

Section 3

Table D

Factors for the Remainder Interest in a Unitrust Postponed for a Term of Years

| Years | Adjusted Payout Rate | | | | | | | | | |
|-------|----------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | 2.2% | 2.4% | 2.6% | 2.8% | 3.0% | 3.2% | 3.4% | 3.6% | 3.8% | 4.0% |
| 1 | .978000 | .976000 | .974000 | .972000 | .970000 | .968000 | .966000 | .964000 | .962000 | .960000 |
| 2 | .956484 | .952576 | .948676 | .944784 | .940900 | .937024 | .933156 | .929296 | .925444 | .921600 |
| 3 | .935441 | .929714 | .924010 | .918330 | .912673 | .907039 | .901429 | .895841 | .890277 | .884736 |
| 4 | .914862 | .907401 | .899986 | .892617 | .885293 | .878014 | .870780 | .863591 | .856447 | .849347 |
| 5 | .894735 | .885623 | .876587 | .867624 | .858734 | .849918 | .841174 | .832502 | .823902 | .815373 |
| 6 | .875051 | .864368 | .853795 | .843330 | .832972 | .822720 | .812574 | .802532 | .792593 | .782758 |
| 7 | .855799 | .843624 | .831597 | .819717 | .807983 | .796393 | .784946 | .773641 | .762475 | .751447 |
| 8 | .836972 | .823377 | .809975 | .796765 | .783743 | .770909 | .758258 | .745790 | .733501 | .721390 |
| 9 | .818558 | .803616 | .788916 | .774455 | .760231 | .746239 | .732477 | .718941 | .705628 | .692534 |
| 10 | .800550 | .784329 | .768404 | .752771 | .737424 | .722360 | .707573 | .693059 | .678814 | .664833 |
| 11 | .782938 | .765505 | .748425 | .731693 | .715301 | .699244 | .683516 | .668109 | .653019 | .638239 |
| 12 | .765713 | .747133 | .728966 | .711206 | .693842 | .676868 | .660276 | .644057 | .628204 | .612710 |
| 13 | .748868 | .729202 | .710013 | .691292 | .673027 | .655209 | .637827 | .620871 | .604332 | .588201 |
| 14 | .732393 | .711701 | .691553 | .671936 | .652836 | .634242 | .616141 | .598520 | .581368 | .564673 |
| 15 | .716280 | .694620 | .673573 | .653121 | .633251 | .613946 | .595192 | .576973 | .559276 | .542086 |
| 16 | .700522 | .677949 | .656060 | .634834 | .614254 | .594300 | .574955 | .556202 | .538023 | .520403 |
| 17 | .685110 | .661678 | .639002 | .617059 | .595826 | .575282 | .555407 | .536179 | .517578 | .499587 |
| 18 | .670038 | .645798 | .622388 | .599781 | .577951 | .556873 | .536523 | .516876 | .497911 | .479603 |
| 19 | .655297 | .630299 | .606206 | .582987 | .560613 | .539053 | .518281 | .498269 | .478990 | .460419 |
| 20 | .640881 | .615172 | .590445 | .566664 | .543794 | .521804 | .500660 | .480331 | .460788 | .442002 |

