Age	MF (men)	HMF (women)
30	1	1
31	1.016	1.016
32	1.031	1.031
33	1.046	1.046
34	1.059	1.059
35	1.072	1.072
36	1.083	1.084
37	1.096	1.097
38	1.109	1.11
39	1.122	1.124
40	1.135	1.138
41	1.149	1.153
42	1.162	1.17
43	1.176	1.187
44	1.189	1.205
45	1.203	1.223
46	1.218	1.244
47	1.233	1.265
48 49	1.248	1.288
49 50	1.263 1.279	1.313 1.34
50	1.279	1.369
52	1.316	1.401
53	1.338	1.435
54	1.361	1.47
55	1.385	1.507
56	1.411	1.545
57	1.437	1.585
58	1.462	1.625
59	1.488	1.665
60	1.514	1.705
61	1.541	1.744
62	1.568	1.778
63	1.598	1.808
64	1.629	1.839
65	1.663	1.873
66	1.699	1.909
67	1.738	1.948
68	1.779	1.989
69	1.823	2.033
70	1.867	2.077
71	1.91	2.12
72	1.953	2.163
73	2.004	2.214
74 75	2.06	2.27
75 76	2.117 2.181	2.327 2.391
70 77	2.161	2.465
78	2.336	2.546
79	2.419	2.629
80	2.504	2.714
81	2.597	
82	2.702	
83	2.831	
84	2.981	
85	3.153	
86	3.352	
87	3.58	
88	3.843	
89	4.145	
90	4.493	