

## Section 1

**Table S (5.2)**  
**Single Life Factors Based on Life Table 90CM**  
**Interest at 5.2 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>	18.3996	.95678	.04322	<b>55</b>	12.8451	.66795	.33205
<b>1</b>	18.5345	.96380	.03620	<b>56</b>	12.6144	.65595	.34405
<b>2</b>	18.5121	.96263	.03737	<b>57</b>	12.3791	.64371	.35629
<b>3</b>	18.4840	.96117	.03883	<b>58</b>	12.1399	.63127	.36873
<b>4</b>	18.4522	.95952	.04048	<b>59</b>	11.8976	.61867	.38133
<b>5</b>	18.4175	.95771	.04229	<b>60</b>	11.6524	.60592	.39408
<b>6</b>	18.3803	.95578	.04422	<b>61</b>	11.4040	.59301	.40699
<b>7</b>	18.3407	.95372	.04628	<b>62</b>	11.1517	.57989	.42011
<b>8</b>	18.2988	.95154	.04846	<b>63</b>	10.8955	.56657	.43343
<b>9</b>	18.2541	.94921	.05079	<b>64</b>	10.6358	.55306	.44694
<b>10</b>	18.2066	.94674	.05326	<b>65</b>	10.3728	.53938	.46062
<b>11</b>	18.1563	.94413	.05587	<b>66</b>	10.1059	.52551	.47449
<b>12</b>	18.1035	.94138	.05862	<b>67</b>	9.8347	.51140	.48860
<b>13</b>	18.0488	.93854	.06146	<b>68</b>	9.5595	.49709	.50291
<b>14</b>	17.9933	.93565	.06435	<b>69</b>	9.2813	.48263	.51737
<b>15</b>	17.9376	.93275	.06725	<b>70</b>	9.0014	.46807	.53193
<b>16</b>	17.8819	.92986	.07014	<b>71</b>	8.7210	.45349	.54651
<b>17</b>	17.8259	.92694	.07306	<b>72</b>	8.4407	.43892	.56108
<b>18</b>	17.7691	.92399	.07601	<b>73</b>	8.1613	.42439	.57561
<b>19</b>	17.7107	.92096	.07904	<b>74</b>	7.8818	.40985	.59015
<b>20</b>	17.6499	.91780	.08220	<b>75</b>	7.6014	.39527	.60473
<b>21</b>	17.5865	.91450	.08550	<b>76</b>	7.3193	.38060	.61940
<b>22</b>	17.5207	.91107	.08893	<b>77</b>	7.0356	.36585	.63415
<b>23</b>	17.4519	.90750	.09250	<b>78</b>	6.7510	.35105	.64895
<b>24</b>	17.3798	.90375	.09625	<b>79</b>	6.4670	.33628	.66372
<b>25</b>	17.3042	.89982	.10018	<b>80</b>	6.1860	.32167	.67833
<b>26</b>	17.2249	.89569	.10431	<b>81</b>	5.9100	.30732	.69268
<b>27</b>	17.1413	.89135	.10865	<b>82</b>	5.6400	.29328	.70672
<b>28</b>	17.0541	.88681	.11319	<b>83</b>	5.3762	.27956	.72044
<b>29</b>	16.9630	.88208	.11792	<b>84</b>	5.1166	.26607	.73393
<b>30</b>	16.8681	.87714	.12286	<b>85</b>	4.8601	.25272	.74728
<b>31</b>	16.7695	.87201	.12799	<b>86</b>	4.6085	.23964	.76036
<b>32</b>	16.6668	.86667	.13333	<b>87</b>	4.3653	.22699	.77301
<b>33</b>	16.5598	.86111	.13889	<b>88</b>	4.1305	.21479	.78521
<b>34</b>	16.4484	.85532	.14468	<b>89</b>	3.9041	.20301	.79699
<b>35</b>	16.3321	.84927	.15073	<b>90</b>	3.6863	.19169	.80831
<b>36</b>	16.2113	.84299	.15701	<b>91</b>	3.4805	.18098	.81902
<b>37</b>	16.0855	.83644	.16356	<b>92</b>	3.2903	.17109	.82891
<b>38</b>	15.9543	.82962	.17038	<b>93</b>	3.1151	.16199	.83801
<b>39</b>	15.8178	.82253	.17747	<b>94</b>	2.9523	.15352	.84648
<b>40</b>	15.6756	.81513	.18487	<b>95</b>	2.7981	.14550	.85450
<b>41</b>	15.5272	.80741	.19259	<b>96</b>	2.6533	.13797	.86203
<b>42</b>	15.3726	.79938	.20062	<b>97</b>	2.5195	.13102	.86898
<b>43</b>	15.2119	.79102	.20898	<b>98</b>	2.3940	.12449	.87551
<b>44</b>	15.0449	.78234	.21766	<b>99</b>	2.2718	.11813	.88187
<b>45</b>	14.8723	.77336	.22664	<b>100</b>	2.1531	.11196	.88804
<b>46</b>	14.6940	.76409	.23591	<b>101</b>	2.0362	.10588	.89412
<b>47</b>	14.5103	.75454	.24546	<b>102</b>	1.9217	.09993	.90007
<b>48</b>	14.3211	.74470	.25530	<b>103</b>	1.8081	.09402	.90598
<b>49</b>	14.1264	.73457	.26543	<b>104</b>	1.6872	.08773	.91227
<b>50</b>	13.9258	.72414	.27586	<b>105</b>	1.5690	.08159	.91841
<b>51</b>	13.7196	.71342	.28658	<b>106</b>	1.4176	.07372	.92628
<b>52</b>	13.5083	.70243	.29757	<b>107</b>	1.2349	.06421	.93579
<b>53</b>	13.2920	.69118	.30882	<b>108</b>	.9529	.04955	.95045
<b>54</b>	13.0710	.67969	.32031	<b>109</b>	.4753	.02471	.97529