Reg. Section 20.2031-7A(f)
Valuation of annuities, interests for life or term of years, and remainder or reversionary interests for estates of decedents for which the valuation date of the gross estate is before May 1, 2009.

(f) Valuation of annuities, interests for life or term of years, and remainder or reversionary interests for estates of decedents for which the valuation date of the gross estate is after April 30,1999, and before May 1, 2009—

(1) In general. Except as otherwise provided in § 20.2031-7(b) and § 20.7520-3(b) (pertaining to certain limitations on the use of prescribed tables), if the valuation date for the gross estate of the decedent is after April 30, 1999, and before May 1, 2009, the fair market value of annuities, life estates, terms of years, remainders, and reversionary interests is the present value of the interests determined by use of standard or special section 7520 actuarial factors and the valuation methodology described in § 20.2031-7T(d). These factors are derived by using the appropriate section 7520 interest rate and, if applicable, the mortality component for the valuation date of the interest that is being valued. See §§ 20.7520-1 through 20.7520-4. See paragraph (f)(4) of this section for determination of the appropriate table for use in valuing these interests.

(2) Transitional rule.

(i) If a decedent dies after April 30, 1999, and if on May 1, 1999, the decedent was mentally incompetent so that the disposition of the decedent's property could not be changed, and the decedent dies without having regained competency to dispose of the decedent's property or dies within 90 days of the date on which the decedent first regains competency, the fair market value of annuities, life estates, terms for years, remainders, and reversions included in the gross estate of the decedent is their present value determined either under this section or under the corresponding section applicable at the time the decedent became mentally incompetent, at the option of the decedent's executor. For example, see paragraph (d) of this section.

(ii) If a decedent dies after April 30, 1999, and before July 1, 1999, the fair market value of annuities, life estates, remainders, and reversions based on one or more measuring lives included in the gross estate of the decedent is their present value determined under this section by use of the section 7520 interest rate for the month in which the valuation date occurs (see §§ 20.7520-1(b) and 20.7520-2(a)(2)) and the appropriate actuarial tables under either paragraph (e)(4) or paragraph (f)(4) of this section, at the option of the decedent's executor.

(iii)For purposes of paragraphs (f)(2)(i) and (f)(2)(ii) of this section, where the decedent's executor is given the option to use the appropriate actuarial tables under either paragraph (e)(4) or paragraph (f)(4) of this section, the decedent's executor must use

the same actuarial table with respect to each individual transaction and with respect to all transfers occurring on the valuation date (for example, gift and income tax charitable deductions with respect to the same transfer must be determined based on the same tables, and all assets includible in the gross estate and/or estate tax deductions claimed must be valued based on the same tables).

(3) Publications and actuarial computations by the Internal Revenue Service. Many standard actuarial factors not included in paragraph (f)(4) of this section or in § 20.2031-7(d)(6) are included in Internal Revenue Service Publication 1457, "Actuarial Values, Book Aleph," (7-99). Publication 1457 also includes examples that illustrate how to compute many special factors for more unusual situations. Publication 1457 is no longer available for purchase from the Superintendent of Documents, United States Government Printing Office. However, pertinent factors in this publication may be obtained from: CC(IRS Publication 1457), Room 5205, Internal Revenue Service, P.O. Box 7604, Ben Franklin Station, Washington, DC 20044. If a special factor is required in the case of an actual decedent, the Internal Revenue Service may furnish the factor to the executor upon a request for a ruling. The request for a ruling must be accompanied by a recitation of the facts including a statement of the date of birth for each measuring life, the date of the decedent's death, any other applicable dates, and a copy of the will, trust, or other relevant documents. A request for a ruling must comply with the instructions for requesting a ruling published periodically in the Internal Revenue Bulletin (see §§ 601.201 and 601.601(d)(2)(ii)(b)) and include payment of the required user fee.

(4) Actuarial tables. Except as provided in § 20.7520-3(b) (pertaining to certain limitations on the use of prescribed tables), Life Table 90CM and Table S (Single life remainder factors applicable where the valuation date is after April 30, 1999, and before May 1, 2009), contained in this paragraph (f)(4), and Table B, Table J, and Table K set forth in § 20.2031-7(d)(6) must be used in the application of the provisions of this section when the section 7520 interest rate component is between 4.2 and 14 percent. Table S and Table 90CM are as follows:

TABLE S. -- BASED ON LIFE ON LIFE TABLE 90CM SINGLE LIFE REMAINDER FACTORS [APPLICABLE AFTER APRIL 30, 1999, AND BEFORE MAY 1, 2009]

Age	4.2%	4.4%	4.6%	4.8%	5.0%
0	.06752	.06130	.05586	.05109	.04691
1	.06137	.05495	.04932	.04438	.04003
2	.06325	.05667	.05088	.04580	.04132
3	.06545	.05869	.05275	.04752	.04291
4	.06784	.06092	.05482	.04944	.04469
5	.07040	.06331	.05705	.05152	.04662
6	.07310	.06583	.05941	.05372	.04869

7	.07594	.06849	.06191	.05607	.05089
8	.07891	.07129	.06453	.05853	.05321
9	.08203	.07423	.06731	.06115	.05567
10	.08532	.07734	.07024	.06392	.05829
11	.08875	.08059	.07331	.06683	.06104
12	.09233	.08398	.07653	.06989	.06394
13	.09601	.08748	.07985	.07304	.06693
14	.09974	.09102	.08322	.07624	.06997
15	.10350	.09460	.08661	.07946	.07303
16	.10728	.09818	.09001	.08268	.07608
17	.11108	.10179	.09344	.08592	.07916
18	.11494	.10545	.09691	.08921	.08227
19	.11889	.10921	.10047	.09259	.08548
20	.12298	.11310	.10417	.09610	.08881
21	.12722	.11713	.10801	.09976	.09228
22	.13159	.12130	.11199	.10354	.09588
23	.13613	.12563	.11612	.10748	.09964
24	.14084	.13014	.12043	.11160	.10357
25	.14574	.13484	.12493	.11591	.10768
26	.15084	.13974	.12963	.12041	.11199
27	.15615	.14485	.13454	.12513	.11652
28	.16166	.15016	.13965	.13004	.12124
29	.16737	.15567	.14497	.13516	.12617
30	.17328	.16138	.15048	.14047	.13129
31	.17938	.16728	.15618	.14599	.13661
32	.18568	.17339	.16210	.15171	.14214
33	.19220	.17972	.16824	.15766	.14790
34	.19894	.18627	.17460	.16383	.15388
35	.20592	.19307	.18121	.17025	.16011
36	.21312	.20010	.18805	.17691	.16658
37	.22057	.20737	.19514	.18382	.17331
38	.22827	.21490	.20251	.19100	.18031
39	.23623	.22270	.21013	.19845	.18759
40	.24446	.23078	.21805	.20620	.19516
41	.25298	.23915	.22626	.21425	.20305
42	.26178	.24782	.23478	.22262	.21125
43	.27087	.25678	.24360	.23129	.21977
44	.28025	.26603	.25273	.24027	.22860
45	.28987	.27555	.26212	.24953	.23772
46	.29976	.28533	.27179	.25908	.24714

47	.30987	.29535	.28171	.26889	.25682
48	.32023	.30563	.29190	.27897	.26678
49	.33082	.31615	.30234	.28931	.27702
50	.34166	.32694	.31306	.29995	.28756
51	.35274	.33798	.32404	.31085	.29838
52	.36402	.34924	.33525	.32200	.30946
53	.37550	.36070	.34668	.33339	.32078
54	.38717	.37237	.35833	.34500	.33234
55	.39903	.38424	.37019	.35683	.34413
56	.41108	.39631	.38227	.36890	.35617
57	.42330	.40857	.39455	.38118	.36844
58	.43566	.42098	.40699	.39364	.38089
59	.44811	.43351	.41956	.40623	.39350
60	.46066	.44613	.43224	.41896	.40624
61	.47330	.45887	.44505	.43182	.41914
62	.48608	.47175	.45802	.44485	.43223
63	.49898	.48478	.47115	.45807	.44550
64	.51200	.49793	.48442	.47143	.45895
65	.52512	.51121	.49782	.48495	.47255
66	.53835	.52461	.51137	.49862	.48634
67	.55174	.53818	.52511	.51250	.50034
68	.56524	.55188	.53899	.52654	.51452
69	.57882	.56568	.55299	.54071	.52885
70	.59242	.57951	.56703	.55495	.54325
71	.60598	.59332	.58106	.56918	.55767
72	.61948	.60707	.59504	.58338	.57206
73	.63287	.62073	.60895	.59751	.58640
74	.64621	.63435	.62282	.61162	.60073
75	.65953	.64796	.63671	.62575	.61510
76	.67287	.66160	.65063	.63995	.62954
77	.68622	.67526	.66459	.65419	.64404
78	.69954	.68892	.67856	.66845	.65858
79	.71278	.70250	.69246	.68265	.67308
80	.72581	.71588	.70618	.69668	.68740
81	.73857	.72899	.71962	.71045	.70147
82	.75101	.74178	.73274	.72389	.71522
83	.76311	.75423	.74553	.73700	.72864
84	.77497	.76645	.75809	.74988	.74183
85	.78665	.77848	.77047	.76260	.75487
86	.79805	.79025	.78258	.77504	.76764