| Years | Adjusted Payout Rate | | | | | | | | | |
|-------|----------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | 4.2% | 4.4% | 4.6% | 4.8% | 5.0% | 5.2% | 5.4% | 5.6% | 5.8% | 6.0% |
| 1 | .958000 | .956000 | .954000 | .952000 | .950000 | .948000 | .946000 | .944000 | .942000 | .940000 |
| 2 | .917764 | .913936 | .910116 | .906304 | .902500 | .898704 | .894916 | .891136 | .887364 | .883600 |
| 3 | .879218 | .873723 | .868251 | .862801 | .857375 | .851971 | .846591 | .841232 | .835897 | .830584 |
| 4 | .842291 | .835279 | .828311 | .821387 | .814506 | .807669 | .800875 | .794123 | .787415 | .780749 |
| 5 | .806915 | .798527 | .790209 | .781960 | .773781 | .765670 | .757627 | .749652 | .741745 | .733904 |
| 6 | .773024 | .763392 | .753859 | .744426 | .735092 | .725855 | .716716 | .707672 | .698724 | .689870 |
| 7 | .740557 | .729802 | .719182 | .708694 | .698337 | .688111 | .678013 | .668042 | .658198 | .648478 |
| 8 | .709454 | .697691 | .686099 | .674677 | .663420 | .652329 | .641400 | .630632 | .620022 | .609569 |
| 9 | .679657 | .666993 | .654539 | .642292 | .630249 | .618408 | .606765 | .595317 | .584061 | .572995 |
| 10 | .651111 | .637645 | .624430 | .611462 | .598737 | .586251 | .573999 | .561979 | .550185 | .538615 |
| 11 | .623764 | .609589 | .595706 | .582112 | .568800 | .555766 | .543003 | .530508 | .518275 | .506298 |
| 12 | .597566 | .582767 | .568304 | .554170 | .540360 | .526866 | .513681 | .500800 | .488215 | .475920 |
| 13 | .572469 | .557125 | .542162 | .527570 | .513342 | .499469 | .485942 | .472755 | .459898 | .447365 |
| 14 | .548425 | .532611 | .517222 | .502247 | .487675 | .473496 | .459701 | .446281 | .433224 | .420523 |
| 15 | .525391 | .509177 | .493430 | .478139 | .463291 | .448875 | .434878 | .421289 | .408097 | .395292 |
| 16 | .503325 | .486773 | .470732 | .455188 | .440127 | .425533 | .411394 | .397697 | .384427 | .371574 |
| 17 | .482185 | .465355 | .449079 | .433339 | .418120 | .403405 | .389179 | .375426 | .362131 | .349280 |
| 18 | .461933 | .444879 | .428421 | .412539 | .397214 | .382428 | .368163 | .354402 | .341127 | .328323 |
| 19 | .442532 | .425304 | .408714 | .392737 | .377354 | .362542 | .348282 | .334555 | .321342 | .308624 |
| 20 | .423946 | .406591 | .389913 | .373886 | .358486 | .343690 | .329475 | .315820 | .302704 | .290106 |

