

Section 1

Table S - Based on Life Table 2000CM

Interest at 1.6 Percent

| Age | Life | | | Age | Life | | |
|-----|---------|---------|-----------|-----|---------|---------|-----------|
| | Annuity | Estate | Remainder | | Annuity | Estate | Remainder |
| 0 | 43.2834 | 0.69253 | 0.30747 | 55 | 20.2512 | 0.32402 | 0.67598 |
| 1 | 43.2802 | 0.69248 | 0.30752 | 56 | 19.7091 | 0.31535 | 0.68465 |
| 2 | 42.9946 | 0.68791 | 0.31209 | 57 | 19.1677 | 0.30668 | 0.69332 |
| 3 | 42.6968 | 0.68315 | 0.31685 | 58 | 18.6279 | 0.29805 | 0.70195 |
| 4 | 42.3908 | 0.67825 | 0.32175 | 59 | 18.0893 | 0.28943 | 0.71057 |
| 5 | 42.0780 | 0.67325 | 0.32675 | 60 | 17.5514 | 0.28082 | 0.71918 |
| 6 | 41.7590 | 0.66814 | 0.33186 | 61 | 17.0150 | 0.27224 | 0.72776 |
| 7 | 41.4347 | 0.66296 | 0.33704 | 62 | 16.4812 | 0.26370 | 0.73630 |
| 8 | 41.1044 | 0.65767 | 0.34233 | 63 | 15.9505 | 0.25521 | 0.74479 |
| 9 | 40.7679 | 0.65229 | 0.34771 | 64 | 15.4230 | 0.24677 | 0.75323 |
| 10 | 40.4255 | 0.64681 | 0.35319 | 65 | 14.8987 | 0.23838 | 0.76162 |
| 11 | 40.0773 | 0.64124 | 0.35876 | 66 | 14.3737 | 0.22998 | 0.77002 |
| 12 | 39.7234 | 0.63557 | 0.36443 | 67 | 13.8495 | 0.22159 | 0.77841 |
| 13 | 39.3654 | 0.62985 | 0.37015 | 68 | 13.3277 | 0.21324 | 0.78676 |
| 14 | 39.0048 | 0.62408 | 0.37592 | 69 | 12.8097 | 0.20496 | 0.79504 |
| 15 | 38.6427 | 0.61828 | 0.38172 | 70 | 12.2964 | 0.19674 | 0.80326 |
| 16 | 38.2798 | 0.61248 | 0.38752 | 71 | 11.7877 | 0.18860 | 0.81140 |
| 17 | 37.9152 | 0.60664 | 0.39336 | 72 | 11.2845 | 0.18055 | 0.81945 |
| 18 | 37.5484 | 0.60077 | 0.39923 | 73 | 10.7884 | 0.17261 | 0.82739 |
| 19 | 37.1785 | 0.59486 | 0.40514 | 74 | 10.3010 | 0.16482 | 0.83518 |
| 20 | 36.8040 | 0.58886 | 0.41114 | 75 | 9.8241 | 0.15719 | 0.84281 |
| 21 | 36.4254 | 0.58281 | 0.41719 | 76 | 9.3585 | 0.14974 | 0.85026 |
| 22 | 36.0423 | 0.57668 | 0.42332 | 77 | 8.9043 | 0.14247 | 0.85753 |
| 23 | 35.6538 | 0.57046 | 0.42954 | 78 | 8.4618 | 0.13539 | 0.86461 |
| 24 | 35.2588 | 0.56414 | 0.43586 | 79 | 8.0316 | 0.12851 | 0.87149 |
| 25 | 34.8564 | 0.55770 | 0.44230 | 80 | 7.6144 | 0.12183 | 0.87817 |
| 26 | 34.4465 | 0.55114 | 0.44886 | 81 | 7.2104 | 0.11537 | 0.88463 |
| 27 | 34.0290 | 0.54446 | 0.45554 | 82 | 6.8198 | 0.10912 | 0.89088 |
| 28 | 33.6041 | 0.53767 | 0.46233 | 83 | 6.4432 | 0.10309 | 0.89691 |
| 29 | 33.1727 | 0.53076 | 0.46924 | 84 | 6.0806 | 0.09729 | 0.90271 |
| 30 | 32.7354 | 0.52377 | 0.47623 | 85 | 5.7323 | 0.09172 | 0.90828 |
| 31 | 32.2920 | 0.51667 | 0.48333 | 86 | 5.3985 | 0.08638 | 0.91362 |
| 32 | 31.8428 | 0.50948 | 0.49052 | 87 | 5.0793 | 0.08127 | 0.91873 |
| 33 | 31.3876 | 0.50220 | 0.49780 | 88 | 4.7744 | 0.07639 | 0.92361 |
| 34 | 30.9275 | 0.49484 | 0.50516 | 89 | 4.4840 | 0.07174 | 0.92826 |
| 35 | 30.4621 | 0.48739 | 0.51261 | 90 | 4.2081 | 0.06733 | 0.93267 |
| 36 | 29.9916 | 0.47986 | 0.52014 | 91 | 3.9462 | 0.06314 | 0.93686 |
| 37 | 29.5160 | 0.47226 | 0.52774 | 92 | 3.6983 | 0.05917 | 0.94083 |
| 38 | 29.0351 | 0.46456 | 0.53544 | 93 | 3.4645 | 0.05543 | 0.94457 |
| 39 | 28.5498 | 0.45680 | 0.54320 | 94 | 3.2438 | 0.05190 | 0.94810 |
| 40 | 28.0601 | 0.44896 | 0.55104 | 95 | 3.0358 | 0.04857 | 0.95143 |
| 41 | 27.5662 | 0.44106 | 0.55894 | 96 | 2.8410 | 0.04546 | 0.95454 |
| 42 | 27.0682 | 0.43309 | 0.56691 | 97 | 2.6583 | 0.04253 | 0.95747 |
| 43 | 26.5656 | 0.42505 | 0.57495 | 98 | 2.4870 | 0.03979 | 0.96021 |
| 44 | 26.0591 | 0.41695 | 0.58305 | 99 | 2.3263 | 0.03722 | 0.96278 |
| 45 | 25.5489 | 0.40878 | 0.59122 | 100 | 2.1773 | 0.03484 | 0.96516 |
| 46 | 25.0346 | 0.40055 | 0.59945 | 101 | 2.0364 | 0.03258 | 0.96742 |
| 47 | 24.5171 | 0.39227 | 0.60773 | 102 | 1.9066 | 0.03050 | 0.96950 |
| 48 | 23.9960 | 0.38394 | 0.61606 | 103 | 1.7783 | 0.02845 | 0.97155 |
| 49 | 23.4714 | 0.37554 | 0.62446 | 104 | 1.6603 | 0.02656 | 0.97344 |
| 50 | 22.9428 | 0.36708 | 0.63292 | 105 | 1.5441 | 0.02470 | 0.97530 |
| 51 | 22.4105 | 0.35857 | 0.64143 | 106 | 1.4000 | 0.02240 | 0.97760 |
| 52 | 21.8744 | 0.34999 | 0.65001 | 107 | 1.2376 | 0.01980 | 0.98020 |
| 53 | 21.3353 | 0.34137 | 0.65863 | 108 | 0.9804 | 0.01569 | 0.98431 |
| 54 | 20.7939 | 0.33270 | 0.66730 | 109 | 0.4921 | 0.00787 | 0.99213 |