87	.80904	.80159	.79427	.78706	.77998
88	.81962	.81251	.80552	.79865	.79188
89	.82978	.82302	.81636	.80980	.80335
90	.83952	.83309	.82676	.82052	.81437
91	.84870	.84260	.83658	.83064	.82479
92	.85716	.85136	.84563	.83998	.83441
93	.86494	.85942	.85396	.84858	.84326
94	.87216	.86690	.86170	.85657	.85149
95	.87898	.87397	.86902	.86412	.85928
96	.88537	.88060	.87587	.87121	.86659
97	.89127	.88672	.88221	.87775	.87335
98	.89680	.89245	.88815	.88389	.87968
99	.90217	.89803	.89393	.88987	.88585
100	.90738	.90344	.89953	.89567	.89183
101	.91250	.90876	.90504	.90137	.89772
102	.91751	.91396	.91045	.90696	.90350
103	.92247	.91912	.91579	.91249	.90922
104	.92775	.92460	.92148	.91839	.91532
105	.93290	.92996	.92704	.92415	.92127
106	.93948	.93680	.93415	.93151	.92889
107	.94739	.94504	.94271	.94039	.93808
108	.95950	.95767	.95585	.95404	.95224
109	.97985	.97893	.97801	.97710	.97619

Age	5.2%	5.4%	5.6%	5.8%	6.0%
0	.04322	.03998	.03711	.03458	.03233
1	.03620	.03283	.02985	.02721	.02487
2	.03737	.03388	.03079	.02806	.02563
3	.03883	.03523	.03203	.02920	.02668
4	.04048	.03676	.03346	.03052	.02791
5	.04229	.03845	.03503	.03199	.02928
6	.04422	.04025	.03672	.03357	.03076
7	.04628	.04219	.03854	.03528	.03236
8	.04846	.04424	.04046	.03709	.03407
9	.05079	.04643	.04253	.03904	.03592
10	.05326	.04877	.04474	.04114	.03790
11	.05587	.05124	.04709	.04336	.04002
12	.05862	.05385	.04957	.04572	.04226

13	.06146	.05655	.05214	.04816	.04458
14	.06435	.05929	.05474	.05064	.04694
15	.06725	.06204	.05735	.05312	.04930
16	.07014	.06479	.05996	.05559	.05164
17	.07306	.06755	.06257	.05807	.05399
18	.07601	.07034	.06521	.06057	.05636
19	.07904	.07322	.06794	.06315	.05880
20	.08220	.07622	.07078	.06584	.06135
21	.08550	.07935	.07375	.06866	.06403
22	.08893	.08260	.07685	.07160	.06682
23	.09250	.08601	.08009	.07468	.06975
24	.09625	.08958	.08349	.07793	.07284
25	.10018	.09334	.08708	.08135	.07611
26	.10431	.09728	.09085	.08496	.07956
27	.10865	.10144	.09484	.08878	.08322
28	.11319	.10580	.09901	.09279	.08706
29	.11792	.11035	.10339	.09699	.09109
30	.12286	.11510	.10796	.10138	.09532
31	.12799	.12004	.11272	.10597	.09974
32	.13333	.12520	.11769	.11076	.10435
33	.13889	.13058	.12289	.11578	.10920
34	.14468	.13618	.12831	.12102	.11426
35	.15073	.14204	.13399	.12652	.11958
36	.15701	.14814	.13990	.13225	.12514
37	.16356	.15450	.14608	.13825	.13096
38	.17038	.16113	.15253	.14452	.13705
39	.17747	.16805	.15927	.15108	.14344
40	.18487	.17527	.16631	.15795	.15013
41	.19259	.18282	.17368	.16514	.15715
42	.20062	.19069	.18138	.17267	.16450
43	.20898	.19888	.18941	.18053	.17220
44	.21766	.20740	.19777	.18873	.18023
45	.22664	.21622	.20644	.19724	.18858
46	.23591	.22536	.21542	.20606	.19725
47	.24546	.23476	.22468	.21518	.20621
48	.25530	.24447	.23425	.22460	.21549
49	.26543	.25447	.24412	.23434	.22509
50	.27586	.26479	.25432	.24441	.23502
51	.28658	.27541	.26482	.25479	.24528
52	.29757	.28630	.27561	.26547	.25584

53	.30882	.29746	.28667	.27643	.26669
54	.32031	.30888	.29801	.28766	.27782
55	.33205	.32056	.30961	.29918	.28925
56	.34405	.33250	.32149	.31099	.30097
57	.35629	.34469	.33363	.32306	.31297
58	.36873	.35710	.34600	.33538	.32522
59	.38133	.36968	.35855	.34789	.33768
60	.39408	.38243	.37127	.36058	.35033
61	.40699	.39535	.38418	.37347	.36318
62	.42011	.40848	.39732	.38660	.37629
63	.43343	.42184	.41069	.39997	.38966
64	.44694	.43539	.42427	.41357	.40326
65	.46062	.44912	.43805	.42738	.41709
66	.47449	.46307	.45206	.44143	.43118
67	.48860	.47727	.46633	.45576	.44556
68	.50291	.49168	.48083	.47034	.46020
69	.51737	.50627	.49552	.48513	.47506
70	.53193	.52096	.51034	.50004	.49007
71	.54651	.53569	.52520	.51503	.50516
72	.56108	.55043	.54009	.53004	.52029
73	.57561	.56513	.55495	.54505	.53543
74	.59015	.57985	.56984	.56009	.55061
75	.60473	.59463	.58480	.57523	.56591
76	.61940	.60952	.59989	.59050	.58135
77	.63415	.62450	.61509	.60590	.59694
78	.64895	.63955	.63036	.62140	.61264
79	.66372	.65457	.64563	.63690	.62836
80	.67833	.66945	.66077	.65227	.64396
81	.69268	.68408	.67566	.66741	.65933
82	.70672	.69840	.69024	.68225	.67441
83	.72044	.71240	.70451	.69678	.68919
84	.73393	.72618	.71857	.71110	.70377
85	.74728	.73982	.73250	.72530	.71823
86	.76036	.75320	.74617	.73925	.73245
87	.77301	.76615	.75940	.75277	.74624
88	.78521	.77865	.77220	.76584	.75958
89	.79699	.79072	.78455	.77847	.77248
90	.80831	.80234	.79645	.79064	.78492
91	.81902	.81332	.80771	.80217	.79671
92	.82891	.82348	.81812	.81283	.80761

Age					
93	.83801	.83283	.82771	.82266	.81767
94	.84648	.84153	.83664	.83181	.82704
95	.85450	.84977	.84510	.84049	.83592
96	.86203	.85751	.85305	.84864	.84427
97	.86898	.86467	.86040	.85618	.85200
98	.87551	.87138	.86730	.86326	.85926
99	.88187	.87793	.87402	.87016	.86633
100	.88804	.88428	.88056	.87687	.87322
101	.89412	.89054	.88699	.88348	.88000
102	.90007	.89668	.89331	.88997	.88666
103	.90598	.90276	.89957	.89640	.89326
104	.91227	.90924	.90624	.90326	.90031
105	.91841	.91558	.91276	.90997	.90719
106	.92628	.92370	.92113	.91857	.91604
107	.93579	.93351	.93124	.92899	.92675
108	.95045	.94867	.94689	.94512	.94336
109	.97529	.97438	.97348	.97259	.97170

