.04809	.04642	.04482	.04330	.04185	.04047	.03915	.03789	.03668	.03553	.03443	.03337	.03236
87	45	.06682	.06431	.06192	.05966	.05751	.05546	.05350	.05165	.04988	.04819	.04658	.04504	.04357	.04217	.04083	.03954	.03832	.03714	.03602	.03494
87	46	.07140	.06877	.06627	.06389	.06162	.05946	.05740	.05544	.05357	.05178	.05008	.04845	.04689	.04541	.04398	.04262	.04132	.04007	.03887	.03772
87	47	.07625	.07349	.07086	.06836	.06597	.06370	.06153	.05946	.05749	.05560	.05380	.05208	.05043	.04885	.04734	.04590	.04451	.04318	.04191	.04069
87	48	.08137	.07848	.07572	.07310	.07059	.06820	.06592	.06374	.06166	.05967	.05777	.05594	.05420	.05253	.05093	.04940	.04793	.04652	.04516	.04386
87	49	.08677	.08375	.08086	.07811	.07548	.07297	.07057	.06828	.06609	.06399	.06198	.06006	.05821	.05645	.05475	.05313	.05157	.05007	.04864	.04726
87	50	.09247	.08931	.08630	.08341	.08066	.07803	.07551	.07310	.07079	.06858	.06646	.06444	.06249	.06063	.05884	.05712	.05547	.05388	.05236	.05089
87	51	.09848	.09518	.09203	.08902	.08613	.08337	.08073	.07820	.07577	.07345	.07122	.06909	.06704	.06507	.06318	.06136	.05961	.05794	.05632	.05477
87	52	.10478	.10134	.09805	.09490	.09188	.08899	.08622	.08357	.08103	.07858	.07624	.07399	.07183	.06976	.06777	.06585	.06400	.06223	.06052	.05888
87	53	.11136	.10778	.10435	.10106	.09791	.09489	.09199	.08922	.08655	.08399	.08153	.07916	.07689	.07471	.07261	.07059	.06864	.06677	.06497	.06323
87	54	.11824	.11451	.11094	.10751	.10423	.10107	.09805	.09514	.09235	.08966	.08708	.08460	.08222	.07992	.07771	.07558	.07353	.07156	.06966	.06782
87	55	.12542	.12155	.11783	.11426	.11084	.10755	.10439	.10135	.09843	.09562	.09292	.09032	.08782	.08541	.08309	.08085	.07869	.07661	.07461	.07267
87	56	.13290	.12889	.12503	.12132	.11775	.11433	.11103	.10786	.10481	.10188	.09905	.09633	.09371	.09118	.08874	.08639	.08413	.08194	.07983	.07779
87	57	.14070	.13653	.13253	.12868	.12497	.12141	.11798	.11467	.11149	.10843	.10547	.10263	.09988	.09723	.09468	.09222	.08984	.08754	.08532	.08318
87	58	.14877	.14446	.14031	.13632	.13247	.12877	.12520	.12176	.11845	.11525	.11217	.10920	.10633	.10356	.10088	.09830	.09581	.09340	.09107	.08882
87	59	.15711	.15265	.14836	.14422	.14023	.13639	.13268	.12911	.12566	.12233	.11912	.11602	.11302	.11013	.10734	.10464	.10203	.09950	.09706	.09470
87	60	.16571	.16111	.15667	.15238	.14825	.14427	.14043	.13671	.13313	.12967	.12633	.12310	.11998	.11696	.11404	.11122	.10849	.10585	.10329	.10082
87	61	.17459	.16984	.16526	.16083	.15656	.15244	.14846	.14461	.14089	.13729	.13382	.13046	.12721	.12407	.12103	.11808	.11523	.11247	.10980	.10721
87	62	.18379	.17890	.17417	.16961	.16519	.16093	.15681	.15282	.14897	.14524	.14163	.13814	.13476	.13149	.12832	.12526	.12228	.11940	.11661	.11391
87	63	.19332	.18829	.18342	.17871	.17416	.16976	.16550	.16137	.15738	.15352	.14978	.14616	.14265	.13925	.13596	.13276	.12967	.12666	.12375	.12093
87	64	.20316	.19799	.19298	.18814	.18345	.17891	.17451	.17025	.16613	.16213	.15826	.15450	.15087	.14734	.14391	.14060	.13737	.13425	.13122	.12827
87	65	.21332	.20801	.20287	.19789	.19306	.18839	.18385	.17946	.17520	.17107	.16707	.16318	.15941	.15576	.15221	.14876	.14542	.14217	.13901	.13595
87	66	.22381	.21837	.21310	.20798	.20302	.19821	.19355	.18902	.18463	.18037	.17624	.17222	.16832	.16454	.16086	.15729	.15382	.15045	.14717	.14399
87	67	.23466	.22909	.22369	.21845	.21336	.20842	.20363	.19897	.19445	.19006	.18580	.18165	.17763	.17371	.16991	.16622	.16262	.15913	.15573	.15242
87	68	.24584	.24015	.23462	.22926	.22404	.21898	.21406	.20928	.20463	.20011	.19572	.19145	.18730	.18326	.17934	.17552	.17180	.16818	.16466	.16123
87	69	.25731	.25150	.24586	.24037	.23504	.22985	.22481	.21991	.21514	.21050	.20598	.20159	.19732	.19316	.18911	.18516	.18132	.17758	.17394	.17040
87	70	.26901	.26310	.25734	.25174	.24629	.24099	.23583	.23081	.22592	.22116	.21653	.21201	.20762	.20334	.19917	.19511	.19115	.18729	.18353	.17987
87	71	.28090	.27488	.26902	.26331	.25775	.25234	.24707	.24193	.23693	.23206	.22731	.22268	.21817	.21377	.20949	.20531	.20123	.19726	.19338	.18960

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
87	72	.29294	.28682	.28086	.27505	.26939	.26387	.25849	.25325	.24814	.24316	.23830	.23356	.22894	.22443	.22003	.21574	.21155	.20746	.20347	.19958
87	73	.30510	.29889	.29284	.28693	.28118	.27556	.27008	.26474	.25953	.25444	.24948	.24463	.23990	.23528	.23078	.22638	.22208	.21788	.21379	.20978
87	74	.31741	.31112	.30499	.29900	.29315	.28745	.28188	.27644	.27113	.26594	.26088	.25593	.25110	.24638	.24177	.23727	.23286	.22856	.22436	.22025
87	75	.32990	.32354	.31733	.31126	.30534	.29955	.29389	.28837	.28297	.27769	.27253	.26749	.26257	.25775	.25304	.24844	.24394	.23954	.23523	.23102
87	76	.34258	.33615	.32988	.32374	.31774	.31188	.30615	.30054	.29506	.28970	.28446	.27933	.27432	.26941	.26461	.25991	.25532	.25082	.24642	.24212
87	77	.35540	.34893	.34260	.33640	.33034	.32441	.31861	.31294	.30738	.30195	.29663	.29142	.28632	.28133	.27645	.27167	.26699	.26240	.25791	.25352
87	78	.36832	.36181	.35543	.34919	.34307	.33709	.33123	.32549	.31988	.31437	.30898	.30371	.29854	.29347	.28851	.28365	.27889	.27423	.26966	.26518
87	79	.38124	.37469	.36828	.36200	.35584	.34981	.34391	.33812	.33244	.32688	.32144	.31610	.31086	.30573	.30070	.29577	.29094	.28620	.28156	.27700
87	80	.39404	.38747	.38103	.37472	.36853	.36246	.35652	.35069	.34497	.33936	.33386	.32847	.32318	.31799	.31290	.30791	.30302	.29821	.29350	.28888
87	81	.40662	.40004	.39358	.38725	.38104	.37495	.36897	.36311	.35735	.35170	.34616	.34073	.33539	.33015	.32501	.31997	.31502	.31016	.30539	.30070
87	82	.41893	.41234	.40588	.39954	.39331	.38720	.38120	.37531	.36953	.36386	.35828	.35281	.34743	.34216	.33697	.33188	.32688	.32197	.31715	.31242
87	83	.43094	.42437	.41791	.41156	.40533	.39921	.39320	.38729	.38149	.37579	.37020	.36469	.35929	.35398	.34876	.34364	.33860	.33365	.32878	.32400
87	84	.44271	.43615	.42970	.42336	.41713	.41101	.40499	.39908	.39327	.38756	.38194	.37643	.37100	.36567	.36042	.35527	.35020	.34522	.34032	.33550
87	85	.45423	.44769	.44126	.43493	.42872	.42261	.41660	.41069	.40487	.39916	.39354	.38801	.38257	.37722	.37196	.36679	.36170	.35669	.35176	.34692
87	86	.46539	.45888	.45247	.44617	.43998	.43388	.42788	.42198	.41618	.41047	.40485	.39932	.39388	.38852	.38325	.37807	.37296	.36794	.36300	.35813
87	87	.47605	.46958	.46321	.45694	.45077	.44470	.43872	.43284	.42705	.42135	.41573	.41021	.40477	.39942	.39415	.38896	.38385	.37882	.37387	.36899
88	0	.01019	.00994	.00971	.00948	.00928	.00908	.00889	.00872	.00855	.00839	.00824	.00810	.00796	.00783	.00771	.00758	.00747	.00736	.00725	.00715
88	1	.00481	.00459	.00439	.00420	.00403	.00387	.00372	.00358	.00345	.00332	.00321	.00310	.00300	.00290	.00281	.00272	.00264	.00256	.00249	.00242
88	2	.00478	.00455	.00434	.00414	.00396	.00379	.00363	.00348	.00335	.00322	.00310	.00298	.00288	.00278	.00268	.00259	.00251	.00243	.00235	.00228
88	3	.00492	.00468	.00445	.00425	.00405	.00387	.00371	.00355	.00341	.00327	.00314	.00302	.00291	.00280	.00270	.00261	.00252	.00243	.00235	.00227
88	4	.00516	.00490	.00467	.00445	.00424	.00405	.00387	.00371	.00355	.00341	.00327	.00314	.00302	.00291	.00280	.00270	.00261	.00252	.00243	.00235
88	5	.00548	.00521	.00496	.00472	.00450	.00430	.00411	.00393	.00377	.00361	.00347	.00333	.00320	.00308	.00297	.00286	.00276	.00266	.00257	.00248
88	6	.00586	.00557	.00530	.00505	.00482	.00460	.00440	.00421	.00403	.00387	.00371	.00357	.00343	.00330	.00318	.00306	.00295	.00285	.00275	.00266
88	7	.00630	.00599	.00570	.00544	.00519	.00496	.00475	.00454	.00436	.00418	.00401	.00386	.00371	.00357	.00344	.00331	.00320	.00309	.00298	.00288
88	8	.00679	.00647	.00616	.00588	.00561	.00537	.00514	.00492	.00472	.00453	.00436	.00419	.00403	.00388	.00374	.00361	.00348	.00336	.00325	.00314
88	9	.00736	.00701	.00668	.00638	.00610	.00584	.00559	.00537	.00515	.00495	.00476	.00458	.00441	.00425	.00410	.00396	.00382	.00370	.00357	.00346
88	10	.00799	.00762	.00728	.00696	.00666	.00638	.00612	.00587	.00564	.00543	.00523	.00503	.00485	.00468	.00452	.00437	.00422	.00409	.00396	.00383
88	11	.00869	.00830	.00793	.00759	.00727	.00697	.00670	.00644	.00619	.00596	.00574	.00554	.00535	.00517	.00499	.00483	.00467	.00453	.00439	.00425
88	12	.00944	.00902	.00863	.00827	.00793	.00762	.00732	.00705	.00679	.00654	.00631	.00609	.00589	.00569	.00551	.00533	.00517	.00501	.00486	.00472
88	13	.01022	.00977	.00936	.00898	.00862	.00828	.00797	.00768	.00740	.00714	.00689	.00666	.00644	.00624	.00604	.00586	.00568	.00551	.00535	.00520
88	14	.01098	.01051	.01007	.00967	.00929	.00893	.00860	.00829	.00799	.00772	.00746	.00721	.00698	.00676	.00655	.00636	.00617	.00599	.00582	.00566
88	15	.01171	.01121	.01075	.01032	.00992	.00954	.00919	.00886	.00855	.00826	.00798	.00772	.00748	.00725	.00703	.00682	.00662	.00643	.00625	.00608
88	16	.01239	.01186	.01138	.01092	.01050	.01010	.00973	.00938	.00906	.00875	.00846	.00818	.00792	.00768	.00744	.00722	.00701	.00681	.00662	.00644
88	17	.01303	.01248	.01197	.01149	.01104	.01062	.01023	.00986	.00952	.00919	.00889	.00860	.00832	.00807	.00782	.00759	.00737	.00716	.00696	.00677
88	18	.01366	.01308	.01254	.01203	.01156	.01112	.01071	.01032	.00995	.00961	.00929	.00898	.00870	.00842	.00816	.00792	.00769	.00747	.00726	.00706
88	19	.01430	.01369	.01312	.01259	.01209	.01162	.01119	.01078	.01039	.01003	.00969	.00937	.00907	.00878	.00851	.00825	.00800	.00777	.00755	.00734
88	20	.01498	.01434	.01373	.01317	.01265	.01216	.01169	.01126	.01086	.01047	.01012	.00978	.00946	.00915	.00887	.00859	.00834	.00809	.00786	.00764
88	21	.01571	.01503	.01439	.01380	.01324	.01273	.01224	.01178	.01135	.01095	.01057	.01021	.00987	.00955	.00925	.00896	.00869	.00843	.00819	.00795
88	22	.01648	.01576	.01509	.01446	.01388	.01333	.01281	.01233	.01188	.01145	.01105	.01067	.01031	.00997	.00965	.00935	.00906	.00879	.00853	.00828
88	23	.01731	.01655	.01584	.01518	.01456	.01398	.01344	.01293	.01245	.01199	.01157	.01117	.01079	.01043	.01009	.00977	.00947	.00918	.00890	.00864
88	24	.01822	.01741	.01666	.01596	.01531	.01469	.01412	.01358	.01307	.01259	.01214	.01171	.01131	.01093	.01058	.01024	.00991	.00961	.00932	.00904
88	25	.01921	.01836	.01756	.01682	.01613	.01548	.01487	.01430	.01376	.01325	.01277	.01232	.01190	.01150	.01112	.01075	.01041	.01009	.00978	.00949
88	26	.02029	.01939	.01855	.01777	.01703	.01634	.01570	.01509	.01452	.01398	.01347	.01299	.01254	.01212	.01171	.01133	.01097	.01062	.01029	.00998
88	27	.02148	.02053	.01964	.01881	.01803	.01730	.01661	.01597	.01536	.01479	.01425	.01375	.01327	.01281	.01238	.01198	.01159	.01122	.01088	.01054
88	28	.02276	.02175	.02081	.01994	.01911	.01834	.01761	.01693	.01628	.01568	.01510	.01456	.01405	.01357	.01311	.01268	.01227	.01188	.01151	.01116
88	29	.02414	.02308	.02209	.02115	.02028	.01946	.01869	.01796	.01728	.01663	.01603	.01545	.01491	.01439	.01391	.01345	.01301	.01259	.01220	.01182
88	30	.02563	.02450	.02345	.02246	.02154	.02066	.01985	.01907	.01835	.01766	.01702	.01641	.01583	.01528	.01476	.01427	.01381	.01336	.01294	.01254
88	31	.02721	.02602	.02491	.02386	.02288	.02196	.02109	.02027	.01950	.01877	.01808	.01743	.01682	.01624	.01568	.01516	.01466	.01419	.01374	.01332
88	32	.02891	.02765	.02647	.02537	.02433	.02335	.02242	.02155	.02074	.01996	.01923	.01854	.01788	.01726	.01668	.01612	.01559	.01509	.01461	.01415
88	33	.03074	.02941	.02816	.02699	.02589	.02485	.02387	.02295	.02208	.02125	.02048	.01974	.01904	.01838	.01776	.01716	.01660	.01606	.01555	.01506

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
88	34	.03270	.03130	.02998	.02874	.02757	.02647	.02543	.02445	.02352	.02265	.02182	.02104	.02029	.01959	.01892	.01829	.01768	.01711	.01657	.01605
88	35	.03483	.03334	.03195	.03063	.02939	.02822	.02712	.02608	.02510	.02417	.02329	.02245	.02166	.02091	.02020	.01952	.01888	.01827	.01768	.01713
88	36	.03710	.03554	.03406	.03267	.03136	.03012	.02895	.02784	.02680	.02581	.02487	.02398	.02314	.02234	.02158	.02086	.02017	.01952	.01890	.01830
88	37	.03955	.03790	.03634	.03486	.03348	.03216	.03092	.02975	.02864	.02759	.02659	.02565	.02475	.02390	.02309	.02232	.02158	.02088	.02022	.01958
88	38	.04220	.04045	.03880	.03724	.03577	.03438	.03307	.03182	.03064	.02953	.02847	.02746	.02650	.02560	.02473	.02391	.02313	.02238	.02167	.02099
88	39	.04504	.04320	.04146	.03981	.03825	.03678	.03539	.03407	.03282	.03163	.03050	.02943	.02841	.02745	.02652	.02565	.02481	.02401	.02325	.02253
88	40	.04811	.04617	.04433	.04259	.04095	.03939	.03791	.03651	.03518	.03392	.03272	.03158	.03050	.02947	.02849	.02755	.02666	.02581	.02499	.02422
88	41	.05143	.04938	.04744	.04561	.04387	.04222	.04065	.03917	.03776	.03642	.03515	.03394	.03279	.03169	.03064	.02964	.02869	.02778	.02691	.02608
88	42	.05500	.05284	.05080	.04886	.04702	.04528	.04363	.04206	.04056	.03914	.03779	.03650	.03528	.03411	.03299	.03193	.03091	.02994	.02901	.02813
88	43	.05883	.05656	.05441	.05237	.05043	.04859	.04684	.04517	.04359	.04209	.04065	.03928	.03798	.03674	.03555	.03442	.03333	.03230	.03131	.03036
88	44	.06294	.06055	.05828	.05613	.05409	.05214	.05029	.04854	.04686	.04526	.04374	.04229	.04091	.03959	.03832	.03712	.03596	.03486	.03380	.03279
88	45	.06730	.06479	.06241	.06014	.05799	.05594	.05399	.05213	.05036	.04867	.04706	.04552	.04405	.04264	.04130	.04002	.03879	.03762	.03649	.03541
88	46	.07193	.06930	.06679	.06441	.06214	.05999	.05793	.05597	.05409	.05231	.05060	.04897	.04742	.04593	.04450	.04314	.04183	.04058	.03938	.03823
88	47	.07682	.07406	.07143	.06893	.06655	.06427	.06211	.06004	.05806	.05617	.05437	.05265	.05100	.04942	.04791	.04646	.04507	.04374	.04247	.04125
88	48	.08199	.07910	.07635	.07372	.07122	.06883	.06655	.06437	.06228	.06029	.05839	.05657	.05482	.05315	.05155	.05001	.04854	.04713	.04577	.04447
88	49	.08745	.08442	.08154	.07879	.07616	.07365	.07125	.06896	.06677	.06467	.06266	.06073	.05889	.05712	.05543	.05380	.05224	.05074	.04930	.04792
88	50	.09322	.09006	.08704	.08416	.08140	.07877	.07625	.07384	.07153	.06932	.06721	.06518	.06323	.06136	.05957	.05785	.05620	.05461	.05308	.05162
88	51	.09929	.09599	.09284	.08983	.08694	.08418	.08154	.07901	.07659	.07426	.07203	.06989	.06784	.06587	.06398	.06216	.06041	.05873	.05712	.05556
88	52	.10566	.10222	.09893	.09578	.09276	.08988	.08711	.08445	.08191	.07947	.07712	.07487	.07271	.07064	.06864	.06672	.06488	.06310	.06139	.05974
88	53	.11232	.10874	.10531	.10203	.09888	.09586	.09296	.09018	.08751	.08495	.08249	.08013	.07785	.07567	.07356	.07154	.06959	.06772	.06591	.06417
88	54	.11929	.11556	.11199	.10856	.10528	.10212	.09910	.09619	.09340	.09071	.08813	.08565	.08326	.08096	.07875	.07662	.07457	.07259	.07069	.06885
88	55	.12656	.12269	.11897	.11541	.11198	.10869	.10553	.10249	.09957	.09676	.09406	.09146	.08896	.08654	.08422	.08198	.07982	.07774	.07573	.07379
88	56	.13414	.13012	.12627	.12256	.11899	.11557	.11227	.10910	.10605	.10312	.10029	.09757	.09494	.09241	.08997	.08762	.08535	.08316	.08105	.07901
88	57	.14204	.13787	.13387	.13002	.12632	.12275	.11932	.11602	.11284	.10977	.10682	.10397	.10122	.09857	.09602	.09355	.09117	.08887	.08665	.08450
88	58	.15023	.14592	.14177	.13778	.13393	.13023	.12666	.12322	.11991	.11671	.11363	.11065	.10778	.10501	.10233	.09975	.09725	.09484	.09251	.09025
88	59	.15868	.15423	.14993	.14580	.14181	.13797	.13426	.13069	.12724	.12391	.12070	.11759	.11460	.11170	.10891	.10620	.10359	.10106	.09861	.09625
88	60	.16741	.16280	.15837	.15409	.14996	.14597	.14213	.13842	.13484	.13137	.12803	.12480	.12168	.11866	.11574	.11291	.11018	.10753	.10497	.10249
88	61	.17642	.17167	.16709	.16267	.15840	.15428	.15029	.14644	.14273	.13913	.13565	.13229	.12904	.12589	.12285	.11990	.11705	.11428	.11161	.10901
88	62	.18576	.18087	.17615	.17158	.16717	.16291	.15879	.15480	.15095	.14722	.14361	.14012	.13674	.13346	.13029	.12722	.12424	.12136	.11856	.11585
88	63	.19544	.19041	.18554	.18084	.17629	.17189	.16763	.16350	.15951	.15565	.15191	.14828	.14477	.14137	.13807	.13488	.13177	.12877	.12585	.12302
88	64	.20544	.20027	.19527	.19042	.18574	.18120	.17680	.17254	.16842	.16442	.16055	.15679	.15315	.14962	.14619	.14287	.13964	.13651	.13348	.13053
88	65	.21577	.21046	.20532	.20035	.19552	.19085	.18632	.18193	.17767	.17354	.16953	.16564	.16187	.15821	.15466	.15121	.14786	.14460	.14144	.13837
88	66	.22645	.22101	.21574	.21063	.20567	.20086	.19620	.19168	.18729	.18302	.17889	.17487	.17097	.16718	.16350	.15992	.15645	.15307	.14979	.14660
88	67	.23750	.23193	.22653	.22129	.21621	.21127	.20648	.20183	.19731	.19291	.18865	.18450	.18047	.17656	.17275	.16905	.16545	.16195	.15854	.15523
88	68	.24889	.24321	.23768	.23232	.22711	.22205	.21713	.21235	.20770	.20319	.19879	.19452	.19037	.18633	.18239	.17857	.17485	.17122	.16769	.16426
88	69	.26059	.25479	.24915	.24367	.23834	.23316	.22812	.22322	.21845	.21381	.20929	.20490	.20062	.19645	.19240	.18845	.18461	.18086	.17721	.17366
88	70	.27254	.26663	.26088	.25529	.24984	.24454	.23939	.23437	.22948	.22472	.22008	.21557	.21117	.20689	.20271	.19865	.19468	.19082	.18705	.18338
88	71	.28469	.27867	.27282	.26712	.26156	.25615	.25089	.24575	.24075	.23588	.23113	.22650	.22198	.21758	.21329	.20911	.20503	.20105	.19717	.19338
88	72	.29699	.29088	.28493	.27913	.27347	.26796	.26259	.25735	.25224	.24726	.24239	.23765	.23303	.22852	.22411	.21982	.21562	.21153	.20753	.20363
88	73	.30944	.30324	.29720	.29130	.28555	.27994	.27447	.26913	.26392	.25883	.25386	.24902	.24428	.23966	.23515	.23075	.22644	.22224	.21813	.21412
88	74	.32205	.31578	.30965	.30367	.29783	.29213	.28657	.28113	.27582	.27064	.26557	.26062	.25579	.25107	.24645	.24194	.23753	.23323	.22901	.22490
88	75	.33486	.32852	.32232	.31626	.31034	.30456	.29891	.29339	.28799	.28271	.27756	.27251	.26758	.26276	.25805	.25344	.24893	.24453	.24021	.23599
88	76	.34788	.34147	.33521	.32909	.32310	.31724	.31151	.30591	.30043	.29508	.28983	.28470	.27969	.27478	.26997	.26527	.26067	.25617	.25176	.24744
88	77	.36107	.35462	.34830	.34212	.33607	.33015	.32435	.31868	.31313	.30770	.30238	.29717	.29207	.28708	.28219	.27740	.27271	.26812	.26362	.25922
88	78	.37438	.36789	.36152	.35529	.34919	.34322	.33737	.33164	.32602	.32052	.31514	.30986	.30469	.29962	.29466	.28979	.28502	.28035	.27577	.27128
88	79	.38771	.38118	.37479	.36852	.36238	.35636	.35046	.34468	.33901	.33346	.32801	.32267	.31744	.31230	.30727	.30234	.29750	.29275	.28810	.28353
88	80	.40093	.39438	.38797	.38167	.37550	.36945	.36351	.35769	.35197	.34637	.34088	.33548	.33020	.32501	.31992	.31492	.31002	.30521	.30049	.29585
88	81	.41395	.40739	.40096	.39465	.38845	.38237	.37641	.37055	.36481	.35917	.35363	.34820	.34286	.33762	.33248	.32743	.32248	.31761	.31283	.30814
88	82	.42670	.42015	.41371	.40739	.40118	.39509	.38910	.38322	.37745	.37178	.36621	.36074	.35537	.35009	.34491	.33982	.33481	.32990	.32507	.32032
88	83	.43918	.43263	.42619	.41987	.41366	.40756	.40156	.39567	.38988	.38419	.37860	.37311	.36770	.36240	.35718	.35205	.34701	.34205	.33718	.33239



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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
88	84	.45141	.44488	.43845	.43214	.42594	.41984	.41384	.40794	.40215	.39644	.39084	.38533	.37991	.37457	.36933	.36418	.35910	.35412	.34921	.34438
88	85	.46340	.45690	.45050	.44421	.43802	.43193	.42594	.42005	.41425	.40855	.40293	.39741	.39198	.38664	.38138	.37621	.37112	.36610	.36117	.35632
88	86	.47505	.46858	.46221	.45594	.44978	.44371	.43773	.43185	.42606	.42037	.41476	.40924	.40381	.39846	.39320	.38801	.38291	.37788	.37294	.36807
88	87	.48620	.47977	.47344	.46720	.46107	.45502	.44907	.44321	.43744	.43176	.42616	.42065	.41522	.40988	.40461	.39943	.39432	.38929	.38433	.37945
88	88	.49683	.49045	.48416	.47796	.47186	.46585	.45993	.45409	.44834	.44268	.43710	.43161	.42619	.42086	.41560	.41042	.40532	.40029	.39533	.39045
89	0	.01039	.01014	.00991	.00969	.00948	.00929	.00910	.00893	.00876	.00861	.00846	.00831	.00818	.00805	.00792	.00780	.00769	.00757	.00747	.00736
89	1	.00485	.00463	.00443	.00424	.00407	.00391	.00376	.00362	.00349	.00336	.00325	.00314	.00304	.00294	.00285	.00276	.00268	.00260	.00253	.00246
89	2	.00481	.00458	.00437	.00417	.00399	.00382	.00366	.00352	.00338	.00325	.00313	.00302	.00291	.00281	.00271	.00262	.00254	.00246	.00238	.00231
89	3	.00495	.00471	.00448	.00427	.00408	.00390	.00374	.00358	.00343	.00330	.00317	.00305	.00294	.00283	.00273	.00263	.00255	.00246	.00238	.00230
89	4	.00519	.00493	.00469	.00447	.00427	.00408	.00390	.00373	.00358	.00343	.00330	.00317	.00305	.00294	.00283	.00273	.00263	.00254	.00246	.00237
89	5	.00551	.00523	.00498	.00475	.00453	.00433	.00414	.00396	.00379	.00364	.00349	.00336	.00323	.00311	.00299	.00289	.00278	.00269	.00259	.00251
89	6	.00589	.00560	.00533	.00508	.00484	.00463	.00443	.00424	.00406	.00390	.00374	.00359	.00346	.00333	.00320	.00309	.00298	.00287	.00278	.00268
89	7	.00633	.00602	.00573	.00547	.00522	.00499	.00477	.00457	.00438	.00421	.00404	.00388	.00374	.00360	.00347	.00334	.00322	.00311	.00301	.00291
89	8	.00683	.00650	.00619	.00591	.00564	.00540	.00517	.00495	.00475	.00456	.00439	.00422	.00406	.00391	.00377	.00364	.00351	.00339	.00328	.00317
89	9	.00739	.00704	.00672	.00642	.00614	.00587	.00563	.00540	.00519	.00498	.00479	.00462	.00445	.00429	.00414	.00399	.00386	.00373	.00361	.00349
89	10	.00804	.00766	.00732	.00700	.00670	.00642	.00616	.00591	.00569	.00547	.00527	.00508	.00490	.00472	.00456	.00441	.00427	.00413	.00400	.00387
89	11	.00874	.00835	.00798	.00764	.00732	.00702	.00675	.00649	.00624	.00601	.00579	.00559	.00540	.00522	.00504	.00488	.00472	.00458	.00444	.00430
89	12	.00950	.00908	.00870	.00833	.00800	.00768	.00738	.00711	.00685	.00660	.00637	.00615	.00595	.00575	.00557	.00540	.00523	.00507	.00492	.00478
89	13	.01029	.00985	.00943	.00905	.00869	.00836	.00804	.00775	.00747	.00721	.00697	.00674	.00652	.00631	.00611	.00593	.00575	.00558	.00542	.00527
89	14	.01106	.01059	.01016	.00975	.00937	.00902	.00868	.00837	.00808	.00780	.00754	.00730	.00706	.00684	.00664	.00644	.00625	.00607	.00590	.00574
89	15	.01180	.01130	.01084	.01041	.01001	.00964	.00928	.00895	.00864	.00835	.00808	.00782	.00757	.00734	.00712	.00691	.00671	.00652	.00634	.00617
89	16	.01249	.01196	.01148	.01102	.01060	.01020	.00983	.00948	.00916	.00885	.00856	.00828	.00802	.00778	.00755	.00732	.00711	.00692	.00673	.00654
89	17	.01314	.01259	.01207	.01160	.01115	.01073	.01034	.00997	.00963	.00930	.00899	.00870	.00843	.00817	.00793	.00769	.00747	.00726	.00706	.00687
89	18	.01377	.01319	.01265	.01214	.01167	.01123	.01082	.01043	.01007	.00972	.00940	.00909	.00881	.00853	.00828	.00803	.00780	.00758	.00737	.00717
89	19	.01441	.01380	.01323	.01270	.01220	.01174	.01130	.01089	.01051	.01015	.00981	.00948	.00918	.00889	.00862	.00836	.00812	.00789	.00766	.00745
89	20	.01510	.01445	.01385	.01329	.01276	.01227	.01181	.01138	.01097	.01059	.01023	.00989	.00957	.00927	.00898	.00871	.00845	.00821	.00798	.00775
89	21	.01583	.01515	.01451	.01392	.01337	.01285	.01236	.01190	.01148	.01107	.01069	.01033	.01000	.00968	.00937	.00909	.00881	.00855	.00831	.00807
89	22	.01660	.01588	.01521	.01459	.01400	.01345	.01294	.01246	.01200	.01158	.01117	.01080	.01044	.01010	.00978	.00948	.00919	.00891	.00865	.00841
89	23	.01744	.01668	.01597	.01531	.01469	.01411	.01356	.01305	.01257	.01212	.01170	.01130	.01092	.01056	.01022	.00990	.00959	.00931	.00903	.00877
89	24	.01834	.01754	.01679	.01609	.01544	.01482	.01425	.01371	.01320	.01272	.01227	.01185	.01144	.01107	.01071	.01037	.01004	.00974	.00945	.00917
89	25	.01934	.01849	.01770	.01696	.01626	.01561	.01501	.01443	.01389	.01339	.01291	.01246	.01203	.01163	.01125	.01089	.01055	.01022	.00991	.00962
89	26	.02043	.01953	.01869	.01791	.01717	.01648	.01584	.01523	.01466	.01412	.01361	.01314	.01268	.01226	.01185	.01147	.01111	.01076	.01043	.01012
89	27	.02162	.02067	.01978	.01895	.01818	.01745	.01676	.01612	.01551	.01494	.01440	.01389	.01341	.01296	.01253	.01212	.01174	.01137	.01102	.01069
89	28	.02291	.02191	.02097	.02009	.01926	.01849	.01776	.01708	.01644	.01583	.01526	.01472	.01421	.01372	.01327	.01283	.01242	.01203	.01166	.01131
89	29	.02430	.02324	.02225	.02131	.02044	.01962	.01885	.01812	.01744	.01680	.01619	.01561	.01507	.01456	.01407	.01361	.01317	.01276	.01236	.01198
89	30	.02579	.02467	.02362	.02263	.02170	.02083	.02002	.01925	.01852	.01783	.01719	.01658	.01600	.01545	.01493	.01444	.01398	.01353	.01311	.01271
89	31	.02739	.02620	.02509	.02404	.02306	.02214	.02127	.02045	.01968	.01895	.01826	.01761	.01700	.01641	.01586	.01534	.01484	.01437	.01392	.01349
89	32	.02909	.02784	.02666	.02555	.02451	.02353	.02261	.02174	.02092	.02015	.01942	.01873	.01807	.01745	.01686	.01631	.01578	.01527	.01479	.01434
89	33	.03094	.02961	.02836	.02719	.02609	.02505	.02407	.02315	.02227	.02145	.02067	.01994	.01924	.01858	.01795	.01736	.01679	.01626	.01574	.01526
89	34	.03291	.03151	.03019	.02894	.02778	.02667	.02564	.02466	.02373	.02286	.02203	.02124	.02050	.01980	.01913	.01850	.01789	.01732	.01677	.01625
89	35	.03504	.03356	.03216	.03085	.02961	.02844	.02734	.02630	.02532	.02439	.02351	.02267	.02188	.02113	.02042	.01974	.01910	.01848	.01790	.01735
89	36	.03733	.03577	.03429	.03290	.03159	.03035	.02918	.02808	.02703	.02604	.02510	.02422	.02337	.02257	.02181	.02109	.02040	.01975	.01913	.01853
89	37	.03979	.03814	.03658	.03511	.03372	.03241	.03117	.03000	.02889	.02783	.02684	.02589	.02499	.02414	.02333	.02256	.02183	.02113	.02046	.01983
89	38	.04245	.04071	.03906	.03750	.03603	.03464	.03333	.03208	.03090	.02979	.02873	.02772	.02676	.02586	.02499	.02417	.02338	.02264	.02193	.02125
89	39	.04532	.04347	.04173	.04009	.03853	.03706	.03567	.03435	.03309	.03191	.03078	.02971	.02869	.02772	.02680	.02592	.02509	.02429	.02353	.02280
89	40	.04841	.04646	.04463	.04289	.04124	.03968	.03821	.03681	.03548	.03422	.03302	.03188	.03080	.02977	.02878	.02785	.02695	.02610	.02529	.02451
89	41	.05174	.04970	.04776	.04592	.04419	.04254	.04097	.03949	.03808	.03674	.03547	.03426	.03310	.03201	.03096	.02996	.02901	.02810	.02723	.02640
89	42	.05534	.05318	.05114	.04920	.04737	.04563	.04397	.04240	.04091	.03949	.03813	.03685	.03562	.03445	.03334	.03227	.03125	.03028	.02936	.02847
89	43	.05920	.05693	.05478	.05274	.05080	.04896	.04721	.04555	.04397	.04246	.04102	.03966	.03835	.03711	.03592	.03479	.03371	.03267	.03168	.03073
89	44	.06334	.06095	.05869	.05654	.05449	.05255	.05070	.04894	.04727	.04567	.04415	.04270	.04132	.03999	.03873	.03752	.03637	.03526	.03421	.03320

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
89	45	.06774	.06523	.06285	.06058	.05843	.05638	.05443	.05257	.05080	.04911	.04750	.04596	.04449	.04309	.04175	.04046	.03923	.03806	.03693	.03585
89	46	.07241	.06978	.06728	.06490	.06263	.06047	.05841	.05645	.05458	.05279	.05109	.04946	.04790	.04641	.04498	.04362	.04231	.04106	.03986	.03871
89	47	.07734	.07458	.07196	.06946	.06707	.06480	.06263	.06057	.05859	.05670	.05490	.05318	.05153	.04995	.04844	.04699	.04560	.04427	.04299	.04177
89	48	.08256	.07967	.07692	.07430	.07179	.06940	.06712	.06494	.06286	.06087	.05896	.05714	.05540	.05372	.05212	.05059	.04911	.04770	.04634	.04504
89	49	.08807	.08505	.08217	.07942	.07679	.07428	.07188	.06959	.06739	.06530	.06329	.06136	.05952	.05775	.05605	.05443	.05287	.05137	.04993	.04854
89	50	.09390	.09074	.08772	.08484	.08209	.07946	.07694	.07453	.07222	.07001	.06789	.06586	.06391	.06205	.06025	.05853	.05688	.05529	.05376	.05230
89	51	.10003	.09674	.09359	.09057	.08769	.08493	.08229	.07976	.07734	.07501	.07278	.07064	.06859	.06662	.06473	.06291	.06116	.05948	.05786	.05630
89	52	.10647	.10303	.09974	.09660	.09358	.09069	.08793	.08527	.08273	.08029	.07794	.07569	.07353	.07145	.06946	.06754	.06569	.06391	.06220	.06055
89	53	.11321	.10963	.10620	.10291	.09977	.09675	.09385	.09107	.08840	.08584	.08338	.08102	.07874	.07656	.07445	.07243	.07048	.06860	.06680	.06505
89	54	.12025	.11652	.11295	.10953	.10625	.10309	.10007	.09716	.09437	.09168	.08910	.08662	.08423	.08193	.07972	.07759	.07554	.07356	.07165	.06981
89	55	.12760	.12373	.12002	.11646	.11304	.10975	.10659	.10355	.10063	.09782	.09512	.09252	.09001	.08760	.08527	.08303	.08087	.07879	.07678	.07484
89	56	.13528	.13126	.12741	.12370	.12014	.11672	.11342	.11026	.10721	.10427	.10144	.09872	.09609	.09356	.09112	.08877	.08650	.08430	.08219	.08014
89	57	.14327	.13911	.13511	.13127	.12756	.12400	.12057	.11727	.11409	.11102	.10807	.10522	.10247	.09982	.09726	.09480	.09241	.09011	.08788	.08574
89	58	.15157	.14726	.14311	.13912	.13528	.13158	.12801	.12458	.12126	.11807	.11498	.11201	.10914	.10636	.10369	.10110	.09860	.09619	.09385	.09159
89	59	.16013	.15568	.15139	.14726	.14327	.13943	.13573	.13215	.12870	.12538	.12216	.11906	.11606	.11317	.11037	.10766	.10505	.10252	.10007	.09770
89	60	.16897	.16437	.15994	.15566	.15154	.14755	.14371	.14000	.13642	.13296	.12961	.12638	.12326	.12024	.11732	.11449	.11175	.10911	.10654	.10406
89	61	.17811	.17336	.16878	.16437	.16010	.15598	.15200	.14815	.14443	.14084	.13736	.13400	.13075	.12760	.12455	.12160	.11875	.11598	.11330	.11070
89	62	.18758	.18269	.17797	.17341	.16900	.16474	.16062	.15664	.15279	.14906	.14545	.14196	.13857	.13530	.13213	.12905	.12607	.12319	.12039	.11767
89	63	.19739	.19237	.18751	.18281	.17826	.17386	.16960	.16548	.16149	.15763	.15389	.15026	.14675	.14335	.14005	.13685	.13375	.13074	.12782	.12498
89	64	.20754	.20238	.19738	.19254	.18786	.18332	.17893	.17467	.17055	.16655	.16268	.15892	.15528	.15175	.14832	.14499	.14177	.13863	.13559	.13264
89	65	.21803	.21273	.20760	.20263	.19781	.19314	.18861	.18422	.17996	.17583	.17182	.16794	.16417	.16050	.15695	.15350	.15014	.14689	.14372	.14065
89	66	.22888	.22345	.21819	.21308	.20813	.20333	.19867	.19414	.18975	.18549	.18136	.17734	.17344	.16965	.16597	.16239	.15891	.15553	.15224	.14905
89	67	.24012	.23456	.22917	.22394	.21886	.21392	.20913	.20448	.19996	.19557	.19131	.18716	.18313	.17922	.17541	.17170	.16810	.16460	.16119	.15787
89	68	.25172	.24604	.24052	.23517	.22996	.22491	.21999	.21521	.21057	.20605	.20166	.19739	.19323	.18919	.18526	.18143	.17770	.17408	.17055	.16711
89	69	.26363	.25784	.25221	.24674	.24141	.23623	.23120	.22630	.22153	.21689	.21238	.20798	.20371	.19954	.19549	.19153	.18769	.18394	.18029	.17673
89	70	.27581	.26991	.26417	.25858	.25315	.24785	.24270	.23768	.23280	.22804	.22341	.21889	.21450	.21021	.20604	.20197	.19800	.19413	.19036	.18668
89	71	.28820	.28220	.27635	.27066	.26511	.25971	.25445	.24932	.24432	.23945	.23470	.23007	.22556	.22116	.21687	.21268	.20860	.20461	.20072	.19693
89	72	.30076	.29467	.28872	.28293	.27728	.27178	.26641	.26117	.25607	.25109	.24623	.24149	.23686	.23235	.22795	.22365	.21945	.21535	.21135	.20745
89	73	.31347	.30729	.30126	.29537	.28963	.28403	.27856	.27323	.26802	.26294	.25797	.25313	.24839	.24377	.23926	.23485	.23055	.22634	.22223	.21821
89	74	.32637	.32011	.31400	.30803	.30220	.29651	.29095	.28552	.28022	.27503	.26997	.26503	.26019	.25547	.25085	.24634	.24193	.23762	.23340	.22928
89	75	.33948	.33315	.32697	.32092	.31501	.30924	.30360	.29808	.29269	.28742	.28227	.27723	.27230	.26748	.26276	.25815	.25364	.24923	.24491	.24069
89	76	.35283	.34644	.34019	.33408	.32810	.32225	.31653	.31094	.30547	.30012	.29488	.28975	.28473	.27983	.27502	.27032	.26571	.26120	.25679	.25247
89	77	.36637	.35993	.35362	.34746	.34142	.33551	.32973	.32407	.31852	.31309	.30778	.30258	.29748	.29249	.28760	.28281	.27812	.27352	.26902	.26461
89	78	.38005	.37357	.36722	.36101	.35492	.34896	.34312	.33740	.33180	.32630	.32092	.31565	.31048	.30542	.30045	.29559	.29082	.28614	.28155	.27706
89	79	.39376	.38726	.38088	.37463	.36851	.36250	.35662	.35085	.34519	.33964	.33420	.32887	.32364	.31851	.31348	.30854	.30370	.29895	.29429	.28972
89	80	.40739	.40087	.39447	.38820	.38204	.37601	.37008	.36427	.35857	.35298	.34749	.34211	.33682	.33164	.32655	.32155	.31665	.31183	.30711	.30247
89	81	.42082	.41430	.40789	.40160	.39542	.38936	.38341	.37757	.37184	.36621	.36068	.35526	.34993	.34469	.33955	.33451	.32955	.32468	.31990	.31520
89	82	.43401	.42748	.42107	.41477	.40859	.40251	.39655	.39069	.38493	.37927	.37371	.36825	.36289	.35762	.35244	.34734	.34234	.33742	.33259	.32784
89	83	.44692	.44040	.43400	.42770	.42152	.41544	.40946	.40359	.39782	.39214	.38656	.38108	.37568	.37038	.36517	.36004	.35500	.35005	.34517	.34038
89	84	.45960	.45310	.44672	.44043	.43426	.42818	.42221	.41633	.41055	.40487	.39928	.39378	.38836	.38304	.37781	.37265	.36759	.36260	.35769	.35286
89	85	.47206	.46560	.45924	.45298	.44682	.44075	.43479	.42892	.42314	.41746	.41187	.40636	.40094	.39561	.39036	.38519	.38010	.37509	.37016	.36531
89	86	.48419	.47776	.47143	.46520	.45906	.45302	.44708	.44122	.43546	.42979	.42420	.41869	.41327	.40794	.40268	.39751	.39241	.38739	.38244	.37757
89	87	.49581	.48943	.48314	.47695	.47084	.46484	.45892	.45308	.44734	.44168	.43611	.43061	.42520	.41987	.41462	.40944	.40434	.39932	.39437	.38949
89	88	.50692	.50058	.49434	.48819	.48213	.47615	.47027	.46446	.45874	.45311	.44755	.44208	.43668	.43136	.42612	.42095	.41586	.41084	.40589	.40100
89	89	.51748	.51120	.50500	.49890	.49288	.48695	.48110	.47533	.46964	.46404	.45851	.45306	.44768	.44238	.43716	.43200	.42692	.42191	.41696	.41209
90	0	.01059	.01034	.01011	.00989	.00968	.00949	.00931	.00913	.00897	.00881	.00866	.00852	.00839	.00826	.00813	.00801	.00790	.00779	.00768	.00758
90	1	.00489	.00467	.00447	.00428	.00411	.00395	.00380	.00366	.00353	.00340	.00329	.00318	.00308	.00298	.00289	.00280	.00272	.00264	.00257	.00250
90	2	.00484	.00461	.00440	.00420	.00402	.00385	.00370	.00355	.00341	.00328	.00316	.00305	.00294	.00284	.00274	.00265	.00257	.00249	.00241	.00234
90	3	.00498	.00473	.00451	.00430	.00411	.00393	.00376	.00361	.00346	.00332	.00320	.00308	.00296	.00286	.00276	.00266	.00257	.00249	.00241	.00233
90	4	.00521	.00496	.00472	.00450	.00429	.00410	.00392	.00376	.00360	.00346	.00332	.00319	.00307	.00296	.00285	.00275	.00266	.00257	.00248	.00240

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
90	5	.00553	.00526	.00500	.00477	.00455	.00435	.00416	.00398	.00382	.00366	.00352	.00338	.00325	.00313	.00302	.00291	.00281	.00271	.00262	.00253
90	6	.00591	.00562	.00535	.00510	.00487	.00465	.00445	.00426	.00409	.00392	.00376	.00362	.00348	.00335	.00323	.00311	.00300	.00290	.00280	.00271
90	7	.00635	.00604	.00576	.00549	.00524	.00501	.00480	.00460	.00441	.00423	.00407	.00391	.00376	.00362	.00349	.00337	.00325	.00314	.00303	.00293
90	8	.00685	.00652	.00622	.00594	.00567	.00543	.00520	.00498	.00478	.00459	.00441	.00425	.00409	.00394	.00380	.00367	.00354	.00342	.00331	.00320
90	9	.00742	.00708	.00675	.00645	.00617	.00591	.00566	.00543	.00522	.00502	.00483	.00465	.00448	.00432	.00417	.00402	.00389	.00376	.00364	.00352
90	10	.00807	.00770	.00736	.00704	.00674	.00646	.00620	.00595	.00572	.00551	.00530	.00511	.00493	.00476	.00460	.00445	.00430	.00416	.00403	.00391
90	11	.00879	.00839	.00803	.00768	.00737	.00707	.00679	.00653	.00629	.00606	.00584	.00564	.00544	.00526	.00509	.00492	.00477	.00462	.00448	.00435
90	12	.00956	.00914	.00875	.00839	.00805	.00774	.00744	.00716	.00690	.00666	.00643	.00621	.00600	.00581	.00563	.00545	.00528	.00513	.00498	.00483
90	13	.01036	.00991	.00950	.00912	.00876	.00842	.00811	.00782	.00754	.00728	.00703	.00680	.00658	.00638	.00618	.00599	.00582	.00565	.00549	.00533
90	14	.01114	.01067	.01023	.00983	.00945	.00909	.00876	.00845	.00816	.00788	.00762	.00737	.00714	.00692	.00671	.00652	.00633	.00615	.00598	.00582
90	15	.01188	.01139	.01093	.01050	.01010	.00972	.00937	.00904	.00873	.00844	.00816	.00790	.00766	.00743	.00720	.00700	.00680	.00661	.00643	.00626
90	16	.01258	.01206	.01157	.01112	.01069	.01030	.00993	.00958	.00925	.00894	.00865	.00838	.00812	.00787	.00764	.00742	.00721	.00701	.00682	.00664
90	17	.01324	.01269	.01217	.01169	.01125	.01083	.01044	.01007	.00972	.00940	.00909	.00880	.00853	.00827	.00803	.00779	.00757	.00736	.00716	.00697
90	18	.01387	.01329	.01275	.01225	.01177	.01133	.01092	.01053	.01017	.00983	.00950	.00920	.00891	.00864	.00838	.00813	.00790	.00768	.00747	.00727
90	19	.01452	.01391	.01334	.01281	.01231	.01184	.01141	.01100	.01061	.01025	.00991	.00959	.00929	.00900	.00873	.00847	.00823	.00799	.00777	.00756
90	20	.01520	.01456	.01396	.01340	.01287	.01238	.01192	.01149	.01108	.01070	.01034	.01000	.00968	.00938	.00909	.00882	.00856	.00832	.00809	.00786
90	21	.01594	.01526	.01462	.01403	.01348	.01296	.01247	.01202	.01159	.01118	.01080	.01045	.01011	.00979	.00949	.00920	.00893	.00867	.00842	.00819
90	22	.01672	.01600	.01533	.01470	.01411	.01357	.01305	.01257	.01212	.01169	.01129	.01091	.01055	.01022	.00989	.00959	.00930	.00903	.00877	.00852
90	23	.01755	.01679	.01608	.01542	.01480	.01422	.01368	.01317	.01269	.01224	.01181	.01141	.01104	.01068	.01034	.01002	.00971	.00942	.00915	.00889
90	24	.01846	.01766	.01691	.01621	.01556	.01494	.01437	.01383	.01332	.01284	.01239	.01197	.01157	.01119	.01083	.01049	.01017	.00986	.00957	.00929
90	25	.01946	.01861	.01782	.01708	.01639	.01574	.01513	.01456	.01402	.01351	.01304	.01259	.01216	.01176	.01138	.01102	.01067	.01035	.01004	.00975
90	26	.02055	.01966	.01882	.01803	.01730	.01661	.01597	.01536	.01479	.01425	.01374	.01327	.01281	.01239	.01198	.01160	.01124	.01089	.01056	.01025
90	27	.02175	.02081	.01992	.01909	.01831	.01758	.01690	.01625	.01565	.01508	.01454	.01403	.01355	.01310	.01267	.01226	.01187	.01151	.01116	.01083
90	28	.02305	.02205	.02111	.02023	.01941	.01863	.01791	.01722	.01658	.01597	.01540	.01486	.01435	.01387	.01341	.01298	.01257	.01218	.01180	.01145
90	29	.02445	.02339	.02239	.02146	.02059	.01977	.01900	.01827	.01759	.01695	.01634	.01576	.01522	.01471	.01422	.01376	.01332	.01291	.01251	.01213
90	30	.02595	.02483	.02377	.02279	.02186	.02099	.02017	.01940	.01868	.01799	.01735	.01674	.01616	.01561	.01509	.01460	.01414	.01369	.01327	.01287
90	31	.02755	.02636	.02525	.02420	.02322	.02230	.02143	.02061	.01984	.01911	.01843	.01778	.01716	.01658	.01603	.01551	.01501	.01454	.01409	.01366
90	32	.02927	.02801	.02683	.02573	.02469	.02371	.02278	.02192	.02110	.02032	.01959	.01890	.01825	.01763	.01704	.01648	.01595	.01545	.01497	.01451
90	33	.03111	.02979	.02854	.02737	.02627	.02523	.02425	.02333	.02246	.02163	.02086	.02012	.01942	.01876	.01814	.01754	.01698	.01644	.01593	.01544
90	34	.03310	.03169	.03038	.02914	.02797	.02687	.02583	.02485	.02392	.02305	.02222	.02144	.02069	.01999	.01932	.01869	.01809	.01751	.01697	.01645
90	35	.03524	.03376	.03236	.03105	.02981	.02865	.02754	.02650	.02552	.02459	.02371	.02288	.02208	.02133	.02062	.01994	.01930	.01869	.01810	.01755
90	36	.03754	.03598	.03450	.03311	.03180	.03056	.02939	.02829	.02724	.02626	.02532	.02443	.02359	.02279	.02203	.02131	.02062	.01996	.01934	.01875
90	37	.04002	.03836	.03680	.03533	.03395	.03263	.03139	.03022	.02911	.02806	.02706	.02612	.02522	.02437	.02356	.02279	.02205	.02135	.02069	.02005
90	38	.04269	.04094	.03930	.03774	.03627	.03488	.03357	.03232	.03115	.03003	.02897	.02796	.02701	.02610	.02523	.02441	.02363	.02288	.02217	.02149
90	39	.04557	.04372	.04199	.04034	.03879	.03731	.03592	.03460	.03335	.03216	.03104	.02996	.02895	.02798	.02706	.02618	.02534	.02454	.02378	.02306
90	40	.04867	.04673	.04490	.04316	.04151	.03996	.03848	.03708	.03575	.03449	.03329	.03215	.03107	.03004	.02906	.02812	.02723	.02638	.02556	.02478
90	41	.05203	.04999	.04805	.04622	.04448	.04283	.04127	.03978	.03838	.03704	.03576	.03455	.03340	.03230	.03125	.03025	.02930	.02839	.02752	.02669
90	42	.05565	.05350	.05146	.04952	.04768	.04594	.04429	.04272	.04122	.03980	.03845	.03716	.03594	.03477	.03365	.03259	.03157	.03060	.02967	.02878
90	43	.05954	.05727	.05512	.05308	.05114	.04930	.04756	.04589	.04431	.04280	.04137	.04000	.03870	.03745	.03627	.03513	.03405	.03301	.03202	.03107
90	44	.06371	.06132	.05906	.05691	.05487	.05292	.05108	.04932	.04764	.04605	.04453	.04308	.04169	.04037	.03911	.03790	.03674	.03564	.03458	.03357
90	45	.06814	.06563	.06325	.06099	.05884	.05679	.05484	.05298	.05121	.04952	.04791	.04637	.04490	.04350	.04215	.04087	.03964	.03846	.03734	.03626
90	46	.07285	.07022	.06772	.06534	.06307	.06091	.05886	.05690	.05502	.05324	.05153	.04990	.04835	.04686	.04543	.04407	.04276	.04151	.04031	.03915
90	47	.07782	.07507	.07244	.06994	.06756	.06529	.06312	.06105	.05908	.05719	.05539	.05366	.05201	.05043	.04892	.04747	.04608	.04475	.04348	.04225
90	48	.08308	.08020	.07745	.07482	.07232	.06993	.06765	.06547	.06339	.06140	.05949	.05767	.05593	.05426	.05265	.05112	.04964	.04823	.04687	.04557
90	49	.08864	.08562	.08274	.07999	.07736	.07486	.07246	.07017	.06797	.06587	.06387	.06194	.06010	.05833	.05663	.05501	.05344	.05194	.05050	.04912
90	50	.09452	.09136	.08835	.08547	.08272	.08008	.07757	.07516	.07285	.07064	.06852	.06649	.06455	.06268	.06089	.05916	.05751	.05592	.05439	.05292
90	51	.10071	.09742	.09427	.09126	.08838	.08562	.08298	.08045	.07803	.07570	.07347	.07133	.06928	.06731	.06542	.06360	.06185	.06017	.05855	.05699
90	52	.10721	.10378	.10049	.09734	.09433	.09144	.08868	.08603	.08348	.08104	.07870	.07645	.07429	.07221	.07021	.06829	.06644	.06466	.06295	.06130
90	53	.11402	.11044	.10701	.10373	.10058	.09757	.09467	.09189	.08923	.08667	.08421	.08184	.07957	.07738	.07528	.07325	.07130	.06942	.06762	.06587
90	54	.12113	.11741	.11384	.11042	.10714	.10399	.10096	.09806	.09526	.09258	.09000	.08752	.08513	.08283	.08062	.07849	.07643	.07445	.07254	.07070

