

Section 1

Table S (4.0)
Single Life Factors Based on Life Table 90CM
Interest at 4.0 Percent

Age	Annuity	Life Estate	Remainder	Age	Annuity	Life Estate	Remainder
0	23.1342	.92537	.07463	55	14.6347	.58539	.41461
1	23.2822	.93129	.06871	56	14.3348	.57339	.42661
2	23.2307	.92923	.07077	57	14.0308	.56123	.43877
3	23.1714	.92686	.07314	58	13.7238	.54895	.45105
4	23.1071	.92429	.07571	59	13.4146	.53658	.46342
5	23.0386	.92154	.07846	60	13.1036	.52414	.47586
6	22.9665	.91866	.08134	61	12.7904	.51162	.48838
7	22.8908	.91563	.08437	62	12.4743	.49897	.50103
8	22.8119	.91248	.08752	63	12.1553	.48621	.51379
9	22.7291	.90916	.09084	64	11.8339	.47336	.52664
10	22.6422	.90569	.09431	65	11.5104	.46042	.53958
11	22.5517	.90207	.09793	66	11.1843	.44737	.55263
12	22.4574	.89830	.10170	67	10.8550	.43420	.56580
13	22.3606	.89442	.10558	68	10.5231	.42092	.57908
14	22.2624	.89050	.10950	69	10.1896	.40758	.59242
15	22.1635	.88654	.11346	70	9.8560	.39424	.60576
16	22.0642	.88257	.11743	71	9.5236	.38094	.61906
17	21.9641	.87856	.12144	72	9.1932	.36773	.63227
18	21.8626	.87450	.12550	73	8.8655	.35462	.64538
19	21.7586	.87034	.12966	74	8.5395	.34158	.65842
20	21.6513	.86605	.13395	75	8.2142	.32857	.67143
21	21.5402	.86161	.13839	76	7.8889	.31556	.68444
22	21.4257	.85703	.14297	77	7.5637	.30255	.69745
23	21.3072	.85229	.14771	78	7.2393	.28957	.71043
24	21.1843	.84737	.15263	79	6.9175	.27670	.72330
25	21.0566	.84226	.15774	80	6.6006	.26403	.73597
26	20.9241	.83696	.16304	81	6.2908	.25163	.74837
27	20.7861	.83145	.16855	82	5.9892	.23957	.76043
28	20.6434	.82574	.17426	83	5.6958	.22783	.77217
29	20.4957	.81983	.18017	84	5.4085	.21634	.78366
30	20.3432	.81373	.18627	85	5.1258	.20503	.79497
31	20.1859	.80744	.19256	86	4.8501	.19400	.80600
32	20.0236	.80094	.19906	87	4.5845	.18338	.81662
33	19.8559	.79423	.20577	88	4.3291	.17317	.82683
34	19.6829	.78732	.21268	89	4.0839	.16336	.83664
35	19.5040	.78016	.21984	90	3.8490	.15396	.84604
36	19.3196	.77278	.22722	91	3.6277	.14511	.85489
37	19.1293	.76517	.23483	92	3.4238	.13695	.86305
38	18.9327	.75731	.24269	93	3.2364	.12946	.87054
39	18.7300	.74920	.25080	94	3.0626	.12251	.87749
40	18.5206	.74082	.25918	95	2.8985	.11594	.88406
41	18.3042	.73217	.26783	96	2.7448	.10979	.89021
42	18.0809	.72324	.27676	97	2.6030	.10412	.89588
43	17.8507	.71403	.28597	98	2.4701	.09881	.90119
44	17.6137	.70455	.29545	99	2.3410	.09364	.90636
45	17.3707	.69483	.30517	100	2.2159	.08864	.91136
46	17.1215	.68486	.31514	101	2.0930	.08372	.91628
47	16.8668	.67467	.32533	102	1.9726	.07890	.92110
48	16.6064	.66426	.33574	103	1.8535	.07414	.92586
49	16.3405	.65362	.34638	104	1.7270	.06908	.93092
50	16.0685	.64274	.35726	105	1.6033	.06413	.93587
51	15.7910	.63164	.36836	106	1.4458	.05783	.94217
52	15.5087	.62035	.37965	107	1.2564	.05025	.94975
53	15.2217	.60887	.39113	108	.9666	.03866	.96134
54	14.9304	.59722	.40278	109	.4808	.01923	.98077