

Section 1

**Table S (3.6)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 3.6 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>	25.2186	.90787	.09213	<b>55</b>	15.3245	.55168	.44832
<b>1</b>	25.3685	.91327	.08673	<b>56</b>	14.9959	.53985	.46015
<b>2</b>	25.3006	.91082	.08918	<b>57</b>	14.6638	.52790	.47210
<b>3</b>	25.2239	.90806	.09194	<b>58</b>	14.3290	.51584	.48416
<b>4</b>	25.1415	.90509	.09491	<b>59</b>	13.9926	.50373	.49627
<b>5</b>	25.0544	.90196	.09804	<b>60</b>	13.6549	.49158	.50842
<b>6</b>	24.9633	.89868	.10132	<b>61</b>	13.3156	.47936	.52064
<b>7</b>	24.8681	.89525	.10475	<b>62</b>	12.9739	.46706	.53294
<b>8</b>	24.7692	.89169	.10831	<b>63</b>	12.6298	.45467	.54533
<b>9</b>	24.6660	.88798	.11202	<b>64</b>	12.2839	.44222	.55778
<b>10</b>	24.5583	.88410	.11590	<b>65</b>	11.9364	.42971	.57029
<b>11</b>	24.4464	.88007	.11993	<b>66</b>	11.5870	.41713	.58287
<b>12</b>	24.3305	.87590	.12410	<b>67</b>	11.2349	.40446	.59554
<b>13</b>	24.2117	.87162	.12838	<b>68</b>	10.8808	.39171	.60829
<b>14</b>	24.0913	.86729	.13271	<b>69</b>	10.5259	.37893	.62107
<b>15</b>	23.9700	.86292	.13708	<b>70</b>	10.1715	.36617	.63383
<b>16</b>	23.8482	.85854	.14146	<b>71</b>	9.8191	.35349	.64651
<b>17</b>	23.7254	.85412	.14588	<b>72</b>	9.4695	.34090	.65910
<b>18</b>	23.6011	.84964	.15036	<b>73</b>	9.1233	.32844	.67156
<b>19</b>	23.4739	.84506	.15494	<b>74</b>	8.7796	.31607	.68393
<b>20</b>	23.3429	.84035	.15965	<b>75</b>	8.4374	.30375	.69625
<b>21</b>	23.2079	.83548	.16452	<b>76</b>	8.0958	.29145	.70855
<b>22</b>	23.0691	.83049	.16951	<b>77</b>	7.7550	.27918	.72082
<b>23</b>	22.9259	.82533	.17467	<b>78</b>	7.4157	.26697	.73303
<b>24</b>	22.7778	.82000	.18000	<b>79</b>	7.0797	.25487	.74513
<b>25</b>	22.6245	.81448	.18552	<b>80</b>	6.7496	.24299	.75701
<b>26</b>	22.4661	.80878	.19122	<b>81</b>	6.4274	.23139	.76861
<b>27</b>	22.3017	.80286	.19714	<b>82</b>	6.1141	.22011	.77989
<b>28</b>	22.1322	.79676	.20324	<b>83</b>	5.8098	.20915	.79085
<b>29</b>	21.9574	.79047	.20953	<b>84</b>	5.5123	.19844	.80156
<b>30</b>	21.7774	.78399	.21601	<b>85</b>	5.2202	.18793	.81207
<b>31</b>	21.5923	.77732	.22268	<b>86</b>	4.9356	.17768	.82232
<b>32</b>	21.4020	.77047	.22953	<b>87</b>	4.6619	.16783	.83217
<b>33</b>	21.2059	.76341	.23659	<b>88</b>	4.3992	.15837	.84163
<b>34</b>	21.0042	.75615	.24385	<b>89</b>	4.1473	.14930	.85070
<b>35</b>	20.7963	.74867	.25133	<b>90</b>	3.9062	.14062	.85938
<b>36</b>	20.5826	.74098	.25902	<b>91</b>	3.6793	.13246	.86754
<b>37</b>	20.3629	.73306	.26694	<b>92</b>	3.4705	.12494	.87506
<b>38</b>	20.1366	.72492	.27508	<b>93</b>	3.2788	.11804	.88196
<b>39</b>	19.9039	.71654	.28346	<b>94</b>	3.1011	.11164	.88836
<b>40</b>	19.6643	.70792	.29208	<b>95</b>	2.9335	.10561	.89439
<b>41</b>	19.4176	.69903	.30097	<b>96</b>	2.7767	.09996	.90004
<b>42</b>	19.1637	.68989	.31011	<b>97</b>	2.6319	.09475	.90525
<b>43</b>	18.9029	.68050	.31950	<b>98</b>	2.4965	.08987	.91013
<b>44</b>	18.6351	.67086	.32914	<b>99</b>	2.3650	.08514	.91486
<b>45</b>	18.3613	.66101	.33899	<b>100</b>	2.2376	.08055	.91945
<b>46</b>	18.0813	.65093	.34907	<b>101</b>	2.1125	.07605	.92395
<b>47</b>	17.7960	.64066	.35934	<b>102</b>	1.9902	.07165	.92835
<b>48</b>	17.5050	.63018	.36982	<b>103</b>	1.8692	.06729	.93271
<b>49</b>	17.2085	.61951	.38049	<b>104</b>	1.7407	.06266	.93734
<b>50</b>	16.9063	.60863	.39137	<b>105</b>	1.6151	.05814	.94186
<b>51</b>	16.5986	.59755	.40245	<b>106</b>	1.4554	.05240	.94760
<b>52</b>	16.2863	.58631	.41369	<b>107</b>	1.2637	.04549	.95451
<b>53</b>	15.9697	.57491	.42509	<b>108</b>	.9712	.03496	.96504
<b>54</b>	15.6491	.56337	.43663	<b>109</b>	.4826	.01737	.98263