Table H (2.2)
Commutation Factors Based on Life Table 90CM
Interest at 2.2 Percent

Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$
0	100000.0	3579620	21248.35	**55**	27088.80	493187.0	16238.69
1	96931.51	3482231	20322.43	**56**	26300.80	466783.8	16031.56
2	94775.99	3387420	20252.74	**57**	25517.40	441157.8	15811.93
3	92690.83	3294707	20207.28	**58**	24736.86	416305.3	15578.14
4	90661.61	3204029	20172.99	**59**	23957.60	392224.3	15328.67
5	88683.09	3115332	20145.78	**60**	23179.30	368913.7	15063.20
6	86750.36	3028570	20121.83	**61**	22402.72	346372.2	14782.53
7	84862.33	2943697	20100.99	**62**	21629.37	324597.3	14488.23
8	83016.22	2860671	20081.45	**63**	20859.39	303585.7	14180.50
9	81212.74	2779450	20064.83	**64**	20091.92	283334.6	13858.56
10	79450.84	2699993	20051.01	**65**	19326.92	263841.4	13522.41
11	77727.96	2622258	20038.27	**66**	18565.34	245103.3	13173.06
12	76042.43	2546210	20025.81	**67**	17808.50	227116.2	12811.95
13	74389.68	2471812	20009.81	**68**	17055.38	209875.9	12438.11
14	72764.74	2399036	19985.96	**69**	16304.83	193379.4	12050.48
15	71165.19	2327854	19952.41	**70**	15555.14	177624.9	11647.39
16	69589.49	2258242	19908.15	**71**	14805.21	162612.1	11227.75
17	68038.98	2190177	19855.08	**72**	14055.12	148341.3	10791.61
18	66514.86	2123633	19794.94	**73**	13305.33	134812.4	10339.46
19	65020.21	2058581	19731.42	**74**	12558.94	122023.5	9874.419
20	63556.49	1994992	19666.66	**75**	11818.76	109969.8	9399.425
21	62123.76	1932836	19601.36	**76**	11087.22	98643.99	8917.056
22	60720.17	1872083	19534.34	**77**	10365.23	88037.10	8428.417
23	59346.40	1812703	19466.92	**78**	9653.253	78139.42	7934.186
24	58002.44	1754668	19399.75	**79**	8950.635	68941.37	7433.925
25	56688.27	1697947	19333.45	**80**	8256.608	60434.09	6927.058
26	55402.67	1642511	19267.42	**81**	7571.842	52608.73	6414.450
27	54146.15	1588333	19202.81	**82**	6898.795	45454.91	5898.787
28	52915.87	1535385	19137.40	**83**	6241.524	38959.01	5384.426
29	51711.34	1483641	19071.24	**84**	5605.978	33102.43	4877.725
30	50531.03	1433076	19003.35	**85**	4996.790	27861.39	4383.839
31	49374.01	1383668	18933.32	**86**	4414.770	23209.39	3904.164
32	48239.89	1335392	18861.26	**87**	3860.612	19119.21	3439.990
33	47128.80	1288227	18787.80	**88**	3338.434	15561.24	2996.086
34	46039.37	1242150	18712.06	**89**	2852.085	12501.92	2577.043
35	44972.20	1197140	18635.12	**90**	2404.595	9904.275	2186.701
36	43925.53	1153175	18555.68	**91**	1996.719	7729.500	1826.670
37	42899.06	1110236	18473.88	**92**	1629.600	5937.831	1498.967
38	41892.94	1068301	18390.31	**93**	1306.169	4487.487	1207.444
39	40905.96	1027353	18304.20	**94**	1028.105	3334.408	954.7482
40	39938.30	987371.0	18216.14	**95**	794.8091	2434.017	741.2607
41	38989.66	948336.8	18126.25	**96**	602.6492	1743.842	564.2847
42	38058.94	910232.2	18033.83	**97**	447.4660	1225.271	420.5100
43	37145.13	873039.8	17938.25	**98**	325.3528	843.6779	306.7919
44	36247.26	836743.4	17838.90	**99**	231.8324	568.5872	219.3235
45	35362.95	801328.4	17733.72	**100**	161.5922	374.3701	153.3561
46	34491.83	766781.7	17622.63	**101**	110.0356	240.2955	104.7491
47	33631.76	733091.1	17503.75	**102**	73.00925	149.9574	69.71019
48	32782.88	700245.8	17377.47	**103**	47.09355	90.69179	45.09833
49	31944.29	668235.1	17243.12	**104**	29.54100	52.88140	28.37761
50	31116.17	637048.7	17101.10	**105**	17.81123	29.52324	17.16172
51	30297.37	606676.8	16950.48	**106**	10.45669	15.58098	10.11391
52	29485.85	577111.3	16789.40	**107**	5.846627	7.541866	5.680706
53	28681.03	548345.2	16617.43	**108**	3.146424	3.108269	3.078042
54	27882.07	520372.4	16433.87	**109**	1.585993	.7759261	1.568923

Table H (2.4)
Commutation Factors Based on Life Table 90CM
Interest at 2.4 Percent

Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$
0	100000.0	3387554	18698.71	**55**	24327.16	431657.5	13967.38
1	96742.19	3290355	17773.67	**56**	23573.37	407992.3	13781.55
2	94406.13	3195914	17704.19	**57**	22826.53	385068.6	13584.89
3	92148.78	3103743	17658.95	**58**	22085.08	362880.3	13375.96
4	89955.39	3013771	17624.89	**59**	21347.59	341422.8	13153.44
5	87820.42	2925937	17597.93	**60**	20613.73	320692.3	12917.12
6	85738.71	2840187	17574.23	**61**	19884.19	300684.9	12667.76
7	83708.88	2756468	17553.65	**62**	19160.29	281395.7	12406.79
8	81727.93	2674730	17534.40	**63**	18442.12	262819.0	12134.46
9	79796.27	2594926	17518.05	**64**	17728.89	244949.6	11850.10
10	77912.64	2517007	17504.48	**65**	17020.56	227782.6	11553.77
11	76074.23	2440926	17492.00	**66**	16317.92	211312.9	11246.41
12	74279.21	2366641	17479.82	**67**	15622.13	195534.1	10929.31
13	72522.86	2294110	17464.21	**68**	14932.25	180439.9	10601.69
14	70800.15	2223299	17440.98	**69**	14247.25	166025.2	10262.64
15	69108.54	2154174	17408.36	**70**	13565.62	152285.7	9910.762
16	67446.38	2086707	17365.43	**71**	12886.39	139218.7	9545.145
17	65814.83	2020866	17314.04	**72**	12209.62	126821.7	9165.896
18	64214.87	1956623	17255.92	**73**	11535.71	115092.1	8773.497
19	62649.30	1893943	17194.66	**74**	10867.32	104025.8	8370.698
20	61119.34	1832793	17132.31	**75**	10206.87	93616.03	7960.080
21	59624.87	1773137	17069.58	**76**	9556.397	83854.02	7543.901
22	58163.91	1714941	17005.32	**77**	8916.643	74729.48	7123.136
23	56736.94	1658173	16940.80	**78**	8287.947	66231.68	6698.387
24	55343.78	1602797	16876.65	**79**	7669.694	58349.98	6269.295
25	53984.21	1548782	16813.44	**80**	7061.172	51074.43	5835.386
26	52656.88	1496094	16750.63	**81**	6462.902	44395.14	5397.419
27	51362.12	1444701	16689.28	**82**	5876.927	38300.96	4957.703
28	50097.06	1394574	16627.29	**83**	5306.628	32778.06	4519.954
29	48861.08	1345682	16564.72	**84**	4756.969	27808.45	4089.566
30	47652.57	1297997	16500.63	**85**	4231.759	23369.83	3670.883
31	46470.51	1251494	16434.65	**86**	3731.547	19437.77	3265.040
32	45314.41	1206146	16366.90	**87**	3256.776	15987.33	2873.080
33	44184.23	1161928	16297.96	**88**	2810.771	12991.73	2498.969
34	43078.57	1118815	16227.02	**89**	2396.603	10420.98	2146.499
35	41997.85	1076781	16155.10	**90**	2016.631	8242.446	1818.812
36	40940.28	1035804	16080.98	**91**	1671.292	6422.117	1517.161
37	39905.48	995861.2	16004.82	**92**	1361.342	4925.385	1243.133
38	38893.45	956929.3	15927.15	**93**	1089.022	3716.156	999.8345
39	37902.97	918986.9	15847.29	**94**	855.5115	2756.651	789.3518
40	36934.07	882012.6	15765.77	**95**	660.0883	2008.877	611.8753
41	35986.36	845985.2	15682.72	**96**	499.5221	1436.807	465.0388
42	35058.73	810884.3	15597.50	**97**	370.1699	1007.815	345.9823
43	34150.12	776690.8	15509.54	**98**	268.6251	692.7553	251.9990
44	33259.56	743386.1	15418.29	**99**	191.0368	466.0723	179.8511
45	32384.76	710953.7	15321.87	**100**	132.8967	306.3442	125.5445
46	31525.31	679378.2	15220.24	**101**	90.31877	196.2939	85.60772
47	30679.18	648645.4	15111.69	**102**	59.80999	122.2879	56.87508
48	29846.41	618742.1	14996.60	**103**	38.50421	73.83172	36.73225
49	29026.14	589655.6	14874.40	**104**	24.10587	42.97790	23.07440
50	28218.45	561373.4	14745.48	**105**	14.50583	23.95454	13.93092
51	27422.23	533883.8	14609.02	**106**	8.499510	12.62186	8.196586
52	26635.60	507176.2	14463.37	**107**	4.743030	6.100189	4.596626
53	25857.97	481241.6	14308.18	**108**	2.547526	2.510494	2.487274
54	25088.56	456071.3	14142.84	**109**	1.281603	.6257829	1.266585

Table H (2.6)
Commutation Factors Based on Life Table 90CM
Interest at 2.6 Percent

Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$
0	100000.0	3211609	16498.17	**55**	21851.65	378027.9	12022.92
1	96553.61	3114599	15574.03	**56**	21133.28	356812.3	11856.16
2	94038.43	3020527	15504.74	**57**	20423.87	336301.5	11680.03
3	91610.95	2928893	15459.72	**58**	19721.94	316487.4	11493.27
4	89256.03	2839621	15425.90	**59**	19026.20	297363.2	11294.75
5	86967.80	2752640	15399.17	**60**	18336.33	278923.0	11084.33
6	84740.79	2667887	15375.72	**61**	17652.91	261160.8	10862.73
7	82573.31	2585304	15355.41	**62**	16977.08	244069.4	10631.28
8	80462.08	2504833	15336.43	**63**	16308.89	227641.6	10390.20
9	78407.20	2426417	15320.35	**64**	15647.60	211870.0	10138.98
10	76407.12	2350004	15307.03	**65**	14993.14	196747.9	9877.691
11	74458.82	2275539	15294.81	**66**	14346.17	182268.2	9607.202
12	72560.19	2202973	15282.90	**67**	13707.69	168423.0	9328.690
13	70706.39	2132259	15267.66	**68**	13076.81	155204.4	9041.496
14	68892.27	2063355	15245.03	**69**	12452.60	142605.4	8744.861
15	67115.16	1996225	15213.32	**70**	11833.72	130620.1	8437.600
16	65373.27	1930831	15171.67	**71**	11219.30	119243.5	8118.968
17	63667.51	1867139	15121.90	**72**	10609.35	108471.3	7789.100
18	61998.66	1805112	15065.74	**73**	10004.23	98298.95	7448.459
19	60369.21	1744714	15006.65	**74**	9406.204	88720.49	7099.472
20	58780.14	1685904	14946.63	**75**	8817.329	79727.90	6744.404
21	57231.08	1628643	14886.36	**76**	8239.322	71311.30	6385.229
22	55719.95	1572893	14824.73	**77**	7672.754	63459.66	6022.803
23	54246.99	1518616	14762.99	**78**	7117.860	56161.57	5657.659
24	52811.82	1465773	14701.71	**79**	6574.052	49405.80	5289.501
25	51414.03	1414330	14641.45	**80**	6040.661	43181.74	4917.936
26	50052.13	1364248	14581.69	**81**	5518.078	37478.91	4543.627
27	48726.25	1315493	14523.43	**82**	5007.986	32285.79	4168.556
28	47433.47	1268031	14464.68	**83**	4513.195	27588.66	3795.890
29	46173.03	1221828	14405.49	**84**	4037.833	23370.33	3430.205
30	44943.22	1176855	14344.99	**85**	3585.020	19610.06	3075.158
31	43742.94	1133082	14282.82	**86**	3155.093	16285.43	2731.671
32	42571.55	1090479	14219.10	**87**	2748.298	13373.71	2400.581
33	41428.86	1049018	14154.40	**88**	2367.303	10850.73	2085.184
34	40313.41	1008672	14087.95	**89**	2014.545	8689.804	1788.610
35	39225.44	969413.0	14020.71	**90**	1691.843	6862.136	1513.427
36	38163.16	931215.7	13951.55	**91**	1399.390	5337.956	1260.603
37	37126.04	894054.7	13880.62	**92**	1137.643	4087.171	1031.377
38	36113.96	857905.1	13808.43	**93**	908.2976	3078.615	828.2536
39	35125.66	822742.8	13734.35	**94**	712.1473	2279.901	652.8699
40	34161.03	788544.5	13658.88	**95**	548.4015	1658.650	505.2766
41	33219.60	755287.1	13582.14	**96**	414.1941	1184.301	383.4023
42	32300.20	722948.1	13503.55	**97**	306.3394	829.2820	284.7781
43	31401.75	691506.4	13422.58	**98**	221.8712	569.0582	207.0757
44	30523.25	660941.8	13338.76	**99**	157.4795	382.1940	147.5425
45	29662.49	631235.6	13250.36	**100**	109.3387	250.7803	102.8184
46	28818.99	602370.7	13157.36	**101**	74.16350	160.4146	69.99272
47	27990.82	574331.0	13058.22	**102**	49.01607	99.76448	46.42219
48	27177.95	547101.2	12953.32	**103**	31.49384	60.13059	29.93044
49	26379.49	520666.9	12842.15	**104**	19.67854	34.94344	18.77001
50	25595.46	495013.7	12725.10	**105**	11.81858	19.44423	11.31303
51	24824.77	470127.8	12601.44	**106**	6.911448	10.22896	6.645495
52	24065.64	445997.2	12469.72	**107**	3.849317	4.936150	3.720977
53	23317.51	422610.5	12329.63	**108**	2.063474	2.028528	2.010732
54	22579.58	399957.4	12180.69	**109**	1.036064	.5049045	1.022937

Table H (2.8)
Commutation Factors Based on Life Table 90CM
Interest at 2.8 Percent

Age x	D_x	N^o_x	M_x	Age x	D_x	N^o_x	M_x
0	100000.0	3050125	14596.50	**55**	19632.14	331254.8	10357.01
1	96365.76	2953304	13673.25	**56**	18949.81	312231.2	10207.33
2	93672.88	2859597	13604.16	**57**	18278.05	293875.3	10049.55
3	91077.29	2768498	13559.36	**58**	17615.54	276177.5	9882.568
4	88563.46	2679918	13525.77	**59**	16961.04	259129.1	9705.426
5	86125.09	2593779	13499.27	**60**	16314.25	242722.4	9518.023
6	83756.40	2510012	13476.07	**61**	15675.64	226949.6	9321.051
7	81455.31	2428546	13456.01	**62**	15046.18	211802.2	9115.719
8	79218.24	2349319	13437.32	**63**	14425.86	197271.1	8902.271
9	77044.95	2272266	13421.50	**64**	13814.00	183347.6	8680.264
10	74933.55	2197326	13408.42	**65**	13210.48	170023.5	8449.817
11	72880.75	2124439	13396.45	**66**	12615.85	157290.3	8211.718
12	70884.19	2053550	13384.80	**67**	12030.92	145138.7	7967.033
13	68938.82	1984603	13369.93	**68**	11454.88	133559.7	7715.211
14	67039.37	1917553	13347.88	**69**	10886.87	122544.8	7455.618
15	65183.00	1852355	13317.06	**70**	10325.68	112086.8	7187.248
16	63367.73	1788967	13276.64	**71**	9770.508	102179.3	6909.488
17	61594.23	1727349	13228.45	**72**	9221.353	92816.42	6622.493
18	59863.04	1667459	13174.17	**73**	8678.481	83992.09	6326.702
19	58176.31	1609255	13117.17	**74**	8143.828	75699.12	6024.253
20	56534.76	1552692	13059.39	**75**	7619.132	67928.55	5717.133
21	54937.79	1497725	13001.47	**76**	7105.820	60669.84	5407.064
22	53383.14	1444313	12942.37	**77**	6604.322	53911.54	5094.799
23	51870.84	1392413	12883.27	**78**	6114.777	47641.93	4780.803
24	50400.29	1341984	12824.74	**79**	5636.618	41849.51	4464.831
25	48970.86	1292985	12767.29	**80**	5169.210	36523.36	4146.556
26	47580.94	1245376	12710.41	**81**	4712.830	31652.74	3826.554
27	46230.40	1199118	12655.09	**82**	4268.854	27226.08	3506.524
28	44916.28	1154174	12599.40	**83**	3839.605	23229.98	3189.165
29	43637.66	1110509	12543.40	**84**	3428.507	19648.22	2878.357
30	42392.75	1068088	12486.28	**85**	3038.103	16461.61	2577.178
31	41180.31	1026879	12427.69	**86**	2668.562	13649.65	2286.372
32	39999.57	986850.0	12367.77	**87**	2319.974	11191.72	2006.606
33	38850.19	947969.8	12307.03	**88**	1994.470	9066.095	1740.619
34	37730.62	910208.5	12244.78	**89**	1693.967	7249.039	1490.994
35	36640.93	873536.6	12181.91	**90**	1419.849	5715.201	1259.823
36	35579.28	837925.5	12117.37	**91**	1172.128	4438.549	1047.849
37	34545.04	803347.9	12051.30	**92**	951.0356	3392.930	856.0336
38	33537.95	769776.8	11984.20	**93**	757.8322	2551.448	686.3917
39	32556.68	737186.2	11915.46	**94**	593.0195	1886.342	540.2019
40	31601.00	705550.8	11845.58	**95**	455.7766	1370.020	417.4160
41	30670.33	674845.5	11774.66	**96**	343.5671	976.5557	316.2235
42	29763.47	645046.3	11702.17	**97**	253.6091	682.6465	234.4950
43	28879.28	616130.2	11627.64	**98**	183.3231	467.6343	170.2293
44	28016.74	588075.5	11550.62	**99**	129.8657	313.5365	121.0867
45	27173.69	560861.9	11469.56	**100**	89.99089	205.3768	84.24033
46	26349.61	534470.3	11384.44	**101**	60.92129	131.1463	57.24919
47	25542.61	508883.0	11293.88	**102**	40.18570	81.42248	37.90587
48	24752.59	484083.3	11198.25	**103**	25.76991	48.99195	24.39814
49	23978.64	460054.8	11097.10	**104**	16.07069	28.42260	15.27485
50	23220.69	436781.7	10990.81	**105**	9.632988	15.78963	9.190878
51	22477.69	414248.7	10878.73	**106**	5.622366	8.293138	5.390159
52	21747.95	392442.0	10759.57	**107**	3.125273	3.995888	3.013388
53	21030.86	371348.8	10633.10	**108**	1.672082	1.639772	1.626168
54	20325.68	350956.9	10498.89	**109**	.8379140	.4075457	.8265027

Table H (3.0)
Commutation Factors Based on Life Table 90CM
Interest at 3.0 Percent

Age x	D_x	N^o_x	$\bar{M}_x$	Age x	D_x	N^o_x	$\bar{M}_x$
0	100000.0	2901634	12950.97	**55**	17641.75	290436.3	8928.661
1	96178.64	2805001	12028.60	**56**	16995.53	273374.6	8794.288
2	93309.45	2711658	11959.72	**57**	16361.22	256943.7	8652.909
3	90547.78	2621088	11915.13	**58**	15737.56	241132.6	8503.585
4	87877.59	2533194	11881.76	**59**	15123.42	225931.3	8345.479
5	85292.17	2447889	11855.50	**60**	14518.46	211330.6	8178.541
6	82785.32	2365092	11832.55	**61**	13923.06	197321.3	8003.418
7	80354.58	2284728	11812.74	**62**	13338.02	183893.5	7821.217
8	77996.00	2206723	11794.31	**63**	12763.30	171037.1	7632.183
9	75708.94	2131006	11778.75	**64**	12198.22	158742.2	7435.950
10	73491.18	2057509	11765.91	**65**	11642.64	146999.4	7232.653
11	71339.10	1986164	11754.18	**66**	11096.99	135799.2	7023.012
12	69250.04	1916908	11742.79	**67**	10561.93	125131.3	6807.992
13	67218.75	1849682	11728.27	**68**	10036.70	114985.8	6587.130
14	65239.77	1784432	11706.80	**69**	9520.495	105353.4	6359.893
15	63310.05	1721107	11676.83	**70**	9012.201	96225.68	6125.430
16	61427.43	1659661	11637.62	**71**	8511.093	87595.28	5883.235
17	59592.30	1600045	11590.95	**72**	8017.126	79455.12	5633.473
18	57804.92	1542215	11538.48	**73**	7530.498	71798.06	5376.556
19	56067.10	1486120	11483.49	**74**	7052.847	64616.06	5114.365
20	54379.26	1431714	11427.85	**75**	6585.629	57899.53	4848.643
21	52740.57	1378946	11372.20	**76**	6130.019	51637.61	4580.891
22	51148.60	1327769	11315.52	**77**	5686.326	45818.71	4311.765
23	49603.10	1278138	11258.95	**78**	5254.605	40431.06	4041.673
24	48103.25	1230007	11203.03	**79**	4834.303	35463.13	3770.409
25	46648.21	1183332	11148.25	**80**	4424.818	30903.97	3497.698
26	45236.20	1138069	11094.12	**81**	4026.326	26742.84	3224.040
27	43866.87	1094177	11041.57	**82**	3639.941	22968.34	2950.890
28	42537.18	1051613	10988.78	**83**	3267.574	19567.59	2680.546
29	41246.04	1010341	10935.80	**84**	2912.056	16525.36	2416.296
30	39991.55	970323.1	10881.86	**85**	2575.450	13824.02	2160.729
31	38772.35	931523.6	10826.65	**86**	2257.791	11444.91	1914.444
32	37587.53	893908.3	10770.28	**87**	1959.050	9369.365	1677.969
33	36436.57	857443.6	10713.26	**88**	1680.915	7577.912	1453.578
34	35317.84	822097.0	10654.93	**89**	1424.883	6049.493	1243.398
35	34231.24	787836.8	10596.13	**90**	1191.989	4761.808	1049.135
36	33174.87	754632.3	10535.90	**91**	982.1120	3692.116	871.3485
37	32147.98	722454.0	10474.36	**92**	795.3140	2817.706	710.7829
38	31150.16	691273.1	10411.97	**93**	632.5150	2115.373	569.0538
39	30180.04	661061.6	10348.19	**94**	493.9951	1561.330	447.1552
40	29237.25	631792.5	10283.47	**95**	378.9323	1132.060	344.9705
41	28321.09	603439.1	10217.92	**96**	285.0867	805.5691	260.9197
42	27430.32	575975.9	10151.04	**97**	210.0323	562.1613	193.1675
43	26563.77	549378.3	10082.42	**98**	151.5285	384.4397	139.9953
44	25720.34	523623.1	10011.65	**99**	107.1341	257.3151	99.41460
45	24897.95	498688.5	9937.299	**100**	74.09476	168.2609	69.04694
46	24096.01	474554.1	9859.383	**101**	50.06266	107.2612	46.84483
47	23312.67	451200.7	9776.653	**102**	32.95887	66.47954	30.96449
48	22547.75	428610.0	9689.454	**103**	21.09452	39.93283	19.89653
49	21800.33	406764.3	9597.403	**104**	13.12946	23.12804	12.43562
50	21070.25	385646.5	9500.856	**105**	7.854697	12.82717	7.469882
51	20356.45	365240.0	9399.253	**106**	4.575552	6.726431	4.373759
52	19657.33	345529.6	9291.443	**107**	2.538448	3.236065	2.441366
53	18972.27	326501.0	9177.239	**108**	1.355482	1.326068	1.315700
54	18300.51	308140.9	9056.282	**109**	.6779403	.3290972	.6680673

Table H (3.2)
Commutation Factors Based on Life Table 90CM
Interest at 3.2 Percent

Age x	D_x	N^o_x	$\bar{M}_x$	Age x	D_x	N^o_x	$\bar{M}_x$
0	100000.0	2764838	11525.17	55	15856.44	254792.7	7703.075
1	95992.25	2668393	10603.68	56	15246.01	239487.3	7582.415
2	92948.14	2575411	10535.00	57	14648.55	224776.4	7455.711
3	90022.36	2485367	10490.62	58	14062.87	210647.8	7322.146
4	87198.34	2398152	10457.48	59	13487.89	197090.4	7181.000
5	84468.89	2313670	10431.44	60	12923.26	184093.9	7032.257
6	81827.35	2231832	10408.74	61	12369.26	171648.0	6876.525
7	79270.82	2152551	10389.18	62	11826.55	159741.9	6714.811
8	76794.93	2075747	10371.01	63	11295.02	148364.5	6547.359
9	74398.63	2001341	10355.71	64	10774.03	137505.1	6373.866
10	72079.29	1929256	10343.11	65	10263.38	127153.4	6194.476
11	69832.96	1859417	10331.61	66	9763.419	117299.1	6009.847
12	67656.63	1791755	10320.47	67	9274.653	107931.4	5820.847
13	65544.81	1726203	10306.30	68	8796.360	99039.73	5627.088
14	63491.82	1662701	10285.38	69	8327.773	90614.05	5428.124
15	61494.40	1601192	10256.25	70	7867.881	82645.33	5223.230
16	59550.14	1541624	10218.19	71	7416.001	75125.37	5011.989
17	57659.14	1483942	10172.99	72	6972.053	68046.32	4794.571
18	55821.34	1428096	10122.27	73	6536.168	61400.31	4571.358
19	54038.23	1374031	10069.22	74	6109.723	55178.70	4344.004
20	52309.90	1321695	10015.65	75	5693.926	49371.60	4114.035
21	50635.24	1271034	9962.168	76	5289.735	43968.04	3882.758
22	49011.65	1221995	9907.802	77	4897.352	38956.51	3650.744
23	47438.60	1174530	9853.645	78	4516.762	34325.38	3418.350
24	45915.05	1128589	9800.213	79	4147.425	30063.32	3185.399
25	44439.91	1084123	9747.976	80	3788.764	26159.52	2951.659
26	43011.23	1041086	9696.463	81	3440.873	22603.45	2717.562
27	41628.42	999433.5	9646.547	82	3104.642	19384.03	2484.353
28	40288.35	959120.5	9596.496	83	2781.635	16489.03	2253.986
29	38989.76	920106.1	9546.368	84	2474.185	13904.25	2029.249
30	37730.63	882350.3	9495.424	85	2183.951	11613.54	1812.318
31	36509.47	845815.3	9443.381	86	1910.870	9599.987	1603.671
32	35325.20	810464.0	9390.356	87	1654.819	7846.768	1403.722
33	34177.15	776260.5	9336.819	88	1417.125	6336.452	1214.359
34	33063.60	743170.0	9282.158	89	1198.945	5050.388	1037.332
35	31984.24	711158.7	9227.166	90	1001.036	3968.986	874.0285
36	30937.14	680193.9	9170.938	91	823.1823	3072.397	724.8656
37	29921.42	650244.2	9113.603	92	665.3209	2340.908	590.4118
38	28936.52	621279.1	9055.590	93	528.1057	1754.510	471.9614
39	27981.01	593269.0	8996.401	94	411.6520	1292.819	370.2818
40	27054.38	566185.1	8936.454	95	315.1568	935.7964	285.2113
41	26155.83	539999.5	8875.852	96	236.6463	664.7811	215.3733
42	25284.07	514685.0	8814.153	97	174.0068	463.1235	159.1869
43	24437.87	490216.1	8750.957	98	125.2945	316.1706	115.1770
44	23616.09	466568.0	8685.910	99	88.41435	211.2587	81.65407
45	22816.68	443717.7	8617.710	100	61.02956	137.9075	56.61652
46	22038.97	421643.6	8546.376	101	41.15515	87.76136	38.34679
47	21281.19	400325.3	8470.780	102	27.04208	54.30081	25.30446
48	20543.04	379743.1	8391.256	103	17.27408	32.56198	16.23210
49	19823.57	359878.3	8307.470	104	10.73074	18.82739	10.12827
50	19122.56	340712.5	8219.760	105	6.407223	10.42477	6.073630
51	18438.94	322228.3	8127.638	106	3.725130	5.457932	3.550476
52	17771.17	304409.1	8030.077	107	2.062641	2.621801	1.978743
53	17118.60	287239.7	7926.929	108	1.099276	1.072821	1.064945
54	16480.47	270705.6	7817.894	109	.5487341	.2658595	.5402266

Table H (3.4)
Commutation Factors Based on Life Table 90CM
Interest at 3.4 Percent

Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$
0	100000.0	2638586	10288.08	**55**	14254.74	223649.0	6650.679
1	95806.58	2542327	9367.465	**56**	13679.46	209916.2	6542.310
2	92588.92	2449704	9298.977	**57**	13117.98	196742.4	6428.733
3	89500.99	2360182	9254.820	**58**	12569.13	184114.5	6309.237
4	86525.65	2273640	9221.901	**59**	12031.91	172020.7	6183.204
5	83655.13	2189972	9196.088	**60**	11505.93	160449.6	6050.644
6	80882.29	2109079	9173.620	**61**	10991.39	149390.1	5912.123
7	78203.73	2030865	9154.306	**62**	10488.80	138830.7	5768.561
8	75614.63	1955242	9136.404	**63**	9998.021	128759.7	5620.190
9	73113.46	1882121	9121.350	**64**	9518.406	119165.9	5466.766
10	70697.18	1811418	9108.974	**65**	9049.736	110038.3	5308.433
11	68361.44	1743051	9097.710	**66**	8592.239	101366.1	5145.791
12	66102.86	1676943	9086.816	**67**	8146.317	93138.10	4979.621
13	63915.67	1613020	9072.987	**68**	7711.267	85343.24	4809.597
14	61793.96	1551216	9052.608	**69**	7286.364	77971.21	4635.342
15	59734.19	1491468	9024.277	**70**	6870.667	71012.49	4456.242
16	57733.70	1433716	8987.346	**71**	6463.534	64458.35	4271.950
17	55792.25	1377902	8943.565	**72**	6064.851	58300.42	4082.636
18	53909.48	1323969	8894.538	**73**	5674.685	52530.37	3888.652
19	52086.49	1271857	8843.352	**74**	5294.186	47139.23	3691.453
20	50323.06	1221509	8791.764	**75**	4924.348	42117.01	3492.370
21	48617.79	1172866	8740.361	**76**	4565.938	37452.82	3292.542
22	46967.86	1125872	8688.211	**77**	4219.068	33135.39	3092.465
23	45372.48	1080474	8636.362	**78**	3883.663	29153.39	2892.448
24	43830.34	1036619	8585.306	**79**	3559.197	25495.81	2692.340
25	42340.13	994254.1	8535.488	**80**	3245.116	22152.17	2491.942
26	40899.69	953330.3	8486.456	**81**	2941.443	19112.24	2291.627
27	39508.19	913798.8	8439.036	**82**	2648.882	16365.44	2092.456
28	38162.42	875613.0	8391.579	**83**	2368.701	13900.20	1896.094
29	36860.92	838728.8	8344.141	**84**	2102.817	11703.39	1704.902
30	35601.55	803103.6	8296.024	**85**	1852.556	9760.272	1520.707
31	34382.66	768696.8	8246.965	**86**	1617.778	8055.563	1343.888
32	33203.03	735469.3	8197.076	**87**	1398.290	6574.127	1174.770
33	32061.82	703382.7	8146.804	**88**	1195.127	5300.407	1014.913
34	30957.19	672400.4	8095.574	**89**	1009.170	4217.908	865.7608
35	29888.67	642486.4	8044.136	**90**	840.9574	3309.436	728.4366
36	28854.26	613606.3	7991.642	**91**	690.2071	2557.680	603.2460
37	27852.94	585727.1	7938.217	**92**	556.7673	1945.541	490.6190
38	26884.03	558816.6	7884.266	**93**	441.0853	1455.768	391.5892
39	25946.01	532843.6	7829.328	**94**	343.1556	1070.899	306.7450
40	25038.25	507778.0	7773.793	**95**	262.2085	773.8592	235.8973
41	24159.84	483590.6	7717.761	**96**	196.5074	548.8123	177.8478
42	23309.43	460253.2	7660.824	**97**	144.2131	381.6828	131.2359
43	22485.74	437738.8	7602.620	**98**	103.6405	260.1270	94.79619
44	21687.57	416021.9	7542.826	**99**	72.99270	173.5144	67.09322
45	20912.91	395078.2	7480.255	**100**	50.28704	113.0746	46.44251
46	20161.03	374885.0	7414.934	**101**	33.84537	71.83514	31.40297
47	19430.16	355420.9	7345.846	**102**	22.19598	44.37092	20.68737
48	18719.93	336665.3	7273.309	**103**	14.15104	26.56234	13.24792
49	18029.38	318598.5	7197.030	**104**	8.773690	15.33263	8.252381
50	17358.17	301201.1	7117.335	**105**	5.228553	8.475759	4.940377
51	16705.25	284454.8	7033.792	**106**	3.033976	4.430458	2.883341
52	16069.12	268342.2	6945.488	**107**	1.676693	2.125004	1.604443
53	15449.12	252847.3	6852.308	**108**	.8918581	.8682954	.8623360
54	14844.45	237954.5	6754.000	**109**	.4443347	.2148620	.4370294

Table H (3.6)
Commutation Factors Based on Life Table 90CM
Interest at 3.6 Percent

Age x	D_x	N^o_x	$\bar{M}_x$	Age x	D_x	N^o_x	$\bar{M}_x$
0	100000.0	2521855	9213.219	**55**	12817.48	196421.0	5746.321
1	95621.62	2425782	8293.482	**56**	12276.45	184096.7	5648.971
2	92231.78	2333516	8225.191	**57**	11749.83	172296.9	5547.140
3	88983.65	2244511	8181.246	**58**	11236.49	161007.8	5440.209
4	85859.43	2158636	8148.549	**59**	10735.46	150217.1	5327.645
5	82850.76	2075772	8122.959	**60**	10246.34	139912.7	5209.480
6	79949.94	1995811	8100.728	**61**	9769.228	130083.0	5086.241
7	77153.02	1918649	8081.654	**62**	9304.532	120715.8	4958.763
8	74454.69	1844186	8064.010	**63**	8852.041	111799.2	4827.270
9	71852.92	1772325	8049.201	**64**	8411.131	103321.4	4691.560
10	69344.16	1702975	8037.050	**65**	7981.542	95271.21	4551.779
11	66923.68	1636046	8026.012	**66**	7563.417	87637.41	4408.471
12	64587.68	1571453	8015.357	**67**	7157.045	80408.58	4262.336
13	62330.06	1509117	8001.858	**68**	6761.749	73573.54	4113.101
14	60144.65	1448962	7982.003	**69**	6376.831	67121.73	3960.448
15	58027.61	1390921	7954.454	**70**	6001.416	61043.40	3803.853
16	55976.00	1334928	7918.613	**71**	5634.893	55329.52	3643.030
17	53989.23	1280917	7876.205	**72**	5277.115	49971.42	3478.143
18	52066.60	1228828	7828.808	**73**	4928.093	44960.50	3309.515
19	50208.82	1178594	7779.418	**74**	4588.780	40287.69	3138.423
20	48415.31	1130155	7729.737	**75**	4259.979	35943.04	2966.030
21	46684.39	1083446	7680.330	**76**	3942.298	31915.91	2793.326
22	45013.01	1038409	7630.301	**77**	3635.774	28195.37	2620.741
23	43400.08	994984.1	7580.657	**78**	3340.278	24770.52	2448.540
24	41844.05	953116.1	7531.867	**79**	3055.301	21630.76	2276.593
25	40343.33	912749.4	7484.352	**80**	2780.308	18766.04	2104.731
26	38895.59	873830.9	7437.676	**81**	2515.266	16166.56	1933.270
27	37499.75	836309.0	7392.622	**82**	2260.720	13822.27	1763.118
28	36152.46	800134.4	7347.621	**83**	2017.694	11722.34	1595.690
29	34852.10	765260.3	7302.724	**84**	1787.752	9854.676	1432.983
30	33596.37	731641.6	7257.273	**85**	1571.947	8205.888	1276.535
31	32383.49	699235.4	7211.021	**86**	1370.081	6762.186	1126.642
32	31212.09	668000.3	7164.078	**87**	1181.913	5509.994	983.5530
33	30081.12	637895.9	7116.865	**88**	1008.238	4435.453	848.5618
34	28988.66	608883.7	7068.845	**89**	849.7162	3523.994	722.8525
35	27934.06	580926.0	7020.723	**90**	706.7153	2760.541	607.3358
36	26915.23	553986.7	6971.709	**91**	578.9096	2130.008	502.2293
37	25931.05	528031.2	6921.922	**92**	466.0857	1617.569	407.8533
38	24980.67	503025.9	6871.741	**93**	368.5322	1208.358	325.0314
39	24062.52	478938.3	6820.741	**94**	286.1572	887.4159	254.2103
40	23175.83	455737.2	6769.287	**95**	218.2334	640.1924	195.1864
41	22319.59	433392.2	6717.471	**96**	163.2353	453.2498	146.9183
42	21492.38	411874.0	6664.921	**97**	119.5640	314.6862	108.2353
43	20692.88	391154.8	6611.305	**98**	85.76031	214.1014	78.05265
44	19919.82	371208.0	6556.331	**99**	60.28330	142.5697	55.15079
45	19171.22	352008.5	6498.914	**100**	41.45095	92.74993	38.11195
46	18446.27	333532.9	6439.091	**101**	27.84443	58.82243	25.72682
47	17743.25	315758.6	6375.939	**102**	18.22528	36.27136	16.91951
48	17061.68	298664.4	6309.762	**103**	11.59709	21.67683	10.81672
49	16400.58	282229.7	6240.306	**104**	7.176353	12.49160	6.726655
50	15759.53	266434.6	6167.880	**105**	4.268386	6.893920	4.020205
51	15137.46	251260.0	6092.103	**106**	2.472038	3.597869	2.342515
52	14532.92	236687.8	6012.162	**107**	1.363507	1.723047	1.301477
53	13945.21	222701.2	5927.970	**108**	.7238696	.7030486	.6985599
54	13373.54	209284.1	5839.316	**109**	.3599445	.1737184	.3536907

Table H (3.8)
Commutation Factors Based on Life Table 90CM
Interest at 3.8 Percent

Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$
0	100000.0	2413737	8277.994	**55**	11527.49	172602.3	4968.599
1	95437.38	2317849	7359.127	**56**	11019.64	161539.7	4881.130
2	91876.70	2225939	7291.032	**57**	10526.61	150968.3	4789.810
3	88470.28	2137447	7247.298	**58**	10047.32	140874.0	4694.102
4	85199.61	2052231	7214.820	**59**	9580.813	131243.9	4593.546
5	82055.65	1970163	7189.451	**60**	9126.680	122065.5	4488.190
6	79030.10	1891122	7167.454	**61**	8684.938	113326.8	4378.522
7	76118.42	1814995	7148.618	**62**	8255.882	105015.3	4265.300
8	73314.74	1741671	7131.227	**63**	7839.254	97118.87	4148.737
9	70616.47	1671048	7116.658	**64**	7434.437	89625.51	4028.668
10	68019.58	1603022	7104.728	**65**	7041.139	82523.81	3905.234
11	65518.84	1537498	7093.910	**66**	6659.423	75802.41	3778.931
12	63110.04	1474383	7083.489	**67**	6289.479	69449.86	3650.385
13	60786.73	1413590	7070.311	**68**	5930.651	63454.92	3519.364
14	58542.41	1355038	7050.967	**69**	5582.267	57807.02	3385.601
15	56372.95	1298652	7024.177	**70**	5243.507	52496.31	3248.647
16	54275.06	1244360	6989.391	**71**	4913.786	47513.64	3108.267
17	52247.80	1192092	6948.310	**72**	4592.926	42850.23	2964.617
18	50290.09	1141779	6902.485	**73**	4280.892	38497.39	2817.991
19	48402.26	1093354	6854.826	**74**	3978.460	34446.08	2669.509
20	46583.35	1046747	6806.978	**75**	3686.274	30686.53	2520.186
21	44831.38	1001892	6759.485	**76**	3404.803	27208.47	2370.882
22	43143.05	958725.4	6711.488	**77**	3134.020	24001.38	2221.968
23	41516.99	917185.1	6663.951	**78**	2873.757	21054.86	2073.672
24	39951.34	877210.9	6617.322	**79**	2623.516	18358.82	1925.881
25	38444.29	838744.4	6571.999	**80**	2382.786	15903.70	1778.446
26	36993.28	801729.3	6527.563	**81**	2151.486	13680.18	1631.639
27	35596.98	766111.3	6484.753	**82**	1930.029	11678.80	1486.234
28	34251.94	731838.4	6442.076	**83**	1719.233	9889.498	1343.432
29	32956.31	698861.3	6399.579	**84**	1520.369	8301.166	1204.925
30	31707.68	667132.5	6356.641	**85**	1334.265	6901.679	1072.001
31	30504.10	636607.0	6313.030	**86**	1160.681	5678.629	944.8927
32	29344.02	607241.3	6268.853	**87**	999.3426	4619.863	823.7878
33	28226.25	578993.3	6224.508	**88**	850.8529	3713.058	709.7567
34	27148.75	551822.5	6179.492	**89**	715.6945	2945.358	603.7709
35	26110.68	525689.7	6134.467	**90**	594.1015	2303.561	506.5662
36	25109.88	500557.4	6088.695	**91**	485.7237	1774.523	418.2918
37	24145.09	476389.5	6042.292	**92**	390.3074	1345.398	339.1823
38	23215.36	453151.3	5995.611	**93**	308.0200	1003.379	269.8916
39	22319.00	430809.0	5948.260	**94**	238.7100	735.6519	210.7552
40	21455.14	409330.5	5900.579	**95**	181.6977	529.8175	161.5646
41	20622.66	388684.3	5852.656	**96**	135.6453	374.4719	121.4153
42	19820.08	368840.4	5804.147	**97**	99.16390	259.5503	89.30099
43	19046.02	349770.2	5754.750	**98**	70.99074	176.2881	64.29179
44	18299.15	331446.2	5704.199	**99**	49.80521	117.1895	45.35201
45	17577.53	313842.8	5651.503	**100**	34.18020	76.10849	31.28808
46	16880.26	296935.7	5596.705	**101**	22.91611	48.18598	21.08505
47	16205.63	280701.7	5538.969	**102**	14.97060	29.66209	13.84344
48	15553.11	265119.0	5478.584	**103**	9.507718	17.69696	8.835234
49	14921.65	250166.3	5415.330	**104**	5.872102	10.18108	5.485221
50	14310.78	235823.2	5349.497	**105**	3.485908	5.609560	3.272745
51	13719.41	222070.1	5280.751	**106**	2.014976	2.922925	1.903905
52	13146.13	208888.4	5208.367	**107**	1.109263	1.397689	1.056151
53	12590.20	196260.9	5132.282	**108**	.5877596	.5694824	.5661193
54	12050.81	184170.8	5052.318	**109**	.2917006	.1405109	.2863612

Table H (4.0)
Commutation Factors Based on Life Table 90CM
Interest at 4.0 Percent

Age x	D_x	N_x^o	M_x^-	Age x	D_x	N_x^o	M_x^-
0	100000.0	2313423	7463.079	55	10369.44	151753.9	4299.285
1	95253.85	2217719	6545.079	56	9893.551	141821.8	4220.677
2	91523.67	2126162	6477.179	57	9432.725	132349.0	4138.766
3	87960.86	2038180	6433.654	58	8985.926	123321.0	4053.085
4	84546.12	1953618	6401.394	59	8552.227	114724.8	3963.236
5	81269.69	1872336	6376.243	60	8131.182	106547.5	3869.280
6	78122.59	1794203	6354.477	61	7722.744	98776.94	3771.666
7	75099.64	1719094	6335.875	62	7327.104	91400.53	3671.083
8	72194.38	1646891	6318.733	63	6943.967	84405.90	3567.731
9	69403.63	1577481	6304.400	64	6572.718	77781.09	3461.474
10	66722.77	1510752	6292.685	65	6213.036	71514.62	3352.451
11	64146.12	1446601	6282.084	66	5864.912	65595.12	3241.108
12	61668.97	1384927	6271.891	67	5528.453	60011.23	3128.004
13	59284.47	1325636	6259.027	68	5203.018	54751.81	3012.946
14	56985.82	1268641	6240.178	69	4887.960	49806.38	2895.704
15	54768.51	1213860	6214.125	70	4582.504	45165.14	2775.898
16	52628.93	1161214	6180.360	71	4286.089	40818.97	2653.330
17	50565.72	1110629	6140.564	72	3998.513	36759.10	2528.149
18	48577.45	1062030	6096.256	73	3719.695	32976.89	2400.619
19	46664.00	1015343	6050.263	74	3450.261	29463.44	2271.724
20	44824.04	970496.7	6004.177	75	3190.720	26209.30	2142.348
21	43055.28	927419.0	5958.521	76	2941.421	23204.59	2013.237
22	41354.16	886042.3	5912.468	77	2702.284	20439.31	1884.711
23	39718.99	846301.0	5866.946	78	2473.108	17903.58	1756.965
24	38147.64	808131.5	5822.378	79	2253.413	15587.88	1629.898
25	36638.03	771472.3	5779.142	80	2042.708	13483.15	1503.382
26	35187.40	736264.1	5736.834	81	1840.872	11580.64	1377.646
27	33794.15	702450.0	5696.152	82	1648.211	9871.503	1253.351
28	32454.69	669975.5	5655.675	83	1465.372	8346.408	1131.516
29	31167.00	638788.8	5615.446	84	1293.380	6995.212	1013.572
30	29928.49	608840.4	5574.877	85	1132.879	5806.956	900.6004
31	28737.08	580083.2	5533.752	86	983.5987	4770.503	792.7786
32	27591.04	552471.7	5492.174	87	845.2470	3874.996	690.2471
33	26489.01	525962.3	5450.517	88	718.2700	3109.492	593.8903
34	25428.82	500512.8	5408.311	89	603.0106	2462.665	504.5040
35	24409.48	476082.7	5366.179	90	499.5994	1922.956	422.6812
36	23428.75	452633.0	5323.429	91	407.6755	1478.926	348.5184
37	22485.23	430126.5	5280.173	92	326.9611	1119.448	282.1832
38	21577.84	408527.4	5236.743	93	257.5326	833.4887	224.1930
39	20704.81	387801.0	5192.773	94	199.1993	610.0753	174.7963
40	19865.15	367914.2	5148.583	95	151.3320	438.6404	133.7864
41	19057.65	348834.8	5104.253	96	112.7587	309.5053	100.3785
42	18280.75	330532.1	5059.468	97	82.27407	214.1574	73.70777
43	17533.02	312976.8	5013.950	98	58.78616	145.2095	52.97778
44	16813.09	296140.9	4967.458	99	41.16349	96.36514	37.30889
45	16119.02	279998.2	4919.088	100	28.19526	62.47737	25.69616
46	15449.83	264523.7	4868.884	101	18.86715	39.48839	17.28762
47	14803.85	249694.0	4816.091	102	12.30180	24.26674	11.33113
48	14180.44	235486.5	4760.981	103	7.797758	14.45353	7.219617
49	13578.55	221879.8	4703.363	104	4.806745	8.301238	4.474695
50	12997.62	208852.8	4643.513	105	2.847983	4.566311	2.665331
51	12436.56	196385.7	4581.134	106	1.643067	2.375555	1.548045
52	11893.96	184459.6	4515.581	107	.9027842	1.134227	.8574151
53	11369.08	173056.8	4446.807	108	.4774339	.4614788	.4589748
54	10861.08	162160.3	4374.667	109	.2364912	.1136977	.2319433

Table H (4.2)
Commutation Factors Based on Life Table 90CM
Interest at 4.2 Percent

Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$
0	100000.0	2220192	6751.941	**55**	9329.632	133495.0	3722.842
1	95071.02	2124672	5834.805	**56**	8884.376	124576.0	3652.183
2	91172.67	2033466	5767.100	**57**	8454.298	116085.7	3578.697
3	87455.33	1945989	5723.782	**58**	8038.385	108009.8	3501.974
4	83898.88	1862075	5691.737	**59**	7635.734	100334.7	3421.676
5	80492.74	1781570	5666.802	**60**	7245.876	93047.81	3337.868
6	77227.21	1704332	5645.265	**61**	6868.698	86136.55	3250.963
7	74096.41	1630227	5626.893	**62**	6504.304	79588.48	3161.588
8	71093.25	1559125	5609.996	**63**	6152.360	73391.23	3069.928
9	68213.88	1490904	5595.895	**64**	5812.256	67532.92	2975.873
10	65453.11	1425446	5584.393	**65**	5483.643	62002.10	2879.555
11	62804.71	1362636	5574.003	**66**	5166.453	56787.57	2781.375
12	60263.47	1302367	5564.032	**67**	4860.716	51878.11	2681.835
13	57822.12	1244539	5551.473	**68**	4565.807	47262.81	2580.769
14	55473.49	1189057	5533.106	**69**	4281.100	42931.37	2477.983
15	53212.70	1135832	5507.768	**70**	4005.865	38874.17	2373.149
16	51035.75	1084780	5474.994	**71**	3739.558	35082.19	2266.106
17	48940.88	1035820	5436.438	**72**	3481.955	31546.80	2156.989
18	46926.25	988872.8	5393.595	**73**	3232.940	28259.53	2046.040
19	44991.32	943859.8	5349.207	**74**	2993.008	25211.71	1934.116
20	43134.37	900703.7	5304.815	**75**	2762.550	22394.25	1821.992
21	41352.76	859329.4	5260.921	**76**	2541.817	19797.74	1710.312
22	39642.67	819665.1	5216.731	**77**	2330.686	17412.72	1599.352
23	38002.08	781641.7	5173.134	**78**	2128.931	15229.88	1489.276
24	36428.61	745192.2	5130.533	**79**	1936.087	13240.28	1379.995
25	34919.87	710252.1	5089.284	**80**	1751.684	11435.41	1271.397
26	33472.90	676759.5	5048.997	**81**	1575.574	9807.083	1163.677
27	32085.83	644654.7	5010.334	**82**	1407.971	8347.063	1057.394
28	30754.94	613881.0	4971.939	**83**	1249.379	7046.764	953.4153
29	29478.00	584384.3	4933.853	**84**	1100.622	5896.942	852.9506
30	28252.28	556113.3	4895.519	**85**	962.1906	4887.717	756.9065
31	27075.52	529018.8	4856.734	**86**	833.7989	4009.114	665.4161
32	25945.85	503053.8	4817.596	**87**	715.1425	3251.448	578.5817
33	24861.72	478172.9	4778.460	**88**	606.5440	2605.017	497.1333
34	23820.86	454332.6	4738.885	**89**	508.2357	2059.851	421.7219
35	22822.09	431491.2	4699.453	**90**	420.2694	1605.841	352.8241
36	21863.08	409608.6	4659.522	**91**	342.2836	1233.035	290.4961
37	20942.35	388646.5	4619.195	**92**	273.9890	931.7968	234.8536
38	20058.64	368568.1	4578.782	**93**	215.3946	692.6268	186.3043
39	19210.14	349337.9	4537.947	**94**	166.2862	506.1273	145.0288
40	18395.72	330922.2	4496.985	**95**	126.0854	363.2928	110.8271
41	17614.07	313288.0	4455.973	**96**	93.76690	255.9078	83.01877
42	16863.59	296404.2	4414.619	**97**	68.28545	176.7713	60.86105
43	16142.78	280240.8	4372.669	**98**	48.69741	119.6561	43.67186
44	15450.23	264769.7	4329.905	**99**	34.03366	79.27200	30.70423
45	14783.98	249963.9	4285.497	**100**	23.26688	51.30763	21.11196
46	14143.03	235798.4	4239.494	**101**	15.53939	32.37341	14.17971
47	13525.67	222249.1	4191.212	**102**	10.11258	19.86060	9.278434
48	12931.22	209293.2	4140.908	**103**	6.397771	11.80922	5.901783
49	12358.59	196908.9	4088.415	**104**	3.936186	6.771184	3.651796
50	11807.15	185075.1	4033.993	**105**	2.327703	3.718568	2.171523
51	11275.79	173771.6	3977.381	**106**	1.340328	1.931464	1.259206
52	10763.14	162979.4	3918.002	**107**	.7350304	.9207974	.6963569
53	10268.41	152680.5	3855.826	**108**	.3879719	.3741097	.3722593
54	9790.762	142857.9	3790.731	**109**	.1918084	.09203857	.1879428

Table H (4.4)
Commutation Factors Based on Life Table 90CM
Interest at 4.4 Percent

Age x	D_x	N^o_x	$\bar{M}_x$	Age x	D_x	N^o_x	$\bar{M}_x$
0	100000.0	2133399	6130.424	**55**	8395.791	117494.8	3226.018
1	94888.89	2038062	5214.148	**56**	7979.786	109484.0	3162.492
2	90823.68	1947206	5146.636	**57**	7578.951	101872.8	3096.550
3	86953.68	1860231	5103.525	**58**	7192.297	94646.84	3027.836
4	83257.82	1776957	5071.694	**59**	6818.939	87792.78	2956.057
5	79724.68	1697221	5046.973	**60**	6458.387	81297.81	2881.284
6	76343.78	1620866	5025.661	**61**	6110.474	75149.48	2803.897
7	73108.48	1547749	5007.516	**62**	5775.219	69335.40	2724.462
8	70010.98	1477730	4990.860	**63**	5452.260	63843.36	2643.153
9	67046.75	1410676	4976.987	**64**	5140.991	58661.63	2559.879
10	64209.97	1346461	4965.691	**65**	4841.038	53778.95	2474.764
11	61493.84	1284962	4955.509	**66**	4552.281	49184.30	2388.171
12	58892.60	1226065	4945.755	**67**	4274.684	44866.75	2300.547
13	56398.54	1169660	4933.493	**68**	4007.638	40815.67	2211.749
14	54004.08	1115647	4915.595	**69**	3750.538	37021.03	2121.613
15	51703.93	1063931	4890.952	**70**	3502.690	33473.45	2029.858
16	49493.71	1014422	4859.137	**71**	3263.570	30164.13	1936.348
17	47371.22	967032.6	4821.781	**72**	3032.934	27084.65	1841.210
18	45334.19	921678.1	4780.350	**73**	2810.636	24226.78	1744.658
19	43381.63	878275.5	4737.509	**74**	2597.061	21582.16	1647.446
20	41511.44	836743.2	4694.745	**75**	2392.499	19142.11	1550.246
21	39720.63	797001.9	4652.542	**76**	2197.116	16897.72	1453.617
22	38005.08	758976.1	4610.137	**77**	2010.757	14840.08	1357.794
23	36362.48	722593.2	4568.379	**78**	1833.178	12960.48	1262.917
24	34790.11	687783.1	4527.655	**79**	1663.931	11250.56	1168.906
25	33285.35	654478.5	4488.298	**80**	1502.566	9702.375	1075.661
26	31844.98	622614.8	4449.933	**81**	1348.912	8308.300	983.3471
27	30466.90	592129.9	4413.185	**82**	1203.111	7060.713	892.4400
28	29147.21	562964.9	4376.761	**83**	1065.549	5951.736	803.6731
29	27883.50	535063.7	4340.700	**84**	936.8818	4972.974	718.0709
30	26672.89	508373.1	4304.474	**85**	817.4757	4115.538	636.3920
31	25512.95	482842.2	4267.891	**86**	707.0372	3370.508	558.7348
32	24401.64	458422.6	4231.047	**87**	605.2583	2729.260	485.1709
33	23337.24	435067.4	4194.274	**88**	512.3629	2183.204	416.3020
34	22317.36	412731.8	4157.161	**89**	428.4970	1723.571	352.6599
35	21340.67	391373.1	4120.253	**90**	353.6532	1341.525	294.6261
36	20404.75	370950.1	4082.948	**91**	287.4770	1028.412	242.2268
37	19507.99	351423.7	4045.346	**92**	229.6770	775.8934	195.5377
38	18649.01	332756.3	4007.737	**93**	180.2131	575.7883	154.8784
39	17825.93	314911.8	3969.807	**94**	138.8593	420.0497	120.3771
40	17037.49	297855.8	3931.832	**95**	105.0874	301.0025	91.84327
41	16282.30	281554.9	3893.884	**96**	78.00145	211.6726	68.68786
42	15558.70	265977.5	3855.693	**97**	56.69549	145.9678	50.27291
43	14865.14	251093.4	3817.025	**98**	40.35464	98.63750	36.01459
44	14200.14	236874.1	3777.682	**99**	28.14903	65.23605	25.27864
45	13561.77	223292.3	3736.906	**100**	19.20703	42.15121	17.35237
46	12948.95	210322.8	3694.746	**101**	12.80334	26.55077	11.63511
47	12359.99	197941.2	3650.581	**102**	8.316075	16.26086	7.600597
48	11794.14	186124.6	3604.655	**103**	5.251125	9.652506	4.826415
49	11250.26	174850.9	3556.824	**104**	3.224530	5.525334	2.981416
50	10727.68	164099.0	3507.329	**105**	1.903206	3.029416	1.769911
51	10225.28	153848.6	3455.941	**106**	1.093796	1.571021	1.024671
52	9741.690	144080.6	3402.144	**107**	.5986843	.7478296	.5657798
53	9276.108	134777.0	3345.922	**108**	.3153988	.3034040	.3020491
54	8827.676	125920.5	3287.172	**109**	.1556304	.07453566	.1523509

Table H (4.6)
Commutation Factors Based on Life Table 90CM
Interest at 4.6 Percent

Age x	D_x	N_x^o	M_x^-	Age x	D_x	N_x^o	M_x^-
0	100000.0	2052470	5586.391	**55**	7556.947	103466.1	2797.505
1	94707.46	1957315	4670.972	**56**	7168.773	96269.44	2740.379
2	90476.70	1866805	4603.652	**57**	6795.658	89444.85	2681.195
3	86455.85	1780328	4560.745	**58**	6436.634	82978.13	2619.640
4	82622.87	1697690	4529.126	**59**	6090.835	76855.93	2555.462
5	78965.40	1618713	4504.617	**60**	5757.752	71065.56	2488.736
6	75472.12	1543230	4483.528	**61**	5437.166	65594.71	2419.809
7	72135.56	1471086	4465.607	**62**	5129.026	60431.17	2349.193
8	68947.20	1402131	4449.188	**63**	4832.945	55562.96	2277.049
9	65901.77	1336222	4435.538	**64**	4548.319	50978.60	2203.303
10	62992.76	1273224	4424.446	**65**	4274.757	46667.07	2128.071
11	60212.77	1213007	4414.466	**66**	4012.091	42617.65	2051.679
12	57555.46	1155446	4404.924	**67**	3760.231	38819.70	1974.525
13	55012.64	1100428	4392.952	**68**	3518.583	35262.98	1896.486
14	52576.29	1047843	4375.510	**69**	3286.562	31937.77	1817.424
15	50240.71	997590.7	4351.541	**70**	3063.506	28835.01	1737.095
16	48001.08	949574.5	4320.655	**71**	2848.910	25946.16	1655.386
17	45854.75	903702.0	4284.460	**72**	2642.516	23263.09	1572.414
18	43799.03	859883.4	4244.393	**73**	2444.151	20777.86	1488.370
19	41832.46	818030.8	4203.041	**74**	2254.107	18482.48	1403.913
20	39952.52	778058.1	4161.843	**75**	2072.587	16368.70	1319.627
21	38155.85	739882.4	4121.263	**76**	1899.691	14428.13	1235.997
22	36438.09	703424.4	4080.566	**77**	1735.235	12652.44	1153.223
23	34796.55	668608.3	4040.568	**78**	1578.964	11033.49	1071.423
24	33228.24	635361.1	4001.633	**79**	1430.446	9563.509	990.5249
25	31730.25	603612.5	3964.079	**80**	1289.254	8235.112	910.4392
26	30299.13	573295.5	3927.540	**81**	1155.201	7041.233	831.3045
27	28932.52	544345.9	3892.609	**82**	1028.368	5974.849	753.5250
28	27626.37	516702.6	3858.052	**83**	909.0446	5028.755	677.7219
29	26378.07	490307.9	3823.904	**84**	797.7470	4195.348	604.7610
30	25184.57	465106.6	3789.666	**85**	694.7428	3466.644	535.2771
31	24043.29	441046.4	3755.157	**86**	599.7362	2834.681	469.3409
32	22952.03	418077.4	3720.467	**87**	512.4218	2291.790	406.9995
33	21908.89	396151.6	3685.912	**88**	432.9456	1830.373	348.7484
34	20911.37	375223.3	3651.102	**89**	361.3868	1442.727	295.0213
35	19957.98	355248.4	3616.552	**90**	297.6945	1121.133	246.1224
36	19046.21	336185.1	3581.697	**91**	241.5267	858.0680	202.0556
37	18174.34	317993.7	3546.631	**92**	192.5965	646.3172	162.8659
38	17340.87	300635.7	3511.626	**93**	150.8294	478.8392	128.8028
39	16543.82	284074.6	3476.389	**94**	115.9961	348.7429	99.95393
40	15781.86	268275.6	3441.179	**95**	87.61690	249.4870	76.14050
41	15053.49	253204.9	3406.060	**96**	64.90959	175.1503	56.85267
42	14357.00	238830.7	3370.784	**97**	47.08944	120.5781	41.54285
43	13690.77	225122.5	3335.137	**98**	33.45317	81.34219	29.71143
44	13053.30	212051.5	3298.936	**99**	23.29035	53.70601	20.81987
45	12442.65	199590.5	3261.488	**100**	15.86140	34.64226	14.26786
46	11857.69	187714.0	3222.843	**101**	10.55294	21.78386	9.550884
47	11296.72	176397.5	3182.438	**102**	6.841281	13.31879	6.228617
48	10758.93	165618.1	3140.502	**103**	4.311617	7.892768	3.948550
49	10243.17	155353.6	3096.910	**104**	2.642550	4.510491	2.435067
50	9748.700	145582.9	3051.888	**105**	1.556722	2.468960	1.443150
51	9274.375	136285.7	3005.233	**106**	.8929574	1.278351	.8341533
52	8818.864	127443.0	2956.485	**107**	.4878216	.6075959	.4598722
53	8381.330	119036.8	2905.636	**108**	.2565027	.2461603	.2451794
54	7960.903	111050.0	2852.603	**109**	.1263267	.06038563	.1235490

