

TABLE I

Age of Person	Actuaries Combined Experience	American Experience	Carlisle	Age of Person	Actuaries Combined Experience	American Experience	Carlisle	Age of Person	Actuaries Combined Experience	American Experience	Carlisle
Years	Years	Years	Years	Years	Years	Years	Years	Years	Years	Years	Years
10	48.36	48.72	48.82	39	28.00	28.90	28.28	68	9.47	9.47	10.23
11	47.68	48.09	48.04	40	27.28	28.18	27.61	69	9.00	8.97	9.70
12	47.01	47.45	47.27	41	26.56	27.45	26.97	70	8.54	8.48	9.18
13	46.33	46.80	46.51	42	25.84	26.72	26.34	71	8.10	8.00	8.65
14	45.64	46.16	45.75	43	25.12	25.99	25.71	72	7.67	7.55	8.16
15	44.96	45.51	45.00	44	24.40	25.27	25.09	73	7.26	7.11	7.72
16	44.27	44.85	44.27	45	23.69	24.54	24.46	74	6.86	6.68	7.33
17	43.58	44.19	43.57	46	22.97	23.81	23.82	75	6.48	6.27	7.01
18	42.88	43.53	42.87	47	22.27	23.08	23.17	76	6.11	5.88	6.69
19	42.19	42.87	42.17	48	21.56	22.35	22.50	77	5.76	5.49	6.40
20	41.49	42.20	41.46	49	20.87	21.63	21.81	78	5.42	5.11	6.12
21	40.70	41.53	40.75	50	20.18	20.91	21.11	79	5.09	4.75	5.80
22	40.09	40.85	40.04	51	19.50	20.20	20.39	80	4.78	4.39	5.51
23	39.39	40.17	39.31	52	18.82	19.49	19.68	81	4.48	4.05	5.21
24	38.68	39.49	38.59	53	18.16	18.79	18.97	82	4.18	3.71	4.93
25	37.98	38.81	37.86	54	17.50	18.09	18.28	83	3.90	3.39	4.65
26	37.27	38.12	37.14	55	16.86	17.40	17.58	84	3.63	3.08	4.39
27	36.56	37.43	36.41	56	16.22	16.72	16.89	85	3.36	2.77	4.12
28	35.86	36.73	35.69	57	15.59	16.05	16.21	86	3.10	2.47	3.90
29	35.15	36.03	35.00	58	14.97	15.39	15.55	87	2.84	2.18	3.71
30	34.43	35.33	34.34	59	14.37	14.74	14.92	88	2.58	1.91	3.59
31	33.72	34.63	33.68	60	13.77	14.10	14.34	89	2.35	1.66	3.47
32	33.01	33.92	33.03	61	13.18	13.47	13.82	90	2.11	1.42	3.28
33	32.30	33.21	32.36	62	12.61	12.86	13.31	91	1.89	1.19	3.26
34	31.58	32.50	31.68	63	12.05	12.26	12.81	92	1.67	.98	3.37
35	30.87	31.78	31.00	64	11.51	11.67	12.30	93	1.47	.80	3.48
36	30.15	31.07	30.32	65	10.97	11.10	11.79	94	1.28	.64	3.53
37	29.44	30.35	29.64	66	10.46	10.54	11.27	95	1.12	.50	3.53
38	28.72	29.63	28.96	67	9.96	10.00	10.75	96	.99	0	3.46

TABLE II

Age of Person	American Men (Ultimate)	Commissioners' Standard Ordinary (1941)	1941 Standard Industrial	National Fraternal Congress	Age of Person	American Men (Ultimate)	Commissioners' Standard Ordinary (1941)	1941 Standard Industrial	National Fraternal Congress
Years	Years	Years	Years	Years	Years	Years	Years	Years	Years
1	----	62.76	56.43	----	53	19.05	19.19	16.88	19.9
2	----	62.12	57.25	----	54	18.33	18.48	16.24	19.2
3	----	61.37	56.72	----	55	17.62	17.78	15.61	18.5
4	----	60.58	56.02	----	56	16.93	17.10	14.99	17.8
5	----	59.76	55.24	----	57	16.25	16.43	14.39	17.1
6	----	58.92	54.44	----	58	15.58	15.77	13.80	16.4
7	----	58.08	53.62	----	59	14.93	15.13	13.22	15.7
8	----	57.22	52.78	----	60	14.29	14.50	12.66	15.0
9	----	56.35	51.94	----	61	13.67	13.88	12.12	14.4
10	----	55.47	51.08	----	62	13.06	13.27	11.59	13.7
11	----	54.58	50.21	----	63	12.47	12.69	11.08	13.1
12	----	53.68	49.33	----	64	11.90	12.11	10.59	12.4
13	----	52.78	48.46	----	65	11.34	11.55	10.11	11.8
14	----	51.89	47.58	----	66	10.80	11.01	9.66	11.2
15	50.06	50.99	46.71	----	67	10.28	10.48	9.21	10.7
16	49.23	50.10	45.84	----	68	9.77	9.97	8.78	10.1
17	48.40	49.21	44.98	----	69	9.28	9.47	8.36	9.5
18	47.58	48.32	44.12	----	70	8.81	8.99	7.95	9.0
19	46.75	47.43	43.28	----	71	8.35	8.52	7.55	8.5
20	45.93	46.54	42.44	45.6	72	7.91	8.08	7.16	8.0
21	45.11	45.66	41.60	44.9	73	7.49	7.64	6.78	7.5
22	44.29	44.77	40.77	44.1	74	7.08	7.23	6.42	7.0
23	43.47	43.88	39.95	43.3	75	6.69	6.82	6.06	6.6
24	42.65	43.00	39.12	42.5	76	6.32	6.44	5.73	6.2
25	41.83	42.12	38.30	41.8	77	5.96	6.07	5.40	5.7
26	41.01	41.24	37.48	41.0	78	5.62	5.72	5.09	5.3
27	40.18	40.36	36.66	40.2	79	5.30	5.38	4.79	5.0
28	39.36	39.49	35.84	39.4	80	4.99	5.06	4.50	4.6
29	38.53	38.61	35.02	38.6	81	4.69	4.75	4.23	4.3
30	37.70	37.74	34.20	37.8	82	4.41	4.46	3.97	3.9
31	36.87	36.88	33.39	37.0	83	4.14	4.18	3.72	3.6
32	36.08	36.01	32.57	36.2	84	3.89	3.91	3.49	3.3
33	35.19	35.15	31.76	35.4	85	3.65	3.66	3.26	3.0
34	34.35	34.29	30.95	34.6	86	3.42	3.42	3.05	2.8
35	33.51	33.44	30.14	33.9	87	3.21	3.19	2.85	2.5
36	32.67	32.59	29.33	33.1	88	3.00	2.98	2.66	2.3
37	31.83	31.75	28.53	32.3	89	2.81	2.77	2.48	2.1
38	30.99	30.91	27.74	31.5	90	2.63	2.58	2.31	1.9
39	30.15	30.08	26.95	30.7	91	2.46	2.39	2.15	1.7
40	29.32	29.25	26.17	29.9	92	2.30	2.21	2.00	1.5
41	28.49	28.43	25.40	29.1	93	2.15	2.03	1.85	1.4
42	27.66	27.62	24.63	28.3	94	2.01	1.84	1.71	1.2
43	26.84	26.81	23.87	27.5	95	1.87	1.63	1.57	1.1
44	26.03	26.01	23.12	26.8	96	1.74	1.37	1.42	1.0
45	25.22	25.21	22.39	26.0	97	1.61	1.08	1.24	.8
46	24.41	24.43	21.66	25.2	98	1.50	.78	.97	.5
47	23.62	23.65	20.94	24.4	99	1.34	.50	.50	----
48	22.83	22.88	20.24	23.7	100	1.19	----	----	----
49	22.06	22.12	19.55	22.9	101	1.07	----	----	----
50	21.29	21.37	18.86	22.2	102	.83	----	----	----
51	20.53	20.64	18.19	21.4	103	.50	----	----	----
52	19.79	19.91	17.53	20.7					

TABLE III
(United States Life Table)

Age of Person	Total Population	Total Male	Total Female	Total White	White Male	White Female	Total Non-White	Non-White Male	Non-White Female	Age of Person
	Years	Years	Years	Years	Years	Years	Years	Years	Years	
0	70.75	67.04	74.64	71.62	67.94	75.49	64.95	60.98	69.05	0
1	71.19	67.58	74.97	71.91	68.33	75.66	66.02	62.13	70.01	1
2	70.28	66.67	74.05	70.99	67.41	74.74	65.15	61.26	69.14	2
3	69.34	65.73	73.11	70.04	64.46	73.79	64.24	60.36	68.23	3
4	68.39	64.78	72.16	69.09	65.51	72.83	63.31	59.42	67.29	4
5	67.43	63.82	71.19	68.12	64.55	71.86	62.36	58.48	66.34	5
6	66.46	62.86	70.22	67.16	63.58	70.89	61.40	57.53	65.38	6
7	65.49	61.89	69.25	66.18	62.61	69.91	60.44	56.57	64.41	7
8	64.52	60.93	68.27	65.21	61.64	68.94	59.47	55.60	63.44	8
9	63.54	59.95	67.29	64.23	60.67	67.96	58.50	54.64	62.46	9
10	62.57	58.98	66.31	63.26	59.69	66.97	57.53	53.67	61.49	10
11	61.58	58.00	65.33	62.27	58.71	65.99	56.55	52.69	60.51	11
12	60.60	57.02	64.35	61.29	57.73	65.01	55.57	51.72	59.53	12
13	59.62	56.04	63.36	60.31	56.75	64.02	54.60	50.75	58.55	13
14	58.65	55.08	62.38	59.34	55.79	63.04	53.63	49.79	57.57	14
15	57.69	54.12	61.41	58.37	54.83	62.07	52.68	48.84	56.60	15
16	56.73	53.18	60.44	57.42	53.89	61.09	51.74	47.92	55.64	16
17	55.79	52.26	59.47	56.47	52.96	60.13	50.80	47.01	54.68	17
18	54.86	51.34	58.51	55.53	52.04	59.16	49.89	46.11	53.73	18
19	53.93	50.44	57.55	54.60	51.13	58.20	48.98	45.24	52.79	19
20	53.00	49.54	56.59	53.66	50.22	57.24	48.08	44.37	51.85	20
21	52.07	48.64	55.63	52.73	49.32	56.28	47.19	43.53	50.91	21
22	51.15	47.75	54.67	51.80	48.42	55.31	46.31	42.71	49.98	22
23	50.22	46.86	53.71	50.87	47.51	54.35	45.44	41.90	49.05	23
24	49.30	45.97	52.75	49.93	46.61	53.38	44.58	41.10	48.12	24
25	48.37	45.07	51.80	49.00	45.70	52.42	43.71	40.29	47.19	25
26	47.44	44.17	50.84	48.06	44.78	51.45	42.84	39.48	46.27	26
27	46.51	43.26	49.88	47.12	43.86	50.49	41.97	38.66	45.35	27
28	45.58	42.35	48.92	46.17	42.93	49.53	41.11	37.84	44.43	28
29	44.64	41.43	47.97	45.23	42.00	48.56	40.24	37.02	43.52	29
30	43.71	40.51	47.01	44.28	41.07	47.60	39.37	36.20	42.61	30
31	42.77	39.60	46.06	43.34	40.14	46.64	38.51	35.38	41.70	31
32	41.84	38.68	45.11	42.39	39.21	45.68	37.66	34.57	40.80	32
33	40.92	37.77	44.16	41.45	38.28	44.72	36.81	33.76	39.91	33
34	39.99	36.86	43.22	40.51	37.35	43.77	35.96	32.96	39.02	34
35	39.07	35.95	42.28	39.58	36.43	42.82	35.12	32.16	38.14	35
36	38.15	35.05	41.34	38.64	35.51	41.87	34.29	31.37	37.27	36
37	37.23	34.15	40.41	37.71	34.59	40.93	33.47	30.59	36.41	37
38	36.32	33.25	39.48	36.79	33.67	39.99	32.65	29.81	35.56	38
39	35.42	32.36	38.56	35.87	32.77	39.05	31.84	29.04	34.71	39
40	34.52	31.48	37.64	34.95	31.87	38.12	31.05	28.29	33.87	40
41	33.63	30.61	36.73	34.04	30.98	37.19	30.26	27.54	33.04	41
42	32.74	29.74	35.82	33.14	30.09	36.27	29.48	26.80	32.22	42
43	31.86	28.88	34.91	32.25	29.21	35.35	28.70	26.07	31.41	43
44	30.99	28.02	34.02	31.36	28.34	34.44	27.94	25.35	30.60	44
45	30.12	27.18	33.13	30.48	27.48	33.54	27.19	24.64	29.80	45
46	29.27	26.35	32.24	29.61	26.63	32.64	26.44	23.94	29.02	46
47	28.42	25.53	31.37	28.74	25.79	31.75	25.71	23.25	28.24	47
48	27.58	24.71	30.49	27.89	24.96	30.86	24.99	22.56	27.48	48
49	26.75	23.91	29.63	27.04	24.15	29.98	24.28	21.89	26.72	49
50	25.93	23.12	28.77	26.21	23.34	29.11	23.58	21.24	25.97	50
51	25.12	22.34	27.92	25.38	22.55	28.24	22.89	20.59	25.23	51
52	24.32	21.58	27.08	24.57	21.76	27.38	22.21	19.96	24.50	52
53	23.53	20.82	26.24	23.76	21.00	26.53	21.54	19.34	23.78	53
54	22.75	20.09	25.41	22.97	20.24	25.69	20.89	18.74	23.07	54