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
90	55	.12856	.12470	.12099	.11743	.11401	.11072	.10756	.10453	.10161	.09880	.09610	.09349	.09099	.08858	.08625	.08401	.08185	.07976	.07775	.07581
90	56	.13632	.13231	.12846	.12476	.12120	.11777	.11448	.11132	.10827	.10533	.10250	.09978	.09715	.09462	.09218	.08983	.08756	.08536	.08325	.08120
90	57	.14441	.14025	.13625	.13241	.12871	.12515	.12172	.11842	.11524	.11218	.10922	.10638	.10363	.10098	.09842	.09595	.09357	.09126	.08904	.08689
90	58	.15280	.14849	.14435	.14037	.13653	.13283	.12926	.12583	.12251	.11932	.11624	.11326	.11039	.10762	.10494	.10236	.09986	.09744	.09510	.09284
90	59	.16146	.15701	.15273	.14860	.14462	.14078	.13708	.13351	.13006	.12673	.12352	.12042	.11742	.11453	.11173	.10902	.10641	.10387	.10142	.09905
90	60	.17041	.16581	.16138	.15711	.15299	.14901	.14517	.14146	.13788	.13442	.13108	.12785	.12473	.12171	.11878	.11596	.11322	.11057	.10801	.10552
90	61	.17965	.17492	.17034	.16593	.16167	.15755	.15357	.14973	.14601	.14242	.13894	.13558	.13233	.12918	.12614	.12319	.12033	.11756	.11488	.11228
90	62	.18924	.18436	.17965	.17509	.17069	.16643	.16232	.15834	.15449	.15076	.14715	.14366	.14028	.13700	.13383	.13076	.12778	.12489	.12209	.11937
90	63	.19919	.19417	.18931	.18462	.18008	.17568	.17143	.16731	.16332	.15946	.15572	.15210	.14859	.14519	.14189	.13869	.13558	.13257	.12965	.12682
90	64	.20948	.20432	.19933	.19450	.18982	.18528	.18090	.17664	.17252	.16853	.16465	.16090	.15726	.15373	.15030	.14697	.14374	.14061	.13757	.13461
90	65	.22011	.21482	.20970	.20473	.19991	.19525	.19072	.18634	.18208	.17796	.17395	.17007	.16629	.16263	.15908	.15563	.15227	.14901	.14585	.14277
90	66	.23112	.22570	.22044	.21534	.21040	.20560	.20094	.19642	.19204	.18778	.18365	.17963	.17573	.17194	.16826	.16468	.16120	.15782	.15453	.15133
90	67	.24253	.23698	.23160	.22637	.22130	.21637	.21159	.20694	.20243	.19804	.19378	.18963	.18560	.18169	.17788	.17418	.17057	.16707	.16365	.16033
90	68	.25432	.24865	.24314	.23779	.23260	.22755	.22264	.21786	.21322	.20871	.20432	.20005	.19590	.19186	.18792	.18409	.18037	.17674	.17321	.16976
90	69	.26644	.26065	.25503	.24957	.24425	.23908	.23405	.22916	.22439	.21976	.21525	.21085	.20658	.20241	.19836	.19441	.19056	.18681	.18316	.17959
90	70	.27883	.27294	.26721	.26163	.25620	.25092	.24577	.24076	.23588	.23113	.22650	.22199	.21759	.21331	.20913	.20506	.20109	.19723	.19345	.18977
90	71	.29144	.28545	.27962	.27394	.26840	.26301	.25775	.25263	.24764	.24277	.23802	.23340	.22889	.22449	.22020	.21601	.21193	.20794	.20405	.20026
90	72	.30424	.29816	.29223	.28645	.28081	.27531	.26995	.26473	.25963	.25465	.24980	.24506	.24044	.23593	.23152	.22723	.22303	.21893	.21493	.21102
90	73	.31720	.31104	.30502	.29914	.29341	.28782	.28236	.27704	.27183	.26676	.26180	.25696	.25223	.24761	.24310	.23869	.23438	.23017	.22606	.22204
90	74	.33037	.32412	.31802	.31206	.30625	.30057	.29502	.28960	.28430	.27913	.27407	.26913	.26430	.25958	.25496	.25045	.24604	.24173	.23751	.23338
90	75	.34376	.33745	.33128	.32525	.31935	.31359	.30796	.30245	.29707	.29180	.28666	.28162	.27670	.27188	.26717	.26256	.25805	.25363	.24931	.24509
90	76	.35741	.35103	.34480	.33871	.33274	.32691	.32121	.31562	.31016	.30481	.29958	.29446	.28945	.28454	.27974	.27504	.27044	.26593	.26151	.25719
90	77	.37127	.36485	.35857	.35242	.34640	.34050	.33473	.32908	.32355	.31813	.31282	.30763	.30254	.29755	.29266	.28788	.28319	.27859	.27409	.26967
90	78	.38530	.37885	.37252	.36633	.36026	.35431	.34849	.34278	.33719	.33170	.32633	.32107	.31590	.31084	.30588	.30102	.29625	.29158	.28699	.28249
90	79	.39939	.39291	.38655	.38033	.37422	.36823	.36236	.35661	.35096	.34543	.34000	.33467	.32945	.32433	.31930	.31437	.30953	.30478	.30012	.29555
90	80	.41340	.40690	.40053	.39428	.38815	.38213	.37623	.37043	.36475	.35917	.35369	.34832	.34304	.33786	.33278	.32779	.32289	.31808	.31335	.30871
90	81	.42723	.42073	.41435	.40809	.40194	.39590	.38997	.38415	.37843	.37282	.36730	.36189	.35657	.35134	.34621	.34117	.33621	.33135	.32657	.32187
90	82	.44082	.43433	.42795	.42168	.41552	.40947	.40353	.39769	.39195	.38631	.38076	.37531	.36996	.36470	.35953	.35444	.34944	.34453	.33970	.33495
90	83	.45415	.44767	.44130	.43504	.42888	.42283	.41688	.41103	.40527	.39962	.39405	.38858	.38320	.37791	.37271	.36759	.36256	.35761	.35273	.34794
90	84	.46727	.46081	.45446	.44821	.44207	.43602	.43007	.42422	.41846	.41280	.40723	.40174	.39635	.39104	.38581	.38067	.37561	.37063	.36572	.36090
90	85	.48018	.47376	.46744	.46121	.45509	.44906	.44312	.43728	.43153	.42587	.42029	.41481	.40940	.40408	.39885	.39369	.38861	.38361	.37869	.37384
90	86	.49277	.48638	.48010	.47391	.46781	.46181	.45589	.45007	.44433	.43868	.43312	.42763	.42223	.41691	.41167	.40651	.40142	.39641	.39148	.38661
90	87	.50486	.49852	.49228	.48613	.48007	.47410	.46821	.46241	.45670	.45107	.44552	.44005	.43466	.42935	.42411	.41895	.41387	.40885	.40391	.39904
90	88	.51643	.51015	.50395	.49785	.49183	.48590	.48005	.47428	.46860	.46299	.45747	.45202	.44665	.44135	.43613	.43098	.42590	.42089	.41595	.41108
90	89	.52745	.52122	.51509	.50903	.50306	.49717	.49137	.48564	.47999	.47442	.46892	.46350	.45815	.45288	.44767	.44254	.43747	.43248	.42755	.42268
90	90	.53788	.53171	.52563	.51963	.51372	.50788	.50212	.49643	.49082	.48529	.47983	.47444	.46912	.46387	.45869	.45358	.44853	.44356	.43864	.43379
91	0	.01077	.01052	.01029	.01008	.00987	.00968	.00950	.00933	.00916	.00901	.00886	.00872	.00859	.00846	.00834	.00822	.00810	.00799	.00789	.00779
91	1	.00492	.00471	.00450	.00432	.00414	.00398	.00383	.00369	.00356	.00344	.00332	.00322	.00311	.00302	.00293	.00284	.00276	.00268	.00261	.00254
91	2	.00487	.00464	.00443	.00423	.00405	.00388	.00372	.00358	.00344	.00331	.00319	.00308	.00297	.00287	.00277	.00268	.00260	.00252	.00244	.00237
91	3	.00500	.00476	.00453	.00433	.00413	.00395	.00379	.00363	.00349	.00335	.00322	.00310	.00299	.00288	.00278	.00269	.00260	.00251	.00243	.00236
91	4	.00523	.00498	.00474	.00452	.00431	.00412	.00395	.00378	.00363	.00348	.00335	.00322	.00310	.00298	.00288	.00278	.00268	.00259	.00250	.00242
91	5	.00555	.00528	.00503	.00479	.00457	.00437	.00418	.00401	.00384	.00369	.00354	.00340	.00327	.00315	.00304	.00293	.00283	.00273	.00264	.00255
91	6	.00593	.00564	.00537	.00512	.00489	.00467	.00447	.00428	.00411	.00394	.00379	.00364	.00350	.00337	.00325	.00313	.00302	.00292	.00282	.00273
91	7	.00638	.00607	.00578	.00551	.00527	.00504	.00482	.00462	.00443	.00425	.00409	.00393	.00378	.00365	.00351	.00339	.00327	.00316	.00305	.00295
91	8	.00688	.00655	.00624	.00596	.00570	.00545	.00522	.00501	.00480	.00462	.00444	.00427	.00411	.00396	.00382	.00369	.00356	.00344	.00333	.00322
91	9	.00745	.00710	.00678	.00648	.00620	.00593	.00569	.00546	.00525	.00504	.00485	.00467	.00451	.00435	.00420	.00405	.00392	.00379	.00367	.00355
91	10	.00811	.00773	.00739	.00707	.00677	.00649	.00623	.00599	.00576	.00554	.00534	.00515	.00497	.00480	.00463	.00448	.00434	.00420	.00407	.00394
91	11	.00883	.00843	.00807	.00773	.00741	.00711	.00683	.00657	.00633	.00610	.00588	.00568	.00548	.00530	.00513	.00496	.00481	.00466	.00452	.00439
91	12	.00961	.00919	.00880	.00844	.00810	.00779	.00749	.00721	.00695	.00671	.00648	.00626	.00605	.00586	.00568	.00550	.00533	.00518	.00503	.00488
91	13	.01041	.00997	.00956	.00918	.00882	.00848	.00817	.00788	.00760	.00734	.00709	.00686	.00664	.00644	.00624	.00605	.00588	.00571	.00555	.00539

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
91	14	.01121	.01074	.01030	.00990	.00952	.00916	.00883	.00852	.00823	.00795	.00769	.00744	.00721	.00699	.00678	.00659	.00640	.00622	.00605	.00589
91	15	.01196	.01147	.01101	.01058	.01018	.00980	.00945	.00912	.00881	.00852	.00824	.00798	.00774	.00750	.00728	.00707	.00688	.00669	.00651	.00634
91	16	.01266	.01214	.01165	.01120	.01078	.01038	.01001	.00966	.00933	.00903	.00874	.00846	.00820	.00796	.00773	.00750	.00730	.00710	.00691	.00672
91	17	.01332	.01277	.01226	.01178	.01134	.01092	.01053	.01016	.00982	.00949	.00918	.00890	.00862	.00836	.00812	.00789	.00767	.00746	.00726	.00706
91	18	.01396	.01338	.01284	.01234	.01187	.01143	.01101	.01063	.01026	.00992	.00960	.00929	.00901	.00873	.00847	.00823	.00800	.00778	.00757	.00737
91	19	.01461	.01400	.01343	.01290	.01240	.01194	.01150	.01110	.01071	.01035	.01001	.00969	.00939	.00910	.00883	.00857	.00832	.00809	.00787	.00766
91	20	.01530	.01466	.01406	.01350	.01297	.01248	.01202	.01159	.01118	.01080	.01044	.01010	.00978	.00948	.00920	.00892	.00867	.00842	.00819	.00797
91	21	.01604	.01536	.01472	.01413	.01358	.01306	.01257	.01212	.01169	.01129	.01091	.01055	.01021	.00989	.00959	.00930	.00903	.00877	.00853	.00829
91	22	.01682	.01610	.01543	.01480	.01422	.01367	.01316	.01268	.01222	.01180	.01140	.01102	.01066	.01032	.01000	.00970	.00941	.00914	.00888	.00863
91	23	.01766	.01690	.01619	.01553	.01491	.01433	.01379	.01328	.01280	.01235	.01192	.01152	.01114	.01079	.01045	.01013	.00982	.00953	.00926	.00900
91	24	.01857	.01777	.01702	.01632	.01567	.01505	.01448	.01394	.01343	.01295	.01250	.01208	.01168	.01130	.01094	.01060	.01028	.00997	.00968	.00940
91	25	.01957	.01873	.01794	.01720	.01650	.01585	.01524	.01467	.01413	.01363	.01315	.01270	.01228	.01187	.01149	.01113	.01079	.01047	.01016	.00986
91	26	.02067	.01977	.01894	.01815	.01742	.01673	.01608	.01548	.01491	.01437	.01386	.01339	.01293	.01251	.01210	.01172	.01136	.01101	.01068	.01037
91	27	.02188	.02093	.02004	.01921	.01843	.01771	.01702	.01638	.01577	.01520	.01466	.01416	.01368	.01322	.01279	.01239	.01200	.01163	.01128	.01095
91	28	.02318	.02217	.02124	.02036	.01953	.01876	.01803	.01735	.01671	.01610	.01553	.01499	.01448	.01400	.01354	.01311	.01270	.01231	.01194	.01158
91	29	.02458	.02352	.02253	.02160	.02073	.01991	.01913	.01841	.01773	.01708	.01647	.01590	.01536	.01484	.01436	.01390	.01346	.01304	.01265	.01227
91	30	.02609	.02497	.02391	.02293	.02200	.02113	.02032	.01955	.01882	.01814	.01749	.01688	.01630	.01576	.01524	.01475	.01428	.01384	.01342	.01302
91	31	.02770	.02651	.02540	.02435	.02337	.02245	.02158	.02076	.01999	.01927	.01858	.01793	.01731	.01673	.01618	.01566	.01516	.01469	.01424	.01381
91	32	.02942	.02817	.02699	.02588	.02484	.02386	.02294	.02207	.02126	.02048	.01975	.01906	.01841	.01779	.01720	.01664	.01611	.01561	.01513	.01467
91	33	.03128	.02995	.02870	.02753	.02643	.02539	.02442	.02349	.02262	.02180	.02102	.02029	.01959	.01893	.01830	.01771	.01714	.01661	.01610	.01561
91	34	.03327	.03187	.03055	.02931	.02814	.02704	.02600	.02502	.02410	.02322	.02240	.02161	.02087	.02017	.01950	.01887	.01826	.01769	.01714	.01662
91	35	.03542	.03394	.03255	.03123	.03000	.02883	.02773	.02669	.02571	.02478	.02390	.02306	.02227	.02152	.02081	.02013	.01949	.01887	.01829	.01774
91	36	.03773	.03617	.03469	.03330	.03199	.03076	.02959	.02848	.02744	.02645	.02551	.02463	.02378	.02298	.02223	.02150	.02082	.02016	.01954	.01894
91	37	.04022	.03857	.03701	.03554	.03415	.03284	.03160	.03043	.02932	.02827	.02727	.02633	.02543	.02458	.02377	.02299	.02226	.02156	.02090	.02026
91	38	.04290	.04116	.03951	.03796	.03649	.03510	.03379	.03254	.03136	.03025	.02919	.02818	.02722	.02632	.02545	.02463	.02385	.02310	.02239	.02171
91	39	.04579	.04395	.04221	.04057	.03902	.03755	.03615	.03483	.03358	.03240	.03127	.03020	.02918	.02821	.02729	.02641	.02558	.02478	.02402	.02329
91	40	.04892	.04698	.04514	.04340	.04176	.04020	.03873	.03733	.03600	.03474	.03354	.03240	.03132	.03029	.02931	.02837	.02748	.02662	.02581	.02503
91	41	.05230	.05025	.04831	.04648	.04474	.04310	.04153	.04005	.03864	.03730	.03603	.03482	.03367	.03257	.03152	.03052	.02957	.02866	.02779	.02696
91	42	.05594	.05378	.05174	.04981	.04797	.04623	.04458	.04301	.04151	.04009	.03874	.03745	.03623	.03506	.03394	.03288	.03186	.03089	.02996	.02907
91	43	.05985	.05758	.05543	.05339	.05145	.04962	.04787	.04620	.04462	.04312	.04168	.04032	.03901	.03777	.03658	.03545	.03436	.03333	.03234	.03139
91	44	.06404	.06166	.05940	.05725	.05520	.05326	.05142	.04966	.04798	.04639	.04487	.04342	.04203	.04071	.03945	.03824	.03709	.03598	.03492	.03391
91	45	.06850	.06600	.06362	.06136	.05921	.05716	.05521	.05335	.05158	.04989	.04828	.04674	.04527	.04387	.04253	.04124	.04001	.03884	.03771	.03663
91	46	.07324	.07062	.06812	.06574	.06347	.06132	.05926	.05730	.05543	.05364	.05194	.05031	.04875	.04726	.04584	.04447	.04316	.04191	.04071	.03956
91	47	.07825	.07550	.07288	.07038	.06800	.06573	.06356	.06149	.05952	.05763	.05583	.05410	.05246	.05088	.04936	.04792	.04653	.04520	.04392	.04269
91	48	.08356	.08067	.07792	.07530	.07280	.07041	.06813	.06595	.06387	.06188	.05998	.05815	.05641	.05474	.05314	.05160	.05013	.04871	.04735	.04605
91	49	.08916	.08614	.08326	.08051	.07788	.07538	.07298	.07069	.06850	.06640	.06439	.06247	.06062	.05886	.05716	.05553	.05397	.05247	.05103	.04964
91	50	.09508	.09193	.08891	.08604	.08329	.08065	.07814	.07573	.07342	.07122	.06910	.06707	.06512	.06326	.06146	.05974	.05809	.05650	.05497	.05350
91	51	.10133	.09804	.09489	.09188	.08900	.08624	.08360	.08108	.07865	.07633	.07410	.07196	.06991	.06794	.06605	.06423	.06248	.06080	.05918	.05762
91	52	.10788	.10445	.10116	.09802	.09501	.09212	.08936	.08671	.08417	.08173	.07938	.07713	.07497	.07290	.07090	.06898	.06713	.06535	.06364	.06199
91	53	.11475	.11117	.10775	.10447	.10132	.09831	.09541	.09264	.08997	.08741	.08495	.08259	.08032	.07813	.07603	.07400	.07205	.07017	.06836	.06662
91	54	.12192	.11821	.11464	.11122	.10794	.10480	.10177	.09887	.09608	.09339	.09082	.08833	.08595	.08365	.08144	.07930	.07725	.07527	.07336	.07152
91	55	.12943	.12557	.12186	.11830	.11488	.11160	.10845	.10541	.10249	.09969	.09698	.09438	.09188	.08947	.08714	.08490	.08274	.08065	.07864	.07670
91	56	.13727	.13326	.12941	.12571	.12215	.11873	.11544	.11228	.10923	.10630	.10347	.10075	.09812	.09559	.09315	.09080	.08853	.08633	.08422	.08217
91	57	.14543	.14128	.13729	.13345	.12975	.12619	.12277	.11947	.11629	.11323	.11028	.10743	.10468	.10203	.09948	.09701	.09462	.09232	.09009	.08794
91	58	.15391	.14961	.14547	.14149	.13765	.13396	.13040	.12696	.12365	.12046	.11738	.11441	.11154	.10876	.10609	.10350	.10100	.09859	.09625	.09399
91	59	.16267	.15822	.15394	.14982	.14584	.14200	.13831	.13474	.13129	.12797	.12476	.12166	.11866	.11577	.11297	.11026	.10765	.10512	.10267	.10029
91	60	.17171	.16712	.16269	.15843	.15431	.15033	.14650	.14279	.13921	.13576	.13242	.12919	.12607	.12305	.12012	.11730	.11456	.11191	.10935	.10686
91	61	.18106	.17632	.17176	.16735	.16309	.15898	.15500	.15116	.14745	.14386	.14038	.13702	.13377	.13063	.12758	.12463	.12178	.11901	.11633	.11373
91	62	.19076	.18588	.18117	.17662	.17222	.16797	.16386	.15988	.15603	.15231	.14870	.14521	.14183	.13856	.13539	.13232	.12934	.12645	.12365	.12093
91	63	.20082	.19580	.19096	.18627	.18173	.17734	.17309	.16898	.16499	.16114	.15740	.15378	.15027	.14686	.14357	.14037	.13726	.13425	.13133	.12850

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
91	64	.21123	.20608	.20110	.19627	.19160	.18707	.18268	.17844	.17432	.17033	.16646	.16270	.15906	.15553	.15211	.14878	.14555	.14242	.13938	.13642
91	65	.22200	.21672	.21160	.20664	.20183	.19717	.19265	.18827	.18402	.17989	.17589	.17201	.16824	.16458	.16103	.15757	.15422	.15096	.14780	.14472
91	66	.23315	.22774	.22249	.21740	.21246	.20767	.20302	.19850	.19412	.18987	.18574	.18172	.17783	.17404	.17036	.16678	.16330	.15992	.15663	.15343
91	67	.24472	.23918	.23381	.22859	.22352	.21860	.21382	.20918	.20467	.20029	.19603	.19189	.18786	.18395	.18014	.17644	.17284	.16933	.16592	.16260
91	68	.25668	.25102	.24552	.24018	.23499	.22995	.22505	.22028	.21565	.21114	.20675	.20249	.19834	.19430	.19037	.18654	.18281	.17918	.17565	.17221
91	69	.26898	.26321	.25760	.25214	.24684	.24167	.23665	.23176	.22701	.22238	.21787	.21348	.20921	.20505	.20099	.19704	.19320	.18945	.18579	.18223
91	70	.28157	.27570	.26998	.26441	.25899	.25371	.24857	.24357	.23870	.23395	.22933	.22482	.22043	.21615	.21197	.20790	.20394	.20007	.19630	.19262
91	71	.29439	.28842	.28259	.27692	.27140	.26601	.26077	.25565	.25067	.24581	.24107	.23645	.23194	.22754	.22325	.21907	.21499	.21100	.20711	.20332
91	72	.30741	.30134	.29543	.28966	.28403	.27855	.27319	.26797	.26288	.25791	.25307	.24834	.24372	.23921	.23481	.23051	.22632	.22222	.21822	.21431
91	73	.32060	.31445	.30844	.30258	.29687	.29129	.28584	.28052	.27533	.27026	.26530	.26047	.25574	.25113	.24662	.24222	.23791	.23371	.22959	.22558
91	74	.33401	.32778	.32169	.31575	.30995	.30428	.29874	.29333	.28804	.28288	.27783	.27289	.26807	.26335	.25874	.25423	.24983	.24551	.24130	.23717
91	75	.34766	.34136	.33521	.32920	.32332	.31757	.31195	.30645	.30108	.29582	.29068	.28566	.28074	.27593	.27122	.26661	.26211	.25769	.25338	.24915
91	76	.36159	.35523	.34902	.34294	.33699	.33118	.32548	.31991	.31446	.30913	.30390	.29879	.29379	.28889	.28409	.27939	.27479	.27028	.26587	.26155
91	77	.37575	.36935	.36309	.35696	.35096	.34508	.33932	.33369	.32816	.32276	.31746	.31227	.30719	.30221	.29733	.29255	.28786	.28327	.27876	.27435
91	78	.39010	.38367	.37737	.37120	.36515	.35922	.35341	.34772	.34214	.33667	.33131	.32605	.32090	.31585	.31089	.30603	.30127	.29660	.29201	.28752
91	79	.40453	.39808	.39175	.38555	.37946	.37349	.36764	.36190	.35627	.35075	.34533	.34002	.33481	.32969	.32467	.31975	.31491	.31017	.30552	.30095
91	80	.41891	.41244	.40609	.39987	.39376	.38776	.38188	.37610	.37043	.36487	.35941	.35404	.34878	.34361	.33854	.33355	.32866	.32385	.31913	.31450
91	81	.43311	.42664	.42029	.41405	.40793	.40191	.39601	.39021	.38451	.37891	.37341	.36801	.36270	.35749	.35237	.34733	.34239	.33753	.33275	.32806
91	82	.44708	.44062	.43427	.42804	.42191	.41588	.40996	.40414	.39842	.39280	.38727	.38184	.37650	.37125	.36609	.36102	.35603	.35112	.34630	.34156
91	83	.46081	.45436	.44803	.44180	.43567	.42964	.42372	.41789	.41216	.40653	.40098	.39553	.39016	.38489	.37970	.37459	.36957	.36462	.35976	.35498
91	84	.47433	.46791	.46160	.45539	.44927	.44326	.43734	.43151	.42578	.42014	.41459	.40912	.40374	.39845	.39324	.38811	.38306	.37809	.37320	.36838
91	85	.48767	.48129	.47501	.46882	.46273	.45674	.45083	.44502	.43930	.43366	.42811	.42264	.41726	.41196	.40674	.40160	.39653	.39154	.38663	.38179
91	86	.50069	.49436	.48811	.48196	.47591	.46994	.46406	.45827	.45256	.44694	.44140	.43594	.43056	.42526	.42004	.41490	.40983	.40483	.39990	.39505
91	87	.51323	.50694	.50075	.49464	.48862	.48269	.47684	.47108	.46540	.45980	.45428	.44884	.44347	.43818	.43297	.42783	.42276	.41776	.41283	.40797
91	88	.52524	.51901	.51287	.50681	.50084	.49495	.48914	.48342	.47777	.47220	.46670	.46128	.45594	.45067	.44547	.44034	.43528	.43029	.42536	.42051
91	89	.53670	.53054	.52445	.51845	.51253	.50669	.50093	.49524	.48963	.48410	.47864	.47325	.46793	.46268	.45750	.45239	.44735	.44237	.43746	.43261
91	90	.54757	.54147	.53545	.52951	.52364	.51785	.51214	.50650	.50094	.49544	.49002	.48466	.47938	.47416	.46901	.46393	.45891	.45395	.44906	.44423
91	91	.55769	.55165	.54570	.53982	.53401	.52828	.52261	.51702	.51150	.50605	.50067	.49536	.49011	.48493	.47981	.47475	.46976	.46483	.45996	.45515
92	0	.01094	.01070	.01047	.01025	.01005	.00986	.00968	.00951	.00935	.00919	.00905	.00891	.00878	.00865	.00853	.00841	.00830	.00819	.00808	.00798
92	1	.00496	.00474	.00454	.00435	.00418	.00402	.00387	.00373	.00360	.00347	.00336	.00325	.00315	.00305	.00296	.00287	.00279	.00272	.00264	.00257
92	2	.00489	.00466	.00445	.00426	.00408	.00391	.00375	.00360	.00347	.00334	.00322	.00310	.00300	.00290	.00280	.00271	.00263	.00255	.00247	.00240
92	3	.00502	.00478	.00455	.00435	.00416	.00398	.00381	.00365	.00351	.00337	.00324	.00312	.00301	.00291	.00280	.00271	.00262	.00254	.00245	.00238
92	4	.00525	.00500	.00476	.00454	.00433	.00414	.00397	.00380	.00365	.00350	.00337	.00324	.00312	.00300	.00290	.00280	.00270	.00261	.00252	.00244
92	5	.00557	.00530	.00505	.00481	.00459	.00439	.00420	.00402	.00386	.00370	.00356	.00342	.00329	.00317	.00306	.00295	.00285	.00275	.00266	.00257
92	6	.00595	.00566	.00539	.00514	.00491	.00469	.00449	.00430	.00413	.00396	.00381	.00366	.00352	.00339	.00327	.00315	.00304	.00294	.00284	.00275
92	7	.00640	.00609	.00580	.00553	.00529	.00506	.00484	.00464	.00445	.00427	.00411	.00395	.00380	.00367	.00353	.00341	.00329	.00318	.00307	.00297
92	8	.00690	.00657	.00626	.00598	.00572	.00547	.00524	.00503	.00483	.00464	.00446	.00429	.00413	.00399	.00384	.00371	.00358	.00346	.00335	.00324
92	9	.00748	.00713	.00680	.00650	.00622	.00596	.00571	.00548	.00527	.00507	.00488	.00470	.00453	.00437	.00422	.00408	.00394	.00381	.00369	.00357
92	10	.00814	.00776	.00742	.00710	.00680	.00652	.00626	.00602	.00579	.00557	.00537	.00518	.00500	.00482	.00466	.00451	.00436	.00423	.00409	.00397
92	11	.00886	.00847	.00810	.00776	.00744	.00715	.00687	.00661	.00636	.00613	.00592	.00571	.00552	.00534	.00516	.00500	.00485	.00470	.00456	.00442
92	12	.00965	.00923	.00884	.00848	.00815	.00783	.00753	.00726	.00700	.00675	.00652	.00630	.00610	.00590	.00572	.00554	.00538	.00522	.00507	.00493
92	13	.01047	.01002	.00961	.00923	.00887	.00854	.00822	.00793	.00765	.00739	.00715	.00692	.00670	.00649	.00629	.00611	.00593	.00576	.00560	.00545
92	14	.01127	.01080	.01036	.00996	.00958	.00922	.00889	.00858	.00829	.00801	.00775	.00751	.00727	.00705	.00685	.00665	.00646	.00628	.00611	.00595
92	15	.01203	.01153	.01107	.01065	.01024	.00987	.00952	.00919	.00888	.00859	.00831	.00805	.00781	.00758	.00736	.00715	.00695	.00676	.00658	.00641
92	16	.01274	.01221	.01173	.01128	.01085	.01046	.01009	.00974	.00941	.00910	.00881	.00854	.00828	.00804	.00780	.00758	.00737	.00717	.00698	.00680
92	17	.01340	.01285	.01234	.01186	.01142	.01100	.01061	.01024	.00990	.00957	.00927	.00898	.00870	.00845	.00820	.00797	.00775	.00754	.00734	.00715
92	18	.01404	.01347	.01293	.01242	.01195	.01151	.01110	.01071	.01035	.01001	.00968	.00938	.00909	.00882	.00856	.00832	.00808	.00786	.00765	.00745
92	19	.01470	.01409	.01352	.01299	.01249	.01203	.01159	.01118	.01080	.01044	.01010	.00978	.00947	.00919	.00892	.00866	.00841	.00818	.00796	.00775
92	20	.01539	.01475	.01414	.01358	.01306	.01257	.01211	.01168	.01127	.01089	.01053	.01020	.00988	.00957	.00929	.00902	.00876	.00851	.00828	.00806
92	21	.01613	.01545	.01482	.01422	.01367	.01315	.01267	.01221	.01178	.01138	.01100	.01064	.01031	.00999	.00968	.00940	.00912	.00887	.00862	.00839

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
92	22	.01691	.01619	.01552	.01490	.01431	.01377	.01325	.01277	.01232	.01189	.01149	.01111	.01076	.01042	.01010	.00979	.00951	.00923	.00897	.00873
92	23	.01775	.01699	.01629	.01562	.01501	.01443	.01388	.01338	.01290	.01245	.01202	.01162	.01124	.01089	.01055	.01023	.00992	.00963	.00936	.00910
92	24	.01867	.01787	.01712	.01642	.01577	.01515	.01458	.01404	.01353	.01305	.01260	.01218	.01178	.01140	.01104	.01070	.01038	.01007	.00978	.00951
92	25	.01967	.01883	.01804	.01730	.01660	.01596	.01535	.01478	.01424	.01373	.01325	.01280	.01238	.01198	.01160	.01124	.01089	.01057	.01026	.00997
92	26	.02077	.01988	.01904	.01826	.01752	.01684	.01619	.01558	.01501	.01448	.01397	.01349	.01304	.01262	.01221	.01183	.01147	.01112	.01079	.01048
92	27	.02198	.02104	.02015	.01932	.01854	.01782	.01713	.01649	.01588	.01531	.01478	.01427	.01379	.01333	.01291	.01250	.01211	.01175	.01140	.01107
92	28	.02329	.02229	.02135	.02047	.01965	.01888	.01815	.01747	.01683	.01622	.01565	.01511	.01460	.01412	.01366	.01323	.01282	.01243	.01206	.01170
92	29	.02470	.02364	.02265	.02172	.02085	.02003	.01926	.01853	.01785	.01721	.01660	.01602	.01548	.01497	.01448	.01402	.01358	.01317	.01277	.01240
92	30	.02621	.02509	.02404	.02306	.02213	.02126	.02044	.01967	.01895	.01827	.01762	.01701	.01643	.01589	.01537	.01488	.01441	.01397	.01355	.01315
92	31	.02783	.02664	.02553	.02449	.02351	.02258	.02172	.02090	.02013	.01940	.01872	.01807	.01745	.01687	.01632	.01580	.01530	.01483	.01438	.01395
92	32	.02956	.02830	.02713	.02602	.02498	.02401	.02308	.02222	.02140	.02062	.01989	.01920	.01855	.01793	.01734	.01678	.01625	.01575	.01527	.01482
92	33	.03142	.03010	.02885	.02768	.02658	.02554	.02457	.02364	.02277	.02195	.02117	.02044	.01974	.01908	.01846	.01786	.01730	.01676	.01625	.01576
92	34	.03342	.03202	.03070	.02946	.02830	.02720	.02616	.02518	.02426	.02338	.02256	.02177	.02103	.02033	.01966	.01902	.01842	.01785	.01730	.01678
92	35	.03558	.03410	.03271	.03140	.03016	.02899	.02789	.02685	.02587	.02494	.02406	.02323	.02244	.02169	.02098	.02030	.01966	.01904	.01846	.01790
92	36	.03790	.03634	.03487	.03348	.03217	.03093	.02976	.02866	.02762	.02663	.02569	.02480	.02396	.02316	.02240	.02168	.02099	.02034	.01972	.01912
92	37	.04040	.03875	.03719	.03572	.03433	.03302	.03178	.03061	.02950	.02845	.02746	.02651	.02561	.02476	.02395	.02318	.02245	.02175	.02108	.02045
92	38	.04309	.04135	.03970	.03815	.03668	.03529	.03398	.03274	.03156	.03044	.02938	.02838	.02742	.02651	.02565	.02483	.02404	.02330	.02259	.02191
92	39	.04600	.04416	.04242	.04078	.03922	.03775	.03636	.03504	.03379	.03260	.03148	.03041	.02939	.02842	.02750	.02662	.02579	.02499	.02423	.02350
92	40	.04913	.04719	.04536	.04362	.04198	.04042	.03895	.03755	.03622	.03496	.03377	.03263	.03154	.03051	.02953	.02859	.02770	.02685	.02604	.02526
92	41	.05253	.05048	.04855	.04672	.04498	.04333	.04177	.04029	.03888	.03754	.03627	.03506	.03391	.03281	.03176	.03076	.02981	.02890	.02803	.02720
92	42	.05619	.05403	.05199	.05006	.04823	.04649	.04483	.04326	.04177	.04035	.03900	.03771	.03649	.03532	.03420	.03314	.03212	.03115	.03022	.02933
92	43	.06012	.05785	.05571	.05367	.05173	.04989	.04815	.04648	.04490	.04340	.04196	.04060	.03929	.03805	.03686	.03573	.03465	.03361	.03262	.03167
92	44	.06434	.06196	.05970	.05755	.05551	.05357	.05172	.04996	.04829	.04669	.04517	.04372	.04234	.04102	.03975	.03855	.03739	.03629	.03523	.03422
92	45	.06883	.06632	.06394	.06168	.05953	.05749	.05554	.05368	.05191	.05022	.04861	.04708	.04561	.04420	.04286	.04158	.04035	.03917	.03804	.03696
92	46	.07360	.07097	.06847	.06610	.06383	.06168	.05962	.05766	.05579	.05401	.05230	.05067	.04912	.04763	.04620	.04484	.04353	.04228	.04108	.03992
92	47	.07864	.07588	.07326	.07077	.06839	.06612	.06395	.06189	.05991	.05803	.05622	.05450	.05285	.05127	.04976	.04831	.04692	.04559	.04432	.04309
92	48	.08397	.08109	.07834	.07572	.07322	.07084	.06856	.06638	.06430	.06231	.06041	.05859	.05684	.05517	.05357	.05203	.05056	.04915	.04779	.04648
92	49	.08961	.08660	.08372	.08097	.07835	.07584	.07345	.07116	.06897	.06687	.06486	.06294	.06110	.05933	.05763	.05601	.05444	.05294	.05150	.05012
92	50	.09558	.09243	.08942	.08654	.08379	.08116	.07865	.07624	.07394	.07173	.06961	.06758	.06564	.06377	.06198	.06026	.05860	.05701	.05549	.05402
92	51	.10187	.09858	.09544	.09243	.08955	.08680	.08416	.08163	.07921	.07689	.07466	.07253	.07047	.06850	.06661	.06479	.06304	.06136	.05974	.05818
92	52	.10848	.10505	.10177	.09862	.09561	.09273	.08997	.08732	.08478	.08234	.08000	.07775	.07559	.07351	.07152	.06960	.06775	.06597	.06426	.06261
92	53	.11540	.11183	.10840	.10513	.10198	.09897	.09608	.09330	.09064	.08808	.08562	.08326	.08099	.07880	.07670	.07468	.07273	.07085	.06904	.06729
92	54	.12263	.11892	.11536	.11194	.10866	.10552	.10250	.09959	.09681	.09412	.09155	.08907	.08668	.08438	.08217	.08004	.07798	.07600	.07410	.07225
92	55	.13020	.12634	.12264	.11908	.11567	.11239	.10923	.10620	.10329	.10048	.09778	.09518	.09268	.09027	.08794	.08570	.08354	.08145	.07944	.07750
92	56	.13811	.13410	.13026	.12656	.12301	.11959	.11630	.11314	.11009	.10716	.10434	.10162	.09899	.09646	.09402	.09167	.08940	.08721	.08509	.08304
92	57	.14635	.14220	.13821	.13437	.13068	.12713	.12370	.12041	.11723	.11417	.11122	.10837	.10563	.10298	.10042	.09796	.09557	.09327	.09104	.08889
92	58	.15490	.15061	.14648	.14250	.13866	.13497	.13141	.12798	.12467	.12148	.11840	.11543	.11256	.10979	.10712	.10453	.10203	.09962	.09728	.09502
92	59	.16374	.15930	.15503	.15091	.14693	.14310	.13941	.13584	.13240	.12908	.12587	.12277	.11978	.11688	.11409	.11138	.10877	.10623	.10379	.10141
92	60	.17287	.16829	.16387	.15960	.15549	.15152	.14769	.14399	.14041	.13696	.13362	.13039	.12727	.12425	.12133	.11851	.11577	.11312	.11056	.10807
92	61	.18231	.17758	.17302	.16862	.16436	.16025	.15628	.15245	.14874	.14515	.14168	.13832	.13507	.13193	.12888	.12594	.12308	.12031	.11763	.11503
92	62	.19211	.18724	.18254	.17799	.17360	.16935	.16524	.16127	.15742	.15370	.15010	.14661	.14324	.13996	.13679	.13372	.13074	.12786	.12505	.12234
92	63	.20227	.19727	.19242	.18774	.18321	.17882	.17458	.17047	.16649	.16264	.15890	.15528	.15178	.14838	.14508	.14188	.13878	.13577	.13285	.13001
92	64	.21280	.20766	.20268	.19786	.19319	.18867	.18429	.18004	.17593	.17194	.16808	.16433	.16069	.15716	.15374	.15041	.14719	.14405	.14101	.13806
92	65	.22369	.21841	.21330	.20835	.20355	.19889	.19438	.19000	.18575	.18163	.17764	.17376	.16999	.16633	.16278	.15933	.15598	.15272	.14956	.14648
92	66	.23497	.22957	.22432	.21924	.21431	.20952	.20488	.20037	.19599	.19174	.18762	.18361	.17971	.17593	.17225	.16867	.16520	.16181	.15853	.15533
92	67	.24668	.24115	.23579	.23058	.22552	.22060	.21583	.21120	.20669	.20231	.19806	.19392	.18990	.18599	.18218	.17848	.17488	.17138	.16797	.16465
92	68	.25879	.25315	.24766	.24233	.23715	.23211	.22721	.22245	.21782	.21332	.20894	.20468	.20053	.19650	.19257	.18874	.18502	.18139	.17786	.17442
92	69	.27126	.26550	.25990	.25446	.24916	.24400	.23899	.23411	.22936	.22473	.22023	.21585	.21158	.20742	.20337	.19942	.19558	.19183	.18818	.18462
92	70	.28403	.27817	.27246	.26690	.26149	.25622	.25109	.24610	.24123	.23649	.23187	.22737	.22298	.21871	.21454	.21047	.20651	.20264	.19887	.19519
92	71	.29704	.29108	.28527	.27961	.27409	.26872	.26348	.25837	.25339	.24854	.24381	.23919	.23469	.23030	.22602	.22183	.21775	.21377	.20989	.20609

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
92	72	.31025	.30420	.29830	.29254	.28693	.28145	.27611	.27090	.26582	.26086	.25601	.25129	.24668	.24218	.23778	.23349	.22929	.22520	.22120	.21729
92	73	.32365	.31751	.31152	.30568	.29997	.29440	.28897	.28366	.27847	.27341	.26847	.26364	.25892	.25431	.24981	.24541	.24111	.23690	.23279	.22878
92	74	.33727	.33106	.32499	.31907	.31328	.30762	.30210	.29670	.29142	.28626	.28122	.27629	.27148	.26677	.26216	.25766	.25325	.24894	.24473	.24061
92	75	.35116	.34488	.33875	.33275	.32688	.32115	.31554	.31006	.30470	.29945	.29432	.28930	.28439	.27959	.27489	.27028	.26578	.26137	.25706	.25283
92	76	.36534	.35901	.35281	.34675	.34082	.33502	.32934	.32378	.31834	.31302	.30781	.30270	.29771	.29281	.28802	.28333	.27873	.27423	.26982	.26550
92	77	.37978	.37341	.36716	.36105	.35507	.34920	.34346	.33784	.33233	.32694	.32165	.31647	.31140	.30643	.30155	.29678	.29210	.28751	.28301	.27860
92	78	.39443	.38802	.38174	.37559	.36956	.36365	.35786	.35218	.34661	.34116	.33581	.33056	.32542	.32038	.31543	.31058	.30582	.30116	.29658	.29209
92	79	.40917	.40274	.39644	.39026	.38419	.37825	.37241	.36669	.36108	.35557	.35017	.34487	.33966	.33456	.32955	.32463	.31981	.31507	.31042	.30585
92	80	.42387	.41743	.41112	.40491	.39883	.39285	.38699	.38123	.37558	.37003	.36459	.35924	.35399	.34883	.34376	.33879	.33390	.32911	.32439	.31976
92	81	.43842	.43198	.42566	.41945	.41335	.40736	.40147	.39569	.39001	.38443	.37895	.37357	.36827	.36307	.35796	.35294	.34800	.34315	.33838	.33369
92	82	.45274	.44632	.44000	.43379	.42769	.42169	.41579	.41000	.40430	.39870	.39319	.38777	.38245	.37721	.37207	.36700	.36203	.35713	.35231	.34758
92	83	.46683	.46042	.45412	.44792	.44182	.43583	.42993	.42413	.41842	.41280	.40728	.40185	.39650	.39124	.38606	.38097	.37596	.37103	.36617	.36139
92	84	.48073	.47435	.46807	.46189	.45581	.44983	.44394	.43814	.43243	.42682	.42129	.41584	.41048	.40521	.40001	.39490	.38986	.38490	.38002	.37521
92	85	.49446	.48812	.48188	.47573	.46968	.46372	.45784	.45206	.44636	.44076	.43523	.42979	.42442	.41914	.41394	.40881	.40376	.39879	.39389	.38906
92	86	.50789	.50160	.49540	.48929	.48327	.47734	.47150	.46574	.46006	.45447	.44896	.44352	.43817	.43289	.42769	.42256	.41751	.41253	.40761	.40277
92	87	.52083	.51460	.50845	.50239	.49641	.49052	.48471	.47898	.47334	.46777	.46228	.45686	.45152	.44626	.44107	.43594	.43089	.42591	.42100	.41616
92	88	.53326	.52708	.52099	.51498	.50906	.50321	.49745	.49176	.48614	.48061	.47515	.46976	.46444	.45920	.45402	.44892	.44388	.43891	.43400	.42916
92	89	.54514	.53903	.53300	.52705	.52118	.51538	.50967	.50402	.49845	.49295	.48753	.48217	.47689	.47167	.46652	.46143	.45641	.45146	.44657	.44174
92	90	.55642	.55038	.54442	.53853	.53272	.52698	.52131	.51572	.51020	.50474	.49936	.49404	.48879	.48361	.47849	.47343	.46844	.46351	.45864	.45383
92	91	.56694	.56097	.55507	.54925	.54350	.53782	.53221	.52667	.52120	.51579	.51045	.50518	.49996	.49482	.48973	.48471	.47974	.47484	.47000	.46521
92	92	.57656	.57066	.56483	.55907	.55338	.54776	.54221	.53672	.53130	.52594	.52064	.51541	.51024	.50513	.50008	.49509	.49016	.48529	.48047	.47571
93	0	.01110	.01086	.01063	.01042	.01022	.01003	.00985	.00968	.00952	.00937	.00922	.00908	.00895	.00882	.00870	.00859	.00848	.00837	.00826	.00816
93	1	.00498	.00477	.00457	.00438	.00421	.00405	.00390	.00376	.00363	.00350	.00339	.00328	.00318	.00308	.00299	.00291	.00282	.00275	.00267	.00260
93	2	.00492	.00469	.00448	.00428	.00410	.00393	.00377	.00363	.00349	.00336	.00324	.00313	.00302	.00292	.00282	.00274	.00265	.00257	.00249	.00242
93	3	.00504	.00480	.00457	.00437	.00418	.00400	.00383	.00367	.00353	.00339	.00326	.00314	.00303	.00293	.00283	.00273	.00264	.00256	.00248	.00240
93	4	.00527	.00501	.00478	.00456	.00435	.00416	.00399	.00382	.00367	.00352	.00338	.00326	.00314	.00302	.00292	.00282	.00272	.00263	.00254	.00246
93	5	.00559	.00532	.00506	.00483	.00461	.00441	.00422	.00404	.00388	.00372	.00358	.00344	.00331	.00319	.00308	.00297	.00287	.00277	.00268	.00259
93	6	.00597	.00568	.00541	.00516	.00493	.00471	.00451	.00432	.00414	.00398	.00382	.00368	.00354	.00341	.00329	.00317	.00306	.00296	.00286	.00276
93	7	.00641	.00610	.00582	.00555	.00530	.00507	.00486	.00466	.00447	.00429	.00413	.00397	.00382	.00368	.00355	.00343	.00331	.00320	.00309	.00299
93	8	.00692	.00659	.00628	.00600	.00574	.00549	.00526	.00505	.00485	.00466	.00448	.00431	.00415	.00400	.00386	.00373	.00360	.00348	.00337	.00326
93	9	.00750	.00715	.00682	.00652	.00624	.00598	.00574	.00551	.00529	.00509	.00490	.00472	.00455	.00439	.00424	.00410	.00396	.00383	.00371	.00359
93	10	.00816	.00779	.00744	.00712	.00683	.00655	.00629	.00604	.00581	.00560	.00539	.00520	.00502	.00485	.00469	.00454	.00439	.00425	.00412	.00399
93	11	.00889	.00850	.00813	.00779	.00747	.00718	.00690	.00664	.00640	.00617	.00595	.00574	.00555	.00537	.00520	.00503	.00488	.00473	.00459	.00445
93	12	.00969	.00927	.00888	.00852	.00818	.00787	.00757	.00730	.00704	.00679	.00656	.00634	.00614	.00594	.00576	.00558	.00542	.00526	.00511	.00496
93	13	.01051	.01007	.00966	.00928	.00892	.00858	.00827	.00798	.00770	.00744	.00720	.00696	.00675	.00654	.00634	.00616	.00598	.00581	.00565	.00550
93	14	.01132	.01085	.01042	.01001	.00963	.00928	.00895	.00864	.00834	.00807	.00781	.00756	.00733	.00711	.00690	.00671	.00652	.00634	.00617	.00601
93	15	.01209	.01160	.01114	.01071	.01031	.00993	.00958	.00925	.00894	.00865	.00838	.00812	.00787	.00764	.00742	.00721	.00701	.00682	.00664	.00647
93	16	.01280	.01228	.01180	.01134	.01092	.01053	.01016	.00981	.00948	.00917	.00888	.00861	.00835	.00811	.00787	.00765	.00744	.00724	.00705	.00687
93	17	.01347	.01292	.01241	.01194	.01149	.01107	.01068	.01032	.00997	.00965	.00934	.00905	.00878	.00852	.00828	.00804	.00782	.00761	.00741	.00722
93	18	.01412	.01354	.01300	.01250	.01203	.01159	.01117	.01079	.01042	.01008	.00976	.00946	.00917	.00890	.00864	.00839	.00816	.00794	.00773	.00753
93	19	.01478	.01416	.01360	.01306	.01257	.01211	.01167	.01126	.01088	.01052	.01018	.00986	.00955	.00927	.00900	.00874	.00849	.00826	.00804	.00783
93	20	.01547	.01482	.01422	.01366	.01314	.01265	.01219	.01176	.01136	.01098	.01062	.01028	.00996	.00966	.00937	.00910	.00884	.00860	.00836	.00814
93	21	.01621	.01553	.01490	.01431	.01375	.01324	.01275	.01230	.01187	.01147	.01109	.01073	.01039	.01007	.00977	.00948	.00921	.00895	.00871	.00847
93	22	.01699	.01628	.01561	.01498	.01440	.01385	.01334	.01286	.01240	.01198	.01158	.01120	.01084	.01050	.01019	.00988	.00959	.00932	.00906	.00882
93	23	.01784	.01708	.01637	.01571	.01509	.01451	.01397	.01346	.01298	.01253	.01211	.01171	.01133	.01097	.01064	.01032	.01001	.00972	.00945	.00919
93	24	.01875	.01795	.01721	.01651	.01585	.01524	.01467	.01413	.01362	.01314	.01270	.01227	.01187	.01149	.01113	.01079	.01047	.01017	.00987	.00960
93	25	.01976	.01892	.01813	.01739	.01670	.01605	.01544	.01487	.01433	.01382	.01335	.01290	.01247	.01207	.01169	.01133	.01099	.01066	.01036	.01006
93	26	.02087	.01997	.01913	.01835	.01762	.01693	.01629	.01568	.01511	.01457	.01407	.01359	.01314	.01271	.01231	.01193	.01156	.01122	.01089	.01058
93	27	.02208	.02113	.02025	.01942	.01864	.01792	.01723	.01659	.01598	.01541	.01488	.01437	.01389	.01344	.01301	.01260	.01221	.01185	.01150	.01117
93	28	.02339	.02239	.02145	.02058	.01975	.01898	.01826	.01757	.01693	.01633	.01575	.01522	.01471	.01422	.01377	.01333	.01292	.01253	.01216	.01181



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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
93	29	.02481	.02375	.02276	.02183	.02096	.02014	.01937	.01864	.01796	.01732	.01671	.01614	.01559	.01508	.01460	.01413	.01370	.01328	.01289	.01251
93	30	.02633	.02521	.02416	.02317	.02225	.02138	.02056	.01979	.01907	.01838	.01774	.01713	.01655	.01600	.01549	.01500	.01453	.01409	.01367	.01327
93	31	.02795	.02676	.02565	.02461	.02363	.02271	.02184	.02102	.02025	.01952	.01884	.01819	.01757	.01699	.01644	.01592	.01542	.01495	.01450	.01407
93	32	.02968	.02843	.02725	.02615	.02511	.02413	.02321	.02234	.02153	.02075	.02002	.01933	.01868	.01806	.01747	.01691	.01638	.01588	.01540	.01495
93	33	.03155	.03023	.02898	.02781	.02671	.02568	.02470	.02378	.02291	.02209	.02131	.02057	.01988	.01922	.01859	.01800	.01743	.01690	.01638	.01590
93	34	.03356	.03216	.03084	.02960	.02844	.02734	.02630	.02532	.02440	.02352	.02270	.02191	.02117	.02047	.01980	.01917	.01857	.01799	.01745	.01693
93	35	.03573	.03425	.03285	.03154	.03031	.02914	.02804	.02700	.02602	.02509	.02421	.02338	.02259	.02184	.02113	.02045	.01981	.01919	.01861	.01806
93	36	.03806	.03649	.03502	.03363	.03232	.03109	.02992	.02882	.02777	.02678	.02585	.02496	.02412	.02332	.02256	.02184	.02115	.02050	.01988	.01928
93	37	.04056	.03891	.03735	.03588	.03450	.03319	.03195	.03078	.02967	.02862	.02762	.02668	.02578	.02493	.02412	.02335	.02262	.02192	.02125	.02062
93	38	.04326	.04152	.03988	.03832	.03686	.03547	.03416	.03291	.03174	.03062	.02956	.02856	.02760	.02669	.02583	.02501	.02422	.02348	.02276	.02208
93	39	.04618	.04434	.04260	.04096	.03941	.03794	.03655	.03523	.03398	.03279	.03167	.03060	.02958	.02861	.02769	.02681	.02598	.02518	.02442	.02369
93	40	.04933	.04739	.04555	.04382	.04218	.04062	.03915	.03775	.03642	.03516	.03397	.03283	.03175	.03071	.02973	.02880	.02790	.02705	.02624	.02546
93	41	.05274	.05069	.04876	.04693	.04519	.04354	.04198	.04050	.03909	.03776	.03649	.03527	.03412	.03302	.03198	.03098	.03003	.02912	.02825	.02742
93	42	.05641	.05426	.05222	.05029	.04845	.04671	.04506	.04349	.04200	.04058	.03923	.03794	.03672	.03555	.03444	.03337	.03236	.03138	.03046	.02957
93	43	.06036	.05810	.05595	.05391	.05198	.05014	.04839	.04673	.04515	.04365	.04221	.04085	.03955	.03830	.03712	.03598	.03490	.03386	.03287	.03192
93	44	.06460	.06222	.05996	.05781	.05577	.05383	.05199	.05023	.04856	.04697	.04545	.04400	.04261	.04129	.04003	.03882	.03767	.03656	.03551	.03449
93	45	.06911	.06661	.06424	.06198	.05983	.05778	.05583	.05398	.05221	.05052	.04891	.04737	.04591	.04450	.04316	.04188	.04065	.03947	.03834	.03726
93	46	.07391	.07129	.06879	.06641	.06415	.06200	.05994	.05798	.05611	.05433	.05263	.05100	.04944	.04795	.04653	.04516	.04386	.04260	.04140	.04025
93	47	.07898	.07623	.07361	.07111	.06873	.06647	.06430	.06224	.06026	.05838	.05658	.05486	.05321	.05163	.05012	.04867	.04728	.04595	.04467	.04345
93	48	.08435	.08147	.07872	.07610	.07360	.07122	.06894	.06677	.06469	.06270	.06079	.05897	.05723	.05556	.05396	.05242	.05095	.04954	.04818	.04687
93	49	.09002	.08701	.08413	.08138	.07876	.07626	.07387	.07158	.06939	.06729	.06528	.06336	.06152	.05975	.05806	.05643	.05487	.05337	.05193	.05054
93	50	.09602	.09287	.08987	.08699	.08425	.08162	.07910	.07670	.07440	.07219	.07007	.06805	.06610	.06423	.06244	.06072	.05907	.05748	.05595	.05448
93	51	.10236	.09907	.09593	.09292	.09005	.08730	.08466	.08213	.07971	.07739	.07517	.07303	.07098	.06901	.06712	.06530	.06355	.06187	.06025	.05869
93	52	.10901	.10558	.10230	.09916	.09616	.09327	.09051	.08787	.08533	.08289	.08055	.07830	.07614	.07407	.07207	.07015	.06830	.06652	.06481	.06316
93	53	.11598	.11241	.10899	.10571	.10257	.09956	.09667	.09390	.09124	.08868	.08622	.08386	.08159	.07941	.07730	.07528	.07333	.07146	.06965	.06790
93	54	.12327	.11955	.11600	.11258	.10931	.10616	.10314	.10024	.09746	.09478	.09220	.08972	.08734	.08504	.08283	.08070	.07865	.07667	.07476	.07292
93	55	.13089	.12704	.12334	.11978	.11637	.11309	.10994	.10691	.10400	.10119	.09850	.09590	.09339	.09098	.08866	.08642	.08426	.08217	.08016	.07822
93	56	.13886	.13486	.13101	.12732	.12377	.12036	.11707	.11391	.11087	.10794	.10512	.10240	.09977	.09725	.09481	.09246	.09019	.08799	.08588	.08383
93	57	.14717	.14302	.13904	.13520	.13151	.12796	.12454	.12125	.11807	.11502	.11207	.10922	.10648	.10383	.10128	.09881	.09643	.09412	.09190	.08975
93	58	.15579	.15150	.14737	.14340	.13957	.13588	.13232	.12889	.12559	.12240	.11933	.11636	.11349	.11072	.10805	.10546	.10296	.10055	.09821	.09595
93	59	.16470	.16027	.15600	.15188	.14791	.14408	.14039	.13683	.13339	.13007	.12687	.12377	.12078	.11789	.11509	.11239	.10977	.10724	.10479	.10242
93	60	.17391	.16933	.16492	.16066	.15655	.15258	.14875	.14505	.14148	.13803	.13470	.13147	.12835	.12534	.12242	.11959	.11686	.11421	.11165	.10917
93	61	.18343	.17871	.17415	.16975	.16550	.16140	.15743	.15360	.14989	.14631	.14284	.13949	.13624	.13310	.13006	.12711	.12426	.12149	.11881	.11621
93	62	.19331	.18845	.18376	.17922	.17483	.17059	.16648	.16251	.15867	.15495	.15136	.14787	.14450	.14123	.13806	.13499	.13201	.12912	.12632	.12361
93	63	.20357	.19857	.19374	.18906	.18454	.18016	.17592	.17181	.16784	.16399	.16025	.15664	.15313	.14974	.14644	.14325	.14015	.13714	.13422	.13138
93	64	.21420	.20906	.20409	.19928	.19462	.19010	.18573	.18149	.17738	.17340	.16953	.16579	.16215	.15863	.15521	.15188	.14866	.14553	.14249	.13953
93	65	.22520	.21993	.21483	.20988	.20508	.20044	.19593	.19156	.18731	.18320	.17921	.17533	.17157	.16791	.16436	.16092	.15757	.15431	.15115	.14807
93	66	.23660	.23120	.22597	.22089	.21597	.21119	.20655	.20205	.19767	.19343	.18931	.18530	.18141	.17763	.17395	.17038	.16690	.16353	.16024	.15704
93	67	.24844	.24292	.23756	.23236	.22730	.22240	.21763	.21300	.20850	.20413	.19988	.19575	.19173	.18782	.18402	.18032	.17672	.17322	.16981	.16649
93	68	.26069	.25505	.24957	.24425	.23907	.23405	.22916	.22440	.21978	.21528	.21091	.20665	.20251	.19848	.19455	.19073	.18701	.18338	.17985	.17641
93	69	.27331	.26756	.26197	.25653	.25124	.24609	.24109	.23621	.23147	.22685	.22236	.21798	.21371	.20956	.20551	.20157	.19773	.19398	.19033	.18677
93	70	.28623	.28038	.27468	.26914	.26374	.25848	.25336	.24837	.24351	.23878	.23417	.22967	.22529	.22102	.21685	.21279	.20883	.20497	.20120	.19752
93	71	.29941	.29346	.28766	.28201	.27651	.27115	.26592	.26082	.25585	.25101	.24628	.24167	.23717	.23279	.22851	.22433	.22026	.21628	.21239	.20860
93	72	.31280	.30676	.30087	.29513	.28953	.28406	.27873	.27353	.26846	.26350	.25867	.25395	.24935	.24485	.24046	.23617	.23198	.22789	.22390	.21999
93	73	.32638	.32026	.31429	.30845	.30276	.29721	.29178	.28648	.28131	.27626	.27132	.26650	.26179	.25719	.25269	.24829	.24400	.23980	.23569	.23168
93	74	.34021	.33401	.32796	.32205	.31627	.31063	.30511	.29973	.29446	.28931	.28428	.27936	.27455	.26985	.26525	.26075	.25635	.25205	.24784	.24372
93	75	.35431	.34805	.34193	.33594	.33009	.32437	.31878	.31331	.30796	.30273	.29760	.29259	.28769	.28289	.27820	.27360	.26911	.26470	.26039	.25617
93	76	.36871	.36240	.35623	.35018	.34427	.33848	.33282	.32727	.32184	.31653	.31133	.30624	.30125	.29636	.29158	.28690	.28231	.27781	.27340	.26909
93	77	.38340	.37705	.37083	.36473	.35877	.35292	.34720	.34159	.33609	.33071	.32544	.32027	.31520	.31024	.30538	.30061	.29593	.29135	.28686	.28246
93	78	.39832	.39193	.38568	.37955	.37353	.36764	.36187	.35621	.35066	.34521	.33988	.33464	.32951	.32448	.31954	.31470	.30995	.30529	.30072	.29623