Table D**Section 3**

Factors for the Remainder Interest in a Unitrust Postponed for a Term of Years

| Years | Adjusted Payout Rate | | | | | | | | | |
|-------|----------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | 6.2% | 6.4% | 6.6% | 6.8% | 7.0% | 7.2% | 7.4% | 7.6% | 7.8% | 8.0% |
| 1 | .938000 | .936000 | .934000 | .932000 | .930000 | .928000 | .926000 | .924000 | .922000 | .920000 |
| 2 | .879844 | .876096 | .872356 | .868624 | .864900 | .861184 | .857476 | .853776 | .850084 | .846400 |
| 3 | .825294 | .820026 | .814781 | .809558 | .804357 | .799179 | .794023 | .788889 | .783777 | .778688 |
| 4 | .774125 | .767544 | .761005 | .754508 | .748052 | .741638 | .735265 | .728933 | .722643 | .716393 |
| 5 | .726130 | .718421 | .710779 | .703201 | .695688 | .688240 | .680855 | .673535 | .666277 | .659082 |
| 6 | .681110 | .672442 | .663867 | .655383 | .646990 | .638687 | .630472 | .622346 | .614307 | .606355 |
| 7 | .638881 | .629406 | .620052 | .610817 | .601701 | .592701 | .583817 | .575048 | .566391 | .557847 |
| 8 | .599270 | .589124 | .579129 | .569282 | .559582 | .550027 | .540615 | .531344 | .522213 | .513219 |
| 9 | .562115 | .551420 | .540906 | .530571 | .520411 | .510425 | .500609 | .490962 | .481480 | .472161 |
| 10 | .527264 | .516129 | .505206 | .494492 | .483982 | .473674 | .463564 | .453649 | .443925 | .434388 |
| 11 | .494574 | .483097 | .471863 | .460866 | .450104 | .439570 | .429260 | .419171 | .409298 | .399637 |
| 12 | .463910 | .452179 | .440720 | .429527 | .418596 | .407921 | .397495 | .387314 | .377373 | .367666 |
| 13 | .435148 | .423239 | .411632 | .400320 | .389295 | .378550 | .368081 | .357879 | .347938 | .338253 |
| 14 | .408169 | .396152 | .384465 | .373098 | .362044 | .351295 | .340843 | .330680 | .320799 | .311193 |
| 15 | .382862 | .370798 | .359090 | .347727 | .336701 | .326002 | .315620 | .305548 | .295777 | .286297 |
| 16 | .359125 | .347067 | .335390 | .324082 | .313132 | .302529 | .292264 | .282326 | .272706 | .263394 |
| 17 | .336859 | .324855 | .313254 | .302044 | .291213 | .280747 | .270637 | .260870 | .251435 | .242322 |
| 18 | .315974 | .304064 | .292579 | .281505 | .270828 | .260533 | .250610 | .241044 | .231823 | .222936 |
| 19 | .296383 | .284604 | .273269 | .262363 | .251870 | .241775 | .232065 | .222724 | .213741 | .205101 |
| 20 | .278008 | .266389 | .255233 | .244522 | .234239 | .224367 | .214892 | .205797 | .197069 | .188693 |

| Years | Adjusted Payout Rate | | | | | | | | | |
|-------|----------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | 8.2% | 8.4% | 8.6% | 8.8% | 9.0% | 9.2% | 9.4% | 9.6% | 9.8% | 10.0% |
| 1 | .918000 | .916000 | .914000 | .912000 | .910000 | .908000 | .906000 | .904000 | .902000 | .900000 |
| 2 | .842724 | .839056 | .835396 | .831744 | .828100 | .824464 | .820836 | .817216 | .813604 | .810000 |
| 3 | .773621 | .768575 | .763552 | .758551 | .753571 | .748613 | .743677 | .738763 | .733871 | .729000 |
| 4 | .710184 | .704015 | .697886 | .691798 | .685750 | .679741 | .673772 | .667842 | .661951 | .656100 |
| 5 | .651949 | .644878 | .637868 | .630920 | .624032 | .617205 | .610437 | .603729 | .597080 | .590490 |
| 6 | .598489 | .590708 | .583012 | .575399 | .567869 | .560422 | .553056 | .545771 | .538566 | .531441 |
| 7 | .549413 | .541089 | .532873 | .524764 | .516761 | .508863 | .501069 | .493377 | .485787 | .478297 |
| 8 | .504361 | .495637 | .487046 | .478585 | .470253 | .462048 | .453968 | .446013 | .438180 | .430467 |
| 9 | .463003 | .454004 | .445160 | .436469 | .427930 | .419539 | .411295 | .403196 | .395238 | .387420 |
| 10 | .425037 | .415867 | .406876 | .398060 | .389416 | .380942 | .372634 | .364489 | .356505 | .348678 |
| 11 | .390184 | .380934 | .371885 | .363031 | .354369 | .345895 | .337606 | .329498 | .321567 | .313811 |
| 12 | .358189 | .348936 | .339902 | .331084 | .322475 | .314073 | .305871 | .297866 | .290054 | .282430 |
| 13 | .328817 | .319625 | .310671 | .301949 | .293453 | .285178 | .277119 | .269271 | .261628 | .254187 |
| 14 | .301854 | .292777 | .283953 | .275377 | .267042 | .258942 | .251070 | .243421 | .235989 | .228768 |
| 15 | .277102 | .268184 | .259533 | .251144 | .243008 | .235119 | .227469 | .220053 | .212862 | .205891 |
| 16 | .254380 | .245656 | .237213 | .229043 | .221137 | .213488 | .206087 | .198928 | .192001 | .185302 |
| 17 | .233521 | .225021 | .216813 | .208887 | .201235 | .193847 | .186715 | .179830 | .173185 | .166772 |
| 18 | .214372 | .206119 | .198167 | .190505 | .183124 | .176013 | .169164 | .162567 | .156213 | .150095 |
| 19 | .196794 | .188805 | .181125 | .173741 | .166643 | .159820 | .153262 | .146960 | .140904 | .135085 |
| 20 | .180657 | .172946 | .165548 | .158452 | .151645 | .145117 | .138856 | .132852 | .127096 | .121577 |