Age of Person Total	Popu-lation	Total Male	Total Female	Total White	White Male	White Female	Total Non-White	Non-White Male	Non-White Female	Age of Person
Years	Years	Years	Years	Years	Years	Years	Years	Years	Years	Years
55	21.99	19.36	24.59	22.19	19.51	24.85	20.24	18.14	22.37	55
56	21.23	18.66	23.77	21.42	18.79	24.02	19.61	17.56	21.68	56
57	20.49	17.97	22.97	20.67	18.08	23.20	18.99	16.99	21.00	57
58	19.76	17.29	22.17	19.93	17.40	22.39	18.38	16.43	20.33	58
59	19.05	16.63	21.38	19.20	16.72	21.59	17.78	15.88	19.67	59
60	18.34	15.99	20.60	18.48	16.07	20.79	17.19	15.35	19.02	60
61	17.65	15.36	19.83	17.78	15.43	20.00	16.62	14.83	18.39	61
62	16.97	14.75	19.06	17.08	14.80	19.22	16.06	14.32	17.76	62
63	16.30	14.15	18.31	16.40	14.19	18.45	15.52	13.83	17.16	63
64	15.65	13.56	17.56	15.73	13.60	17.68	14.99	13.35	16.57	64
65	15.00	12.99	16.83	15.08	13.02	16.93	14.47	12.87	15.99	65
66	14.38	12.44	16.11	14.43	12.46	16.19	13.96	12.41	15.43	66
67	13.76	11.91	15.40	13.81	11.92	15.47	13.46	11.96	14.87	67
68	13.16	11.39	14.70	13.19	11.39	14.76	12.97	11.52	14.33	68
69	12.57	10.88	14.02	12.59	10.88	14.06	12.49	11.09	13.80	69
70	12.00	10.39	13.35	12.01	10.38	13.37	12.04	10.68	13.30	70
71	11.43	9.91	12.70	11.43	9.89	12.71	11.61	10.30	12.81	71
72	10.88	9.44	12.06	10.87	9.41	12.05	11.20	9.94	12.35	72
73	10.34	8.99	11.44	10.32	8.94	11.42	10.82	9.61	11.91	73
74	9.82	8.55	10.84	9.78	8.49	10.80	10.45	9.30	11.48	74
75	9.32	8.13	10.26	9.27	8.06	10.21	10.09	8.99	11.06	75
76	8.84	7.72	9.70	8.78	7.65	9.64	9.74	8.69	10.64	76
77	8.38	7.34	9.16	8.31	7.26	9.09	9.39	8.41	10.23	77
78	7.93	6.97	8.64	7.86	6.89	8.57	9.04	8.13	9.81	78
79	7.51	6.62	8.15	7.43	6.53	8.07	8.70	7.85	9.441	79
80	7.10	6.27	7.68	7.01	6.18	7.59	8.36	7.57	9.01	80
81	6.70	5.94	7.22	6.61	5.84	7.14	8.02	7.29	8.62	81
82	6.32	5.62	6.80	6.23	5.52	6.70	7.68	6.99	8.23	82
83	5.96	5.31	6.39	5.87	5.21	6.30	7.33	6.67	7.84	83
84	5.62	5.02	6.00	5.52	4.92	5.91	6.97	6.35	7.45	84
85	5.28	4.73	5.63	5.19	4.63	5.54	6.62	6.04	7.07	85
86	4.97	4.46	5.28	4.87	4.36	5.19	6.28	5.74	6.70	86
87	4.68	4.22	4.96	4.59	4.11	4.87	5.96	5.46	6.34	87
88	4.42	4.00	4.67	4.32	3.89	4.58	5.67	5.21	6.01	88
89	4.18	3.79	4.40	4.08	3.68	4.30	5.39	4.98	5.71	89
90	3.94	3.60	4.14	3.84	3.49	4.05	5.14	4.75	5.44	90
91	3.73	3.41	3.90	3.62	3.30	3.80	4.91	4.55	5.20	91
92	3.53	3.24	3.69	3.42	3.12	3.58	4.71	4.35	5.00	92
93	3.35	3.08	3.50	3.23	2.95	3.38	4.54	4.18	4.83	93
94	3.19	2.94	3.33	3.06	2.80	3.20	4.39	4.03	4.69	94
95	3.06	2.82	3.18	2.92	2.67	3.04	4.28	3.92	4.58	95
96	2.95	2.73	3.06	2.79	2.55	2.90	4.19	3.84	4.49	96
97	2.85	2.64	2.95	2.68	2.45	2.78	4.11	3.78	4.40	97
98	2.76	2.56	2.85	2.58	2.36	2.67	4.05	3.71	4.33	98
99	2.69	2.49	2.77	2.49	2.27	2.57	3.98	3.66	4.26	99
100	2.62	2.43	2.69	2.41	2.20	2.49	3.93	3.61	4.20	100
101	2.56	2.38	2.62	2.34	2.13	2.41	3.83	3.57	4.15	101
102	2.51	2.33	2.56	2.28	2.08	2.34	3.83	3.53	4.10	102
103	2.46	2.28	2.51	2.22	2.02	2.28	3.79	3.49	4.06	103
104	2.41	2.24	2.46	2.17	1.98	2.23	3.75	3.46	4.02	104
105	2.37	2.21	2.42	2.13	1.94	2.18	3.72	3.43	3.98	105
106	2.34	2.17	2.38	2.09	1.90	2.13	3.69	3.40	3.95	106
107	2.30	2.14	2.34	2.05	1.86	2.09	3.66	3.37	3.92	107
108	2.27	2.11	2.30	2.01	1.82	2.05	3.63	3.35	3.89	108
109	2.24	2.08	2.27	1.97	1.79	2.01	3.61	3.33	3.87	109

TABLE IV
(1937 Standard Annuity Mortality Table)

Age	Male	Female	Age	Male	Female	Age	Male	Female
0	68.49	73.24	40	33.00	37.38	80	7.11	9.17
1	68.27	72.91	41	32.14	36.49	81	6.74	8.73
2	67.62	72.24	42	31.29	35.61	82	6.39	8.30
3	66.84	71.45	43	30.44	34.73	83	6.05	7.89
4	65.99	70.58	44	29.61	33.86	84	5.72	7.49
5	65.08	69.68	45	28.78	33.00	85	5.41	7.11
6	64.16	68.76	46	27.96	32.14	86	5.11	6.74
7	63.24	67.84	47	27.15	31.29	87	4.82	6.39
8	62.32	66.92	48	26.35	30.44	88	4.54	6.05
9	61.40	66.00	49	25.56	29.61	89	4.28	5.72
10	60.48	65.08	50	24.78	28.78	90	4.03	5.41
11	59.55	64.16	51	24.01	27.96	91	3.79	5.11
12	58.63	63.24	52	23.24	27.15	92	3.56	4.82
13	57.70	62.32	53	22.49	26.35	93	3.34	4.54
14	56.77	61.40	54	21.75	25.56	94	3.13	4.28
15	55.84	60.48	55	21.02	24.78	95	2.92	4.03
16	54.91	59.55	56	20.30	24.01	96	2.72	3.79
17	53.98	58.63	57	19.60	23.24	97	2.52	3.56
18	53.05	57.70	58	18.90	22.49	98	2.32	3.34
19	52.12	56.77	59	18.22	21.75	99	2.12	3.13
20	51.18	55.84	60	17.55	21.02	100	1.93	2.92
21	50.25	54.91	61	16.90	20.30	101	1.74	2.72
22	49.32	53.98	62	16.25	19.60	102	1.55	2.52
23	48.39	53.05	63	15.62	18.90	103	1.37	2.32
24	47.46	52.12	64	15.01	18.22	104	1.20	2.12
25	46.53	51.18	65	14.40	17.55	105	1.04	1.93
26	45.60	50.25	66	13.81	16.90	106	.88	1.74
27	44.67	49.32	67	13.24	16.25	107	.73	1.55
28	43.75	48.39	68	12.68	15.62	108	.67	1.37
29	42.83	47.46	69	12.14	15.01	109	.50	1.20
30	41.91	46.53	70	11.60	14.40	110	----	1.04
31	41.00	45.60	71	11.09	13.81	111	----	.88
32	40.09	44.67	72	10.59	13.24	112	----	.73
33	39.18	43.75	73	10.10	12.68	113	----	.67
34	38.28	42.83	74	9.63	12.14	114	----	.50
35	37.38	41.91	75	9.17	11.60			
36	36.49	41.00	76	8.73	11.09			
37	35.61	40.09	77	8.30	10.59			
38	34.73	39.18	78	7.89	10.10			
39	33.86	38.28	79	7.49	9.63			

TABLE V
(Commissioners 1958 Standard Ordinary)

Age	Years	Age	Years	Age	Years
0	68.30	34	37.60	67	11.73
1	67.78	35	36.09	68	11.17
2	66.90	36	35.78	69	10.64
3	66.00	37	34.88	70	10.12
4	65.10	38	33.97	71	9.63
5	64.19	39	33.07	72	9.15
6	63.27	40	32.18	73	8.69
7	62.35	41	31.29	74	8.24
8	61.43	42	30.41	75	7.81
9	60.51	43	29.54	76	7.39
10	59.58	44	28.67	77	6.98
11	58.65	45	27.81	78	6.59
12	57.72	46	26.95	79	6.21
13	56.80	47	26.11	80	5.85
14	55.87	48	25.27	81	5.51
15	54.95	49	24.45	82	5.19
16	54.03	50	23.63	83	4.89
17	53.11	51	22.82	84	4.60
18	52.19	52	22.03	85	4.32
19	51.28	53	21.25	86	4.06
20	50.37	54	20.47	87	3.80
21	49.46	55	19.71	88	3.55
22	48.55	56	18.97	89	3.31
23	47.64	57	18.23	90	3.06
24	46.73	58	17.51	91	2.82
25	45.82	59	16.81	92	2.58
26	44.90	60	16.12	93	2.33
27	43.99	61	15.44	94	2.07
28	43.08	62	14.78	95	1.80
29	42.16	63	14.14	96	1.51
30	41.25	64	13.51	97	1.18
31	40.34	65	12.90	98	.83
32	39.43	66	12.31	99	.50
33	38.51				