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
93	79	.41335	.40694	.40066	.39450	.38846	.38254	.37672	.37102	.36542	.35993	.35454	.34925	.34406	.33897	.33397	.32906	.32424	.31951	.31487	.31031
93	80	.42835	.42194	.41565	.40947	.40341	.39745	.39161	.38587	.38024	.37471	.36928	.36394	.35871	.35356	.34851	.34354	.33867	.33388	.32917	.32455
93	81	.44321	.43680	.43051	.42432	.41825	.41228	.40642	.40066	.39500	.38944	.38397	.37860	.37333	.36814	.36304	.35803	.35310	.34826	.34350	.33882
93	82	.45785	.45146	.44517	.43899	.43292	.42694	.42107	.41530	.40962	.40404	.39855	.39316	.38785	.38263	.37750	.37245	.36748	.36259	.35779	.35306
93	83	.47227	.46590	.45963	.45346	.44739	.44142	.43555	.42978	.42409	.41850	.41300	.40758	.40226	.39701	.39185	.38677	.38177	.37685	.37201	.36724
93	84	.48652	.48018	.47393	.46779	.46174	.45579	.44993	.44416	.43848	.43288	.42738	.42195	.41661	.41136	.40618	.40108	.39606	.39112	.38625	.38145
93	85	.50061	.49431	.48811	.48200	.47598	.47005	.46421	.45846	.45279	.44721	.44171	.43629	.43095	.42569	.42050	.41540	.41036	.40540	.40052	.39570
93	86	.51441	.50817	.50201	.49594	.48996	.48407	.47826	.47253	.46689	.46132	.45584	.45043	.44510	.43985	.43467	.42956	.42452	.41956	.41466	.40983
93	87	.52774	.52155	.51545	.50943	.50349	.49764	.49187	.48618	.48056	.47503	.46957	.46418	.45887	.45363	.44846	.44336	.43833	.43337	.42848	.42365
93	88	.54055	.53443	.52838	.52242	.51654	.51074	.50501	.49936	.49379	.48828	.48286	.47750	.47221	.46699	.46184	.45676	.45175	.44680	.44191	.43709
93	89	.55281	.54676	.54078	.53489	.52906	.52331	.51764	.51204	.50651	.50105	.49566	.49034	.48508	.47989	.47477	.46971	.46472	.45979	.45492	.45011
93	90	.56448	.55850	.55259	.54676	.54100	.53531	.52970	.52415	.51867	.51325	.50791	.50263	.49741	.49226	.48717	.48215	.47718	.47227	.46743	.46264
93	91	.57537	.56947	.56363	.55787	.55218	.54655	.54099	.53550	.53007	.52471	.51941	.51418	.50900	.50389	.49884	.49385	.48891	.48404	.47922	.47446
93	92	.58535	.57952	.57376	.56806	.56243	.55686	.55136	.54593	.54055	.53524	.52999	.52480	.51967	.51460	.50959	.50463	.49973	.49489	.49010	.48537
93	93	.59448	.58872	.58302	.57739	.57182	.56631	.56087	.55549	.55017	.54491	.53971	.53456	.52947	.52445	.51947	.51455	.50969	.50488	.50013	.49542
94	0	.01125	.01101	.01078	.01057	.01037	.01018	.01001	.00984	.00968	.00953	.00938	.00925	.00912	.00899	.00887	.00875	.00864	.00854	.00843	.00834
94	1	.00501	.00479	.00459	.00441	.00423	.00407	.00392	.00378	.00365	.00353	.00342	.00331	.00321	.00311	.00302	.00293	.00285	.00278	.00270	.00263
94	2	.00494	.00471	.00450	.00430	.00412	.00395	.00379	.00365	.00351	.00338	.00326	.00315	.00304	.00294	.00285	.00276	.00267	.00259	.00252	.00244
94	3	.00506	.00482	.00459	.00439	.00419	.00401	.00385	.00369	.00355	.00341	.00328	.00316	.00305	.00294	.00284	.00275	.00266	.00258	.00249	.00242
94	4	.00529	.00503	.00479	.00457	.00437	.00418	.00400	.00384	.00368	.00354	.00340	.00327	.00315	.00304	.00293	.00283	.00274	.00265	.00256	.00248
94	5	.00560	.00533	.00508	.00484	.00463	.00442	.00423	.00406	.00389	.00374	.00359	.00346	.00333	.00321	.00309	.00298	.00288	.00279	.00269	.00261
94	6	.00598	.00569	.00542	.00517	.00494	.00472	.00452	.00433	.00416	.00399	.00384	.00369	.00355	.00342	.00330	.00319	.00308	.00297	.00287	.00278
94	7	.00643	.00612	.00583	.00557	.00532	.00509	.00487	.00467	.00448	.00431	.00414	.00399	.00384	.00370	.00357	.00344	.00333	.00321	.00311	.00301
94	8	.00693	.00660	.00630	.00602	.00575	.00551	.00528	.00506	.00486	.00467	.00450	.00433	.00417	.00402	.00388	.00375	.00362	.00350	.00339	.00328
94	9	.00752	.00717	.00684	.00654	.00626	.00600	.00575	.00553	.00531	.00511	.00492	.00474	.00457	.00441	.00426	.00412	.00398	.00385	.00373	.00361
94	10	.00818	.00781	.00747	.00715	.00685	.00657	.00631	.00606	.00583	.00562	.00542	.00522	.00504	.00487	.00471	.00456	.00441	.00427	.00414	.00402
94	11	.00892	.00853	.00816	.00782	.00750	.00721	.00693	.00667	.00642	.00619	.00598	.00577	.00558	.00540	.00522	.00506	.00490	.00476	.00462	.00448
94	12	.00972	.00931	.00892	.00856	.00822	.00790	.00761	.00733	.00707	.00683	.00660	.00638	.00617	.00598	.00579	.00562	.00545	.00529	.00514	.00500
94	13	.01056	.01011	.00970	.00932	.00896	.00863	.00831	.00802	.00774	.00748	.00724	.00701	.00679	.00658	.00639	.00620	.00602	.00585	.00569	.00554
94	14	.01137	.01090	.01047	.01006	.00968	.00933	.00900	.00869	.00839	.00812	.00786	.00761	.00738	.00716	.00695	.00676	.00657	.00639	.00622	.00606
94	15	.01215	.01165	.01119	.01076	.01036	.00999	.00964	.00931	.00900	.00871	.00843	.00817	.00793	.00770	.00748	.00727	.00707	.00688	.00670	.00653
94	16	.01286	.01234	.01186	.01141	.01098	.01059	.01022	.00987	.00954	.00924	.00895	.00867	.00841	.00817	.00794	.00772	.00751	.00731	.00712	.00694
94	17	.01354	.01299	.01248	.01200	.01156	.01114	.01075	.01038	.01004	.00971	.00941	.00912	.00885	.00859	.00834	.00811	.00789	.00768	.00748	.00729
94	18	.01419	.01361	.01307	.01257	.01210	.01166	.01124	.01086	.01049	.01015	.00983	.00953	.00924	.00897	.00871	.00847	.00823	.00801	.00780	.00760
94	19	.01484	.01423	.01367	.01314	.01264	.01218	.01174	.01133	.01095	.01059	.01025	.00993	.00963	.00934	.00907	.00881	.00857	.00834	.00811	.00790
94	20	.01554	.01490	.01430	.01374	.01321	.01272	.01227	.01183	.01143	.01105	.01069	.01035	.01003	.00973	.00945	.00917	.00892	.00867	.00844	.00822
94	21	.01628	.01560	.01497	.01438	.01383	.01331	.01283	.01237	.01194	.01154	.01116	.01081	.01047	.01015	.00985	.00956	.00929	.00903	.00878	.00855
94	22	.01707	.01635	.01568	.01506	.01447	.01393	.01341	.01293	.01248	.01206	.01166	.01128	.01092	.01058	.01026	.00996	.00967	.00940	.00914	.00890
94	23	.01791	.01716	.01645	.01579	.01517	.01459	.01405	.01354	.01306	.01261	.01219	.01179	.01141	.01105	.01072	.01040	.01009	.00980	.00953	.00927
94	24	.01883	.01803	.01729	.01659	.01593	.01532	.01475	.01421	.01370	.01323	.01278	.01235	.01195	.01157	.01122	.01088	.01056	.01025	.00996	.00968
94	25	.01985	.01900	.01821	.01747	.01678	.01613	.01552	.01495	.01441	.01391	.01343	.01298	.01256	.01216	.01178	.01142	.01107	.01075	.01044	.01015
94	26	.02095	.02005	.01922	.01844	.01770	.01702	.01637	.01577	.01520	.01466	.01416	.01368	.01323	.01280	.01240	.01202	.01165	.01131	.01098	.01067
94	27	.02217	.02122	.02034	.01951	.01873	.01801	.01732	.01668	.01607	.01551	.01497	.01446	.01398	.01353	.01310	.01269	.01231	.01194	.01159	.01126
94	28	.02348	.02248	.02155	.02067	.01985	.01908	.01835	.01767	.01703	.01642	.01585	.01531	.01480	.01432	.01386	.01343	.01302	.01263	.01226	.01191
94	29	.02491	.02385	.02286	.02193	.02105	.02024	.01947	.01874	.01806	.01742	.01681	.01624	.01570	.01518	.01470	.01424	.01380	.01338	.01299	.01261
94	30	.02643	.02531	.02426	.02327	.02235	.02148	.02066	.01990	.01917	.01849	.01784	.01723	.01666	.01611	.01559	.01510	.01464	.01419	.01377	.01337
94	31	.02805	.02687	.02576	.02471	.02374	.02281	.02195	.02113	.02036	.01964	.01895	.01830	.01769	.01711	.01655	.01603	.01554	.01506	.01461	.01419
94	32	.02979	.02854	.02737	.02626	.02522	.02425	.02333	.02246	.02164	.02087	.02014	.01945	.01880	.01818	.01759	.01703	.01650	.01600	.01552	.01507
94	33	.03167	.03035	.02910	.02793	.02683	.02580	.02482	.02390	.02303	.02221	.02143	.02070	.02000	.01934	.01872	.01812	.01756	.01702	.01651	.01602
94	34	.03368	.03228	.03097	.02973	.02856	.02746	.02643	.02545	.02453	.02365	.02283	.02204	.02130	.02060	.01993	.01930	.01870	.01812	.01758	.01706

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
94	35	.03586	.03438	.03299	.03168	.03044	.02928	.02818	.02714	.02616	.02523	.02435	.02352	.02273	.02198	.02126	.02059	.01995	.01933	.01875	.01819
94	36	.03819	.03663	.03516	.03377	.03246	.03123	.03006	.02896	.02792	.02693	.02599	.02511	.02426	.02347	.02271	.02198	.02130	.02064	.02002	.01943
94	37	.04070	.03905	.03750	.03603	.03464	.03334	.03210	.03093	.02982	.02877	.02777	.02683	.02593	.02508	.02427	.02350	.02277	.02207	.02141	.02077
94	38	.04342	.04168	.04003	.03848	.03701	.03563	.03431	.03307	.03189	.03078	.02972	.02872	.02776	.02685	.02599	.02517	.02438	.02364	.02293	.02225
94	39	.04634	.04450	.04277	.04112	.03957	.03810	.03671	.03540	.03415	.03296	.03184	.03077	.02975	.02878	.02786	.02698	.02615	.02535	.02459	.02386
94	40	.04950	.04756	.04573	.04400	.04235	.04080	.03933	.03793	.03660	.03534	.03415	.03301	.03193	.03090	.02991	.02898	.02809	.02724	.02642	.02564
94	41	.05292	.05088	.04894	.04711	.04538	.04374	.04217	.04069	.03929	.03795	.03668	.03547	.03432	.03322	.03217	.03118	.03022	.02931	.02844	.02761
94	42	.05661	.05446	.05242	.05049	.04866	.04692	.04527	.04370	.04221	.04079	.03944	.03815	.03693	.03576	.03465	.03358	.03257	.03160	.03067	.02978
94	43	.06058	.05832	.05617	.05413	.05220	.05036	.04862	.04696	.04538	.04387	.04244	.04108	.03977	.03853	.03734	.03621	.03513	.03409	.03310	.03215
94	44	.06484	.06246	.06020	.05806	.05602	.05408	.05223	.05048	.04881	.04721	.04569	.04424	.04286	.04154	.04028	.03907	.03792	.03681	.03576	.03474
94	45	.06937	.06687	.06450	.06224	.06009	.05804	.05610	.05424	.05247	.05079	.04918	.04764	.04618	.04477	.04343	.04215	.04092	.03974	.03862	.03754
94	46	.07419	.07157	.06907	.06670	.06444	.06228	.06023	.05827	.05641	.05462	.05292	.05129	.04974	.04825	.04682	.04546	.04415	.04290	.04170	.04055
94	47	.07929	.07654	.07392	.07142	.06905	.06678	.06462	.06255	.06058	.05870	.05690	.05518	.05353	.05195	.05044	.04899	.04761	.04627	.04500	.04377
94	48	.08468	.08180	.07906	.07644	.07394	.07156	.06929	.06711	.06503	.06305	.06114	.05932	.05758	.05591	.05431	.05278	.05130	.04989	.04853	.04723
94	49	.09039	.08737	.08450	.08176	.07914	.07663	.07424	.07195	.06977	.06767	.06566	.06374	.06190	.06013	.05844	.05681	.05525	.05375	.05231	.05093
94	50	.09642	.09328	.09027	.08740	.08465	.08203	.07952	.07711	.07481	.07260	.07049	.06846	.06652	.06465	.06286	.06114	.05949	.05790	.05637	.05490
94	51	.10280	.09951	.09637	.09337	.09049	.08774	.08511	.08258	.08017	.07785	.07562	.07349	.07144	.06947	.06758	.06576	.06401	.06233	.06071	.05915
94	52	.10949	.10606	.10278	.09965	.09664	.09376	.09100	.08836	.08582	.08338	.08104	.07880	.07664	.07457	.07257	.07065	.06881	.06703	.06532	.06367
94	53	.11650	.11293	.10952	.10624	.10311	.10010	.09721	.09444	.09178	.08922	.08677	.08441	.08214	.07995	.07785	.07583	.07388	.07200	.07020	.06845
94	54	.12383	.12013	.11657	.11316	.10989	.10675	.10373	.10083	.09805	.09537	.09279	.09032	.08793	.08564	.08343	.08130	.07924	.07727	.07536	.07352
94	55	.13151	.12766	.12396	.12041	.11700	.11373	.11058	.10755	.10464	.10184	.09914	.09654	.09404	.09163	.08931	.08707	.08491	.08283	.08082	.07888
94	56	.13953	.13554	.13170	.12801	.12446	.12105	.11777	.11461	.11157	.10864	.10582	.10310	.10048	.09796	.09552	.09317	.09090	.08871	.08659	.08455
94	57	.14790	.14376	.13978	.13595	.13226	.12871	.12530	.12201	.11884	.11578	.11283	.10999	.10725	.10460	.10205	.09959	.09720	.09490	.09268	.09053
94	58	.15659	.15230	.14818	.14421	.14038	.13670	.13314	.12972	.12642	.12323	.12016	.11719	.11433	.11156	.10889	.10630	.10381	.10139	.09906	.09680
94	59	.16557	.16114	.15687	.15276	.14879	.14497	.14128	.13772	.13429	.13097	.12777	.12468	.12169	.11880	.11600	.11330	.11069	.10816	.10571	.10334
94	60	.17484	.17027	.16586	.16161	.15750	.15354	.14972	.14602	.14245	.13900	.13567	.13245	.12933	.12632	.12340	.12058	.11785	.11520	.11264	.11016
94	61	.18444	.17972	.17517	.17078	.16653	.16243	.15847	.15464	.15094	.14736	.14390	.14054	.13730	.13416	.13112	.12818	.12532	.12256	.11988	.11728
94	62	.19440	.18955	.18486	.18032	.17594	.17170	.16760	.16364	.15980	.15609	.15249	.14901	.14564	.14237	.13921	.13614	.13316	.13028	.12748	.12476
94	63	.20475	.19975	.19492	.19025	.18573	.18136	.17712	.17302	.16905	.16521	.16148	.15787	.15437	.15097	.14768	.14449	.14139	.13838	.13546	.13263
94	64	.21546	.21034	.20537	.20056	.19591	.19140	.18703	.18280	.17869	.17471	.17085	.16711	.16348	.15996	.15654	.15322	.15000	.14687	.14383	.14088
94	65	.22656	.22130	.21620	.21126	.20647	.20183	.19733	.19296	.18873	.18462	.18063	.17676	.17300	.16935	.16580	.16235	.15901	.15575	.15259	.14952
94	66	.23806	.23268	.22745	.22238	.21746	.21269	.20806	.20356	.19920	.19496	.19084	.18684	.18295	.17917	.17550	.17193	.16846	.16508	.16180	.15860
94	67	.25002	.24451	.23916	.23396	.22892	.22402	.21926	.21464	.21015	.20578	.20153	.19741	.19339	.18949	.18569	.18200	.17840	.17490	.17149	.16818
94	68	.26239	.25676	.25130	.24598	.24082	.23580	.23092	.22617	.22155	.21706	.21269	.20844	.20431	.20028	.19636	.19254	.18882	.18520	.18167	.17823
94	69	.27515	.26941	.26383	.25840	.25312	.24799	.24299	.23812	.23339	.22878	.22429	.21991	.21565	.21151	.20746	.20353	.19969	.19594	.19230	.18874
94	70	.28822	.28238	.27669	.27116	.26577	.26052	.25541	.25043	.24558	.24085	.23625	.23176	.22738	.22312	.21896	.21490	.21094	.20708	.20332	.19964
94	71	.30155	.29561	.28983	.28419	.27870	.27335	.26813	.26304	.25808	.25324	.24852	.24392	.23943	.23505	.23078	.22661	.22253	.21856	.21468	.21089
94	72	.31511	.30908	.30320	.29747	.29188	.28643	.28111	.27592	.27085	.26591	.26109	.25638	.25178	.24729	.24290	.23862	.23444	.23035	.22636	.22245
94	73	.32886	.32275	.31679	.31097	.30529	.29975	.29433	.28905	.28388	.27884	.27391	.26910	.26440	.25980	.25531	.25092	.24663	.24243	.23833	.23432
94	74	.34286	.33668	.33064	.32475	.31898	.31335	.30785	.30248	.29722	.29208	.28706	.28215	.27735	.27266	.26806	.26357	.25918	.25488	.25067	.24656
94	75	.35715	.35091	.34481	.33884	.33301	.32730	.32172	.31626	.31092	.30570	.30059	.29559	.29070	.28591	.28122	.27663	.27214	.26774	.26344	.25922
94	76	.37177	.36548	.35932	.35329	.34739	.34162	.33597	.33044	.32503	.31973	.31454	.30945	.30448	.29960	.29483	.29015	.28556	.28107	.27668	.27236
94	77	.38669	.38035	.37415	.36808	.36213	.35630	.35059	.34500	.33952	.33415	.32888	.32373	.31867	.31372	.30887	.30411	.29944	.29487	.29038	.28598
94	78	.40185	.39549	.38925	.38314	.37715	.37127	.36552	.35987	.35434	.34891	.34359	.33837	.33325	.32822	.32330	.31846	.31372	.30907	.30451	.30003
94	79	.41714	.41076	.40450	.39837	.39235	.38644	.38064	.37496	.36938	.36390	.35853	.35325	.34808	.34299	.33801	.33311	.32830	.32358	.31895	.31439
94	80	.43242	.42603	.41977	.41361	.40757	.40164	.39582	.39010	.38449	.37898	.37356	.36824	.36302	.35789	.35285	.34789	.34303	.33825	.33355	.32894
94	81	.44756	.44118	.43492	.42876	.42271	.41677	.41093	.40519	.39955	.39401	.38856	.38321	.37795	.37278	.36769	.36269	.35778	.35295	.34820	.34353
94	82	.46251	.45614	.44988	.44373	.43769	.43174	.42589	.42014	.41449	.40893	.40346	.39808	.39279	.38759	.38247	.37743	.37248	.36761	.36281	.35809
94	83	.47723	.47089	.46465	.45852	.45248	.44654	.44069	.43494	.42928	.42371	.41823	.41284	.40753	.40230	.39716	.39210	.38711	.38221	.37738	.37262
94	84	.49180	.48549	.47928	.47317	.46716	.46123	.45540	.44966	.44401	.43844	.43295	.42755	.42224	.41700	.41184	.40676	.40175	.39682	.39197	.38718

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
94	85	.50623	.49997	.49380	.48773	.48175	.47585	.47004	.46432	.45868	.45312	.44765	.44225	.43694	.43170	.42653	.42144	.41643	.41149	.40661	.40181
94	86	.52038	.51418	.50806	.50203	.49609	.49023	.48445	.47876	.47315	.46761	.46216	.45678	.45147	.44624	.44108	.43599	.43098	.42603	.42115	.41634
94	87	.53406	.52792	.52186	.51588	.50999	.50418	.49844	.49279	.48721	.48170	.47627	.47091	.46563	.46042	.45527	.45020	.44519	.44025	.43537	.43056
94	88	.54723	.54116	.53516	.52925	.52341	.51765	.51196	.50635	.50081	.49534	.48995	.48462	.47937	.47418	.46905	.46400	.45901	.45408	.44921	.44441
94	89	.55986	.55386	.54793	.54208	.53631	.53061	.52497	.51941	.51392	.50850	.50315	.49786	.49264	.48748	.48239	.47736	.47239	.46748	.46264	.45785
94	90	.57189	.56597	.56012	.55434	.54863	.54299	.53742	.53191	.52647	.52110	.51580	.51055	.50537	.50026	.49520	.49020	.48526	.48039	.47557	.47080
94	91	.58314	.57729	.57152	.56581	.56017	.55460	.54909	.54364	.53826	.53294	.52769	.52249	.51736	.51228	.50726	.50231	.49740	.49256	.48777	.48303
94	92	.59345	.58769	.58198	.57635	.57077	.56526	.55982	.55443	.54911	.54384	.53864	.53349	.52840	.52337	.51839	.51347	.50861	.50380	.49904	.49434
94	93	.60290	.59720	.59157	.58600	.58050	.57505	.56966	.56433	.55906	.55385	.54870	.54360	.53856	.53357	.52864	.52376	.51893	.51416	.50943	.50476
94	94	.61162	.60599	.60043	.59493	.58948	.58410	.57877	.57350	.56829	.56313	.55802	.55298	.54798	.54304	.53814	.53331	.52852	.52378	.51909	.51445
95	0	.01140	.01115	.01093	.01072	.01052	.01033	.01016	.00999	.00983	.00968	.00954	.00940	.00927	.00915	.00903	.00891	.00881	.00870	.00860	.00850
95	1	.00504	.00482	.00462	.00443	.00426	.00410	.00395	.00381	.00368	.00356	.00344	.00334	.00323	.00314	.00305	.00296	.00288	.00280	.00273	.00266
95	2	.00496	.00473	.00452	.00432	.00414	.00397	.00381	.00367	.00353	.00340	.00328	.00317	.00306	.00296	.00287	.00278	.00269	.00261	.00254	.00247
95	3	.00507	.00483	.00461	.00440	.00421	.00403	.00386	.00371	.00356	.00343	.00330	.00318	.00307	.00296	.00286	.00277	.00268	.00259	.00251	.00244
95	4	.00530	.00505	.00481	.00459	.00438	.00419	.00402	.00385	.00370	.00355	.00342	.00329	.00317	.00306	.00295	.00285	.00275	.00266	.00258	.00250
95	5	.00562	.00534	.00509	.00486	.00464	.00444	.00425	.00407	.00391	.00375	.00361	.00347	.00334	.00322	.00311	.00300	.00290	.00280	.00271	.00262
95	6	.00600	.00571	.00544	.00519	.00495	.00474	.00454	.00435	.00417	.00401	.00385	.00371	.00357	.00344	.00332	.00320	.00309	.00299	.00289	.00279
95	7	.00644	.00613	.00585	.00558	.00533	.00510	.00489	.00469	.00450	.00432	.00416	.00400	.00385	.00371	.00358	.00346	.00334	.00323	.00312	.00302
95	8	.00695	.00662	.00631	.00603	.00577	.00552	.00529	.00508	.00488	.00469	.00451	.00434	.00419	.00404	.00390	.00376	.00364	.00352	.00340	.00329
95	9	.00753	.00718	.00686	.00656	.00628	.00602	.00577	.00554	.00533	.00513	.00494	.00476	.00459	.00443	.00428	.00413	.00400	.00387	.00375	.00363
95	10	.00820	.00783	.00749	.00717	.00687	.00659	.00633	.00608	.00585	.00564	.00544	.00524	.00506	.00489	.00473	.00458	.00443	.00429	.00416	.00404
95	11	.00894	.00855	.00819	.00784	.00753	.00723	.00695	.00669	.00645	.00622	.00600	.00580	.00561	.00542	.00525	.00509	.00493	.00478	.00464	.00451
95	12	.00975	.00934	.00895	.00859	.00825	.00793	.00764	.00736	.00710	.00686	.00663	.00641	.00620	.00601	.00583	.00565	.00548	.00533	.00518	.00503
95	13	.01059	.01015	.00974	.00936	.00900	.00866	.00835	.00806	.00778	.00752	.00728	.00705	.00683	.00662	.00642	.00624	.00606	.00589	.00573	.00558
95	14	.01141	.01095	.01051	.01011	.00973	.00938	.00904	.00873	.00844	.00816	.00791	.00766	.00743	.00721	.00700	.00680	.00662	.00644	.00627	.00611
95	15	.01220	.01170	.01124	.01081	.01042	.01004	.00969	.00936	.00905	.00876	.00849	.00823	.00798	.00775	.00753	.00732	.00712	.00694	.00676	.00658
95	16	.01292	.01240	.01191	.01146	.01104	.01064	.01027	.00993	.00960	.00929	.00900	.00873	.00847	.00823	.00800	.00778	.00757	.00737	.00718	.00700
95	17	.01360	.01305	.01254	.01206	.01162	.01120	.01081	.01044	.01010	.00977	.00947	.00918	.00891	.00865	.00841	.00817	.00795	.00774	.00755	.00735
95	18	.01425	.01367	.01313	.01263	.01216	.01172	.01131	.01092	.01056	.01022	.00989	.00959	.00930	.00903	.00878	.00853	.00830	.00808	.00787	.00767
95	19	.01491	.01430	.01373	.01320	.01270	.01224	.01181	.01140	.01102	.01066	.01032	.01000	.00969	.00941	.00914	.00888	.00864	.00840	.00818	.00797
95	20	.01560	.01496	.01436	.01380	.01328	.01279	.01233	.01190	.01150	.01112	.01076	.01042	.01010	.00980	.00951	.00924	.00899	.00874	.00851	.00829
95	21	.01635	.01567	.01504	.01445	.01390	.01338	.01290	.01244	.01201	.01161	.01123	.01088	.01054	.01022	.00992	.00963	.00936	.00910	.00886	.00862
95	22	.01714	.01642	.01575	.01513	.01454	.01400	.01349	.01300	.01255	.01213	.01173	.01135	.01099	.01066	.01034	.01004	.00975	.00948	.00922	.00897
95	23	.01798	.01723	.01652	.01586	.01524	.01467	.01412	.01361	.01314	.01269	.01226	.01186	.01149	.01113	.01079	.01047	.01017	.00988	.00961	.00934
95	24	.01891	.01811	.01736	.01666	.01601	.01540	.01482	.01428	.01378	.01330	.01285	.01243	.01203	.01165	.01129	.01095	.01063	.01033	.01004	.00976
95	25	.01992	.01907	.01828	.01755	.01685	.01621	.01560	.01503	.01449	.01399	.01351	.01306	.01264	.01224	.01186	.01150	.01115	.01083	.01052	.01023
95	26	.02103	.02013	.01930	.01851	.01778	.01710	.01645	.01585	.01528	.01474	.01424	.01376	.01331	.01288	.01248	.01210	.01173	.01139	.01106	.01075
95	27	.02225	.02130	.02042	.01959	.01882	.01809	.01740	.01676	.01616	.01559	.01505	.01455	.01407	.01361	.01318	.01278	.01239	.01203	.01168	.01135
95	28	.02357	.02257	.02163	.02075	.01993	.01916	.01844	.01776	.01711	.01651	.01594	.01540	.01489	.01441	.01395	.01352	.01311	.01272	.01235	.01200
95	29	.02499	.02394	.02294	.02202	.02114	.02033	.01956	.01883	.01815	.01751	.01690	.01633	.01579	.01528	.01479	.01433	.01389	.01348	.01308	.01271
95	30	.02652	.02540	.02435	.02337	.02244	.02158	.02076	.01999	.01927	.01858	.01794	.01733	.01675	.01621	.01569	.01520	.01474	.01429	.01387	.01347
95	31	.02815	.02697	.02586	.02481	.02383	.02291	.02205	.02123	.02046	.01974	.01905	.01840	.01779	.01721	.01666	.01614	.01564	.01517	.01472	.01429
95	32	.02990	.02864	.02747	.02637	.02533	.02435	.02343	.02257	.02175	.02098	.02025	.01956	.01890	.01829	.01770	.01714	.01661	.01611	.01563	.01518
95	33	.03178	.03045	.02921	.02804	.02694	.02591	.02493	.02401	.02314	.02232	.02155	.02081	.02012	.01946	.01883	.01824	.01767	.01714	.01662	.01614
95	34	.03379	.03240	.03108	.02984	.02868	.02758	.02654	.02557	.02464	.02377	.02294	.02216	.02142	.02072	.02005	.01942	.01882	.01824	.01770	.01718
95	35	.03598	.03450	.03311	.03180	.03056	.02940	.02830	.02726	.02628	.02535	.02447	.02364	.02285	.02210	.02139	.02071	.02007	.01946	.01888	.01832
95	36	.03832	.03676	.03528	.03390	.03259	.03136	.03019	.02909	.02805	.02706	.02612	.02524	.02440	.02360	.02284	.02212	.02143	.02078	.02016	.01956
95	37	.04084	.03919	.03763	.03616	.03478	.03347	.03223	.03106	.02996	.02891	.02791	.02697	.02607	.02522	.02441	.02364	.02291	.02221	.02155	.02091
95	38	.04356	.04182	.04017	.03862	.03715	.03577	.03446	.03322	.03204	.03092	.02987	.02886	.02791	.02700	.02614	.02532	.02453	.02379	.02308	.02240
95	39	.04649	.04465	.04292	.04128	.03972	.03826	.03687	.03555	.03430	.03312	.03199	.03092	.02991	.02894	.02802	.02714	.02631	.02551	.02475	.02402

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
95	40	.04966	.04772	.04589	.04416	.04252	.04096	.03949	.03809	.03677	.03551	.03431	.03318	.03209	.03106	.03008	.02915	.02825	.02740	.02659	.02581
95	41	.05309	.05105	.04912	.04729	.04555	.04391	.04235	.04087	.03946	.03813	.03686	.03565	.03450	.03340	.03235	.03136	.03040	.02949	.02862	.02779
95	42	.05679	.05464	.05261	.05068	.04884	.04711	.04546	.04389	.04240	.04098	.03963	.03835	.03712	.03595	.03484	.03378	.03276	.03179	.03086	.02997
95	43	.06078	.05852	.05637	.05433	.05240	.05057	.04882	.04716	.04558	.04408	.04265	.04128	.03998	.03874	.03755	.03642	.03534	.03430	.03331	.03236
95	44	.06506	.06268	.06042	.05827	.05624	.05430	.05245	.05070	.04903	.04744	.04592	.04447	.04309	.04177	.04051	.03930	.03815	.03704	.03598	.03497
95	45	.06961	.06711	.06473	.06248	.06033	.05829	.05634	.05449	.05272	.05103	.04942	.04789	.04642	.04502	.04368	.04240	.04117	.03999	.03887	.03779
95	46	.07445	.07183	.06933	.06696	.06470	.06255	.06049	.05854	.05667	.05489	.05319	.05156	.05001	.04852	.04709	.04573	.04443	.04317	.04197	.04082
95	47	.07957	.07682	.07420	.07171	.06933	.06707	.06491	.06284	.06087	.05899	.05719	.05547	.05382	.05225	.05074	.04929	.04790	.04657	.04529	.04407
95	48	.08499	.08211	.07937	.07675	.07425	.07187	.06960	.06743	.06535	.06336	.06146	.05964	.05790	.05623	.05463	.05310	.05163	.05021	.04886	.04755
95	49	.09072	.08771	.08483	.08209	.07948	.07697	.07458	.07230	.07011	.06802	.06601	.06409	.06225	.06048	.05879	.05717	.05561	.05411	.05267	.05128
95	50	.09679	.09364	.09064	.08777	.08502	.08240	.07989	.07749	.07519	.07298	.07087	.06884	.06690	.06504	.06325	.06153	.05987	.05829	.05676	.05529
95	51	.10319	.09991	.09677	.09377	.09090	.08815	.08552	.08300	.08058	.07826	.07604	.07390	.07185	.06989	.06800	.06618	.06443	.06275	.06113	.05958
95	52	.10992	.10650	.10322	.10009	.09708	.09421	.09145	.08881	.08627	.08384	.08150	.07925	.07710	.07502	.07303	.07111	.06927	.06749	.06578	.06413
95	53	.11697	.11341	.10999	.10672	.10359	.10058	.09770	.09493	.09227	.08972	.08726	.08490	.08264	.08045	.07835	.07633	.07438	.07251	.07070	.06896
95	54	.12435	.12064	.11709	.11368	.11041	.10728	.10426	.10137	.09858	.09591	.09333	.09086	.08848	.08618	.08397	.08184	.07979	.07782	.07591	.07407
95	55	.13207	.12822	.12453	.12098	.11758	.11430	.11116	.10813	.10522	.10242	.09973	.09714	.09464	.09223	.08991	.08767	.08551	.08343	.08142	.07948
95	56	.14014	.13615	.13232	.12863	.12509	.12168	.11840	.11524	.11221	.10928	.10646	.10375	.10113	.09860	.09617	.09382	.09155	.08936	.08725	.08520
95	57	.14857	.14443	.14045	.13663	.13294	.12940	.12599	.12270	.11953	.11648	.11353	.11069	.10796	.10531	.10276	.10030	.09792	.09561	.09339	.09124
95	58	.15731	.15303	.14891	.14495	.14112	.13744	.13389	.13047	.12717	.12399	.12092	.11796	.11509	.11233	.10966	.10708	.10458	.10217	.09984	.09758
95	59	.16636	.16193	.15767	.15356	.14960	.14578	.14210	.13854	.13511	.13180	.12860	.12550	.12252	.11963	.11684	.11414	.11153	.10900	.10656	.10419
95	60	.17569	.17113	.16672	.16247	.15837	.15442	.15059	.14690	.14334	.13990	.13657	.13335	.13023	.12722	.12431	.12149	.11876	.11611	.11355	.11107
95	61	.18536	.18065	.17610	.17171	.16747	.16338	.15942	.15560	.15190	.14832	.14486	.14151	.13827	.13513	.13210	.12915	.12630	.12354	.12086	.11827
95	62	.19539	.19054	.18586	.18133	.17695	.17272	.16863	.16467	.16083	.15712	.15353	.15005	.14669	.14342	.14026	.13719	.13422	.13134	.12854	.12583
95	63	.20581	.20083	.19601	.19134	.18683	.18246	.17823	.17413	.17017	.16632	.16260	.15899	.15550	.15210	.14882	.14562	.14253	.13953	.13661	.13378
95	64	.21661	.21149	.20654	.20174	.19709	.19258	.18822	.18399	.17989	.17592	.17206	.16832	.16470	.16118	.15776	.15445	.15123	.14810	.14506	.14211
95	65	.22780	.22255	.21746	.21252	.20774	.20311	.19861	.19425	.19002	.18591	.18193	.17806	.17431	.17066	.16712	.16368	.16033	.15708	.15392	.15085
95	66	.23940	.23402	.22880	.22374	.21883	.21407	.20944	.20495	.20059	.19636	.19224	.18825	.18436	.18059	.17692	.17335	.16989	.16651	.16323	.16004
95	67	.25146	.24596	.24062	.23543	.23040	.22550	.22075	.21614	.21165	.20729	.20305	.19893	.19492	.19102	.18723	.18353	.17994	.17645	.17304	.16973
95	68	.26395	.25833	.25287	.24757	.24241	.23740	.23253	.22779	.22318	.21869	.21433	.21009	.20595	.20193	.19801	.19420	.19049	.18687	.18334	.17991
95	69	.27683	.27110	.26553	.26012	.25485	.24972	.24473	.23987	.23514	.23054	.22606	.22169	.21744	.21329	.20926	.20532	.20149	.19775	.19411	.19055
95	70	.29004	.28421	.27853	.27301	.26763	.26239	.25729	.25232	.24748	.24276	.23816	.23368	.22931	.22505	.22089	.21684	.21289	.20903	.20527	.20160
95	71	.30351	.29758	.29181	.28619	.28070	.27536	.27015	.26507	.26012	.25529	.25058	.24599	.24151	.23713	.23286	.22870	.22463	.22066	.21679	.21300
95	72	.31721	.31120	.30534	.29962	.29404	.28860	.28329	.27811	.27305	.26812	.26330	.25860	.25401	.24953	.24515	.24087	.23670	.23261	.22863	.22473
95	73	.33112	.32503	.31908	.31328	.30761	.30208	.29667	.29140	.28625	.28121	.27630	.27149	.26680	.26221	.25773	.25334	.24906	.24487	.24077	.23677
95	74	.34529	.33912	.33310	.32722	.32147	.31586	.31037	.30500	.29976	.29463	.28962	.28472	.27993	.27524	.27066	.26617	.26178	.25749	.25329	.24918
95	75	.35976	.35353	.34745	.34150	.33568	.32999	.32442	.31897	.31365	.30844	.30334	.29835	.29346	.28868	.28400	.27942	.27494	.27055	.26625	.26204
95	76	.37457	.36829	.36215	.35614	.35026	.34451	.33887	.33336	.32795	.32267	.31749	.31242	.30745	.30258	.29782	.29315	.28857	.28409	.27970	.27539
95	77	.38970	.38338	.37720	.37114	.36521	.35940	.35371	.34813	.34266	.33731	.33206	.32692	.32187	.31693	.31209	.30734	.30268	.29811	.29363	.28924
95	78	.40508	.39874	.39253	.38644	.38047	.37461	.36887	.36324	.35772	.35231	.34700	.34180	.33669	.33168	.32676	.32194	.31721	.31257	.30801	.30354
95	79	.42062	.41427	.40803	.40192	.39592	.39003	.38425	.37859	.37302	.36756	.36220	.35695	.35178	.34671	.34174	.33685	.33206	.32734	.32272	.31818
95	80	.43616	.42980	.42356	.41743	.41141	.40550	.39970	.39400	.38841	.38291	.37751	.37221	.36700	.36189	.35686	.35192	.34707	.34230	.33761	.33300
95	81	.45157	.44522	.43898	.43285	.42682	.42091	.41509	.40937	.40375	.39823	.39280	.38747	.38222	.37707	.37200	.36701	.36211	.35729	.35256	.34789
95	82	.46679	.46045	.45423	.44810	.44208	.43616	.43034	.42462	.41898	.41345	.40800	.40264	.39737	.39218	.38708	.38206	.37712	.37226	.36748	.36277
95	83	.48180	.47549	.46929	.46318	.45717	.45126	.44544	.43972	.43408	.42854	.42308	.41771	.41242	.40721	.40208	.39704	.39207	.38718	.38236	.37762
95	84	.49667	.49040	.48423	.47815	.47216	.46627	.46047	.45475	.44913	.44358	.43812	.43275	.42745	.42223	.41709	.41203	.40704	.40213	.39729	.39252
95	85	.51142	.50520	.49907	.49303	.48708	.48122	.47544	.46975	.46414	.45861	.45316	.44779	.44250	.43728	.43214	.42707	.42207	.41715	.41229	.40751
95	86	.52590	.51973	.51366	.50767	.50176	.49594	.49020	.48454	.47896	.47345	.46802	.46267	.45739	.45219	.44705	.44199	.43699	.43207	.42721	.42241
95	87	.53991	.53382	.52780	.52187	.51601	.51024	.50454	.49892	.49338	.48790	.48251	.47718	.47192	.46673	.46162	.45656	.45158	.44666	.44180	.43701
95	88	.55343	.54740	.54145	.53558	.52979	.52407	.51842	.51285	.50735	.50192	.49656	.49126	.48604	.48088	.47578	.47075	.46579	.46088	.45604	.45126
95	89	.56640	.56045	.55458	.54878	.54305	.53739	.53180	.52628	.52083	.51545	.51013	.50488	.49969	.49457	.48950	.48450	.47956	.47468	.46986	.46510

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
95	90	.57878	.57291	.56712	.56139	.55573	.55014	.54461	.53915	.53376	.52843	.52316	.51796	.51281	.50773	.50271	.49774	.49283	.48798	.48319	.47845
95	91	.59037	.58458	.57887	.57321	.56763	.56211	.55665	.55125	.54591	.54064	.53543	.53027	.52518	.52014	.51516	.51023	.50536	.50055	.49579	.49108
95	92	.60101	.59530	.58966	.58408	.57857	.57311	.56772	.56239	.55711	.55189	.54673	.54163	.53658	.53159	.52666	.52177	.51694	.51217	.50744	.50277
95	93	.61076	.60513	.59956	.59406	.58861	.58322	.57789	.57262	.56740	.56224	.55713	.55208	.54708	.54214	.53724	.53240	.52761	.52288	.51819	.51355
95	94	.61976	.61421	.60872	.60328	.59790	.59258	.58731	.58210	.57694	.57183	.56678	.56178	.55683	.55193	.54708	.54229	.53754	.53284	.52819	.52358
95	95	.62819	.62272	.61729	.61193	.60661	.60135	.59615	.59099	.58589	.58084	.57584	.57090	.56600	.56115	.55635	.55159	.54689	.54223	.53762	.53305
96	0	.01153	.01129	.01107	.01086	.01066	.01047	.01030	.01013	.00998	.00983	.00969	.00955	.00942	.00930	.00918	.00907	.00896	.00885	.00875	.00866
96	1	.00506	.00484	.00464	.00446	.00428	.00412	.00397	.00384	.00370	.00358	.00347	.00336	.00326	.00316	.00307	.00299	.00291	.00283	.00276	.00269
96	2	.00497	.00475	.00453	.00434	.00416	.00399	.00383	.00369	.00355	.00342	.00330	.00319	.00308	.00298	.00289	.00280	.00271	.00263	.00256	.00249
96	3	.00509	.00485	.00462	.00442	.00423	.00405	.00388	.00373	.00358	.00344	.00332	.00320	.00308	.00298	.00288	.00278	.00269	.00261	.00253	.00245
96	4	.00532	.00506	.00482	.00460	.00440	.00421	.00403	.00387	.00371	.00357	.00343	.00330	.00318	.00307	.00296	.00286	.00277	.00268	.00259	.00251
96	5	.00563	.00536	.00510	.00487	.00465	.00445	.00426	.00409	.00392	.00377	.00362	.00348	.00336	.00324	.00312	.00301	.00291	.00281	.00272	.00264
96	6	.00601	.00572	.00545	.00520	.00497	.00475	.00455	.00436	.00419	.00402	.00386	.00372	.00358	.00345	.00333	.00321	.00310	.00300	.00290	.00281
96	7	.00645	.00615	.00586	.00559	.00535	.00512	.00490	.00470	.00451	.00433	.00417	.00401	.00387	.00373	.00359	.00347	.00335	.00324	.00313	.00303
96	8	.00696	.00663	.00633	.00604	.00578	.00554	.00531	.00509	.00489	.00470	.00452	.00436	.00420	.00405	.00391	.00378	.00365	.00353	.00341	.00331
96	9	.00755	.00720	.00687	.00657	.00629	.00603	.00579	.00556	.00534	.00514	.00495	.00477	.00460	.00444	.00429	.00415	.00401	.00388	.00376	.00364
96	10	.00822	.00785	.00750	.00718	.00689	.00661	.00635	.00610	.00587	.00566	.00545	.00526	.00508	.00491	.00475	.00460	.00445	.00431	.00418	.00406
96	11	.00897	.00857	.00821	.00787	.00755	.00725	.00698	.00672	.00647	.00624	.00602	.00582	.00563	.00545	.00527	.00511	.00495	.00480	.00466	.00453
96	12	.00978	.00936	.00898	.00861	.00828	.00796	.00767	.00739	.00713	.00689	.00666	.00644	.00623	.00604	.00585	.00568	.00551	.00536	.00520	.00506
96	13	.01063	.01018	.00977	.00939	.00903	.00870	.00839	.00809	.00782	.00756	.00731	.00708	.00686	.00666	.00646	.00627	.00610	.00593	.00577	.00562
96	14	.01145	.01099	.01055	.01015	.00977	.00942	.00908	.00877	.00848	.00821	.00795	.00770	.00747	.00725	.00704	.00685	.00666	.00648	.00631	.00615
96	15	.01224	.01175	.01129	.01086	.01046	.01009	.00974	.00941	.00910	.00881	.00854	.00828	.00803	.00780	.00758	.00737	.00717	.00698	.00680	.00663
96	16	.01297	.01245	.01196	.01151	.01109	.01070	.01033	.00998	.00965	.00935	.00906	.00878	.00853	.00828	.00805	.00783	.00762	.00742	.00723	.00705
96	17	.01365	.01310	.01259	.01212	.01167	.01125	.01086	.01050	.01015	.00983	.00953	.00924	.00897	.00871	.00846	.00823	.00801	.00780	.00760	.00741
96	18	.01430	.01372	.01319	.01268	.01222	.01178	.01137	.01098	.01062	.01028	.00995	.00965	.00936	.00909	.00884	.00859	.00836	.00814	.00793	.00773
96	19	.01496	.01436	.01379	.01326	.01276	.01230	.01187	.01146	.01108	.01072	.01038	.01006	.00976	.00947	.00920	.00894	.00870	.00847	.00825	.00804
96	20	.01566	.01502	.01442	.01386	.01334	.01285	.01239	.01196	.01156	.01118	.01082	.01048	.01017	.00986	.00958	.00931	.00905	.00881	.00857	.00835
96	21	.01641	.01573	.01510	.01451	.01396	.01344	.01296	.01250	.01208	.01168	.01130	.01094	.01060	.01029	.00998	.00970	.00943	.00917	.00892	.00869
96	22	.01720	.01648	.01581	.01519	.01461	.01406	.01355	.01307	.01262	.01219	.01179	.01142	.01106	.01072	.01040	.01010	.00982	.00954	.00928	.00904
96	23	.01805	.01729	.01658	.01592	.01531	.01473	.01419	.01368	.01320	.01275	.01233	.01193	.01155	.01120	.01086	.01054	.01024	.00995	.00967	.00941
96	24	.01897	.01817	.01742	.01673	.01607	.01546	.01489	.01435	.01385	.01337	.01292	.01250	.01210	.01172	.01136	.01102	.01070	.01040	.01011	.00983
96	25	.01999	.01914	.01835	.01761	.01692	.01628	.01567	.01510	.01456	.01406	.01358	.01313	.01271	.01231	.01193	.01157	.01123	.01090	.01059	.01030
96	26	.02110	.02020	.01937	.01858	.01785	.01717	.01652	.01592	.01535	.01481	.01431	.01383	.01338	.01296	.01255	.01217	.01181	.01146	.01114	.01083
96	27	.02232	.02138	.02049	.01966	.01889	.01816	.01748	.01684	.01623	.01567	.01513	.01462	.01414	.01369	.01326	.01286	.01247	.01211	.01176	.01143
96	28	.02364	.02264	.02171	.02083	.02001	.01924	.01852	.01783	.01719	.01659	.01602	.01548	.01497	.01449	.01403	.01360	.01319	.01280	.01243	.01208
96	29	.02507	.02402	.02303	.02210	.02123	.02041	.01964	.01892	.01824	.01759	.01699	.01642	.01587	.01536	.01488	.01442	.01398	.01356	.01317	.01279
96	30	.02660	.02548	.02444	.02345	.02253	.02166	.02085	.02008	.01936	.01867	.01803	.01742	.01684	.01630	.01578	.01529	.01483	.01438	.01396	.01356
96	31	.02824	.02705	.02594	.02490	.02393	.02301	.02214	.02132	.02056	.01983	.01914	.01850	.01788	.01730	.01675	.01623	.01573	.01526	.01481	.01439
96	32	.02999	.02874	.02756	.02646	.02542	.02445	.02353	.02266	.02185	.02107	.02034	.01966	.01900	.01838	.01780	.01724	.01671	.01621	.01573	.01528
96	33	.03187	.03055	.02931	.02814	.02704	.02601	.02503	.02411	.02324	.02242	.02165	.02091	.02022	.01956	.01893	.01834	.01778	.01724	.01673	.01624
96	34	.03390	.03250	.03118	.02995	.02878	.02768	.02665	.02567	.02475	.02388	.02305	.02227	.02153	.02083	.02016	.01953	.01893	.01835	.01781	.01729
96	35	.03608	.03461	.03322	.03191	.03067	.02951	.02841	.02737	.02639	.02546	.02459	.02375	.02297	.02222	.02151	.02083	.02019	.01958	.01899	.01844
96	36	.03843	.03687	.03540	.03401	.03271	.03147	.03031	.02921	.02816	.02718	.02624	.02536	.02452	.02372	.02296	.02224	.02155	.02090	.02028	.01968
96	37	.04096	.03931	.03775	.03629	.03490	.03359	.03236	.03119	.03008	.02903	.02804	.02710	.02620	.02535	.02454	.02377	.02304	.02234	.02168	.02104
96	38	.04368	.04194	.04030	.03875	.03728	.03590	.03459	.03335	.03217	.03106	.03000	.02900	.02804	.02714	.02627	.02545	.02467	.02392	.02321	.02253
96	39	.04662	.04479	.04305	.04141	.03986	.03839	.03701	.03569	.03444	.03326	.03213	.03106	.03005	.02908	.02816	.02728	.02645	.02565	.02489	.02417
96	40	.04980	.04786	.04603	.04430	.04266	.04111	.03964	.03824	.03692	.03566	.03446	.03333	.03224	.03122	.03023	.02930	.02841	.02756	.02674	.02597
96	41	.05324	.05120	.04927	.04744	.04571	.04407	.04251	.04103	.03962	.03829	.03702	.03581	.03466	.03356	.03252	.03152	.03057	.02966	.02879	.02796
96	42	.05696	.05481	.05277	.05084	.04901	.04728	.04563	.04406	.04257	.04115	.03980	.03852	.03730	.03613	.03502	.03395	.03294	.03197	.03104	.03015
96	43	.06096	.05870	.05655	.05452	.05259	.05075	.04901	.04735	.04577	.04427	.04284	.04147	.04017	.03893	.03774	.03661	.03553	.03449	.03350	.03256