Age	6.2%	6.4%	6.6%	6.8%	7.0%
0	.03034	.02857	.02700	.02559	.02433
1	.02279	.02094	.01929	.01782	.01650
2	.02347	.02155	.01983	.01829	.01692
3	.02444	.02243	.02065	.01905	.01761
4	.02558	.02349	.02163	.01996	.01846
5	.02686	.02469	.02275	.02101	.01945
6	.02825	.02600	.02398	.02217	.02053
7	.02976	.02742	.02532	.02343	.02172
8	.03137	.02894	.02675	.02479	.02301
9	.03311	.03059	.02832	.02627	.02442
10	.03499	.03237	.03001	.02788	.02595
11	.03700	.03428	.03183	.02961	.02760
12	.03913	.03632	.03377	.03146	.02937
13	.04135	.03843	.03579	.03339	.03122
14	.04359	.04057	.03783	.03534	.03308
15	.04584	.04270	.03986	.03728	.03493
16	.04806	.04482	.04187	.03919	.03674
17	.05029	.04692	.04387	.04108	.03855
18	.05253	.04905	.04588	.04299	.04036

19	.05484	.05124	.04796	.04496	.04222
20	.05726	.05354	.05013	.04702	.04418
21	.05980	.05595	.05242	.04920	.04625
22	.06246	.05847	.05482	.05147	.04841
23	.06524	.06112	.05734	.05387	.05069
24	.06819	.06392	.06001	.05642	.05312
25	.07131	.06690	.06285	.05913	.05570
26	.07460	.07005	.06586	.06200	.05845
27	.07810	.07340	.06907	.06508	.06140
28	.08179	.07693	.07246	.06833	.06451
29	.08566	.08065	.07603	.07176	.06780
30	.08973	.08456	.07978	.07536	.07127
31	.09398	.08865	.08372	.07915	.07491
32	.09843	.09294	.08785	.08313	.07875
33	.10310	.09745	.09220	.08732	.08279
34	.10799	.10217	.09676	.09173	.08705
35	.11314	.10715	.10157	.09638	.09155
36	.11852	.11236	.10662	.10127	.09628
37	.12416	.11783	.11193	.10641	.10126
38	.13009	.12359	.11751	.11183	.10652
39	.13629	.12962	.12338	.11753	.11206
40	.14281	.13597	.12955	.12355	.11791
41	.14966	.14264	.13606	.12989	.12409
42	.15685	.14966	.14291	.13657	.13061
43	.16437	.15702	.15010	.14360	.13747
44	.17224	.16472	.15764	.15098	.14469
45	.18042	.17274	.16550	.15867	.15223
46	.18893	.18110	.17370	.16671	.16011
47	.19775	.18975	.18220	.17505	.16830
48	.20688	.19873	.19102	.18373	.17682
49	.21633	.20804	.20018	.19274	.18568
50	.22612	.21769	.20969	.20210	.19490
51	.23625	.22769	.21955	.21182	.20448
52	.24669	.23799	.22973	.22186	.21438
53	.25742	.24861	.24022	.23222	.22461
54	.26845	.25952	.25101	.24290	.23516
55	.27978	.27074	.26212	.25389	.24604
56	.29140	.28227	.27355	.26522	.25725
57	.30333	.29411	.28529	.27686	.26879
58	.31551	.30621	.29731	.28878	.28061

59	.32790	.31854	.30956	.30095	.29269
60	.34050	.33107	.32202	.31334	.30500
61	.35331	.34384	.33473	.32598	.31757
62	.36639	.35688	.34772	.33892	.33044
63	.37974	.37020	.36101	.35216	.34363
64	.39334	.38378	.37456	.36568	.35711
65	.40718	.39761	.38838	.37947	.37087
66	.42128	.41172	.40249	.39357	.38496
67	.43569	.42616	.41694	.40803	.39941
68	.45038	.44089	.43170	.42281	.41419
69	.46531	.45587	.44672	.43786	.42927
70	.48040	.47103	.46194	.45312	.44456
71	.49558	.48629	.47727	.46851	.46000
72	.51082	.50162	.49268	.48399	.47554
73	.52607	.51697	.50813	.49952	.49114
74	.54139	.53241	.52367	.51515	.50686
75	.55683	.54798	.53936	.53095	.52276
76	.57243	.56373	.55524	.54696	.53888
77	.58819	.57965	.57132	.56318	.55523
78	.60408	.59572	.58755	.57957	.57177
79	.62001	.61184	.60385	.59604	.58840
80	.63582	.62786	.62007	.61244	.60497
81	.65142	.64367	.63608	.62864	.62135
82	.66673	.65920	.65182	.64458	.63748
83	.68175	.67444	.66728	.66024	.65334
84	.69657	.68950	.68256	.67574	.66904
85	.71128	.70446	.69775	.69116	.68467
86	.72576	.71919	.71272	.70636	.70010
87	.73981	.73349	.72726	.72114	.71511
88	.75342	.74735	.74137	.73548	.72968
89	.76658	.76076	.75503	.74938	.74381
90	.77928	.77371	.76823	.76281	.75748
91	.79131	.78600	.78075	.77557	.77046
92	.80246	.79737	.79235	.78740	.78250
93	.81274	.80788	.80307	.79832	.79363
94	.82232	.81766	.81306	.80850	.80401
95	.83141	.82695	.82254	.81818	.81387
96	.83996	.83569	.83147	.82729	.82316
97	.84787	.84378	.83973	.83573	.83176
98	.85530	.85138	.84750	.84366	.83985

Age					
99	.86255	.85880	.85508	.85140	.84776
100	.86960	.86601	.86246	.85894	.85546
101	.87655	.87313	.86974	.86638	.86305
102	.88338	.88012	.87689	.87369	.87052
103	.89015	.88706	.88399	.88095	.87793
104	.89737	.89446	.89157	.88871	.88586
105	.90443	.90170	.89898	.89628	.89360
106	.91351	.91101	.90852	.90605	.90359
107	.92452	.92230	.92010	.91791	.91573
108	.94161	.93987	.93814	.93641	.93469
109	.97081	.96992	.96904	.96816	.96729

Age	7.2%	7.4%	7.6%	7.8%	8.0%
0	.02321	.02220	.02129	.02047	.01973
1	.01533	.01427	.01331	.01246	.01168
2	.01569	.01458	.01358	.01268	.01187
3	.01632	.01516	.01412	.01317	.01232
4	.01712	.01590	.01481	.01382	.01292
5	.01804	.01677	.01562	.01458	.01364
6	.01906	.01773	.01653	.01544	.01445
7	.02019	.01880	.01754	.01640	.01536
8	.02140	.01995	.01864	.01744	.01635
9	.02274	.02122	.01985	.01859	.01745
10	.02420	.02262	.02118	.01987	.01867
11	.02578	.02413	.02262	.02125	.02000
12	.02748	.02575	.02418	.02275	.02144
13	.02924	.02744	.02580	.02431	.02294
14	.03102	.02915	.02744	.02587	.02444
15	.03279	.03083	.02905	.02742	.02593
16	.03452	.03248	.03063	.02892	.02736
17	.03623	.03411	.03218	.03040	.02877
18	.03795	.03574	.03373	.03187	.03017
19	.03972	.03742	.03532	.03339	.03161
20	.04158	.03919	.03700	.03498	.03313
21	.04354	.04105	.03877	.03667	.03473
22	.04559	.04301	.04063	.03844	.03642
23	.04777	.04508	.04260	.04032	.03821
24	.05008	.04728	.04470	.04232	.04012