TABLE VI

Age	Commissioners 1980 Standard Ordinary (1970-1975)				1983 Individual Annuity Table (1971-1976)*			
	Male		Female		Male		Female	
	Deaths Per 1,000	Expectation of Life (Years)	Deaths Per 1,000	Expectation of Life (Years)	Deaths Per 1,000	Expectation of Life (Years)	Deaths Per 1,000	Expectation of Life (Years)
0	4.18	70.83	2.89	75.83	—	—	—	—
1	1.07	70.13	.87	75.04	—	—	—	—
2	.99	69.20	.81	74.11	—	—	—	—
3	.98	68.27	.79	73.17	—	—	—	—
4	.95	67.34	.77	72.23	—	—	—	—
5	.90	66.40	.76	71.28	.38	74.10	.19	79.36
6	.86	65.46	.73	70.34	.35	73.12	.16	78.37
7	.80	64.52	.72	69.39	.33	72.15	.13	77.39
8	.76	63.57	.70	68.44	.35	71.17	.13	76.40
9	.74	62.62	.69	67.48	.37	70.20	.14	75.41
10	.73	61.66	.68	66.53	.38	69.22	.14	74.42
11	.77	60.71	.69	65.58	.39	68.25	.15	73.43
12	.85	59.75	.72	64.62	.41	67.28	.16	72.44
13	.99	58.80	.75	63.67	.42	66.30	.17	71.45
14	1.15	57.86	.80	62.71	.43	65.33	.18	70.46
15	1.33	56.93	.85	61.76	.44	64.36	.19	69.47
16	1.51	56.00	.90	60.82	.45	63.39	.20	68.49
17	1.67	55.09	.95	59.87	.46	62.42	.21	67.50
18	1.78	54.18	.98	58.93	.47	61.44	.23	66.51
19	1.86	53.27	1.02	57.98	.49	60.47	.24	65.53
20	1.90	52.37	1.05	57.04	.51	59.50	.26	64.55
21	1.91	51.47	1.07	56.10	.53	58.53	.28	63.56
22	1.89	50.57	1.09	55.16	.55	57.56	.29	62.58
23	1.86	49.66	1.11	54.22	.57	56.59	.31	61.60
24	1.82	48.75	1.14	53.28	.60	55.63	.33	60.62
25	1.77	47.84	1.16	52.34	.62	54.66	.35	59.64
26	1.73	46.93	1.19	51.40	.65	53.69	.37	58.66
27	1.71	46.01	1.22	50.46	.68	52.73	.39	57.68
28	1.70	45.09	1.26	49.52	.70	51.76	.41	56.70
29	1.71	44.16	1.30	48.59	.73	50.80	.42	55.72
30	1.73	43.24	1.35	47.65	.76	49.83	.44	54.75
31	1.78	42.31	1.40	46.71	.79	48.87	.46	53.77
32	1.83	41.38	1.45	45.78	.81	47.91	.48	52.80
33	1.91	40.46	1.50	44.84	.84	46.95	.50	51.82
34	2.00	39.54	1.58	43.91	.88	45.99	.52	50.85
35	2.11	38.61	1.65	42.98	.92	45.03	.55	49.87
36	2.24	37.69	1.76	42.05	.97	44.07	.57	48.90
37	2.40	36.78	1.89	41.12	1.03	43.11	.61	47.93
38	2.58	35.87	2.04	40.20	1.11	42.15	.65	46.96
39	2.79	34.96	2.22	39.28	1.22	41.20	.69	45.99
40	3.02	34.05	2.42	38.36	1.34	40.25	.74	45.02
41	3.29	33.16	2.64	37.46	1.49	39.30	.80	44.05
42	3.56	32.26	2.87	36.55	1.67	38.36	.87	43.09
43	3.87	31.38	3.09	35.66	1.89	37.43	.94	42.12
44	4.19	30.50	3.32	34.77	2.13	36.50	1.03	41.16
45	4.55	29.62	3.56	33.88	2.40	35.57	1.12	40.20
46	4.92	28.76	3.80	33.00	2.69	34.66	1.23	39.25
47	5.32	27.90	4.05	32.12	3.01	33.75	1.36	38.30
48	5.74	27.04	4.33	31.25	3.34	32.85	1.50	37.35
49	6.21	26.20	4.63	30.39	3.69	31.96	1.66	36.40
50	6.71	25.36	4.96	29.53	4.06	31.07	1.83	35.46
51	7.30	24.52	5.31	28.67	4.43	30.20	2.02	34.53

Age	Commissioners 1980 Standard Ordinary (1970-1975)				1983 Individual Annuity Table (1971-1976)*			
	Male		Female		Male		Female	
	Deaths Per 1,000	Expec- tation of Life (Years)	Deaths Per 1,000	Expec- tation of Life (Years)	Deaths Per 1,000	Expec- tation of Life (Years)	Deaths Per 1,000	Expec- tation of Life (Years)
52	7.96	23.70	5.70	27.82	4.81	29.33	2.22	33.59
53	8.71	22.89	6.15	26.98	5.20	28.47	2.43	32.67
54	9.56	22.08	6.61	26.14	5.59	27.62	2.65	31.75
55	10.47	21.29	7.09	25.31	5.99	26.77	2.89	30.83
56	11.46	20.51	7.57	24.49	6.41	25.93	3.15	29.92
57	12.49	19.74	8.03	23.67	6.84	25.09	3.43	29.01
58	13.59	18.99	8.47	22.86	7.29	24.26	3.74	28.11
59	14.77	18.24	8.94	22.05	7.78	23.44	4.08	27.21
60	16.08	17.51	9.47	21.25	8.34	22.62	4.47	26.32
61	17.54	16.79	10.13	20.44	8.98	21.80	4.91	25.44
62	19.19	16.08	10.96	19.65	9.74	20.99	5.41	24.56
63	21.06	15.38	12.02	18.86	10.63	20.20	5.99	23.69
64	23.14	14.70	13.25	18.08	11.66	19.41	6.63	22.83
65	25.42	14.04	14.59	17.32	12.85	18.63	7.34	21.98
66	27.85	13.39	16.00	16.57	14.20	17.87	8.09	21.14
67	30.44	12.76	17.43	15.83	15.72	17.12	8.89	20.31
68	33.19	12.14	18.84	15.10	17.41	16.38	9.73	19.49
69	36.17	11.54	20.36	14.38	19.30	15.66	10.65	18.67
70	39.51	10.96	22.11	13.67	21.37	14.96	11.70	17.87
71	43.30	10.39	24.23	12.97	23.65	14.28	12.91	17.07
72	47.65	9.84	26.87	12.28	26.13	13.61	14.32	16.29
73	52.64	9.30	30.11	11.60	28.84	12.96	15.98	15.52
74	58.19	8.79	33.93	10.95	31.79	12.33	17.91	14.76
75	64.19	8.31	38.24	10.32	35.05	11.72	20.13	14.02
76	70.53	7.84	42.97	9.71	38.63	11.13	22.65	13.30
77	77.12	7.40	48.04	9.12	42.59	10.56	25.51	12.60
78	83.90	6.97	53.45	8.55	46.95	10.00	28.72	11.91
79	91.05	6.57	59.35	8.01	51.76	9.47	32.33	11.25
80	98.84	6.18	65.99	7.48	57.03	8.96	36.40	10.61
81	107.48	5.80	73.60	6.98	62.79	8.47	40.98	9.99
82	117.25	5.44	82.40	6.49	69.08	8.01	46.12	9.40
83	128.26	5.09	92.53	6.03	75.91	7.57	51.89	8.83
84	140.25	4.77	103.81	5.59	83.23	7.15	58.34	8.28
85	152.95	4.46	116.10	5.18	90.99	6.75	65.52	7.77
86	166.09	4.18	129.29	4.80	99.12	6.37	73.49	7.28
87	179.55	3.91	143.32	4.43	107.58	6.02	82.32	6.81
88	193.27	3.66	158.18	4.09	116.32	5.69	92.02	6.38
89	207.29	3.41	173.94	3.77	125.39	5.37	102.49	5.98
90	221.77	3.18	190.75	3.45	134.89	5.07	113.61	5.60
91	236.98	2.94	208.87	3.15	144.87	4.78	125.23	5.26
92	253.45	2.70	228.81	2.85	155.43	4.50	137.22	4.94
93	272.11	2.44	251.51	2.55	166.63	4.24	149.46	4.64
94	295.90	2.17	279.31	2.24	178.54	3.99	161.83	4.37
95	329.96	1.87	317.32	1.91	191.21	3.75	174.23	4.12
96	384.55	1.54	375.74	1.56	204.72	3.51	186.54	3.88
97	480.20	1.20	474.97	1.21	219.12	3.29	198.65	3.65
98	657.98	.84	655.85	.84	234.74	3.07	211.10	3.44
99	1,000.00	.50	1,000.00	.50	251.89	2.86	224.45	3.22
100					270.91	2.66	239.22	3.01
101					292.11	2.46	255.95	2.80
102					315.83	2.26	275.20	2.59
103					342.38	2.08	297.50	2.38
104					372.09	1.90	323.39	2.18
105					405.28	1.73	353.41	1.98
106					442.28	1.57	388.11	1.79

Age	Commissioners 1980 Standard Ordinary (1970-1975)				1983 Individual Annuity Table (1971-1976)*			
	Male		Female		Male		Female	
	Deaths Per 1,000	Expectation of Life (Years)	Deaths Per 1,000	Expectation of Life (Years)	Deaths Per 1,000	Expectation of Life (Years)	Deaths Per 1,000	Expectation of Life (Years)
107				483.41	1.41	428.02	1.60	
108				528.99	1.27	473.69	1.43	
109				579.35	1.13	525.66	1.26	
110				634.81	1.01	584.46	1.11	
111				695.70	.89	650.65	.97	
112				762.34	.78	724.75	.83	
113				835.06	.70	807.32	.71	
114				914.17	.67	898.89	.60	
115				1,000.00	.50	1,000.00	.50	

Note: Mortality rates contained in the 1980 Commissioners Standard Ordinary Table were obtained from experience of 1970-1975, but contained an added element designed to generate life insurance reserves of a conservative nature in keeping with the long-term guarantees inherent in life insurance contracts. Premiums for life insurance policies, on the other hand, are based on assumptions that include expected mortality experience.

Mortality rates for the 1983 Individual Annuity Tables are, again, conservative as related to the actual and projected experience upon which they are based.

* Projected to 1983.

Annuity and Valuation Tables

Explanation of Use. The following annuity tables are not computed from interest tables upon the mere expectancy of life as given in the mortality tables at a given age, but by a determination of what amount, if drawing a specified rate of interest, would be required to pay an annuity, such determination being computed upon the average chance of life or death within the year at a given age and for each subsequent year to the extremity of human life. The numbers in the tables give the present value of \$1 due at the end of each year during the life of a person of specified age. It is from these tables that the present value of a life estate or annuity is usually required to be determined by the statutes in the list preceding the mortality tables. The percentages given are those ordinarily used in the valuation of estates and not those used by insurance companies to determine premiums or value policies.

Present Value of Annuities. To find the present value of an annuity based on the life of a person from the following tables multiply the yearly payment by the number found opposite the present age of the person upon whose life the annuity is based in the column for the applicable percent.

Present Value of Life Estates and Remainders. To find the present value of a life estate or the use of the income of a specified sum for life multiply the total value, in which the life estate exists, by the applicable per cent, then multiply that product by the number opposite the age of the life tenant in the proper annuity table in the column for the applicable percent (the same percentage should be used throughout). The value of the remainder interest equals the value of the property minus the value of the life estate.

Derivation of Tables.

Table I is based on the Actuaries' Combined Experience Table of Mortality.

Table II is based on the American Experience Table of Mortality.

Table III is based on the Carlisle Table of Mortality with interest at six percent.

Table IV is based on the Commissioners 1958 Standard Ordinary Table of Mortality with interest at six percent.