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
96	44	.06525	.06287	.06062	.05847	.05643	.05450	.05266	.05090	.04923	.04764	.04612	.04467	.04329	.04197	.04071	.03951	.03835	.03725	.03619	.03518
96	45	.06982	.06732	.06495	.06269	.06055	.05850	.05656	.05471	.05294	.05125	.04965	.04811	.04665	.04525	.04390	.04262	.04140	.04022	.03909	.03801
96	46	.07468	.07206	.06957	.06719	.06494	.06278	.06073	.05878	.05691	.05513	.05343	.05180	.05025	.04876	.04734	.04598	.04467	.04342	.04222	.04107
96	47	.07982	.07707	.07446	.07196	.06959	.06733	.06517	.06310	.06113	.05925	.05745	.05573	.05409	.05251	.05100	.04956	.04817	.04684	.04557	.04434
96	48	.08526	.08238	.07964	.07703	.07454	.07216	.06988	.06771	.06564	.06365	.06175	.05993	.05819	.05652	.05492	.05339	.05192	.05051	.04915	.04785
96	49	.09102	.08801	.08514	.08240	.07978	.07728	.07489	.07261	.07042	.06833	.06633	.06441	.06257	.06080	.05911	.05749	.05593	.05443	.05299	.05161
96	50	.09711	.09397	.09097	.08810	.08536	.08274	.08023	.07783	.07553	.07332	.07121	.06919	.06725	.06538	.06359	.06188	.06023	.05864	.05711	.05564
96	51	.10355	.10027	.09713	.09414	.09127	.08852	.08589	.08337	.08095	.07864	.07641	.07428	.07223	.07027	.06838	.06656	.06482	.06314	.06152	.05996
96	52	.11031	.10689	.10362	.10049	.09749	.09461	.09186	.08921	.08668	.08425	.08191	.07967	.07751	.07544	.07345	.07153	.06969	.06791	.06620	.06455
96	53	.11740	.11384	.11043	.10716	.10403	.10102	.09814	.09537	.09272	.09016	.08771	.08536	.08309	.08091	.07881	.07679	.07484	.07297	.07116	.06942
96	54	.12482	.12111	.11756	.11416	.11089	.10776	.10474	.10185	.09907	.09640	.09383	.09135	.08897	.08668	.08447	.08234	.08029	.07832	.07641	.07457
96	55	.13258	.12874	.12505	.12150	.11810	.11483	.11169	.10866	.10576	.10296	.10027	.09767	.09518	.09277	.09045	.08821	.08606	.08398	.08197	.08003
96	56	.14070	.13671	.13288	.12920	.12566	.12225	.11897	.11582	.11279	.10986	.10705	.10433	.10172	.09919	.09676	.09441	.09215	.08996	.08784	.08580
96	57	.14917	.14504	.14107	.13724	.13356	.13002	.12661	.12333	.12016	.11711	.11417	.11133	.10860	.10596	.10341	.10094	.09856	.09627	.09404	.09190
96	58	.15797	.15370	.14958	.14562	.14180	.13812	.13458	.13116	.12786	.12468	.12161	.11865	.11579	.11303	.11036	.10778	.10529	.10288	.10055	.09829
96	59	.16707	.16265	.15839	.15429	.15033	.14652	.14283	.13928	.13585	.13254	.12935	.12626	.12328	.12039	.11760	.11490	.11230	.10977	.10733	.10496
96	60	.17647	.17190	.16750	.16326	.15916	.15521	.15139	.14771	.14415	.14071	.13738	.13416	.13105	.12804	.12513	.12232	.11959	.11695	.11439	.11191
96	61	.18619	.18149	.17695	.17256	.16833	.16424	.16028	.15646	.15277	.14920	.14574	.14239	.13916	.13602	.13299	.13005	.12720	.12444	.12176	.11917
96	62	.19629	.19145	.18677	.18225	.17787	.17365	.16956	.16560	.16177	.15807	.15448	.15101	.14764	.14438	.14122	.13816	.13519	.13231	.12951	.12680
96	63	.20678	.20180	.19699	.19233	.18782	.18346	.17923	.17514	.17118	.16734	.16362	.16002	.15653	.15314	.14985	.14666	.14357	.14057	.13766	.13483
96	64	.21766	.21254	.20759	.20280	.19816	.19366	.18930	.18508	.18098	.17701	.17316	.16943	.16581	.16229	.15888	.15557	.15235	.14923	.14619	.14324
96	65	.22892	.22368	.21860	.21367	.20890	.20427	.19978	.19542	.19120	.18710	.18312	.17925	.17550	.17186	.16832	.16488	.16154	.15830	.15514	.15207
96	66	.24061	.23524	.23003	.22498	.22007	.21531	.21070	.20621	.20186	.19763	.19352	.18953	.18565	.18188	.17822	.17466	.17119	.16782	.16454	.16135
96	67	.25277	.24727	.24194	.23677	.23174	.22685	.22211	.21750	.21302	.20866	.20443	.20031	.19631	.19242	.18863	.18494	.18135	.17786	.17446	.17115
96	68	.26536	.25975	.25431	.24901	.24386	.23886	.23399	.22926	.22466	.22018	.21582	.21159	.20746	.20344	.19953	.19572	.19201	.18840	.18488	.18144
96	69	.27836	.27264	.26708	.26167	.25641	.25129	.24631	.24146	.23674	.23215	.22767	.22331	.21906	.21493	.21089	.20697	.20314	.19940	.19576	.19221
96	70	.29169	.28587	.28021	.27469	.26932	.26409	.25900	.25404	.24920	.24449	.23990	.23543	.23106	.22681	.22266	.21861	.21467	.21082	.20706	.20339
96	71	.30529	.29938	.29362	.28800	.28253	.27720	.27200	.26693	.26199	.25717	.25247	.24788	.24340	.23904	.23477	.23061	.22655	.22259	.21872	.21494
96	72	.31913	.31313	.30728	.30157	.29601	.29058	.28528	.28011	.27506	.27014	.26533	.26064	.25605	.25158	.24721	.24294	.23876	.23469	.23071	.22681
96	73	.33318	.32710	.32117	.31538	.30972	.30420	.29881	.29355	.28840	.28338	.27847	.27368	.26899	.26441	.25994	.25556	.25128	.24710	.24301	.23901
96	74	.34749	.34135	.33534	.32947	.32374	.31814	.31266	.30731	.30208	.29696	.29196	.28707	.28229	.27761	.27303	.26855	.26417	.25989	.25569	.25159
96	75	.36213	.35592	.34985	.34392	.33811	.33244	.32688	.32145	.31614	.31094	.30585	.30087	.29600	.29122	.28655	.28198	.27751	.27312	.26883	.26463
96	76	.37712	.37086	.36474	.35875	.35288	.34714	.34152	.33602	.33063	.32535	.32019	.31513	.31017	.30532	.30056	.29590	.29133	.28686	.28247	.27818
96	77	.39244	.38614	.37998	.37394	.36803	.36223	.35656	.35099	.34554	.34020	.33496	.32983	.32480	.31987	.31504	.31030	.30565	.30109	.29662	.29224
96	78	.40803	.40172	.39552	.38945	.38350	.37766	.37194	.36633	.36082	.35543	.35013	.34494	.33985	.33485	.32994	.32513	.32041	.31578	.31123	.30677
96	79	.42380	.41746	.41125	.40516	.39918	.39331	.38756	.38191	.37636	.37092	.36558	.36033	.35518	.35013	.34516	.34029	.33550	.33080	.32619	.32166
96	80	.43957	.43324	.42702	.42091	.41492	.40903	.40325	.39758	.39200	.38652	.38114	.37585	.37066	.36556	.36055	.35562	.35078	.34602	.34135	.33675
96	81	.45523	.44891	.44269	.43659	.43059	.42469	.41890	.41321	.40761	.40211	.39670	.39138	.38615	.38101	.37596	.37099	.36610	.36129	.35657	.35192
96	82	.47071	.46440	.45821	.45211	.44612	.44022	.43442	.42872	.42311	.41759	.41217	.40683	.40157	.39641	.39132	.38632	.38139	.37655	.37178	.36708
96	83	.48598	.47971	.47353	.46746	.46148	.45560	.44981	.44411	.43849	.43297	.42753	.42218	.41691	.41173	.40662	.40159	.39664	.39176	.38696	.38223
96	84	.50113	.49490	.48876	.48271	.47676	.47090	.46512	.45944	.45383	.44832	.44288	.43753	.43225	.42706	.42194	.41689	.41192	.40703	.40220	.39745
96	85	.51618	.50999	.50390	.49790	.49198	.48615	.48041	.47474	.46916	.46366	.45824	.45289	.44762	.44243	.43731	.43226	.42728	.42238	.41754	.41277
96	86	.53096	.52484	.51881	.51285	.50699	.50120	.49549	.48986	.48431	.47884	.47344	.46811	.46286	.45768	.45257	.44752	.44255	.43764	.43280	.42803
96	87	.54530	.53924	.53327	.52738	.52156	.51583	.51017	.50458	.49907	.49363	.48826	.48296	.47774	.47258	.46748	.46246	.45749	.45260	.44776	.44299
96	88	.55913	.55315	.54725	.54142	.53567	.52999	.52439	.51885	.51339	.50799	.50266	.49740	.49221	.48707	.48201	.47701	.47206	.46719	.46237	.45761
96	89	.57243	.56653	.56071	.55495	.54927	.54366	.53811	.53263	.52722	.52188	.51659	.51138	.50622	.50113	.49610	.49113	.48621	.48136	.47656	.47183
96	90	.58514	.57933	.57358	.56790	.56230	.55675	.55127	.54586	.54050	.53522	.52999	.52482	.51971	.51466	.50967	.50474	.49986	.49504	.49028	.48557
96	91	.59705	.59132	.58566	.58006	.57453	.56906	.56365	.55830	.55301	.54778	.54261	.53749	.53244	.52744	.52249	.51760	.51276	.50798	.50325	.49857
96	92	.60800	.60235	.59677	.59125	.58579	.58039	.57505	.56976	.56454	.55937	.55425	.54919	.54419	.53924	.53434	.52949	.52470	.51995	.51526	.51062
96	93	.61803	.61247	.60697	.60152	.59613	.59080	.58553	.58031	.57514	.57003	.56497	.55996	.55501	.55011	.54526	.54046	.53571	.53100	.52635	.52174

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
96	94	.62732	.62183	.61641	.61103	.60572	.60045	.59524	.59008	.58498	.57993	.57492	.56997	.56507	.56022	.55541	.55066	.54595	.54129	.53667	.53211
96	95	.63602	.63061	.62526	.61996	.61471	.60951	.60437	.59927	.59423	.58923	.58429	.57939	.57454	.56974	.56498	.56028	.55561	.55099	.54642	.54189
96	96	.64410	.63877	.63349	.62825	.62307	.61794	.61286	.60783	.60285	.59791	.59302	.58818	.58338	.57863	.57392	.56926	.56464	.56006	.55553	.55104
97	0	.01165	.01142	.01119	.01098	.01079	.01060	.01043	.01027	.01011	.00996	.00982	.00969	.00956	.00944	.00932	.00921	.00910	.00900	.00890	.00880
97	1	.00508	.00486	.00466	.00448	.00431	.00415	.00400	.00386	.00373	.00361	.00349	.00338	.00328	.00319	.00310	.00301	.00293	.00285	.00278	.00271
97	2	.00499	.00476	.00455	.00436	.00418	.00401	.00385	.00370	.00357	.00344	.00332	.00321	.00310	.00300	.00291	.00282	.00273	.00265	.00258	.00250
97	3	.00510	.00486	.00464	.00443	.00424	.00406	.00389	.00374	.00359	.00346	.00333	.00321	.00310	.00299	.00289	.00280	.00271	.00262	.00254	.00247
97	4	.00533	.00507	.00483	.00461	.00441	.00422	.00404	.00388	.00372	.00358	.00344	.00332	.00320	.00308	.00298	.00288	.00278	.00269	.00260	.00252
97	5	.00564	.00537	.00512	.00488	.00466	.00446	.00427	.00410	.00393	.00378	.00363	.00350	.00337	.00325	.00313	.00303	.00292	.00283	.00273	.00265
97	6	.00602	.00573	.00546	.00521	.00498	.00476	.00456	.00437	.00420	.00403	.00388	.00373	.00359	.00346	.00334	.00323	.00312	.00301	.00291	.00282
97	7	.00647	.00616	.00587	.00560	.00536	.00513	.00491	.00471	.00452	.00435	.00418	.00402	.00388	.00374	.00361	.00348	.00336	.00325	.00315	.00305
97	8	.00697	.00664	.00634	.00606	.00579	.00555	.00532	.00510	.00490	.00471	.00454	.00437	.00421	.00406	.00392	.00379	.00366	.00354	.00343	.00332
97	9	.00756	.00721	.00689	.00659	.00631	.00604	.00580	.00557	.00536	.00515	.00496	.00478	.00462	.00446	.00431	.00416	.00403	.00390	.00378	.00366
97	10	.00824	.00786	.00752	.00720	.00690	.00662	.00636	.00612	.00589	.00567	.00547	.00528	.00510	.00493	.00477	.00461	.00447	.00433	.00420	.00407
97	11	.00899	.00859	.00823	.00789	.00757	.00727	.00700	.00674	.00649	.00626	.00604	.00584	.00565	.00547	.00529	.00513	.00497	.00483	.00468	.00455
97	12	.00981	.00939	.00900	.00864	.00830	.00799	.00769	.00742	.00716	.00691	.00668	.00646	.00626	.00606	.00588	.00571	.00554	.00538	.00523	.00509
97	13	.01066	.01021	.00980	.00942	.00906	.00873	.00842	.00812	.00785	.00759	.00734	.00711	.00689	.00669	.00649	.00631	.00613	.00596	.00580	.00565
97	14	.01149	.01102	.01059	.01018	.00981	.00945	.00912	.00881	.00852	.00824	.00799	.00774	.00751	.00729	.00708	.00689	.00670	.00652	.00635	.00619
97	15	.01228	.01179	.01133	.01090	.01050	.01013	.00978	.00945	.00914	.00885	.00858	.00832	.00808	.00784	.00762	.00742	.00722	.00703	.00685	.00668
97	16	.01301	.01249	.01201	.01156	.01114	.01074	.01037	.01003	.00970	.00939	.00911	.00883	.00857	.00833	.00810	.00788	.00767	.00747	.00728	.00710
97	17	.01370	.01315	.01264	.01216	.01172	.01130	.01091	.01055	.01021	.00988	.00958	.00929	.00902	.00876	.00852	.00828	.00806	.00786	.00766	.00747
97	18	.01435	.01378	.01324	.01274	.01227	.01183	.01142	.01103	.01067	.01033	.01001	.00970	.00942	.00915	.00889	.00865	.00841	.00819	.00798	.00778
97	19	.01502	.01441	.01384	.01331	.01282	.01235	.01192	.01151	.01113	.01077	.01043	.01011	.00981	.00953	.00926	.00900	.00875	.00852	.00830	.00809
97	20	.01572	.01507	.01448	.01392	.01340	.01291	.01245	.01202	.01162	.01124	.01088	.01054	.01022	.00992	.00964	.00937	.00911	.00886	.00863	.00841
97	21	.01647	.01579	.01516	.01457	.01402	.01350	.01302	.01256	.01214	.01173	.01136	.01100	.01066	.01034	.01004	.00976	.00949	.00923	.00898	.00875
97	22	.01725	.01654	.01587	.01525	.01467	.01412	.01361	.01313	.01268	.01225	.01185	.01148	.01112	.01078	.01047	.01016	.00988	.00960	.00935	.00910
97	23	.01810	.01735	.01664	.01598	.01537	.01479	.01425	.01374	.01326	.01282	.01239	.01199	.01162	.01126	.01092	.01060	.01030	.01001	.00974	.00948
97	24	.01903	.01823	.01748	.01679	.01614	.01552	.01495	.01441	.01391	.01343	.01298	.01256	.01216	.01178	.01143	.01109	.01077	.01046	.01017	.00990
97	25	.02005	.01920	.01841	.01768	.01699	.01634	.01573	.01516	.01463	.01412	.01365	.01320	.01277	.01237	.01199	.01163	.01129	.01097	.01066	.01037
97	26	.02116	.02026	.01943	.01865	.01792	.01723	.01659	.01598	.01542	.01488	.01438	.01390	.01345	.01302	.01262	.01224	.01188	.01153	.01121	.01090
97	27	.02239	.02144	.02056	.01973	.01896	.01823	.01755	.01691	.01630	.01573	.01520	.01469	.01421	.01376	.01333	.01293	.01254	.01218	.01183	.01150
97	28	.02371	.02271	.02178	.02090	.02008	.01931	.01859	.01791	.01727	.01666	.01609	.01555	.01505	.01456	.01411	.01368	.01327	.01288	.01251	.01216
97	29	.02515	.02409	.02310	.02217	.02130	.02048	.01971	.01899	.01831	.01767	.01706	.01649	.01595	.01544	.01495	.01449	.01406	.01364	.01325	.01287
97	30	.02668	.02556	.02451	.02353	.02261	.02174	.02093	.02016	.01944	.01875	.01811	.01750	.01692	.01638	.01586	.01537	.01491	.01447	.01405	.01365
97	31	.02832	.02713	.02603	.02498	.02401	.02309	.02222	.02141	.02064	.01991	.01923	.01858	.01797	.01739	.01684	.01632	.01582	.01535	.01490	.01448
97	32	.03007	.02882	.02765	.02654	.02551	.02453	.02361	.02275	.02193	.02116	.02043	.01974	.01909	.01847	.01789	.01733	.01680	.01630	.01582	.01537
97	33	.03196	.03064	.02940	.02823	.02713	.02610	.02512	.02420	.02334	.02252	.02174	.02101	.02031	.01965	.01903	.01844	.01787	.01734	.01683	.01634
97	34	.03399	.03259	.03128	.03004	.02888	.02778	.02675	.02577	.02485	.02398	.02315	.02237	.02163	.02093	.02026	.01963	.01903	.01845	.01791	.01739
97	35	.03618	.03470	.03331	.03200	.03077	.02961	.02851	.02747	.02649	.02557	.02469	.02386	.02307	.02232	.02161	.02094	.02029	.01968	.01910	.01854
97	36	.03853	.03697	.03550	.03412	.03281	.03158	.03041	.02931	.02827	.02729	.02635	.02547	.02463	.02383	.02307	.02235	.02166	.02101	.02039	.01980
97	37	.04106	.03941	.03786	.03640	.03501	.03371	.03247	.03130	.03019	.02915	.02815	.02721	.02632	.02547	.02466	.02389	.02316	.02246	.02179	.02116
97	38	.04380	.04206	.04042	.03887	.03740	.03602	.03471	.03347	.03229	.03118	.03012	.02912	.02816	.02726	.02640	.02557	.02479	.02405	.02334	.02266
97	39	.04674	.04491	.04317	.04153	.03999	.03852	.03713	.03581	.03457	.03338	.03226	.03119	.03018	.02921	.02829	.02741	.02658	.02578	.02502	.02430
97	40	.04993	.04799	.04616	.04443	.04279	.04124	.03977	.03837	.03705	.03579	.03460	.03346	.03238	.03135	.03037	.02944	.02855	.02770	.02688	.02611
97	41	.05338	.05134	.04941	.04758	.04585	.04421	.04265	.04117	.03977	.03843	.03716	.03595	.03480	.03371	.03266	.03167	.03072	.02981	.02894	.02811
97	42	.05711	.05496	.05292	.05099	.04917	.04743	.04578	.04421	.04273	.04131	.03996	.03868	.03745	.03629	.03517	.03411	.03310	.03213	.03120	.03031
97	43	.06112	.05886	.05671	.05468	.05275	.05092	.04917	.04752	.04594	.04444	.04301	.04164	.04034	.03910	.03792	.03678	.03570	.03467	.03368	.03273
97	44	.06542	.06305	.06079	.05865	.05661	.05468	.05284	.05108	.04941	.04782	.04631	.04486	.04348	.04216	.04090	.03970	.03854	.03744	.03638	.03537
97	45	.07001	.06751	.06514	.06289	.06074	.05870	.05676	.05490	.05314	.05146	.04985	.04831	.04685	.04545	.04411	.04283	.04160	.04043	.03930	.03822
97	46	.07489	.07227	.06978	.06741	.06515	.06300	.06095	.05899	.05713	.05535	.05365	.05202	.05047	.04899	.04756	.04620	.04490	.04365	.04245	.04130



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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
97	47	.08004	.07730	.07469	.07220	.06982	.06756	.06540	.06334	.06137	.05949	.05769	.05597	.05433	.05275	.05125	.04980	.04842	.04709	.04581	.04459
97	48	.08551	.08263	.07989	.07728	.07479	.07241	.07014	.06797	.06589	.06391	.06201	.06019	.05845	.05679	.05519	.05366	.05219	.05077	.04942	.04812
97	49	.09129	.08828	.08541	.08267	.08006	.07756	.07517	.07289	.07071	.06861	.06661	.06469	.06285	.06109	.05940	.05778	.05622	.05472	.05328	.05190
97	50	.09741	.09427	.09127	.08840	.08566	.08304	.08053	.07813	.07584	.07363	.07152	.06950	.06756	.06570	.06391	.06219	.06054	.05896	.05743	.05596
97	51	.10387	.10060	.09746	.09446	.09160	.08885	.08622	.08370	.08129	.07898	.07675	.07462	.07258	.07061	.06872	.06691	.06516	.06349	.06187	.06031
97	52	.11066	.10725	.10398	.10085	.09785	.09497	.09222	.08958	.08705	.08462	.08228	.08004	.07789	.07582	.07382	.07191	.07007	.06829	.06658	.06494
97	53	.11778	.11423	.11082	.10755	.10442	.10142	.09854	.09577	.09312	.09057	.08812	.08576	.08350	.08132	.07922	.07720	.07526	.07339	.07158	.06984
97	54	.12524	.12154	.11799	.11459	.11132	.10819	.10518	.10229	.09951	.09684	.09427	.09180	.08942	.08713	.08492	.08280	.08075	.07877	.07687	.07503
97	55	.13304	.12920	.12551	.12197	.11857	.11530	.11216	.10914	.10624	.10344	.10075	.09816	.09567	.09326	.09094	.08871	.08655	.08447	.08247	.08053
97	56	.14120	.13721	.13339	.12971	.12617	.12277	.11949	.11634	.11331	.11039	.10758	.10486	.10225	.09973	.09730	.09495	.09269	.09050	.08839	.08635
97	57	.14972	.14559	.14162	.13780	.13412	.13059	.12718	.12390	.12073	.11769	.11475	.11191	.10918	.10654	.10399	.10153	.09915	.09686	.09464	.09249
97	58	.15856	.15429	.15018	.14622	.14241	.13873	.13519	.13178	.12848	.12531	.12224	.11928	.11642	.11366	.11100	.10842	.10593	.10352	.10119	.09894
97	59	.16771	.16330	.15904	.15494	.15099	.14718	.14350	.13995	.13653	.13322	.13003	.12694	.12396	.12108	.11829	.11560	.11299	.11047	.10803	.10566
97	60	.17716	.17260	.16821	.16397	.15988	.15593	.15212	.14843	.14488	.14144	.13812	.13490	.13180	.12879	.12588	.12307	.12034	.11770	.11514	.11267
97	61	.18694	.18224	.17771	.17333	.16910	.16501	.16106	.15725	.15356	.14999	.14653	.14319	.13996	.13683	.13380	.13086	.12801	.12526	.12258	.11999
97	62	.19710	.19226	.18759	.18307	.17871	.17448	.17040	.16645	.16262	.15892	.15534	.15187	.14851	.14525	.14209	.13903	.13606	.13319	.13040	.12769
97	63	.20766	.20268	.19787	.19322	.18872	.18436	.18014	.17605	.17210	.16826	.16455	.16095	.15746	.15407	.15079	.14761	.14452	.14152	.13861	.13578
97	64	.21860	.21349	.20855	.20376	.19912	.19463	.19028	.18606	.18197	.17801	.17416	.17043	.16681	.16330	.15989	.15659	.15337	.15025	.14722	.14427
97	65	.22994	.22470	.21962	.21471	.20994	.20531	.20083	.19648	.19226	.18817	.18419	.18033	.17659	.17295	.16941	.16598	.16264	.15940	.15625	.15318
97	66	.24170	.23634	.23114	.22609	.22120	.21645	.21183	.20736	.20301	.19878	.19468	.19070	.18682	.18306	.17940	.17584	.17238	.16901	.16573	.16255
97	67	.25395	.24846	.24314	.23797	.23295	.22807	.22334	.21873	.21426	.20991	.20568	.20157	.19757	.19368	.18990	.18622	.18263	.17914	.17575	.17244
97	68	.26664	.26104	.25560	.25031	.24517	.24018	.23532	.23060	.22600	.22153	.21718	.21294	.20882	.20481	.20090	.19710	.19339	.18978	.18627	.18284
97	69	.27974	.27403	.26848	.26308	.25783	.25272	.24775	.24291	.23819	.23360	.22913	.22478	.22054	.21641	.21238	.20846	.20463	.20090	.19727	.19372
97	70	.29318	.28737	.28172	.27621	.27085	.26564	.26055	.25560	.25077	.24607	.24148	.23702	.23266	.22841	.22427	.22023	.21629	.21244	.20869	.20503
97	71	.30690	.30100	.29525	.28964	.28418	.27886	.27367	.26861	.26368	.25887	.25417	.24959	.24513	.24077	.23651	.23236	.22830	.22434	.22048	.21670
97	72	.32086	.31487	.30903	.30334	.29779	.29237	.28708	.28192	.27688	.27197	.26717	.26248	.25791	.25344	.24908	.24481	.24065	.23658	.23260	.22871
97	73	.33504	.32897	.32306	.31728	.31164	.30613	.30075	.29549	.29036	.28535	.28045	.27566	.27099	.26642	.26195	.25758	.25331	.24913	.24505	.24105
97	74	.34949	.34336	.33737	.33151	.32579	.32020	.31474	.30940	.30418	.29907	.29408	.28920	.28443	.27976	.27519	.27072	.26635	.26207	.25788	.25378
97	75	.36427	.35808	.35203	.34611	.34032	.33466	.32912	.32370	.31840	.31321	.30813	.30316	.29830	.29354	.28888	.28431	.27984	.27547	.27118	.26699
97	76	.37942	.37319	.36708	.36110	.35525	.34953	.34392	.33843	.33306	.32780	.32264	.31759	.31265	.30780	.30306	.29841	.29385	.28938	.28500	.28071
97	77	.39492	.38865	.38250	.37648	.37058	.36480	.35914	.35359	.34816	.34283	.33761	.33249	.32747	.32255	.31773	.31300	.30836	.30381	.29935	.29497
97	78	.41071	.40441	.39824	.39219	.38625	.38043	.37473	.36913	.36364	.35826	.35298	.34780	.34272	.33773	.33284	.32804	.32333	.31871	.31417	.30971
97	79	.42668	.42037	.41418	.40811	.40215	.39630	.39056	.38493	.37940	.37397	.36865	.36342	.35828	.35324	.34829	.34343	.33865	.33396	.32936	.32483
97	80	.44267	.43636	.43017	.42408	.41811	.41225	.40649	.40083	.39527	.38981	.38444	.37917	.37400	.36891	.36391	.35900	.35417	.34942	.34476	.34017
97	81	.45856	.45226	.44607	.43999	.43402	.42814	.42237	.41670	.41112	.40564	.40025	.39495	.38973	.38461	.37957	.37462	.36974	.36495	.36024	.35560
97	82	.47427	.46799	.46182	.45576	.44979	.44392	.43814	.43246	.42687	.42138	.41597	.41065	.40541	.40026	.39519	.39021	.38530	.38047	.37571	.37103
97	83	.48979	.48355	.47740	.47136	.46540	.45955	.45378	.44811	.44252	.43702	.43160	.42627	.42102	.41585	.41076	.40575	.40082	.39596	.39117	.38645
97	84	.50519	.49899	.49289	.48687	.48095	.47512	.46937	.46371	.45813	.45264	.44723	.44190	.43664	.43147	.42637	.42134	.41639	.41151	.40670	.40196
97	85	.52051	.51437	.50831	.50234	.49646	.49066	.48494	.47931	.47375	.46828	.46288	.45756	.45231	.44714	.44204	.43702	.43206	.42717	.42235	.41760
97	86	.53559	.52950	.52351	.51759	.51176	.50600	.50033	.49473	.48921	.48376	.47839	.47309	.46786	.46271	.45762	.45260	.44765	.44276	.43794	.43318
97	87	.55021	.54420	.53827	.53241	.52664	.52094	.51531	.50976	.50428	.49887	.49353	.48826	.48306	.47793	.47286	.46786	.46292	.45805	.45323	.44848
97	88	.56434	.55841	.55255	.54677	.54106	.53542	.52985	.52435	.51892	.51356	.50826	.50303	.49786	.49276	.48772	.48275	.47783	.47298	.46818	.46344
97	89	.57795	.57210	.56632	.56061	.55497	.54940	.54389	.53846	.53308	.52777	.52253	.51734	.51222	.50716	.50215	.49721	.49233	.48750	.48273	.47801
97	90	.59096	.58520	.57951	.57388	.56831	.56282	.55738	.55201	.54670	.54144	.53625	.53112	.52605	.52104	.51608	.51118	.50633	.50154	.49680	.49211
97	91	.60317	.59750	.59189	.58635	.58086	.57544	.57008	.56477	.55953	.55434	.54921	.54413	.53911	.53415	.52924	.52438	.51958	.51483	.51013	.50548
97	92	.61441	.60882	.60330	.59783	.59242	.58707	.58178	.57655	.57137	.56624	.56117	.55615	.55119	.54627	.54141	.53660	.53184	.52713	.52247	.51786
97	93	.62472	.61921	.61377	.60838	.60305	.59777	.59255	.58738	.58226	.57720	.57219	.56723	.56232	.55746	.55264	.54788	.54317	.53850	.53388	.52931
97	94	.63426	.62884	.62348	.61816	.61290	.60770	.60254	.59744	.59239	.58738	.58243	.57752	.57267	.56786	.56310	.55838	.55371	.54909	.54451	.53998
97	95	.64321	.63787	.63258	.62735	.62216	.61703	.61194	.60690	.60191	.59697	.59207	.58723	.58242	.57767	.57296	.56829	.56367	.55909	.55456	.55007
97	96	.65153	.64627	.64106	.63590	.63078	.62571	.62069	.61572	.61079	.60591	.60107	.59628	.59153	.58683	.58217	.57755	.57298	.56845	.56396	.55951

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
97	97	.65920	.65401	.64887	.64377	.63873	.63372	.62877	.62385	.61899	.61416	.60938	.60464	.59995	.59530	.59069	.58612	.58159	.57710	.57265	.56824
98	0	.01177	.01153	.01131	.01111	.01091	.01073	.01056	.01039	.01024	.01009	.00995	.00982	.00969	.00957	.00945	.00934	.00924	.00913	.00904	.00894
98	1	.00510	.00488	.00468	.00450	.00433	.00417	.00402	.00388	.00375	.00363	.00351	.00340	.00330	.00321	.00312	.00303	.00295	.00287	.00280	.00273
98	2	.00500	.00478	.00457	.00437	.00419	.00402	.00387	.00372	.00358	.00346	.00334	.00322	.00312	.00302	.00292	.00283	.00275	.00267	.00259	.00252
98	3	.00512	.00487	.00465	.00444	.00425	.00407	.00391	.00375	.00361	.00347	.00335	.00323	.00311	.00301	.00291	.00281	.00272	.00264	.00256	.00248
98	4	.00534	.00508	.00485	.00463	.00442	.00423	.00406	.00389	.00374	.00359	.00346	.00333	.00321	.00310	.00299	.00289	.00279	.00270	.00262	.00254
98	5	.00565	.00538	.00513	.00489	.00468	.00447	.00428	.00411	.00394	.00379	.00364	.00351	.00338	.00326	.00314	.00304	.00293	.00284	.00275	.00266
98	6	.00603	.00574	.00547	.00522	.00499	.00477	.00457	.00438	.00421	.00404	.00389	.00374	.00360	.00347	.00335	.00324	.00313	.00302	.00292	.00283
98	7	.00648	.00617	.00588	.00561	.00537	.00514	.00492	.00472	.00453	.00436	.00419	.00403	.00389	.00375	.00362	.00349	.00338	.00326	.00316	.00306
98	8	.00698	.00665	.00635	.00607	.00580	.00556	.00533	.00511	.00491	.00472	.00455	.00438	.00422	.00407	.00393	.00380	.00367	.00355	.00344	.00333
98	9	.00757	.00722	.00690	.00660	.00632	.00606	.00581	.00558	.00537	.00517	.00498	.00480	.00463	.00447	.00432	.00417	.00404	.00391	.00379	.00367
98	10	.00825	.00788	.00753	.00721	.00692	.00664	.00638	.00613	.00590	.00569	.00548	.00529	.00511	.00494	.00478	.00463	.00448	.00434	.00421	.00409
98	11	.00900	.00861	.00824	.00790	.00759	.00729	.00701	.00675	.00651	.00628	.00606	.00586	.00567	.00548	.00531	.00515	.00499	.00484	.00470	.00457
98	12	.00983	.00941	.00902	.00866	.00833	.00801	.00772	.00744	.00718	.00694	.00670	.00649	.00628	.00609	.00590	.00573	.00556	.00540	.00525	.00511
98	13	.01068	.01024	.00983	.00945	.00909	.00876	.00845	.00815	.00788	.00762	.00737	.00714	.00692	.00672	.00652	.00634	.00616	.00599	.00583	.00568
98	14	.01152	.01106	.01062	.01022	.00984	.00949	.00916	.00885	.00855	.00828	.00802	.00778	.00754	.00733	.00712	.00692	.00673	.00655	.00638	.00622
98	15	.01232	.01183	.01137	.01094	.01054	.01017	.00982	.00949	.00918	.00889	.00862	.00836	.00812	.00788	.00766	.00746	.00726	.00707	.00689	.00672
98	16	.01306	.01254	.01205	.01160	.01118	.01079	.01042	.01007	.00975	.00944	.00915	.00888	.00862	.00837	.00814	.00792	.00772	.00752	.00733	.00715
98	17	.01374	.01320	.01269	.01221	.01177	.01135	.01096	.01060	.01025	.00993	.00962	.00934	.00907	.00881	.00856	.00833	.00811	.00790	.00771	.00752
98	18	.01440	.01382	.01328	.01278	.01231	.01188	.01147	.01108	.01072	.01038	.01006	.00975	.00947	.00920	.00894	.00870	.00847	.00825	.00804	.00784
98	19	.01506	.01446	.01389	.01336	.01287	.01240	.01197	.01156	.01118	.01082	.01048	.01017	.00986	.00958	.00931	.00905	.00881	.00858	.00836	.00815
98	20	.01577	.01512	.01453	.01397	.01345	.01296	.01250	.01207	.01167	.01129	.01093	.01059	.01028	.00998	.00969	.00942	.00916	.00892	.00869	.00847
98	21	.01652	.01584	.01521	.01462	.01407	.01355	.01307	.01262	.01219	.01179	.01141	.01105	.01072	.01040	.01010	.00981	.00954	.00928	.00904	.00881
98	22	.01731	.01659	.01592	.01530	.01472	.01417	.01366	.01318	.01273	.01231	.01191	.01153	.01118	.01084	.01052	.01022	.00993	.00966	.00940	.00916
98	23	.01816	.01740	.01670	.01604	.01542	.01485	.01430	.01380	.01332	.01287	.01245	.01205	.01167	.01132	.01098	.01066	.01036	.01007	.00980	.00954
98	24	.01908	.01828	.01754	.01684	.01619	.01558	.01501	.01447	.01397	.01349	.01304	.01262	.01222	.01184	.01149	.01115	.01083	.01052	.01023	.00996
98	25	.02010	.01926	.01847	.01773	.01704	.01640	.01579	.01522	.01468	.01418	.01370	.01326	.01283	.01243	.01205	.01169	.01135	.01103	.01072	.01043
98	26	.02122	.02032	.01949	.01871	.01798	.01729	.01665	.01604	.01548	.01494	.01444	.01396	.01351	.01309	.01268	.01230	.01194	.01160	.01127	.01096
98	27	.02245	.02150	.02062	.01979	.01902	.01829	.01761	.01697	.01637	.01580	.01526	.01476	.01428	.01383	.01340	.01299	.01261	.01224	.01189	.01156
98	28	.02378	.02278	.02184	.02097	.02015	.01938	.01865	.01797	.01733	.01673	.01616	.01562	.01511	.01463	.01418	.01375	.01334	.01295	.01258	.01222
98	29	.02521	.02415	.02317	.02224	.02137	.02055	.01978	.01906	.01838	.01774	.01713	.01656	.01602	.01551	.01503	.01457	.01413	.01372	.01332	.01295
98	30	.02675	.02563	.02458	.02360	.02268	.02181	.02100	.02023	.01951	.01883	.01818	.01757	.01700	.01645	.01594	.01545	.01498	.01454	.01412	.01372
98	31	.02839	.02721	.02610	.02506	.02408	.02316	.02230	.02148	.02072	.01999	.01931	.01866	.01805	.01747	.01692	.01640	.01590	.01543	.01498	.01456
98	32	.03015	.02890	.02772	.02662	.02559	.02461	.02369	.02283	.02201	.02124	.02051	.01983	.01917	.01856	.01797	.01741	.01689	.01638	.01591	.01545
98	33	.03204	.03072	.02948	.02831	.02721	.02618	.02521	.02429	.02342	.02260	.02183	.02109	.02040	.01974	.01912	.01852	.01796	.01742	.01691	.01643
98	34	.03407	.03268	.03136	.03013	.02896	.02787	.02683	.02586	.02494	.02406	.02324	.02246	.02172	.02102	.02035	.01972	.01912	.01855	.01800	.01748
98	35	.03627	.03479	.03340	.03210	.03086	.02970	.02860	.02757	.02659	.02566	.02478	.02395	.02316	.02242	.02171	.02103	.02039	.01978	.01920	.01864
98	36	.03863	.03707	.03560	.03421	.03291	.03167	.03051	.02941	.02837	.02738	.02645	.02557	.02473	.02393	.02317	.02245	.02177	.02111	.02049	.01990
98	37	.04116	.03951	.03796	.03650	.03511	.03381	.03257	.03140	.03030	.02925	.02826	.02732	.02642	.02557	.02476	.02400	.02326	.02257	.02190	.02127
98	38	.04390	.04216	.04052	.03897	.03751	.03612	.03482	.03358	.03240	.03129	.03023	.02923	.02828	.02737	.02651	.02569	.02491	.02416	.02345	.02277
98	39	.04685	.04502	.04328	.04165	.04010	.03863	.03725	.03593	.03468	.03350	.03238	.03131	.03029	.02933	.02841	.02753	.02670	.02590	.02514	.02442
98	40	.05005	.04811	.04628	.04455	.04291	.04136	.03989	.03850	.03717	.03592	.03472	.03359	.03251	.03148	.03050	.02957	.02867	.02782	.02701	.02624
98	41	.05351	.05147	.04954	.04771	.04598	.04434	.04278	.04130	.03990	.03856	.03730	.03609	.03494	.03384	.03280	.03180	.03085	.02994	.02908	.02825
98	42	.05724	.05510	.05306	.05113	.04930	.04757	.04592	.04436	.04287	.04145	.04011	.03882	.03760	.03643	.03532	.03426	.03324	.03228	.03135	.03046
98	43	.06126	.05901	.05686	.05483	.05290	.05107	.04933	.04767	.04609	.04459	.04316	.04180	.04050	.03926	.03807	.03694	.03586	.03483	.03384	.03289
98	44	.06558	.06321	.06095	.05881	.05678	.05484	.05300	.05125	.04958	.04799	.04648	.04503	.04365	.04233	.04107	.03987	.03872	.03761	.03656	.03555
98	45	.07018	.06769	.06532	.06306	.06092	.05888	.05694	.05509	.05332	.05164	.05003	.04850	.04704	.04564	.04430	.04302	.04179	.04062	.03949	.03841
98	46	.07508	.07246	.06997	.06760	.06534	.06319	.06115	.05919	.05733	.05555	.05385	.05223	.05067	.04919	.04777	.04641	.04510	.04385	.04265	.04151
98	47	.08025	.07751	.07489	.07241	.07003	.06777	.06562	.06356	.06159	.05971	.05791	.05620	.05455	.05298	.05147	.05003	.04864	.04731	.04604	.04481
98	48	.08573	.08286	.08012	.07751	.07502	.07264	.07037	.06820	.06613	.06415	.06225	.06044	.05870	.05703	.05543	.05390	.05243	.05102	.04967	.04836

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
98	49	.09153	.08853	.08566	.08292	.08031	.07782	.07543	.07315	.07096	.06887	.06687	.06496	.06312	.06136	.05967	.05804	.05649	.05499	.05355	.05217
98	50	.09768	.09454	.09154	.08868	.08594	.08332	.08081	.07842	.07612	.07392	.07181	.06979	.06785	.06599	.06420	.06248	.06084	.05925	.05772	.05626
98	51	.10417	.10089	.09776	.09476	.09190	.08916	.08653	.08401	.08160	.07929	.07707	.07494	.07289	.07093	.06904	.06723	.06548	.06381	.06219	.06064
98	52	.11098	.10757	.10430	.10117	.09818	.09531	.09256	.08992	.08739	.08496	.08262	.08038	.07823	.07616	.07417	.07226	.07042	.06864	.06693	.06529
98	53	.11813	.11458	.11117	.10791	.10478	.10178	.09890	.09614	.09349	.09094	.08849	.08614	.08388	.08170	.07960	.07758	.07564	.07377	.07196	.07022
98	54	.12562	.12192	.11838	.11498	.11172	.10859	.10558	.10269	.09991	.09724	.09468	.09221	.08983	.08754	.08534	.08321	.08116	.07919	.07729	.07545
98	55	.13346	.12962	.12593	.12240	.11900	.11573	.11260	.10958	.10668	.10388	.10120	.09861	.09611	.09371	.09140	.08916	.08701	.08493	.08292	.08099
98	56	.14166	.13767	.13385	.13017	.12664	.12324	.11997	.11682	.11379	.11087	.10806	.10535	.10274	.10022	.09779	.09545	.09318	.09100	.08889	.08685
98	57	.15021	.14609	.14212	.13831	.13464	.13110	.12770	.12442	.12126	.11821	.11528	.11245	.10971	.10708	.10453	.10207	.09970	.09740	.09518	.09304
98	58	.15911	.15484	.15073	.14677	.14296	.13929	.13576	.13234	.12905	.12588	.12282	.11986	.11701	.11425	.11158	.10901	.10652	.10411	.10179	.09953
98	59	.16830	.16389	.15964	.15555	.15160	.14779	.14412	.14057	.13715	.13385	.13065	.12757	.12459	.12171	.11893	.11624	.11363	.11111	.10867	.10631
98	60	.17780	.17325	.16886	.16462	.16053	.15659	.15278	.14910	.14555	.14211	.13879	.13558	.13248	.12948	.12657	.12376	.12103	.11840	.11584	.11337
98	61	.18763	.18293	.17840	.17403	.16981	.16572	.16178	.15797	.15428	.15071	.14727	.14393	.14070	.13757	.13454	.13161	.12876	.12601	.12334	.12075
98	62	.19784	.19301	.18834	.18383	.17947	.17525	.17117	.16722	.16340	.15971	.15613	.15266	.14930	.14605	.14289	.13984	.13687	.13400	.13121	.12850
98	63	.20846	.20349	.19868	.19404	.18954	.18519	.18097	.17689	.17294	.16911	.16540	.16180	.15832	.15494	.15166	.14848	.14539	.14240	.13949	.13666
98	64	.21946	.21436	.20942	.20464	.20001	.19552	.19118	.18696	.18288	.17892	.17508	.17136	.16774	.16423	.16083	.15752	.15431	.15119	.14817	.14522
98	65	.23087	.22564	.22057	.21566	.21089	.20628	.20180	.19746	.19324	.18915	.18518	.18133	.17759	.17395	.17042	.16699	.16366	.16042	.15727	.15420
98	66	.24271	.23735	.23216	.22712	.22223	.21748	.21288	.20840	.20406	.19984	.19575	.19177	.18790	.18414	.18048	.17693	.17347	.17011	.16684	.16365
98	67	.25503	.24955	.24424	.23908	.23406	.22919	.22446	.21987	.21540	.21106	.20683	.20273	.19874	.19485	.19107	.18739	.18381	.18033	.17694	.17363
98	68	.26781	.26222	.25679	.25151	.24638	.24139	.23654	.23182	.22723	.22277	.21842	.21420	.21008	.20607	.20217	.19837	.19467	.19107	.18755	.18413
98	69	.28100	.27531	.26977	.26438	.25913	.25403	.24907	.24423	.23953	.23494	.23048	.22613	.22190	.21777	.21375	.20984	.20602	.20229	.19866	.19512
98	70	.29454	.28875	.28311	.27761	.27226	.26705	.26198	.25703	.25221	.24752	.24294	.23848	.23413	.22989	.22575	.22172	.21778	.21394	.21019	.20654
98	71	.30837	.30248	.29674	.29115	.28570	.28039	.27521	.27016	.26524	.26043	.25575	.25118	.24671	.24236	.23811	.23397	.22992	.22596	.22210	.21833
98	72	.32245	.31647	.31065	.30497	.29942	.29401	.28874	.28359	.27856	.27365	.26886	.26419	.25962	.25516	.25080	.24655	.24239	.23832	.23435	.23047
98	73	.33675	.33070	.32479	.31902	.31340	.30790	.30253	.29729	.29217	.28716	.28227	.27750	.27283	.26826	.26380	.25944	.25518	.25101	.24693	.24294
98	74	.35133	.34521	.33923	.33339	.32769	.32211	.31666	.31133	.30612	.30102	.29604	.29117	.28641	.28175	.27719	.27273	.26836	.26409	.25991	.25582
98	75	.36625	.36007	.35403	.34813	.34235	.33670	.33118	.32577	.32048	.31530	.31024	.30528	.30042	.29567	.29102	.28647	.28200	.27764	.27336	.26917
98	76	.38154	.37532	.36923	.36327	.35744	.35173	.34614	.34066	.33530	.33005	.32491	.31987	.31493	.31010	.30536	.30072	.29617	.29172	.28735	.28306
98	77	.39720	.39095	.38482	.37882	.37294	.36717	.36153	.35599	.35057	.34526	.34005	.33494	.32993	.32502	.32021	.31549	.31086	.30632	.30187	.29750
98	78	.41317	.40689	.40074	.39471	.38879	.38299	.37730	.37172	.36625	.36088	.35561	.35044	.34538	.34040	.33552	.33073	.32603	.32142	.31689	.31244
98	79	.42933	.42304	.41687	.41082	.40488	.39905	.39333	.38772	.38220	.37679	.37148	.36627	.36115	.35612	.35118	.34633	.34157	.33689	.33229	.32778
98	80	.44552	.43924	.43307	.42701	.42106	.41521	.40947	.40383	.39829	.39285	.38750	.38225	.37708	.37201	.36703	.36213	.35731	.35258	.34792	.34335
98	81	.46162	.45535	.44919	.44313	.43718	.43133	.42558	.41993	.41437	.40890	.40353	.39825	.39305	.38795	.38292	.37798	.37312	.36834	.36364	.35902
98	82	.47756	.47131	.46517	.45912	.45318	.44733	.44158	.43592	.43036	.42488	.41949	.41419	.40898	.40384	.39879	.39382	.38892	.38411	.37936	.37470
98	83	.49331	.48709	.48098	.47496	.46903	.46320	.45746	.45181	.44625	.44077	.43537	.43006	.42483	.41968	.41461	.40962	.40470	.39985	.39508	.39038
98	84	.50895	.50278	.49671	.49072	.48483	.47902	.47330	.46767	.46212	.45665	.45126	.44595	.44072	.43556	.43048	.42548	.42054	.41568	.41089	.40616
98	85	.52453	.51841	.51239	.50645	.50060	.49483	.48914	.48354	.47801	.47256	.46719	.46189	.45667	.45152	.44644	.44144	.43650	.43163	.42683	.42209
98	86	.53987	.53382	.52786	.52198	.51618	.51046	.50481	.49925	.49375	.48834	.48299	.47772	.47252	.46738	.46232	.45732	.45239	.44753	.44272	.43799
98	87	.55477	.54879	.54290	.53709	.53135	.52568	.52009	.51457	.50912	.50374	.49844	.49319	.48802	.48291	.47787	.47289	.46798	.46313	.45833	.45360
98	88	.56918	.56329	.55747	.55173	.54606	.54046	.53492	.52946	.52406	.51873	.51347	.50827	.50313	.49806	.49305	.48810	.48321	.47838	.47360	.46889
98	89	.58307	.57727	.57153	.56587	.56027	.55474	.54927	.54387	.53854	.53326	.52805	.52290	.51781	.51278	.50781	.50289	.49803	.49323	.48849	.48380
98	90	.59637	.59066	.58502	.57944	.57392	.56846	.56307	.55774	.55247	.54725	.54210	.53700	.53197	.52698	.52206	.51719	.51237	.50761	.50290	.49824
98	91	.60887	.60326	.59770	.59220	.58677	.58139	.57607	.57081	.56561	.56046	.55537	.55033	.54535	.54042	.53555	.53072	.52595	.52123	.51656	.51194
98	92	.62038	.61485	.60938	.60397	.59861	.59331	.58807	.58288	.57774	.57266	.56763	.56266	.55773	.55286	.54803	.54326	.53853	.53386	.52923	.52465
98	93	.63095	.62551	.62012	.61479	.60951	.60428	.59911	.59399	.58892	.58391	.57894	.57402	.56915	.56433	.55956	.55483	.55016	.54552	.54094	.53640
98	94	.64074	.63538	.63008	.62482	.61962	.61447	.60937	.60432	.59931	.59436	.58945	.58459	.57978	.57502	.57030	.56562	.56099	.55641	.55186	.54736
98	95	.64993	.64466	.63943	.63426	.62913	.62405	.61902	.61404	.60910	.60421	.59937	.59457	.58981	.58510	.58043	.57581	.57123	.56669	.56219	.55774
98	96	.65848	.65329	.64814	.64304	.63799	.63298	.62802	.62311	.61823	.61341	.60862	.60388	.59918	.59453	.58991	.58534	.58081	.57632	.57187	.56746
98	97	.66636	.66125	.65617	.65115	.64616	.64122	.63633	.63148	.62667	.62190	.61717	.61249	.60785	.60324	.59868	.59416	.58967	.58523	.58082	.57646
98	98	.67374	.66869	.66369	.65874	.65382	.64895	.64411	.63932	.63457	.62987	.62520	.62057	.61598	.61143	.60691	.60244	.59800	.59361	.58924	.58492

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
99	0	.01189	.01165	.01143	.01122	.01103	.01085	.01068	.01052	.01036	.01022	.01008	.00995	.00982	.00970	.00959	.00948	.00937	.00927	.00917	.00908
99	1	.00512	.00490	.00470	.00452	.00435	.00419	.00404	.00390	.00377	.00365	.00353	.00343	.00332	.00323	.00314	.00305	.00297	.00290	.00282	.00275
99	2	.00502	.00479	.00458	.00439	.00421	.00404	.00388	.00373	.00360	.00347	.00335	.00324	.00313	.00303	.00294	.00285	.00276	.00268	.00261	.00254
99	3	.00513	.00489	.00466	.00446	.00427	.00409	.00392	.00377	.00362	.00349	.00336	.00324	.00313	.00302	.00292	.00283	.00274	.00265	.00257	.00250
99	4	.00535	.00509	.00486	.00464	.00443	.00424	.00407	.00390	.00375	.00360	.00347	.00334	.00322	.00311	.00300	.00290	.00280	.00271	.00263	.00255
99	5	.00566	.00539	.00514	.00490	.00469	.00448	.00429	.00412	.00395	.00380	.00365	.00352	.00339	.00327	.00316	.00305	.00295	.00285	.00276	.00267
99	6	.00604	.00575	.00548	.00523	.00500	.00478	.00458	.00439	.00422	.00405	.00390	.00375	.00361	.00348	.00336	.00325	.00314	.00303	.00293	.00284
99	7	.00648	.00618	.00589	.00562	.00538	.00515	.00493	.00473	.00454	.00437	.00420	.00404	.00390	.00376	.00363	.00350	.00339	.00327	.00317	.00307
99	8	.00699	.00666	.00636	.00608	.00581	.00557	.00534	.00512	.00492	.00473	.00456	.00439	.00423	.00408	.00394	.00381	.00368	.00356	.00345	.00334
99	9	.00758	.00723	.00691	.00661	.00633	.00607	.00582	.00559	.00538	.00518	.00499	.00481	.00464	.00448	.00433	.00419	.00405	.00392	.00380	.00368
99	10	.00826	.00789	.00755	.00723	.00693	.00665	.00639	.00615	.00592	.00570	.00550	.00531	.00513	.00496	.00479	.00464	.00450	.00436	.00423	.00410
99	11	.00902	.00863	.00826	.00792	.00760	.00731	.00703	.00677	.00653	.00630	.00608	.00588	.00568	.00550	.00533	.00516	.00501	.00486	.00472	.00459
99	12	.00985	.00943	.00904	.00868	.00835	.00803	.00774	.00746	.00720	.00696	.00673	.00651	.00630	.00611	.00593	.00575	.00558	.00543	.00528	.00513
99	13	.01071	.01027	.00986	.00948	.00912	.00879	.00847	.00818	.00790	.00764	.00740	.00717	.00695	.00674	.00655	.00636	.00619	.00602	.00586	.00571
99	14	.01155	.01109	.01065	.01025	.00987	.00952	.00919	.00888	.00859	.00831	.00805	.00781	.00758	.00736	.00715	.00695	.00677	.00659	.00642	.00626
99	15	.01236	.01186	.01140	.01098	.01058	.01021	.00986	.00953	.00922	.00893	.00866	.00840	.00815	.00792	.00770	.00750	.00730	.00711	.00693	.00676
99	16	.01309	.01258	.01209	.01164	.01122	.01083	.01046	.01011	.00979	.00948	.00919	.00892	.00866	.00842	.00819	.00797	.00776	.00756	.00737	.00719
99	17	.01378	.01324	.01273	.01225	.01181	.01139	.01100	.01064	.01030	.00997	.00967	.00938	.00911	.00885	.00861	.00838	.00816	.00795	.00775	.00756
99	18	.01444	.01387	.01333	.01283	.01236	.01192	.01151	.01113	.01076	.01042	.01010	.00980	.00951	.00924	.00899	.00874	.00851	.00829	.00808	.00788
99	19	.01511	.01450	.01394	.01341	.01291	.01245	.01202	.01161	.01123	.01087	.01053	.01021	.00991	.00963	.00936	.00910	.00886	.00863	.00841	.00820
99	20	.01581	.01517	.01457	.01402	.01349	.01301	.01255	.01212	.01172	.01134	.01098	.01065	.01033	.01003	.00974	.00947	.00921	.00897	.00874	.00852
99	21	.01656	.01589	.01526	.01467	.01412	.01360	.01312	.01267	.01224	.01184	.01146	.01111	.01077	.01045	.01015	.00987	.00959	.00934	.00909	.00886
99	22	.01736	.01664	.01597	.01535	.01477	.01422	.01371	.01323	.01278	.01236	.01196	.01159	.01123	.01089	.01058	.01027	.00999	.00972	.00946	.00921
99	23	.01821	.01745	.01675	.01609	.01547	.01490	.01436	.01385	.01337	.01292	.01250	.01210	.01173	.01137	.01103	.01072	.01041	.01012	.00985	.00959
99	24	.01913	.01834	.01759	.01689	.01624	.01563	.01506	.01452	.01402	.01354	.01310	.01267	.01228	.01190	.01154	.01120	.01088	.01058	.01029	.01001
99	25	.02015	.01931	.01852	.01779	.01710	.01645	.01584	.01527	.01474	.01424	.01376	.01331	.01289	.01249	.01211	.01175	.01141	.01109	.01078	.01049
99	26	.02127	.02038	.01954	.01876	.01803	.01735	.01671	.01610	.01553	.01500	.01450	.01402	.01357	.01314	.01274	.01236	.01200	.01166	.01133	.01102
99	27	.02250	.02156	.02068	.01985	.01908	.01835	.01767	.01703	.01643	.01586	.01532	.01482	.01434	.01389	.01346	.01305	.01267	.01230	.01196	.01163
99	28	.02383	.02284	.02190	.02103	.02021	.01944	.01871	.01803	.01739	.01679	.01622	.01568	.01518	.01470	.01424	.01381	.01340	.01301	.01264	.01229
99	29	.02527	.02422	.02323	.02230	.02143	.02062	.01985	.01913	.01845	.01781	.01720	.01663	.01609	.01558	.01509	.01463	.01420	.01378	.01339	.01302
99	30	.02681	.02570	.02465	.02367	.02275	.02188	.02107	.02030	.01958	.01890	.01825	.01765	.01707	.01653	.01601	.01552	.01506	.01462	.01420	.01380
99	31	.02846	.02728	.02617	.02513	.02415	.02323	.02237	.02156	.02079	.02006	.01938	.01873	.01812	.01754	.01699	.01647	.01598	.01551	.01506	.01463
99	32	.03022	.02897	.02780	.02670	.02566	.02469	.02377	.02291	.02209	.02132	.02059	.01990	.01925	.01863	.01805	.01749	.01697	.01646	.01599	.01553
99	33	.03212	.03080	.02956	.02839	.02729	.02626	.02529	.02437	.02350	.02268	.02191	.02117	.02048	.01982	.01920	.01861	.01804	.01751	.01700	.01651
99	34	.03415	.03276	.03144	.03021	.02905	.02795	.02692	.02594	.02502	.02415	.02333	.02255	.02181	.02110	.02044	.01981	.01921	.01863	.01809	.01757
99	35	.03635	.03488	.03349	.03218	.03095	.02979	.02869	.02766	.02668	.02575	.02487	.02404	.02326	.02251	.02180	.02112	.02048	.01987	.01929	.01874
99	36	.03871	.03715	.03569	.03430	.03300	.03177	.03060	.02950	.02846	.02748	.02655	.02566	.02482	.02402	.02327	.02255	.02186	.02121	.02059	.02000
99	37	.04125	.03961	.03805	.03659	.03521	.03390	.03267	.03150	.03040	.02935	.02836	.02742	.02652	.02567	.02486	.02410	.02337	.02267	.02200	.02137
99	38	.04400	.04226	.04062	.03907	.03761	.03623	.03492	.03368	.03250	.03139	.03034	.02933	.02838	.02748	.02661	.02579	.02501	.02427	.02356	.02288
99	39	.04696	.04512	.04339	.04175	.04020	.03874	.03735	.03604	.03479	.03361	.03249	.03142	.03041	.02944	.02852	.02765	.02681	.02602	.02526	.02453
99	40	.05016	.04822	.04639	.04466	.04303	.04148	.04001	.03861	.03729	.03603	.03484	.03371	.03263	.03160	.03062	.02969	.02879	.02795	.02713	.02636
99	41	.05362	.05159	.04966	.04783	.04610	.04446	.04290	.04143	.04002	.03869	.03742	.03621	.03507	.03397	.03293	.03193	.03098	.03007	.02921	.02838
99	42	.05737	.05522	.05319	.05126	.04943	.04770	.04605	.04449	.04300	.04159	.04024	.03896	.03774	.03657	.03546	.03440	.03338	.03241	.03149	.03060
99	43	.06140	.05914	.05700	.05497	.05304	.05121	.04947	.04781	.04624	.04474	.04331	.04195	.04065	.03941	.03822	.03709	.03601	.03498	.03399	.03304
99	44	.06573	.06336	.06111	.05897	.05693	.05500	.05316	.05141	.04974	.04815	.04664	.04519	.04381	.04249	.04123	.04003	.03888	.03778	.03672	.03571
99	45	.07034	.06785	.06548	.06323	.06109	.05905	.05711	.05526	.05349	.05181	.05021	.04867	.04721	.04581	.04447	.04319	.04197	.04079	.03967	.03859
99	46	.07525	.07264	.07015	.06778	.06553	.06338	.06133	.05938	.05752	.05574	.05404	.05242	.05087	.04938	.04796	.04660	.04530	.04405	.04285	.04170
99	47	.08044	.07770	.07509	.07260	.07023	.06797	.06582	.06376	.06179	.05991	.05812	.05640	.05476	.05319	.05168	.05024	.04885	.04752	.04625	.04503
99	48	.08594	.08307	.08034	.07773	.07524	.07286	.07059	.06843	.06635	.06437	.06248	.06066	.05892	.05726	.05566	.05413	.05266	.05125	.04990	.04860
99	49	.09176	.08876	.08589	.08316	.08055	.07805	.07567	.07339	.07121	.06912	.06712	.06520	.06337	.06160	.05992	.05829	.05674	.05524	.05380	.05242