25	.05255	.04964	.04695	.04447	.04218
26	.05518	.05215	.04936	.04677	.04438
27	.05800	.05485	.05195	.04925	.04676
28	.06098	.05772	.05469	.05189	.04929
29	.06414	.06075	.05761	.05469	.05198
30	.06748	.06396	.06069	.05766	.05483
31	.07098	.06733	.06394	.06078	.05785
32	.07468	.07089	.06737	.06409	.06103
33	.07858	.07466	.07100	.06759	.06441
34	.08269	.07862	.07483	.07129	.06798
35	.08704	.08283	.07890	.07522	.07179
36	.09162	.08726	.08319	.07938	.07581
37	.09645	.09194	.08772	.08377	.08006
38	.10155	.09689	.09253	.08843	.08459
39	.10693	.10212	.09761	.09337	.08938
40	.11262	.10766	.10299	.09860	.09447
41	.11864	.11352	.10870	.10417	.09989
42	.12500	.11972	.11475	.11006	.10564
43	.13171	.12627	.12115	.11631	.11174
44	.13876	.13317	.12789	.12290	.11819
45	.14615	.14040	.13496	.12982	.12496
46	.15387	.14796	.14238	.13708	.13207
47	.16190	.15584	.15010	.14466	.13950
48	.17027	.16406	.15817	.15258	.14727
49	.17898	.17262	.16658	.16084	.15539
50	.18805	.18155	.17536	.16948	.16388
51	.19749	.19084	.18452	.17849	.17275
52	.20726	.20047	.19400	.18784	.18196
53	.21735	.21043	.20383	.19753	.19151
54	.22777	.22072	.21399	.20756	.20140
55	.23853	.23136	.22450	.21793	.21166
56	.24963	.24233	.23535	.22867	.22227
57	.26106	.25365	.24656	.23976	.23324
58	.27278	.26528	.25807	.25116	.24453
59	.28477	.27716	.26986	.26284	.25610
60	.29699	.28929	.28190	.27478	.26794
61	.30948	.30170	.29422	.28701	.28007
62	.32229	.31443	.30687	.29958	.29255
63	.33542	.32750	.31986	.31250	.30539
64	.34884	.34087	.33317	.32574	.31857

65	.36257	.35455	.34681	.33932	.33208
66	.37663	.36858	.36079	.35326	.34597
67	.39107	.38299	.37518	.36761	.36028
68	.40585	.39777	.38994	.38235	.37499
69	.42094	.41286	.40503	.39743	.39006
70	.43626	.42820	.42038	.41278	.40540
71	.45174	.44371	.43591	.42832	.42095
72	.46733	.45934	.45157	.44401	.43666
73	.48299	.47506	.46733	.45981	.45249
74	.49879	.49092	.48325	.47578	.46849
75	.51477	.50698	.49938	.49197	.48474
76	.53100	.52330	.51579	.50846	.50130
77	.54747	.53988	.53247	.52523	.51815
78	.56414	.55668	.54939	.54225	.53527
79	.58092	.57360	.56644	.55943	.55256
80	.59765	.59048	.58347	.57659	.56985
81	.61421	.60721	.60034	.59361	.58701
82	.63052	.62368	.61698	.61041	.60395
83	.64656	.63991	.63338	.62696	.62066
84	.66246	.65599	.64964	.64340	.63727
85	.67830	.67204	.66587	.65982	.65386
86	.69394	.68789	.68193	.67606	.67029
87	.70917	.70333	.69757	.69190	.68632
88	.72396	.71833	.71279	.70732	.70194
89	.73832	.73290	.72757	.72231	.71712
90	.75221	.74702	.74190	.73684	.73186
91	.76542	.76044	.75553	.75068	.74589
92	.77767	.77290	.76818	.76353	.75893
93	.78899	.78441	.77989	.77542	.77100
94	.79956	.79517	.79082	.78653	.78228
95	.80961	.80539	.80122	.79710	.79302
96	.81907	.81503	.81103	.80707	.80315
97	.82784	.82396	.82012	.81632	.81255
98	.83609	.83236	.82867	.82502	.82140
99	.84415	.84057	.83703	.83353	.83005
100	.85200	.84858	.84519	.84183	.83849
101	.85975	.85648	.85324	.85003	.84684
102	.86738	.86426	.86116	.85809	.85505
103	.87494	.87197	.86903	.86611	.86321
104	.88304	.88024	.87745	.87469	.87195

105	.89094	.88830	.88568	.88307	.88049
106	.90115	.89873	.89632	.89392	.89154
107	.91356	.91141	.90927	.90714	.90502
108	.93298	.93128	.92958	.92790	.92622
109	.96642	.96555	.96468	.96382	.96296

Age	8.2%	8.4%	8.6%	8.8%	9.0%
0	.01906	.01845	.01790	.01740	.01694
1	.01098	.01034	.00977	.00924	.00876
2	.01113	.01046	.00986	.00930	.00880
3	.01155	.01084	.01020	.00962	.00909
4	.01211	.01137	.01069	.01008	.00952
5	.01279	.01201	.01130	.01065	.01006
6	.01356	.01274	.01199	.01131	.01068
7	.01442	.01356	.01277	.01205	.01140
8	.01536	.01446	.01363	.01287	.01218
9	.01641	.01546	.01460	.01380	.01307
10	.01758	.01659	.01567	.01484	.01407
11	.01886	.01781	.01686	.01598	.01517
12	.02024	.01915	.01814	.01721	.01636
13	.02168	.02054	.01948	.01851	.01762
14	.02313	.02193	.02083	.01981	.01887
15	.02456	.02330	.02214	.02107	.02009
16	.02593	.02462	.02340	.02229	.02126
17	.02728	.02590	.02463	.02346	.02238
18	.02861	.02717	.02584	.02462	.02348
19	.02998	.02847	.02708	.02580	.02461
20	.03142	.02984	.02839	.02704	.02580
21	.03295	.03130	.02978	.02837	.02706
22	.03455	.03283	.03124	.02976	.02839
23	.03626	.03446	.03279	.03124	.02981
24	.03809	.03620	.03446	.03283	.03133
25	.04005	.03808	.03625	.03456	.03298
26	.04216	.04010	.03819	.03641	.03476
27	.04444	.04229	.04029	.03843	.03670
28	.04687	.04463	.04254	.04059	.03877
29	.04946	.04712	.04493	.04289	.04099
30	.05221	.04976	.04748	.04534	.04335

31	.05511	.05255	.05017	.04794	.04585
32	.05818	.05551	.05302	.05069	.04851
33	.06144	.05866	.05606	.05363	.05135
34	.06489	.06200	.05928	.05674	.05436
35	.06857	.06555	.06273	.06007	.05758
36	.07246	.06932	.06638	.06361	.06101
37	.07659	.07332	.07025	.06737	.06466
38	.08098	.07758	.07439	.07138	.06855
39	.08563	.08210	.07878	.07565	.07270
40	.09059	.08692	.08347	.08021	.07714
41	.09586	.09206	.08848	.08509	.08189
42	.10147	.09753	.09381	.09029	.08696
43	.10742	.10334	.09948	.09583	.09237
44	.11373	.10950	.10551	.10172	.09813
45	.12035	.11599	.11185	.10792	.10420
46	.12732	.12281	.11853	.11447	.11061
47	.13460	.12995	.12553	.12133	.11733
48	.14223	.13743	.13287	.12853	.12439
49	.15020	.14526	.14056	.13608	.13181
50	.15855	.15347	.14862	.14401	.13960
51	.16727	.16205	.15707	.15232	.14777
52	.17634	.17098	.16587	.16097	.15630
53	.18576	.18027	.17501	.16999	.16518
54	.19552	.18990	.18451	.17935	.17441
55	.20564	.19989	.19437	.18908	.18402
56	.21613	.21025	.20461	.19919	.19400
57	.22698	.22098	.21522	.20968	.20436
58	.23816	.23204	.22616	.22051	.21507
59	.24962	.24339	.23740	.23163	.22608
60	.26136	.25502	.24892	.24304	.23738
61	.27339	.26695	.26075	.25477	.24900
62	.28578	.27925	.27295	.26687	.26100
63	.29854	.29192	.28553	.27935	.27339
64	.31164	.30494	.29846	.29221	.28615
65	.32508	.31831	.31177	.30543	.29930
66	.33891	.33208	.32547	.31906	.31285
67	.35318	.34630	.33963	.33316	.32689
68	.36785	.36093	.35422	.34770	.34138
69	.38290	.37595	.36920	.36265	.35628
70	.39823	.39127	.38450	.37791	.37151