Section 3

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Factors for the Remainder Interest in a Unitrust Postponed for a Term of Years

| Years | Adjusted Payout Rate | | | | | | | | | |
|-------|----------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | 10.2% | 10.4% | 10.6% | 10.8% | 11.0% | 11.2% | 11.4% | 11.6% | 11.8% | 12.0% |
| 1 | .898000 | .896000 | .894000 | .892000 | .890000 | .888000 | .886000 | .884000 | .882000 | .880000 |
| 2 | .806404 | .802816 | .799236 | .795664 | .792100 | .788544 | .784996 | .781456 | .777924 | .774400 |
| 3 | .724151 | .719323 | .714517 | .709732 | .704969 | .700227 | .695506 | .690807 | .686129 | .681472 |
| 4 | .650287 | .644514 | .638778 | .633081 | .627422 | .621802 | .616219 | .610673 | .605166 | .599695 |
| 5 | .583958 | .577484 | .571068 | .564708 | .558406 | .552160 | .545970 | .539835 | .533756 | .527732 |
| 6 | .524394 | .517426 | .510535 | .503720 | .496981 | .490318 | .483729 | .477214 | .470773 | .464404 |
| 7 | .470906 | .463613 | .456418 | .449318 | .442313 | .435402 | .428584 | .421858 | .415222 | .408676 |
| 8 | .422874 | .415398 | .408038 | .400792 | .393659 | .386637 | .379726 | .372922 | .366226 | .359635 |
| 9 | .379741 | .372196 | .364786 | .357506 | .350356 | .343334 | .336437 | .329663 | .323011 | .316478 |
| 10 | .341007 | .333488 | .326118 | .318896 | .311817 | .304881 | .298083 | .291422 | .284896 | .278501 |
| 11 | .306224 | .298805 | .291550 | .284455 | .277517 | .270734 | .264102 | .257617 | .251278 | .245081 |
| 12 | .274989 | .267729 | .260645 | .253734 | .246990 | .240412 | .233994 | .227734 | .221627 | .215671 |
| 13 | .246941 | .239886 | .233017 | .226331 | .219821 | .213486 | .207319 | .201317 | .195475 | .189791 |
| 14 | .221753 | .214937 | .208317 | .201887 | .195641 | .189575 | .183684 | .177964 | .172409 | .167016 |
| 15 | .199134 | .192584 | .186236 | .180083 | .174121 | .168343 | .162744 | .157320 | .152065 | .146974 |
| 16 | .178822 | .172555 | .166495 | .160634 | .154967 | .149488 | .144191 | .139071 | .134121 | .129337 |
| 17 | .160582 | .154609 | .148846 | .143286 | .137921 | .132746 | .127754 | .122939 | .118295 | .113817 |
| 18 | .144203 | .138530 | .133069 | .127811 | .122750 | .117878 | .113190 | .108678 | .104336 | .100159 |
| 19 | .129494 | .124123 | .118963 | .114007 | .109247 | .104676 | .100286 | .096071 | .092024 | .088140 |
| 20 | .116286 | .111214 | .106353 | .101694 | .097230 | .092952 | .088853 | .084927 | .081166 | .077563 |