Table V is derived from U.S. Treasury Regulations § 20.2031-10.

Table VI is based on United States Life Tables: 1969-1971.

Tables VII-A and VII-B are based on U.S. Treasury Regulations §§ 20.2031-7(f) and 25.2512-5(f) and are for valuing estates of decedents dying after November 30, 1983.

Tables VIII-A, VIII-B, and VIII-C, are based on U.S. Treasury Regulations §§ 20.2031-10(f) and 25.2512-9(f) and are for valuing estates of decedents dying before December 1, 1983.

Table IX is a Present Value Table.

TABLE I
(Actuaries' Combined Experience)

Interest at 4%			Interest at 5%			Interest at 6%			Interest at 4%			Interest at 5%			Interest at 6%			
Age		Age	Age		Age	Age		Age	Age		Age		Age	Age		Age		Age
10	19.453	10	16.556	10	14.347	55	10.977	55	10.077	55	9.295							
11	19.369	11	16.502	11	14.312	56	10.669	56	9.816	56	9.071							
12	19.281	12	16.445	12	14.274	57	10.359	57	9.550	57	8.843							
13	19.190	13	16.386	13	14.234	58	10.046	58	9.282	58	8.611							
14	19.095	14	16.324	14	14.193	59	9.731	59	9.010	59	8.375							
15	18.997	15	16.259	15	14.149	60	9.414	60	8.735	60	8.136							
16	18.895	16	16.192	16	14.102	61	9.097	61	8.459	61	7.893							
17	18.790	17	16.121	17	14.054	62	8.780	62	8.182	62	7.649							
18	18.680	18	16.048	18	14.003	63	8.464	63	7.903	63	7.403							
19	18.567	19	15.971	19	13.950	64	8.148	64	7.625	64	7.156							
20	18.450	20	15.891	20	13.894	65	7.835	65	7.347	65	6.908							
21	18.329	21	15.808	21	13.836	66	7.524	66	7.070	66	6.660							
22	18.204	22	15.722	22	13.775	67	7.216	67	6.795	67	6.413							
23	18.074	23	15.632	23	13.712	68	6.912	68	6.521	68	6.167							
24	17.940	24	15.539	24	13.645	69	6.613	69	6.251	69	5.922							
25	17.802	25	15.442	25	13.576	70	6.317	70	5.983	70	5.678							
26	17.659	26	15.341	26	13.503	71	6.026	71	5.718	71	5.437							
27	17.512	27	15.236	27	13.427	72	5.740	72	5.457	72	5.198							
28	17.359	28	15.127	28	13.347	73	5.459	73	5.200	73	4.962							
29	17.202	29	15.014	29	13.264	74	5.184	74	4.947	74	4.729							
30	17.039	30	14.896	30	13.177	75	4.914	75	4.699	75	4.499							
31	16.871	31	14.774	31	13.087	76	4.651	76	4.455	76	4.273							
32	16.698	32	14.647	32	12.992	77	4.393	77	4.216	77	4.050							
33	16.519	33	14.515	33	12.893	78	4.142	78	3.982	78	3.832							
34	16.335	34	14.378	34	12.789	79	3.898	79	3.754	79	3.618							
35	16.144	35	14.235	35	12.681	80	3.660	80	3.531	80	3.409							
36	15.947	36	14.087	36	12.568	81	3.429	81	3.313	81	3.204							
37	15.744	37	13.933	37	12.450	82	3.202	82	3.099	82	3.002							
38	15.534	38	13.773	38	12.326	83	2.980	83	2.889	83	2.803							
39	15.317	39	13.606	39	12.196	84	2.761	84	2.681	84	2.605							
40	15.092	40	13.433	40	12.060	85	2.543	85	2.474	85	2.408							
41	14.861	41	13.252	41	11.918	86	2.327	86	2.268	86	2.210							
42	14.621	42	13.064	42	11.768	87	2.113	87	2.063	87	2.013							
43	14.373	43	12.868	43	11.612	88	1.901	88	1.858	88	1.817							
44	14.118	44	12.666	44	11.448	89	1.691	89	1.655	89	1.621							
45	13.857	45	12.456	45	11.279	90	1.485	90	1.456	90	1.428							
46	13.589	46	12.241	46	11.104	91	1.284	91	1.261	91	1.238							
47	13.316	47	12.020	47	10.923	92	1.090	92	1.072	92	1.054							
48	13.039	48	11.794	48	10.737	93	.906	93	.892	93	.879							
49	12.757	49	11.563	49	10.546	94	.736	94	.726	94	.716							
50	12.470	50	11.326	50	10.349	95	.584	95	.576	95	.569							
51	12.179	51	11.085	51	10.148	96	.461	96	.456	96	.450							
52	11.884	52	10.840	52	9.942	97	.366	97	.363	97	.359							
53	11.585	53	10.590	53	9.731	98	.240	98	.238	98	.236							
54	11.283	54	10.336	54	9.515	99	.000	99	.....	99	.000						

TABLE II
(American Experience)

Age	Interest				Age	Interest			
	3½%	4%	5%	6%		3½%	4%	5%	6%
10	21.224	19.414	16.505	14.293	53	12.526	11.944	10.905	10.009
11	21.133	19.343	16.461	14.265	54	12.180	11.628	10.640	9.786
12	21.038	19.269	16.415	14.236	55	11.830	11.307	10.370	9.556
13	20.940	19.192	16.366	14.204	56	11.475	10.982	10.095	9.321
14	20.838	19.112	16.316	14.171	57	11.118	10.653	9.8145	9.081
15	20.733	19.028	16.263	14.137	58	10.758	10.321	9.5299	8.836
16	20.624	18.942	16.207	14.100	59	10.396	9.985	9.2413	8.586
17	20.510	18.851	16.149	14.062	60	10.032	9.648	8.9493	8.332
18	20.393	18.757	16.088	14.021	61	9.668	9.309	8.6545	8.074
19	20.271	18.660	16.024	13.978	62	9.304	8.969	8.3574	7.813
20	20.144	18.558	15.957	13.932	63	8.941	8.630	8.0588	7.549
21	20.013	18.452	15.886	13.885	64	8.579	8.290	7.7590	7.283
22	19.878	18.342	15.813	13.834	65	8.219	7.952	7.4588	7.016
23	19.738	18.228	15.736	13.781	66	7.863	7.616	7.1592	6.747
24	19.592	18.109	15.655	13.725	67	7.510	7.282	6.8607	6.479
25	19.442	17.985	15.570	13.666	68	7.162	6.952	6.5642	6.212
26	19.286	17.857	15.482	13.604	69	6.819	6.627	6.2705	5.945
27	19.124	17.723	15.389	13.538	70	6.482	6.307	5.9801	5.681
28	18.957	17.585	15.292	13.469	71	6.152	5.993	5.6942	5.420
29	18.784	17.440	15.191	13.396	72	5.830	5.685	5.4129	5.163
30	18.605	17.291	15.084	13.320	73	5.514	5.383	5.1359	4.908
31	18.420	17.135	14.973	13.239	74	5.205	5.086	4.8628	4.656
32	18.229	16.973	14.857	13.154	75	4.900	4.794	4.5926	4.406
33	18.030	16.806	14.735	13.064	76	4.600	4.505	4.3248	4.157
34	17.826	16.632	14.608	12.969	77	4.304	4.219	4.0586	3.908
35	17.614	16.451	14.475	12.870	78	4.011	3.936	3.7939	3.660
36	17.395	16.263	14.336	12.765	79	3.722	3.656	3.5311	3.413
37	17.169	16.069	14.191	12.655	80	3.437	3.380	3.2702	3.167
38	16.935	15.868	14.039	12.540	81	3.158	3.108	3.0135	2.924
39	16.695	15.659	13.881	12.418	82	2.884	2.842	2.7606	2.683
40	16.446	15.443	13.716	12.291	83	2.615	2.580	2.5105	2.445
41	16.190	15.220	13.544	12.157	84	2.348	2.318	2.2607	2.205
42	15.926	14.988	13.365	12.017	85	2.082	2.057	2.0098	1.964
43	15.654	14.749	13.179	11.870	86	1.819	1.799	1.7606	1.724
44	15.374	14.502	12.985	11.716	87	1.563	1.548	1.5175	1.488
45	15.087	14.248	12.783	11.555	88	1.322	1.310	1.2861	1.263
46	14.791	13.985	12.574	11.386	89	1.094	1.085	1.0670	1.050
47	14.488	13.714	12.357	11.211	90	.874	.867	.85453	.842
48	14.177	13.436	12.133	11.028	91	.658	.654	.64497	.637
49	13.859	13.151	11.901	10.838	92	.457	.454	.44851	.443
50	13.535	12.858	11.662	10.640	93	.292	.291	.28761	.285
51	13.204	12.559	11.416	10.436	94	.138	.137	.13605	.135
52	12.868	12.255	11.164	10.226					

TABLE III
(Carlisle)

Age	Age	Age	Age	Age	Age	Age	Age	Age	Age	Age	
0	10.439	18	13.956	36	12.465	54	9.761	72	5.424	90	2.266
1	12.078	19	13.897	37	12.354	55	9.524	73	5.170	91	2.248
2	12.925	20	13.835	38	12.239	56	9.280	74	4.944	92	2.337
3	13.652	21	13.769	39	12.120	57	9.027	75	4.760	93	2.440
4	14.042	22	13.697	40	12.002	58	8.772	76	4.579	94	2.492
5	14.325	23	13.621	41	11.890	59	8.529	77	4.410	95	2.522
6	14.460	24	13.541	42	11.779	60	8.304	78	4.238	96	2.486
7	14.518	25	13.456	43	11.668	61	8.108	79	4.040	97	2.368
8	14.526	26	13.368	44	11.551	62	7.913	80	3.858	98	2.227
9	14.500	27	13.275	45	11.428	63	7.714	81	3.656	99	2.004
10	14.448	28	13.182	46	11.296	64	7.502	82	3.474	100	1.596
11	14.384	29	13.096	47	11.154	65	7.281	83	3.286	101	1.175
12	14.321	30	13.020	48	10.998	66	7.049	84	3.102	102	0.744
13	14.257	31	12.942	49	10.823	67	6.803	85	2.909	103	0.314
14	14.191	32	12.860	50	10.631	68	6.546	86	2.739	...	.....
15	14.126	33	12.771	51	10.422	69	6.277	87	2.599	...	.....
16	14.067	34	12.675	52	10.208	70	5.998	88	2.515	...	.....
17	14.012	35	12.573	53	9.988	71	5.704	89	2.417	...	.....