Commutation Factors Based on Life Table 90CM
Interest at 4.8 Percent

Age x	D_x	N_x^o	M_x^-	Age x	D_x	N_x^o	M_x^-
0	100000.0	1976887	5109.427	55	6803.282	91159.19	2427.642
1	94526.72	1881914	4194.862	56	6441.505	84692.59	2376.261
2	90131.69	1791749	4127.733	57	6094.589	78572.06	2323.130
3	85961.82	1705767	4085.030	58	5761.587	72783.54	2267.977
4	81993.97	1623757	4053.621	59	5441.649	67313.87	2210.584
5	78214.79	1545531	4029.320	60	5134.251	62150.54	2151.025
6	74612.05	1470908	4008.452	61	4839.128	57281.43	2089.619
7	71177.42	1399722	3990.751	62	4556.169	52694.60	2026.829
8	67901.58	1331813	3974.565	63	4284.964	48378.37	1962.802
9	64778.47	1267028	3961.135	64	4024.914	44321.56	1897.479
10	61800.88	1205222	3950.243	65	3775.614	40513.47	1830.967
11	58960.75	1146256	3940.460	66	3536.855	36943.70	1763.558
12	56251.14	1090000	3931.126	67	3308.502	33602.02	1695.605
13	53663.34	1036331	3919.436	68	3089.977	30478.55	1627.006
14	51188.87	985134.1	3902.438	69	2880.710	27563.97	1557.639
15	48821.58	936301.1	3879.123	70	2680.074	24849.54	1487.296
16	46556.19	889730.3	3849.137	71	2487.581	22327.09	1415.881
17	44389.60	845323.6	3814.064	72	2302.961	19988.79	1343.499
18	42318.64	802986.0	3775.314	73	2126.021	17827.04	1270.323
19	40341.40	762625.1	3735.396	74	1956.970	15834.23	1196.927
20	38454.94	724150.8	3695.704	75	1795.945	14002.59	1123.820
21	36655.54	687476.2	3656.682	76	1642.984	12324.25	1051.420
22	34938.52	652518.6	3617.621	77	1497.888	10791.44	979.8986
23	33300.86	619199.1	3579.305	78	1360.390	9396.606	909.3532
24	31739.28	587441.6	3542.079	79	1230.080	8132.525	839.7186
25	30250.57	557173.5	3506.241	80	1106.549	6992.381	770.9150
26	28831.06	528325.5	3471.439	81	989.6012	5969.646	703.0581
27	27478.13	500831.1	3438.231	82	879.2685	5057.874	636.4906
28	26187.56	474627.6	3405.441	83	775.7621	4250.495	571.7384
29	24956.55	449655.2	3373.102	84	679.4835	3540.637	509.5329
30	23781.90	425857.5	3340.739	85	590.6201	2921.146	450.4050
31	22660.86	403180.8	3308.183	86	508.8793	2384.922	394.4031
32	21591.06	381573.8	3275.518	87	433.9629	1925.155	341.5554
33	20570.44	360987.5	3243.042	88	365.9559	1535.134	292.2694
34	19596.40	341375.1	3210.390	89	304.8864	1208.093	246.8979
35	18667.26	322692.1	3178.042	90	250.6727	937.2957	205.6825
36	17780.46	304895.7	3145.472	91	202.9886	716.2057	168.6108
37	16934.15	287945.6	3112.767	92	161.5568	538.5815	135.7049
38	16126.72	271802.9	3080.181	93	126.2797	398.3631	107.1582
39	15356.12	256430.8	3047.442	94	96.93066	289.6498	83.02747
40	14620.90	241794.0	3014.790	95	73.07622	206.8661	63.14665
41	13919.50	227858.6	2982.285	96	54.03404	144.9845	47.07478
42	13250.14	214592.6	2949.697	97	39.12483	99.64249	34.34199
43	12611.16	201965.4	2916.828	98	27.74193	67.10510	24.52088
44	12001.02	189948.1	2883.513	99	19.27728	44.23080	17.15420
45	11417.76	178513.5	2849.116	100	13.10333	28.48196	11.73620
46	10860.21	167636.0	2813.687	101	8.701299	17.87972	7.843073
47	10326.70	157291.2	2776.716	102	5.630130	10.91327	5.106293
48	9816.316	147456.2	2738.417	103	3.541536	6.456372	3.231630
49	9327.909	138108.9	2698.681	104	2.166431	3.683493	1.989624
50	8860.675	129228.2	2657.720	105	1.273806	2.012987	1.177183
51	8413.470	120794.1	2615.354	106	.7292784	1.040616	.6793288
52	7984.974	112787.5	2571.173	107	.3976436	.4938557	.3739385
53	7574.330	105190.7	2525.174	108	.2086870	.1997967	.1990968
54	7180.655	97986.71	2477.293	109	.1025815	.04894156	.1002323

Table H (5.0)
Commutation Factors Based on Life Table 90CM
Interest at 5.0 Percent

Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$
0	100000.0	1906188	4690.587	**55**	6126.009	80356.79	2108.169
1	94346.67	1811396	3776.873	**56**	5789.198	74545.04	2061.946
2	89788.66	1721575	3709.934	**57**	5466.980	69054.79	2014.240
3	85471.55	1636082	3667.433	**58**	5158.426	63872.25	1964.813
4	81371.03	1554696	3636.232	**59**	4862.701	58984.51	1913.476
5	77472.72	1477212	3612.139	**60**	4579.268	54379.30	1860.303
6	73763.39	1403438	3591.488	**61**	4307.825	50044.79	1805.586
7	70233.79	1333196	3574.005	**62**	4048.208	45969.34	1749.741
8	66873.76	1266314	3558.048	**63**	3799.987	42141.63	1692.906
9	63676.40	1202631	3544.834	**64**	3562.571	38550.82	1635.030
10	60633.76	1141992	3534.136	**65**	3335.542	35186.59	1576.213
11	57737.08	1084251	3524.548	**66**	3118.661	32038.90	1516.716
12	54978.79	1029267	3515.416	**67**	2911.752	29097.95	1456.854
13	52349.61	976912.2	3504.000	**68**	2714.251	26354.28	1396.537
14	49840.61	927063.5	3487.434	**69**	2525.611	23798.97	1335.662
15	47445.12	879607.3	3464.754	**70**	2345.231	21423.68	1274.047
16	45157.43	834435.7	3435.641	**71**	2172.641	19220.59	1211.612
17	42973.91	791445.2	3401.654	**72**	2007.564	17182.21	1148.453
18	40890.97	750536.0	3364.174	**73**	1849.789	15301.34	1084.722
19	38906.19	711611.0	3325.639	**74**	1699.460	13570.75	1020.922
20	37016.20	674576.1	3287.394	**75**	1556.653	11983.16	957.4945
21	35216.91	639340.9	3249.867	**76**	1421.360	10531.22	894.7994
22	33503.34	605819.3	3212.374	**77**	1293.368	9207.696	832.9829
23	31872.13	573929.2	3175.666	**78**	1172.407	8005.603	772.1264
24	30319.68	543592.2	3140.070	**79**	1058.084	6918.273	712.1700
25	28842.52	514733.0	3105.867	**80**	950.0127	5939.417	653.0419
26	27436.72	487280.1	3072.716	**81**	847.9903	5063.035	594.8385
27	26099.41	461165.3	3041.143	**82**	752.0110	4283.225	537.8498
28	24826.22	436323.9	3010.028	**83**	662.2214	3594.013	482.5207
29	23614.14	412694.8	2979.399	**84**	578.9293	2989.205	429.4691
30	22459.81	390220.1	2948.805	**85**	502.2579	2462.396	379.1381
31	21360.33	368844.8	2918.087	**86**	431.9221	2007.264	331.5589
32	20313.16	348516.6	2887.326	**87**	367.6335	1617.770	286.7450
33	19316.08	329185.6	2856.800	**88**	309.4306	1287.991	245.0310
34	18366.38	310804.3	2826.167	**89**	257.3028	1011.992	206.7032
35	17462.24	293327.3	2795.878	**90**	211.1473	783.8932	171.9527
36	16601.01	276711.4	2765.439	**91**	170.6563	598.0187	140.7553
37	15780.72	260915.8	2734.932	**92**	135.5651	448.9713	113.1165
38	14999.66	245901.4	2704.593	**93**	105.7616	331.5357	89.18479
39	14255.71	231630.8	2674.171	**94**	81.02660	240.6598	68.99362
40	13547.32	218068.7	2643.887	**95**	60.96976	171.5908	52.39023
41	12872.86	205181.2	2613.797	**96**	44.99641	120.0593	38.99344
42	12230.49	192936.0	2583.687	**97**	32.51883	82.37307	28.40017
43	11618.51	181302.7	2553.376	**98**	23.01394	55.38095	20.24490
44	11035.33	170252.4	2522.711	**99**	15.96144	36.44120	14.13938
45	10479.01	159758.0	2491.112	**100**	10.82879	23.42612	9.657488
46	9948.318	149793.8	2458.626	**101**	7.177190	14.68095	6.443142
47	9441.578	140335.8	2424.791	**102**	4.635118	8.945686	4.187833
48	8957.849	131360.8	2389.807	**103**	2.910087	5.283444	2.645914
49	8495.941	122847.2	2353.580	**104**	1.776770	3.009303	1.626305
50	8055.008	114774.0	2316.307	**105**	1.042705	1.641869	.9606120
51	7633.897	107121.4	2277.829	**106**	.5958317	.8474271	.5534603
52	7231.305	99870.53	2237.778	**107**	.3242621	.4015666	.3041838
53	6846.354	93003.87	2196.161	**108**	.1698516	.1622303	.1617401
54	6478.153	86504.63	2152.921	**109**	.08333267	.03968223	.08134856

Table H (5.2)
Commutation Factors Based on Life Table 90CM
Interest at 5.2 Percent

Age x	D_x	N_x^o	M_x^-	Age x	D_x	N_x^o	M_x^-
0	100000.0	1839958	4322.181	55	5517.259	70869.89	1832.025
1	94167.30	1745346	3409.315	56	5204.006	65645.62	1790.434
2	89447.58	1655866	3342.565	57	4905.015	60719.72	1747.590
3	84984.99	1570860	3300.265	58	4619.379	56078.75	1703.284
4	80754.00	1490091	3269.270	59	4346.279	51710.09	1657.354
5	76739.08	1413340	3245.382	60	4085.165	47601.78	1609.872
6	72925.97	1340404	3224.945	61	3835.705	43742.31	1561.105
7	69304.44	1271092	3207.676	62	3597.688	40120.42	1511.427
8	65863.41	1205220	3191.946	63	3370.671	36725.15	1460.963
9	62595.13	1142619	3178.943	64	3154.070	33546.09	1409.674
10	59490.84	1083123	3168.437	65	2947.459	30573.27	1357.649
11	56541.06	1026577	3159.038	66	2750.573	27797.10	1305.123
12	53737.55	972835.5	3150.103	67	2563.202	25208.20	1252.376
13	51070.46	921759.6	3138.956	68	2384.801	22797.54	1199.328
14	48530.32	873221.4	3122.809	69	2214.838	20556.67	1145.891
15	46109.98	827100.7	3100.746	70	2052.744	18477.61	1091.908
16	43803.23	783283.7	3072.479	71	1898.064	16552.94	1037.311
17	41605.95	741661.7	3039.541	72	1750.514	14775.56	982.1849
18	39514.05	702130.0	3003.288	73	1609.875	13138.63	926.6658
19	37524.62	664587.2	2966.085	74	1476.231	11635.37	871.1919
20	35633.87	628935.4	2929.233	75	1349.611	10258.93	816.1466
21	33837.32	595080.5	2893.140	76	1229.970	9002.497	761.8406
22	32129.68	562933.3	2857.150	77	1117.085	7859.368	708.3975
23	30507.24	532408.9	2821.980	78	1010.685	6823.092	655.8844
24	28966.10	503426.2	2787.940	79	910.3978	5887.529	604.2463
25	27502.50	475907.8	2755.293	80	815.8572	5046.902	553.4183
26	26112.28	449780.1	2723.712	81	726.8573	4295.708	503.4805
27	24792.30	424973.2	2693.691	82	643.3629	3628.562	454.6777
28	23538.04	401420.7	2664.162	83	565.4688	3040.047	407.3863
29	22346.29	379060.3	2635.149	84	493.4061	2524.585	362.1277
30	21213.52	357832.7	2606.224	85	427.2473	2076.453	319.2718
31	20136.70	337681.9	2577.237	86	366.7174	1690.030	278.8358
32	19113.11	318554.7	2548.265	87	311.5407	1359.964	240.8226
33	18140.38	300400.3	2519.570	88	261.7197	1081.034	205.5060
34	17215.70	283170.6	2490.828	89	217.2157	848.0343	173.1180
35	16337.09	266819.7	2462.463	90	177.9123	655.8387	143.8087
36	15501.82	251304.0	2434.011	91	143.5212	499.5191	117.5462
37	14707.83	236582.3	2405.551	92	113.7929	374.4091	94.32365
38	13953.29	222615.2	2377.301	93	88.60718	276.0214	74.25407
39	13236.03	209365.4	2349.027	94	67.75513	200.0302	57.35357
40	12554.40	196797.3	2320.935	95	50.88651	142.3839	43.48255
41	11906.68	184877.1	2293.077	96	37.48345	99.45656	32.31171
42	11291.02	173572.5	2265.253	97	27.03772	68.12237	23.49536
43	10705.66	162853.2	2237.296	98	19.09853	45.72248	16.72096
44	10148.97	152690.5	2209.067	99	13.22070	30.03488	11.65889
45	9619.012	143057.3	2180.032	100	8.952328	19.27511	7.950023
46	9114.511	133928.3	2150.240	101	5.922212	12.05910	5.295139
47	8633.798	125279.4	2119.269	102	3.817366	7.335676	3.435911
48	8175.881	117087.9	2087.308	103	2.392118	4.325280	2.167203
49	7739.553	109332.3	2054.274	104	1.457744	2.459470	1.329852
50	7323.926	101991.8	2020.351	105	.8538574	1.339697	.7841932
51	6927.840	95046.96	1985.398	106	.4869909	.6903753	.4510914
52	6550.007	88479.25	1949.086	107	.2645252	.3266531	.2475393
53	6189.535	82271.36	1911.424	108	.1382974	.1317795	.1314449
54	5845.523	76406.81	1872.369	109	.06772255	.03218752	.06604880

Table H (5.4)
Commutation Factors Based on Life Table 90CM
Interest at 5.4 Percent

Age x	D_x	N^o_x	M_x	Age x	D_x	N^o_x	M_x
0	100000.0	1777822	3997.590	**55**	4969.989	62533.85	1593.161
1	93988.61	1683390	3085.567	**56**	4678.913	57836.72	1555.730
2	89108.45	1594249	3019.006	**57**	4401.723	53416.26	1517.245
3	84502.13	1509726	2976.905	**58**	4137.529	49259.39	1477.522
4	80142.81	1429568	2946.115	**59**	3885.529	45353.85	1436.421
5	76013.76	1353543	2922.429	**60**	3645.166	41688.04	1394.012
6	72099.63	1281434	2902.204	**61**	3416.080	38250.79	1350.537
7	68389.11	1213036	2885.147	**62**	3198.022	35031.25	1306.335
8	64870.20	1148159	2869.639	**63**	2990.539	32018.89	1261.519
9	61534.22	1086618	2856.844	**64**	2793.056	29203.70	1216.056
10	58371.57	1028242	2846.525	**65**	2605.141	26576.15	1170.029
11	55372.02	972865.0	2837.311	**66**	2426.507	24127.06	1123.646
12	52526.61	920334.1	2828.570	**67**	2256.922	21847.51	1077.156
13	49824.90	870503.9	2817.684	**68**	2095.853	19728.93	1030.491
14	47256.87	823239.4	2801.946	**69**	1942.790	17763.30	983.5717
15	44814.84	778414.1	2780.481	**70**	1797.189	15943.08	936.2630
16	42492.10	735908.7	2753.033	**71**	1658.612	14261.22	888.5068
17	40284.00	695609.1	2721.111	**72**	1526.775	12711.01	840.3800
18	38185.97	657406.1	2686.042	**73**	1401.446	11286.01	792.0017
19	36194.60	621194.0	2650.123	**74**	1282.667	9979.856	743.7547
20	34305.65	586871.0	2614.610	**75**	1170.424	8786.168	695.9712
21	32514.25	554339.9	2579.895	**76**	1064.644	7698.616	648.9189
22	30814.79	523508.3	2545.344	**77**	965.0971	6711.018	602.7021
23	29203.23	494288.6	2511.644	**78**	871.5171	5817.433	557.3757
24	27675.35	466597.4	2479.089	**79**	783.5494	5012.226	512.8892
25	26227.11	440355.2	2447.926	**80**	700.8490	4290.098	469.1837
26	24854.10	415486.4	2417.837	**81**	623.2103	3646.022	426.3251
27	23552.95	391919.6	2389.289	**82**	550.5752	3075.094	384.5201
28	22318.96	369587.0	2361.262	**83**	482.9969	2572.412	344.0866
29	21148.72	348424.9	2333.777	**84**	420.6446	2132.964	305.4646
30	20038.57	328373.0	2306.428	**85**	363.5510	1751.642	268.9623
31	18985.29	309374.4	2279.072	**86**	311.4531	1423.453	234.5866
32	17986.03	291375.1	2251.782	**87**	264.0894	1143.660	202.3318
33	17038.28	274323.6	2224.803	**88**	221.4358	907.6623	172.4220
34	16139.09	258171.4	2197.833	**89**	183.4331	710.9003	145.0445
35	15286.36	242872.1	2171.266	**90**	149.9573	548.9040	120.3164
36	14477.29	228381.9	2144.669	**91**	120.7405	417.3966	98.20106
37	13709.71	214659.2	2118.114	**92**	95.54921	312.3447	78.68260
38	12981.70	201664.7	2091.806	**93**	74.26017	229.8877	61.84623
39	12291.01	189360.9	2065.525	**94**	56.67667	166.3215	47.69531
40	11635.93	177712.3	2039.463	**95**	42.48542	118.1924	36.10303
41	11014.66	166685.1	2013.666	**96**	31.23575	82.42013	26.78506
42	10425.30	156247.3	1987.950	**97**	22.48835	56.35823	19.44501
43	9866.068	146368.6	1962.161	**98**	15.85486	37.76270	13.81568
44	9335.288	137020.7	1936.170	**99**	10.95449	24.76417	9.617229
45	8831.028	128176.7	1909.488	**100**	7.403702	15.86569	6.546954
46	8351.977	119811.4	1882.162	**101**	4.888459	9.909271	4.353358
47	7896.469	111901.1	1853.808	**102**	3.145046	6.017745	2.820087
48	7463.469	104423.4	1824.604	**103**	1.967074	3.542251	1.775793
49	7051.755	97357.02	1794.476	**104**	1.196451	2.010878	1.087863
50	6660.401	90681.58	1763.596	**105**	.6994778	1.093563	.6404253
51	6288.244	84377.88	1731.839	**106**	.3981847	.5626502	.3678016
52	5934.012	78427.83	1698.910	**107**	.2158768	.2658196	.2015225
53	5596.801	72814.44	1664.821	**108**	.1126492	.1070867	.1068665
54	5275.703	67521.55	1629.539	**109**	.05505824	.02611871	.05364783

Commutation Factors Based on Life Table 90CM
Interest at 5.6 Percent

Age x	D_x	N^o_x	$\bar{M}_x$	Age x	D_x	N^o_x	$\bar{M}_x$
0	100000.0	1719444	3711.110	**55**	4477.891	55205.22	1386.399
1	93810.61	1625191	2799.928	**56**	4207.652	50981.18	1352.705
2	88771.24	1536387	2733.554	**57**	3950.883	47013.48	1318.128
3	84022.91	1452344	2691.651	**58**	3706.716	43289.44	1282.507
4	79537.39	1372792	2661.064	**59**	3474.362	39797.18	1245.720
5	75296.66	1297484	2637.579	**60**	3253.261	36525.50	1207.833
6	71284.18	1226190	2617.563	**61**	3043.030	33463.61	1169.068
7	67487.57	1158694	2600.714	**62**	2843.390	30601.09	1129.729
8	63893.81	1094793	2585.424	**63**	2653.879	27927.85	1089.920
9	60493.25	1034293	2572.834	**64**	2473.933	25434.31	1049.612
10	57275.42	977012.9	2562.699	**65**	2303.118	23111.38	1008.881
11	54229.30	922779.2	2553.667	**66**	2141.131	20950.32	967.9135
12	51345.18	871429.8	2545.113	**67**	1987.718	18942.67	926.9290
13	48611.99	822812.7	2534.482	**68**	1842.366	17080.33	885.8677
14	46019.16	776786.1	2519.141	**69**	1704.581	15355.71	844.6614
15	43558.44	733217.5	2498.258	**70**	1573.846	13761.69	803.1916
16	41222.59	691981.9	2471.604	**71**	1449.740	12291.63	761.4088
17	39006.45	652960.4	2440.664	**72**	1331.977	10939.21	719.3815
18	36904.92	616039.0	2406.739	**73**	1220.324	9698.377	677.2146
19	34914.11	581108.0	2372.057	**74**	1114.780	8563.182	635.2417
20	33029.31	548062.1	2337.831	**75**	1015.302	7527.700	593.7508
21	31245.27	516800.5	2304.439	**76**	921.7924	6586.074	552.9723
22	29556.05	487228.4	2271.267	**77**	834.0198	5732.609	512.9937
23	27957.27	459255.4	2238.973	**78**	751.7232	4961.852	473.8595
24	26444.40	432795.8	2207.836	**79**	674.5670	4268.639	435.5232
25	25013.11	407768.3	2178.087	**80**	602.2265	3648.128	397.9314
26	23658.77	384095.5	2149.417	**81**	534.4988	3095.734	361.1377
27	22377.73	361704.6	2122.267	**82**	471.3087	2607.002	325.3165
28	21165.15	340526.5	2095.663	**83**	412.6766	2177.506	290.7362
29	20017.42	320496.4	2069.623	**84**	358.7216	1802.750	257.7676
30	18930.74	301553.1	2043.761	**85**	309.4455	1478.178	226.6676
31	17901.72	283638.8	2017.941	**86**	264.5990	1199.360	197.4348
32	16927.37	266699.0	1992.232	**87**	223.9357	962.1088	170.0576
33	16005.03	250681.6	1966.865	**88**	187.4117	762.3728	144.7189
34	15131.66	235537.6	1941.554	**89**	154.9542	596.1591	121.5693
35	14305.02	221220.5	1916.668	**90**	126.4357	459.5727	100.6997
36	13522.23	207686.2	1891.801	**91**	101.6089	348.9029	82.07038
37	12781.03	194893.1	1867.021	**92**	80.25699	260.6641	65.65980
38	12079.42	182801.8	1842.518	**93**	62.25702	191.5351	51.53106
39	11415.07	171374.8	1818.086	**94**	47.42567	138.3445	39.67837
40	10786.21	160576.8	1793.904	**95**	35.48344	98.14746	29.98718
41	10190.97	150374.2	1770.013	**96**	26.03841	68.32739	22.21207
42	9627.417	140735.3	1746.242	**97**	18.71099	46.64310	16.09898
43	9093.726	131630.0	1722.448	**98**	13.16674	31.20036	11.41952
44	8588.201	123030.1	1698.514	**99**	9.079980	20.42611	7.936118
45	8108.910	114909.3	1673.990	**100**	6.125170	13.06430	5.393570
46	7654.506	107242.6	1648.921	**101**	4.036620	8.145810	3.580455
47	7223.331	100006.6	1622.959	**102**	2.592087	4.938487	2.315532
48	6814.312	93179.33	1596.269	**103**	1.618155	2.902096	1.455638
49	6426.213	86739.75	1568.787	**104**	.9823604	1.644744	.8902548
50	6058.080	80668.00	1540.672	**105**	.5732270	.8929973	.5232192
51	5708.746	74945.22	1511.814	**106**	.3256972	.4587344	.3000080
52	5376.956	69553.73	1481.947	**107**	.1762431	.2164002	.1641246
53	5061.795	64476.93	1451.087	**108**	.09179326	.08705514	.08691817
54	4762.355	59699.07	1419.207	**109**	.04477977	.02120254	.04359243

Table H (5.8)
Commutation Factors Based on Life Table 90CM
Interest at 5.8 Percent

Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$
0	100000.0	1664520	3457.822	**55**	4035.314	48758.90	1207.298
1	93633.27	1570445	2547.478	**56**	3784.616	44959.54	1176.962
2	88435.93	1481977	2481.291	**57**	3546.945	41397.50	1145.890
3	83547.31	1398409	2439.585	**58**	3321.451	38060.52	1113.940
4	78937.68	1319457	2409.199	**59**	3107.362	34937.16	1081.007
5	74587.65	1244858	2385.912	**60**	2904.116	32016.59	1047.154
6	70479.48	1174369	2366.103	**61**	2711.313	29288.48	1012.581
7	66599.59	1107761	2349.460	**62**	2528.646	26742.82	977.5622
8	62933.92	1044820	2334.385	**63**	2355.651	24369.98	942.1920
9	59471.82	985341.7	2321.995	**64**	2191.775	22160.84	906.4466
10	56201.87	929135.0	2312.041	**65**	2036.585	20106.73	870.3943
11	53112.26	876018.5	2303.185	**66**	1889.765	18199.38	834.2011
12	50192.49	825821.9	2294.816	**67**	1751.046	16430.78	798.0614
13	47430.82	778386.1	2284.433	**68**	1619.933	14793.28	761.9224
14	44816.11	733562.7	2269.479	**69**	1495.950	13279.74	725.7244
15	42339.53	691213.3	2249.160	**70**	1378.605	11883.47	689.3637
16	39993.30	651207.4	2223.276	**71**	1267.494	10598.21	652.7978
17	37771.71	613421.1	2193.286	**72**	1162.334	9418.038	616.0875
18	35669.15	577736.0	2160.465	**73**	1062.888	8337.287	579.3250
19	33681.21	544038.5	2126.975	**74**	969.1248	7350.415	542.8007
20	31802.73	512219.8	2093.989	**75**	880.9759	6451.928	506.7641
21	30028.08	482176.1	2061.866	**76**	798.3258	5636.425	471.4132
22	28350.97	453809.6	2030.015	**77**	720.9442	4898.672	436.8212
23	26766.69	427027.9	1999.067	**78**	648.5769	4233.673	403.0239
24	25270.38	401743.0	1969.283	**79**	580.9074	3636.708	369.9783
25	23857.45	377871.8	1940.881	**80**	517.6306	3103.362	337.6356
26	22523.02	355335.5	1913.561	**81**	458.5482	2629.461	306.0395
27	21263.20	334059.8	1887.738	**82**	403.5729	2210.970	275.3366
28	20073.00	313974.5	1862.482	**83**	352.6993	1843.895	245.7534
29	18948.61	295013.9	1837.808	**84**	306.0065	1524.210	217.6023
30	17886.07	277115.9	1813.350	**85**	263.4726	1247.858	191.0968
31	16881.87	260222.2	1788.977	**86**	224.8629	1010.912	166.2299
32	15932.86	244277.6	1764.755	**87**	189.9464	809.6714	142.9855
33	15036.23	229229.8	1740.900	**88**	158.6656	640.5718	121.5124
34	14188.85	215029.4	1717.143	**89**	130.9386	500.1188	101.9317
35	13388.35	201629.7	1693.829	**90**	106.6381	384.9195	84.31277
36	12631.80	188986.6	1670.577	**91**	85.53674	291.7550	68.61495
37	11916.84	177058.5	1647.450	**92**	67.43446	217.6140	54.81285
38	11241.38	165806.1	1624.625	**93**	52.21144	159.6394	42.95235
39	10603.04	155192.0	1601.909	**94**	39.69803	115.1158	33.02131
40	9999.971	145181.1	1579.467	**95**	29.64555	81.53218	24.91668
41	9430.263	135740.1	1557.338	**96**	21.71333	56.66533	18.42674
42	8891.935	126837.5	1535.362	**97**	15.57353	38.61706	13.33374
43	8383.139	118443.7	1513.406	**98**	10.93823	25.78806	9.442519
44	7902.149	110530.8	1491.363	**99**	7.528903	16.85431	6.551353
45	7447.041	103072.8	1468.818	**100**	5.069244	10.76161	4.445071
46	7016.438	96045.19	1445.817	**101**	3.334427	6.698719	2.945901
47	6608.688	89424.95	1422.041	**102**	2.137131	4.054338	1.901980
48	6222.688	83190.40	1397.645	**103**	1.331619	2.378542	1.193663
49	5857.191	77321.03	1372.572	**104**	.8068799	1.345792	.7288239
50	5511.218	71797.37	1346.970	**105**	.4699406	.7294989	.4276296
51	5183.600	66601.03	1320.741	**106**	.2665069	.3741563	.2448059
52	4873.102	61714.76	1293.646	**107**	.1439411	.1762373	.1337193
53	4578.802	57122.38	1265.703	**108**	.07482760	.07079845	.07072129
54	4299.790	52808.59	1236.892	**109**	.03643436	.01721851	.03543569

Commutation Factors Based on Life Table 90CM
Interest at 6.0 Percent

Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$
0	100000.0	1612775	3233.482	**55**	3637.194	43085.75	1052.049
1	93456.60	1518877	2323.973	**56**	3404.793	39667.70	1024.731
2	88102.53	1430743	2257.971	**57**	3184.954	36469.19	996.8029
3	83075.29	1347647	2216.460	**58**	2976.846	33478.43	968.1401
4	78343.61	1269289	2186.273	**59**	2779.714	30684.40	938.6505
5	73886.65	1195391	2163.183	**60**	2592.998	28076.71	908.3946
6	69685.35	1125696	2143.578	**61**	2416.282	25645.46	877.5538
7	65724.93	1059963	2127.138	**62**	2249.240	23381.09	846.3745
8	61990.22	997965.8	2112.274	**63**	2091.407	21274.42	814.9414
9	58469.51	939490.4	2100.081	**64**	1942.242	19316.79	783.2348
10	55150.42	884335.2	2090.304	**65**	1801.315	17499.98	751.3163
11	52020.27	832310.8	2081.622	**66**	1668.303	15816.15	719.3336
12	49067.77	783239.0	2073.432	**67**	1542.924	14257.75	687.4584
13	46280.51	736953.6	2063.291	**68**	1424.700	12817.61	655.6440
14	43646.70	693299.8	2048.713	**69**	1313.177	11488.99	623.8377
15	41156.94	652133.3	2028.943	**70**	1207.886	10265.62	591.9487
16	38802.90	613318.2	2003.805	**71**	1108.439	9141.648	559.9403
17	36578.28	576725.8	1974.734	**72**	1014.557	8111.520	527.8661
18	34476.98	542233.4	1942.979	**73**	926.0041	7169.953	495.8069
19	32494.06	509723.6	1910.638	**74**	842.7234	6311.797	464.0156
20	30623.90	479084.3	1878.844	**75**	764.6263	5531.973	432.7079
21	28860.47	450208.8	1847.940	**76**	691.5843	4825.508	402.0538
22	27197.16	422996.8	1817.356	**77**	623.3708	4187.604	372.1145
23	25628.90	397353.5	1787.694	**78**	559.7397	3613.691	342.9182
24	24150.55	373189.1	1759.203	**79**	500.3931	3099.466	314.4251
25	22757.21	350418.8	1732.084	**80**	445.0452	2640.909	286.5906
26	21443.79	328962.3	1706.048	**81**	393.5039	2234.231	259.4500
27	20206.14	308744.3	1681.485	**82**	345.6732	1875.779	233.1265
28	19039.12	289693.5	1657.506	**83**	301.5284	1561.961	207.8107
29	17938.73	271743.4	1634.125	**84**	261.1163	1289.173	183.7659
30	16900.87	254831.3	1610.991	**85**	224.3978	1053.806	161.1695
31	15921.88	238898.3	1587.982	**86**	191.1528	852.3813	140.0099
32	14998.48	223888.7	1565.158	**87**	161.1662	681.6318	120.2683
33	14127.73	209750.1	1542.723	**88**	134.3710	538.4245	102.0655
34	13306.39	196432.9	1520.422	**89**	110.6803	419.7019	85.49814
35	12531.99	183890.3	1498.578	**90**	89.96936	322.5095	70.61878
36	11801.53	172078.2	1476.833	**91**	72.03022	244.0561	57.38685
37	11112.56	160955.2	1455.246	**92**	56.67920	181.7399	45.77480
38	10462.90	150481.9	1433.981	**93**	43.80133	133.1038	35.81510
39	9850.150	140621.5	1412.857	**94**	33.24072	95.82244	27.49137
40	9272.372	131339.1	1392.028	**95**	24.77654	67.75458	20.71127
41	8727.617	122601.5	1371.528	**96**	18.11288	47.01109	15.29221
42	8213.873	114377.7	1351.208	**97**	12.96666	31.98396	11.04762
43	7729.264	106638.6	1330.945	**98**	9.090077	21.32257	7.810723
44	7272.044	99356.75	1310.639	**99**	6.244996	13.91230	5.410257
45	6840.295	92506.39	1289.912	**100**	4.196850	8.868123	3.664763
46	6432.616	86063.53	1268.804	**101**	2.755378	5.510788	2.424731
47	6047.362	80005.59	1247.027	**102**	1.762670	3.329746	1.562885
48	5683.404	74311.36	1224.722	**103**	1.096225	1.950185	.9792136
49	5339.489	68960.77	1201.843	**104**	.6629921	1.101602	.5968960
50	5014.616	63934.83	1178.526	**105**	.3854093	.5961655	.3496394
51	4707.620	59215.64	1154.682	**106**	.2181562	.3052905	.1998388
52	4417.283	54786.42	1130.098	**107**	.1176044	.1435844	.1089894
53	4142.680	50631.46	1104.792	**108**	.06102116	.05760005	.05756516
54	3882.904	46735.91	1078.749	**109**	.02965580	.01398858	.02881648

Table H (6.2)
Commutation Factors Based on Life Table 90CM
Interest at 6.2 Percent

Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$
0	100000.0	1563961	3034.419	**55**	3278.994	38090.53	917.3813
1	93280.60	1470240	2125.741	**56**	3063.700	35014.90	892.7765
2	87771.00	1382437	2059.923	**57**	2860.488	32142.23	867.6691
3	82606.82	1299810	2018.606	**58**	2668.545	29461.21	841.9499
4	77755.11	1222040	1988.617	**59**	2487.137	26961.27	815.5386
5	73193.53	1148836	1965.722	**60**	2315.704	24632.45	788.4920
6	68901.64	1079925	1946.318	**61**	2153.822	22465.28	760.9745
7	64863.38	1015053	1930.078	**62**	2001.149	20450.67	733.2073
8	61062.42	953983.8	1915.423	**63**	1857.220	18579.90	705.2669
9	57485.93	896492.0	1903.423	**64**	1721.510	16844.74	677.1364
10	54120.56	842366.8	1893.819	**65**	1593.593	15237.44	648.8712
11	50952.73	791410.0	1885.307	**66**	1473.139	13750.59	620.6025
12	47970.31	743435.8	1877.293	**67**	1359.862	12377.09	592.4819
13	45160.18	698270.8	1867.388	**68**	1253.301	11110.21	564.4677
14	42509.92	655754.0	1853.175	**69**	1153.019	9943.633	536.5135
15	40009.52	615735.1	1833.938	**70**	1058.572	8871.494	508.5394
16	37650.06	578073.2	1809.523	**71**	969.5888	7888.314	480.5134
17	35424.70	542634.9	1781.342	**72**	885.7960	6988.924	452.4827
18	33326.79	509293.2	1750.616	**73**	806.9588	6168.403	424.5178
19	31350.87	477927.2	1719.383	**74**	733.0015	5421.978	396.8389
20	29490.86	448421.4	1688.735	**75**	663.8200	4744.964	369.6323
21	27740.34	420666.7	1659.001	**76**	599.2770	4132.792	343.0439
22	26092.36	394560.1	1629.631	**77**	539.1508	3581.071	317.1244
23	24541.50	370004.8	1601.201	**78**	483.2048	3085.631	291.8957
24	23082.32	346909.3	1573.943	**79**	431.1593	2642.554	267.3210
25	21709.64	325187.0	1548.048	**80**	382.7472	2248.186	243.3596
26	20418.16	304756.9	1523.232	**81**	337.7833	1899.094	220.0395
27	19203.47	285542.1	1499.866	**82**	296.1668	1591.979	197.4641
28	18060.28	267470.7	1477.098	**83**	257.8577	1323.611	175.7938
29	16984.42	250475.6	1454.939	**84**	222.8780	1090.771	155.2503
30	15971.64	234493.3	1433.056	**85**	191.1760	890.2494	135.9805
31	15018.14	219464.6	1411.332	**86**	162.5462	718.9688	117.9701
32	14120.51	205333.7	1389.823	**87**	136.7890	574.0460	101.1982
33	13275.68	192047.8	1368.721	**88**	113.8319	452.7284	85.76277
34	12480.33	179557.3	1347.783	**89**	93.58584	352.3423	71.74062
35	11731.87	167815.5	1327.315	**90**	75.93045	270.3159	59.17086
36	11027.24	156778.4	1306.977	**91**	60.67607	204.2291	48.01387
37	10363.92	146404.7	1286.824	**92**	47.65492	151.8347	38.24117
38	9739.647	136655.4	1267.009	**93**	36.75807	111.0193	29.87487
39	9151.987	127493.9	1247.364	**94**	27.84307	79.79170	22.89599
40	8598.937	118885.6	1228.029	**95**	20.71423	56.32580	17.22203
41	8078.505	110797.9	1209.036	**96**	15.11461	39.01603	12.69562
42	7588.652	103200.1	1190.244	**97**	10.79988	26.49998	9.156877
43	7127.482	96063.57	1171.541	**98**	7.556831	17.63688	6.463344
44	6693.232	89361.27	1152.833	**99**	5.181860	11.48812	4.469596
45	6283.991	83068.04	1133.772	**100**	3.475828	7.310536	3.022575
46	5898.338	77160.30	1114.399	**101**	2.277705	4.535230	1.996521
47	5534.640	71615.99	1094.449	**102**	1.454349	2.735690	1.284736
48	5191.744	66414.35	1074.054	**103**	.9027729	1.599582	.8035988
49	4868.395	61535.83	1053.174	**104**	.5449650	.9020648	.4890370
50	4563.574	56961.96	1031.933	**105**	.3162014	.4873892	.2859833
51	4276.123	52675.32	1010.253	**106**	.1786449	.2491961	.1631947
52	4004.842	48659.66	987.9429	**107**	.09612314	.1170267	.08886748
53	3748.805	44899.74	965.0211	**108**	.04978129	.04688039	.04687470
54	3507.110	41381.21	941.4754	**109**	.02414775	.01136900	.02344287

Commutation Factors Based on Life Table 90CM
Interest at 6.4 Percent

Age x	D_x	N_x^o	M_x	Age x	D_x	N_x^o	M_x
0	100000.0	1517852	2857.457	55	2956.647	33690.01	800.4864
1	93105.26	1424307	1949.608	56	2757.325	30921.95	778.3207
2	87441.35	1336834	1883.974	57	2569.595	28341.42	755.7447
3	82141.87	1254672	1842.850	58	2392.666	25937.57	732.6619
4	77172.14	1177486	1813.057	59	2225.821	23700.28	709.0027
5	72508.20	1104966	1790.353	60	2068.504	21620.06	684.8199
6	68128.20	1036829	1771.149	61	1920.286	19687.88	660.2623
7	64014.72	972806.4	1755.106	62	1780.814	17895.08	635.5284
8	60150.20	912649.2	1740.655	63	1649.626	16233.42	610.6870
9	56520.70	856122.8	1728.846	64	1526.211	14695.11	585.7236
10	53111.82	803006.4	1719.411	65	1410.149	13272.83	560.6879
11	49909.04	753093.3	1711.066	66	1301.111	11959.61	535.6961
12	46899.39	706190.1	1703.223	67	1198.804	10748.79	510.8820
13	44069.00	662116.4	1693.548	68	1102.787	9634.046	486.2082
14	41404.81	620704.9	1679.691	69	1012.641	8609.498	461.6335
15	38896.15	581799.7	1660.971	70	927.9458	7669.660	437.0876
16	36533.55	545254.6	1637.257	71	848.3454	6809.423	412.5424
17	34309.57	510931.8	1609.937	72	773.5737	6023.977	388.0392
18	32217.03	478700.4	1580.205	73	703.3998	5308.756	363.6394
19	30249.93	448435.8	1550.040	74	637.7326	4659.345	339.5346
20	28401.76	420019.8	1520.495	75	576.4571	4071.430	315.8856
21	26665.66	393340.3	1491.886	76	519.4302	3540.823	292.8175
22	25034.38	368292.2	1463.679	77	466.4367	3063.512	270.3719
23	23502.15	344776.9	1436.426	78	417.2502	2635.696	248.5657
24	22063.21	322701.0	1410.347	79	371.6088	2253.816	227.3646
25	20712.14	301976.9	1385.617	80	329.2631	1914.556	206.7316
26	19443.38	282522.1	1361.964	81	290.0362	1614.809	186.6884
27	18252.31	264259.0	1339.733	82	253.8243	1351.601	167.3218
28	17133.47	247115.0	1318.113	83	220.5768	1122.035	148.7666
29	16082.54	231022.3	1297.110	84	190.2961	923.2321	131.2093
30	15095.11	215917.2	1276.408	85	162.9217	752.3464	114.7715
31	14167.25	201740.0	1255.895	86	138.2627	606.6541	99.43687
32	13295.45	188434.7	1235.623	87	116.1348	483.6136	85.18357
33	12476.48	175948.6	1215.772	88	96.46246	380.8077	72.09076
34	11706.97	164232.1	1196.113	89	79.15662	295.8993	60.21907
35	10984.20	153238.6	1176.930	90	64.10265	226.6503	49.59703
36	10305.06	142924.3	1157.906	91	51.12818	170.9628	40.18656
37	9666.978	133248.3	1139.090	92	40.08054	126.8962	31.95918
38	9067.613	124171.7	1120.625	93	30.85754	92.63254	24.92906
39	8504.486	115658.4	1102.352	94	23.32968	66.46698	19.07579
40	7975.544	107674.1	1084.401	95	17.32380	46.84188	14.32592
41	7478.757	100186.8	1066.800	96	12.61695	32.39253	10.54383
42	7012.065	93166.34	1049.420	97	8.998269	21.96437	7.592549
43	6573.556	86584.42	1032.153	98	6.284385	14.59367	5.350390
44	6161.450	80414.62	1014.915	99	4.301220	9.489874	3.693868
45	5773.850	74632.27	997.3847	100	2.879700	6.028774	2.493858
46	5409.318	69214.34	979.6005	101	1.883516	3.733774	1.644554
47	5066.233	64139.25	961.3207	102	1.200392	2.248467	1.056490
48	4743.424	59386.79	942.6693	103	.7437313	1.312507	.6597308
49	4439.636	54937.92	923.6092	104	.4481145	.7389519	.4008216
50	4153.838	50774.71	904.2568	105	.2595178	.3986129	.2340066
51	3884.879	46880.27	884.5419	106	.1463446	.2034868	.1333215
52	3631.580	43238.88	864.2911	107	.07859539	.09541810	.07248863
53	3393.016	39835.81	843.5246	108	.04062731	.03817052	.03818440
54	3168.294	36657.20	822.2330	109	.01967032	.009243572	.01907873

Table H (6.6)
Commutation Factors Based on Life Table 90CM
Interest at 6.6 Percent

Age x	D_x	N^o_x	M_x	Age x	D_x	N^o_x	M_x
0	100000.0	1474245	2699.848	**55**	2666.507	29811.49	698.9490
1	92930.58	1380875	1792.824	**56**	2482.080	27319.74	678.9766
2	87113.55	1293730	1727.372	**57**	2308.750	25001.17	658.6727
3	81680.40	1212030	1686.440	**58**	2145.748	22845.39	637.9520
4	76594.61	1135421	1656.841	**59**	1992.375	20842.75	616.7536
5	71830.56	1063579	1634.328	**60**	1848.084	18984.20	595.1269
6	67364.87	996205.2	1615.320	**61**	1712.442	17261.15	573.2060
7	63178.71	933018.8	1599.471	**62**	1585.085	15665.40	551.1693
8	59253.29	873758.6	1585.223	**63**	1465.562	14189.14	529.0783
9	55573.45	818179.6	1573.600	**64**	1353.373	12825.04	506.9205
10	52123.72	766051.4	1564.332	**65**	1248.109	11566.20	484.7401
11	48888.63	717158.8	1556.149	**66**	1149.440	10406.06	462.6402
12	45854.32	671300.7	1548.473	**67**	1057.072	9338.388	440.7386
13	43006.16	628290.0	1539.022	**68**	970.5826	8357.285	419.0018
14	40330.41	587953.0	1525.512	**69**	889.5716	7457.254	397.3928
15	37815.77	550128.5	1507.294	**70**	813.6399	6633.186	375.8496
16	35452.16	514665.1	1484.260	**71**	742.4492	5880.329	354.3475
17	33231.54	481420.8	1457.773	**72**	675.7408	5194.218	332.9224
18	31146.20	450260.7	1429.002	**73**	613.2890	4570.622	311.6279
19	29189.62	421056.9	1399.865	**74**	554.9910	4005.468	290.6302
20	27354.81	393688.3	1371.382	**75**	500.7244	3494.791	270.0682
21	25634.52	368040.5	1343.852	**76**	450.3429	3034.758	250.0489
22	24021.17	344006.2	1316.761	**77**	403.6392	2621.708	230.6064
23	22508.64	321484.9	1290.635	**78**	360.3974	2252.185	211.7531
24	21090.89	300381.9	1265.681	**79**	320.3727	1922.957	193.4575
25	19762.21	280608.3	1242.062	**80**	283.3329	1631.022	175.6854
26	18516.83	262080.6	1219.514	**81**	249.1096	1373.572	158.4539
27	17349.91	244720.4	1198.362	**82**	217.5985	1147.929	141.8352
28	16255.84	228454.6	1177.829	**83**	188.7413	951.4955	125.9426
29	15230.10	213214.9	1157.921	**84**	162.5255	781.7050	110.9330
30	14268.19	198937.2	1138.333	**85**	138.8848	636.0311	96.90678
31	13366.04	185561.8	1118.962	**86**	117.6428	512.0667	83.84645
32	12520.00	173032.6	1099.854	**87**	98.62961	407.5723	71.72984
33	11726.76	161296.8	1081.177	**88**	81.76879	320.4264	60.62065
34	10982.84	150305.0	1062.716	**89**	66.97318	248.5867	50.56646
35	10285.45	140010.8	1044.737	**90**	54.13449	190.1061	41.58749
36	9631.411	130370.8	1026.939	**91**	43.09658	143.1664	33.64760
37	9018.086	121344.2	1009.369	**92**	33.72100	106.0918	26.71895
38	8443.083	112892.8	992.1588	**93**	25.91270	77.31880	20.80966
39	7903.885	104980.7	975.1598	**94**	19.55440	55.38743	15.89883
40	7398.391	97574.22	958.4921	**95**	14.49317	38.96898	11.92122
41	6924.538	90641.79	942.1798	**96**	10.53559	26.90327	8.759976
42	6480.250	84153.75	926.1018	**97**	7.499772	18.21173	6.297797
43	6063.600	78082.44	910.1593	**98**	5.228009	12.08001	4.430728
44	5672.801	72401.95	894.2729	**99**	3.571491	7.842105	3.053912
45	5305.967	67088.17	878.1477	**100**	2.386654	4.973594	2.058397
46	4961.649	62118.62	861.8194	**101**	1.558102	3.075099	1.355146
47	4638.238	57472.28	845.0677	**102**	.9911386	1.848713	.8691236
48	4334.552	53129.47	828.0076	**103**	.6129311	1.077360	.5418253
49	4049.339	49071.71	810.6062	**104**	.3686116	.6055633	.3286445
50	3781.558	45281.61	792.9711	**105**	.2130745	.3261313	.1915499
51	3530.068	41742.86	775.0394	**106**	.1199294	.1662255	.1089585
52	3293.712	38440.25	756.6549	**107**	.06428806	.07782937	.05915133
53	3071.570	35359.58	737.8376	**108**	.03316926	.03109087	.03111727
54	2862.756	32487.50	718.5806	**109**	.01602927	.007518417	.01553305

Commutation Factors Based on Life Table 90CM
Interest at 6.8 Percent

Age x	D_x	N^o_x	M_x	Age x	D_x	N^o_x	M_x
0	100000.0	1432953	2559.206	**55**	2405.305	26391.37	610.6915
1	92756.55	1339758	1653.003	**56**	2234.750	24147.92	592.6919
2	86787.58	1252939	1587.734	**57**	2074.799	22064.29	574.4278
3	81222.38	1171697	1546.991	**58**	1924.704	20130.59	555.8236
4	76022.48	1095660	1517.585	**59**	1783.784	18337.62	536.8262
5	71160.50	1024489	1495.261	**60**	1651.501	16676.76	517.4812
6	66611.49	957868.3	1476.448	**61**	1527.421	15139.88	497.9098
7	62355.17	895505.6	1460.790	**62**	1411.178	13719.20	478.2719
8	58371.40	837127.4	1446.740	**63**	1302.324	12407.38	458.6224
9	54643.81	782478.0	1435.300	**64**	1200.379	11197.49	438.9504
10	51155.81	731317.8	1426.196	**65**	1104.942	10083.04	419.2953
11	47890.94	683423.0	1418.172	**66**	1015.685	9057.901	399.7482
12	44834.43	638584.9	1410.660	**67**	932.3167	8116.235	380.4127
13	41970.88	596609.6	1401.427	**68**	854.4314	7252.541	361.2586
14	39285.84	557317.4	1388.255	**69**	781.6486	6461.702	342.2529
15	36767.34	520541.5	1370.525	**70**	713.5902	5738.967	323.3405
16	34404.71	486125.9	1348.149	**71**	649.9342	5079.922	304.4995
17	32189.31	453924.2	1322.468	**72**	590.4304	4480.430	285.7611
18	30112.88	423797.9	1294.624	**73**	534.8594	3936.582	267.1718
19	28168.36	395615.9	1266.480	**74**	483.1104	3444.624	248.8760
20	26348.31	369254.3	1239.018	**75**	435.0560	3000.921	230.9934
21	24645.08	344596.4	1212.525	**76**	390.5492	2601.969	213.6153
22	23050.75	321533.1	1186.504	**77**	349.3909	2244.432	196.7695
23	21558.88	299962.1	1161.456	**78**	311.3765	1925.171	180.4649
24	20163.12	279787.4	1137.576	**79**	276.2776	1641.257	164.6721
25	18857.51	260919.0	1115.017	**80**	243.8783	1389.974	149.3600
26	17636.05	243272.5	1093.521	**81**	214.0191	1168.789	134.5415
27	16493.69	226769.1	1073.393	**82**	186.5967	975.2947	120.2767
28	15424.67	211335.0	1053.891	**83**	161.5478	807.1628	106.6607
29	14424.32	196901.6	1035.017	**84**	138.8486	662.1076	93.82527
30	13488.00	183404.6	1016.483	**85**	118.4297	537.8887	81.85330
31	12611.52	170784.2	998.1875	**86**	100.1284	432.3798	70.72660
32	11791.12	158984.4	980.1749	**87**	83.78864	343.6089	60.42324
33	11023.37	147952.5	962.6015	**88**	69.33481	269.7146	50.99422
34	10304.74	137639.4	945.2636	**89**	56.68272	208.9131	42.47662
35	9632.337	127998.9	928.4092	**90**	45.73090	159.5108	34.88416
36	9002.937	118987.9	911.7565	**91**	36.33829	119.9321	28.18291
37	8413.847	110566.2	895.3482	**92**	28.37972	88.72992	22.34608
38	7862.619	102695.8	879.3056	**93**	21.76738	64.55984	17.37731
39	7346.707	95341.43	863.4897	**94**	16.39547	46.17138	13.25582
40	6863.969	88469.98	848.0110	**95**	12.12911	32.43104	9.923799
41	6412.315	82050.35	832.8908	**96**	8.800560	22.35234	7.280601
42	5989.654	76053.50	818.0156	**97**	6.252956	15.10575	5.225765
43	5594.052	70452.33	803.2933	**98**	4.350704	10.00298	3.670502
44	5223.715	65221.54	788.6505	**99**	2.966599	6.482835	2.525766
45	4876.771	60337.59	773.8153	**100**	1.978722	4.104617	1.699608
46	4551.765	55778.58	758.8214	**101**	1.289369	2.533565	1.117086
47	4247.103	51524.05	743.4675	**102**	.8186561	1.520600	.7152553
48	3961.594	47554.91	727.8601	**103**	.5053179	.8846751	.4451600
49	3693.990	43853.23	711.9704	**104**	.3033249	.4964406	.2695669
50	3443.248	40402.21	695.8975	**105**	.1750074	.2669308	.1568561
51	3208.239	37186.09	679.5848	**106**	.09831879	.1358391	.08908173
52	2987.824	34190.19	662.8915	**107**	.05260502	.06350718	.04828653
53	2781.095	31400.85	645.8373	**108**	.02709060	.02533406	.02536789
54	2587.174	28805.25	628.4172	**109**	.01306720	.006117601	.01265120

Table H (7.0)
Commutation Factors Based on Life Table 90CM
Interest at 7.0 Percent

Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$
0	100000.0	1393808	2433.461	**55**	2170.108	23374.03	533.9252
1	92583.18	1300787	1528.078	**56**	2012.462	21353.73	517.7003
2	86463.45	1214292	1462.989	**57**	1864.929	19480.87	501.2678
3	80767.78	1133505	1422.435	**58**	1726.782	17746.01	484.5606
4	75455.68	1058035	1393.220	**59**	1597.362	16140.43	467.5322
5	70497.93	987526.5	1371.082	**60**	1476.139	14655.93	450.2245
6	65867.93	921649.5	1352.461	**61**	1362.683	13284.80	432.7471
7	61543.87	860098.2	1336.992	**62**	1256.623	12019.72	415.2431
8	57504.25	802587.3	1323.137	**63**	1157.524	10853.75	397.7615
9	53731.41	748850.4	1311.878	**64**	1064.920	9780.392	380.2925
10	50207.63	698638.5	1302.933	**65**	978.4201	8793.555	362.8712
11	46915.41	651719.3	1295.066	**66**	897.7028	7887.498	345.5780
12	43839.08	607876.6	1287.713	**67**	822.4780	7056.772	328.5039
13	40962.39	566909.9	1278.694	**68**	752.3597	6296.257	311.6217
14	38270.19	528633.5	1265.849	**69**	686.9852	5601.194	294.9016
15	35749.86	492875.3	1248.593	**70**	625.9968	4967.175	278.2946
16	33390.09	459474.7	1226.857	**71**	569.0889	4390.108	261.7813
17	31181.63	428281.0	1201.955	**72**	516.0205	3866.169	245.3886
18	29115.67	399152.4	1175.008	**73**	466.5791	3391.748	229.1568
19	27184.64	371954.6	1147.820	**74**	420.6487	2963.396	213.2110
20	25380.62	346561.2	1121.341	**75**	378.0992	2577.782	197.6545
21	23695.57	322853.3	1095.844	**76**	338.7847	2231.707	182.5652
22	22121.24	300720.0	1070.848	**77**	302.5152	1922.139	167.9654
23	20650.86	280057.5	1046.832	**78**	269.0970	1646.229	153.8610
24	19277.79	260768.7	1023.978	**79**	238.3176	1401.323	140.2250
25	17995.80	242762.5	1002.429	**80**	209.9767	1184.972	127.0287
26	16798.70	225953.9	981.9339	**81**	183.9239	994.8898	114.2816
27	15681.22	210263.4	962.7792	**82**	160.0578	828.9151	102.0338
28	14637.44	195617.0	944.2549	**83**	138.3125	684.9655	90.36493
29	13662.57	181945.8	926.3605	**84**	118.6559	561.0055	79.38551
30	12751.81	169185.5	908.8211	**85**	101.0174	455.0502	69.16387
31	11900.88	157276.3	891.5395	**86**	85.24723	365.2222	59.68167
32	11105.91	146162.2	874.5573	**87**	71.20254	289.7857	50.91754
33	10363.38	135790.8	858.0201	**88**	58.80972	227.1087	42.91212
34	9669.663	126113.3	841.7349	**89**	47.98836	175.6333	35.69403
35	9021.802	117083.8	825.9335	**90**	38.64404	133.8868	29.27196
36	8416.534	108659.8	810.3505	**91**	30.64959	100.5041	23.61431
37	7851.112	100801.3	795.0248	**92**	23.89218	74.23574	18.69568
38	7323.038	93470.99	780.0687	**93**	18.29117	53.92558	14.51638
39	6829.741	86634.14	765.3515	**94**	13.75139	38.50261	11.05621
40	6369.045	80258.15	750.9750	**95**	10.15404	26.99971	8.264065
41	5938.835	74312.54	736.9577	**96**	7.353734	18.57796	6.053277
42	5537.015	68768.88	723.1933	**97**	5.215194	12.53404	4.337811
43	5161.642	63600.66	709.5959	**98**	3.621864	8.286101	3.041837
44	4810.923	58783.22	696.0971	**99**	2.465011	5.361136	2.089731
45	4483.000	54293.63	682.4466	**100**	1.641089	3.388717	1.403879
46	4176.415	50110.56	668.6758	**101**	1.067363	2.088172	.9211909
47	3889.592	46214.17	654.6008	**102**	.6764317	1.251188	.5888485
48	3621.335	42585.93	640.3201	**103**	.4167491	.7267240	.3658784
49	3370.405	39208.52	625.8083	**104**	.2496925	.4071352	.2211930
50	3135.755	36065.68	611.1566	**105**	.1437942	.2185593	.1284951
51	2916.271	33142.24	596.3141	**106**	.08063227	.1110496	.07285879
52	2710.839	30424.08	581.1537	**107**	.04306129	.05184037	.03943246
53	2518.558	27898.05	565.6945	**108**	.02213431	.02065112	.02068873
54	2338.564	25551.87	549.9331	**109**	.01065656	.004979702	.01030798

