

Section 1

Table S - Based on Life Table 2000CM

Interest at 2.4 Percent

Age	Life			Age	Life		
	Annuity	Estate	Remainder		Annuity	Estate	Remainder
0	34.2376	0.82170	0.17830	55	18.1993	0.43678	0.56322
1	34.3011	0.82323	0.17677	56	17.7570	0.42617	0.57383
2	34.1418	0.81940	0.18060	57	17.3129	0.41551	0.58449
3	33.9727	0.81534	0.18466	58	16.8678	0.40483	0.59517
4	33.7967	0.81112	0.18888	59	16.4213	0.39411	0.60589
5	33.6150	0.80676	0.19324	60	15.9730	0.38335	0.61665
6	33.4279	0.80227	0.19773	61	15.5236	0.37257	0.62743
7	33.2363	0.79767	0.20233	62	15.0740	0.36178	0.63822
8	33.0394	0.79295	0.20705	63	14.6248	0.35100	0.64900
9	32.8370	0.78809	0.21191	64	14.1761	0.34023	0.65977
10	32.6295	0.78311	0.21689	65	13.7279	0.32947	0.67053
11	32.4166	0.77800	0.22200	66	13.2765	0.31864	0.68136
12	32.1985	0.77276	0.22724	67	12.8234	0.30776	0.69224
13	31.9765	0.76744	0.23256	68	12.3700	0.29688	0.70312
14	31.7518	0.76204	0.23796	69	11.9176	0.28602	0.71398
15	31.5252	0.75660	0.24340	70	11.4671	0.27521	0.72479
16	31.2972	0.75113	0.24887	71	11.0185	0.26444	0.73556
17	31.0671	0.74561	0.25439	72	10.5725	0.25374	0.74626
18	30.8346	0.74003	0.25997	73	10.1307	0.24314	0.75686
19	30.5989	0.73437	0.26563	74	9.6947	0.23267	0.76733
20	30.3586	0.72861	0.27139	75	9.2663	0.22239	0.77761
21	30.1142	0.72274	0.27726	76	8.8463	0.21231	0.78769
22	29.8652	0.71677	0.28323	77	8.4349	0.20244	0.79756
23	29.6110	0.71066	0.28934	78	8.0326	0.19278	0.80722
24	29.3505	0.70441	0.29559	79	7.6398	0.18336	0.81664
25	29.0829	0.69799	0.30201	80	7.2575	0.17418	0.82582
26	28.8081	0.69139	0.30861	81	6.8859	0.16526	0.83474
27	28.5258	0.68462	0.31538	82	6.5253	0.15661	0.84339
28	28.2362	0.67767	0.32233	83	6.1764	0.14823	0.85177
29	27.9400	0.67056	0.32944	84	5.8394	0.14014	0.85986
30	27.6376	0.66330	0.33670	85	5.5146	0.13235	0.86765
31	27.3288	0.65589	0.34411	86	5.2022	0.12485	0.87515
32	27.0137	0.64833	0.35167	87	4.9027	0.11766	0.88234
33	26.6922	0.64061	0.35939	88	4.6157	0.11078	0.88922
34	26.3650	0.63276	0.36724	89	4.3416	0.10420	0.89580
35	26.0319	0.62477	0.37523	90	4.0805	0.09793	0.90207
36	25.6928	0.61663	0.38337	91	3.8320	0.09197	0.90803
37	25.3477	0.60835	0.39165	92	3.5962	0.08631	0.91369
38	24.9966	0.59992	0.40008	93	3.3731	0.08096	0.91904
39	24.6399	0.59136	0.40864	94	3.1622	0.07589	0.92411
40	24.2777	0.58266	0.41734	95	2.9630	0.07111	0.92889
41	23.9100	0.57384	0.42616	96	2.7759	0.06662	0.93338
42	23.5370	0.56489	0.43511	97	2.6003	0.06241	0.93759
43	23.1581	0.55579	0.44421	98	2.4352	0.05845	0.94155
44	22.7739	0.54657	0.45343	99	2.2801	0.05472	0.94528
45	22.3844	0.53723	0.46277	100	2.1360	0.05126	0.94874
46	21.9894	0.52775	0.47225	101	1.9996	0.04799	0.95201
47	21.5895	0.51815	0.48185	102	1.8738	0.04497	0.95503
48	21.1843	0.50842	0.49158	103	1.7493	0.04198	0.95802
49	20.7740	0.49857	0.50143	104	1.6348	0.03923	0.96077
50	20.3578	0.48859	0.51141	105	1.5219	0.03653	0.96347
51	19.9361	0.47847	0.52153	106	1.3816	0.03316	0.96684
52	19.5088	0.46821	0.53179	107	1.2232	0.02936	0.97064
53	19.0765	0.45783	0.54217	108	0.9708	0.02330	0.97670
54	18.6397	0.44735	0.55265	109	0.4883	0.01172	0.98828