| Years | Adjusted Payout Rate | | | | | | | | | |
|-------|----------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | 12.2% | 12.4% | 12.6% | 12.8% | 13.0% | 13.2% | 13.4% | 13.6% | 13.8% | 14.0% |
| 1 | .878000 | .876000 | .874000 | .872000 | .870000 | .868000 | .866000 | .864000 | .862000 | .860000 |
| 2 | .770884 | .767376 | .763876 | .760384 | .756900 | .753424 | .749956 | .746496 | .743044 | .739600 |
| 3 | .676836 | .672221 | .667628 | .663055 | .658503 | .653972 | .649462 | .644973 | .640504 | .636056 |
| 4 | .594262 | .588866 | .583507 | .578184 | .572898 | .567648 | .562434 | .557256 | .552114 | .547008 |
| 5 | .521762 | .515847 | .509985 | .504176 | .498421 | .492718 | .487068 | .481469 | .475923 | .470427 |
| 6 | .458107 | .451882 | .445727 | .439642 | .433626 | .427679 | .421801 | .415990 | .410245 | .404567 |
| 7 | .402218 | .395848 | .389565 | .383368 | .377255 | .371226 | .365279 | .359415 | .353631 | .347928 |
| 8 | .353147 | .346763 | .340480 | .334297 | .328212 | .322224 | .316332 | .310535 | .304830 | .299218 |
| 9 | .310063 | .303764 | .297579 | .291507 | .285544 | .279690 | .273944 | .268302 | .262764 | .257327 |
| 10 | .272236 | .266098 | .260084 | .254194 | .248423 | .242771 | .237235 | .231813 | .226502 | .221302 |
| 11 | .239023 | .233102 | .227314 | .221657 | .216128 | .210725 | .205446 | .200286 | .195245 | .190319 |
| 12 | .209862 | .204197 | .198672 | .193285 | .188032 | .182910 | .177916 | .173047 | .168301 | .163675 |
| 13 | .184259 | .178877 | .173640 | .168544 | .163588 | .158766 | .154075 | .149513 | .145076 | .140760 |
| 14 | .161779 | .156696 | .151761 | .146971 | .142321 | .137809 | .133429 | .129179 | .125055 | .121054 |
| 15 | .142042 | .137266 | .132639 | .128158 | .123819 | .119618 | .115550 | .111611 | .107798 | .104106 |
| 16 | .124713 | .120245 | .115927 | .111754 | .107723 | .103828 | .100066 | .096432 | .092922 | .089531 |
| 17 | .109498 | .105334 | .101320 | .097450 | .093719 | .090123 | .086657 | .083317 | .080098 | .076997 |
| 18 | .096139 | .092273 | .088554 | .084976 | .081535 | .078227 | .075045 | .071986 | .069045 | .066217 |
| 19 | .084410 | .080831 | .077396 | .074099 | .070936 | .067901 | .064989 | .062196 | .059517 | .056947 |
| 20 | .074112 | .070808 | .067644 | .064614 | .061714 | .058938 | .056280 | .053737 | .051303 | .048974 |

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Factors for the Remainder Interest in a Unitrust Postponed for a Term of Years

