

**Table S (3.4)**

**Section 1**

**Single Life Factors Based on Life Table 90CM**

**Interest at 3.4 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>	26.3859	.89712	.10288	<b>55</b>	15.6894	.53344	.46656
<b>1</b>	26.5360	.90223	.09777	<b>56</b>	15.3454	.52174	.47826
<b>2</b>	26.4579	.89957	.10043	<b>57</b>	14.9979	.50993	.49007
<b>3</b>	26.3705	.89660	.10340	<b>58</b>	14.6482	.49804	.50196
<b>4</b>	26.2771	.89342	.10658	<b>59</b>	14.2970	.48610	.51390
<b>5</b>	26.1786	.89007	.10993	<b>60</b>	13.9449	.47413	.52587
<b>6</b>	26.0759	.88658	.11342	<b>61</b>	13.5916	.46211	.53789
<b>7</b>	25.9689	.88294	.11706	<b>62</b>	13.2361	.45003	.54997
<b>8</b>	25.8580	.87917	.12083	<b>63</b>	12.8785	.43787	.56213
<b>9</b>	25.7425	.87524	.12476	<b>64</b>	12.5195	.42566	.57434
<b>10</b>	25.6222	.87116	.12884	<b>65</b>	12.1593	.41342	.58658
<b>11</b>	25.4976	.86692	.13308	<b>66</b>	11.7974	.40111	.59889
<b>12</b>	25.3687	.86254	.13746	<b>67</b>	11.4332	.38873	.61127
<b>13</b>	25.2367	.85805	.14195	<b>68</b>	11.0673	.37629	.62371
<b>14</b>	25.1030	.85350	.14650	<b>69</b>	10.7010	.36383	.63617
<b>15</b>	24.9684	.84893	.15107	<b>70</b>	10.3356	.35141	.64859
<b>16</b>	24.8333	.84433	.15567	<b>71</b>	9.9726	.33907	.66093
<b>17</b>	24.6970	.83970	.16030	<b>72</b>	9.6128	.32684	.67316
<b>18</b>	24.5591	.83501	.16499	<b>73</b>	9.2570	.31474	.68526
<b>19</b>	24.4182	.83022	.16978	<b>74</b>	8.9040	.30273	.69727
<b>20</b>	24.2733	.82529	.17471	<b>75</b>	8.5528	.29080	.70920
<b>21</b>	24.1242	.82022	.17978	<b>76</b>	8.2027	.27889	.72111
<b>22</b>	23.9711	.81502	.18498	<b>77</b>	7.8537	.26703	.73297
<b>23</b>	23.8134	.80966	.19034	<b>78</b>	7.5067	.25523	.74477
<b>24</b>	23.6507	.80412	.19588	<b>79</b>	7.1634	.24355	.75645
<b>25</b>	23.4825	.79841	.20159	<b>80</b>	6.8263	.23209	.76791
<b>26</b>	23.3090	.79251	.20749	<b>81</b>	6.4976	.22092	.77908
<b>27</b>	23.1293	.78640	.21360	<b>82</b>	6.1782	.21006	.78994
<b>28</b>	22.9444	.78011	.21989	<b>83</b>	5.8683	.19952	.80048
<b>29</b>	22.7539	.77363	.22637	<b>84</b>	5.5656	.18923	.81077
<b>30</b>	22.5581	.76698	.23302	<b>85</b>	5.2685	.17913	.82087
<b>31</b>	22.3571	.76014	.23986	<b>86</b>	4.9794	.16930	.83070
<b>32</b>	22.1507	.75312	.24688	<b>87</b>	4.7015	.15985	.84015
<b>33</b>	21.9383	.74590	.25410	<b>88</b>	4.4350	.15079	.84921
<b>34</b>	21.7203	.73849	.26151	<b>89</b>	4.1796	.14211	.85789
<b>35</b>	21.4960	.73086	.26914	<b>90</b>	3.9353	.13380	.86620
<b>36</b>	21.2657	.72303	.27697	<b>91</b>	3.7057	.12599	.87401
<b>37</b>	21.0293	.71500	.28500	<b>92</b>	3.4944	.11881	.88119
<b>38</b>	20.7862	.70673	.29327	<b>93</b>	3.3004	.11221	.88779
<b>39</b>	20.5366	.69825	.30175	<b>94</b>	3.1207	.10611	.89389
<b>40</b>	20.2801	.68952	.31048	<b>95</b>	2.9513	.10034	.89966
<b>41</b>	20.0163	.68055	.31945	<b>96</b>	2.7928	.09496	.90504
<b>42</b>	19.7454	.67134	.32866	<b>97</b>	2.6467	.08999	.91001
<b>43</b>	19.4674	.66189	.33811	<b>98</b>	2.5099	.08534	.91466
<b>44</b>	19.1825	.65221	.34779	<b>99</b>	2.3771	.08082	.91918
<b>45</b>	18.8916	.64231	.35769	<b>100</b>	2.2486	.07645	.92355
<b>46</b>	18.5945	.63221	.36779	<b>101</b>	2.1225	.07216	.92784
<b>47</b>	18.2922	.62194	.37806	<b>102</b>	1.9991	.06797	.93203
<b>48</b>	17.9843	.61147	.38853	<b>103</b>	1.8771	.06382	.93618
<b>49</b>	17.6711	.60082	.39918	<b>104</b>	1.7476	.05942	.94058
<b>50</b>	17.3521	.58997	.41003	<b>105</b>	1.6211	.05512	.94488
<b>51</b>	17.0279	.57895	.42105	<b>106</b>	1.4603	.04965	.95035
<b>52</b>	16.6992	.56777	.43223	<b>107</b>	1.2674	.04309	.95691
<b>53</b>	16.3665	.55646	.44354	<b>108</b>	.9736	.03310	.96690
<b>54</b>	16.0299	.54502	.45498	<b>109</b>	.4836	.01644	.98356