71	.41378	.40681	.40003	.39343	.38701
72	.42950	.42253	.41575	.40914	.40271
73	.44535	.43840	.43162	.42502	.41858
74	.46139	.45446	.44771	.44112	.43469
75	.47769	.47080	.46408	.45752	.45111
76	.49430	.48747	.48079	.47427	.46790
77	.51123	.50447	.49786	.49139	.48506
78	.52845	.52177	.51523	.50884	.50257
79	.54584	.53926	.53282	.52650	.52032
80	.56325	.55678	.55044	.54423	.53813
81	.58054	.57419	.56797	.56186	.55587
82	.59762	.59140	.58530	.57931	.57343
83	.61448	.60840	.60243	.59657	.59081
84	.63124	.62531	.61949	.61376	.60813
85	.64800	.64224	.63657	.63099	.62550
86	.66461	.65902	.65351	.64810	.64276
87	.68083	.67541	.67008	.66483	.65965
88	.69663	.69140	.68624	.68116	.67615
89	.71201	.70696	.70199	.69708	.69224
90	.72694	.72209	.71730	.71257	.70791
91	.74117	.73650	.73190	.72735	.72286
92	.75439	.74991	.74548	.74110	.73678
93	.76664	.76233	.75806	.75385	.74969
94	.77809	.77394	.76983	.76578	.76177
95	.78899	.78500	.78106	.77715	.77329
96	.79928	.79544	.79165	.78790	.78418
97	.80883	.80514	.80149	.79787	.79430
98	.81781	.81427	.81075	.80727	.80382
99	.82661	.82320	.81982	.81648	.81316
100	.83519	.83192	.82868	.82547	.82228
101	.84368	.84055	.83744	.83437	.83131
102	.85203	.84904	.84607	.84313	.84021
103	.86034	.85748	.85465	.85184	.84906
104	.86923	.86653	.86385	.86119	.85855
105	.87792	.87537	.87283	.87032	.86782
106	.88918	.88683	.88450	.88218	.87987
107	.90291	.90082	.89873	.89666	.89460
108	.92455	.92288	.92123	.91958	.91794
109	.96211	.96125	.96041	.95956	.95872

Age	9.2%	9.4%	9.6%	9.8%	10.0%
0	.01652	.01613	.01578	.01546	.01516
1	.00833	.00793	.00756	.00722	.00691
2	.00834	.00791	.00753	.00717	.00684
3	.00860	.00816	.00775	.00737	.00702
4	.00900	.00853	.00810	.00770	.00733
5	.00952	.00902	.00856	.00814	.00775
6	.01011	.00959	.00910	.00865	.00824
7	.01079	.01023	.00972	.00925	.00881
8	.01154	.01096	.01041	.00991	.00945
9	.01240	.01178	.01120	.01068	.01019
10	.01336	.01270	.01210	.01154	.01103
11	.01442	.01373	.01310	.01251	.01196
12	.01558	.01485	.01419	.01357	.01299
13	.01679	.01603	.01533	.01467	.01407
14	.01801	.01721	.01646	.01578	.01514
15	.01918	.01834	.01756	.01684	.01617
16	.02030	.01942	.01860	.01785	.01714
17	.02138	.02046	.01960	.01880	.01806
18	.02243	.02146	.02056	.01972	.01894
19	.02351	.02249	.02154	.02066	.01984
20	.02465	.02357	.02258	.02165	.02079
21	.02585	.02473	.02368	.02271	.02180
22	.02712	.02594	.02484	.02382	.02286
23	.02847	.02723	.02608	.02500	.02400
24	.02993	.02863	.02741	.02628	.02522
25	.03151	.03014	.02887	.02768	.02656
26	.03322	.03178	.03044	.02919	.02802
27	.03508	.03357	.03217	.03085	.02962
28	.03708	.03550	.03402	.03263	.03133
29	.03922	.03756	.03600	.03455	.03318
30	.04149	.03975	.03812	.03659	.03515
31	.04390	.04208	.04037	.03876	.03725
32	.04647	.04455	.04276	.04107	.03948
33	.04921	.04720	.04532	.04355	.04188
34	.05212	.05002	.04805	.04619	.04444
35	.05524	.05304	.05097	.04902	.04718

36	.05856	.05626	.05409	.05205	.05012
37	.06210	.05969	.05742	.05528	.05325
38	.06588	.06336	.06099	.05874	.05662
39	.06992	.06729	.06480	.06245	.06023
40	.07423	.07149	.06889	.06643	.06411
41	.07886	.07600	.07329	.07072	.06828
42	.08381	.08083	.07800	.07531	.07277
43	.08909	.08598	.08304	.08024	.07758
44	.09472	.09148	.08841	.08549	.08272
45	.10066	.09730	.09410	.09106	.08817
46	.10694	.10345	.10013	.09696	.09395
47	.11353	.10991	.10646	.10317	.10004
48	.12046	.11671	.11313	.10972	.10646
49	.12774	.12385	.12015	.11661	.11322
50	.13540	.13138	.12754	.12388	.12037
51	.14344	.13929	.13532	.13153	.12789
52	.15183	.14755	.14345	.13953	.13577
53	.16057	.15616	.15194	.14789	.14400
54	.16968	.16514	.16078	.15661	.15260
55	.17915	.17449	.17001	.16571	.16157
56	.18901	.18422	.17962	.17519	.17093
57	.19925	.19434	.18961	.18507	.18069
58	.20984	.20481	.19996	.19530	.19080
59	.22073	.21558	.21062	.20584	.20123
60	.23192	.22666	.22158	.21669	.21196
61	.24343	.23806	.23288	.22787	.22304
62	.25533	.24985	.24456	.23945	.23451
63	.26762	.26205	.25666	.25145	.24641
64	.28030	.27463	.26915	.26384	.25870
65	.29336	.28761	.28203	.27663	.27140
66	.30684	.30101	.29536	.28987	.28456
67	.32081	.31491	.30918	.30363	.29823
68	.33524	.32928	.32349	.31787	.31240
69	.35009	.34408	.33824	.33256	.32703
70	.36529	.35924	.35335	.34762	.34204
71	.38076	.37467	.36875	.36298	.35736
72	.39644	.39034	.38438	.37858	.37293
73	.41231	.40619	.40022	.39440	.38872
74	.42842	.42230	.41632	.41049	.40479
75	.44485	.43874	.43277	.42693	.42123

Age					
76	.46167	.45558	.44963	.44380	.43811
77	.47888	.47282	.46690	.46111	.45543
78	.49645	.49044	.48457	.47881	.47317
79	.51426	.50833	.50251	.49681	.49122
80	.53216	.52630	.52056	.51492	.50939
81	.54999	.54422	.53856	.53300	.52754
82	.56766	.56198	.55641	.55094	.54557
83	.58515	.57958	.57411	.56874	.56346
84	.60259	.59715	.59179	.58652	.58134
85	.62010	.61478	.60955	.60441	.59934
86	.63751	.63233	.62724	.62222	.61728
87	.65455	.64953	.64458	.63970	.63489
88	.67121	.66634	.66154	.65680	.65213
89	.68747	.68276	.67811	.67353	.66900
90	.70330	.69876	.69427	.68984	.68547
91	.71842	.71404	.70972	.70545	.70123
92	.73251	.72829	.72412	.72000	.71593
93	.74557	.74150	.73748	.73350	.72957
94	.75780	.75388	.75000	.74616	.74237
95	.76947	.76569	.76195	.75826	.75460
96	.78050	.77686	.77326	.76970	.76617
97	.79075	.78725	.78377	.78033	.77693
98	.80041	.79703	.79368	.79036	.78708
99	.80988	.80662	.80340	.80020	.79704
100	.81913	.81600	.81290	.80982	.80678
101	.82829	.82529	.82231	.81936	.81643
102	.83731	.83444	.83159	.82876	.82596
103	.84629	.84355	.84082	.83812	.83544
104	.85593	.85333	.85074	.84818	.84563
105	.86534	.86287	.86042	.85799	.85557
106	.87758	.87530	.87304	.87079	.86855
107	.89255	.89051	.88849	.88647	.88447
108	.91630	.91468	.91306	.91145	.90984
109	.95788	.95704	.95620	.95537	.95455

Age	10.2%	10.4%	10.6%	10.8%	11.0%
0	.01488	.01463	.01439	.01417	.01396
1	.00662	.00636	.00612	.00589	.00568