Commutation Factors Based on Life Table 90CM
Interest at 7.2 Percent

Age x	D_x	N_x^o	M_x	Age x	D_x	N_x^o	M_x
0	100000.0	1356655	2320.815	55	1958.285	20710.77	467.1093
1	92410.45	1263808	1416.247	56	1812.639	18891.07	452.4813
2	86141.12	1177636	1351.339	57	1676.620	17207.32	437.6937
3	80316.56	1097300	1310.973	58	1549.526	15650.55	422.6870
4	74894.15	1022392	1281.947	59	1430.718	14212.46	407.4203
5	69842.75	952538.3	1259.993	60	1319.675	12885.31	391.9323
6	65134.03	887395.4	1241.562	61	1215.972	11661.81	376.3215
7	60744.61	826643.4	1226.279	62	1119.239	10535.04	360.7161
8	56651.56	769985.3	1212.617	63	1029.050	9498.477	345.1597
9	52835.90	717144.0	1201.534	64	944.9579	8546.031	329.6437
10	49278.74	667861.0	1192.747	65	866.5824	7671.994	314.1988
11	45961.53	621895.8	1185.032	66	793.6081	6871.001	298.8960
12	42867.61	579024.7	1177.835	67	725.7495	6137.973	283.8155
13	39979.94	539040.5	1169.023	68	662.6390	5468.151	268.9321
14	37282.63	501751.8	1156.498	69	603.9317	4857.118	254.2192
15	34762.36	466981.4	1139.703	70	549.2899	4300.789	239.6331
16	32407.19	434564.0	1118.586	71	498.4235	3795.378	225.1563
17	30207.28	404345.0	1094.439	72	451.1016	3337.354	210.8121
18	28153.26	376179.2	1068.357	73	407.1194	2923.392	196.6351
19	26237.02	349929.5	1042.092	74	366.3574	2550.326	182.7339
20	24450.18	325467.0	1016.559	75	328.6853	2215.108	169.1975
21	22784.32	302670.8	992.0190	76	293.9593	1914.823	156.0920
22	21230.85	281428.4	968.0053	77	261.9990	1646.716	143.4354
23	19782.67	261634.6	944.9765	78	232.6218	1408.204	131.2311
24	18432.87	243191.2	923.1037	79	205.6301	1196.890	119.4540
25	17174.97	226006.3	902.5179	80	180.8383	1010.561	108.0779
26	16002.56	209994.3	882.9748	81	158.1053	847.1625	97.10961
27	14910.17	195075.3	864.7443	82	137.3328	704.7530	86.59060
28	13891.75	181175.1	847.1468	83	118.4535	581.4718	76.58752
29	12942.35	168224.5	830.1793	84	101.4296	475.5081	67.19301
30	12057.06	156159.5	813.5794	85	86.19071	385.1042	58.46321
31	11231.50	144920.1	797.2541	86	72.59949	308.6036	50.38004
32	10461.69	134450.7	781.2415	87	60.52542	244.4791	42.92292
33	9744.016	124699.1	765.6776	88	49.89769	191.3002	36.12408
34	9074.801	115617.0	750.3795	89	40.64024	147.7069	30.00535
35	8450.998	107158.8	735.5636	90	32.66569	112.4187	24.57154
36	7869.317	99282.46	720.9796	91	25.85967	84.25298	19.79346
37	7326.962	91948.59	706.6633	92	20.12070	62.13122	15.64725
38	6821.392	85120.46	692.7183	93	15.37509	45.05902	12.13084
39	6350.018	78763.84	679.0215	94	11.53751	32.11905	9.224934
40	5910.633	72846.76	665.6669	95	8.503414	22.48604	6.884419
41	5501.106	67339.38	652.6702	96	6.146830	15.44648	5.034683
42	5119.333	62213.90	639.9319	97	4.351137	10.40392	3.602054
43	4763.373	57444.46	627.3715	98	3.016153	6.866400	2.521772
44	4431.431	53007.03	614.9255	99	2.048939	4.435142	1.729609
45	4121.672	48879.29	602.3631	100	1.361543	2.798709	1.160036
46	3832.633	45040.55	589.7137	101	.8838943	1.721713	.7599309
47	3562.761	41471.56	576.8088	102	.5591150	1.029892	.4849628
48	3310.857	38154.40	563.7400	103	.3438277	.5971967	.3008295
49	3075.691	35072.31	550.4843	104	.2056178	.3340204	.1815683
50	2856.220	32209.64	537.1258	105	.1181913	.1790209	.1053018
51	2651.347	29551.78	523.6186	106	.06615186	.09081846	.05961293
52	2459.979	27085.15	509.8479	107	.03526218	.04233296	.03221421
53	2281.227	24797.16	495.8318	108	.01809161	.01684024	.01687911
54	2114.243	22676.03	481.5686	109	.008693954	.004055016	.008401992

Table H (7.4)
Commutation Factors Based on Life Table 90CM
Interest at 7.4 Percent

Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$
0	100000.0	1321355	2219.702	**55**	1767.476	18358.93	408.9153
1	92238.36	1228681	1315.948	**56**	1632.975	16719.60	395.7244
2	85820.60	1142829	1251.218	**57**	1507.626	15205.55	382.4145
3	79868.70	1062941	1211.038	**58**	1390.747	13808.31	368.9326
4	74337.83	988589.6	1182.200	**59**	1281.721	12519.98	355.2426
5	69194.87	919384.3	1160.429	**60**	1180.041	11333.26	341.3799
6	64409.66	854965.8	1142.185	**61**	1085.286	10241.25	327.4335
7	59957.19	795001.4	1127.086	**62**	997.0890	9237.450	313.5177
8	55813.07	739181.8	1113.613	**63**	915.0362	8315.738	299.6716
9	51956.95	687219.6	1102.704	**64**	838.6963	7470.395	285.8871
10	48368.73	638846.7	1094.071	**65**	767.7019	6696.090	272.1913
11	45028.76	593814.3	1086.505	**66**	701.7450	5987.814	258.6468
12	41919.43	551891.5	1079.461	**67**	640.5463	5340.844	245.3239
13	39022.82	512864.5	1070.852	**68**	583.7559	4750.760	232.1996
14	36322.32	476536.3	1058.637	**69**	531.0466	4213.469	219.2498
15	33803.90	442724.5	1042.289	**70**	482.0997	3725.191	206.4356
16	31454.98	411259.6	1021.773	**71**	436.6408	3282.430	193.7410
17	29265.11	381983.2	998.3563	**72**	394.4488	2881.927	181.1862
18	27224.36	354746.7	973.1108	**73**	355.3273	2520.628	168.8008
19	25324.10	329410.3	947.7349	**74**	319.1555	2195.628	156.6790
20	23555.49	305843.0	923.1127	**75**	285.8038	1904.144	144.8972
21	21909.71	283921.9	899.4922	**76**	255.1323	1643.522	133.5117
22	20377.86	263532.9	876.4211	**77**	226.9700	1411.260	122.5367
23	18952.50	244569.7	854.3373	**78**	201.1452	1205.022	111.9736
24	17626.46	226933.2	833.4013	**79**	177.4747	1022.641	101.7992
25	16393.01	210530.7	813.7337	**80**	155.7869	862.1248	91.98963
26	15245.54	195276.2	795.0972	**81**	135.9494	721.6236	82.54925
27	14178.36	181089.5	777.7447	**82**	117.8679	599.3985	73.51244
28	13185.33	167896.1	761.0259	**83**	101.4751	493.7876	64.93486
29	12261.33	155627.0	744.9358	**84**	86.72954	403.1811	56.89414
30	11401.36	144218.0	729.2235	**85**	73.56196	326.0233	49.43624
31	10600.92	133609.7	713.7999	**86**	61.84676	260.8532	42.54362
32	9855.938	123746.5	698.6999	**87**	51.46496	206.3280	36.19669
33	9162.724	114576.7	684.0503	**88**	42.34916	161.1939	30.42081
34	8517.541	106052.2	669.6778	**89**	34.42795	124.2643	25.23239
35	7917.273	98128.23	655.7842	**90**	27.62086	94.42596	20.63334
36	7358.599	90763.05	642.1335	**91**	21.82523	70.65448	16.59680
37	6838.684	83917.92	628.7584	**92**	16.94999	52.01876	13.10060
38	6354.950	77556.70	615.7543	**93**	12.92810	37.66365	10.14099
39	5904.792	71645.76	603.0057	**94**	9.683209	26.80338	7.699759
40	5485.980	66153.80	590.5986	**95**	7.123463	18.73364	5.737174
41	5096.366	61051.62	578.5464	**96**	5.139721	12.84745	4.189010
42	4733.850	56312.09	566.7559	**97**	3.631463	8.638930	2.992182
43	4396.492	51910.00	555.1518	**98**	2.512597	5.692006	2.091388
44	4082.500	47821.96	543.6747	**99**	1.703684	3.670427	1.432072
45	3790.060	44026.33	532.1119	**100**	1.130009	2.312273	.9589006
46	3517.714	40503.01	520.4906	**101**	.7322194	1.420089	.6271328
47	3263.927	37233.38	508.6568	**102**	.4623092	.8480499	.3995536
48	3027.503	34200.11	496.6948	**103**	.2837676	.4909383	.2474381
49	2807.226	31387.04	484.5845	**104**	.1693843	.2741384	.1490980
50	2602.057	28779.11	472.4030	**105**	.09718260	.1466903	.08632751
51	2410.917	26362.27	460.1089	**106**	.05429195	.07430107	.04879367
52	2232.737	24123.50	447.5981	**107**	.02888638	.03458230	.02632729
53	2066.642	22050.73	434.8883	**108**	.01479284	.01373784	.01377624
54	1911.799	20132.71	421.9783	**109**	.007095488	.003303300	.006851044

Commutation Factors Based on Life Table 90CM
Interest at 7.6 Percent

Age x	D_x	N^o_x	$\bar{M}_x$	Age x	D_x	N^o_x	$\bar{M}_x$
0	100000.0	1287779	2128.759	**55**	1595.564	16281.14	358.1972
1	92066.91	1195278	1225.815	**56**	1471.404	14804.00	346.3000
2	85501.86	1109745	1161.264	**57**	1355.932	13442.30	334.3178
3	79424.16	1030301	1121.269	**58**	1248.489	12187.97	322.2032
4	73786.68	956500.8	1092.617	**59**	1148.477	11033.58	309.9246
5	68554.18	887936.2	1071.027	**60**	1055.402	9972.202	297.5142
6	63694.66	824232.8	1052.968	**61**	968.8505	8997.349	285.0520
7	59181.41	765044.2	1038.050	**62**	888.4614	8102.909	272.6403
8	54988.51	710049.3	1024.763	**63**	813.8323	7283.139	260.3137
9	51094.22	658949.9	1014.025	**64**	744.5491	6532.689	248.0648
10	47477.16	611468.7	1005.543	**65**	680.2574	5846.580	235.9173
11	44116.61	567348.5	998.1231	**66**	620.6575	5220.147	223.9263
12	40993.92	526351.3	991.2275	**67**	565.4773	4648.999	212.1534
13	38090.34	488256.9	982.8163	**68**	514.3846	4129.038	200.5777
14	35388.47	452862.7	970.9046	**69**	467.0693	3656.477	189.1770
15	32873.58	419981.4	954.9909	**70**	423.2311	3227.822	177.9166
16	30532.45	389439.4	935.0570	**71**	382.6106	2839.848	166.7822
17	28354.00	361074.4	912.3477	**72**	344.9970	2489.556	155.7908
18	26327.76	334734.9	887.9101	**73**	310.2025	2174.141	144.9678
19	24444.56	310278.5	863.3919	**74**	278.1064	1890.941	134.3949
20	22695.12	287572.0	839.6461	**75**	248.5815	1637.419	124.1377
21	21070.21	266490.8	816.9088	**76**	221.4921	1411.161	114.2439
22	19560.62	246919.5	794.7416	**77**	196.6768	1209.899	104.7245
23	18158.61	228750.7	773.5624	**78**	173.9748	1031.519	95.57941
24	16856.73	211884.3	753.5214	**79**	153.2164	874.0672	86.78727
25	15648.00	196227.2	734.7295	**80**	134.2430	735.7485	78.32612
26	14525.63	181693.1	716.9559	**81**	116.9311	614.9023	70.19854
27	13483.74	168201.4	700.4377	**82**	101.1907	509.9710	62.43287
28	12516.05	155677.7	684.5522	**83**	86.95539	419.4716	55.07555
29	11617.32	144053.0	669.2925	**84**	74.18155	341.9740	48.19152
30	10782.44	133263.4	654.4188	**85**	62.80210	276.1020	41.81835
31	10006.81	123249.6	639.8455	**86**	52.70233	220.5677	35.93918
32	9286.291	113956.4	625.6045	**87**	43.77403	174.1908	30.53553
33	8617.096	105332.7	611.8141	**88**	35.95354	135.8729	25.62720
34	7995.444	97330.71	598.3095	**89**	29.17427	104.5787	21.22629
35	7418.157	89906.28	585.2792	**90**	23.36243	79.34069	17.33254
36	6881.887	83018.24	572.5006	**91**	18.42603	59.27153	13.92139
37	6383.766	76628.45	560.0031	**92**	14.28349	43.56750	10.97236
38	5921.184	70701.43	547.8750	**93**	10.87405	31.49317	8.480574
39	5491.525	65204.19	536.0072	**94**	8.129583	22.37538	6.429054
40	5092.542	60106.09	524.4787	**95**	5.969420	15.61298	4.782834
41	4722.077	55378.63	513.3010	**96**	4.299050	10.68956	3.486644
42	4378.032	50995.34	502.3862	**97**	3.031842	7.175938	2.486471
43	4058.473	46931.70	491.6639	**98**	2.093822	4.720179	1.735088
44	3761.618	43164.99	481.0787	**99**	1.417092	3.038667	1.186153
45	3485.672	39674.19	470.4343	**100**	.9381728	1.911081	.7929307
46	3229.185	36439.86	459.7559	**101**	.6067842	1.171735	.5177323
47	2990.645	33443.98	448.9024	**102**	.3823997	.6985723	.3293083
48	2768.860	30669.85	437.9519	**103**	.2342825	.4037360	.2035985
49	2562.630	28101.89	426.8861	**104**	.1395861	.2250756	.1224803
50	2370.923	25725.61	415.7759	**105**	.07993732	.1202436	.07079881
51	2192.677	23527.55	404.5839	**106**	.04457471	.06081061	.03995311
52	2026.852	21495.22	393.2158	**107**	.02367218	.02826136	.02152431
53	1872.586	19617.08	381.6883	**108**	.01210009	.01121123	.01124804
54	1729.062	17882.39	370.0010	**109**	.005793104	.002691963	.005588515

Table H (7.8)
Commutation Factors Based on Life Table 90CM
Interest at 7.8 Percent

Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$
0	100000.0	1255810	2046.798	**55**	1440.646	14444.61	313.9658
1	91896.10	1163480	1144.661	**56**	1326.076	13113.37	303.2334
2	85184.89	1078264	1080.287	**57**	1219.742	11888.44	292.4443
3	78982.92	999262.1	1040.476	**58**	1121.007	10762.19	281.5562
4	73240.62	926007.8	1012.009	**59**	1029.294	9727.597	270.5412
5	67920.59	858076.9	990.5981	**60**	944.1225	8778.127	259.4286
6	62988.91	795079.4	972.7222	**61**	865.0892	7907.678	248.2904
7	58417.09	736655.2	957.9823	**62**	791.8378	7110.511	237.2179
8	54177.64	682471.2	944.8786	**63**	723.9792	6381.250	226.2417
9	50247.37	632218.8	934.3086	**64**	661.1166	5714.894	215.3548
10	46603.64	585611.1	925.9741	**65**	602.9086	5106.800	204.5782
11	43224.58	542383.0	918.6975	**66**	549.0649	4552.625	193.9602
12	40090.51	502289.3	911.9474	**67**	499.3217	4048.296	183.5546
13	37181.80	465103.5	903.7290	**68**	453.3636	3590.018	173.3422
14	34480.29	430617.7	892.1117	**69**	410.8975	3174.289	163.3030
15	31970.52	398639.7	876.6203	**70**	371.6407	2797.886	153.4057
16	29638.61	368991.8	857.2513	**71**	335.3484	2457.836	143.6372
17	27472.87	341508.3	835.2266	**72**	301.8201	2151.384	134.0121
18	25462.27	316034.6	811.5695	**73**	270.8766	1875.955	124.5521
19	23597.12	292426.1	787.8786	**74**	242.3990	1629.117	115.3278
20	21867.67	270547.4	764.9764	**75**	216.2629	1408.556	106.3956
21	20264.35	250272.5	743.0877	**76**	192.3380	1212.079	97.79581
22	18777.59	231484.7	721.7873	**77**	170.4722	1037.633	89.53682
23	17399.37	214075.5	701.4742	**78**	150.5152	883.3063	81.61726
24	16121.95	197944.4	682.2882	**79**	132.3100	747.3391	74.01750
25	14938.14	182997.6	664.3316	**80**	115.7104	628.1156	66.71740
26	13840.96	169148.5	647.3794	**81**	100.6015	524.1459	59.71812
27	12824.34	156316.6	631.6538	**82**	86.89771	434.0358	53.04291
28	11881.90	144427.4	616.5587	**83**	74.53459	356.4635	46.73044
29	11008.24	133412.2	602.0851	**84**	63.46741	290.1590	40.83501
30	10198.17	123207.2	588.0038	**85**	53.63182	233.9055	35.38719
31	9447.014	113753.6	574.2326	**86**	44.92331	186.5682	30.37098
32	8750.535	104996.6	560.8002	**87**	37.24363	147.1100	25.76904
33	8104.884	96885.47	547.8170	**88**	30.53308	114.5691	21.59669
34	7506.231	89373.14	535.1266	**89**	24.72990	88.04221	17.86261
35	6951.345	82415.91	522.9044	**90**	19.76669	66.68859	14.56498
36	6436.858	75973.29	510.9406	**91**	15.56113	49.73980	11.68143
37	5959.870	70007.80	499.2618	**92**	12.04030	36.50206	9.193140
38	5517.749	64484.61	487.9492	**93**	9.149302	26.34285	7.094560
39	5107.871	59371.42	476.8998	**94**	6.827445	18.68548	5.369978
40	4727.973	54638.29	466.1864	**95**	5.003981	13.01677	3.988673
41	4375.896	50257.41	455.8181	**96**	3.597075	8.897277	2.903088
42	4049.546	46203.00	445.7125	**97**	2.532078	5.962836	2.066977
43	3747.000	42451.23	435.8036	**98**	1.745435	3.915685	1.440012
44	3466.483	38980.05	426.0395	**99**	1.179113	2.516557	.9828217
45	3206.229	35769.10	416.2390	**100**	.7791730	1.580072	.6559274
46	2964.793	32799.59	406.4255	**101**	.5030125	.9671683	.4275734
47	2740.690	30054.11	396.4696	**102**	.3164140	.5756531	.2715130
48	2532.734	27516.55	386.4432	**103**	.1934957	.3321455	.1675884
49	2339.741	25171.94	376.3301	**104**	.1150714	.1848623	.1006521
50	2160.692	23006.37	366.1953	**105**	.06577611	.09860163	.05808518
51	1994.545	21006.92	356.0048	**106**	.03661008	.04978819	.03272660
52	1840.283	19161.67	345.6732	**107**	.01940635	.02310446	.01760420
53	1697.063	17459.57	335.2162	**108**	.009901199	.009152770	.009187282
54	1564.085	15890.39	324.6339	**109**	.004731556	.002194599	.004560377

Commutation Factors Based on Life Table 90CM

Interest at 8.0 Percent

Age x	D_x	N^o_x	$\bar{M}_x$	Age x	D_x	N^o_x	$\bar{M}_x$
0	100000.0	1225340	1972.781	**55**	1301.016	12820.61	275.3665
1	91725.93	1133181	1071.448	**56**	1195.333	11620.62	265.6829
2	84869.68	1048280	1007.250	**57**	1097.447	10518.51	255.9662
3	78544.94	969716.4	967.6224	**58**	1006.743	9507.058	246.1786
4	72699.60	897003.2	939.3384	**59**	922.6663	8579.640	236.2951
5	67294.02	829699.0	918.1042	**60**	844.7509	7730.104	226.3426
6	62292.27	767398.2	900.4090	**61**	772.6027	6952.714	216.3856
7	57664.02	709727.2	885.8451	**62**	705.8730	6242.091	206.5056
8	53380.19	656340.8	872.9219	**63**	644.1862	5593.205	196.7298
9	49416.09	606919.7	862.5167	**64**	587.1626	5001.390	187.0514
10	45747.77	561168.0	854.3275	**65**	534.4743	4462.318	177.4888
11	42352.18	518812.4	847.1908	**66**	485.8409	3971.956	168.0844
12	39208.63	479600.6	840.5829	**67**	441.0073	3526.526	158.8852
13	36296.57	443300.2	832.5523	**68**	399.6750	3122.518	149.8736
14	33597.04	409697.7	821.2218	**69**	361.5671	2756.700	141.0311
15	31093.87	378596.6	806.1406	**70**	326.4177	2426.099	132.3298
16	28772.52	349815.0	787.3195	**71**	293.9962	2127.982	123.7576
17	26620.68	323184.0	765.9575	**72**	264.1122	1859.816	115.3269
18	24626.76	298546.3	743.0547	**73**	236.5957	1619.244	107.0562
19	22780.54	275754.7	720.1615	**74**	211.3300	1404.044	99.00650
20	21071.85	254672.3	698.0717	**75**	188.1947	1212.109	91.22604
21	19490.71	235171.4	676.9983	**76**	167.0650	1041.449	83.74909
22	18027.27	217134.3	656.5294	**77**	147.7981	890.2050	76.58171
23	16673.19	200451.7	637.0453	**78**	130.2539	756.6530	69.72164
24	15420.47	185022.4	618.6765	**79**	114.2873	639.2066	63.15076
25	14261.71	170752.5	601.5164	**80**	99.76378	536.4139	56.85067
26	13189.74	157555.0	585.3463	**81**	86.57647	446.9388	50.82137
27	12198.33	145349.4	570.3740	**82**	74.64466	369.5347	45.08188
28	11280.96	134061.6	556.0285	**83**	63.90625	303.0239	39.66434
29	10432.13	123622.9	542.2992	**84**	54.31643	246.2795	34.61407
30	9646.558	113969.9	528.9667	**85**	45.81398	198.2260	29.95590
31	8919.484	105044.1	515.9519	**86**	38.30383	157.8639	25.67472
32	8246.598	96791.46	503.2810	**87**	31.69695	124.2822	21.75437
33	7623.984	89161.60	491.0564	**88**	25.93768	96.63881	18.20657
34	7047.776	82108.09	479.1295	**89**	20.96901	74.14612	15.03732
35	6514.694	75587.88	467.6641	**90**	16.72956	56.07347	12.24368
36	6021.353	69561.14	456.4618	**91**	13.14579	41.75541	9.805358
37	5564.831	63991.06	445.5466	**92**	10.15261	30.59309	7.705166
38	5142.474	58843.51	434.9932	**93**	7.700581	22.04251	5.937180
39	4751.657	54086.91	424.7045	**94**	5.735731	15.60956	4.486966
40	4390.108	49692.01	414.7471	**95**	4.196055	10.85610	3.327567
41	4055.666	45631.72	405.1283	**96**	3.010718	7.408127	2.418068
42	3746.249	41880.98	395.7706	**97**	2.115401	4.956576	1.718874
43	3459.942	38416.63	386.6120	**98**	1.455507	3.249470	1.195549
44	3194.989	35217.31	377.6040	**99**	.9814338	2.084908	.8146412
45	2949.645	32263.33	368.5791	**100**	.6473430	1.306869	.5427935
46	2722.480	29536.51	359.5590	**101**	.4171328	.7986064	.3532443
47	2512.032	27020.09	350.4249	**102**	.2619065	.4745362	.2239436
48	2317.127	24698.55	341.2432	**103**	.1598663	.2733500	.1379983
49	2136.599	22557.50	331.9993	**104**	.09489597	.1518899	.08274478
50	1969.442	20583.61	322.7527	**105**	.05414318	.08088495	.04767238
51	1814.634	18764.52	313.4725	**106**	.03007954	.04077889	.02681723
52	1671.187	17088.82	304.0812	**107**	.01591510	.01889563	.01440345
53	1538.272	15545.98	294.5934	**108**	.008104913	.007475070	.007506907
54	1415.111	14126.27	285.0098	**109**	.003865980	.001789805	.003722795

Table H (8.2)
Commutation Factors Based on Life Table 90CM
Interest at 8.2 Percent

Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$
0	100000.0	1196271	1905.801	**55**	1175.140	11383.90	241.6605
1	91556.38	1104282	1005.268	**56**	1077.687	10302.02	232.9216
2	84556.22	1019695	941.2463	**57**	987.6058	9310.206	224.1690
3	78110.19	941565.7	901.7997	**58**	904.3060	8401.673	215.3688
4	72163.57	869388.6	873.6973	**59**	827.2520	7570.161	206.4989
5	66674.38	802704.2	852.6384	**60**	755.9940	6809.885	197.5835
6	61604.60	741091.1	835.1217	**61**	690.1483	6115.460	188.6805
7	56922.03	684162.2	820.7314	**62**	629.3746	5481.850	179.8629
8	52595.92	631560.2	807.9858	**63**	573.3114	4904.356	171.1542
9	48600.07	582955.2	797.7426	**64**	521.5957	4378.627	162.5483
10	44909.15	538042.2	789.6957	**65**	473.9134	3900.637	154.0611
11	41498.96	496539.8	782.6961	**66**	429.9943	3466.641	145.7297
12	38347.72	458189.0	776.2270	**67**	389.5928	3073.141	137.5952
13	35433.98	422751.2	768.3798	**68**	352.4266	2716.894	129.6413
14	32737.98	390008.0	757.3284	**69**	318.2343	2394.918	121.8510
15	30242.81	359758.1	742.6459	**70**	286.7664	2104.477	114.1994
16	27933.27	331816.0	724.3562	**71**	257.8059	1843.057	106.6752
17	25796.43	306009.7	703.6357	**72**	231.1725	1608.337	99.28887
18	23820.13	282178.9	681.4617	**73**	206.7050	1398.158	92.05610
19	21993.66	260174.6	659.3381	**74**	184.2900	1210.493	85.02960
20	20306.38	239858.0	638.0302	**75**	163.8116	1043.425	78.25069
21	18747.96	221100.3	617.7404	**76**	145.1507	895.1514	71.74827
22	17308.24	203782.6	598.0690	**77**	128.1737	763.9894	65.52659
23	15978.57	187795.0	579.3787	**78**	112.7502	648.3843	59.58267
24	14750.73	173035.9	561.7908	**79**	98.74634	546.9085	53.89985
25	13617.08	159410.9	545.3906	**80**	86.03843	458.2578	48.46129
26	12570.29	146833.2	529.9651	**81**	74.52740	381.2352	43.26612
27	11603.95	135222.4	515.7086	**82**	64.13740	314.7268	38.32980
28	10711.44	124504.4	502.0743	**83**	54.80906	257.6839	33.67898
29	9887.153	114611.0	489.0496	**84**	46.49827	209.1071	29.35148
30	9125.721	105479.2	476.4249	**85**	39.14714	168.0464	25.36734
31	8422.307	97051.01	464.1238	**86**	32.66937	133.6215	21.71240
32	7772.534	89272.74	452.1698	**87**	26.98438	105.0326	18.37171
33	7172.430	82094.78	440.6581	**88**	22.04056	81.54263	15.35406
34	6618.094	75471.30	429.4476	**89**	17.78549	62.46478	12.66338
35	6106.205	69359.93	418.6908	**90**	14.16345	47.16425	10.29598
36	5633.365	63721.52	408.2003	**91**	11.10881	35.06481	8.233500
37	5196.636	58519.99	397.9974	**92**	8.563579	25.64956	6.460316
38	4793.348	53721.91	388.1511	**93**	6.483320	18.45061	4.970371
39	4420.877	49296.43	378.5694	**94**	4.820135	13.04455	3.750482
40	4076.947	45215.04	369.3134	**95**	3.519720	9.057271	2.777024
41	3759.400	41451.35	360.3887	**96**	2.520772	6.170397	2.014799
42	3466.166	37981.02	351.7223	**97**	1.767879	4.121591	1.429909
43	3195.348	34781.61	343.2559	**98**	1.214146	2.697568	.9929451
44	2945.202	31832.41	334.9442	**99**	.8171729	1.727916	.6754838
45	2714.014	29114.41	326.6323	**100**	.5380020	1.081294	.4493360
46	2500.365	26610.06	318.3401	**101**	.3460352	.6596613	.2919430
47	2302.822	24303.21	309.9587	**102**	.2168646	.3913237	.1847761
48	2120.223	22178.95	301.5492	**103**	.1321283	.2250448	.1136746
49	1951.423	20223.47	293.0983	**104**	.07828584	.1248444	.06804860
50	1795.428	18423.99	284.6606	**105**	.04458365	.06637616	.03914081
51	1651.240	16768.69	276.2078	**106**	.02472291	.03341228	.02198311
52	1517.898	15246.69	267.6697	**107**	.01305673	.01545928	.01178907
53	1394.593	13847.96	259.0599	**108**	.006636969	.006107183	.006136180
54	1280.564	12563.23	250.3792	**109**	.003159930	.001460227	.003040192

Commutation Factors Based on Life Table 90CM
Interest at 8.4 Percent

Age x	D_x	N_x^o	M_x	Age x	D_x	N_x^o	M_x
0	100000.0	1168511	1845.062	**55**	1061.643	10112.31	212.2087
1	91387.45	1076692	945.3279	**56**	971.8056	9136.723	204.3208
2	84244.50	992416.8	881.4807	**57**	888.9318	8244.008	196.4351
3	77678.64	914719.4	842.2143	**58**	812.4528	7427.757	188.5212
4	71632.47	843073.5	814.2919	**59**	741.8542	6682.083	180.5593
5	66061.57	777001.9	793.4065	**60**	676.7014	6001.548	172.5714
6	60925.76	716067.8	776.0663	**61**	616.6221	5381.106	164.6092
7	56190.93	659870.1	761.8471	**62**	561.2856	4816.043	156.7380
8	51824.59	608039.4	749.2764	**63**	510.3442	4301.975	148.9783
9	47798.98	560235.6	739.1923	**64**	463.4519	3834.851	141.3244
10	44087.42	516144.4	731.2851	**65**	420.3079	3410.927	133.7900
11	40664.46	475476.7	724.4197	**66**	380.6530	3026.732	126.4076
12	37507.26	437966.4	718.0863	**67**	344.2512	2679.028	119.2128
13	34593.43	403369.2	710.4179	**68**	310.8359	2364.823	112.1908
14	31902.42	371461.7	699.6382	**69**	280.1609	2081.368	105.3260
15	29416.56	342038.2	685.3431	**70**	251.9920	1826.146	98.59574
16	27119.99	314909.7	667.5689	**71**	226.1254	1596.851	91.98985
17	24999.15	289900.9	647.4694	**72**	202.3907	1391.355	85.51693
18	23041.34	266849.3	625.9999	**73**	180.6357	1207.683	79.19028
19	21235.33	245603.7	604.6185	**74**	160.7505	1043.989	73.05540
20	19570.06	226023.8	584.0635	**75**	142.6241	898.5299	67.14760
21	18034.81	207979.6	564.5268	**76**	126.1437	769.6720	61.49122
22	16619.14	191351.4	545.6204	**77**	111.1843	655.8955	56.08904
23	15314.10	176028.7	527.6902	**78**	97.62467	555.7989	50.93756
24	14111.24	161909.4	510.8486	**79**	85.34171	468.0983	46.02145
25	13002.70	148899.1	495.1733	**80**	74.22168	391.6232	41.32533
26	11980.99	136911.1	480.4568	**81**	64.17298	325.3016	36.84765
27	11039.54	125865.0	466.8808	**82**	55.12462	268.1392	32.60092
28	10171.64	115687.2	453.9211	**83**	47.02021	219.2026	28.60719
29	9371.576	106309.7	441.5638	**84**	39.81686	177.6059	24.89796
30	8633.891	97670.04	429.6079	**85**	33.46018	142.5101	21.48933
31	7953.685	89710.77	417.9801	**86**	27.87192	113.1405	18.36812
32	7326.523	82378.84	406.7012	**87**	22.97929	88.79477	15.52053
33	6748.381	75625.25	395.8598	**88**	18.73461	68.82816	12.95305
34	6215.330	69404.87	385.3214	**89**	15.08989	52.64179	10.66798
35	5724.013	63676.01	375.2282	**90**	11.99464	39.68419	8.661164
36	5271.026	58400.27	365.4030	**91**	9.390393	29.45641	6.916055
37	4853.416	53542.28	355.8649	**92**	7.225524	21.51229	5.418492
38	4468.504	49069.36	346.6769	**93**	5.460212	15.44938	4.162464
39	4113.671	44951.41	337.7525	**94**	4.051998	10.90483	3.135992
40	3786.641	41160.64	329.1474	**95**	2.953358	7.559146	2.318390
41	3485.263	37671.40	320.8655	**96**	2.111249	5.141272	1.679382
42	3207.484	34460.07	312.8382	**97**	1.477939	3.428479	1.189947
43	2951.421	31504.89	305.0106	**98**	1.013148	2.240199	.8249708
44	2715.352	28785.86	297.3402	**99**	.6806343	1.432563	.5602991
45	2497.590	26284.59	289.6837	**100**	.4472824	.8949759	.3721044
46	2296.733	23984.20	282.0595	**101**	.2871548	.5450874	.2413675
47	2111.375	21869.14	274.3676	**102**	.1796315	.3228201	.1525146
48	1940.370	19925.07	266.6640	**103**	.1092415	.1853435	.09367264
49	1782.593	18138.77	258.9368	**104**	.06460602	.1026524	.05598322
50	1637.068	16498.01	251.2360	**105**	.03672514	.05448999	.03214798
51	1502.821	14991.49	243.5356	**106**	.02032757	.02738657	.01802709
52	1378.915	13608.85	235.7718	**107**	.01071564	.01265256	.009652823
53	1264.562	12340.54	227.9573	**108**	.005436901	.004991476	.005017618
54	1159.023	11177.74	220.0929	**109**	.002583790	.001191785	.002483680

Table H (8.6)
Commutation Factors Based on Life Table 90CM
Interest at 8.6 Percent

Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$
0	100000.0	1141978	1789.870	**55**	959.2872	8986.387	186.4580
1	91219.15	1050328	890.9311	**56**	876.4940	8106.479	179.3369
2	83934.49	966363.1	827.2579	**57**	800.2717	7302.801	172.2309
3	77250.27	889094.1	788.1705	**58**	730.0736	6569.315	165.1126
4	71106.24	817974.6	760.4267	**59**	665.4057	5900.482	157.9643
5	65455.50	752509.2	739.7130	**60**	605.8491	5291.201	150.8058
6	60255.64	692245.3	722.5470	**61**	551.0436	4736.743	143.6837
7	55470.55	636768.0	708.4967	**62**	500.6684	4232.706	136.6557
8	51065.96	585696.1	696.0981	**63**	454.3903	3775.000	129.7402
9	47012.55	538678.8	686.1704	**64**	411.8792	3359.857	122.9315
10	43282.19	495392.9	678.4002	**65**	372.8484	2983.802	116.2414
11	39848.23	455541.4	671.6661	**66**	337.0493	2643.616	109.6984
12	36686.72	418851.7	665.4654	**67**	304.2560	2336.308	103.3334
13	33774.32	385073.8	657.9713	**68**	274.2169	2059.119	97.13271
14	31089.66	353979.1	647.4561	**69**	246.7005	1809.518	91.08199
15	28614.34	325358.1	633.5376	**70**	221.4873	1585.192	85.16078
16	26331.81	299018.0	616.2633	**71**	198.3859	1384.025	79.35969
17	24227.91	274780.8	596.7653	**72**	177.2358	1204.069	73.68585
18	22289.38	252481.4	575.9765	**73**	157.8934	1043.522	68.15042
19	20504.48	231967.0	555.3112	**74**	140.2530	900.7010	62.79267
20	18861.72	213095.8	535.4812	**75**	124.2088	774.0235	57.64274
21	17350.03	195736.8	516.6682	**76**	109.6539	662.0101	52.72105
22	15958.66	179769.4	498.4958	**77**	96.47205	563.2889	48.02921
23	14678.41	165082.7	481.2933	**78**	84.55070	476.5973	43.56333
24	13500.57	151574.4	465.1651	**79**	73.77657	400.7814	39.30936
25	12417.09	139150.2	450.1815	**80**	64.04531	334.7917	35.25323
26	11420.33	127723.1	436.1402	**81**	55.27239	277.6687	31.39288
27	10503.56	117213.3	423.2108	**82**	47.39156	228.5252	27.73839
28	9659.973	107547.5	410.8912	**83**	40.34963	186.5311	24.30795
29	8883.761	98658.08	399.1659	**84**	34.10526	150.9013	21.12775
30	8169.402	90483.25	387.8425	**85**	28.60764	120.8952	18.21065
31	7511.930	82966.05	376.8499	**86**	23.78593	95.83115	15.54445
32	6906.859	76054.09	366.2069	**87**	19.57444	75.09277	13.11646
33	6350.116	69699.08	355.9954	**88**	15.92931	58.11594	10.93134
34	5837.753	63856.58	346.0878	**89**	12.80671	44.37864	8.990150
35	5366.382	58485.65	336.6161	**90**	10.16104	33.40185	7.288482
36	4932.596	53548.65	327.4129	**91**	7.940253	24.75352	5.811450
37	4533.435	49010.93	318.4951	**92**	6.098449	18.04857	4.546272
38	4166.213	44840.61	309.9205	**93**	4.600012	12.94080	3.487103
39	3828.321	41008.30	301.6072	**94**	3.407361	9.119252	2.623106
40	3517.486	37486.98	293.6060	**95**	2.478932	6.311020	1.936184
41	3231.568	34251.73	285.9196	**96**	1.768835	4.285290	1.400300
42	2968.532	31279.63	278.4831	**97**	1.235958	2.852930	.9906064
43	2726.515	28549.65	271.2451	**98**	.8457061	1.861035	.6856571
44	2503.815	26042.44	264.1655	**99**	.5671006	1.188117	.4649225
45	2298.776	23740.28	257.1117	**100**	.3719867	.7410277	.3082584
46	2110.015	21626.91	250.1006	**101**	.2383753	.4505755	.1996258
47	1936.154	19687.37	243.0402	**102**	.1488425	.2664050	.1259317
48	1776.063	17907.92	235.9822	**103**	.09035074	.1527017	.07721840
49	1628.642	16275.89	228.9156	**104**	.05333552	.08443600	.04607402
50	1492.931	14779.59	221.8861	**105**	.03026261	.04474875	.02641422
51	1367.979	13408.25	214.8699	**106**	.01671967	.02245585	.01478847
52	1252.880	12151.98	207.8090	**107**	.008797514	.01035927	.007906617
53	1146.863	11001.72	200.7150	**108**	.004455463	.004081114	.004104487
54	1049.211	9949.092	193.5889	**109**	.002113479	.0009730567	.002029796

Table H (8.8)
Commutation Factors Based on Life Table 90CM
Interest at 8.8 Percent

Age x	D_x	N^o_x	$\bar{M}_x$	Age x	D_x	N^o_x	$\bar{M}_x$
0	100000.0	1116595	1739.615	55	866.9615	7989.004	163.9291
1	91051.47	1025114	841.4676	56	790.6805	7195.244	157.4991
2	83626.19	941457.1	777.9673	57	720.5937	6471.583	151.0944
3	76825.04	864613.4	739.0579	58	656.1764	5812.339	144.6905
4	70584.84	794015.4	711.4911	59	596.9547	5212.310	138.2714
5	64856.10	729149.4	690.9474	60	542.5257	4666.712	131.8550
6	59594.10	669547.2	673.9536	61	492.5413	4171.119	125.4829
7	54760.69	614779.8	660.0698	62	446.6917	3721.421	119.2066
8	50319.81	564454.2	647.8406	63	404.6575	3313.811	113.0421
9	46240.46	518209.0	638.0667	64	366.1250	2944.785	106.9840
10	42493.11	475712.3	630.4308	65	330.8207	2611.118	101.0423
11	39049.84	436659.3	623.8253	66	298.5072	2309.833	95.24189
12	35885.58	400770.8	617.7541	67	268.9685	2038.167	89.60975
13	32976.06	367791.2	610.4302	68	241.9678	1793.577	84.13302
14	30299.05	337487.2	600.1726	69	217.2872	1573.735	78.79859
15	27835.41	309645.3	586.6199	70	194.7215	1376.518	73.58795
16	25567.93	284069.4	569.8307	71	174.0912	1199.986	68.49239
17	23481.82	260578.5	550.9150	72	155.2453	1042.358	63.51776
18	21563.27	239005.6	530.7841	73	138.0485	901.9897	58.67342
19	19800.05	219195.9	510.8096	74	122.3998	777.3484	53.99318
20	18180.25	201006.5	491.6778	75	108.1987	666.9991	49.50276
21	16692.44	184305.4	473.5604	76	95.34433	569.6033	45.21924
22	15325.58	168971.5	456.0922	77	83.72846	483.9227	41.14326
23	14070.20	154893.4	439.5867	78	73.24698	408.8211	37.27073
24	12917.38	141968.6	424.1404	79	63.79577	343.2619	33.58873
25	11858.87	130102.9	409.8167	80	55.27920	286.3044	30.08441
26	10886.86	119209.6	396.4184	81	47.61936	237.0907	26.75538
27	9994.511	109209.2	384.1039	82	40.75466	194.8294	23.60967
28	9174.913	100028.7	372.3917	83	34.63512	158.7827	20.66224
29	8422.167	91601.16	361.2650	84	29.22129	128.2552	17.93484
30	7730.688	83865.33	350.5393	85	24.46590	102.5933	15.43768
31	7095.457	76764.90	340.1463	86	20.30487	81.19737	13.15950
32	6511.939	70248.15	330.1021	87	16.67901	63.52659	11.08867
33	5976.024	64267.52	320.4831	88	13.54811	49.08755	9.228408
34	5483.746	58779.31	311.1673	89	10.87228	37.42525	7.578854
35	5031.693	53743.36	302.2778	90	8.610372	28.12362	6.135493
36	4616.460	49122.77	293.6562	91	6.716128	20.80858	4.884973
37	4235.082	44883.69	285.3173	92	5.148787	15.14773	3.815787
38	3884.873	40994.99	277.3141	93	3.876551	10.84329	2.922342
39	3563.237	37428.04	269.5690	94	2.866194	7.628686	2.194870
40	3267.907	34156.57	262.1284	95	2.081387	5.270807	1.617556
41	2996.757	31156.40	254.9937	96	1.482438	3.573068	1.168008
42	2747.772	28405.32	248.1037	97	1.033937	2.374832	.8249517
43	2519.114	25883.00	241.4098	98	.7061722	1.546591	.5700721
44	2309.102	23570.77	234.8745	99	.4726636	.9857320	.3859192
45	2116.111	21451.55	228.3750	100	.3094714	.6137796	.2554587
46	1938.779	19509.68	221.9267	101	.1979499	.3725844	.1651624
47	1775.757	17730.82	215.4450	102	.1233735	.2199280	.1040199
48	1625.935	16101.79	208.9774	103	.07475281	.1258542	.06367764
49	1488.234	14610.46	202.5138	104	.04404668	.06947755	.03793266
50	1361.715	13245.67	196.0960	105	.02494618	.03676241	.02171109
51	1245.452	11997.16	189.7021	106	.01375708	.01841964	.01213616
52	1138.565	10855.51	183.2793	107	.007225359	.008484766	.006478700
53	1040.305	9812.125	176.8382	108	.003652525	.003338026	.003358779
54	949.9767	8859.055	170.3799	109	.001729415	.0007947681	.001659476

Table H (9.0)
Commutation Factors Based on Life Table 90CM
Interest at 9.0 Percent

Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$
0	100000.0	1092292	1693.759	**55**	783.6672	7105.115	144.2069
1	90884.40	1000978	796.4008	**56**	713.4036	6388.932	138.3997
2	83319.59	917627.9	733.0728	**57**	648.9738	5737.196	132.6261
3	76402.92	841206.5	694.3401	**58**	589.8745	5144.564	126.8637
4	70068.21	771125.1	666.9489	**59**	535.6521	4606.154	121.0983
5	64263.27	706852.1	646.5735	**60**	485.9193	4117.482	115.3459
6	58941.03	647903.1	629.7498	**61**	440.3408	3674.413	109.6436
7	54061.21	593835.3	616.0302	**62**	398.6176	3273.113	104.0375
8	49585.89	544243.6	603.9679	**63**	360.4447	2910.038	98.54123
9	45482.44	498756.6	594.3449	**64**	325.5239	2581.935	93.14974
10	41719.83	457033.2	586.8408	**65**	293.5949	2285.815	87.87161
11	38268.87	418761.2	580.3612	**66**	264.4314	2018.922	82.72842
12	35103.37	383655.0	574.4167	**67**	237.8275	1778.710	77.74360
13	32198.07	351453.5	567.2587	**68**	213.5603	1562.834	72.90521
14	29529.94	321918.8	557.2519	**69**	191.4254	1369.158	68.20120
15	27079.06	294833.4	544.0549	**70**	171.2307	1195.733	63.61476
16	24827.56	269998.0	527.7362	**71**	152.8083	1040.783	59.13786
17	22760.01	247229.2	509.3844	**72**	136.0163	902.6790	54.77522
18	20862.09	226357.8	489.8894	**73**	120.7276	779.9224	50.53463
19	19121.06	207227.5	470.5815	**74**	106.8460	671.1197	46.44522
20	17524.59	189694.1	452.1219	**75**	94.27614	574.9697	42.52886
21	16060.91	173624.8	434.6733	**76**	82.92339	490.2621	38.79981
22	14718.71	158898.1	417.8808	**77**	72.68716	415.8802	35.25794
23	13488.25	145402.3	402.0428	**78**	63.47120	350.8019	31.89903
24	12360.38	133034.8	387.2484	**79**	55.17995	294.0967	28.71125
25	11326.69	121701.6	373.5543	**80**	47.72583	244.9219	25.68286
26	10379.23	111316.2	360.7686	**81**	41.03720	202.5107	22.81124
27	9511.002	101799.6	349.0386	**82**	35.05693	166.1578	20.10273
28	8715.034	93079.24	337.9028	**83**	29.73827	135.2075	17.56959
29	7985.339	85088.84	327.3430	**84**	25.04384	109.0442	15.22986
30	7316.276	77767.71	317.1826	**85**	20.92979	87.09131	13.09157
31	6702.776	71060.23	307.3553	**86**	17.33829	68.82134	11.14437
32	6140.264	64915.43	297.8754	**87**	14.21605	53.75997	9.377649
33	5624.598	59286.49	288.8133	**88**	11.52630	41.47570	7.793482
34	5151.799	54130.50	280.0531	**89**	9.232809	31.57201	6.391328
35	4718.436	49408.08	271.7091	**90**	7.298568	23.68749	5.166694
36	4321.110	45083.10	263.6313	**91**	5.682470	17.49829	4.107624
37	3956.859	41122.51	255.8328	**92**	4.348360	12.71747	3.203788
38	3622.996	37495.94	248.3619	**93**	3.267898	9.088860	2.449900
39	3316.944	34175.54	241.1452	**94**	2.411743	6.383953	1.837187
40	3036.446	31135.79	234.2250	**95**	1.748158	4.403570	1.351836
41	2779.392	28353.23	227.6015	**96**	1.242816	2.980255	.9745928
42	2543.791	25806.38	221.2168	**97**	.8652201	1.977546	.6872409
43	2327.828	23475.59	215.0253	**98**	.5898554	1.285728	.4741398
44	2129.848	21342.85	208.9916	**99**	.3940846	.8181102	.3204547
45	1948.258	19391.73	203.0019	**100**	.2575492	.5085629	.2117785
46	1781.716	17607.18	197.0703	**101**	.1644362	.3082030	.1366979
47	1628.907	15975.42	191.1189	**102**	.1022978	.1816246	.08595163
48	1488.738	14483.85	185.1914	**103**	.06186919	.1037644	.05253040
49	1360.156	13120.86	179.2784	**104**	.03638837	.05718984	.03124128
50	1242.242	11875.82	173.4180	**105**	.02057102	.03021242	.01785190
51	1134.094	10738.93	167.5903	**106**	.01132350	.01511443	.009963197
52	1034.862	9701.276	161.7469	**107**	.005936302	.006952014	.005310621
53	943.8171	8754.661	155.8976	**108**	.002995382	.002731249	.002749569
54	860.2852	7891.574	150.0435	**109**	.001415665	.0006493878	.001357221

Table H (9.2)
Commutation Factors Based on Life Table 90CM
Interest at 9.2 Percent

Age x	D_x	N_x^o	M_x	Age x	D_x	N_x^o	M_x
0	100000.0	1069002	1651.831	55	708.5067	6321.475	126.9310
1	90717.95	977855.3	755.2593	56	643.8007	5675.167	121.6854
2	83014.67	894810.5	692.1027	57	584.5843	5088.094	116.4796
3	75983.89	818808.1	653.5455	58	530.3756	4555.239	111.2935
4	69556.30	749238.8	626.3283	59	480.7403	4072.023	106.1142
5	63676.93	685552.2	606.1196	60	435.3071	3634.250	100.9560
6	58296.28	627248.0	589.4640	61	393.7534	3238.057	95.85217
7	53371.91	573869.6	575.9064	62	355.7917	2879.871	90.84352
8	48864.00	524999.9	564.0082	63	321.1307	2556.398	85.94207
9	44738.20	480257.2	554.5337	64	289.4875	2264.616	81.14285
10	40961.99	439291.7	547.1588	65	260.6150	2001.759	76.45314
11	37504.91	401783.7	540.8026	66	234.2976	1765.281	71.89168
12	34339.59	367441.4	534.9818	67	210.3394	1552.833	67.47879
13	31439.82	335998.2	527.9857	68	188.5311	1362.258	63.20338
14	28781.71	307211.8	518.2231	69	168.6809	1191.594	59.05431
15	26344.59	280861.1	505.3717	70	150.6093	1039.054	55.01636
16	24109.92	256743.6	489.5096	71	134.1594	903.0141	51.08206
17	22061.66	234673.4	471.7038	72	119.1980	781.9868	47.25521
18	20184.93	214479.5	452.8236	73	105.6060	674.6060	43.54222
19	18466.53	196004.0	434.1588	74	93.29188	579.6057	39.96816
20	16893.71	179101.8	416.3467	75	82.16583	495.8067	36.55161
21	15454.36	163639.4	399.5410	76	72.13905	422.1155	33.30442
22	14136.91	149494.8	383.3968	77	63.11824	357.5256	30.22588
23	12931.36	136556.1	368.1982	78	55.01458	301.1181	27.31172
24	11828.36	124721.0	354.0270	79	47.74042	252.0580	24.55108
25	10819.31	113895.4	340.9338	80	41.21566	209.5910	21.93329
26	9896.130	103993.5	328.7315	81	35.37451	173.0321	19.45555
27	9051.707	94936.41	317.5573	82	30.16410	141.7530	17.12283
28	8278.986	86652.36	306.9685	83	25.54089	115.1711	14.94515
29	7571.907	79075.67	296.9459	84	21.46965	92.74174	12.93741
30	6924.778	72146.29	287.3200	85	17.90989	73.95637	11.10591
31	6332.488	65809.36	278.0268	86	14.80943	58.35116	9.441120
32	5790.426	60014.65	269.0784	87	12.12033	45.51012	7.933404
33	5294.426	54716.15	260.5401	88	9.809105	35.05596	6.583957
34	4840.499	49871.71	252.3013	89	7.842912	26.64316	5.391742
35	4425.202	45442.76	244.4684	90	6.188495	19.95783	4.352374
36	4045.147	41394.00	236.8993	91	4.809372	14.71959	3.455170
37	3697.374	37693.14	229.6051	92	3.673505	10.68074	2.690877
38	3379.205	34310.60	222.6303	93	2.755671	7.620897	2.054548
39	3088.081	31219.30	215.9052	94	2.029989	5.344148	1.538328
40	2821.759	28394.47	209.4681	95	1.468748	3.680292	1.130161
41	2578.149	25813.38	203.3182	96	1.042263	2.486657	.8134905
42	2355.285	23455.26	197.4011	97	.7242708	1.647295	.5727196
43	2151.379	21301.15	191.6734	98	.4928602	1.069239	.3944902
44	1964.801	19333.68	186.1019	99	.3286787	.6792312	.2661895
45	1793.990	17537.05	180.5812	100	.2144106	.4215320	.1756296
46	1637.631	15896.81	175.1241	101	.1366429	.2550372	.1131795
47	1494.437	14399.76	169.6588	102	.08485162	.1500459	.07104740
48	1363.338	13033.83	164.2254	103	.05122382	.08558254	.04335023
49	1243.305	11787.94	158.8152	104	.03007211	.04709235	.02573962
50	1133.441	10651.94	153.4630	105	.01696919	.02483847	.01468405
51	1032.871	9616.528	148.1503	106	.009323729	.01240683	.008182300
52	940.7691	8673.217	142.8331	107	.004878979	.005698239	.004354741
53	856.4310	7814.247	137.5203	108	.002457361	.002235593	.002251687
54	779.2034	7032.506	132.2129	109	.001159261	.0005307973	.001110428

Table H (9.4)
Commutation Factors Based on Life Table 90CM
Interest at 9.4 Percent

Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$
0	100000.0	1046666	1613.415	55	640.6729	5626.426	111.7888
1	90552.10	955685.9	717.6274	56	581.0977	5043.065	107.0496
2	82711.42	872944.4	654.6414	57	526.6840	4514.139	102.3550
3	75567.93	797358.2	616.2586	58	476.9709	4034.939	97.68661
4	69049.06	728296.2	589.2141	59	431.5432	3601.173	93.03287
5	63096.99	665189.6	569.1703	60	390.0450	3208.919	88.40660
6	57659.75	607522.0	552.6808	61	352.1670	2854.570	83.83743
7	52692.64	554823.0	539.2829	62	317.6329	2534.800	79.36169
8	48153.91	506663.4	527.5465	63	286.1651	2246.547	74.98974
9	44007.46	462651.5	518.2178	64	257.4958	1987.010	70.71681
10	40219.28	422428.8	510.9697	65	231.3902	1753.630	66.54901
11	36757.55	385668.3	504.7341	66	207.6437	1544.054	62.50261
12	33593.78	352071.8	499.0344	67	186.0702	1356.118	58.59515
13	30700.76	321367.7	492.1962	68	166.4733	1187.840	54.81634
14	28053.76	293309.4	482.6714	69	148.6732	1037.418	51.15591
15	25631.33	267672.1	470.1560	70	132.5025	903.2178	47.60002
16	23414.28	244250.5	454.7368	71	117.8144	783.7518	44.14175
17	21385.95	222856.3	437.4599	72	104.4845	677.6639	40.78406
18	19530.93	203316.6	419.1740	73	92.40098	583.7100	37.53224
19	17835.54	185472.4	401.1296	74	81.47742	500.7405	34.40782
20	16286.64	169177.6	383.9412	75	71.62918	427.6876	31.42655
21	14871.77	154298.1	367.7536	76	62.77322	363.5637	28.59824
22	13579.12	140711.6	352.2315	77	54.82318	307.4623	25.92173
23	12398.43	128306.2	337.6454	78	47.69715	258.5574	23.39276
24	11320.15	116979.5	324.0701	79	41.31485	216.1006	21.00140
25	10335.53	106638.0	311.5505	80	35.60308	179.4166	18.73793
26	9436.341	97196.14	299.9040	81	30.50149	147.8938	16.59947
27	8615.372	88575.68	289.2582	82	25.96129	120.9728	14.58984
28	7865.494	80705.38	279.1887	83	21.94205	98.13651	12.71722
29	7180.579	73520.25	269.6750	84	18.41076	78.90277	10.99390
30	6554.889	66961.01	260.5546	85	15.33009	62.82330	9.424705
31	5983.278	60973.53	251.7654	86	12.65306	49.49033	8.000965
32	5461.107	55508.39	243.3179	87	10.33659	38.53911	6.713910
33	4984.186	50520.36	235.2722	88	8.350207	29.63979	5.564067
34	4548.528	45968.14	227.5230	89	6.664238	22.49130	4.550056
35	4150.680	41813.94	220.1689	90	5.248842	16.82107	3.667662
36	3787.265	38023.29	213.0756	91	4.071666	12.38631	2.907353
37	3455.334	34564.70	206.2524	92	3.104343	8.973234	2.260859
38	3152.221	31409.37	199.7399	93	2.324458	6.392201	1.723592
39	2875.385	28530.99	193.4720	94	1.709202	4.475233	1.288530
40	2622.603	25905.53	187.4835	95	1.234390	3.076867	.9451644
41	2391.806	23510.99	181.7727	96	.8743547	2.075526	.6792553
42	2181.056	21327.32	176.2880	97	.6064802	1.372672	.4774491
43	1988.591	19336.20	170.9887	98	.4119503	.8895120	.3283361
44	1812.811	17520.93	165.8432	99	.2742192	.5641253	.2211915
45	1652.187	15866.31	160.7540	100	.1785574	.3495179	.1457027
46	1505.430	14358.48	155.7327	101	.1135858	.2111174	.09374078
47	1371.284	12984.80	150.7129	102	.07040483	.1240019	.05874864
48	1248.701	11733.72	145.7316	103	.04242478	.07061185	.03578726
49	1136.680	10594.68	140.7807	104	.02486090	.03879165	.02121449
50	1034.344	9557.999	135.8918	105	.01400294	.02042779	.01208273
51	940.8430	8614.842	131.0478	106	.007679858	.01018798	.006722187
52	855.3808	7757.151	126.2086	107	.004011417	.004672285	.003572222
53	777.2740	6977.572	121.3823	108	.002016709	.001830559	.001844636
54	705.8915	6269.382	116.5696	109	.0009496440	.0004340238	.0009088458

Commutation Factors Based on Life Table 90CM
Interest at 9.6 Percent

Age x	D_x	N^o_x	$\bar{M}_x$	Age x	D_x	N^o_x	$\bar{M}_x$
0	100000.0	1025228	1578.146	**55**	579.4401	5009.700	98.50889
1	90386.86	934413.8	683.1389	**56**	524.5998	4483.057	94.22633
2	82409.82	851974.0	620.3226	**57**	474.6090	4006.428	89.99186
3	75154.99	776800.8	582.1131	**58**	429.0268	3575.396	85.78874
4	68546.43	708241.5	555.2398	**59**	387.4570	3185.944	81.60643
5	62523.39	645708.6	535.3592	**60**	349.5592	2834.404	77.45640
6	57031.31	588669.5	519.0339	**61**	315.0370	2517.416	73.36507
7	52023.23	536640.0	505.7936	**62**	283.6253	2231.882	69.36470
8	47455.41	489179.1	494.2163	**63**	255.0604	1974.960	65.46425
9	43289.96	445884.7	485.0310	**64**	229.0885	1744.056	61.65908
10	39491.34	406390.0	477.9073	**65**	205.4873	1536.802	57.95431
11	36026.41	370360.6	471.7899	**66**	184.0625	1351.026	54.36401
12	32865.49	337492.5	466.2084	**67**	164.6381	1184.737	50.90332
13	29980.38	307508.9	459.5243	**68**	147.0296	1036.114	47.56268
14	27345.49	280159.0	450.2311	**69**	131.0689	903.5035	44.33260
15	24938.64	255214.5	438.0423	**70**	116.5998	785.4094	41.20049
16	22739.93	232467.5	423.0529	**71**	103.4854	680.4734	38.15993
17	20732.11	211727.3	406.2882	**72**	91.60918	587.4583	35.21318
18	18899.26	192819.6	388.5768	**73**	80.86687	505.2324	32.36456
19	17227.21	175584.1	371.1312	**74**	71.17674	432.7522	29.63253
20	15702.43	159873.8	354.5436	**75**	62.45936	369.0514	27.03043
21	14312.15	145554.2	338.9502	**76**	54.63725	313.2385	24.56635
22	13044.29	132502.8	324.0253	**77**	47.63053	264.4975	22.23877
23	11888.37	120607.7	310.0258	**78**	41.36379	222.0863	20.04350
24	10834.64	109766.9	297.0203	**79**	35.76357	185.3342	17.97149
25	9874.197	99886.97	285.0481	**80**	30.76302	153.6372	16.01385
26	8998.696	90882.97	273.9312	**81**	26.30687	126.4495	14.16772
27	8200.810	82677.32	263.7880	**82**	22.35019	103.2731	12.43597
28	7473.353	75199.39	254.2113	**83**	18.85554	83.64910	10.82523
29	6810.135	68384.95	245.1798	**84**	15.79211	67.15106	9.345606
30	6205.380	62175.45	236.5374	**85**	13.12563	53.38382	8.000782
31	5653.911	56517.57	228.2241	**86**	10.81378	41.98896	6.782838
32	5151.068	51362.70	220.2486	**87**	8.817915	32.64671	5.683831
33	4692.644	46666.44	212.6663	**88**	7.110380	25.06875	4.703780
34	4274.654	42388.30	205.3768	**89**	5.664386	18.99277	3.841080
35	3893.643	38491.37	198.4715	**90**	4.453204	14.18205	3.091727
36	3546.250	34941.94	191.8232	**91**	3.448165	10.42640	2.447231
37	3229.538	31709.36	185.4399	**92**	2.624172	7.541243	1.900213
38	2940.856	28765.60	179.3582	**93**	1.961332	5.363418	1.446444
39	2677.688	26085.13	173.5157	**94**	1.439560	3.748870	1.079668
40	2437.829	23644.64	167.9438	**95**	1.037756	2.573259	.7907233
41	2219.236	21422.87	162.6400	**96**	.7337318	1.732964	.5673673
42	2019.999	19400.45	157.5554	**97**	.5080110	1.144227	.3981653
43	1838.385	17559.72	152.6517	**98**	.3444356	.7402520	.2733714
44	1672.824	15884.63	147.8990	**99**	.2288590	.4686895	.1838648
45	1521.822	14360.57	143.2069	**100**	.1487492	.2899084	.1209180
46	1384.114	12974.25	138.5858	**101**	.09445124	.1748228	.07766826
47	1258.478	11713.58	133.9746	**102**	.05843765	.1025149	.04859622
48	1143.888	10567.51	129.4071	**103**	.03514930	.05828074	.02955435
49	1039.370	9525.977	124.8757	**104**	.02055989	.03196554	.01749119
50	944.0679	8579.779	120.4092	**105**	.01155926	.01680640	.009945841
51	857.1608	7720.510	115.9918	**106**	.006328060	.008368985	.005524637
52	777.8778	6940.531	111.5869	**107**	.003299301	.003832446	.002931386
53	705.5582	6232.880	107.2017	**108**	.001655671	.001499455	.001511723
54	639.5926	5591.205	102.8368	**109**	.0007782131	.0003550242	.0007441307