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
99	50	.09793	.09479	.09179	.08893	.08620	.08358	.08108	.07868	.07638	.07419	.07208	.07006	.06812	.06626	.06447	.06276	.06111	.05953	.05800	.05654
99	51	.10444	.10117	.09804	.09505	.09218	.08944	.08682	.08430	.08189	.07958	.07736	.07523	.07319	.07123	.06934	.06753	.06579	.06411	.06249	.06094
99	52	.11128	.10787	.10461	.10148	.09849	.09562	.09287	.09023	.08770	.08528	.08295	.08071	.07856	.07649	.07450	.07259	.07075	.06897	.06727	.06562
99	53	.11846	.11491	.11151	.10825	.10512	.10212	.09925	.09649	.09384	.09129	.08884	.08649	.08423	.08205	.07996	.07794	.07600	.07413	.07233	.07059
99	54	.12598	.12229	.11874	.11535	.11209	.10896	.10595	.10307	.10029	.09763	.09506	.09259	.09022	.08793	.08573	.08360	.08156	.07959	.07768	.07585
99	55	.13385	.13001	.12633	.12280	.11940	.11614	.11301	.10999	.10709	.10430	.10161	.09903	.09654	.09414	.09182	.08959	.08744	.08536	.08336	.08142
99	56	.14208	.13811	.13428	.13061	.12708	.12368	.12042	.11727	.11424	.11133	.10852	.10581	.10320	.10068	.09826	.09591	.09365	.09147	.08936	.08732
99	57	.15068	.14656	.14260	.13879	.13512	.13158	.12818	.12491	.12175	.11871	.11578	.11295	.11022	.10758	.10504	.10258	.10021	.09791	.09570	.09355
99	58	.15961	.15535	.15125	.14729	.14349	.13982	.13629	.13288	.12959	.12642	.12336	.12041	.11755	.11480	.11214	.10957	.10708	.10467	.10235	.10010
99	59	.16885	.16445	.16020	.15611	.15217	.14836	.14469	.14115	.13773	.13443	.13124	.12817	.12519	.12231	.11953	.11684	.11424	.11172	.10928	.10692
99	60	.17839	.17385	.16946	.16523	.16115	.15721	.15340	.14973	.14618	.14275	.13943	.13623	.13312	.13012	.12722	.12441	.12169	.11906	.11650	.11403
99	61	.18827	.18358	.17906	.17469	.17047	.16639	.16245	.15864	.15496	.15140	.14795	.14462	.14139	.13827	.13524	.13231	.12947	.12672	.12405	.12146
99	62	.19854	.19371	.18905	.18454	.18019	.17597	.17190	.16796	.16414	.16045	.15687	.15341	.15005	.14680	.14365	.14060	.13764	.13477	.13198	.12928
99	63	.20921	.20425	.19945	.19481	.19031	.18597	.18176	.17768	.17373	.16991	.16620	.16261	.15913	.15575	.15248	.14930	.14622	.14322	.14032	.13750
99	64	.22027	.21518	.21025	.20547	.20085	.19636	.19202	.18782	.18374	.17978	.17595	.17223	.16862	.16511	.16171	.15841	.15520	.15209	.14906	.14612
99	65	.23174	.22651	.22145	.21655	.21179	.20718	.20271	.19837	.19416	.19008	.18611	.18227	.17853	.17490	.17137	.16795	.16462	.16138	.15823	.15517
99	66	.24365	.23830	.23311	.22808	.22320	.21846	.21386	.20939	.20506	.20085	.19675	.19278	.18891	.18516	.18151	.17796	.17450	.17115	.16788	.16470
99	67	.25604	.25058	.24527	.24012	.23511	.23025	.22553	.22094	.21647	.21214	.20792	.20382	.19983	.19595	.19218	.18851	.18493	.18145	.17806	.17476
99	68	.26891	.26333	.25790	.25263	.24751	.24253	.23769	.23298	.22840	.22394	.21960	.21538	.21127	.20727	.20337	.19958	.19588	.19228	.18877	.18535
99	69	.28219	.27650	.27097	.26559	.26036	.25527	.25031	.24548	.24078	.23621	.23175	.22741	.22319	.21907	.21505	.21114	.20732	.20361	.19998	.19644
99	70	.29583	.29004	.28441	.27893	.27359	.26839	.26332	.25838	.25358	.24889	.24432	.23986	.23552	.23129	.22716	.22313	.21920	.21536	.21162	.20797
99	71	.30976	.30388	.29816	.29257	.28714	.28183	.27666	.27162	.26671	.26191	.25723	.25267	.24822	.24387	.23963	.23549	.23145	.22750	.22364	.21988
99	72	.32394	.31798	.31217	.30650	.30097	.29557	.29030	.28516	.28015	.27525	.27047	.26580	.26124	.25679	.25244	.24819	.24404	.23998	.23602	.23214
99	73	.33835	.33232	.32643	.32067	.31506	.30957	.30421	.29898	.29387	.28888	.28400	.27923	.27457	.27002	.26556	.26121	.25695	.25279	.24872	.24474
99	74	.35306	.34695	.34099	.33516	.32947	.32391	.31847	.31315	.30795	.30287	.29790	.29303	.28828	.28363	.27908	.27463	.27027	.26600	.26183	.25775
99	75	.36810	.36194	.35592	.35003	.34427	.33863	.33312	.32773	.32245	.31728	.31223	.30728	.30244	.29770	.29305	.28851	.28406	.27970	.27543	.27124
99	76	.38354	.37734	.37127	.36532	.35950	.35381	.34823	.34277	.33742	.33218	.32705	.32203	.31710	.31228	.30755	.30292	.29838	.29393	.28957	.28530
99	77	.39936	.39312	.38701	.38102	.37516	.36941	.36378	.35826	.35286	.34755	.34236	.33726	.33227	.32737	.32257	.31786	.31324	.30871	.30427	.29991
99	78	.41549	.40924	.40310	.39709	.39119	.38540	.37973	.37417	.36871	.36336	.35811	.35295	.34790	.34294	.33807	.33329	.32860	.32400	.31948	.31504
99	79	.43183	.42557	.41942	.41339	.40747	.40166	.39596	.39036	.38487	.37947	.37417	.36897	.36387	.35885	.35393	.34909	.34434	.33968	.33509	.33059
99	80	.44822	.44196	.43581	.42978	.42385	.41802	.41230	.40668	.40116	.39573	.39040	.38517	.38002	.37496	.36999	.36510	.36030	.35558	.35094	.34638
99	81	.46453	.45828	.45214	.44611	.44018	.43435	.42862	.42299	.41745	.41201	.40665	.40139	.39621	.39112	.38611	.38119	.37634	.37158	.36689	.36228
99	82	.48067	.47445	.46833	.46232	.45640	.45058	.44485	.43921	.43367	.42821	.42285	.41756	.41237	.40725	.40221	.39726	.39238	.38758	.38285	.37820
99	83	.49664	.49046	.48437	.47838	.47248	.46668	.46096	.45533	.44979	.44434	.43896	.43367	.42846	.42333	.41828	.41331	.40840	.40357	.39882	.39413
99	84	.51252	.50638	.50034	.49438	.48852	.48274	.47705	.47144	.46591	.46047	.45510	.44982	.44461	.43947	.43441	.42942	.42451	.41966	.41489	.41018
99	85	.52834	.52226	.51627	.51036	.50454	.49881	.49315	.48757	.48207	.47665	.47130	.46603	.46083	.45571	.45065	.44566	.44075	.43590	.43111	.42639
99	86	.54394	.53793	.53200	.52616	.52039	.51470	.50909	.50356	.49809	.49270	.48739	.48214	.47697	.47186	.46682	.46184	.45693	.45209	.44731	.44259
99	87	.55910	.55317	.54732	.54154	.53584	.53021	.52465	.51916	.51375	.50840	.50312	.49791	.49277	.48769	.48267	.47772	.47283	.46800	.46323	.45852
99	88	.57379	.56794	.56217	.55647	.55083	.54527	.53978	.53435	.52899	.52369	.51846	.51329	.50818	.50314	.49816	.49323	.48837	.48356	.47881	.47412
99	89	.58796	.58221	.57652	.57090	.56534	.55985	.55442	.54906	.54376	.53852	.53335	.52823	.52317	.51817	.51323	.50835	.50352	.49874	.49402	.48936
99	90	.60155	.59589	.59029	.58476	.57928	.57387	.56852	.56323	.55800	.55283	.54771	.54265	.53765	.53270	.52781	.52297	.51818	.51345	.50877	.50414
99	91	.61433	.60877	.60326	.59781	.59243	.58710	.58182	.57661	.57145	.56634	.56129	.55629	.55135	.54646	.54162	.53683	.53209	.52740	.52276	.51817
99	92	.62610	.62063	.61522	.60986	.60455	.59930	.59411	.58896	.58388	.57884	.57385	.56892	.56403	.55920	.55441	.54967	.54498	.54034	.53575	.53120
99	93	.63693	.63154	.62622	.62094	.61572	.61054	.60542	.60035	.59533	.59036	.58544	.58057	.57574	.57096	.56623	.56154	.55690	.55231	.54776	.54325
99	94	.64696	.64167	.63642	.63123	.62608	.62099	.61594	.61094	.60599	.60109	.59623	.59142	.58665	.58193	.57725	.57262	.56803	.56348	.55897	.55451
99	95	.65639	.65118	.64602	.64091	.63584	.63082	.62585	.62092	.61604	.61120	.60641	.60166	.59695	.59228	.58766	.58308	.57854	.57405	.56959	.56517
99	96	.66518	.66005	.65497	.64993	.64494	.64000	.63510	.63024	.62542	.62065	.61592	.61123	.60658	.60197	.59741	.59288	.58839	.58395	.57954	.57517
99	97	.67327	.66822	.66322	.65826	.65334	.64847	.64363	.63884	.63409	.62938	.62471	.62008	.61549	.61094	.60642	.60195	.59751	.59311	.58875	.58443
99	98	.68085	.67588	.67095	.66606	.66122	.65641	.65164	.64691	.64223	.63758	.63296	.62839	.62386	.61936	.61490	.61047	.60609	.60174	.59742	.59314
99	99	.68817	.68328	.67842	.67361	.66883	.66409	.65939	.65473	.65010	.64552	.64096	.63645	.63197	.62753	.62312	.61875	.61441	.61011	.60584	.60161

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
100	0	.01200	.01176	.01155	.01134	.01115	.01097	.01080	.01064	.01048	.01034	.01020	.01007	.00995	.00983	.00971	.00961	.00950	.00940	.00930	.00921
100	1	.00514	.00492	.00472	.00454	.00436	.00420	.00406	.00392	.00379	.00367	.00355	.00344	.00334	.00325	.00316	.00307	.00299	.00292	.00284	.00278
100	2	.00503	.00481	.00460	.00440	.00422	.00405	.00390	.00375	.00361	.00349	.00337	.00325	.00315	.00305	.00295	.00286	.00278	.00270	.00262	.00255
100	3	.00514	.00490	.00467	.00447	.00428	.00410	.00393	.00378	.00363	.00350	.00337	.00325	.00314	.00303	.00293	.00284	.00275	.00267	.00259	.00251
100	4	.00536	.00510	.00487	.00465	.00444	.00425	.00408	.00391	.00376	.00361	.00348	.00335	.00323	.00312	.00301	.00291	.00282	.00273	.00264	.00256
100	5	.00567	.00540	.00515	.00491	.00470	.00449	.00430	.00413	.00396	.00381	.00366	.00353	.00340	.00328	.00317	.00306	.00296	.00286	.00277	.00268
100	6	.00605	.00576	.00549	.00524	.00501	.00479	.00459	.00440	.00423	.00406	.00391	.00376	.00362	.00349	.00337	.00326	.00315	.00304	.00294	.00285
100	7	.00649	.00618	.00590	.00563	.00539	.00516	.00494	.00474	.00455	.00438	.00421	.00405	.00391	.00377	.00364	.00351	.00339	.00328	.00318	.00308
100	8	.00700	.00667	.00637	.00609	.00582	.00558	.00535	.00513	.00493	.00474	.00457	.00440	.00424	.00409	.00395	.00382	.00369	.00357	.00346	.00335
100	9	.00759	.00724	.00692	.00662	.00634	.00608	.00583	.00560	.00539	.00519	.00500	.00482	.00465	.00449	.00434	.00420	.00406	.00393	.00381	.00369
100	10	.00827	.00790	.00756	.00724	.00694	.00666	.00640	.00616	.00593	.00571	.00551	.00532	.00514	.00497	.00481	.00465	.00451	.00437	.00424	.00411
100	11	.00903	.00864	.00828	.00794	.00762	.00732	.00704	.00678	.00654	.00631	.00610	.00589	.00570	.00552	.00534	.00518	.00502	.00488	.00474	.00460
100	12	.00987	.00945	.00906	.00870	.00837	.00805	.00776	.00748	.00722	.00698	.00675	.00653	.00632	.00613	.00595	.00577	.00561	.00545	.00530	.00515
100	13	.01073	.01029	.00988	.00950	.00914	.00881	.00850	.00820	.00793	.00767	.00743	.00719	.00698	.00677	.00657	.00639	.00621	.00604	.00588	.00573
100	14	.01158	.01112	.01068	.01028	.00990	.00955	.00922	.00891	.00862	.00834	.00808	.00784	.00761	.00739	.00718	.00699	.00680	.00662	.00645	.00629
100	15	.01239	.01190	.01144	.01101	.01061	.01024	.00989	.00956	.00926	.00897	.00869	.00843	.00819	.00796	.00774	.00753	.00733	.00715	.00697	.00680
100	16	.01313	.01261	.01213	.01168	.01126	.01086	.01050	.01015	.00983	.00952	.00923	.00896	.00870	.00846	.00823	.00801	.00780	.00760	.00741	.00723
100	17	.01382	.01328	.01277	.01229	.01185	.01143	.01105	.01068	.01034	.01002	.00971	.00942	.00915	.00890	.00865	.00842	.00820	.00799	.00780	.00761
100	18	.01448	.01391	.01337	.01287	.01240	.01196	.01155	.01117	.01081	.01047	.01015	.00985	.00956	.00929	.00903	.00879	.00856	.00834	.00813	.00793
100	19	.01515	.01454	.01398	.01345	.01296	.01250	.01206	.01166	.01128	.01092	.01058	.01026	.00996	.00967	.00940	.00915	.00890	.00867	.00845	.00824
100	20	.01586	.01522	.01462	.01406	.01354	.01305	.01260	.01217	.01176	.01139	.01103	.01069	.01037	.01007	.00979	.00952	.00926	.00902	.00879	.00857
100	21	.01661	.01593	.01530	.01471	.01416	.01365	.01317	.01271	.01229	.01189	.01151	.01115	.01082	.01050	.01020	.00992	.00964	.00939	.00914	.00891
100	22	.01740	.01669	.01602	.01540	.01482	.01427	.01376	.01328	.01283	.01241	.01201	.01164	.01128	.01094	.01063	.01032	.01004	.00977	.00951	.00926
100	23	.01825	.01750	.01679	.01614	.01552	.01495	.01441	.01390	.01342	.01297	.01255	.01215	.01178	.01142	.01109	.01077	.01046	.01018	.00990	.00964
100	24	.01918	.01838	.01764	.01694	.01629	.01568	.01511	.01458	.01407	.01360	.01315	.01273	.01233	.01195	.01159	.01126	.01094	.01063	.01034	.01007
100	25	.02020	.01936	.01857	.01784	.01715	.01650	.01590	.01533	.01479	.01429	.01381	.01337	.01294	.01254	.01216	.01181	.01147	.01114	.01084	.01054
100	26	.02132	.02043	.01959	.01882	.01809	.01740	.01676	.01616	.01559	.01505	.01455	.01407	.01363	.01320	.01280	.01242	.01206	.01171	.01139	.01108
100	27	.02256	.02161	.02073	.01991	.01913	.01841	.01773	.01708	.01648	.01591	.01538	.01487	.01440	.01395	.01352	.01311	.01273	.01236	.01202	.01169
100	28	.02389	.02289	.02196	.02108	.02026	.01950	.01877	.01809	.01745	.01685	.01628	.01574	.01524	.01476	.01430	.01387	.01346	.01307	.01270	.01235
100	29	.02533	.02428	.02329	.02236	.02149	.02068	.01991	.01919	.01851	.01787	.01726	.01669	.01615	.01564	.01516	.01470	.01426	.01385	.01346	.01308
100	30	.02688	.02576	.02471	.02373	.02281	.02194	.02113	.02036	.01964	.01896	.01832	.01771	.01714	.01659	.01608	.01559	.01512	.01468	.01426	.01387
100	31	.02852	.02734	.02623	.02520	.02422	.02330	.02244	.02162	.02086	.02013	.01945	.01880	.01819	.01761	.01706	.01654	.01605	.01558	.01513	.01470
100	32	.03029	.02904	.02787	.02677	.02573	.02476	.02384	.02298	.02216	.02139	.02066	.01998	.01933	.01871	.01812	.01757	.01704	.01654	.01606	.01561
100	33	.03219	.03087	.02963	.02846	.02737	.02633	.02536	.02444	.02358	.02276	.02198	.02125	.02056	.01990	.01928	.01868	.01812	.01759	.01708	.01659
100	34	.03423	.03283	.03152	.03028	.02912	.02803	.02699	.02602	.02510	.02423	.02341	.02263	.02189	.02119	.02052	.01989	.01929	.01872	.01817	.01766
100	35	.03643	.03496	.03357	.03226	.03103	.02987	.02877	.02774	.02676	.02583	.02496	.02413	.02334	.02259	.02188	.02121	.02057	.01996	.01938	.01882
100	36	.03880	.03724	.03577	.03439	.03308	.03185	.03069	.02959	.02855	.02757	.02663	.02575	.02491	.02412	.02336	.02264	.02195	.02130	.02068	.02009
100	37	.04134	.03969	.03814	.03668	.03530	.03399	.03276	.03159	.03049	.02944	.02845	.02751	.02662	.02577	.02496	.02419	.02346	.02276	.02210	.02147
100	38	.04409	.04235	.04071	.03917	.03770	.03632	.03501	.03377	.03260	.03149	.03043	.02943	.02848	.02758	.02672	.02590	.02512	.02437	.02366	.02298
100	39	.04705	.04522	.04349	.04185	.04031	.03884	.03745	.03614	.03490	.03371	.03259	.03152	.03051	.02955	.02863	.02775	.02692	.02613	.02537	.02464
100	40	.05026	.04833	.04650	.04477	.04313	.04158	.04011	.03872	.03740	.03614	.03495	.03382	.03274	.03171	.03073	.02980	.02891	.02806	.02725	.02647
100	41	.05373	.05170	.04977	.04794	.04621	.04457	.04302	.04154	.04014	.03881	.03754	.03633	.03519	.03409	.03305	.03205	.03110	.03020	.02933	.02850
100	42	.05749	.05534	.05331	.05138	.04956	.04782	.04618	.04461	.04313	.04171	.04037	.03909	.03786	.03670	.03559	.03453	.03351	.03255	.03162	.03073
100	43	.06153	.05927	.05713	.05510	.05317	.05134	.04960	.04795	.04637	.04487	.04345	.04208	.04079	.03955	.03836	.03723	.03615	.03512	.03413	.03319
100	44	.06587	.06350	.06125	.05911	.05708	.05514	.05330	.05155	.04989	.04830	.04679	.04534	.04396	.04265	.04139	.04018	.03903	.03793	.03688	.03587
100	45	.07050	.06800	.06564	.06338	.06124	.05921	.05727	.05542	.05365	.05197	.05037	.04884	.04738	.04598	.04464	.04336	.04214	.04096	.03984	.03876
100	46	.07542	.07280	.07032	.06795	.06570	.06355	.06150	.05955	.05769	.05591	.05422	.05260	.05104	.04956	.04814	.04678	.04548	.04423	.04304	.04189
100	47	.08062	.07788	.07527	.07279	.07042	.06816	.06601	.06395	.06198	.06011	.05831	.05660	.05496	.05338	.05188	.05043	.04905	.04772	.04645	.04523
100	48	.08614	.08327	.08054	.07793	.07544	.07307	.07080	.06863	.06656	.06458	.06269	.06087	.05914	.05747	.05588	.05435	.05288	.05147	.05012	.04882
100	49	.09198	.08898	.08611	.08338	.08077	.07828	.07589	.07361	.07143	.06935	.06735	.06543	.06360	.06184	.06015	.05853	.05697	.05548	.05404	.05266

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
100	50	.09816	.09503	.09203	.08917	.08644	.08382	.08132	.07893	.07663	.07444	.07233	.07031	.06838	.06652	.06473	.06302	.06137	.05979	.05826	.05680
100	51	.10470	.10143	.09830	.09531	.09245	.08971	.08709	.08457	.08216	.07985	.07764	.07551	.07347	.07151	.06962	.06781	.06607	.06439	.06278	.06123
100	52	.11157	.10816	.10489	.10177	.09878	.09591	.09316	.09053	.08800	.08558	.08325	.08101	.07886	.07679	.07481	.07290	.07106	.06929	.06758	.06594
100	53	.11877	.11522	.11182	.10856	.10544	.10244	.09957	.09681	.09416	.09162	.08917	.08682	.08456	.08239	.08030	.07828	.07634	.07447	.07267	.07093
100	54	.12631	.12262	.11909	.11569	.11243	.10931	.10631	.10342	.10065	.09798	.09542	.09295	.09058	.08830	.08609	.08397	.08193	.07996	.07806	.07622
100	55	.13422	.13038	.12671	.12317	.11978	.11652	.11339	.11038	.10748	.10469	.10201	.09942	.09693	.09454	.09222	.08999	.08784	.08577	.08376	.08183
100	56	.14248	.13851	.13469	.13102	.12749	.12410	.12083	.11769	.11467	.11175	.10895	.10624	.10364	.10112	.09870	.09636	.09410	.09191	.08981	.08777
100	57	.15112	.14700	.14304	.13923	.13557	.13204	.12864	.12537	.12222	.11918	.11625	.11342	.11069	.10806	.10552	.10306	.10069	.09840	.09619	.09404
100	58	.16009	.15583	.15173	.14778	.14398	.14032	.13678	.13338	.13010	.12693	.12387	.12092	.11807	.11532	.11266	.11009	.10761	.10520	.10288	.10063
100	59	.16937	.16497	.16073	.15664	.15270	.14890	.14523	.14170	.13828	.13498	.13180	.12872	.12575	.12288	.12010	.11741	.11481	.11229	.10986	.10750
100	60	.17895	.17441	.17003	.16581	.16173	.15779	.15399	.15032	.14677	.14335	.14003	.13683	.13373	.13074	.12784	.12503	.12231	.11968	.11713	.11466
100	61	.18888	.18419	.17967	.17531	.17110	.16702	.16309	.15928	.15560	.15205	.14860	.14527	.14205	.13893	.13591	.13298	.13014	.12739	.12473	.12214
100	62	.19919	.19437	.18971	.18521	.18086	.17665	.17258	.16864	.16483	.16114	.15757	.15411	.15076	.14752	.14437	.14132	.13836	.13549	.13271	.13001
100	63	.20991	.20496	.20016	.19553	.19104	.18670	.18250	.17843	.17448	.17066	.16696	.16337	.15990	.15652	.15325	.15008	.14700	.14401	.14111	.13829
100	64	.22103	.21594	.21102	.20625	.20163	.19716	.19282	.18862	.18454	.18059	.17676	.17305	.16944	.16594	.16255	.15925	.15604	.15293	.14991	.14697
100	65	.23256	.22734	.22229	.21739	.21264	.20803	.20357	.19924	.19503	.19095	.18700	.18315	.17942	.17579	.17227	.16885	.16552	.16229	.15915	.15609
100	66	.24453	.23919	.23401	.22899	.22411	.21938	.21479	.21033	.20600	.20179	.19770	.19373	.18987	.18612	.18248	.17893	.17548	.17213	.16886	.16569
100	67	.25700	.25154	.24624	.24109	.23610	.23124	.22653	.22194	.21749	.21316	.20895	.20485	.20087	.19700	.19323	.18956	.18599	.18251	.17913	.17583
100	68	.26994	.26437	.25895	.25369	.24858	.24361	.23877	.23407	.22949	.22504	.22071	.21649	.21239	.20840	.20451	.20072	.19703	.19343	.18993	.18651
100	69	.28331	.27763	.27211	.26674	.26151	.25643	.25148	.24666	.24197	.23740	.23296	.22862	.22440	.22029	.21628	.21237	.20856	.20485	.20123	.19770
100	70	.29704	.29126	.28564	.28017	.27484	.26965	.26459	.25966	.25486	.25018	.24562	.24117	.23684	.23261	.22849	.22446	.22054	.21671	.21298	.20933
100	71	.31106	.30520	.29948	.29391	.28849	.28319	.27803	.27300	.26810	.26331	.25864	.25408	.24964	.24530	.24107	.23693	.23290	.22896	.22511	.22135
100	72	.32535	.31940	.31360	.30794	.30242	.29704	.29178	.28665	.28164	.27676	.27198	.26732	.26277	.25833	.25399	.24975	.24560	.24155	.23759	.23373
100	73	.33987	.33385	.32797	.32223	.31662	.31115	.30580	.30058	.29548	.29050	.28563	.28087	.27622	.27168	.26723	.26289	.25864	.25448	.25042	.24644
100	74	.35468	.34860	.34265	.33683	.33115	.32560	.32017	.31487	.30968	.30461	.29965	.29480	.29005	.28541	.28087	.27643	.27208	.26782	.26366	.25958
100	75	.36985	.36371	.35770	.35183	.34608	.34046	.33496	.32958	.32431	.31916	.31411	.30918	.30435	.29961	.29498	.29045	.28600	.28165	.27739	.27322
100	76	.38543	.37924	.37318	.36726	.36145	.35577	.35021	.34476	.33943	.33420	.32908	.32407	.31916	.31434	.30963	.30501	.30048	.29604	.29169	.28742
100	77	.40139	.39517	.38908	.38311	.37726	.37153	.36591	.36041	.35502	.34973	.34455	.33947	.33449	.32960	.32481	.32011	.31550	.31098	.30655	.30220
100	78	.41769	.41145	.40533	.39934	.39346	.38769	.38203	.37649	.37104	.36571	.36047	.35533	.35029	.34534	.34049	.33572	.33104	.32645	.32194	.31752
100	79	.43420	.42796	.42183	.41582	.40992	.40413	.39844	.39286	.38739	.38201	.37673	.37154	.36645	.36145	.35654	.35172	.34698	.34233	.33775	.33326
100	80	.45077	.44454	.43841	.43240	.42649	.42068	.41498	.40938	.40388	.39847	.39316	.38794	.38281	.37776	.37281	.36794	.36315	.35844	.35381	.34926
100	81	.46727	.46105	.45494	.44893	.44303	.43722	.43151	.42590	.42038	.41496	.40962	.40437	.39921	.39414	.38915	.38424	.37941	.37466	.36998	.36539
100	82	.48362	.47743	.47134	.46535	.45945	.45365	.44795	.44234	.43681	.43138	.42603	.42077	.41559	.41049	.40548	.40054	.39568	.39089	.38618	.38154
100	83	.49980	.49364	.48759	.48162	.47575	.46997	.46428	.45868	.45316	.44773	.44238	.43711	.43192	.42681	.42178	.41682	.41194	.40713	.40239	.39772
100	84	.51590	.50979	.50378	.49786	.49202	.48627	.48060	.47502	.46952	.46410	.45876	.45350	.44831	.44320	.43816	.43319	.42830	.42347	.41871	.41402
100	85	.53196	.52591	.51996	.51408	.50829	.50259	.49696	.49141	.48594	.48054	.47522	.46998	.46480	.45970	.45467	.44970	.44480	.43997	.43521	.43051
100	86	.54781	.54184	.53595	.53014	.52440	.51875	.51317	.50766	.50223	.49687	.49158	.48636	.48121	.47613	.47111	.46616	.46128	.45646	.45170	.44700
100	87	.56323	.55734	.55153	.54579	.54012	.53452	.52900	.52355	.51816	.51285	.50760	.50242	.49730	.49225	.48726	.48233	.47747	.47266	.46791	.46323
100	88	.57818	.57238	.56665	.56099	.55539	.54987	.54441	.53902	.53369	.52843	.52323	.51809	.51302	.50800	.50305	.49815	.49332	.48854	.48381	.47914
100	89	.59263	.58692	.58127	.57570	.57018	.56473	.55935	.55402	.54876	.54356	.53842	.53334	.52831	.52334	.51843	.51358	.50878	.50403	.49934	.49470
100	90	.60649	.60088	.59533	.58984	.58442	.57905	.57374	.56849	.56330	.55817	.55309	.54807	.54310	.53819	.53333	.52852	.52377	.51906	.51441	.50981
100	91	.61955	.61404	.60858	.60319	.59785	.59256	.58734	.58217	.57705	.57198	.56697	.56202	.55711	.55226	.54745	.54270	.53799	.53334	.52873	.52417
100	92	.63159	.62617	.62081	.61550	.61025	.60505	.59990	.59481	.58976	.58477	.57983	.57494	.57009	.56530	.56055	.55585	.55119	.54659	.54203	.53751
100	93	.64266	.63734	.63206	.62684	.62167	.61656	.61149	.60647	.60149	.59657	.59170	.58687	.58208	.57735	.57266	.56801	.56341	.55885	.55434	.54986
100	94	.65294	.64770	.64252	.63738	.63229	.62725	.62226	.61732	.61241	.60756	.60275	.59799	.59326	.58859	.58395	.57936	.57481	.57030	.56584	.56141
100	95	.66260	.65746	.65236	.64731	.64230	.63734	.63242	.62755	.62272	.61793	.61319	.60849	.60383	.59921	.59464	.59010	.58561	.58115	.57673	.57236
100	96	.67161	.66655	.66154	.65657	.65164	.64675	.64191	.63711	.63235	.62763	.62296	.61832	.61372	.60916	.60465	.60017	.59572	.59132	.58696	.58263
100	97	.67992	.67494	.67001	.66511	.66026	.65545	.65068	.64595	.64125	.63660	.63199	.62741	.62287	.61837	.61391	.60948	.60509	.60074	.59642	.59214
100	98	.68770	.68281	.67795	.67313	.66835	.66361	.65891	.65424	.64961	.64502	.64047	.63596	.63148	.62703	.62262	.61825	.61391	.60961	.60534	.60110
100	99	.69523	.69041	.68563	.68088	.67618	.67151	.66687	.66228	.65772	.65319	.64870	.64424	.63982	.63544	.63108	.62677	.62248	.61823	.61401	.60982

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
100	100	.70249	.69775	.69304	.68837	.68374	.67914	.67458	.67005	.66555	.66109	.65666	.65227	.64791	.64358	.63929	.63502	.63079	.62659	.62242	.61829
101	0	.01211	.01188	.01166	.01146	.01126	.01109	.01092	.01076	.01061	.01046	.01033	.01020	.01007	.00996	.00984	.00973	.00963	.00953	.00943	.00934
101	1	.00515	.00494	.00474	.00455	.00438	.00422	.00407	.00394	.00381	.00369	.00357	.00346	.00336	.00327	.00318	.00309	.00301	.00294	.00286	.00280
101	2	.00505	.00482	.00461	.00441	.00423	.00407	.00391	.00376	.00363	.00350	.00338	.00327	.00316	.00306	.00297	.00288	.00280	.00272	.00264	.00257
101	3	.00515	.00491	.00469	.00448	.00429	.00411	.00394	.00379	.00364	.00351	.00338	.00326	.00315	.00305	.00295	.00285	.00276	.00268	.00260	.00252
101	4	.00537	.00511	.00488	.00466	.00445	.00426	.00409	.00392	.00377	.00362	.00349	.00336	.00324	.00313	.00302	.00292	.00283	.00274	.00265	.00257
101	5	.00568	.00541	.00516	.00492	.00470	.00450	.00431	.00414	.00397	.00382	.00367	.00354	.00341	.00329	.00318	.00307	.00297	.00287	.00278	.00269
101	6	.00605	.00576	.00550	.00525	.00502	.00480	.00460	.00441	.00424	.00407	.00392	.00377	.00363	.00350	.00338	.00327	.00316	.00305	.00295	.00286
101	7	.00650	.00619	.00591	.00564	.00539	.00516	.00495	.00475	.00456	.00438	.00422	.00406	.00392	.00378	.00365	.00352	.00340	.00329	.00319	.00309
101	8	.00701	.00668	.00638	.00609	.00583	.00559	.00536	.00514	.00494	.00475	.00457	.00441	.00425	.00410	.00396	.00383	.00370	.00358	.00347	.00336
101	9	.00760	.00725	.00693	.00663	.00635	.00609	.00584	.00561	.00540	.00520	.00501	.00483	.00466	.00450	.00435	.00421	.00407	.00394	.00382	.00370
101	10	.00828	.00791	.00757	.00725	.00695	.00667	.00641	.00617	.00594	.00572	.00552	.00533	.00515	.00498	.00482	.00467	.00452	.00438	.00425	.00412
101	11	.00905	.00865	.00829	.00795	.00763	.00734	.00706	.00680	.00655	.00633	.00611	.00591	.00571	.00553	.00536	.00519	.00504	.00489	.00475	.00462
101	12	.00988	.00947	.00908	.00872	.00838	.00807	.00777	.00750	.00724	.00699	.00677	.00655	.00634	.00615	.00596	.00579	.00562	.00547	.00532	.00517
101	13	.01076	.01031	.00990	.00952	.00917	.00883	.00852	.00823	.00795	.00769	.00745	.00722	.00700	.00679	.00660	.00641	.00624	.00607	.00591	.00576
101	14	.01161	.01114	.01071	.01031	.00993	.00958	.00925	.00894	.00865	.00837	.00811	.00787	.00764	.00742	.00721	.00702	.00683	.00665	.00648	.00632
101	15	.01242	.01193	.01147	.01104	.01065	.01027	.00992	.00960	.00929	.00900	.00873	.00847	.00822	.00799	.00777	.00757	.00737	.00718	.00700	.00683
101	16	.01317	.01265	.01216	.01171	.01129	.01090	.01053	.01019	.00986	.00956	.00927	.00900	.00874	.00850	.00826	.00805	.00784	.00764	.00745	.00727
101	17	.01386	.01331	.01281	.01233	.01189	.01147	.01109	.01072	.01038	.01006	.00975	.00947	.00919	.00894	.00869	.00846	.00824	.00804	.00784	.00765
101	18	.01452	.01395	.01341	.01291	.01244	.01201	.01160	.01121	.01085	.01051	.01019	.00989	.00960	.00933	.00908	.00883	.00860	.00838	.00817	.00798
101	19	.01519	.01459	.01402	.01349	.01300	.01254	.01211	.01170	.01132	.01096	.01062	.01030	.01000	.00972	.00945	.00919	.00895	.00872	.00850	.00829
101	20	.01590	.01526	.01466	.01410	.01358	.01310	.01264	.01221	.01181	.01143	.01107	.01074	.01042	.01012	.00984	.00957	.00931	.00907	.00883	.00861
101	21	.01665	.01598	.01535	.01476	.01421	.01369	.01321	.01276	.01233	.01193	.01156	.01120	.01087	.01055	.01025	.00996	.00969	.00944	.00919	.00896
101	22	.01744	.01673	.01606	.01544	.01486	.01432	.01381	.01333	.01288	.01246	.01206	.01168	.01133	.01099	.01067	.01037	.01009	.00982	.00956	.00931
101	23	.01830	.01754	.01684	.01618	.01557	.01499	.01445	.01395	.01347	.01302	.01260	.01220	.01183	.01147	.01114	.01082	.01051	.01023	.00995	.00969
101	24	.01923	.01843	.01769	.01699	.01634	.01573	.01516	.01462	.01412	.01364	.01320	.01278	.01238	.01200	.01164	.01131	.01099	.01068	.01039	.01012
101	25	.02025	.01941	.01862	.01788	.01720	.01655	.01595	.01538	.01484	.01434	.01386	.01342	.01299	.01259	.01222	.01186	.01152	.01120	.01089	.01060
101	26	.02137	.02048	.01964	.01886	.01814	.01745	.01681	.01621	.01564	.01511	.01460	.01413	.01368	.01325	.01285	.01247	.01211	.01177	.01144	.01113
101	27	.02261	.02166	.02078	.01996	.01918	.01846	.01778	.01714	.01654	.01597	.01543	.01493	.01445	.01400	.01357	.01317	.01279	.01242	.01207	.01174
101	28	.02394	.02295	.02201	.02114	.02032	.01955	.01883	.01815	.01751	.01691	.01634	.01580	.01530	.01482	.01436	.01393	.01352	.01313	.01276	.01241
101	29	.02539	.02433	.02334	.02242	.02155	.02073	.01997	.01925	.01857	.01793	.01732	.01675	.01621	.01570	.01522	.01476	.01433	.01391	.01352	.01314
101	30	.02693	.02582	.02477	.02379	.02287	.02201	.02119	.02043	.01971	.01902	.01838	.01777	.01720	.01666	.01614	.01565	.01519	.01475	.01433	.01393
101	31	.02858	.02740	.02630	.02526	.02428	.02337	.02250	.02169	.02092	.02020	.01952	.01887	.01826	.01768	.01713	.01661	.01612	.01565	.01520	.01477
101	32	.03035	.02910	.02793	.02683	.02580	.02482	.02391	.02304	.02223	.02146	.02073	.02005	.01940	.01878	.01819	.01764	.01711	.01661	.01613	.01568
101	33	.03226	.03094	.02970	.02853	.02744	.02640	.02543	.02451	.02365	.02283	.02206	.02132	.02063	.01997	.01935	.01876	.01820	.01766	.01715	.01667
101	34	.03430	.03290	.03159	.03036	.02920	.02810	.02707	.02609	.02517	.02430	.02348	.02270	.02196	.02126	.02060	.01997	.01937	.01880	.01825	.01774
101	35	.03651	.03503	.03364	.03234	.03111	.02995	.02885	.02782	.02684	.02591	.02504	.02421	.02342	.02268	.02197	.02129	.02065	.02004	.01946	.01891
101	36	.03888	.03732	.03585	.03447	.03316	.03193	.03077	.02967	.02863	.02765	.02672	.02584	.02500	.02420	.02345	.02273	.02204	.02139	.02077	.02018
101	37	.04142	.03978	.03823	.03676	.03538	.03408	.03285	.03168	.03058	.02953	.02854	.02760	.02671	.02586	.02505	.02428	.02355	.02286	.02219	.02156
101	38	.04418	.04244	.04080	.03926	.03779	.03641	.03510	.03387	.03269	.03158	.03053	.02953	.02858	.02767	.02681	.02599	.02521	.02447	.02376	.02308
101	39	.04714	.04531	.04358	.04195	.04040	.03894	.03755	.03624	.03499	.03381	.03269	.03162	.03061	.02965	.02873	.02786	.02702	.02623	.02547	.02475
101	40	.05036	.04842	.04660	.04487	.04323	.04169	.04022	.03882	.03750	.03625	.03506	.03392	.03284	.03182	.03084	.02991	.02902	.02817	.02736	.02658
101	41	.05384	.05180	.04987	.04805	.04632	.04468	.04313	.04165	.04025	.03892	.03765	.03645	.03530	.03421	.03316	.03217	.03122	.03031	.02945	.02862
101	42	.05760	.05545	.05342	.05150	.04967	.04794	.04630	.04473	.04325	.04183	.04049	.03921	.03799	.03682	.03571	.03465	.03364	.03267	.03175	.03086
101	43	.06165	.05939	.05726	.05523	.05330	.05147	.04973	.04808	.04650	.04500	.04358	.04222	.04092	.03968	.03850	.03737	.03629	.03526	.03427	.03332
101	44	.06600	.06363	.06138	.05924	.05721	.05528	.05344	.05169	.05003	.04844	.04693	.04548	.04411	.04279	.04153	.04033	.03918	.03808	.03703	.03602
101	45	.07064	.06815	.06578	.06353	.06139	.05936	.05742	.05557	.05381	.05213	.05052	.04899	.04753	.04613	.04480	.04352	.04230	.04112	.04000	.03892
101	46	.07558	.07296	.07048	.06811	.06586	.06371	.06167	.05972	.05786	.05608	.05439	.05277	.05122	.04973	.04831	.04696	.04565	.04441	.04321	.04206
101	47	.08079	.07806	.07545	.07296	.07060	.06834	.06619	.06413	.06217	.06029	.05850	.05678	.05514	.05357	.05207	.05062	.04924	.04792	.04664	.04542
101	48	.08633	.08346	.08073	.07812	.07563	.07326	.07100	.06883	.06676	.06478	.06289	.06108	.05934	.05768	.05608	.05455	.05309	.05168	.05033	.04903



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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
101	49	.09218	.08918	.08632	.08359	.08098	.07849	.07611	.07383	.07165	.06957	.06757	.06565	.06382	.06206	.06038	.05876	.05720	.05571	.05427	.05289
101	50	.09838	.09525	.09226	.08940	.08667	.08406	.08155	.07916	.07687	.07467	.07257	.07055	.06862	.06676	.06498	.06326	.06162	.06004	.05851	.05705
101	51	.10494	.10167	.09855	.09556	.09270	.08996	.08734	.08483	.08242	.08011	.07790	.07577	.07373	.07177	.06989	.06808	.06634	.06467	.06305	.06150
101	52	.11183	.10842	.10516	.10204	.09905	.09619	.09344	.09081	.08829	.08586	.08353	.08130	.07915	.07709	.07510	.07319	.07135	.06958	.06788	.06624
101	53	.11906	.11551	.11212	.10886	.10574	.10275	.09988	.09712	.09447	.09193	.08949	.08714	.08488	.08271	.08062	.07860	.07667	.07480	.07300	.07126
101	54	.12663	.12294	.11941	.11602	.11276	.10964	.10664	.10376	.10099	.09832	.09576	.09330	.09093	.08864	.08645	.08433	.08228	.08031	.07841	.07658
101	55	.13456	.13073	.12706	.12353	.12014	.11688	.11375	.11074	.10785	.10506	.10238	.09980	.09731	.09492	.09261	.09038	.08823	.08616	.08416	.08222
101	56	.14286	.13889	.13508	.13141	.12788	.12449	.12123	.11809	.11507	.11216	.10936	.10666	.10405	.10154	.09911	.09678	.09452	.09234	.09023	.08820
101	57	.15153	.14742	.14346	.13966	.13600	.13247	.12908	.12581	.12266	.11962	.11669	.11387	.11114	.10851	.10597	.10352	.10115	.09886	.09665	.09451
101	58	.16054	.15629	.15219	.14825	.14445	.14079	.13726	.13386	.13058	.12741	.12436	.12141	.11856	.11581	.11316	.11059	.10811	.10571	.10339	.10114
101	59	.16986	.16546	.16123	.15714	.15321	.14941	.14575	.14221	.13880	.13551	.13233	.12926	.12629	.12342	.12064	.11796	.11536	.11284	.11041	.10805
101	60	.17948	.17495	.17057	.16635	.16228	.15834	.15455	.15088	.14734	.14392	.14061	.13741	.13431	.13132	.12842	.12562	.12290	.12027	.11773	.11526
101	61	.18945	.18477	.18026	.17590	.17169	.16762	.16369	.15989	.15622	.15266	.14922	.14590	.14268	.13956	.13654	.13362	.13078	.12803	.12537	.12279
101	62	.19981	.19499	.19034	.18585	.18150	.17730	.17323	.16930	.16549	.16181	.15824	.15479	.15144	.14820	.14505	.14201	.13905	.13619	.13341	.13071
101	63	.21058	.20563	.20084	.19621	.19173	.18740	.18320	.17913	.17519	.17138	.16768	.16410	.16063	.15726	.15399	.15082	.14774	.14476	.14186	.13904
101	64	.22175	.21667	.21175	.20699	.20238	.19791	.19358	.18938	.18531	.18137	.17754	.17383	.17023	.16673	.16334	.16005	.15685	.15374	.15072	.14779
101	65	.23333	.22812	.22308	.21819	.21344	.20884	.20438	.20006	.19586	.19179	.18783	.18400	.18027	.17665	.17313	.16971	.16639	.16316	.16002	.15697
101	66	.24537	.24003	.23486	.22985	.22498	.22025	.21567	.21121	.20689	.20269	.19861	.19464	.19079	.18705	.18340	.17986	.17642	.17307	.16981	.16664
101	67	.25790	.25245	.24716	.24202	.23703	.23219	.22748	.22290	.21845	.21413	.20993	.20584	.20186	.19799	.19423	.19057	.18700	.18353	.18015	.17686
101	68	.27092	.26536	.25995	.25470	.24959	.24463	.23980	.23510	.23054	.22609	.22177	.21756	.21346	.20947	.20559	.20181	.19812	.19453	.19103	.18762
101	69	.28437	.27870	.27319	.26783	.26261	.25754	.25260	.24779	.24310	.23854	.23410	.22978	.22556	.22146	.21745	.21355	.20975	.20604	.20243	.19890
101	70	.29819	.29242	.28681	.28135	.27603	.27084	.26580	.26088	.25609	.25141	.24686	.24242	.23809	.23387	.22976	.22574	.22182	.21800	.21427	.21063
101	71	.31230	.30645	.30075	.29519	.28977	.28449	.27934	.27432	.26942	.26464	.25998	.25544	.25100	.24667	.24244	.23831	.23429	.23035	.22651	.22276
101	72	.32669	.32075	.31496	.30932	.30381	.29843	.29319	.28807	.28307	.27820	.27343	.26878	.26424	.25980	.25547	.25124	.24710	.24306	.23911	.23524
101	73	.34131	.33530	.32943	.32371	.31811	.31265	.30732	.30211	.29702	.29205	.28719	.28244	.27780	.27326	.26883	.26449	.26025	.25610	.25205	.24808
101	74	.35623	.35016	.34422	.33843	.33276	.32722	.32180	.31651	.31134	.30628	.30133	.29649	.29175	.28712	.28259	.27815	.27381	.26957	.26541	.26134
101	75	.37152	.36539	.35940	.35354	.34781	.34220	.33671	.33134	.32609	.32095	.31592	.31099	.30617	.30145	.29683	.29230	.28787	.28353	.27928	.27511
101	76	.38722	.38105	.37501	.36910	.36331	.35764	.35210	.34666	.34134	.33613	.33102	.32602	.32112	.31632	.31162	.30701	.30249	.29806	.29372	.28946
101	77	.40332	.39712	.39105	.38510	.37926	.37355	.36795	.36246	.35709	.35181	.34664	.34158	.33661	.33173	.32696	.32227	.31767	.31316	.30874	.30440
101	78	.41977	.41356	.40746	.40148	.39562	.38987	.38423	.37870	.37328	.36796	.36273	.35761	.35258	.34765	.34281	.33805	.33339	.32881	.32431	.31990
101	79	.43646	.43024	.42413	.41814	.41226	.40649	.40082	.39526	.38980	.38444	.37918	.37401	.36893	.36394	.35905	.35424	.34951	.34487	.34031	.33583
101	80	.45321	.44700	.44089	.43490	.42901	.42323	.41755	.41197	.40648	.40110	.39580	.39060	.38548	.38046	.37552	.37066	.36589	.36119	.35658	.35204
101	81	.46990	.46370	.45761	.45163	.44575	.43996	.43428	.42869	.42319	.41778	.41247	.40724	.40210	.39704	.39207	.38717	.38236	.37762	.37297	.36838
101	82	.48644	.48027	.47421	.46825	.46238	.45660	.45092	.44533	.43983	.43442	.42909	.42385	.41869	.41361	.40862	.40369	.39885	.39408	.38939	.38476
101	83	.50282	.49670	.49067	.48473	.47889	.47314	.46747	.46189	.45640	.45099	.44567	.44042	.43525	.43016	.42515	.42021	.41534	.41055	.40583	.40117
101	84	.51914	.51307	.50708	.50119	.49538	.48966	.48402	.47847	.47299	.46760	.46228	.45704	.45188	.44679	.44177	.43682	.43195	.42714	.42240	.41773
101	85	.53543	.52942	.52350	.51766	.51190	.50622	.50062	.49510	.48966	.48429	.47900	.47378	.46863	.46355	.45854	.45360	.44872	.44391	.43917	.43449
101	86	.55152	.54559	.53974	.53396	.52826	.52264	.51709	.51162	.50622	.50089	.49563	.49044	.48531	.48026	.47526	.47034	.46548	.46068	.45594	.45126
101	87	.56720	.56135	.55557	.54987	.54424	.53868	.53319	.52777	.52242	.51714	.51192	.50677	.50168	.49666	.49170	.48680	.48195	.47717	.47245	.46779
101	88	.58241	.57665	.57096	.56534	.55979	.55430	.54888	.54352	.53823	.53300	.52784	.52273	.51769	.51271	.50778	.50291	.49810	.49335	.48865	.48401
101	89	.59713	.59146	.58586	.58033	.57486	.56945	.56410	.55882	.55359	.54843	.54332	.53828	.53328	.52835	.52347	.51865	.51388	.50916	.50450	.49988
101	90	.61127	.60570	.60020	.59476	.58938	.58405	.57879	.57358	.56843	.56334	.55830	.55331	.54838	.54351	.53868	.53391	.52918	.52451	.51989	.51532
101	91	.62459	.61913	.61373	.60838	.60309	.59786	.59268	.58755	.58248	.57745	.57249	.56757	.56270	.55789	.55312	.54840	.54373	.53911	.53453	.53000
101	92	.63689	.63153	.62622	.62097	.61577	.61062	.60552	.60047	.59548	.59053	.58563	.58078	.57598	.57122	.56651	.56185	.55724	.55267	.54814	.54366
101	93	.64821	.64295	.63773	.63257	.62745	.62239	.61737	.61240	.60748	.60260	.59777	.59299	.58825	.58356	.57891	.57430	.56974	.56522	.56075	.55631
101	94	.65873	.65355	.64843	.64335	.63832	.63334	.62840	.62351	.61866	.61386	.60910	.60438	.59970	.59507	.59048	.58593	.58143	.57696	.57253	.56815
101	95	.66862	.66354	.65851	.65352	.64857	.64367	.63881	.63400	.62922	.62449	.61980	.61515	.61054	.60597	.60144	.59695	.59250	.58808	.58371	.57937
101	96	.67786	.67287	.66792	.66301	.65815	.65333	.64855	.64380	.63910	.63444	.62982	.62523	.62069	.61618	.61171	.60728	.60288	.59852	.59420	.58992
101	97	.68638	.68148	.67661	.67178	.66700	.66225	.65754	.65287	.64824	.64364	.63909	.63457	.63008	.62563	.62122	.61685	.61251	.60820	.60393	.59969
101	98	.69437	.68955	.68476	.68001	.67530	.67063	.66599	.66139	.65682	.65229	.64780	.64334	.63892	.63453	.63017	.62585	.62157	.61731	.61309	.60890

