

**Table S (5.4)**

**Section 1**

Single Life Factors Based on Life Table 90CM

Interest at 5.4 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>	17.7782	.96002	.03998	<b>55</b>	12.5823	.67944	.32056
<b>1</b>	17.9106	.96717	.03283	<b>56</b>	12.3611	.66750	.33250
<b>2</b>	17.8911	.96612	.03388	<b>57</b>	12.1353	.65531	.34469
<b>3</b>	17.8661	.96477	.03523	<b>58</b>	11.9055	.64290	.35710
<b>4</b>	17.8378	.96324	.03676	<b>59</b>	11.6725	.63032	.36968
<b>5</b>	17.8066	.96155	.03845	<b>60</b>	11.4365	.61757	.38243
<b>6</b>	17.7731	.95975	.04025	<b>61</b>	11.1973	.60465	.39535
<b>7</b>	17.7373	.95781	.04219	<b>62</b>	10.9540	.59152	.40848
<b>8</b>	17.6993	.95576	.04424	<b>63</b>	10.7067	.57816	.42184
<b>9</b>	17.6588	.95357	.04643	<b>64</b>	10.4558	.56461	.43539
<b>10</b>	17.6155	.95123	.04877	<b>65</b>	10.2014	.55088	.44912
<b>11</b>	17.5696	.94876	.05124	<b>66</b>	9.9431	.53693	.46307
<b>12</b>	17.5213	.94615	.05385	<b>67</b>	9.6802	.52273	.47727
<b>13</b>	17.4713	.94345	.05655	<b>68</b>	9.4133	.50832	.49168
<b>14</b>	17.4205	.94071	.05929	<b>69</b>	9.1432	.49373	.50627
<b>15</b>	17.3696	.93796	.06204	<b>70</b>	8.8711	.47904	.52096
<b>16</b>	17.3187	.93521	.06479	<b>71</b>	8.5983	.46431	.53569
<b>17</b>	17.2676	.93245	.06755	<b>72</b>	8.3254	.44957	.55043
<b>18</b>	17.2159	.92966	.07034	<b>73</b>	8.0531	.43487	.56513
<b>19</b>	17.1626	.92678	.07322	<b>74</b>	7.7806	.42015	.57985
<b>20</b>	17.1071	.92378	.07622	<b>75</b>	7.5068	.40537	.59463
<b>21</b>	17.0491	.92065	.07935	<b>76</b>	7.2312	.39048	.60952
<b>22</b>	16.9889	.91740	.08260	<b>77</b>	6.9537	.37550	.62450
<b>23</b>	16.9258	.91399	.08601	<b>78</b>	6.6751	.36045	.63955
<b>24</b>	16.8597	.91042	.08958	<b>79</b>	6.3968	.34543	.65457
<b>25</b>	16.7901	.90666	.09334	<b>80</b>	6.1213	.33055	.66945
<b>26</b>	16.7170	.90272	.09728	<b>81</b>	5.8504	.31592	.68408
<b>27</b>	16.6399	.89856	.10144	<b>82</b>	5.5852	.30160	.69840
<b>28</b>	16.5593	.89420	.10580	<b>83</b>	5.3259	.28760	.71240
<b>29</b>	16.4750	.88965	.11035	<b>84</b>	5.0707	.27382	.72618
<b>30</b>	16.3870	.88490	.11510	<b>85</b>	4.8181	.26018	.73982
<b>31</b>	16.2955	.87996	.12004	<b>86</b>	4.5704	.24680	.75320
<b>32</b>	16.2001	.87480	.12520	<b>87</b>	4.3306	.23385	.76615
<b>33</b>	16.1004	.86942	.13058	<b>88</b>	4.0990	.22135	.77865
<b>34</b>	15.9967	.86382	.13618	<b>89</b>	3.8755	.20928	.79072
<b>35</b>	15.8882	.85796	.14204	<b>90</b>	3.6604	.19766	.80234
<b>36</b>	15.7752	.85186	.14814	<b>91</b>	3.4570	.18668	.81332
<b>37</b>	15.6575	.84550	.15450	<b>92</b>	3.2689	.17652	.82348
<b>38</b>	15.5345	.83887	.16113	<b>93</b>	3.0957	.16717	.83283
<b>39</b>	15.4065	.83195	.16805	<b>94</b>	2.9346	.15847	.84153
<b>40</b>	15.2727	.82473	.17527	<b>95</b>	2.7820	.15023	.84977
<b>41</b>	15.1330	.81718	.18282	<b>96</b>	2.6386	.14249	.85751
<b>42</b>	14.9873	.80931	.19069	<b>97</b>	2.5061	.13533	.86467
<b>43</b>	14.8356	.80112	.19888	<b>98</b>	2.3818	.12862	.87138
<b>44</b>	14.6777	.79260	.20740	<b>99</b>	2.2606	.12207	.87793
<b>45</b>	14.5144	.78378	.21622	<b>100</b>	2.1429	.11572	.88428
<b>46</b>	14.3453	.77464	.22536	<b>101</b>	2.0271	.10946	.89054
<b>47</b>	14.1710	.76524	.23476	<b>102</b>	1.9134	.10332	.89668
<b>48</b>	13.9913	.75553	.24447	<b>103</b>	1.8008	.09724	.90276
<b>49</b>	13.8061	.74553	.25447	<b>104</b>	1.6807	.09076	.90924
<b>50</b>	13.6150	.73521	.26479	<b>105</b>	1.5634	.08442	.91558
<b>51</b>	13.4184	.72459	.27541	<b>106</b>	1.4430	.07630	.92370
<b>52</b>	13.2167	.71370	.28630	<b>107</b>	1.2313	.06649	.93351
<b>53</b>	13.0100	.70254	.29746	<b>108</b>	.9506	.05133	.94867
<b>54</b>	12.7986	.69112	.30888	<b>109</b>	.4744	.02562	.97438