Table H (9.8)
Commutation Factors Based on Life Table 90CM
Interest at 9.8 Percent

Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$
0	100000.0	1004636	1545.700	**55**	524.1557	4462.250	86.85523
1	90222.22	913987.3	651.4702	**56**	473.6834	3986.722	82.98463
2	82109.88	831847.5	588.8227	**57**	427.7639	3557.137	79.16447
3	74745.05	757084.3	550.7854	**58**	385.9764	3169.357	75.37951
4	68048.36	689023.3	524.0820	**59**	347.9430	2819.622	71.62013
5	61956.03	627057.8	504.3630	**60**	313.3384	2504.508	67.89657
6	56410.85	570639.3	488.1998	**61**	281.8789	2220.883	64.23237
7	51363.53	519269.5	475.1149	**62**	253.3111	1965.867	60.65616
8	46768.28	472495.8	463.6945	**63**	227.3844	1736.824	57.17561
9	42585.44	429906.0	454.6500	**64**	203.8586	1531.350	53.78628
10	38777.88	391124.8	447.6483	**65**	182.5235	1347.256	50.49239
11	35311.11	355810.8	441.6467	**66**	163.1952	1182.542	47.30609
12	32154.27	323654.0	436.1807	**67**	145.7071	1035.374	44.24041
13	29278.17	294372.7	429.6469	**68**	129.8863	904.0798	41.28646
14	26656.36	267712.0	420.5793	**69**	115.5757	787.1452	38.43548
15	24265.87	243440.5	408.7080	**70**	102.6296	683.2002	35.67601
16	22086.18	221347.4	394.1356	**71**	90.92057	591.0051	33.00207
17	20099.41	201240.2	377.8671	**72**	80.33974	509.4325	30.41536
18	18289.12	182942.9	360.7111	**73**	70.78973	437.4530	27.91933
19	16640.67	166294.2	343.8434	**74**	62.19363	374.1204	25.52983
20	15140.18	151146.4	327.8344	**75**	54.47705	318.5606	23.25812
21	13774.55	137364.7	312.8125	**76**	47.56780	269.9693	21.11081
22	12531.45	124826.4	298.4606	**77**	41.39214	227.6121	19.08615
23	11400.16	113419.8	285.0233	**78**	35.88071	190.8229	17.18007
24	10370.79	103043.1	272.5627	**79**	30.96633	159.0006	15.38427
25	9434.245	93603.38	261.1130	**80**	26.58803	131.6053	13.69071
26	8582.092	85016.23	250.5006	**81**	22.69523	108.1502	12.09650
27	7806.899	77204.73	240.8354	**82**	19.24664	88.19211	10.60381
28	7101.425	70098.96	231.7267	**83**	16.20768	71.32387	9.217939
29	6459.426	63635.45	223.1521	**84**	13.54971	57.16846	7.947204
30	5875.094	57756.45	214.9619	**85**	11.24135	45.37761	6.794340
31	5343.227	52409.48	207.0980	**86**	9.244510	35.63635	5.752148
32	4859.148	47546.74	199.5672	**87**	7.524550	27.66437	4.813442
33	4418.641	43124.69	192.4209	**88**	6.056415	21.20968	3.977867
34	4017.725	39103.70	185.5629	**89**	4.815971	16.04376	3.243682
35	3652.949	35447.66	179.0783	**90**	3.779304	11.96105	2.607122
36	3320.971	32123.72	172.8464	**91**	2.921027	8.779538	2.060632
37	3018.870	29102.00	166.8738	**92**	2.218953	6.339904	1.597642
38	2744.011	26355.28	161.1938	**93**	1.655446	4.501729	1.214277
39	2493.907	23858.78	155.7470	**94**	1.212835	3.141465	.9049716
40	2266.375	21589.93	150.5621	**95**	.8727214	2.152812	.6617459
41	2059.398	19528.19	145.6356	**96**	.6159223	1.447436	.4740735
42	1871.096	17654.84	140.9213	**97**	.4256669	.9541283	.3321623
43	1699.768	15952.91	136.3830	**98**	.2880799	.6162509	.2276874
44	1543.873	14406.95	131.9926	**99**	.1910650	.3895345	.1528906
45	1401.953	13002.93	127.6659	**100**	.1239584	.2405494	.1003846
46	1272.770	11728.13	123.4125	**101**	.07856648	.1448187	.06437424
47	1155.132	10570.98	119.1759	**102**	.04852109	.08478112	.04021254
48	1048.040	9520.945	114.9871	**103**	.02913149	.04812016	.02441571
49	950.5445	8568.423	110.8390	**104**	.01700885	.02635002	.01442655
50	861.8148	7704.663	106.7578	**105**	.009545361	.01383197	.008189828
51	781.0543	6921.689	102.7288	**106**	.005216044	.006877241	.004542074
52	707.5197	6212.257	98.71846	**107**	.002714569	.003144708	.002406387
53	640.5723	5569.786	94.73335	**108**	.001359757	.001228688	.001239345
54	579.6248	4988.274	90.77398	**109**	.0006379606	.0002905103	.0006094906

Table H (10.0)

Commutation Factors Based on Life Table 90CM

Interest at 10.0 Percent

Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$
0	1000000	9848421	15157.90	**55**	4742.326	39760.99	766.2266
1	900581.8	8943585	6223.352	**56**	4277.882	35466.45	731.2375
2	818115.7	8125171	5598.558	**57**	3856.155	31593.88	696.7671
3	743380.9	7381610	5219.896	**58**	3473.128	28104.52	662.6765
4	675548.1	6705936	4954.545	**59**	3125.200	24963.22	628.8779
5	613948.4	6091894	4758.955	**60**	2809.266	22138.04	595.4621
6	557982.5	5533836	4598.926	**61**	2522.618	19599.79	562.6388
7	507133.6	5026640	4469.610	**62**	2262.835	17321.73	530.6619
8	460923.3	4565663	4356.949	**63**	2027.537	15279.40	499.5971
9	418936.4	4146685	4267.888	**64**	1814.458	13450.56	469.4013
10	380785.7	3765866	4199.069	**65**	1621.610	11815.01	440.1092
11	346112.7	3419725	4140.186	**66**	1447.254	10354.28	411.8254
12	314597.0	3105103	4086.656	**67**	1289.815	9051.534	384.6618
13	285936.4	2819136	4022.785	**68**	1147.677	7891.415	358.5358
14	259857.9	2559236	3934.306	**69**	1019.372	6860.058	333.3663
15	236124.3	2323057	3818.679	**70**	903.5426	5944.936	309.0490
16	214523.6	2108466	3677.003	**71**	799.0016	5134.734	285.5282
17	194871.1	1913519	3519.123	**72**	704.7346	4419.184	262.8162
18	176997.2	1736443	3352.933	**73**	619.8335	3788.933	240.9402
19	160751.2	1575614	3189.834	**74**	543.5762	3235.403	220.0359
20	145990.3	1429550	3035.319	**75**	475.2671	2750.689	200.1982
21	132580.7	1296901	2890.594	**76**	414.2350	2327.541	181.4809
22	120396.4	1176438	2752.577	**77**	359.8001	1959.352	163.8649
23	109328.4	1067049	2623.588	**78**	311.3251	1640.144	147.3107
24	99275.79	967716.0	2504.194	**79**	268.1961	1364.535	131.7427
25	90146.42	877517.4	2394.685	**80**	229.8574	1127.699	117.0876
26	81854.80	795614.3	2293.369	**81**	195.8468	925.2946	103.3174
27	74325.74	721244.7	2201.264	**82**	165.7855	753.3806	90.44744
28	67486.33	653717.2	2114.619	**83**	139.3549	608.3461	78.52026
29	61273.67	592404.7	2033.204	**84**	116.2897	486.8581	67.60385
30	55629.41	536738.3	1955.580	**85**	96.30281	385.8478	57.71803
31	50501.34	486201.6	1881.183	**86**	79.05225	302.5477	48.79748
32	45842.58	440325.1	1810.068	**87**	64.22743	234.5011	40.77732
33	41610.92	398682.1	1742.706	**88**	51.60185	179.5059	33.65126
34	37766.65	360884.7	1678.179	**89**	40.95842	135.5713	27.40129
35	34275.32	326580.4	1617.277	**90**	32.08343	100.9121	21.99222
36	31103.74	295448.9	1558.854	**91**	24.75222	73.95263	17.35695
37	28222.90	267199.3	1502.964	**92**	18.76879	53.31723	13.43707
38	25606.65	241567.4	1449.908	**93**	13.97697	37.79748	10.19722
39	23230.41	218312.8	1399.124	**94**	10.22138	26.33362	7.588013
40	21072.60	197217.3	1350.869	**95**	7.341636	18.01672	5.539963
41	19113.32	178082.2	1305.102	**96**	5.171932	12.09365	3.962567
42	17334.11	160727.2	1261.387	**97**	3.567849	7.958849	2.771964
43	15718.28	144989.0	1219.380	**98**	2.410234	5.131983	1.897036
44	14250.71	130718.9	1178.815	**99**	1.595648	3.238598	1.271788
45	12917.19	117782.7	1138.913	**100**	1.033336	1.996636	.8336722
46	11705.61	106058.5	1099.757	**101**	.6537511	1.200062	.5337449
47	10604.38	95435.56	1060.828	**102**	.4030096	.7013976	.3328698
48	9603.758	85813.51	1022.407	**103**	.2415223	.3974503	.2017772
49	8694.519	77100.91	984.4283	**104**	.1407599	.2172875	.1190312
50	7868.586	69214.56	947.1298	**105**	.07885080	.1138803	.06746277
51	7118.256	62078.80	910.3761	**106**	.04300953	.05653428	.03735610
52	6436.364	55625.05	873.8590	**107**	.02234261	.02581319	.01976129
53	5816.743	49791.06	837.6376	**108**	.01117131	.01007180	.01016413
54	5253.737	44520.21	801.7155	**109**	.005231741	.002378064	.004993935

Table H (10.2)

Commutation Factors Based on Life Table 90CM

Interest at 10.2 Percent

Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$
0	1000000	9658023	14881.63	**55**	4291.423	35442.12	676.3265
1	898947.4	8754829	5954.806	**56**	3864.114	31562.96	644.6916
2	815148.8	7939384	5331.685	**57**	3476.855	28071.31	613.5822
3	739340.8	7199864	4954.722	**58**	3125.821	24930.87	582.8713
4	670657.3	6529081	4691.041	**59**	2807.580	22108.84	552.4788
5	608397.3	5920591	4497.035	**60**	2519.175	19575.39	522.4851
6	551933.9	5368582	4338.590	**61**	2258.021	17303.38	493.0766
7	500725.9	4867795	4210.787	**62**	2021.811	15267.96	464.4786
8	454273.5	4413469	4099.645	**63**	1808.288	13446.48	436.7465
9	412142.9	4001284	4011.945	**64**	1615.313	11818.37	409.8393
10	373931.0	3627321	3944.300	**65**	1441.011	10364.96	383.7847
11	339265.4	3288028	3886.527	**66**	1283.739	9069.277	358.6726
12	307813.5	2980190	3834.102	**67**	1142.012	7915.813	334.5988
13	279263.1	2700897	3771.662	**68**	1014.318	6890.500	311.4867
14	253332.7	2447523	3685.322	**69**	899.2863	5980.640	289.2611
15	229777.3	2217692	3572.697	**70**	795.6553	5174.788	267.8270
16	208378.3	2009248	3434.948	**71**	702.3201	4462.622	247.1326
17	188945.2	1820230	3281.723	**72**	618.3354	3834.798	227.1860
18	171303.5	1648850	3120.726	**73**	542.8561	3282.818	208.0086
19	155297.7	1493478	2963.010	**74**	475.2051	2798.911	189.7162
20	140781.6	1352625	2813.866	**75**	414.7339	2375.933	172.3887
21	127618.3	1224940	2674.425	**76**	360.8193	2007.351	156.0695
22	115679.8	1109197	2541.689	**77**	312.8350	1687.222	140.7383
23	104854.8	1004284	2417.861	**78**	270.1962	1410.184	126.3574
24	95040.68	909188.5	2303.451	**79**	232.3425	1171.419	112.8577
25	86144.15	822994.5	2198.704	**80**	198.7677	966.6171	100.1727
26	78078.69	744869.8	2101.970	**81**	169.0499	791.9071	88.27538
27	70768.29	674059.8	2014.190	**82**	142.8420	643.7847	77.17597
28	64139.62	609880.9	1931.763	**83**	119.8513	519.0487	66.90831
29	58129.36	551714.8	1854.452	**84**	99.83268	414.7534	57.52783
30	52678.96	499000.8	1780.875	**85**	82.52427	328.1952	49.04836
31	47736.07	451231.3	1710.485	**86**	67.61888	256.9428	41.41072
32	43253.77	407945.6	1643.322	**87**	54.83848	198.8434	34.55645
33	39189.82	368725.5	1579.819	**88**	43.97859	151.9728	28.47736
34	35504.68	333192.0	1519.099	**89**	34.84418	114.5967	23.15531
35	32163.97	301000.8	1461.894	**90**	27.24451	85.16496	18.55768
36	29134.79	271839.9	1407.118	**91**	20.98086	62.31313	14.62492
37	26388.33	245426.7	1354.811	**92**	15.88022	44.85357	11.30516
38	23898.70	221504.4	1305.247	**93**	11.80441	31.74618	8.566304
39	21641.60	199840.3	1257.891	**94**	8.616916	22.08182	6.364571
40	19595.74	180223.2	1212.975	**95**	6.177979	15.08316	4.639497
41	17741.52	162461.4	1170.453	**96**	4.344277	10.10794	3.313267
42	16060.81	146381.3	1129.910	**97**	2.991453	6.641130	2.314058
43	14537.23	131825.6	1091.022	**98**	2.017187	4.275253	1.581111
44	13156.02	118651.8	1053.538	**99**	1.333015	2.693507	1.058277
45	11903.29	106731.0	1016.733	**100**	.8616890	1.657846	.6925887
46	10767.23	95946.57	980.6813	**101**	.5441675	.9947964	.4426983
47	9736.586	86192.97	944.9033	**102**	.3348472	.5804729	.2756389
48	8801.841	77374.36	909.6569	**103**	.2003086	.3283916	.1668126
49	7954.063	69403.75	874.8799	**104**	.1165286	.1792432	.09824579
50	7185.404	62202.13	840.7874	**105**	.06515843	.09379255	.05559159
51	6488.424	55697.75	807.2538	**106**	.03547646	.04649060	.03073442
52	5856.219	49825.71	773.9966	**107**	.01839588	.02119626	.01623386
53	5282.843	44527.20	741.0684	**108**	.009181248	.008259046	.008338826
54	4762.853	39748.84	708.4717	**109**	.004291955	.001947348	.004093325

Table H (10.4)

Commutation Factors Based on Life Table 90CM

Interest at 10.4 Percent

Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$
0	1000000	9474750	14625.95	**55**	3884.096	31603.83	597.2977
1	897318.8	8573193	5706.818	**56**	3491.010	28099.23	568.6901
2	812198.1	7760699	5085.362	**57**	3135.453	24950.43	540.6088
3	735329.9	7025191	4710.087	**58**	2813.781	22123.50	512.9373
4	665810.6	6359256	4448.063	**59**	2522.731	19587.77	485.6024
5	602906.4	5756258	4255.625	**60**	2259.486	17315.49	458.6749
6	545961.8	5210221	4098.746	**61**	2021.584	15281.38	432.3208
7	494410.5	4715751	3972.434	**62**	1806.828	13462.39	406.7393
8	447731.4	4267967	3862.789	**63**	1613.082	11837.54	381.9774
9	405471.7	3862455	3776.426	**64**	1438.328	10387.81	357.9956
10	367211.9	3495211	3709.934	**65**	1280.799	9095.998	334.8156
11	332565.6	3162619	3653.248	**66**	1138.946	7946.453	312.5147
12	301188.1	2861406	3601.902	**67**	1011.369	6924.942	291.1746
13	272757.3	2588620	3540.858	**68**	896.6551	6018.567	270.7241
14	246982.7	2341597	3456.603	**69**	793.5274	5215.710	251.0936
15	223611.9	2117933	3346.895	**70**	700.8119	4505.916	232.1966
16	202419.7	1915450	3212.958	**71**	617.4817	3879.779	213.9847
17	183209.8	1732169	3064.242	**72**	542.6573	3328.793	196.4627
18	165802.7	1566292	2908.267	**73**	475.5528	2845.248	179.6469
19	150038.6	1416181	2755.747	**74**	415.5351	2422.104	163.6363
20	135767.7	1280345	2611.778	**75**	362.0000	2052.908	148.4976
21	122850.2	1157431	2477.420	**76**	314.3702	1731.774	134.2657
22	111156.0	1046214	2349.752	**77**	272.0692	1453.362	120.9196
23	100571.8	945586.0	2230.869	**78**	234.5610	1212.861	108.4234
24	90993.43	854540.4	2121.228	**79**	201.3343	1005.962	96.71429
25	82326.34	772166.4	2021.028	**80**	171.9283	828.8137	85.73172
26	74483.16	697639.4	1928.660	**81**	145.9584	677.9684	75.44970
27	67387.10	630212.5	1844.994	**82**	123.1070	550.3105	65.87469
28	60964.49	569210.8	1766.574	**83**	103.1055	443.0028	57.03323
29	55151.67	514024.2	1693.154	**84**	85.72836	353.4423	48.97036
30	49889.92	464101.1	1623.405	**85**	70.73689	279.2476	41.69514
31	45126.83	418942.6	1556.799	**86**	57.85552	218.2832	35.15407
32	40815.45	378097.0	1493.363	**87**	46.83546	168.6628	29.29453
33	36913.61	341155.0	1433.491	**88**	37.49239	128.7049	24.10708
34	33381.92	307745.9	1376.347	**89**	29.65136	96.89895	19.57387
35	30186.16	277534.2	1322.609	**90**	23.14227	71.89875	15.66480
36	27293.71	250216.1	1271.245	**91**	17.78946	52.52293	12.32708
37	24676.03	225516.8	1222.285	**92**	13.44029	37.74596	9.514708
38	22307.46	203187.3	1175.977	**93**	9.972612	26.67257	7.198665
39	20164.05	183002.3	1131.813	**94**	7.266560	18.52271	5.340198
40	18224.79	164757.6	1089.999	**95**	5.200391	12.63150	3.886715
41	16470.40	148268.4	1050.486	**96**	3.650224	8.451136	2.771306
42	14883.09	133367.4	1012.881	**97**	2.508978	5.543466	1.932457
43	13446.84	119903.5	976.8757	**98**	1.688780	3.562763	1.318253
44	12147.18	107739.8	942.2326	**99**	1.113973	2.240931	.8809159
45	10970.60	96753.11	908.2789	**100**	.7187910	1.377019	.5755811
46	9905.583	86831.75	875.0811	**101**	.4531033	.8249275	.3673109
47	8941.187	77874.93	842.1947	**102**	.2783068	.4805643	.2283281
48	8068.161	69791.40	809.8555	**103**	.1661840	.2714275	.1379555
49	7277.841	62498.42	778.0048	**104**	.09650164	.1479122	.08111877
50	6562.620	55920.99	746.8376	**105**	.05386236	.07727559	.04582569
51	5915.314	49991.13	716.2369	**106**	.02927302	.03824490	.02529555
52	5329.278	44647.45	685.9433	**107**	.01515167	.01741136	.01334089
53	4798.785	39834.44	656.0039	**108**	.007548384	.006774997	.006843785
54	4318.604	35501.77	626.4195	**109**	.003522248	.001595221	.003356345

Table H (10.6)

Commutation Factors Based on Life Table 90CM

Interest at 10.6 Percent

Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$
0	1000000	9298218	14388.86	**55**	3516.066	28191.33	527.7858
1	895696.2	8398291	5477.395	**56**	3154.511	25024.53	501.9112
2	809263.3	7588733	4857.596	**57**	2828.103	22184.39	476.5584
3	731348.0	6857208	4483.999	**58**	2533.373	19639.17	451.6209
4	661007.7	6196076	4223.617	**59**	2267.220	17360.28	427.0311
5	597474.9	5598511	4032.731	**60**	2026.966	15321.83	402.8518
6	540064.8	5058372	3877.399	**61**	1810.267	13500.35	379.2300
7	488186.0	4570127	3752.559	**62**	1615.033	11874.44	356.3423
8	441295.1	4128780	3644.387	**63**	1439.246	10424.70	334.2279
9	398920.2	3729820	3559.340	**64**	1281.004	9133.542	312.8489
10	360625.3	3369163	3493.977	**65**	1138.643	7985.105	292.2221
11	326009.8	3043127	3438.356	**66**	1010.703	6964.996	272.4134
12	294717.0	2748386	3388.065	**67**	895.8677	6060.144	253.4924
13	266414.4	2481944	3328.385	**68**	792.8185	5258.731	235.3930
14	240802.9	2241102	3246.160	**69**	700.3647	4550.132	218.0507
15	217622.7	2023428	3139.289	**70**	617.4157	3924.803	201.3866
16	196641.8	1826724	3009.051	**71**	543.0181	3374.173	185.3557
17	177658.4	1648998	2864.705	**72**	476.3539	2890.509	169.9600
18	160488.0	1488438	2713.586	**73**	416.6936	2466.812	155.2115
19	144966.6	1343401	2566.082	**74**	363.4458	2096.711	141.1945
20	130940.9	1212394	2427.099	**75**	316.0491	1774.380	127.9649
21	118268.4	1094064	2297.628	**76**	273.9689	1494.516	115.5502
22	106816.9	987189.1	2174.828	**77**	236.6755	1252.322	103.9293
23	96471.05	890663.9	2060.684	**78**	203.6778	1043.487	93.06813
24	87125.39	803488.6	1955.603	**79**	174.5097	864.1539	82.90939
25	78684.19	724758.9	1859.745	**80**	148.7521	710.8856	73.39826
26	71059.26	653657.7	1771.540	**81**	126.0546	580.6105	64.50992
27	64173.14	589446.7	1691.789	**82**	106.1271	470.5602	56.24772
28	57951.87	531459.4	1617.173	**83**	88.72367	378.2205	48.63230
29	52331.49	479094.8	1547.440	**84**	73.63699	301.2918	41.70005
30	47253.20	431810.2	1481.316	**85**	60.65009	237.6770	35.45632
31	42664.55	389115.7	1418.284	**86**	49.51585	185.5004	29.85280
32	38518.64	350568.7	1358.360	**87**	40.01180	143.1094	24.84220
33	34773.36	315768.5	1301.906	**88**	31.97204	109.0349	20.41435
34	31389.58	284353.4	1248.122	**89**	25.23980	81.96107	16.55192
35	28333.23	255996.2	1197.634	**90**	19.66351	60.71892	13.22731
36	25572.00	230401.3	1149.465	**91**	15.08801	44.28545	10.39375
37	23077.63	207301.9	1103.633	**92**	11.37867	31.77513	8.010510
38	20824.76	186456.6	1060.362	**93**	8.427639	22.41724	6.051411
39	18789.78	167647.2	1019.168	**94**	6.129708	15.54243	4.482211
40	16951.98	150676.8	980.2380	**95**	4.378858	10.58188	3.257179
41	15292.41	135366.9	943.5159	**96**	3.068021	7.068277	2.318784
42	13793.64	121556.7	908.6301	**97**	2.104988	4.628794	1.614336
43	12439.99	109100.9	875.2894	**98**	1.414295	2.970024	1.099472
44	11217.32	97868.39	843.2678	**99**	.9312263	1.865037	.7335323
45	10112.49	87741.03	811.9402	**100**	.5997873	1.144155	.4785069
46	9114.263	78612.24	781.3654	**101**	.3774034	.6843020	.3048674
47	8212.033	70385.86	751.1321	**102**	.2313909	.3979902	.1892040
48	7396.802	62974.96	721.4558	**103**	.1379195	.2244233	.1141306
49	6660.179	56300.93	692.2805	**104**	.07994386	.1221008	.06700118
50	5994.799	50292.60	663.7829	**105**	.04453995	.06368984	.03778883
51	5393.729	44885.61	635.8539	**106**	.02416272	.03147287	.02082660
52	4850.579	40021.93	608.2552	**107**	.01248397	.01430742	.01096738
53	4359.839	35649.16	581.0285	**108**	.006208122	.005559610	.005618803
54	3916.485	31719.92	554.1733	**109**	.002891612	.001307239	.002753045

Table H (10.8)

Commutation Factors Based on Life Table 90CM

Interest at 10.8 Percent

Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$
0	1000000	9128069	14168.59	55	3183.481	25156.21	466.6103
1	894079.4	8229765	5264.764	56	2850.970	22294.13	443.2033
2	806344.4	7423128	4646.614	57	2551.357	19731.92	420.3097
3	727394.8	6695556	4274.683	58	2281.342	17439.91	397.8317
4	656248.0	6039186	4015.931	59	2037.982	15391.43	375.7073
5	592101.9	5446994	3826.582	60	1818.731	13562.40	353.9913
6	534242.1	4912679	3672.779	61	1621.362	11930.99	332.8144
7	482050.9	4430569	3549.391	62	1443.890	10477.39	312.3326
8	434962.7	3995556	3442.670	63	1284.408	9183.608	292.5786
9	392486.2	3603030	3358.914	64	1141.127	8033.438	273.5160
10	354168.4	3248831	3294.661	65	1012.480	7012.248	255.1572
11	319594.8	2929211	3240.083	66	897.0936	6106.806	237.5585
12	288396.2	2640791	3190.824	67	793.7312	5305.115	220.7788
13	260230.1	2380533	3132.474	68	701.1625	4596.352	204.7565
14	234788.5	2145707	3052.226	69	618.2791	3970.803	189.4323
15	211804.2	1933853	2948.113	70	544.0682	3419.762	174.7339
16	191038.9	1742754	2821.466	71	477.6451	2935.422	160.6195
17	172284.8	1570403	2681.353	72	418.2502	2510.753	147.0889
18	155352.8	1414980	2534.931	73	365.2066	2139.408	134.1505
19	140074.8	1274838	2392.268	74	317.9632	1815.622	121.8760
20	126294.0	1148480	2258.091	75	275.9987	1534.138	110.3119
21	113865.4	1034556	2133.322	76	238.8191	1290.180	99.47969
22	102654.5	931845.3	2015.195	77	205.9380	1079.441	89.35841
23	92544.47	839248.8	1905.593	78	176.9059	898.0555	79.91589
24	83428.33	755772.7	1804.875	79	151.2981	742.5752	71.10000
25	75209.31	680519.9	1713.164	80	128.7338	609.9330	62.86101
26	67798.52	612681.4	1628.926	81	108.8939	497.3932	55.17542
27	61117.87	551527.5	1552.900	82	91.51375	402.4965	48.04413
28	55093.17	496400.6	1481.897	83	76.36861	323.0154	41.48295
29	49660.23	446709.0	1415.661	84	63.26839	256.9188	35.52116
30	44760.22	401919.0	1352.966	85	52.01608	202.3600	30.16119
31	40340.71	361550.0	1293.311	86	42.39023	157.6920	25.35949
32	36354.87	325168.3	1236.699	87	34.19204	121.4668	21.07363
33	32760.75	292382.3	1183.462	88	27.27236	92.40099	17.29305
34	29519.43	262838.8	1132.834	89	21.49084	69.34855	14.00120
35	26597.07	236219.3	1085.395	90	16.71260	51.29421	11.17283
36	23961.72	212236.1	1040.216	91	12.80060	37.35213	8.766569
37	21585.39	190630.4	997.3072	92	9.636190	26.75759	6.746371
38	19443.03	171168.2	956.8690	93	7.124182	18.84703	5.088702
39	17511.40	153638.5	918.4414	94	5.172307	13.04600	3.763339
40	15770.12	137851.2	882.1910	95	3.688253	8.867798	2.730531
41	14200.58	123634.4	848.0583	96	2.579488	5.913679	1.940811
42	12785.70	110833.4	815.6911	97	1.766608	3.866346	1.349042
43	11510.14	99308.60	784.8132	98	1.184802	2.476740	.9173142
44	10360.13	88934.42	755.2105	99	.7787114	1.552726	.6110170
45	9322.868	79597.84	726.3016	100	.5006497	.9509972	.3979420
46	8387.421	71197.06	698.1384	101	.3144545	.5678449	.2531273
47	7543.500	63640.37	670.3400	102	.1924481	.3297190	.1568385
48	6782.372	56845.08	643.1029	103	.1145008	.1856238	.09445340
49	6095.915	50736.49	616.3741	104	.06624960	.1008290	.05536007
50	5477.002	45247.12	590.3132	105	.03684370	.05251110	.03117250
51	4918.954	40316.07	564.8184	106	.01995146	.02590916	.01715327
52	4415.630	35888.51	539.6706	107	.01028956	.01176101	.009019373
53	3961.730	31915.03	514.9066	108	.005107635	.004563887	.004614735
54	3552.436	28351.03	490.5245	109	.002374734	.001071631	.002258998

Table H (11.0)

Commutation Factors Based on Life Table 90CM

Interest at 11.0 Percent

Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$
0	1000000	8963968	13963.56	**55**	2882.871	22455.72	412.7414
1	892468.5	8067283	5067.346	**56**	2577.107	19868.58	391.5627
2	803441.3	7263549	4450.838	**57**	2302.119	17556.66	370.8860
3	723470.0	6539904	4080.562	**58**	2054.773	15492.29	350.6212
4	651531.0	5888251	3823.427	**59**	1832.274	13650.57	330.7110
5	586786.9	5301375	3635.599	**60**	1632.207	12009.12	311.2037
6	528492.5	4772811	3483.307	**61**	1452.458	10547.66	292.2149
7	476003.7	4296749	3361.351	**62**	1291.144	9247.833	273.8825
8	428732.4	3867967	3256.059	**63**	1146.464	8093.004	256.2333
9	386167.2	3481760	3173.574	**64**	1016.736	7068.211	239.2325
10	347838.5	3133892	3110.409	**65**	900.4867	6159.979	222.8890
11	313317.3	2820549	3056.852	**66**	796.4258	5356.141	207.2503
12	282222.1	2538304	3008.602	**67**	703.3926	4645.695	192.3662
13	254200.0	2284077	2951.550	**68**	620.2401	4018.731	178.1797
14	228934.8	2055105	2873.228	**69**	545.9369	3466.375	164.6357
15	206151.4	1848906	2771.798	**70**	479.5436	2980.686	151.6681
16	185605.3	1663242	2648.637	**71**	420.2394	2554.555	139.2383
17	167083.0	1496095	2512.625	**72**	367.3199	2181.598	127.3440
18	150390.8	1345637	2370.745	**73**	320.1575	1856.060	115.9908
19	135356.4	1210215	2232.758	**74**	278.2394	1572.726	105.2396
20	121819.9	1088334	2103.210	**75**	241.0825	1326.851	95.12888
21	109633.7	978642.9	1982.965	**76**	208.2306	1114.140	85.67516
22	98661.37	879927.7	1869.325	**77**	179.2374	930.7239	76.85779
23	88784.35	791093.4	1764.076	**78**	153.6920	773.1404	68.64655
24	79894.39	711153.3	1667.533	**79**	131.2077	638.3059	60.99405
25	71893.75	639217.9	1579.781	**80**	111.4384	523.4841	53.85520
26	64692.89	574486.9	1499.327	**81**	94.09419	426.2395	47.20784
27	58213.18	516239.4	1426.845	**82**	78.93370	344.3879	41.05103
28	52380.26	463827.1	1359.274	**83**	65.75182	275.9563	35.39663
29	47129.78	416667.5	1296.354	**84**	54.37465	219.1510	30.26804
30	42402.91	374236.4	1236.904	**85**	44.62354	172.3461	25.66546
31	38147.30	336062.4	1180.439	**86**	36.30019	134.0953	21.54971
32	34316.24	301720.8	1126.951	**87**	29.22705	103.1304	17.88271
33	30867.94	270829.0	1076.742	**88**	23.27016	78.32996	14.65387
34	27763.78	243042.7	1029.080	**89**	18.30404	58.69589	11.84750
35	24970.15	218051.4	984.5009	**90**	14.20870	43.34647	9.440590
36	22455.46	195575.8	942.1216	**91**	10.86319	31.51456	7.396589
37	20192.07	175364.7	901.9443	**92**	8.162990	22.53974	5.683619
38	18155.23	157191.6	864.1487	**93**	6.024149	15.85064	4.280579
39	16322.08	140852.5	828.2971	**94**	4.365779	10.95417	3.160820
40	14672.57	126164.0	794.5375	**95**	3.107527	7.433838	2.289805
41	13188.46	112960.5	762.8075	**96**	2.169425	4.949338	1.624998
42	11853.03	101093.2	732.7729	**97**	1.483092	3.230574	1.127728
43	10651.29	90428.36	704.1719	**98**	.9928655	2.066082	.7655965
44	9569.815	80845.57	676.8015	**99**	.6513852	1.293153	.5091384
45	8596.165	72236.76	650.1207	**100**	.4180345	.7907186	.3310554
46	7719.699	64504.77	624.1749	**101**	.2620914	.4713691	.2102408
47	6930.453	57562.20	598.6114	**102**	.1601126	.2732536	.1300547
48	6219.953	51330.40	573.6093	**103**	.09509045	.1535856	.07819604
49	5580.347	45738.44	549.1179	**104**	.05491975	.08329216	.04575761
50	5004.746	40722.40	525.2815	**105**	.03048774	.04330967	.02572368
51	4486.717	36224.65	502.0049	**106**	.01647986	.02133652	.01413284
52	4020.364	32193.43	479.0865	**107**	.008483841	.009671236	.007420005
53	3600.596	28582.15	456.5585	**108**	.004203705	.003747834	.003791443
54	3222.793	25348.87	434.4179	**109**	.001950941	.0008788025	.001854273

Table H (11.2)

Commutation Factors Based on Life Table 90CM

Interest at 11.2 Percent

Age x	D_x	N_x^o	M_x^-	Age x	D_x	N_x^o	M_x^-
0	1000000	8805604	13772.37	**55**	2611.113	20052.08	365.2801
1	890863.3	7910532	4883.735	**56**	2329.974	17713.03	346.1142
2	800553.8	7109687	4268.860	**57**	2077.613	15626.58	327.4362
3	719573.4	6389939	3900.230	**58**	1851.053	13766.87	309.1633
4	646856.4	5742962	3644.697	**59**	1647.646	12110.74	291.2424
5	581529.0	5161344	3458.376	**60**	1465.098	10637.35	273.7157
6	522814.9	4638458	3307.577	**61**	1301.407	9327.874	256.6855
7	470043.1	4168358	3187.034	**62**	1154.789	8165.315	240.2736
8	422602.3	3745707	3083.149	**63**	1023.544	7134.303	224.5018
9	379961.1	3365707	3001.913	**64**	906.0921	6221.031	209.3367
10	341632.8	3024045	2939.817	**65**	801.0502	5413.090	194.7841
11	307174.0	2716846	2887.259	**66**	707.2061	4699.302	180.8842
12	276190.8	2440633	2839.996	**67**	623.4716	4069.578	167.6788
13	248320.2	2192286	2784.210	**68**	548.7782	3514.851	155.1149
14	223237.2	1969013	2707.766	**69**	482.1672	3027.015	143.1416
15	200659.3	1768307	2608.945	**70**	422.7674	2598.829	131.6985
16	180335.6	1587914	2489.166	**71**	369.8183	2223.827	120.7497
17	162047.2	1425805	2357.129	**72**	322.6668	1896.208	110.2914
18	145595.7	1280144	2219.642	**73**	280.7318	1610.759	100.3269
19	130805.0	1149275	2086.168	**74**	243.5369	1362.762	90.90763
20	117512.0	1031704	1961.084	**75**	210.6348	1147.940	82.06546
21	105566.5	926082.9	1845.189	**76**	181.6047	962.4281	73.81275
22	94830.35	831200.8	1735.859	**77**	156.0377	802.7524	66.12939
23	85183.37	745969.6	1634.783	**78**	133.5581	665.8126	58.98707
24	76516.11	669409.6	1542.235	**79**	113.8142	548.8524	52.34273
25	68729.94	600639.9	1458.265	**80**	96.49179	449.4311	46.15551
26	61734.72	538868.8	1381.416	**81**	81.32729	365.3808	40.40464
27	55451.40	483384.7	1312.308	**82**	68.10110	294.7622	35.08774
28	49805.46	433548.8	1247.998	**83**	56.62623	235.8281	30.21349
29	44732.48	388788.0	1188.221	**84**	46.74386	186.9947	25.80044
30	40173.66	348587.7	1131.843	**85**	38.29220	146.8307	21.84716
31	36076.78	312485.6	1078.393	**86**	31.09377	114.0661	18.31837
32	32395.28	280066.4	1027.851	**87**	24.99008	87.59007	15.17999
33	29087.60	250956.3	980.4933	**88**	19.86096	66.42304	12.42158
34	26115.42	224819.7	935.6187	**89**	15.59431	49.69560	10.02840
35	23445.42	201354.4	893.7216	**90**	12.08347	36.64204	7.979561
36	21046.36	180289.2	853.9640	**91**	9.221739	26.59795	6.242768
37	18890.95	161380.5	816.3400	**92**	6.917082	18.99295	4.789872
38	16954.81	144408.9	781.0100	**93**	5.095508	13.33499	3.601989
39	15215.45	129177.6	747.5574	**94**	3.686139	9.200778	2.655652
40	13653.18	115509.6	716.1135	**95**	2.619046	6.233818	1.920858
41	12250.11	103245.5	686.6131	**96**	1.825118	4.143631	1.361032
42	10989.89	92242.40	658.7392	**97**	1.245468	2.700250	.9430399
43	9857.902	82371.95	632.2436	**98**	.8322872	1.724094	.6391886
44	8841.052	73518.92	606.9335	**99**	.5450532	1.077338	.4243914
45	7927.265	65579.99	582.3055	**100**	.3491655	.6576769	.2755056
46	7106.196	58462.48	558.3991	**101**	.2185195	.3914184	.1746806
47	6368.199	52083.14	534.8873	**102**	.1332542	.2265361	.1078822
48	5705.061	46367.21	511.9330	**103**	.07899701	.1271211	.06475944
49	5109.196	41247.39	489.4882	**104**	.04554288	.06882944	.03783398
50	4573.952	36663.11	467.6830	**105**	.02523686	.03573309	.02123476
51	4093.138	32559.91	446.4281	**106**	.01361701	.01757708	.01164838
52	3661.097	28888.92	425.5379	**107**	.006997437	.007955601	.006106410
53	3272.943	25606.28	405.0405	**108**	.003460963	.003078790	.003116138
54	2924.252	22672.50	384.9319	**109**	.001603345	.0007209287	.001522601

Table H (11.4)

Commutation Factors Based on Life Table 90CM

Interest at 11.4 Percent

Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$
0	1000000	8652686	13593.75	**55**	2365.394	17911.87	323.4415
1	889263.9	7759221	4712.674	**56**	2106.922	15796.74	306.0940
2	797681.9	6961249	4099.425	**57**	1875.347	13913.41	289.2184
3	715704.7	6245371	3732.429	**58**	1667.844	12237.77	272.7384
4	642223.6	5603027	3478.487	**59**	1481.904	10748.23	256.6050
5	576327.5	5026612	3293.657	**60**	1315.354	9425.430	240.8548
6	517208.4	4509333	3144.334	**61**	1166.296	8251.907	225.5782
7	464167.7	4045109	3025.185	**62**	1033.041	7211.915	210.8827
8	416570.6	3628490	2922.686	**63**	913.9890	6291.258	196.7857
9	373865.6	3254587	2842.677	**64**	807.6562	5477.201	183.2553
10	335548.7	2919009	2781.629	**65**	712.7439	4758.326	170.2947
11	301161.9	2617823	2730.052	**66**	628.1152	4124.366	157.9376
12	270299.0	2347502	2683.753	**67**	552.7511	3566.071	146.2190
13	242586.6	2104890	2629.204	**68**	485.6567	3075.150	135.0897
14	217691.2	1887163	2554.588	**69**	425.9414	2644.200	124.5025
15	195322.9	1691795	2458.303	**70**	372.7977	2266.625	114.4024
16	175224.5	1516515	2341.809	**71**	325.5216	1936.540	104.7560
17	157171.8	1359283	2213.623	**72**	283.5079	1648.682	95.55821
18	140961.8	1218258	2080.387	**73**	246.2193	1398.324	86.81038
19	126414.5	1091782	1951.271	**74**	213.2136	1181.206	78.55616
20	113363.7	978361.5	1830.487	**75**	184.0771	993.4701	70.82153
21	101657.1	876651.6	1718.779	**76**	158.4223	831.6390	63.61548
22	91154.57	785447.3	1613.587	**77**	135.8746	692.5965	56.91862
23	81734.53	703666.8	1516.511	**78**	116.0910	573.5660	50.70451
24	73286.37	630338.5	1427.786	**79**	98.75169	472.0847	44.93404
25	65710.67	564589.8	1347.429	**80**	83.57148	385.9759	39.57022
26	58916.78	505638.3	1274.018	**81**	70.31106	313.3107	34.59363
27	52825.25	452781.9	1208.120	**82**	58.77073	252.3674	30.00084
28	47361.53	405391.4	1146.908	**83**	48.78027	201.5991	25.79797
29	42461.10	362903.4	1090.113	**84**	40.19487	159.6074	21.99962
30	38065.30	324812.8	1036.644	**85**	32.86821	125.1326	18.60309
31	34122.06	290666.8	986.0409	**86**	26.64150	97.05946	15.57672
32	30585.03	260059.2	938.2787	**87**	21.37335	74.41520	12.89001
33	27412.88	232625.2	893.6052	**88**	16.95605	56.34411	10.53282
34	24567.63	208037.6	851.3502	**89**	13.28955	42.08890	8.491412
35	22016.27	186002.7	811.9697	**90**	10.27911	30.98456	6.746865
36	19727.97	166257.0	774.6673	**91**	7.830619	22.45565	5.270675
37	17675.79	148564.6	739.4301	**92**	5.863079	16.00947	4.038000
38	15835.71	132713.3	706.4008	**93**	4.311317	11.22227	3.031979
39	14185.65	118512.8	675.1828	**94**	3.113249	7.730582	2.231962
40	12706.26	105792.7	645.8920	**95**	2.208029	5.229239	1.611896
41	11380.03	94399.72	618.4610	**96**	1.535933	3.470236	1.140326
42	10190.99	84196.49	592.5889	**97**	1.046245	2.257736	.7888631
43	9124.880	75060.00	568.0402	**98**	.6979007	1.439196	.5338324
44	8168.949	66879.97	544.6320	**99**	.4562248	.8978428	.3538707
45	7311.478	59557.74	521.8957	**100**	.2917366	.5472058	.2293551
46	6542.423	53004.90	499.8650	**101**	.1822508	.3251394	.1451849
47	5852.450	47142.22	478.2369	**102**	.1109379	.1878703	.08952066
48	5233.605	41898.64	457.1596	**103**	.06564914	.1052531	.05365029
49	4678.566	37210.34	436.5871	**104**	.03777970	.05689775	.03129336
50	4180.916	33019.99	416.6367	**105**	.02089744	.02949225	.01753532
51	3734.701	29276.11	397.2248	**106**	.01125535	.01448512	.009604048
52	3334.497	25932.60	378.1802	**107**	.005773456	.006546617	.005027141
53	2975.617	22948.16	359.5272	**108**	.002850449	.002530075	.002562021
54	2653.829	20285.69	341.2608	**109**	.001318145	.0005916269	.001250699

Table H (11.6)

Commutation Factors Based on Life Table 90CM

Interest at 11.6 Percent

Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$
0	1000000	8504943	13426.59	**55**	2143.178	16005.51	286.5395
1	887670.3	7613079	4553.040	**56**	1905.567	14092.52	270.8350
2	794825.3	6817965	3941.409	**57**	1693.084	12392.23	255.5851
3	711863.8	6105929	3576.038	**58**	1503.049	10882.15	240.7194
4	637632.2	5468177	3323.672	**59**	1333.088	9542.201	226.1924
5	571181.7	4896909	3140.320	**60**	1181.143	8354.368	212.0359
6	511671.8	4385167	2992.455	**61**	1045.417	7302.474	198.3297
7	458376.0	3926735	2874.682	**62**	924.3135	6371.941	185.1684
8	410635.6	3516052	2773.547	**63**	816.3262	5549.659	172.5658
9	367878.5	3148136	2694.745	**64**	720.0626	4823.890	160.4914
10	329583.5	2818524	2634.725	**65**	634.3052	4184.129	148.9463
11	295277.9	2523222	2584.108	**66**	557.9883	3620.948	137.9584
12	264543.1	2258658	2538.752	**67**	490.1583	3125.874	127.5569
13	236995.3	2021637	2485.410	**68**	429.8898	2691.324	117.6963
14	212292.6	1809310	2412.575	**69**	376.3558	2310.543	108.3328
15	190137.7	1619128	2318.759	**70**	328.8084	1977.521	99.41606
16	170267.1	1448808	2205.453	**71**	286.5962	1686.907	90.91505
17	152451.5	1296297	2080.999	**72**	249.1592	1433.924	82.82401
18	136483.2	1159753	1951.874	**73**	216.0006	1214.293	75.14256
19	122178.7	1037515	1826.966	**74**	186.7105	1024.163	67.90752
20	109368.9	928091.3	1710.329	**75**	160.9068	860.0584	61.14008
21	97899.05	830141.4	1602.648	**76**	138.2331	718.8509	54.84642
22	87627.49	742466.1	1501.430	**77**	118.3464	597.7453	49.00795
23	78431.13	663990.9	1408.190	**78**	100.9337	494.2559	43.60007
24	70198.39	593752.3	1323.123	**79**	85.70443	406.1824	38.58726
25	62829.09	530886.8	1246.217	**80**	72.39987	331.5845	33.93607
26	56232.18	474621.5	1176.085	**81**	60.80290	268.7458	29.62839
27	50327.86	424264.0	1113.243	**82**	50.73209	216.1383	25.66005
28	45041.58	379194.8	1054.975	**83**	42.03266	172.3925	22.03512
29	40308.83	338860.5	1001.008	**84**	34.57278	136.2743	18.76496
30	36071.08	302765.5	950.2911	**85**	28.22024	106.6746	15.84599
31	32276.48	270466.3	902.3801	**86**	22.83307	82.61458	13.24978
32	28878.91	241566.1	857.2395	**87**	18.28518	63.24212	10.94909
33	25837.32	215708.9	815.0938	**88**	14.48013	47.80977	8.934196
34	23114.11	192575.9	775.3012	**89**	11.32867	35.65792	7.192348
35	20676.58	171881.9	738.2820	**90**	8.746715	26.20900	5.706471
36	18494.32	153371.0	703.2792	**91**	6.651303	18.96457	4.451413
37	16540.77	136814.6	670.2735	**92**	4.971156	13.49902	3.405270
38	14792.29	122007.8	639.3913	**93**	3.648906	9.447342	2.553014
39	13227.20	108766.8	610.2549	**94**	2.630192	6.497432	1.876490
40	11826.54	96927.35	582.9663	**95**	1.862085	4.387988	1.353078
41	10573.15	86342.15	557.4562	**96**	1.292968	2.907237	.9557289
42	9451.444	76879.35	533.4389	**97**	.8791642	1.888368	.6601136
43	8447.535	68421.07	510.6909	**98**	.5853981	1.201778	.4459918
44	7549.010	60861.82	489.0387	**99**	.3819949	.7485052	.2951683
45	6744.504	54107.40	468.0456	**100**	.2438319	.4554446	.1910003
46	6024.270	48073.53	447.7406	**101**	.1520513	.2701753	.1207109
47	5379.284	42684.85	427.8423	**102**	.09238925	.1558573	.07430980
48	4801.852	37873.85	408.4855	**103**	.05457474	.08717692	.04446222
49	4284.909	33580.02	389.6261	**104**	.03135033	.04705071	.02589245
50	3822.269	29749.13	371.3699	**105**	.01731002	.02434985	.01448544
51	3408.212	26332.54	353.6382	**106**	.009306463	.01194123	.007921280
52	3037.541	23286.79	336.2732	**107**	.004765214	.005389065	.004140083
53	2705.764	20573.00	319.2958	**108**	.002348448	.002079888	.002107181
54	2408.834	18156.32	302.7000	**109**	.001084056	.0004856882	.001027716

Table H (11.8)

Commutation Factors Based on Life Table 90CM

Interest at 11.8 Percent

Age x	D_x	N_x^o	M_x^-	Age x	D_x	N_x^o	M_x^-
0	1000000	8362120	13269.87	**55**	1942.182	14306.84	253.9742
1	886082.3	7471851	4403.828	**56**	1723.765	12576.36	239.7546
2	791984.2	6679579	3793.807	**57**	1528.814	11041.04	225.9713
3	708050.2	5971357	3430.050	**58**	1354.790	9679.920	212.5593
4	633081.8	5338157	3179.248	**59**	1199.444	8474.299	199.4763
5	566091.0	4771980	2997.358	**60**	1060.830	7407.460	186.7497
6	506204.3	4265707	2850.935	**61**	937.2497	6464.403	174.4501
7	452666.7	3812985	2734.519	**62**	827.1944	5631.643	162.6605
8	404795.5	3408142	2634.728	**63**	729.2465	4897.076	151.3916
9	361997.8	3046108	2557.112	**64**	642.1009	4249.886	140.6144
10	323734.8	2722345	2498.102	**65**	564.6166	3680.413	130.3279
11	289519.1	2432803	2448.425	**66**	495.7959	3180.003	120.5555
12	258919.7	2173862	2403.991	**67**	434.7470	2740.896	111.3212
13	231542.6	1942295	2351.827	**68**	380.6096	2356.161	102.5827
14	207037.2	1735224	2280.729	**69**	332.6163	2019.634	94.29956
15	185099.0	1550082	2189.312	**70**	290.0750	1725.841	86.42578
16	165458.5	1384571	2079.102	**71**	252.3831	1469.920	78.93252
17	147881.0	1236633	1958.266	**72**	219.0227	1247.536	71.81339
18	132154.6	1104420	1833.117	**73**	189.5350	1054.816	65.06674
19	118092.2	986270.3	1712.273	**74**	163.5406	888.2803	58.72355
20	105521.7	880695.4	1599.632	**75**	140.6870	744.7970	52.80092
21	94286.32	786360.1	1495.827	**76**	120.6463	621.5548	47.30279
22	84242.84	702071.3	1398.427	**77**	103.1049	516.0461	42.21143
23	75266.80	626762.2	1308.864	**78**	87.77744	426.0461	37.50400
24	67245.70	559478.0	1227.298	**79**	74.39986	349.5897	33.14828
25	60078.70	499364.5	1153.689	**80**	62.73777	284.9471	29.11401
26	53674.39	445658.5	1086.684	**81**	52.59422	230.5920	25.38436
27	47952.70	397677.5	1026.751	**82**	43.80451	185.1682	21.95466
28	42839.12	354812.2	971.2796	**83**	36.22808	147.4636	18.82738
29	38269.21	316518.8	919.9948	**84**	29.74508	116.3889	16.01120
30	34184.63	282311.4	871.8852	**85**	24.23617	90.96796	13.50195
31	30533.76	251756.2	826.5184	**86**	19.57447	70.34165	11.27416
32	27270.76	224465.3	783.8511	**87**	15.64758	53.76362	9.303474
33	24354.90	200091.7	744.0860	**88**	12.36924	40.58098	7.580680
34	21748.96	178325.0	706.6082	**89**	9.659878	30.21919	6.094014
35	19420.59	158888.0	671.8049	**90**	7.444922	22.17656	4.828088
36	17339.81	141532.7	638.9561	**91**	5.651248	16.02137	3.760726
37	15480.47	126037.6	608.0369	**92**	4.216163	11.38590	2.872627
38	13819.31	112204.7	579.1588	**93**	3.089193	7.955717	2.150418
39	12335.06	99856.76	551.9619	**94**	2.222758	5.462767	1.578152
40	11009.14	88835.61	526.5354	**95**	1.570821	3.683278	1.136194
41	9824.766	78999.64	502.8084	**96**	1.088773	2.436378	.8012806
42	8766.749	70222.37	480.5100	**97**	.7389958	1.579951	.5525615
43	7821.550	62390.86	459.4278	**98**	.4911856	1.003859	.3727302
44	6977.105	55404.30	439.3971	**99**	.3199442	.6242158	.2462867
45	6222.396	49172.75	420.0108	**100**	.2038589	.3791986	.1591134
46	5547.974	43615.94	401.2934	**101**	.1268970	.2245788	.1003967
47	4945.121	38662.18	382.9838	**102**	.07696713	.1293434	.06170461
48	4406.396	34247.39	365.2044	**103**	.04538350	.07222990	.03686037
49	3924.992	30314.23	347.9128	**104**	.02602380	.03892126	.02143109
50	3494.948	26811.39	331.2041	**105**	.01434329	.02011107	.01197018
51	3110.775	23692.97	315.0046	**106**	.007697649	.009847536	.006535640
52	2767.492	20918.00	299.1685	**107**	.003934398	.004437739	.003410745
53	2460.802	18449.90	283.7135	**108**	.001935527	.001710406	.001733699
54	2186.835	16255.95	268.6330	**109**	.0008918511	.0003988600	.0008447856

Table H (12.0)

Commutation Factors Based on Life Table 90CM

Interest at 12.0 Percent

Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$
0	1000000	8223977	13122.71	**55**	1760.345	12792.70	225.2208
1	884500.0	7335299	4264.135	**56**	1559.588	11227.04	212.3434
2	789158.2	6545854	3655.717	**57**	1380.735	9840.428	199.8833
3	704263.8	5841419	3293.563	**58**	1221.381	8613.338	187.7806
4	628571.9	5212730	3044.313	**59**	1079.401	7528.378	175.9959
5	561054.7	4651590	2863.871	**60**	952.9556	6570.024	164.5527
6	500804.9	4150717	2718.873	**61**	840.4385	5724.378	153.5131
7	447038.6	3703624	2603.796	**62**	740.4265	4978.969	142.9502
8	399048.7	3304528	2505.329	**63**	651.5872	4322.628	132.8719
9	356221.4	2948271	2428.880	**64**	572.6975	3745.392	123.2504
10	318000.1	2630244	2370.860	**65**	502.6891	3238.379	114.0836
11	283882.7	2346338	2322.104	**66**	440.6283	2793.650	105.3903
12	253425.6	2092892	2278.572	**67**	385.6824	2404.100	97.19045
13	226224.7	1866643	2227.558	**68**	337.0520	2063.394	89.44464
14	201920.9	1664689	2158.151	**69**	294.0251	1765.912	82.11567
15	180202.5	1484445	2069.068	**70**	255.9617	1506.670	75.16130
16	160793.9	1323600	1961.865	**71**	222.3047	1281.249	68.55483
17	143455.3	1180090	1844.533	**72**	192.5756	1085.718	62.28943
18	127970.7	1052062	1723.233	**73**	166.3510	916.5713	56.36244
19	114149.2	937857.5	1606.313	**74**	143.2800	770.6675	50.79985
20	101816.3	835989.9	1497.525	**75**	123.0375	645.1845	45.61533
21	90813.01	745129.7	1397.450	**76**	105.3225	537.5958	40.81101
22	80994.62	664090.9	1303.717	**77**	89.84839	445.6527	36.37007
23	72235.46	591814.8	1217.680	**78**	76.35506	367.3642	32.27135
24	64422.16	527355.8	1139.465	**79**	64.60272	300.9758	28.48563
25	57453.31	469869.2	1069.006	**80**	54.37904	244.9458	24.98555
26	51237.20	418601.8	1004.983	**81**	45.50554	197.9167	21.75554
27	45693.57	372881.3	947.8199	**82**	37.83283	158.6853	18.79060
28	40748.01	332108.4	895.0060	**83**	31.23339	126.1789	16.09192
29	36336.17	295749.2	846.2656	**84**	25.59840	99.43623	13.66605
30	32399.95	263327.7	800.6247	**85**	20.82022	77.59827	11.50843
31	28888.00	234419.5	757.6625	**86**	16.78553	59.91076	9.596244
32	25754.80	208645.6	717.3291	**87**	13.39418	45.72013	7.907766
33	22959.96	185668.0	679.8061	**88**	10.56904	34.45606	6.434313
34	20466.66	165184.6	644.5046	**89**	8.239259	25.61811	5.165085
35	18242.93	146926.3	611.7809	**90**	6.338704	18.77052	4.086241
36	16259.25	130652.5	580.9501	**91**	4.802954	13.53926	3.178242
37	14489.86	116149.0	551.9821	**92**	3.576887	9.606644	2.424090
38	12911.89	103224.3	524.9747	**93**	2.616114	6.701763	1.811902
39	11504.52	91707.83	499.5851	**94**	1.879004	4.594353	1.327681
40	10249.54	81447.11	475.8906	**95**	1.325518	3.092753	.9543881
41	9130.556	72306.14	453.8193	**96**	.9171078	2.042450	.6720139
42	8132.749	64163.63	433.1139	**97**	.6213677	1.322343	.4626866
43	7242.948	56911.46	413.5729	**98**	.4122647	.8388140	.3116070
44	6449.434	50453.29	395.0396	**99**	.2680579	.5207383	.2055693
45	5741.532	44703.31	377.1346	**100**	.1704935	.3158229	.1325947
46	5110.088	39585.08	359.8782	**101**	.1059384	.1867405	.08352953
47	4546.682	35030.45	343.0280	**102**	.06414030	.1073765	.05125512
48	4044.129	30978.62	326.6949	**103**	.03775265	.05986608	.03056872
49	3595.870	27375.27	310.8383	**104**	.02160946	.03220749	.01774457
50	3196.170	24171.88	295.5436	**105**	.01188901	.01661590	.009895101
51	2839.759	21325.14	280.7414	**106**	.006369112	.008123750	.005394262
52	2521.872	18796.46	266.2971	**107**	.003249547	.003655623	.002810872
53	2238.396	16551.42	252.2257	**108**	.001595760	.001407053	.001426913
54	1985.638	14559.32	238.5197	**109**	.0007339804	.0003276698	.0006946600

Table H (12.2)