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
101	99	.70210	.69736	.69265	.68798	.68334	.67874	.67418	.66965	.66515	.66069	.65626	.65186	.64750	.64317	.63887	.63461	.63038	.62618	.62201	.61787
101	100	.70956	.70490	.70027	.69568	.69112	.68659	.68210	.67764	.67321	.66882	.66445	.66012	.65582	.65155	.64731	.64311	.63893	.63478	.63067	.62658
101	101	.71684	.71226	.70772	.70320	.69872	.69426	.68984	.68545	.68110	.67677	.67247	.66821	.66397	.65976	.65558	.65144	.64732	.64323	.63917	.63513
102	0	.01222	.01199	.01177	.01157	.01138	.01120	.01103	.01087	.01072	.01058	.01045	.01032	.01020	.01008	.00997	.00986	.00976	.00966	.00956	.00947
102	1	.00517	.00495	.00476	.00457	.00440	.00424	.00409	.00395	.00382	.00370	.00359	.00348	.00338	.00329	.00320	.00311	.00303	.00296	.00288	.00282
102	2	.00506	.00483	.00462	.00443	.00425	.00408	.00392	.00378	.00364	.00351	.00339	.00328	.00318	.00308	.00298	.00289	.00281	.00273	.00265	.00258
102	3	.00516	.00492	.00470	.00449	.00430	.00412	.00396	.00380	.00366	.00352	.00339	.00327	.00316	.00306	.00296	.00286	.00277	.00269	.00261	.00253
102	4	.00538	.00512	.00489	.00467	.00446	.00427	.00410	.00393	.00378	.00363	.00350	.00337	.00325	.00314	.00303	.00293	.00284	.00275	.00266	.00258
102	5	.00569	.00542	.00516	.00493	.00471	.00451	.00432	.00415	.00398	.00383	.00368	.00355	.00342	.00330	.00318	.00308	.00298	.00288	.00279	.00270
102	6	.00606	.00577	.00550	.00526	.00502	.00481	.00461	.00442	.00424	.00408	.00392	.00378	.00364	.00351	.00339	.00327	.00316	.00306	.00296	.00287
102	7	.00651	.00620	.00591	.00565	.00540	.00517	.00496	.00476	.00457	.00439	.00423	.00407	.00392	.00378	.00365	.00353	.00341	.00330	.00319	.00309
102	8	.00702	.00669	.00638	.00610	.00584	.00559	.00536	.00515	.00495	.00476	.00458	.00442	.00426	.00411	.00397	.00384	.00371	.00359	.00348	.00337
102	9	.00761	.00726	.00694	.00664	.00636	.00609	.00585	.00562	.00541	.00521	.00502	.00484	.00467	.00451	.00436	.00422	.00408	.00395	.00383	.00371
102	10	.00829	.00792	.00758	.00726	.00696	.00668	.00642	.00618	.00595	.00573	.00553	.00534	.00516	.00499	.00483	.00468	.00453	.00439	.00426	.00414
102	11	.00906	.00867	.00830	.00796	.00765	.00735	.00707	.00681	.00657	.00634	.00612	.00592	.00573	.00554	.00537	.00521	.00505	.00491	.00476	.00463
102	12	.00990	.00948	.00910	.00874	.00840	.00809	.00779	.00752	.00726	.00701	.00678	.00657	.00636	.00617	.00598	.00581	.00564	.00548	.00533	.00519
102	13	.01078	.01034	.00993	.00954	.00919	.00885	.00854	.00825	.00797	.00772	.00747	.00724	.00702	.00682	.00662	.00644	.00626	.00609	.00593	.00578
102	14	.01164	.01117	.01074	.01033	.00996	.00960	.00927	.00896	.00867	.00840	.00814	.00790	.00767	.00745	.00724	.00704	.00686	.00668	.00651	.00635
102	15	.01245	.01196	.01150	.01107	.01068	.01030	.00996	.00963	.00932	.00903	.00876	.00850	.00826	.00803	.00781	.00760	.00740	.00721	.00704	.00686
102	16	.01320	.01268	.01220	.01175	.01133	.01094	.01057	.01022	.00990	.00959	.00930	.00903	.00878	.00853	.00830	.00808	.00787	.00768	.00749	.00731
102	17	.01390	.01335	.01284	.01237	.01193	.01151	.01112	.01076	.01042	.01009	.00979	.00950	.00923	.00898	.00873	.00850	.00829	.00808	.00788	.00769
102	18	.01456	.01398	.01345	.01295	.01248	.01204	.01164	.01125	.01089	.01055	.01023	.00993	.00964	.00937	.00912	.00888	.00864	.00843	.00822	.00802
102	19	.01523	.01462	.01406	.01353	.01304	.01258	.01215	.01174	.01136	.01100	.01066	.01035	.01005	.00976	.00949	.00924	.00899	.00876	.00854	.00833
102	20	.01594	.01530	.01470	.01414	.01362	.01314	.01268	.01225	.01185	.01147	.01112	.01078	.01046	.01016	.00988	.00961	.00935	.00911	.00888	.00866
102	21	.01669	.01602	.01539	.01480	.01425	.01374	.01325	.01280	.01238	.01198	.01160	.01125	.01091	.01059	.01029	.01001	.00974	.00948	.00924	.00901
102	22	.01749	.01677	.01611	.01549	.01491	.01436	.01385	.01337	.01293	.01250	.01210	.01173	.01137	.01104	.01072	.01042	.01013	.00986	.00961	.00936
102	23	.01834	.01759	.01688	.01623	.01561	.01504	.01450	.01399	.01352	.01307	.01265	.01225	.01187	.01152	.01118	.01086	.01056	.01028	.01000	.00974
102	24	.01927	.01847	.01773	.01704	.01639	.01578	.01521	.01467	.01417	.01369	.01324	.01282	.01243	.01205	.01169	.01136	.01104	.01073	.01044	.01017
102	25	.02030	.01945	.01867	.01793	.01724	.01660	.01599	.01542	.01489	.01439	.01391	.01347	.01304	.01264	.01227	.01191	.01157	.01125	.01094	.01065
102	26	.02141	.02052	.01969	.01891	.01818	.01750	.01686	.01626	.01569	.01515	.01465	.01418	.01373	.01330	.01290	.01252	.01216	.01182	.01149	.01118
102	27	.02265	.02171	.02083	.02001	.01923	.01851	.01783	.01719	.01659	.01602	.01549	.01498	.01451	.01405	.01363	.01322	.01284	.01247	.01213	.01180
102	28	.02399	.02300	.02206	.02119	.02037	.01960	.01888	.01820	.01756	.01696	.01639	.01586	.01535	.01487	.01442	.01399	.01358	.01319	.01282	.01247
102	29	.02544	.02439	.02340	.02247	.02160	.02079	.02002	.01930	.01862	.01798	.01738	.01681	.01627	.01576	.01528	.01482	.01438	.01397	.01358	.01320
102	30	.02699	.02587	.02483	.02385	.02293	.02206	.02125	.02049	.01976	.01908	.01844	.01784	.01726	.01672	.01620	.01572	.01525	.01481	.01439	.01399
102	31	.02864	.02746	.02636	.02532	.02434	.02343	.02256	.02175	.02098	.02026	.01958	.01893	.01832	.01774	.01720	.01668	.01618	.01571	.01527	.01484
102	32	.03041	.02916	.02799	.02689	.02586	.02489	.02397	.02311	.02230	.02153	.02080	.02011	.01946	.01885	.01826	.01771	.01718	.01668	.01620	.01575
102	33	.03232	.03100	.02976	.02860	.02750	.02647	.02550	.02458	.02372	.02290	.02213	.02140	.02070	.02005	.01942	.01883	.01827	.01774	.01723	.01674
102	34	.03436	.03297	.03166	.03043	.02927	.02817	.02714	.02617	.02525	.02438	.02355	.02278	.02204	.02134	.02067	.02004	.01944	.01887	.01833	.01781
102	35	.03658	.03510	.03372	.03241	.03118	.03002	.02893	.02789	.02691	.02599	.02512	.02429	.02350	.02275	.02205	.02137	.02073	.02012	.01954	.01899
102	36	.03895	.03739	.03593	.03454	.03324	.03201	.03085	.02975	.02871	.02773	.02680	.02592	.02508	.02428	.02353	.02281	.02213	.02148	.02085	.02026
102	37	.04150	.03986	.03831	.03684	.03546	.03416	.03293	.03176	.03066	.02962	.02862	.02768	.02679	.02594	.02514	.02437	.02364	.02295	.02228	.02165
102	38	.04426	.04252	.04089	.03934	.03788	.03650	.03519	.03395	.03278	.03167	.03062	.02962	.02867	.02776	.02690	.02608	.02530	.02456	.02385	.02318
102	39	.04723	.04540	.04367	.04204	.04049	.03903	.03764	.03633	.03509	.03391	.03278	.03172	.03071	.02974	.02883	.02795	.02712	.02633	.02557	.02485
102	40	.05045	.04852	.04669	.04496	.04333	.04178	.04031	.03892	.03760	.03635	.03516	.03402	.03295	.03192	.03094	.03001	.02912	.02827	.02746	.02669
102	41	.05394	.05190	.04998	.04815	.04642	.04479	.04323	.04176	.04036	.03903	.03776	.03655	.03541	.03431	.03327	.03228	.03133	.03042	.02956	.02873
102	42	.05771	.05556	.05353	.05161	.04978	.04805	.04641	.04485	.04336	.04195	.04060	.03932	.03810	.03694	.03583	.03477	.03376	.03279	.03187	.03098
102	43	.06177	.05951	.05737	.05534	.05342	.05159	.04985	.04820	.04662	.04513	.04370	.04234	.04104	.03981	.03863	.03750	.03642	.03539	.03440	.03345
102	44	.06613	.06376	.06151	.05937	.05734	.05541	.05357	.05183	.05016	.04858	.04706	.04562	.04424	.04293	.04167	.04047	.03932	.03822	.03717	.03616
102	45	.07078	.06829	.06592	.06367	.06153	.05950	.05756	.05571	.05395	.05227	.05067	.04914	.04768	.04628	.04495	.04367	.04245	.04128	.04015	.03908
102	46	.07572	.07311	.07063	.06826	.06601	.06387	.06183	.05988	.05802	.05624	.05455	.05293	.05138	.04990	.04848	.04712	.04582	.04457	.04338	.04223

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
102	47	.08096	.07822	.07561	.07313	.07076	.06851	.06636	.06430	.06234	.06047	.05867	.05696	.05532	.05375	.05225	.05080	.04942	.04810	.04683	.04561
102	48	.08650	.08364	.08091	.07830	.07582	.07345	.07118	.06902	.06695	.06497	.06308	.06127	.05953	.05787	.05628	.05475	.05329	.05188	.05053	.04923
102	49	.09237	.08938	.08652	.08379	.08118	.07869	.07631	.07403	.07186	.06977	.06778	.06586	.06403	.06227	.06059	.05897	.05742	.05592	.05449	.05311
102	50	.09859	.09546	.09247	.08962	.08689	.08428	.08178	.07939	.07710	.07490	.07280	.07078	.06885	.06699	.06521	.06350	.06185	.06027	.05875	.05729
102	51	.10517	.10191	.09878	.09580	.09294	.09020	.08758	.08507	.08267	.08036	.07815	.07603	.07399	.07203	.07015	.06834	.06660	.06493	.06332	.06177
102	52	.11208	.10868	.10542	.10230	.09932	.09645	.09371	.09108	.08856	.08613	.08381	.08157	.07943	.07737	.07538	.07347	.07164	.06987	.06816	.06652
102	53	.11934	.11579	.11240	.10915	.10603	.10304	.10017	.09741	.09477	.09223	.08979	.08744	.08518	.08301	.08092	.07891	.07698	.07511	.07331	.07157
102	54	.12693	.12325	.11972	.11633	.11308	.10995	.10696	.10408	.10131	.09865	.09609	.09363	.09126	.08898	.08678	.08466	.08262	.08065	.07876	.07693
102	55	.13489	.13107	.12739	.12387	.12048	.11723	.11410	.11109	.10820	.10542	.10274	.10016	.09767	.09528	.09297	.09075	.08860	.08653	.08453	.08260
102	56	.14322	.13925	.13544	.13178	.12826	.12487	.12161	.11848	.11546	.11255	.10975	.10705	.10445	.10194	.09951	.09718	.09492	.09274	.09064	.08861
102	57	.15192	.14782	.14386	.14006	.13640	.13288	.12949	.12622	.12308	.12004	.11712	.11430	.11157	.10895	.10641	.10396	.10159	.09931	.09710	.09496
102	58	.16097	.15672	.15263	.14869	.14489	.14123	.13771	.13431	.13104	.12787	.12482	.12188	.11904	.11629	.11363	.11107	.10859	.10619	.10387	.10163
102	59	.17032	.16593	.16170	.15762	.15369	.14990	.14624	.14271	.13930	.13601	.13283	.12977	.12680	.12393	.12116	.11848	.11588	.11337	.11094	.10859
102	60	.17999	.17546	.17109	.16687	.16280	.15887	.15508	.15142	.14788	.14446	.14115	.13796	.13487	.13188	.12898	.12618	.12347	.12084	.11830	.11583
102	61	.18999	.18532	.18081	.17646	.17225	.16819	.16426	.16047	.15680	.15325	.14982	.14649	.14328	.14016	.13715	.13423	.13139	.12865	.12599	.12341
102	62	.20040	.19559	.19094	.18645	.18211	.17791	.17385	.16993	.16612	.16244	.15888	.15543	.15209	.14885	.14571	.14267	.13971	.13685	.13408	.13138
102	63	.21121	.20627	.20149	.19687	.19239	.18806	.18387	.17981	.17587	.17206	.16837	.16479	.16132	.15796	.15470	.15153	.14846	.14548	.14258	.13977
102	64	.22243	.21736	.21245	.20769	.20309	.19862	.19430	.19011	.18605	.18211	.17829	.17458	.17098	.16749	.16410	.16081	.15762	.15452	.15150	.14857
102	65	.23407	.22887	.22383	.21894	.21421	.20962	.20516	.20084	.19665	.19258	.18864	.18480	.18108	.17746	.17395	.17054	.16722	.16400	.16086	.15781
102	66	.24616	.24084	.23567	.23066	.22580	.22109	.21651	.21206	.20774	.20355	.19947	.19551	.19167	.18793	.18429	.18075	.17732	.17397	.17071	.16755
102	67	.25876	.25332	.24804	.24291	.23793	.23309	.22839	.22382	.21938	.21506	.21086	.20678	.20281	.19895	.19519	.19153	.18797	.18450	.18113	.17784
102	68	.27185	.26630	.26090	.25566	.25056	.24560	.24078	.23610	.23154	.22710	.22278	.21858	.21449	.21051	.20663	.20285	.19917	.19558	.19209	.18869
102	69	.28538	.27972	.27422	.26887	.26366	.25859	.25366	.24886	.24419	.23963	.23520	.23088	.22667	.22257	.21858	.21468	.21089	.20719	.20357	.20005
102	70	.29928	.29353	.28793	.28247	.27716	.27199	.26695	.26204	.25726	.25259	.24805	.24362	.23930	.23509	.23098	.22697	.22306	.21924	.21552	.21188
102	71	.31349	.30765	.30195	.29641	.29100	.28573	.28059	.27557	.27069	.26592	.26127	.25673	.25230	.24798	.24376	.23964	.23562	.23169	.22786	.22411
102	72	.32796	.32204	.31626	.31063	.30513	.29977	.29454	.28943	.28444	.27957	.27482	.27018	.26565	.26122	.25689	.25267	.24854	.24450	.24056	.23671
102	73	.34268	.33669	.33083	.32512	.31954	.31409	.30877	.30357	.29849	.29353	.28868	.28395	.27931	.27479	.27036	.26603	.26180	.25766	.25361	.24965
102	74	.35771	.35165	.34573	.33995	.33429	.32877	.32336	.31808	.31292	.30787	.30293	.29810	.29338	.28876	.28424	.27981	.27548	.27124	.26709	.26303
102	75	.37311	.36700	.36102	.35517	.34946	.34386	.33839	.33303	.32779	.32267	.31765	.31273	.30792	.30321	.29860	.29409	.28966	.28533	.28109	.27693
102	76	.38893	.38278	.37676	.37086	.36509	.35944	.35390	.34849	.34318	.33798	.33289	.32790	.32301	.31822	.31353	.30893	.30442	.30000	.29567	.29142
102	77	.40517	.39899	.39293	.38700	.38118	.37549	.36990	.36443	.35907	.35381	.34865	.34360	.33864	.33378	.32902	.32434	.31976	.31526	.31085	.30652
102	78	.42177	.41557	.40950	.40354	.39770	.39196	.38634	.38083	.37542	.37011	.36491	.35980	.35478	.34986	.34504	.34030	.33564	.33107	.32659	.32219
102	79	.43862	.43242	.42633	.42036	.41450	.40875	.40310	.39756	.39212	.38677	.38153	.37637	.37131	.36634	.36146	.35667	.35195	.34733	.34278	.33831
102	80	.45554	.44935	.44327	.43730	.43144	.42568	.42001	.41445	.40899	.40362	.39834	.39316	.38806	.38305	.37812	.37328	.36852	.36385	.35925	.35472
102	81	.47241	.46624	.46018	.45422	.44836	.44260	.43694	.43137	.42589	.42050	.41521	.41000	.40488	.39984	.39488	.39000	.38521	.38049	.37584	.37127
102	82	.48914	.48301	.47697	.47103	.46519	.45944	.45378	.44822	.44274	.43735	.43204	.42682	.42168	.41662	.41164	.40674	.40191	.39716	.39248	.38787
102	83	.50572	.49963	.49363	.48772	.48191	.47618	.47054	.46499	.45952	.45413	.44883	.44361	.43846	.43339	.42840	.42348	.41863	.41386	.40915	.40452
102	84	.52225	.51621	.51026	.50440	.49862	.49293	.48732	.48179	.47634	.47097	.46568	.46046	.45532	.45025	.44526	.44033	.43548	.43069	.42597	.42132
102	85	.53877	.53279	.52690	.52110	.51537	.50972	.50416	.49866	.49325	.48791	.48264	.47745	.47232	.46727	.46228	.45736	.45251	.44772	.44300	.43834
102	86	.55510	.54921	.54339	.53765	.53198	.52640	.52088	.51544	.51007	.50477	.49953	.49437	.48928	.48425	.47928	.47438	.46954	.46477	.46005	.45540
102	87	.57103	.56522	.55948	.55381	.54822	.54270	.53724	.53186	.52654	.52129	.51610	.51098	.50592	.50093	.49599	.49112	.48631	.48155	.47685	.47221
102	88	.58649	.58078	.57513	.56955	.56403	.55858	.55320	.54788	.54263	.53743	.53230	.52723	.52222	.51726	.51237	.50753	.50275	.49802	.49335	.48874
102	89	.60147	.59585	.59030	.58480	.57938	.57401	.56871	.56346	.55827	.55315	.54808	.54306	.53811	.53321	.52836	.52357	.51883	.51414	.50951	.50492
102	90	.61588	.61036	.60491	.59952	.59418	.58890	.58368	.57852	.57341	.56835	.56335	.55841	.55351	.54867	.54388	.53914	.53445	.52981	.52522	.52068
102	91	.62947	.62407	.61871	.61342	.60818	.60299	.59785	.59277	.58774	.58277	.57784	.57296	.56813	.56336	.55863	.55394	.54931	.54472	.54018	.53568
102	92	.64203	.63672	.63147	.62627	.62112	.61602	.61097	.60597	.60102	.59612	.59127	.58646	.58170	.57699	.57232	.56770	.56312	.55859	.55409	.54965
102	93	.65359	.64839	.64323	.63812	.63306	.62805	.62309	.61817	.61330	.60847	.60369	.59895	.59426	.58961	.58500	.58044	.57591	.57143	.56699	.56260
102	94	.66435	.65924	.65417	.64915	.64418	.63925	.63437	.62953	.62474	.61998	.61527	.61060	.60598	.60139	.59685	.59234	.58788	.58345	.57906	.57472
102	95	.67448	.66946	.66449	.65956	.65468	.64983	.64503	.64027	.63555	.63087	.62623	.62164	.61708	.61256	.60807	.60363	.59922	.59485	.59052	.58623
102	96	.68394	.67901	.67413	.66929	.66449	.65973	.65501	.65032	.64568	.64107	.63651	.63197	.62748	.62303	.61861	.61422	.60987	.60556	.60128	.59704

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
102	97	.69267	.68783	.68304	.67828	.67356	.66888	.66423	.65962	.65505	.65051	.64601	.64155	.63712	.63272	.62836	.62404	.61975	.61549	.61127	.60708
102	98	.70086	.69611	.69140	.68672	.68207	.67747	.67290	.66836	.66386	.65939	.65495	.65055	.64619	.64185	.63755	.63328	.62905	.62484	.62067	.61653
102	99	.70879	.70413	.69949	.69490	.69033	.68580	.68130	.67684	.67241	.66801	.66364	.65931	.65500	.65073	.64649	.64228	.63810	.63396	.62984	.62575
102	100	.71646	.71187	.70732	.70281	.69832	.69387	.68944	.68505	.68069	.67636	.67206	.66779	.66356	.65935	.65517	.65102	.64690	.64281	.63874	.63471
102	101	.72394	.71944	.71498	.71054	.70613	.70175	.69741	.69309	.68880	.68454	.68031	.67611	.67194	.66779	.66368	.65959	.65553	.65149	.64749	.64351
102	102	.73125	.72684	.72245	.71810	.71377	.70947	.70520	.70095	.69674	.69255	.68839	.68426	.68015	.67607	.67202	.66799	.66399	.66002	.65607	.65214
103	0	.01233	.01210	.01188	.01168	.01149	.01132	.01115	.01099	.01084	.01070	.01057	.01044	.01032	.01020	.01009	.00999	.00989	.00979	.00969	.00960
103	1	.00519	.00497	.00477	.00459	.00442	.00426	.00411	.00397	.00384	.00372	.00361	.00350	.00340	.00331	.00322	.00313	.00305	.00298	.00290	.00284
103	2	.00507	.00484	.00463	.00444	.00426	.00409	.00394	.00379	.00365	.00353	.00341	.00330	.00319	.00309	.00300	.00291	.00282	.00274	.00267	.00260
103	3	.00517	.00493	.00471	.00450	.00431	.00413	.00397	.00381	.00367	.00353	.00341	.00329	.00317	.00307	.00297	.00288	.00279	.00270	.00262	.00255
103	4	.00539	.00513	.00490	.00468	.00447	.00428	.00411	.00394	.00379	.00364	.00351	.00338	.00326	.00315	.00304	.00294	.00285	.00276	.00267	.00259
103	5	.00570	.00542	.00517	.00494	.00472	.00452	.00433	.00416	.00399	.00384	.00369	.00356	.00343	.00331	.00319	.00309	.00298	.00289	.00280	.00271
103	6	.00607	.00578	.00551	.00526	.00503	.00482	.00462	.00443	.00425	.00409	.00393	.00379	.00365	.00352	.00340	.00328	.00317	.00307	.00297	.00288
103	7	.00652	.00621	.00592	.00566	.00541	.00518	.00497	.00476	.00458	.00440	.00423	.00408	.00393	.00379	.00366	.00354	.00342	.00331	.00320	.00310
103	8	.00702	.00670	.00639	.00611	.00585	.00560	.00537	.00516	.00496	.00477	.00459	.00442	.00427	.00412	.00398	.00384	.00372	.00360	.00348	.00338
103	9	.00762	.00727	.00695	.00664	.00636	.00610	.00586	.00563	.00542	.00521	.00502	.00485	.00468	.00452	.00437	.00422	.00409	.00396	.00384	.00372
103	10	.00830	.00793	.00759	.00727	.00697	.00669	.00643	.00619	.00596	.00574	.00554	.00535	.00517	.00500	.00484	.00469	.00454	.00440	.00427	.00415
103	11	.00907	.00868	.00831	.00797	.00766	.00736	.00708	.00682	.00658	.00635	.00614	.00593	.00574	.00556	.00539	.00522	.00507	.00492	.00478	.00464
103	12	.00992	.00950	.00911	.00875	.00842	.00810	.00781	.00753	.00727	.00703	.00680	.00658	.00638	.00618	.00600	.00583	.00566	.00550	.00535	.00521
103	13	.01080	.01036	.00995	.00956	.00921	.00888	.00856	.00827	.00800	.00774	.00749	.00726	.00705	.00684	.00664	.00646	.00628	.00612	.00596	.00580
103	14	.01166	.01119	.01076	.01036	.00998	.00963	.00930	.00899	.00870	.00842	.00817	.00792	.00769	.00747	.00727	.00707	.00688	.00671	.00654	.00638
103	15	.01248	.01199	.01153	.01110	.01071	.01033	.00999	.00966	.00935	.00906	.00879	.00853	.00829	.00806	.00784	.00763	.00743	.00725	.00707	.00690
103	16	.01323	.01271	.01223	.01178	.01136	.01097	.01060	.01026	.00993	.00963	.00934	.00907	.00881	.00857	.00834	.00812	.00791	.00771	.00753	.00735
103	17	.01393	.01339	.01288	.01240	.01196	.01155	.01116	.01080	.01045	.01013	.00983	.00954	.00927	.00902	.00877	.00854	.00832	.00812	.00792	.00773
103	18	.01460	.01402	.01349	.01299	.01252	.01208	.01167	.01129	.01093	.01059	.01027	.00997	.00968	.00941	.00916	.00892	.00869	.00847	.00826	.00806
103	19	.01527	.01466	.01410	.01357	.01308	.01262	.01219	.01178	.01140	.01104	.01071	.01039	.01009	.00980	.00953	.00928	.00904	.00881	.00859	.00838
103	20	.01598	.01534	.01474	.01418	.01366	.01318	.01272	.01230	.01189	.01152	.01116	.01082	.01051	.01021	.00992	.00965	.00940	.00916	.00892	.00870
103	21	.01673	.01606	.01543	.01484	.01429	.01378	.01330	.01284	.01242	.01202	.01164	.01129	.01095	.01064	.01034	.01005	.00978	.00953	.00928	.00905
103	22	.01753	.01681	.01615	.01553	.01495	.01440	.01390	.01342	.01297	.01255	.01215	.01177	.01142	.01108	.01077	.01047	.01018	.00991	.00965	.00941
103	23	.01838	.01763	.01693	.01627	.01565	.01508	.01454	.01404	.01356	.01311	.01269	.01229	.01192	.01156	.01123	.01091	.01061	.01032	.01005	.00979
103	24	.01931	.01852	.01777	.01708	.01643	.01582	.01525	.01471	.01421	.01374	.01329	.01287	.01247	.01210	.01174	.01140	.01108	.01078	.01049	.01022
103	25	.02034	.01950	.01871	.01797	.01729	.01664	.01604	.01547	.01494	.01443	.01396	.01351	.01309	.01269	.01231	.01196	.01162	.01130	.01099	.01070
103	26	.02146	.02057	.01974	.01896	.01823	.01755	.01691	.01630	.01574	.01520	.01470	.01423	.01378	.01335	.01295	.01257	.01221	.01187	.01154	.01123
103	27	.02270	.02176	.02088	.02005	.01928	.01856	.01788	.01724	.01664	.01607	.01554	.01503	.01456	.01411	.01368	.01328	.01289	.01253	.01218	.01185
103	28	.02404	.02305	.02211	.02124	.02042	.01965	.01893	.01825	.01762	.01701	.01645	.01591	.01540	.01492	.01447	.01404	.01363	.01325	.01288	.01253
103	29	.02549	.02444	.02345	.02253	.02166	.02084	.02008	.01936	.01868	.01804	.01744	.01687	.01633	.01582	.01534	.01488	.01444	.01403	.01364	.01326
103	30	.02704	.02593	.02488	.02390	.02298	.02212	.02131	.02054	.01982	.01914	.01850	.01789	.01732	.01678	.01626	.01578	.01531	.01487	.01445	.01406
103	31	.02870	.02752	.02641	.02538	.02440	.02349	.02262	.02181	.02104	.02032	.01964	.01899	.01838	.01781	.01726	.01674	.01625	.01578	.01533	.01491
103	32	.03047	.02922	.02805	.02696	.02592	.02495	.02403	.02317	.02236	.02159	.02086	.02018	.01953	.01891	.01833	.01777	.01725	.01675	.01627	.01582
103	33	.03238	.03106	.02983	.02866	.02757	.02654	.02556	.02465	.02378	.02297	.02219	.02146	.02077	.02011	.01949	.01890	.01834	.01781	.01730	.01681
103	34	.03443	.03304	.03173	.03049	.02933	.02824	.02721	.02624	.02532	.02445	.02363	.02285	.02211	.02141	.02075	.02012	.01952	.01895	.01840	.01789
103	35	.03665	.03517	.03379	.03248	.03125	.03009	.02900	.02797	.02699	.02606	.02519	.02436	.02358	.02283	.02212	.02145	.02081	.02020	.01962	.01907
103	36	.03902	.03747	.03600	.03462	.03332	.03209	.03093	.02983	.02879	.02781	.02688	.02600	.02516	.02436	.02361	.02289	.02221	.02156	.02094	.02035
103	37	.04158	.03993	.03838	.03692	.03554	.03424	.03301	.03184	.03074	.02970	.02871	.02777	.02688	.02603	.02522	.02446	.02373	.02303	.02237	.02174
103	38	.04434	.04260	.04097	.03942	.03796	.03658	.03528	.03404	.03287	.03176	.03070	.02970	.02875	.02785	.02699	.02617	.02540	.02465	.02394	.02327
103	39	.04732	.04549	.04376	.04212	.04058	.03912	.03773	.03642	.03518	.03400	.03288	.03181	.03080	.02984	.02892	.02805	.02722	.02642	.02567	.02494
103	40	.05054	.04861	.04678	.04506	.04342	.04188	.04041	.03902	.03770	.03644	.03525	.03412	.03304	.03202	.03104	.03011	.02922	.02837	.02757	.02679
103	41	.05403	.05200	.05007	.04825	.04652	.04489	.04333	.04186	.04046	.03913	.03786	.03666	.03551	.03442	.03338	.03239	.03144	.03053	.02967	.02884
103	42	.05781	.05567	.05364	.05171	.04989	.04816	.04652	.04495	.04347	.04206	.04071	.03944	.03822	.03705	.03594	.03489	.03387	.03291	.03198	.03110
103	43	.06188	.05962	.05749	.05546	.05353	.05171	.04997	.04832	.04674	.04525	.04382	.04246	.04117	.03993	.03875	.03762	.03654	.03551	.03453	.03358

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
103	44	.06625	.06388	.06163	.05950	.05747	.05554	.05370	.05195	.05029	.04871	.04719	.04575	.04438	.04306	.04181	.04061	.03946	.03836	.03731	.03630
103	45	.07091	.06842	.06605	.06381	.06167	.05963	.05770	.05585	.05409	.05242	.05081	.04929	.04783	.04643	.04510	.04382	.04260	.04143	.04030	.03923
103	46	.07587	.07326	.07077	.06841	.06616	.06402	.06198	.06003	.05817	.05640	.05470	.05308	.05154	.05006	.04864	.04728	.04598	.04474	.04354	.04240
103	47	.08111	.07838	.07577	.07329	.07093	.06867	.06652	.06447	.06251	.06063	.05884	.05713	.05549	.05392	.05242	.05098	.04960	.04828	.04701	.04579
103	48	.08667	.08381	.08108	.07848	.07599	.07362	.07136	.06920	.06713	.06516	.06326	.06145	.05972	.05806	.05647	.05494	.05348	.05207	.05072	.04942
103	49	.09256	.08956	.08670	.08398	.08137	.07888	.07651	.07423	.07206	.06997	.06798	.06607	.06424	.06248	.06080	.05918	.05763	.05614	.05470	.05332
103	50	.09880	.09567	.09268	.08983	.08710	.08449	.08199	.07960	.07731	.07512	.07302	.07101	.06907	.06722	.06544	.06373	.06208	.06050	.05898	.05752
103	51	.10540	.10213	.09901	.09603	.09317	.09044	.08782	.08531	.08291	.08060	.07839	.07627	.07423	.07228	.07040	.06859	.06685	.06518	.06357	.06202
103	52	.11233	.10892	.10567	.10255	.09957	.09671	.09397	.09134	.08882	.08640	.08407	.08184	.07970	.07764	.07565	.07375	.07191	.07014	.06844	.06680
103	53	.11960	.11606	.11267	.10942	.10630	.10331	.10045	.09770	.09505	.09252	.09008	.08773	.08548	.08331	.08122	.07921	.07728	.07541	.07361	.07188
103	54	.12722	.12354	.12001	.11663	.11338	.11026	.10726	.10439	.10162	.09896	.09641	.09395	.09158	.08930	.08711	.08499	.08295	.08099	.07909	.07726
103	55	.13521	.13139	.12772	.12420	.12081	.11756	.11444	.11143	.10854	.10576	.10309	.10051	.09803	.09563	.09333	.09110	.08896	.08689	.08489	.08296
103	56	.14357	.13960	.13580	.13214	.12862	.12523	.12198	.11885	.11583	.11292	.11013	.10743	.10483	.10232	.09990	.09757	.09531	.09314	.09104	.08901
103	57	.15230	.14820	.14425	.14045	.13680	.13328	.12989	.12663	.12348	.12045	.11753	.11471	.11199	.10937	.10684	.10439	.10202	.09974	.09753	.09540
103	58	.16138	.15714	.15305	.14911	.14532	.14167	.13815	.13475	.13148	.12832	.12527	.12233	.11949	.11675	.11410	.11154	.10906	.10666	.10435	.10210
103	59	.17077	.16639	.16216	.15808	.15416	.15037	.14671	.14319	.13979	.13650	.13333	.13026	.12730	.12443	.12166	.11898	.11639	.11388	.11146	.10910
103	60	.18048	.17595	.17158	.16737	.16331	.15938	.15559	.15194	.14840	.14499	.14169	.13849	.13541	.13242	.12953	.12673	.12402	.12140	.11886	.11640
103	61	.19052	.18585	.18135	.17700	.17280	.16874	.16482	.16103	.15736	.15382	.15039	.14707	.14386	.14075	.13774	.13482	.13199	.12925	.12660	.12402
103	62	.20096	.19616	.19152	.18704	.18270	.17851	.17445	.17053	.16673	.16306	.15950	.15605	.15272	.14948	.14635	.14331	.14036	.13750	.13473	.13204
103	63	.21183	.20689	.20212	.19750	.19303	.18870	.18452	.18046	.17653	.17273	.16904	.16547	.16200	.15864	.15538	.15222	.14915	.14618	.14328	.14048
103	64	.22310	.21803	.21312	.20837	.20377	.19932	.19500	.19081	.18676	.18282	.17901	.17531	.17171	.16823	.16485	.16156	.15837	.15527	.15226	.14934
103	65	.23478	.22959	.22456	.21968	.21495	.21037	.20592	.20160	.19742	.19336	.18941	.18559	.18187	.17826	.17475	.17134	.16803	.16481	.16168	.15864
103	66	.24693	.24162	.23646	.23146	.22660	.22189	.21732	.21288	.20857	.20438	.20031	.19636	.19252	.18878	.18515	.18162	.17819	.17485	.17160	.16843
103	67	.25960	.25416	.24889	.24377	.23879	.23396	.22927	.22470	.22027	.21596	.21177	.20769	.20373	.19987	.19612	.19247	.18891	.18545	.18208	.17880
103	68	.27275	.26721	.26182	.25659	.25150	.24655	.24174	.23706	.23250	.22808	.22377	.21957	.21549	.21151	.20764	.20387	.20019	.19661	.19313	.18973
103	69	.28636	.28071	.27522	.26988	.26468	.25962	.25470	.24990	.24524	.24069	.23627	.23196	.22776	.22366	.21967	.21579	.21200	.20830	.20470	.20118
103	70	.30034	.29460	.28901	.28356	.27826	.27310	.26807	.26317	.25840	.25374	.24921	.24478	.24047	.23627	.23216	.22816	.22426	.22045	.21673	.21310
103	71	.31463	.30880	.30312	.29759	.29219	.28693	.28180	.27680	.27192	.26716	.26252	.25799	.25357	.24926	.24504	.24093	.23692	.23300	.22917	.22543
103	72	.32920	.32329	.31753	.31190	.30642	.30107	.29584	.29075	.28577	.28091	.27617	.27154	.26702	.26260	.25828	.25407	.24994	.24592	.24198	.23813
103	73	.34401	.33803	.33219	.32649	.32093	.31549	.31018	.30499	.29993	.29498	.29014	.28541	.28079	.27627	.27186	.26754	.26331	.25918	.25514	.25119
103	74	.35914	.35310	.34719	.34142	.33578	.33027	.32488	.31961	.31446	.30943	.30450	.29968	.29497	.29036	.28584	.28143	.27711	.27288	.26874	.26469
103	75	.37465	.36856	.36259	.35676	.35106	.34548	.34002	.33468	.32945	.32434	.31933	.31443	.30963	.30493	.30033	.29583	.29142	.28709	.28286	.27871
103	76	.39060	.38446	.37845	.37257	.36682	.36118	.35566	.35026	.34497	.33978	.33470	.32973	.32485	.32008	.31540	.31081	.30631	.30190	.29758	.29334
103	77	.40697	.40080	.39476	.38885	.38305	.37737	.37180	.36635	.36100	.35576	.35062	.34558	.34063	.33579	.33103	.32637	.32180	.31731	.31291	.30859
103	78	.42371	.41754	.41148	.40554	.39971	.39400	.38840	.38290	.37751	.37222	.36703	.36194	.35694	.35203	.34722	.34249	.33785	.33330	.32882	.32443
103	79	.44072	.43454	.42848	.42253	.41669	.41095	.40533	.39980	.39438	.38905	.38382	.37869	.37364	.36869	.36382	.35904	.35434	.34973	.34520	.34074
103	80	.45781	.45165	.44559	.43964	.43380	.42806	.42242	.41688	.41143	.40608	.40083	.39566	.39058	.38559	.38068	.37585	.37111	.36645	.36186	.35735
103	81	.47486	.46872	.46268	.45675	.45091	.44517	.43953	.43398	.42853	.42317	.41789	.41270	.40760	.40258	.39764	.39278	.38800	.38329	.37867	.37411
103	82	.49178	.48567	.47966	.47375	.46793	.46221	.45658	.45103	.44558	.44021	.43493	.42973	.42461	.41957	.41461	.40973	.40492	.40019	.39552	.39093
103	83	.50856	.50249	.49652	.49064	.48486	.47916	.47354	.46802	.46257	.45721	.45193	.44673	.44161	.43656	.43159	.42669	.42186	.41711	.41242	.40781
103	84	.52529	.51928	.51336	.50753	.50178	.49612	.49054	.48504	.47962	.47428	.46901	.46382	.45870	.45366	.44868	.44378	.43895	.43418	.42948	.42485
103	85	.54203	.53609	.53024	.52446	.51877	.51316	.50762	.50216	.49677	.49146	.48622	.48105	.47595	.47093	.46596	.46107	.45624	.45148	.44678	.44214
103	86	.55861	.55275	.54697	.54126	.53563	.53008	.52460	.51919	.51385	.50858	.50338	.49824	.49317	.48817	.48323	.47836	.47355	.46879	.46410	.45947
103	87	.57478	.56901	.56331	.55768	.55213	.54664	.54122	.53587	.53059	.52537	.52022	.51513	.51010	.50513	.50023	.49538	.49060	.48587	.48119	.47658
103	88	.59050	.58483	.57922	.57368	.56820	.56280	.55745	.55217	.54695	.54179	.53670	.53166	.52668	.52176	.51690	.51209	.50734	.50264	.49800	.49341
103	89	.60574	.60017	.59466	.58921	.58383	.57850	.57324	.56803	.56289	.55780	.55276	.54779	.54287	.53800	.53319	.52843	.52372	.51906	.51446	.50990
103	90	.62042	.61495	.60955	.60420	.59891	.59368	.58850	.58338	.57831	.57330	.56834	.56343	.55858	.55377	.54902	.54431	.53966	.53505	.53049	.52598
103	91	.63428	.62893	.62363	.61838	.61319	.60805	.60296	.59793	.59294	.58801	.58313	.57829	.57351	.56877	.56408	.55943	.55483	.55028	.54577	.54131
103	92	.64710	.64185	.63665	.63150	.62641	.62136	.61636	.61141	.60651	.60165	.59685	.59208	.58737	.58270	.57807	.57349	.56895	.56445	.56000	.55559
103	93	.65891	.65376	.64866	.64361	.63861	.63365	.62874	.62387	.61905	.61427	.60954	.60485	.60020	.59560	.59103	.58651	.58203	.57759	.57319	.56883

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
103	94	.66990	.66485	.65985	.65489	.64998	.64511	.64028	.63549	.63075	.62605	.62139	.61677	.61219	.60765	.60315	.59870	.59427	.58989	.58555	.58124
103	95	.68026	.67531	.67040	.66554	.66072	.65593	.65119	.64649	.64182	.63720	.63261	.62807	.62356	.61909	.61465	.61026	.60590	.60157	.59728	.59303
103	96	.68995	.68509	.68028	.67550	.67076	.66607	.66141	.65678	.65220	.64765	.64314	.63866	.63422	.62982	.62545	.62112	.61682	.61255	.60832	.60412
103	97	.69889	.69413	.68940	.68471	.68006	.67544	.67086	.66631	.66180	.65733	.65288	.64848	.64410	.63976	.63546	.63118	.62694	.62274	.61856	.61442
103	98	.70729	.70261	.69797	.69336	.68879	.68425	.67974	.67527	.67083	.66643	.66206	.65771	.65341	.64913	.64488	.64067	.63649	.63234	.62821	.62412
103	99	.71542	.71083	.70628	.70175	.69726	.69280	.68837	.68398	.67961	.67528	.67097	.66670	.66246	.65825	.65406	.64991	.64579	.64169	.63763	.63359
103	100	.72329	.71879	.71432	.70988	.70546	.70108	.69673	.69241	.68812	.68386	.67962	.67542	.67124	.66710	.66298	.65889	.65482	.65079	.64678	.64280
103	101	.73098	.72657	.72218	.71782	.71349	.70919	.70492	.70067	.69646	.69227	.68810	.68397	.67986	.67578	.67173	.66770	.66370	.65972	.65578	.65185
103	102	.73849	.73416	.72986	.72559	.72134	.71712	.71292	.70876	.70462	.70050	.69641	.69235	.68831	.68429	.68031	.67634	.67240	.66849	.66460	.66074
103	103	.74596	.74172	.73750	.73331	.72915	.72501	.72089	.71680	.71274	.70870	.70468	.70069	.69672	.69278	.68886	.68496	.68109	.67723	.67341	.66960
104	0	.01244	.01221	.01200	.01180	.01161	.01144	.01127	.01112	.01097	.01083	.01070	.01057	.01045	.01034	.01023	.01012	.01002	.00993	.00983	.00974
104	1	.00520	.00499	.00479	.00461	.00444	.00428	.00413	.00399	.00386	.00374	.00363	.00352	.00342	.00333	.00324	.00315	.00307	.00300	.00292	.00286
104	2	.00508	.00486	.00465	.00445	.00427	.00411	.00395	.00380	.00367	.00354	.00342	.00331	.00320	.00311	.00301	.00292	.00284	.00276	.00268	.00261
104	3	.00518	.00494	.00472	.00451	.00432	.00414	.00398	.00382	.00368	.00354	.00342	.00330	.00319	.00308	.00298	.00289	.00280	.00271	.00263	.00256
104	4	.00540	.00514	.00490	.00469	.00448	.00429	.00412	.00395	.00380	.00365	.00352	.00339	.00327	.00316	.00305	.00295	.00286	.00277	.00268	.00260
104	5	.00570	.00543	.00518	.00495	.00473	.00453	.00434	.00416	.00400	.00385	.00370	.00357	.00344	.00332	.00320	.00310	.00299	.00290	.00281	.00272
104	6	.00608	.00579	.00552	.00527	.00504	.00482	.00462	.00444	.00426	.00410	.00394	.00380	.00366	.00353	.00341	.00329	.00318	.00308	.00298	.00289
104	7	.00652	.00621	.00593	.00566	.00542	.00519	.00497	.00477	.00458	.00441	.00424	.00409	.00394	.00380	.00367	.00355	.00343	.00332	.00321	.00311
104	8	.00703	.00670	.00640	.00612	.00585	.00561	.00538	.00516	.00496	.00478	.00460	.00443	.00427	.00413	.00398	.00385	.00373	.00361	.00349	.00338
104	9	.00762	.00728	.00695	.00665	.00637	.00611	.00587	.00564	.00542	.00522	.00503	.00485	.00468	.00453	.00437	.00423	.00410	.00397	.00385	.00373
104	10	.00831	.00794	.00760	.00728	.00698	.00670	.00644	.00620	.00597	.00575	.00555	.00536	.00518	.00501	.00485	.00470	.00455	.00441	.00428	.00416
104	11	.00908	.00869	.00833	.00799	.00767	.00737	.00710	.00684	.00659	.00636	.00615	.00594	.00575	.00557	.00540	.00523	.00508	.00493	.00479	.00466
104	12	.00993	.00952	.00913	.00877	.00843	.00812	.00782	.00755	.00729	.00705	.00682	.00660	.00639	.00620	.00602	.00584	.00568	.00552	.00537	.00523
104	13	.01082	.01038	.00997	.00959	.00923	.00890	.00858	.00829	.00802	.00776	.00752	.00729	.00707	.00686	.00667	.00648	.00631	.00614	.00598	.00583
104	14	.01168	.01122	.01079	.01038	.01001	.00966	.00933	.00902	.00873	.00845	.00819	.00795	.00772	.00750	.00730	.00710	.00691	.00673	.00657	.00640
104	15	.01251	.01202	.01156	.01113	.01074	.01036	.01002	.00969	.00938	.00909	.00882	.00856	.00832	.00809	.00787	.00766	.00747	.00728	.00710	.00693
104	16	.01326	.01275	.01226	.01182	.01140	.01100	.01064	.01029	.00997	.00966	.00938	.00910	.00885	.00860	.00837	.00816	.00795	.00775	.00756	.00738
104	17	.01397	.01342	.01291	.01244	.01200	.01158	.01120	.01083	.01049	.01017	.00987	.00958	.00931	.00906	.00881	.00858	.00836	.00816	.00796	.00777
104	18	.01463	.01406	.01352	.01302	.01256	.01212	.01171	.01133	.01097	.01063	.01031	.01001	.00972	.00946	.00920	.00896	.00873	.00851	.00830	.00810
104	19	.01531	.01470	.01414	.01361	.01312	.01266	.01223	.01182	.01144	.01108	.01075	.01043	.01013	.00985	.00958	.00932	.00908	.00885	.00863	.00842
104	20	.01602	.01538	.01478	.01422	.01371	.01322	.01276	.01234	.01194	.01156	.01120	.01087	.01055	.01025	.00997	.00970	.00944	.00920	.00897	.00875
104	21	.01677	.01610	.01547	.01488	.01433	.01382	.01334	.01289	.01246	.01206	.01169	.01133	.01100	.01068	.01038	.01010	.00983	.00957	.00933	.00910
104	22	.01757	.01686	.01619	.01557	.01499	.01445	.01394	.01346	.01301	.01259	.01219	.01182	.01146	.01113	.01081	.01051	.01023	.00996	.00970	.00946
104	23	.01842	.01767	.01697	.01631	.01570	.01512	.01459	.01408	.01361	.01316	.01274	.01234	.01197	.01161	.01128	.01096	.01066	.01037	.01010	.00984
104	24	.01936	.01856	.01782	.01712	.01647	.01587	.01530	.01476	.01426	.01378	.01334	.01292	.01252	.01214	.01179	.01145	.01113	.01083	.01054	.01027
104	25	.02038	.01954	.01875	.01802	.01733	.01669	.01608	.01552	.01498	.01448	.01401	.01356	.01314	.01274	.01236	.01201	.01167	.01135	.01104	.01075
104	26	.02150	.02061	.01978	.01900	.01828	.01759	.01695	.01635	.01579	.01525	.01475	.01428	.01383	.01340	.01300	.01262	.01226	.01192	.01160	.01129
104	27	.02275	.02181	.02093	.02010	.01933	.01861	.01793	.01729	.01669	.01612	.01559	.01509	.01461	.01416	.01373	.01333	.01295	.01258	.01224	.01191
104	28	.02409	.02310	.02216	.02129	.02047	.01971	.01898	.01831	.01767	.01707	.01650	.01597	.01546	.01498	.01453	.01410	.01369	.01330	.01293	.01258
104	29	.02554	.02449	.02350	.02258	.02171	.02090	.02013	.01941	.01874	.01810	.01749	.01692	.01639	.01588	.01539	.01494	.01450	.01409	.01370	.01332
104	30	.02710	.02598	.02494	.02396	.02304	.02218	.02137	.02060	.01988	.01920	.01856	.01795	.01738	.01684	.01633	.01584	.01538	.01494	.01452	.01412
104	31	.02876	.02758	.02647	.02543	.02446	.02355	.02268	.02187	.02111	.02038	.01970	.01906	.01845	.01787	.01732	.01680	.01631	.01584	.01540	.01497
104	32	.03053	.02928	.02812	.02702	.02598	.02501	.02410	.02324	.02242	.02166	.02093	.02024	.01959	.01898	.01840	.01784	.01732	.01682	.01634	.01589
104	33	.03245	.03113	.02989	.02873	.02763	.02660	.02563	.02472	.02385	.02304	.02226	.02153	.02084	.02019	.01956	.01897	.01841	.01788	.01737	.01689
104	34	.03450	.03310	.03179	.03056	.02940	.02831	.02728	.02631	.02539	.02452	.02370	.02292	.02218	.02149	.02082	.02019	.01959	.01902	.01848	.01796
104	35	.03671	.03524	.03386	.03255	.03132	.03017	.02907	.02804	.02706	.02614	.02527	.02444	.02365	.02291	.02220	.02153	.02089	.02028	.01970	.01915
104	36	.03909	.03754	.03607	.03469	.03339	.03216	.03100	.02991	.02887	.02789	.02696	.02608	.02524	.02445	.02369	.02297	.02229	.02164	.02102	.02043
104	37	.04165	.04001	.03846	.03700	.03562	.03432	.03309	.03193	.03082	.02978	.02879	.02785	.02696	.02611	.02531	.02454	.02382	.02312	.02246	.02183
104	38	.04442	.04269	.04105	.03951	.03805	.03667	.03536	.03413	.03296	.03185	.03079	.02979	.02884	.02794	.02708	.02627	.02549	.02475	.02404	.02336
104	39	.04740	.04557	.04384	.04221	.04067	.03921	.03782	.03651	.03527	.03409	.03297	.03191	.03090	.02993	.02902	.02815	.02731	.02652	.02576	.02504

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
104	40	.05063	.04870	.04687	.04515	.04352	.04197	.04050	.03911	.03780	.03654	.03535	.03422	.03314	.03212	.03114	.03021	.02933	.02848	.02767	.02690
104	41	.05413	.05209	.05017	.04835	.04662	.04499	.04343	.04196	.04056	.03923	.03797	.03677	.03562	.03453	.03349	.03250	.03155	.03064	.02978	.02895
104	42	.05791	.05577	.05374	.05182	.05000	.04827	.04662	.04506	.04358	.04217	.04083	.03955	.03833	.03717	.03606	.03500	.03399	.03303	.03210	.03122
104	43	.06199	.05974	.05760	.05557	.05365	.05182	.05009	.04843	.04686	.04537	.04394	.04259	.04129	.04005	.03887	.03775	.03667	.03564	.03465	.03371
104	44	.06637	.06400	.06176	.05962	.05759	.05566	.05383	.05208	.05042	.04884	.04733	.04589	.04451	.04320	.04194	.04074	.03960	.03850	.03745	.03644
104	45	.07104	.06855	.06619	.06394	.06181	.05977	.05784	.05599	.05424	.05256	.05096	.04943	.04797	.04658	.04524	.04397	.04275	.04158	.04046	.03938
104	46	.07601	.07340	.07092	.06856	.06631	.06417	.06213	.06018	.05833	.05655	.05486	.05324	.05170	.05022	.04880	.04745	.04615	.04490	.04371	.04256
104	47	.08127	.07854	.07593	.07345	.07109	.06884	.06669	.06464	.06268	.06080	.05901	.05730	.05567	.05410	.05260	.05116	.04978	.04846	.04719	.04597
104	48	.08684	.08398	.08125	.07865	.07617	.07380	.07154	.06938	.06732	.06534	.06345	.06164	.05991	.05825	.05666	.05514	.05367	.05227	.05092	.04962
104	49	.09274	.08975	.08690	.08417	.08157	.07908	.07670	.07443	.07226	.07018	.06818	.06627	.06444	.06269	.06101	.05939	.05784	.05635	.05492	.05354
104	50	.09900	.09588	.09289	.09004	.08731	.08470	.08221	.07982	.07753	.07534	.07324	.07123	.06930	.06745	.06567	.06396	.06232	.06074	.05922	.05776
104	51	.10562	.10236	.09924	.09626	.09340	.09067	.08806	.08555	.08315	.08085	.07864	.07652	.07448	.07253	.07065	.06884	.06711	.06544	.06383	.06228
104	52	.11257	.10917	.10592	.10281	.09982	.09697	.09423	.09160	.08908	.08666	.08434	.08211	.07997	.07791	.07593	.07402	.07219	.07043	.06873	.06709
104	53	.11987	.11633	.11294	.10969	.10658	.10360	.10073	.09798	.09534	.09281	.09037	.08803	.08578	.08361	.08152	.07952	.07758	.07572	.07392	.07219
104	54	.12752	.12384	.12031	.11693	.11368	.11057	.10757	.10470	.10194	.09928	.09673	.09427	.09191	.08963	.08744	.08532	.08329	.08132	.07943	.07760
104	55	.13553	.13171	.12804	.12453	.12115	.11790	.11478	.11177	.10889	.10611	.10344	.10086	.09838	.09599	.09369	.09147	.08933	.08726	.08526	.08334
104	56	.14392	.13996	.13615	.13250	.12898	.12560	.12235	.11922	.11621	.11330	.11051	.10782	.10522	.10271	.10030	.09797	.09572	.09354	.09144	.08941
104	57	.15269	.14858	.14464	.14085	.13720	.13368	.13030	.12704	.12390	.12087	.11795	.11514	.11242	.10980	.10727	.10482	.10246	.10018	.09797	.09584
104	58	.16180	.15756	.15347	.14954	.14576	.14211	.13859	.13520	.13193	.12878	.12573	.12279	.11996	.11722	.11457	.11201	.10954	.10714	.10483	.10259
104	59	.17123	.16684	.16262	.15855	.15463	.15085	.14720	.14368	.14028	.13699	.13382	.13076	.12780	.12494	.12218	.11950	.11691	.11441	.11198	.10963
104	60	.18097	.17645	.17208	.16788	.16382	.15990	.15612	.15246	.14893	.14552	.14223	.13904	.13595	.13297	.13009	.12729	.12459	.12197	.11943	.11697
104	61	.19105	.18639	.18189	.17755	.17336	.16930	.16539	.16160	.15794	.15440	.15097	.14766	.14445	.14135	.13834	.13542	.13260	.12987	.12721	.12464
104	62	.20154	.19674	.19211	.18763	.18330	.17911	.17506	.17115	.16736	.16369	.16013	.15669	.15336	.15013	.14700	.14396	.14102	.13816	.13540	.13271
104	63	.21245	.20752	.20275	.19814	.19368	.18936	.18518	.18113	.17720	.17341	.16972	.16615	.16270	.15934	.15609	.15293	.14987	.14689	.14400	.14120
104	64	.22377	.21871	.21381	.20907	.20447	.20002	.19571	.19153	.18748	.18355	.17974	.17605	.17246	.16898	.16560	.16232	.15914	.15604	.15304	.15012
104	65	.23551	.23032	.22529	.22042	.21570	.21112	.20668	.20238	.19820	.19414	.19021	.18639	.18267	.17907	.17557	.17217	.16886	.16564	.16252	.15948
104	66	.24771	.24240	.23725	.23226	.22741	.22271	.21815	.21371	.20941	.20523	.20117	.19722	.19339	.18966	.18603	.18251	.17908	.17575	.17250	.16934
104	67	.26044	.25501	.24975	.24464	.23967	.23485	.23016	.22561	.22118	.21688	.21269	.20863	.20467	.20082	.19707	.19343	.18988	.18642	.18306	.17978
104	68	.27366	.26813	.26275	.25753	.25245	.24751	.24271	.23804	.23349	.22907	.22477	.22058	.21650	.21254	.20867	.20491	.20124	.19767	.19418	.19079
104	69	.28735	.28171	.27623	.27090	.26571	.26066	.25575	.25096	.24631	.24177	.23735	.23305	.22886	.22478	.22080	.21691	.21313	.20944	.20585	.20234
104	70	.30141	.29568	.29010	.28467	.27938	.27423	.26921	.26432	.25956	.25491	.25039	.24597	.24167	.23747	.23338	.22939	.22549	.22169	.21798	.21436
104	71	.31579	.30998	.30431	.29879	.29340	.28815	.28303	.27804	.27318	.26843	.26380	.25928	.25487	.25056	.24636	.24226	.23825	.23434	.23052	.22679
104	72	.33046	.32456	.31881	.31320	.30773	.30239	.29718	.29209	.28713	.28228	.27755	.27293	.26842	.26401	.25970	.25550	.25138	.24737	.24344	.23960
104	73	.34537	.33940	.33357	.32789	.32233	.31691	.31162	.30644	.30139	.29645	.29162	.28691	.28230	.27779	.27339	.26908	.26487	.26074	.25671	.25277
104	74	.36060	.35457	.34868	.34292	.33730	.33180	.32643	.32117	.31603	.31101	.30610	.30129	.29659	.29199	.28749	.28309	.27878	.27456	.27043	.26639
104	75	.37622	.37014	.36419	.35838	.35269	.34713	.34169	.33636	.33115	.32605	.32105	.31617	.31138	.30670	.30211	.29761	.29321	.28890	.28468	.28054
104	76	.39229	.38617	.38018	.37432	.36858	.36296	.35746	.35207	.34679	.34162	.33656	.33160	.32674	.32198	.31731	.31273	.30825	.30385	.29954	.29532
104	77	.40879	.40265	.39663	.39073	.38495	.37929	.37374	.36830	.36297	.35775	.35262	.34760	.34267	.33784	.33310	.32846	.32390	.31942	.31503	.31073
104	78	.42569	.41953	.41350	.40758	.40178	.39608	.39050	.38502	.37965	.37438	.36920	.36413	.35914	.35425	.34946	.34474	.34012	.33558	.33112	.32674
104	79	.44286	.43670	.43067	.42474	.41892	.41321	.40760	.40210	.39669	.39139	.38618	.38106	.37603	.37110	.36625	.36148	.35680	.35221	.34769	.34325
104	80	.46013	.45399	.44796	.44204	.43622	.43050	.42488	.41936	.41394	.40861	.40337	.39823	.39317	.38819	.38331	.37850	.37377	.36913	.36456	.36007
104	81	.47737	.47125	.46524	.45933	.45352	.44781	.44219	.43667	.43124	.42590	.42064	.41548	.41040	.40540	.40048	.39564	.39088	.38619	.38158	.37704
104	82	.49448	.48840	.48242	.47654	.47075	.46505	.45945	.45393	.44850	.44316	.43790	.43272	.42763	.42261	.41767	.41281	.40802	.40331	.39867	.39410
104	83	.51146	.50543	.49949	.49364	.48788	.48221	.47663	.47113	.46572	.46038	.45513	.44995	.44485	.43983	.43488	.43001	.42520	.42047	.41580	.41121
104	84	.52841	.52244	.51655	.51075	.50504	.49941	.49386	.48839	.48300	.47768	.47244	.46728	.46219	.45717	.45223	.44735	.44254	.43780	.43312	.42851
104	85	.54539	.53949	.53367	.52793	.52227	.51669	.51119	.50576	.50040	.49512	.48991	.48478	.47971	.47471	.46977	.46491	.46010	.45536	.45069	.44607
104	86	.56221	.55639	.55065	.54499	.53939	.53388	.52843	.52306	.51775	.51252	.50735	.50225	.49721	.49224	.48733	.48248	.47770	.47298	.46831	.46371
104	87	.57864	.57292	.56726	.56168	.55616	.55072	.54534	.54003	.53478	.52960	.52448	.51942	.51443	.50950	.50462	.49981	.49505	.49035	.48571	.48112
104	88	.59464	.58901	.58345	.57795	.57252	.56716	.56185	.55661	.55144	.54632	.54126	.53626	.53132	.52643	.52160	.51683	.51211	.50744	.50283	.49827
104	89	.61015	.60463	.59917	.59377	.58844	.58316	.57794	.57278	.56768	.56263	.55764	.55270	.54782	.54299	.53822	.53349	.52882	.52420	.51963	.51511