TABLE IV
(Commissioners 1958 Standard Ordinary)

Age	Age	Age	Age	Age	Age
0 18.65027	17 17.84504	34 15.95074	51 12.34127	68 7.45587	84 3.39659
1 18.72242	18 17.76769	35 15.78857	52 12.07747	69 7.16916	85 3.19585
2 18.69320	19 17.68766	36 15.61972	53 11.80892	70 6.88736	86 3.00022
3 18.65774	20 17.60441	37 15.44411	54 11.53588	71 6.61066	87 2.80842
4 18.61927	21 17.51778	38 15.26185	55 11.25855	72 6.33858	88 2.61877
5 18.57764	22 17.42739	39 15.07333	56 10.97718	73 6.07017	89 2.42965
6 18.53289	23 17.33286	40 14.87860	57 10.69219	74 5.80411	90 2.23938
7 18.48487	24 17.23397	41 14.67787	58 10.40402	75 5.53981	91 2.04635
8 18.43359	25 17.13029	42 14.47117	59 10.11314	76 5.27737	92 1.84880
9 18.37911	26 17.02159	43 14.25836	60 9.81994	77 5.01772	93 1.64453
10 18.32144	27 16.90777	44 14.03941	61 9.52502	78 4.76245	94 1.42968
11 18.26082	28 16.78855	45 13.81426	62 9.22876	79 4.51368	95 1.19682
12 18.19748	29 16.66384	46 13.58299	63 8.93163	80 4.27293	96 .93685
13 18.13146	30 16.53350	47 13.34578	64 8.63420	81 4.04097	97 .64131
14 18.06319	31 16.39723	48 13.10276	65 8.33705	82 3.81806	98 .31585
15 17.99275	32 16.25488	49 12.85419	66 8.04095	83 3.60362	
16 17.92001	33 16.10611	50 12.60026	67 7.74687		

TABLE V

Age	Male	Female	Age	Male	Female	Age	Male	Female
0	15.6175	15.8972	37	13.6030	14.3915	74	6.9373	6.7645
1	16.0362	16.2284	38	13.4591	14.2811	75	5.6990	6.4721
2	16.0283	16.2287	39	13.3090	14.1063	76	5.4602	6.1788
3	16.0089	16.2180	40	12.1538	14.0468	77	5.2211	5.8845
4	15.9841	16.2029	41	13.9934	13.9227	78	4.9825	5.5910
5	15.9553	16.1850	42	12.8279	13.7940	79	4.7469	5.3018
6	15.9223	16.1048	43	12.6574	13.6004	80	4.5164	5.0193
7	15.8885	16.1421	44	12.4819	13.5219	81	4.2955	4.7482
8	15.8508	16.1172	45	12.3013	13.3781	82	4.0879	4.4892
9	15.8101	16.0910	46	12.1158	13.2290	83	3.8924	4.2398
10	15.7663	16.0008	47	11.9253	13.0746	84	3.7029	3.9927
11	15.7194	16.0293	48	11.7308	12.9147	85	3.5117	3.7401
12	15.6608	15.9958	49	11.5330	12.7496	86	3.3259	3.5016
13	15.6180	15.9607	50	11.3329	12.5793	87	3.1450	3.2790
14	15.5651	15.9239	51	11.1308	12.4039	88	2.9703	3.0719
15	15.5115	15.8856	52	10.9267	12.2232	89	2.8052	2.8808
16	15.4576	15.8460	53	10.7200	12.0367	90	2.6366	2.7008
17	15.4031	15.8048	54	10.5110	11.8430	91	2.5162	2.5502
18	15.3481	15.7620	55	10.2960	11.6432	92	2.3917	2.4116
19	15.2918	15.7172	56	10.0777	11.4353	93	2.2801	2.2901
20	15.2330	15.6701	57	9.8552	11.2200	94	2.1802	2.1839
21	15.1744	15.6207	58	9.6297	10.9980	95	2.0891	2.0891
22	15.1130	15.5037	59	9.4028	10.7703	96	1.9997	1.9997
23	15.0487	15.5141	60	9.1753	10.5376	97	1.9145	1.9145
24	14.9807	15.4505	61	8.9478	10.3005	98	1.8331	1.8331
25	14.9075	15.3959	62	8.7202	10.0587	99	1.7554	1.7554
26	14.8287	15.3322	63	8.4924	9.8118	100	1.6812	1.6812
27	14.7442	15.2052	64	8.2642	9.5592	101	1.6101	1.6101
28	14.6542	15.1946	65	8.0353	9.3005	102	1.5416	1.5416
29	14.5588	15.1208	66	7.8060	9.0352	103	1.4744	1.4744
30	14.4584	15.0432	67	7.5763	8.7639	104	1.4065	1.4065
31	14.3528	14.9622	68	7.3462	8.4874	105	1.3334	1.3334
32	14.2418	14.8875	69	7.1149	8.2068	106	1.2452	1.2452
33	14.1254	14.7888	70	6.8823	7.9234	107	1.1196	1.1196
34	14.0034	14.6960	71	6.6481	7.6371	108	.9043	.9043
35	13.8758	14.5989	72	6.4123	7.3480	109	.4717	.4717
36	13.7425	14.4975	73	6.1752	7.0568			

This table is for computing federal estate tax with interest at 6% and is applicable to estates of decedents dying after December 31, 1970. It was derived from U. S. Treasury Regulation § 20.2031-10 which prescribes the use of such table in determining the value of an annuity which is payable annually at the end of each year during the life of an individual. If the annuity is payable at the end of semi-annual, quarterly, monthly or weekly periods the value should be determined by multiplying the aggregate amount to be paid within the year by the amount opposite the number of years nearest the actual age of the person whose life measures the duration of the annuity and such product so obtained is then multiplied by whichever of the following factors is appropriate:

1.0148 for semi-annual payments.
1.0222 for quarterly payments.

1.0272 for monthly payments.
1.0291 for weekly payments.

TABLE VI
(United States Life Table)

Age of Person	Interest at 4%		Interest at 6%		Age of Person	Interest at 4%		Interest at 6%	
	Male	Female	Male	Female		Male	Female	Male	Female
0	22.2102	22.9144	15.6834	15.9780	50	13.7035	15.8701	11.2046	12.6366
1	22.6291	23.2545	16.0062	16.2377	51	13.3909	15.5916	10.9930	12.4651
2	22.5656	23.2130	15.9891	16.2321	52	13.0757	15.3076	10.7773	12.2882
3	22.4904	23.1600	15.9645	16.2192	53	12.7584	15.0177	10.5581	12.1056
4	22.4080	23.1009	15.9353	16.2027	54	12.4402	14.7222	10.3362	11.9172
5	22.3194	23.0372	15.9024	16.1837	55	12.1216	14.4208	10.1120	11.7227
6	22.2255	22.9689	15.8662	16.1620	56	11.8028	14.1137	9.8857	11.5222
7	22.1271	22.8967	15.8274	16.1382	58	11.4841	13.8010	9.6574	11.3157
8	22.0241	22.8209	15.7856	16.1125	58	11.1657	13.4826	9.4273	11.1029
9	21.9156	22.7410	15.7405	16.0845	59	10.8477	13.1580	9.1955	10.8833
10	21.8016	22.6574	15.6918	16.0544	60	10.5304	12.8275	8.9622	10.6570
11	21.6816	22.5697	15.6392	16.0220	61	10.2139	12.4908	8.7275	10.4236
12	21.5568	22.4785	15.5833	15.9877	62	9.8984	12.1482	8.4915	10.1832
13	21.4283	22.3841	15.5251	15.9516	63	9.5842	11.8003	8.2544	9.9362
14	21.2985	22.2869	15.4663	15.9141	64	9.2715	11.4479	8.0164	9.6831
15	21.1692	22.1878	15.4081	15.8759	65	8.9613	11.0918	7.7784	9.4244
16	21.0410	22.0867	15.3512	15.8367	66	8.6540	10.7323	7.5409	9.1603
17	20.9137	21.9836	15.2953	15.7967	67	8.3504	10.3698	7.3044	8.8910
18	20.7867	21.8780	15.2403	15.7555	68	8.0503	10.0052	7.0689	8.6173
19	20.6582	21.7687	15.1845	15.7123	69	7.7513	9.6388	6.8338	8.3392
20	20.5272	21.6555	15.1276	15.6669	70	7.4577	9.2716	6.5982	8.0576
21	20.3934	21.5379	15.0692	15.6188	71	7.1636	8.9032	6.3616	7.7720
22	20.2573	21.4158	15.0096	15.5680	72	6.8707	8.5338	6.1240	7.4825
23	20.1172	21.2892	14.9476	15.5145	73	6.5807	8.1652	5.8868	7.1908
24	19.9713	21.1579	14.8819	15.4581	74	6.2957	7.8001	5.6519	6.8989
25	19.8174	21.0214	14.8107	15.3984	75	6.0180	7.4407	5.4215	6.6090
26	19.6548	20.8799	14.7334	15.3355	76	5.7490	7.0881	5.1970	6.3223
27	19.4834	20.7333	14.6498	15.2692	77	5.4886	6.7425	4.9783	6.0387
28	19.3030	20.5811	14.5597	15.1993	78	5.2359	6.4041	4.7650	5.7588
29	19.1150	20.4238	14.4639	15.1259	79	4.9884	6.0734	4.5546	5.4830
30	18.9199	20.2610	14.3628	15.0487	80	4.7446	5.7506	4.3459	5.2116
31	18.7182	20.0931	14.2567	14.9680	81	4.5050	5.4375	4.1393	4.9462
32	18.5096	19.9198	14.1452	14.8835	82	4.2716	5.1356	3.9369	4.6886
33	18.2938	19.7414	14.0281	14.7954	83	4.0444	4.8444	3.7385	4.4383
34	18.0713	19.5573	13.9055	14.7032	84	3.8218	4.5620	3.5428	4.1938
35	17.8416	19.3682	13.7770	14.6073	85	3.6037	4.2878	3.3497	3.9545
36	17.6051	19.1734	13.6429	14.5072	86	3.3954	4.0264	3.1641	3.7248
37	17.3624	18.9735	13.5033	14.4032	87	3.2027	3.7836	2.9918	3.5104
38	17.1133	18.7680	13.3583	14.2949	88	3.0265	3.5587	2.8337	3.3109
39	16.8582	18.5572	13.2078	14.1825	89	2.8634	3.3472	2.6869	3.1222
40	16.5975	18.3411	13.0522	14.0658	90	2.7074	3.1443	2.5457	2.9401
41	16.3309	18.1192	12.8910	13.9445	91	2.5567	2.9526	2.4086	2.7670
42	16.0582	17.8915	12.7240	13.8185	92	2.4149	2.7775	2.2790	2.6081
43	15.7800	17.6581	12.5517	13.6877	93	2.2833	2.6219	2.1581	2.4664
44	15.4967	17.4192	12.3741	13.5522	94	2.1661	2.4847	2.0502	2.3411
45	15.2087	17.1749	12.1915	13.4121	95	2.0683	2.3642	1.9599	2.2307
46	14.9162	16.9253	12.0040	13.2673	96	1.9866	2.2600	1.8845	2.1351
47	14.6193	16.6704	11.8116	13.1177	97	1.9145	2.1698	1.8178	2.0522
48	14.3180	16.4096	11.6141	12.9628	98	1.8499	2.0906	1.7580	1.9794
49	14.0126	16.1427	11.4117	12.8024	99	1.7913	2.0200	1.7037	1.9143
					100	1.7358	1.9552	1.6519	1.8544

TABLE VII-A

Single Life, Unisex, 10 Percent Showing the Present Worth of an Annuity, of a Life Interest, and of a Remainder Interest

