

Table S (3.8)

Section 1

Single Life Factors Based on Life Table 90CM

Interest at 3.8 Percent

| Age | Life | | | Age | Life | | |
|----------------|---------------|------------------|----------------|---------------|------------------|--------|--------|
| Annuity | Estate | Remainder | Annuity | Estate | Remainder | | |
| 0 | 24.1374 | .91722 | .08278 | 55 | 14.9731 | .56898 | .43102 |
| 1 | 24.2866 | .92289 | .07711 | 56 | 14.6593 | .55705 | .44295 |
| 2 | 24.2275 | .92064 | .07936 | 57 | 14.3416 | .54498 | .45502 |
| 3 | 24.1601 | .91808 | .08192 | 58 | 14.0211 | .53280 | .46720 |
| 4 | 24.0873 | .91532 | .08468 | 59 | 13.6986 | .52055 | .47945 |
| 5 | 24.0101 | .91238 | .08762 | 60 | 13.3746 | .50823 | .49177 |
| 6 | 23.9291 | .90931 | .09069 | 61 | 13.0487 | .49585 | .50415 |
| 7 | 23.8444 | .90609 | .09391 | 62 | 12.7201 | .48336 | .51664 |
| 8 | 23.7561 | .90273 | .09727 | 63 | 12.3888 | .47077 | .52923 |
| 9 | 23.6637 | .89922 | .10078 | 64 | 12.0555 | .45811 | .54189 |
| 10 | 23.5671 | .89555 | .10445 | 65 | 11.7202 | .44537 | .55463 |
| 11 | 23.4665 | .89173 | .10827 | 66 | 11.3827 | .43254 | .56746 |
| 12 | 23.3621 | .88776 | .11224 | 67 | 11.0422 | .41960 | .58040 |
| 13 | 23.2549 | .88369 | .11631 | 68 | 10.6995 | .40658 | .59342 |
| 14 | 23.1463 | .87956 | .12044 | 69 | 10.3555 | .39351 | .60649 |
| 15 | 23.0368 | .87540 | .12460 | 70 | 10.0117 | .38044 | .61956 |
| 16 | 22.9269 | .87122 | .12878 | 71 | 9.6695 | .36744 | .63256 |
| 17 | 22.8161 | .86701 | .13299 | 72 | 9.3296 | .35453 | .64547 |
| 18 | 22.7039 | .86275 | .13725 | 73 | 8.9928 | .34173 | .65827 |
| 19 | 22.5889 | .85838 | .14162 | 74 | 8.6581 | .32901 | .67099 |
| 20 | 22.4704 | .85388 | .14612 | 75 | 8.3245 | .31633 | .68367 |
| 21 | 22.3480 | .84922 | .15078 | 76 | 7.9912 | .30367 | .69633 |
| 22 | 22.2220 | .84444 | .15556 | 77 | 7.6583 | .29102 | .70898 |
| 23 | 22.0918 | .83949 | .16051 | 78 | 7.3266 | .27841 | .72159 |
| 24 | 21.9570 | .83437 | .16563 | 79 | 6.9978 | .26592 | .73408 |
| 25 | 21.8171 | .82905 | .17095 | 80 | 6.6744 | .25363 | .74637 |
| 26 | 21.6723 | .82355 | .17645 | 81 | 6.3585 | .24162 | .75838 |
| 27 | 21.5218 | .81783 | .18217 | 82 | 6.0511 | .22994 | .77006 |
| 28 | 21.3663 | .81192 | .18808 | 83 | 5.7523 | .21859 | .78141 |
| 29 | 21.2057 | .80582 | .19418 | 84 | 5.4600 | .20748 | .79252 |
| 30 | 21.0401 | .79952 | .20048 | 85 | 5.1726 | .19656 | .80344 |
| 31 | 20.8696 | .79304 | .20696 | 86 | 4.8925 | .18591 | .81409 |
| 32 | 20.6939 | .78637 | .21363 | 87 | 4.6229 | .17567 | .82433 |
| 33 | 20.5126 | .77948 | .22052 | 88 | 4.3639 | .16583 | .83417 |
| 34 | 20.3259 | .77238 | .22762 | 89 | 4.1154 | .15638 | .84362 |
| 35 | 20.1331 | .76506 | .23494 | 90 | 3.8774 | .14734 | .85266 |
| 36 | 19.9347 | .75752 | .24248 | 91 | 3.6534 | .13883 | .86117 |
| 37 | 19.7303 | .74975 | .25025 | 92 | 3.4470 | .13099 | .86901 |
| 38 | 19.5195 | .74174 | .25826 | 93 | 3.2575 | .12379 | .87621 |
| 39 | 19.3023 | .73349 | .26651 | 94 | 3.0818 | .11711 | .88289 |
| 40 | 19.0784 | .72498 | .27502 | 95 | 2.9159 | .11081 | .88919 |
| 41 | 18.8474 | .71620 | .28380 | 96 | 2.7607 | .10491 | .89509 |
| 42 | 18.6094 | .70716 | .29284 | 97 | 2.6174 | .09946 | .90054 |
| 43 | 18.3645 | .69785 | .30215 | 98 | 2.4833 | .09436 | .90564 |
| 44 | 18.1127 | .68828 | .31172 | 99 | 2.3530 | .08941 | .91059 |
| 45 | 17.8548 | .67848 | .32152 | 100 | 2.2267 | .08461 | .91539 |
| 46 | 17.5907 | .66845 | .33155 | 101 | 2.1027 | .07990 | .92010 |
| 47 | 17.3212 | .65821 | .34179 | 102 | 1.9814 | .07529 | .92471 |
| 48 | 17.0460 | .64775 | .35225 | 103 | 1.8613 | .07073 | .92927 |
| 49 | 16.7653 | .63708 | .36292 | 104 | 1.7338 | .06588 | .93412 |
| 50 | 16.4787 | .62619 | .37381 | 105 | 1.6092 | .06115 | .93885 |
| 51 | 16.1866 | .61509 | .38491 | 106 | 1.4506 | .05512 | .94488 |
| 52 | 15.8897 | .60381 | .39619 | 107 | 1.2600 | .04788 | .95212 |
| 53 | 15.5884 | .59236 | .40764 | 108 | .9689 | .03682 | .96318 |
| 54 | 15.2829 | .58075 | .41925 | 109 | .4817 | .01830 | .98170 |