2	.00654	.00626	.00600	.00576	.00554
3	.00670	.00641	.00613	.00588	.00564
4	.00699	.00668	.00639	.00612	.00587
5	.00739	.00706	.00675	.00646	.00620
6	.00786	.00751	.00718	.00687	.00659
7	.00841	.00803	.00769	.00736	.00706
8	.00902	.00863	.00826	.00791	.00759
9	.00973	.00931	.00892	.00856	.00822
10	.01055	.01010	.00969	.00930	.00894
11	.01146	.01099	.01055	.01014	.00976
12	.01246	.01196	.01150	.01106	.01066
13	.01351	.01298	.01249	.01204	.01161
14	.01455	.01400	.01348	.01300	.01255
15	.01555	.01497	.01443	.01392	.01345
16	.01648	.01587	.01530	.01477	.01427
17	.01737	.01673	.01612	.01556	.01504
18	.01822	.01754	.01691	.01632	.01576
19	.01908	.01837	.01770	.01708	.01650
20	.01999	.01924	.01854	.01788	.01726
21	.02096	.02017	.01943	.01874	.01809
22	.02197	.02114	.02036	.01963	.01895
23	.02306	.02218	.02136	.02059	.01987
24	.02424	.02331	.02245	.02163	.02087
25	.02552	.02455	.02364	.02278	.02197
26	.02692	.02589	.02493	.02403	.02318
27	.02846	.02738	.02636	.02541	.02451
28	.03012	.02898	.02791	.02690	.02595
29	.03190	.03070	.02957	.02851	.02751
30	.03381	.03254	.03135	.03023	.02917
31	.03583	.03450	.03324	.03206	.03094
32	.03799	.03659	.03527	.03402	.03284
33	.04031	.03883	.03744	.03612	.03488
34	.04279	.04123	.03976	.03838	.03707
35	.04545	.04382	.04227	.04081	.03943
36	.04830	.04658	.04495	.04341	.04196
37	.05134	.04953	.04782	.04620	.04467
38	.05462	.05272	.05092	.04921	.04760
39	.05812	.05613	.05424	.05245	.05075
40	.06190	.05981	.05782	.05594	.05415
41	.06597	.06378	.06170	.05972	.05784

42	.07035	.06806	.06587	.06380	.06182
43	.07505	.07265	.07036	.06818	.06611
44	.08008	.07757	.07518	.07290	.07072
45	.08542	.08279	.08029	.07791	.07563
46	.09108	.08834	.08573	.08324	.08085
47	.09705	.09419	.09147	.08886	.08637
48	.10335	.10038	.09754	.09482	.09222
49	.10999	.10690	.10394	.10111	.09840
50	.11701	.11380	.11073	.10778	.10496
51	.12441	.12108	.11789	.11482	.11189
52	.13217	.12871	.12540	.12222	.11916
53	.14028	.13670	.13327	.12997	.12680
54	.14875	.14505	.14150	.13808	.13480
55	.15760	.15378	.15011	.14657	.14317
56	.16684	.16290	.15911	.15546	.15194
57	.17648	.17242	.16851	.16474	.16111
58	.18647	.18229	.17827	.17438	.17064
59	.19678	.19249	.18835	.18435	.18049
60	.20740	.20300	.19875	.19464	.19066
61	.21837	.21385	.20949	.20527	.20119
62	.22973	.22511	.22064	.21631	.21212
63	.24152	.23680	.23222	.22779	.22350
64	.25372	.24890	.24422	.23969	.23529
65	.26633	.26141	.25664	.25201	.24752
66	.27940	.27439	.26953	.26481	.26023
67	.29299	.28790	.28296	.27815	.27348
68	.30709	.30193	.29691	.29202	.28728
69	.32166	.31643	.31134	.30639	.30157
70	.33661	.33133	.32618	.32116	.31628
71	.35188	.34654	.34134	.33627	.33133
72	.36742	.36204	.35679	.35168	.34668
73	.38317	.37776	.37248	.36733	.36229
74	.39923	.39380	.38849	.38330	.37823
75	.41566	.41021	.40489	.39968	.39459
76	.43254	.42709	.42176	.41655	.41144
77	.44988	.44444	.43912	.43391	.42880
78	.46765	.46224	.45694	.45174	.44665
79	.48574	.48037	.47510	.46993	.46487
80	.50397	.49865	.49343	.48830	.48327
81	.52219	.51693	.51176	.50669	.50171

Age					
82	.54029	.53510	.53000	.52499	.52007
83	.55826	.55315	.54813	.54319	.53834
84	.57624	.57123	.56629	.56144	.55666
85	.59435	.58944	.58460	.57984	.57516
86	.61241	.60762	.60289	.59824	.59365
87	.63015	.62548	.62087	.61633	.61185
88	.64753	.64299	.63851	.63409	.62973
89	.66454	.66013	.65579	.65150	.64726
90	.68115	.67689	.67268	.66853	.66442
91	.69706	.69294	.68887	.68486	.68089
92	.71190	.70792	.70399	.70011	.69627
93	.72569	.72184	.71804	.71429	.71057
94	.73861	.73490	.73123	.72759	.72400
95	.75097	.74739	.74384	.74033	.73686
96	.76267	.75922	.75579	.75240	.74905
97	.77356	.77022	.76691	.76363	.76039
98	.78382	.78059	.77740	.77423	.77110
99	.79390	.79079	.78771	.78465	.78162
100	.80376	.80076	.79779	.79485	.79193
101	.81353	.81066	.80780	.80497	.80217
102	.82318	.82042	.81768	.81496	.81227
103	.83278	.83014	.82752	.82491	.82233
104	.84310	.84059	.83810	.83563	.83317
105	.85318	.85079	.84843	.84607	.84374
106	.86633	.86413	.86193	.85975	.85758
107	.88247	.88049	.87852	.87656	.87460
108	.90825	.90666	.90507	.90350	.90193
109	.95372	.95290	.95208	.95126	.95045

Age	11.2%	11.4%	11.6%	11.8%	12.0%
0	.01377	.01359	.01343	.01327	.01312
1	.00548	.00530	.00513	.00497	.00482
2	.00533	.00514	.00496	.00479	.00463
3	.00542	.00522	.00502	.00484	.00468
4	.00563	.00542	.00521	.00502	.00484
5	.00595	.00571	.00550	.00529	.00510
6	.00633	.00608	.00585	.00563	.00543
7	.00678	.00652	.00627	.00604	.00582

8	.00730	.00702	.00675	.00651	.00628
9	.00790	.00760	.00733	.00706	.00682
10	.00861	.00829	.00799	.00772	.00746
11	.00940	.00907	.00875	.00846	.00818
12	.01028	.00993	.00960	.00928	.00899
13	.01121	.01084	.01049	.01016	.00985
14	.01213	.01173	.01136	.01102	.01069
15	.01300	.01259	.01220	.01183	.01148
16	.01380	.01336	.01295	.01257	.01220
17	.01455	.01408	.01365	.01324	.01286
18	.01525	.01476	.01430	.01387	.01347
19	.01595	.01544	.01495	.01450	.01407
20	.01669	.01615	.01564	.01516	.01471
21	.01748	.01691	.01637	.01586	.01539
22	.01830	.01770	.01713	.01660	.01610
23	.01919	.01855	.01795	.01739	.01686
24	.02016	.01948	.01885	.01825	.01769
25	.02122	.02051	.01984	.01920	.01861
26	.02238	.02162	.02091	.02025	.01961
27	.02367	.02287	.02212	.02141	.02074
28	.02506	.02422	.02342	.02267	.02196
29	.02656	.02567	.02483	.02404	.02329
30	.02817	.02723	.02634	.02551	.02471
31	.02989	.02890	.02796	.02707	.02623
32	.03173	.03068	.02968	.02874	.02785
33	.03371	.03260	.03155	.03055	.02961
34	.03583	.03465	.03354	.03249	.03149
35	.03812	.03688	.03571	.03459	.03354
36	.04058	.03927	.03803	.03685	.03573
37	.04321	.04183	.04052	.03928	.03809
38	.04606	.04461	.04322	.04191	.04066
39	.04913	.04760	.04614	.04475	.04343
40	.05245	.05083	.04929	.04783	.04643
41	.05605	.05435	.05272	.05118	.04970
42	.05994	.05815	.05644	.05481	.05326
43	.06414	.06225	.06045	.05874	.05710
44	.06865	.06667	.06478	.06298	.06125
45	.07346	.07138	.06940	.06750	.06569
46	.07858	.07640	.07432	.07233	.07043
47	.08399	.08172	.07954	.07745	.07545