| Years | Adjusted Payout Rate | | | | | | | | | |
|-------|----------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | 14.2% | 14.4% | 14.6% | 14.8% | 15.0% | 15.2% | 15.4% | 15.6% | 15.8% | 16.0% |
| 1 | .858000 | .856000 | .854000 | .852000 | .850000 | .848000 | .846000 | .844000 | .842000 | .840000 |
| 2 | .736164 | .732736 | .729316 | .725904 | .722500 | .719104 | .715716 | .712336 | .708964 | .705600 |
| 3 | .631629 | .627222 | .622836 | .618470 | .614125 | .609800 | .605496 | .601212 | .596948 | .592704 |
| 4 | .541937 | .536902 | .531902 | .526937 | .522006 | .517111 | .512249 | .507423 | .502630 | .497871 |
| 5 | .464982 | .459588 | .454244 | .448950 | .443705 | .438510 | .433363 | .428265 | .423214 | .418212 |
| 6 | .398955 | .393407 | .387925 | .382505 | .377150 | .371856 | .366625 | .361455 | .356347 | .351298 |
| 7 | .342303 | .336757 | .331288 | .325895 | .320577 | .315334 | .310165 | .305068 | .300044 | .295090 |
| 8 | .293696 | .288264 | .282920 | .277662 | .272491 | .267403 | .262399 | .257478 | .252637 | .247876 |
| 9 | .251991 | .246754 | .241613 | .236568 | .231617 | .226758 | .221990 | .217311 | .212720 | .208216 |
| 10 | .216209 | .211221 | .206338 | .201556 | .196874 | .192291 | .187803 | .183411 | .179110 | .174901 |
| 11 | .185507 | .180805 | .176212 | .171726 | .167343 | .163063 | .158882 | .154799 | .150811 | .146917 |
| 12 | .159165 | .154769 | .150485 | .146310 | .142242 | .138277 | .134414 | .130650 | .126983 | .123410 |
| 13 | .136564 | .132483 | .128515 | .124656 | .120905 | .117259 | .113714 | .110269 | .106920 | .103665 |
| 14 | .117172 | .113405 | .109751 | .106207 | .102770 | .099436 | .096202 | .093067 | .090026 | .087078 |
| 15 | .100533 | .097075 | .093728 | .090489 | .087354 | .084321 | .081387 | .078548 | .075802 | .073146 |
| 16 | .086257 | .083096 | .080043 | .077096 | .074251 | .071505 | .068853 | .066295 | .063825 | .061442 |
| 17 | .074009 | .071130 | .068357 | .065686 | .063113 | .060636 | .058250 | .055953 | .053741 | .051612 |
| 18 | .063500 | .060887 | .058377 | .055965 | .053646 | .051419 | .049280 | .047224 | .045250 | .043354 |
| 19 | .054483 | .052120 | .049854 | .047682 | .045599 | .043603 | .041690 | .039857 | .038100 | .036417 |
| 20 | .046746 | .044614 | .042575 | .040625 | .038760 | .036976 | .035270 | .033639 | .032081 | .030590 |