Age (1)	Annuity (2)	Life Estate (3)	Remainder (4)	Age (1)	Annuity (2)	Life Estate (3)	Remainder (4)
0	9.7188	.97188	.02812	45	8.8558	.88558	.11442
1	9.8988	.98988	.01012	46	8.7863	.87863	.12137
2	9.9017	.99017	.00983	47	8.7137	.87137	.12863
3	9.9008	.99008	.00992	48	8.6374	.86374	.13626
4	9.8981	.98981	.01019	49	8.5578	.85578	.14422
5	9.8938	.98938	.01062	50	8.4743	.84743	.15257
6	9.8884	.98884	.01116	51	8.3874	.83874	.16126
7	9.8822	.98822	.01178	52	8.2969	.82969	.17031
8	9.8748	.98748	.01252	53	8.2028	.82028	.17972
9	9.8663	.98663	.01337	54	8.1054	.81054	.18946
10	9.8565	.98565	.01435	55	8.0046	.80046	.19954
11	9.8453	.98453	.01547	56	7.9006	.79006	.20994
12	9.8329	.98329	.01671	57	7.7931	.77931	.22069
13	9.8198	.98198	.01802	58	7.6822	.76822	.23178
14	9.8066	.98066	.01934	59	7.5675	.75675	.24325
15	9.7937	.97937	.02063	60	7.4491	.74491	.25509
16	9.7815	.97815	.02185	61	7.3267	.73267	.26733
17	9.7700	.97700	.02300	62	7.2002	.72002	.27998
18	9.7590	.97590	.02410	63	7.0696	.70696	.29304
19	9.7480	.97480	.02520	64	6.9352	.69352	.30648
20	9.7365	.97365	.02635	65	6.7970	.67970	.32030
21	9.7245	.97245	.02755	66	6.6551	.66551	.33449
22	9.7120	.97120	.02880	67	6.5098	.65098	.34902
23	9.6986	.96986	.03014	68	6.3610	.63610	.36390
24	9.6841	.96841	.03159	69	6.2086	.62086	.37914
25	9.6678	.96678	.03322	70	6.0522	.60522	.39478
26	9.6495	.96495	.03505	71	5.8914	.58914	.41086
27	9.6290	.96290	.03710	72	5.7261	.57261	.42739
28	9.6062	.96062	.03938	73	5.5571	.55571	.44429
29	9.5813	.95813	.04187	74	5.3862	.53862	.46138
30	9.5543	.95543	.04457	75	5.2149	.52149	.47851
31	9.5254	.95254	.04746	76	5.0441	.50441	.49559
32	9.4942	.94942	.05058	77	4.8742	.48742	.51258
33	9.4608	.94608	.05392	78	4.7049	.47049	.52951
34	9.4250	.94250	.05750	79	4.5357	.45357	.54643
35	9.3868	.93868	.06132	80	4.3659	.43659	.56341
36	9.3460	.93460	.06540	81	4.1967	.41967	.58033
37	9.3026	.93026	.06974	82	4.0295	.40295	.59705
38	9.2567	.92567	.07433	83	3.8642	.38642	.61358
39	9.2083	.92083	.07917	84	3.6998	.36998	.63002
40	9.1571	.91571	.08429	85	3.5359	.35359	.64641
41	9.1030	.91030	.08970	86	3.3764	.33764	.66236
42	9.0457	.90457	.09543	87	3.2262	.32262	.67738
43	8.9855	.89855	.10145	88	3.0859	.30859	.69141
44	8.9221	.89221	.10779	89	2.9526	.29526	.70474

Age (1)	Annuity (2)	Life Estate (3)	Remainder (4)	Age (1)	Annuity (2)	Life Estate (3)	Remainder (4)
90	2.8221	.28221	.71779	100	1.9975	.19975	.80025
91	2.6955	.26955	.73045	101	1.9532	.19532	.80468
92	2.5771	.25771	.74229	102	1.9054	.19054	.80946
93	2.4692	.24692	.75308	103	1.8437	.18437	.81563
94	2.3728	.23728	.76272	104	1.7856	.17856	.82144
95	2.2887	.22887	.77113	105	1.6962	.16962	.83038
96	2.2181	.22181	.77819	106	1.5488	.15488	.84512
97	2.1550	.21550	.78450	107	1.3409	.13409	.86591
98	2.1000	.21000	.79000	108	1.0068	.10068	.89932
99	2.0486	.20486	.79514	109	.4545	.04545	.95455

TABLE VII-B

Present Worth at 10 Percent of an Annuity for a Term Certain, of an Income Interest for a Term Certain and of a Remainder Interest Postponed for a Term Certain

(1) Number of Years	(2) Annuity	(3) Term Certain	(4) Remainder	(1) Number of Years	(2) Annuity	(3) Term Certain	(4) Remainder
1	.9091	.090909	.909091	31	9.4790	.947901	.052099
2	1.7355	.173554	.826446	32	9.5264	.952638	.047362
3	2.4869	.248685	.751315	33	9.5694	.956943	.043057
4	3.1699	.316987	.683013	34	9.6086	.960857	.039143
5	3.7908	.379079	.620921	35	9.6442	.964416	.035584
6	4.3553	.435526	.564474	36	9.6765	.967651	.032349
7	4.8684	.486842	.513158	37	9.7059	.970592	.029408
8	5.3349	.533493	.466507	38	9.7327	.973265	.026735
9	5.7590	.575902	.424098	39	9.7570	.975686	.024304
10	6.1446	.614457	.385543	40	9.7791	.977905	.022095
11	6.4951	.649506	.350494	41	9.7991	.979914	.020096
12	6.8137	.681369	.318631	42	9.8174	.981740	.018260
13	7.1034	.710336	.289664	43	9.8340	.983400	.016600
14	7.3667	.736669	.263331	44	9.8491	.984909	.015091
15	7.6061	.760608	.239392	45	9.8628	.986281	.013718
16	7.8237	.782371	.217629	46	9.8753	.987528	.012472
17	8.0216	.802155	.197845	47	9.8866	.988662	.011338
18	8.2014	.820141	.179859	48	9.8969	.989693	.010307
19	8.3649	.836492	.163508	49	9.9063	.990630	.009370
20	8.5136	.851356	.148644	50	9.9148	.991481	.008519
21	8.6487	.864869	.135131	51	9.9226	.992256	.007744
22	8.7715	.877154	.122846	52	9.9296	.992960	.007040
23	8.8832	.888322	.111678	53	9.9360	.993600	.006400
24	8.9847	.898474	.101526	54	9.9418	.994182	.005818
25	9.0770	.907704	.092296	55	9.9471	.994711	.005289
26	9.1609	.916095	.083905	56	9.9519	.995191	.004809
27	9.2372	.923722	.076278	57	9.9563	.995629	.004371
28	9.3066	.930657	.069343	58	9.9603	.996026	.003974
29	9.3696	.936961	.063039	59	9.9639	.996387	.003613
30	9.4269	.942691	.057309	60	9.9672	.996716	.003284

TABLE VIII-A

Single life male, 6 percent, showing the present worth of an annuity, of a life interest, and of a remainder interest

(1) Age	(2) Annuity	(3) Life estate	(4) Remainder	(1) Age	(2) Annuity	(3) Life estate	(4) Remainder
0	15.6175	0.93705	0.06295	55	10.2960	.61776	.38224
1	16.0362	.96217	.03733	56	10.0777	.60466	.39534
2	16.0283	.96170	.03830	57	9.8552	.59131	.40869
3	16.0089	.96053	.03947	58	9.6297	.57778	.42222
4	15.9841	.95905	.04095	59	9.4028	.56417	.43583
5	15.9553	.95732	.04268	60	9.1753	.55052	.44948
6	15.9233	.95540	.04460	61	8.9478	.53687	.46313
7	15.8885	.95331	.04669	62	8.7202	.52321	.47679
8	15.8508	.95105	.04895	63	8.4924	.50954	.49046
9	15.8101	.94861	.05139	64	8.2642	.49585	.50415
10	15.7663	.94598	.05402	65	8.0353	.48212	.51788
11	15.7194	.94316	.05684	66	7.8060	.46836	.53164
12	15.6698	.94019	.05981	67	7.5763	.45458	.54542
13	15.6180	.93708	.06292	68	7.3462	.44077	.55923
14	15.5651	.93391	.06609	69	7.1149	.42689	.57311
15	15.5115	.93069	.06931	70	6.8823	.41294	.58706
16	15.4576	.92746	.07254	71	6.6481	.39389	.60111
17	15.4031	.92419	.07581	72	6.4123	.38474	.61526
18	15.3481	.92089	.07911	73	6.1752	.37051	.62949
19	15.2918	.91751	.08249	74	5.9373	.35624	.64376
20	15.2339	.91403	.08597	75	5.6990	.34194	.65806
21	15.1744	.91046	.08954	76	5.4602	.32761	.67239
22	15.1130	.90678	.09322	77	5.2211	.31327	.68673
23	15.0487	.90292	.09708	78	4.9825	.29895	.70105
24	14.9807	.89884	.10116	79	4.7469	.28481	.71519
25	14.9075	.89445	.10555	80	4.5164	.27098	.72902
26	14.8287	.88972	.11028	81	4.2955	.25773	.74227
27	14.7442	.88465	.11535	82	4.0879	.24527	.75473
28	14.6542	.87925	.12075	83	3.8924	.23354	.76646
29	14.5588	.87353	.12647	84	3.7029	.22217	.77783
30	14.4584	.86750	.13250	85	3.5117	.21070	.78930
31	14.3528	.86117	.13883	86	3.3259	.19955	.80045
32	14.2418	.85451	.14549	87	3.1450	.18870	.81130
33	14.1254	.84752	.15248	88	2.9703	.17822	.82178
34	14.0034	.84020	.15980	89	2.8052	.16831	.83169
35	13.8758	.83255	.16745	90	2.6536	.15922	.84078
36	13.7425	.82455	.17545	91	2.5162	.15097	.84903
37	13.6036	.81622	.18378	92	2.3917	.14350	.85650
38	13.4591	.80755	.19245	93	2.2801	.13681	.86319
39	13.3090	.79854	.20146	94	2.1802	.13081	.86919
40	13.1538	.78923	.21077	95	2.0891	.12535	.87465
41	12.9934	.77960	.22040	96	1.9997	.11998	.88002
42	12.8279	.76967	.23033	97	1.9145	.11487	.88513
43	12.6574	.75944	.24056	98	1.8331	.10999	.89001
44	12.4819	.74891	.25109	99	1.7554	.10532	.89468
45	12.3013	.73808	.26192	100	1.6812	.10087	.89913
46	12.1158	.72695	.27305	101	1.6101	.09661	.90339
47	11.9253	.71552	.28448	102	1.5416	.09250	.90750
48	11.7308	.70385	.29615	103	1.4744	.08846	.91154
49	11.5330	.69198	.30802	104	1.4065	.08439	.91561
50	11.3329	.67997	.32003	105	1.3334	.08000	.92000
51	11.1308	.66785	.33215	106	1.2452	.07471	.92529
52	10.9267	.65560	.34440	107	1.1196	.06718	.93282
53	10.7200	.64320	.35680	108	.9043	.05426	.94574
54	10.5100	.63060	.36940	109	.4717	.02830	.97170

TABLE VIII-B

Single life female, 6 percent, showing the present worth of an annuity, of a life interest, and of a remainder interest

(1) Age	(2) Annuity	(3) Life estate	(4) Remainder	(1) Age	(2) Annuity	(3) Life estate	(4) Remainder
0	15.8972	0.95383	0.04617	55	11.6432	.69859	.30141
1	16.2284	.97370	.02630	56	11.4353	.68612	.31388
2	16.2287	.97372	.02628	57	11.2200	.67320	.32680
3	16.2180	.97308	.02692	58	10.9980	.65988	.34012
4	16.2029	.97217	.02783	59	10.7703	.64622	.35378
5	16.1850	.97110	.02890	60	10.5376	.63226	.36774
6	16.1648	.96989	.03011	61	10.3005	.61803	.38197
7	16.1421	.96853	.03147	62	10.0587	.60352	.39648
8	16.1172	.96703	.03297	63	9.8118	.58871	.41129
9	16.0901	.96541	.03459	64	9.5592	.57355	.42645
10	16.0608	.96365	.03635	65	9.3005	.55803	.44197
11	16.0293	.96176	.03824	66	9.0352	.54211	.45789
12	15.9958	.95975	.04025	67	8.7639	.52583	.47417
13	15.9607	.95764	.04236	68	8.4874	.50924	.49076
14	15.9239	.95543	.04467	69	8.2068	.49241	.50759
15	15.8856	.95314	.04686	70	7.9234	.47540	.52460
16	15.8460	.95076	.04924	71	7.6371	.45823	.54177
17	15.8048	.94829	.05171	72	7.3480	.44088	.55912
18	15.7620	.94572	.05428	73	7.0568	.42341	.57659
19	15.7172	.94303	.05697	74	6.7645	.40587	.59413
20	15.6701	.94021	.05979	75	6.4721	.38833	.61167
21	15.6207	.93724	.06276	76	6.1788	.37073	.62927
22	15.5687	.93412	.06588	77	5.8845	.35307	.64693
23	15.5141	.93085	.06915	78	5.5910	.33546	.66454
24	15.4565	.92739	.07261	79	5.3018	.31811	.68189
25	15.3959	.92375	.07625	80	5.0195	.30117	.69883
26	15.3322	.91993	.08007	81	4.7432	.28489	.71511
27	15.2652	.91591	.08409	82	4.4892	.26935	.73065
28	15.1946	.91168	.08832	83	4.2398	.25439	.74561
29	15.1208	.90725	.09275	84	3.9927	.23956	.76044
30	15.0432	.90259	.09741	85	3.7401	.22441	.77559
31	14.9622	.89773	.10227	86	3.5016	.21010	.78990
32	14.8775	.89265	.10735	87	3.2790	.19674	.80326
33	14.7888	.88733	.11267	88	3.0719	.18431	.81569
34	14.6960	.88176	.11824	89	2.8808	.17285	.82715
35	14.5989	.87593	.12407	90	2.7068	.16241	.83759
36	14.4975	.86985	.13015	91	2.5502	.15301	.84699
37	14.3915	.86349	.13651	92	2.4116	.14470	.85530
38	14.2811	.85687	.14313	93	2.2901	.13741	.86259
39	14.1663	.84998	.15002	94	2.1839	.13103	.86897
40	14.0468	.84281	.15719	95	2.0891	.12535	.87465
41	13.9227	.83536	.16464	96	1.9997	.11998	.88002
42	13.7940	.82764	.17236	97	1.9145	.11487	.88513
43	13.6604	.81962	.18038	98	1.8331	.10999	.89001
44	13.5219	.81131	.18869	99	1.7554	.10532	.89468
45	13.3781	.80269	.19731	100	1.6812	.10087	.89913
46	13.2290	.79374	.20626	101	1.6101	.09661	.90339
47	13.0746	.78448	.21552	102	1.5416	.09250	.90750
48	12.9147	.77488	.22512	103	1.4744	.08846	.91154
49	12.7496	.76498	.23502	104	1.4065	.08439	.91561
50	12.5793	.75476	.24524	105	1.3334	.08000	.92000
51	12.4039	.74423	.25577	106	1.2452	.07471	.92529
52	12.2232	.73339	.26661	107	1.1196	.06718	.93282
53	12.0367	.72220	.27780	108	.9043	.05426	.94574
54	11.8436	.71062	.28938	109	.4717	.02830	.97170