48	.08973	.08735	.08507	.08288	.08078
49	.09581	.09332	.09093	.08864	.08644
50	.10225	.09965	.09716	.09477	.09247
51	.10907	.10636	.10376	.10126	.09886
52	.11623	.11341	.11071	.10810	.10560
53	.12375	.12082	.11801	.11529	.11268
54	.13163	.12859	.12566	.12284	.12012
55	.13989	.13674	.13370	.13077	.12794
56	.14855	.14528	.14213	.13909	.13615
57	.15760	.15422	.15096	.14781	.14477
58	.16702	.16353	.16015	.15689	.15374
59	.17676	.17316	.16968	.16631	.16305
60	.18682	.18311	.17952	.17604	.17268
61	.19724	.19341	.18971	.18613	.18266
62	.20807	.20414	.20033	.19664	.19306
63	.21934	.21530	.21139	.20760	.20392
64	.23103	.22690	.22289	.21899	.21521
65	.24316	.23893	.23482	.23083	.22695
66	.25577	.25145	.24724	.24316	.23918
67	.26894	.26453	.26024	.25606	.25200
68	.28265	.27816	.27378	.26952	.26537
69	.29687	.29230	.28785	.28351	.27928
70	.31152	.30688	.30235	.29794	.29364
71	.32651	.32181	.31722	.31275	.30838
72	.34181	.33706	.33241	.32788	.32345
73	.35738	.35257	.34788	.34330	.33882
74	.37328	.36844	.36370	.35908	.35455
75	.38961	.38474	.37997	.37531	.37074
76	.40645	.40156	.39677	.39208	.38749
77	.42380	.41891	.41411	.40940	.40479
78	.44166	.43677	.43197	.42726	.42265
79	.45990	.45502	.45024	.44554	.44094
80	.47834	.47349	.46873	.46406	.45947
81	.49682	.49201	.48729	.48265	.47809
82	.51523	.51047	.50580	.50120	.49667
83	.53356	.52886	.52424	.51969	.51522
84	.55195	.54732	.54277	.53828	.53386
85	.57054	.56599	.56151	.55710	.55275
86	.58913	.58468	.58029	.57596	.57170
87	.60744	.60309	.59880	.59456	.59039

88	.62543	.62118	.61700	.61287	.60879
89	.64308	.63895	.63488	.63086	.62689
90	.66037	.65637	.65241	.64851	.64465
91	.67696	.67309	.66925	.66547	.66173
92	.69247	.68872	.68501	.68134	.67771
93	.70689	.70326	.69967	.69611	.69259
94	.72044	.71692	.71344	.71000	.70659
95	.73342	.73002	.72665	.72331	.72001
96	.74572	.74243	.73917	.73595	.73275
97	.75718	.75399	.75084	.74772	.74463
98	.76799	.76491	.76186	.75884	.75584
99	.77862	.77565	.77270	.76978	.76688
100	.78904	.78617	.78333	.78051	.77771
101	.79938	.79662	.79388	.79117	.78847
102	.80960	.80694	.80431	.80170	.79911
103	.81977	.81723	.81470	.81220	.80971
104	.83073	.82831	.82591	.82352	.82115
105	.84142	.83911	.83682	.83455	.83229
106	.85543	.85329	.85116	.84904	.84694
107	.87266	.87073	.86881	.86690	.86500
108	.90037	.89881	.89727	.89572	.89419
109	.94964	.94883	.94803	.94723	.94643

Age	12.2%	12.4%	12.6%	12.8%	13.0%
0	.01298	.01285	.01273	.01261	.01250
1	.00468	.00455	.00443	.00431	.00420
2	.00448	.00435	.00421	.00409	.00398
3	.00452	.00437	.00423	.00410	.00398
4	.00468	.00452	.00437	.00423	.00410
5	.00493	.00476	.00460	.00445	.00431
6	.00524	.00506	.00489	.00473	.00458
7	.00562	.00543	.00525	.00508	.00492
8	.00606	.00586	.00566	.00548	.00531
9	.00659	.00637	.00616	.00597	.00579
10	.00721	.00698	.00676	.00655	.00636
11	.00792	.00767	.00744	.00722	.00701
12	.00871	.00845	.00821	.00797	.00775
13	.00955	.00928	.00902	.00877	.00854

14	.01038	.01009	.00981	.00955	.00930
15	.01116	.01085	.01056	.01028	.01002
16	.01186	.01153	.01123	.01094	.01066
17	.01250	.01215	.01183	.01152	.01124
18	.01308	.01272	.01238	.01206	.01175
19	.01367	.01329	.01293	.01259	.01227
20	.01428	.01388	.01350	.01314	.01280
21	.01494	.01451	.01411	.01373	.01337
22	.01562	.01517	.01475	.01435	.01397
23	.01635	.01588	.01543	.01501	.01460
24	.01716	.01665	.01618	.01573	.01530
25	.01804	.01751	.01701	.01653	.01608
26	.01902	.01845	.01792	.01741	.01693
27	.02011	.01951	.01895	.01841	.01790
28	.02129	.02066	.02006	.01949	.01895
29	.02258	.02191	.02127	.02067	.02009
30	.02396	.02325	.02257	.02193	.02132
31	.02543	.02467	.02396	.02328	.02263
32	.02701	.02621	.02545	.02472	.02404
33	.02871	.02786	.02706	.02629	.02556
34	.03054	.02964	.02879	.02797	.02720
35	.03253	.03158	.03067	.02981	.02898
36	.03467	.03366	.03269	.03178	.03090
37	.03697	.03590	.03488	.03391	.03298
38	.03947	.03833	.03725	.03622	.03524
39	.04217	.04096	.03982	.03873	.03768
40	.04510	.04383	.04262	.04146	.04035
41	.04830	.04695	.04567	.04445	.04327
42	.05177	.05035	.04900	.04770	.04646
43	.05553	.05404	.05261	.05123	.04992
44	.05960	.05802	.05651	.05506	.05368
45	.06395	.06229	.06069	.05917	.05770
46	.06860	.06685	.06517	.06356	.06202
47	.07353	.07169	.06992	.06823	.06660
48	.07877	.07684	.07498	.07320	.07149
49	.08433	.08231	.08036	.07849	.07669
50	.09026	.08814	.08609	.08413	.08224
51	.09655	.09433	.09219	.09013	.08815
52	.10318	.10086	.09863	.09647	.09439
53	.11017	.10774	.10541	.10315	.10098

54	.11750	.11498	.11254	.11019	.10792
55	.12522	.12258	.12005	.11759	.11522
56	.13332	.13059	.12794	.12539	.12292
57	.14183	.13899	.13624	.13359	.13102
58	.15070	.14775	.14490	.14215	.13948
59	.15990	.15685	.15389	.15103	.14826
60	.16942	.16626	.16321	.16024	.15737
61	.17929	.17603	.17287	.16981	.16684
62	.18960	.18623	.18297	.17980	.17673
63	.20035	.19688	.19352	.19025	.18708
64	.21154	.20797	.20451	.20114	.19787
65	.22318	.21951	.21595	.21249	.20912
66	.23532	.23156	.22790	.22434	.22088
67	.24804	.24419	.24044	.23679	.23324
68	.26133	.25740	.25356	.24983	.24618
69	.27516	.27114	.26723	.26341	.25969
70	.28945	.28536	.28137	.27747	.27367
71	.30412	.29996	.29590	.29193	.28806
72	.31913	.31491	.31078	.30675	.30281
73	.33444	.33016	.32597	.32188	.31788
74	.35012	.34579	.34155	.33741	.33335
75	.36628	.36190	.35762	.35343	.34932
76	.38299	.37858	.37427	.37004	.36589
77	.40028	.39585	.39151	.38725	.38307
78	.41812	.41368	.40933	.40506	.40086
79	.43641	.43198	.42762	.42334	.41914
80	.45496	.45054	.44619	.44192	.43772
81	.47360	.46920	.46487	.46061	.45643
82	.49223	.48785	.48355	.47932	.47516
83	.51081	.50648	.50221	.49802	.49388
84	.52951	.52523	.52101	.51686	.51277
85	.54847	.54425	.54009	.53600	.53196
86	.56749	.56335	.55926	.55523	.55126
87	.58627	.58221	.57820	.57425	.57035
88	.60477	.60079	.59688	.59301	.58919
89	.62297	.61909	.61527	.61149	.60776
90	.64084	.63707	.63335	.62968	.62604
91	.65803	.65437	.65076	.64719	.64366
92	.67412	.67058	.66707	.66360	.66017
93	.68911	.68567	.68227	.67890	.67557