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
104	90	.62512	.61971	.61436	.60906	.60383	.59864	.59351	.58844	.58342	.57845	.57354	.56867	.56386	.55909	.55438	.54971	.54510	.54053	.53601	.53153
104	91	.63927	.63398	.62873	.62354	.61841	.61332	.60828	.60330	.59837	.59348	.58864	.58386	.57911	.57442	.56977	.56517	.56061	.55610	.55163	.54721
104	92	.65237	.64718	.64204	.63695	.63191	.62692	.62198	.61708	.61223	.60743	.60267	.59796	.59329	.58867	.58409	.57955	.57505	.57060	.56619	.56182
104	93	.66444	.65936	.65433	.64934	.64439	.63949	.63464	.62983	.62507	.62034	.61566	.61102	.60643	.60187	.59736	.59288	.58845	.58406	.57970	.57538
104	94	.67568	.67071	.66577	.66088	.65603	.65122	.64645	.64173	.63705	.63240	.62780	.62323	.61871	.61422	.60978	.60537	.60099	.59666	.59236	.58810
104	95	.68630	.68142	.67659	.67179	.66703	.66231	.65764	.65300	.64839	.64383	.63930	.63482	.63036	.62595	.62157	.61722	.61291	.60864	.60440	.60020
104	96	.69623	.69145	.68671	.68200	.67734	.67271	.66811	.66356	.65904	.65455	.65010	.64569	.64131	.63696	.63265	.62837	.62412	.61991	.61573	.61159
104	97	.70541	.70072	.69607	.69145	.68687	.68233	.67782	.67334	.66889	.66448	.66011	.65576	.65145	.64717	.64293	.63871	.63453	.63037	.62625	.62216
104	98	.71402	.70943	.70486	.70033	.69584	.69137	.68694	.68254	.67817	.67383	.66953	.66525	.66101	.65679	.65261	.64846	.64433	.64024	.63617	.63214
104	99	.72238	.71787	.71340	.70896	.70454	.70016	.69581	.69148	.68719	.68293	.67870	.67449	.67032	.66617	.66205	.65796	.65390	.64986	.64586	.64188
104	100	.73047	.72605	.72167	.71731	.71298	.70868	.70440	.70016	.69594	.69176	.68760	.68346	.67936	.67528	.67122	.66720	.66320	.65923	.65528	.65136
104	101	.73838	.73405	.72975	.72548	.72124	.71702	.71283	.70866	.70453	.70041	.69633	.69227	.68823	.68422	.68024	.67628	.67234	.66843	.66455	.66068
104	102	.74611	.74187	.73766	.73348	.72932	.72518	.72107	.71699	.71293	.70889	.70488	.70089	.69693	.69299	.68907	.68518	.68131	.67746	.67364	.66984
104	103	.75379	.74965	.74553	.74143	.73736	.73331	.72928	.72527	.72129	.71733	.71340	.70949	.70559	.70173	.69788	.69406	.69025	.68647	.68271	.67897
104	104	.76192	.75787	.75385	.74985	.74587	.74191	.73797	.73406	.73016	.72629	.72244	.71861	.71480	.71101	.70724	.70349	.69976	.69606	.69237	.68870
105	0	.01256	.01233	.01212	.01192	.01173	.01156	.01140	.01124	.01110	.01096	.01083	.01070	.01058	.01047	.01036	.01026	.01016	.01006	.00997	.00988
105	1	.00522	.00501	.00481	.00462	.00445	.00430	.00415	.00401	.00388	.00376	.00365	.00354	.00344	.00335	.00326	.00317	.00309	.00302	.00295	.00288
105	2	.00510	.00487	.00466	.00447	.00429	.00412	.00396	.00382	.00368	.00356	.00344	.00332	.00322	.00312	.00303	.00294	.00285	.00278	.00270	.00263
105	3	.00519	.00495	.00473	.00452	.00433	.00416	.00399	.00384	.00369	.00356	.00343	.00331	.00320	.00309	.00299	.00290	.00281	.00273	.00265	.00257
105	4	.00541	.00515	.00491	.00470	.00449	.00430	.00413	.00396	.00381	.00366	.00353	.00340	.00328	.00317	.00306	.00296	.00287	.00278	.00269	.00261
105	5	.00571	.00544	.00519	.00496	.00474	.00454	.00435	.00417	.00401	.00386	.00371	.00358	.00345	.00333	.00321	.00311	.00300	.00291	.00282	.00273
105	6	.00609	.00580	.00553	.00528	.00505	.00483	.00463	.00444	.00427	.00410	.00395	.00380	.00367	.00354	.00342	.00330	.00319	.00309	.00299	.00290
105	7	.00653	.00622	.00594	.00567	.00542	.00519	.00498	.00478	.00459	.00442	.00425	.00409	.00395	.00381	.00368	.00355	.00344	.00333	.00322	.00312
105	8	.00704	.00671	.00641	.00612	.00586	.00561	.00539	.00517	.00497	.00478	.00461	.00444	.00428	.00413	.00399	.00386	.00373	.00361	.00350	.00339
105	9	.00763	.00728	.00696	.00666	.00638	.00612	.00587	.00564	.00543	.00523	.00504	.00486	.00469	.00453	.00438	.00424	.00410	.00398	.00385	.00374
105	10	.00832	.00795	.00761	.00729	.00699	.00671	.00645	.00621	.00598	.00576	.00556	.00537	.00519	.00502	.00486	.00471	.00456	.00442	.00429	.00417
105	11	.00909	.00870	.00834	.00800	.00768	.00738	.00711	.00685	.00660	.00638	.00616	.00596	.00576	.00558	.00541	.00525	.00509	.00494	.00480	.00467
105	12	.00995	.00953	.00914	.00878	.00845	.00813	.00784	.00756	.00731	.00706	.00683	.00662	.00641	.00622	.00603	.00586	.00569	.00554	.00539	.00524
105	13	.01084	.01040	.00999	.00961	.00925	.00892	.00861	.00831	.00804	.00778	.00754	.00731	.00709	.00688	.00669	.00650	.00633	.00616	.00600	.00585
105	14	.01171	.01124	.01081	.01041	.01003	.00968	.00935	.00904	.00875	.00848	.00822	.00798	.00775	.00753	.00732	.00713	.00694	.00676	.00659	.00643
105	15	.01254	.01205	.01159	.01116	.01077	.01040	.01005	.00972	.00941	.00912	.00885	.00860	.00835	.00812	.00790	.00770	.00750	.00731	.00714	.00697
105	16	.01330	.01278	.01230	.01185	.01143	.01104	.01067	.01033	.01000	.00970	.00941	.00914	.00888	.00864	.00841	.00819	.00799	.00779	.00760	.00742
105	17	.01400	.01346	.01295	.01248	.01203	.01162	.01123	.01087	.01053	.01021	.00991	.00962	.00935	.00909	.00885	.00862	.00840	.00820	.00800	.00781
105	18	.01467	.01410	.01356	.01306	.01260	.01216	.01175	.01137	.01101	.01067	.01035	.01005	.00977	.00950	.00924	.00900	.00877	.00855	.00834	.00815
105	19	.01534	.01474	.01417	.01365	.01316	.01270	.01227	.01186	.01148	.01113	.01079	.01047	.01017	.00989	.00962	.00937	.00912	.00889	.00867	.00847
105	20	.01605	.01542	.01482	.01427	.01375	.01326	.01281	.01238	.01198	.01160	.01125	.01091	.01059	.01030	.01001	.00974	.00949	.00925	.00902	.00880
105	21	.01681	.01614	.01551	.01492	.01438	.01386	.01338	.01293	.01251	.01211	.01173	.01138	.01105	.01073	.01043	.01015	.00988	.00962	.00938	.00915
105	22	.01761	.01690	.01623	.01561	.01503	.01449	.01398	.01351	.01306	.01264	.01224	.01186	.01151	.01118	.01086	.01056	.01028	.01001	.00975	.00950
105	23	.01847	.01771	.01701	.01636	.01574	.01517	.01463	.01413	.01365	.01320	.01278	.01239	.01201	.01166	.01132	.01101	.01071	.01042	.01015	.00989
105	24	.01940	.01860	.01786	.01717	.01652	.01591	.01534	.01481	.01430	.01383	.01338	.01296	.01257	.01219	.01184	.01150	.01118	.01088	.01059	.01032
105	25	.02043	.01958	.01880	.01806	.01738	.01673	.01613	.01556	.01503	.01453	.01406	.01361	.01319	.01279	.01241	.01206	.01172	.01140	.01109	.01080
105	26	.02155	.02066	.01983	.01905	.01832	.01764	.01700	.01640	.01583	.01530	.01480	.01433	.01388	.01346	.01306	.01268	.01232	.01197	.01165	.01134
105	27	.02279	.02185	.02097	.02015	.01938	.01866	.01798	.01734	.01674	.01617	.01564	.01514	.01466	.01421	.01379	.01338	.01300	.01264	.01229	.01196
105	28	.02414	.02314	.02221	.02134	.02052	.01976	.01904	.01836	.01772	.01712	.01655	.01602	.01551	.01504	.01458	.01415	.01375	.01336	.01299	.01264
105	29	.02559	.02454	.02356	.02263	.02177	.02095	.02019	.01947	.01879	.01815	.01755	.01698	.01644	.01593	.01545	.01500	.01456	.01415	.01376	.01338
105	30	.02715	.02604	.02499	.02402	.02310	.02223	.02142	.02066	.01994	.01926	.01862	.01801	.01744	.01690	.01639	.01590	.01544	.01500	.01458	.01418
105	31	.02881	.02763	.02653	.02549	.02452	.02360	.02274	.02193	.02117	.02045	.01977	.01912	.01851	.01793	.01739	.01687	.01638	.01591	.01546	.01504
105	32	.03059	.02934	.02818	.02708	.02605	.02508	.02416	.02330	.02249	.02172	.02100	.02031	.01966	.01905	.01846	.01791	.01739	.01689	.01641	.01596
105	33	.03251	.03119	.02995	.02879	.02770	.02667	.02570	.02478	.02392	.02310	.02233	.02160	.02091	.02026	.01963	.01904	.01848	.01795	.01744	.01696
105	34	.03456	.03317	.03186	.03063	.02947	.02838	.02735	.02638	.02546	.02459	.02377	.02299	.02226	.02156	.02090	.02027	.01967	.01910	.01856	.01804



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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
105	35	.03678	.03531	.03393	.03262	.03140	.03024	.02915	.02811	.02714	.02622	.02534	.02451	.02373	.02299	.02228	.02161	.02097	.02036	.01978	.01923
105	36	.03917	.03761	.03615	.03477	.03347	.03224	.03108	.02998	.02895	.02797	.02704	.02616	.02532	.02453	.02377	.02306	.02237	.02173	.02111	.02052
105	37	.04173	.04009	.03854	.03708	.03570	.03440	.03317	.03201	.03091	.02986	.02887	.02794	.02705	.02620	.02540	.02463	.02390	.02321	.02255	.02192
105	38	.04450	.04277	.04113	.03959	.03813	.03675	.03545	.03421	.03304	.03193	.03088	.02988	.02893	.02803	.02717	.02636	.02558	.02484	.02413	.02346
105	39	.04748	.04566	.04393	.04230	.04075	.03929	.03791	.03660	.03536	.03418	.03306	.03200	.03099	.03003	.02911	.02824	.02741	.02662	.02586	.02514
105	40	.05072	.04879	.04697	.04524	.04361	.04206	.04060	.03921	.03789	.03664	.03545	.03432	.03324	.03222	.03124	.03031	.02943	.02858	.02777	.02700
105	41	.05422	.05219	.05027	.04845	.04672	.04509	.04354	.04206	.04067	.03934	.03807	.03687	.03573	.03463	.03360	.03260	.03166	.03075	.02989	.02906
105	42	.05801	.05587	.05385	.05192	.05010	.04837	.04673	.04517	.04369	.04228	.04094	.03966	.03844	.03728	.03618	.03512	.03411	.03314	.03222	.03134
105	43	.06210	.05985	.05771	.05569	.05376	.05194	.05020	.04855	.04698	.04549	.04406	.04271	.04141	.04018	.03900	.03787	.03680	.03577	.03478	.03384
105	44	.06649	.06412	.06188	.05974	.05772	.05579	.05396	.05221	.05055	.04897	.04746	.04602	.04464	.04333	.04208	.04088	.03973	.03864	.03759	.03658
105	45	.07117	.06868	.06632	.06408	.06194	.05991	.05798	.05613	.05438	.05270	.05110	.04958	.04812	.04673	.04539	.04412	.04290	.04173	.04061	.03954
105	46	.07615	.07355	.07107	.06871	.06646	.06432	.06228	.06034	.05848	.05671	.05502	.05340	.05186	.05038	.04896	.04761	.04631	.04507	.04388	.04273
105	47	.08142	.07869	.07609	.07361	.07125	.06900	.06685	.06480	.06284	.06097	.05919	.05748	.05584	.05427	.05277	.05134	.04996	.04864	.04737	.04615
105	48	.08701	.08415	.08143	.07883	.07635	.07398	.07172	.06956	.06750	.06553	.06364	.06183	.06010	.05844	.05685	.05533	.05387	.05246	.05112	.04982
105	49	.09293	.08994	.08708	.08436	.08176	.07927	.07690	.07463	.07246	.07038	.06839	.06648	.06465	.06290	.06122	.05960	.05805	.05656	.05513	.05376
105	50	.09920	.09608	.09309	.09024	.08752	.08491	.08242	.08004	.07775	.07556	.07347	.07145	.06953	.06767	.06590	.06419	.06255	.06097	.05946	.05800
105	51	.10584	.10258	.09946	.09648	.09363	.09090	.08829	.08579	.08339	.08109	.07888	.07676	.07473	.07278	.07090	.06910	.06736	.06569	.06409	.06254
105	52	.11281	.10942	.10617	.10305	.10007	.09722	.09448	.09186	.08934	.08693	.08461	.08238	.08024	.07818	.07620	.07430	.07247	.07071	.06901	.06737
105	53	.12013	.11660	.11321	.10997	.10686	.10387	.10101	.09826	.09563	.09309	.09066	.08832	.08607	.08391	.08182	.07982	.07789	.07603	.07423	.07250
105	54	.12780	.12413	.12061	.11723	.11398	.11087	.10788	.10501	.10225	.09960	.09705	.09459	.09223	.08995	.08776	.08565	.08362	.08166	.07977	.07794
105	55	.13584	.13203	.12837	.12485	.12147	.11823	.11511	.11211	.10923	.10645	.10378	.10121	.09874	.09635	.09405	.09183	.08969	.08762	.08563	.08371
105	56	.14426	.14031	.13651	.13285	.12934	.12597	.12272	.11959	.11658	.11368	.11089	.10820	.10560	.10310	.10069	.09836	.09611	.09394	.09185	.08982
105	57	.15306	.14897	.14503	.14124	.13759	.13408	.13070	.12744	.12431	.12128	.11837	.11556	.11284	.11022	.10770	.10526	.10290	.10062	.09842	.09629
105	58	.16221	.15797	.15390	.14997	.14619	.14254	.13903	.13564	.13238	.12923	.12619	.12325	.12042	.11768	.11504	.11248	.11001	.10762	.10531	.10308
105	59	.17167	.16730	.16308	.15902	.15510	.15132	.14767	.14416	.14076	.13748	.13432	.13126	.12831	.12545	.12269	.12002	.11743	.11493	.11251	.11016
105	60	.18145	.17694	.17258	.16838	.16433	.16041	.15664	.15299	.14946	.14606	.14276	.13958	.13650	.13352	.13064	.12785	.12515	.12253	.12000	.11754
105	61	.19158	.18692	.18243	.17809	.17391	.16986	.16595	.16217	.15851	.15498	.15156	.14825	.14504	.14194	.13894	.13603	.13321	.13048	.12783	.12526
105	62	.20211	.19732	.19269	.18822	.18389	.17971	.17567	.17176	.16797	.16431	.16076	.15732	.15400	.15077	.14764	.14461	.14168	.13883	.13606	.13338
105	63	.21306	.20814	.20338	.19877	.19432	.19000	.18583	.18179	.17787	.17408	.17040	.16684	.16338	.16003	.15679	.15363	.15058	.14761	.14472	.14193
105	64	.22443	.21937	.21448	.20975	.20516	.20072	.19641	.19224	.18820	.18428	.18047	.17678	.17320	.16973	.16636	.16308	.15990	.15682	.15381	.15090
105	65	.23622	.23104	.22602	.22116	.21645	.21188	.20744	.20314	.19897	.19492	.19099	.18718	.18347	.17988	.17638	.17298	.16968	.16647	.16335	.16032
105	66	.24848	.24318	.23804	.23306	.22822	.22352	.21897	.21454	.21025	.20607	.20202	.19808	.19425	.19053	.18691	.18339	.17997	.17664	.17340	.17025
105	67	.26127	.25586	.25060	.24550	.24054	.23573	.23105	.22650	.22208	.21779	.21361	.20955	.20560	.20176	.19802	.19438	.19084	.18739	.18404	.18077
105	68	.27457	.26904	.26368	.25846	.25339	.24846	.24367	.23901	.23447	.23006	.22577	.22159	.21752	.21356	.20970	.20594	.20228	.19872	.19524	.19186
105	69	.28833	.28270	.27723	.27191	.26673	.26170	.25679	.25202	.24737	.24285	.23844	.23414	.22996	.22589	.22191	.21804	.21427	.21059	.20700	.20350
105	70	.30248	.29676	.29119	.28577	.28049	.27535	.27035	.26547	.26071	.25608	.25156	.24716	.24286	.23868	.23459	.23061	.22672	.22293	.21923	.21561
105	71	.31695	.31114	.30549	.29998	.29460	.28937	.28426	.27928	.27443	.26969	.26507	.26056	.25616	.25187	.24767	.24358	.23959	.23568	.23187	.22815
105	72	.33170	.32582	.32008	.31449	.30903	.30370	.29850	.29343	.28848	.28365	.27893	.27432	.26982	.26542	.26112	.25693	.25283	.24882	.24490	.24107
105	73	.34671	.34076	.33495	.32927	.32374	.31833	.31305	.30789	.30284	.29792	.29311	.28840	.28381	.27931	.27492	.27062	.26642	.26231	.25829	.25436
105	74	.36204	.35603	.35015	.34442	.33881	.33332	.32796	.32273	.31760	.31259	.30769	.30290	.29821	.29363	.28914	.28475	.28045	.27624	.27213	.26809
105	75	.37777	.37171	.36578	.35999	.35432	.34877	.34334	.33803	.33284	.32775	.32277	.31790	.31313	.30846	.30388	.29940	.29501	.29072	.28651	.28238
105	76	.39396	.38786	.38189	.37605	.37033	.36473	.35925	.35388	.34861	.34346	.33841	.33347	.32862	.32388	.31922	.31466	.31019	.30581	.30151	.29730
105	77	.41060	.40448	.39848	.39261	.38685	.38121	.37568	.37026	.36494	.35974	.35463	.34962	.34471	.33990	.33517	.33054	.32600	.32154	.31716	.31287
105	78	.42765	.42152	.41551	.40961	.40383	.39816	.39260	.38714	.38178	.37653	.37138	.36632	.36135	.35648	.35170	.34701	.34240	.33787	.33343	.32907
105	79	.44499	.43886	.43285	.42694	.42115	.41546	.40988	.40439	.39901	.39373	.38854	.38344	.37843	.37351	.36868	.36394	.35928	.35469	.35019	.34577
105	80	.46244	.45633	.45032	.44442	.43863	.43294	.42735	.42185	.41645	.41115	.40593	.40080	.39577	.39081	.38594	.38116	.37645	.37182	.36727	.36280
105	81	.47986	.47378	.46779	.46191	.45613	.45045	.44486	.43936	.43395	.42864	.42341	.41826	.41321	.40823	.40333	.39851	.39377	.38911	.38452	.38000
105	82	.49717	.49112	.48518	.47932	.47356	.46790	.46232	.45683	.45143	.44611	.44088	.43573	.43066	.42567	.42075	.41591	.41115	.40646	.40184	.39728
105	83	.51436	.50836	.50246	.49664	.49092	.48528	.47973	.47426	.46887	.46356	.45834	.45319	.44812	.44312	.43820	.43335	.42857	.42386	.41922	.41464
105	84	.53153	.52560	.51975	.51398	.50830	.50270	.49719	.49175	.48639	.48111	.47590	.47077	.46571	.46072	.45580	.45095	.44616	.44145	.43679	.43221

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
105	85	.54875	.54289	.53711	.53141	.52578	.52024	.51477	.50938	.50406	.49881	.49364	.48853	.48349	.47852	.47362	.46878	.46401	.45929	.45465	.45006
105	86	.56583	.56005	.55435	.54873	.54318	.53770	.53229	.52696	.52169	.51649	.51136	.50629	.50129	.49635	.49147	.48665	.48190	.47721	.47257	.46799
105	87	.58253	.57685	.57124	.56570	.56023	.55482	.54949	.54422	.53901	.53387	.52879	.52377	.51881	.51391	.50907	.50429	.49957	.49490	.49029	.48573
105	88	.59880	.59322	.58771	.58226	.57688	.57156	.56630	.56111	.55597	.55089	.54588	.54092	.53601	.53117	.52637	.52164	.51695	.51232	.50774	.50322
105	89	.61461	.60914	.60373	.59839	.59310	.58787	.58270	.57759	.57253	.56753	.56258	.55769	.55285	.54806	.54332	.53864	.53400	.52942	.52489	.52040
105	90	.62988	.62452	.61923	.61399	.60880	.60367	.59859	.59357	.58860	.58368	.57881	.57399	.56922	.56450	.55983	.55521	.55063	.54610	.54162	.53718
105	91	.64433	.63909	.63391	.62878	.62369	.61866	.61368	.60875	.60387	.59904	.59425	.58951	.58482	.58017	.57557	.57101	.56650	.56203	.55760	.55322
105	92	.65771	.65258	.64751	.64248	.63750	.63257	.62769	.62285	.61805	.61330	.60860	.60394	.59932	.59475	.59022	.58572	.58128	.57687	.57250	.56817
105	93	.67006	.66504	.66007	.65515	.65027	.64543	.64064	.63589	.63119	.62652	.62190	.61731	.61277	.60827	.60380	.59938	.59500	.59065	.58634	.58207
105	94	.68156	.67666	.67179	.66697	.66218	.65744	.65274	.64808	.64345	.63887	.63433	.62982	.62535	.62092	.61653	.61217	.60785	.60357	.59932	.59510
105	95	.69244	.68763	.68287	.67814	.67346	.66881	.66420	.65962	.65509	.65059	.64612	.64169	.63730	.63294	.62862	.62433	.62008	.61586	.61167	.60751
105	96	.70261	.69791	.69325	.68862	.68403	.67947	.67495	.67046	.66600	.66158	.65720	.65285	.64853	.64424	.63999	.63577	.63158	.62742	.62330	.61921
105	97	.71203	.70742	.70285	.69831	.69381	.68934	.68490	.68049	.67612	.67178	.66747	.66319	.65895	.65473	.65054	.64639	.64226	.63817	.63410	.63007
105	98	.72087	.71636	.71188	.70743	.70301	.69863	.69427	.68994	.68565	.68138	.67715	.67294	.66876	.66461	.66049	.65640	.65234	.64831	.64430	.64032
105	99	.72946	.72504	.72065	.71629	.71196	.70765	.70338	.69914	.69492	.69073	.68657	.68243	.67833	.67425	.67020	.66617	.66217	.65820	.65426	.65034
105	100	.73777	.73345	.72915	.72488	.72063	.71641	.71222	.70806	.70392	.69981	.69572	.69166	.68763	.68362	.67964	.67568	.67175	.66784	.66395	.66010
105	101	.74591	.74167	.73747	.73328	.72913	.72500	.72089	.71681	.71275	.70872	.70471	.70072	.69676	.69283	.68891	.68502	.68116	.67731	.67349	.66970
105	102	.75386	.74972	.74560	.74151	.73744	.73340	.72937	.72538	.72140	.71744	.71351	.70960	.70572	.70185	.69801	.69419	.69039	.68662	.68286	.67913
105	103	.76176	.75771	.75369	.74969	.74571	.74175	.73781	.73390	.73000	.72613	.72228	.71845	.71463	.71084	.70707	.70332	.69960	.69589	.69220	.68853
105	104	.77011	.76617	.76224	.75834	.75446	.75060	.74675	.74293	.73912	.73534	.73157	.72783	.72410	.72039	.71670	.71303	.70938	.70574	.70213	.69853
105	105	.77868	.77485	.77103	.76723	.76345	.75968	.75594	.75221	.74850	.74480	.74113	.73747	.73383	.73020	.72659	.72300	.71943	.71587	.71233	.70881
106	0	.01270	.01248	.01227	.01207	.01189	.01172	.01156	.01140	.01126	.01112	.01099	.01087	.01075	.01064	.01054	.01043	.01034	.01024	.01015	.01007
106	1	.00524	.00503	.00483	.00465	.00448	.00432	.00417	.00403	.00390	.00378	.00367	.00356	.00346	.00337	.00328	.00320	.00312	.00304	.00297	.00290
106	2	.00511	.00489	.00468	.00448	.00430	.00414	.00398	.00384	.00370	.00357	.00345	.00334	.00324	.00314	.00304	.00296	.00287	.00279	.00272	.00265
106	3	.00521	.00496	.00474	.00454	.00435	.00417	.00400	.00385	.00371	.00357	.00344	.00333	.00321	.00311	.00301	.00292	.00283	.00274	.00266	.00259
106	4	.00542	.00516	.00493	.00471	.00450	.00431	.00414	.00397	.00382	.00368	.00354	.00341	.00330	.00318	.00308	.00298	.00288	.00279	.00271	.00263
106	5	.00572	.00545	.00520	.00497	.00475	.00455	.00436	.00418	.00402	.00387	.00372	.00359	.00346	.00334	.00323	.00312	.00302	.00292	.00283	.00274
106	6	.00609	.00580	.00554	.00529	.00506	.00484	.00464	.00445	.00428	.00411	.00396	.00381	.00368	.00355	.00343	.00331	.00320	.00310	.00300	.00291
106	7	.00654	.00623	.00594	.00568	.00543	.00520	.00499	.00479	.00460	.00442	.00426	.00410	.00396	.00382	.00369	.00356	.00345	.00334	.00323	.00313
106	8	.00704	.00672	.00641	.00613	.00587	.00562	.00539	.00518	.00498	.00479	.00461	.00445	.00429	.00414	.00400	.00387	.00374	.00362	.00351	.00340
106	9	.00764	.00729	.00697	.00667	.00639	.00613	.00588	.00565	.00544	.00524	.00505	.00487	.00470	.00454	.00439	.00425	.00411	.00398	.00386	.00375
106	10	.00833	.00796	.00762	.00730	.00700	.00672	.00646	.00622	.00599	.00577	.00557	.00538	.00520	.00503	.00487	.00471	.00457	.00443	.00430	.00418
106	11	.00910	.00871	.00835	.00801	.00769	.00740	.00712	.00686	.00662	.00639	.00617	.00597	.00578	.00559	.00542	.00526	.00510	.00496	.00482	.00468
106	12	.00996	.00955	.00916	.00880	.00846	.00815	.00786	.00758	.00732	.00708	.00685	.00663	.00643	.00623	.00605	.00588	.00571	.00555	.00540	.00526
106	13	.01086	.01042	.01001	.00963	.00927	.00894	.00863	.00834	.00806	.00780	.00756	.00733	.00711	.00691	.00671	.00653	.00635	.00618	.00603	.00587
106	14	.01174	.01127	.01084	.01044	.01006	.00971	.00938	.00907	.00878	.00851	.00825	.00801	.00778	.00756	.00735	.00716	.00697	.00679	.00663	.00647
106	15	.01257	.01208	.01162	.01120	.01080	.01043	.01008	.00976	.00945	.00916	.00889	.00863	.00839	.00816	.00794	.00774	.00754	.00735	.00717	.00700
106	16	.01333	.01282	.01233	.01189	.01147	.01108	.01071	.01037	.01004	.00974	.00945	.00918	.00893	.00868	.00845	.00824	.00803	.00783	.00764	.00747
106	17	.01404	.01350	.01299	.01252	.01208	.01166	.01128	.01091	.01057	.01025	.00995	.00966	.00940	.00914	.00890	.00867	.00845	.00824	.00805	.00786
106	18	.01471	.01414	.01360	.01311	.01264	.01220	.01180	.01141	.01105	.01072	.01040	.01010	.00981	.00955	.00929	.00905	.00882	.00860	.00839	.00820
106	19	.01539	.01478	.01422	.01369	.01320	.01274	.01231	.01191	.01153	.01117	.01084	.01052	.01022	.00994	.00967	.00942	.00917	.00895	.00873	.00852
106	20	.01610	.01546	.01487	.01431	.01379	.01331	.01285	.01243	.01203	.01165	.01130	.01096	.01065	.01035	.01006	.00980	.00954	.00930	.00907	.00885
106	21	.01686	.01619	.01556	.01497	.01442	.01391	.01343	.01298	.01256	.01216	.01179	.01143	.01110	.01078	.01048	.01020	.00993	.00968	.00943	.00920
106	22	.01766	.01694	.01628	.01566	.01508	.01454	.01403	.01356	.01311	.01269	.01229	.01192	.01156	.01123	.01092	.01062	.01033	.01006	.00981	.00956
106	23	.01851	.01776	.01706	.01640	.01579	.01522	.01468	.01418	.01370	.01326	.01284	.01244	.01207	.01171	.01138	.01106	.01076	.01048	.01021	.00995
106	24	.01945	.01865	.01791	.01722	.01657	.01596	.01539	.01486	.01436	.01388	.01344	.01302	.01262	.01225	.01189	.01156	.01124	.01094	.01065	.01037
106	25	.02047	.01963	.01885	.01812	.01743	.01679	.01618	.01562	.01508	.01458	.01411	.01367	.01325	.01285	.01247	.01211	.01178	.01146	.01115	.01086
106	26	.02160	.02071	.01988	.01910	.01838	.01769	.01706	.01645	.01589	.01536	.01486	.01438	.01394	.01351	.01311	.01274	.01238	.01203	.01171	.01140
106	27	.02285	.02191	.02103	.02021	.01944	.01871	.01803	.01740	.01680	.01623	.01570	.01520	.01472	.01427	.01385	.01344	.01306	.01270	.01235	.01203
106	28	.02420	.02320	.02227	.02140	.02058	.01982	.01910	.01842	.01778	.01718	.01662	.01608	.01558	.01510	.01465	.01422	.01381	.01343	.01306	.01271

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
106	29	.02565	.02460	.02362	.02269	.02183	.02101	.02025	.01953	.01886	.01822	.01762	.01705	.01651	.01600	.01552	.01506	.01463	.01422	.01383	.01346
106	30	.02721	.02610	.02506	.02408	.02316	.02230	.02149	.02073	.02001	.01933	.01869	.01808	.01751	.01697	.01646	.01597	.01551	.01507	.01465	.01426
106	31	.02888	.02770	.02660	.02556	.02459	.02367	.02281	.02200	.02124	.02052	.01984	.01919	.01859	.01801	.01746	.01694	.01645	.01598	.01554	.01512
106	32	.03066	.02941	.02824	.02715	.02612	.02515	.02423	.02337	.02256	.02180	.02107	.02039	.01974	.01912	.01854	.01799	.01746	.01697	.01649	.01604
106	33	.03258	.03126	.03003	.02886	.02777	.02674	.02577	.02486	.02400	.02318	.02241	.02168	.02099	.02034	.01972	.01913	.01857	.01804	.01753	.01705
106	34	.03464	.03324	.03194	.03071	.02955	.02846	.02743	.02646	.02554	.02467	.02385	.02308	.02234	.02164	.02098	.02035	.01976	.01919	.01865	.01813
106	35	.03686	.03539	.03401	.03271	.03148	.03032	.02923	.02820	.02722	.02630	.02543	.02460	.02382	.02308	.02237	.02170	.02106	.02045	.01988	.01933
106	36	.03925	.03769	.03623	.03485	.03355	.03233	.03117	.03007	.02904	.02806	.02713	.02625	.02541	.02462	.02387	.02315	.02247	.02182	.02121	.02062
106	37	.04182	.04017	.03863	.03717	.03579	.03449	.03326	.03210	.03100	.02996	.02897	.02803	.02714	.02630	.02550	.02473	.02400	.02331	.02265	.02202
106	38	.04459	.04286	.04122	.03968	.03822	.03685	.03554	.03431	.03314	.03203	.03098	.02999	.02904	.02814	.02728	.02646	.02569	.02495	.02424	.02357
106	39	.04758	.04575	.04403	.04240	.04085	.03939	.03801	.03670	.03546	.03429	.03317	.03211	.03110	.03014	.02922	.02835	.02752	.02673	.02598	.02526
106	40	.05082	.04889	.04707	.04534	.04371	.04217	.04071	.03932	.03800	.03675	.03556	.03443	.03336	.03234	.03136	.03043	.02955	.02870	.02789	.02712
106	41	.05433	.05230	.05038	.04856	.04683	.04520	.04365	.04218	.04078	.03945	.03819	.03699	.03585	.03476	.03372	.03273	.03178	.03088	.03002	.02919
106	42	.05813	.05599	.05396	.05204	.05022	.04850	.04686	.04530	.04382	.04241	.04107	.03979	.03857	.03742	.03631	.03525	.03424	.03328	.03236	.03148
106	43	.06222	.05997	.05784	.05581	.05389	.05207	.05034	.04869	.04712	.04562	.04420	.04285	.04155	.04032	.03914	.03802	.03694	.03591	.03493	.03399
106	44	.06662	.06426	.06201	.05988	.05786	.05593	.05410	.05236	.05070	.04912	.04761	.04617	.04480	.04349	.04223	.04104	.03989	.03880	.03775	.03674
106	45	.07131	.06883	.06647	.06423	.06210	.06007	.05813	.05629	.05454	.05286	.05127	.04974	.04829	.04689	.04556	.04429	.04307	.04190	.04078	.03971
106	46	.07631	.07371	.07123	.06887	.06663	.06449	.06245	.06051	.05865	.05689	.05520	.05358	.05204	.05056	.04915	.04780	.04650	.04526	.04407	.04292
106	47	.08160	.07887	.07627	.07379	.07143	.06918	.06704	.06499	.06303	.06117	.05938	.05767	.05604	.05447	.05297	.05154	.05016	.04884	.04758	.04636
106	48	.08720	.08434	.08162	.07902	.07655	.07418	.07192	.06977	.06771	.06574	.06385	.06204	.06032	.05866	.05707	.05555	.05409	.05269	.05134	.05005
106	49	.09313	.09014	.08729	.08457	.08198	.07949	.07712	.07485	.07268	.07061	.06862	.06671	.06489	.06314	.06146	.05984	.05830	.05681	.05538	.05401
106	50	.09943	.09631	.09333	.09048	.08776	.08515	.08266	.08028	.07800	.07581	.07372	.07171	.06978	.06793	.06616	.06445	.06282	.06124	.05973	.05827
106	51	.10609	.10283	.09972	.09674	.09389	.09117	.08856	.08605	.08366	.08136	.07916	.07704	.07501	.07306	.07119	.06939	.06765	.06599	.06438	.06284
106	52	.11308	.10969	.10644	.10333	.10036	.09751	.09477	.09215	.08964	.08723	.08491	.08269	.08055	.07849	.07652	.07462	.07279	.07103	.06933	.06770
106	53	.12043	.11690	.11351	.11027	.10717	.10419	.10133	.09859	.09595	.09342	.09099	.08866	.08641	.08425	.08217	.08016	.07824	.07638	.07459	.07286
106	54	.12813	.12446	.12094	.11756	.11432	.11121	.10823	.10536	.10260	.09996	.09741	.09496	.09260	.09033	.08814	.08603	.08400	.08204	.08015	.07833
106	55	.13620	.13239	.12873	.12522	.12185	.11861	.11549	.11250	.10962	.10685	.10418	.10161	.09914	.09676	.09446	.09224	.09011	.08805	.08606	.08413
106	56	.14465	.14070	.13690	.13326	.12975	.12638	.12313	.12001	.11701	.11411	.11132	.10864	.10605	.10355	.10114	.09882	.09657	.09440	.09231	.09029
106	57	.15349	.14940	.14546	.14168	.13804	.13453	.13116	.12790	.12477	.12175	.11884	.11604	.11333	.11071	.10819	.10575	.10340	.10113	.09893	.09680
106	58	.16268	.15844	.15437	.15045	.14667	.14304	.13953	.13615	.13289	.12974	.12671	.12378	.12095	.11822	.11558	.11303	.11056	.10818	.10587	.10364
106	59	.17218	.16781	.16360	.15954	.15563	.15186	.14822	.14471	.14132	.13805	.13489	.13183	.12888	.12603	.12327	.12061	.11803	.11553	.11312	.11078
106	60	.18200	.17749	.17315	.16895	.16490	.16100	.15723	.15358	.15006	.14666	.14338	.14020	.13713	.13416	.13128	.12849	.12580	.12319	.12066	.11821
106	61	.19217	.18753	.18304	.17871	.17453	.17049	.16659	.16281	.15916	.15563	.15222	.14892	.14572	.14263	.13963	.13673	.13391	.13119	.12854	.12598
106	62	.20275	.19797	.19335	.18889	.18457	.18040	.17636	.17246	.16868	.16502	.16148	.15805	.15473	.15151	.14839	.14537	.14244	.13959	.13683	.13416
106	63	.21375	.20884	.20409	.19949	.19505	.19074	.18658	.18254	.17863	.17485	.17118	.16762	.16418	.16084	.15759	.15445	.15140	.14843	.14556	.14277
106	64	.22517	.22013	.21525	.21053	.20595	.20152	.19722	.19306	.18902	.18511	.18131	.17763	.17406	.17059	.16723	.16396	.16079	.15771	.15471	.15181
106	65	.23702	.23186	.22685	.22200	.21729	.21273	.20831	.20402	.19986	.19582	.19190	.18809	.18440	.18081	.17732	.17393	.17064	.16744	.16432	.16130
106	66	.24935	.24406	.23893	.23396	.22913	.22445	.21990	.21549	.21120	.20704	.20299	.19906	.19525	.19153	.18792	.18441	.18100	.17768	.17445	.17131
106	67	.26221	.25681	.25157	.24647	.24153	.23673	.23206	.22753	.22312	.21883	.21467	.21062	.20668	.20285	.19912	.19549	.19196	.18852	.18517	.18191
106	68	.27559	.27008	.26472	.25952	.25446	.24955	.24477	.24012	.23559	.23119	.22691	.22274	.21869	.21473	.21089	.20714	.20349	.19994	.19647	.19309
106	69	.28944	.28383	.27837	.27306	.26790	.26288	.25799	.25323	.24859	.24408	.23968	.23540	.23123	.22717	.22321	.21934	.21558	.21191	.20833	.20484
106	70	.30368	.29798	.29243	.28703	.28176	.27664	.27164	.26678	.26204	.25742	.25291	.24852	.24424	.24007	.23600	.23203	.22815	.22437	.22068	.21708
106	71	.31826	.31247	.30683	.30134	.29598	.29076	.28567	.28071	.27587	.27114	.26654	.26204	.25766	.25338	.24920	.24512	.24114	.23725	.23345	.22974
106	72	.33312	.32725	.32154	.31596	.31052	.30521	.30003	.29497	.29004	.28522	.28052	.27592	.27144	.26705	.26277	.25859	.25450	.25051	.24661	.24279
106	73	.34824	.34230	.33651	.33086	.32534	.31995	.31469	.30955	.30452	.29962	.29482	.29013	.28555	.28107	.27670	.27241	.26823	.26413	.26013	.25621
106	74	.36369	.35770	.35184	.34613	.34054	.33507	.32973	.32451	.31941	.31442	.30954	.30476	.30009	.29553	.29106	.28668	.28240	.27821	.27411	.27009
106	75	.37954	.37351	.36760	.36183	.35618	.35065	.34525	.33996	.33478	.32972	.32476	.31990	.31515	.31050	.30594	.30148	.29711	.29283	.28864	.28453
106	76	.39587	.38980	.38386	.37804	.37234	.36676	.36130	.35595	.35072	.34559	.34056	.33564	.33081	.32608	.32145	.31691	.31246	.30809	.30382	.29962
106	77	.41267	.40658	.40061	.39476	.38903	.38341	.37790	.37251	.36722	.36203	.35695	.35197	.34708	.34228	.33758	.33297	.32845	.32401	.31966	.31538
106	78	.42990	.42380	.41782	.41195	.40619	.40055	.39501	.38958	.38425	.37903	.37390	.36886	.36392	.35908	.35432	.34965	.34506	.34056	.33614	.33179

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
106	79	.44744	.44134	.43536	.42948	.42372	.41806	.41251	.40705	.40170	.39644	.39128	.38621	.38123	.37634	.37153	.36681	.36217	.35761	.35314	.34873
106	80	.46510	.45902	.45305	.44718	.44142	.43576	.43020	.42474	.41937	.41409	.40891	.40381	.39880	.39388	.38904	.38428	.37960	.37500	.37047	.36602
106	81	.48274	.47669	.47075	.46490	.45916	.45351	.44795	.44249	.43712	.43183	.42664	.42152	.41650	.41155	.40668	.40189	.39718	.39255	.38798	.38349
106	82	.50028	.49428	.48837	.48255	.47683	.47120	.46567	.46021	.45485	.44957	.44437	.43925	.43422	.42926	.42437	.41957	.41483	.41017	.40558	.40106
106	83	.51772	.51176	.50590	.50013	.49445	.48885	.48334	.47791	.47256	.46729	.46210	.45699	.45196	.44700	.44211	.43729	.43255	.42787	.42326	.41872
106	84	.53516	.52927	.52346	.51775	.51211	.50656	.50109	.49569	.49037	.48513	.47996	.47487	.46985	.46490	.46002	.45520	.45046	.44577	.44116	.43660
106	85	.55266	.54685	.54112	.53547	.52990	.52440	.51898	.51364	.50836	.50316	.49803	.49296	.48797	.48304	.47818	.47338	.46864	.46397	.45936	.45481
106	86	.57005	.56433	.55869	.55312	.54762	.54219	.53684	.53155	.52633	.52118	.51609	.51107	.50612	.50122	.49639	.49162	.48691	.48226	.47766	.47312
106	87	.58708	.58146	.57591	.57043	.56501	.55967	.55438	.54917	.54401	.53892	.53389	.52893	.52402	.51917	.51438	.50964	.50497	.50034	.49578	.49126
106	88	.60370	.59819	.59274	.58736	.58203	.57677	.57158	.56644	.56136	.55634	.55138	.54647	.54162	.53682	.53208	.52740	.52276	.51818	.51365	.50917
106	89	.61988	.61448	.60914	.60386	.59864	.59348	.58837	.58332	.57832	.57338	.56849	.56366	.55888	.55414	.54946	.54483	.54025	.53572	.53124	.52680
106	90	.63553	.63025	.62503	.61986	.61474	.60968	.60467	.59972	.59481	.58996	.58515	.58040	.57569	.57103	.56642	.56185	.55733	.55286	.54843	.54405
106	91	.65036	.64521	.64010	.63505	.63004	.62508	.62018	.61532	.61051	.60574	.60102	.59635	.59173	.58714	.58260	.57811	.57366	.56925	.56488	.56055
106	92	.66411	.65907	.65408	.64914	.64424	.63939	.63458	.62982	.62510	.62043	.61579	.61121	.60666	.60215	.59769	.59326	.58888	.58454	.58023	.57597
106	93	.67682	.67190	.66702	.66218	.65739	.65264	.64793	.64326	.63863	.63404	.62950	.62499	.62052	.61609	.61170	.60735	.60303	.59875	.59451	.59030
106	94	.68868	.68387	.67909	.67436	.66967	.66501	.66040	.65582	.65128	.64678	.64232	.63789	.63350	.62915	.62483	.62055	.61630	.61209	.60791	.60377
106	95	.69990	.69519	.69053	.68590	.68131	.67675	.67223	.66775	.66330	.65888	.65450	.65016	.64585	.64157	.63733	.63312	.62894	.62480	.62068	.61660
106	96	.71041	.70581	.70125	.69672	.69222	.68776	.68334	.67894	.67458	.67025	.66596	.66170	.65746	.65326	.64909	.64495	.64085	.63677	.63272	.62870
106	97	.72014	.71564	.71118	.70674	.70234	.69797	.69364	.68933	.68505	.68080	.67659	.67240	.66825	.66412	.66002	.65595	.65191	.64790	.64391	.63996
106	98	.72929	.72489	.72052	.71618	.71187	.70759	.70334	.69911	.69492	.69075	.68661	.68250	.67842	.67436	.67033	.66633	.66235	.65841	.65448	.65059
106	99	.73819	.73389	.72961	.72536	.72114	.71695	.71278	.70864	.70453	.70045	.69639	.69235	.68834	.68436	.68040	.67647	.67256	.66868	.66482	.66099
106	100	.74681	.74261	.73843	.73427	.73014	.72604	.72196	.71790	.71388	.70987	.70589	.70193	.69800	.69409	.69020	.68634	.68250	.67869	.67490	.67113
106	101	.75526	.75116	.74707	.74301	.73897	.73496	.73097	.72700	.72306	.71913	.71523	.71135	.70750	.70367	.69985	.69606	.69230	.68855	.68482	.68112
106	102	.76352	.75951	.75552	.75156	.74761	.74369	.73979	.73590	.73204	.72820	.72438	.72059	.71681	.71305	.70931	.70560	.70190	.69822	.69457	.69093
106	103	.77173	.76782	.76393	.76006	.75620	.75237	.74856	.74477	.74099	.73724	.73350	.72978	.72608	.72240	.71874	.71510	.71148	.70787	.70428	.70071
106	104	.78040	.77659	.77281	.76904	.76529	.76156	.75784	.75414	.75046	.74680	.74316	.73953	.73592	.73232	.72874	.72518	.72164	.71811	.71460	.71111
106	105	.78926	.78556	.78189	.77823	.77458	.77095	.76734	.76374	.76015	.75659	.75304	.74950	.74598	.74247	.73898	.73550	.73204	.72860	.72517	.72175
106	106	.80070	.79716	.79363	.79012	.78662	.78314	.77967	.77621	.77276	.76933	.76591	.76251	.75912	.75574	.75237	.74902	.74568	.74235	.73904	.73573
107	0	.01288	.01266	.01245	.01226	.01208	.01191	.01175	.01160	.01146	.01133	.01120	.01108	.01096	.01085	.01075	.01065	.01056	.01046	.01038	.01029
107	1	.00527	.00505	.00486	.00467	.00450	.00434	.00420	.00406	.00393	.00381	.00370	.00359	.00349	.00340	.00331	.00323	.00315	.00307	.00300	.00293
107	2	.00513	.00490	.00470	.00450	.00432	.00416	.00400	.00386	.00372	.00359	.00347	.00336	.00326	.00316	.00307	.00298	.00289	.00282	.00274	.00267
107	3	.00522	.00498	.00476	.00455	.00436	.00418	.00402	.00387	.00372	.00359	.00346	.00334	.00323	.00313	.00303	.00293	.00284	.00276	.00268	.00261
107	4	.00543	.00517	.00494	.00472	.00452	.00433	.00415	.00399	.00383	.00369	.00356	.00343	.00331	.00320	.00309	.00299	.00290	.00281	.00272	.00264
107	5	.00573	.00546	.00521	.00498	.00476	.00456	.00437	.00420	.00403	.00388	.00374	.00360	.00347	.00335	.00324	.00313	.00303	.00293	.00284	.00276
107	6	.00610	.00582	.00555	.00530	.00507	.00485	.00465	.00447	.00429	.00413	.00397	.00383	.00369	.00356	.00344	.00332	.00321	.00311	.00301	.00292
107	7	.00655	.00624	.00595	.00569	.00544	.00521	.00500	.00480	.00461	.00444	.00427	.00411	.00397	.00383	.00370	.00357	.00346	.00335	.00324	.00314
107	8	.00705	.00672	.00642	.00614	.00588	.00563	.00540	.00519	.00499	.00480	.00462	.00446	.00430	.00415	.00401	.00388	.00375	.00363	.00352	.00341
107	9	.00765	.00730	.00697	.00667	.00639	.00613	.00589	.00566	.00545	.00525	.00506	.00488	.00471	.00455	.00440	.00426	.00412	.00399	.00387	.00375
107	10	.00834	.00797	.00762	.00730	.00701	.00673	.00647	.00622	.00600	.00578	.00558	.00539	.00521	.00504	.00488	.00472	.00458	.00444	.00431	.00419
107	11	.00911	.00872	.00836	.00802	.00770	.00741	.00713	.00687	.00663	.00640	.00618	.00598	.00579	.00561	.00543	.00527	.00512	.00497	.00483	.00469
107	12	.00998	.00956	.00917	.00881	.00848	.00817	.00787	.00760	.00734	.00709	.00687	.00665	.00644	.00625	.00607	.00589	.00573	.00557	.00542	.00528
107	13	.01088	.01044	.01003	.00965	.00929	.00896	.00865	.00836	.00808	.00783	.00758	.00735	.00714	.00693	.00674	.00655	.00638	.00621	.00605	.00590
107	14	.01176	.01130	.01087	.01047	.01009	.00974	.00941	.00910	.00881	.00854	.00828	.00804	.00781	.00759	.00739	.00719	.00701	.00683	.00666	.00650
107	15	.01260	.01211	.01166	.01123	.01084	.01047	.01012	.00979	.00949	.00920	.00893	.00867	.00843	.00820	.00798	.00778	.00758	.00739	.00722	.00705
107	16	.01337	.01286	.01238	.01193	.01151	.01112	.01075	.01041	.01009	.00978	.00950	.00923	.00897	.00873	.00850	.00828	.00808	.00788	.00769	.00751
107	17	.01408	.01354	.01303	.01256	.01212	.01171	.01132	.01096	.01062	.01030	.01000	.00971	.00945	.00919	.00895	.00872	.00850	.00830	.00810	.00791
107	18	.01476	.01418	.01365	.01315	.01269	.01225	.01185	.01146	.01111	.01077	.01045	.01015	.00987	.00960	.00934	.00910	.00888	.00866	.00845	.00825
107	19	.01544	.01483	.01427	.01374	.01325	.01279	.01236	.01196	.01158	.01123	.01089	.01058	.01028	.00999	.00973	.00947	.00923	.00900	.00879	.00858
107	20	.01615	.01551	.01492	.01436	.01385	.01336	.01291	.01248	.01208	.01171	.01135	.01102	.01070	.01040	.01012	.00985	.00960	.00936	.00913	.00891
107	21	.01691	.01624	.01561	.01502	.01448	.01397	.01349	.01304	.01261	.01222	.01184	.01149	.01116	.01084	.01054	.01026	.00999	.00974	.00950	.00927

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
107	22	.01771	.01700	.01633	.01572	.01514	.01460	.01409	.01361	.01317	.01275	.01235	.01198	.01162	.01129	.01098	.01068	.01039	.01013	.00987	.00963
107	23	.01857	.01781	.01711	.01646	.01585	.01528	.01474	.01424	.01376	.01332	.01290	.01250	.01213	.01178	.01144	.01113	.01083	.01054	.01027	.01001
107	24	.01950	.01871	.01796	.01727	.01662	.01602	.01545	.01492	.01442	.01394	.01350	.01308	.01268	.01231	.01196	.01162	.01130	.01100	.01071	.01044
107	25	.02053	.01969	.01891	.01817	.01749	.01684	.01624	.01568	.01514	.01464	.01417	.01373	.01331	.01291	.01254	.01218	.01184	.01152	.01122	.01093
107	26	.02165	.02077	.01994	.01916	.01843	.01775	.01712	.01652	.01595	.01542	.01492	.01445	.01400	.01358	.01318	.01280	.01244	.01210	.01178	.01147
107	27	.02290	.02197	.02109	.02027	.01950	.01877	.01810	.01746	.01686	.01630	.01576	.01526	.01479	.01434	.01392	.01351	.01313	.01277	.01243	.01210
107	28	.02426	.02326	.02233	.02146	.02065	.01988	.01916	.01849	.01785	.01725	.01668	.01615	.01565	.01517	.01472	.01429	.01388	.01350	.01313	.01278
107	29	.02572	.02466	.02368	.02276	.02189	.02108	.02032	.01960	.01893	.01829	.01769	.01712	.01658	.01608	.01559	.01514	.01471	.01430	.01391	.01353
107	30	.02728	.02617	.02512	.02415	.02323	.02237	.02156	.02080	.02008	.01940	.01876	.01816	.01759	.01705	.01654	.01605	.01559	.01515	.01474	.01434
107	31	.02895	.02777	.02667	.02563	.02466	.02375	.02289	.02208	.02132	.02060	.01992	.01927	.01867	.01809	.01755	.01703	.01654	.01607	.01563	.01520
107	32	.03073	.02949	.02832	.02722	.02619	.02523	.02431	.02345	.02264	.02188	.02115	.02047	.01982	.01921	.01863	.01808	.01755	.01706	.01658	.01613
107	33	.03265	.03134	.03010	.02894	.02785	.02682	.02586	.02494	.02408	.02327	.02250	.02177	.02108	.02043	.01981	.01922	.01866	.01813	.01762	.01714
107	34	.03472	.03333	.03202	.03079	.02963	.02854	.02752	.02655	.02563	.02476	.02395	.02317	.02244	.02174	.02108	.02045	.01985	.01929	.01875	.01823
107	35	.03695	.03548	.03409	.03279	.03157	.03041	.02932	.02829	.02732	.02640	.02553	.02470	.02392	.02318	.02247	.02180	.02116	.02056	.01998	.01943
107	36	.03934	.03779	.03632	.03495	.03365	.03242	.03127	.03017	.02914	.02816	.02723	.02635	.02552	.02473	.02397	.02326	.02258	.02193	.02132	.02073
107	37	.04191	.04027	.03872	.03727	.03589	.03459	.03337	.03220	.03111	.03006	.02908	.02814	.02725	.02641	.02561	.02484	.02412	.02343	.02277	.02214
107	38	.04469	.04296	.04132	.03978	.03833	.03695	.03565	.03442	.03325	.03214	.03109	.03010	.02915	.02825	.02740	.02658	.02581	.02507	.02436	.02369
107	39	.04768	.04586	.04413	.04250	.04096	.03950	.03812	.03682	.03558	.03440	.03329	.03223	.03122	.03026	.02935	.02848	.02765	.02686	.02610	.02538
107	40	.05093	.04900	.04718	.04546	.04383	.04229	.04082	.03944	.03812	.03687	.03569	.03456	.03348	.03246	.03149	.03056	.02968	.02883	.02803	.02726
107	41	.05444	.05241	.05049	.04868	.04695	.04532	.04377	.04230	.04091	.03958	.03832	.03712	.03598	.03489	.03385	.03287	.03192	.03102	.03016	.02934
107	42	.05825	.05611	.05409	.05217	.05035	.04863	.04699	.04543	.04395	.04255	.04121	.03993	.03872	.03756	.03645	.03540	.03439	.03343	.03251	.03163
107	43	.06235	.06010	.05797	.05595	.05403	.05221	.05048	.04883	.04726	.04577	.04435	.04300	.04171	.04048	.03930	.03818	.03710	.03608	.03509	.03415
107	44	.06677	.06440	.06216	.06003	.05801	.05609	.05426	.05252	.05086	.04928	.04777	.04634	.04496	.04366	.04240	.04121	.04007	.03897	.03792	.03692
107	45	.07147	.06899	.06663	.06439	.06226	.06023	.05830	.05646	.05471	.05304	.05144	.04992	.04847	.04708	.04575	.04448	.04326	.04209	.04098	.03991
107	46	.07648	.07388	.07140	.06905	.06681	.06467	.06264	.06070	.05884	.05708	.05539	.05378	.05224	.05076	.04935	.04800	.04671	.04547	.04428	.04314
107	47	.08178	.07905	.07646	.07399	.07163	.06938	.06724	.06519	.06324	.06137	.05959	.05788	.05625	.05469	.05319	.05176	.05039	.04907	.04780	.04659
107	48	.08740	.08455	.08183	.07923	.07676	.07440	.07214	.06999	.06793	.06596	.06408	.06228	.06055	.05890	.05731	.05579	.05434	.05294	.05159	.05030
107	49	.09335	.09037	.08752	.08480	.08221	.07973	.07736	.07509	.07293	.07085	.06887	.06696	.06514	.06339	.06172	.06011	.05856	.05708	.05565	.05428
107	50	.09967	.09655	.09357	.09073	.08801	.08541	.08292	.08054	.07827	.07608	.07399	.07199	.07006	.06822	.06644	.06474	.06311	.06154	.06002	.05857
107	51	.10635	.10310	.09999	.09701	.09417	.09145	.08884	.08634	.08395	.08166	.07946	.07734	.07532	.07337	.07150	.06970	.06797	.06631	.06471	.06317
107	52	.11337	.10998	.10674	.10364	.10066	.09782	.09509	.09247	.08996	.08755	.08524	.08302	.08088	.07883	.07686	.07496	.07314	.07138	.06969	.06806
107	53	.12074	.11722	.11384	.11060	.10750	.10453	.10167	.09893	.09630	.09378	.09135	.08902	.08678	.08462	.08254	.08054	.07862	.07676	.07498	.07325
107	54	.12847	.12481	.12129	.11792	.11469	.11158	.10860	.10574	.10299	.10034	.09780	.09535	.09300	.09073	.08855	.08645	.08442	.08246	.08058	.07876
107	55	.13657	.13277	.12912	.12561	.12224	.11901	.11590	.11291	.11004	.10727	.10461	.10205	.09958	.09720	.09491	.09270	.09056	.08851	.08652	.08461
107	56	.14506	.14112	.13733	.13369	.13019	.12682	.12358	.12047	.11747	.11458	.11179	.10911	.10653	.10404	.10163	.09931	.09707	.09491	.09282	.09080
107	57	.15394	.14986	.14593	.14215	.13852	.13502	.13165	.12840	.12528	.12226	.11936	.11656	.11386	.11125	.10873	.10630	.10395	.10168	.09949	.09737
107	58	.16317	.15895	.15488	.15097	.14720	.14357	.14007	.13669	.13344	.13030	.12727	.12435	.12153	.11880	.11617	.11363	.11117	.10879	.10649	.10426
107	59	.17273	.16836	.16416	.16011	.15620	.15244	.14881	.14530	.14192	.13866	.13550	.13246	.12952	.12667	.12392	.12126	.11869	.11620	.11379	.11145
107	60	.18259	.17809	.17375	.16957	.16553	.16163	.15787	.15423	.15072	.14733	.14405	.14088	.13781	.13485	.13198	.12920	.12651	.12391	.12139	.11895
107	61	.19281	.18818	.18370	.17938	.17521	.17118	.16728	.16351	.15987	.15635	.15295	.14965	.14647	.14338	.14039	.13749	.13469	.13197	.12933	.12678
107	62	.20344	.19867	.19406	.18961	.18530	.18114	.17711	.17322	.16945	.16580	.16227	.15885	.15553	.15233	.14921	.14620	.14328	.14044	.13769	.13502
107	63	.21450	.20960	.20486	.20028	.19584	.19155	.18739	.18336	.17947	.17569	.17203	.16849	.16505	.16172	.15848	.15535	.15230	.14935	.14648	.14370
107	64	.22598	.22095	.21608	.21137	.20680	.20238	.19810	.19394	.18992	.18602	.18223	.17856	.17500	.17154	.16819	.16493	.16177	.15870	.15571	.15281
107	65	.23790	.23274	.22775	.22291	.21822	.21367	.20926	.20498	.20083	.19680	.19289	.18909	.18541	.18183	.17835	.17498	.17169	.16850	.16540	.16238
107	66	.25029	.24502	.23990	.23494	.23013	.22545	.22092	.21652	.21224	.20809	.20406	.20014	.19634	.19264	.18904	.18554	.18214	.17883	.17561	.17248
107	67	.26323	.25784	.25261	.24753	.24260	.23781	.23316	.22864	.22425	.21998	.21582	.21179	.20786	.20404	.20032	.19671	.19319	.18976	.18642	.18317
107	68	.27669	.27120	.26586	.26067	.25563	.25073	.24596	.24133	.23682	.23243	.22816	.22401	.21997	.21603	.21220	.20846	.20483	.20128	.19783	.19447
107	69	.29064	.28504	.27961	.27431	.26917	.26416	.25929	.25454	.24992	.24543	.24105	.23678	.23262	.22857	.22463	.22078	.21703	.21338	.20981	.20633
107	70	.30499	.29931	.29377	.28839	.28314	.27804	.27306	.26821	.26349	.25889	.25440	.25003	.24576	.24160	.23755	.23359	.22973	.22597	.22229	.21870
107	71	.31968	.31391	.30829	.30282	.29748	.29228	.28721	.28227	.27744	.27274	.26815	.26368	.25931	.25505	.25089	.24682	.24286	.23898	.23520	.23151