Commutation Factors Based on Life Table 90CM

Interest at 12.2 Percent

Age x	D_x	N_x^o	M_x^-	Age x	D_x	N_x^o	M_x^-
0	1000000	8090293	12984.28	**55**	1595.813	11442.56	199.8199
1	882923.4	7203198	4133.153	**56**	1411.300	10025.77	188.1558
2	786347.3	6416565	3526.329	**57**	1247.225	8773.234	176.8900
3	700504.4	5715891	3165.769	**58**	1101.313	7666.774	165.9668
4	624102.0	5091672	2918.058	**59**	971.5556	6690.215	155.3495
5	556072.0	4535516	2739.050	**60**	856.2145	5829.150	145.0582
6	495472.5	4039976	2595.460	**61**	753.7738	5070.706	135.1477
7	441490.4	3598432	2481.704	**62**	662.8912	4403.354	125.6820
8	393393.6	3204992	2384.541	**63**	582.3151	3816.791	116.6666
9	350547.2	2854409	2309.238	**64**	510.9000	3301.842	108.0753
10	312376.9	2542006	2252.191	**65**	447.6465	2850.345	99.90445
11	278365.7	2263618	2204.337	**66**	391.6818	2455.018	92.16959
12	248057.5	2015540	2161.687	**67**	342.2283	2109.358	84.88672
13	221038.1	1794478	2111.796	**68**	298.5439	1807.577	78.01940
14	196939.8	1597506	2044.037	**69**	259.9686	1544.552	71.53322
15	175443.9	1422022	1957.225	**70**	225.9106	1315.746	65.38954
16	156268.8	1265704	1852.940	**71**	195.8554	1117.146	59.56360
17	139169.6	1126480	1739.007	**72**	169.3609	945.1855	54.04829
18	123926.3	1002499	1621.429	**73**	146.0369	796.6943	48.84017
19	110344.6	892100.8	1508.299	**74**	125.5590	668.8360	43.96096
20	98247.31	793804.0	1403.226	**75**	107.6279	559.0689	39.42150
21	87473.51	706285.0	1306.740	**76**	91.96737	465.1226	35.22241
22	77877.11	628365.4	1216.529	**77**	78.31556	384.9812	31.34786
23	69331.28	558995.2	1133.874	**78**	66.43558	316.8634	27.77824
24	61721.89	497237.9	1058.866	**79**	56.10983	259.2026	24.48711
25	54947.03	442259.1	991.4175	**80**	47.14599	210.6252	21.44971
26	48914.74	393315.5	930.2390	**81**	39.38245	169.9242	18.65169
27	43544.63	349745.2	875.7127	**82**	32.68379	136.0322	16.08786
28	38762.43	310959.1	825.4249	**83**	26.93444	108.0000	13.75843
29	34503.96	276433.3	779.0986	**84**	22.03569	84.97932	11.66821
30	30711.38	245701.5	735.7955	**85**	17.89058	66.21420	9.812446
31	27333.65	218348.7	695.1066	**86**	14.39791	51.04262	8.170710
32	24325.60	194005.1	656.9755	**87**	11.46847	38.89220	6.723624
33	21647.20	172341.2	621.5645	**88**	9.033378	29.26478	5.463074
34	19262.06	153063.5	588.3094	**89**	7.029556	21.72444	4.379174
35	17138.61	135910.4	557.5376	**90**	5.398404	15.89263	3.459502
36	15247.77	120649.0	528.5975	**91**	4.083180	11.44534	2.686848
37	13564.23	107072.0	501.4544	**92**	3.035432	8.108025	2.046253
38	12065.53	94994.53	476.1936	**93**	2.216139	5.647267	1.527173
39	10731.25	84252.11	452.4882	**94**	1.588888	3.865239	1.117329
40	9543.577	74698.13	430.4048	**95**	1.118862	2.597747	.8019368
41	8486.508	66201.94	409.8711	**96**	.7727452	1.712773	.5637869
42	7545.610	58647.27	390.6424	**97**	.5226245	1.107100	.3875583
43	6708.069	51930.67	372.5273	**98**	.3461325	.7011354	.2605940
44	5962.507	45960.08	355.3771	**99**	.2246570	.4345589	.1716408
45	5298.589	40653.70	338.8378	**100**	.1426344	.2631272	.1105329
46	4707.453	35938.74	322.9262	**101**	.08846981	.1553297	.06951959
47	4180.973	31750.46	307.4167	**102**	.05346848	.08917039	.04258970
48	3712.214	28031.18	292.4099	**103**	.03141517	.04963550	.02535964
49	3294.861	24729.46	277.8670	**104**	.01794987	.02666093	.01469723
50	2923.399	21799.46	263.8644	**105**	.009857983	.01373289	.008182570
51	2592.775	19200.31	250.3368	**106**	.005271649	.006704026	.004453758
52	2298.432	16895.67	237.1599	**107**	.002684822	.003012395	.002317310
53	2036.436	14853.20	224.3460	**108**	.001316089	.001157906	.001174825
54	1803.263	13044.06	211.8871	**109**	.0006042651	.0002692804	.0005714129

Table H (12.4)

Commutation Factors Based on Life Table 90CM

Interest at 12.4 Percent

Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$
0	1000000	7960856	12853.85	**55**	1446.911	10238.25	177.3689
1	881352.3	7075340	4010.152	**56**	1277.338	8955.933	166.8021
2	783551.4	6291504	3404.916	**57**	1126.828	7824.308	156.6141
3	696771.7	5594563	3045.939	**58**	993.2315	6826.434	146.7536
4	619671.9	4974775	2799.754	**59**	874.6491	5947.281	137.1863
5	551142.3	4423549	2622.166	**60**	769.4410	5173.482	127.9293
6	490206.2	3933276	2479.969	**61**	676.1769	4493.115	119.0306
7	436020.6	3497203	2367.516	**62**	593.5921	3895.529	110.5465
8	387828.4	3109329	2271.637	**63**	520.5116	3371.219	102.4804
9	344973.2	2764321	2197.462	**64**	455.8635	2911.743	94.80731
10	306862.9	2457432	2141.369	**65**	398.7133	2509.600	87.52280
11	272965.5	2184444	2094.400	**66**	348.2454	2158.114	80.63923
12	242812.5	1941612	2052.612	**67**	303.7348	1851.333	74.16945
13	215979.4	1725609	2003.816	**68**	264.4924	1583.974	68.07967
14	192090.2	1533488	1937.664	**69**	229.9072	1351.363	62.33811
15	170819.1	1362629	1853.060	**70**	199.4320	1149.376	56.90940
16	151878.7	1210703	1751.610	**71**	172.5918	974.3644	51.77063
17	135019.3	1075631	1640.970	**72**	148.9788	823.0993	46.91450
18	120016.6	955561.1	1526.994	**73**	128.2332	692.7110	42.33700
19	106673.2	848836.3	1417.526	**74**	110.0556	580.6400	38.05622
20	94809.44	753979.1	1316.033	**75**	94.17070	484.5975	34.08060
21	84262.44	669672.9	1223.001	**76**	80.32510	402.5441	30.40963
22	74884.82	594747.2	1136.175	**77**	68.27978	332.6724	27.02840
23	66548.73	528161.1	1056.762	**78**	57.81910	273.3893	23.91882
24	59139.32	468987.9	984.8254	**79**	48.74567	223.2962	21.05694
25	52554.25	416403.2	920.2533	**80**	40.88542	181.1695	18.42040
26	46701.40	369674.3	861.7880	**81**	34.09203	145.9360	15.99597
27	41500.31	328149.5	809.7726	**82**	28.24289	116.6491	13.77841
28	36876.89	291250.0	761.8859	**83**	23.23332	92.46885	11.76718
29	32767.16	258462.2	717.8500	**84**	18.97390	72.64680	9.965693
30	29113.59	229329.2	676.7611	**85**	15.37732	56.51779	8.369118
31	25865.48	203445.6	638.2215	**86**	12.35328	43.50071	6.959195
32	22978.04	180450.6	602.1687	**87**	9.822342	33.09430	5.718649
33	20411.63	160023.2	568.7474	**88**	7.723003	24.86343	4.639937
34	18130.31	141878.2	537.4168	**89**	5.999160	18.42835	3.714044
35	16102.92	125761.6	508.4773	**90**	4.598905	13.46023	2.929836
36	14300.86	111448.0	481.3088	**91**	3.472275	9.678319	2.272164
37	12699.23	98736.77	455.8727	**92**	2.576693	6.845366	1.727868
38	11276.00	87449.64	432.2426	**93**	1.877871	4.760215	1.287604
39	10011.18	77428.04	410.1070	**94**	1.343967	3.252880	.9406096
40	8887.365	68530.98	389.5227	**95**	.9447097	2.182675	.6740580
41	7888.918	60633.07	370.4169	**96**	.6513054	1.436778	.4731450
42	7001.793	53622.87	352.5572	**97**	.4397083	.9271970	.3247359
43	6213.538	47401.42	335.7618	**98**	.2906992	.5862476	.2180045
44	5513.113	41880.84	319.8892	**99**	.1883423	.3627618	.1433599
45	4890.517	36983.13	304.6093	**100**	.1193655	.2192969	.09217270
46	4337.177	32639.04	289.9354	**101**	.07390541	.1292456	.05787895
47	3845.254	28787.06	275.6578	**102**	.04458672	.07407619	.03540127
48	3408.059	25372.51	261.8677	**103**	.02615012	.04116719	.02104539
49	3019.520	22346.71	248.5274	**104**	.01491496	.02207709	.01217740
50	2674.332	19666.34	235.7058	**105**	.008176649	.01135400	.006768753
51	2367.656	17292.87	223.3411	**106**	.004364759	.005534321	.003678504
52	2095.135	15192.07	211.3184	**107**	.002218993	.002483206	.001911076
53	1853.010	13333.57	199.6476	**108**	.001085806	.0009532062	.0009676087
54	1637.919	11690.31	188.3205	**109**	.0004976465	.0002213730	.0004701963

Table H (12.6)

Commutation Factors Based on Life Table 90CM

Interest at 12.6 Percent

Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$
0	1000000	7835470	12730.78	**55**	1312.132	9163.627	157.5151
1	879786.9	6951527	3894.477	**56**	1156.297	8002.827	147.9406
2	780770.4	6170473	3290.822	**57**	1018.238	6980.254	138.7258
3	693065.5	5477239	2933.418	**58**	895.9213	6080.145	129.8230
4	615280.9	4861843	2688.747	**59**	787.5555	5288.534	121.2002
5	546264.9	4315495	2512.565	**60**	691.5930	4593.024	112.8720
6	485005.1	3830424	2371.744	**61**	606.6853	3982.579	104.8803
7	430628.2	3399743	2260.577	**62**	531.6419	3447.360	97.27450
8	382351.7	3017347	2165.963	**63**	465.3604	2978.604	90.05622
9	339497.6	2677815	2092.897	**64**	406.8382	2568.542	83.20190
10	301455.7	2376333	2037.740	**65**	355.2021	2210.285	76.70623
11	267679.3	2108632	1991.637	**66**	309.6907	1897.712	70.57899
12	237687.3	1870926	1950.693	**67**	269.6281	1625.380	64.83029
13	211045.1	1659858	1902.967	**68**	234.3753	1388.464	59.42886
14	187368.3	1472460	1838.380	**69**	203.3663	1182.706	54.34533
15	166324.1	1306097	1755.925	**70**	176.0959	1004.354	49.54734
16	147619.5	1158431	1657.227	**71**	152.1257	850.0955	45.01367
17	130999.7	1027380	1549.780	**72**	131.0795	717.0043	40.73696
18	116236.8	911091.7	1439.289	**73**	112.6260	602.4855	36.71280
19	103130.2	807911.6	1333.357	**74**	96.48909	504.2295	32.95618
20	91497.66	716367.8	1235.318	**75**	82.41568	420.1757	29.47354
21	81174.64	635151.0	1145.611	**76**	70.17352	348.4922	26.26349
22	72012.53	563099.2	1062.036	**77**	59.54455	287.5594	23.31206
23	63882.51	499180.8	985.7332	**78**	50.33257	235.9524	20.60257
24	56669.11	442479.2	916.7362	**79**	42.35862	192.4229	18.11333
25	50269.65	392180.5	854.9130	**80**	35.46518	155.8810	15.82417
26	44591.89	347562.3	799.0360	**81**	29.51987	125.3728	13.72290
27	39555.35	307983.6	749.4116	**82**	24.41174	100.0586	11.80435
28	35086.18	272876.0	703.8074	**83**	20.04604	79.19558	10.06740
29	31120.64	241735.6	661.9449	**84**	16.34187	62.12320	8.514351
30	27601.54	214115.8	622.9533	**85**	13.22069	48.25625	7.140399
31	24478.57	189620.0	586.4458	**86**	10.60190	37.08466	5.929229
32	21707.33	167896.7	552.3547	**87**	8.414807	28.16949	4.865452
33	19248.59	148633.2	520.8081	**88**	6.604550	21.13062	3.942091
34	17066.90	131552.4	491.2873	**89**	5.121243	15.63725	3.150950
35	15131.49	116408.1	464.0680	**90**	3.918928	11.40370	2.482062
36	13414.28	102981.9	438.5598	**91**	2.953622	8.186690	1.922099
37	11890.78	91079.87	414.7206	**92**	2.187920	5.781175	1.459492
38	10539.40	80530.07	392.6133	**93**	1.591704	4.013777	1.085968
39	9340.591	71179.76	371.9410	**94**	1.137138	2.738412	.7920977
40	8277.321	62893.41	352.7516	**95**	.7979044	1.834515	.5667555
41	7334.359	55550.69	334.9721	**96**	.5491172	1.205647	.3972057
42	6498.033	49044.85	318.3818	**97**	.3700607	.7767810	.2721863
43	5756.249	43281.28	302.8078	**98**	.2442194	.4903460	.1824358
44	5098.300	38176.07	288.1157	**99**	.1579473	.3029268	.1197785
45	4514.516	33654.91	273.9973	**100**	.09992426	.1828282	.07688790
46	3996.607	29651.94	260.4629	**101**	.06175843	.1075777	.04820364
47	3537.018	26108.74	247.3174	**102**	.03719233	.06155772	.02943606
48	3129.301	22973.47	234.6433	**103**	.02177457	.03415519	.01747101
49	2767.617	20200.10	222.4045	**104**	.01239726	.01828757	.01009303
50	2446.873	17747.70	210.6623	**105**	.006784331	.009390401	.005601141
51	2162.433	15579.95	199.3587	**106**	.003615097	.004570273	.003039242
52	1910.134	13664.66	188.3873	**107**	.001834609	.002047685	.001576600
53	1686.388	11973.27	177.7560	**108**	.0008961233	.0007849663	.0007972175
54	1487.991	10480.43	167.4560	**109**	.0004099816	.0001820522	.0003870430

Table H (12.8)

Commutation Factors Based on Life Table 90CM

Interest at 12.8 Percent

Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$
0	1000000	7713949	12614.47	**55**	1190.114	8204.412	139.9493
1	878227.0	6831574	3785.537	**56**	1046.911	7153.424	131.2724
2	778004.1	6053286	3183.455	**57**	920.2776	6229.229	122.9363
3	689385.5	5363734	2827.614	**58**	808.2929	5417.158	114.8967
4	610928.8	4752691	2584.446	**59**	709.2663	4704.239	107.1238
5	541439.3	4211169	2409.655	**60**	621.7389	4078.978	99.62969
6	479868.3	3731235	2270.195	**61**	544.4403	3531.165	92.45120
7	425311.9	3305872	2160.297	**62**	476.2502	3051.710	85.63142
8	376961.8	2928866	2066.929	**63**	416.1355	2632.538	79.17060
9	334118.3	2594714	1994.953	**64**	363.1586	2266.501	73.04643
10	296153.2	2298535	1940.716	**65**	316.5042	1947.275	67.25299
11	262504.7	2036009	1895.461	**66**	275.4618	1669.249	61.79785
12	232679.2	1803311	1855.342	**67**	239.4020	1427.447	56.68879
13	206232.0	1597057	1808.661	**68**	207.7321	1217.463	51.89688
14	182770.5	1414257	1745.599	**69**	179.9286	1035.419	47.39499
15	161955.1	1252264	1665.235	**70**	155.5248	877.9006	43.15350
16	143486.9	1108732	1569.209	**71**	134.1165	741.9041	39.15278
17	127106.7	981576.6	1464.857	**72**	115.3569	624.7768	35.38551
18	112582.5	868943.7	1357.740	**73**	98.94112	524.1729	31.84699
19	99710.86	769184.7	1255.223	**74**	84.61468	438.0086	28.54958
20	88307.14	680833.0	1160.514	**75**	72.14507	364.4296	25.49808
21	78205.17	602587.2	1074.007	**76**	61.31960	301.7906	22.69041
22	69255.21	533294.2	993.5569	**77**	51.93945	248.6402	20.11351
23	61327.56	471932.2	920.2365	**78**	43.82620	203.7043	17.75205
24	54306.20	417594.9	854.0543	**79**	36.81762	165.8690	15.58640
25	48088.16	369478.9	794.8582	**80**	30.77127	134.1635	13.59834
26	42581.15	326872.7	741.4507	**81**	25.56743	107.7400	11.77671
27	37704.75	289145.7	694.1035	**82**	21.10574	85.85406	10.11642
28	33385.37	255739.9	650.6691	**83**	17.30054	67.84840	8.615948
29	29559.56	226161.6	610.8691	**84**	14.07869	53.14038	7.276723
30	26170.50	199973.7	573.8643	**85**	11.36956	41.21504	6.094037
31	23168.29	176789.2	539.2785	**86**	9.101282	31.62470	5.053320
32	20508.97	156265.1	507.0391	**87**	7.210950	23.98497	4.140874
33	18153.72	138097.3	477.2589	**88**	5.649640	17.96381	3.350273
34	16067.58	122016.7	449.4405	**89**	4.373028	13.27302	2.674082
35	14220.24	107784.4	423.8364	**90**	3.340439	9.664400	2.103396
36	12584.09	95189.08	399.8843	**91**	2.513161	6.927129	1.626489
37	11135.10	84043.48	377.5392	**92**	1.858344	4.883967	1.233196
38	9852.105	74181.65	356.8541	**93**	1.349542	3.385461	.9162032
39	8715.989	65456.59	337.5459	**94**	.9624239	2.306048	.6672497
40	7710.126	57738.05	319.6547	**95**	.6741142	1.542385	.4766890
41	6819.666	50910.61	303.1073	**96**	.4631024	1.012024	.3335633
42	6031.317	44872.05	287.6941	**97**	.3115403	.6509779	.2282151
43	5333.338	39531.93	273.2507	**98**	.2052346	.4102665	.1527205
44	4715.353	34810.18	259.6494	**99**	.1324988	.2530443	.1001091
45	4168.015	30636.04	246.6024	**100**	.08367583	.1524747	.06415907
46	3683.315	26946.86	234.1172	**101**	.05162435	.08957217	.04015911
47	3253.973	23687.19	222.0123	**102**	.03103424	.05117191	.02448423
48	2873.779	20807.94	210.3621	**103**	.01813704	.02834708	.01450862
49	2537.121	18265.54	199.1320	**104**	.01030794	.01515364	.008368276
50	2239.113	16021.38	188.3767	**105**	.005630962	.007769037	.004636525
51	1975.316	14041.20	178.0416	**106**	.002995192	.003775447	.002511935
52	1741.755	12294.74	168.0279	**107**	.001517321	.001689130	.001301113
53	1535.005	10755.19	158.3418	**108**	.0007398287	.0006466438	.0006570583
54	1352.016	9398.767	148.9742	**109**	.0003378758	.0001497676	.0003187055

Table H (13.0)

Commutation Factors Based on Life Table 90CM

Interest at 13.0 Percent

Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$
0	1000000	7596120	12504.39	**55**	1079.629	7347.917	124.4000
1	876672.6	6715306	3682.798	**56**	948.0393	6396.186	116.5352
2	775252.6	5939771	3082.281	**57**	831.8906	5560.754	108.9926
3	685731.6	5253874	2727.994	**58**	729.3682	4827.977	101.7312
4	606615.2	4647145	2486.315	**59**	638.8782	4185.808	94.72311
5	536664.7	4110399	2312.904	**60**	559.0458	3623.596	87.97835
6	474794.9	3635539	2174.788	**61**	488.6752	3131.893	81.52907
7	420070.4	3215418	2066.142	**62**	426.7130	2702.309	75.41291
8	371657.2	2843717	1974.002	**63**	372.1912	2327.402	69.62892
9	328833.6	2514850	1903.098	**64**	324.2338	2000.599	64.15603
10	290953.1	2223872	1849.762	**65**	282.0799	1716.092	58.98786
11	257438.9	1966412	1805.340	**66**	245.0669	1468.745	54.13008
12	227785.2	1738609	1766.027	**67**	212.6090	1254.004	49.58854
13	201536.9	1537050	1720.366	**68**	184.1570	1067.850	45.33646
14	178293.4	1358728	1658.791	**69**	159.2265	906.7517	41.34881
15	157708.2	1200983	1580.461	**70**	137.3870	767.6040	37.59845
16	139477.1	1061462	1487.031	**71**	118.2657	647.6804	34.06725
17	123335.9	938078.5	1385.679	**72**	101.5432	544.5788	30.74798
18	109049.3	828980.5	1281.826	**73**	86.93901	456.1787	27.63578
19	96410.63	732523.3	1182.610	**74**	74.21886	380.6007	24.74077
20	85233.23	647247.1	1091.111	**75**	63.16927	316.1758	22.06641
21	75349.30	571858.6	1007.685	**76**	53.59561	261.4270	19.61009
22	66608.08	505214.2	930.2373	**77**	45.31666	215.0538	17.35966
23	58879.04	446302.0	859.7780	**78**	38.17025	175.9171	15.30103
24	52045.74	394226.5	796.2910	**79**	32.00940	143.0229	13.41643
25	46004.95	348194.9	739.6062	**80**	26.70533	115.5068	11.68944
26	40664.41	307506.6	688.5547	**81**	22.14982	92.61536	10.10982
27	35943.78	271541.6	643.3765	**82**	18.25216	73.68848	8.672661
28	31769.81	239752.3	602.0051	**83**	14.93497	58.14481	7.376139
29	28079.34	211655.2	564.1626	**84**	12.13214	45.47035	6.220994
30	24816.00	186822.7	529.0400	**85**	9.780240	35.21203	5.202676
31	21930.29	164877.1	496.2715	**86**	7.815180	26.97690	4.308183
32	19378.71	145484.0	465.7803	**87**	6.181012	20.42835	3.525326
33	17122.90	128348.0	437.6647	**88**	4.834132	15.27632	2.848211
34	15128.39	113207.3	411.4477	**89**	3.735173	11.26974	2.270107
35	13365.34	99830.60	387.3602	**90**	2.848148	8.192934	1.783067
36	11806.61	88013.43	364.8669	**91**	2.138997	5.863193	1.376782
37	10428.66	77574.94	343.9197	**92**	1.578871	4.127299	1.042322
38	9210.728	68355.12	324.5630	**93**	1.144557	2.856405	.7732245
39	8134.152	60212.50	306.5269	**94**	.8147945	1.942567	.5622608
40	7182.700	53021.97	289.8438	**95**	.5696995	1.297188	.4010650
41	6341.909	46672.83	274.4413	**96**	.3906789	.8497695	.2802089
42	5598.861	41067.24	260.1197	**97**	.2623541	.5457257	.1914098
43	4942.166	36118.79	246.7232	**98**	.1725261	.3433767	.1278872
44	4361.773	31751.10	234.1299	**99**	.1111852	.2114451	.08369731
45	3848.654	27896.79	222.0712	**100**	.07009155	.1272024	.05355523
46	3395.072	24496.31	210.5523	**101**	.04316690	.07460499	.03346825
47	2994.021	21497.05	199.4039	**102**	.02590407	.04255255	.02037224
48	2639.519	18852.50	188.6934	**103**	.01511207	.02353454	.01205258
49	2326.180	16521.49	178.3873	**104**	.008573541	.01256101	.006940610
50	2049.315	14467.54	168.5344	**105**	.004675214	.006429799	.003839340
51	1804.679	12658.43	159.0832	**106**	.002482414	.003119913	.002076826
52	1588.478	11065.66	149.9421	**107**	.001255330	.001393835	.001074131
53	1397.445	9664.071	141.1158	**108**	.0006110012	.0005328789	.0005417269
54	1228.676	8431.394	132.5948	**109**	.0002785471	.0001232509	.0002625244

Table H (13.2)

Commutation Factors Based on Life Table 90CM

Interest at 13.2 Percent

Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$
0	1000000	7481818	12400.05	**55**	979.5702	6582.888	110.6289
1	875123.7	6602560	3585.776	**56**	858.6561	5720.888	103.4989
2	772515.6	5829763	2986.818	**57**	752.1270	4965.559	96.67316
3	682103.4	5147495	2634.074	**58**	658.2696	4304.213	90.11343
4	602339.5	4545042	2393.874	**59**	575.5818	3725.667	83.79374
5	531940.6	4013021	2221.827	**60**	502.7689	3220.050	77.72225
6	469783.9	3543173	2085.041	**61**	438.7057	2778.626	71.92700
7	414902.7	3128220	1977.631	**62**	382.4027	2393.651	66.44080
8	366436.5	2761741	1886.700	**63**	332.9531	2058.268	61.26173
9	323641.6	2438066	1816.850	**64**	289.5392	1766.434	56.36988
10	285853.3	2152189	1764.400	**65**	251.4509	1512.821	51.75855
11	252479.7	1899688	1720.792	**66**	218.0709	1292.720	47.43183
12	223002.4	1676668	1682.269	**67**	188.8543	1101.972	43.39394
13	196956.7	1479690	1637.603	**68**	163.2922	936.9099	39.62008
14	173933.6	1305728	1577.478	**69**	140.9368	794.3159	36.08715
15	153580.0	1152113	1501.126	**70**	121.3911	671.3691	32.77034
16	135586.1	1016484	1410.218	**71**	104.3115	565.5954	29.65286
17	119683.4	896754.4	1311.775	**72**	89.40384	474.8196	26.72766
18	105632.9	791074.3	1211.081	**73**	76.41030	397.1251	23.98979
19	93225.19	697804.0	1115.053	**74**	65.11537	330.8173	21.44749
20	82271.48	615491.1	1026.651	**75**	55.32318	274.3945	19.10311
21	72602.50	542850.9	946.1902	**76**	46.85570	226.5306	16.95367
22	64066.54	478749.3	871.6278	**77**	39.54788	186.0607	14.98787
23	56532.36	422185.2	803.9132	**78**	33.25235	151.9663	13.19279
24	49883.11	372273.5	743.0071	**79**	27.83600	123.3609	11.55237
25	44015.43	328232.6	688.7227	**80**	23.18244	99.47463	10.05179
26	38837.11	289372.6	639.9196	**81**	19.19391	79.63808	8.681686
27	34267.96	255084.5	596.8072	**82**	15.78846	63.26597	7.437349
28	30235.08	224830.9	557.3974	**83**	12.89619	49.84417	6.316764
29	26675.68	198138.3	521.4129	**84**	10.45747	38.91924	5.320135
30	23533.81	174588.9	488.0738	**85**	8.415326	30.09255	4.443109
31	20760.46	153813.9	457.0241	**86**	6.712626	23.01922	3.674089
32	18312.57	135487.8	428.1833	**87**	5.299623	17.40447	3.002234
33	16152.28	119323.1	401.6365	**88**	4.137481	12.99490	2.422154
34	14245.62	105065.8	376.9262	**89**	3.191245	9.571771	1.927771
35	12563.21	92492.01	354.2631	**90**	2.429093	6.947664	1.512001
36	11078.42	81403.68	333.1372	**91**	1.821057	4.964215	1.165781
37	9768.169	71626.30	313.4983	**92**	1.341813	3.488954	.8812712
38	8612.131	63005.67	295.3826	**93**	.9709906	2.410786	.6527669
39	7592.083	55405.68	278.5326	**94**	.6900136	1.636896	.4739433
40	6692.192	48706.19	262.9743	**95**	.4816010	1.091319	.3375469
41	5898.379	42801.09	248.6355	**96**	.3296808	.7137575	.2354648
42	5198.097	37596.75	235.3266	**97**	.2210006	.4576384	.1605923
43	4580.301	33010.62	222.8992	**98**	.1450750	.2874858	.1071268
44	4035.263	28969.89	211.2377	**99**	.09332898	.1767423	.06999900
45	3554.263	25410.39	200.0910	**100**	.05873099	.1061538	.04471869
46	3129.837	22275.57	189.4620	**101**	.03610643	.06215929	.02790140
47	2755.241	19515.51	179.1931	**102**	.02162887	.03539679	.01695649
48	2424.720	17086.17	169.3449	**103**	.01259568	.01954556	.01001567
49	2133.105	14948.63	159.8854	**104**	.007133291	.01041545	.005758452
50	1875.900	13068.50	150.8578	**105**	.003882963	.005323220	.003180298
51	1649.046	11415.40	142.2135	**106**	.002058107	.002579076	.001717669
52	1448.925	9962.558	133.8677	**107**	.001038924	.001150557	.0008870501
53	1272.423	8686.362	125.8234	**108**	.0005047773	.0004392794	.0004467924
54	1116.777	7565.949	118.0712	**109**	.0002297145	.0001014640	.0002163212

Table H (13.4)

Commutation Factors Based on Life Table 90CM

Interest at 13.4 Percent

Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$
0	1000000	7370888	12301.02	**55**	888.9371	5899.331	98.42679
1	873580.2	6493181	3494.035	**56**	777.8362	5118.465	91.96182
2	769793.1	5723108	2896.627	**57**	680.1323	4435.438	85.78364
3	678500.7	5044442	2545.418	**58**	594.2092	3838.451	79.85672
4	598101.4	4446229	2306.684	**59**	518.6519	3317.128	74.15676
5	527266.3	3918883	2135.989	**60**	452.2418	2862.325	68.69031
6	464834.5	3453985	2000.517	**61**	393.9209	2465.963	63.48179
7	409807.4	3044128	1894.327	**62**	342.7599	2120.897	58.55972
8	361298.1	2682788	1804.587	**63**	297.9103	1820.813	53.92139
9	318540.5	2364215	1735.772	**64**	258.6088	1560.155	49.54802
10	280851.6	2083339	1684.192	**65**	224.1932	1334.033	45.43271
11	247624.4	1835694	1641.383	**66**	194.0887	1138.138	41.57821
12	218328.3	1617348	1603.632	**67**	167.7887	968.6669	37.98735
13	192488.4	1424840	1559.939	**68**	144.8221	822.2749	34.63721
14	169687.9	1255124	1501.226	**69**	124.7749	696.0329	31.50649
15	149566.8	1105522	1426.800	**70**	107.2810	587.3771	28.57246
16	131810.2	973670.8	1338.340	**71**	92.02407	494.0630	25.81963
17	116145.1	857480.8	1242.718	**72**	78.73340	414.1213	23.24114
18	102329.3	755105.8	1145.082	**73**	67.17197	345.8204	20.83203
19	90150.33	664911.9	1052.134	**74**	57.14169	287.6323	18.59896
20	79417.59	585454.3	966.7177	**75**	48.46297	238.2061	16.54335
21	69960.42	515457.5	889.1125	**76**	40.97309	196.3514	14.66201
22	61626.21	453797.7	817.3230	**77**	34.52175	161.0248	12.94443
23	54283.11	399484.1	752.2416	**78**	28.97513	131.3160	11.37878
24	47813.94	351642.7	693.8071	**79**	24.21271	106.4340	9.950550
25	42115.24	309503.1	641.8175	**80**	20.12931	85.69354	8.646380
26	37094.93	272386.4	595.1599	**81**	16.63668	68.49984	7.457701
27	32673.02	239694.1	554.0156	**82**	13.66080	54.33404	6.380041
28	28777.00	210899.5	516.4711	**83**	11.13862	42.74145	5.411268
29	25344.47	185539.0	482.2503	**84**	9.016336	33.32207	4.551178
30	22319.96	163204.2	450.6011	**85**	7.242818	25.72521	3.795640
31	19654.93	143535.4	421.1773	**86**	5.767166	19.64814	3.134315
32	17306.82	126215.8	393.8949	**87**	4.545152	14.83272	2.557567
33	15238.25	110965.8	368.8269	**88**	3.542197	11.05759	2.060480
34	13415.78	97539.15	345.5341	**89**	2.727284	8.132134	1.637578
35	11810.51	85718.65	324.2088	**90**	2.072276	5.893490	1.282548
36	10396.31	75313.04	304.3651	**91**	1.550817	4.204379	.9874299
37	9150.566	66153.84	285.9506	**92**	1.140676	2.950260	.7453412
38	8053.391	58092.51	268.9944	**93**	.8239838	2.035324	.5512503
39	7087.000	50998.13	253.2506	**94**	.5845136	1.379759	.3996259
40	6235.959	44755.37	238.7393	**95**	.4072469	.9184136	.2841794
41	5486.570	39262.55	225.3891	**96**	.2782898	.5997065	.1979292
42	4826.653	34430.10	213.0196	**97**	.1862218	.3838929	.1347802
43	4245.502	30179.19	201.4899	**98**	.1220290	.2407700	.08976581
44	3733.707	26440.42	190.6897	**99**	.07836469	.1477830	.05856177
45	3282.852	23152.74	180.3845	**100**	.04922713	.08861708	.03735244
46	2885.738	20262.41	170.5753	**101**	.03021031	.05180684	.02326819
47	2535.876	17722.10	161.1151	**102**	.01806499	.02945410	.01411814
48	2227.735	15490.12	152.0585	**103**	.01050169	.01623810	.008325783
49	1956.354	13529.70	143.3747	**104**	.005936913	.008639265	.004779251
50	1717.427	11808.39	135.1019	**105**	.003226022	.004408568	.002635274
51	1507.075	10297.61	127.1945	**106**	.001706890	.002132715	.001421106
52	1321.848	8972.195	119.5735	**107**	.0008601108	.0009500625	.0007328025
53	1158.778	7809.981	112.2408	**108**	.0004171613	.0003622442	.0003686206
54	1015.239	6791.436	105.1868	**109**	.0001895073	.00008355702	.0001783107

Table H (13.6)

Commutation Factors Based on Life Table 90CM

Interest at 13.6 Percent

Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$
0	1000000	7263185	12206.90	**55**	806.8277	5288.369	87.60961
1	872042.3	6387023	3407.177	**56**	704.7460	4580.878	81.74664
2	767084.9	5619659	2811.313	**57**	615.1381	3963.121	76.15362
3	674923.4	4944572	2461.628	**58**	536.4797	3424.134	70.79750
4	593900.5	4350560	2224.349	**59**	467.4387	2954.288	65.65556
5	522641.2	3827840	2054.993	**60**	406.8686	2545.115	60.73295
6	459945.8	3367831	1920.820	**61**	353.7750	2189.148	56.05086
7	404783.6	2962998	1815.833	**62**	307.2860	1879.794	51.63406
8	356240.7	2606716	1727.266	**63**	266.6080	1611.241	47.47921
9	313528.6	2293156	1659.471	**64**	231.0285	1378.382	43.56859
10	275946.0	2017186	1608.745	**65**	199.9306	1176.731	39.89521
11	242870.9	1774295	1566.717	**66**	172.7794	1002.344	36.46068
12	213760.2	1560518	1529.722	**67**	149.1040	851.7445	33.26671
13	188129.1	1372369	1486.978	**68**	128.4683	721.8836	30.29209
14	165552.9	1206789	1429.642	**69**	110.4900	610.0945	27.51719
15	145665.3	1061090	1357.090	**70**	94.83167	514.0475	24.92121
16	128145.9	932903.5	1271.008	**71**	81.20201	431.7072	22.48983
17	112717.5	820142.5	1178.121	**72**	69.35201	361.2909	20.21645
18	99134.51	720963.7	1083.445	**73**	59.06401	301.2342	18.09615
19	87182.05	633739.5	993.4728	**74**	50.15596	250.1597	16.13424
20	76667.48	557033.4	910.9374	**75**	42.46335	206.8524	14.33143
21	67418.89	489579.5	836.0815	**76**	35.83750	170.2438	12.68435
22	59282.89	430264.2	766.9570	**77**	30.14162	139.3994	11.18330
23	52127.07	378107.9	704.4020	**78**	25.25421	113.5058	9.817424
24	45834.01	332247.6	648.3347	**79**	21.06621	91.85724	8.573627
25	40300.21	291924.1	598.5391	**80**	17.48263	73.84383	7.439873
26	35433.77	256469.4	553.9290	**81**	14.42379	58.93711	6.408338
27	31154.93	225296.1	514.6596	**82**	11.82289	46.67717	5.474792
28	27391.62	197887.7	478.8891	**83**	9.623067	36.66190	4.637048
29	24081.87	173790.6	446.3426	**84**	7.775831	28.53848	3.894598
30	21170.69	152605.9	416.2949	**85**	6.235324	21.99836	3.243548
31	18610.06	133982.8	388.4092	**86**	4.956198	16.77584	2.674684
32	16357.93	117612.7	362.5984	**87**	3.899144	12.64484	2.179446
33	14377.42	103224.2	338.9244	**88**	3.033391	9.411973	1.753363
34	12635.62	90578.34	316.9656	**89**	2.331421	6.911144	1.391505
35	11104.11	79464.83	296.8970	**90**	1.768368	5.000806	1.088258
36	9757.293	69698.81	278.2556	**91**	1.321053	3.561948	.8366282
37	8572.998	61117.72	260.9872	**92**	.9699667	2.495516	.6305766
38	7531.791	53578.50	245.1143	**93**	.6994359	1.718876	.4656688
39	6616.322	46955.29	230.4024	**94**	.4952889	1.163381	.3370691
40	5811.553	41137.40	216.8660	**95**	.3444740	.7731470	.2393260
41	5104.164	36027.42	204.4347	**96**	.2349799	.5040400	.1664305
42	4482.336	31539.70	192.9368	**97**	.1569635	.3221340	.1131533
43	3935.701	27598.99	182.2384	**98**	.1026753	.2017103	.07524268
44	3455.159	24139.15	172.2346	**99**	.06582002	.1236087	.04900924
45	3032.591	21102.10	162.7061	**100**	.04127403	.07400158	.03120981
46	2661.057	18436.80	153.6521	**101**	.02528496	.04319272	.01941075
47	2334.318	16098.40	144.9357	**102**	.01509314	.02451721	.01175880
48	2047.058	14047.44	136.6058	**103**	.008758618	.01349479	.006923327
49	1794.522	12249.19	128.6328	**104**	.004942787	.007168373	.003967888
50	1572.586	10673.05	121.0507	**105**	.002681101	.003652300	.002184389
51	1377.545	9292.121	113.8161	**106**	.001416075	.001764200	.001176144
52	1206.110	8082.753	106.8558	**107**	.0007123112	.0007847719	.0006055822
53	1055.457	7024.166	100.1707	**108**	.0003448690	.0002988202	.0003042295
54	923.0887	6098.071	93.75096	**109**	.0001563907	.00006883392	.0001470292

Table H (13.8)

Commutation Factors Based on Life Table 90CM

Interest at 13.8 Percent

Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$
0	1000000	7158570	12117.32	**55**	732.4275	4742.115	78.01565
1	870509.7	6283948	3324.842	**56**	638.6347	4100.993	72.69770
2	764391.0	5519279	2730.515	**57**	556.4531	3542.171	67.63352
3	671371.2	4847745	2382.345	**58**	484.4459	3055.461	62.79237
4	589736.5	4257898	2146.508	**59**	421.3595	2631.931	58.15297
5	518064.7	3739755	1978.478	**60**	366.1156	2263.742	53.71928
6	455117.0	3284576	1845.589	**61**	317.7806	1943.992	49.50962
7	399830.0	2884697	1741.790	**62**	275.5365	1666.602	45.54547
8	351262.7	2533394	1654.379	**63**	238.6412	1426.219	41.82297
9	308604.2	2224758	1587.587	**64**	206.4305	1218.153	38.32545
10	271134.5	1953600	1537.698	**65**	178.3298	1038.289	35.04588
11	238216.7	1715364	1496.437	**66**	153.8412	883.0163	31.98494
12	209295.4	1506052	1460.181	**67**	132.5274	749.1598	29.14340
13	183876.0	1322156	1418.364	**68**	113.9852	633.9389	26.50166
14	161525.8	1160604	1362.371	**69**	97.86151	534.9268	24.04162
15	141872.1	1018699	1291.641	**70**	83.84521	450.0070	21.74424
16	124589.6	894070.5	1207.870	**71**	71.66840	377.3340	19.59631
17	109396.8	784631.5	1117.636	**72**	61.10209	315.2942	17.59149
18	96044.85	688543.7	1025.824	**73**	51.94646	262.4747	15.72495
19	84316.46	604186.5	938.7276	**74**	44.03436	217.6339	14.00088
20	74017.19	530132.0	858.9708	**75**	37.21512	179.6791	12.41940
21	64973.92	465124.3	786.7620	**76**	31.35299	147.6515	10.97708
22	57032.56	408060.6	720.1992	**77**	26.32351	120.7143	9.664943
23	50060.24	357972.3	660.0682	**78**	22.01644	98.14037	8.473071
24	43939.34	314007.8	606.2683	**79**	18.33310	79.30052	7.389629
25	38566.40	275419.0	558.5703	**80**	15.18771	63.65170	6.403779
26	33849.73	241549.4	515.9147	**81**	12.50837	50.72452	5.508390
27	29709.86	211822.0	478.4316	**82**	10.23484	40.11133	4.699480
28	26075.20	185730.8	444.3484	**83**	8.315862	31.45654	3.974859
29	22884.22	162832.1	413.3915	**84**	6.707747	24.44895	3.333791
30	20082.47	142736.3	384.8616	**85**	5.369390	18.81709	2.772631
31	17622.44	125101.5	358.4311	**86**	4.260402	14.32776	2.283172
32	15462.60	109627.5	334.0102	**87**	3.345857	10.78295	1.857810
33	13566.61	96050.41	311.6503	**88**	2.598379	8.013698	1.492489
34	11902.08	84138.65	290.9470	**89**	1.993567	5.875272	1.182779
35	10441.10	73688.71	272.0590	**90**	1.509451	4.244639	.9236904
36	9158.574	64521.95	254.5450	**91**	1.125648	3.018611	.7090797
37	8032.806	56481.57	238.3496	**92**	.8250404	2.111518	.5336509
38	7044.803	49429.81	223.4891	**93**	.5938850	1.452080	.3934980
39	6177.651	43245.73	209.7397	**94**	.4198065	.9812431	.2843949
40	5416.702	37823.12	197.1112	**95**	.2914627	.6510625	.2016161
41	4749.014	33068.69	185.5340	**96**	.1984693	.4237686	.1399893
42	4163.124	28900.57	174.8450	**97**	.1323419	.2703967	.09502719
43	3648.993	25246.93	164.9166	**98**	.08641729	.1690413	.06308959
44	3197.828	22044.77	155.6492	**99**	.05530047	.1034222	.04102822
45	2801.799	19238.85	146.8376	**100**	.03461655	.06181666	.02608585
46	2454.219	16780.72	138.4796	**101**	.02116924	.03602266	.01619811
47	2149.094	14627.87	130.4473	**102**	.01261417	.02041451	.009796964
48	1881.315	12742.97	122.7846	**103**	.007307196	.01121866	.005759021
49	1646.328	11093.22	115.4632	**104**	.004116452	.005949887	.003295368
50	1440.184	9649.787	108.5130	**105**	.002228951	.003026777	.001811256
51	1259.346	8387.344	101.8929	**106**	.001175194	.001459851	.0009737344
52	1100.684	7283.686	95.53514	**107**	.0005901049	.0006484572	.0005006178
53	961.5067	6319.328	89.43940	**108**	.0002852001	.0002465844	.0002511714
54	839.4429	5477.152	83.59590	**109**	.0001291048	.00005672442	.0001212768

Table H (14.0)

Commutation Factors Based on Life Table 90CM

Interest at 14.0 Percent

Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$
0	1000000	7056915	12031.97	**55**	665.0009	4253.559	69.50257
1	868982.5	6183827	3246.703	**56**	578.8253	3672.480	64.67814
2	761711.3	5421839	2653.905	**57**	503.4554	3166.881	60.09200
3	667843.8	4753833	2307.239	**58**	437.5374	2727.299	55.71553
4	585608.8	4168114	2072.835	**59**	379.8919	2345.451	51.52880
5	513536.2	3654500	1906.117	**60**	329.5057	2014.078	47.53472
6	450347.3	3204091	1774.499	**61**	285.5021	1726.807	43.74912
7	394945.6	2809098	1671.872	**62**	247.1147	1478.030	40.19055
8	346362.9	2462695	1585.599	**63**	213.6497	1262.821	36.85477
9	303765.6	2158898	1519.792	**64**	184.4881	1076.871	33.72609
10	266415.2	1892460	1470.726	**65**	159.0946	916.4080	30.79752
11	233659.7	1658782	1430.217	**66**	137.0067	778.1263	28.06899
12	204931.4	1453834	1394.683	**67**	117.8182	659.1266	25.54047
13	179726.2	1274088	1353.772	**68**	101.1562	556.8738	23.19386
14	157603.4	1116459	1299.087	**69**	86.69484	469.1597	21.01249
15	138184.2	978243.1	1230.132	**70**	74.14758	394.0618	18.97893
16	121138.0	857067.0	1148.605	**71**	63.26796	329.9070	17.08099
17	106179.5	750846.6	1060.943	**72**	53.84552	275.2351	15.31261
18	93056.67	657748.3	971.9040	**73**	45.69692	228.7702	13.66909
19	81549.85	576159.1	887.5870	**74**	38.66875	189.3933	12.15368
20	71462.93	504660.1	810.5105	**75**	32.62310	156.1218	10.76605
21	62621.67	442005.9	740.8507	**76**	27.43609	128.0954	9.502740
22	54871.39	387104.5	676.7503	**77**	22.99453	104.5647	8.355468
23	48078.77	338998.8	618.9454	**78**	19.19841	84.88019	7.315179
24	42126.11	296848.5	567.3174	**79**	15.95847	68.48060	6.371190
25	36910.03	259917.1	521.6253	**80**	13.19730	54.88262	5.513738
26	32339.09	227559.0	480.8351	**81**	10.85003	43.66931	4.736331
27	28334.19	199208.1	445.0543	**82**	8.862350	34.47935	4.035241
28	24824.20	174368.7	412.5759	**83**	7.188071	26.99832	3.408306
29	21748.09	152606.9	383.1284	**84**	5.787875	20.95172	2.854635
30	19051.95	133542.3	356.0372	**85**	4.624927	16.10071	2.370827
31	16688.82	116841.7	330.9835	**86**	3.663261	12.24061	1.949577
32	14617.72	102213.2	307.8754	**87**	2.871852	9.197986	1.584134
33	12802.83	89400.50	286.7546	**88**	2.226356	6.825224	1.270825
34	11212.30	78179.08	267.2328	**89**	1.705141	4.996181	1.005676
35	9818.739	68352.03	249.4541	**90**	1.288801	3.603912	.7842534
36	8597.549	59746.79	232.9976	**91**	.9594161	2.558940	.6011645
37	7527.512	52212.18	217.8067	**92**	.7019675	1.787160	.4517651
38	6590.077	45615.60	203.8924	**93**	.5044075	1.227076	.3326169
39	5768.759	39840.84	191.0411	**94**	.3559309	.8278787	.2400279
40	5049.303	34786.03	179.2581	**95**	.2466818	.5484278	.1699019
41	4419.135	30361.86	168.4750	**96**	.1676814	.3563934	.1177863
42	3867.146	26490.07	158.5367	**97**	.1116160	.2270409	.07983024
43	3383.621	23102.14	149.3217	**98**	.07275568	.1417087	.05291646
44	2960.064	20138.06	140.7353	**99**	.04647640	.08656011	.03435799
45	2588.931	17545.32	132.5856	**100**	.02904189	.05165478	.02181022
46	2263.780	15277.94	124.8689	**101**	.01772898	.03005262	.01352161
47	1978.853	13295.63	117.4659	**102**	.01054568	.01700392	.008165128
48	1729.248	11563.08	110.4161	**103**	.006098233	.009329503	.004792103
49	1510.600	10049.34	103.6920	**104**	.003429366	.004940156	.002737744
50	1319.132	8727.231	97.32000	**105**	.001853654	.002509221	.001502363
51	1151.471	7572.929	91.26136	**106**	.0009756073	.001208412	.0008064297
52	1004.634	6565.580	85.45294	**107**	.0004890262	.0005360006	.0004139861
53	876.0625	5686.920	79.89370	**108**	.0002359337	.0002035486	.0002074369
54	763.5041	4920.930	74.57385	**109**	.0001066154	.00004676116	.0001000689

Table H (14.2)

Commutation Factors Based on Life Table 90CM

Interest at 14.2 Percent

Age x	D_x	N^o_x	M_x	Age x	D_x	N^o_x	M_x
0	1000000	6958095	11950.53	**55**	603.8837	3816.469	61.94508
1	867460.6	6086536	3172.459	**56**	524.7076	3289.718	57.56763
2	759045.6	5327214	2581.184	**57**	455.5852	2832.194	53.41368
3	664341.1	4662712	2236.014	**58**	395.2415	2435.105	49.45658
4	581517.3	4081086	2003.030	**59**	342.5675	2090.773	45.67766
5	509055.1	3571954	1837.613	**60**	296.6114	1792.482	42.07895
6	445635.8	3126257	1707.249	**61**	256.5506	1534.342	38.67406
7	390129.2	2736081	1605.779	**62**	221.6669	1311.183	35.47896
8	341539.8	2394501	1520.628	**63**	191.3125	1118.475	32.48915
9	299011.1	2095460	1455.791	**64**	164.9104	952.2574	29.68986
10	261786.0	1833651	1407.532	**65**	141.9627	809.0736	27.07422
11	229197.5	1604435	1367.760	**66**	122.0391	685.8988	24.64150
12	200665.9	1403753	1332.933	**67**	104.7631	580.0850	22.39105
13	175677.0	1228057	1292.906	**68**	89.78987	489.3218	20.30617
14	153782.9	1074249	1239.497	**69**	76.81868	411.5999	18.37149
15	134598.3	939619.8	1172.268	**70**	65.58572	345.1736	16.57106
16	117787.8	821794.9	1092.922	**71**	55.86437	288.5262	14.89366
17	103062.2	718693.0	1007.754	**72**	47.46128	240.3365	13.33349
18	90166.45	628486.2	921.3999	**73**	40.20828	199.4525	11.88603
19	78878.64	549569.5	839.7685	**74**	33.96467	164.8658	10.55372
20	69001.06	480533.7	765.2777	**75**	28.60430	135.6930	9.335896
21	60358.49	420143.8	698.0728	**76**	24.01414	111.1621	8.229114
22	52795.68	367319.3	636.3395	**77**	20.09130	90.60242	7.225757
23	46179.00	321114.3	580.7668	**78**	16.74509	73.43333	6.317556
24	40390.69	280700.5	531.2194	**79**	13.89480	59.15446	5.494871
25	35327.51	245352.6	487.4455	**80**	11.47057	47.33563	4.748911
26	30898.35	214436.0	448.4361	**81**	9.413902	37.60654	4.073773
27	27024.45	187395.6	414.2774	**82**	7.675845	29.64694	3.465979
28	23635.25	163745.9	383.3256	**83**	6.214818	23.17883	2.923423
29	20670.20	143062.6	355.3114	**84**	4.995442	17.96009	2.445110
30	18075.98	124974.6	329.5840	**85**	3.984725	13.78058	2.027883
31	15806.18	109157.4	305.8332	**86**	3.150650	10.46063	1.665241
32	13820.37	95326.79	283.9651	**87**	2.465660	7.848354	1.351193
33	12083.27	83234.21	264.0127	**88**	1.908114	5.814761	1.082418
34	10563.61	72662.00	245.6033	**89**	1.458844	4.249912	.8553566
35	9234.467	63419.72	228.8668	**90**	1.100711	3.060834	.6660722
36	8071.784	55340.72	213.4022	**91**	.8179618	2.169931	.5098316
37	7054.807	48279.26	199.1520	**92**	.5974228	1.513092	.3825636
38	6165.423	42107.75	186.1221	**93**	.4285338	1.037257	.2812433
39	5387.577	36714.57	174.1088	**94**	.3018617	.6987017	.2026460
40	4707.402	32002.03	163.1134	**95**	.2088421	.4621171	.1432215
41	4112.689	27884.65	153.0687	**96**	.1417113	.2998244	.09913627
42	3592.675	24287.66	143.8271	**97**	.09416398	.1906972	.06708498
43	3137.964	21145.71	135.2732	**98**	.06127230	.1188334	.04439796
44	2740.350	18401.64	127.3167	**99**	.03907226	.07247048	.02878145
45	2392.567	16005.56	119.7780	**100**	.02437247	.04317730	.01824130
46	2088.414	13913.81	112.6525	**101**	.01485242	.02508013	.01129104
47	1822.362	12088.27	105.8286	**102**	.008819149	.01416774	.006807329
48	1589.707	10495.53	99.34158	**103**	.005090905	.007761018	.003988841
49	1386.271	9106.377	93.16515	**104**	.002857877	.004103137	.002275232
50	1208.442	7895.208	87.32236	**105**	.001542045	.002080855	.001246564
51	1053.002	6839.616	81.77666	**106**	.0008101814	.001000613	.0006680944
52	917.1129	5920.026	76.46929	**107**	.0004053948	.0004431949	.0003424611
53	798.3415	5119.317	71.39851	**108**	.0001952427	.0001680803	.0001713753
54	694.5503	4422.505	66.55459	**109**	.00008807316	.00003856093	.00008259751

Table H (14.4)

Commutation Factors Based on Life Table 90CM

Interest at 14.4 Percent

Age x	D_x	N_x^o	M_x^-	Age x	D_x	N_x^o	M_x^-
0	1000000	6861995	11872.75	**55**	548.4761	3425.300	55.23284
1	865944.1	5991960	3101.839	**56**	475.7314	2947.716	51.26028
2	756394.0	5235291	2512.079	**57**	412.3387	2533.622	47.49713
3	660862.9	4574268	2168.396	**58**	357.0977	2174.855	43.91858
4	577461.4	3996698	1936.821	**59**	308.9661	1864.298	40.50715
5	504620.8	3492001	1772.692	**60**	267.0500	1595.735	37.26407
6	440981.7	3050959	1643.569	**61**	230.5780	1363.729	34.20102
7	385379.9	2665532	1543.241	**62**	198.8776	1163.513	31.33173
8	336792.1	2328701	1459.195	**63**	171.3438	990.9190	28.65149
9	294339.1	2034332	1395.311	**64**	147.4393	842.3113	26.14643
10	257245.2	1777065	1347.845	**65**	126.7008	714.5207	23.80981
11	224828.2	1552218	1308.795	**66**	108.7287	604.7801	21.64039
12	196496.3	1355706	1274.659	**67**	93.17379	510.6719	19.63703
13	171726.0	1183962	1235.496	**68**	79.71733	430.0905	17.78430
14	150061.5	1033876	1183.331	**69**	68.08200	361.2080	16.06806
15	131111.5	902733.9	1117.783	**70**	58.02496	302.4394	14.47369
16	114535.9	788162.0	1040.556	**71**	49.33789	252.4099	12.99087
17	100041.6	688081.8	957.8060	**72**	41.84322	209.9245	11.61410
18	87370.81	600672.0	874.0514	**73**	35.38680	173.9430	10.33901
19	76299.36	524335.7	795.0155	**74**	29.83962	143.5569	9.167428
20	66628.09	457674.1	723.0194	**75**	25.08634	117.9719	8.098381
21	58180.85	399463.0	658.1785	**76**	21.02389	96.49567	7.128512
22	50801.92	348633.3	598.7211	**77**	17.55877	78.52753	6.250810
23	44357.43	304251.0	545.2907	**78**	14.60877	63.54885	5.457736
24	38729.62	265499.2	497.7365	**79**	12.10093	51.11343	4.740594
25	33815.44	231664.2	455.7971	**80**	9.972210	40.83846	4.091471
26	29524.15	202122.6	418.4879	**81**	8.169888	32.39504	3.505003
27	25777.40	176330.0	385.8750	**82**	6.649863	25.49935	2.977957
28	22505.17	153811.1	356.3756	**83**	5.374709	19.90558	2.508305
29	19647.49	134151.2	329.7226	**84**	4.312614	15.40019	2.094987
30	17151.59	116988.2	305.2881	**85**	3.434038	11.79829	1.735085
31	14971.64	102006.0	282.7703	**86**	2.710485	8.942155	1.422815
32	13067.79	88928.60	262.0737	**87**	2.117483	6.698761	1.152862
33	11405.31	77514.49	243.2232	**88**	1.635805	4.955385	.9222292
34	9953.480	67552.91	225.8608	**89**	1.248464	3.616203	.7277306
35	8685.896	58859.67	210.1039	**90**	.9403300	2.600381	.5658751
36	7579.009	51273.88	195.5699	**91**	.6975579	1.840619	.4325087
37	6612.536	44655.11	182.2005	**92**	.5085915	1.281446	.3240632
38	5768.806	38880.61	169.9975	**93**	.3641770	.8770714	.2378787
39	5032.185	33843.19	158.7661	**94**	.2560799	.5898632	.1711396
40	4389.191	29449.21	148.5045	**95**	.1768584	.3895110	.1207688
41	3827.976	25616.87	139.1464	**96**	.1197987	.2523134	.08346560
42	3338.115	22274.75	130.5515	**97**	.07946438	.1602217	.05639246
43	2910.525	19360.52	122.6102	**98**	.05161690	.09968227	.03726266
44	2537.287	16819.79	115.2364	**99**	.03285764	.06069362	.02411776
45	2211.402	14605.14	108.2621	**100**	.02046009	.03610271	.01526130
46	1926.905	12675.16	101.6815	**101**	.01244644	.02093715	.009431492
47	1678.489	10993.74	95.39046	**102**	.007377594	.01180847	.005677175
48	1461.642	9529.314	89.42046	**103**	.004251314	.006458340	.003321313
49	1272.366	8254.301	83.74623	**104**	.002382384	.003409056	.001891480
50	1107.209	7144.593	78.38790	**105**	.001283233	.001726188	.001034662
51	963.1043	6179.121	73.31091	**106**	.0006730242	.0008288224	.0005536738
52	837.3499	5339.509	68.46062	**107**	.0003361759	.0003665805	.0002833884
53	727.6339	4609.717	63.83463	**108**	.0001616231	.0001388389	.0001416302
54	631.9286	3975.731	59.42333	**109**	.00007278003	.00003180946	.00006819947

Table H (14.6)