Age					
94	.70321	.69988	.69657	.69330	.69006
95	.71674	.71351	.71031	.70713	.70399
96	.72959	.72646	.72335	.72028	.71724
97	.74156	.73853	.73552	.73254	.72959
98	.75287	.74993	.74702	.74413	.74126
99	.76401	.76117	.75834	.75555	.75277
100	.77494	.77219	.76946	.76676	.76408
101	.78580	.78315	.78052	.77791	.77532
102	.79654	.79399	.79146	.78894	.78645
103	.80724	.80479	.80236	.79994	.79755
104	.81879	.81646	.81413	.81183	.80954
105	.83005	.82782	.82560	.82340	.82121
106	.84485	.84277	.84071	.83866	.83662
107	.86311	.86124	.85937	.85751	.85566
108	.89266	.89114	.88963	.88812	.88662
109	.94563	.94484	.94405	.94326	.94248

Age	13.2%	13.4%	13.6%	13.8%	14.0%
0	.01240	.01230	.01221	.01212	.01203
1	.00410	.00400	.00391	.00382	.00374
2	.00387	.00376	.00366	.00357	.00348
3	.00386	.00375	.00365	.00355	.00345
4	.00397	.00386	.00375	.00364	.00354
5	.00418	.00405	.00393	.00382	.00371
6	.00444	.00430	.00418	.00406	.00394
7	.00477	.00462	.00449	.00436	.00423
8	.00515	.00499	.00485	.00471	.00458
9	.00561	.00545	.00529	.00514	.00500
10	.00617	.00600	.00583	.00567	.00552
11	.00682	.00663	.00645	.00628	.00612
12	.00754	.00735	.00716	.00698	.00681
13	.00831	.00810	.00790	.00771	.00753
14	.00907	.00885	.00864	.00843	.00824
15	.00977	.00954	.00932	.00910	.00890
16	.01040	.01015	.00992	.00969	.00948
17	.01096	.01070	.01045	.01022	.00999
18	.01147	.01119	.01093	.01068	.01044
19	.01196	.01167	.01140	.01113	.01088

20	.01248	.01217	.01188	.01161	.01134
21	.01303	.01271	.01240	.01211	.01183
22	.01361	.01326	.01294	.01263	.01233
23	.01422	.01386	.01351	.01319	.01287
24	.01489	.01451	.01415	.01380	.01347
25	.01565	.01524	.01485	.01448	.01413
26	.01648	.01604	.01563	.01524	.01487
27	.01742	.01696	.01652	.01610	.01571
28	.01844	.01795	.01748	.01704	.01662
29	.01955	.01903	.01853	.01806	.01762
30	.02074	.02019	.01966	.01916	.01869
31	.02201	.02143	.02087	.02034	.01983
32	.02338	.02276	.02217	.02160	.02106
33	.02487	.02420	.02357	.02297	.02240
34	.02646	.02576	.02509	.02445	.02383
35	.02820	.02745	.02674	.02606	.02541
36	.03007	.02928	.02852	.02779	.02710
37	.03209	.03125	.03044	.02967	.02893
38	.03430	.03340	.03254	.03172	.03094
39	.03669	.03573	.03482	.03395	.03312
40	.03930	.03828	.03732	.03639	.03550
41	.04215	.04108	.04005	.03907	.03812
42	.04527	.04413	.04304	.04200	.04100
43	.04866	.04746	.04630	.04520	.04413
44	.05235	.05107	.04985	.04867	.04754
45	.05630	.05495	.05365	.05241	.05121
46	.06053	.05911	.05774	.05643	.05516
47	.06504	.06353	.06209	.06070	.05936
48	.06984	.06826	.06673	.06527	.06385
49	.07495	.07329	.07168	.07013	.06864
50	.08042	.07867	.07698	.07535	.07378
51	.08624	.08440	.08262	.08091	.07926
52	.09239	.09046	.08860	.08680	.08506
53	.09888	.09686	.09491	.09302	.09120
54	.10572	.10361	.10156	.09958	.09767
55	.11294	.11072	.10859	.10652	.10451
56	.12054	.11823	.11599	.11383	.11174
57	.12853	.12613	.12380	.12154	.11936
58	.13689	.13439	.13197	.12962	.12734
59	.14558	.14298	.14046	.13801	.13564

60	.15459	.15189	.14927	.14673	.14426
61	.16395	.16115	.15844	.15580	.15324
62	.17375	.17085	.16803	.16530	.16264
63	.18400	.18100	.17809	.17525	.17250
64	.19469	.19159	.18859	.18566	.18281
65	.20584	.20265	.19955	.19652	.19358
66	.21751	.21422	.21102	.20791	.20487
67	.22977	.22640	.22311	.21990	.21678
68	.24263	.23917	.23579	.23250	.22929
69	.25605	.25251	.24905	.24567	.24237
70	.26996	.26633	.26279	.25934	.25596
71	.28427	.28057	.27696	.27343	.26998
72	.29895	.29519	.29150	.28790	.28438
73	.31396	.31013	.30638	.30271	.29913
74	.32938	.32549	.32168	.31795	.31430
75	.34530	.34136	.33750	.33372	.33001
76	.36183	.35784	.35394	.35011	.34636
77	.37898	.37496	.37103	.36716	.36337
78	.39675	.39271	.38874	.38485	.38103
79	.41502	.41096	.40698	.40308	.39924
80	.43360	.42954	.42556	.42164	.41779
81	.45231	.44827	.44429	.44038	.43653
82	.47106	.46703	.46307	.45916	.45532
83	.48982	.48581	.48187	.47799	.47416
84	.50874	.50477	.50086	.49701	.49321
85	.52798	.52406	.52019	.51638	.51262
86	.54734	.54348	.53966	.53591	.53220
87	.56650	.56270	.55895	.55526	.55161
88	.58542	.58170	.57802	.57439	.57081
89	.60408	.60044	.59685	.59330	.58979
90	.62246	.61891	.61540	.61194	.60851
91	.64017	.63672	.63330	.62993	.62659
92	.65678	.65342	.65010	.64682	.64357
93	.67227	.66901	.66578	.66258	.65942
94	.68686	.68369	.68055	.67744	.67437
95	.70088	.69781	.69476	.69174	.68875
96	.71422	.71123	.70828	.70534	.70244
97	.72666	.72376	.72089	.71804	.71522
98	.73842	.73561	.73282	.73006	.72732
99	.75002	.74730	.74459	.74191	.73926

100	.76142	.75878	.75616	.75357	.75099
101	.77275	.77021	.76768	.76517	.76268
102	.78397	.78152	.77908	.77666	.77426
103	.79517	.79280	.79046	.78813	.78582
104	.80726	.80501	.80276	.80054	.79832
105	.81904	.81688	.81474	.81260	.81049
106	.83459	.83257	.83057	.82857	.82659
107	.85382	.85199	.85017	.84835	.84655
108	.88513	.88364	.88216	.88068	.87922
109	.94170	.94092	.94014	.93937	.93860

Table 90CM.--Applicable After April 30, 1999, and Before May 1, 2009

Age x (1)	l(x) (2)	Age x (1)	l(x) (2)	Age x (1)	l(x) (2)
0	100000	37	95969	74	62852
1	99064	38	95780	75	60449
2	98992	39	95581	76	57955
3	98944	40	95373	77	55373
4	98907	41	95156	78	52704
5	98877	42	94928	79	49943
6	98850	43	94687	80	47084
7	98826	44	94431	81	44129
8	98803	45	94154	82	41091
9	98783	46	93855	83	37994
10	98766	47	93528	84	34876
11	98750	48	93173	85	31770
12	98734	49	92787	86	28687
13	98713	50	92370	87	25638
14	98681	51	91918	88	22658
15	98635	52	91424	89	19783
16	98573	53	90885	90	17046
17	98497	54	90297	91	14466
18	98409	55	89658	92	12066
19	98314	56	88965	93	9884
20	98215	57	88214	94	7951
21	98113	58	87397	95	6282

22	98006	59	86506	96	4868
23	97896	60	85537	97	3694
24	97784	61	84490	98	2745
25	97671	62	83368	99	1999
26	97556	63	82169	100	1424
27	97441	64	80887	101	991
28	97322	65	79519	102	672
29	97199	66	78066	103	443
30	97070	67	76531	104	284
31	96934	68	74907	105	175
32	96791	69	73186	106	105
33	96642	70	71357	107	60
34	96485	71	69411	108	33
35	96322	72	67344	109	17
36	96150	73	65154	110	0

(5) Effective/applicability dates. Paragraphs (f)(1) through (f)(4) apply after April 30, 1999, and before May 1, 2009.