

Section 1

Table S - Based on Life Table 2000CM

Interest at 2.8 Percent

Age	Life			Age	Life		
	Annuity	Estate	Remainder		Annuity	Estate	Remainder
0	30.7976	0.86233	0.13767	55	17.2932	0.48421	0.51579
1	30.8780	0.86458	0.13542	56	16.8926	0.47299	0.52701
2	30.7583	0.86123	0.13877	57	16.4893	0.46170	0.53830
3	30.6299	0.85764	0.14236	58	16.0842	0.45036	0.54964
4	30.4953	0.85387	0.14613	59	15.6767	0.43895	0.56105
5	30.3557	0.84996	0.15004	60	15.2664	0.42746	0.57254
6	30.2113	0.84592	0.15408	61	14.8541	0.41591	0.58409
7	30.0627	0.84176	0.15824	62	14.4407	0.40434	0.59566
8	29.9094	0.83746	0.16254	63	14.0266	0.39274	0.60726
9	29.7511	0.83303	0.16697	64	13.6119	0.38113	0.61887
10	29.5881	0.82847	0.17153	65	13.1967	0.36951	0.63049
11	29.4202	0.82377	0.17623	66	12.7774	0.35777	0.64223
12	29.2476	0.81893	0.18107	67	12.3554	0.34595	0.65405
13	29.0713	0.81400	0.18600	68	11.9321	0.33410	0.66590
14	28.8924	0.80899	0.19101	69	11.5086	0.32224	0.67776
15	28.7117	0.80393	0.19607	70	11.0860	0.31041	0.68959
16	28.5297	0.79883	0.20117	71	10.6640	0.29859	0.70141
17	28.3457	0.79368	0.20632	72	10.2436	0.28682	0.71318
18	28.1594	0.78846	0.21154	73	9.8261	0.27513	0.72487
19	27.9700	0.78316	0.21684	74	9.4133	0.26357	0.73643
20	27.7764	0.77774	0.22226	75	9.0068	0.25219	0.74781
21	27.5789	0.77221	0.22779	76	8.6074	0.24101	0.75899
22	27.3771	0.76656	0.23344	77	8.2155	0.23003	0.76997
23	27.1704	0.76077	0.23923	78	7.8315	0.21928	0.78072
24	26.9577	0.75481	0.24519	79	7.4558	0.20876	0.79124
25	26.7382	0.74867	0.25133	80	7.0895	0.19851	0.80149
26	26.5119	0.74233	0.25767	81	6.7328	0.18852	0.81148
27	26.2786	0.73580	0.26420	82	6.3861	0.17881	0.82119
28	26.0382	0.72907	0.27093	83	6.0500	0.16940	0.83060
29	25.7914	0.72216	0.27784	84	5.7249	0.16030	0.83970
30	25.5386	0.71508	0.28492	85	5.4110	0.15151	0.84849
31	25.2795	0.70783	0.29217	86	5.1087	0.14304	0.85696
32	25.0143	0.70040	0.29960	87	4.8184	0.13492	0.86508
33	24.7426	0.69279	0.30721	88	4.5398	0.12711	0.87289
34	24.4654	0.68503	0.31497	89	4.2734	0.11966	0.88034
35	24.1821	0.67710	0.32290	90	4.0192	0.11254	0.88746
36	23.8928	0.66900	0.33100	91	3.7771	0.10576	0.89424
37	23.5976	0.66073	0.33927	92	3.5470	0.09932	0.90068
38	23.2961	0.65229	0.34771	93	3.3291	0.09322	0.90678
39	22.9890	0.64369	0.35631	94	3.1228	0.08744	0.91256
40	22.6761	0.63493	0.36507	95	2.9277	0.08198	0.91802
41	22.3575	0.62601	0.37399	96	2.7445	0.07684	0.92316
42	22.0334	0.61693	0.38307	97	2.5721	0.07202	0.92798
43	21.7030	0.60768	0.39232	98	2.4101	0.06748	0.93252
44	21.3671	0.59828	0.40172	99	2.2576	0.06321	0.93679
45	21.0255	0.58872	0.41128	100	2.1160	0.05925	0.94075
46	20.6781	0.57899	0.42101	101	1.9817	0.05549	0.94451
47	20.3252	0.56911	0.43089	102	1.8578	0.05202	0.94798
48	19.9668	0.55907	0.44093	103	1.7351	0.04858	0.95142
49	19.6025	0.54887	0.45113	104	1.6223	0.04542	0.95458
50	19.2320	0.53850	0.46150	105	1.5110	0.04231	0.95769
51	18.8555	0.52796	0.47204	106	1.3726	0.03843	0.96157
52	18.4729	0.51724	0.48276	107	1.2161	0.03405	0.96595
53	18.0845	0.50637	0.49363	108	0.9661	0.02705	0.97295
54	17.6910	0.49535	0.50465	109	0.4864	0.01362	0.98638