Commutation Factors Based on Life Table 90CM

Interest at 14.6 Percent

Age x	D_x	N_x^o	M_x^-	Age x	D_x	N_x^o	M_x^-
0	1000000	6768504	11798.36	**55**	498.2360	3075.119	49.26861
1	864432.8	5899988	3034.594	**56**	431.4005	2642.038	45.66287
2	753756.1	5145958	2446.343	**57**	373.2625	2267.187	42.25317
3	657408.9	4488389	2104.137	**58**	322.6924	1942.986	39.01639
4	573440.8	3914841	1873.959	**59**	278.7108	1662.840	35.93614
5	500232.8	3414532	1711.106	**60**	240.4789	1420.999	33.01302
6	436384.1	2978089	1583.210	**61**	207.2734	1212.441	30.25699
7	380696.5	2597346	1484.008	**62**	178.4650	1032.775	27.67980
8	332118.6	2265189	1401.052	**63**	153.4889	878.1666	25.27661
9	289748.1	1975411	1338.106	**64**	131.8449	745.2770	23.03442
10	252790.8	1722599	1291.418	**65**	113.1021	631.2020	20.94664
11	220549.6	1502031	1253.075	**66**	96.88960	533.4107	19.01164
12	192420.5	1309595	1219.617	**67**	82.88349	449.6960	17.22787
13	167870.5	1141707	1181.297	**68**	70.78943	378.1392	15.58110
14	146436.3	995246.6	1130.345	**69**	60.35168	317.0779	14.05831
15	127720.8	867496.0	1066.432	**70**	51.34680	265.0731	12.64613
16	111379.2	756081.8	991.2630	**71**	43.58333	220.8788	11.33503
17	97114.59	658929.7	910.8595	**72**	36.89831	183.4142	10.11983
18	84666.52	574225.3	829.6215	**73**	31.15043	151.7403	8.996347
19	73808.71	500380.9	753.0944	**74**	26.22149	125.0386	7.965858
20	64340.65	436007.9	683.5051	**75**	22.00609	102.5951	7.027200
21	56085.37	379893.3	620.9413	**76**	18.41026	83.78872	6.177109
22	48886.74	330979.9	563.6720	**77**	15.34909	68.08177	5.409146
23	42610.71	288345.3	512.2976	**78**	12.74804	55.01094	4.716442
24	37139.58	251184.4	466.6533	**79**	10.54119	44.17838	4.091152
25	32370.56	218795.1	426.4684	**80**	8.671694	35.24340	3.526157
26	28213.30	190565.2	390.7824	**81**	7.092022	27.91393	3.016588
27	24589.92	165960.8	359.6429	**82**	5.762462	21.93845	2.559448
28	21430.97	144516.7	331.5253	**83**	4.649345	17.09961	2.152801
29	18677.03	125827.9	306.1652	**84**	3.724078	13.20907	1.795555
30	16275.96	109541.1	282.9565	**85**	2.960225	10.10414	1.485021
31	14182.51	95348.64	261.6056	**86**	2.332427	7.646377	1.216056
32	12357.40	82982.10	242.0159	**87**	1.818957	5.719260	.9839449
33	10766.47	72207.33	224.2047	**88**	1.402734	4.224282	.7859885
34	9379.567	62820.13	207.8282	**89**	1.068713	3.077912	.6193380
35	8170.787	54642.43	192.9919	**90**	.8035389	2.209863	.4808988
36	7117.100	47518.96	179.3309	**91**	.5950429	1.561758	.3670263
37	6198.693	41314.43	166.7866	**92**	.4330903	1.085595	.2745934
38	5398.329	35910.77	155.3566	**93**	.3095732	.7418512	.2012629
39	4700.797	31205.08	144.8550	**94**	.2173040	.4981324	.1445767
40	4092.991	27107.63	135.2769	**95**	.1498164	.3284144	.1018679
41	3563.419	23540.15	126.5575	**96**	.1013042	.2123975	.07029413
42	3101.990	20434.43	118.5632	**97**	.06707937	.1346587	.04741919
43	2699.926	17731.07	111.1896	**98**	.04349605	.08364398	.03128403
44	2349.586	15378.30	104.3549	**99**	.02763985	.05084672	.02021623
45	2044.236	13331.05	97.90180	**100**	.01718099	.03019696	.01277224
46	1778.136	11550.09	91.82355	**101**	.01043343	.01748417	.007880745
47	1546.196	10001.19	86.02298	**102**	.006173597	.009845261	.004736189
48	1344.090	8654.536	80.52800	**103**	.003551306	.005376067	.002766400
49	1167.995	7484.112	75.31436	**104**	.001986635	.002833314	.001572971
50	1014.612	6467.210	70.39957	**105**	.001068202	.001432444	.0008590647
51	881.0186	5584.025	65.75096	**106**	.0005592678	.0006867533	.0004590018
52	764.6454	4817.313	61.31767	**107**	.0002788670	.0003033112	.0002345836
53	663.2962	4152.050	57.09678	**108**	.0001338367	.0001147231	.0001170871
54	575.0478	3575.130	53.07880	**109**	.00006016246	.00002624889	.00005633012

Table H (14.8)

Commutation Factors Based on Life Table 90CM

Interest at 14.8 Percent

Age x	D_x	N_x^o	M_x^-	Age x	D_x	N_x^o	M_x^-
0	1000000	6677519	11727.15	**55**	452.6736	2761.534	43.96665
1	862926.8	5810516	2970.496	**56**	391.2672	2368.743	40.69331
2	751132.1	5059111	2383.746	**57**	337.9480	2029.356	37.60332
3	653979.0	4404973	2043.009	**58**	291.6534	1736.339	34.67515
4	569455.1	3835411	1814.218	**59**	251.4634	1483.581	31.89345
5	495890.6	3339445	1652.627	**60**	216.5912	1265.763	29.25824
6	431842.5	2907544	1525.945	**61**	186.3589	1078.249	26.77799
7	376078.1	2531420	1427.855	**62**	160.1778	916.9937	24.46273
8	327517.9	2203864	1345.972	**63**	137.5210	778.4694	22.30754
9	285236.6	1918599	1283.948	**64**	117.9228	659.6121	20.30025
10	248421.2	1670156	1238.025	**65**	100.9830	557.7604	18.43443
11	216359.7	1453779	1200.375	**66**	86.35695	470.5998	16.70818
12	188436.1	1265328	1167.579	**67**	73.74471	396.1156	15.11961
13	164108.0	1101202	1130.083	**68**	62.87442	332.5596	13.65561
14	142904.9	958274.2	1080.313	**69**	53.51034	278.4201	12.30417
15	124423.6	833821.6	1017.992	**70**	45.44692	232.3907	11.05309
16	108314.8	725472.8	944.8235	**71**	38.50829	193.3426	9.893584
17	94278.12	631158.3	866.6957	**72**	32.54490	160.2983	8.820759
18	82050.42	549071.2	787.8945	**73**	27.42731	132.4100	7.830633
19	71403.50	477633.2	713.7921	**74**	23.04726	108.9407	6.924045
20	62135.54	415466.3	646.5252	**75**	19.30845	89.24844	6.099686
21	54068.82	361369.4	586.1547	**76**	16.12529	72.77619	5.354409
22	47046.91	314296.8	530.9893	**77**	13.42062	59.04267	4.682307
23	40935.63	273338.1	481.5886	**78**	11.12695	47.63398	4.077126
24	35617.42	237700.3	437.7741	**79**	9.184710	38.19539	3.531793
25	30989.78	206692.6	399.2675	**80**	7.542621	30.42377	3.039904
26	26962.79	179713.9	365.1315	**81**	6.157879	24.05971	2.597042
27	23459.07	156241.0	335.3963	**82**	4.994729	18.88034	2.200437
28	20409.77	135818.8	308.5936	**83**	4.022891	14.69349	1.848254
29	17756.08	118051.5	284.4615	**84**	3.216682	11.33302	1.539394
30	15446.44	102594.8	262.4151	**85**	2.552447	8.655806	1.271388
31	13436.24	89149.10	242.1689	**86**	2.007626	6.540301	1.039661
32	11686.77	77453.69	223.6250	**87**	1.562931	4.884434	.8400351
33	10164.44	67281.41	206.7941	**88**	1.203193	3.602118	.6700799
34	8839.661	58434.56	191.3458	**89**	.9150906	2.620533	.5272517
35	7687.045	50741.01	177.3749	**90**	.6868352	1.878557	.4088088
36	6684.075	44050.96	164.5331	**91**	.5077345	1.325546	.3115537
37	5811.405	38234.07	152.7616	**92**	.3689008	.9199565	.2327473
38	5052.230	33176.86	142.0544	**93**	.2632311	.6276699	.1703359
39	4391.753	28780.53	132.2341	**94**	.1844524	.4207960	.1221746
40	3817.244	24959.13	123.2930	**95**	.1269459	.2769867	.08595183
41	3317.560	21637.79	115.1676	**96**	.08568984	.1788518	.05921977
42	2882.936	18751.39	107.7309	**97**	.05664137	.1132097	.03988633
43	2504.893	16243.31	100.8836	**98**	.03666379	.07020825	.02627297
44	2176.063	14064.29	94.54777	**99**	.02325765	.04261088	.01695124
45	1889.965	12171.55	88.57606	**100**	.01443182	.02526533	.01069255
46	1641.083	10527.85	82.96107	**101**	.008748689	.01460534	.006587098
47	1424.534	9100.827	77.61194	**102**	.005167693	.008211094	.003952451
48	1236.174	7862.298	72.55344	**103**	.002967490	.004476611	.002304951
49	1072.345	6787.722	67.76230	**104**	.001657151	.002355575	.001308525
50	929.9006	5855.723	63.25365	**105**	.0008894874	.001189076	.0007135041
51	806.0543	5047.687	58.99663	**106**	.0004648889	.0005692243	.0003806437
52	698.3643	4347.436	54.94385	**107**	.0002314031	.0002510450	.0001942485
53	604.7448	3740.898	51.09196	**108**	.0001108639	.00009482771	.00009682937
54	523.3731	3215.820	47.43164	**109**	.00004974886	.00002166762	.00004654205

Table H (15.0)

Commutation Factors Based on Life Table 90CM

Interest at 15.0 Percent

Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$
0	1000000	6588941	11658.90	**55**	411.3465	2480.635	39.25134
1	861426.1	5723445	2909.336	**56**	354.9279	2124.324	36.27924
2	748521.7	4974651	2324.081	**57**	306.0276	1816.994	33.47851
3	650572.9	4323920	1984.803	**58**	263.6464	1552.115	30.82906
4	565504.0	3758311	1757.388	**59**	226.9205	1324.026	28.31652
5	491593.4	3266643	1597.049	**60**	195.1118	1127.809	25.94043
6	427355.8	2839228	1471.565	**61**	167.5857	959.1852	23.70796
7	371523.5	2467660	1374.574	**62**	143.7915	814.4261	21.62761
8	322988.8	2144633	1293.747	**63**	123.2378	690.2891	19.69447
9	280802.9	1863802	1232.631	**64**	105.4914	583.9617	17.89711
10	244134.4	1619647	1187.458	**65**	90.18022	493.0058	16.22935
11	212256.4	1407373	1150.488	**66**	76.98471	415.3047	14.68901
12	184540.9	1222817	1118.340	**67**	65.62693	349.0196	13.27399
13	160436.2	1062364	1081.649	**68**	55.85593	292.5582	11.97220
14	139464.5	922876.7	1033.032	**69**	47.45446	244.5458	10.77259
15	121217.0	801631.4	972.2605	**70**	40.23349	203.7966	9.663998
16	105339.8	696258.5	901.0351	**71**	34.03154	169.2880	8.638335
17	91529.21	604694.0	825.1147	**72**	28.71140	140.1360	7.690998
18	79519.51	525138.9	748.6730	**73**	24.15454	115.5755	6.818207
19	69080.65	456024.9	676.9146	**74**	20.26184	94.94264	6.020445
20	60009.64	395985.0	611.8886	**75**	16.94537	77.66046	5.296302
21	52128.10	343829.8	553.6308	**76**	14.12717	63.22933	4.642767
22	45279.35	298525.7	500.4886	**77**	11.73720	51.21848	4.054423
23	39329.16	259174.5	452.9823	**78**	9.714312	41.25820	3.525582
24	34160.14	224994.8	410.9215	**79**	8.004703	33.03223	3.049868
25	29670.14	195307.5	374.0202	**80**	6.562150	26.27085	2.621522
26	25769.75	169522.5	341.3643	**81**	5.348094	20.74370	2.236539
27	22382.06	147127.3	312.9678	**82**	4.330358	16.25326	1.892369
28	19438.89	127676.5	287.4163	**83**	3.481723	12.62963	1.587278
29	16882.02	110783.8	264.4508	**84**	2.779125	9.726279	1.320183
30	14660.53	96113.52	243.5066	**85**	2.201409	7.417259	1.088820
31	12730.43	83374.16	224.3061	**86**	1.728506	5.595871	.8891252
32	11053.61	72312.39	206.7505	**87**	1.343297	4.172699	.7173922
33	9597.037	62707.95	190.8444	**88**	1.032314	3.072500	.5714386
34	8331.692	54369.48	176.2703	**89**	.7837623	2.231786	.4489943
35	7232.710	47130.65	163.1128	**90**	.5872417	1.597399	.3476317
36	6278.083	40846.95	151.0398	**91**	.4333562	1.125399	.2645463
37	5448.926	35392.89	139.9923	**92**	.3143128	.7798268	.1973387
38	4728.865	30659.36	129.9611	**93**	.2238894	.5312243	.1442058
39	4103.513	26551.57	120.7768	**94**	.1566119	.3555752	.1032756
40	3560.507	22987.18	112.4292	**95**	.1075977	.2336842	.07254510
41	3089.048	19894.61	104.8564	**96**	.07250332	.1506509	.04990569
42	2679.693	17211.70	97.93759	**97**	.04784168	.09520687	.03356064
43	2324.252	14884.49	91.57815	**98**	.03091391	.05894919	.02207154
44	2015.624	12866.14	85.70402	**99**	.01957612	.03572030	.01421807
45	1747.576	11115.99	80.17708	**100**	.01212623	.02114582	.008954361
46	1514.805	9598.772	74.98933	**101**	.007338238	.01220443	.005507574
47	1312.632	8283.845	70.05580	**102**	.004327027	.006850376	.003299470
48	1137.087	7144.591	65.39843	**103**	.002480425	.003728848	.001921098
49	984.6751	6157.868	60.99489	**104**	.001382748	.001959028	.001088893
50	852.3911	5303.553	56.85821	**105**	.0007409089	.0009873789	.0005928021
51	737.5827	4564.157	52.95917	**106**	.0003865612	.0004719640	.0003157666
52	637.9293	3924.504	49.25367	**107**	.0001920801	.0002078539	.0001609020
53	551.4507	3371.418	45.73797	**108**	.00009186439	.00007840863	.00008010309
54	476.4200	2893.447	42.40292	**109**	.00004115137	.00001789190	.00003846759

Table H (15.2)

Commutation Factors Based on Life Table 90CM

Interest at 15.2 Percent

Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$
0	1000000	6502675	11593.42	**55**	373.8546	2228.939	35.05592
1	859930.6	5638682	2850.924	**56**	322.0182	1905.666	32.35689
2	745925.0	4892486	2267.157	**57**	277.1700	1627.316	29.81790
3	647190.3	4245138	1929.328	**58**	238.3706	1387.832	27.42023
4	561587.1	3683446	1703.279	**59**	204.8094	1181.967	25.15040
5	487340.9	3196031	1544.178	**60**	175.7945	1005.177	23.00757
6	422923.5	2773050	1419.881	**61**	150.7315	853.5117	20.99774
7	367031.9	2405973	1323.973	**62**	129.1058	723.5371	19.12813
8	318530.0	2087406	1244.188	**63**	110.4592	612.2721	17.39383
9	276445.7	1810933	1183.964	**64**	94.38871	517.1353	15.78414
10	239929.0	1570983	1139.528	**65**	80.54893	435.8936	14.29311
11	208237.9	1362728	1103.224	**66**	68.64332	366.6114	12.91839
12	180732.8	1181981	1071.710	**67**	58.41458	307.6110	11.65771
13	156852.7	1025111	1035.805	**68**	49.63109	257.4419	10.49992
14	136112.8	888976.6	988.3126	**69**	42.09272	214.8543	9.434864
15	118098.4	770850.7	929.0497	**70**	35.62567	178.7720	8.452319
16	102451.5	668367.0	859.7128	**71**	30.08169	148.2687	7.544856
17	88865.02	579467.7	785.9336	**72**	25.33497	122.5449	6.708147
18	77070.86	502362.4	711.7769	**73**	21.27699	100.9103	5.938617
19	66837.20	435492.9	642.2843	**74**	17.81704	82.76700	5.236461
20	57959.98	377503.7	579.4209	**75**	14.87487	67.59647	4.600207
21	50260.23	327217.3	523.1984	**76**	12.37948	54.95062	4.026989
22	43581.09	283612.4	472.0017	**77**	10.26732	44.44392	3.511846
23	37788.35	245802.9	426.3142	**78**	8.483014	35.74611	3.049606
24	32764.86	213019.2	385.9338	**79**	6.977965	28.57526	2.634525
25	28408.85	184594.0	350.5683	**80**	5.710512	22.69138	2.261422
26	24631.42	159948.0	319.3259	**81**	4.645937	17.88989	1.926674
27	21356.24	138579.2	292.2056	**82**	3.755290	13.99578	1.627931
28	18515.76	120052.1	267.8449	**83**	3.014111	10.85882	1.363570
29	16052.40	103989.5	245.9877	**84**	2.401698	8.349765	1.132534
30	13915.88	90064.41	226.0888	**85**	1.899138	6.357792	.9327534
31	12062.83	77993.12	207.8782	**86**	1.488579	4.789224	.7606171
32	10455.76	67529.63	191.2568	**87**	1.154831	3.565724	.6128410
33	9062.210	58460.44	176.2231	**88**	.8859382	2.621526	.4874662
34	7853.722	50600.33	162.4723	**89**	.6714621	1.901273	.3824686
35	6805.950	43788.62	150.0797	**90**	.5022262	1.358727	.2956997
36	5897.393	37885.95	138.7282	**91**	.3699754	.9557593	.2247000
37	5109.628	32771.50	128.3589	**92**	.2678769	.6612412	.1673682
38	4426.705	28340.43	118.9599	**93**	.1904812	.4497346	.1221216
39	3834.643	24501.80	110.3694	**94**	.1330114	.3005548	.08732703
40	3321.439	21176.74	102.5752	**95**	.09122469	.1972118	.06124850
41	2876.634	18296.82	95.51652	**96**	.06136385	.1269358	.04206960
42	2491.095	15802.74	89.07864	**97**	.04042094	.08009173	.02824700
43	2156.919	13643.07	83.17156	**98**	.02607350	.04951117	.01854781
44	1867.263	11773.28	77.72474	**99**	.01648228	.02995340	.01192937
45	1616.133	10154.77	72.60874	**100**	.01019206	.01770360	.007501115
46	1398.439	8754.102	67.81506	**101**	.006157058	.01020144	.004606440
47	1209.693	7542.294	63.26420	**102**	.003624235	.005716984	.002755254
48	1046.095	6494.206	58.97554	**103**	.002073950	.003106990	.001601688
49	904.3065	5588.019	54.92765	**104**	.001154145	.001629765	.0009064210
50	781.4604	4804.794	51.13167	**105**	.0006173447	.0008201620	.0004926801
51	675.0316	4128.103	47.55998	**106**	.0003215337	.0003914503	.0002620333
52	582.8158	3543.713	44.17145	**107**	.0001594909	.0001721503	.0001333241
53	502.9338	3039.288	40.96209	**108**	.00007614584	.00006485391	.00006628805
54	433.7500	2604.125	37.92291	**109**	.00003405091	.00001477904	.00003180449

Table H (15.4)

Commutation Factors Based on Life Table 90CM

Interest at 15.4 Percent

Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$
0	1000000	6418633	11530.54	**55**	339.8361	2003.342	31.32145
1	858440.2	5556137	2795.083	**56**	292.2092	1709.995	28.87000
2	743341.7	4812525	2212.797	**57**	251.0767	1457.849	26.56790
3	643831.2	4168538	1876.410	**58**	215.5558	1241.286	24.39769
4	557704.0	3610729	1651.714	**59**	184.8858	1055.448	22.34676
5	483132.5	3127524	1493.841	**60**	158.4183	896.1325	20.41394
6	418544.7	2708922	1370.717	**61**	135.5973	759.6951	18.60424
7	362602.3	2346275	1275.878	**62**	115.9416	642.9733	16.92370
8	314140.3	2032099	1197.119	**63**	99.02436	543.2264	15.36749
9	272163.5	1759908	1137.773	**64**	84.47087	458.0862	13.92560
10	235803.0	1524084	1094.060	**65**	71.96036	385.5068	12.59231
11	204302.3	1319765	1058.409	**66**	61.21792	323.7192	11.36516
12	177009.7	1142741	1027.516	**67**	52.00537	271.1923	10.24176
13	153355.3	989369.7	992.3795	**68**	44.10902	226.6051	9.211829
14	132847.1	856501.0	945.9831	**69**	37.34455	188.8215	8.266037
15	115065.2	741409.0	888.1886	**70**	31.55222	156.8649	7.395028
16	99647.18	641730.5	820.6869	**71**	26.59597	129.8961	6.591971
17	86282.80	555414.4	748.9850	**72**	22.36046	107.1925	5.852812
18	74701.66	480679.4	677.0412	**73**	18.74636	88.13108	5.174178
19	64670.32	415977.8	609.7390	**74**	15.67073	72.17337	4.556032
20	55983.71	359965.9	548.9626	**75**	13.06031	58.85347	3.996875
21	48462.36	311478.3	494.7009	**76**	10.85049	47.76951	3.493987
22	41949.31	269506.1	445.3754	**77**	8.983608	38.57646	3.042834
23	36310.43	233175.3	401.4339	**78**	7.409527	30.97931	2.638713
24	31428.84	201728.4	362.6640	**79**	6.084372	24.72676	2.276450
25	27203.23	174509.5	328.7680	**80**	4.970598	19.60525	1.951389
26	23545.23	150950.4	298.8755	**81**	4.036952	15.43314	1.660249
27	20379.10	130559.2	272.9721	**82**	3.257395	12.05533	1.400874
28	17637.96	112910.5	249.7447	**83**	2.609954	9.339001	1.171748
29	15264.88	97635.96	228.9404	**84**	2.076054	7.170145	.9718521
30	13210.24	84416.94	210.0331	**85**	1.638791	5.451246	.7992987
31	11431.31	72977.61	192.7598	**86**	1.282288	4.100054	.6508797
32	9891.203	63079.10	177.0212	**87**	.9930675	3.047936	.5236854
33	8558.038	54514.46	162.8107	**88**	.7605196	2.237404	.4159593
34	7403.930	47104.51	149.8353	**89**	.5754070	1.620186	.3258983
35	6405.045	40694.05	138.1619	**90**	.4296350	1.156059	.2516019
36	5540.388	35148.70	127.4877	**91**	.3159511	.8119332	.1909134
37	4791.992	30352.19	117.7540	**92**	.2283647	.5608569	.1419927
38	4144.328	26203.78	108.9464	**93**	.1621035	.3808603	.1034511
39	3583.810	22616.23	100.9103	**94**	.1129993	.2541252	.07386401
40	3098.797	19514.06	93.63175	**95**	.07736528	.1664827	.05172694
41	2679.156	16831.85	87.05157	**96**	.05195088	.1069868	.03547492
42	2316.063	14513.00	81.06047	**97**	.03416122	.06739714	.02378207
43	2001.892	12508.56	75.57287	**98**	.02199749	.04159717	.01559152
44	1730.051	10776.17	70.52160	**99**	.01388154	.02512542	.01001223
45	1494.780	9279.188	65.78536	**100**	.008568980	.01482640	.006285714
46	1291.190	7985.941	61.35520	**101**	.005167577	.008529882	.003853975
47	1114.984	6869.008	57.15673	**102**	.003036524	.004772635	.002301539
48	962.5233	5904.651	53.20702	**103**	.001734624	.002589671	.001335815
49	830.6202	5072.303	49.48552	**104**	.0009636387	.001356282	.0007547713
50	716.5401	4354.146	46.00165	**105**	.0005145506	.0006814853	.0004096019
51	617.8803	3734.746	42.72932	**106**	.0002675307	.0003247778	.0002175149
52	532.5473	3200.760	39.63018	**107**	.0001324737	.0001426264	.0001105092
53	458.7587	2740.641	36.69999	**108**	.00006313738	.00005366012	.00005487373
54	394.9659	2344.389	33.92999	**109**	.00002818485	.00001221181	.00002630423

Table H (15.6)

Commutation Factors Based on Life Table 90CM

Interest at 15.6 Percent

Age x	D_x	N_x^o	M_x^-	Age x	D_x	N_x^o	M_x^-
0	1000000	6336730	11470.09	**55**	308.9642	1801.079	27.99588
1	856955.0	5475727	2741.652	**56**	265.2042	1534.842	25.76891
2	740771.8	4734686	2160.840	**57**	227.4788	1306.395	23.68124
3	640495.3	4094035	1825.885	**58**	194.9585	1110.525	21.71659
4	553854.5	3540077	1602.533	**59**	166.9299	942.7355	19.86312
5	478967.6	3061037	1445.876	**60**	142.7855	799.1413	18.11942
6	414218.7	2646761	1323.911	**61**	122.0049	676.3804	16.48961
7	358233.7	2288484	1230.127	**62**	104.1391	571.5405	14.97874
8	309818.6	1978629	1152.380	**63**	88.79008	482.1027	13.58207
9	267954.9	1710647	1093.898	**64**	75.60967	405.8938	12.29024
10	231755.0	1478873	1050.896	**65**	64.30011	341.0406	11.09777
11	200447.6	1278409	1015.885	**66**	54.60657	285.9259	10.00213
12	173369.5	1105025	985.5985	**67**	46.30869	239.1528	9.000862
13	149941.7	955067.4	951.2122	**68**	39.20935	199.5184	8.084489
14	129665.3	825381.0	905.8849	**69**	33.13885	165.9899	7.244432
15	112115.0	713240.0	849.5200	**70**	27.95041	137.6813	6.472135
16	96924.29	616285.2	783.8019	**71**	23.51917	113.8324	5.761322
17	83779.90	532473.0	714.1153	**72**	19.73944	93.79002	5.108199
18	72409.21	460031.4	644.3145	**73**	16.52035	76.99202	4.509593
19	62577.26	397423.9	579.1301	**74**	13.78604	62.95352	3.965285
20	54078.06	343318.6	520.3680	**75**	11.46969	51.25586	3.473772
21	46731.75	296562.5	467.9954	**76**	9.512519	41.53867	3.032487
22	40381.30	256159.2	420.4695	**77**	7.862213	33.49315	2.637282
23	34892.71	221246.9	378.2045	**78**	6.473401	26.85584	2.283891
24	30149.48	191080.1	340.9783	**79**	5.306470	21.40269	1.967651
25	26050.72	165014.3	308.4881	**80**	4.327595	16.94370	1.684377
26	22508.69	142492.4	279.8851	**81**	3.508646	13.31758	1.431103
27	19448.24	123032.7	255.1419	**82**	2.826209	10.38690	1.205853
28	16803.19	106219.2	232.9933	**83**	2.260553	8.034214	1.007216
29	14517.26	91692.75	213.1896	**84**	1.795017	6.158957	.8342199
30	12541.52	79142.90	195.2227	**85**	1.414495	4.675318	.6851451
31	10833.86	68301.44	178.8370	**86**	1.104871	3.511077	.5571425
32	9358.027	58936.50	163.9329	**87**	.8541863	2.606099	.4476348
33	8082.717	50847.55	150.4992	**88**	.6530286	1.910127	.3550488
34	6980.611	43861.26	138.2544	**89**	.4932248	1.381063	.2777790
35	6028.389	37827.77	127.2572	**90**	.3676355	.9839123	.2141452
36	5205.558	32617.56	117.2188	**91**	.2698892	.6899558	.1622561
37	4494.601	28118.72	108.0806	**92**	.1947344	.4758545	.1205010
38	3880.406	24234.48	99.82630	**93**	.1379921	.3226308	.08766167
39	3349.778	20881.22	92.30806	**94**	.09602523	.2149331	.06249567
40	2891.426	17986.64	85.51025	**95**	.06563019	.1405846	.04369900
41	2495.543	15488.25	79.37535	**96**	.04399451	.09020055	.02992322
42	2153.601	13332.06	73.79933	**97**	.02887932	.05673213	.02002911
43	1858.247	11471.45	68.70075	**98**	.01856413	.03495900	.01311053
44	1603.134	9866.144	64.01571	**99**	.01169465	.02108221	.008405825
45	1382.726	8481.384	59.63044	**100**	.007206536	.01242070	.005268907
46	1192.332	7287.153	55.53567	**101**	.004338428	.007134476	.003225450
47	1027.835	6257.521	51.66177	**102**	.002544897	.003985545	.001923152
48	885.7559	5370.078	48.02370	**103**	.001451265	.002159178	.001114434
49	763.0505	4605.440	44.60176	**104**	.0008048290	.001129054	.0006286966
50	657.1118	3946.845	41.40387	**105**	.0004290081	.0005664401	.0003406434
51	565.6542	3379.800	38.40535	**106**	.0002226686	.0002695487	.0001806189
52	486.6905	2891.795	35.57045	**107**	.0001100685	.0001182046	.00009162858
53	418.5304	2472.024	32.89472	**108**	.00005236823	.00004441297	.00004543980
54	359.7082	2111.144	30.36965	**109**	.00002333700	.00001009386	.00002176236

Table H (15.8)

Commutation Factors Based on Life Table 90CM

Interest at 15.8 Percent

Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$
0	1000000	6256887	11411.93	**55**	280.9430	1619.683	25.03317
1	855475.0	5397370	2690.481	**56**	240.7353	1378.010	23.00980
2	738215.2	4658886	2111.137	**57**	206.1340	1170.998	21.11626
3	637182.4	4021549	1777.605	**58**	176.3600	993.8140	19.33738
4	550038.1	3471408	1555.587	**59**	150.7444	842.2933	17.66207
5	474845.7	2996491	1400.134	**60**	128.7183	712.8458	16.08870
6	409944.7	2586490	1279.315	**61**	109.7952	602.3704	14.62063
7	353925.0	2232522	1186.574	**62**	93.55537	508.1855	13.26206
8	305563.6	1926923	1109.823	**63**	79.62854	427.9760	12.00834
9	263818.5	1663078	1052.190	**64**	67.69100	359.7486	10.85073
10	227783.3	1435275	1009.886	**65**	57.46647	301.7878	9.784007
11	196672.2	1238587	975.5024	**66**	48.71885	252.6155	8.805594
12	169810.3	1068763	945.8105	**67**	41.24430	210.9576	7.912995
13	146609.8	922137.1	912.1571	**68**	34.86104	175.7187	7.097492
14	126565.0	795551.6	867.8726	**69**	29.41287	145.9600	6.351195
15	109245.3	686280.9	812.8994	**70**	24.76495	120.8776	5.666281
16	94280.31	591970.9	748.9147	**71**	20.80274	99.78328	5.036983
17	81353.73	510585.8	681.1834	**72**	17.42941	82.08640	4.459757
18	70190.89	440363.5	613.4582	**73**	14.56184	67.27982	3.931628
19	60555.38	379778.9	550.3214	**74**	12.13070	54.92698	3.452233
20	52240.42	327512.1	493.5035	**75**	10.07505	44.65168	3.020084
21	45065.77	282422.9	442.9511	**76**	8.341428	36.13077	2.632766
22	38874.46	243527.2	397.1562	**77**	6.882385	29.08792	2.286493
23	33532.67	209975.7	356.5009	**78**	5.656867	23.28782	1.977391
24	28924.27	181034.9	320.7543	**79**	4.629120	18.53075	1.701262
25	24948.91	156071.5	289.6095	**80**	3.768674	14.64765	1.454345
26	21519.46	134539.4	262.2381	**81**	3.050217	11.49531	1.233958
27	18561.40	115967.1	238.6014	**82**	2.452702	8.951939	1.038296
28	16009.26	99948.00	217.4797	**83**	1.958414	6.913707	.8660487
29	13807.45	86131.81	198.6268	**84**	1.552414	5.291898	.7162946
30	11907.71	74216.19	181.5520	**85**	1.221208	4.010994	.5874710
31	10268.59	63940.40	166.0069	**86**	.9522457	3.007579	.4770482
32	8854.440	55079.42	151.8918	**87**	.7349190	2.228960	.3827433
33	7634.550	47438.98	139.1911	**88**	.5608779	1.631198	.3031486
34	6582.165	40851.46	127.6345	**89**	.4228929	1.177577	.2368357
35	5674.478	35172.18	117.2734	**90**	.3146677	.8376467	.1823195
36	4891.490	30276.32	107.8318	**91**	.2306054	.5864771	.1379421
37	4216.133	26056.21	99.25192	**92**	.1661024	.4038553	.1022932
38	3633.704	22418.92	91.51518	**93**	.1174997	.2733859	.07430471
39	3131.394	19284.26	84.48056	**94**	.08162387	.1818401	.05289313
40	2698.255	16583.07	78.13102	**95**	.05569097	.1187512	.03692829
41	2324.798	14255.62	72.41057	**96**	.03726738	.07607129	.02524812
42	2002.787	12250.42	67.22021	**97**	.02442118	.04776943	.01687361
43	1725.132	10523.10	62.48248	**98**	.01567125	.02938925	.01102774
44	1485.723	9035.360	58.13653	**99**	.009855199	.01769514	.007059367
45	1279.245	7754.234	54.07569	**100**	.006062532	.01040861	.004417972
46	1101.194	6651.286	50.29040	**101**	.003643419	.005969225	.002700282
47	947.6312	5701.998	46.71548	**102**	.002133518	.003329314	.001607486
48	815.2283	4885.217	43.36398	**103**	.001214569	.001800822	.0009300389
49	701.0802	4182.678	40.21703	**104**	.0006724007	.0009401963	.0005238497
50	602.7025	3578.616	37.28121	**105**	.0003577992	.0004709683	.0002833862
51	517.9216	3059.421	34.53317	**106**	.0001853882	.0002237841	.0001500303
52	444.8516	2613.367	31.93957	**107**	.00009148195	.00009799637	.00007599852
53	381.8902	2230.344	29.49582	**108**	.00004344997	.00003677141	.00003764009
54	327.6507	1901.627	27.19365	**109**	.00001932929	.000008345981	.00001801063

Table H (16.0)

Commutation Factors Based on Life Table 90CM

Interest at 16.0 Percent

Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$
0	1000000	6179026	11355.92	**55**	255.5051	1456.953	22.39263
1	854000.0	5320991	2641.435	**56**	218.5606	1237.541	20.55394
2	735671.8	4585052	2063.551	**57**	186.8238	1049.922	18.83619
3	633892.3	3951006	1731.434	**58**	159.5634	889.6132	17.22524
4	546254.6	3404649	1510.739	**59**	136.1523	752.7598	15.71070
5	470766.3	2933811	1356.478	**60**	116.0579	636.0445	14.29077
6	405722.2	2528034	1236.793	**61**	98.82526	536.6069	12.96816
7	349675.6	2178316	1145.080	**62**	84.06284	451.9784	11.74630
8	301374.3	1876906	1069.312	**63**	71.42573	380.0315	10.62068
9	259752.8	1617127	1012.514	**64**	60.61323	318.9380	9.583152
10	223886.3	1393221	970.8951	**65**	51.36906	267.1271	8.628730
11	192974.2	1200232	937.1271	**66**	43.47450	223.2480	7.754829
12	166330.1	1033888	908.0167	**67**	36.74110	186.1384	6.958950
13	143357.5	890515.3	875.0793	**68**	31.00125	154.8011	6.233067
14	123544.0	766951.2	831.8118	**69**	26.11120	128.3829	5.569930
15	106453.8	660472.6	778.1937	**70**	21.94711	106.1545	4.962386
16	91712.84	568730.9	715.8937	**71**	18.40395	87.49259	4.405136
17	79001.84	489698.6	650.0595	**72**	15.39301	71.86335	3.894879
18	68044.18	421624.0	584.3448	**73**	12.83831	58.80927	3.428827
19	58602.15	362993.5	523.1879	**74**	10.67648	47.93728	3.006511
20	50468.23	312499.9	468.2466	**75**	8.851970	38.90936	2.626472
21	43461.91	269015.4	419.4481	**76**	7.316169	31.43578	2.286445
22	37426.30	231568.6	375.3183	**77**	6.026052	25.26923	1.982976
23	32227.84	199322.7	336.2088	**78**	4.944478	20.19955	1.712549
24	27750.84	171556.0	301.8807	**79**	4.039183	16.04872	1.471387
25	23895.49	147646.7	272.0232	**80**	3.282723	12.66633	1.256110
26	20575.30	127059.2	245.8285	**81**	2.652326	9.925203	1.064294
27	17716.42	109332.3	223.2468	**82**	2.129078	7.717420	.8942909
28	15254.13	94068.89	203.1028	**83**	1.697078	5.951175	.7448905
29	13133.49	80927.10	185.1535	**84**	1.342937	4.548207	.6152237
30	11306.95	69612.64	168.9252	**85**	1.054601	3.442055	.5038722
31	9733.711	59872.10	154.1761	**86**	.8209148	2.577028	.4085903
32	8378.752	51487.15	140.8069	**87**	.6324688	1.906951	.3273566
33	7211.943	44269.65	128.7982	**88**	.4818574	1.393406	.2589124
34	6207.092	38057.51	117.8901	**89**	.3626863	1.004366	.2019877
35	5341.901	32711.09	108.1271	**90**	.2694036	.7133339	.1552702
36	4596.864	28110.11	99.24603	**91**	.1970931	.4986651	.1173067
37	3955.354	24151.03	91.18934	**92**	.1417191	.3428517	.08686281
38	3403.073	20744.60	83.93694	**93**	.1000783	.2317267	.06300198
39	2927.588	17813.96	77.35407	**94**	.06940181	.1538887	.04477962
40	2518.291	15292.93	71.42253	**95**	.04727036	.1003389	.03121614
41	2166.001	13124.46	66.08788	**96**	.03157793	.06417478	.02130996
42	1862.768	11259.45	61.25592	**97**	.02065722	.04023499	.01421962
43	1601.758	9655.655	56.85293	**98**	.01323303	.02471450	.009278713
44	1377.092	8276.696	52.82101	**99**	.008307529	.01485684	.005930434
45	1183.666	7091.288	49.06009	**100**	.005101655	.008725183	.003705625
46	1017.161	6072.507	45.56042	**101**	.003060672	.004995858	.002261334
47	873.8083	5197.171	42.26094	**102**	.001789181	.002782013	.001344059
48	750.4238	4445.317	39.17300	**103**	.001016789	.001502419	.0007764019
49	644.2370	3799.740	36.27852	**104**	.0005619368	.0007831796	.0004366280
50	552.8808	3245.612	33.58289	**105**	.0002985033	.0003917138	.0002358291
51	474.2891	2770.156	31.06403	**106**	.0001543983	.0001858495	.0001246624
52	406.6725	2362.385	28.69082	**107**	.00007605826	.00008126936	.00006305517
53	348.5128	2012.839	26.45859	**108**	.00003606211	.00003045457	.00003118938
54	298.4983	1713.369	24.35932	**109**	.00001601504	.000006903036	.00001491056

Table H (16.2)

Commutation Factors Based on Life Table 90CM

Interest at 16.2 Percent

Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$
0	1000000	6103075	11301.92	**55**	232.4085	1310.927	20.03826
1	852530.1	5246517	2594.384	**56**	198.4614	1111.693	18.36711
2	733141.6	4513109	2017.955	**57**	169.3512	941.6210	16.80857
3	630624.8	3882331	1687.244	**58**	144.3913	796.5548	15.34945
4	542503.5	3339726	1467.861	**59**	122.9942	672.9272	13.98001
5	466728.8	2872926	1314.782	**60**	104.6613	567.6730	12.69833
6	401550.3	2471321	1196.218	**61**	88.96752	478.1542	11.50654
7	345484.3	2125795	1105.521	**62**	75.54739	402.0985	10.40743
8	297249.5	1828511	1030.720	**63**	64.07992	337.5510	9.396650
9	255756.7	1572728	974.7446	**64**	54.28584	282.8350	8.466567
10	220062.6	1352647	933.7984	**65**	45.92748	236.5125	7.612458
11	189351.9	1163279	900.6336	**66**	38.80230	197.3491	6.831753
12	162927.1	1000339	872.0924	**67**	32.73609	164.2847	6.121973
13	140182.8	860141.6	839.8546	**68**	27.57438	136.4114	5.475732
14	120600.1	739521.9	797.5790	**69**	23.18490	112.9539	4.886367
15	103738.3	635759.4	745.2802	**70**	19.45394	93.25063	4.347341
16	89219.53	546511.8	684.6178	**71**	16.28520	76.73714	3.853788
17	76721.81	469760.4	620.6244	**72**	13.59746	62.93101	3.402634
18	65966.66	403764.2	556.8571	**73**	11.32123	51.41950	2.991273
19	56715.13	347021.7	497.6147	**74**	9.398653	41.84873	2.619158
20	48759.05	298238.1	444.4849	**75**	7.779103	33.91501	2.284871
21	41917.74	256298.5	397.3766	**76**	6.418376	27.35853	1.986294
22	36034.45	220244.4	354.8486	**77**	5.277475	21.95802	1.720276
23	30975.90	189251.1	317.2236	**78**	4.322804	17.52576	1.483632
24	26626.91	162609.0	284.2553	**79**	3.525255	13.90306	1.272959
25	22888.24	139707.5	255.6299	**80**	2.860112	10.95611	1.085223
26	19674.09	120021.8	230.5593	**81**	2.306894	8.571978	.9182340
27	16911.27	103100.5	208.9840	**82**	1.848605	6.655036	.7704896
28	14535.82	88555.84	189.7707	**83**	1.470979	5.124105	.6408737
29	12493.50	76054.44	172.6803	**84**	1.162015	3.910146	.5285718
30	10737.45	65309.85	157.2550	**85**	.9109538	2.954663	.4322984
31	9227.545	56075.83	143.2600	**86**	.7078775	2.208747	.3500605
32	7929.374	48140.60	130.5961	**87**	.5444412	1.631932	.2800682
33	6813.397	41321.95	119.2406	**88**	.4140781	1.190624	.2211970
34	5853.983	35463.21	108.9434	**89**	.3111335	.8568826	.1723185
35	5029.340	30429.61	99.74317	**90**	.2307124	.6076479	.1322734
36	4320.447	26105.30	91.38842	**91**	.1684965	.4241258	.09978808
37	3711.113	22390.69	83.82223	**92**	.1209482	.2911489	.07378211
38	3187.440	19200.10	77.02308	**93**	.08526344	.1964741	.05343463
39	2737.364	16459.89	70.86224	**94**	.05902632	.1302727	.03792214
40	2350.609	14106.72	65.32053	**95**	.04013431	.08480697	.02639558
41	2018.296	12086.12	60.34506	**96**	.02676469	.05415512	.01799156
42	1732.754	10351.28	55.84619	**97**	.01747843	.03389926	.01198675
43	1487.397	8861.994	51.75378	**98**	.01117743	.02078971	.007809494
44	1276.571	7583.693	48.01271	**99**	.007004967	.01247766	.004983587
45	1095.375	6486.706	44.52910	**100**	.004294347	.007316299	.003109107
46	939.6704	5545.539	41.29305	**101**	.002571904	.004182521	.001894335
47	805.8489	4738.281	38.24736	**102**	.001500874	.002325413	.001124157
48	690.8694	4046.096	35.40185	**103**	.0008514762	.001253860	.0006483509
49	592.0888	3452.775	32.73921	**104**	.0004697654	.0006525933	.0003640453
50	507.2529	2944.377	30.26375	**105**	.0002491120	.0003259007	.0001963161
51	434.3982	2508.911	27.95461	**106**	.0001286292	.0001543951	.0001036172
52	371.8275	2136.079	25.78273	**107**	.00006325510	.00006741929	.00005233317
53	318.1028	1817.033	23.74339	**108**	.00002994002	.00002523108	.00002585259
54	271.9834	1544.164	21.82882	**109**	.00001327336	.000005711430	.00001234811

Table H (16.4)

Commutation Factors Based on Life Table 90CM

Interest at 16.4 Percent

Age x	D_x	N_x^o	M_x	Age x	D_x	N_x^o	M_x
0	1000000	6028964	11249.83	**55**	211.4341	1179.853	17.93818
1	851065.3	5173879	2549.214	**56**	180.2405	998.9110	16.41906
2	730624.3	4442988	1974.233	**57**	153.5386	844.7188	15.00474
3	627379.8	3815457	1644.919	**58**	130.6844	713.4236	13.68290
4	538784.5	3276571	1426.838	**59**	111.1272	601.7241	12.44445
5	462732.9	2813768	1274.929	**60**	94.40070	506.7887	11.28735
6	397428.3	2416286	1157.474	**61**	80.10756	426.1848	10.21326
7	341350.4	2074894	1067.779	**62**	67.90701	357.8208	9.224394
8	293188.1	1781672	993.9323	**63**	57.50032	299.9010	8.316555
9	251828.8	1529817	938.7652	**64**	48.62818	250.8875	7.482635
10	216310.5	1313488	898.4799	**65**	41.07024	209.4639	6.718149
11	185803.7	1127669	865.9064	**66**	34.63899	174.5026	6.020565
12	159599.3	968057.1	837.9223	**67**	29.17344	145.0366	5.387446
13	137083.6	830958.9	806.3681	**68**	24.53125	120.2394	4.811992
14	117731.3	713208.6	765.0599	**69**	20.59076	99.40654	4.288087
15	101096.6	612088.5	714.0458	**70**	17.24757	81.93793	3.809751
16	86798.11	525263.0	654.9752	**71**	14.41341	67.32247	3.372523
17	74511.33	450723.0	592.7681	**72**	12.01391	55.12419	2.973541
18	63955.98	386738.4	530.8872	**73**	9.985585	44.97079	2.610376
19	54891.96	331819.9	473.4962	**74**	8.275582	36.54365	2.282423
20	47110.55	284685.6	422.1151	**75**	6.837787	29.56996	1.988314
21	40430.95	244233.6	376.6357	**76**	5.632023	23.81675	1.726075
22	34696.61	209518.1	335.6488	**77**	4.622943	19.08603	1.492835
23	29774.63	179726.7	299.4494	**78**	3.780168	15.21014	1.285705
24	25550.32	154161.8	267.7848	**79**	3.077437	12.04764	1.101624
25	21925.08	132224.0	240.3387	**80**	2.492499	9.479468	.9378659
26	18813.80	113399.1	216.3422	**81**	2.006932	7.405341	.7924562
27	16144.00	97245.60	195.7267	**82**	1.605470	5.740522	.6640249
28	13852.48	83384.64	177.3997	**83**	1.275316	4.413229	.5515460
29	11885.72	71491.41	161.1256	**84**	1.005718	3.362554	.4542594
30	10197.54	61287.09	146.4625	**85**	.7870710	2.537009	.3710015
31	8748.503	52532.45	133.1817	**86**	.6105607	1.893639	.3000038
32	7504.808	45022.09	121.1848	**87**	.4687862	1.396978	.2396819
33	6437.505	38579.63	110.4458	**88**	.3559257	1.017646	.1890316
34	5521.518	33053.62	100.7244	**89**	.2669789	.7312680	.1470509
35	4735.558	28314.05	92.05362	**90**	.1976306	.5177710	.1127162
36	4061.084	24249.34	84.19315	**91**	.1440878	.3608342	.08491100
37	3482.336	20763.72	77.08682	**92**	.1032498	.2473160	.06268996
38	2985.806	17774.96	70.71188	**93**	.07266170	.1666338	.04533376
39	2559.796	15212.50	64.94536	**94**	.05021594	.1103138	.03212448
40	2194.352	13015.76	59.76725	**95**	.03408512	.07170080	.02232619
41	1880.893	11132.72	55.12621	**96**	.02269157	.04571364	.01519453
42	1612.015	9518.770	50.93695	**97**	.01479305	.02856988	.01010759
43	1381.377	8135.635	47.13273	**98**	.009443876	.01749354	.006574936
44	1183.541	6950.490	43.66108	**99**	.005908371	.01048270	.004189207
45	1013.806	5935.193	40.43390	**100**	.003615863	.006136812	.002609426
46	868.2011	5065.609	37.44121	**101**	.002161835	.003502689	.001587395
47	743.2785	4321.031	34.62941	**102**	.001259405	.001944363	.0009405291
48	636.1317	3683.688	32.00693	**103**	.0007132582	.001046752	.0005415908
49	544.2408	3138.315	29.55720	**104**	.0003928334	.0005439534	.0003036250
50	465.4595	2671.804	27.28359	**105**	.0002079578	.0002712317	.0001634758
51	397.9226	2272.904	25.16639	**106**	.0001071947	.0001283054	.00008615264
52	340.0206	1931.964	23.17846	**107**	.00005262382	.00005594762	.00004344841
53	290.3917	1640.711	21.31506	**108**	.00002486521	.00002091029	.00002143592
54	247.8634	1392.041	19.56866	**109**	.00001100460	.000004727060	.00001022936

Table H (16.6)

Commutation Factors Based on Life Table 90CM

Interest at 16.6 Percent

Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$
0	1000000	5956629	11199.54	**55**	192.3839	1062.167	16.06418
1	849605.5	5103010	2505.815	**56**	163.7195	897.8100	14.68302
2	728120.1	4374625	1932.274	**57**	139.2259	757.9914	13.39936
3	624157.0	3750317	1604.350	**58**	118.2989	639.1396	12.20170
4	535097.4	3215119	1387.561	**59**	100.4227	538.1998	11.08151
5	458777.9	2756272	1236.812	**60**	85.16105	452.5564	10.03669
6	393355.6	2362863	1120.452	**61**	72.14292	379.9664	9.068495
7	337272.8	2025549	1031.747	**62**	61.05050	318.5051	8.178656
8	289189.0	1736326	958.8402	**63**	51.60590	266.5227	7.363128
9	247967.8	1488333	904.4686	**64**	43.56839	222.6090	6.615287
10	212628.7	1275686	864.8325	**65**	36.73374	185.5593	5.930889
11	182327.9	1093344	832.8388	**66**	30.92841	154.3431	5.307456
12	156345.0	936985.8	805.3999	**67**	26.00366	128.0787	4.742605
13	134058.1	802913.4	774.5136	**68**	21.82835	106.0137	4.230083
14	114935.4	687959.4	734.1491	**69**	18.29060	87.50802	3.764272
15	98526.44	589410.0	684.3860	**70**	15.29460	72.01741	3.339708
16	84446.41	504937.0	626.8627	**71**	12.75943	59.07912	2.952295
17	72368.18	432540.9	566.3890	**72**	10.61704	48.29915	2.599377
18	62009.88	370503.3	506.3357	**73**	8.809412	39.34168	2.278692
19	53130.38	317347.2	450.7350	**74**	7.288302	31.91991	1.989597
20	45520.48	271803.8	401.0423	**75**	6.011707	25.78871	1.730781
21	38999.32	232784.2	357.1328	**76**	4.943119	20.73924	1.500406
22	33410.62	199355.4	317.6285	**77**	4.050510	16.59429	1.295858
23	28621.89	170717.4	282.7984	**78**	3.306410	13.20416	1.114519
24	24518.99	146184.4	252.3839	**79**	2.687133	10.44275	.9536363
25	21003.99	125168.2	226.0665	**80**	2.172648	8.204140	.8107605
26	17992.51	107165.1	203.0963	**81**	1.746391	6.399277	.6841111
27	15412.78	91743.25	183.3964	**82**	1.394651	4.953070	.5724414
28	13202.36	78532.82	165.9133	**83**	1.105950	3.802046	.4748099
29	11308.47	67217.19	150.4154	**84**	.8706597	2.892467	.3905102
30	9685.644	57525.11	136.4754	**85**	.6802060	2.179011	.3184902
31	8295.089	49224.21	123.8713	**86**	.5267564	1.623949	.2571808
32	7103.647	42115.31	112.5052	**87**	.4037479	1.196193	.2051798
33	6082.943	36027.68	102.3483	**88**	.3060195	.8700497	.1615913
34	5208.457	30814.98	93.16964	**89**	.2291507	.6242482	.1255255
35	4459.398	26351.81	84.99691	**90**	.1693374	.4413159	.09607898
36	3817.697	22530.70	77.60071	**91**	.1232481	.3070771	.07227333
37	3268.019	19259.60	70.92556	**92**	.08816510	.2101438	.05328123
38	2797.241	16459.60	64.94771	**93**	.06193948	.1413674	.03847249
39	2394.022	14063.09	59.54964	**94**	.04273247	.09344048	.02722135
40	2048.724	12012.13	54.71071	**95**	.02895580	.06063819	.01888987
41	1753.055	10257.07	50.38111	**96**	.01924375	.03859959	.01283622
42	1499.876	8755.397	46.47968	**97**	.01252384	.02408563	.008525625
43	1283.077	7470.687	42.94290	**98**	.007981498	.01472445	.005537239
44	1097.434	6371.765	39.72085	**99**	.004984898	.008809407	.003522537
45	938.4346	5431.950	36.73083	**100**	.003045474	.005149063	.002190730
46	802.2765	4628.396	33.96283	**101**	.001817691	.002934268	.001330602
47	685.6615	3941.536	31.36659	**102**	.001057103	.001626261	.0007871432
48	585.8139	3354.606	28.94932	**103**	.0005976584	.0008741291	.0004525530
49	500.3319	2853.233	26.69515	**104**	.0003286012	.0004535427	.0002533131
50	427.1726	2425.096	24.60663	**105**	.0001736562	.0002258050	.0001361725
51	364.5646	2059.635	22.66512	**106**	.00008935996	.0001066584	.00007165466
52	310.9822	1747.813	20.84529	**107**	.00004379317	.00004644283	.00003608366
53	265.1362	1481.891	19.14237	**108**	.00002065715	.00001733502	.00001777954
54	225.9184	1255.237	17.54912	**109**	.000009126556	.000003913618	.000008476896

Table H (16.8)

Commutation Factors Based on Life Table 90CM

Interest at 16.8 Percent

Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$
0	10000000	58860063	111509.4	55	1750.785	9564.715	143.9125
1	8481507	50338488	24640.86	56	1487.373	8071.548	131.3532
2	7256286	43079563	18919.80	57	1262.686	6803.487	119.7005
3	6209562	36868495	15654.36	58	1071.055	5727.426	108.8471
4	5314417	31553084	13499.30	59	907.6502	4815.102	98.71313
5	4548635	27003759	12003.28	60	768.3931	4042.356	89.27725
6	3893316	23109911	10850.53	61	649.8182	3388.512	80.54829
7	3332509	19776998	9973.247	62	548.9631	2835.854	72.53952
8	2852511	16924155	9253.443	63	463.2430	2369.232	65.21212
9	2441724	14482183	8717.556	64	390.4243	1975.713	58.50440
10	2090158	12391846	8327.569	65	328.6141	1644.273	52.37623
11	1789229	10602472	8013.317	66	276.2068	1365.496	46.80351
12	1531626	9070722	7744.266	67	231.8286	1131.342	41.76308
13	1311044	7759538	7441.928	68	194.2715	934.9646	37.19744
14	1122106	6637251	7047.490	69	162.5069	770.5470	33.05502
15	960259.0	5676768	6562.040	70	135.6556	633.1529	29.28587
16	821622.8	4854887	6001.850	71	112.9761	518.5931	25.85242
17	702901.8	4151714	5413.935	72	93.84567	423.3073	22.73005
18	601261.8	3550183	4831.106	73	77.73446	344.2664	19.89770
19	514282.0	3035652	4292.416	74	64.20203	278.8886	17.34874
20	439866.6	2595564	3811.790	75	52.86593	224.9719	15.07065
21	376207.0	2219162	3387.825	76	43.39452	180.6437	13.04638
22	321743.8	1897242	3007.048	77	35.49761	144.3185	11.25211
23	275156.4	1621931	2671.900	78	28.92690	114.6591	9.664163
24	235309.6	1386487	2379.741	79	23.46875	90.54166	8.257755
25	201230.9	1185140	2127.372	80	18.94288	71.02367	7.010900
26	172083.8	1012954	1907.478	81	15.20036	55.31438	5.907542
27	147158.4	865709.3	1719.213	82	12.11807	42.74834	4.936353
28	125837.9	739794.5	1552.420	83	9.593102	32.76426	4.088707
29	107601.8	632124.6	1404.818	84	7.539245	24.88800	3.358061
30	92002.52	540061.0	1272.282	85	5.879976	18.72059	2.734916
31	78658.93	461346.9	1152.652	86	4.545699	13.93063	2.205353
32	67245.62	394051.6	1044.958	87	3.478218	10.24559	1.756959
33	57484.68	336522.6	948.8846	88	2.631791	7.440732	1.381748
34	49136.38	287346.2	862.2139	89	1.967339	5.330440	1.071825
35	41997.75	245312.9	785.1737	90	1.451332	3.762591	.8192162
36	35892.77	209388.1	715.5727	91	1.054508	2.614048	.6153477
37	30672.26	178686.9	652.8648	92	.7530465	1.786109	.4529802
38	26208.78	152452.2	596.8035	93	.5281391	1.199673	.3265940
39	22392.40	130036.5	546.2662	94	.3637429	.7917150	.2307348
40	19129.86	110885.8	501.0412	95	.2460525	.5129769	.1598724
41	16341.04	94526.14	460.6458	96	.1632442	.3260241	.1084721
42	13957.09	80552.29	424.3075	97	.1060574	.2031134	.07193438
43	11919.23	68617.89	391.4220	98	.06747513	.1239746	.04664741
44	10177.23	58426.87	361.5142	99	.04206989	.07405472	.02962870
45	8687.821	49726.27	333.8077	100	.02565817	.04321626	.01839784
46	7414.582	42299.88	308.2024	101	.01528785	.02458853	.01115698
47	6325.983	35962.83	284.2272	102	.008875632	.01360625	.006589782
48	5395.524	30557.03	261.9428	103	.005009460	.007302024	.003782720
49	4600.318	25947.14	241.1976	104	.002749557	.003782785	.002114049
50	3920.927	22017.37	222.0099	105	.001450573	.001880462	.001134655
51	3340.532	18668.62	204.2032	106	.0007451573	.0008869191	.0005961549
52	2844.673	15816.26	187.5412	107	.0003645584	.0003856513	.0002997689
53	2421.149	13387.93	171.9762	108	.0001716670	.0001437569	.0001475159
54	2059.491	11321.74	157.4386	109	.00007571450	.00003241203	.00007026928

Table H (17.0)

Commutation Factors Based on Life Table 90CM

Interest at 17.0 Percent

Age x	D_x	N_x^o	M_x^-	Age x	D_x	N_x^o	M_x^-
0	10000000	58170357	111039.3	**55**	1593.554	8615.184	128.9722
1	8467009	49663348	24239.35	**56**	1351.484	7258.436	117.5499
2	7231500	42429219	18532.57	**57**	1145.364	6108.197	106.9701
3	6177772	36249948	15280.85	**58**	969.8767	5133.787	97.13294
4	5278173	30970788	13138.51	**59**	820.5034	4309.058	87.96352
5	4509890	26460214	11653.87	**60**	693.4295	3611.701	79.44034
6	3853554	22606133	10511.84	**61**	585.4203	3022.653	71.56918
7	3292837	19312897	9644.199	**62**	493.7146	2525.616	64.35978
8	2813735	16498834	8933.525	**63**	415.9094	2106.673	57.77502
9	2404415	14094175	8405.338	**64**	349.9319	1753.968	51.75743
10	2054702	12039297	8021.613	**65**	294.0288	1457.410	46.26917
11	1755871	10283283	7712.936	**66**	246.7147	1208.399	41.28689
12	1500501	8782660	7449.109	**67**	206.7210	999.6048	36.78820
13	1282207	7500317	7153.149	**68**	172.9354	824.7948	32.72024
14	1095548	6404591	6767.690	**69**	144.4121	678.6848	29.03568
15	935929.5	5468443	6294.103	**70**	120.3445	556.7980	25.68885
16	799436.9	4668755	5748.537	**71**	100.0535	455.3420	22.64533
17	682752.6	3985739	5176.948	**72**	82.96919	371.0995	19.88228
18	583027.9	3402451	4611.273	**73**	68.60775	301.3387	17.38017
19	497833.4	2904377	4089.332	**74**	56.56728	243.7355	15.13225
20	425070.1	2479092	3624.444	**75**	46.49963	196.3116	13.12665
21	362930.5	2115973	3215.064	**76**	38.10355	157.3882	11.34755
22	309858.7	1805945	2848.015	**77**	31.11621	125.5465	9.773299
23	264539.3	1541257	2525.501	**78**	25.31316	99.59243	8.382447
24	225843.3	1315285	2244.837	**79**	20.50178	78.52395	7.152707
25	192805.4	1122368	2002.811	**80**	16.51979	61.50261	6.064341
26	164596.9	957674.0	1792.291	**81**	13.23333	47.82621	5.102879
27	140515.3	817075.8	1612.358	**82**	10.53188	36.90500	4.258034
28	119951.8	697050.7	1453.221	**83**	8.323165	28.24261	3.521921
29	102393.4	594592.5	1312.634	**84**	6.530017	21.42069	2.888499
30	87399.55	507134.9	1186.613	**85**	5.084157	16.08801	2.349196
31	74595.81	432486.8	1073.057	**86**	3.923747	11.95342	1.891666
32	63663.04	368776.7	971.0062	**87**	2.997189	8.778009	1.504928
33	54329.10	314405.7	880.1232	**88**	2.263944	6.365186	1.181863
34	46359.69	268008.3	798.2748	**89**	1.689470	4.552954	.9154677
35	39556.73	228418.1	725.6455	**90**	1.244214	3.208851	.6987088
36	33748.79	194639.1	660.1416	**91**	.9024747	2.225899	.5240719
37	28790.82	165821.2	601.2258	**92**	.6433748	1.518539	.3852232
38	24559.08	141237.9	548.6448	**93**	.4504510	1.018367	.2773287
39	20947.05	120269.0	501.3260	**94**	.3097068	.6710127	.1956347
40	17864.50	102385.0	459.0534	**95**	.2091419	.4340884	.1353469
41	15234.07	87133.57	421.3597	**96**	.1385185	.2754522	.09169164
42	12989.37	74128.60	387.5097	**97**	.08983970	.1713364	.06071251
43	11073.84	63040.66	356.9285	**98**	.05705949	.1044137	.03930917
44	9439.232	53588.64	329.1638	**99**	.03551505	.06227174	.02492886
45	8044.054	45532.75	303.4868	**100**	.02162339	.03628267	.01545534
46	6853.427	38668.41	279.7975	**101**	.01286180	.02061101	.009357925
47	5837.221	32820.98	257.6542	**102**	.007454377	.01138732	.005518532
48	4970.141	27841.37	237.1078	**103**	.004200103	.006101640	.003162824
49	4230.385	23602.19	218.0132	**104**	.002301382	.003156033	.001764856
50	3599.464	19994.60	200.3824	**105**	.001212056	.001566509	.0009457492
51	3061.411	16925.66	184.0485	**106**	.0006215670	.0007377526	.0004961491
52	2602.528	14316.10	168.7907	**107**	.0003035736	.0003203389	.0002491160
53	2211.269	12098.28	154.5619	**108**	.0001427056	.0001192538	.0001224324
54	1877.746	10214.42	141.2950	**109**	.00006283332	.00002685185	.00005826850