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
107	72	.33466	.32882	.32312	.31757	.31215	.30686	.30170	.29666	.29175	.28695	.28227	.27769	.27323	.26886	.26460	.26044	.25637	.25239	.24851	.24471
107	73	.34990	.34399	.33823	.33260	.32710	.32173	.31649	.31137	.30637	.30149	.29671	.29205	.28749	.28303	.27867	.27441	.27024	.26617	.26218	.25828
107	74	.36548	.35951	.35369	.34799	.34243	.33699	.33168	.32648	.32140	.31643	.31158	.30683	.30218	.29763	.29318	.28883	.28457	.28040	.27632	.27232
107	75	.38147	.37546	.36959	.36384	.35822	.35272	.34734	.34208	.33693	.33189	.32695	.32212	.31740	.31277	.30824	.30380	.29945	.29519	.29102	.28693
107	76	.39796	.39191	.38600	.38021	.37454	.36899	.36356	.35824	.35303	.34793	.34293	.33803	.33323	.32853	.32392	.31941	.31498	.31064	.30639	.30221
107	77	.41493	.40887	.40293	.39711	.39141	.38582	.38035	.37498	.36972	.36457	.35951	.35456	.34970	.34493	.34026	.33568	.33118	.32677	.32244	.31819
107	78	.43236	.42629	.42034	.41451	.40878	.40317	.39767	.39227	.38698	.38178	.37668	.37168	.36677	.36196	.35723	.35258	.34803	.34355	.33916	.33485
107	79	.45011	.44405	.43810	.43227	.42654	.42092	.41540	.40999	.40467	.39944	.39431	.38928	.38433	.37947	.37470	.37001	.36540	.36088	.35643	.35206
107	80	.46801	.46197	.45605	.45022	.44450	.43888	.43336	.42794	.42261	.41737	.41222	.40716	.40219	.39730	.39249	.38777	.38312	.37856	.37406	.36965
107	81	.48591	.47991	.47401	.46821	.46250	.45690	.45139	.44597	.44063	.43539	.43024	.42516	.42018	.41527	.41044	.40569	.40102	.39642	.39189	.38744
107	82	.50371	.49776	.49190	.48613	.48046	.47488	.46938	.46398	.45866	.45342	.44827	.44320	.43820	.43329	.42845	.42368	.41899	.41436	.40981	.40533
107	83	.52142	.51552	.50972	.50400	.49836	.49282	.48736	.48198	.47668	.47146	.46632	.46125	.45627	.45135	.44651	.44174	.43703	.43240	.42783	.42333
107	84	.53917	.53333	.52759	.52193	.51635	.51085	.50543	.50009	.49483	.48964	.48452	.47948	.47451	.46961	.46477	.46001	.45531	.45068	.44611	.44160
107	85	.55701	.55126	.54559	.54000	.53449	.52906	.52369	.51841	.51319	.50804	.50297	.49796	.49302	.48814	.48333	.47859	.47390	.46928	.46472	.46022
107	86	.57476	.56911	.56353	.55803	.55260	.54723	.54194	.53672	.53156	.52647	.52145	.51649	.51159	.50675	.50198	.49726	.49261	.48801	.48347	.47899
107	87	.59217	.58663	.58115	.57574	.57039	.56512	.55990	.55475	.54967	.54464	.53968	.53478	.52993	.52515	.52042	.51575	.51113	.50657	.50206	.49760
107	88	.60920	.60377	.59840	.59309	.58785	.58266	.57754	.57247	.56747	.56252	.55763	.55279	.54801	.54328	.53861	.53399	.52942	.52490	.52044	.51602
107	89	.62582	.62051	.61525	.61006	.60492	.59984	.59481	.58984	.58492	.58006	.57525	.57049	.56578	.56112	.55651	.55196	.54745	.54298	.53857	.53420
107	90	.64194	.63675	.63162	.62654	.62152	.61655	.61162	.60675	.60193	.59716	.59244	.58777	.58314	.57856	.57403	.56954	.56510	.56070	.55634	.55203
107	91	.65725	.65219	.64719	.64223	.63732	.63246	.62765	.62288	.61816	.61349	.60886	.60427	.59973	.59524	.59078	.58637	.58200	.57767	.57338	.56914
107	92	.67146	.66653	.66165	.65681	.65201	.64726	.64255	.63789	.63327	.62869	.62415	.61966	.61520	.61079	.60642	.60208	.59778	.59353	.58931	.58513
107	93	.68462	.67981	.67504	.67032	.66563	.66099	.65638	.65182	.64730	.64281	.63837	.63396	.62959	.62526	.62096	.61670	.61248	.60829	.60414	.60002
107	94	.69692	.69223	.68758	.68296	.67838	.67384	.66934	.66488	.66045	.65605	.65170	.64738	.64309	.63884	.63462	.63044	.62629	.62218	.61809	.61404
107	95	.70859	.70401	.69947	.69496	.69049	.68606	.68166	.67729	.67296	.66866	.66439	.66016	.65596	.65179	.64765	.64355	.63947	.63543	.63142	.62743
107	96	.71953	.71507	.71063	.70623	.70187	.69753	.69323	.68896	.68472	.68051	.67634	.67219	.66807	.66398	.65993	.65590	.65190	.64793	.64399	.64008
107	97	.72967	.72531	.72099	.71669	.71242	.70818	.70398	.69980	.69565	.69153	.68743	.68337	.67933	.67532	.67134	.66739	.66346	.65956	.65569	.65184
107	98	.73923	.73497	.73074	.72654	.72237	.71823	.71411	.71002	.70596	.70192	.69791	.69393	.68997	.68604	.68213	.67825	.67440	.67056	.66676	.66298
107	99	.74853	.74438	.74025	.73615	.73208	.72803	.72400	.72000	.71603	.71208	.70815	.70425	.70037	.69652	.69269	.68888	.68510	.68134	.67760	.67389
107	100	.75757	.75352	.74950	.74549	.74152	.73756	.73363	.72972	.72583	.72197	.71813	.71431	.71051	.70674	.70299	.69926	.69555	.69186	.68819	.68454
107	101	.76643	.76249	.75857	.75467	.75078	.74693	.74309	.73927	.73547	.73170	.72794	.72421	.72050	.71680	.71313	.70947	.70584	.70223	.69863	.69506
107	102	.77513	.77129	.76747	.76367	.75988	.75612	.75238	.74865	.74495	.74126	.73759	.73394	.73031	.72670	.72311	.71953	.71597	.71244	.70891	.70541
107	103	.78374	.78001	.77629	.77259	.76891	.76524	.76159	.75796	.75435	.75075	.74717	.74361	.74006	.73653	.73302	.72953	.72605	.72258	.71914	.71571
107	104	.79286	.78923	.78563	.78204	.77846	.77490	.77136	.76783	.76432	.76082	.75734	.75387	.75042	.74698	.74356	.74015	.73675	.73338	.73001	.72666
107	105	.80211	.79860	.79511	.79163	.78817	.78472	.78128	.77786	.77445	.77105	.76766	.76429	.76094	.75759	.75426	.75094	.74763	.74434	.74106	.73779
107	106	.81402	.81068	.80735	.80403	.80072	.79742	.79413	.79085	.78758	.78433	.78108	.77785	.77463	.77142	.76822	.76503	.76185	.75868	.75552	.75237
107	107	.82952	.82641	.82330	.82019	.81710	.81402	.81094	.80787	.80481	.80176	.79872	.79568	.79266	.78964	.78663	.78363	.78063	.77765	.77467	.77170
108	0	.01316	.01295	.01274	.01255	.01238	.01221	.01206	.01191	.01178	.01165	.01152	.01141	.01130	.01119	.01109	.01100	.01091	.01082	.01073	.01065
108	1	.00530	.00509	.00489	.00471	.00454	.00438	.00423	.00410	.00397	.00385	.00374	.00363	.00353	.00344	.00335	.00327	.00319	.00311	.00304	.00298
108	2	.00515	.00493	.00472	.00453	.00435	.00418	.00403	.00388	.00375	.00362	.00350	.00339	.00329	.00319	.00309	.00301	.00292	.00284	.00277	.00270
108	3	.00524	.00500	.00478	.00457	.00438	.00420	.00404	.00389	.00374	.00361	.00348	.00336	.00325	.00315	.00305	.00295	.00287	.00278	.00270	.00263
108	4	.00545	.00519	.00495	.00474	.00453	.00434	.00417	.00400	.00385	.00371	.00357	.00345	.00333	.00322	.00311	.00301	.00292	.00283	.00274	.00266
108	5	.00575	.00548	.00523	.00499	.00478	.00458	.00439	.00421	.00405	.00390	.00375	.00362	.00349	.00337	.00326	.00315	.00305	.00295	.00286	.00277
108	6	.00612	.00583	.00556	.00531	.00508	.00487	.00467	.00448	.00430	.00414	.00399	.00384	.00370	.00358	.00345	.00334	.00323	.00313	.00303	.00294
108	7	.00656	.00625	.00597	.00570	.00546	.00523	.00501	.00481	.00462	.00445	.00428	.00413	.00398	.00384	.00371	.00359	.00347	.00336	.00326	.00316
108	8	.00706	.00673	.00643	.00615	.00589	.00564	.00541	.00520	.00500	.00481	.00463	.00447	.00431	.00416	.00402	.00389	.00376	.00364	.00353	.00342
108	9	.00765	.00731	.00698	.00668	.00640	.00614	.00590	.00567	.00546	.00526	.00507	.00489	.00472	.00456	.00441	.00427	.00413	.00400	.00388	.00377
108	10	.00835	.00798	.00763	.00731	.00702	.00674	.00648	.00623	.00601	.00579	.00559	.00540	.00522	.00505	.00489	.00474	.00459	.00445	.00432	.00420
108	11	.00912	.00873	.00837	.00803	.00771	.00742	.00714	.00688	.00664	.00641	.00619	.00599	.00580	.00562	.00545	.00528	.00513	.00498	.00484	.00471
108	12	.00999	.00957	.00919	.00883	.00849	.00818	.00789	.00761	.00735	.00711	.00688	.00667	.00646	.00627	.00609	.00591	.00575	.00559	.00544	.00530
108	13	.01090	.01046	.01005	.00967	.00932	.00898	.00867	.00838	.00811	.00785	.00761	.00738	.00716	.00696	.00676	.00658	.00640	.00624	.00608	.00593

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
108	14	.01179	.01133	.01090	.01049	.01012	.00977	.00944	.00913	.00884	.00857	.00831	.00807	.00784	.00763	.00742	.00723	.00704	.00686	.00670	.00654
108	15	.01264	.01215	.01169	.01127	.01088	.01051	.01016	.00983	.00953	.00924	.00897	.00871	.00847	.00824	.00803	.00782	.00763	.00744	.00726	.00709
108	16	.01341	.01290	.01242	.01197	.01156	.01117	.01080	.01046	.01014	.00983	.00955	.00928	.00902	.00878	.00855	.00834	.00813	.00793	.00775	.00757
108	17	.01413	.01359	.01308	.01261	.01217	.01176	.01138	.01102	.01068	.01036	.01006	.00977	.00950	.00925	.00901	.00878	.00856	.00836	.00816	.00798
108	18	.01481	.01424	.01370	.01321	.01274	.01231	.01190	.01152	.01116	.01083	.01051	.01021	.00993	.00966	.00941	.00917	.00894	.00872	.00852	.00832
108	19	.01549	.01489	.01432	.01380	.01331	.01285	.01242	.01202	.01164	.01129	.01095	.01064	.01034	.01006	.00979	.00954	.00930	.00907	.00885	.00865
108	20	.01620	.01557	.01497	.01442	.01390	.01342	.01297	.01254	.01215	.01177	.01142	.01108	.01077	.01047	.01019	.00992	.00967	.00943	.00920	.00898
108	21	.01697	.01630	.01567	.01509	.01454	.01403	.01355	.01310	.01268	.01228	.01191	.01156	.01123	.01091	.01061	.01033	.01007	.00981	.00957	.00934
108	22	.01777	.01706	.01640	.01578	.01520	.01466	.01415	.01368	.01323	.01281	.01242	.01205	.01170	.01136	.01105	.01075	.01047	.01020	.00995	.00970
108	23	.01863	.01788	.01718	.01652	.01591	.01534	.01480	.01430	.01383	.01339	.01297	.01257	.01220	.01185	.01152	.01120	.01090	.01062	.01035	.01009
108	24	.01956	.01877	.01803	.01734	.01669	.01608	.01552	.01498	.01448	.01401	.01357	.01315	.01276	.01238	.01203	.01170	.01138	.01108	.01079	.01052
108	25	.02059	.01975	.01897	.01824	.01755	.01691	.01631	.01575	.01521	.01472	.01424	.01380	.01338	.01299	.01261	.01226	.01192	.01160	.01130	.01101
108	26	.02172	.02083	.02000	.01923	.01850	.01782	.01718	.01659	.01602	.01549	.01499	.01452	.01408	.01365	.01326	.01288	.01252	.01218	.01186	.01155
108	27	.02297	.02203	.02115	.02033	.01957	.01884	.01817	.01753	.01693	.01637	.01584	.01534	.01487	.01442	.01400	.01359	.01321	.01285	.01251	.01218
108	28	.02432	.02333	.02240	.02153	.02072	.01995	.01924	.01856	.01793	.01733	.01676	.01623	.01573	.01525	.01480	.01437	.01397	.01358	.01322	.01287
108	29	.02579	.02474	.02375	.02283	.02197	.02116	.02040	.01968	.01901	.01837	.01777	.01720	.01667	.01616	.01568	.01523	.01480	.01439	.01400	.01363
108	30	.02735	.02624	.02520	.02423	.02331	.02245	.02164	.02088	.02017	.01949	.01885	.01825	.01768	.01714	.01663	.01614	.01569	.01525	.01483	.01444
108	31	.02903	.02785	.02675	.02572	.02475	.02383	.02298	.02217	.02141	.02069	.02001	.01937	.01876	.01819	.01764	.01713	.01664	.01617	.01573	.01531
108	32	.03081	.02957	.02841	.02731	.02628	.02532	.02440	.02355	.02274	.02197	.02125	.02057	.01992	.01931	.01873	.01818	.01766	.01716	.01669	.01624
108	33	.03274	.03143	.03019	.02904	.02795	.02692	.02595	.02504	.02418	.02337	.02260	.02187	.02118	.02053	.01991	.01933	.01877	.01824	.01773	.01725
108	34	.03481	.03342	.03211	.03089	.02973	.02864	.02762	.02665	.02573	.02487	.02405	.02328	.02254	.02185	.02119	.02056	.01997	.01940	.01886	.01835
108	35	.03704	.03557	.03419	.03289	.03167	.03052	.02943	.02840	.02743	.02651	.02564	.02481	.02403	.02329	.02259	.02192	.02128	.02068	.02010	.01956
108	36	.03944	.03789	.03643	.03505	.03376	.03253	.03138	.03028	.02925	.02827	.02735	.02647	.02564	.02485	.02410	.02338	.02271	.02206	.02144	.02086
108	37	.04201	.04038	.03883	.03738	.03600	.03471	.03348	.03232	.03123	.03019	.02920	.02827	.02738	.02654	.02574	.02498	.02425	.02356	.02290	.02227
108	38	.04480	.04307	.04144	.03990	.03845	.03707	.03577	.03454	.03338	.03227	.03122	.03023	.02928	.02839	.02753	.02672	.02595	.02521	.02450	.02383
108	39	.04780	.04598	.04425	.04263	.04109	.03963	.03825	.03695	.03571	.03454	.03342	.03236	.03136	.03040	.02949	.02862	.02779	.02701	.02625	.02553
108	40	.05105	.04912	.04731	.04559	.04396	.04242	.04096	.03957	.03826	.03701	.03583	.03470	.03363	.03261	.03164	.03071	.02983	.02899	.02818	.02742
108	41	.05457	.05255	.05063	.04881	.04709	.04546	.04392	.04245	.04106	.03973	.03847	.03727	.03613	.03505	.03401	.03303	.03208	.03118	.03032	.02950
108	42	.05839	.05625	.05423	.05231	.05050	.04877	.04714	.04558	.04411	.04270	.04137	.04009	.03888	.03772	.03662	.03557	.03456	.03360	.03269	.03181
108	43	.06250	.06025	.05813	.05611	.05419	.05237	.05064	.04900	.04743	.04594	.04452	.04317	.04188	.04065	.03948	.03836	.03729	.03626	.03528	.03434
108	44	.06693	.06457	.06233	.06020	.05818	.05626	.05443	.05269	.05104	.04946	.04796	.04652	.04515	.04385	.04260	.04141	.04027	.03917	.03813	.03713
108	45	.07164	.06917	.06681	.06457	.06245	.06042	.05849	.05666	.05491	.05324	.05165	.05013	.04867	.04729	.04596	.04469	.04348	.04231	.04120	.04013
108	46	.07667	.07407	.07160	.06925	.06701	.06488	.06285	.06091	.05906	.05730	.05561	.05400	.05246	.05099	.04958	.04824	.04694	.04571	.04452	.04338
108	47	.08199	.07927	.07667	.07420	.07185	.06961	.06747	.06542	.06347	.06161	.05983	.05813	.05650	.05494	.05345	.05202	.05065	.04933	.04807	.04686
108	48	.08763	.08478	.08206	.07947	.07700	.07464	.07239	.07024	.06819	.06622	.06434	.06254	.06082	.05917	.05759	.05607	.05462	.05322	.05188	.05059
108	49	.09360	.09062	.08777	.08506	.08247	.07999	.07763	.07537	.07320	.07113	.06915	.06725	.06543	.06369	.06202	.06041	.05887	.05739	.05597	.05460
108	50	.09994	.09682	.09385	.09101	.08830	.08570	.08322	.08084	.07857	.07639	.07430	.07230	.07038	.06854	.06677	.06507	.06344	.06187	.06037	.05892
108	51	.10664	.10340	.10029	.09732	.09448	.09177	.08916	.08667	.08428	.08199	.07980	.07769	.07567	.07373	.07186	.07007	.06834	.06668	.06509	.06355
108	52	.11369	.11031	.10707	.10398	.10101	.09817	.09544	.09283	.09032	.08792	.08561	.08340	.08127	.07922	.07726	.07536	.07354	.07179	.07010	.06848
108	53	.12110	.11758	.11421	.11098	.10788	.10491	.10206	.09933	.09670	.09418	.09176	.08944	.08720	.08505	.08297	.08098	.07906	.07721	.07543	.07371
108	54	.12886	.12520	.12169	.11833	.11510	.11200	.10903	.10617	.10343	.10079	.09825	.09581	.09346	.09120	.08902	.08692	.08490	.08295	.08107	.07926
108	55	.13700	.13320	.12955	.12606	.12270	.11947	.11636	.11338	.11051	.10775	.10510	.10254	.10008	.09771	.09542	.09322	.09109	.08904	.08706	.08515
108	56	.14553	.14159	.13781	.13417	.13068	.12732	.12409	.12098	.11799	.11511	.11233	.10966	.10708	.10459	.10220	.09988	.09765	.09549	.09341	.09140
108	57	.15445	.15037	.14645	.14268	.13906	.13557	.13221	.12897	.12585	.12285	.11995	.11715	.11446	.11186	.10935	.10693	.10458	.10232	.10014	.09802
108	58	.16373	.15952	.15546	.15156	.14780	.14417	.14068	.13732	.13407	.13094	.12792	.12501	.12219	.11948	.11685	.11432	.11186	.10949	.10720	.10498
108	59	.17334	.16898	.16479	.16075	.15686	.15310	.14948	.14598	.14261	.13936	.13621	.13318	.13024	.12741	.12467	.12202	.11945	.11697	.11457	.11224
108	60	.18326	.17877	.17444	.17027	.16624	.16235	.15860	.15497	.15147	.14809	.14482	.14166	.13861	.13565	.13279	.13002	.12735	.12475	.12224	.11981
108	61	.19353	.18891	.18445	.18014	.17597	.17195	.16807	.16432	.16069	.15718	.15379	.15050	.14732	.14425	.14127	.13838	.13559	.13288	.13026	.12771
108	62	.20422	.19947	.19487	.19043	.18614	.18198	.17797	.17409	.17033	.16669	.16317	.15977	.15646	.15327	.15017	.14716	.14425	.14143	.13869	.13603
108	63	.21535	.21046	.20574	.20116	.19674	.19246	.18832	.18431	.18042	.17666	.17301	.16948	.16606	.16274	.15952	.15639	.15336	.15042	.14757	.14479

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
108	64	.22690	.22189	.21703	.21233	.20778	.20337	.19910	.19496	.19095	.18706	.18329	.17964	.17609	.17265	.16931	.16606	.16291	.15985	.15688	.15400
108	65	.23888	.23375	.22877	.22394	.21927	.21473	.21034	.20608	.20194	.19793	.19403	.19025	.18658	.18302	.17956	.17619	.17293	.16975	.16666	.16366
108	66	.25135	.24610	.24100	.23605	.23126	.22660	.22209	.21770	.21344	.20931	.20529	.20139	.19760	.19392	.19033	.18685	.18347	.18017	.17697	.17385
108	67	.26438	.25901	.25380	.24874	.24383	.23905	.23442	.22992	.22554	.22129	.21715	.21313	.20922	.20542	.20172	.19812	.19462	.19121	.18789	.18465
108	68	.27793	.27246	.26714	.26198	.25695	.25207	.24733	.24271	.23822	.23385	.22961	.22547	.22145	.21753	.21371	.21000	.20638	.20286	.19942	.19608
108	69	.29199	.28642	.28100	.27574	.27061	.26562	.26077	.25605	.25145	.24697	.24262	.23837	.23423	.23021	.22628	.22245	.21872	.21509	.21154	.20808
108	70	.30647	.30081	.29530	.28994	.28472	.27963	.27468	.26986	.26516	.26057	.25611	.25176	.24752	.24338	.23935	.23541	.23158	.22783	.22418	.22061
108	71	.32129	.31555	.30996	.30451	.29920	.29402	.28898	.28406	.27926	.27458	.27002	.26557	.26122	.25699	.25285	.24881	.24487	.24102	.23726	.23359
108	72	.33641	.33060	.32493	.31940	.31401	.30875	.30362	.29861	.29373	.28895	.28430	.27975	.27531	.27097	.26674	.26260	.25856	.25461	.25075	.24697
108	73	.35180	.34592	.34019	.33459	.32912	.32379	.31857	.31348	.30851	.30366	.29891	.29427	.28974	.28531	.28098	.27675	.27261	.26856	.26461	.26073
108	74	.36753	.36160	.35580	.35014	.34461	.33921	.33392	.32876	.32371	.31878	.31395	.30923	.30461	.30010	.29568	.29136	.28713	.28299	.27893	.27497
108	75	.38368	.37771	.37187	.36616	.36057	.35511	.34976	.34453	.33942	.33441	.32951	.32472	.32002	.31543	.31093	.30652	.30221	.29798	.29384	.28978
108	76	.40034	.39434	.38846	.38271	.37708	.37157	.36617	.36089	.35572	.35065	.34569	.34083	.33606	.33140	.32682	.32234	.31795	.31365	.30943	.30529
108	77	.41751	.41149	.40559	.39981	.39416	.38861	.38318	.37785	.37263	.36752	.36250	.35758	.35276	.34804	.34340	.33886	.33440	.33002	.32573	.32152
108	78	.43516	.42914	.42323	.41745	.41177	.40620	.40074	.39539	.39014	.38499	.37993	.37497	.37011	.36533	.36064	.35604	.35153	.34709	.34274	.33847
108	79	.45317	.44716	.44126	.43548	.42980	.42423	.41876	.41339	.40812	.40294	.39786	.39287	.38797	.38316	.37843	.37379	.36923	.36474	.36034	.35601
108	80	.47136	.46538	.45950	.45373	.44807	.44250	.43703	.43166	.42638	.42119	.41610	.41109	.40617	.40133	.39657	.39190	.38730	.38278	.37834	.37397
108	81	.48956	.48362	.47778	.47204	.46640	.46085	.45540	.45003	.44476	.43957	.43447	.42946	.42452	.41967	.41490	.41020	.40558	.40103	.39656	.39216
108	82	.50769	.50180	.49601	.49031	.48470	.47918	.47375	.46841	.46315	.45797	.45288	.44787	.44293	.43808	.43330	.42859	.42395	.41939	.41490	.41047
108	83	.52574	.51991	.51417	.50852	.50295	.49748	.49208	.48677	.48154	.47639	.47131	.46632	.46139	.45654	.45176	.44706	.44242	.43785	.43334	.42890
108	84	.54384	.53808	.53241	.52683	.52132	.51590	.51056	.50529	.50010	.49498	.48994	.48496	.48006	.47523	.47047	.46577	.46114	.45657	.45207	.44763
108	85	.56209	.55642	.55084	.54533	.53990	.53455	.52927	.52406	.51892	.51385	.50885	.50392	.49906	.49426	.48953	.48486	.48025	.47570	.47121	.46678
108	86	.58030	.57474	.56925	.56383	.55849	.55322	.54801	.54288	.53781	.53280	.52786	.52298	.51817	.51342	.50873	.50409	.49952	.49500	.49054	.48614
108	87	.59819	.59274	.58736	.58205	.57680	.57162	.56650	.56145	.55646	.55152	.54665	.54184	.53709	.53239	.52775	.52317	.51864	.51417	.50974	.50537
108	88	.61573	.61040	.60514	.59994	.59480	.58972	.58470	.57974	.57483	.56998	.56519	.56046	.55577	.55115	.54657	.54205	.53757	.53315	.52878	.52445
108	89	.63291	.62771	.62257	.61749	.61246	.60750	.60258	.59772	.59291	.58816	.58346	.57881	.57421	.56965	.56515	.56070	.55629	.55193	.54762	.54335
108	90	.64964	.64459	.63958	.63463	.62973	.62488	.62008	.61533	.61063	.60597	.60137	.59681	.59230	.58784	.58342	.57905	.57472	.57043	.56619	.56199
108	91	.66561	.66069	.65582	.65100	.64622	.64150	.63682	.63218	.62759	.62305	.61855	.61409	.60968	.60530	.60097	.59669	.59244	.58823	.58407	.57994
108	92	.68047	.67569	.67095	.66626	.66161	.65700	.65243	.64791	.64343	.63899	.63460	.63024	.62592	.62164	.61740	.61320	.60903	.60491	.60082	.59677
108	93	.69426	.68961	.68499	.68042	.67589	.67140	.66695	.66254	.65817	.65383	.64953	.64527	.64105	.63686	.63271	.62859	.62451	.62046	.61645	.61247
108	94	.70718	.70266	.69817	.69372	.68931	.68493	.68059	.67629	.67202	.66779	.66359	.65942	.65529	.65119	.64713	.64310	.63910	.63514	.63120	.62730
108	95	.71949	.71510	.71073	.70640	.70211	.69784	.69362	.68942	.68526	.68113	.67703	.67296	.66893	.66492	.66095	.65700	.65309	.64921	.64535	.64153
108	96	.73109	.72681	.72257	.71835	.71417	.71002	.70590	.70181	.69776	.69373	.68973	.68576	.68181	.67790	.67402	.67016	.66633	.66253	.65875	.65501
108	97	.74184	.73768	.73355	.72945	.72538	.72134	.71732	.71333	.70937	.70544	.70154	.69766	.69381	.68998	.68618	.68241	.67866	.67494	.67124	.66757
108	98	.75200	.74795	.74393	.73994	.73597	.73203	.72812	.72423	.72036	.71653	.71271	.70892	.70516	.70142	.69770	.69401	.69034	.68670	.68307	.67948
108	99	.76192	.75799	.75408	.75020	.74634	.74250	.73869	.73490	.73113	.72739	.72367	.71997	.71630	.71265	.70902	.70541	.70182	.69826	.69471	.69119
108	100	.77160	.76778	.76399	.76021	.75646	.75273	.74902	.74533	.74166	.73802	.73439	.73079	.72720	.72364	.72010	.71657	.71307	.70959	.70612	.70268
108	101	.78114	.77744	.77375	.77009	.76645	.76282	.75922	.75563	.75206	.74852	.74499	.74148	.73799	.73451	.73106	.72762	.72421	.72081	.71742	.71406
108	102	.79050	.78691	.78334	.77979	.77625	.77274	.76924	.76575	.76229	.75884	.75541	.75199	.74860	.74521	.74185	.73850	.73517	.73186	.72856	.72527
108	103	.79986	.79638	.79293	.78949	.78607	.78266	.77926	.77589	.77252	.76918	.76585	.76253	.75923	.75594	.75267	.74941	.74617	.74294	.73973	.73653
108	104	.80967	.80633	.80300	.79968	.79637	.79308	.78981	.78654	.78329	.78005	.77683	.77362	.77042	.76724	.76407	.76091	.75776	.75463	.75151	.74840
108	105	.81964	.81643	.81322	.81003	.80684	.80367	.80051	.79737	.79423	.79110	.78799	.78489	.78179	.77871	.77564	.77258	.76954	.76650	.76347	.76046
108	106	.83236	.82932	.82628	.82326	.82024	.81724	.81424	.81125	.80827	.80530	.80234	.79938	.79644	.79350	.79058	.78766	.78475	.78185	.77896	.77607
108	107	.84869	.84589	.84309	.84030	.83752	.83474	.83197	.82920	.82644	.82369	.82094	.81820	.81546	.81273	.81001	.80729	.80458	.80187	.79917	.79648
108	108	.87496	.87258	.87022	.86785	.86549	.86313	.86077	.85842	.85606	.85372	.85137	.84903	.84669	.84436	.84202	.83969	.83737	.83504	.83272	.83041
109	0	.01363	.01342	.01323	.01305	.01288	.01272	.01258	.01244	.01231	.01219	.01208	.01197	.01187	.01177	.01168	.01159	.01151	.01143	.01135	.01128
109	1	.00534	.00512	.00493	.00474	.00458	.00442	.00427	.00414	.00401	.00389	.00378	.00367	.00358	.00348	.00340	.00331	.00323	.00316	.00309	.00302
109	2	.00518	.00495	.00474	.00455	.00437	.00421	.00405	.00391	.00377	.00365	.00353	.00342	.00331	.00322	.00312	.00304	.00295	.00288	.00280	.00273
109	3	.00526	.00502	.00480	.00459	.00440	.00422	.00406	.00391	.00376	.00363	.00350	.00339	.00327	.00317	.00307	.00298	.00289	.00281	.00273	.00265
109	4	.00546	.00521	.00497	.00475	.00455	.00436	.00419	.00402	.00387	.00373	.00359	.00347	.00335	.00324	.00313	.00303	.00294	.00285	.00276	.00268



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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
109	5	.00576	.00549	.00524	.00501	.00479	.00459	.00440	.00423	.00406	.00391	.00377	.00363	.00351	.00339	.00327	.00317	.00306	.00297	.00288	.00279
109	6	.00613	.00584	.00557	.00532	.00509	.00488	.00468	.00449	.00432	.00415	.00400	.00386	.00372	.00359	.00347	.00335	.00325	.00314	.00305	.00295
109	7	.00657	.00626	.00598	.00571	.00547	.00524	.00502	.00482	.00464	.00446	.00430	.00414	.00400	.00386	.00373	.00360	.00349	.00338	.00327	.00317
109	8	.00707	.00675	.00644	.00616	.00590	.00565	.00542	.00521	.00501	.00482	.00465	.00448	.00432	.00417	.00403	.00390	.00378	.00366	.00354	.00344
109	9	.00766	.00732	.00699	.00669	.00641	.00615	.00591	.00568	.00547	.00527	.00508	.00490	.00473	.00457	.00442	.00428	.00414	.00402	.00389	.00378
109	10	.00835	.00798	.00764	.00732	.00702	.00675	.00649	.00624	.00602	.00580	.00560	.00541	.00523	.00506	.00490	.00475	.00460	.00446	.00433	.00421
109	11	.00913	.00874	.00838	.00804	.00772	.00743	.00715	.00689	.00665	.00642	.00620	.00600	.00581	.00563	.00546	.00529	.00514	.00499	.00485	.00472
109	12	.01000	.00959	.00920	.00884	.00851	.00819	.00790	.00762	.00737	.00712	.00689	.00668	.00647	.00628	.00610	.00593	.00576	.00560	.00545	.00531
109	13	.01091	.01048	.01007	.00969	.00933	.00900	.00869	.00840	.00813	.00787	.00763	.00740	.00718	.00698	.00678	.00660	.00642	.00626	.00610	.00595
109	14	.01181	.01135	.01092	.01052	.01014	.00979	.00947	.00916	.00887	.00860	.00834	.00810	.00787	.00766	.00745	.00726	.00707	.00689	.00673	.00657
109	15	.01267	.01218	.01173	.01130	.01091	.01054	.01019	.00987	.00956	.00928	.00901	.00875	.00851	.00828	.00807	.00786	.00767	.00748	.00730	.00714
109	16	.01345	.01294	.01246	.01201	.01160	.01121	.01084	.01050	.01018	.00988	.00959	.00932	.00907	.00883	.00860	.00839	.00818	.00799	.00780	.00762
109	17	.01418	.01364	.01313	.01266	.01222	.01181	.01143	.01107	.01073	.01041	.01011	.00983	.00956	.00930	.00907	.00884	.00862	.00842	.00822	.00804
109	18	.01486	.01429	.01375	.01326	.01279	.01236	.01196	.01158	.01122	.01088	.01057	.01027	.00999	.00972	.00947	.00923	.00900	.00879	.00858	.00839
109	19	.01554	.01494	.01438	.01385	.01336	.01291	.01248	.01208	.01170	.01135	.01101	.01070	.01040	.01012	.00985	.00960	.00936	.00914	.00892	.00871
109	20	.01626	.01562	.01503	.01448	.01396	.01348	.01303	.01260	.01220	.01183	.01148	.01115	.01083	.01054	.01026	.00999	.00974	.00950	.00927	.00905
109	21	.01702	.01635	.01573	.01514	.01460	.01409	.01361	.01316	.01274	.01235	.01197	.01162	.01129	.01098	.01068	.01040	.01014	.00988	.00964	.00941
109	22	.01782	.01711	.01645	.01584	.01526	.01472	.01422	.01374	.01330	.01288	.01249	.01211	.01176	.01143	.01112	.01082	.01054	.01027	.01002	.00978
109	23	.01868	.01793	.01724	.01658	.01597	.01540	.01487	.01437	.01390	.01345	.01304	.01264	.01227	.01192	.01159	.01127	.01098	.01069	.01042	.01017
109	24	.01962	.01883	.01809	.01740	.01675	.01615	.01558	.01505	.01455	.01408	.01364	.01322	.01283	.01246	.01210	.01177	.01145	.01115	.01087	.01060
109	25	.02065	.01981	.01903	.01830	.01762	.01698	.01638	.01581	.01528	.01478	.01431	.01387	.01345	.01306	.01268	.01233	.01199	.01168	.01137	.01109
109	26	.02178	.02089	.02006	.01929	.01856	.01789	.01725	.01665	.01609	.01556	.01506	.01459	.01415	.01373	.01333	.01295	.01260	.01226	.01194	.01163
109	27	.02303	.02209	.02122	.02040	.01963	.01891	.01824	.01760	.01700	.01644	.01591	.01541	.01494	.01449	.01407	.01367	.01329	.01293	.01259	.01226
109	28	.02439	.02339	.02247	.02160	.02079	.02002	.01931	.01863	.01800	.01740	.01684	.01631	.01580	.01533	.01488	.01445	.01405	.01367	.01330	.01296
109	29	.02585	.02480	.02382	.02290	.02204	.02123	.02047	.01976	.01908	.01845	.01785	.01728	.01675	.01624	.01577	.01531	.01488	.01447	.01408	.01372
109	30	.02742	.02631	.02527	.02430	.02339	.02253	.02172	.02096	.02025	.01957	.01893	.01833	.01776	.01723	.01672	.01623	.01578	.01534	.01493	.01453
109	31	.02910	.02793	.02683	.02579	.02482	.02391	.02306	.02225	.02149	.02077	.02010	.01946	.01885	.01828	.01773	.01722	.01673	.01627	.01582	.01540
109	32	.03089	.02965	.02849	.02739	.02636	.02540	.02449	.02363	.02282	.02206	.02134	.02066	.02002	.01940	.01883	.01828	.01776	.01726	.01679	.01634
109	33	.03282	.03151	.03028	.02912	.02803	.02701	.02604	.02513	.02427	.02346	.02270	.02197	.02128	.02063	.02002	.01943	.01887	.01835	.01784	.01736
109	34	.03489	.03350	.03220	.03097	.02982	.02873	.02771	.02674	.02583	.02497	.02415	.02338	.02265	.02195	.02130	.02067	.02008	.01951	.01897	.01846
109	35	.03713	.03567	.03429	.03299	.03177	.03061	.02953	.02850	.02753	.02661	.02574	.02492	.02414	.02340	.02270	.02203	.02140	.02080	.02022	.01967
109	36	.03953	.03798	.03653	.03515	.03386	.03263	.03148	.03039	.02936	.02838	.02746	.02658	.02575	.02496	.02422	.02350	.02283	.02218	.02157	.02098
109	37	.04211	.04048	.03894	.03748	.03611	.03481	.03359	.03243	.03134	.03030	.02932	.02838	.02750	.02666	.02586	.02510	.02438	.02369	.02303	.02241
109	38	.04490	.04318	.04155	.04001	.03856	.03719	.03589	.03466	.03350	.03239	.03135	.03035	.02941	.02851	.02766	.02685	.02608	.02534	.02464	.02397
109	39	.04791	.04609	.04437	.04274	.04120	.03975	.03837	.03707	.03583	.03466	.03355	.03249	.03149	.03053	.02962	.02876	.02793	.02715	.02640	.02568
109	40	.05116	.04924	.04742	.04571	.04408	.04254	.04108	.03970	.03839	.03714	.03596	.03484	.03377	.03275	.03178	.03086	.02998	.02914	.02833	.02757
109	41	.05469	.05267	.05075	.04894	.04722	.04559	.04405	.04258	.04119	.03987	.03861	.03742	.03628	.03520	.03416	.03318	.03224	.03134	.03048	.02966
109	42	.05851	.05638	.05436	.05245	.05063	.04891	.04728	.04573	.04425	.04285	.04152	.04025	.03903	.03788	.03678	.03573	.03473	.03377	.03285	.03198
109	43	.06263	.06039	.05827	.05625	.05433	.05252	.05079	.04915	.04759	.04610	.04468	.04333	.04205	.04082	.03965	.03853	.03746	.03644	.03546	.03453
109	44	.06707	.06472	.06248	.06035	.05834	.05642	.05459	.05286	.05121	.04963	.04813	.04670	.04533	.04403	.04278	.04159	.04045	.03936	.03832	.03732
109	45	.07180	.06933	.06698	.06474	.06262	.06059	.05867	.05684	.05509	.05342	.05183	.05032	.04887	.04748	.04616	.04489	.04368	.04252	.04141	.04034
109	46	.07685	.07425	.07178	.06943	.06720	.06507	.06304	.06110	.05926	.05750	.05582	.05421	.05267	.05121	.04980	.04846	.04717	.04593	.04475	.04362
109	47	.08218	.07946	.07687	.07440	.07205	.06981	.06768	.06564	.06369	.06183	.06006	.05836	.05673	.05518	.05369	.05226	.05089	.04958	.04832	.04711
109	48	.08784	.08499	.08228	.07969	.07722	.07487	.07262	.07047	.06842	.06646	.06459	.06279	.06107	.05943	.05785	.05634	.05488	.05349	.05216	.05087
109	49	.09382	.09085	.08801	.08530	.08271	.08024	.07788	.07562	.07346	.07140	.06942	.06752	.06571	.06397	.06230	.06070	.05916	.05768	.05626	.05490
109	50	.10018	.09707	.09410	.09127	.08856	.08597	.08349	.08112	.07885	.07667	.07459	.07259	.07068	.06884	.06708	.06538	.06376	.06219	.06069	.05924
109	51	.10691	.10367	.10057	.09761	.09477	.09206	.08946	.08697	.08459	.08231	.08012	.07801	.07599	.07406	.07220	.07041	.06869	.06703	.06544	.06391
109	52	.11399	.11061	.10738	.10429	.10132	.09849	.09577	.09316	.09066	.08826	.08596	.08375	.08163	.07959	.07763	.07574	.07392	.07218	.07049	.06887
109	53	.12142	.11791	.11454	.11132	.10823	.10526	.10242	.09969	.09707	.09456	.09214	.08982	.08759	.08544	.08338	.08139	.07948	.07763	.07586	.07415
109	54	.12921	.12556	.12206	.11870	.11548	.11239	.10942	.10657	.10383	.10120	.09867	.09623	.09389	.09164	.08946	.08737	.08536	.08342	.08154	.07974

## Section 2

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

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
109	55	.13738	.13359	.12995	.12646	.12311	.11989	.11679	.11382	.11096	.10820	.10556	.10301	.10055	.09819	.09591	.09371	.09159	.08955	.08757	.08567
109	56	.14595	.14202	.13824	.13462	.13113	.12778	.12456	.12146	.11847	.11560	.11283	.11016	.10759	.10511	.10272	.10042	.09819	.09605	.09397	.09197
109	57	.15491	.15084	.14693	.14317	.13955	.13607	.13272	.12949	.12638	.12338	.12050	.11771	.11502	.11243	.10993	.10751	.10518	.10293	.10075	.09864
109	58	.16424	.16004	.15599	.15209	.14834	.14473	.14125	.13789	.13465	.13153	.12852	.12562	.12281	.12011	.11749	.11496	.11252	.11016	.10787	.10567
109	59	.17390	.16955	.16537	.16134	.15746	.15371	.15010	.14662	.14325	.14001	.13687	.13385	.13092	.12810	.12537	.12273	.12017	.11770	.11531	.11299
109	60	.18387	.17939	.17507	.17091	.16689	.16302	.15927	.15566	.15217	.14880	.14554	.14240	.13935	.13641	.13356	.13080	.12813	.12555	.12305	.12063
109	61	.19420	.18958	.18513	.18084	.17669	.17268	.16881	.16506	.16145	.15795	.15457	.15130	.14813	.14507	.14210	.13923	.13644	.13375	.13113	.12860
109	62	.20494	.20020	.19561	.19119	.18691	.18277	.17877	.17490	.17115	.16753	.16402	.16063	.15734	.15415	.15107	.14808	.14518	.14237	.13964	.13699
109	63	.21613	.21126	.20654	.20199	.19758	.19331	.18918	.18518	.18131	.17757	.17393	.17042	.16700	.16370	.16049	.15738	.15437	.15144	.14860	.14584
109	64	.22774	.22274	.21791	.21322	.20869	.20429	.20004	.19592	.19192	.18805	.18429	.18065	.17712	.17369	.17036	.16714	.16400	.16096	.15800	.15513
109	65	.23979	.23467	.22971	.22490	.22025	.21573	.21135	.20710	.20299	.19899	.19511	.19135	.18769	.18415	.18070	.17735	.17410	.17094	.16787	.16488
109	66	.25233	.24709	.24202	.23709	.23231	.22767	.22318	.21881	.21457	.21045	.20645	.20257	.19880	.19513	.19157	.18810	.18473	.18146	.17827	.17517
109	67	.26543	.26009	.25489	.24985	.24496	.24021	.23560	.23111	.22676	.22252	.21841	.21441	.21052	.20673	.20305	.19947	.19599	.19259	.18929	.18608
109	68	.27908	.27363	.26833	.26319	.25819	.25332	.24860	.24400	.23954	.23519	.23096	.22685	.22284	.21895	.21515	.21146	.20786	.20436	.20094	.19762
109	69	.29324	.28769	.28230	.27705	.27195	.26699	.26216	.25746	.25288	.24843	.24409	.23987	.23575	.23175	.22784	.22404	.22033	.21672	.21320	.20976
109	70	.30783	.30219	.29671	.29137	.28618	.28112	.27619	.27139	.26672	.26216	.25772	.25339	.24918	.24507	.24106	.23715	.23333	.22961	.22598	.22244
109	71	.32277	.31706	.31150	.30608	.30079	.29564	.29063	.28573	.28096	.27631	.27178	.26735	.26304	.25882	.25471	.25070	.24679	.24296	.23923	.23559
109	72	.33803	.33225	.32661	.32112	.31575	.31052	.30542	.30044	.29559	.29084	.28622	.28170	.27729	.27298	.26877	.26467	.26065	.25673	.25290	.24915
109	73	.35356	.34772	.34201	.33645	.33101	.32571	.32053	.31547	.31053	.30571	.30100	.29639	.29189	.28749	.28320	.27899	.27489	.27087	.26694	.26310
109	74	.36943	.36354	.35778	.35215	.34666	.34129	.33604	.33091	.32590	.32100	.31621	.31152	.30694	.30246	.29807	.29378	.28959	.28548	.28146	.27753
109	75	.38574	.37980	.37400	.36833	.36278	.35735	.35205	.34686	.34178	.33681	.33195	.32719	.32253	.31797	.31351	.30914	.30486	.30067	.29657	.29255
109	76	.40256	.39660	.39076	.38505	.37947	.37400	.36864	.36340	.35827	.35324	.34832	.34350	.33877	.33415	.32961	.32517	.32082	.31656	.31238	.30828
109	77	.41991	.41394	.40808	.40235	.39674	.39124	.38585	.38056	.37539	.37032	.36535	.36047	.35570	.35101	.34642	.34192	.33750	.33317	.32892	.32475
109	78	.43777	.43180	.42594	.42020	.41457	.40906	.40365	.39834	.39314	.38803	.38302	.37811	.37329	.36856	.36392	.35937	.35490	.35051	.34621	.34198
109	79	.45602	.45007	.44422	.43849	.43287	.42735	.42193	.41661	.41139	.40627	.40124	.39630	.39145	.38669	.38201	.37742	.37291	.36848	.36413	.35985
109	80	.47449	.46856	.46275	.45704	.45143	.44592	.44051	.43519	.42997	.42484	.41980	.41485	.40998	.40520	.40050	.39588	.39134	.38688	.38249	.37818
109	81	.49300	.48712	.48134	.47566	.47008	.46460	.45921	.45391	.44870	.44357	.43854	.43358	.42871	.42392	.41921	.41457	.41001	.40553	.40112	.39678
109	82	.51145	.50563	.49990	.49427	.48873	.48328	.47792	.47265	.46746	.46235	.45733	.45238	.44752	.44273	.43802	.43338	.42881	.42431	.41989	.41553
109	83	.52983	.52407	.51841	.51284	.50735	.50195	.49663	.49139	.48624	.48116	.47616	.47123	.46638	.46161	.45690	.45227	.44770	.44320	.43877	.43441
109	84	.54828	.54261	.53702	.53151	.52609	.52075	.51549	.51030	.50519	.50015	.49519	.49030	.48548	.48073	.47604	.47143	.46688	.46239	.45797	.45361
109	85	.56693	.56135	.55586	.55044	.54510	.53983	.53464	.52952	.52447	.51949	.51458	.50974	.50496	.50025	.49560	.49102	.48650	.48204	.47763	.47329
109	86	.58560	.58013	.57474	.56943	.56418	.55901	.55390	.54886	.54389	.53898	.53413	.52935	.52463	.51998	.51538	.51084	.50636	.50194	.49758	.49327
109	87	.60398	.59864	.59337	.58817	.58303	.57795	.57294	.56799	.56310	.55828	.55351	.54881	.54416	.53957	.53503	.53055	.52613	.52176	.51744	.51317
109	88	.62206	.61685	.61170	.60662	.60159	.59663	.59173	.58688	.58209	.57736	.57268	.56806	.56349	.55898	.55451	.55010	.54574	.54144	.53718	.53296
109	89	.63980	.63474	.62972	.62477	.61987	.61503	.61024	.60551	.60083	.59620	.59162	.58710	.58262	.57819	.57382	.56949	.56520	.56097	.55678	.55263
109	90	.65719	.65227	.64741	.64259	.63783	.63312	.62846	.62385	.61928	.61477	.61030	.60588	.60151	.59718	.59290	.58866	.58447	.58032	.57621	.57214
109	91	.67388	.66912	.66440	.65973	.65511	.65053	.64600	.64152	.63708	.63269	.62834	.62403	.61977	.61554	.61136	.60722	.60312	.59907	.59505	.59107
109	92	.68949	.68487	.68030	.67577	.67129	.66685	.66245	.65809	.65378	.64950	.64527	.64107	.63692	.63280	.62872	.62468	.62068	.61672	.61279	.60890
109	93	.70401	.69954	.69511	.69072	.68637	.68205	.67778	.67355	.66935	.66519	.66107	.65699	.65294	.64893	.64495	.64101	.63711	.63323	.62940	.62559
109	94	.71765	.71332	.70902	.70477	.70055	.69636	.69222	.68810	.68403	.67998	.67597	.67200	.66806	.66415	.66027	.65643	.65262	.64884	.64509	.64138
109	95	.73072	.72653	.72237	.71825	.71416	.71010	.70608	.70209	.69813	.69421	.69031	.68645	.68262	.67881	.67504	.67130	.66759	.66390	.66025	.65662
109	96	.74311	.73906	.73504	.73105	.72709	.72316	.71926	.71539	.71155	.70774	.70396	.70021	.69648	.69279	.68912	.68548	.68186	.67828	.67471	.67118
109	97	.75465	.75073	.74684	.74297	.73914	.73533	.73155	.72780	.72407	.72037	.71670	.71305	.70943	.70584	.70227	.69872	.69520	.69171	.68824	.68480
109	98	.76555	.76175	.75798	.75424	.75052	.74683	.74317	.73953	.73591	.73232	.72875	.72521	.72169	.71819	.71472	.71127	.70784	.70444	.70106	.69770
109	99	.77626	.77260	.76895	.76534	.76174	.75817	.75462	.75109	.74759	.74411	.74065	.73721	.73379	.73040	.72703	.72368	.72035	.71704	.71375	.71048
109	100	.78676	.78323	.77971	.77622	.77274	.76929	.76586	.76245	.75906	.75569	.75234	.74901	.74570	.74241	.73914	.73589	.73265	.72944	.72625	.72307
109	101	.79719	.79379	.79040	.78703	.78368	.78035	.77704	.77375	.77048	.76722	.76399	.76077	.75757	.75438	.75122	.74807	.74494	.74183	.73873	.73565
109	102	.80749	.80422	.80096	.79772	.79450	.79130	.78811	.78494	.78178	.77864	.77552	.77241	.76932	.76625	.76319	.76015	.75712	.75411	.75111	.74813
109	103	.81775	.81461	.81149	.80838	.80529	.80221	.79914	.79609	.79306	.79003	.78703	.78404	.78106	.77809	.77514	.77221	.76929	.76638	.76348	.76060
109	104	.82881	.82582	.82284	.81988	.81693	.81399	.81106	.80815	.80525	.80236	.79948	.79662	.79377	.79093	.78810	.78528	.78248	.77969	.77691	.77414

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

## Section 2

Ages		Adjusted Payout Rate																			
O	Y	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
109	105	.83959	.83674	.83391	.83108	.82826	.82546	.82267	.81988	.81711	.81435	.81159	.80885	.80612	.80340	.80069	.79799	.79530	.79262	.78995	.78729
109	106	.85373	.85108	.84844	.84581	.84319	.84058	.83797	.83537	.83278	.83020	.82763	.82506	.82250	.81995	.81741	.81488	.81235	.80983	.80732	.80482
109	107	.87113	.86875	.86636	.86399	.86161	.85925	.85689	.85453	.85218	.84984	.84749	.84516	.84283	.84051	.83819	.83587	.83356	.83126	.82896	.82666
109	108	.89913	.89721	.89529	.89337	.89145	.88953	.88762	.88571	.88380	.88189	.87999	.87808	.87618	.87428	.87238	.87049	.86859	.86670	.86481	.86293
109	109	.94900	.94800	.94700	.94600	.94500	.94400	.94300	.94200	.94100	.94000	.93900	.93800	.93700	.93600	.93500	.93400	.93300	.93200	.93100	.93000