TABLE VIII-C

Present worth at 6 percent of an annuity for a term certain, of an income interest for a term certain, and of a remainder interest postponed for a term certain

(1) Number of years	(2) Annuity	(3) Term certain	(4) Remainder	(1) Number of years	(2) Annuity	(3) Term certain	(4) Remainder
1	0.9434	0.056604	0.943396	31	13.9291	.835745	.164255
2	1.8334	.110004	.889996	32	14.0840	.845043	.154957
3	2.6730	.160381	.839619	33	14.2302	.853814	.146186
4	3.4651	.207906	.792094	34	14.3681	.862088	.137912
5	4.2124	.252742	.747258	35	14.4982	.869895	.130105
6	4.9173	.295039	.704961	36	14.6210	.877259	.122741
7	5.5824	.334943	.665057	37	14.7368	.884207	.115793
8	6.2098	.372588	.627412	38	14.8460	.890761	.109239
9	6.8017	.408102	.591893	39	14.9491	.896944	.103056
10	7.3601	.441605	.558395	40	15.0463	.902778	.097222
11	7.8869	.473212	.526788	41	15.1380	.908281	.091719
12	8.3838	.503031	.496969	42	15.2245	.913473	.086527
13	8.8527	.531161	.468839	43	15.3062	.918370	.081630
14	9.2950	.557699	.442301	44	15.3832	.922991	.077009
15	9.7122	.582735	.417265	45	15.4558	.927350	.072650
16	10.1059	.606354	.393646	46	15.5244	.931462	.068538
17	10.4773	.628636	.371364	47	15.5890	.935342	.064653
18	10.8276	.649656	.350344	48	15.6500	.939002	.060998
19	11.1581	.669487	.330513	49	15.7076	.942454	.057546
20	11.4699	.688195	.311805	50	15.7619	.945712	.054288
21	11.7641	.705845	.294155	51	15.8131	.948785	.051215
22	12.0416	.722495	.277505	52	15.8614	.951684	.048816
23	12.3034	.738203	.261797	53	15.9070	.954418	.046582
24	12.5504	.753021	.246979	54	15.9500	.956999	.043001
25	12.7834	.767001	.232999	55	15.9905	.959433	.040567
26	13.0032	.780190	.219810	56	16.0288	.961729	.038271
27	13.2105	.792632	.207368	57	16.0649	.963895	.036105
28	13.4062	.804370	.195630	58	16.0990	.965939	.034061
29	13.5907	.815443	.184557	59	16.1311	.967867	.032133
30	13.7648	.825890	.174110	60	16.1614	.969686	.030314

TABLE IX
(Present Value)

(The following table may be used for ascertaining the present value of any sum at varying rates percent for any number of years from one to seventy-five inclusive. By its use, the present value of an annuity certain can be ascertained, as well as the amount of damages properly awardable for death or permanent injury arising from the wrongful act, negligence or default of another, if the person so killed or injured, or his family or next of kin were, by such death or injury, deprived of a known, fixed and certain amount of earnings, salary of other income for a definite number of years. The table is computed on the basis of compound interest, the formula being $I - (I + i)^{-n} - I - v^n$.)

Years	2%	2½%	3%	3½%	4%	4½%
1	.9804	.9756	.9709	.9662	.9615	.9569
2	1.9416	1.9274	1.9135	1.8997	1.8861	1.8727
3	2.8839	2.8560	2.8286	2.8016	2.7751	2.7490
4	3.8077	3.7620	3.7171	3.6731	3.6299	3.5875
5	4.7135	4.6458	4.5797	4.5151	4.4518	4.3900
6	5.6014	5.5081	5.4172	5.3286	5.2421	5.1579
7	6.4720	6.3494	6.2303	6.1145	6.0021	5.8927
8	7.3255	7.1701	7.0197	6.8740	6.7327	6.5959
9	8.1622	7.9709	7.7861	7.6077	7.4353	7.2688
10	8.9826	8.7521	8.5302	8.3166	8.1109	7.9127
11	9.7868	9.5142	9.2526	9.0016	8.7605	8.5289
12	10.5753	10.2578	9.9540	9.6633	9.3851	9.1186
13	11.3484	10.9832	10.6350	10.3027	9.9866	9.6829
14	12.1062	11.6909	11.2961	10.9205	10.5631	10.2228
15	12.8493	12.3814	11.9379	11.5174	11.1184	10.7395
16	13.5777	13.0550	12.5611	12.0941	11.6523	11.2340
17	14.2919	13.7122	13.1661	12.6513	12.1657	11.7072
18	14.9920	14.3534	13.7535	13.1897	12.6593	12.1600
19	15.6785	14.9789	14.3238	13.7098	13.1339	12.5933
20	16.3514	15.5892	14.8775	14.2124	13.5903	13.0079
21	17.0112	16.1845	15.4150	14.6980	14.0292	13.4047
22	17.6580	16.7654	15.9369	15.1671	14.4511	13.7844
23	18.2922	17.3321	16.4436	15.6204	14.8568	14.1478
24	18.9139	17.8850	16.9355	16.0584	15.2470	14.4955
25	19.5235	18.4244	17.4131	16.4815	15.6221	14.8282
26	20.1210	18.9506	17.8768	16.8904	15.9828	15.1466
27	20.7069	19.4640	18.3270	17.2854	16.3296	15.4513
28	21.2813	19.9649	18.7641	17.6670	16.6631	15.7429
29	21.8444	20.4536	19.1885	18.0358	16.9837	16.0219
30	22.3965	20.9303	19.6004	18.3920	17.2920	16.2889
31	22.9377	21.3954	20.0004	18.7363	17.5885	16.5444
32	23.4683	21.8492	20.3888	19.0689	17.8736	16.7889
33	23.9886	22.2919	20.7658	19.3902	18.1476	17.0229
34	24.4986	22.7238	21.1318	19.7007	18.4112	17.2468
35	24.9986	23.1452	21.4872	20.0007	18.6646	17.4610
36	25.4888	23.5563	21.8323	20.2905	18.9083	17.6660
37	25.9695	23.9573	22.1672	20.5705	19.1426	17.8622
38	26.4406	24.3486	22.4925	20.8411	19.3679	18.0500
39	26.9026	24.7303	22.8082	21.1025	19.5845	18.2297
40	27.3555	25.1028	23.1148	21.3551	19.7928	18.4016
41	27.7995	25.4661	23.4124	21.5991	19.9931	18.5661
42	28.2348	25.8206	23.7014	21.8349	20.1856	18.7235
43	28.6616	26.1664	23.9819	22.0627	20.3708	18.8742
44	29.0800	26.5038	24.2543	22.2828	20.5488	19.0184
45	29.4902	26.8330	24.5187	22.4954	20.7200	19.1563

Years	2%	2 ¹ / ₂ %	3%	3 ¹ / ₂ %	4%	4 ¹ / ₂ %
46	29.8923	27.1542	24.7754	22.7009	20.8847	19.2884
47	30.2866	27.4675	25.0247	22.8994	21.0429	19.4147
48	30.6731	27.7732	25.2667	23.0912	21.1951	19.5356
49	31.0521	28.0714	25.5017	23.2766	21.3415	19.6513
50	31.4236	28.3623	25.7298	23.4556	21.4822	19.7620
51	31.7878	28.6462	25.9512	23.6286	21.6175	19.8679
52	32.1450	28.9231	26.1662	23.7958	21.7476	19.9693
53	32.4950	29.1932	26.3750	23.9573	21.8727	20.0663
54	32.8383	29.4568	26.5777	24.1133	21.9930	20.1592
55	33.1748	29.7140	26.7744	24.2641	22.1086	20.2480
56	33.5047	29.9649	26.9655	24.4097	22.2198	20.3330
57	33.8281	30.2096	27.1509	24.5504	22.3267	20.4144
58	34.1452	30.4484	27.3310	24.6864	22.4296	20.4922
59	34.4561	30.6814	27.5058	24.8178	22.5284	20.5667
60	34.7609	30.9087	27.6756	24.9447	22.6235	20.6380
61	35.0597	31.1304	27.8404	25.0674	22.7149	20.7062
62	35.3526	31.3467	28.0003	25.1859	22.8028	20.7715
63	35.6398	31.5578	28.1557	25.3004	22.8873	20.8340
64	35.9214	31.7637	28.3065	25.4110	22.9685	20.8938
65	36.1975	31.9646	28.4529	25.5178	23.0467	20.9510
66	36.4681	32.1606	28.5950	25.6211	23.1218	21.0057
67	36.7334	32.3518	28.7330	25.7209	23.1940	21.0581
68	36.9936	32.5383	28.8670	25.8173	23.2635	21.1082
69	37.2486	32.7203	28.9971	25.9104	23.3303	21.1562
70	37.4986	32.8979	29.1234	26.0004	23.3945	21.2021
71	37.7437	33.0711	29.2460	26.0873	23.4563	21.2460
72	37.9841	33.2401	29.3651	26.1713	23.5156	21.2881
73	38.2197	33.4050	29.4807	26.2525	23.5727	21.3283
74	38.4507	33.5658	29.5929	26.3309	23.6276	21.3668
75	38.6771	33.7227	29.7018	26.4067	23.6804	21.4036

