

## Section 1

**Table S (3.2)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 3.2 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	27.6484	.88475	.11525	<b>55</b>	16.0687	.51420	.48580
<b>1</b>	27.7980	.88954	.11046	<b>56</b>	15.7082	.50266	.49734
<b>2</b>	27.7080	.88666	.11334	<b>57</b>	15.3446	.49103	.50897
<b>3</b>	27.6083	.88347	.11653	<b>58</b>	14.9790	.47933	.52067
<b>4</b>	27.5023	.88007	.11993	<b>59</b>	14.6124	.46760	.53240
<b>5</b>	27.3908	.87651	.12349	<b>60</b>	14.2452	.45585	.54415
<b>6</b>	27.2749	.87280	.12720	<b>61</b>	13.8770	.44406	.55594
<b>7</b>	27.1544	.86894	.13106	<b>62</b>	13.5071	.43223	.56777
<b>8</b>	27.0297	.86495	.13505	<b>63</b>	13.1354	.42033	.57967
<b>9</b>	26.9002	.86081	.13919	<b>64</b>	12.7626	.40840	.59160
<b>10</b>	26.7657	.85650	.14350	<b>65</b>	12.3890	.39645	.60355
<b>11</b>	26.6266	.85205	.14795	<b>66</b>	12.0141	.38445	.61555
<b>12</b>	26.4831	.84746	.15254	<b>67</b>	11.6372	.37239	.62761
<b>13</b>	26.3362	.84276	.15724	<b>68</b>	11.2592	.36029	.63971
<b>14</b>	26.1876	.83800	.16200	<b>69</b>	10.8809	.34819	.65181
<b>15</b>	26.0380	.83322	.16678	<b>70</b>	10.5041	.33613	.66387
<b>16</b>	25.8878	.82841	.17159	<b>71</b>	10.1302	.32417	.67583
<b>17</b>	25.7365	.82357	.17643	<b>72</b>	9.7599	.31232	.68768
<b>18</b>	25.5833	.81867	.18133	<b>73</b>	9.3939	.30061	.69939
<b>19</b>	25.4270	.81366	.18634	<b>74</b>	9.0313	.28900	.71100
<b>20</b>	25.2666	.80853	.19147	<b>75</b>	8.6709	.27747	.72253
<b>21</b>	25.1018	.80326	.19674	<b>76</b>	8.3120	.26598	.73402
<b>22</b>	24.9328	.79785	.20215	<b>77</b>	7.9546	.25455	.74545
<b>23</b>	24.7589	.79229	.20771	<b>78</b>	7.5996	.24319	.75681
<b>24</b>	24.5799	.78656	.21344	<b>79</b>	7.2487	.23196	.76804
<b>25</b>	24.3953	.78065	.21935	<b>80</b>	6.9045	.22094	.77906
<b>26</b>	24.2050	.77456	.22544	<b>81</b>	6.5691	.21021	.78979
<b>27</b>	24.0084	.76827	.23173	<b>82</b>	6.2436	.19979	.80021
<b>28</b>	23.8064	.76180	.23820	<b>83</b>	5.9278	.18969	.81031
<b>29</b>	23.5987	.75516	.24484	<b>84</b>	5.6197	.17983	.82017
<b>30</b>	23.3855	.74834	.25166	<b>85</b>	5.3177	.17017	.82983
<b>31</b>	23.1670	.74134	.25866	<b>86</b>	5.0239	.16076	.83924
<b>32</b>	22.9429	.73417	.26583	<b>87</b>	4.7418	.15174	.84826
<b>33</b>	22.7128	.72681	.27319	<b>88</b>	4.4713	.14308	.85692
<b>34</b>	22.4770	.71926	.28074	<b>89</b>	4.2124	.13480	.86520
<b>35</b>	22.2347	.71151	.28849	<b>90</b>	3.9649	.12688	.87312
<b>36</b>	21.9863	.70356	.29644	<b>91</b>	3.7323	.11943	.88057
<b>37</b>	21.7317	.69542	.30458	<b>92</b>	3.5185	.11259	.88741
<b>38</b>	21.4704	.68705	.31295	<b>93</b>	3.3223	.10631	.89369
<b>39</b>	21.2026	.67848	.32152	<b>94</b>	3.1406	.10050	.89950
<b>40</b>	20.9277	.66969	.33031	<b>95</b>	2.9693	.09502	.90498
<b>41</b>	20.6455	.66065	.33935	<b>96</b>	2.8092	.08989	.91011
<b>42</b>	20.3561	.65140	.34860	<b>97</b>	2.6615	.08517	.91483
<b>43</b>	20.0597	.64191	.35809	<b>98</b>	2.5234	.08075	.91925
<b>44</b>	19.7564	.63220	.36780	<b>99</b>	2.3894	.07646	.92354
<b>45</b>	19.4471	.62231	.37769	<b>100</b>	2.2597	.07231	.92769
<b>46</b>	19.1317	.61222	.38778	<b>101</b>	2.1325	.06824	.93176
<b>47</b>	18.8112	.60196	.39804	<b>102</b>	2.0080	.06426	.93574
<b>48</b>	18.4852	.59153	.40847	<b>103</b>	1.8850	.06032	.93968
<b>49</b>	18.1541	.58093	.41907	<b>104</b>	1.7545	.05614	.94386
<b>50</b>	17.8173	.57015	.42985	<b>105</b>	1.6270	.05207	.94793
<b>51</b>	17.4754	.55921	.44079	<b>106</b>	1.4652	.04689	.95311
<b>52</b>	17.1294	.54814	.45186	<b>107</b>	1.2711	.04067	.95933
<b>53</b>	16.7794	.53694	.46306	<b>108</b>	.9759	.03123	.96877
<b>54</b>	16.4258	.52563	.47437	<b>109</b>	.4845	.01550	.98450