Table H (17.2)

Commutation Factors Based on Life Table 90CM

Interest at 17.2 Percent

Age x	D_x	N_x^o	M_x^-	Age x	D_x	N_x^o	M_x^-
0	10000000	57496602	110584.5	**55**	1450.676	7761.927	115.6246
1	8452560	49004110	23852.74	**56**	1228.211	6528.932	105.2345
2	7206840	41794650	18160.19	**57**	1039.115	5485.394	95.62735
3	6146199	35646960	14922.10	**58**	878.4055	4602.883	86.70970
4	5242236	30403743	12792.39	**59**	741.8518	3857.210	78.41160
5	4471541	25931524	11319.01	**60**	625.8890	3227.776	70.71149
6	3814266	22116736	10187.58	**61**	527.4982	2697.010	63.61258
7	3253703	18862638	9329.464	**62**	444.1068	2249.914	57.12159
8	2775551	16086764	8627.788	**63**	373.4810	1873.708	51.20312
9	2367738	13718786	8107.179	**64**	313.6979	1557.525	45.80365
10	2019907	11698705	7729.605	**65**	263.1335	1292.128	40.88755
11	1723191	9975375	7426.393	**66**	220.4142	1069.662	36.43229
12	1470061	8505194	7167.680	**67**	184.3688	883.4445	32.41634
13	1254052	7251009	6877.952	**68**	153.9731	727.8023	28.79109
14	1069663	6181173	6501.254	**69**	128.3580	597.9352	25.51311
15	912256.3	5268704	6039.220	**70**	106.7834	489.7832	22.54069
16	777886.4	4490573	5507.872	**71**	88.62737	399.9135	19.84225
17	663213.9	3827103	4952.129	**72**	73.36871	325.4188	17.39667
18	565376.6	3261474	4403.074	**73**	60.56552	263.8354	15.18582
19	481937.5	2779303	3897.332	**74**	49.85123	213.0713	13.20297
20	410795.4	2368301	3447.643	**75**	40.90894	171.3492	11.43688
21	350144.0	2017975	3052.322	**76**	33.46512	137.1640	9.872908
22	298431.9	1719380	2698.482	**77**	27.28173	109.2462	8.491379
23	254348.9	1464888	2388.107	**78**	22.15592	86.52932	7.272881
24	216773.0	1247991	2118.466	**79**	17.91403	68.12012	6.197370
25	184746.1	1063138	1886.343	**80**	14.41001	53.27260	5.247126
26	157447.6	905597.9	1684.781	**81**	11.52358	41.36320	4.409113
27	134182.6	771336.1	1512.799	**82**	9.155510	31.86924	3.674002
28	114350.5	656915.7	1360.953	**83**	7.223094	24.35176	3.034592
29	97445.34	559408.7	1227.036	**84**	5.657275	18.44159	2.485321
30	83034.14	476319.4	1107.199	**85**	4.397139	13.82951	2.018463
31	70748.98	405520.8	999.4009	**86**	3.387744	10.25973	1.623071
32	60276.97	345199.3	902.6884	**87**	2.583342	7.522772	1.289425
33	51351.69	293808.0	816.7070	**88**	1.948013	5.446657	1.011188
34	43744.25	250028.2	739.4050	**89**	1.451225	3.889981	.7821481
35	37261.39	212735.3	670.9270	**90**	1.066934	2.737391	.5961024
36	31736.23	180970.7	609.2726	**91**	.7725664	1.895931	.4464661
37	27027.72	153917.5	553.9137	**92**	.5498232	1.291427	.3276978
38	23015.77	130879.0	504.5915	**93**	.3842951	.8647130	.2355645
39	19597.23	111261.3	460.2811	**94**	.2637705	.5688793	.1659233
40	16684.80	94558.34	420.7637	**95**	.1778176	.3674404	.1146179
41	14203.79	80338.36	385.5868	**96**	.1175709	.2327942	.07753030
42	12090.23	68233.61	354.0509	**97**	.07612347	.1445742	.05125670
43	10289.71	57930.81	325.6089	**98**	.04826545	.08796562	.03313537
44	8755.877	49163.06	299.8306	**99**	.02999019	.05237946	.02098092
45	7448.970	41703.14	276.0311	**100**	.01822841	.03047080	.01298743
46	6335.593	35357.45	254.1116	**101**	.01082393	.01728221	.007851387
47	5386.962	29961.07	233.6576	**102**	.006262574	.009533207	.004622863
48	4578.938	25373.41	214.7109	**103**	.003522571	.005100175	.002645341
49	3890.757	21474.56	197.1331	**104**	.001926845	.002633949	.001473805
50	3304.839	18162.26	180.9305	**105**	.001013069	.001305382	.0007885428
51	2806.030	15349.33	165.9454	**106**	.0005186358	.0006138680	.0004130505
52	2381.356	12961.54	151.9714	**107**	.0002528697	.0002661721	.0002070881
53	2019.895	10935.66	138.9620	**108**	.0001186675	.00009895882	.0001016466
54	1712.310	9217.772	126.8528	**109**	.00005216020	.00002225265	.00004833275

Table H (17.4)

Commutation Factors Based on Life Table 90CM

Interest at 17.4 Percent

Age x	D_x	N^o_x	M_x	Age x	D_x	N^o_x	M_x
0	10000000	56838253	110143.9	**55**	1320.820	6994.972	103.6951
1	8438160	48360229	23480.23	**56**	1116.364	5874.260	94.24254
2	7182306	41175311	17801.84	**57**	942.8791	4927.368	85.51709
3	6114841	35058987	14577.31	**58**	795.6955	4127.953	77.43168
4	5206605	29851408	12460.12	**59**	670.8548	3453.643	69.92082
5	4433583	25417153	10997.91	**60**	565.0257	2885.417	62.96309
6	3775445	21641193	9876.963	**61**	475.3915	2407.080	56.55952
7	3215100	18425702	9028.243	**62**	399.5557	2004.836	50.71431
8	2737949	15687434	8335.436	**63**	335.4424	1666.946	45.39373
9	2331682	13355516	7822.283	**64**	281.2681	1383.449	40.54800
10	1985759	11369587	7450.750	**65**	235.5291	1145.894	36.14357
11	1691173	9678276	7152.898	**66**	196.9552	947.1058	32.15883
12	1440289	8237871	6899.191	**67**	164.4655	780.9909	28.57312
13	1226561	7011180	6615.554	**68**	137.1172	642.3874	25.34176
14	1044432	5966578	6247.402	**69**	114.1115	526.9342	22.42492
15	889220.8	5077150	5796.621	**70**	94.76976	430.9499	19.78448
16	756952.1	4319960	5279.096	**71**	78.52237	351.3268	17.39151
17	644266.2	3675445	4738.733	**72**	64.89271	285.4382	15.22647
18	548288.4	3126912	4205.783	**73**	53.47737	231.0621	13.27256
19	466575.1	2660111	3715.711	**74**	43.94201	186.3154	11.52314
20	397023.2	2262888	3280.698	**75**	35.99829	149.6016	9.967617
21	337828.7	1924884	2898.930	**76**	29.39785	119.5712	8.592465
22	287444.9	1637282	2557.803	**77**	23.92515	95.08822	7.379796
23	244567.5	1392577	2259.089	**78**	19.39689	75.20019	6.312053
24	208081.5	1184376	2000.022	**79**	15.65651	59.11091	5.371212
25	177036.7	1007237	1777.380	**80**	12.57261	46.15658	4.541369
26	150620.3	856528.2	1584.380	**81**	10.03710	35.78343	3.810784
27	128145.4	728307.1	1419.985	**82**	7.960911	27.52823	3.171000
28	109019.5	619221.0	1275.085	**83**	6.269934	21.00275	2.615455
29	92744.25	526418.0	1147.512	**84**	4.902375	15.88123	2.139040
30	78893.66	447471.9	1033.545	**85**	3.803899	11.89139	1.734797
31	67106.58	380318.3	931.2025	**86**	2.925693	8.808486	1.393017
32	57076.31	323199.8	839.5411	**87**	2.227203	6.448848	1.105103
33	48542.12	274620.3	758.1891	**88**	1.676598	4.661996	.8654111
34	41280.46	233306.2	685.1738	**89**	1.246900	3.324492	.6684381
35	35102.83	198173.7	620.6033	**90**	.9151531	2.335868	.5087121
36	29846.80	168300.2	562.5661	**91**	.6615332	1.615343	.3804635
37	25375.31	142901.0	510.5439	**92**	.4700006	1.098599	.2788443
38	21571.84	121307.8	464.2735	**93**	.3279440	.7344567	.2001486
39	18336.47	102952.3	422.7755	**94**	.2247091	.4824326	.1407658
40	15584.81	87350.47	385.8294	**95**	.1512268	.3111169	.09709245
41	13244.76	74090.61	352.9974	**96**	.09981901	.1968007	.06557569
42	11254.71	62822.38	323.6138	**97**	.06451957	.1220286	.04328660
43	9562.296	53247.92	297.1582	**98**	.04083841	.07413085	.02793964
44	8123.035	45113.87	273.2210	**99**	.02533210	.04407195	.01766358
45	6898.814	38204.91	251.1590	**100**	.01537094	.02559768	.01091694
46	5857.671	32337.91	230.8743	**101**	.009111626	.01449547	.006589413
47	4972.114	27357.10	211.9780	**102**	.005262879	.007983444	.003873760
48	4219.116	23129.95	194.5041	**103**	.002955220	.004264403	.002213213
49	3578.907	19543.60	178.3203	**104**	.001613750	.002198917	.001231138
50	3034.772	16501.98	163.4281	**105**	.0008470087	.001088125	.0006576749
51	2572.336	13923.32	149.6783	**106**	.0004328835	.0005109474	.0003439786
52	2179.311	11738.12	136.8782	**107**	.0002107002	.0002212347	.0001722053
53	1845.368	9887.278	124.9819	**108**	.00009870962	.00008214388	.00008441658
54	1561.695	8320.499	113.9277	**109**	.00004331381	.00001844711	.00004010401

Table H (17.6)

Commutation Factors Based on Life Table 90CM

Interest at 17.6 Percent

Age x	D_x	N_x^o	M_x^-	Age x	D_x	N_x^o	M_x^-
0	10000000	56194790	109717.0	**55**	1202.780	6305.405	93.02911
1	8423810	47731184	23121.08	**56**	1014.867	5286.585	84.42805
2	7157897	40570684	17456.78	**57**	855.6973	4427.246	76.50210
3	6083696	34485512	14245.72	**58**	720.8948	3702.981	69.17003
4	5171276	29313269	12140.96	**59**	606.7562	3093.100	62.37057
5	4396010	24916592	10689.81	**60**	510.1698	2580.041	56.08256
6	3737083	21178999	9579.232	**61**	428.5078	2148.878	50.30520
7	3177020	18001593	8739.793	**62**	359.5385	1786.920	45.04058
8	2700919	15300359	8055.727	**63**	301.3330	1483.389	40.25662
9	2296235	13003892	7549.911	**64**	252.2378	1229.152	35.90703
10	1952245	11051479	7184.312	**65**	210.8604	1016.478	31.96029
11	1659803	9391542	6891.716	**66**	176.0268	838.8129	28.39568
12	1411168	7980259	6642.910	**67**	146.7394	690.6019	25.19350
13	1199718	6780413	6365.225	**68**	122.1306	567.1474	22.31267
14	1019838	5760410	6005.412	**69**	101.4665	464.4878	19.71667
15	866804.6	4893404	5565.590	**70**	84.12480	379.2849	17.37066
16	736615.5	4156557	5061.505	**71**	69.58385	308.7256	15.24814
17	625890.8	3530424	4536.072	**72**	57.40791	250.4367	13.33105
18	531744.5	2998442	4018.727	**73**	47.22877	202.4142	11.60387
19	451727.2	2546497	3543.815	**74**	38.74158	162.9631	10.06006
20	383735.0	2162568	3122.974	**75**	31.68400	130.6494	8.689706
21	325966.4	1836432	2754.272	**76**	25.83060	104.2630	7.480309
22	276880.0	1559401	2425.382	**77**	20.98622	82.78749	6.415624
23	235177.9	1324091	2137.872	**78**	16.98527	65.37215	5.479774
24	199752.4	1124224	1888.945	**79**	13.68662	51.30721	4.656552
25	169661.2	954465.0	1675.383	**80**	10.97205	40.00204	3.931686
26	144099.9	810280.2	1490.568	**81**	8.744420	30.96485	3.294607
27	122389.5	687818.5	1333.413	**82**	6.923829	23.78507	2.737657
28	103945.6	583809.4	1195.129	**83**	5.443865	18.11933	2.254863
29	88277.39	495476.1	1073.589	**84**	4.249244	13.68014	1.841539
30	74966.18	420460.1	965.1962	**85**	3.291508	10.22773	1.491426
31	63657.44	356758.0	868.0242	**86**	2.527292	7.564637	1.195916
32	54050.62	302667.5	781.1421	**87**	1.920645	5.529786	.9474029
33	45890.66	256741.5	704.1629	**88**	1.443369	3.991501	.7408645
34	38959.27	217750.5	635.1898	**89**	1.071619	2.842014	.5714248
35	33072.67	184649.8	574.2978	**90**	.7851697	1.993809	.4342594
36	28072.80	156551.9	519.6599	**91**	.5666073	1.376674	.3243127
37	23826.49	132703.0	470.7680	**92**	.4018738	.9348328	.2373432
38	20220.72	112462.3	427.3558	**93**	.2799315	.6240023	.1701071
39	17158.76	95285.67	388.4874	**94**	.1914844	.4092416	.1194579
40	14559.03	80710.76	353.9413	**95**	.1286478	.2635042	.08227105
41	12351.96	68344.71	323.2942	**96**	.08477107	.1664215	.05548089
42	10478.20	57853.92	295.9128	**97**	.05469992	.1030294	.03656674
43	8887.416	48955.20	271.3017	**98**	.03456407	.06249063	.02356571
44	7536.894	41408.09	249.0713	**99**	.02140365	.03709320	.01487525
45	6390.124	35008.56	228.6173	**100**	.01296516	.02151043	.009179323
46	5416.523	29583.41	209.8430	**101**	.007672452	.01216180	.005531974
47	4589.840	24985.55	192.3835	**102**	.004424075	.006687671	.003247045
48	3888.111	21090.03	176.2657	**103**	.002479988	.003566693	.001852250
49	3292.520	17790.66	161.3632	**104**	.001351938	.001836307	.001028748
50	2787.179	14997.19	147.6734	**105**	.0007083849	.0009073106	.0005486982
51	2358.453	12632.94	135.0553	**106**	.0003614208	.0004254162	.0002865476
52	1994.709	10632.84	123.3286	**107**	.0001756175	.0001839421	.0001432437
53	1686.181	8941.661	112.4486	**108**	.00008213404	.00006820776	.00007012947
54	1424.551	7512.472	102.3558	**109**	.00003597915	.00001529726	.00003328683

Table H (17.8)

Commutation Factors Based on Life Table 90CM

Interest at 17.8 Percent

Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$
0	10000000	55565714	109302.9	**55**	1095.464	5685.251	83.48920
1	8409508	47116478	22774.58	**56**	922.7476	4758.910	75.66167
2	7133613	39980271	17124.30	**57**	776.7047	3978.899	68.46077
3	6052762	33926041	13926.64	**58**	653.2354	3322.610	61.81075
4	5136247	28788834	11834.22	**59**	548.8758	2770.908	55.65426
5	4358819	24429353	10394.02	**60**	460.7195	2307.579	49.97052
6	3699175	20729673	9293.697	**61**	386.3159	1918.869	44.75723
7	3139454	17589837	8463.421	**62**	323.5872	1593.104	40.01467
8	2664451	14925076	7787.971	**63**	270.7414	1320.388	35.71244
9	2261385	12663461	7289.373	**64**	226.2456	1092.349	31.80747
10	1919352	10743944	6929.604	**65**	188.8109	901.9140	28.27019
11	1629067	9114745	6642.163	**66**	157.3522	743.0975	25.08082
12	1382685	7731948	6398.154	**67**	130.9492	610.8350	22.22059
13	1173507	6558317	6126.286	**68**	108.8034	500.8522	19.65176
14	995862.7	5562293	5774.609	**69**	90.24081	409.5503	17.34085
15	844990.2	4717105	5345.462	**70**	74.69065	333.9025	15.25602
16	716858.3	4000022	4854.447	**71**	61.67550	271.3624	13.37300
17	608069.3	3391718	4343.505	**72**	50.79699	219.7858	11.67511
18	515726.7	2875761	3841.284	**73**	41.71910	177.3656	10.14802
19	437375.9	2438173	3381.037	**74**	34.16391	142.5760	8.785378
20	370913.0	2067073	2973.884	**75**	27.89281	114.1288	7.577884
21	314539.7	1752370	2617.780	**76**	22.70120	90.93917	6.514029
22	266720.4	1485504	2300.666	**77**	18.41241	72.09748	5.579061
23	226163.9	1259213	2023.921	**78**	14.87685	56.84394	4.758627
24	191770.1	1067333	1784.723	**79**	11.96731	44.54583	4.038156
25	162604.8	904634.5	1579.855	**80**	9.577455	34.67760	3.404843
26	137872.1	766681.2	1402.865	**81**	7.620010	26.80246	2.849173
27	116901.2	649711.0	1252.619	**82**	6.023278	20.55652	2.364218
28	99115.80	550534.6	1120.639	**83**	4.727765	15.63607	1.944546
29	84032.71	466448.7	1004.836	**84**	3.684022	11.78736	1.585872
30	71240.39	395161.0	901.7364	**85**	2.848837	8.799268	1.282567
31	60390.99	334727.6	809.4659	**86**	2.183686	6.498242	1.026999
32	51190.07	283499.8	727.1063	**87**	1.656700	4.743030	.8124406
33	43388.17	240078.2	654.2579	**88**	1.242899	3.418397	.6344248
34	36772.23	203276.0	589.0970	**89**	.9212156	2.430243	.4886324
35	31163.08	172086.6	531.6681	**90**	.6738238	1.702322	.3708104
36	26406.99	145656.0	480.2251	**91**	.4854305	1.173604	.2765290
37	22374.60	123260.3	434.2704	**92**	.3437135	.7957071	.2020776
38	18956.31	104285.2	393.5353	**93**	.2390126	.5303122	.1446170
39	16058.51	88210.02	357.1258	**94**	.1632166	.3472555	.1014052
40	13602.35	74592.84	324.8200	**95**	.1094701	.2232434	.06973273
41	11520.71	63059.00	296.2092	**96**	.07201164	.1407732	.04695400
42	9756.457	53290.82	270.6904	**97**	.04638779	.08701412	.03089928
43	8261.195	45019.12	247.7924	**98**	.02926199	.05269390	.01988248
44	6993.938	38015.70	227.1445	**99**	.01808960	.03122890	.01253086
45	5919.714	32087.27	208.1788	**100**	.01093908	.01808126	.007720619
46	5009.266	27070.03	190.8002	**101**	.006462482	.01020694	.004645646
47	4237.532	22825.09	174.6660	**102**	.003720057	.005603927	.002722559
48	3583.572	19234.69	159.7970	**103**	.002081799	.002984055	.001550637
49	3029.479	16198.91	146.0725	**104**	.001132943	.001533968	.0008598969
50	2560.156	13632.98	133.4861	**105**	.0005926285	.0007567778	.0004579221
51	2162.672	11464.99	121.9049	**106**	.0003018481	.0003543136	.0002387803
52	1826.018	9634.035	111.1600	**107**	.0001464216	.0001529839	.0001191905
53	1540.962	8088.504	101.2079	**108**	.00006836323	.00005665390	.00005827883
54	1299.654	6784.619	91.99152	**109**	.00002989594	.00001268928	.00002763725

Table H (18.0)

Commutation Factors Based on Life Table 90CM

Interest at 18.0 Percent

Age x	D_x	N_x^o	M_x	Age x	D_x	N_x^o	M_x
0	10000000	54950549	108901.1	55	997.8808	5127.375	74.95330
1	8395254	46515634	22440.08	56	839.1252	4284.981	67.82858
2	7109451	39403597	16803.77	57	705.1201	3576.860	61.28536
3	6022037	33380099	13619.41	58	592.0251	2982.067	55.25293
4	5101513	28277632	11539.24	59	496.6012	2482.909	49.67766
5	4322005	23954972	10109.89	60	416.1344	2064.417	44.53924
6	3661716	20292756	9019.709	61	348.3396	1713.919	39.83412
7	3102396	17189984	8198.481	62	291.2829	1420.676	35.56110
8	2628537	14561141	7531.524	63	243.2997	1175.602	31.69138
9	2227123	12333793	7040.029	64	202.9693	971.0240	28.18494
10	1887067	10446563	6685.987	65	169.0988	800.4707	25.01405
11	1598951	8847483	6403.600	66	140.6855	658.4759	22.15988
12	1354823	7492550	6164.289	67	116.8807	540.4230	19.60459
13	1147911	6344517	5898.107	68	96.94957	442.4225	17.31353
14	972490.7	5371868	5554.368	69	80.27300	361.2056	15.25599
15	823760.5	4547916	5135.618	70	66.32787	294.0277	13.40288
16	697663.3	3850033	4657.312	71	54.67714	238.5841	11.73200
17	590784.2	3259021	4160.439	72	44.95670	192.9375	10.22795
18	500217.3	2758580	3672.873	73	36.85993	155.4581	8.877479
19	423503.7	2334872	3226.814	74	30.13357	124.7727	7.674485
20	358540.1	1976151	2832.882	75	24.56058	99.72393	6.610269
21	303531.9	1672461	2488.925	76	19.95530	79.33926	5.674238
22	256949.9	1415371	2183.147	77	16.15785	62.80470	4.853002
23	217509.8	1197739	1916.748	78	13.03308	49.44161	4.133588
24	184119.4	1013514	1686.881	79	10.46637	38.68594	3.502901
25	155853.1	857570.9	1490.339	80	8.362050	30.07001	2.949448
26	131923.4	725569.8	1320.830	81	6.641734	23.20590	2.464672
27	111667.7	613836.2	1177.179	82	5.241096	17.77106	2.042305
28	94518.06	519260.3	1051.206	83	4.106846	13.49683	1.677416
29	79998.82	439210.9	940.8606	84	3.194759	10.15926	1.366091
30	67705.63	371460.3	842.7862	85	2.466304	7.572401	1.103272
31	57297.27	314122.8	755.1622	86	1.887263	5.583725	.8821929
32	48485.37	265601.6	677.0824	87	1.429386	4.069344	.6969040
33	41026.05	224543.9	608.1368	88	1.070545	2.928399	.5434331
34	34711.35	189804.3	546.5713	89	.7921246	2.078716	.4179556
35	29366.71	160412.8	492.4031	90	.5784180	1.453861	.3167230
36	24842.60	135548.0	443.9633	91	.4159928	1.000773	.2358537
37	21013.42	114514.7	400.7646	92	.2940483	.6774803	.1721018
38	17772.91	96724.30	362.5374	93	.2041296	.4508188	.1229823
39	15030.50	81678.15	328.4275	94	.1391596	.2947434	.08610576
40	12709.99	68954.31	298.2134	95	.09317668	.1891891	.05912264
41	10746.67	58195.38	271.5003	96	.06118964	.1191127	.03974936
42	9085.525	49098.95	247.7145	97	.03934977	.07350997	.02611797
43	7680.050	41409.12	226.4078	98	.02478025	.04444622	.01677993
44	6490.920	34909.40	207.2273	99	.01529305	.02629959	.01055912
45	5484.644	29416.69	189.6394	100	.009232286	.01520334	.006495685
46	4633.243	24776.07	173.5505	101	.005444913	.008568899	.003902511
47	3912.797	20856.43	158.6391	102	.003128993	.004697237	.002283490
48	3303.343	17546.80	144.9202	103	.001748063	.002497361	.001298538
49	2787.846	14753.15	132.2788	104	.0009497069	.001281803	.0007189823
50	2351.964	12395.88	120.7053	105	.0004959379	.0006314161	.0003822830
51	1983.436	10407.57	110.0741	106	.0002521718	.0002951870	.0001990381
52	1671.844	8731.205	100.2275	107	.0001221171	.0001272760	.00009920741
53	1408.464	7318.564	91.12270	108	.00005691899	.00004707202	.00004844602
54	1185.891	6128.811	82.70535	109	.00002484907	.00001052927	.00002295380

Table H (18.2)

Commutation Factors Based on Life Table 90CM

Interest at 18.2 Percent

Age x	D_x	N_x^o	M_x^-	Age x	D_x	N_x^o	M_x^-
0	10000000	54348841	108510.9	**55**	909.1339	4625.390	67.31294
1	8381049	45928198	22116.97	**56**	763.2038	3859.213	60.82690
2	7085413	38840209	16494.56	**57**	640.2379	3216.250	54.88030
3	5991520	32847235	13323.44	**58**	536.6398	2677.102	49.40721
4	5067073	27779215	11255.41	**59**	449.3814	2225.406	44.35744
5	4285563	23493002	9836.813	**60**	375.9286	1847.349	39.71122
6	3624698	19867809	8756.664	**61**	314.1516	1531.250	35.46399
7	3065836	16801601	7944.370	**62**	262.2502	1267.236	31.61334
8	2593166	14208133	7285.783	**63**	218.6789	1046.961	28.13203
9	2193436	12014475	6801.279	**64**	182.1211	863.3968	24.98287
10	1855379	10158936	6452.863	**65**	151.4729	710.6209	22.13989
11	1569441	8589369	6175.433	**66**	125.8081	583.6421	19.58520
12	1327569	7261692	5940.721	**67**	104.3438	478.2519	17.30191
13	1122916	6138657	5680.096	**68**	86.40403	390.9112	15.25818
14	949705.3	5188798	5344.103	**69**	71.42038	318.6511	13.42587
15	803098.7	4385512	4935.482	**70**	58.91328	258.9828	11.77841
16	679013.4	3706285	4469.535	**71**	48.48277	209.8204	10.29546
17	574018.5	3132045	3986.319	**72**	39.79611	169.4136	8.962837
18	485199.4	2646629	3512.958	**73**	32.57357	136.2926	7.768318
19	410093.9	2236337	3080.627	**74**	26.58434	109.2214	6.706044
20	346599.8	1889562	2699.464	**75**	21.63109	87.16036	5.767903
21	292927.1	1596483	2367.219	**76**	17.54538	69.23746	4.944158
22	247553.0	1348795	2072.354	**77**	14.18249	54.72432	4.222660
23	209200.6	1139477	1815.896	**78**	11.42038	43.01477	3.591688
24	176786.2	962589.1	1594.982	**79**	9.155751	33.60594	3.039470
25	149392.5	813110.2	1406.415	**80**	7.302562	26.08167	2.555698
26	126240.8	686795.1	1244.059	**81**	5.790399	20.09740	2.132672
27	106676.8	580055.3	1106.702	**82**	4.561563	15.36721	1.764730
28	90140.86	489859.4	986.4527	**83**	3.568326	11.65345	1.447397
29	76164.92	413646.3	881.2994	**84**	2.771141	8.758440	1.177105
30	64351.81	349251.7	787.9976	**85**	2.135658	6.518385	.9493119
31	54366.87	294846.7	704.7787	**86**	1.631481	4.799236	.7580206
32	45927.81	248884.9	630.7497	**87**	1.233570	3.492315	.5979684
33	38796.20	210058.8	565.4917	**88**	.9223243	2.509338	.4656247
34	32769.18	177263.0	507.3175	**89**	.6812974	1.778535	.3576040
35	27676.67	149562.9	456.2199	**90**	.4966490	1.242014	.2706025
36	23373.31	126168.7	410.6031	**91**	.3565809	.8536351	.2012193
37	19737.15	106412.9	369.9909	**92**	.2516260	.5769841	.1466149
38	16665.21	89731.29	334.1134	**93**	.1743843	.3833512	.1046144
39	14069.87	75646.77	302.1542	**94**	.1186804	.2502444	.07313591
40	11877.54	63756.28	273.8931	**95**	.07933004	.1603761	.05014158
41	10025.81	53719.04	248.9490	**96**	.05200832	.1008144	.03366009
42	8461.752	45247.12	226.7759	**97**	.03338887	.06211987	.02208305
43	7140.668	38097.37	206.9474	**98**	.02099083	.03750057	.01416573
44	6024.841	32064.36	189.1279	**99**	.01293250	.02215494	.008900304
45	5082.207	26974.68	172.8155	**100**	.007794035	.01278732	.005466742
46	4286.013	22681.84	157.9187	**101**	.004588899	.007195906	.003279244
47	3613.435	19062.09	144.1355	**102**	.002632611	.003938442	.001915814
48	3045.448	16010.84	131.4761	**103**	.001468262	.002090685	.001087758
49	2565.847	13439.65	119.8306	**104**	.0007963441	.001071421	.0006013455
50	2161.012	11273.76	109.1871	**105**	.0004151481	.0005269839	.0003192370
51	1819.321	9449.968	99.42656	**106**	.0002107351	.0002460038	.0001659624
52	1530.916	7914.916	90.40165	**107**	.0001018782	.0001059213	.00008260052
53	1287.555	6623.542	82.07084	**108**	.00004740525	.00003912301	.00004028487
54	1082.255	5537.763	74.38204	**109**	.00002066065	.000008739700	.00001907002

Table H (18.4)

Commutation Factors Based on Life Table 90CM

Interest at 18.4 Percent

Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$
0	10000000	53760154	108131.7	**55**	828.4102	4173.579	60.47168
1	8366892	45353735	21804.68	**56**	694.2627	3476.612	54.56613
2	7061496	38289671	16196.12	**57**	581.4207	2892.716	49.16088
3	5961209	32327016	13038.14	**58**	486.5167	2403.926	44.19443
4	5032922	27293153	10982.17	**59**	406.7202	1995.111	39.61987
5	4249490	23043018	9574.225	**60**	339.6658	1653.521	35.41798
6	3588116	19454412	8503.998	**61**	283.3684	1368.397	31.58342
7	3029767	16424277	7700.523	**62**	236.1532	1130.654	28.11278
8	2558330	13865650	7050.189	**63**	196.5852	932.6350	24.98033
9	2160314	11705117	6572.564	**64**	163.4443	767.8955	22.15153
10	1824276	9880684	6229.674	**65**	135.7095	631.0186	19.60207
11	1540524	8340036	5957.106	**66**	112.5251	517.4463	17.31502
12	1300907	7039023	5726.897	**67**	93.16941	423.3426	15.27438
13	1098505	5940401	5471.704	**68**	77.02055	345.4871	13.45093
14	927491.0	5012759	5143.269	**69**	63.55658	281.1832	11.81887
15	782988.7	4229588	4744.515	**70**	52.33804	228.1744	10.35394
16	660892.4	3568488	4290.587	**71**	42.99891	184.5728	9.037519
17	557755.8	3010517	3820.631	**72**	35.23517	148.7969	7.856544
18	470656.6	2539650	3361.037	**73**	28.79167	119.5213	6.799745
19	397130.3	2142328	2941.989	**74**	23.45812	95.63361	5.861531
20	335076.3	1807083	2573.161	**75**	19.05511	76.19976	5.034353
21	282709.8	1524226	2252.211	**76**	15.42984	60.43792	4.309267
22	238514.7	1285581	1967.851	**77**	12.45137	47.69625	3.675255
23	201222.2	1084246	1720.948	**78**	10.00946	37.43334	3.121728
24	169756.7	914391.8	1508.623	**79**	8.011063	29.20084	2.638108
25	143209.9	771099.0	1327.694	**80**	6.378773	22.62841	2.215146
26	120811.9	650215.9	1172.178	**81**	5.049358	17.40999	1.845921
27	101916.8	548239.0	1040.830	**82**	3.971066	13.29212	1.525315
28	85973.25	462213.1	926.0349	**83**	3.101157	10.06458	1.249275
29	72520.77	389646.5	825.8209	**84**	2.404272	7.552830	1.014552
30	61169.36	328436.5	737.0519	**85**	1.849790	5.612617	.8170689
31	51590.93	276809.4	658.0098	**86**	1.410713	4.126099	.6515111
32	43509.14	233268.1	587.8151	**87**	1.064844	2.997936	.5132239
33	36691.02	196548.8	526.0415	**88**	.7948254	2.150843	.3990704
34	30938.69	165584.9	471.0666	**89**	.5861255	1.522127	.3060541
35	26086.51	139476.3	422.8607	**90**	.4265493	1.061333	.2312640
36	21993.18	117463.5	379.8981	**91**	.3057339	.7283357	.1717201
37	18540.35	98905.65	341.7135	**92**	.2153807	.4915348	.1249383
38	15628.24	83261.98	308.0376	**93**	.1490131	.3260736	.08901554
39	13172.10	70076.17	278.0902	**94**	.1012422	.2125247	.06213770
40	11100.88	58963.18	251.6528	**95**	.06755947	.1359906	.04253719
41	9354.410	49598.11	228.3578	**96**	.04421678	.08535204	.02851201
42	7881.753	41706.89	207.6857	**97**	.02833882	.05251000	.01867698
43	6639.986	35058.45	189.2306	**98**	.01778589	.03164965	.01196235
44	5592.934	29457.94	172.6733	**99**	.01093942	.01866901	.007504321
45	4709.905	24741.10	157.5421	**100**	.006581725	.01075846	.004602168
46	3965.328	20769.46	143.7473	**101**	.003868581	.006044726	.002756352
47	3337.426	17426.20	131.0052	**102**	.002215622	.003303224	.001607829
48	2808.073	14612.78	119.3218	**103**	.001233611	.001750767	.0009114703
49	2361.858	12246.01	108.5923	**104**	.0006679459	.0008958434	.0005031107
50	1985.847	10255.68	98.80255	**105**	.0003476236	.0004399598	.0002666710
51	1669.028	8582.545	89.84015	**106**	.0001761606	.0002050790	.0001384261
52	1402.076	7176.681	81.56719	**107**	.00008501961	.00008817703	.00006879503
53	1177.205	5995.985	73.94339	**108**	.00003949391	.00003252653	.00003350902
54	987.8281	5004.941	66.91901	**109**	.00001718357	.000007256575	.00001584836

Table H (18.6)

Commutation Factors Based on Life Table 90CM

Interest at 18.6 Percent

Age x	D_x	N^o_x	M_x	Age x	D_x	N^o_x	M_x
0	10000000	53184070	107763.1	**55**	754.9725	3766.821	54.34375
1	8352782	44791827	21502.68	**56**	631.6501	3132.711	48.96588
2	7037700	37751568	15907.90	**57**	528.0928	2602.370	44.05190
3	5931102	31819027	12763.00	**58**	441.1483	2159.160	39.54446
4	4999059	26819033	10718.99	**59**	368.1710	1789.093	35.39968
5	4213780	22604614	9321.595	**60**	306.9536	1480.401	31.59899
6	3551964	19052165	8261.180	**61**	255.6462	1223.171	28.13640
7	2994183	16057618	7466.415	**62**	212.6908	1009.049	25.00771
8	2524019	13533305	6824.215	**63**	176.7554	831.0038	22.18866
9	2127747	11405343	6353.359	**64**	146.7096	683.1315	19.64717
10	1793744	9611444	6015.899	**65**	121.6091	560.4764	17.36051
11	1512187	8099134	5748.100	**66**	100.6636	458.8760	15.31267
12	1274825	6824206	5522.300	**67**	83.20764	374.8339	13.48854
13	1074666	5749426	5272.416	**68**	68.66945	305.4200	11.86132
14	905832.5	4843447	4951.358	**69**	56.56978	248.1851	10.40734
15	763415.0	4079854	4562.216	**70**	46.50593	201.0832	9.104460
16	643284.3	3436367	4119.977	**71**	38.14305	162.4054	7.935633
17	541980.0	2894178	3662.895	**72**	31.20336	130.7232	6.888835
18	456573.2	2437401	3216.645	**73**	25.45416	104.8413	5.953683
19	384597.3	2052618	2810.450	**74**	20.70390	83.75823	5.124867
20	323954.5	1728500	2453.538	**75**	16.78949	66.63503	4.395372
21	272865.2	1455493	2143.480	**76**	13.57233	52.77067	3.756990
22	229820.9	1225547	1869.234	**77**	10.93395	41.58180	3.199733
23	193560.7	1031877	1631.514	**78**	8.774812	32.58480	2.714039
24	163017.9	868765.9	1427.432	**79**	7.011068	25.37994	2.290400
25	137293.0	731393.5	1253.819	**80**	5.573118	19.63762	1.920521
26	115625.1	615700.2	1104.843	**81**	4.404172	15.08599	1.598179
27	97376.72	518266.1	979.2314	**82**	3.457819	11.50034	1.318755
28	82004.89	436211.0	869.6351	**83**	2.695789	8.694684	1.078577
29	69056.70	367110.6	774.1206	**84**	2.086473	6.514943	.8746938
30	58149.28	308922.7	689.6571	**85**	1.602576	4.834028	.7034468
31	48961.06	259927.3	614.5754	**86**	1.220118	3.548347	.5601256
32	41221.61	218675.3	548.0104	**87**	.9194248	2.574251	.4406141
33	34703.33	183945.2	489.5298	**88**	.6851236	1.844073	.3421260
34	29213.28	154708.1	437.5733	**89**	.5043765	1.303047	.2620097
35	24590.16	130097.2	392.0908	**90**	.3664380	.9071905	.1977005
36	20696.67	109382.0	351.6239	**91**	.2622055	.6216030	.1465873
37	17417.97	91947.58	315.7181	**92**	.1844047	.4188587	.1064970
38	14657.39	77275.73	284.1052	**93**	.1273669	.2774329	.07576439
39	12333.00	64929.89	256.0399	**94**	.08638950	.1805422	.05280866
40	10376.19	54542.38	231.3058	**95**	.05755095	.1153462	.03609656
41	8728.989	45803.44	209.5484	**96**	.03760282	.07228215	.02415834
42	7342.389	38452.24	190.2732	**97**	.02405925	.04439973	.01580090
43	6175.167	32269.21	173.0943	**98**	.01507450	.02671946	.01010468
44	5192.641	27069.53	157.7080	**99**	.009256112	.01573622	.006329174
45	4365.437	22697.67	143.6705	**100**	.005559569	.009054199	.003875488
46	3669.118	19022.71	130.8945	**101**	.003262271	.005079231	.002317534
47	3082.913	15934.41	119.1134	**102**	.001865224	.002771294	.001349763
48	2589.554	13339.92	108.3293	**103**	.001036766	.001466561	.0007639858
49	2174.390	11161.01	98.44243	**104**	.0005604162	.0007492673	.0004210525
50	1825.141	9331.745	89.43664	**105**	.0002911694	.0003674195	.0002228294
51	1531.375	7796.606	81.20589	**106**	.0001473032	.0001710152	.0001154944
52	1284.270	6508.866	73.62111	**107**	.00007097241	.00007342813	.00005731477
53	1076.474	5429.199	66.64328	**108**	.00003291300	.00002705072	.00002788157
54	901.7790	4524.484	60.22491	**109**	.00001429611	.000006027027	.00001317508

Table H (18.8)

Commutation Factors Based on Life Table 90CM

Interest at 18.8 Percent

Age x	D_x	N_x^o	M_x^-	Age x	D_x	N_x^o	M_x^-
0	10000000	52620189	107404.4	**55**	688.1527	3400.531	48.85282
1	8338721	44242075	21210.47	**56**	574.7758	2823.517	43.95470
2	7014024	37225501	15629.41	**57**	479.7339	2341.741	39.48663
3	5901197	31322872	12497.50	**58**	400.0764	1939.794	35.39510
4	4965480	26356463	10465.36	**59**	333.3314	1604.746	31.63910
5	4178429	22177399	9078.425	**60**	277.4390	1325.736	28.20072
6	3516236	18660683	8027.716	**61**	230.6760	1093.630	25.07348
7	2959076	15701248	7241.551	**62**	191.5932	900.7480	22.25256
8	2490225	13210733	6607.370	**63**	158.9543	740.6340	19.71509
9	2095725	11114796	6143.176	**64**	131.7124	607.8779	17.43131
10	1763774	9350869	5811.051	**65**	108.9939	497.9465	15.37999
11	1484418	7866331	5547.929	**66**	90.06931	407.0389	13.54599
12	1249308	6616922	5326.446	**67**	74.32516	331.9684	11.91510
13	1051382	5565428	5081.753	**68**	61.23567	270.0689	10.46271
14	884715.0	4680570	4767.892	**69**	50.36091	219.1159	9.167128
15	744362.4	3936034	4388.115	**70**	41.33194	177.2542	8.008137
16	626173.8	3309663	3957.245	**71**	33.84239	142.9375	6.970148
17	526676.0	2782784	3512.664	**72**	27.63855	114.8748	6.042092
18	442933.9	2339652	3079.348	**73**	22.50821	91.98826	5.214414
19	372480.0	1966992	2685.591	**74**	18.27690	73.37666	4.482086
20	313219.7	1653614	2340.190	**75**	14.79640	58.28617	3.838601
21	263379.1	1390098	2040.638	**76**	11.94102	46.08821	3.276435
22	221457.8	1168519	1776.129	**77**	9.603557	36.26075	2.786535
23	186203.1	982211.8	1547.237	**78**	7.694160	28.37177	2.360266
24	156557.3	825564.9	1351.063	**79**	6.137278	22.06485	1.989086
25	131629.9	693858.8	1184.459	**80**	4.870327	17.04666	1.665555
26	110669.1	583124.5	1041.738	**81**	3.842310	13.07570	1.384078
27	93046.03	490023.5	921.6030	**82**	3.011609	9.952764	1.140489
28	78225.92	411749.8	816.9615	**83**	2.343961	7.513272	.9314663
29	65763.52	345944.7	725.9187	**84**	1.811113	5.621199	.7543280
30	55283.03	290624.9	645.5450	**85**	1.388736	4.164578	.6057956
31	46469.34	244123.0	574.2192	**86**	1.055532	3.052327	.4816941
32	39057.90	205036.2	511.0904	**87**	.7940609	2.211049	.3783836
33	32826.41	172184.5	455.7222	**88**	.5907106	1.581493	.2933899
34	27586.77	144575.3	406.6135	**89**	.4341391	1.115808	.2243672
35	23181.96	121373.7	363.6965	**90**	.3148784	.7756506	.1690561
36	19478.59	101877.7	325.5764	**91**	.2249326	.5306598	.1251685
37	16365.25	85497.03	291.8098	**92**	.1579250	.3570287	.09080357
38	13748.33	71735.13	262.1304	**93**	.1088940	.2361150	.06450434
39	11548.63	60174.48	235.8260	**94**	.07373545	.1534165	.04489316
40	9699.913	50463.99	212.6828	**95**	.04903838	.09786383	.03063997
41	8146.332	42308.37	192.3591	**96**	.03198691	.06123133	.02047542
42	6840.752	35459.40	174.3844	**97**	.02043159	.03755303	.01337162
43	5743.590	29708.50	158.3915	**98**	.01278001	.02256387	.008538001
44	4821.600	24880.37	144.0916	**99**	.007834029	.01326807	.005339632
45	4046.681	20827.73	131.0672	**100**	.004697491	.007622173	.003264522
46	3395.480	17426.84	119.2332	**101**	.002751776	.004269226	.001949162
47	2848.190	14573.67	108.3390	**102**	.001570697	.002325723	.001133461
48	2388.366	12180.76	98.38368	**103**	.0008715862	.001228862	.0006405601
49	2002.081	10174.51	89.27199	**104**	.0004703363	.0006268647	.0003524858
50	1677.679	8493.047	80.98625	**105**	.0002439562	.0003069336	.0001862526
51	1405.278	7084.315	73.42633	**106**	.0001232102	.0001426533	.00009639135
52	1176.536	5904.600	66.47145	**107**	.00005926416	.00006116513	.00004776511
53	984.5116	4917.169	60.08390	**108**	.00002743711	.00002250375	.00002320640
54	823.3520	4091.136	54.21837	**109**	.00001189753	.000005007379	.00001095615

Table H (19.0)

Commutation Factors Based on Life Table 90CM

Interest at 19.0 Percent

Age x	D_x	N_x^o	M_x^-	Age x	D_x	N_x^o	M_x^-
0	10000000	52068130	107055.3	**55**	627.3446	3070.598	43.93095
1	8324706	43704096	20927.58	**56**	523.1056	2545.455	39.46908
2	6990467	36711087	15360.18	**57**	435.8738	2107.726	35.40579
3	5871493	30838170	12241.18	**58**	362.8881	1743.142	31.69119
4	4932183	25905064	10220.83	**59**	301.8391	1439.748	28.28694
5	4143434	21761001	8844.251	**60**	250.8051	1187.523	25.17580
6	3480927	18279599	7803.142	**61**	208.1808	978.0519	22.35094
7	2924438	15354805	7025.469	**62**	172.6187	804.2716	19.80707
8	2456939	12897580	6399.193	**63**	142.9715	660.2570	17.52266
9	2064237	10833134	5941.555	**64**	118.2696	541.0501	15.47009
10	1734354	9098630	5614.672	**65**	97.70537	442.5043	13.62954
11	1457205	7641308	5356.138	**66**	80.60509	361.1491	11.98676
12	1224343	6416865	5138.882	**67**	66.40350	294.0797	10.52836
13	1028641	5388115	4899.262	**68**	54.61715	238.8705	9.231760
14	864124.0	4523851	4592.426	**69**	44.84228	193.5010	8.077098
15	725816.2	3797865	4221.773	**70**	36.74086	156.2892	7.045904
16	609546.1	3188127	3801.961	**71**	30.03268	125.8356	6.123921
17	511828.7	2676101	3369.518	**72**	24.48599	100.9738	5.300971
18	429723.9	2246185	2948.741	**73**	19.90732	80.73189	4.568265
19	360763.9	1885247	2567.021	**74**	16.13779	64.29858	3.921056
20	302857.7	1582237	2232.741	**75**	13.04269	50.99665	3.353321
21	254237.9	1327866	1943.322	**76**	10.50804	40.26251	2.858166
22	213412.3	1114338	1688.190	**77**	8.436883	31.62893	2.427387
23	179136.8	935100.1	1467.782	**78**	6.748086	24.70998	2.053190
24	150362.9	784651.1	1279.198	**79**	5.373592	19.18785	1.727901
25	126209.4	658368.7	1119.309	**80**	4.257125	14.80147	1.444845
26	105933.4	552372.9	982.5703	**81**	3.352897	11.33632	1.198997
27	88914.74	463405.7	867.6640	**82**	2.623589	8.615743	.9865983
28	74627.02	388733.0	767.7454	**83**	2.038531	6.494129	.8046460
29	62632.52	326060.9	680.9579	**84**	1.572468	4.851370	.6507081
30	52562.52	273463.4	604.4696	**85**	1.203720	3.588809	.5218464
31	44108.30	229324.2	536.7059	**86**	.9133694	2.626359	.4143611
32	37011.12	192285.7	476.8306	**87**	.6859595	1.899611	.3250335
33	31053.90	161207.9	424.4042	**88**	.5094352	1.356675	.2516670
34	26053.32	135133.4	377.9829	**89**	.3737770	.9557380	.1921868
35	21856.56	113258.3	337.4826	**90**	.2706425	.6633676	.1446026
36	18334.06	94907.85	301.5696	**91**	.1930079	.4531484	.1069097
37	15377.77	79515.58	269.8114	**92**	.1352829	.3044112	.07744477
38	12897.05	66605.81	241.9443	**93**	.09312479	.2010072	.05493342
39	10815.34	55779.21	217.2876	**94**	.06295169	.1304033	.03817506
40	9068.741	46700.58	195.6306	**95**	.04179618	.08305493	.02601574
41	7603.451	39088.46	176.6439	**96**	.02721713	.05188495	.01735899
42	6374.145	32706.66	159.8800	**97**	.01735568	.03177134	.01131912
43	5342.826	27357.03	144.9894	**98**	.01083778	.01906015	.007216346
44	4477.631	22873.33	131.6974	**99**	.006632292	.01119032	.004506131
45	3751.678	19116.14	119.6115	**100**	.003970213	.006418537	.002750691
46	3142.658	15968.47	108.6486	**101**	.002321831	.003589464	.001639832
47	2631.688	13332.18	98.57339	**102**	.001323059	.001952376	.0009521076
48	2203.109	11124.88	89.38185	**103**	.0007329371	.001030000	.0005372371
49	1843.682	9277.361	80.98337	**104**	.0003948520	.0005246173	.0002951747
50	1542.350	7731.530	73.35904	**105**	.0002044594	.0002564834	.0001557276
51	1289.750	6438.609	66.41427	**106**	.0001030888	.0001190317	.00008047276
52	1077.999	5357.698	60.03606	**107**	.00004950241	.00005096586	.00003981890
53	900.5405	4454.487	54.18797	**108**	.00002287927	.00001872689	.00001932116
54	751.8607	3700.178	48.82685	**109**	.000009904445	.000004161531	.000009113754

Table H (19.2)

Commutation Factors Based on Life Table 90CM

Interest at 19.2 Percent

Age x	D_x	N_x^o	M_x^-	Age x	D_x	N_x^o	M_x^-
0	100000000	515275244	1067153	**55**	5719.986	27733.39	395.1764
1	83107383	431775244	206535.7	**56**	4761.556	22953.28	354.5252
2	69670285	362079622	150997.7	**57**	3960.873	18975.55	317.5675
3	58419885	303645567	119936.1	**58**	3292.105	15668.06	283.8380
4	48991643	254644760	99849.49	**59**	2733.677	12920.30	252.9785
5	41087906	213550621	86186.35	**60**	2267.664	10639.79	224.8233
6	34460307	179085608	75870.22	**61**	1879.117	8749.035	199.3018
7	28902634	150179464	68177.36	**62**	1555.505	7183.062	176.3575
8	24241533	125935109	61992.52	**63**	1286.186	5887.492	155.7879
9	20332740	105600310	57480.67	**64**	1062.181	4816.894	137.3370
10	17054732	88544110	54263.33	**65**	876.0206	3933.338	120.8196
11	14305344	74237608	51722.99	**66**	721.4879	3205.136	106.1018
12	11999183	62237453	49591.84	**67**	593.3737	2605.812	93.05785
13	10064287	52172095	47245.24	**68**	487.2334	2113.297	81.48044
14	8440457	43730269	44245.44	**69**	399.3617	1709.239	71.18773
15	7077620	36650999	40627.80	**70**	326.6621	1378.391	62.01103
16	5933868	30715265	36537.25	**71**	266.5718	1108.082	53.81999
17	4974239	25739107	32330.68	**72**	216.9744	887.7780	46.52104
18	4169291	21567951	28244.47	**73**	176.1061	708.7122	40.03338
19	3494351	18071912	24543.76	**74**	142.5201	563.5821	34.31236
20	2928550	15141886	21308.41	**75**	114.9926	446.3039	29.30228
21	2454286	12686324	18511.95	**76**	92.49015	351.8236	24.94002
22	2056719	10628482	16050.92	**77**	74.13553	275.9597	21.15127
23	1723499	8904014	13928.41	**78**	59.19645	215.2643	17.86570
24	1444234	7458953	12115.41	**79**	47.05984	166.9037	15.01434
25	1210206	6248047	10580.85	**80**	37.21970	128.5540	12.53735
26	1014078	5233371	9270.689	**81**	29.26492	98.30920	10.38956
27	849733.7	4383136	8171.558	**82**	22.86092	74.60318	8.537113
28	711993.2	3670708	7217.395	**83**	17.73315	56.14729	6.952867
29	596554.9	3073775	6390.017	**84**	13.65593	41.88093	5.614790
30	499801.3	2573642	5662.048	**85**	10.43603	30.93475	4.496562
31	418708.9	2154639	5018.197	**86**	7.905460	22.60449	3.565398
32	350747.7	1803632	4450.252	**87**	5.927205	16.32484	2.792835
33	293798.4	1509608	3953.796	**88**	4.394516	11.64134	2.159379
34	246074.8	1263333	3514.945	**89**	3.218885	8.188559	1.646681
35	206089.8	1057068	3132.711	**90**	2.326802	5.674955	1.237211
36	172585.4	884328.5	2794.340	**91**	1.656568	3.870663	.9134005
37	144513.9	739678.4	2495.617	**92**	1.159172	2.596208	.6606999
38	120997.7	618561.3	2233.935	**93**	.7966013	1.711678	.4679591
39	101297.2	517158.6	2002.787	**94**	.5375932	1.108736	.3247158
40	84795.97	432270.2	1800.101	**95**	.3563311	.7050704	.2209575
41	70975.70	361213.5	1622.705	**96**	.2316488	.4397782	.1472114
42	59400.71	301741.5	1466.339	**97**	.1474688	.2688757	.09584465
43	49706.29	251971.9	1327.680	**98**	.09193255	.1610517	.06101062
44	41587.17	210328.4	1204.115	**99**	.05616471	.09440707	.03803855
45	34786.22	175491.0	1091.949	**100**	.03356483	.05406563	.02318423
46	29090.40	146354.3	990.3774	**101**	.01959620	.03018833	.01380004
47	24319.67	121992.1	897.1863	**102**	.01114785	.01639452	.008000106
48	20324.97	101628.4	812.3115	**103**	.006165232	.008635788	.004507161
49	16980.51	84612.58	734.8901	**104**	.003315796	.004391803	.002472570
50	14181.37	70399.20	664.7229	**105**	.001714081	.002143908	.001302450
51	11838.91	58531.19	600.9171	**106**	.0008627922	.0009935186	.0006720367
52	9878.589	48625.91	542.4149	**107**	.0004136108	.0004248037	.0003320485
53	8238.548	40362.93	488.8651	**108**	.0001908439	.0001558873	.0001609136
54	6866.818	33473.76	439.8568	**109**	.00008247780	.00003459639	.00007583530

Table H (19.4)

Commutation Factors Based on Life Table 90CM

Interest at 19.4 Percent

Age x	D_x	N_x^o	M_x^-	Age x	D_x	N_x^o	M_x^-
0	100000000	509980206	1063840	**55**	5216.162	25054.50	355.5897
1	82968174	426620072	203880.3	**56**	4334.878	20702.74	318.5474
2	69437079	357157741	148477.6	**57**	3599.904	17087.51	284.9272
3	58126809	299016832	117543.7	**58**	2987.071	14086.47	254.2951
4	48664215	250343515	97573.13	**59**	2476.230	11597.49	226.3163
5	40744937	209592397	84011.68	**60**	2050.664	9535.214	200.8321
6	34115419	175472318	73789.48	**61**	1696.451	7828.251	177.7705
7	28565441	146903409	66179.43	**62**	1401.945	6416.872	157.0723
8	23918587	122982038	60071.42	**63**	1157.272	5251.157	138.5475
9	20028262	102951748	55623.08	**64**	954.1174	4289.478	121.9586
10	16771202	86179103	52456.34	**65**	785.5786	3497.142	107.1331
11	14043958	72134008	49960.14	**66**	645.9165	2845.215	93.94483
12	11760203	60372852	47869.52	**67**	530.3316	2309.565	82.27606
13	9847321	50524483	45571.42	**68**	434.7386	1870.113	71.93659
14	8244664	42278482	42638.53	**69**	355.7373	1510.193	62.75984
15	6901860	35375013	39107.51	**70**	290.4917	1215.979	54.59181
16	5776819	29596377	35121.59	**71**	236.6580	976.0034	47.31330
17	4834476	24760036	31029.49	**72**	192.3036	780.7486	40.83836
18	4045358	20712869	27061.12	**73**	155.8207	622.3091	35.09277
19	3384801	17326433	23473.16	**74**	125.8922	494.1114	30.03462
20	2831987	14493018	20341.64	**75**	101.4062	390.6896	25.61244
21	2369385	12122401	17639.45	**76**	81.42581	307.5118	21.76852
22	1982246	10139074	15265.37	**77**	65.15757	240.8351	18.43557
23	1658309	8479833	13221.28	**78**	51.94050	187.5794	15.55009
24	1387279	7091759	11478.19	**79**	41.22236	145.2176	13.05014
25	1160533	5930555	10005.27	**80**	32.54822	111.6812	10.88206
26	970826.2	4959156	8749.845	**81**	25.54898	85.27681	9.005282
27	812128.8	4146548	7698.397	**82**	19.92471	64.61555	7.389289
28	679344.2	3466789	6787.158	**83**	15.42964	48.55705	6.009576
29	568245.9	2898183	5998.322	**84**	11.86214	36.16465	4.846202
30	475286.2	2422581	5305.429	**85**	9.050018	26.67225	3.875602
31	397504.5	2024798	4693.626	**86**	6.844048	19.46043	3.068724
32	332427.2	1692125	4154.855	**87**	5.122804	14.03301	2.400399
33	277986.1	1413925	3684.690	**88**	3.791760	9.991907	1.853330
34	232441.0	1181295	3269.775	**89**	2.772727	7.017704	1.411292
35	194345.3	986785.1	2908.995	**90**	2.000935	4.856128	1.058847
36	162477.6	824162.2	2590.150	**91**	1.422181	3.307125	.7805982
37	135822.2	688211.8	2309.138	**92**	.9934940	2.214825	.5638179
38	113529.9	574569.9	2063.382	**93**	.6816012	1.457989	.3987514
39	94886.15	479585.0	1846.666	**94**	.4592139	.9429540	.2762808
40	79296.20	400202.3	1656.953	**95**	.3038693	.5987187	.1877179
41	66261.12	333865.6	1491.190	**96**	.1972128	.3728638	.1248773
42	55362.11	278437.0	1345.322	**97**	.1253364	.2276107	.08117992
43	46249.21	232129.0	1216.189	**98**	.07800426	.1361226	.05159647
44	38629.96	193446.6	1101.306	**99**	.04757562	.07966971	.03211970
45	32258.49	161140.7	997.1958	**100**	.02838424	.04555480	.01954661
46	26931.37	134166.4	903.0765	**101**	.01654385	.02539667	.01161690
47	22477.00	111650.2	816.8678	**102**	.009395674	.01377092	.006724115
48	18753.50	92860.92	738.4838	**103**	.005187499	.007242638	.003782428
49	15641.38	77187.01	667.1029	**104**	.002785277	.003677680	.002071807
50	13041.11	64116.46	602.5187	**105**	.001437420	.001792606	.001089655
51	10868.76	53220.98	543.8881	**106**	.0007223217	.0008295105	.0005613966
52	9053.890	44142.63	490.2210	**107**	.0003456912	.0003541852	.0002769792
53	7538.117	36582.16	441.1792	**108**	.0001592380	.0001298044	.0001340559
54	6272.486	30289.25	396.3718	**109**	.00006870325	.00002877021	.00006312183

Table H (19.6)