Years	5%	6%	7%	8%	9%	10%
1	.9524	.9434	.9346	.9259	.9174	.9091
2	1.8594	1.8334	1.8080	1.7833	1.7591	1.7355
3	2.7232	2.6730	2.6243	2.5771	2.5313	2.4869
4	3.5460	3.4651	3.3872	3.3121	3.2397	3.1699
5	4.3295	4.2124	4.1002	3.9927	3.8897	3.7908
6	5.0757	4.9173	4.7665	4.6229	4.4859	4.3553
7	5.7864	5.5824	5.3893	5.2064	5.0330	4.8684
8	6.4632	6.2098	5.9713	5.7466	5.5348	5.3349
9	7.1078	6.8017	6.5152	6.2469	5.9952	5.7590
10	7.7217	7.3601	7.0236	6.7101	6.4177	6.1446
11	8.3064	7.8869	7.4987	7.1390	6.8052	6.4951
12	8.8633	8.3838	7.9427	7.5361	7.1607	6.8137
13	9.3936	8.8527	8.3577	7.9038	7.4869	7.1034
14	9.8986	9.2950	8.7455	8.2442	7.7862	7.3667
15	10.3797	9.7122	9.1079	8.5595	8.0607	7.6061
16	10.8378	10.1059	9.4466	8.8514	8.3126	7.8237
17	11.2741	10.4773	9.7632	9.1216	8.5436	8.0216
18	11.6896	10.8276	10.0591	9.3719	8.7556	8.2014
19	12.0853	11.1581	10.3356	9.6036	8.9501	8.3649
20	12.4622	11.4699	10.5940	9.8181	9.1285	8.5136
21	12.8212	11.7641	10.8355	10.0168	9.2922	8.6487
22	13.1630	12.0416	11.0612	10.2007	9.4424	8.7715

Years	5%	6%	7%	8%	9%	10%
23	13.4886	12.3034	11.2722	10.3711	9.5802	8.8832
24	13.7986	12.5504	11.4693	10.5288	9.7066	8.9847
25	14.0939	12.7834	11.6536	10.6748	9.8226	9.0770
26	14.3752	13.0032	11.8258	10.8100	9.9290	9.1609
27	14.6430	13.2105	11.9867	10.9352	10.0266	9.2372
28	14.8981	13.4062	12.1371	11.0511	10.1161	9.3066
29	15.1411	13.5097	12.2777	11.1584	10.1983	9.3696
30	15.3725	13.7648	12.4090	11.2578	10.2737	9.4269
31	15.5928	13.9291	12.5318	11.3498	10.3428	9.4790
32	15.8027	14.0840	12.6466	11.4350	10.4062	9.5264
33	16.0025	14.2302	12.7538	11.5139	10.4644	9.5694
34	16.1929	14.3681	12.8540	11.5869	10.5178	9.6086
35	16.3742	14.4982	12.9477	11.6546	10.5668	9.6442
36	16.5469	14.6210	13.0352	11.7172	10.6118	9.6765
37	16.7113	14.7368	13.1170	11.7752	10.6530	9.7059
38	16.8679	14.8460	13.1935	11.8289	10.6908	9.7327
39	17.0170	14.9491	13.2649	11.8786	10.7255	9.7570
40	17.1591	15.0463	13.3317	11.9246	10.7574	9.7791
41	17.2944	15.1380	13.3941	11.9672	10.7866	9.7991
42	17.4232	15.2245	13.4524	12.0067	10.8134	9.8174
43	17.5459	15.3062	13.5070	12.0432	10.8380	9.8340
44	17.6628	15.3832	13.5579	12.0771	10.8605	9.8491
45	17.7741	15.4558	13.6055	12.1084	10.8812	9.8628
46	17.8801	15.5244	13.6500	12.1374	10.9002	9.8753
47	17.9810	15.5890	13.6916	12.1643	10.9176	9.8866
48	18.0772	15.6500	13.7305	12.1891	10.9336	9.8969
49	18.1687	15.7076	13.7668	12.2122	10.9482	9.9063
50	18.2559	15.7619	13.8007	12.2335	10.9617	9.9148
51	18.3390	15.8131	13.8325	12.2532	10.9740	9.9226
52	18.4181	15.8614	13.8621	12.2715	10.9853	9.9296
53	18.4934	15.9070	13.8898	12.2884	10.9957	9.9360
54	18.5651	15.9500	13.9157	12.3041	11.0053	9.9418
55	18.6335	15.9905	13.9399	12.3186	11.0140	9.9471
56	18.6985	16.0288	13.9626	12.3320	11.0220	9.9519
57	18.7605	16.0649	13.9837	12.3445	11.0294	9.9563
58	18.8195	16.0990	14.0035	12.3560	11.0361	9.9603
59	18.8758	16.1311	14.0219	12.3667	11.0423	9.9639
60	18.9293	16.1614	14.0392	12.3766	11.0480	9.9672
61	18.9803	16.1900	14.0553	12.3857	11.0532	9.9701
62	19.0288	16.2170	14.0704	12.3942	11.0580	9.9729
63	19.0751	16.2425	14.0845	12.4020	11.0624	9.9753
64	19.1191	16.2665	14.0976	12.4093	11.0664	9.9776
65	19.1611	16.2891	14.1099	12.4160	11.0701	9.9796
66	19.2010	16.3105	14.1214	12.4222	11.0735	9.9815
67	19.2391	16.3307	14.1322	12.4280	11.0766	9.9831
68	19.2753	16.3497	14.1422	12.4333	11.0794	9.9847
69	19.3098	16.3676	14.1516	12.4382	11.0820	9.9861
70	19.3427	16.3845	14.1604	12.4428	11.0844	9.9873
71	19.3740	16.4005	14.1686	12.4471	11.0866	9.9885
72	19.4038	16.4156	14.1763	12.4510	11.0887	9.9895
73	19.4322	16.4298	14.1834	12.4546	11.0905	9.9905
74	19.4592	16.4432	14.1901	12.4580	11.0922	9.9914
75	19.4850	16.4558	14.1964	12.4611	11.0938	9.9921

Standard Industrial Classification Manual

[The Major Group 86 portion of this manual is incorporated by reference in § 67-6-330.]

Major Group 86.—Membership organizations

The Major Group as a Whole

This major group includes organizations operating on a membership basis for the promotion of the interests of the members. Included are such as trade associations; professional membership organizations; labor unions and similar labor organizations; and political and religious organizations. This major group does not include business establishments operated by membership organizations, such as hospitals (Group 806), hotels (Major Group 70), concert or opera companies (Group 792), news syndicates (Industry 7351), golf and country clubs (Industry 7997), fraternity and sorority houses (Industry 7041), credit unions (Group 614), fraternal insurance offices (Major Group 63), and religious publishing houses (Major Group 27).

Group No.	Industry No.
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861	BUSINESS ASSOCIATIONS
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8611	Business Associations
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Membership organizations engaged in promoting business interests.

Better business bureaus	Industrial standards committees
Boards of trade, other than security and commodity exchanges	Junior Chambers of Commerce
Business associations, other than civic and social	Manufacturers' institutes
Chambers of Commerce	Merchants' associations, not engaged in credit investigations
Contractor's associations	Public utility associations
Growers' associations, not engaged in contract buying and selling	Real estate boards
Growers' marketing advisory services	Shipping and steamship company associations
	Trade associations

862	PROFESSIONAL MEMBERSHIP ORGANIZATIONS
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8621	Professional Membership Organizations
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Membership organizations of professional persons for the advancement of the interests of their profession.

Bar associations	Medical associations
Dental associations	Professional membership organizations
Engineering associations	Scientific membership associations

863	LABOR UNIONS AND SIMILAR LABOR ORGANIZATIONS
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8631	Labor Unions and Similar Labor Organizations
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Membership organizations of workers for the improvement of wages and working conditions.

Employees' associations, for improvement of wages and working conditions	Labor organizations
	Labor unions
	Trade unions, local or national

Group Industry
No. No.

864 CIVIC, SOCIAL, AND FRATERNAL ASSOCIATIONS

8641 Civic, Social, and Fraternal Associations

Membership organizations engaged in civic, social, or fraternal activities. Membership sports and recreation clubs are classified in Industry 7997, and insurance offices maintained by fraternal organizations in Major Group 63.

Alumni associations and clubs	Fraternal organizations, except residential
Boy Scout organizations	Girl Scout organizations
Businessmen's clubs, civic and social	Taxpayers' associations
Bars and restaurants, owned and operated for members of organizations only	University clubs
Citizens' unions	Veterans' organizations
Civic associations	Parent-teacher associations
Community membership clubs, other than amusement and recreation clubs	Singing societies
Fraternal associations, other than insurance offices	Social clubs, membership
	Youth associations, except hotel units: YMCA, YWCA, YMHA, YWHA

865 POLITICAL ORGANIZATIONS

8651 Political Organizations

Membership organizations established to promote the interests of a national, State, or local political party or candidate.

Democratic clubs	Republican clubs
Political organizations and clubs	

866 RELIGIOUS ORGANIZATIONS

8661 Religious Organizations

Establishments of religious organizations operated for worship or for promotion of religious activities. Other establishments maintained by religious organizations, such as educational institutions, hospitals, publishing houses, and reading rooms are classified according to their activities.

Churches	Religion schools, operated by religious organizations
Convents	Religious organizations
Monasteries	

869 MEMBERSHIP ORGANIZATIONS, NOT ELSEWHERE CLASSIFIED

8699 Membership Organizations, Not Elsewhere Classified

Membership organizations, not elsewhere classified.

Athletic associations—regulatory only	Farm granges
Automobile owners' associations and clubs	Historical clubs, other than professional
Christian Science reading rooms	Humane societies, animal
Farm bureaus	Poetry associations

TABLE X
ANNUITY 2000 BASIC TABLE

Age Nearest Birthday (x)	1000g.		Age Nearest Birthday (x)	1000g.	
	Male	Female*		Male	Female*
5	0.324	0.189	61	7.714	4.699
6	0.301	0.156	62	8.348	5.181
7	0.286	0.131	63	9.093	5.732
8	0.328	0.131	64	9.968	6.347
9	0.362	0.134	65	10.993	7.017
10	0.390	0.140	66	12.188	7.734
11	0.413	0.148	67	13.572	8.491
12	0.431	0.158	68	15.160	9.288
13	0.446	0.170	69	16.946	10.163
14	0.458	0.183	70	18.920	11.165
15	0.470	0.197	71	21.071	12.339
16	0.481	0.212	72	23.388	13.734
17	0.495	0.228	73	25.871	15.391
18	0.510	0.244	74	28.552	17.326
19	0.528	0.260	75	31.477	19.551
20	0.549	0.277	76	34.686	22.075
21	0.573	0.294	77	38.225	24.910
22	0.599	0.312	78	42.132	28.074
23	0.627	0.330	79	46.427	31.612
24	0.657	0.349	80	51.128	35.580
25	0.686	0.367	81	56.250	40.030
26	0.714	0.385	82	61.809	45.017
27	0.738	0.403	83	67.826	50.600
28	0.758	0.419	84	74.322	56.865
29	0.774	0.435	85	81.326	63.907
30	0.784	0.450	86	88.863	71.815
31	0.789	0.463	87	96.958	80.682
32	0.789	0.476	88	105.631	90.557
33	0.790	0.488	89	114.858	101.307
34	0.791	0.500	90	124.612	112.759
35	0.792	0.515	91	134.861	124.733
36	0.794	0.534	92	145.575	137.054
37	0.823	0.558	93	156.727	149.552
38	0.872	0.590	94	168.290	162.079
39	0.945	0.630	95	180.245	174.492
40	1.043	0.677	96	192.565	186.647
41	1.168	0.732	97	205.229	198.403
42	1.322	0.796	98	218.683	210.337
43	1.505	0.868	99	233.371	233.027
44	1.715	0.950	100	249.741	237.051
45	1.948	1.043	101	268.237	252.985
46	2.198	1.148	102	289.305	271.406
47	2.463	1.267	103	313.391	292.893
48	2.740	1.400	104	340.940	318.023
49	3.028	1.548	105	372.398	347.373
50	3.330	1.710	106	408.210	381.520
51	3.647	1.888	107	448.823	421.042
52	3.980	2.079	108	494.681	466.516
53	4.331	2.286	109	546.231	518.520
54	4.698	2.507	110	603.917	577.631
55	5.077	2.746	111	668.186	644.427
56	5.465	3.003	112	739.483	719.484
57	5.861	3.280	113	818.254	803.380
58	6.265	3.578	114	904.945	896.693
59	6.694	3.907	115	1000.000	1000.000
60	7.170	4.277			

*Based on 50% of Female Improvement Scale G.