| Years | Adjusted Payout Rate | | | | | | | | | |
|-------|----------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | 16.2% | 16.4% | 16.6% | 16.8% | 17.0% | 17.2% | 17.4% | 17.6% | 17.8% | 18.0% |
| 1 | .838000 | .836000 | .834000 | .832000 | .830000 | .828000 | .826000 | .824000 | .822000 | .820000 |
| 2 | .702244 | .698896 | .695556 | .692224 | .688900 | .685584 | .682276 | .678976 | .675684 | .672400 |
| 3 | .588480 | .584277 | .580094 | .575930 | .571787 | .567664 | .563560 | .559476 | .555412 | .551368 |
| 4 | .493147 | .488456 | .483798 | .479174 | .474583 | .470025 | .465501 | .461008 | .456549 | .452122 |
| 5 | .413257 | .408349 | .403488 | .398673 | .393904 | .389181 | .384503 | .379871 | .375283 | .370740 |
| 6 | .346309 | .341380 | .336509 | .331696 | .326940 | .322242 | .317600 | .313014 | .308483 | .304007 |
| 7 | .290207 | .285393 | .280648 | .275971 | .271361 | .266816 | .262337 | .257923 | .253573 | .249285 |
| 8 | .243194 | .238589 | .234061 | .229608 | .225229 | .220924 | .216691 | .212529 | .208437 | .204414 |
| 9 | .203796 | .199460 | .195207 | .191034 | .186940 | .182925 | .178987 | .175124 | .171335 | .167620 |
| 10 | .170781 | .166749 | .162802 | .158940 | .155160 | .151462 | .147843 | .144302 | .140837 | .137448 |
| 11 | .143115 | .139402 | .135777 | .132238 | .128783 | .125410 | .122118 | .118905 | .115768 | .112707 |
| 12 | .119930 | .116540 | .113238 | .110022 | .106890 | .103840 | .100870 | .097978 | .095162 | .092420 |
| 13 | .100501 | .097428 | .094441 | .091538 | .088719 | .085979 | .083318 | .080733 | .078223 | .075784 |
| 14 | .084220 | .081449 | .078763 | .076160 | .073637 | .071191 | .068821 | .066524 | .064299 | .062143 |
| 15 | .070577 | .068092 | .065689 | .063365 | .061118 | .058946 | .056846 | .054816 | .052854 | .050957 |
| 16 | .059143 | .056925 | .054784 | .052720 | .050728 | .048807 | .046955 | .045168 | .043446 | .041785 |
| 17 | .049562 | .047589 | .045690 | .043863 | .042104 | .040413 | .038785 | .037219 | .035713 | .034264 |
| 18 | .041533 | .039784 | .038106 | .036494 | .034947 | .033462 | .032036 | .030668 | .029356 | .028096 |
| 19 | .034805 | .033260 | .031780 | .030363 | .029006 | .027706 | .026462 | .025271 | .024130 | .023039 |
| 20 | .029166 | .027805 | .026505 | .025262 | .024075 | .022941 | .021858 | .020823 | .019835 | .018892 |

Section 3

Table D

Factors for the Remainder Interest in a Unitrust Postponed for a Term of Years

| Years | Adjusted Payout Rate | | | | | | | | | |
|-------|----------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | 18.2% | 18.4% | 18.6% | 18.8% | 19.0% | 19.2% | 19.4% | 19.6% | 19.8% | 20.0% |
| 1 | .818000 | .816000 | .814000 | .812000 | .810000 | .808000 | .806000 | .804000 | .802000 | .800000 |
| 2 | .669124 | .665856 | .662596 | .659344 | .656100 | .652864 | .649636 | .646416 | .643204 | .640000 |
| 3 | .547343 | .543338 | .539353 | .535387 | .531441 | .527514 | .523607 | .519718 | .515850 | .512000 |
| 4 | .447727 | .443364 | .439033 | .434735 | .430467 | .426231 | .422027 | .417854 | .413711 | .409600 |
| 5 | .366241 | .361785 | .357373 | .353004 | .348678 | .344395 | .340154 | .335954 | .331797 | .327680 |
| 6 | .299585 | .295217 | .290902 | .286640 | .282430 | .278271 | .274164 | .270107 | .266101 | .262144 |
| 7 | .245060 | .240897 | .236794 | .232751 | .228768 | .224843 | .220976 | .217166 | .213413 | .209715 |
| 8 | .200459 | .196572 | .192750 | .188994 | .185302 | .181673 | .178107 | .174602 | .171157 | .167772 |
| 9 | .163976 | .160403 | .156899 | .153463 | .150095 | .146792 | .143554 | .140380 | .137268 | .134218 |
| 10 | .134132 | .130889 | .127716 | .124612 | .121577 | .118608 | .115705 | .112865 | .110089 | .107374 |
| 11 | .109720 | .106805 | .103961 | .101185 | .098477 | .095835 | .093258 | .090744 | .088291 | .085899 |
| 12 | .089751 | .087153 | .084624 | .082162 | .079766 | .077435 | .075166 | .072958 | .070810 | .068719 |
| 13 | .073416 | .071117 | .068884 | .066716 | .064611 | .062567 | .060584 | .058658 | .056789 | .054976 |
| 14 | .060055 | .058031 | .056071 | .054173 | .052335 | .050554 | .048830 | .047161 | .045545 | .043980 |
| 15 | .049125 | .047354 | .045642 | .043989 | .042391 | .040848 | .039357 | .037918 | .036527 | .035184 |
| 16 | .040184 | .038640 | .037153 | .035719 | .034337 | .033005 | .031722 | .030486 | .029295 | .028147 |
| 17 | .032870 | .031531 | .030242 | .029004 | .027813 | .026668 | .025568 | .024511 | .023494 | .022518 |
| 18 | .026888 | .025729 | .024617 | .023551 | .022528 | .021548 | .020608 | .019706 | .018843 | .018014 |
| 19 | .021994 | .020995 | .020038 | .019123 | .018248 | .017411 | .016610 | .015844 | .015112 | .014412 |
| 20 | .017991 | .017132 | .016311 | .015528 | .014781 | .014068 | .013388 | .012739 | .012120 | .011529 |