Commutation Factors Based on Life Table 90CM

Interest at 19.6 Percent

Age x	D_x	N^o_x	M_x	Age x	D_x	N^o_x	M_x
0	100000000	504792806	1060610	**55**	4757.449	22639.70	320.0690
1	82829431	421572070	201305.7	**56**	3947.054	18677.27	286.3100
2	69205042	352341860	146037.8	**57**	3272.354	15390.98	255.7210
3	57835690	294492141	115230.8	**58**	2710.742	12667.57	227.8973
4	48339517	246143582	95375.35	**59**	2243.400	10412.62	202.5261
5	40405397	205732055	81914.64	**60**	1854.741	8547.373	179.4557
6	33774552	171952891	71785.35	**61**	1531.805	7006.078	158.6133
7	28232736	143716727	64257.08	**62**	1263.765	5733.809	139.9383
8	23600472	120113508	58224.81	**63**	1041.463	4684.748	123.2521
9	19728842	100382668	53838.98	**64**	857.2021	3820.753	108.3346
10	16492848	83888401	50721.96	**65**	704.6026	3110.089	95.02511
11	13787773	70099510	48269.07	**66**	578.3678	2526.339	83.20531
12	11526371	58572206	46218.15	**67**	474.0764	2047.508	72.76480
13	9635384	48935797	43967.46	**68**	387.9736	1655.329	63.52914
14	8053729	40880762	41099.87	**69**	316.9397	1334.663	55.34578
15	6730748	34148444	37653.26	**70**	258.3771	1072.974	48.07412
16	5624179	28522497	33769.12	**71**	210.1428	859.8858	41.60520
17	4698865	23821819	29788.18	**72**	170.4724	686.7972	35.86010
18	3925307	19894758	25934.07	**73**	137.9002	546.5794	30.77066
19	3278861	16614313	22455.24	**74**	111.2274	433.3151	26.29764
20	2738762	13874171	19424.04	**75**	89.44388	342.0934	22.39357
21	2287556	11585426	16812.80	**76**	71.70035	268.8503	19.00568
22	1910587	9673796	14522.45	**77**	57.27924	210.2357	16.07305
23	1595687	8077212	12553.76	**78**	45.58391	163.4975	13.53839
24	1332660	6743789	10877.77	**79**	36.11698	126.3822	11.34607
25	1112977	5630168	9463.926	**80**	28.46944	97.04842	9.447952
26	929487.0	4700133	8260.860	**81**	22.30995	73.99151	7.807611
27	776246.9	3923428	7254.952	**82**	17.36961	55.97981	6.397565
28	648243.2	3274789	6384.637	**83**	13.42849	42.00402	5.195700
29	541324.4	2733122	5632.489	**84**	10.30641	31.23690	4.183982
30	452011.7	2280810	4972.926	**85**	7.849951	23.00322	3.341320
31	377406.7	1903138	4391.526	**86**	5.926574	16.75818	2.641970
32	315091.9	1587814	3880.385	**87**	4.428652	12.06619	2.063678
33	263049.2	1324562	3435.078	**88**	3.272486	8.578505	1.591099
34	219583.5	1104800	3042.757	**89**	2.389006	6.015907	1.209888
35	183288.1	921356.5	2702.193	**90**	1.721140	4.156588	.9064492
36	152977.2	768242.5	2401.718	**91**	1.221268	2.826414	.6672913
37	127666.6	640455.5	2137.339	**92**	.8517160	1.889992	.4812775
38	106534.4	533815.9	1906.516	**93**	.5833551	1.242246	.3398749
39	88890.54	444832.8	1703.308	**94**	.3923655	.8021855	.2351372
40	74161.46	370590.5	1525.718	**95**	.2592005	.5085529	.1595242
41	61866.82	308653.1	1370.807	**96**	.1679412	.3162208	.1059619
42	51604.17	256987.0	1234.716	**97**	.1065547	.1927340	.06877881
43	43037.76	213894.5	1114.441	**98**	.06620438	.1150855	.04364763
44	35887.46	177958.4	1007.616	**99**	.04031123	.06725247	.02712974
45	29918.22	147996.1	910.9712	**100**	.02400999	.03839495	.01648458
46	24935.79	123020.6	823.7466	**101**	.01397090	.02137188	.009782016
47	20776.68	102207.6	743.9867	**102**	.007921163	.01157062	.005653322
48	17305.87	84868.79	671.5874	**103**	.004366085	.006076049	.003175180
49	14409.85	70428.97	605.7668	**104**	.002340322	.003080602	.001736524
50	11994.22	58407.68	546.3130	**105**	.001205769	.001499322	.0009119022
51	9979.537	48403.61	492.4302	**106**	.0006049009	.0006927871	.0004691147
52	8299.251	40081.93	443.1913	**107**	.0002890114	.0002953963	.0002311138
53	6898.262	33163.22	398.2714	**108**	.0001329066	.0001081189	.0001117153
54	5730.462	27414.10	357.2986	**109**	.00005724668	.00002393256	.00005255590

Table H (19.8)

Commutation Factors Based on Life Table 90CM

Interest at 19.8 Percent

Age x	D_x	N_x^o	M_x^-	Age x	D_x	N_x^o	M_x^-
0	100000000	499709802	1057459	**55**	4339.743	20462.41	288.1861
1	82691152	416627999	198808.2	**56**	3594.491	16853.92	257.4146
2	68974167	347628748	143674.5	**57**	2975.082	13866.17	229.5791
3	57546513	290068277	112993.6	**58**	2460.374	11394.30	204.3022
4	48017523	242041772	93252.49	**59**	2032.797	9351.035	181.2918
5	40069248	201966446	79891.61	**60**	1677.818	7663.713	160.4031
6	33437651	168524228	69854.23	**61**	1383.373	6271.769	141.5632
7	27904452	140616388	62406.72	**62**	1139.401	5124.700	124.7105
8	23287110	117326568	56449.12	**63**	937.4076	4180.453	109.6778
9	19434387	97890214	52124.82	**64**	770.2689	3404.080	96.26101
10	16219568	81669250	49056.65	**65**	632.0883	2766.555	84.31038
11	13536678	68131475	46646.23	**66**	517.9787	2243.756	73.71508
12	11297567	56832993	44634.20	**67**	423.8679	1815.637	64.37180
13	9428350	47403639	42429.86	**68**	346.3050	1465.578	56.12055
14	7867524	39534839	39626.03	**69**	282.4279	1179.830	48.82164
15	6564154	32969155	36261.66	**70**	229.8578	947.0259	42.34672
16	5475816	27491616	32476.53	**71**	186.6355	757.7741	36.59621
17	4567274	22922580	28603.55	**72**	151.1500	604.3045	31.49765
18	3809010	19111867	24860.23	**73**	122.0656	480.1874	26.98851
19	3176405	15933927	21487.03	**74**	98.29118	380.0963	23.03212
20	2648753	13283839	18552.78	**75**	78.90922	299.6186	19.58474
21	2208683	11074008	16029.27	**76**	63.14991	235.1099	16.59814
22	1841631	9231372	13819.58	**77**	50.36433	183.5714	14.01720
23	1535529	7694980	11923.39	**78**	40.01398	142.5442	11.79023
24	1280278	6413969	10311.81	**79**	31.65090	110.0184	9.867244
25	1067444	5345907	8954.569	**80**	24.90737	84.35486	8.205109
26	889972.8	4455410	7801.598	**81**	19.48596	64.21649	6.771097
27	742006.4	3712966	6839.185	**82**	15.14564	48.51096	5.540470
28	618614.5	3093973	6007.893	**83**	11.68959	36.34495	4.493286
29	515720.1	2577927	5290.669	**84**	8.956822	26.98775	3.613248
30	429912.9	2147728	4662.780	**85**	6.810636	19.84419	2.881487
31	358356.1	1789120	4110.225	**86**	5.133325	14.43502	2.275191
32	298687.3	1490212	3625.254	**87**	3.829490	10.37782	1.774681
33	248937.8	1241083	3203.452	**88**	2.825020	7.367027	1.366349
34	207456.9	1033457	2832.459	**89**	2.058900	5.158520	1.037513
35	172876.9	860433.9	2510.948	**90**	1.480842	3.558792	.7762017
36	144046.9	716258.2	2227.756	**91**	1.049006	2.416241	.5705904
37	120013.1	596131.9	1978.999	**92**	.7303585	1.613246	.4109357
38	99980.60	496052.6	1762.179	**93**	.4994001	1.058722	.2897732
39	83282.87	412683.1	1571.618	**94**	.3353365	.6826228	.2001772
40	69366.97	343240.5	1405.357	**95**	.2211568	.4320876	.1356034
41	57770.57	285404.0	1260.571	**96**	.1430527	.2682588	.08993745
42	48106.97	237239.3	1133.588	**97**	.09061196	.1632480	.05828885
43	40054.12	197134.2	1021.548	**98**	.05620490	.09732757	.03693404
44	33343.76	163745.2	922.2051	**99**	.03416550	.05678701	.02292167
45	27751.21	135953.2	832.4786	**100**	.02031553	.03236986	.01390630
46	23091.06	112825.4	751.6332	**101**	.01180144	.01799020	.008239381
47	19207.52	93584.27	677.8300	**102**	.006679960	.009724744	.004754460
48	15972.13	77581.71	610.9496	**103**	.003675797	.005098883	.002666218
49	13277.09	64277.00	550.2479	**104**	.001967022	.002581233	.001455938
50	11032.91	53219.19	495.5094	**105**	.001011748	.001254399	.0007633766
51	9164.375	44032.28	445.9828	**106**	.0005067183	.0005787742	.0003921210
52	7608.616	36403.11	400.8004	**107**	.0002416973	.0002464405	.0001929020
53	6313.655	30070.73	359.6499	**108**	.0001109628	.00009008373	.00009312627
54	5236.066	24817.62	322.1779	**109**	.00004771509	.00001991448	.00004377202

Table H (20.0)

Commutation Factors Based on Life Table 90CM

Interest at 20.0 Percent

Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$
0	100000000	494728078	1054384	**55**	3959.319	18498.80	259.5589
1	82553333	411784745	196384.4	**56**	3273.930	15212.12	231.5061
2	68744444	343015300	141384.4	**57**	2705.244	12495.36	206.1722
3	57259259	285742152	110828.8	**58**	2233.491	10251.43	183.2053
4	47698206	238035024	91201.13	**59**	1842.268	8399.674	162.3327
5	39736449	198292548	77939.17	**60**	1518.026	6873.050	143.4162
6	33104665	165183361	67992.70	**61**	1249.538	5615.770	126.3835
7	27580523	137599490	60624.95	**62**	1027.453	4581.403	111.1728
8	22978420	114618395	54740.98	**63**	843.8971	3731.349	97.62736
9	19144807	95471650	50477.23	**64**	692.2755	3033.587	85.55809
10	15951260	79519017	47457.07	**65**	567.1395	2461.569	74.82566
11	13290564	66227376	45088.33	**66**	463.9805	1993.271	65.32627
12	11073675	55152804	43114.37	**67**	379.0477	1610.422	56.96335
13	9226100	45925723	40955.35	**68**	309.1702	1297.900	49.59019
14	7685924	38238552	38213.75	**69**	251.7225	1043.218	43.07889
15	6401951	31835108	34929.53	**70**	204.5264	836.0705	37.31230
16	5331606	26501826	31240.73	**71**	165.7906	667.9559	32.19940
17	4439579	22060534	27472.61	**72**	134.0446	531.8542	27.67372
18	3696344	18362537	23836.70	**73**	108.0712	421.9667	23.67791
19	3077313	15283737	20565.76	**74**	86.87742	333.4983	20.17776
20	2561845	12720600	17725.21	**75**	69.62988	262.4844	17.13300
21	2132654	10586838	15286.35	**76**	55.63092	205.6565	14.49962
22	1775273	8810595	13154.34	**77**	44.29372	160.3301	12.22770
23	1477734	7332031	11327.85	**78**	35.13228	124.3082	10.27064
24	1230036	6101290	9778.107	**79**	27.74318	95.79819	8.583539
25	1023846	5076853	8475.120	**80**	21.79584	73.34061	7.127720
26	852200.1	4224150	7370.080	**81**	17.02328	55.74737	5.873802
27	709329.6	3514402	6449.213	**82**	13.20944	42.04962	4.799520
28	590386.1	2923655	5655.132	**83**	10.17821	31.45658	3.886899
29	491366.6	2431977	4971.155	**84**	7.785778	23.32276	3.121225
30	408928.8	2022777	4373.370	**85**	5.910324	17.12353	2.485618
31	340296.5	1682242	3848.184	**86**	4.447316	12.43724	1.959869
32	283162.1	1398870	3388.003	**87**	3.312194	8.928091	1.526576
33	235605.2	1163084	2988.428	**88**	2.439338	6.328341	1.173669
34	196018.7	966905.5	2637.571	**89**	1.774848	4.424526	.8899431
35	163072.9	803694.6	2334.017	**90**	1.274413	3.047799	.6648536
36	135651.4	667921.8	2067.088	**91**	.9012703	2.066159	.4880386
37	112830.1	554985.3	1833.007	**92**	.6264533	1.377403	.3509727
38	93839.89	461052.9	1629.318	**93**	.4276386	.9025612	.2471263
39	78037.43	382934.2	1450.597	**94**	.2866716	.5810427	.1704630
40	64889.68	317973.7	1294.926	**95**	.1887468	.3672228	.1153022
41	53951.69	263960.5	1159.588	**96**	.1218852	.2276357	.07635805
42	44852.02	219054.7	1041.089	**97**	.07707544	.1383125	.04941294
43	37281.79	181725.4	936.7089	**98**	.04772877	.08233334	.03126210
44	30984.16	150699.3	844.3119	**99**	.02896473	.04796399	.01937193
45	25744.40	124917.0	760.9982	**100**	.01719434	.02729818	.01173470
46	21385.53	103497.4	686.0560	**101**	.009971668	.01514804	.006942060
47	17759.19	85707.16	617.7558	**102**	.005634848	.008175756	.003999696
48	14743.15	70935.92	555.9654	**103**	.003095533	.004280136	.002239505
49	12235.06	58675.41	499.9769	**104**	.001653746	.002163458	.001221054
50	10150.06	48502.44	449.5727	**105**	.0008491946	.001049800	.0006392345
51	8416.994	40064.75	404.0438	**106**	.0004245973	.0004836705	.0003278632
52	6976.465	33069.44	362.5775	**107**	.0002021892	.0002056604	.0001610571
53	5779.445	27272.85	324.8745	**108**	.00009267004	.00007507990	.00007765406
54	4785.045	22472.23	290.5991	**109**	.00003978259	.00001657608	.00003646738

Table H (20.2)

Commutation Factors Based on Life Table 90CM

Interest at 20.2 Percent

Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$
0	100000000	489844643	1051382	**55**	3612.795	16727.47	233.8465
1	82415973	407039318	194031.1	**56**	2982.421	13733.43	208.2682
2	68515868	338498534	139164.1	**57**	2460.270	11262.69	185.2075
3	56973915	281510799	108733.2	**58**	2027.857	9225.352	164.3362
4	47381539	234120398	89218.06	**59**	1669.870	7546.883	145.3996
5	39406961	194707459	76054.11	**60**	1373.681	6165.421	128.2663
6	32775541	161927442	66197.57	**61**	1128.841	5029.585	112.8648
7	27260885	134663247	58908.58	**62**	926.6642	4096.685	99.13377
8	22674326	111986282	53097.20	**63**	759.8477	3331.294	86.92632
9	18860014	93124359	48893.06	**64**	622.2900	2704.072	76.06733
10	15687827	77435182	45920.08	**65**	508.9563	2190.738	66.42720
11	13049322	64384803	43592.22	**66**	415.6876	1771.182	57.90880
12	10854582	53529341	41655.56	**67**	339.0299	1428.752	50.42200
13	9028514	44499867	39540.86	**68**	276.0696	1149.690	43.83224
14	7508808	36989841	36859.99	**69**	224.3984	922.6532	38.02245
15	6244016	30744369	33653.89	**70**	182.0220	738.2984	32.88571
16	5191424	25551312	30058.81	**71**	147.3028	588.9307	28.33883
17	4315658	21233989	26392.54	**72**	118.8987	468.2073	24.32087
18	3587190	17645195	22860.79	**73**	95.70066	370.8982	20.77922
19	2981470	14662284	19688.84	**74**	76.80482	292.6869	17.68207
20	2477927	12183109	16938.84	**75**	61.45455	230.0109	14.99236
21	2059362	10122676	14581.66	**76**	49.01752	179.9386	12.66992
22	1711411	8410330	12524.47	**77**	38.96315	140.0671	10.66960
23	1422205	6987326	10765.02	**78**	30.85284	108.4330	8.949366
24	1181845	5804804	9274.639	**79**	24.32325	83.43744	7.468892
25	982096.0	4822140	8023.649	**80**	19.07726	63.78098	6.193499
26	816089.6	4005570	6964.471	**81**	14.87518	48.40776	5.096811
27	678142.7	3327027	6083.291	**82**	11.52339	36.45839	4.158798
28	563489.6	2763193	5324.697	**83**	8.864295	27.23282	3.363266
29	468200.9	2294696	4672.374	**84**	6.769419	20.16080	2.696938
30	389001.3	1905436	4103.203	**85**	5.130237	14.77978	2.144722
31	323174.9	1582034	3603.987	**86**	3.853904	10.71878	1.688710
32	268467.7	1313368	3167.290	**87**	2.865467	7.682929	1.313516
33	223007.0	1090189	2788.738	**88**	2.106825	5.437559	1.008438
34	185228.5	904810.1	2456.893	**89**	1.530363	3.795994	.7635724
35	153839.9	750840.0	2170.265	**90**	1.097035	2.610887	.5696357
36	127758.1	622967.6	1918.639	**91**	.7745365	1.767281	.4175458
37	106087.9	516779.7	1698.346	**92**	.5374676	1.176361	.2998428
38	88085.63	428607.2	1506.974	**93**	.3662834	.7696467	.2108148
39	73130.30	355400.8	1339.338	**94**	.2451330	.4947161	.1452004
40	60708.11	294626.5	1193.567	**95**	.1611289	.3121828	.09806799
41	50391.00	244178.0	1067.046	**96**	.1038775	.1932187	.06484736
42	41822.18	202305.6	956.4510	**97**	.06557881	.1172190	.04190057
43	34705.50	167555.9	859.1959	**98**	.04054194	.06966901	.02646880
44	28795.06	138721.8	773.2489	**99**	.02456238	.04052345	.01637665
45	23885.69	114801.0	695.8801	**100**	.01455671	.02302780	.009905094
46	19808.51	94960.96	626.4012	**101**	.008427959	.01275862	.005850718
47	16422.21	78510.03	563.1854	**102**	.004754595	.006875514	.003365742
48	13610.55	64873.56	506.0900	**103**	.002607616	.003593921	.001881643
49	11276.34	53573.76	454.4418	**104**	.001390765	.001813840	.001024369
50	9339.155	44213.53	408.0223	**105**	.0007129662	.0008788358	.0005354414
51	7731.659	36462.86	366.1624	**106**	.0003558900	.0004043158	.0002742182
52	6397.759	30047.81	328.1013	**107**	.0001691894	.0001716804	.0001345100
53	5291.215	24740.91	293.5520	**108**	.00007741613	.00006259403	.00006477213
54	4373.530	20353.14	262.1958	**109**	.00003317890	.00001380154	.00003039099

Table H (20.4)

Commutation Factors Based on Life Table 90CM

Interest at 20.4 Percent

Age x	D_x	N_x^o	M_x^-	Age x	D_x	N_x^o	M_x^-
0	100000000	485056620	1048449	55	3297.101	15129.20	210.7446
1	82279070	402388846	191745.1	56	2717.290	12401.33	187.4190
2	68288429	334075583	137010.6	57	2237.833	10153.97	166.4242
3	56690463	277371369	106703.6	58	1841.451	8303.908	147.4542
4	47067495	230295071	87300.22	59	1513.852	6782.260	130.2713
5	39080746	191208396	74233.38	60	1243.268	5531.949	114.7504
6	32450228	158753736	64465.81	61	1019.975	4505.654	100.8217
7	26945473	131804991	57254.61	62	835.9055	3664.124	88.42424
8	22374752	109427635	51514.80	63	684.2886	2974.843	77.42071
9	18579920	90845834	47369.34	64	559.4787	2410.930	67.64891
10	15429171	75415335	44442.72	65	456.8244	1950.177	58.98835
11	12812850	62601447	42154.97	66	372.4893	1574.221	51.34825
12	10640178	51960407	40254.83	67	303.2933	1267.886	44.64453
13	8835477	43123990	38183.47	68	246.5592	1018.654	38.75384
14	7336057	35786743	35561.90	69	200.0785	816.2230	33.56901
15	6090231	29695092	32431.92	70	162.0252	652.1213	28.99242
16	5055152	24638351	28928.04	71	130.9024	519.3839	24.94812
17	4195394	20441338	25360.69	72	105.4853	412.2798	21.38020
18	3481433	16958349	21929.96	73	84.76324	326.0920	18.24047
19	2888764	14068189	18853.85	74	67.91396	256.9343	15.49936
20	2396890	11670091	16191.36	75	54.25036	201.6057	13.12280
21	1988705	9680352	13912.98	76	43.19942	157.4768	11.07416
22	1649947	8029505	11927.88	77	34.28140	122.3961	9.312598
23	1368850	6659886	10232.90	78	27.10052	94.60937	7.800206
24	1135618	5523618	8799.513	79	21.32957	72.69022	6.500769
25	942114.0	4580959	7598.361	80	16.70146	55.48169	5.383193
26	781565.4	3798933	6583.069	81	13.00106	42.04534	4.423807
27	648375.5	3150175	5739.804	82	10.05483	31.61882	3.604593
28	537860.2	2611986	5015.056	83	7.721765	23.58234	2.910968
29	446163.1	2165540	4392.873	84	5.887105	17.43207	2.330962
30	370075.6	1795219	3850.901	85	4.454160	12.76018	1.851083
31	306941.1	1488063	3376.332	86	3.340468	9.240215	1.455464
32	254558.4	1233316	2961.884	87	2.479589	6.613183	1.130500
33	211101.8	1022052	2603.215	88	1.820081	4.673413	.8667048
34	175048.8	846860.4	2289.322	89	1.319881	3.257625	.6553257
35	145143.8	701593.8	2018.651	90	.9445798	2.237211	.4881887
36	120336.1	581150.1	1781.428	91	.6657914	1.512048	.3573335
37	99758.74	481297.3	1574.090	92	.4612395	1.004937	.2562324
38	82692.92	398522.8	1394.270	93	.3138119	.6564865	.1798887
39	68539.13	329912.3	1237.016	94	.2096679	.4213320	.1237162
40	56802.31	273048.1	1100.500	95	.1375884	.2654664	.08343321
41	47070.65	225923.7	982.2076	96	.08855393	.1640514	.05508744
42	39001.55	186875.4	878.9780	97	.05581201	.09937053	.03554042
43	32311.08	154523.2	788.3506	98	.03444662	.05896948	.02241685
44	26763.89	127723.0	708.3937	99	.02083486	.03424697	.01384848
45	22163.93	105526.5	636.5366	100	.01232711	.01943107	.008363173
46	18350.12	87147.11	572.1146	101	.007125223	.01074922	.004932382
47	15187.87	71932.69	513.5973	102	.004012986	.005783750	.002833101
48	12566.63	59342.12	460.8332	103	.002197230	.003018613	.001581433
49	10394.16	48926.35	413.1823	104	.001169940	.001521171	.0008596213
50	8594.223	40312.73	370.4266	105	.0005987657	.0007359330	.0004486354
51	7103.130	33192.13	331.9347	106	.0002983882	.0003380820	.0002294195
52	5867.903	27308.38	296.9941	107	.0001416176	.0001433579	.0001123726
53	4844.940	22449.07	265.3300	108	.00006469241	.00005220039	.00005404353
54	3998.002	18438.05	236.6401	109	.00002767973	.00001149490	.00002533477

Table H (20.6)

Commutation Factors Based on Life Table 90CM

Interest at 20.6 Percent

Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$
0	100000000	480361246	1045583	**55**	3009.450	13686.74	189.9815
1	82142620	397830566	189523.7	**56**	2476.110	11200.99	168.7070
2	68062122	329743692	134921.1	**57**	2035.827	9156.493	149.5900
3	56408888	273321121	104737.2	**58**	1672.448	7476.227	132.3454
4	46756048	226556328	85444.74	**59**	1372.635	6096.523	116.7512
5	38757767	187792681	72474.13	**60**	1125.422	4964.726	102.6888
6	32128676	155659618	62794.57	**61**	921.7636	4037.251	90.08975
7	26634225	129022159	55660.21	**62**	754.1649	3278.012	78.89447
8	22079624	106939965	49990.96	**63**	616.3503	2657.165	68.97441
9	18304440	88633672	45903.26	**64**	503.0962	2150.081	60.17941
10	15175199	73457168	43022.20	**65**	410.1058	1736.448	52.39749
11	12581045	60875103	40773.80	**66**	333.8410	1399.500	45.54389
12	10430354	50443904	38909.44	**67**	271.3737	1125.405	39.54025
13	8646878	41796106	36880.46	**68**	220.2447	902.7729	34.27348
14	7167558	34627386	34316.78	**69**	178.4283	722.2467	29.64549
15	5940479	28685522	31260.99	**70**	144.2531	576.1449	25.56721
16	4922674	23761300	27845.83	**71**	116.3508	458.1631	21.96922
17	4078672	19681055	24374.59	**72**	93.60364	363.1230	18.80031
18	3378962	16300582	21041.81	**73**	75.09095	286.7700	16.01633
19	2799088	13500142	18058.49	**74**	60.06456	225.6055	13.58983
20	2318631	11180342	15480.60	**75**	47.90061	176.7528	11.48953
21	1920583	9258761	13278.27	**76**	38.07988	137.8536	9.682040
22	1590786	7667106	11362.61	**77**	30.16861	106.9816	8.130407
23	1317580	6348786	9729.631	**78**	23.80968	82.56903	6.800461
24	1091270	5256891	8350.968	**79**	18.70843	63.34347	5.659674
25	903822.1	4352546	7197.591	**80**	14.62476	48.27469	4.680173
26	748555.5	3603549	6224.298	**81**	11.36559	36.52856	3.840710
27	619961.1	2983222	5417.257	**82**	8.775411	27.42875	3.125088
28	513436.1	2469472	4724.792	**83**	6.728039	20.42650	2.520179
29	425196.7	2044007	4131.308	**84**	5.120977	15.07661	2.015195
30	352099.8	1691673	3615.194	**85**	3.868085	11.01945	1.598080
31	291547.7	1399921	3164.016	**86**	2.896121	7.967701	1.254774
32	241391.0	1158351	2770.649	**87**	2.146191	5.693893	.9732491
33	199850.3	958347.0	2430.788	**88**	1.572746	4.017723	.7450948
34	165444.1	792768.3	2133.850	**89**	1.138628	2.796358	.5625779
35	136952.4	655700.0	1878.222	**90**	.8135135	1.917534	.4185016
36	113356.4	542242.2	1654.556	**91**	.5724578	1.294027	.3058882
37	93816.79	448336.9	1459.390	**92**	.3959232	.8587281	.2190253
38	77638.50	370621.8	1290.408	**93**	.2689262	.5601177	.1535419
39	64243.11	306311.8	1142.877	**94**	.1793803	.3589325	.1054402
40	53153.65	253100.2	1015.014	**95**	.1175178	.2258036	.07100227
41	43974.06	209076.0	904.4035	**96**	.07551079	.1393261	.04680962
42	36375.37	172656.9	808.0376	**97**	.04751252	.08426351	.03015423
43	30085.42	142533.2	723.5762	**98**	.02927563	.04992731	.01899060
44	24879.01	117620.5	649.1829	**99**	.01767784	.02895090	.01171396
45	20568.85	97021.40	582.4367	**100**	.01044189	.01640083	.007063322
46	17001.27	79993.06	522.6960	**101**	.006025534	.009058917	.004159397
47	14048.12	65920.38	468.5208	**102**	.003388004	.004866767	.002385450
48	11604.31	54293.96	419.7531	**103**	.001851958	.002536143	.001329512
49	9582.284	44691.75	375.7842	**104**	.0009844606	.001276103	.0007215834
50	7909.801	36764.09	336.3978	**105**	.0005030032	.0006164501	.0003760145
51	6526.613	30221.43	300.9980	**106**	.0002502503	.0002827830	.0001919970
52	5382.700	24824.19	268.9174	**107**	.0001185740	.0001197438	.00009390674
53	4436.954	20374.08	239.8934	**108**	.00005407602	.00004354574	.00004510560
54	3655.264	16706.91	213.6393	**109**	.00002309896	.000009576682	.00002112616

Table H (20.8)

Commutation Factors Based on Life Table 90CM

Interest at 20.8 Percent

Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$
0	100000000	475755859	1042781	55	2747.310	12384.59	171.3145
1	82006623	393361820	187364.0	56	2256.685	10119.12	151.9077
2	67836937	325500213	132892.7	57	1852.347	8258.888	134.4979
3	56129175	269357423	102831.3	58	1519.198	6732.590	118.8192
4	46447174	222901561	83648.90	59	1244.793	5481.386	104.6646
5	38437985	184457745	70773.65	60	1018.915	4456.700	91.92145
6	31810835	152642566	61181.17	61	833.1483	3618.389	80.52335
7	26327079	126312290	54122.68	62	680.5334	2933.276	70.41193
8	21788867	104520887	48523.02	63	555.2533	2373.972	61.46711
9	18033491	86485570	44492.17	64	452.4754	1917.911	53.54988
10	14925817	71558468	41655.89	65	368.2309	1546.513	46.55622
11	12353807	59203660	39446.09	66	299.2570	1244.471	40.40705
12	10225005	48977827	37616.79	67	242.8582	999.1770	35.02939
13	8462608	40514319	35629.24	68	196.7754	800.2685	30.31958
14	7003199	33509985	33122.08	69	159.1511	639.2462	26.18786
15	5794648	27713986	30138.60	70	128.4551	509.1449	22.55291
16	4793879	22918600	26809.78	71	103.4370	404.2579	19.35137
17	3965383	18951687	23431.90	72	83.07678	319.9062	16.53629
18	3279669	15670552	20194.12	73	66.53572	252.2522	14.06726
19	2712337	12956905	17300.64	74	53.13320	198.1460	11.91883
20	2243051	10712723	14804.52	75	42.30279	155.0024	10.06230
21	1854902	8856857	12675.58	76	33.57406	120.7059	8.467230
22	1533840	7322180	10826.82	77	26.55487	93.53195	7.100221
23	1268310	6053157	9253.480	78	20.92294	72.07922	5.930461
24	1048724	5003832	7927.367	79	16.41296	55.21259	4.928738
25	867146.1	4136184	6819.789	80	12.80910	42.01460	4.070064
26	716991.0	3418771	5886.692	81	9.938078	31.74378	3.335372
27	592835.9	2825585	5114.261	82	7.660517	23.80008	2.710101
28	490158.9	2335126	4452.591	83	5.863534	17.69757	2.182441
29	405247.8	1929622	3886.439	84	4.455579	13.04282	1.742674
30	335024.8	1594375	3394.908	85	3.359911	9.518664	1.380029
31	276949.9	1317230	2965.932	86	2.511475	6.872235	1.082050
32	228924.9	1088136	2592.541	87	1.858065	4.903685	.8380983
33	189215.7	898774.9	2270.474	88	1.359350	3.454943	.6407220
34	156381.0	742266.7	1989.547	89	.9825055	2.401046	.4830880
35	129235.8	612921.5	1748.105	90	.7008069	1.643976	.3588599
36	106792.2	506033.8	1537.199	91	.4923313	1.107741	.2619211
37	88237.75	417712.8	1353.473	92	.3399424	.7339905	.1872724
38	72900.64	344740.3	1194.660	93	.2305196	.4780261	.1310902
39	60222.83	284454.8	1056.235	94	.1535076	.3058585	.08988905
40	49744.84	234655.7	936.4636	95	.1004013	.1921200	.06044031
41	41085.81	193523.0	833.0245	96	.06440579	.1183603	.03978685
42	33929.94	159552.3	743.0556	97	.04045799	.07147324	.02559155
43	28016.39	131500.3	664.3314	98	.02488759	.04228359	.01609260
44	23129.67	108339.3	595.1063	99	.01500328	.02448080	.009911277
45	19090.91	89220.26	533.0998	100	.008847418	.01384712	.005967218
46	15753.55	73441.62	477.6933	101	.005096984	.007636615	.003508568
47	12995.58	60423.32	427.5317	102	.002861159	.004096357	.002009117
48	10717.10	49685.80	382.4516	103	.001561383	.002131411	.001118050
49	8835.016	40832.41	341.8750	104	.0008286234	.001070831	.0006058905
50	7280.886	33535.09	305.5873	105	.0004226783	.0005165188	.0003152424
51	5997.730	27522.61	273.0266	106	.0002099396	.0002365994	.0001607269
52	4938.325	22570.95	243.5678	107	.00009930915	.0001000493	.00007849889
53	4063.916	18494.98	216.9599	108	.00004521526	.00003633693	.00003765718
54	3342.403	15141.69	192.9311	109	.00001928204	.000007980979	.00001762200

Table H (21.0)

Commutation Factors Based on Life Table 90CM

Interest at 21.0 Percent

Age x	D_x	N_x^o	M_x^-	Age x	D_x	N_x^o	M_x^-
0	100000000	471237903	1040040	**55**	2508.382	11208.83	154.5267
1	81871074	388980052	185263.6	**56**	2057.020	9143.804	136.8209
2	67612868	321342595	130923.0	**57**	1685.666	7450.963	120.9634
3	55851309	265477739	100983.3	**58**	1380.210	6064.302	106.7062
4	46140845	219328263	81910.15	**59**	1129.040	4929.447	93.85621
5	38121364	181201116	69129.39	**60**	922.6390	4001.582	82.30669
6	31496656	149700159	59623.04	**61**	753.1782	3243.737	71.99331
7	26023975	123673024	52639.50	**62**	614.1952	2625.409	62.85928
8	21502412	102168110	47108.45	**63**	500.2990	2121.460	54.79245
9	17766991	84399320	43133.57	**64**	407.0193	1711.215	47.66414
10	14680937	69717120	40341.30	**65**	330.6906	1377.680	41.37778
11	12131040	57585098	38169.38	**66**	268.3042	1106.879	35.85963
12	10024028	47560257	36374.41	**67**	217.3790	887.3200	31.04180
13	8282559	39276817	34427.39	**68**	175.8398	709.5740	26.82927
14	6842871	32432837	31975.41	**69**	141.9834	565.9213	23.13990
15	5652629	26778889	29062.41	**70**	114.4091	450.0459	19.89949
16	4668658	22108763	25817.61	**71**	91.97441	356.7822	17.05015
17	3855420	18251856	22530.42	**72**	73.74834	281.9021	14.54891
18	3183451	15066981	19384.79	**73**	58.96700	221.9440	12.35875
19	2628411	12437300	16578.30	**74**	47.01124	174.0719	10.45614
20	2170053	10266153	14161.22	**75**	37.36684	135.9623	8.814747
21	1791570	8473652	12103.11	**76**	29.60757	105.7177	7.406851
22	1479022	6993823	10318.81	**77**	23.37893	81.79371	6.202245
23	1220960	5772177	8802.832	**78**	18.39013	62.93794	5.173159
24	1007903	4763696	7527.183	**79**	14.40225	48.13759	4.293358
25	832015.4	3931200	6463.514	**80**	11.22131	36.57559	3.540441
26	686806.4	3243988	5568.890	**81**	8.691787	27.59279	2.897302
27	566939.5	2676714	4829.531	**82**	6.688771	20.65675	2.350853
28	467972.8	2208455	4197.238	**83**	5.111275	15.33716	1.890472
29	386265.6	1821945	3657.116	**84**	3.877534	11.28630	1.507412
30	318804.1	1502929	3188.960	**85**	2.919179	8.224419	1.192051
31	263105.3	1239639	2781.059	**86**	2.178428	5.928932	.9333526
32	217121.6	1022357	2426.599	**87**	1.609003	4.224254	.7219100
33	179163.1	843056.1	2121.366	**88**	1.175192	2.971780	.5511186
34	147828.2	695107.7	1855.564	**89**	.8479968	2.062165	.4149421
35	121965.6	573038.8	1627.497	**90**	.6038640	1.409821	.3078016
36	100618.1	472330.8	1428.605	**91**	.4235257	.9485278	.2243349
37	82998.89	389253.6	1255.631	**92**	.2919505	.6275419	.1601667
38	68459.03	320727.0	1106.358	**93**	.1976484	.4080770	.1119522
39	56460.16	264208.1	976.4649	**94**	.1314005	.2607039	.07665266
40	46559.75	217597.6	864.2603	**95**	.08580009	.1635061	.05146381
41	38391.58	179162.2	767.5168	**96**	.05494840	.1005773	.03382716
42	31652.56	147471.6	683.5105	**97**	.03446006	.06064136	.02172537
43	26092.72	121345.7	610.1253	**98**	.02116294	.03582020	.01364070
44	21505.93	99810.63	545.7016	**99**	.01273682	.02070677	.008388403
45	17721.36	82063.20	488.0913	**100**	.007498475	.01169438	.005042656
46	14599.24	67440.70	436.6980	**101**	.004312720	.006439475	.002960430
47	12023.45	55396.22	390.2467	**102**	.002416916	.003448902	.001692646
48	9899.022	45478.34	348.5700	**103**	.001316772	.001791790	.0009404960
49	8147.118	37314.28	311.1188	**104**	.0006976536	.0008988430	.0005088966
50	6702.895	30596.26	277.6816	**105**	.0003552828	.0004329150	.0002643706
51	5512.476	25070.23	247.7281	**106**	.0001761733	.0001980173	.0001345897
52	4531.281	20526.70	220.6730	**107**	.00008319872	.00008361903	.00006563872
53	3722.782	16792.88	196.2765	**108**	.00003781760	.00003033060	.00003144817
54	3056.774	13726.16	174.2813	**109**	.00001610066	.000006653163	.00001470349

Table H (21.2)

Commutation Factors Based on Life Table 90CM

Interest at 21.2 Percent

Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$
0	100000000	466804913	1037358	**55**	2290.577	10146.95	139.4242
1	81735974	384682801	183219.8	**56**	1875.307	8264.337	123.2680
2	67389907	317268386	129009.5	**57**	1534.222	6723.584	108.8220
3	55575273	261679633	99190.77	**58**	1254.136	5463.587	95.85544
4	45837038	215834021	80226.05	**59**	1024.216	4434.096	84.18793
5	37807867	178020418	67538.93	**60**	835.5969	3593.766	73.71853
6	31186092	146830067	58117.79	**61**	680.9975	2908.549	64.38508
7	25724852	121102091	51208.27	**62**	554.4175	2350.401	56.13258
8	21220185	99879436	45744.88	**63**	450.8613	1896.250	48.85631
9	17504860	82372804	41825.11	**64**	366.1939	1527.154	42.43719
10	14440468	67931094	39076.09	**65**	297.0302	1227.569	36.78559
11	11912647	56017481	36941.34	**66**	240.5963	984.7336	31.83283
12	9827324	46189361	35180.00	**67**	194.6085	788.1734	27.51577
13	8106629	38081869	33272.60	**68**	157.1608	629.3089	23.74731
14	6686469	31394316	30874.50	**69**	126.6914	501.1279	20.45232
15	5514317	25878713	28030.21	**70**	101.9185	397.9032	17.56306
16	4546907	21330376	24867.17	**71**	81.79793	314.9586	15.02670
17	3748681	17580249	21668.09	**72**	65.48024	248.4735	12.80386
18	3090208	14488659	18611.83	**73**	52.26968	195.3253	10.86071
19	2547215	11940214	15889.58	**74**	41.60306	152.9604	9.175447
20	2099546	9839610	13548.92	**75**	33.01358	119.2907	7.723963
21	1730500	8108210	11559.16	**76**	26.11511	92.61363	6.481016
22	1426248	6681184	9836.969	**77**	20.58715	71.54650	5.419297
23	1175451	5505072	8376.180	**78**	16.16736	54.96976	4.513774
24	968734.8	4535782	7148.994	**79**	12.64060	41.97976	3.740890
25	798362.5	3736958	6127.424	**80**	9.832496	31.84874	3.080562
26	657939.4	3078631	5269.627	**81**	7.603471	23.99070	2.517443
27	542214.3	2536097	4561.873	**82**	5.841601	17.93315	2.039773
28	446825.2	2088998	3957.606	**83**	4.456538	13.29498	1.638001
29	368201.7	1720563	3442.277	**84**	3.375255	9.768849	1.304259
30	303393.6	1416968	2996.348	**85**	2.536848	7.107993	1.029954
31	249974.0	1166819	2608.454	**86**	1.889991	5.116443	.8053055
32	205944.9	960721.8	2271.937	**87**	1.393658	3.639914	.6219962
33	169660.0	790931.0	1982.632	**88**	1.016228	2.556859	.4741736
34	139756.1	651061.2	1731.116	**89**	.7320807	1.771583	.3565052
35	115115.5	535848.3	1515.664	**90**	.5204592	1.209340	.2640792
36	94810.18	440953.3	1328.083	**91**	.3644266	.8124155	.1921945
37	78078.96	362800.7	1165.215	**92**	.2507970	.5366760	.1370217
38	64294.72	298442.5	1024.895	**93**	.1695076	.3484581	.09563445
39	52938.23	245449.2	902.9946	**94**	.1125059	.2222763	.06538338
40	43583.35	201818.3	797.8677	**95**	.07334138	.1391922	.04383262
41	35878.04	165899.4	707.3763	**96**	.04689203	.08548987	.02876818
42	29531.42	136332.5	628.9286	**97**	.02935910	.05146542	.01844843
43	24304.00	111997.6	560.5123	**98**	.01800054	.03035331	.01156564
44	19998.59	91971.87	500.5498	**99**	.01081567	.01751951	.007101535
45	16452.08	75495.59	447.0174	**100**	.006356938	.009879128	.004262563
46	13531.22	61942.82	399.3407	**101**	.003650136	.005431560	.002498645
47	11125.47	50797.90	356.3198	**102**	.002042218	.002904620	.001426438
48	9144.592	41635.88	317.7846	**103**	.001110795	.001506723	.0007913696
49	7513.785	34106.47	283.2134	**104**	.0005875514	.0007546988	.0004275553
50	6171.631	27920.91	252.3986	**105**	.0002987191	.0003629500	.0002217737
51	5067.187	22841.26	224.8398	**106**	.0001478807	.0001657757	.0001127363
52	4158.378	18671.65	199.9887	**107**	.00006972218	.00006990773	.00005490174
53	3410.777	15250.76	177.6167	**108**	.00003163960	.00002532466	.00002627077
54	2795.966	12445.69	157.4798	**109**	.00001344818	.000005547927	.00001227201

Table H (21.4)

Commutation Factors Based on Life Table 90CM

Interest at 21.4 Percent

Age x	D_x	N^o_x	M_x	Age x	D_x	N^o_x	M_x
0	100000000	462454519	1034733	**55**	2091.998	9187.684	125.8338
1	81601318	380467698	181230.5	**56**	1709.908	7471.116	111.0891
2	67168048	313275224	127149.8	**57**	1396.601	6068.570	97.92709
3	55301053	257960757	97451.40	**58**	1139.758	4923.485	86.13242
4	45535728	212416512	78594.32	**59**	929.2738	3989.425	75.53689
5	37497460	174913363	65999.98	**60**	756.8901	3228.248	66.04506
6	30879094	144030052	56663.15	**61**	615.8365	2608.596	57.59705
7	25429652	118597312	49826.74	**62**	500.5423	2104.685	50.13974
8	20942120	97652755	44430.07	**63**	406.3785	1695.342	43.57542
9	17247019	80403991	40564.54	**64**	329.5208	1363.209	37.79393
10	14204325	66198443	37858.03	**65**	266.8433	1094.071	32.71212
11	11698537	54498959	35759.75	**66**	215.7887	876.2740	28.26601
12	9634795	44863383	34031.36	**67**	174.2551	700.2714	24.39696
13	7934717	36927822	32162.72	**68**	140.4920	558.2565	21.02515
14	6533892	30392871	29817.22	**69**	113.0677	443.8593	18.08182
15	5379609	25012007	27039.90	**70**	90.80892	351.8866	15.50519
16	4428524	20582091	23956.43	**71**	72.76148	278.1052	13.24698
17	3645065	16935619	20842.97	**72**	58.15050	219.0622	11.27118
18	2999843	13934435	17873.40	**73**	46.34223	171.9412	9.546822
19	2468655	11464588	15232.71	**74**	36.82445	134.4424	8.053787
20	2031440	9432124	12965.94	**75**	29.17344	104.6891	6.769979
21	1671607	7759648	11042.16	**76**	23.03938	81.15395	5.672431
22	1375440	6383457	9379.813	**77**	18.13256	62.59864	4.736454
23	1131710	5251112	7972.112	**78**	14.21628	48.02239	3.939490
24	931149.3	4319429	6791.473	**79**	11.09682	36.61884	3.260384
25	766122.9	3552863	5810.270	**80**	8.617443	27.73977	2.681133
26	630330.2	2922161	4987.725	**81**	6.652892	20.86413	2.187969
27	518605.6	2403250	4310.176	**82**	5.102869	15.57262	1.770328
28	426665.8	1976323	3732.650	**83**	3.886548	11.52767	1.419626
29	351010.3	1625091	3240.938	**84**	2.938712	8.457597	1.128786
30	288751.6	1336147	2816.146	**85**	2.205103	6.144703	.8901364
31	237518.2	1098462	2447.247	**86**	1.640129	4.416441	.6950109
32	195360.6	902957.4	2127.736	**87**	1.207420	3.137224	.5360541
33	160675.3	742158.1	1853.505	**88**	.8789762	2.200446	.4080807
34	132137.0	609913.6	1615.485	**89**	.6321629	1.522348	.3063804
35	108660.4	501161.3	1411.931	**90**	.4486841	1.037643	.2266286
36	89346.30	411735.0	1235.000	**91**	.3136519	.6960209	.1647035
37	73458.08	338207.7	1081.632	**92**	.2154984	.4590905	.1172531
38	60389.96	277758.1	949.7153	**93**	.1454102	.2976298	.08171741
39	49641.26	228065.2	835.3032	**94**	.09635299	.1895645	.05578620
40	40801.67	187219.0	736.7970	**95**	.06270796	.1185264	.03734332
41	33532.82	153648.0	652.1443	**96**	.04002733	.07268571	.02447259
42	27555.58	126059.3	578.8791	**97**	.02501983	.04369008	.01567015
43	22640.54	103390.0	515.0878	**98**	.01531479	.02572798	.009809003
44	18599.12	84765.64	459.2710	**99**	.009186769	.01482702	.006013787
45	15275.59	69467.59	409.5217	**100**	.005390652	.008348017	.003604177
46	12542.90	56904.71	365.2874	**101**	.003090198	.004582715	.002109497
47	10295.88	46590.84	325.4385	**102**	.001726089	.002446936	.001202445
48	8448.763	38125.98	289.8033	**103**	.0009373008	.001267376	.0006660823
49	6930.610	31180.95	257.8865	**104**	.0004949655	.0006338552	.0003593205
50	5683.248	25484.88	229.4845	**105**	.0002512326	.0003043816	.0001860949
51	4658.515	20814.91	204.1254	**106**	.0001241677	.0001388247	.00009445917
52	3816.704	16987.89	181.2956	**107**	.00005844559	.00005846204	.00004593472
53	3125.373	13853.25	160.7770	**108**	.00002647865	.00002115122	.00002195228
54	2557.786	11287.14	142.3390	**109**	.00001123601	.000004627681	.00001024569

Table H (21.6)

Commutation Factors Based on Life Table 90CM

Interest at 21.6 Percent

Age x	D_x	N_x^o	M_x^-	Age x	D_x	N_x^o	M_x^-
0	100000000	458184436	1032162	**55**	1910.920	8320.924	113.6001
1	81467105	376332462	179293.5	**56**	1559.333	6755.517	100.1418
2	66947282	309360834	125341.8	**57**	1271.522	5478.583	88.14771
3	55028635	254318851	95763.01	**58**	1035.975	4437.766	77.41735
4	45236889	209073501	77012.76	**59**	843.2674	3590.156	67.79377
5	37190105	171877754	64510.37	**60**	685.7085	2900.563	59.18683
6	30575617	141297961	55256.95	**61**	557.0026	2340.109	51.53899
7	25138317	116156592	48492.76	**62**	451.9785	1885.089	44.79913
8	20668147	95486040	43161.88	**63**	366.3471	1516.070	38.87611
9	16993390	78490929	39349.75	**64**	296.5719	1217.147	33.66801
10	13972423	64517304	36685.02	**65**	239.7665	975.3185	29.09772
11	11488618	53027756	34622.54	**66**	193.5735	779.9435	25.10573
12	9446346	43580645	32926.41	**67**	156.0587	622.3198	21.63758
13	7766724	35813094	31095.69	**68**	125.6144	495.3438	18.62011
14	6385038	29427021	28801.55	**69**	100.9279	393.2292	15.99042
15	5248406	24177391	26089.53	**70**	80.92568	311.2664	13.69214
16	4313410	19862624	23083.49	**71**	64.73579	245.6231	11.68120
17	3544478	16316779	20053.21	**72**	51.65133	193.1791	9.924642
18	2912262	13403215	17167.73	**73**	41.09511	151.3933	8.394144
19	2392640	11009419	14606.05	**74**	32.60127	118.1951	7.071142
20	1965651	9042777	12410.70	**75**	25.78523	91.89731	5.935411
21	1614810	7427128	10550.61	**76**	20.33009	71.12979	4.966052
22	1326521	6099883	8945.939	**77**	15.97397	54.78339	4.140754
23	1089664	5009606	7589.313	**78**	12.50330	41.96350	3.439187
24	895080.3	4114014	6453.381	**79**	9.743662	31.95051	2.842352
25	735235.1	3378353	5510.887	**80**	7.554180	24.16698	2.334113
26	603922.3	2774075	4722.091	**81**	5.822433	18.14960	1.902119
27	496061.1	2277721	4073.410	**82**	4.458549	13.52623	1.536883
28	407446.8	1870025	3521.401	**83**	3.390223	9.997837	1.230690
29	334647.9	1535165	3052.186	**84**	2.559213	7.324224	.9771802
30	274838.6	1260144	2647.497	**85**	1.917182	5.313325	.7695037
31	225702.0	1034284	2296.633	**86**	1.423632	3.813195	.5999818
32	185336.3	848810.6	1993.243	**87**	1.046317	2.704661	.4621098
33	152180.1	696513.2	1733.276	**88**	.7604435	1.894211	.3512940
34	124944.8	571466.7	1508.009	**89**	.5460143	1.308521	.2633737
35	102577.1	468802.8	1315.677	**90**	.3869018	.8905578	.1945413
36	84205.53	384522.0	1148.776	**91**	.2700183	.5964608	.1411827
37	69117.61	315339.2	1004.339	**92**	.1852143	.3928264	.1003638
38	56728.20	258555.0	880.3098	**93**	.1247700	.2542842	.06984463
39	46554.55	211952.0	772.9149	**94**	.08254024	.1617106	.04761074
40	38201.68	173708.7	680.6025	**95**	.05363006	.1009564	.03182349
41	31344.37	142328.6	601.4029	**96**	.03417648	.06181629	.02082417
42	25714.86	116582.8	532.9701	**97**	.02132751	.03709970	.01331397
43	21093.40	95462.58	473.4843	**98**	.01303323	.02181356	.008321500
44	17299.65	78139.48	421.5204	**99**	.007805287	.01255185	.005094087
45	14184.95	63933.67	375.2813	**100**	.004572487	.007056199	.003048348
46	11628.21	52286.93	334.2357	**101**	.002616873	.003867629	.001781465
47	9529.358	42740.91	297.3202	**102**	.001459300	.002061962	.001013916
48	7806.898	34919.14	264.3625	**103**	.0007911257	.001066358	.0005607924
49	6393.548	28512.30	234.8924	**104**	.0004170869	.0005325159	.0003020635
50	5234.223	23266.26	208.7107	**105**	.0002113551	.0002553389	.0001562019
51	4283.396	18972.33	185.3726	**106**	.0001042870	.0001162895	.00007916852
52	3503.598	15459.27	164.3967	**107**	.00004900707	.00004890475	.00003844364
53	2864.262	12586.51	145.5754	**108**	.00002216603	.00001767081	.00001834913
54	2340.239	10238.65	128.6903	**109**	.000009390512	.000003861230	.000008556486

Table H (21.8)

Commutation Factors Based on Life Table 90CM

Interest at 21.8 Percent

Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\overline{M}_x$
0	1000000000	4539924630	10296431	**55**	17457.75	75375.69	1025.846
1	813333333	3722748932	1774066	**56**	14222.34	61097.96	902.9844
2	667276027	3055230240	1235834	**57**	11578.23	49470.45	793.6703
3	547580027	2507517392	941235.4	**58**	9417.894	40008.53	696.0341
4	449404975	2058028358	754793.2	**59**	7653.432	32315.69	608.6124
5	368857688	1689114713	630680.5	**60**	6213.220	26067.27	530.5543
6	302756129	1386317236	538971.5	**61**	5038.726	20997.33	461.3085
7	248507900	1137779161	472042.9	**62**	4081.948	16887.91	400.3839
8	203981990	933773429	419382.9	**63**	3303.154	13560.66	346.9310
9	167438998	766317480	381787.4	**64**	2669.637	10869.86	300.0072
10	137446784	628858867	355550.8	**65**	2154.751	8696.577	258.8975
11	112828011	516021716	335277.2	**66**	1736.764	6943.650	223.0486
12	92618826	423395385	318632.2	**67**	1397.877	5531.754	191.9549
13	76025556	347361743	300695.7	**68**	1123.329	4396.249	164.9464
14	62398120	284953505	278255.9	**69**	901.0837	3484.570	141.4473
15	51206103	233735462	251772.1	**70**	721.3174	2754.009	120.9435
16	42014709	191707540	222465.4	**71**	576.0641	2169.869	103.0326
17	34468240	157226003	192970.9	**72**	458.8747	1703.952	87.41313
18	28273764	128939597	164931.9	**73**	364.4929	1333.334	73.82612
19	23190862	105737531	140080.2	**74**	288.6820	1039.365	62.10046
20	19020943	86707001	118817.3	**75**	227.9515	806.8827	52.05109
21	15600320	71098572	100831.2	**76**	179.4308	623.5912	43.48793
22	12794176	58297411	85340.33	**77**	140.7527	479.5568	36.20935
23	10492460	47799057	72265.49	**78**	109.9905	366.7813	30.03215
24	8604643	39189485	61335.63	**79**	85.57341	278.8425	24.78574
25	7056404	32129000	52281.89	**80**	66.23542	210.5961	20.32546
26	5786614	26338975	44717.05	**81**	50.96755	157.9221	16.54052
27	4745314	21590861	38506.18	**82**	38.96450	117.5173	13.34574
28	3891230	17697252	33229.57	**83**	29.57945	86.73225	10.67182
29	3190733	14504500	28751.77	**84**	22.29228	63.44348	8.461600
30	2616173	11886589	24896.07	**85**	16.67238	45.95610	6.653953
31	2144916	9740169	21558.70	**86**	12.36000	32.93194	5.180833
32	1758417	7980454	18677.63	**87**	9.069223	23.32344	3.984712
33	1441469	6537873	16212.97	**88**	6.580520	16.31018	3.024900
34	1181550	5355362	14080.79	**89**	4.717191	11.25022	2.264642
35	968434.8	4386108	12263.33	**90**	3.337079	7.645236	1.670418
36	793682.7	3591715	10688.78	**91**	2.325119	5.112775	1.210534
37	650401.2	2940701	9328.396	**92**	1.592256	3.362164	.8593038
38	532939.5	2407235	8162.133	**93**	1.070865	2.173096	.5971305
39	436643.8	1970137	7153.948	**94**	.7072560	1.379868	.4064447
40	357712.3	1612035	6288.774	**95**	.4587811	.8601429	.2712700
41	293020.1	1318680	5547.716	**96**	.2918844	.5258669	.1772454
42	239998.3	1078394	4908.452	**97**	.1818486	.3151214	.1131521
43	196542.7	881601.1	4353.679	**98**	.1109451	.1849984	.07061544
44	160928.8	720454.1	3869.851	**99**	.06633325	.1062878	.04316251
45	131737.9	588522.4	3440.034	**100**	.03879548	.05965967	.02578968
46	107815.7	480534.9	3059.120	**101**	.02216652	.03265051	.01504871
47	88210.26	392170.5	2717.096	**102**	.01234087	.01738052	.008551920
48	72147.33	319885.7	2412.243	**103**	.006679332	.008974811	.004722823
49	58988.86	260774.1	2140.097	**104**	.003515607	.004475081	.002540040
50	48213.26	212452.1	1898.716	**105**	.001778577	.002142604	.001311490
51	39390.26	172964.9	1683.904	**106**	.0008761465	.0009744087	.0006637254
52	32166.31	140711.7	1491.152	**107**	.0004110469	.0004092192	.0003218371
53	26253.42	114380.5	1318.483	**108**	.0001856123	.0001476746	.0001534193
54	21415.08	92895.65	1163.831	**109**	.00007850449	.00003222680	.00007147905

Table H (22.0)

Commutation Factors Based on Life Table 90CM

Interest at 22.0 Percent

Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$	Age x	D_x	$\overset{o}{N}_x$	$\bar{M}_x$
0	1000000000	4498764797	10271745	55	15951.38	68294.34	926.6292
1	812000000	3682928731	1755679	56	12973.84	55269.96	814.4517
2	665090030	3017596831	1218727	57	10544.53	44680.55	714.8074
3	544891423	2472573239	925310.0	58	8563.008	36077.52	625.9538
4	446465296	2026024434	739920.4	59	6947.303	29094.44	546.5263
5	365844161	1660124773	616710.7	60	5630.723	23431.82	475.7225
6	299790378	1360293453	525818.3	61	4558.854	18844.72	413.0149
7	245670157	1114593466	459594.3	62	3687.142	15132.77	357.9333
8	201322116	913247917	407574.0	63	2978.782	12132.25	309.6861
9	164984724	748246491	370496.2	64	2403.530	9709.675	267.4015
10	135210108	613024747	344663.3	65	1936.787	7756.229	230.4170
11	110810003	502205767	324734.3	66	1558.523	6183.202	198.2182
12	90813155	411385254	308399.1	67	1252.359	4918.284	170.3362
13	74421180	336956158	290825.3	68	1004.741	3902.652	146.1571
14	60981192	275965078	268875.3	69	804.6364	3088.555	125.1544
15	49961284	225992144	243012.0	70	643.0555	2437.258	106.8587
16	40926130	185053143	214438.9	71	512.7201	1917.351	90.90295
17	33520144	151520067	185729.8	72	407.7473	1503.346	77.01124
18	27450981	124056812	158482.2	73	323.3504	1174.561	64.94702
19	22479083	101566869	134371.5	74	255.6770	914.2018	54.55259
20	18406924	83150668	113776.5	75	201.5588	708.6367	45.65874
21	15071973	68070861	96383.82	76	158.3958	546.8327	38.09264
22	12340603	55723521	81428.68	77	124.0484	419.8922	31.67209
23	10103895	45613949	68826.68	78	96.77803	320.6637	26.23201
24	8272406	37336805	58309.36	79	75.17060	243.4153	21.61923
25	6772825	30560062	49611.63	80	58.08806	183.5636	17.70406
26	5544960	25011834	42356.17	81	44.62496	137.4446	14.38715
27	4539691	20469464	36409.07	82	34.05968	102.1258	11.59200
28	3716514	16750678	31364.84	83	25.81363	75.26011	9.256405
29	3042473	13706280	27091.25	84	19.42231	54.96960	7.328998
30	2490520	11214105	23417.43	85	14.50212	39.75858	5.755237
31	2038550	9174124	20242.69	86	10.73346	28.44835	4.474821
32	1668478	7504414	17506.52	87	7.862830	20.11798	3.436874
33	1365499	6137862	15169.64	88	5.695823	14.04760	2.605351
34	1117443	5019510	13151.33	89	4.076310	9.675089	1.947791
35	914389.9	4104346	11433.75	90	2.878974	6.564983	1.434678
36	748161.5	3355515	9948.169	91	2.002645	4.383754	1.038219
37	612092.7	2742845	8666.760	92	1.369175	2.878410	.7359246
38	500727.3	2241624	7570.001	93	.9193238	1.857611	.5106493
39	409579.5	1831618	6623.453	94	.6061745	1.177752	.3470691
40	334990.3	1496263	5812.505	95	.3925672	.7330360	.2312993
41	273957.5	1221993	5119.032	96	.2493485	.4474736	.1509044
42	224017.2	997706.6	4521.797	97	.1550934	.2677348	.09619174
43	183154.5	814319.0	4004.348	98	.09446674	.1569386	.05994025
44	149720.8	664395.2	3553.812	99	.05638837	.09002853	.03658210
45	122362.0	541853.3	3154.225	100	.03292509	.05045600	.02182477
46	99978.17	441715.9	2800.683	101	.01878152	.02757135	.01271582
47	81663.80	359909.3	2483.756	102	.01043918	.01465441	.007215213
48	66683.47	293098.8	2201.736	103	.005640806	.007555657	.003978562
49	54432.14	238553.4	1950.387	104	.002964121	.003761790	.002136527
50	44416.00	194037.2	1727.816	105	.001497117	.001798428	.001101463
51	36228.40	157719.7	1530.069	106	.0007362872	.0008167116	.0005566106
52	29535.82	128104.1	1352.920	107	.0003448652	.0003425220	.0002695104
53	24066.96	103965.8	1194.489	108	.0001554720	.0001234478	.0001283135
54	19599.39	84302.57	1052.822	109	.00006564889	.00002690528	.00005972973