| Years | Adjusted Payout Rate | | | | | | | | | |
|-------|----------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| | 20.2% | 20.4% | 20.6% | 20.8% | 21.0% | 21.2% | 21.4% | 21.6% | 21.8% | 22.0% |
| 1 | .798000 | .796000 | .794000 | .792000 | .790000 | .788000 | .786000 | .784000 | .782000 | .780000 |
| 2 | .636804 | .633616 | .630436 | .627264 | .624100 | .620944 | .617796 | .614656 | .611524 | .608400 |
| 3 | .508170 | .504358 | .500566 | .496793 | .493039 | .489304 | .485588 | .481890 | .478212 | .474552 |
| 4 | .405519 | .401469 | .397450 | .393460 | .389501 | .385571 | .381672 | .377802 | .373962 | .370151 |
| 5 | .323604 | .319570 | .315575 | .311620 | .307706 | .303830 | .299994 | .296197 | .292438 | .288717 |
| 6 | .258236 | .254377 | .250567 | .246803 | .243087 | .239418 | .235795 | .232218 | .228686 | .225200 |
| 7 | .206073 | .202484 | .198950 | .195468 | .192039 | .188662 | .185335 | .182059 | .178833 | .175656 |
| 8 | .164446 | .161178 | .157966 | .154811 | .151711 | .148665 | .145673 | .142734 | .139847 | .137011 |
| 9 | .131228 | .128297 | .125425 | .122610 | .119852 | .117148 | .114499 | .111904 | .109361 | .106869 |
| 10 | .104720 | .102125 | .099588 | .097107 | .094683 | .092313 | .089996 | .087733 | .085520 | .083358 |
| 11 | .083566 | .081291 | .079073 | .076909 | .074799 | .072743 | .070737 | .068782 | .066877 | .065019 |
| 12 | .066686 | .064708 | .062784 | .060912 | .059092 | .057321 | .055599 | .053925 | .052298 | .050715 |
| 13 | .053215 | .051507 | .049850 | .048242 | .046682 | .045169 | .043701 | .042277 | .040897 | .039558 |
| 14 | .042466 | .041000 | .039581 | .038208 | .036879 | .035593 | .034349 | .033146 | .031981 | .030855 |
| 15 | .033888 | .032636 | .031427 | .030261 | .029134 | .028047 | .026998 | .025986 | .025009 | .024067 |
| 16 | .027042 | .025978 | .024953 | .023966 | .023016 | .022101 | .021221 | .020373 | .019557 | .018772 |
| 17 | .021580 | .020679 | .019813 | .018981 | .018183 | .017416 | .016680 | .015973 | .015294 | .014642 |
| 18 | .017221 | .016460 | .015731 | .015033 | .014364 | .013724 | .013110 | .012522 | .011960 | .011421 |
| 19 | .013742 | .013102 | .012491 | .011906 | .011348 | .010814 | .010305 | .009818 | .009353 | .008908 |
| 20 | .010966 | .010429 | .009918 | .009430 | .008965 | .008522 | .008099 | .007697 | .007314 | .006949 |